

F.No. 30(07)/PF-II/2015(pt)
Ministry of Finance
Department of Expenditure
(PFC-I, Division)

North Block, New Delhi

Dated 31st March, 2022

OFFICE MEMORANDUM

Subject:- Continuation of Pradhan Mantri Awas Yojana-Urban (PMAY-U) beyond 31st March, 2022 till appraisal of EFC Memo by Department of Expenditure.

Reference is invited to Ministry of Housing and Urban Affairs ID Note No. N-11011/37/2021-HFA-IV-UD (pt) dated 30.03.2022 on the above mentioned subject.

2. In this regard, the undersigned is directed to convey the following:-

Interim extension for the following components under PMAY-U scheme is concurred for a period of 6 months or till the Cabinet approval, whichever is the earliest;

Budget line	Component	Estimated outlay for the extended period (half of the BE of FY 2022-23) (₹ in crore)
19.05	Other items of Central Component	248.45
19.06	Other items of States / UTs Component	11,519.03
19.07	Interest payment against loan through EBR	2230
	Total	13,997.48

3. This issues with the approval of FS & Secretary (Expenditure).


(Shalaka Kujur)
Deputy Director (PFC-I)
Tele: 23095664
E-mail: shalaka.kujur@nic.in

Shri Kuldip Narayan,
Joint Secretary,
Ministry of Housing and Urban Affairs,
Nirman Bhawan, New Delhi.

Copy to: JS&FA, Ministry of Housing and Urban Affairs, Nirman Bhawan, New Delhi.

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.

ANNEXURE - 27

Bankwise Progress under PMAY_CLSS scheme in Karnataka State as on 31.03.2022

SL N	Name of the Bank	EWS			LIG			MIG-I			MIG-II			Grand Total		
		Total Beneficiaries	Subsidy Released (in Cr.)	Total Loan Account with valid Aadhaar	Loan Amount (in Cr.)	Total Beneficiaries	Subsidy Released (in Cr.)	Total Loan Account with valid Aadhaar	Loan Amount (in Cr.)	Total Beneficiaries	Subsidy Released (in Cr.)	Total Loan Account with valid Aadhaar	Loan Amount (in Cr.)	Total Beneficiaries	Subsidy Released (in Cr.)	Total Loan Account with valid Aadhaar
1	SBI LHO-Bangalore Housing Development Finance Corporation Ltd.	297	6,49,458	240	21,93,398	6310	154,689.36	5001	899,17,531	9220	200,57,284	9220	2100,46,347	5670	118,88,649	21,497,480,843
2	Corporation Ltd.	181	4,14,448	163	15,68,52	2361	56,43,584	1905	351,36,636	5327	115,12,297	5311	1413,76,018	3137	65,68,414	4518,234
3	LIC Housing Finance Ltd.	90	2,05,327	71	7,60,06	1678	39,36,177	1276	217,72,037	5248	108,02,945	5245	1133,64,179	2152	42,97,302	11016,241,3878
4	State Bank of India	137	2,58,665	87	9,28,723	875	18,81,019	643	99,34,438	4190	91,47,464	4045	896,33,119	2151	606,51,539	11016,241,3878
5	Canara Bank	776	15,01,212	711	45,61,845	2545	55,70,299	2145	238,22,219	1593	30,50,105	1593	262,59,412	3803	81,26,544	1024,14,559
6	Syndicate Bank	1132	20,28,334	1087	66,45,099	2846	62,12,663	2671	290,97,661	983	19,32,713	981	164,16,001	291	5,81,552	75,32,486
7	ICICI Bank Ltd.	53	1,31,779	36	5,82,283	511	12,40,127	328	90,88,285	1222	25,90,871	1000	326,30,854	502	13,59,087	164,16,001
8	Corporation Bank	356	7,11,095	275	22,24,548	989	21,61,914	733	103,55,16	419	8,67,314	406	85,63,235	158	3,20,173	228,53,566
9	Dewan Housing Finance Corporation Ltd.	183	4,26,471	65	17,69,362	569	12,92,239	190	85,61,462	961	20,13,144	415	249,69,779	192	3,73,688	46,32,49
10	Karnataka Bank Ltd.	174	3,79,997	139	11,51,846	715	17,36,94	529	70,76,448	458	9,76,395	457	84,98,959	73	1,46,355	1905,41,05542
11	Bank of Baroda	114	2,29,712	84	10,06,284	483	10,90,041	399	59,53,028	561	11,14,48	561	105,33,826	211	4,29,696	1420,32,36687
12	IFCL Home Finance Ltd.	111	2,12,274	67	6,81,972	556	13,46,183	434	86,35,267	564	12,39,035	522	130,78,054	110	2,28,786	1369,28,69929
13	PNB Housing Finance Ltd.	18	0,43,418	15	3,41,482	166	4,22,148	138	38,08,495	663	15,03,104	621	230,22,004	434	9,54,587	1341,30,26278
14	Can Fin Homes Ltd.	125	2,90,387	92	11,37,554	537	13,03,277	402	10,56,769	504	10,67,69	501	121,87,698	42	26,66,725	185,44,158
15	Axis Bank Ltd.	43	1,01,881	23	4,26,453	369	8,98,13	253	58,40,055	504	11,14,114	459	125,20,549	302	6,30,579	28,57,793
16	Vijaya Bank	345	6,03,588	263	19,92,26	475	10,04,105	283	43,72,477	287	5,43,671	238	44,19,095	51	0,88,755	1218,27,44704
17	Andhra Bank	65	1,25,91	52	5,58,357	320	7,56,346	266	52,23,77	559	12,10,049	534	143,12,28	158	3,21,927	44,19,095
18	Bajaj Housing Finance Ltd	5	0,09,392	4	0,47,519	160	3,65,756	120	30,73,665	619	13,80,587	584	231,34,023	293	6,42,147	1102,24,14232
19	Karnataka VikasGrameena Bank	388	6,69,547	223	21,65,224	531	11,22,026	317	47,39,97	90	1,81,974	47	13,614	9	0,16,088	1077,23,97882
20	India Bulls Housing Finance Ltd.	20	0,48,593	19	2,10,894	257	6,37,677	243	53,50,766	493	10,68,223	456	137,05,153	153	3,17,973	1018,19,89635
21	IDBI Bank Ltd.	19	0,45,646	16	1,75,03	218	5,3539	133	37,77,748	420	9,06,112	416	114,55,957	117	2,51,689	20,72,466
22	Indian Bank	84	1,73,094	65	5,59,987	320	6,93,779	220	30,92,887	253	4,82,052	182	37,27,657	85	1,30,505	774,17,38857
23	Allahabad Bank	24	0,47,692	20	1,556	108	2,57,282	80	17,81,43	399	8,99,544	304	112,33,996	120	2,64,955	16,70,382
24	Pragathi Krishna Gramin Bank	187	3,61,993	46	12,74,06	332	7,13,806	58	36,89,12	94	1,56,678	14	17,30,75	16	0,36,29	41,18,118
25	Bank of Maharashtra	53	1,13,236	20	4,63,15	318	7,33,071	136	51,22,44	197	4,35,501	172	48,87,679	56	1,18,441	18,04,937
26	Home First Finance Company India Ltd.	73	1,76,756	61	5,45,159	353	9,03,435	310	36,50,826	171	3,85,896	158	30,98,177	20	0,44,475	18,04,937
27	IDFC Bank Ltd	245	2,63,476	4	12,53,697	205	2,70,55	7	15,91,543	35	0,70,669	27	11,34,865	12	0,26,357	617,15,10562
28	SUNDARAM HOME FINANCE LTD.	36	0,87,867	27	3,12,987	238	5,40,625	192	27,13,371	183	3,59,285	181	34,60,749	36	0,68,069	497,6,32557
29	Dhanera Mercantile Co.Op. Bank Ltd.	105	2,11,907	72	10,25,65	331	7,82,702	180	46,05,138	42	0,87,315	42	9,63,25	0	0	493,10,55846
30	Bank of India	65	1,33,43	44	5,79,531	253	5,75,024	131	34,98,397	116	2,43,373	98	26,88,19	30	0,60,56	478,10,61924
31	Union Bank of India	72	1,47,557	63	5,80,277	187	4,51,264	122	29,41,481	128	2,81,735	124	36,22,921	44	0,96,833	11,32,335
32	Aadhar Housing Finance Ltd.	108	2,03,118	62	5,79,546	214	4,19,708	114	15,53,395	93	1,73,581	93	13,27,818	12	0,19,615	431,17,27475
33	Pitambar Housing Finance Limited	0	0	0	0	0	1,04,881	37	5,32,896	246	5,48,978	238	65,55,552	98	2,01,727	427,8,16022
34	GRUH Finance Ltd.	108	2,41,264	75	7,28,023	169	3,95,558	107	16,87,86	92	1,87,005	63	11,68,709	11	0,18,669	28,05,638
35	Nivara Home finance limited	120	2,11,363	115	5,86,58	227	4,40,545	213	12,65,936	27	0,43,231	24	2,23,38	0	0	384,8,55586
36	Oriental Bank of Commerce	29	0,57,583	17	1,78,724	159	3,48,539	124	14,38,551	143	3,01,652	119	29,56,375	41	0,85,27	7,37,3309
37	Bandhan Bank Ltd	70	1,59,118	62	4,72,213	193	4,48,799	147	19,20,953	76	1,40,997	76	8,39,495	13	0,28,67	374,6,95139
38	L & T Housing Finance Ltd.	6	0,15,861	6	1,07,859	52	1,30,02	50	9,89,314	188	4,05,592	171	52,50,721	66	1,40,811	372,7,93044
																352,7,77584
																298,34,28181
																87,69,976

39	ICICI Home Finance Company Ltd.	51	1.10361	25	3.96949	206	4.75376	113	26.60416	19	0.36615	18	3.28627	5	0.10016	5	1.1255	281	6.32568	161	34.98542
40	Central Bank of India	23	0.5499	2	3.1506	144	3.67902	47	25.0647	48	1.08243	27	12.34374	9	0.18556	9	2.71551	224	5.49691	85	43.27455
41	United Bank of India	10	0.19478	5	0.73952	68	1.56032	35	8.72229	70	1.53434	53	15.67054	32	0.72036	30	11.38387	180	4.0098	123	35.61622
42	Bank of Baroda	1	0.02202	1	0.06	18	0.38929	3	2.03356	77	1.72169	53	16.20772	75	1.58055	59	23.81738	171	3.71355	116	42.13866
43	Muthoot Housing Finance.	36	0.7932	32	2.4386	96	1.99583	84	9.2668	37	0.78324	30	6.848	1	0.02302	1	0.25	170	3.59529	147	18.8094
44	Comptax Ltd.	4	0.10086	0	0.66	65	1.45283	41	9.0562	79	1.63766	68	20.66075	20	0.4201	11	6.84937	168	3.61145	120	37.22632
45	Muthoot Housing Finance Ltd.	64	1.0933	42	2.6773	78	1.57148	56	5.54354	25	0.47375	25	3.3121	0	0	0	0	167	3.13853	123	11.62337
46	YES BANK LIMITED	35	0.85016	29	2.53034	88	2.1571	65	8.10012	25	0.52205	24	4.89359	4	0.09206	4	1.44202	152	3.59398	122	16.96607
47	Repro Home Finance Ltd.	16	0.38737	7	1.32138	81	1.9237	47	11.20607	49	1.02968	44	11.27408	5	0.06677	4	1.69825	151	3.49752	102	25.49778
48	Indian Overseas Bank	19	0.32584	16	1.016	85	1.66233	67	8.13907	36	0.66896	36	6.85233	8	0.19258	8	2.45508	149	2.85971	127	18.48248
49	Cholamandalam Investment Finance Company Ltd.	9	0.1636	4	0.9352	71	1.64903	10	8.46201	50	1.94124	50	9.658	12	0.23459	12	3.098	142	3.08846	76	22.15321
50	Punjab National Bank	16	0.35549	6	1.15132	72	1.74322	23	8.49708	31	0.68248	26	7.80985	9	0.19452	8	3.66691	128	2.97571	63	21.14516
51	Modi's Oval Home Finance Limited Formerly known as Aspire Home Finance Corporation Limited	56	0.95429	29	2.9997	61	1.23757	32	6.0482	7	0.12902	5	0.95352	0	0	0	0				10.00142
52	Aditya Birla Housing Finance Ltd.	8	0.1891	7	0.89616	67	1.63052	49	14.30225	26	0.54917	25	6.23678	7	0.15711	7	2.00743	124	2.32088	66	
53	GIC Housing Finance Ltd.	6	0.13919	1	0.64066	42	1.03878	26	7.8471	44	0.96164	44	12.33397	14	0.27872	13	4.81127	108	2.5259	88	23.44262
54	JANA Small Finance Bank	21	0.47168	18	1.66527	56	1.18327	43	5.01373	25	0.49904	25	4.47212	3	0.06905	3	0.70699	105	2.22304	89	11.85811
55	Arbys Value Housing Finance India Ltd.	7	0.12094	6	0.35792	53	1.06902	46	4.38619	35	0.6472	33	4.4036	0	0	0	0	95	1.83716	85	9.14771
56	Reliance Housing Development Finance Corporation Ltd.	14	0.33542	10	1.10836	43	0.93697	33	5.15348	19	0.40311	19	3.9397	0	0	0	0				
57	Tata Capital Housing Finance Ltd.	14	0.31631	9	1.06315	24	0.54044	16	4.91317	26	0.57839	21	8.11974	2	0.04603	2	0.726	76	1.6755	62	10.20154
58	Srinam Housing Finance Ltd.	9	0.14287	5	0.38236	40	0.77597	23	2.87035	13	0.22283	8	2.3868	2	0.03844	2	0.764	64	1.18011	38	6.40351
59	South Indian Bank Limited	6	0.11574	6	0.4608	24	0.54877	16	4.27841	17	0.3539	17	4.3907	7	0.13152	7	1.64303	54	1.14993	46	9.22294
60	The Saraswat Co-op Bank Ltd	3	0.06694	3	0.2372	23	0.54339	17	4.23409	22	0.45921	22	5.03398	4	0.08433	4	1.0552	52	1.15987	45	10.56047
61	UCO Bank	7	0.14995	5	0.4	6	0.15519	1	0.89125	24	0.56974	20	6.93747	14	0.29679	13	4.0051	51	1.15167	39	12.2382
62	Tamilnad Mercantile Bank Ltd.	1	0.02196	1	0.0601	31	0.68803	21	2.45777	11	0.22589	11	2.12	5	0.09683	5	0.7597	48	1.03771	38	5.43557
63	Bharat Co-operative Bank	4	0.09749	4	0.4375	20	0.4725	18	2.8299	22	0.48016	21	5.27166	2	0.037	2	0.3146	48	1.08715	45	8.85566
64	Fullerton Home Finance Company Ltd.	7	0.16305	5	0.65591	23	0.55925	18	3.2198	15	0.30785	15	3.35445	2	0.04312	2	0.55572	47	1.07327	40	7.78588
65	Kalappa Awaide Ithalkaranti Janta Sahakar Bank Ltd.	9	0.18207	7	0.513	26	0.62368	19	2.104	6	0.12406	6	0.545	1	0.01426	1	0.12	42	0.94407	33	3.282
66	Dena Bank	9	0.17973	4	0.52348	17	0.41083	6	2.18526	13	0.28561	4	2.60194	0	0	0	0	39	0.87617	14	5.31068
67	Marathi Housing Finance Syndicate Ltd.	5	0.11545	4	0.45	27	0.67696	24	3.815	4	0.0888	4	0.79	1	0.02299	1	0.13	37	0.9042	33	5.185
68	DCB Bank Ltd.	5	0.11502	4	0.532	15	0.34857	9	2.44891	11	0.25037	11	3.71144	1	0.02302	0	0.436	32	0.73698	24	7.12835
69	Uttam Small Finance Bank	10	0.17742	8	0.62642	18	0.38209	14	2.768	0	0	0	0	0	0	0	0	28	0.55591	22	3.99442
70	Koark Mahindra Bank Ltd	0	0	0	0	2	0.04655	0	0.48	13	0.2873	11	4.7976	12	0.24661	10	4.61281	27	0.58046	21	9.87757
71	SBI LHO-Bhubaneswar	1	0.02673	1	0.3	5	0.13364	4	1.509	13	0.30559	13	3.91986	7	0.16111	7	2.50708	26	0.62707	25	2.68025
72	Marina Housing Finance	4	0.07384	0	0.1842	16	0.32564	1	1.53305	4	0.07169	4	0.963	0	0	0	0	24	0.47117	15	2.68025
73	Fortis Small Finance Bank Ltd	1	0.00599	1	0.0299	15	0.19887	14	1.11335	7	0.09764	6	0.98557	1	0.01072	1	0.2	24	0.31419	72	2.32882
74	Punjab & Sind Bank	5	0.10204	5	0.337	10	0.21211	10	1.74431	6	0.0811	6	0.711	2	0.04603	2	0.85	28	0.44428	23	2.88691
75	SBI LHO-Patna	0	0	0	0	7	0.1815	6	2.86779	3	0.06019	3	0.62	0	0	0	0	21	0.47802	9	3.66779
76	Cosmos Co-operative Urban Bank Ltd.	1	0.02673	0	0.175	17	0.3911	6	0.895	13	0.29144	12	3.61362	4	0.08235	4	1.036	21	0.4807	18	5.33462
77	J&K Bank Ltd.	0	0	0	0	4	0.10691	2	0.685	13	0.29144	12	3.61362	4	0.08235	4	1.036	21	0.4807	18	

78	Abhyudaya Co-Operative Bank Ltd.	1	0.02673	1	0.15	15	0.36315	14	2.5255	4	0.08412	4	0.705	0	0	0	0	20	0.474	19	3.3805
79	CSB BANK LTD	3	0.03741	3	0.135	12	0.26883	11	1.25	2	0.03814	2	0.2	1	0.02302	1	0.42	18	0.3574	17	2.005
80	City Union Bank	0	0	0	0	5	0.085	4	1.26	13	0.21869	13	3.607	0	0	0	0	18	0.3089	17	4.867
81	Karuvysa Bank Ltd.	0	0	0	0	14	0.33797	7	1.84683	2	0.03482	1	0.45081	1	0.01915	1	0.1575	17	0.39184	9	2.45514
82	Altum Credo Home Finance Pvt Ltd	3	0.05115	3	0.15	8	0.17615	8	0.67	3	0.05103	3	0.355	1	0.01596	1	0.1	15	0.29429	15	1.275
83	SVC Cooperative Bank Ltd.	2	0.03509	2	0.152	7	0.16712	5	1.3345	5	0.10545	5	1.2599	0	0	0	0	14	0.30767	12	2.7464
84	Reliance Home Finance Ltd.	0	0	0	0	1	0.02673	1	0.13	9	0.18926	9	2.2239	3	0.06905	3	1.08715	13	0.28504	13	3.44105
85	Kaveri Gramena Bank	2	0.03182	2	0.1	10	0.22418	6	0.951	1	0.02351	1	0.26	0	0	0	0	13	0.27951	9	1.311
86	NKGSB Co-operative Bank Ltd	2	0.04875	2	0.2375	3	0.06491	2	0.5385	5	0.10045	5	0.89	0	0	0	0	10	0.21411	9	1.667
87	Edelweiss Housing Finance Ltd.	0	0	0	0	1	0.02673	0	0.299	8	0.17204	8	2.19898	0	0	0	0	9	0.19877	8	2.49798
88	Punjab & Maharashtra Co-operative Bank Ltd.	0	0	0	0	3	0.07547	3	0.416	5	0.10447	5	1.0695	1	0.01426	1	0.14	9	0.1942	9	1.6255
89	Indostar Home Finance Private.	2	0.04157	2	0.13974	3	0.04717	3	0.19936	4	0.09001	4	0.95785	0	0	0	0	9	0.17875	9	1.29685
90	TJSB Sahakari Bank Ltd.	0	0	0	0	1	0.01617	1	0.168	7	0.16053	7	1.762	0	0	0	0	8	0.1767	8	1.93
91	DHFL Vysva Housing Finance Ltd.	2	0.03915	1	0.10894	5	0.09596	0	0.41354	0	0	0	0	0	0	0	0	7	0.13511	1	0.52248
92	SBI LHO-Amaravati	0	0	0	0	2	0.05245	1	0.28	4	0.08909	4	1.379	1	0.02302	1	0.55	7	0.16456	6	2.209
93	SBI LHO-Bhopal	0	0	0	0	0	0	0	0	5	0.1175	5	1.48638	2	0.04533	2	0.46004	7	0.16283	7	1.94642
94	SBI LHO-Lucknow	0	0	0	0	0	0	0	0	3	0.05267	3	0.54218	4	0.08438	4	1.27564	7	0.13705	7	1.81782
95	Surviday Small Finance Bank Ltd	4	0.0325	0	0.16	2	0.02645	0	0.1025	0	0	0	0	0	0	0	0	6	0.05895	0	0.2625
96	IKF Home Finance Limited	0	0	0	0	6	0.1246	0	0.84	0	0	0	0	0	0	0	0	6	0.1246	0	0.84
97	The Karnataka State Cooperative Apex Bank Ltd.	0	0	0	0	4	0.09635	4	0.9	0	0	0	0	2	0.04603	2	0.84	6	0.14238	6	1.74
98	Manvi Pattana Southda Sahakari Bank Nivamita	1	0.00614	1	0.035	0	0	0	0	2	0.03657	2	0.1995	2	0.03831	2	0.31	5	0.08102	5	0.5445
99	Equitas Housing Finance Pvt. Ltd.	0	0	0	0	4	0.05406	0	0.2405	0	0	0	0	0	0	0	0	4	0.05406	0	0.2405
100	Mannagupuram Home Finance Ltd.	0	0	0	0	3	0.06498	2	0.30771	1	0.01949	1	0.12323	0	0	0	0	4	0.05406	0	0.2405
101	JM Financial Home Loans Limited	0	0	0	0	2	0.05346	2	0.30417	1	0.01949	1	0.09491	1	0.02302	1	0.34003	4	0.08447	3	0.43094
102	SBI LHO-Bhopal	0	0	0	0	1	0.02673	1	0.252	1	0.02351	1	0.18889	2	0.04603	2	0.849	4	0.09597	4	0.79911
103	Aavas Financiers Limited	1	0.02167	0	0.09865	2	0.04728	0	0.24544	0	0	0	0	0	0	0	0	4	0.09627	4	1.28989
104	State Bank of Hyderabad	3	0.0643	2	0.1825	0	0	0	0	0	0	0	0	0	0	0	0	3	0.06895	0	0.34429
105	Dhanlaxmi Bank Limited	0	0	0	0	3	0.06577	3	0.215	0	0	0	0	0	0	0	0	3	0.0645	2	0.1825
106	SBI LHO-Ahmedabad	0	0	0	0	1	0.02673	1	0.154	2	0.04701	2	0.63392	0	0	0	0	3	0.06577	3	0.215
107	SBI LHO-Delhi	0	0	0	0	0	0	0	0	3	0.07052	3	0.7735	0	0	0	0	3	0.07374	3	0.78792
108	India Shelter Finance Corporation Ltd.	0	0	0	0	2	0.04404	1	0.23	0	0	0	0	0	0	0	0	3	0.07052	3	0.7735
109	SBI LHO-Hyderabad	0	0	0	0	0	0	0	0	1	0.02351	1	0.456	1	0.02302	1	0.3	2	0.04404	1	0.23
110	SBI LHO-Thiruvananthapuram	0	0	0	0	0	0	0	0	2	0.04701	2	0.32	0	0	0	0	2	0.04553	2	0.756
111	Capital First Home Finance Ltd.	0	0	0	0	0	0	0	0	1	0.02351	0	0.22593	0	0	0	0	2	0.04701	2	0.32
112	Cent Bank Home Finance Ltd.	0	0	0	0	1	0.02673	0	0.26	0	0	0	0	0	0	0	0	1	0.02351	0	0.22593
113	Fast Track Housing Finance Ltd.	0	0	0	0	0	0	0	0	1	0.01619	1	0.072	0	0	0	0	1	0.02673	0	0.26
114	Housing and Urban development Corporation Ltd.	0	0	0	0	1	0.01052	1	0.082	0	0	0	0	0	0	0	0	1	0.01619	1	0.072
115	Svatantra Micro Housing Finance Corporation Ltd.	0	0	0	0	1	0.01196	1	0.07	0	0	0	0	0	0	0	0	1	0.0052	1	0.082
116	National Trust Housing Finance Ltd.	1	0.01817	1	0.0495	0	0	0	0	0	0	0	0	0	0	0	0	1	0.01196	1	0.07
117	National Trust Housing Finance Ltd.	1	0.01817	1	0.0495	0	0	0	0	0	0	0	0	0	0	0	0	1	0.01817	1	0.0495

ANNEXURE - 28 A

Bankwise progress under PMAY AHP Sponsored by RGHCL as on 25.04.2022								
Sl.No	Name of the Bank	Income certificate	Tri-party agreement	Provisional allotment letter	No of loan applications submitted with all documents	No of Application returned by bank seeking additional documents	No of loan applications sanctioned	No. of loan Disbursement
1	2	3	4	5	6		7	
1	Canara Bank	3566	2682	3983	3302	81	1433	95
2	SBI	1722	1520	1769	1781	154	653	0
3	KGB	1325	745	1585	1159	32	422	58
4	Union Bank Of India	1833	1726	1851	1794	49	209	0
5	Karnataka Vikas Grameen Ba	454	297	297	362	17	193	22
6	KDCC	240	137	137	240	0	138	73
7	Bank of Baroda	571	411	423	657	4	92	0
8	Sidda Siri Co-operative Bank	40	40	40	40	0	40	38
9	IDBI BANK	44	44	202	51	1	28	0
10	Bank of India	338	375	460	137	1	21	0
11	Karnataka Bank	991	463	467	833	6	15	0
12	Central Bank of India	138	135	139	116	2	11	0
13	Indian Bank	156	154	156	123	57	9	0
14	Indian Overseas Bank	75	72	77	71	1	9	0
15	UCO Bank	108	107	109	86	8	6	0
16	HDFC BANK	98	99	160	98	0	5	0
17	Bank of Maharashtra	105	63	63	63	0	4	0
18	IDFC Bank	18	17	20	20	0	1	0
19	Axis bank	77	75	312	49	5	0	0
20	Cosmos Bank	5	5	5	5	5	0	0
21	ECO Bank	90	0	0	73	0	0	0
22	Federal Bank	214	208	250	183	7	0	0
23	ICICI BANK	86	17	73	75	0	0	0
24	IndusInd Bank	17	13	19	13	18	0	0
25	Karur Vysya Bank	31	31	31	4	0	0	0
26	Kotak Mahindra Bank	27	27	27	10	0	0	0
27	Lakshmi Vilas Bank	2	2	2	2	0	0	0
28	Punjab National bank	161	85	87	149	5	0	0
29	Ratnakar Bank Ltd..	3	3	3	3	3	0	0
30	South Indian Bank	16	16	16	16	0	0	0
	Total	12551	9569	12763	11515	456	3289	286

Districtwise Progress under PMAY_AHP scheme sponsored by RGHCL as on 25.04.2022

Sl.No	District	City Name	Ongoing / tendered / yet to tender	No of DUS	No of beneficiaries selected	Tri-party agreement	Provisional allotment letter	No of loan applications submitted with all documents	Application returned by bank seeking additional documents	No of loan applications sanctioned	No. of loan Disbursement
1	Ballari	Ballari	Ongoing	5616	3298	731	2453	1354		760	21
2	Ballari	Sanduru	Ongoing	3100	2172	0	1325	381	5	381	0
3	Belgavi	Nippani-1	Ongoing	1812	1790	478	478	478	56	202	0
4	Belgavi	Nippani-2	Ongoing	240	240	277	277	277	7	38	0
5	Dakshin Kannada	Mangalore-1	Ongoing	600	600	0	0	351	4	215	0
6	Gadag	Gadag-Betageri-1	Ongoing	3630	3630	210	265	210	0	170	0
7	Hassan	Arasikere	Ongoing	1310	1181	459	518	459	81	132	0
8	Haveri	Bankapura	Ongoing	604	477	73	73	73	0	73	0
9	Shivamogga	Shivamogga-1	Ongoing	3000	3000	2223	2223	2223	31	501	0
10	Uttara Kannada	Dandeli-1	Ongoing	1152	1100	914	914	914	0	377	0
11	Uttara Kannada	Haliyal	Ongoing	504	240	0	0	103	0	103	73
12	Vijayapura	Basavana Bagewala	Ongoing	500	500	263	263	183	0	102	64
13	Vijayapura	Talikote	Yet to tender	600	600	140	140	122	60	53	0
14	Vijayapura	Vijayapura	Ongoing	1493	867	97	97	97	3	77	38
15	Belgavi	Belgavi	W O Issued	1484	1484	42	42	42	0	35	0
16	Chikkamagaluru	Chikkamagaluru	Ongoing	1511	1511	730	830	703	73	196	0
17	Chitradurga	Challakere	W O Issued	1008	1008	310	310	200	0	0	0
18	Chitradurga	Chitradurga	W O Issued	1001	1001	1001	1001	538	0	0	0
19	Chitradurga	Hiriyur-1	W O Issued	624	624	0	0	0	0	0	0
20	Chitradurga	Hiriyur-2	W O Issued	1248	1248	0	0	0	0	0	0
21	Dakshin Kannada	Mangalore-2	W O Issued	192	192	0	0	0	0	0	0
22	Haveri	Haveri	W O Issued	1112	1112	0	0	598	0	0	0
23	Mysore	Mysore-1	W O Issued	2446	2446	207	291	170	0	0	0
24	Shivamogga	Shivamogga-2	W O Issued	1836	1836	95	95	95	0	0	0
25	Shivamogga	Soraba	Yet to tender	288				0		0	0
26	Bidar	Bidar-1	Yet to tender	2200	0	0	0	0	0	0	0
27	Bidar	Bidar-2	Yet to tender	128	0	0	0	0	0	0	0
28	Bidar	Basava Kalyana	Yet to tender	2400	0	0	0	0	0	0	0
29	Chitradurga	Holalkere-1	Yet to tender	504	504	151	0	0	0	0	0
30	Dharwad	HDMC-1	Yet to tender	784	784	0	0	0	0	0	0
31	Dharwad	HDMC-2	Yet to tender	1248	1248	0	0	550	0	0	0
32	Dharwad	HDMC-3	Yet to tender	216	0	0	0	0	0	0	0
33	Haveri	Savanur	Yet to tender	1020	536	0	0	0	140	0	0
34	Haveri	Shiggaon	Yet to tender	204	0	0	0	0	0	0	0
35	Mysore	K.R Nagara	Yet to tender	843	706	0	0	0	0	0	0

