ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:ಇ-ಪಸಂಮೀ 05 ಕಕುಮ 2020, ದಿನಾಂಕ:07.11.2020 ಕ್ಕೆ

ಅನುಬಂಧ

2020-21 ನೇ ಸಾಲಿನಲ್ಲಿ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಉತ್ಪಾದಕರ ಸಹಕಾರ ಸಂಘಗಳಿಗೆ ಮಾಂಸ ಹಾಗೂ ಮಾಂಸದಿಂದ ತಯಾರಿಸಿದ ಖಾದ್ಯ ವಸ್ತುಗಳ ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ ಸ್ಥಾಪನೆಗೆ ಆರ್ಥಿಕ ನೀಡುವ ಯೋಜನೆಯ ಮಾರ್ಗಸೂಚಿಗಳು ;

2020-21 ನೇ ಸಾಲಿನಲ್ಲಿ ರಾಷ್ಟ್ರೀಯ ಕೃಷಿ ವಿಕಾಸ ಯೋಜನೆ **(RKVY-RAFTAAR)** ಅಡಿಯಲ್ಲಿ ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದಲ್ಲಿ ಸಂಯೋಜನೆಗೊಂಡಿರುವ ಅರ್ಹ ಮತ್ತು ಆಯ್ಕೆಗೊಂಡ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಉತ್ಪಾದಕರ ಸಹಕಾರ ಸಂಘಗಳಿಗೆ ಮಾಂಸ ಹಾಗೂ ಮಾಂಸದಿಂದ ತಯಾರಿಸಿದ ಖಾದ್ಯ ವಸ್ತುಗಳ ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ ಸ್ಥಾಪಿಸಲು ಒಂದು ಸುಸಜ್ಜಿತ ವಾಹನ ಹೊಂದಲು ಆರ್ಥಿಕ ನೆರವು ನೀಡಲಾಗುವುದು.

1. ಯೋಜನೆಯ ಮೊತ್ತ : 1100.00 ಲಕ್ಷಗಳು.
2. ಘಟಕದ ವೆಚ್ಚ:- ಪ್ರತಿ ಘಟಕದ ಮೊತ್ತ; ರೂ. 11.00 ಲಕ್ಷಗಳು

   ಘಟಕ ವೆಚ್ಚದಲ್ಲಿ ಶೇ.50 ರ ಸಹಾಯಧನದಲ್ಲಿ ರಾಜ್ಯಾದ್ಯಂತ ಆಯ್ದ 200 ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಉತ್ಪಾದಕರ ಸಹಕಾರ ಸಂಘಗಳಿಗೆ, ಪ್ರತಿ ಸಂಘಕ್ಕೆ ಒಂದು ಸುಸಜ್ಜಿತ ವಾಹನವನ್ನು ಪರಿಕರಗಳೊಂದಿಗೆ ನೀಡಲು ಯೋಜಿಸಿದೆ.

   ಘಟಕದ ವೆಚ್ಚದ ಶೇ.50 ರಷ್ಟು ರೂ.5,50,000/ ಸಹಾಯಧನವಾಗಿ ಪಾವತಿಸಲಾಗುವುದು, ಉಳಿದ ಶೇ.50ರಷ್ಟು ರೂ.5,50,000/ ಗಳನ್ನು ಸಾಲದ ರೂಪದಲ್ಲಿ ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕುಗಳು/ಗ್ರಾಮೀಣ/ಜಿಲ್ಲಾ ಕೇಂದ್ರ ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳಿಂದ ಪಡೆಯುವುದು ಅಥವಾ ಸಂಬಂಧಪಟ್ಟ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಉತ್ಪಾದಕರ ಸಹಕಾರ ಸಂಘವು ಭರಿಸಬಹುದಾಗಿದೆ.

3. ಒಟ್ಟು ಘಟಕಗಳು : 200

   ಘಟಕದ ವಿವರಗಳು:

ಕ್ರ.ಸಂ	ವಿವರಗಳು	ಅಂದಾಜು ಮೊತ್ತ (ರೂಗಳಲ್ಲಿ)
1	[illegible]	[illegible]

2	ಸ್ಟೇನ್‌ಲೆಸ್‌ಸ್ಟೀಲ್ ಫ್ಯಾಬಿಕೇಷನ್(ಫುಡ್‌ಗ್ರೇಡ್)	2,25,000
3	ಪರಿಕರಗಳ ಅಳವಡಿಕೆಗಾಗಿ– • Cooking range-Stainless steel working top and sides • 4 brass burner on top with separate grill and oven chambers, all operating on gas . • Thermostatically-controlled, vitreous enamelled oven chamber • Spring-loaded tempered glass top cover for extra safety • Working table, Deep freezer, Generator -2, KVA, Microwave oven, Weighing balance, Deep fat fryer, Hand held heat sealing machine for bags/pouches, Meat mincer, Heavy duty mixer, Food grade cookery utensil, etc.,	1,75,000
	ಒಟ್ಟು	11,00,000

4. **ಯೋಜನಾ ವ್ಯಾಪ್ತಿ:–**

ರಾಜ್ಯದ ಎಲ್ಲಾ 30 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುವುದು.