ANIRXURE-28B

36	Mysore	Mysore-2	Yet to tender	1644	0	0	0	0	0	0
37	Mysore	Mysore-3	Yet to tender	2350	0	0	0	0	0	0
38	Ramnagar	Channapatna-1	Yet to tender	302	302	0	0	293	0	0
39	Ramnagar	Channapatna-2	Yet to tender	286	286	0	0	286	0	0
40	Raichur	Raichur CMC	Tendered	2419	2419			0	0	0
41	Shivamogga	Bhadravathi	Yet to tender	2040	2040	1105	1105	1013	0	0
42	Uttara Kannada	Dandeli-2	Yet to tender	714	0	0	0	0	0	0
43	Dakshin Kannada	Mangalore-3	Yet to tender	600	600	0	0	0	0	0
44	Dakshin Kannada	Mangalore-4	Yet to tender	930	930	0	0	0	0	0
		Total		57743	42512	9506	12700	11713	460	3415
										196

ANNEXURE-28C

Districtwise Progress under PMAY-AHP sponsored by KSDB as on 25.04.2022

S. No	DISTRICT	No.of Applicatio ns submitted for sanction	No.of Loan applicatio ns sanctione d	No. application pending a	No.Loan disburshed
1	BANGALORE	1417	522	0	7
2	BELLARY	1407	397	0	0
3	KOLAR	453	264	0	0
4	UDUPI	240	198	0	180
5	TUMKUR	678	165	0	0
6	DHARWAD	1567	140	0	0
7	MYSORE	423	118	0	0
8	MANDYA	371	116	0	0
9	RAMANAGARA	377	87	0	
10	CHIKKBALLAPUR	412	79	0	0
11	GADAG	549	70	0	0
12	SHIMOGA	730	54	0	0
13	CHIKMAGALUR	281	41	0	0
14	BAGALKOT	200	36	0	0
15	BIJAPUR	384	34	0	0
16	BELGAUM	777	33	0	0
17	UTTARA KANNADA	287	29	0	0
18	BIDAR	284	13	0	0
19	HASSAN	166	12	0	0
20	RAICHUR	471	12	0	0
21	DAVANGERE	151	6	0	0
22	BANGALORE RURAL	40	3		0
23	HAVERI	70	2	0	0
24	CHAMARAJNAGAR	209	0	0	0
25	CHITRADURGA	623	0	0	0
26	DAKSHIN KANNAD	0	0	0	0
27	GULBARGA	1502	0	0	0
28	KODAGU	0	0	0	0
29	KOPPAL	0	0	0	0
30	Vijaya nagara	0	0	0	0
31	YADAGIRI	390	0	0	0
	Total	14459	2431	0	187

ANNEXURE - 29

ANNEXURE - KARNATAKA															
BANK WISE TOTAL LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON MARCH 2022															
SR.	NAME OF BANK	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	CANARA BANK	28268	1267.75	162930	6359.91	14632	544.31	571	32.49	202	6.48	4990	286.05	211593	8496.99
2	STATE BANK OF INDIA	20128	1779.59	77212	3310.32	257	7.33	625	67.5	6	1.08	966	108.86	99194	5274.68
3	UNION BANK OF INDIA	6615	391.07	29368	947.94	29045	1101.06	116	15.4	195	12.04	920	118.56	86259	2586.07
4	BANK OF BARODA	1280	72.27	68225	1750.65	517	12.81	281	18.64	148	4.51	2555	122.79	73006	1981.67
5	BANK OF INDIA	1021	71.46	9309	294.65	3	1.26	14	1.89	0	0	221	27.57	10568	396.83
6	BANK OF MAHRASHTRA	534	60.74	3463	173.67	9	0.98	25	1.37	3	1.45	241	57.49	4275	295.7
7	CENTRAL BANK OF INDIA	274	4.5	780	47.67	9	0.08	34	4.72	0	0	99	7.73	1196	64.7
8	INDIAN BANK	1871	215.2	8316	277.44	0	0	26	2.16	1	0.75	104	10.18	10318	505.73
9	INDIAN OVERSEAS BANK	1111	43.96	4799	109.23	1	0	5	0.04	0	0	52	1.63	5968	154.86
10	PUNJAB NATIONAL BANK	905	63.03	3747	151.65	6	0.11	54	2.81	0	0	68	10.29	4780	227.89
11	PUNJAB AND SIND BANK	33	2.41	208	8.22	0	0	19	1.94	0	0	16	1.54	276	14.11
12	UCO BANK	795	35.33	4447	122.12	3	0.02	4	0.35	3	0.08	7	0.49	5259	158.39
13	IDBI BANK	2125	235.83	8164	328.17	10	1	50	6.41	1	0.04	157	18.57	10507	590.02
14	KARNATAKA BANK	2561	147.28	17970	552.75	19	0.71	19	0.91	5	0.02	470	86.31	21044	767.98
15	KOTAK MAHINDRA BANK	2013	28.33	2113	115.01	6	1.93	48	33.83	0	0	522	410.83	4702	589.93
16	CSB BANK LIMITED	1546	28.27	4242	59.63	1	0.02	2	0.02	0	0	71	0.66	5862	88.6
17	CITY UNION BANK	241	17.62	930	41	0	0	1	0.07	0	0	0	0	1172	58.69
18	DHANLAXMI BANK	7	0.47	11	0.59	11	100.12	0	0	0	0	18	0.68	47	101.86
19	FEDERAL BANK	9901	506	22926	545.1	3	0.03	104	30.93	0	0	288	11.19	33222	1093.25
20	J & K BANK	69	4.78	2688	1001.85	0	0	25	2.85	1	0.31	7	2.27	2790	1012.06
21	KARUR VYASYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	LAXSHMI VILAS BANK	86	0.89	586	7.36	2	0.02	0	0	0	0	22	0.65	696	8.92
23	RBL BANK	1102	1.77	12224	23	44	0.08	17	0.01	6	0.02	7	0.02	13400	24.9
24	SOUTH INDIAN BANK	2323	114.09	6019	112.8	6	0.06	10	0.12	26	0.32	5	0.21	8389	227.6
25	TAMILNAD MERCANTILE BANK	529	22.68	2322	73.16	1	0.12	0	0	0	0	31	1.98	2883	97.94
26	INDUSIND BANK	8182	23.22	531274	1290.96	2	0.44	8	0.58	1	0.01	14	0.92	539481	1316.13

ANNEXURE - KARNATAKA																
BANK WISE TOTAL LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON MARCH 2022																
SR.	NAME OF BANK	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	Amt.
27	HDFC BANK	2824	41.16	36529	305.1	2	0.02	25	0.54	2	0.05	51	6.77	39433	353.64	
28	AXIS BANK	5722	420.4	21757	859.34	21	0.88	75	8.35	15	1.46	388	45.09	27978	1335.32	
29	ICICI BANK	6458	847.67	25785	1642.36	144	13.23	245	43.97	32	1.51	451	168.67	33115	2717.41	
30	YES BANK	250	11.24	2491	80.12	2	0	3	0.14	0	0	45	39.12	2791	130.82	
31	BANDHAN BANK	801	5.83	85314	308.72	6	0.03	0	0	0	0	9	0.32	86130	314.9	
32	DCB BANK	223	3.25	2514	75.01	1	0.04	2	0.04	0	0	13	3.88	2753	82.22	
33	IDFC FIRST BANK	496	2.97	25569	65.55	18	0.03	137	0.9	3	0	28	1.91	26249	71.46	
34	KBS BANK	0	0	3590	6.88	0	0	0	0	0	0	0	0	3590	8.88	
35	KARNATAKA GRAMEENA BANK	3755	61.86	64293	767.49	195	2.31	44	1.13	32	1	750	27.19	69069	860.98	
36	KARNATAKA VIKAS GRAMEENA	9216	139.33	128795	1176.88	9989	96.33	9871	72.67	0	0	1383	14.11	159254	1498.47	
37	KSCARD BK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	K.S.COOP APEX BANK LTD	39046	373.99	157499	1145.21	110	0.5	4	0.59	0	0	41718	272.61	238377	1792.9	
39	KSFC	20	9.96	205	116.01	0	0	0	0	2	1.94	6	8.12	233	136.03	
40	EQUITAS SMALL FINANCE BANK	2204	14.17	30995	202.45	293	0.32	56	0.1	42	0.05	158	0.24	33748	217.33	
41	UJIVAN SMALL FINANCE BANK	11649	37.16	64408	196.99	31	0.07	238	0.7	5	0.02	139	0.57	76470	235.51	
42	SURYODAY SMALL FINANCE BA	1132	2.28	29311	56.32	18	0.04	60	0.12	26	0.03	10	0.01	30557	58.8	
43	ESAF BANK	122	1.44	611	6.63	1	0	0	0	0	0	7	0.09	741	8.16	
44	JANA SMALL FINANCE BANK LT	6325	27.32	35895	152.88	16362	71.46	70	0.18	5	0.12	118	1.25	58775	253.01	
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	FINCARE SMALL FINANCE BANK	2150	5.91	8849	39.14	0	0	5	0	0	0	0	0	11004	45.05	
47	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Grand Total	185913	7144.48	1708683	24906.98	71778	1967.55	12893	354.47	762	33.29	57125	1857.4	2037154	36254.19	

ANNEXURE - 30

KARNATAKA

BANK WISE SHG AS ON MARCH 2022

Reports in Crore

SR.	NAME OF BANK	During the Quarter				Current FY			
		Savings Linked		Credit Linked		Savings Linked		Credit Linked	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	CANARA BANK	1312	3.59	3020	65.3	5637	12.82	7228	145.14
2	STATE BANK OF INDIA	36019	99.71	0	0	36019	99.71	41693	2535.8
3	UNION BANK OF INDIA	37	0.34	2559	112.2	104	0.59	28286	1276.2
4	BANK OF BARODA	0	0	12308	388.17	0	0	45255	1224.9
5	BANK OF INDIA	112	0.49	304	18.63	134	0.63	380	22.3
6	BANK OF MAHRASHTRA	0	0	4	0.1	0	0	9	0.16
7	CENTRAL BANK OF INDIA	34	0.03	18	0.98	103	0.12	32	1.5
8	INDIAN BANK	56	0.01	54	3.87	4023	7.1	630	18.79
9	INDIAN OVERSEAS BANK	51	2.95	51	2.95	158	7.5	158	7.5
10	PUNJAB NATIONAL BANK	36	0.01	11	0.81	52	0.02	48	2.3
11	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0
12	UCO BANK	22	0	4	0.13	62	0.04	18	1.01
13	IDBI BANK	2	0.01	4659	12.31	11	0.05	8924	46.43
14	KARNATAKA BANK	805	1.22	172	8.91	805	1.22	172	8.91
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	CSB BANK LIMITED	0	0	5	0.04	1	0	6	0.06
17	CITY UNION BANK	0	0	0	0	0	0	0	0
18	DHANLAXMI BANK	0	0	0	0	0	0	0	0
19	FEDERAL BANK	0	0	0	0	0	0	0	0
20	J & K BANK	0	0	0	0	0	0	0	0
21	KARUR VYASYA BANK	0	0	0	0	0	0	0	0
22	LAXSHMI VILAS BANK	0	0	0	0	0	0	0	0
23	RBL BANK	0	0	0	0	0	0	0	0
24	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
25	TAMILNAD MERCANTILE BAN	5	0	0	0	0	0	0	0
26	INDUSIND BANK	0	0	0	0	0	0	0	0
27	HDFC BANK	1224	5.92	5541	0	4928	11.72	13914	0
28	AXIS BANK	0	0	0	0	0	0	0	0
29	ICICI BANK	695	32.38	267	5.55	1962	88.51	674	14.22
30	YES BANK	0	0	0	0	0	0	0	0
31	BANDHAN BANK	0	0	0	0	0	0	0	0
32	DCB BANK	0	0	0	0	0	0	0	0
33	IDFC FIRST BANK	21	0	0	0	21	0	0	0
34	KBS BANK	0	0	0	0	0	0	0	0
35	KARNATAKA GRAMEENA BA	2672	1.9	10263	252.54	6211	8.54	25798	679.85
36	KARNATAKA VIKAS GRAMEE	827	0.45	2283	2.28	1867	59.34	6173	199.66
37	KSCARD BK.LTD	0	0	0	0	0	0	0	0
38	K.S.COOP APEX BANK LTD	9130	105.74	15980	708.39	56657	311.55	33327	1352.1
39	KSFC	0	0	0	0	0	0	0	0
40	EQUITAS SMALL FINANCE BA	0	0	0	0	0	0	0	0
41	UJJIVAN SMALL FINANCE BA	0	0	0	0	0	0	0	0
42	SURYODAY SMALL FINANCE	0	0	0	0	0	0	0	0
43	ESAF BANK	0	0	0	0	0	0	0	0
44	JANA SMALL FINANCE BANK	0	0	0	0	0	0	0	0
45	AU SMALL FINANCE BANK LT	0	0	0	0	0	0	0	0
46	FINCARE SMALL FINANCE B	0	0	0	0	0	0	0	0
47	INDIA POST PAYMENTS BAN	0	0	0	0	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0
Grand Total		53060	254.8	57503	1583.16	118755	609.5	212725	7537

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ANNEXURE - 30A					
KARNATAKA					
BANK WISE JLG AS ON MARCH 2022					
Reports in Crore					
SR.	NAME OF BANK	Disbursement		Outstanding	
		No.	Amt.	No.	Amt.
1	CANARA BANK	16880	187.01	3820	67.72
2	STATE BANK OF INDIA	3201	81.86	3217	56.81
3	UNION BANK OF INDIA	80	0.32	2815	43.7
4	BANK OF BARODA	29	1.55	689	13.27
5	BANK OF INDIA	3	0.42	91	2.64
6	BANK OF MAHRASHTRA	3	0.28	14	0.49
7	CENTRAL BANK OF INDIA	0	0	5	0.09
8	INDIAN BANK	3	0.07	35	0.82
9	INDIAN OVERSEAS BANK	12	0.03	84	1.17
10	PUNJAB NATIONAL BANK	0	0	3	0.04
11	PUNJAB AND SIND BANK	0	0	0	0
12	UCO BANK	50	0.77	157	2.65
13	IDBI BANK	58	0.7	7985	182.01
14	KARNATAKA BANK	11	0.28	61	0.81
15	KOTAK MAHINDRA BANK	0	0	525286	1344.64
16	CSB BANK LIMITED	0	0	0	0
17	CITY UNION BANK	0	0	0	0
18	DHANLAXMI BANK	0	0	0	0
19	FEDERAL BANK	0	0	5	0.01
20	J & K BANK	0	0	0	0
21	KARUR VYASYA BANK	0	0	0	0
22	LAXSHMI VILAS BANK	0	0	0	0
23	RBL BANK	10384	36.26	238737	347.48
24	SOUTH INDIAN BANK	0	0	0	0
25	TAMILNAD MERCANTILE BANK	0	0	0	0
26	INDUSIND BANK	145842	3820.43	142687	3018.31
27	HDFC BANK	5468	0	20556	179.63
28	AXIS BANK	18315	58.47	172176	301.71
29	ICICI BANK	0	0	49	0.03
30	YES BANK	6567	122.41	18012	161
31	BANDHAN BANK	0	0	0	0
32	DCB BANK	14978	56.61	90606	175.36
33	IDFC FIRST BANK	43926	172.18	234530	563.55
34	KBS BANK	0	0	0	0
35	KARNATAKA GRAMEENA BANK	4797	53.71	51671	566.33
36	KARNATAKA VIKAS GRAMEENA BA	1798	35.99	5042	79.15
37	KSCARD BK.LTD	0	0	0	0
38	K.S.COOP APEX BANK LTD	321	9.01	906	11.65
39	KSFC	0	0	0	0
40	EQUITAS SMALL FINANCE BANK	46089	151.18	146073	170.59
41	UJJIVAN SMALL FINANCE BANK	29194	191.6	505903	1457.68
42	SURYODAY SMALL FINANCE BANK	9726	40.61	136401	292.05
43	ESAF BANK	3736	24.18	56674	328.88
44	JANA SMALL FINANCE BANK LTD.	2247	65.27	25699	190.2
45	AU SMALL FINANCE BANK LTD.	0	0	0	0
46	FINCARE SMALL FINANCE BANK LI	60531	181.43	390484	768.06
47	INDIA POST PAYMENTS BANK	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	0
Grand Total		424249	5292.63	2780473	10328.53

JLG

ANNEXURE - 31

Lender Type :	All	Bank :	All	Branch :	Status	Sanctioned		
State :	KARNATAKA	Select Date Range :	Sanctioned	From Date :	To Date/Data as on Date	31-03-2022		
[Amount Rs. in Crore]								
#	Lender	Target SC/ST	SC		ST			
			No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1 Private Sector Banks								
1.1	HDFC Bank	363	0	0	0	1	0.2	0
1.2	IDBI Bank	89	0	0	0	0	0	0
1.3	Kotak Mahindra Bank Limited	157	4	1.29	0	0	0	0
	Total		4	1.29	0	1	0.2	0
2 Public Sector Banks								
2.1	Bank of Baroda	668	0	0	0	0	0	0
2.2	Bank of India	135	1	0.47	0.47	1	0.78	0.12
2.3	Bank of Maharashtra	59	0	0	0	0	0	0
2.4	Canara Bank	1655	124	26.81	7.39	22	3.35	1.16
2.5	Central Bank of India	108	1	0.4	0.4	0	0	0
2.6	Indian Bank	119	4	0.11	0.11	0	0	0
2.7	Indian Overseas Bank	245	0	0	0	0	0	0
2.8	Punjab National Bank	164	4	1.43	0	0	0	0
2.9	State Bank of India	1820	152	25.45	6.64	52	8.23	3.31
2.1	UCO Bank	63	0	0	0	0	0	0
2.11	Union Bank of India	788	0	0	0	0	0	0
	Total		286	54.66	15.01	75	12.36	4.58
	Grand Total		290	55.95	15.01	76	12.56	4.58

Lender Type :	All	Bank :	All	Branch :	Status	Sanctioned
State :	KARNATAKA	Select Date Range :	Sanctioned	From Date :	To Date/Data as on Date	
					01-04-2021	31-03-2022

#	Lender	Target Women	Women (General)			Total Target	Total		
			No Of A/Cs	Sanctioned Amt	Disbursement Amt		No Of A/Cs	Sanctioned Amt	Disbursement Amt
1 Private Sector									
1 Banks									
1.1	HDFC Bank	363	72	14.99	0	726	73	15.19	0
1.2	IDBI Bank	89	1	0.58	0	178	1	0.58	0
1.3	Kotak Mahindra Bank Limited	157	2	0.26	0	314	6	1.55	0
	Total		75	15.83	0		80	17.32	0
2 Public Sector									
2 Banks									
2.1	Bank of Baroda	668	1	0.1	0	1336	1	0.1	0
2.2	Bank of India	135	4	2.17	2.07	270	6	3.42	2.66
2.3	Bank of Maharashtra	59	1	0.9	0	118	1	0.9	0
2.4	Canara Bank	1655	346	82.33	39.24	3310	492	112.49	47.79
2.5	Central Bank of India	108	0	0	0	216	1	0.4	0.4
2.6	Indian Bank	119	10	2.77	0.2	238	14	2.88	0.31
2.7	Indian Overseas Bank	245	1	0.2	0.2	490	1	0.2	0.2
2.8	Punjab National Bank	164	0	0	0	328	4	1.43	0
2.9	State Bank of India	1820	476	79.39	23.13	3640	680	113.06	33.08
2.1	UCO Bank	63	2	0.38	0.37	126	2	0.38	0.37
2.11	Union Bank of India	788	1	0.23	0	1576	1	0.23	0
	Total		842	168.46	65.2		1203	235.48	84.8
	Grand Total		917	184.29	65.2		1283	252.8	84.8

ANNEXURE - 32A

Bankwise MUDRA loan sanction and disbursement from 01.04.2021 to 31.03.2022

Sr No	Bank Type Name	Bank Name	Spons or Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00)			Tarun (Loans from Rs. 5.00 to Rs. 10.00)			Total			[Amount Rs. in Crore]	
				No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	Sanction Amt	Disbursement Amt
1	SBI and Associates																
1.1		State Bank of India	-	17062	41.9	40.99	15913	465.61	460.58	21548	1677.03	1675.83	54523	2184.55	2177.4	2184.55	2177.4
		Total		17062	41.9	40.99	15913	465.61	460.58	21548	1677.03	1675.83	54523	2184.55	2177.4	2184.55	2177.4
2	Public Sector Commercial Banks																
2.1		Canara Bank	-	103955	171.82	171.53	39045	887.42	875.58	10874	921.97	912.33	153874	1981.21	1959.44	1981.21	1959.44
2.2		Union Bank of India	-	24811	65.05	58.53	39222	717.78	688.73	5218	442.47	429.01	69251	1225.3	1176.27	1225.3	1176.27
2.3		Bank of India	-	3122	8.55	8.3	7846	147.69	140.99	6608	527.98	517.87	17576	684.22	667.16	684.22	667.16
2.4		Bank of Baroda	-	13432	45.71	44.95	10454	244.28	226.38	3457	284.98	252.72	27343	574.96	524.05	574.96	524.05
2.5		Indian Overseas Bank	-	3287	10.34	10.3	6307	98.5	97.33	350	28.29	27.78	9944	137.12	135.42	137.12	135.42
2.6		Bank of Maharashtra	-	32995	82.86	82.81	1710	30.61	30.02	254	20.71	20.46	34959	134.18	133.29	134.18	133.29
2.7		Indian Bank	-	34333	67.36	67.35	1340	29.9	29.34	326	27.09	26.64	35999	124.35	123.33	124.35	123.33
2.8		Punjab National Bank	-	966	3	2.78	1461	37.85	35.89	714	61.99	57.55	3141	102.84	96.33	102.84	96.33
2.9		Central Bank of India	-	2828	3.43	1.88	1014	25.68	18.85	365	30.71	25.84	4207	59.82	46.57	59.82	46.57
2.10		UCO Bank	-	459	1.28	0.56	549	12.95	8.12	156	13.24	10.69	1164	27.46	19.37	27.46	19.37
2.11		Punjab & Sind Bank	-	63	0.12	0.1	134	3.48	3.36	50	4.27	4.06	247	7.87	7.52	7.87	7.52
		Total		220251	459.51	449.11	109082	2236.14	2154.6	28372	2363.69	2285.05	357705	5059.33	4888.76	5059.33	4888.76
3	Private Sector Commercial Banks																
3.1		Federal Bank	-	129	0.49	0.25	494	8.89	5.27	81	6.54	4.75	704	15.92	10.27	15.92	10.27
3.2		Jammu & Kashmir Bank	-	27	0.04	0.04	66	2.27	2.25	73	6.21	6.05	166	8.53	8.34	8.53	8.34
3.3		Karnataka Bank	-	2000	2.76	2.34	2185	60.16	31.41	1854	129.97	54.96	6039	192.89	88.71	192.89	88.71
3.4		Karur Vysya Bank	-	0	0	0	9	0.21	0.2	4	0.27	0.27	13	0.48	0.47	0.48	0.47
3.5		Ratnakar Bank	-	8101	13.05	13.05	3	0.15	0.15	6	0.42	0.42	8110	13.62	13.62	13.62	13.62
3.6		South Indian Bank	-	0	0	0	1	0.01	0.01	4	0.39	0.39	5	0.4	0.4	0.4	0.4
3.7		ICI Bank	-	0	0	0	632	23.47	23.47	596	42.82	42.82	1228	66.29	66.29	66.29	66.29
3.8		Axis Bank	-	86319	274.92	274.92	1995	47.32	47.32	1005	85.2	85.2	89319	407.44	407.44	407.44	407.44
3.9		IndusInd Bank	-	1176915	2721.54	2721.54	141983	1033.31	1033.31	3174	172.82	172.82	15406	3927.67	3927.67	3927.67	3927.67
3.10		Yes Bank	-	34070	122.29	122.29	22	0.16	0.16	10	0.92	0.92	34102	123.37	123.37	123.37	123.37
3.11		HDFC Bank	-	56594	184.23	184.23	35701	261.84	261.84	1119	70.63	70.63	93414	516.71	516.71	516.71	516.71
3.12		Kotak Mahindra Bank	-	153479	473.78	473.78	0	0	0	11	0.81	0.81	153490	474.59	474.59	474.59	474.59
3.13		Bandhan Bank	-	68948	232.3	232.3	28579	243.63	243.63	0	0	0	97527	475.93	475.93	475.93	475.93
3.14		IDFC Bank Limited	-	83895	324.48	324.48	65261	745.67	745.51	902	59.09	59.02	150058	1129.24	1129.01	1129.24	1129.01
3.15		IDBI Bank Limited	-	341	1.03	1.03	483	11.67	11.67	456	36.72	36.72	1280	49.42	49.42	49.42	49.42
		Total		1670818	4350.92	4350.26	277414	2438.77	2406.2	9295	612.81	535.77	25406	7402.51	7292.23	7402.51	7292.23
4	Regional Rural Banks																

4.1	Karnataka Vikas Grameena Bank	Syndicate Bank	19150	59.77	59.77	54429	1114.96	1114.96	3036	236.48	236.48	76615	1411.22	1411.22
4.2	Karnataka Gramin Bank		107675	490.29	489.31	73817	3263.57	3241.85	16882	653.72	647.25	198374	4407.58	4378.4
	Total		126825	550.06	549.08	128246	4378.53	4356.81	19918	890.2	883.73	274989	5818.79	5789.62
5	NBFC-Micro Finance Institutions													
5.1	Muthoot Microfin Ltd		17634	68.12	68.12	5378	33.86	33.86	0	0	0	23012	101.99	101.99
5.2	Samasta Microfinance Limited		172343	582.53	582.53	21184	198.79	198.79	94	6.52	6.52	193621	787.83	787.83
5.3	Grameen Koota Financial Services Private Limited		250242	686.97	686.97	198076	1620.22	1620.22	0	0	0	448318	2307.19	2307.19
5.4	MADURA MICRO FINANCE LIMITED		17911	79.51	79.51	0	0	0	0	0	0	17911	79.51	79.51
5.5	Belstar Investment and Finance Private Limited		84722	261.4	261.4	2887	19.25	19.25	0	0	0	87609	280.66	280.66
5.6	SVANTANTRA MICROFIN PRIVATE LIMITED		15259	48.09	48.09	2813	16.42	16.42	0	0	0	18072	64.5	64.5
5.7	Satin Creditcare Network Limited		12552	42.74	42.74	0	0	0	0	0	0	12552	42.74	42.74
5.8	Navachetana Microfin Services Pvt Ltd		55775	164.5	164.5	0	0	0	0	0	0	55775	164.5	164.5
5.9	IDF FINANCIAL SERVICES PRIVATE LIMITED		5549	20.45	20.45	1913	12.68	12.68	0	0	0	7462	33.13	33.13
5.1	SATYA MicroCapital Limited		24437	94.07	94.07	310	1.86	1.86	0	0	0	24747	95.93	95.93
	Total		656424	2048.39	2048.39	232561	1903.07	1903.07	94	6.52	6.52	889079	3957.98	3957.98
6	Non Banking Financial Companies													
6.1	Magma Fincorp Limited		7	0.03	0.03	128	2.87	2.87	9	0.61	0.61	144	3.51	3.51
6.2	Shriram Transport Finance Co. Ltd.		57	0.25	0.25	18974	598.54	598.54	8546	533.96	533.96	27577	1132.75	1132.75
6.3	L&T Finance Limited		159929	784.96	784.96	0	0	0	0	0	0	159929	784.96	784.96
6.4	Loantap		0	0	0	23	0.51	0.51	0	0	0	23	0.51	0.51
	Total		159993	785.24	785.24	19125	601.92	601.92	8555	534.57	534.57	187673	1921.73	1921.73
7	Small Finance Banks													
7.1	SURYODAY MICRO FINANCE LIMITED		55532	175.25	175.25	3543	30.69	29.82	111	8.06	5.72	59186	214	210.79
7.2	Fincare Small Finance Bank		130257	300.27	300.27	0	0	0	0	0	0	130257	300.27	300.27
7.3	Ujivan Small Finance Bank		109168	414.72	414.72	82605	644.46	644.46	0	0	0	191773	1059.18	1059.18

7.4	Jana Small Finance Bank Limited	-	7	0.03	0.03	109	1.61	1.61	1.61	0	0	0	116	1.63	1.63
7.5	Equitas Small Finance Bank	-	46084	151.17	151.17	0	0	0	0	0	0	0	46084	151.17	151.17
7.6	ESAF Small Finance Bank	-	52445	227.06	227.06	2113	13.68	13.68	13.68	7	0.52	0.52	54565	241.25	241.25
	Total		393493	1268.5	1268.5	88370	689.57	690.43	689.57	118	8.57	6.23	481981	1967.51	1964.3
	Grand Total		3244866	9504.51	9491.56	870711	12572.75	12714.48	12572.75	87900	6093.4	5927.7	4E+06	28312.39	27992.01

Districtwise progress under MUDRA loan as on 31.03.2022

Sr No	State/District	Shishu				Kishore				Tarun				[Amount Rs. in Crore]		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Total	Sanctioned Amt	Disbursement Amt
1	Karnataka															
1.1	Bagalkot	77207	226.44	225.99	20310	283.42	281.14	3944	303.36	296.53	101461	813.22	803.66			
1.2	Bangalore Rural	79548	211.82	211.51	14200	188.33	181.91	969	73.89	68.65	94717	474.04	462.08			
1.3	Bangalore urban	231834	660.72	658.25	88452	1234.87	1214.27	15942	1261.03	1227.93	336228	3156.62	3100.44			
1.4	Belgaum	271257	711.77	710.45	70553	830.29	824.06	10136	792.63	787.13	351946	2334.69	2321.64			
1.5	Bellary	127547	374.94	374.54	31673	553.92	549.55	1725	114.43	111.44	160945	1043.28	1035.53			
1.6	Bidar	71248	196.76	196.66	15557	179.04	176.94	607	46.85	43.65	87412	422.66	417.24			
1.7	Bijapur	48655	140.01	139.79	16624	246.22	243.21	1649	120.27	117.13	66928	506.5	500.14			
1.8	Chamarajanagar	99902	270.35	269.99	18335	217.05	215.63	1107	67.7	65.29	119344	555.1	550.91			
1.9	Chikkaballapura	47733	130.53	130.4	17408	314.97	313.18	1273	70.96	68.84	66414	516.46	512.42			
1.1	Chikmagalur	56693	159.38	159.14	15569	270.71	264.93	1176	83.01	78.95	73438	513.09	503.02			
1.11	Chitradurga	96400	279.74	279.54	26887	404.45	401.62	729	47.9	45.33	124016	732.09	726.48			
1.12	Dakshina Kannada	33182	89.18	88.16	13812	268.1	257.25	3076	243.81	227.26	50070	601.09	572.67			
1.13	Davangere	128404	342.35	342.1	33540	378.18	374.37	1281	88.13	84.69	163725	808.65	801.15			
1.14	Dharwad	117514	316.97	316.57	28594	383.22	377.63	3675	274.05	264.92	149783	974.24	959.12			
1.15	Gadag	47329	125.89	125.83	13170	183.53	182.28	1239	94.14	92.77	61738	403.56	400.87			
1.16	Gulbarga	90675	242.95	242.61	15863	223.03	219.2	1175	85.65	84.12	107713	551.63	545.94			
1.17	Hassan	114780	318.73	318.23	29728	367.37	360.17	1153	77.55	72.75	145661	763.65	751.15			
1.18	Haveri	98273	258.46	258.33	22313	260.89	259.1	1190	99.93	97.93	121776	619.27	615.35			
1.19	Kodagu	59447	154.98	154.34	12743	179.62	177.19	642	47.66	43.97	72832	382.25	375.51			
1.2	Kolar	102181	273.08	272.93	21840	507.63	505.48	4006	195.11	191.89	128027	975.83	970.3			
1.21	Koppal	45046	148.2	148.08	9563	188.14	187.19	579	36.6	35.84	55188	372.94	371.11			
1.22	Mandya	143662	428.13	427.92	34816	416.94	406.78	1116	71.64	68.53	179594	916.71	903.24			
1.23	Mysore	292882	847.83	847.29	66326	887.92	880.05	3721	237.36	227.36	362929	1973.11	1954.7			
1.24	Other	243888	1109.72	1109.72	84363	1347.08	1346.91	9457	593.66	593.59	337708	3050.46	3050.23			

1.25	Raichur	73236	207.67	207.59	16743	319.93	318.75	536	41.08	39.51	90515	568.67	565.85
1.26	Ramanagara	72857	204.11	203.56	22392	266.18	261.81	725	52.19	48.74	95974	522.48	514.12
1.27	Shimoga	96218	287.51	286.98	24103	496.32	491.09	7854	379.34	371.02	128175	1163.17	1149.09
1.28	Tumkur	162508	468.48	468.28	46125	615.83	611.63	1866	129.94	125.62	210499	1214.25	1205.53
1.29	Udupi	22542	59.69	59.1	13328	253.79	247.24	1932	152.12	143.76	37802	465.6	450.1
1.3	Uttara Kannada	51144	132.27	131.88	19052	312.23	307.89	1404	111.96	105.29	71600	556.46	545.05
1.31	Vadgir	41074	125.85	125.81	6729	135.3	134.28	2016	99.46	97.27	49819	360.61	357.36
	Total	3244866	9504.51	9491.56	870711	12714.48	12572.75	87900	6093.4	5927.7	4203477	28312.39	27992.01

Statewide Mudra loan sanction and disbursement

ANNEXURE - 32 C

State wise Mudra loan sanction and disbursement from 01.04.2021 to 31.03.2022													[Amount Rs. in Crore]	
Sr No	State Name	Shishu			Kishore			Tarun			Total			
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	
1	Tamil Nadu	4641151	16543.2	16523.78	868465	10434.01	10314.89	63416	5251.82	5175.75	32229.03	32014.42		
2	Uttar Pradesh	3883685	11611.53	11457.65	922542	11412.18	11043.93	96378	7987.1	7696.29	31010.8	30197.87		
3	Bihar	4961579	15988.27	15886.78	1039887	10217.86	9082.32	42975	3330.87	3196.01	29536.99	28165.12		
4	West Bengal	3590649	9680.02	9643.28	1227328	14891.27	14352.16	61128	4417.2	4049.65	28988.49	28045.09		
5	Karnataka	3244866	9504.51	9491.56	870711	12714.48	12572.75	87900	6093.4	5927.7	28312.39	27992.01		
6	Maharashtra	3206964	9021.54	9000.02	696377	8755.36	8593.86	94831	7241.98	7043.74	25018.89	24637.62		
7	Rajasthan	1975288	5996.79	5959.67	529497	7606.38	7475.11	62853	4777.13	4675.26	18380.3	18110.04		
8	Madhya Pradesh	2424150	7032.5	6914.92	539085	6725.15	6427.42	56884	4091.58	3910.37	17849.23	17252.72		
9	Odisha	3096726	8688.57	8650.45	435568	4621.49	4469.23	32355	3023.13	2870.78	16333.19	15990.46		
10	Gujarat	1121464	3522.78	3505.58	320937	4472.41	4407.01	45844	3761.93	3682.19	1488245	11594.77		
11	Kerala	1239900	4153.6	4141.87	338336	4147.54	4073.5	38066	3379.54	3316.78	11680.69	11532.14		
12	Andhra Pradesh	688841	1423.38	1385.61	284600	4808.69	4675.84	67108	5327.99	5114.22	1040549	11175.66		
13	Jharkhand	1331637	3843.78	3816.09	276235	2884	2782.31	20055	1546.91	1474.73	1627927	8274.7		
14	Punjab	845191	2637.59	2599.06	217518	3209.93	3077.91	27097	2227.31	2143.96	1089806	8074.82		
15	Haryana	761044	2495.3	2473.48	242666	3067.41	2952.54	27087	2050.07	1992.62	1030797	7612.79		
16	Telangana	285189	740.27	719.09	127703	2443.52	2373.05	36680	2683.56	2616.89	449572	5867.35		
17	Jammu and Kashmir	69650	223.97	222.44	165386	3544.04	3489.52	27609	2020.29	1984.59	262645	5788.31		
18	Chhattisgarh	667730	1965.68	1952.71	154535	2013.9	1952.59	20596	1549.34	1491.59	842861	5528.92		
19	Assam	413708	1098.59	1085.41	112538	1717.28	1531.77	16972	1250.39	1159.87	543218	4066.26		
20	Uttarakhand	230999	767.49	758.64	70703	1175.24	1136.87	11433	930.79	902.05	313135	2873.52		
21	Delhi	113075	307.56	301.7	48451	829.08	812.35	17560	1396.55	1362.14	179086	2533.19		
22	Himachal Pradesh	49363	159.39	147.17	45393	1010.78	940.98	12089	977.77	934.63	106845	2147.94		
23	Tripura	193855	589.83	586.04	98176	1149.11	1113.94	2404	172.9	160.97	294435	1911.84		
24	Pondicherry	98440	352.53	351.73	29081	325.21	321.84	1529	109.41	107.45	129050	787.15		
25	Goa	18267	56.5	55.46	13215	235.41	227.28	2326	183.33	174.01	33808	475.24		
26	Manipur	25846	72.46	71.31	8137	135.5	119.44	1312	106.04	89.02	35295	314		
27	Chandigarh	8576	25.75	25.47	4287	92.4	89.14	2043	163.39	158.31	14906	281.54		
28	Union Territory of NCT of Delhi	356	1.28	1.27	6449	129.3	128.62	1371	103.21	101.66	8176	233.79		
29	Nagaland	4569	16.22	15.71	6071	104.26	96.84	1039	82.83	71.25	11679	203.32		
30	Meghalaya	9247	27.62	27.2	4316	81.63	77.61	1110	86.38	82.98	14673	195.63		
31	Mizoram	3048	10.32	10.16	5152	109.27	101.26	880	74.44	63.61	9080	194.03		
32	Sikkim	5017	15.14	14.7	3994	73.4	70.94	749	58.89	56.14	9760	147.43		
33	Arunachal Pradesh	3968	9.95	9.87	1063	26.02	25.03	674	54.53	51.61	5705	90.5		
34	Andaman and Nicobar Islands	348	0.78	0.75	959	27.73	27.43	594	48.89	48.35	1901	77.4		
35	Dadra and Nagar Haveli	1446	3.78	3.72	1150	18.5	18.08	295	23.12	22.51	2891	45.4		
36	Daman and Diu	262	0.61	0.49	291	7.09	6.47	153	12.25	11.94	706	19.95		
37	Lakshadweep	238	0.81	0.78	419	10.2	10.11	68	5.65	5.58	725	16.66		
	Total	39216332	118589.93	117811.62	9717221	125227.03	120971.94	983463	76601.91	73927.2	49917016	320418.86		
												312710.76		

ANNEXURE - KARNATAKA BANK WISE CD RATIO AS ON MARCH 2022											
SR.	Name of Bank	Deposits				Advances				Reports in Crore	
		Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	CD Ratio	
1	CANARA BANK	25103.2	27471	149013.1	201592.26	20691.97	22439.67	79144.52	122276.16	60.66	
2	STATE BANK OF INDIA	17073.85	38878.03	210716.7	267668.53	11878.64	20477.66	125630.45	157986.75	59.02	
3	UNION BANK OF INDIA	6172.17	10776.92	84176.64	101125.73	5546.33	10671.83	36899.11	53117.27	52.53	
4	BANK OF BARODA	8986.35	8014.12	46392.15	63392.62	9289.67	6916.77	45223.94	61430.38	96.90	
5	BANK OF INDIA	867.71	1079.77	10903.23	12850.71	896.92	1589.45	21649.53	24135.9	187.82	
6	BANK OF MAHRASHTRA	266.88	305.6	3256.05	3828.53	247.61	226.18	8652.58	9126.37	238.38	
7	CENTRAL BANK OF INDIA	231.46	585.74	4914.71	5731.91	188.22	446.5	4227.07	4861.79	84.82	
8	INDIAN BANK	391.15	720.91	19527.7	20639.76	584.76	593.2	7244.89	8422.85	40.81	
9	INDIAN OVERSEAS BANK	1132.66	966.33	7882.69	9981.68	978.81	925.01	3540.54	5444.36	54.54	
10	PUNJAB NATIONAL BANK	246.65	343.91	10484.4	11074.96	292.99	291.22	14310.74	14894.95	134.49	
11	PUNJAB AND SIND BANK	0	7.04	702.57	709.61	0	8.85	1426.65	1435.5	202.29	
12	UCO BANK	212.8	169.41	5017.78	5399.99	106.78	183.03	2675.42	2965.23	54.91	
13	IDBI BANK	156.82	1437.22	11776.27	13370.31	778.79	2100.26	9854.38	12733.43	95.24	
14	KARNATAKA BANK	6364.14	10660.84	37297.42	54322.4	2672.89	5603.7	18262.1	26538.69	48.85	
15	KOTAK MAHINDRA BANK	1217.56	968.8	36031.93	38218.29	1855.23	459.42	20005.29	22319.94	58.40	
16	CSB BANK LIMITED	0	30.97	762.68	793.65	0	111.9	722.65	834.55	105.15	
17	CITY UNION BANK	0	115.49	2933.31	3048.8	0	254.27	1880.23	2134.5	70.01	
18	DHANLAXMI BANK	0	0	434.32	434.32	0	0	623.27	623.27	143.50	
19	FEDERAL BANK	930.06	1085.53	6765.03	8780.62	1097.37	1375.64	11689.41	14162.42	161.29	
20	J & K BANK	0	0	513.28	513.28	0	0	3928.37	3928.37	765.35	
21	KARUR VYASYA BANK	49.08	395.75	4386.72	4831.55	45.13	305.5	3197.76	3548.39	73.44	
22	LAXSHMI VILAS BANK	10.77	150.37	1814.19	1975.33	4.89	49.01	1179.73	1233.63	62.45	
23	RBL BANK	63.76	755.48	7913.67	8732.91	57.71	317.6	2891.53	3266.84	37.41	
24	SOUTH INDIAN BANK	19.59	164.06	5855.32	6038.97	45.41	149.06	3808.98	4003.45	66.29	
25	TAMIL NAD MERCANTILE BANK	0	144.04	1598.78	1742.82	0	324.06	662.13	986.19	56.59	

ANNEXURE -
KARNATAKA
BANK WISE CD RATIO AS ON MARCH 2022

Reports in Crore

SR.	Name of Bank	Deposits				Advances				CD Ratio
		Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
26	INDUSIND BANK	98.98	183.08	13935.75	14217.81	3080.45	237.93	11825.33	15143.71	106.51
27	HDFC BANK	1849.71	3871.27	142531.4	148252.39	855.02	6396.63	78183.31	85434.96	57.63
28	AXIS BANK	446.83	3731.49	59458.22	63636.54	156.66	1620.05	48317.83	50094.54	78.72
29	ICICI BANK	2477.3	3012.02	99246.38	104735.7	484.77	4403.77	52503.01	57391.55	54.80
30	YES BANK	386.92	169.98	12476.49	13033.39	136.41	85.38	13810.19	14031.98	107.66
31	BANDHAN BANK	4.43	68.81	1697.32	1770.56	31.74	424.13	2229.57	2685.44	151.67
32	DCB BANK	71.95	6.25	1556.68	1634.88	323.61	53.61	1755.75	2132.97	130.47
33	IDFC FIRST BANK	50.02	452.74	9700.64	10203.4	644.14	1606.08	7897.64	10147.86	99.46
34	KBS BANK	11.27	93.54	106.45	211.26	11.79	92.39	47.49	151.67	71.79
35	KARNATAKA GRAMEENA BANK	14736.96	5894.03	11155.97	31786.96	18218.91	3798.99	3407.39	25425.29	79.99
36	KARNATAKA VIKAS GRAMEENA BA	7701.04	4741.57	5204.38	17646.99	8390.61	3329.4	1382.92	13102.93	74.25
37	KSCARD BK LTD	0	0	19.28	19.28	2125.72	0	0	2125.72	11025.52
38	K.S COOP APEX BANK LTD	11929.75	11551.95	25588.62	49070.32	11932.31	12980.96	18881.52	43794.79	89.25
39	KSEC	0	0	0	0	0	0	2125.33	2125.33	#DIV/0!
40	EQUITAS SMALL FINANCE BANK	59.35	15.03	1884.42	1958.8	83.18	465.42	1547.73	2096.33	107.02
41	UJIVAN SMALL FINANCE BANK	26.57	363.98	1788.34	2178.89	166.16	960.83	1508.99	2635.98	120.98
42	SURYODAY SMALL FINANCE BANK	1.05	6.51	307.94	315.5	22.29	128.44	163.17	313.9	99.49
43	ESAF BANK	1.54	10.81	253.53	265.88	53.28	198.99	241.93	494.2	185.87
44	JANA SMALL FINANCE BANK LTD.	2	29.96	1697.56	1729.52	135.49	1700.66	183.51	2019.66	116.78
45	AU SMALL FINANCE BANK LTD.	0	0	1006.91	1006.91	0	0	12.43	12.43	1.23
46	FINCARE SMALL FINANCE BANK LI	23.1	23.47	589.96	636.53	13.54	806.66	348.72	1168.92	183.64
47	INDIA POST PAYMENTS BANK	0	49.84	204.5	254.34	0	0	0	0	0.00
48	AIRTEL PAYMENTS BANK	8.38	8.01	6.07	22.46	0	0	0	0	0.00
	Grand Total	109388.81	140511.67	1061487	1311387.85	104126.2	115110.11	675705.03	894941.34	68.24

ANNEXURE - 34

ANNEXURE - KARNATAKA											
DISTRICT WISE CD RATIO AS ON MARCH 2022											
SR.	Name of District	Deposits				Advances				Reports in Crore	
		Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	CD Ratio	
1	BAGALKOTE	2508.05	6618.9	5382.52	14509.47	3390.31	6865.79	2931.97	13188.07	90.89	
2	BENGALURU URBAN	6180.66	5224.34	819469.5	830874.48	6645.47	5214.5	517226.65	529086.62	63.68	
3	BENGALURU RURAL	5008.49	7974.65	407.77	13390.91	2645.41	6163.75	910.48	9719.64	72.58	
4	BELAGAVI	7395.38	14337.71	19760.15	41493.24	7148.82	11468.92	9922.41	28540.15	68.78	
5	BALLARI	2586.63	5479.59	14033.85	22100.07	3518.1	4559.76	9631.4	17709.26	80.13	
6	BIDAR	1957.3	2869.18	3921.52	8748	2223.27	3388.76	2514.05	8126.08	92.89	
7	VIJAYAPURA	2600.4	4205.49	8163.64	14969.53	3456.76	4068.71	5259.05	12784.52	85.40	
8	CHAMARAJANAGARA	1378.63	2359.54	67.18	3805.35	1488.6	2660.65	175.47	4324.72	113.65	
9	CHIKKAMAGALURU	5376.78	2740.16	3763.46	11880.4	3733.58	2247.36	3713.46	9694.4	81.60	
10	CHITRADURGA	2411.87	2918.64	3172.58	8503.09	2725.99	3018.34	2066.7	7811.03	91.86	
11	DAKSHINA KANNADA	9391.83	9984.1	38106.26	57482.19	8011.15	4790.71	23239.35	36041.21	62.70	
12	DAVANGERE	1917.91	2158.05	6788.92	10864.88	3042.83	2061.92	7342.27	12447.02	114.56	
13	DHARWAD	2082.12	1440.88	27659.13	31182.13	2528.1	1437.63	18072.27	22038	70.68	
14	GADAG	1429.26	2189.49	2979.02	6596.77	1920.38	2107.22	1655.27	5682.87	86.15	
15	KALABURAGI	1981.53	2935	12372.83	17289.36	2881.83	3026.38	6534.5	12442.71	71.97	
16	HASSAN	4176.65	3702.77	5985.4	13864.82	5077.02	3414.34	4787.93	13279.29	95.78	
17	HAVERI	1968.51	4003.86	1539.8	7512.17	3236.36	3569.88	1644.11	8450.35	112.49	
18	KODAGU	4072.45	3985.6	18.96	8077.01	2935.2	2873.95	103.35	5912.5	73.20	
19	KOLAR	2339.96	2247.52	3683.35	8270.83	3008.69	2313.95	2930.93	8253.57	99.79	
20	KOPPAL	1509.35	3155.63	1559.47	6224.45	1306.31	2870.73	1687.27	5864.31	94.21	
21	MANDYA	3938.86	2986.13	3087.02	10012.01	3822.87	3836.52	2886.1	10545.49	105.33	
22	MYSURU	3819.52	3294.95	38947.36	46061.83	4415.92	4167.13	24006.34	32589.39	70.75	
23	RAICHUR	1050.18	3787.63	4877.21	9715.02	1656.08	4382.19	4210.37	10248.64	105.49	
24	SHIVAMOGGA	3944.67	4013.22	11936.71	19894.6	3441.44	2571.18	7589.91	13602.53	68.37	
25	TUMAKURU	3802.88	5193.65	7688.85	16685.38	3882.08	4896.65	5850.65	14629.38	87.68	
26	UDUPI	10416.93	7963.97	13728.66	32109.56	5112.96	3702.89	5472.09	14287.94	44.50	
27	UTTARA KANNADA	4803.22	12315.71	2073.83	19192.76	1297.03	4120.54	2276.48	7694.05	40.09	
28	CHIKKABALLAPURA	1948.65	3533.66	192.59	5674.9	2486.82	2653.13	730.12	5870.07	103.44	
29	RAMANAGARA	6495.36	4220.59	4.4	10720.35	6088.26	3751.91	190.49	10030.66	93.57	
30	YADGIR	894.78	2672.06	115.45	3682.29	998.56	2904.72	143.59	4046.87	109.90	
	GRAND TOTAL	109388.81	140511.67	1061487	1311387.85	104126.2	115110.11	675705.03	894941.34	68.24	

ANNEXURE - 35

BANK WISE TOTAL ACP NPA Outstanding AS ON MARCH 2022														
Reports in Crore			Priority Sector											
Sr. No.	Name of Bank	Farm Credit				Out of Farm Credit, total allied activities		Agri. Infrastructure		Ancillary Activities				
		Crop Loan		Term Loan		A/c	Amt	A/c	Amt	A/c	Amt			
		A/c	Amt	A/c	Amt									
1	CANARA BANK	69098	1096.96	134832	4567.43	39168	478.9	86	16.27	1500	306.52			
2	STATE BANK OF INDIA	113787	1762	60347	735.96	29801	168.88	15	0.03	956	304.31			
3	UNION BANK OF INDIA	17906	439.96	14481	364.8	6260	80.95	2029	90.22	679	162.46			
4	BANK OF BARODA	21126	391.94	8502	195.85	10608	126.54	763	48.24	1508	67.79			
5	BANK OF INDIA	7684	141.93	5678	225.21	2295	51.32	2	0	413	50.75			
6	BANK OF MAHRASHTRA	1993	24.06	544	19.03	329	3.25	48	1.16	122	19.09			
7	CENTRAL BANK OF INDIA	2736	58.43	3946	63.7	114	3.25	51	0.96	21	1.98			
8	INDIAN BANK	1558	21.18	657	20.48	690	12.7	6	0.11	728	14.69			
9	INDIAN OVERSEAS BANK	10278	185.02	4701	93.02	2334	62.15	2878	24.26	104	19.95			
10	PUNJAB NATIONAL BANK	9427	170.04	2626	61.54	1314	16.77	337	4.29	106	69.2			
11	PUNJAB AND SIND BANK	2	0.02	20	0.15	14	0.09	0	0	0	0			
12	UCO BANK	1582	19.55	1916	69.25	307	2.62	72	2.09	1	0.04			
13	IDBI BANK	1105	36.37	191	4.76	115	7.08	1	0.03	29	0.79			
14	KARNATAKA BANK	6952	180.4	3237	140.89	1738	23.39	87	14.72	283	90.33			
15	KOTAK MAHINDRA BANK	1455	11.2	22886	48.02	0	0	1	0.12	117	17.09			
16	CSB BANK LIMITED	13	0.02	270	0.73	82	0.35	0	0	0	0			
17	CITY UNION BANK	26	0.42	20	1.1	4	1.17	3	2.68	170	38.31			
18	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0			
19	FEDERAL BANK	754	36.31	173	9.06	0	0	0	0	27	30.44			
20	J & K BANK	2	8.27	4	7.69	3	2.75	3	2.21	13	63.87			
21	KARUR VYASYA BANK	257	9.94	126	4.9	46	1.25	0	0	12	2.89			
22	LAXSHMI VILAS BANK	9	1.36	0	0	3	1.21	0	0	1	0			
23	RBL BANK	443	10.61	87	128.35	41287	51.6	0	0	1	0.38			
24	SOUTH INDIAN BANK	11	6.82	0	0	0	0	0	0	49	30.64			

BANK WISE TOTAL ACP NPA Outstanding AS ON MARCH 2022														
Reports in Crore		Priority Sector												
Sr. No.	Name of Bank	Farm Credit				Out of Farm Credit, total allied activities				Agri. Infrastructure		Ancillary Activities		
		Crop Loan		Term Loan		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
		A/c	Amt	A/c	Amt									
25	TAMILNAD MERCANTILE BANK	1	0.01	1	0.06	20	0.07	0	0	0	0	0	0	0
26	INDUSIND BANK	0	0	554	8.83	0	0	0	0	0	0	0	0	0
27	HDFC BANK	1803	118.65	18304	92.35	3272	5.83	7	2.78	25	10.63	25	10.63	10.63
28	AXIS BANK	1432	95.82	2413	13.17	2184	3.09	0	0	10	13.29	10	13.29	13.29
29	ICICI BANK	4682	242.99	2390	35.87	1335	16.24	0	0	0	0	0	0	0
30	YES BANK	3	0.18	17	279.15	11329	5.8	0	0	17	201.1	17	201.1	201.1
31	BANDHAN BANK	0	0	1431	4.22	1409	4.15	10	0.02	678	1.83	678	1.83	1.83
32	DCB BANK	481	9.53	22982	9.65	337	0.46	0	0	3	0.18	3	0.18	0.18
33	IDFC FIRST BANK	1	0.05	12922	28.44	9538	19.11	0	0	0	0	0	0	0
34	KBS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
35	KARNATAKA GRAMEENA BANK	25585	432.73	138985	2783.66	12425	119.89	233	29.6	1562	51.51	1562	51.51	51.51
36	KARNATAKA VIKAS GRAMEENA BANK	21298	387.53	21538	343.74	7530	50.73	5707	155.82	49	2.08	49	2.08	2.08
37	KSCARD BK.LTD	0	0	0	0	0	0	0	0	0	0	0	0	0
38	K.S.COOP APEX BANK LTD	5649	111.54	1439	60.56	536	103.95	116	5.3	0	0	0	0	0
39	KSFC	0	0	0	0	0	0	0	0	0	0	0	0	0
40	EQUITAS SMALL FINANCE BANK	0	0	15949	101.32	15949	101.32	0	0	0	0	0	0	0
41	UJJIVAN SMALL FINANCE BANK	0	0	31030	30.06	30320	29.41	0	0	0	0	0	0	0
42	SURYODAY SMALL FINANCE BANK	0	0	9462	15.01	9110	14.45	13	0.03	763	1.39	763	1.39	1.39
43	ESAF BANK	0	0	11102	22.9	11102	22.9	0	0	0	0	0	0	0
44	JANA SMALL FINANCE BANK LTD.	0	0	5307	15.42	2172	8.23	0	0	0	0	0	0	0
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0
46	FINCARE SMALL FINANCE BANK LIMITED	0	0	39213	58.46	0	0	0	0	0	0	0	0	0
47	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
	Grand Total	329139	6011.84	600283	10664.79	255080	1601.85	12468	400.94	9947	1573.53	9947	1573.53	1573.53