5. **ಯೋಜನೆಯ ಫಲಾನುಭವಿಗಳು :–**

ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದಲ್ಲಿ ಸಂಯೋಜನೆಗೊಂಡಿರುವ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಉತ್ಪಾದಕರ ಸಹಕಾರ ಸಂಘಗಳು.

6. **ಅರ್ಹತೆ :–**

1. ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದಲ್ಲಿ ಸಂಯೋಜನೆಗೊಂಡು ಕನಿಷ್ಠ ಒಂದು ವರ್ಷ ಪೂರೈಸಿರಬೇಕು.
2. 2018–19 ಅಥವಾ 2019–20ನೇ ಆರ್ಥಿಕ ವರ್ಷದ ಸಂಘದ ಲೆಕ್ಕ ಪರಿಶೋಧನೆ ವರದಿಯನ್ನು ಸಲ್ಲಿಸಬೇಕು.
3. ಘಟಕದ ವೆಚ್ಚದ 50 % ರಷ್ಟು (ರೂ.5,50,000/–) ಮೊತ್ತವನ್ನು ಸಂಘವು ಸಾಲ ಪಡೆಯಲು ಸಂಬಂಧಿಸಿದ ಬ್ಯಾಂಕ್ ವ್ಯವಸ್ಥಾಪಕರಿಂದ ಒಪ್ಪಿಗೆ ಪತ್ರ ಪಡೆದು ಸಲ್ಲಿಸುವುದು, ಇಲ್ಲವೇ ಸಂಘವು ಭರಿಸುವುದಾದರೆ, ಸಂಘದ ಕಾರ್ಯಕಾರಿ ಸಮಿತಿಯಿಂದ ನಿರ್ಣಯಿಸಿದ ಠರಾವು ಪ್ರತಿ ಸಲ್ಲಿಸಬೇಕು.
4. ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮದಲ್ಲಿ ಸಂಯೋಜನೆಗೊಂಡಿರುವ ಅರ್ಹ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಉತ್ಪಾದಕರ ಸಹಕಾರ ಸಂಘಗಳಿಗೆ, [illegible] ಬರುವಂತೆ ಘಟಕಗಳನ್ನು [illegible]

ಅರ್ಹ ಸಂಘಗಳು ಇಚ್ಛಿಸಿದಲ್ಲಿ, ಘಟಕಗಳು ಉಳಿದಲ್ಲಿ ಅಂತಹ ಸಂಘಗಳನ್ನು ಆಯ್ಕೆ ಮಾಡಲಾಗುವುದು ಹಾಗೂ ಸದರಿ ಸಂಘವು ಆಯ್ಕೆಯಾದ ಪಕ್ಕದ ತಾಲ್ಲೂಕಿನಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುವ ಬಗ್ಗೆ ಸಂಘದ ಕಾರ್ಯಕಾರಿ ಸಮಿತಿಯಲ್ಲಿ ಚರ್ಚಿಸಿ, ನಿರ್ಣಯಿಸಿ, ಅದರ ಠರಾವು ಪ್ರತಿಯನ್ನು ಸಲ್ಲಿಸಬೇಕು.

7.ಫಲಾನುಭವಿಯ ಸಂಘದ ಆಯ್ಕೆ :-

ನಿಗಮದ ಜಿಲ್ಲಾ ಅನುಷ್ಠಾನಾಧಿಕಾರಿಗಳು ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಉತ್ಪಾದಕರ ಸಹಕಾರ ಸಂಘಗಳಿಂದ ನಿಗಧಿತ ನಮೂನೆಯಲ್ಲಿ ಅರ್ಜಿಗಳನ್ನು ಸ್ವೀಕರಿಸಿ ಆಯ್ಕೆ ಸಮಿತಿಗೆ ಸಲ್ಲಿಸುವುದು. ನಂತರ ಆಯ್ಕೆ ಸಮಿತಿಯ ಮೂಲಕ ನಿಗದಿಪಡಿಸಿದ ಗುರಿಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ಅರ್ಹ ಫಲಾನುಭವಿ ಸಂಘಗಳನ್ನು ಆಯ್ಕೆ ಮಾಡಲಾಗುವುದು.