BANK WISE TOTAL ACP NPA Outstanding AS ON MARCH 2022												
Reports in Crore												
Sr. No.	Name of Bank	Total Agriculture (PS)		Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi and Village Industries		
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
1	CANARA BANK	205516	5987.18	104957	2031.38	10810	1528.65	255	703.82	4	0.19	
2	STATE BANK OF INDIA	175105	2802.3	20517	524.68	1401	417.03	22	55.82	1	0.01	
3	UNION BANK OF INDIA	35095	1057.44	37067	725.58	1222	728.08	162	232.91	447	17.32	
4	BANK OF BARODA	31899	703.82	22478	594.17	137	114.04	16	95.76	182	3.1	
5	BANK OF INDIA	13777	417.89	4067	143.1	77	44.49	0	0	0	0	
6	BANK OF MAHRASHTRA	2707	63.34	1878	49.89	55	13.67	0	0	27	0.36	
7	CENTRAL BANK OF INDIA	6754	125.07	4149	61.51	58	23.39	2	0.01	156	1.41	
8	INDIAN BANK	2949	56.46	3437	93.93	1008	57.95	4	4.28	0	0	
9	INDIAN OVERSEAS BANK	17961	322.25	75	3.19	7849	221.45	13	26.86	2	43.96	
10	PUNJAB NATIONAL BANK	12496	305.07	5015	193.26	449	238.7	37	22.3	1	0.05	
11	PUNJAB AND SIND BANK	22	0.17	188	7.11	7	2.15	1	5.66	0	0	
12	UCO BANK	3571	90.93	2589	26.96	93	33.92	6	9.38	0	0	
13	IDBI BANK	1326	41.95	1232	29.47	8	11.67	2	0.5	5	0.46	
14	KARNATAKA BANK	10559	426.34	6467	185.77	617	173.64	19	22.82	10	0.13	
15	KOTAK MAHINDRA BANK	24459	76.43	258	16.8	91	12.57	42	20.28	0	0	
16	CSB BANK LIMITED	283	0.75	103	1.16	0	0	0	0	0	0	
17	CITY UNION BANK	219	42.51	22	12.57	6	32.48	0	0	0	0	
18	DHANLAXMI BANK	0	0	7	0.86	0	0	0	0	0	0	
19	FEDERAL BANK	954	75.81	42	5.53	8	15.09	2	4.8	0	0	
20	J & K BANK	22	82.04	229	17.82	30	19.09	10	40.86	0	0	
21	KARUR VYASYA BANK	395	17.73	9	2.69	9	6.9	0	0	0	0	
22	LAXSHMI VILAS BANK	10	1.36	4	1.57	0	0	0	0	0	0	
23	RBL BANK	531	139.34	325	10.05	24	10.02	2	19.98	0	0	
24	SOUTH INDIAN BANK	60	37.46	131	17.42	31	23.47	2	19.07	0	0	

BANK WISE TOTAL ACP NPA Outstanding AS ON MARCH 2022												
Reports in Crore												
Sr. No.	Name of Bank	Total Agriculture (PS)		Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi and Village Industries		
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
25	TAMILNAD MERCANTILE BANK	2	0.07	37	5.46	1	0.03	0	0	0	0	
26	INDUSIND BANK	554	8.83	885	18.03	140	11.47	1	0.03	0	0	
27	HDFC BANK	20139	224.41	14601	50.5	342	45.38	49	13.76	0	0	
28	AXIS BANK	3855	122.28	304	54.54	100	37.46	39	38.49	0	0	
29	ICICI BANK	7072	278.86	452	37.51	393	66.11	20	11.73	0	0	
30	YES BANK	37	480.43	89	10.41	86	52.23	26	6.69	0	0	
31	BANDHAN BANK	2119	6.07	1	0.01	0	0	0	0	0	0	
32	DCB BANK	23466	19.36	68	5.65	14	11.12	3	0	0	0	
33	IDFC FIRST BANK	12923	28.49	5326	27.19	92	11.25	5	18.16	0	0	
34	KBS BANK	0	0	0	0	0	0	0	0	0	0	
35	KARNATAKA GRAMEENA BANK	166365	3297.5	66399	537.48	10	23.64	0	0	0	0	
36	KARNATAKA VIKAS GRAMEENA BANK	48592	889.17	25861	227.51	0	0	0	0	0	0	
37	KSCARD BK.LTD	0	0	0	0	0	0	0	0	0	0	
38	K.S.COOP APEX BANK LTD	7204	177.4	1739	11.83	68	2.48	76	96.21	0	0	
39	KSFC	0	0	48	7.88	193	137.4	7	9.7	0	0	
40	EQUITAS SMALL FINANCE BANK	15949	101.32	609	29.18	16	0.72	2	0.2	0	0	
41	UJJIVAN SMALL FINANCE BANK	31030	30.06	20380	25	1	0	0	0	0	0	
42	SURYODAY SMALL FINANCE BANK	10238	16.43	156	0.84	5	0.22	0	0	0	0	
43	ESAF BANK	11102	22.9	1919	3.65	0	0	0	0	0	0	
44	JANA SMALL FINANCE BANK LTD.	5307	15.42	995	19.41	0	0	0	0	0	0	
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0	0	
46	FINCARE SMALL FINANCE BANK LIMITED	39213	58.46	0	0	0	0	0	0	0	0	
47	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	
	Grand Total	951837	18651.10	355115	5828.55	25451	4127.96	825	1480.08	835	66.99	

KARNATAKA													
BANK WISE TOTAL ACP NPA Outstanding AS ON MARCH 2022													
Reports in Crore													
Sr. No.	Name of Bank	Others under MSMEs		Total MSMEs (PS)		Export Credit		Education (PS)		Housing (PS)			
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt		
1	CANARA BANK	2842	41.25	118868	4305.29	0	0	9711	211.12	3327	130.94		
2	STATE BANK OF INDIA	109	2.47	22050	1000.01	0	0	1373	33.87	1842	115.43		
3	UNION BANK OF INDIA	0	0	38898	1703.89	0	0	2637	56.67	2002	131.06		
4	BANK OF BARODA	0	0	22813	807.07	0	0	2611	45.79	979	51.65		
5	BANK OF INDIA	0	0	4144	187.59	1	0	289	3.83	172	10.33		
6	BANK OF MAHRASHTRA	0	0	1960	63.92	0	0	42	1	52	3.81		
7	CENTRAL BANK OF INDIA	5	0.72	4370	87.04	0	0	443	8.4	202	13.94		
8	INDIAN BANK	0	0	4449	156.16	0	0	134	2.96	116	12.9		
9	INDIAN OVERSEAS BANK	0	0	7939	295.46	0	0	154	3.61	141	12.87		
10	PUNJAB NATIONAL BANK	0	0	5502	454.31	0	0	495	12.02	304	37.61		
11	PUNJAB AND SIND BANK	0	0	196	14.92	0	0	6	0.18	11	1.45		
12	UCO BANK	0	0	2688	70.26	1	20.56	171	3.67	97	6.53		
13	IDBI BANK	0	0	1247	42.1	0	0	49	1.35	45	5.94		
14	KARNATAKA BANK	0	0	7113	382.36	0	0	359	7	538	39.52		
15	KOTAK MAHINDRA BANK	0	0	391	49.65	0	0	14	0.19	1	0.08		
16	CSB BANK LIMITED	0	0	103	1.16	0	0	0	0	6	0.51		
17	CITY UNION BANK	0	0	28	45.05	0	0	10	0.25	12	0.89		
18	DHANILAXMI BANK	0	0	7	0.86	0	0	1	0.03	11	1.98		
19	FEDERAL BANK	0	0	52	25.42	0	0	42	1.07	72	6.58		
20	J & K BANK	0	0	269	77.77	0	0	7	0.47	120	5.37		
21	KARUR VYASYA BANK	0	0	18	9.59	0	0	11	0.2	22	2.79		
22	LAXSHMI VILAS BANK	0	0	4	1.57	0	0	1	0	0	0		
23	RBL BANK	0	0	351	40.05	0	0	7	0	44	0.02		
24	SOUTH INDIAN BANK	0	0	164	59.96	0	0	8	0.14	25	1.34		

KARNATAKA													
BANK WISE TOTAL ACP NPA Outstanding AS ON MARCH 2022													
Reports in Crore													
Sr. No.	Name of Bank	Others under MSMEs		Total MSMEs (PS)		Export Credit		Education (PS)		Housing (PS)		A/c	Amt
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt		
25	TAMILNAD MERCANTILE BANK	0	0	38	5.49	0	0	2	0.03	1	0.05		
26	INDUSIND BANK	0	0	1026	29.53	0	0	0	0	0	0		
27	HDFC BANK	0	0	14992	109.64	0	0	0	0	135	8.38		
28	AXIS BANK	0	0	443	130.49	2	18.57	34	1.3	128	14.25		
29	ICICI BANK	0	0	865	115.35	0	0	2	0.1	241	26.19		
30	YES BANK	0	0	201	69.33	0	0	0	0	120	17.52		
31	BANDHAN BANK	0	0	1	0.01	0	0	0	0	81	5.37		
32	DCB BANK	0	0	85	16.77	0	0	1	0.01	99	4.79		
33	IDFC FIRST BANK	29	0.1	5452	56.7	0	0	0	0	2393	8.93		
34	KBS BANK	0	0	0	0	0	0	0	0	0	0		
35	KARNATAKA GRAMEENA BANK	0	0	66409	561.12	0	0	3959	99.88	1702	77.38		
36	KARNATAKA VIKAS GRAMEENA BANK	0	0	25861	227.51	0	0	1078	19.14	1036	27.56		
37	KSCARD BK LTD	0	0	0	0	0	0	0	0	0	0		
38	K.S.COOP APEX BANK LTD	161	1.58	2044	112.1	0	0	42	0.05	623	53.45		
39	KSFC	7	5.83	255	160.81	0	0	0	0	0	0		
40	EQUITAS SMALL FINANCE BANK	0	0	627	30.1	0	0	0	0	22	2.14		
41	UJIVAN SMALL FINANCE BANK	0	0	20381	25	0	0	0	0	2326	7.18		
42	SURYODAY SMALL FINANCE BANK	0	0	161	1.06	0	0	0	0	0	0		
43	ESAF BANK	0	0	1919	3.65	0	0	4	0	29	0.03		
44	JANA SMALL FINANCE BANK LTD.	0	0	995	19.41	0	0	0	0	96	0.95		
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0	0		
46	FINCARE SMALL FINANCE BANK LIMITED	0	0	0	0	0	0	0	0	0	0		
47	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0		
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0		
Grand Total		3153	51.95	385379	11555.53	4	39.13	23697	514.33	19173	847.71		

BANK WISE TOTAL ACP NPA Outstanding AS ON MARCH 2022														
Reports in Crore														
Sr. No.	Name of Bank	Social Infrastructure		Renewable Energy		Other Priority		Total Priority Sector		Loans to weaker sections under Priority Sector				
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt			
1	CANARA BANK	4	0	457	1.04	1101	4.16	338984	10639.73	143789	2933.55			
2	STATE BANK OF INDIA	1	0.01	4	24.36	0	0	200375	3975.98	172488	1851.85			
3	UNION BANK OF INDIA	17	20.45	47	0.03	12907	1.86	91603	2971.4	41441	615.43			
4	BANK OF BARODA	2	0.87	13	0.51	108	2.04	58425	1611.75	51065	780.51			
5	BANK OF INDIA	0	0	0	0	1	0	18384	619.64	10285	205.31			
6	BANK OF MAHRASHTRA	0	0	0	0	1171	0.16	5932	132.23	3740	42.67			
7	CENTRAL BANK OF INDIA	1	0.01	2	0.08	60	0.1	11832	234.64	7600	103.82			
8	INDIAN BANK	1	0.01	1	0.03	0	0	7650	228.52	3728	70.04			
9	INDIAN OVERSEAS BANK	0	0	4	0.01	0	0	26199	634.2	13436	174.67			
10	PUNJAB NATIONAL BANK	0	0	1	6.99	39	0.09	18837	816.09	13228	228.18			
11	PUNJAB AND SIND BANK	0	0	0	0	4	0.1	239	16.82	108	2.05			
12	UCO BANK	0	0	0	0	294	4.6	6822	196.55	4788	80.79			
13	IDBI BANK	0	0	0	0	5	0	2672	91.34	1365	22.27			
14	KARNATAKA BANK	0	0	3	0.91	182	1.35	18754	857.48	9722	212.59			
15	KOTAK MAHINDRA BANK	0	0	0	0	16502	21.25	41367	147.6	40315	77.71			
16	CSB BANK LIMITED	0	0	0	0	176	0.27	568	2.69	386	1.33			
17	CITY UNION BANK	0	0	0	0	0	0	269	88.7	34	0.27			
18	DHANLAXMI BANK	0	-	0	0	0	-0	19	2.87	0	0			
19	FEDERAL BANK	0	0	0	0	3371	5.42	4491	114.3	3898	34.56			
20	J & K BANK	0	0	0	0	114	2.28	532	167.93	330	115.47			
21	KARUR VYASYA BANK	0	0	0	0	88	0.3	534	30.61	230	2.96			
22	LAXSHMI VILAS BANK	0	0	0	0	4	1.06	19	3.99	6	0.15			
23	RBL BANK	0	0	0	0	2771	3.25	3704	182.66	44554	59.2			
24	SOUTH INDIAN BANK	0	0	0	0	13	2.3	270	101.2	44	7.78			

BANK WISE TOTAL ACP NPA Outstanding AS ON MARCH 2022												
Reports in Crore												
Sr. No.	Name of Bank	Social Infrastructure		Renewable Energy		Other Priority		Total Priority Sector		Loans to weaker sections under Priority Sector		
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
25	TAMILNAD MERCANTILE BANK	0	0	0	0	1	0	44	5.64	32	0.13	
26	INDUSIND BANK	0	0	0	0	0	0	1580	38.36	525	8.53	
27	HDFC BANK	0	0	0	0	4066	5.54	39332	347.97	33806	63.1	
28	AXIS BANK	0	0	0	0	21800	18.5	26262	305.39	24703	62.07	
29	ICICI BANK	0	0	0	0	433	4.19	8613	424.69	5257	142.38	
30	YES BANK	0	0	0	0	102	0.05	460	567.33	0	0	
31	BANDHAN BANK	0	0	0	0	6876	24.38	9077	35.83	8341	26.4	
32	DCB BANK	0	0	0	0	799	0.05	24450	40.98	24119	11.29	
33	IDFC FIRST BANK	391	1	0	0	0	0	21159	95.12	18417	30.27	
34	KBS BANK	0	0	0	0	0	0	0	0	0	0	
35	KARNATAKA GRAMEENA BANK	0	0	1378	4.19	24	0.01	239837	4040.08	226136	3038.58	
36	KARNATAKA VIKAS GRAMEENA BANK	0	0	1225	2.14	2639	32.43	80431	1197.95	27208	392.98	
37	KSCARD BK.LTD	0	0	0	0	0	0	0	0	0	0	
38	K.S.COOP APEX BANK LTD	1	4.37	2	0.07	11042	487.07	20958	834.51	2152	6.36	
39	KSFC	0	0	0	0	0	0	255	160.81	0	0	
40	EQUITAS SMALL FINANCE BANK	0	0	0	0	0	0	16598	133.56	66275	7.34	
41	UJJIVAN SMALL FINANCE BANK	0	0	0	0	7672	9.03	61409	71.27	59277	93.55	
42	SURYODAY SMALL FINANCE BANK	0	0	0	0	16710	25.92	27109	43.41	56291	99.44	
43	ESAF BANK	0	0	0	0	3853	8.18	16907	34.76	16907	34.77	
44	JANA SMALL FINANCE BANK LTD.	0	0	0	0	17868	42.99	24266	78.77	22853	57.2	
45	JAU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0	0	
46	FINCARE SMALL FINANCE BANK LIMITED	0	0	0	0	15929	22.15	55142	80.61	15872	19.86	
47	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	
Grand Total		418	26.72	3137	40.36	148725	731.08	1532370	32405.96	1174751	11717.41	

BANK WISE TOTAL ACP NPA Outstanding AS ON MARCH 2022												
Reports in Crore												
Sr. No.	Name of Bank		Agriculture (NPS)		Education (NPS)		Housing (NPS)		Personal Loans under NPS		Non Priority Sector	
			A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	CANARA BANK		118	8.16	91	3.63	1212	279.51	15558	192.67		
2	STATE BANK OF INDIA		121	2.56	0	1.23	782	268.11	34	0.48		
3	UNION BANK OF INDIA		0	0	15	2.27	472	194.97	6089	149.17		
4	BANK OF BARODA		435	49.8	8	1.31	407	109.39	3311	28.91		
5	BANK OF INDIA		0	0	2	0.42	132	62.5	426	2.42		
6	BANK OF MAHRASHTRA		0	0	0	0	21	5.39	27	0.22		
7	CENTRAL BANK OF INDIA		0	0	6	1.09	88	32.54	1390	14.57		
8	INDIAN BANK		3	4.2	0	0	131	36.97	726	245.13		
9	INDIAN OVERSEAS BANK		0	0	1	0.1	52	19.9	398	1.82		
10	PUNJAB NATIONAL BANK		2	8.13	1	0.01	241	102.23	169	1.98		
11	PUNJAB AND SIND BANK		0	0	0	0	4	1.76	59	0.39		
12	UCO BANK		0	0	0	0	131	64.67	137	0.71		
13	IDBI BANK		0	0	0	0	88	32.2	109	15.48		
14	KARNATAKA BANK		3	0.26	1	0.25	282	148.09	1164	57.7		
15	KOTAK MAHINDRA BANK		0	0	0	0	0	0	0	0		
16	CSB BANK LIMITED		1	0.24	0	0	4	0.4	394	4.37		
17	CITY UNION BANK		0	0	1	0.15	42	19.53	323	13.55		
18	DHANLAXMI-BANK		0	0	0	0	14	7.08	2	0.02		
19	FEDERAL BANK		0	0	0	0	119	25.83	1630	18.86		
20	J & K BANK		6	285.8	0	0	58	26.75	702	32.33		
21	KARUR VYASYA BANK		7	2.35	0	0	57	33.17	197	5.83		
22	LAXSHMI VILAS BANK		5	0	0	0	0	0	161	0.56		
23	RBL BANK		5	7.21	0	0	3	0.42	171	2.43		
24	SOUTH INDIAN BANK		0	0	0	0	34	12.1	0	0		

BANK WISE TOTAL ACP NPA Outstanding AS ON MARCH 2022													
Non Priority Sector													
Reports in Crore													
Sr. No.	Name of Bank	Agriculture (NPS)		Education (NPS)		Housing (NPS)		Personal Loans under NPS					
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
25	TAMILNAD MERCANTILE BANK	0	0	0	0	1	0.11	15	0.27				
26	INDUSIND BANK	0	0	0	0	0	0	0	0				
27	HDFC BANK	0	0	0	0	81	19.46	2114	57.53				
28	AXIS BANK	0	0	0	0	287	136.6	743	55.05				
29	ICICI BANK	0	0	0	0	532	241.87	4052	90.88				
30	YES BANK	0	0	0	0	56	22.84	230	6.37				
31	BANDHAN BANK	0	0	0	0	70	29.94	31	0.36				
32	DCB BANK	16	2	0	0	25	7.73	0	0				
33	IDFC FIRST BANK	0	0	0	0	16	9.66	820	15.01				
34	KBS BANK	0	0	0	0	0	0	0	0				
35	KARNATAKA GRAMEENA BANK	0	0	4	0.4	32	8.41	2891	42.72				
36	KARNATAKA VIKAS GRAMEENA BANK	0	0	0	0	0	0	908	7.44				
37	KSCARD BK LTD	0	0	0	0	0	0	0	0				
38	K.S.COOP APEX BANK LTD	0	0	2	0.14	302	39.65	6740	58.16				
39	KSFC	0	0	0	0	0	0	0	0				
40	EQUITAS SMALL FINANCE BANK	0	0	0	0	1	0.24	0	0				
41	UJJIVAN SMALL FINANCE BANK	0	0	0	0	41	0.04	0	0				
42	SURYODAY SMALL FINANCE BANK	0	0	0	0	0	0	55	0.3				
43	ESAF BANK	0	0	0	0	0	0	0	0				
44	JANA SMALL FINANCE BANK LTD.	0	0	0	0	8	1.62	0	0				
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0				
46	FINCARE SMALL FINANCE BANK LIMITED	0	0	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		722	370.71	132	11	5826	2001.68	51776	1123.69				

Reports in Crore		BANK WISE TOTAL ACP NPA Outstanding AS ON MARCH 2022					
Sr. No.	Name of Bank	Others NPS		Total Non Priority Sector		Grand Total (Priority Sector + Non Priority Sector)	
		A/c	Amt	A/c	Amt	A/c	Amt
1	CANARA BANK	32242	2387.11	49221	2871.08	388205	13510.81
2	STATE BANK OF INDIA	23394	422.16	24331	694.54	224706	4670.52
3	UNION BANK OF INDIA	12355	1330.81	18931	1677.22	110534	4648.62
4	BANK OF BARODA	9512	1116.34	13673	1305.75	72098	2917.5
5	BANK OF INDIA	2598	533.6	3158	598.94	21542	1218.58
6	BANK OF MAHRASHTRA	183	34.1	231	39.71	6163	171.94
7	CENTRAL BANK OF INDIA	416	63.74	1900	111.94	13732	346.58
8	INDIAN BANK	717	160.87	1577	447.17	9227	675.69
9	INDIAN OVERSEAS BANK	682	82.9	1133	104.72	27332	738.92
10	PUNJAB NATIONAL BANK	1219	3171.6	1632	3283.95	20469	4100.04
11	PUNJAB AND SIND BANK	18	0.87	81	3.02	320	19.84
12	UCO BANK	811	110.67	1079	176.05	7901	372.6
13	IDBI BANK	744	143	941	190.68	3613	282.02
14	KARNATAKA BANK	1149	364.36	2599	570.66	21353	1428.14
15	KOTAK MAHINDRA BANK	15368	378.73	15368	378.73	56735	526.33
16	CSB BANK LIMITED	457	5.08	856	10.09	1424	12.78
17	CITY UNION BANK	177	64.4	543	97.63	812	186.33
18	DHANLAXMI BANK	132	30.18	148	37.28	167	40.15
19	FEDERAL BANK	2457	71.97	4206	116.66	8697	230.96
20	J & K BANK	42	1016.86	808	1361.74	1340	1529.67
21	KARUR VYASYA BANK	635	162.96	896	204.31	1430	234.92
22	LAXSHMI VILAS BANK	121	412.12	287	412.68	306	416.67
23	RBL BANK	426	19.91	605	29.97	4309	212.63
24	SOUTH INDIAN BANK	267	64.29	301	76.39	571	177.59

BANK WISE TOTAL ACP NPA Outstanding AS ON MARCH 2022									
Reports in Crore									
Sr. No.	Name of Bank	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
25	TAMILNAD MERCANTILE BANK	2	0.05	18	0.43	62	6.07		
26	INDUSIND BANK	10317	60.37	10317	60.37	11897	98.73		
27	HDFC BANK	18209	454.46	20404	531.45	59736	879.42		
28	AXIS BANK	3545	494.19	4575	685.84	30837	991.23		
29	ICICI BANK	15498	254.56	20082	587.31	28695	1012		
30	YES BANK	1429	3717.91	1715	3747.12	2175	4314.45		
31	BANDHAN BANK	2028	20.08	2129	50.38	11206	86.21		
32	DCB BANK	617	33.25	658	42.98	25108	83.96		
33	IDFC FIRST BANK	17434	100.27	18270	124.94	39429	220.06		
34	KBS BANK	0	0	0	0	0	0		
35	KARNATAKA GRAMEENA BANK	2194	76.89	5121	128.42	244958	4168.5		
36	KARNATAKA VIKAS GRAMEENA BANK	685	14.34	1593	21.78	82024	1219.73		
37	KSCARD BK.LTD	0	0	0	0	0	0		
38	K.S.COOP APEX BANK LTD	5141	791.12	12185	889.07	33143	1723.58		
39	KSFC	0	0	0	0	255	160.81		
40	EQUITAS SMALL FINANCE BANK	968	57.94	969	58.18	17567	191.74		
41	UJJIVAN SMALL FINANCE BANK	1956	2.68	1997	2.72	63406	73.99		
42	SURYODAY SMALL FINANCE BANK	10733	5.89	10788	6.19	37897	49.6		
43	ESAF BANK	5	0.06	5	0.06	16912	34.82		
44	JANA SMALL FINANCE BANK LTD.	1307	3.76	1315	5.38	25581	84.15		
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0		
46	FINCARE SMALL FINANCE BANK LIMITED	447	17.66	447	17.66	55589	98.27		
47	INDIA POST PAYMENTS BANK	0	0	0	0	0	0		
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0		
	Grand Total	198637	18254.11	257093	21761.19	1789463	54167.15		

- 167 -

ANNEXURE - 35 A

KARNATAKA

**BANK WISE TOTAL Position of NPA under PMEGP AS ON
MARCH 2022****Reports in Crore**

SR.	NAME OF BANK	Total PMEGP			
		Outstanding		Non Performing Assets	
		No.	Amt.	No.	Amt.
1	CANARA BANK	10093	460.06	3658	125.9
2	STATE BANK OF INDIA	152	3.03	0	0
3	UNION BANK OF INDIA	514	17.28	140	3.72
4	BANK OF BARODA	1375	59.18	109	2.97
5	BANK OF INDIA	554	26.6	78	3.33
6	BANK OF MAHRASHTRA	18	0.71	2	0.04
7	CENTRAL BANK OF INDIA	12	0.38	8	0.08
8	INDIAN BANK	446	20.05	77	2.86
9	INDIAN OVERSEAS BANK	521	25.89	180	7.13
10	PUNJAB NATIONAL BANK	120	3.25	72	1
11	PUNJAB AND SIND BANK	0	0	0	0
12	UCO BANK	145	4.03	64	1.73
13	IDBI BANK	123	5.94	13	0.64
14	KARNATAKA BANK	1267	58.52	471	10.8
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	0	0	0	0
20	J & K BANK	0	0	0	0
21	KARUR VYASYA BANK	5	0.21	3	0.17
22	LAXSHMI VILAS BANK	0	0	0	0
23	RBL BANK	0	0	0	0
24	SOUTH INDIAN BANK	3	0.19	0	0
25	TAMILNAD MERCANTILE BANK	60	2.48	11	0
26	INDUSIND BANK	0	0	0	0
27	HDFC BANK	14	0.57	0	0
28	AXIS BANK	31	0.65	10	0.17
29	ICICI BANK	1	0.02	0	0
30	YES BANK	0	0	0	0
31	BANDHAN BANK	0	0	0	0
32	DCB BANK	0	0	0	0
33	IDFC FIRST BANK	0	0	0	0
34	KBS BANK	0	0	0	0
35	KARNATAKA GRAMEENA BANK	1089	37.33	287	10.27
36	KARNATAKA VIKAS GRAMEENA BA	2232	105.89	280	17.57
37	KSCARD BK.LTD	0	0	0	0
38	K.S.COOP APEX BANK LTD	0	0	0	0
39	KSFC	0	0	0	0
40	EQUITAS SMALL FINANCE BANK	0	0	0	0
41	UJJIVAN SMALL FINANCE BANK	0	0	0	0
42	SURYODAY SMALL FINANCE BANK	0	0	0	0
43	ESAF BANK	0	0	0	0
44	JANA SMALL FINANCE BANK LTD.	0	0	0	0
45	AU SMALL FINANCE BANK LTD.	0	0	0	0
46	FINCARE SMALL FINANCE BANK LI	0	0	0	0
47	INDIA POST PAYMENTS BANK	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	0
Grand Total		18775	832.26	5463	188.38

PMEGP NPA

ANNEXURE - 36

ANNEXURE-41													
BANKWISE RECOVERY PERFORMANCE under KPMR & KACOMP ACT AS AT MARCH 2022 (REVENUE RECOVERY ACTS)													
Sl	Name of Bank	KPMR & KACOMP ACTS											
		Amount in lakhs											
		RCs pending as at the previous quarter		RCs filed during the quarter		RCs disposed/Recovered y made during the quarter		RCs pending as at the end of the quarter		Upto 1 year	to 3 years	Above 3 years	Total pending cases
		A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	A/cs	A/cs	A/cs
(A) Lead Banks													
1	Canara Bank	15797	51067	340	188	2551	6782	13586	44473	3011	5141	5434	13586
2	State Bank of India	25290	32594	0	0	136	150	25154	32445	18415	2615	4124	25154
3	Union Bank Of India	1984	2861	612	101	0	0	2596	2962	581	1301	714	2596
4	Bank of Baroda	0	0	440	1001	0	0	440	1001	440	0	0	440
	Total (A)	43071	86522	1392	1289	2687	6931	41776	80880	22447	9057	10272	41776
(B) Nationalised Banks													
5	Bank of India	0	0	0	0	0	0	0	0	0	0	0	0
6	Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0
7	Central Bank of India	0	0	0	0	0	0	0	0	0	0	0	0
8	Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0
9	Indian Overseas Bank	8	10	3	5	5	6	6	9	4	1	1	6
10	Punjab National Bank	9	682	0	0	0	0	9	682	0	0	9	9
11	Punjab and Synd Bank	0	0	0	0	0	0	0	0	0	0	0	0
12	UCO Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total (B)	17	692	3	5	5	6	15	691	4	1	10	15
(C) Private Banks													
1	IDBI Bank	0	0	0	0	0	0	0	0	0	0	0	0
2	Karnataka Bank Ltd	368	307	41	61	56	61	353	307	97	80	176	353
3	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	0	0	0	0
4	Catholic Syrian Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
5	City Union Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
6	Dhanalaxmi Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
7	Federal Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
8	J and K Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
9	Karur Vysya Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
10	Lakshmi Vilas Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
11	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
12	South Indian Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
13	Tamil Nadu Merchantile Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
14	IndusInd Bank	0	0	0	0	0	0	0	0	0	0	0	0
15	HDFC Bank Ltd	23	2664	0	0	0	0	23	2664	4	15	4	23
16	Axis Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
17	ICICI Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0

ANNEXURE-41

BANKWISE RECOVERY PERFORMANCE under KPMR & KACOMP ACT AS AT MARCH 2022 (REVENUE RECOVERY ACTS)

Sl	Name of Bank	KPMR & KACOMP ACTS						Amount in lakhs					
		RCS pending as at the previous quarter		RCS filed during the quarter		RCS disposed/Recovered y made during the quarter		RCS pending as at the end of the quarter		Upto 1 year	to 3 years	Above 3 years	Total pending cases
		A/c's	Amt	A/c's	Amt	A/c's	Amt	A/c's	Amt				
18	YES BANK Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
19	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0
20	DCB Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
21	IDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0
22	KBS Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total (C)	391	2970	41	61	56	61	376	2971	101	95	180	376
(D)	R R B's												
1	Karnataka Gramena Bank	1875	2364	0	0	0	0	1875	2364	99	1570	206	1875
2	Karnataka Vikas Gramena Bank	4549	10805	31	15	876	547	3704	10273	533	606	2565	3704
	Total (D)	6424	13168	31	15	876	547	5579	12636	632	2176	2771	5579
	TOTAL OF ALL BANKS	49903	103353	1467	1370	3624	7545	47746	97178	23184	11329	13233	47746
(E)	Co-Operative Sector												
1	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	0	0	0
2	K.S.Coop Apex Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
3	Indl.Co Op.Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
	Total (E)	0	0	0	0	0	0	0	0	0	0	0	0
F	KSFC	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL (F)	0	0	0	0	0	0	0	0	0	0	0	0
G	Small Finance Bank												
1	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance	0	0	0	0	0	0	0	0	0	0	0	0
3	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
4	ESAF Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
5	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
6	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
7	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total (G)	0	0	0	0	0	0	0	0	0	0	0	0
H	Payments bank												
1	India Post Payments Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
2	Airtel Payments Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total (H)	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	49903	103353	1467	1370	3624	7545	47746	97178	23184	11329	13233	47746

ANNEXURE- 37

Bank wise recovery under SARFAESI, DRT and Lok Adalats as on 31.03.2022

Sl	Name of the Bank	Amount Rs. In Lakh								
		SARFAESI ACT 2002			D R T s			LOK ADALAT		
		No. Of Notices Sent	Amt involved	Amt Recovered	No. Of Notices Sent	Amt involved	Amt Recovered	No. Of Notices Sent	Amt involved	Amt Recovered
(A)	Major Banks									
1	Canara Bank	3706	179170	37188	2067	22744	8559	9483	10200	1519
2	State Bank of India	1304	17725	4417	156	4420	193	41305	77352	2395
3	Union Bank Of India	0	0	0	0	0	0	0	0	0
4	Bank of Baroda	747	165817	5509	254	16748	301	11682	10429	551
	Total (A)	5757	362712.44	47113.6	2477	43912	9052.96	62470	97981	4465.3
(B)	Other Nationalised Banks									
5	Bank of India	440	23364	7458	388	60676	1146	5006	7787	182
6	Bank of Maharashtra	57	4127	770	39	920	130	160	261	20
7	Central Bank of India	328	8177	387	0	0	0	0	0	0
8	Indian Bank	322	6770	874	0	0	0	570	1744	27
9	Indian Overseas Bank	45	1561	250	0	0	0	0	0	0
10	Punjab National Bank	443	37257	1227	40	1868	134	1841	143	11
11	Punjab and Synd Bank	256	932	98	0	0	0	0	0	0
12	UCO Bank	251	4125	3452	52	615	411	111	450	269
	Total (B)	2142	86312	14516	519	64079	1821	7688	10385	510
(C)	Other Comm.Banks									
13	IDBI Bank	158	2329	70	33	1668	49	295	592	4
14	Karnataka Bank Ltd	889	40317	5313	103	10888	251	17	45	17
15	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	0
16	Catholic Syrian Bank Ltd.	0	0	0	0	0	0	0	0	0
17	City Union Bank Ltd	0	0	0	0	0	0	0	0	0
18	Dhanalaxmi Bank Ltd.	11	599	148	6	330	0	1	9	6
19	Federal Bank Ltd.	330	12293	0	12	659	0	1	12	0
20	J and K Bank Ltd	25	2010	30	0	0	0	0	0	0
21	Karur Vysya Bank Ltd.	91	6434	1760	1	400	0	0	0	0
22	Lakshmi Vilas Bank Ltd	5	97	97	2	16	13	0	0	0
23	Ratnakar Bank Ltd	3	935	0	1	31	0	0	0	0
24	South Indian Bank Ltd	176	12836	1503	4	411	0	0	0	0
25	Tamil Nadu Merchantile Bank Ltd.	0	0	0	0	0	0	0	0	0
26	IndusInd Bank	0	0	0	0	0	0	0	0	0
27	HDFC Bank Ltd	167	7474	161	165	5816	126	106	482	2
28	Axis Bank Ltd	0	0	0	0	0	0	0	0	0
29	ICICI Bank Ltd	0	0	0	0	0	0	0	0	0
30	YES BANK Ltd.	79	138058	806	43	131113	194	0	0	0
31	Bandhan Bank	0	0	0	0	0	0	0	0	0
32	DCB Bank Ltd	165	1872	1	0	0	0	0	0	0
33	IDFC Bank	0	0	0	0	0	0	0	0	0
34	KBS Bank	15	203	27	0	0	0	0	0	0
	Total(C)	2114	225458	9917	370	151331	633	420	1141	28
(D)	R R B 's									
35	Karnataka Grameena Bank	2036	16968	14702	492	15832	3012	255	148	61
36	Karnataka Vikas Grameena Bank	2157	17209	7622	116	2900	152	556	318	189
	Total (D)	4193	34177	22324	608	18732	3164	811	466	250
	Grand Total (A+B+C+D)	14206	708660	93871	3974	278054	14671	71389	109973	5253
	Total (Comm.Banks)	10013	674483	71547	3366	259322	11507	70578	109507	5003
(E)	Co-Op Sector									
37	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0
38	K.S.Coop Apex Bank Ltd	0	0	0	0	0	0	0	0	0
39	Indl.Co.Op.Bank Ltd.	0	0	0	0	0	0	0	0	0
	Total (E)	0	0	0	0	0	0	0	0	0
40	KSFC	0	0	0	0	0	0	0	0	0
	TOTAL (F)	0	0	0	0	0	0	0	0	0
(G)	Small Financil Bank									
41	Equitas Small Finance Bank	667	1993	1290	0	0	0	0	0	0
42	Ujjivan Small Finance	0	0	0	0	0	0	0	0	0
43	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0
44	ESAF Small Finance Bank	0	0	0	0	0	0	0	0	0
45	Jana Small Finance Bank	172	2632	191	0	0	0	0	0	0
46	AU Small Finance Bank	0	0	0	0	0	0	0	0	0
47	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0
	Total (G)	839	4625	1481	0	0	0	0	0	0
(H)	Payments bank									
48	India Post Payments Bank Limited	0	0	0	0	0	0	0	0	0
49	Airtel Payments Bank	0	0	0	0	0	0	0	0	0
	Total (H)	0	0	0	0	0	0	0	0	0
	TOTAL (A+B+C+D+E+F+G+H)	15045	713285	95352	3974	278054	14671	71389	109973	5253

ANNEXURE - 38

STATUS OF AIF - BANKWISE - AS ON 04 MAY 2022

S.No.	Name of the Bank/FI	Target for 2021-22 (Rs.Cr)	Sanctioned (Nos.)	Sanctioned Amount (Rs.Cr)	Achievement (%)	Disbursed (Nos.)	Disbursed Amount (Rs.Cr)
1	Cooperative Banks	250.00	885	306.69	123%	641	109.89
2	Canara Bank	375.00	54	62.23	17%	41	42.30
3	State Bank of India	375.00	15	15.00	4%	11	9.50
4	Union Bank of India	300.00	13	21.99	7%	6	8.44
5	Bank of India	50.00	9	7.36	15%	6	3.84
6	IDBI Bank	13.00	8	6.01	46%	3	2.15
7	Karnataka Bank	50.00	7	13.10	26%	6	10.71
8	Kotak Mahindra Bank	25.00	6	10.07	40%	4	4.01
9	HDFC Bank	125.00	5	6.90	6%	4	4.26
10	NABKISAN Finance Ltd	0.00	4	1.13		1	0.06
11	Karur Vysa Bank	13.00	3	6.00	46%	3	4.32
12	Indian Bank	25.00	3	3.76	15%	3	3.76
13	Bank of Baroda	300.00	2	3.45	1%	2	1.34
14	Punjab National Bank	50.00	2	2.25	5%	0	0.00
15	Central Bank of India	25.00	1	0.31	1%	0	0.00
16	AU SFB	0.00	1	0.10		1	0.03
17	Indian Overseas Bank	25.00	1	2.00	8%	1	2.00
18	Axis Bank	125.00	0	0.00	0%	0	0.00
19	Bank of Maharashtra	25.00	0	0.00	0%	0	0.00
20	Catholic Syrian Bank	25.00	0	0.00	0%	0	0.00
21	ICICI Bank	125.00	0	0.00	0%	0	0.00
22	Indusind Bank	13.00	0	0.00	0%	0	0.00
23	J&K Bank	10.00	0	0.00	0%	0	0.00
24	Karnataka Gramin Bank	50.00	0	0.00	0%	0	0.00
25	Karnataka Vikas Grameen Bank	38.00	0	0.00	0%	0	0.00
26	Punjab & Sind Bank	25.00	0	0.00	0%	0	0.00
27	South Indian Bank	13.00	0	0.00	0%	0	0.00
28	Uco Bank	25.00	0	0.00	0%	0	0.00
29	Yes Bank	25.00	0	0.00	0%	0	0.00
	TOTAL	2500.00	1019	468.35	19%	733	206.61

ANNEXURE - 39

Summary on ECLGS Progress in Karnataka State as on 31.03.2022

SL No	Bank Type	Eligible under ECLGS scheme		Cumulative Sanctioned Loans under ECLGS		% Sanctioned Amount over total eligible amount	Cumulative Disbursed loans under ECLGS		% Disbursed Amount over Total eligible amount
		No. of A/cs	Amount	No. of Acs	Amount		No. of Acs	Amount	
1	Public Sector Banks	221878	690292.08	183348	673121.52	97.51	157769	552839.3	80.09
2	Total Private Banks	62932	510669.40	46366	412723.03	80.82	26149	32198.01	63.05
	Total of Both PSBs & Private Banks	284810	1200961	229714	1085845	90	183918	874823	73

Updated Information on additional 20% MSME loans sanctioned and disbursed under ECLGS Scheme by member banks in Karnataka State as on 31.03.2022

Name of the State		Karnataka		Amount in Lakhs						
SL No.	Name of The Bank	Eligible under ECLGS scheme		Cumulative Sanctioned Loans under ECLGS		% Sanctioned Amount over total eligible amount	Cumulative Disbursed loans under ECLGS		% Disbursed Amount over total eligible amount	
		No. of A/cs	Amount	No. of Acs	Amount		No. of Ac	Amount		
1	SBI	23431	154100	17830	149000	96.69	12944	131200.51	85.14	
2	Canara Bank	96913	312137	96425	308225	98.75	85568	218554.27	70.02	
3	Bank of Baroda	20769	44503	20769	44503	100.00	15597	41418	93.07	
4	Central Bank of India	3498	6798	2862	5683	83.60	2862	5683	83.60	
5	Union Bank of India	21405	91823	20464	88624.00	96.52	20464	88624.00	96.52	
6	Indian Overseas Bank	5951	15242.14	4823	13879.25	91.06	4128	12098.25	79.37	
7	Bank of India	7075	20397.78	6375	19885.27	97.49	6375	19885.27	97.49	
8	PNB	5406	14194	5380	13329	93.90	2995	8326	58.66	
9	Bank of Maharashtra	2880	9170.71	2285	8968	97.79	1621	7525	82.05	
10	Indian Bank	6929	21926	6135	21025	95.89	5215	19525	89.05	
11	KGB	410	3267	360	2586	79.16	360	2586	79.16	
12	KVGB Bank	27211	31611	2713	1728	5.47	2658	1685	5.33	
A	Total (PSBs)	221878	690292.08	183348	673121.52	97.51	157769	552839.3	80.09	
1	Karnataka Bank Ltd	16079	82127.94	9015	75215.00	91.58	7253	69921.07	85.14	
2	ICICI BANK	10081	80084.00	6622	75360	94.10	2464	64941	81.09	
3	Axis Bank	5468	75386	3385	46391	61.54	2951	39528	52.43	
4	IDFC BANK Ltd	2207	82438	1253	39605	48.04	1118	11848	14.37	
5	HDFC Bank	8936	719.00	8936	719.00	100.00	2477	475.00	66.06	
6	IDBI Bank	2350	7113.5	1689	6592.25	92.67	1495	5827.73	81.92	
7	Punjab & Sindh Bank	336	56.63	81	48.56	85.75	81	48.56	85.75	
8	Federal Bank	986	8258	523	6082	73.65	523	6082	73.65	
9	Tamilnad Mercantile Bank L	401	2327.91	242	2206.00	94.76	242	2206.00	94.76	
10	RBL Bank Ltd	1226	5141	923	3930	76.44	1118	3786	73.65	
11	Yes Bank Ltd	8421	33030.34	8421	33030.34	100.00	1964	6890.37	20.86	
12	IndusInd Bank	195	8651.65	195	8651.65	100.00	138	6843.99	79.11	
13	City Union Bank	847	13455	652	11577	86.04	602	10488	77.95	

14	South Indian Bank Ltd	987	22957	520	15839	68.99	464	13973	60.87
15	Laxmi vilas Bank	1226	5141	723	3694	71.85	574	3437	66.86
16	Kotak Mahindra Bank	2857	81483.15	2857	81483.14	100.00	2486	74418.11	91.33
17	Ujjivan Small Finance Bank	138	483.62	138	483.62	100.00	138	483.62	100.00
18	DCB BANK Ltd	191	1815.92	191	1815.92	100.00	61	786.1	43.29
B	Total (Private Banks)	62932	510669.40	46366	412723.03	80.82	26149	321984.01	63.05
A+B	Total of Both PSBs & Private B	284810	1200961	229714	1085845	90	183918	874823	73

ANNEXURE - 40

K-12017(33)/2/2020-UPA-I-UD (E-9088879)

Government of India
Ministry of Housing & Urban Affairs
(PMS-B Section)

Nirman Bhawan, New Delhi

Dated:- 1st April, 2022

To

The Principal Secretary/ Secretary
Department of Urban Development/MA/ LSG
of all States/UTs

Subject:- Continuation of PM SVANidhi scheme beyond March, 2022 -reg.

Madam/Sir,

I am directed to state that the current period of PM SVANidhi scheme is expiring on 31st March, 2022. The continuation and extension of the scheme for the period beyond March, 2022 is under active consideration of the Government. However, in the interim, it has been decided to extend the scheme period with the existing components, for a further period of six (06) months or till the final approval of the Competent Authority is taken, whichever is earlier.

This issues with the approval of Competent Authority.

Yours faithfully,


(Naresh Kumar)

Under Secretary to the Govt. of India
Tel. No. 011-23061530

Copy to:-

1. The Secretary, Department of Financial Services, New Delhi.
2. The State Mission Directors/ Nodal Officer, PM SVANidhi of the concerned States/UTs.
3. The Chairman/ Managing Director/ CEO of all Public Sector Banks Private Sector Banks/ Small Finance Banks/ Regional Rural Banks/ Cooperative Bank/ NBFCs/ MFIs implementing PM SVANidhi Scheme
4. Shri Subodh Kumar, CGM, SIDBI.
5. Shri Rajesh Kumar, DGM, SIDBI, New Delhi with request to upload the letter on the PMS Portal.

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕರ್ಸ್ ಸಮಿತಿ
State Level Bankers Committee-Karnataka

ಕನ್ವೀನರ್ ಸಂಯೋಜಕ Convenor

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಕೆನರಾ ಬೆಂಕರ್ಸ್ Canara Bank

State Level Bankers Committee-Karnataka

Head Office Annexe, V Floor, 5th Main, Gandhinagar, Bengaluru – 560009

Phone: 080 2234 3490, Fax: 080 2234 3489 Email: slbcbangalore@gmail.com, website: www.slbc-karnataka.in

Ref: 131/SLBC/0070/HPR/2022/PMSVANidhi/14

Date: 07-04-2022

State Heads of Member Banks

Karnataka state.

Sir/Madam,

Sub: Continuation of PM SVANidhi Scheme beyond March, 2022

Ref No.letter from MoHUA, GOI, K-12017(33)/2/2020-UPA-I-UD(E-9088879)
dated:01.04.2022

The current period of PMSVANidhi scheme has expired on 31st March 2022. It has been advised by Under Secretary to Govt. of India that the continuation and extension of the scheme for the period beyond March 2022 is under active consideration of the Government. However, in the interim, it has been decided to extent the scheme period with the existing components, for a further period of six(6) months or till the final approval of the Competent Authority is taken, which is earlier. MoHUA letter is enclosed for ready reference.

Kindly note the same and act accordingly.

Yours Faithfully,

/A MURALIKRISHNA/
CONVENOR, SLBC KARNATAKA &
GENERAL MANAGER, CANARA BANK

Copy: MissionDirector, DAYNULM, Govt. of Karnataka, Bangalore.

ANNEXURE - 41A

Annexure II

PMSVANIDHI BANKWISE APPLICATION STATUS REPORT AS ON 22.04.2022

SL. NO	BANK NAME	Total Loan Applied	Market Place	PickedUp	Returned by Bank	SANCTIONED Without Disbursed (Pendency for Disbursement against sanctioned)	DISBURSED	Total Sanctioned	Pendency for Sanction against Loan Applied (10=3-9)	% on disbursement against loan applied 11=8/3*100
1	2	3	4	5	6	7	8	9	10	11
1	Canara Bank	55557	45	2055	7700	4339	41418	45757	9800	74.55
2	Karnataka Bank Ltd	17385	4	6126	2651	722	7882	8604	8781	45.34
3	HDFC Bank	19280	0	3635	3249	11825	571	12396	6884	2.96
4	Bank of Baroda	14761	33	2361	3860	1002	7505	8507	6254	50.84
5	State Bank of India	56326	100	93	5767	2596	47770	50366	5960	84.81
6	Union Bank of India	22928	12	2621	2902	1972	15421	17393	5535	67.26
7	RRB Karnataka Vikas GB	10130	1	1634	1989	598	5908	6506	3624	58.32
8	RRB Karnataka GB	10874	0	1461	1434	870	7109	7979	2895	65.38
9	Indian Bank	6287	43	973	1082	425	3764	4189	2098	59.87
10	Indian Overseas Bank	3881	4	387	1466	49	1975	2024	1857	50.89
11	Bank of India	5415	0	290	879	71	4175	4246	1169	77.10
12	Central Bank of India	2946		686	471	85	1704	1789	1157	57.84
13	Ujjivan Small Finance Bank	888	1	651	162	8	66	74	814	7.43
14	Federal Bank	1115	4	532	259	32	288	320	795	25.83
15	Kotak Mahindra Bank Limited	1458	14	657	87	104	596	700	758	40.88
16	Punjab National Bank	1535	2	81	570	111	771	882	653	50.23
17	IDBI Bank	1397	1	217	417	74	688	762	635	49.25
18	UCO Bank	1314	2	163	409	66	674	740	574	51.29
19	Axis Bank	675	31	396	94	21	133	154	521	19.70
20	Karur Vysya Bank Ltd	815	10	311	174	51	269	320	495	33.01
21	SOUTH INDIAN BANK	582	0	371	100	8	103	111	471	17.70
22	Bank of Maharashtra	1362	0	57	324	22	959	981	381	70.41
23	ICICI Bank	266	11	186	24	4	41	45	221	15.41
24	Lakshmi Vilas Bank	201	1	190	10	0	0	0	201	0.00

SL. NO	BANK NAME	Total Loan Applied	Market Place	PickedUp	Returned by Bank	SANCTIONED Without Disbursed (Pendency for Disbursement against sanctioned)	DISBURSED	Total Sanctioned	Pendency for Sanction against Loan Applied (10=3-9)	% on disbursement against loan applied 11=8/3*100
25	KOLAR & CHIKBALLAPUR D.C.C. BANK LTD.	299		167	16	14	102	116	183	34.11
26	City Union Bank	162	0	148	0	4	10	14	148	6.17
27	Tamilnad Mercantile Bank Ltd	173	0	127	12	3	31	34	139	17.92
28	IDFC FIRST Bank Ltd.	137	4	132	1		0	0	137	0.00
29	Raichur District Center Co-operative Bank Ltd	163	0	102	1	15	45	60	103	27.61
30	Punjab and Sind Bank	347	1	18	77	1	250	251	96	72.05
31	(Other Banks)	329	11	53	31	170	64	234	95	19.45
32	SCDCC Bank Ltd	510	0	12	73	0	425	425	85	83.33
33	THE BELLARY DCC BANK LTD.	397	0	48	22	80	247	327	70	62.22
34	IndusInd Bank	69	15	30	24	0	0	0	69	0.00
35	Jammu & Kashmir Bank Ltd	122	0	13	39	16	54	70	52	44.26
36	CSB BANK LTD	63	1	16	34	9	3	12	51	4.76
37	Jana Small Finance Bank	90	0	42	0	19	29	48	42	32.22
38	Bandhan Bank Ltd.	40	29	7	4	0	0	0	40	0.00
39	RBL Bank Limited	41		6	21	2	12	14	27	29.27
40	Chikmagalur D.C.C.Bank Ltd.	34	1	17	8		8	8	26	23.53
41	ESAF Small Finance Bank Total	52	0	5	21	0	26	26	26	50.00
42	Hassan District Central Co-operative Bank Ltd, Hassan	99	2	13	9	1	74	75	24	74.75
43	SHIMOGA DCC BANK LTD.	41	0	24	0	0	17	17	24	41.46
44	Karnataka Grammeena Bank	22	22	0	0	0	0	0	22	0.00
45	Yes Bank Ltd.	30	4		17	0	9	9	21	30.00
46	Head Office Mandya DCC Bank Ltd.	39	0	1	17	0	21	21	18	53.85
47	DHANLAXMI BANK LIMITED	34	0	12	3	1	18	19	15	52.94
48	BENGALURU DCC BANK LTD	12	0	11	1	0	0	0	12	0.00

SL. NO	BANK NAME	Total Loan Applied	Market Place	PickedUp	Returned by Bank	SANCTIONED Without Disbursed (Pendency for Disbursement against sanctioned)	DISBURSED	Total Sanctioned	Pendency for Sanction against Loan Applied (10=3-9)	% on disbursement against loan applied 11=8/3*100
49	The Mysore and Chamarajanagar DCC BANK LTD, MYSORE	54	0	0	11	0	43	43	11	79.63
50	THE SARASWAT CO-OPERATIVE BANK LTD	11		2	9		0	0	11	0.00
51	DCC Bank Ltd., Bidar	68	0	3	7	0	58	58	10	85.29
52	BAGALKOT DISTRICT CENTRAL COOPERATIVE BANK LTD.	27		8	1	4	14	18	9	51.85
53	THE KARNATAKA STATE COOPERATIVE APEX BANK LTD.	50	0	1	7	0	42	42	8	84.00
54	Andhra Pragathi Grameena Bank	5	0	0	5	0	0	0	5	0.00
55	The Vijaypur District Central Co-operative Bank Ltd, Vijaypur	43	0	3	2	36	2	38	5	4.65
56	DCB Bank Ltd.	4	1	3	0	0	0	0	4	0.00
57	The Chitradurga District Central Co-operative Bank Limited., Chitradurga	5	0	4	0	1	0	1	4	0.00
58	Allahabad Bank	2	2	0	0	0	0	0	2	0.00
59	Annapurna Finance Pvt Ltd	2	0	0	2	0	0	0	2	0.00
60	Davanagere District Central Co-operative Bank Ltd., Davanagere	24	0	2	0	0	22	22	2	91.67
61	Saptagiri Grameen Bank	2	0	0	2	0	0	0	2	0.00
62	Andhra Pradesh Gr. Vikas Bank	1	0	1	0	0	0	0	1	0.00
63	Baroda Rajasthan Kshetriya Gramin Bank	1	0	1	0	0	0	0	1	0.00
64	CENTRAL COOPERATIVE BANK	1	0	1	0	0	0	0	1	0.00
65	Fincare Small Finance Bank	19	0	0	1	0	18	18	1	94.74
66	Kodagu District Cooperative Central Bank Limited	1	0	1	0	0	0	0	1	0.00

SL. NO	BANK NAME	Total Loan Applied	Market Place	PickedUp	Returned by Bank	SANCTIONED Without Disbursed (Pendency for Disbursement against sanctioned)	DISBURSED	Total Sanctioned	Pendency for Sanction against Loan Applied (10-3-9)	% on disbursement against loan applied 11=8/3*100
67	MAHARASHTRA GRAMIN BANK	1	0	1	0	0	0	0	1	0.00
68	Oriental Bank	1	1	0	0	0	0	0	1	0.00
69	Post office Bank	1	1	0	0	0	0	0	1	0.00
70	RRB Tamilnadu GB	1	0	0	1	0	0	0	1	0.00
71	SHARE Microfin Limited	1	0	1	0	0	0	0	1	0.00
72	Airtel Payment Bank	0	0	0	0	0	0	0	0	0.00
73	Andhra Bank	1	1	0	0	0	0	0	1	0.00
74	Aryavart Bank	0	0	0	0	0	0	0	0	0.00
75	AU Small Finance bank	0					0	0	0	0.00
76	Bharat CBM Ltd	0	0	0	0	0	0	0	0	0.00
77	DENA Bank	0	0	0	0	0	0	0	0	0.00
78	Janata Sahkari Bank Ltd. Pune	0	0	0	0	0	0	0	0	0.00
79	Kaveri Bank	0	0	0	0	0	0	0	0	0.00
80	KCC Bank	0	0	0	0	0	0	0	0	0.00
81	Krishna Bank	0	0	0	0	0	0	0	0	0.00
82	NKCSB Cooperative Bank Ltd.	0	0	0	0	0	0	0	0	0.00
83	PKGB	0	0	0	0	0	0	0	0	0.00
84	Suco Bank	14	0	0	0	0	14	14	0	0.00
85	Svamaan Financial Services Private Limited	0	0	0	0	0	0	0	0	0.00
86	The Shamtao Vitthal Cooperative Bank	0					0	0	0	0.00
87	Tumkur District Co-Operative Central Bank (TDCC) Tumkur	0	0	0	0	0	0	0	0	0.00
88	United Bank of India	0	0	0	0	0	0	0	0	0.00
89	Urban Bank Gokak	0	0	0	0	0	0	0	0	0.00
90	Vasavamba cooperative Bank	0	0	0	0	0	0	0	0	0.00
	Total	242410	415	27170	36559	25431	151448	176879	64144	62.48

Annexure

PMSVANIDHI BANKWISE APPLICATION STATUS REPORT of 2nd Trench AS ON 22.04.2022

SL. NO	BANK NAME	Total Loan Applied	Market Place	Returned by Bank	SANCTIONED Without Disbursed (Pendency for Disbursement against sanctioned)	DISBURSED	Total Sanctioned	Pendency for Sanction against Loan Applied	% on disbursement against loan applied
1	2	3	4	5	6	7	8	9	10
1	State Bank of India	1946	7	214	193	1532	1725	221	78.73
2	Canara Bank	1992	0	50	97	1845	1942	50	92.62
3	Karnataka Bank Ltd	160	0	18	8	134	142	18	83.75
4	Union Bank of India	587	0	17	136	434	570	17	73.94
5	RRB Karnataka Vikas GB	478	0	11	10	457	467	11	95.61
6	Bank of India	259	2	8	7	242	249	10	93.44
7	Bank of Baroda	100	1	7	10	82	92	8	82.00
8	RRB Karnataka GB	350	0	8	59	283	342	8	80.86
9	Indian Bank	150	0	7	23	120	143	7	80.00
10	IDBI Bank	23	1	4	3	15	18	5	65.22
11	Federal Bank	13	0	4	3	6	9	4	46.15
12	Central Bank of India	79	0	3	8	68	76	3	86.08
13	HDFC Bank	10	0	2	0	8	8	2	80.00
14	Punjab and Sind Bank	16	0	2	0	14	14	2	87.50
15	UCO Bank	36	0	1	10	25	35	1	69.44
16	Bank of Maharashtra	27	0	0	0	27	27	0	100.00
17	DHANLAXMI BANK LIMITED	2	0	0	0	2	2	0	100.00
18	ESAF Small Finance Bank Total	4	0	0	1	3	4	0	75.00
19	Indian Overseas Bank	99	0	0	10	89	99	0	89.90
20	Jammu & Kashmir Bank Ltd	1	0	0	0	1	1	0	100.00
21	Punjab National Bank	26	0	0	1	25	26	0	96.15

SL. NO	BANK NAME	Total Loan Applied	Market Place	Returned by Bank	SANCTIONED Without Disbursed (Pendency for Disbursement against sanctioned)	DISBURSED	Total Sanctioned	Pendency for Sanction against Loan Applied	% on disbursement against loan applied
22	Raichur District Center Co-operative Bank Ltd	1	0	0	0	1	1	0	100.00
23	SCDCC Bank Ltd	67	0	0	0	67	67	0	100.00
	Total	6426	11	356	579	5480	6059	367	85.28

ANNEXURE -41C

Annexure

District wise PM Svanidhi Pendency for Sanction against Loan Applied : 2nd Trench Status as on 22.04.2022

Sl No	District Name	Target	Applied	Market Place	Sanctioned without Disbursed (Pending for Disbursement)	Disbursed	Total Sanctioned	Pendency for Sanction against Loan Applied	% on disbursement against loan applied	Returned by Bank
1	DAVANGERE	8485	210	0	11	145	156	54	69.05	54
2	MYSURU	15324	510	0	12	452	464	46	88.63	46
3	KALABURAGI	8882	182	1	3	143	146	36	78.57	35
4	DAKSHINA KANNADA	8291	503	0	11	462	473	30	91.85	30
5	BALLARI	10937	674	1	61	586	647	27	86.94	26
6	DHARWAD	10995	578	0	55	499	554	24	86.33	24
7	TUMAKURU	6638	303	2	56	223	279	24	73.60	22
8	SHIVAMOGGA	6737	333	0	41	271	312	21	81.38	21
9	UTTARA KANNADA	3777	165	0	13	139	152	13	84.24	13
10	BENGALURU RURAL	2502	292	0	17	265	282	10	90.75	10
11	HASSAN	3479	192	1	1	181	182	10	94.27	9
12	BELAGAVI	14178	445	0	32	405	437	8	91.01	8
13	HAVERI	3597	212	5	40	164	204	8	77.36	3
14	BIDAR	4359	14	0	0	8	8	6	57.14	6
15	KOPPAL	3174	140	0	12	122	134	6	87.14	6
16	YADGIR	2505	52	0	4	42	46	6	80.77	6
17	KOLAR	4507	223	0	14	204	218	5	91.48	5
18	MANDYA	3059	58	0	3	50	53	5	86.21	5
19	RAICHUR	5557	325	0	53	267	320	5	82.15	5

Sl No	District Name	Target	Applied	Market Place	Sanctioned without Disbursed (Pending for Disbursement)	Disbursed	Total Sanctioned	Pendency for Sanction against Loan Applied	% on disbursement against loan applied	Returned by Bank
20	VUAYAPURA	6629	144	0	15	125	140	4	86.81	4
21	CHIKKAMAGALURU	2395	89	0	18	68	86	3	76.40	3
22	GADAG	3810	153	0	16	134	150	3	87.58	3
23	BAGALKOTE	6034	86	0	21	63	84	2	73.26	2
24	BBMP	89499	188	0	23	163	186	2	86.70	2
25	BENGALURU URBAN	2155	28	0	4	22	26	2	78.57	2
26	CHIKKABALLAPURA	2653	67	0	7	58	65	2	86.57	2
27	CHAMARAJANAGARA	1750	37	0	6	30	36	1	81.08	1
28	CHITRADURGA	3328	55	0	3	51	54	1	92.73	1
29	KODAGU	727	68	0	9	58	67	1	85.29	1
30	RAMANAGARA	2785	37	1	3	33	36	1	89.19	0
31	UDUPI	2186	63	0	15	47	62	1	74.60	1
Total		250931	6426	11	579	5480	6059	367	85.28	356

Annexure III

District wise PM Svanidhi Pendency for Sanction against Loan Applied Status as on 22.04.2022

Sl No	District Name	Target	Applied	Pendency for mobilisation against target	Market Place	Applications Picked UP	Sanctioned without Disbursed (Pending for Disbursement)	Disbursed	Total Sanctioned	Pendency for Sanction against Loan Applied	% on disbursement against loan applied (12=9/4*100)	Returned by Bank
1	2	3	4	5	6	7	8	9	10	11	12	13
1	BBMP	89499	54449	35050	209	9122	9816	25927	35743	18706	47.62	9375
2	MYSURU	15324	21285	-5961	40	1444	1081	12406	13487	7798	58.29	6314
3	BELAGAVI	14178	15542	-1364	8	1546	869	9192	10061	5481	59.14	3927
4	DHARWAD	10995	9964	1031	4	1618	788	6817	7605	2359	68.42	737
5	SHIVAMOGGA	6737	7555	-818	3	891	732	4604	5336	2219	60.94	1325
6	BAGALKOTE	6034	7394	-1360	3	678	500	4700	5200	2194	63.57	1513
7	CHITRADURGA	3328	5327	-1999	13	727	651	2617	3268	2059	49.13	1319
8	BALLARI	10937	13225	-2288	3	880	1051	10183	11234	1991	77.00	1108
9	DAKSHINA KANNADA	8291	7748	543	5	575	273	5611	5884	1864	72.42	1284
10	GADAG	3810	5440	-1630	4	346	379	3300	3679	1761	60.66	1411
11	DAVANGERE	8485	8172	313	2	1098	1400	5129	6529	1643	62.76	543
12	RAICHUR	5557	9016	-3459	19	789	820	6616	7436	1580	73.38	772
13	BENGALURU RURAL	2502	5974	-3472	6	809	1004	3441	4445	1529	57.60	714
14	RAMANAGARA	2785	3955	-1170	6	808	406	2275	2681	1274	57.52	460
15	TUMAKURU	6638	7741	-1103	1	689	470	6091	6561	1180	78.68	490
16	KOLAR	4507	5346	-839	8	575	525	3692	4217	1129	69.06	546
17	CHIKKABALLAPURA	2653	3574	-921	0	424	370	2145	2515	1059	60.02	635
18	MANDYA	3059	3673	-614	3	286	317	2398	2715	958	65.29	669
19	KALABURAGI	8882	7962	920	31	343	414	6800	7214	748	85.41	374

Sl No	District Name	Target	Applied	Pendency for mobilisation against target	Market Place	Applications Picked UP	Sanctioned without Disbursed (Pending for Disbursement)	Disbursed	Total Sanctioned	Pendency for Sanction against Loan Applied	% on disbursement against loan applied (12=9/4*100)	Returned by Bank
20	HAVERI	3597	3991	-394	1	280	621	2641	3262	729	66.17	448
21	VIJAYAPURA	6629	5437	1192	5	465	481	4264	4745	692	78.43	222
22	UTTARA KANNADA	3777	4250	-473	4	311	207	3355	3562	688	78.94	373
23	KOPPAL	3174	3793	-619	3	313	232	2886	3118	675	76.09	359
24	BIDAR	4359	3246	1113	2	60	162	2444	2606	640	75.29	578
25	BENGALURU URBAN	2155	2332	-177	11	319	340	1388	1728	604	59.52	274
26	CHIKKAMAGALURU	2395	2418	-23	5	336	232	1639	1871	547	67.78	206
27	YADGIR	2505	3103	-599	2	244	538	2104	2642	461	67.81	215
28	CHAMARAJANAGARA	1750	2555	-805	0	289	327	1776	2103	452	69.51	163
29	HASSAN	3479	3183	296	15	230	259	2526	2785	398	79.36	153
30	UDUPI	2186	2212	-26	0	248	111	1817	1928	284	82.14	36
31	KODAGU	727	862	-135	0	127	55	664	719	143	77.03	16
Total		250931	228813	40458	416	26870	25431	151448	166712	62118	66.19	36559

ANNEXURE-42A

F. No. 16/01/2021-MO-DFS
Government of India
Ministry of Finance
Department of Financial Services

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated 08th April, 2022

OFFICE MEMORANDUM

Subject: SVANidhi se Samriddhi (Socio-Economic profiling of PM SVANidhi beneficiaries and their families)- Launch of second phase of the program in additional 126 select ULBs/Cities- regarding

The undersigned is directed to refer to Ministry of Housing and Urban Affairs' (MoHUA) D.O letter no. K-12012/04/2020-PM SVANidhi dated 16th March, 2022 on the subject mentioned above and to state that the name of officers appointed as Committee Members/ Nodal Officers for effective program implementation in 125 cities of Phase -I has been shared *vide* this department OM dated 22.12.2020.

2. In view of the expansion of the program in additional 126 cities, MoHUA has requested to nominate City Level Nodal Officers (CLNOs) in the identified additional cities and to provide necessary details viz. designation, email IDs and contact Nos. etc. for conducting required training sessions for them. It has also been requested to update the list of existing State Level Nodal Officers (SLNOs) and City Level Nodal Officers (CLNOs) in earlier 125 cities.

3. In view of the above, the undermentioned officials are appointed as Nodal Officers:

- i. State Level Nodal Officers (SLNOs): SLBC, Conveners in each States/ UTs as per list attached.
- ii. City Level Nodal Officer (CLNOs): Lead District Managers in the 125 select ULBs/Cities of Phase-1 and additional 126 select ULBs/Cities of Phase-2 as per list attached.

4. This issues with the approval of competent authority.

Encl: As stated



(Sushil Kumar Singh)

Director (FI)

Tel: 011-23362782

Email id: missionsupi-dfs@nic.in

To,

Ministry of Housing & Urban Affairs (MoHUA)

(Kind Attn: Shri Sanjay Kumar, Additional Secretary)

Nirman Bhawan, New Delhi-110011

Copy to:

Conveners, SLBCs/UTLBCs for their necessary action and also for dissemination of information at appropriate level in the identified cities please.

ANNEXURE - 420

F.No.K-12012/08/2020-PM SVANidhi
Government of India
Ministry of Housing and Urban Affairs
(PM SVANidhi Division)

MOST IMMEDIATE

Nirman Bhawan, New Delhi
Dated: 29th April, 2022

Office Memorandum

Subject: Week-Long City Level Monthly Camps from 2nd to 7th May, 2022 under "SVANidhi se Samridhhi" Program.

The undersigned is directed to refer to this Ministry's OM of even number dated 31st March, 2022 on the above mentioned subject and to state that "SVANidhi se Samridhhi" an additional component of PM SVANidhi scheme, is facilitating linkages to select 8 Central Government Schemes for PM SVANidhi beneficiaries and their families in 125 cities.

2. The program successfully completed one year of its implementation in January 2022 and a total of 23.3 lakh scheme benefits have already been extended to eligible beneficiaries. Under the program, three schemes of Department of Financial Services — PM JDY, PM SBY and PMJJBY are selected. Progress of the Scheme is attached at Annexure.
3. Week-long City level Monthly camps are organized for scheme linkages starting on first Monday of every month. The next batch of monthly 'SVANidhi se Samridhhi' camps is scheduled from 2nd to 7th May, 2022.
4. In view of above, it is requested to issue necessary instructions to Chairman, SLBC, and LDMs of 125 cities to participate in the camps for ensuring maximum sanctions of scheme benefits to eligible beneficiaries and timely reporting their activities on 'SVANidhi se Samridhhi' portal.
5. This issues with the approval of Competent Authority.

Encl: as above

Meenakshi

(Meenakshi Bhardwaj)
Under Secretary to the Govt. of India
Tel: 011-23063630
Email id: meenakshi.bhardwaj@nic.in

To,

Department of Financial Services
(Kind Attn: Shri Bhushan Kumar Sinha, Joint Secretary)
3rd Floor, Jeevan Deep Building, New Delhi
(Email id: jsrrb-dfs@nic.in)

Annexure
(As on 27th April 2022)

Department of Financial Services

a) PM Jeevan Jyoti Bima Yojana

i. Overall Scheme Progress

Scheme	Total Eligible	Total Applied	Total Sanctioned
PM Jeevan Jyoti Bima Yojana	11,49,042	7,93,664	7,23,095

ii. List of states/ cities where no sanctions have been made

S.No.	State	ULB Name	Total Eligible
1	Odisha	Brahmapur	1123
2	Odisha	Cuttack	2303
3	Rajasthan	Ajmer	2865
4	Rajasthan	Bharatpur	1116
5	Rajasthan	Jodhpur-South	821

b) PM Suraksha Bima Yojana

i. Overall Scheme Progress

Scheme	Total Eligible	Total Applied	Total Sanctioned
PM Suraksha Bima Yojana	15,80,693	10,83,360	10,06,591

ii. List of states/ cities where no sanctions have been made

S.No.	State/UT	City/ULB	Total Eligibility
1	Odisha	Brahmapur	1695
2	Rajasthan	Ajmer	3915
3	Rajasthan	Bharatpur	1486
4	Rajasthan	Jodhpur-South	1102

c) PM Jan Dhan Yojana

i. Overall Scheme Progress

Scheme	Total Eligible	Total Applied	Total Sanctioned
PM Jan Dhan Yojana	1,87,122	1,38,228	1,21,125

ii. List of states/ cities where no sanctions have been made

S.No.	State	ULB	Total Eligibility
1	Jammu and Kashmir	Jammu	838
2	Jammu and Kashmir	Srinagar	545
3	Meghalaya	Shilong	3
4	Odisha	Balasore	417
5	Odisha	Brahmapur	235
6	Odisha	Cuttack	487
7	Odisha	Puri	193
8	Rajasthan	Ajmer	151
9	Rajasthan	Bharatpur	55
10	Rajasthan	Bikaner	28
11	Rajasthan	Jodhpur-North	24
12	Rajasthan	Jodhpur-South	58
13	Rajasthan	Kota-North	331
14	Rajasthan	Kota-South	225
15	Uttarakhand	Dehradun	145
16	Uttarakhand	Haridwar	165
17	Uttarakhand	Roorkee	134

ANNEXURE - 43A

BANK WISE TARGET ACHIEVED AS ON 31-03-2022

S No	Bank Name	Targets Given	Applications Submitted	Loans Rejected	Loans Sanctioned	Target Achieved (%)
1	INDIAN OVERSEAS BANK	8	10	2	2	25.00
2	KARNATAKA VIKAS GRAMEENA BANK	120	59	10	24	20.00
3	BANK OF INDIA	56	21	2	11	19.64
4	CANARA BANK	670	204	60	99	14.78
5	PUNJAB NATIONAL BANK	16	4	0	2	12.50
6	BANK OF BARODA	192	66	26	21	10.94
7	UNION BANK OF INDIA	144	58	18	15	10.42
8	INDIAN BANK	32	6	1	3	9.38
9	STATE BANK OF INDIA	854	206	67	77	9.02
10	KARNATAKA BANK LIMITED	192	52	21	15	7.81
11	CENTRAL BANK OF INDIA	16	4	1	1	6.25
12	KARNATAKA GRAMIN BANK	280	48	19	8	2.86
13	HDFC BANK	72	16	7	1	1.39
14	AXIS BANK	0	3	2	0	0.00
15	BANK OF MAHARASHTRA	10	1	0	0	0.00
16	FEDERAL BANK	0	7	4	1	0.00
17	ICICI BANK LIMITED	0	3	0	0	0.00
18	IDBI BANK	0	5	1	2	0.00
19	IDFC First Bank Ltd	0	0	0	0	0.00
20	INDIA POST PAYMENT BANK	0	0	0	0	0.00
21	INDUSIND BANK	0	1	0	0	0.00
22	KARUR VYSYA BANK	0	1	0	1	0.00
23	KOTAK MAHINDRA BANK LIMITED	0	0	0	0	0.00
24	SOUTH INDIAN BANK	0	1	0	0	0.00
25	SRI VASAVAMBA CO OPERATIVE BANK LTD	0	1	0	0	0.00
26	SUCO SOUJHARDA SAHAKARI BANK LTD	0	2	0	0	0.00
27	TAMILNAD MERCANTILE BANK LIMITED	0	2	0	1	0.00
28	THE HASSAN DCC BANK LTD	0	2	0	0	0.00
29	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED	0	61	22	11	0.00
30	VIJAYA BANK	0	1	0	0	0.00
31	UCO Bank	8	3	2	0	0.00
32	PUNJAB AND SIND BANK	10	0	0	0	0.00
33	THE GOA URBAN CO OP BANK LTD	0	1	0	0	0.00
34	CITY UNION BANK LIMITED	0	1	0	0	0.00
35	Ujjivan Small Finance Bank Limited	0	1	1	0	0.00
Total		2680	851	266	295	11.01

DISTRICT WISE TARGET ACHIEVED AS ON 31-03-2022

S No	Districts	Targets Given	Applications Submitted	Loans Rejected	Loans Sanctioned	Target Achieved (%)
1	Vijayapura	120	86	17	41	34.17
2	Bidar	70	63	34	20	28.57
3	Shivamogga	60	30	6	17	28.33
4	Mandya	100	74	9	28	28.00
5	Bengaluru Rural	70	33	5	18	25.71
6	Hassan	100	55	16	21	21.00
7	Davangere	100	70	44	20	20.00
8	Bengaluru Urban	110	42	11	21	19.09
9	Udupi	100	32	13	14	14.00
10	Tumakuru	120	20	4	14	11.67
11	Dharwad	70	14	4	8	11.43
12	Haveri	70	24	1	8	11.43
13	Dakshina Kannada	80	51	6	8	10.00
14	Ramanagara	70	39	20	7	10.00
15	Kodagu	70	8	1	6	8.57
16	Uttara Kannada	120	18	2	8	6.67
17	Bagalkote	80	15	4	5	6.25
18	Ballari	80	6	0	4	5.00
19	Chitradurga	70	15	7	3	4.29
20	Chikkaballapura	100	6	2	4	4.00
21	Belagavi	120	30	3	4	3.33
22	Kalaburagi	60	22	8	2	3.33
23	Raichur	100	13	4	3	3.00
24	Chikkamagaluru	70	18	9	2	2.86
25	Kolar	110	4	1	3	2.73
26	Yadgir	120	26	15	3	2.50
27	Mysuru	110	4	1	2	1.82
28	Gadag	80	18	9	1	1.25
29	Chamarajanagara	60	3	1	0	0.00
30	Koppal	90	12	9	0	0.00
Total		2680	851	266	295	11.01

Applications Pending Bankwise Under PMFME Scheme as on 29.04.2022

Bank Name	Loan Under Process
Axis Bank	1
Bank Of Baroda	11
Bank Of India	5
Canara Bank	20
Central Bank Of India	2
Federal Bank	1
Hdfc Bank	6
Icici Bank Limited	4
Idbi Bank	6
Indian Bank	2
Indian Overseas Bank	6
Indusind Bank	1
Karnataka Bank Limited	18
Karnataka Gramin Bank	27
Karnataka Vikas Grameena Bank	29
Punjab National Bank	6
South Indian Bank	1
State Bank Of India	82
Suco Souharda Sahakari Bank Ltd	2
Tamilnad Mercantile Bank Limited	1
The Karanataka State Cooperative Apex Bank Limited	29
Uco Bank	1
Union Bank Of India	24
Vijaya Bank	1
Sri Vasavamba Co Operative Bank Ltd	1
Bank Of Maharashtra	1
City Union Bank Limited	1
The Goa Urban Co Op Bank Ltd	1
Grand Total	290

Applications Pending Districtwise Under PMFME Scheme as on 29.04.2022

District Name	Loan Under Process
Bagalkote	14
Ballari	2
Belagavi	22
Bengaluru Rural	8
Bengaluru Urban	8
Bidar	9
Chamarajanagara	1
Chikkamagaluru	8
Chitradurga	7
Dakshina Kannada	31
Davangere	8
Dharwad	7
Gadag	8
Hassan	15
Haveri	18
Kalaburagi	18
Koppal	2
Mandya	30
Mysuru	1
Raichur	6
Ramanagara	9
Shivamogga	5
Tumakuru	3
Udupi	6
Uttara Kannada	9
Vijayapura	17
Yadgir	18
Grand Total	290

ANNEXURE - 44

**F.No. M-18012/1/2020-Mission Jansuraksha
Department of Financial Services
Ministry of Finance, Government of India**

Jeevan Deep Building,
Parliament Street,
New Delhi - 110001
Dated: 20/04/2022

To,

Chairman / MD & CEO of Nationalised Banks and CMD of J&K Bank
All SLBCs and UTLBCs

**Subject: Saturation Drive for Jan Suraksha Scheme – Revision of timeline from
30.09.2022 to 30.09.2024 – reg.**

Madam/ Sir,

Please refer to this department's letter of even no. dated 27.09.2021 regarding the saturation drive for opening of banks account for every household and connecting every entitled person with Government's insurance and pension schemes by Sep. 2022. (copy attached)

2. This department has launched a saturation drive for enrolment of all Pradhan Mantri Jan Dhan Yojana (PMJDY) accountholders who have an average account balance of Rs.1000 or more in Q2FY 2021-22 and all regular Pradhan Mantri Mudra Yojana (PMMY) beneficiaries as on 30.09.2021 under Pradhan Mantri Suraksha Bima Yojana (PMSBY) & Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). Focus of the two micro-insurance Schemes viz. PMSBY & PMJJBY is on providing access to low cost insurance cover to the poor and underprivileged people in the country, unlike the large sized insurance policies held by affluent households. The number of PMJDY accounts at the launch of saturation drive i.e. 02.10.2021 were 43.50 crores. On that date, the PMJDY account holders who were found eligible for enrolment under PMJJBY and PMSBY (based on the QAB of Rs. 1000/- in Q2 of FY21-22) were 9.82 crores and 12.35 crores respectively, out of which 1.05 crore and 3.36 crores were already enrolled. The target of the saturation drive is to enroll all eligible PMJDY account holders going by the criteria for the saturation drive.

3. It is observed that pickup under the Schemes for this section of the society has been slow, in view of the fact that the marginal sections of the society normally take insurance cover only for the breadwinner in the household and since the schemes are based on consent of the subscriber and subject to payment of entire premium by the insured person with no contribution from the government. The saturation of the PMJDY account holders and all regular PMMY beneficiaries for enrolment under the scheme, for reasons mentioned above, is likely to take some time. Therefore, it is decided to revise the timelines for saturation drive from 30.09.2022 to 30.09.2024.

4. In view of the above, the Banks/SLBCs & UTLBCs are requested to take suitable action to ensure that the targets fixed for enrolment of identified eligible PMJDY accountholders and PMMY beneficiaries are achieved well within the revised timelines. The timeline for achieving the targets is as follows:

Period	Target to Achieve
Upto Sept.'22	40% of total target
Upto Sept.'23	70% of total target
Upto Sept.'24	100% of total target

5. The timeline for saturation drive in respect of opening of PMJDY accounts remains unchanged. Data pertaining to the targets and achievements during the saturation drive shall continue to be submitted on weekly basis by the SLBCs/UTLBCs.

Yours faithfully,



(Sushil Kumar Singh)

Director-FI

Tel.No.:011-23362422

Email:jansuraksha@nic.in

Encl: As above

ANNEXURE - 45

Format No.2

ON BANKS LETTR HEAD

.....
FORMAT OF BANKER'S CERTIFICATE/ LINE OF CREDIT LETTER
[TO BE ISSUED IN THE LETTER HEAD OF THE BANK BRANCH]

Reference Number (SL. No)

Place:

Date:

To:

[Name & Address of the beneficiary]

This is to certify that Mr./M/s. _____ [name of the customer] having his/ their registered/ administrative office at _____
_____ is a customer of our Bank and is/ are engaged in _____ [nature of activity]. If the said customer is allotted / awarded with _____ [brief details of works], we may extend credit facilities upto Rs _____ lakh, to meet his/ their working capital requirement towards the execution of the said work order as per the Loan Policy of the Bank.

This certificate is valid upto three months from date of issue, that is upto dd/mm/yyyy.

Yours faithfully,

BRANCH MANAGER.

ANNEXURE - 45A



Ministry of Communications, Department of Telecommunications
O/o Deputy Director General (R1), Karnataka LSA,
First Floor, Sanchar Complex, 47th cross, 9th Main, 5th Block, Jaya Nagar, Bangalore -41
Ph: 080-26657111 and E-mail ID: dirr1.ktk-dgt-dot@gov.in

No. DDG (R1)/KTK LSA/1-7/SLBC/21-22/127

dated @ Bangalore the 09.05.2022

To,

✓ The Convenor.

State Level Bankers' Committee - Karnataka

Email Id: slbcbangalore@gmail.com, slbc-karnataka@canarabank.com, karnatakaslbc@gmail.com

Sir/Madam,

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

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

2. Letter No. DDG (R1)/KTK LSA/1-7/SLBC/21-22/127 dated 28-10-2021(encl)

Vide reference (1), SLBC had submitted, to this office, a list of 544 GPs in Karnataka state where opening/operation of branches/banking correspondents was hampered due to lack of telecom connectivity. Vide reference 2, SLBC was requested to re-verify the list of GPs/Villages where connectivity problem exists for the bank branches/banking correspondents since some of the banks were not ready to take the Bharatnet's FTTH Connections. The bank branches were reported to have no information/direction from their bank offices to take the FTTH connections. SLBC was also requested to coordinate with the concerned banks/branches and facilitate the FTTH connections. This office is yet to receive the verified list.

As the maintenance of Bharatnet is assigned to BSNL from 1st April 2022, it is requested that Lead Bank Managers/SLBC may be requested to coordinate with BSNL local offices and resolve the difficulties faced in providing the FTTH connections. It is also requested to re-confirm the exact list of sites/Banks where connectivity is required.

Director (Rural-1)

Karnataka LSA, DoT, Bangalore.

Copy:-

1. Advisor, Karnataka LSA, 1st floor, CTO building, Rajbhawan road, Bengaluru-560001.
2. CGM BSNL, Karnataka circle, 1, Swami Vivekananda road, Ulsoor, Bangalore-560008.

[1]

105/c.

Director, Department of Telecommunications
 C-2, Deputy Director General (R1), Karnataka LSA,
 First Floor, 5th Cross, 5th Main, 5th Block, Jaya Nagar, Bangalore - 41
 Pin: 560022, Karnataka. E-mail: ddg@doit.karnataka.gov.in

Re: DDG (R1)/KTK LSA/1-7/SLBC/21-22/64

dated @ Bangalore the 28.10.2021

To:

The Convenor,

State Level Bankers' Committee - Karnataka

Email Id: slbcbangalore@gmail.com, slbc.karnataka@canarabank.com, karnatakaslbc@gmail.com

Sir/Madam,

Sub: - Telecom connectivity for SLBC branches/Banking correspondents-reg.
 Reference: Letter No. DDG (R1)/KTK LSA/1-7/SLBC/21-22/64 dated 03-08-2021

Vide reference (1), it was requested to reverify the list of GPs/Villages where connectivity problem exists for the bank branches/banking correspondents. This office is yet to receive the verified list. In parallel, this office has been pursuing with all stakeholders for facilitating the connectivity for the 544 no. of locations. The CSC (SPV) reported that the "Banks are not ready to take the FTTH Connection as there is no information from their bank offices". The list of the 28 locations, where CSC attempted to provide the connections and faced difficulties in providing the connections, is enclosed as Annexure-1. In Chillargi, Bidar the FTTH connection is activated by CSC. In this regard, SLBC is requested to coordinate with the concerned banks/branches and facilitate the connections. Further, it is requested that Lead Bank Managers/SLBC may be requested to coordinate with CSC - incharge and resolve the difficulties faced by the CSC. It is also requested to re-confirm the exact list of sites/Banks where connectivity is required.

A coordination meeting with SLBC, BBNL and CSC is proposed to be held shortly. In this regard, it is requested to nominate a nodal officer to attend the same and facilitate the connectivity for the bank branches/banking correspondents.

Director (Rural-1)

Karnataka LSA, DoT, Bangalore.

निदेशक (ग्रामीण)

Director (R1)

कृषि विकास विभाग

Karnataka LSA, Dept. of Telecommunications

बैंगलूरु / Bengaluru

Copy:-

1. Advisor, Karnataka LSA, 1st floor, CTO building, Rajbhawan road, Bengaluru-560001.
2. Shri Ibrahim Gadekar, CSC -incharge, Bangalore. (Ph no 9686444929, Mail id ibrahim.gadekar@cs.gov.in)

Received

9/11/2021



BANK WISE PERFORMANCE OF APY FY 2021-22

Name of the State (As per LGD Database)	NLOO Reg. No.	APY SP Name	Bank Category	No. of Branches as on 1st April, 2021	AAPB Target	Annual Target	APY accounts opened in FY 2021-22 till 31 Mar, 2022	AAPB Achieved as on 31 Mar 2022	Annual Target Achievement	APY accounts opened since inception till 31 Mar, 2022
KARNATAKA	7000652	CENTRAL BANK OF INDIA	Major Bank	117	70	8,190	7,102	61	87%	26,097
KARNATAKA	7000663	PUNJAB AND SIND BANK	Major Bank	13	70	910	225	17	25%	2,383
KARNATAKA	7000803	AXIS BANK LTD	Major Bank	285	70	19,950	15,986	56	80%	58,095
KARNATAKA	7000825	ICICI BANK LIMITED	Major Bank	238	70	16,660	1,678	7	10%	28,559
KARNATAKA	7000965	HDFC BANK LTD	Major Bank	310	70	21,700	11,798	38	54%	65,373
KARNATAKA	7001750	CANARA BANK (Including eSYNDICATE BANK)	Major Bank	1,811	70	1,26,770	1,23,539	68	97%	5,93,751
KARNATAKA	7001783	INDIAN OVERSEAS BANK	Major Bank	221	70	15,470	8,268	37	53%	37,222
KARNATAKA	7001794	PUNJAB NATIONAL BANK (Including eORIENTAL BANK)	Major Bank	167	70	11,690	3,969	24	34%	19,738
KARNATAKA	7001816	BANK OF INDIA	Major Bank	135	70	9,450	5,632	42	60%	34,328
KARNATAKA	7001820	BANK OF BARODA (Including Dena & Vijaya Bank)	Major Bank	688	70	48,160	24,963	36	52%	2,22,472
KARNATAKA	7001831	INDIAN BANK (Including eALLAHABAD BANK)	Major Bank	179	70	12,530	4,841	27	39%	28,199
KARNATAKA	7001875	UCO BANK	Major Bank	66	70	4,620	1,738	26	38%	7,513
KARNATAKA	7001886	BANK OF MAHARASHTRA	Major Bank	60	70	4,200	2,145	36	51%	9,101
KARNATAKA	7001912	UNION BANK OF INDIA (Including eANDHRA BANK)	Major Bank	793	70	55,510	13,474	17	24%	1,02,802
KARNATAKA	7001945	IDBI BANK LTD	Major Bank	86	70	6,020	2,202	26	37%	32,254
KARNATAKA	7002015	STATE BANK OF INDIA	Major Bank	1,554	70	1,08,780	1,38,352	89	127%	3,61,322
KARNATAKA	7001035	INDUSIND BANK LIMITED	PVT	22	30	660	21	1	3%	36
KARNATAKA	7001120	YES BANK LIMITED	PVT	50	30	1,500	488	10	33%	1,306
KARNATAKA	7001293	STANDARD CHARTERED BANK	PVT	3	30	90	-	-	0%	14
KARNATAKA	7001330	TAMILNAD MERCANTILE BANK LTD	PVT	20	30	600	2,649	132	442%	4,665
KARNATAKA	7001433	THE LAKSHMI VILAS BANK LTD	PVT	59	30	1,770	-	-	0%	130
KARNATAKA	7001455	THE CATHOLIC SYRIAN BANK LIMITED	PVT	16	30	480	7	0	1%	252
KARNATAKA	7001492	THE FEDERAL BANK LTD	PVT	102	30	3,060	286	3	9%	1,598
KARNATAKA	7001525	DHANLAXMI BANK LIMITED	PVT	12	30	360	273	23	76%	1,062
KARNATAKA	7001540	KARNATAKA BANK LIMITED	PVT	539	30	16,170	11,178	21	69%	67,563
KARNATAKA	7001573	DCB BANK LIMITED	PVT	19	30	570	21	1	4%	560
KARNATAKA	7001584	RBL BANK LIMITED	PVT	28	30	840	215	8	26%	582
KARNATAKA	7001691	THE KARUR VYSYA BANK LTD	PVT	53	30	1,590	95	2	6%	1,082
KARNATAKA	7001735	THE JAMMU AND KASHMIR BANK LTD	PVT	8	30	240	-	-	0%	55
KARNATAKA	7001746	THE SOUTH INDIAN BANK LTD MARKETING DEPART	PVT	55	30	1,650	695	13	42%	2,064
KARNATAKA	7002343	CITY UNION BANK LTD	PVT	41	30	1,230	323	8	26%	2,245
KARNATAKA	7002866	KOTAK MAHINDRA BANK	PVT	162	30	4,860	971	6	20%	3,108
KARNATAKA	7004664	BANDHAN BANK LIMITED	PVT	23	30	690	539	23	78%	553
KARNATAKA	7004804	IDFC BANK LIMITED	PVT	55	30	1,650	168	3	10%	782
KARNATAKA	7000722	KARNATAKA VIKAS GRAMEENA BANK	RRB	639	70	44,730	58,681	92	131%	2,61,632
KARNATAKA	7005106	KARNATAKA GRAMIN BANK	RRB	1,141	70	79,870	67,785	59	85%	3,92,982
KARNATAKA Total				9,770		6,33,220	5,10,307	52	81%	23,71,480

ANNEXURE-46B

DISTRICT WISE PERFORMANCE OF APY FY 2021-22									
Name of the State (As per LGD Database)	Name of the District (As per LGD Database)	Bank Category	No. of Branches as on 1st April, 2021	AAPB Target	Annual Target	APY accounts opened in FY 2021-22 till 31 Mar, 2022	AAPB Achieved as on 31 Mar, 2022	Annual Target Achievement	APY accounts opened since inception till 31 Mar, 2022
KARNATAKA	BAGALKOTE	Major Bank	148	70	10,360	10,157	41	59%	37,694
KARNATAKA	BAGALKOTE	PVT	30	30	900	270	6	19%	2,013
KARNATAKA	BAGALKOTE	RRB	76	70	5,320	7,114	65	92%	26,699
KARNATAKA	BALLARI	Major Bank	178	70	12,460	19,118	60	86%	62,626
KARNATAKA	BALLARI	PVT	28	30	840	499	15	50%	3,039
KARNATAKA	BALLARI	RRB	89	70	6,230	5,579	41	58%	34,100
KARNATAKA	BELAGAVI	Major Bank	366	70	25,620	18,619	37	52%	88,082
KARNATAKA	BELAGAVI	PVT	57	30	1,710	539	6	21%	2,365
KARNATAKA	BELAGAVI	RRB	171	70	11,970	18,598	84	120%	89,928
KARNATAKA	BENGALURU RURAL	Major Bank	214	70	14,980	9,128	29	42%	55,512
KARNATAKA	BENGALURU RURAL	PVT	50	30	1,500	857	10	35%	2,500
KARNATAKA	BENGALURU RURAL	RRB	19	70	1,330	1,491	54	76%	7,880
KARNATAKA	BENGALURU URBAN	Major Bank	1,747	70	1,22,290	62,277	25	36%	3,62,126
KARNATAKA	BENGALURU URBAN	PVT	407	30	12,210	3,883	6	19%	20,105
KARNATAKA	BENGALURU URBAN	RRB	52	70	3,640	4,186	59	84%	20,844
KARNATAKA	BIDAR	Major Bank	98	70	6,860	11,136	62	89%	33,185
KARNATAKA	BIDAR	PVT	9	30	270	117	10	32%	710
KARNATAKA	BIDAR	RRB	54	70	3,780	2,378	26	37%	14,997
KARNATAKA	CHAMARAJANAGARA	Major Bank	78	70	5,460	6,395	41	59%	19,899
KARNATAKA	CHAMARAJANAGARA	PVT	10	30	300	129	7	25%	414
KARNATAKA	CHAMARAJANAGARA	RRB	26	70	1,820	1,846	48	68%	7,089
KARNATAKA	CHIKKABALLAPURA	Major Bank	92	70	6,440	5,540	45	65%	22,782
KARNATAKA	CHIKKABALLAPURA	PVT	17	30	510	63	2	6%	551
KARNATAKA	CHIKKABALLAPURA	RRB	37	70	2,590	1,089	14	19%	12,085
KARNATAKA	CHIKKAMAGALURU	Major Bank	163	70	11,410	8,272	39	56%	42,293
KARNATAKA	CHIKKAMAGALURU	PVT	36	30	1,080	1,588	33	111%	4,504
KARNATAKA	CHIKKAMAGALURU	RRB	53	70	3,710	2,082	17	24%	13,263

DISTRICT WISE PERFORMANCE OF APY FY 2021-22

Name of the State (As per LGD Database)	Name of the District (As per LGD Database)	Bank Category	No. of Branches as on 1st April, 2021	AAPB Target	Annual Target	APY accounts opened in FY 2021-22 till 31 Mar, 2022	AAPB Achieved as on 31 Mar, 2022	Annual Target Achieve ment	APY accounts opened since inception till 31 Mar, 2022
KARNATAKA	CHITRADURGA	Major Bank	105	70	7,350	9,596	64	91%	34,558
KARNATAKA	CHITRADURGA	PVT	25	30	750	157	4	13%	1,304
KARNATAKA	CHITRADURGA	RRB	84	70	5,880	3,674	30	43%	27,937
KARNATAKA	DAKSHINA KANNADA	Major Bank	459	70	32,130	19,917	34	48%	1,00,044
KARNATAKA	DAKSHINA KANNADA	PVT	92	30	2,760	1,504	9	31%	6,479
KARNATAKA	DAKSHINA KANNADA	RRB	27	70	1,890	1,719	44	63%	8,972
KARNATAKA	DAVANGERE	Major Bank	134	70	9,380	10,655	50	71%	33,096
KARNATAKA	DAVANGERE	PVT	33	30	990	1,018	21	69%	3,014
KARNATAKA	DAVANGERE	RRB	65	70	4,550	4,619	48	68%	25,755
KARNATAKA	DHARWAD	Major Bank	214	70	14,980	8,742	31	45%	51,534
KARNATAKA	DHARWAD	PVT	43	30	1,290	385	6	19%	2,253
KARNATAKA	DHARWAD	RRB	77	70	5,390	6,234	51	72%	25,629
KARNATAKA	GADAG	Major Bank	83	70	5,810	4,207	40	57%	21,646
KARNATAKA	GADAG	PVT	9	30	270	36	3	10%	209
KARNATAKA	GADAG	RRB	60	70	4,200	6,682	83	119%	25,886
KARNATAKA	HASSAN	Major Bank	206	70	14,420	11,392	38	54%	52,696
KARNATAKA	HASSAN	PVT	41	30	1,230	449	7	24%	4,436
KARNATAKA	HASSAN	RRB	61	70	4,270	4,331	36	51%	21,398
KARNATAKA	HAVERI	Major Bank	100	70	7,000	5,265	41	59%	29,052
KARNATAKA	HAVERI	PVT	20	30	600	218	7	23%	928
KARNATAKA	HAVERI	RRB	80	70	5,600	7,182	69	99%	35,570
KARNATAKA	KALABURGI	Major Bank	149	70	10,430	16,117	61	88%	48,070
KARNATAKA	KALABURGI	PVT	18	30	540	205	6	21%	894
KARNATAKA	KALABURGI	RRB	67	70	4,690	4,445	39	55%	24,980
KARNATAKA	KODAGU	Major Bank	113	70	7,910	4,685	33	47%	23,218
KARNATAKA	KODAGU	PVT	14	30	420	184	8	27%	1,580
KARNATAKA	KODAGU	RRB	26	70	1,820	1,074	26	38%	5,301
KARNATAKA	KOLAR	Major Bank	127	70	8,890	5,917	36	51%	31,852
KARNATAKA	KOLAR	PVT	12	30	360	138	10	33%	618
KARNATAKA	KOLAR	RRB	45	70	3,150	2,075	25	36%	16,947

DISTRICT WISE PERFORMANCE OF APY FY 2021-22									
Name of the State (As per LGD Database)	Name of the District (As per LGD Database)	Bank Category	No. of Branches as on 1st April, 2021	AAPB Target	Annual Target	APY accounts opened in FY 2021-22 till 31 Mar, 2022	AAPB Achieved as on 31 Mar, 2022	Annual Target Achieve ment	APY accounts opened since inception till 31 Mar, 2022
KARNATAKA	KOPPAL	Major Bank	91	70	6,370	8,746	42	60%	25,445
KARNATAKA	KOPPAL	PVT	15	30	450	117	7	23%	614
KARNATAKA	KOPPAL	RRB	51	70	3,570	3,686	36	52%	17,615
KARNATAKA	MANDYA	Major Bank	163	70	11,410	8,950	40	58%	44,878
KARNATAKA	MANDYA	PVT	14	30	420	241	10	33%	1,841
KARNATAKA	MANDYA	RRB	58	70	4,060	4,249	49	70%	23,224
KARNATAKA	MYSURU	Major Bank	336	70	23,520	16,587	31	45%	78,450
KARNATAKA	MYSURU	PVT	64	30	1,920	604	7	23%	2,791
KARNATAKA	MYSURU	RRB	103	70	7,210	7,018	42	60%	36,558
KARNATAKA	RAICHUR	Major Bank	137	70	9,590	13,118	55	79%	38,936
KARNATAKA	RAICHUR	PVT	20	30	600	155	5	15%	1,011
KARNATAKA	RAICHUR	RRB	67	70	4,690	4,560	41	59%	23,304
KARNATAKA	RAMANAGARA	Major Bank	124	70	8,680	5,561	33	47%	29,597
KARNATAKA	RAMANAGARA	PVT	20	30	600	669	23	76%	3,720
KARNATAKA	RAMANAGARA	RRB	14	70	980	949	52	75%	4,637
KARNATAKA	SHIVAMOGGA	Major Bank	207	70	14,490	13,234	42	60%	47,869
KARNATAKA	SHIVAMOGGA	PVT	41	30	1,230	1,117	20	67%	5,241
KARNATAKA	SHIVAMOGGA	RRB	43	70	3,010	3,134	42	60%	17,336
KARNATAKA	TUMAKURU	Major Bank	204	70	14,280	12,952	45	64%	53,807
KARNATAKA	TUMAKURU	PVT	36	30	1,080	628	13	44%	4,287
KARNATAKA	TUMAKURU	RRB	68	70	4,760	2,752	22	32%	18,836
KARNATAKA	UDUPI	Major Bank	292	70	20,440	12,297	32	45%	58,602
KARNATAKA	UDUPI	PVT	53	30	1,590	758	7	25%	5,749
KARNATAKA	UDUPI	RRB	23	70	1,610	2,195	76	108%	8,968
KARNATAKA	UTTARA KANNADA	Major Bank	198	70	13,860	9,834	39	55%	46,269
KARNATAKA	UTTARA KANNADA	PVT	23	30	690	298	9	31%	2,097
KARNATAKA	UTTARA KANNADA	RRB	46	70	3,220	2,808	39	55%	14,647
KARNATAKA	VIJAYAPURA	Major Bank	138	70	9,660	10,875	57	81%	35,847
KARNATAKA	VIJAYAPURA	PVT	19	30	570	258	10	32%	756
KARNATAKA	VIJAYAPURA	RRB	79	70	5,530	6,149	64	92%	25,333
KARNATAKA	YADGIR	Major Bank	58	70	4,060	6,623	56	80%	19,544
KARNATAKA	YADGIR	PVT	11	30	330	845	44	148%	1,634
KARNATAKA	YADGIR	RRB	59	70	4,130	2,568	28	40%	18,896
KARNATAKA Total			9,769		6,33,150	5,10,307	52	81%	23,71,480

ANNEXURE - 47A

BANK WISE PERFORMANCE DURING APY CITIZEN'S CHOICE H2, FY 2021-22 CAMPAIGN (01.02.2022 TO 31.03.2022)												
Sr. No.	Name of the State / Union Territory (as per NLCs wise District Mapping)	State category (Big/Medium/Small)	Name of the APY-SP	NLOO Reg. No.	Bank Category	No. of Branches in the State as on 31st Dec 2021	Target - B AAPB target for State (Coordinated)	Target Minimum Number of APY Accounts to be sourced (By Total No. of Branches of the same Bank in the state)	No. of APY Accounts enrolled (From 1st Feb to 31st March, 2022) Status as sourced by the Bank / Total No. of Branches of the same Bank in the	Average Account Per Branch of the State Coordinator (Total no. of APY Accounts sourced by the Bank / Total No. of Branches of the same Bank in the	% of Target Achievement	Status of Achievement
1	KARNATAKA	Big	TAMILNAD MERCANTILE BANK PVT LTD	7001330	PVT	20	12	500	1,011	51	202%	AWARD OF PAR-EXCELLENCE
2	KARNATAKA	Big	STATE BANK OF INDIA	7002015	Major Bank	1,561	24	37,464	49,453	32	132%	AWARD OF PAR-EXCELLENCE
3	KARNATAKA	Big	AXIS BANK	7000803	Major Bank	285	24	6,840	6,882	24	101%	AWARD OF PAR-EXCELLENCE
4	KARNATAKA	Big	CENTRAL BANK OF INDIA	7000652	Major Bank	117	24	2,808	2,526	20	83%	
5	KARNATAKA	Big	HDFC BANK LTD	7000965	Major Bank	325	24	7,800	6,030	19	77%	
6	KARNATAKA	Big	PUNJAB NATIONAL BANK	7001794	Major Bank	167	24	4,008	2,497	15	62%	
7	KARNATAKA	Big	KARNATAKA VIKAS GRAMEENA BANK	7000722	RRB	640	24	15,360	8,709	14	57%	
8	KARNATAKA	Big	KARNATAKA GRAMIN BANK	7005106	RRB	1,141	24	27,384	14,855	13	54%	
9	KARNATAKA	Big	BANK OF MAHARASHTRA	7001886	Major Bank	63	24	1,512	803	13	53%	
10	KARNATAKA	Big	BANK OF INDIA	7001816	Major Bank	135	24	3,240	1,512	11	48%	
11	KARNATAKA	Big	KARNATAKA BANK LIMITED	7001540	PVT	540	12	6,480	2,817	5	43%	
12	KARNATAKA	Big	INDIAN BANK	7001831	Major Bank	151	24	3,624	1,449	10	40%	
13	KARNATAKA	Big	UCO BANK	7001875	Major Bank	66	24	1,584	630	10	40%	
14	KARNATAKA	Big	INDIAN OVERSEAS BANK	7001783	Major Bank	220	24	5,280	1,423	6	27%	
15	KARNATAKA	Big	IDBI BANK LTD	7001945	Major Bank	86	24	2,064	543	6	26%	
16	KARNATAKA	Big	CANARA BANK	7001750	Major Bank	1,666	24	39,984	8,524	5	21%	
17	KARNATAKA	Big	UNION BANK OF INDIA	7001912	Major Bank	770	24	18,480	3,781	5	20%	
18	KARNATAKA	Big	DHANLAXMI BANK LIMITED	7001525	PVT	12	12	500	99	8	20%	
19	KARNATAKA	Big	YES BANK LIMITED	7001120	PVT	50	12	600	117	2	20%	

BANK WISE PERFORMANCE DURING APY CITIZEN'S CHOICE H2, FY 2021-22 CAMPAIGN (01.02.2022 TO 31.03.2022)												
Sr. No.	Name of the State / Union Territory (as per NICCs wise District Mapping)	State category (Big/Medium/Small)	Name of the APY-SP	NICLOO Reg. No.	Bank Category	No. of Branches in the State as on 31st Dec 2021	Target - B AAFB target for State Coordinator	Target Minimum Number of APY Accounts to be sourced (By Total No. of Branches of the same Bank in the state)	No. of APY Accounts enrolled (From 1st Feb to 31st March 2022)	Average Account Per Branch of the State Coordinator (Total no. of APY Accounts sourced by the Bank / Branches of the same Bank in the state)	% of Target Achievement	Status of Achievement
20	KARNATAKA	Big	BANK OF BARODA	7001820	Major Bank	687	24	16,488	2,823	4	17%	
21	KARNATAKA	Big	KOTAK MAHINDRA BANK	7002866	PVT	189	12	2,268	302	2	13%	
22	KARNATAKA	Big	PUNJAB AND SIND BANK	7000663	Major Bank	13	24	500	62	5	12%	
23	KARNATAKA	Big	CITY UNION BANK LTD	7002343	PVT	41	12	500	57	1	11%	
24	KARNATAKA	Big	THE FEDERAL BANK LTD	7001492	PVT	102	12	1,224	137	1	11%	
25	KARNATAKA	Big	THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	7001746	PVT	59	12	708	59	1	8%	
26	KARNATAKA	Big	ICICI BANK LIMITED	7000825	Major Bank	238	24	5,712	286	1	5%	
27	KARNATAKA	Big	IDFC FIRST BANK	7004804	PVT	55	12	660	28	1	4%	
28	KARNATAKA	Big	THE KARUR VYSYA BANK LTD	7001691	PVT	53	12	636	26	0	4%	
29	KARNATAKA	Big	BANDHAN BANK LIMITED	7004664	PVT	24	12	500	11	0	2%	
30	KARNATAKA	Big	THE CATHOLIC SYRIAN BANK LIMITED	7001455	PVT	36	12	500	7	0	1%	
31	KARNATAKA	Big	RBL BANK LIMITED	7001584	PVT	28	12	500	1	0	0%	
32	KARNATAKA	Big	INDUSIND BANK LIMITED	7001035	PVT	22	12	500	1	0	0%	
33	KARNATAKA	Big	DCB BANK LIMITED	7001573	PVT	19	12	500	1	0	0%	
34	KARNATAKA	Big	THE LAKSHMI VILAS BANK LTD	7001433	PVT	59	12	708	-	-	0%	
35	KARNATAKA	Big	THE JAMMU AND KASHMIR BANK LTD	7001735	PVT	8	12	500	-	-	0%	
36	KARNATAKA	Big	STANDARD CHARTERED BANK	7001293	PVT	3	12	500	-	-	0%	

ANNEXURE - 47B

DISTRICT WISE PERFORMANCE DURING APY CITIZEN'S CHOICE H2, FY 2021-22 CAMPAIGN (01.02.2022 TO 31.03.2022)								
Sr. No.	Name of the District (as per NLCCs wise District Mapping)	Name of the State / Union Territory (as per NLCCs wise District Mapping)	State Category	No. of Branches in the State as on 31st December 2021	Target Minimum Number of APY Accounts to be sourced - 20 AAPB & No of Branches	No. of APY Accounts enrolled (From 1st Feb to 31st March 2022) Status as on 31st March, 2022	% of Target Achievem ent	Status of Achievement
1	KOPPAL	KARNATAKA	Big	154	3,080	5,612	182%	AWARD OF PAR- EXCELLENCE
2	BIDAR	KARNATAKA	Big	159	3,180	4,908	154%	AWARD OF PAR- EXCELLENCE
3	KALABURAGI	KARNATAKA	Big	233	4,660	6,854	147%	AWARD OF PAR- EXCELLENCE
4	YADGIR	KARNATAKA	Big	125	2,500	3,511	140%	Certificate of Excellence
5	BALLARI	KARNATAKA	Big	295	5,900	7,829	133%	Certificate of Excellence
6	CHAMARAJANAGARA	KARNATAKA	Big	112	2,240	2,880	129%	Certificate of Excellence
7	RAICHUR	KARNATAKA	Big	221	4,420	5,261	119%	Certificate of Excellence
8	BAGALKOTE	KARNATAKA	Big	252	5,040	5,011	99%	
9	DAVANGERE	KARNATAKA	Big	223	4,460	3,797	85%	
10	MYSURU	KARNATAKA	Big	494	9,880	6,887	70%	
11	TUMAKURU	KARNATAKA	Big	304	6,080	4,178	69%	
12	SHIVAMOGGA	KARNATAKA	Big	289	5,780	3,704	64%	
13	VIJAYAPURA	KARNATAKA	Big	238	4,760	3,017	63%	
14	HASSAN	KARNATAKA	Big	301	6,020	3,706	62%	
15	CHITRADURGA	KARNATAKA	Big	212	4,240	2,302	54%	
16	GADAG	KARNATAKA	Big	148	2,960	1,582	53%	
17	BENGALURU RURAL	KARNATAKA	Big	284	5,680	3,027	53%	
18	BELAGAVI	KARNATAKA	Big	586	11,720	6,208	53%	
19	RAMANAGARA	KARNATAKA	Big	156	3,120	1,512	48%	
20	MANDYA	KARNATAKA	Big	231	4,620	2,209	48%	
21	CHIKKABALLAPURA	KARNATAKA	Big	144	2,880	1,329	46%	
22	DHARWAD	KARNATAKA	Big	332	6,640	3,021	45%	
23	KOLAR	KARNATAKA	Big	185	3,700	1,676	45%	
24	HAVERI	KARNATAKA	Big	197	3,940	1,632	41%	
25	CHIKKAMAGALURU	KARNATAKA	Big	247	4,940	1,873	38%	
26	BENGALURU URBAN	KARNATAKA	Big	2,205	44,100	15,912	36%	
27	UTTARA KANNADA	KARNATAKA	Big	263	5,260	1,824	35%	
28	KODAGU	KARNATAKA	Big	151	3,020	874	29%	
29	UDUPI	KARNATAKA	Big	359	7,180	2,059	29%	
30	DAKSHINA KANNADA	KARNATAKA	Big	550	11,000	3,017	27%	

GOVERNMENT OF KARNATAKA

No. FD-CAM/16/2022

Karnataka Government Secretariat,
401, 4th gate, M.S. Building,
Bengaluru, Date: 25.03.2022.

From,

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

To,

The Convenor,
State Level Bankers' Committee &
General Manager,
Canara Bank,
HO Annexe, Gandhinagar,
Bangalore.

Sir,

Sub: Role of Financing Banks on Development of Properties and
Assets violating local Building bye-laws

A copy of the letter from the Chairman, Association of Consulting Civil Engineers (India) Bangalore Centre date 05.03.2022 and addressed to the Chief Secretary to Government on the role of financing banks on development of properties & assets violating local building bye-laws is enclosed.

Association of Consulting Civil Engineers (India) Bangalore Centre has showcased the negative impact of facilitating financial support to unscrupulous, unauthorized & illegal layout and building bye-laws violated buildings by the banks / financial institutions based on a study conducted with details printed in the newspapers for 3 days, which reveals that nearly 35 properties were illegally provided financial assistance from the banks. Some of the major irregularities listed are as under:

- a) Exceeding of FAR more than available FAR is very common in the properties listed.
- b) Many properties are been developed without obtaining technical approval from the Competent authority, DC Conversion seems to be presumed by the financiers as an approval for development which is impact incorrect and are considered to be revenue sites. The appropriate procedure is to obtain technical approval from the Competent Authority after the DC Conversion with regard to layout development.
- c) Apartment / Buildings build in the DC converted lands without appropriate building permit approval from Competent Authority is another illegal activity (As sanctioning of building permit is not issued for such DC converted sites).

..2

- d) Many buildings were built with appropriate building permit but exceeded FAR thereby violating building bye-laws.
- e) Many times the building permit is given by the Panchayat in the name of President of Panchayat etc., which is another illegal activity as Government as already brought the entire state under Local Development Authorities spread across the State.
- f) It is unfortunate that even the technical people who issues valuations / technical reports have not noticed all these above parameters. This probably due to the absence of Professional Regulations for Civil Engineers and other Professionals (non-civil engineers) are issuing the certificate without these details.
- g) Another study as shown that building constructed under such circumstances are endangered to natural calamities like floods, cyclones, heavy rains, earth quakes etc.,
- h) There will be much more violations with respect to setbacks, height, occupation, floors, safety design, etc., other than mentioned above which may be obtained after taking actual site measurements and after verifying documents.

Further it is suggested the banks and Financial Institutions being responsible constitutional bodies should:

- 1) Prevail and influence upon the State Governments in bringing a legislation for the professional such as Civil Engineers and Valuers in safeguarding, not only the interest of the bank and also the creating better living conditions.
- 2) Stop financing illegal constructions and layout activities.
- 3) Have their own office premises owned or hired in the legally law avoiding building with OC.
- 4) Banking offices / Branches located in violated buildings and illegally developed layouts should shut and moved to regularized buildings and be a model to others.

Since the information is relevant to the bankers & NBFCs operating in the State, the information be shared with the all the banks to ensure that corrective measures are initiated / taken up by the banks to avoid irregularities pointed out in the study. The matter may be placed as an agenda in the ensuing meeting of the SLBC for discussion.

Yours faithfully,

(Manju Prasannan Pillai)

Secretary to Government

(Fiscal Reforms)

Finance Department

copy to:

The Regional Director, Reserve Bank of India, Regional Office, #10/3/8, Nrupatunga Road, K R Circle, Bengaluru-560 001.

NATIONAL RURAL LIVELIHOODS MISSION - BANK LINKAGE

Annexure 2 - Geographic Wise Achievement For the year 2021-22 (31-03-2022)

Sl. No.	District	Target			Achievement			Achievement Percentage(%)		
		SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs(8/5*100)	Disbursement Amt. (9/6*100)	Outstanding Amt (10/7*100)
1	Bagalkot	1,370	4,270.00	7,210.00	18,012	41,446.21	37,772.09	100	100	100
2	Bangalore	5,960	27,780.00	36,730.00	6,334	22,365.91	25,223.65	100	80.51	68.67
3	Bangalore Rural	12,280	46,300.00	59,970.00	13,608	40,170.09	41,444.80	100	86.76	69.11
4	Belgaum	66,910	1,02,950.00	1,31,090.00	51,887	1,16,862.75	1,24,605.63	77.55	100	95.05
5	Bellary	19,930	55,220.00	71,170.00	21,567	51,184.29	56,132.31	100	92.69	78.87
6	Bidar	10,630	15,270.00	21,020.00	11,669	35,234.19	56,018.58	100	100	100
7	Bijapur	6,530	4,860.00	7,950.00	4,846	9,869.38	10,964.08	74.21	100	100
8	Chamarajanagar	3,510	12,540.00	17,600.00	17,439	54,564.63	55,035.15	100	100	100
9	Chikkaballapura	1,360	4,890.00	7,980.00	10,884	31,764.98	50,508.13	100	100	100
10	Chikmagalur	11,310	57,100.00	73,530.00	10,836	33,019.35	33,877.28	95.81	57.83	46.07
11	Chitradurga	23,980	74,180.00	94,970.00	20,553	41,366.54	35,657.14	85.71	55.77	37.55
12	Dakshina Kannada	26,780	1,09,440.00	1,39,230.00	1,01,596	3,38,328.49	3,54,572.11	100	100	100
13	Davanagere	2,490	5,690.00	8,990.00	29,056	80,872.39	85,161.18	100	100	100
14	Dharwad	13,680	56,270.00	72,480.00	18,923	42,309.78	49,391.75	100	75.19	68.15
15	Gadag	8,100	21,270.00	28,550.00	14,937	29,358.07	27,877.10	100	100	97.64
16	Gulbarga	17,020	15,480.00	21,290.00	17,724	29,876.17	28,938.66	100	100	100
17	Hassan	30,250	72,070.00	92,320.00	30,536	1,08,097.13	1,01,384.13	100	100	100
18	Haveri	11,260	43,010.00	55,840.00	16,468	44,741.80	43,169.45	100	100	77.31
19	Kodagu	6,680	38,430.00	50,100.00	5,465	15,469.08	18,372.11	81.81	40.25	36.67
20	Kolar	24,300	1,31,150.00	1,63,490.00	16,917	58,270.05	1,00,872.73	69.62	44.43	61.7
21	Koppal	4,030	6,340.00	9,810.00	17,767	45,930.97	39,666.68	100	100	100
22	Mandya	43,310	69,870.00	89,560.00	32,792	1,01,009.13	1,12,547.58	75.71	100	100
23	Mysore	7,370	32,690.00	42,890.00	32,821	1,26,066.01	1,01,576.19	100	100	100
24	Raichur	15,660	41,950.00	54,500.00	17,528	29,544.96	33,925.23	100	70.43	62.25
25	Ramanagara	13,200	42,620.00	55,350.00	15,578	44,238.73	51,193.82	100	100	92.49
26	Shimoga	23,960	92,930.00	1,18,500.00	15,639	48,304.73	69,384.15	65.27	51.98	58.55
27	Tumkur	43,090	87,260.00	1,11,390.00	34,064	1,01,500.04	1,33,694.01	79.05	100	100
28	Udupi	12,260	67,270.00	85,290.00	2,431	8,824.20	9,902.41	19.83	13.12	11.61
29	Uttara Kannada	19,140	50,330.00	65,160.00	19,526	62,832.37	57,861.33	100	100	88.8
30	Yadgir	920	570	2,040.00	4,911	9,123.24	9,484.99	100	100	100
31	Unmatched SHGS	0	0	0	4,138	13,417.04	17,679.83	100	100	100
Total		4,87,270	13,90,000	17,96,000	6,36,452	18,15,963	19,73,894	100.00	100.00	100.00

DATA SHOWING FAR/FSI VIOLATION AS PER THE PROPERTY DETAILS IN BANKERS AUCTION ADVERTISEMENTS THROUGH PRINT MEDIA

[Key words: Print Media= News Paper in which Notice Appeared, Plot Area= Sital Area at Ground, Plot Status= Whether Plot is falling under BBMP Limits or Whether Only DC Converted without Layout approval, etc, UDS= Undivided Land Share allotted to a flat in group Housing, FAR= Floor Area Ratio i.e. Total BUA/Plot Area, FSI= Floor Space Index same meaning as FAR, BBMP= Bruhat Bengaluru Mahanagar Palike, TNIE= The New Indian Express, CUB= Cit Union Bank, PNB= Punjab National Bank, NA= Not Available, UBI= Union Bank of India, SBI= State Bank of India, Allowable FAR as per BBMP Building Bye Laws]

Wherever Plot size is not available maximum allowable FAR is considered.

Other violations like Height Deviations, Set Back deviations, Occupation Violation, etc are to be ascertained only after physical measurements.

TDR loading is not considered as no information in this regard is available.

DC Converted But Not having Authority's Layout approval is also considered as Violation & is called Revenue plots or unauthorised layouts.

Allowable FAR may be less than mentioned in Table if road widths are not as per relevant widths.

Sl No (1)	Date (2)	Print Media (3)	Lending Bank or Agency (4)	PROPERTY OWNER (5)	PROPERTY ADDRESS (6)	Plot Area in SFT (7)	PLOT STATUS	UDS in SFT (8)	BUA SFT (9)	FAR/FSI (10)	ALLOWABLE FAR	REMARKS
1	31-12-2021	TN Ind Exp	CUB Ltd	Ms Padmavathi B	#19, New No 58, PIS 55-414-58, 2nd Mn, Hosakerehally, B'lore	600	BBMP	NA	2070	3.45	1.75	Res Bldg
2	31-12-2021	TN Ind Exp	PNB	Krishna C	Flat 303, Sri Vani Symphony, Jigini Hobli, Anneal Tq, B'lore	NA	NA	269	1275	4.74	3.25	Aptt Bldg
3	31-12-2021	TN Ind Exp	PNB	A Jyothi Mary,	Flat 103, Sri Vani Symphony, Jigini Hobli, Anneal Tq, B'lore	NA	NA	269	1275	4.74	3.25	Aptt Bldg
4	31-12-2021	TN Ind Exp	PNB	Dakshayini,	Flat G1, Gangadhar Residency, PID 70-63-53, Adugedi, B'lore	NA	NA	270	1114	4.12	3.25	Aptt Bldg
5	31-12-2021	TN Ind Exp	PNB	M/s Aldrich Glass & Engg	PID 95-426-33, Anwar Layout, Shampur Main Road, B'lore	684	NA	NA	1240	1.81	1.75	Res Bldg

BANKS & FINANCIAL INSTITUTIONS BEING THE RESPONSIBLE CONSTITUTIONAL BODIES SHOULD:-

- 1) Prevail & Influence upon the State Governments, Central Government and other related agencies in bringing a legislation for the Professionals Such as Civil Engineers & Valuers in safeguarding, not only the interest of the bank, but also in creating better living conditions.
- 2) STOP financing illegal constructions and layouts activities.
- 3) Have their own office premises owned or hired in the legally law abiding building with OC.
- 4) Banking offices/Branches located in violated Buildings & Illegal developed layouts shall be Shut & move to the Regularised buildings and be a model to others.

Just ONE ACTION OF STOPPING FINANCING OF ILLEGAL BUILDINGS WILL MAKE NEARLY 75-80% OF BUILDINGS TO FALL UNDER THE PURVIEW OF BYE-LAWS AUTOMATICALLY. By this they will be doing a great Service to the society in improving the urban life. Hope Banking Sector will understand the complexity and hardship faced by the citizens of the country and take necessary action at the earliest. (This information is already shared with RBI Governor , Finance Minister Govt of India, Chief Secretary Government of Karnataka, Chief Justice of Karnataka High court, Chief Commissioner of BBMP & Banking Ombudsman, Bengaluru).

Compiled by,

Er Shrikant S Channal, M Tech.

Chairman, ACCE(I), Bengaluru Centre

- 6) It is unfortunate that even the technical people who issues valuations/technical reports have not noticed all these above parameters. This is probably due to absence of Professional Regulations for Civil Engineers & other professionals (Non-Civil Engineers) are issuing the certificate without these details.
- 7) Another study by ACCE(I), Bangalore Centre has shown that the buildings constructed under such circumstances are endangered to nature calamities like floods, cyclones, heavy rains, earthquake etc, which were seen in Bhuj EQ, Orissa Cyclone & recent Monsoon in Bengaluru.
- 8) There will be much more violations with respect to setbacks, height, occupation, floors, safety design, etc other than mentioned above, which may be obtained after taking actual site measurements and after verifying documents.

The urban area is facing tremendous pressure on Civic Services due to these illegal construction and illegal layout developments and as is known to one & all, a large number of cases are pending before various courts throughout India in this regard. Indian Banks & Financial Institutions being the constitutional organisations, is it not their fundamental responsibility to utilise the resources in a legally established procedure as per prevailing acts? Bank Money is Public Money & should be utilised in the right perspective and is the only way we can anticipate from the banks for healthy urban development of the country. It is our small effort in bringing awareness amongst all the players, especially to the Banking Institutions as they are the important players in the development of the cities/urban areas. Banks also own moral responsibility in making our cities sustainable, Cleaner, safer and healthier.

At ACCE(I), national Professional Civil Engineer's body is striving hard to bring upon safe, sustainable and healthy built environment in urban local areas. It has initiated several steps like creating awareness amongst the citizens about the importance of "adherence to the building bye laws and involvement of Building Structural Civil Engg professionals" to have safe and sustainable buildings. Recently, on 26th November, 2021 ACCE(I), Bengaluru Centre conducted **Building Safety Walkathon** on Bangalore roads for this purpose. College students, professionals, other professional bodies including BIS participated in the mega event. Violation of buildings and layouts is a menace & threat to the society and every effort should be made to bring upon the systematic development as stipulated in the bye-laws.

Here the study has been concentrated on one particular aspect of Built-Up Area (BUA) exceeding the allowable FAR (Floor Area Ratio) stipulated by BBMP/local building bye-laws.

In case of individual buildings FAR is directly calculated based on ratio of BUA to Plot area. In case of Apartments FAR is calculated based on UDS (Undivided Land Share component) as the land/Plot/Site area component in that apartment mentioned in the notice has been taken for calculating FAR. FAR has been calculated as per BBMP bye-laws and compared with the existing allowable FAR based on the data furnished in the notifications. (This may slightly vary based on the other factors like loading TDR, Exempted areas such as Stairs Head room, Service ducts etc, but the effect of those parameters is normally 10 to 15% only. On the other hand additional violations which are beyond the scope of this investigation but can be assessed only after physical measurements are not included.)

Although the table is self explanatory. Some of the irregularities are worth mentioning here:-

- 1) Exceeding of FAR more than allowable FAR (as per BBMP bye-laws) is very common in the properties listed.
- 2) Many properties have been developed *without obtaining technical approval from the competent authority. DC conversion seems to be presumed by the financiers as as the approval for the development which is infact incorrect and are considered to be revenue sites.* The appropriate procedure is to obtain technical approval from the competent authority after the DC conversion of the land with regards to the layout development.
- 3) Apartment/ Buildings built in the DC converted lands without appropriate building permit approval from the competent authority is another illegal activity (as sanctioning of Building Permit is not issued for such DC Converted sites).
- 4) Many buildings have been built with appropriate building permit but exceeded FAR thereby violating building bylaws.
- 5) Many times the Building Permit is being given by Panchayats in the name of President of Panchayat, etc which is another illegal activity as Government has already brought the entire state under Local Development Authorities spread across the state.

ROLE OF FINANCING BANKS ON DEVELOPMENT OF PROPERTIES & ASSETS VIOLATING LOCAL BUILDING BYE-LAWS

Association of Consulting Civil Engineers (I), a National Professional Civil Engineer's body having its presence throughout the country with more than 25 centres. It is always the endeavour of the professional body to bring upon the issues that affect the society and suggest effective measures in making our built environment safe, sustainable and healthy. In one of its efforts it is found that Bankers and Financial Institutions are advancing finances indiscriminately to all the development works regardless of whether those developments are abiding the prevailing laws.

Banks & Financial Institutions in India forward finances/loans for the development of properties for various development activities including Layout Development & Building Construction. Financing to the layouts and the buildings that are following all the legitimate/mandatory procedures laid down by the bye-laws is always welcome & is what intended to be. However financing by the leading bankers or financiers to the properties that are violating or already violated buildings and layouts is becoming very common & that is point of discussion here. Most of the Financiers/Bankers won't differentiate between violated or non-violated properties and /or buildings. If the bankers/financiers go on lending/financing to such assets/properties/layouts in this fashion the violation becomes further rampant and future of the urban life is unlikely to improve intended goals. And a stage may reach wherein it will become impossible to rectify or correct the system.

Here, ACCE(I), with a small data collected from a leading national newspaper "The New Indian Express" of only 3-days, taken randomly, about properties that fall under NPA, (non-performing assets), which have been issued notices for the auctioning to recover the finances/loans forwarded either for developing them or taken as a surety/collateral security, have been studied meticulously about violation aspects.



ASSOCIATION OF CONSULTING CIVIL ENGINEERS (INDIA) BANGALORE CENTRE

H.O. Bangalore (Registered under the Societies Act-1960) Reg. No. 25/85-86

A-21, A Block, 2nd Floor, Brigade MM Industrial Complex, K. R. Road, Near Yediyur Circle, Bengaluru - 560 070
Tel : 080-2677 0365, 2677 0366 | E-mail : accebangalorecentre@gmail.com | Website : www.acce.in

CS/E-3793912/2022

Date: 05.03.2022

To
Mr. P Ravikumar,
Chief Secretary,
Govt of Karnataka,
Vidhan Soudha, Bangalore.
Email: cs@karnataka.gov.in

09/03/2022

ಪಿ. ರವಿ ಕುಮಾರ್, ಡಿ.ಆ.ಸೆ.
ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ

ಶ್ರೀ. ಪು. ಕೆ. ಜಿ.

ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ, ಬಿ.ಎಂ.ಸಿ.ಸಿ.ಸಿ.

Dear Sir,

Subject:- ROLE OF FINANCING BANKS ON DEVELOPMENT OF PROPERTIES & ASSETS VIOLATING LOCAL BUILDING BYE-LAWS

We are enclosing herewith the details showcasing the negative impact of facilitating Financial Support to unscrupulous, unauthorised & illegal Layouts and Building Bye-Law Violated buildings by your enlisted Banks/Financial Institutions. Banks are being Public Property the funds shall be used in a manner accepted legally in our system. But the small details provided here in from only 3-Days single print media (The New Indian Express) reveals that nearly 35 properties were illegally provided financial assistance from banks. That too these properties are those declared as NPA & so appeared in the media for auction to recover their monies. Thinking about overall scene may be unimaginable. As per the recent survey in Bangalore, it has witnessed an enormous building violations in about 95% of buildings. That is to say only 5% of the building fall in line legally.

Therefore Your attention in this regard is very urgently needed and needs your urgent action to stop this menace.

Thanking you
Your's faithfully,

Er Shrikant S Channal

Er Shrikant S Channal, MTech.
Chairman, ACCE(I), Bangalore Centre

Encl: Article on above subject

O/o ACS, FD

No: 3793912

Dt: 11/03/2022

SEy (FF)

4/3/22
FA/1/22
14/3/22

- 210 -

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NATIONAL RURAL LIVELIHOODS MISSION - BANK LINKAGE													
Annexure 1 - R1.1 Bank Wise Achievement Report (Rupees in Lakhs) For the year 2021-22 (31-03-2022)													
S.No	Bank Name	Target			Achievement				Achievement				
		SHGs		Total Disbursement Amt.	Total Outstanding Amt.	Total SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs (8/5*100)	Disbursement (9/6*100)	Outstanding (10/7*100)		
		Fresh SHG's	Repeat/Renewals/Enhancement										
1	2	3	4	5	6	7	8	9	10	11	12	13	
1	Bank of Baroda	500	48250	48750	140800	211500	75653	229565.05	244627.3	100	100	100	
2	Bank of India	100	140	240	800	2400	938	6016.51	6319.3	100	100	100	
3	Bank of Maharashtra	100	10	110	300	200	20	46.89	144.43	18.18	15.63	72.22	
4	Canara Bank	2630	31240	33870	98800	200400	51377	160720.33	192836.2	100	100	96.23	
5	Central Bank of India	200	190	390	600	1400	176	512.66	1204.31	45.13	85.44	86.02	
6	IDBI	800	81338	82138	205000	193300	92005	211217.75	205842	100	100	100	
7	Indian Bank	500	340	840	1500	2800	324	1239.68	2255.12	38.57	82.65	80.54	
8	Indian Overseas Bank	500	1420	1920	2300	6800	701	2937.51	4141.36	36.51	100	60.9	
9	Punjab and Sind Bank	0	0	0	0	0	0	0	0	0	0	0	
10	Punjab National Bank	500	60	560	800	400	65	289.51	548.08	11.61	36.19	100	
11	State Bank of India	180	17980	18160	109000	111600	43619	190194.85	174314.2	100	100	100	
12	UCO Bank	100	130	230	500	400	203	429.05	371.34	88.26	85.81	92.84	
13	Union Bank of India	2100	20950	211050	527300	557600	268241	700003.54	649012	100	100	100	
	Public Sector Bank	8210	390048	398258	1087700	1288800	533322	1503173.33	1481616	100	100	100	
1	Karnataka Gramin Bank	500	58192	58692	171000	229600	63664	162158.44	193358.8	100	94.83	84.22	
2	Karnataka Vikas Gr. Bank	8000	2760	10760	15000	15600	5247	16642.26	15967.55	48.76	100	100	
	Regional Rural Bank	8500	60952	69452	186000	245200	68911	178800.7	209326.4	99.22	96.13	85.37	
1	HDFC Bank	70	6880	6950	41700	57000	13986	59260.54	64581.76	100	100	100	
2	ICICI Bank	20	1700	1720	10300	17500	2256	9271.19	14629.89	100	90.01	83.6	
3	Karnataka Bank	100	90	190	300	2300	0	0	2322.64	0	0	100	
4	Tamilnad Mercantile Bank	0	0	0	0	0	0	0	1.28	0	0	100	
	Private Sector Bank	190	8670	8860	52300	76800	16242	68531.73	81535.57	100	100	100	
1	Karnataka State Co-op Apex Bank Ltd.	100	10600	10700	64000	185200	17977	65456.94	201416.8	100	100	100	
	Coperative Bank	100	10600	10700	64000	185200	17977	65456.94	201416.8	100	100	100	
	Grand Total	17000	470270	487270	1390000	1796000	636452	1815962.7	1973894	100	100	100	

National Urban Livelihoods Mission (NULM)

SEP-I Overall Applications Report

SEP-I Overall Applications Progress From 01.04.2021 To 31.03.2022

S No.	District	Target 2021-22	Total Intent	Approved by UIb	Approved by TF	Loan sanctioned by Bank	Rejected by Bank	Pending with Bank	Loan Disbursed	% Progress	Ranking
1	CHITRADURGA	64	212	91	90	92	0	60	91	142.19	1
2	YADAGIRI	57	204	145	144	73	0	76	73	128.07	2
3	CHICKMAGALORE	44	117	98	99	50	1	69	50	113.64	3
4	CHAMRAJNAGAR	49	246	139	132	54	0	112	54	110.20	4
5	KOPPAL	82	208	153	162	88	0	124	88	107.32	5
6	RAMANAGAR	31	121	110	105	36	0	69	33	106.45	6
7	DAKSHINAKANNADA	43	88	55	53	47	0	18	45	104.65	7
8	HASSAN	40	73	69	66	40	0	27	39	97.50	8
9	HAVERI	48	156	82	77	45	0	32	45	93.75	9
10	VIJAYAPUR	49	103	46	45	45	0	0	44	89.80	10
11	DAVANGERE	104	342	239	240	84	0	159	85	81.73	11
12	MANDYA	55	131	89	88	43	0	46	43	78.18	12
13	BELGAVI	169	480	311	295	146	0	167	132	78.11	13
14	BELLARY	123	371	243	197	85	0	118	87	70.73	14
15	UDUPI	22	32	28	28	17	0	11	13	59.09	15

S No.	District	Target 2021-22	Total Intent	Approved by UIb	Approved by TF	Loan sanctioned by Bank	Rejected by Bank	Pending with Bank	Loan Disbursed	% Progress	Ranking
16	KOLAR	88	126	105	104	74	0	31	51	57.95	16
17	SHIMOGA	85	178	177	171	46	0	133	45	52.94	17
18	DHARWAD	154	409	372	352	80	0	285	77	50.00	18
19	UTTARAKANNADA	40	45	34	34	21	0	14	20	50.00	19
20	BANGALORE RURAL	41	89	76	70	22	0	51	19	46.34	20
21	RAICHUR	128	459	178	181	67	0	117	59	46.09	21
22	TUMKUR	71	169	62	59	31	0	31	32	45.07	22
23	BAGALKOTE	67	165	76	70	47	0	24	29	43.28	23
24	CHICKBALAPUR	79	175	136	134	31	0	103	30	37.97	24
25	KALABURGI	207	332	236	231	64	0	190	46	22.22	25
26	GADAG	109	249	92	90	23	0	67	23	21.10	26
27	BIDAR	125	131	40	28	26	0	3	21	16.80	27
28	MYSORE	94	175	131	130	9	0	123	8	8.51	28
29	BANGALORE URBAN	10	4	0	0	0	0	0	0	0.00	29
30	BBMP	125	145	134	138	2	0	136	0	0.00	30
31	KODAGU	6	8	0	0	0	0	0	0	0.00	31
	Total	2409	5743	3747	3613	1488	1	2396	1382	57.37	

National Urban Livelihoods Mission (NULM)

SEP-G Overall Applications Report

SEP-G Overall Applications Progress From 01.04.2021 To 31.03.2022

SN No.	District	Target 2021-22	Total Intent	Applications Approved by TF	Applications Approved with Bank	Applications Pending at Bank	Applications Rejected by Bank	Loan Disbursed	% Progress	Ranking
1	DAKSHINAKANNADA	2	8	6	6	0	0	6	300.00	1
2	CHICKMAGALORE	1	5	2	2	0	0	2	200.00	2
3	CHITRADURGA	6	11	8	8	0	0	8	133.33	3
4	DHARWAD	6	9	8	8	0	0	8	133.33	4
5	HAVERI	4	6	4	5	0	0	5	125.00	5
6	MANDYA	7	8	8	9	0	0	8	114.29	6
7	RAMANAGAR	7	11	13	9	4	0	8	114.29	7
8	TUMKUR	9	10	8	11	0	0	10	111.11	8
9	CHAMRAJNAGAR	4	5	4	4	0	0	4	100.00	9
10	HASSAN	3	5	3	3	0	0	3	100.00	10
11	YADAGIRI	6	8	9	7	4	0	6	100.00	11
12	BELLARY	32	40	27	31	5	0	27	84.38	12
13	KOPPAL	14	19	17	10	8	0	10	71.43	13
14	DAVANGERE	16	12	12	14	1	0	11	68.75	14
15	BANGALORE RURAL	9	7	6	6	1	0	5	55.56	15

SN _o .	District	Target 2021-22	Total Intent	Applications Approved by TF	Applications Approved with Bank	Applications Pending at Bank	Applications Rejected by Bank	Loan Disbursed	% Progress	Ranking
16	BELGAVI	18	22	14	12	4	0	10	55.56	16
17	KOLAR	9	5	4	5	0	0	4	44.44	17
18	CHICKBALAPUR	8	13	13	3	10	0	3	37.50	18
19	BAGALKOTE	13	7	4	5	0	0	4	30.77	19
20	KALABURGI	19	10	6	5	2	0	4	21.05	20
21	SHIMOGA	13	7	2	3	0	0	2	15.38	21
22	UTTARAKANNADA	10	1	1	1	0	0	1	10.00	22
23	GADAG	17	15	7	2	5	0	1	5.88	23
24	BANGALORE URBAN	0	1	0	0	0	0	0	0.00	24
25	BBMP	7	0	0	0	0	0	0	0.00	25
26	BIDAR	7	1	0	0	0	0	0	0.00	26
27	KODAGU	0	0	0	0	0	0	0	0.00	27
28	MYSORE	8	5	8	0	8	0	0	0.00	28
29	RAICHUR	16	19	17	1	16	0	0	0.00	29
30	UDUPI	1	4	0	0	0	0	0	0.00	30
31	VIJAYAPUR	1	0	1	1	0	0	0	0.00	31
		273	274	212	171	68	0	150	54.95	

State Name : Karnataka

SHG CL Overall Applications Report

SHG CL Overall Applications Progress From 01.04.2021 To 31.03.2022

S.No	District	Target 2021-22	Total no of applications (Received)	No of applications sanctioned by bank	No of loan disbursed by bank	Disburse Pending From Bank	% Progress on Disburse	Ranking
1	MANDYA	23	39	32	32	0	139.13	1
2	DHARWAD	42	55	54	53	1	126.19	2
3	DAKSHINA KANNADA	35	49	38	40	-2	114.29	3
4	CHAMRAJNAGAR	42	80	51	47	4	111.90	4
5	YADAGIRI	24	55	25	25	0	104.17	5
6	HASSAN	12	16	12	12	0	100.00	6
7	BELGAVI	81	98	77	77	0	95.06	7
8	CHITRADURGA	27	24	21	22	-1	81.48	8
9	RAMANAGAR	17	10	13	13	6	76.47	9
10	BELLARY	82	42	64	61	3	74.39	10
11	VIJAYAPUR	20	18	14	14	0	70.00	11
12	CHICKMAGALORE	18	13	12	12	12	66.67	12

State Name : Karnataka

SHG CL Overall Applications Report

SHG CL Overall Applications Progress From 01.04.2021 To 31.03.2022

S.No	District	Target 2021-22	Total no of applications (Received)	No of applications sanctioned by bank	No of loan disbursed by bank	Disburse Pending From Bank	% Progress on Disbursement	Ranking
13	UDUPI	12	14	8	8	0	66.67	13
14	TUMKUR	31	25	21	19	2	61.29	14
15	HAVERI	18	21	11	11	0	61.11	15
16	KOLAR	34	25	20	18	2	52.94	16
17	UTTARA KANNADA	37	23	19	17	2	45.95	17
18	KOPPAL	41	52	18	18	0	43.90	18
19	RAICHUR	51	54	24	22	2	43.14	19
20	KALABURGI	75	53	35	28	7	37.33	20
21	DAVANGERE	33	15	13	12	1	36.36	21
22	SHIMOGA	49	20	16	16	0	32.65	22
23	BANGALORE RURAL	20	6	6	6	0	30.00	23
24	CHICKBALAPUR	21	18	6	6	5	28.57	24
25	GADAG	28	14	5	5	0	17.86	25

State Name : Karnataka								
SHG CL Overall Applications Report								
SHG CL Overall Applications Progress From 01.04.2021 To 31.03.2022								
S.No	District	Target 2021-22	Total no of applications (Received)	No of applications sanctioned by bank	No of loan disbursed by bank	Disburse Pending From Bank	% Progress on Disbuseme	Ranking
26	MYSORE	78	30	16	10	6	12.82	26
27	BIDAR	43	4	5	4	1	9.30	27
28	BAGALKOTE	24	9	6	2	4	8.33	28
29	BBMP	226	57	22	16	6	7.08	29
30	BANGALORE URBAN	0	0	0	0	0	0.00	30
31	KODAGU	5	0	0	0	0	0.00	31
Total		1249	939	664	626	61		

SHG G Bank wise details As on 31/03/2022

S.No	Bank Name	No. of applications send to the bank	No. of Loan Sanctioned				No. of Loan Disbursed			
			Term Loan (TL)	Cash Credit Limit (CCL)	Composit e Loan (TL & CCL)	Term Loan (TL)	Cash Credit Limit (CCL)	Composit e Loan (TL & CCL)	Term Loan (TL)	Cash Credit Limit (CCL)
1	ANDHRA BANK	4	1	2	0	0	2	0	0	0
2	BANK OF BARODA	101	95	0	0	90	0	0	0	0
3	BANK OF INDIA	22	12	9	0	12	9	0	0	0
4	BANK OF MAHARASHTRA	2	1	0	0	1	0	0	0	0
5	CANARA BANK	240	182	26	0	164	22	1	0	0
6	CORPORATION BANK	13	10	1	0	10	1	0	0	0
7	DENA BANK	1	1	0	0	1	0	0	0	0
8	HDFC BANK LTD	53	38	1	0	38	1	0	0	0
9	ICICI BANK LTD	31	29	0	0	27	0	0	0	0
10	IDBI BANK LTD	1	1	0	0	1	0	0	0	0
11	INDIAN BANK	6	2	1	0	2	1	0	0	0
12	INDIAN OVERSEAS BANK	26	20	1	0	16	4	0	0	0

13	KARNATAKA BANK LTD	17	4	1	0	4	1	0
14	KARNATAKA VIKAS GRAMEENA BANK	60	35	21	0	35	23	0
15	PUNJAB NATIONAL BANK	3	4	1	0	4	1	0
16	STATE BANK OF INDIA	55	25	1	0	22	1	0
17	STATE BANK OF MYSORE	4	4	0	0	4	0	0
18	SYNDICATE BANK	23	14	7	0	12	6	0
19	UCO BANK	6	4	0	0	4	0	0
20	UNION BANK OF INDIA	43	23	5	0	23	5	0
21	VILAVA BANK	9	11	0	0	11	0	0
22	Pragathi Gramina Bank	34	15	0	0	15	0	0
23	Cauvery Gramena Bank	2	3	0	0	3	0	0
24	DISTRICT COOPERATIVE CENTRAL BANK	1	1	0	0	1	0	0
25	DCC Bank	17	12	0	0	12	0	0
26	Krishna Prgathi Grameena Bank	9	1	0	0	1	0	0
27	HDFC Bank	19	12	3	0	12	3	0

28	ICICI Bank	8		7	0	0	6	0	0
29	IDBI Bank	1		1	0	0	1	0	0
30	The CENTRAL CO-OPERATIVE BANK LTD	1		1	0	0	1	0	0
31	HDCC Bank	2		1	0	0	1	0	0
32	RAICHUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD	4		4	0	0	4	0	0
33	PRAGATHI KRISHNA GRAMINA BANK	17		12	0	0	11	0	0
34	SBI	1		1	0	0	1	0	0
35	KARNATAKA GRAMIN BANK	20		14	0	0	13	0	0
36	PANJAB NATIONAL BANK	1		1	0	0	0	0	0

NULM

SHG-SEP I,G,CL DAY-NULM DETAILS as on 31.03.2022									
Name of the Component	Bankwise Target given by the LDM SEP(I)	No. of Applications Submitted to Bank	Applications Submitted to Bank Amt in lakh	No of Applications Sanctioned	Amount Sanctioned Rs (.In lakhs)	No of Applications Disbursed	Amount Disbursed Rs (.In lakhs)	Pending	% on disbursement against target
1	2	3	4	5	6	7	8	9	10
Self employment Programme-Individual enterprises	2409	3613	5106.5	1488	1053.50	1382	955.50	2231	57.37
Self employment Programme- Group Enterprises	273	212	1045.28	171	654.24	150	503.84	62	54.95
SHGs Credit Linkages	1249	939	2285.28	664	1420.02	626	1304.10	313	50.12
Total	3931	4764	8437.06	2323	3127.76	2158	2763.44	2606	54.90