8. ಫಲಾನುಭವಿ ಸಂಘದ ಆಯ್ಕೆ ಸಮಿತಿ :-

ಕ್ರಮ ಸಂಖ್ಯೆ	ಸಮಿತಿ ವಿವರ	
1	ಅಧ್ಯಕ್ಷರು, ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿ, ಬೆಂಗಳೂರು	ಅಧ್ಯಕ್ಷರು
2	ಆಯುಕ್ತರು, ಪಶುಪಾಲನೆ ಮತ್ತು ಪಶುವೈದ್ಯಕೀಯ ಸೇವೆಗಳ ಇಲಾಖೆ, ಬೆಂಗಳೂರು	ಸದಸ್ಯರು
3	ನಿರ್ದೇಶಕರು, ಪಶುಪಾಲನೆ ಮತ್ತು ಪಶುವೈದ್ಯಕೀಯ ಸೇವೆಗಳ ಇಲಾಖೆ, ಬೆಂಗಳೂರು	ಸದಸ್ಯರು
4	ನಿಬಂಧಕರು, ಸಹಕಾರ ಇಲಾಖೆ, ಬೆಂಗಳೂರು /ಅವರ ಪ್ರತಿನಿಧಿ	ಸದಸ್ಯರು
5	ಸಂಚಾಲಕರು, ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರ್ಸ್ ಸಮಿತಿ /ಅವರ ಪ್ರತಿನಿಧಿ	ಸದಸ್ಯರು
6	ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿ, ಬೆಂಗಳೂರು	ಸದಸ್ಯ ಕಾರ್ಯದರ್ಶಿ

9. ಸಮಿತಿಯ ಕಾರ್ಯವ್ಯಾಪ್ತಿ :-

- ✓ ಸಂಚಾರಿ ಮಾಂಸ ಹಾಗೂ [illegible] ತಯಾರಿಸಿದ ಖಾದ್ಯ ವಸ್ತುಗಳ ಮಾರಾಟ ಮಳಿಗೆ ಸ್ಥಾಪನ ಯೋಜನೆ ಫಲಾನುಭವಿಗಳನ್ನು [illegible] ಸಮಯದಲ್ಲಿ ನಿಗದಿತ ಗುರಿಗಳನ್ವಯ ಆಯ್ಕೆ [illegible]

✓ ಯೋಜನೆಯಲ್ಲಿ ಲೋಪದೋಷಗಳು ಕಂಡುಬಂದರೆ ಅಂಥವುಗಳನ್ನು ನಿವಾರಿಸಲು ಸಲಹೆ ನೀಡುವುದು.

✓ ನಿಗಧಿಪಡಿಸಿದ ವಿನ್ಯಾಸಕ್ಕನುಗುಣವಾಗಿ ಗುಣಮಟ್ಟದ ಸ್ವತ್ತುಗಳನ್ನು ಖರೀದಿಸಲು ಸಲಹೆ ನೀಡುವುದು.

✓ ಫಲಾನುಭವಿಯ ಸಂಘದ ನಿರಾಸಕ್ತಿ, ಇನ್ನಿತರೆ ಕಾರಣಗಳಿಂದ ಅನುದಾನ ಬಳಕೆಯಾಗದ ಸಂಧರ್ಭಗಳಲ್ಲಿ ಅನುದಾನಕ್ಕೆ ಅನುಗುಣವಾಗಿ ಬೇರೆ ಸಂಘವನ್ನು ಆಯ್ಕೆ ಮಾಡುವುದು.

10.ಯೋಜನಾ ಅನುಷ್ಠಾನ ವಿಧಾನ :-

1. ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ನಿಗಮದ ಜಿಲ್ಲಾ ಅನುಷ್ಠಾನಾಧಿಕಾರಿಗಳಿಗೆ ಗುರಿಗಳನ್ನು ಮರುಹಂಚಿಕೆ ಮಾಡುವುದು.
2. ನಿಗಮದ ಜಿಲ್ಲಾ ಅನುಷ್ಠಾನಾಧಿಕಾರಿಗಳು ಪತ್ರಿಕಾ ಪ್ರಕಟಣೆ/ನಿಗಮದಲ್ಲಿ ಸಂಯೋಜನೆಗೊಂಡಿರುವ ಜಿಲ್ಲೆಯಲ್ಲಿನ ಎಲ್ಲಾ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಉತ್ಪಾದಕರ ಸಹಕಾರ ಸಂಘಗಳಿಗೆ ಪತ್ರ ಬರೆದು ಪ್ರಚಾರ ನೀಡಿ, ನಿಗದಿತ ನಮೂನೆಯಲ್ಲಿ ಅರ್ಜಿಗಳನ್ನು ಪಡೆಯುವುದು.
3. ಜಿಲ್ಲೆಗೆ ನಿಗದಿಯಾದ ಗುರಿಗಳನ್ನು ಜಿಲ್ಲಾ ಲೀಡ್ ಬ್ಯಾಂಕ್ ಮುಖಾಂತರ ಸೇವಾ ಬ್ಯಾಂಕುಗಳಿಗೆ ಕ್ಷೇತ್ರಗಳನ್ನಾಧರಿಸಿ ಗುರಿಗಳನ್ನು ಮರು ನಿಗದಿಪಡಿಸಲು ನಿಗಮದ ಜಿಲ್ಲಾ ಅನುಷ್ಠಾನಾಧಿಕಾರಿಗಳು ಕ್ರಮವಹಿಸತಕ್ಕದ್ದು
4. ಫಲಾನುಭವಿ ಸಂಘಗಳ ಆಯ್ಕೆ ಸಮಿತಿಯ ಸದಸ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳಾದ ನಿಗಮದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಸ್ವೀಕೃತಗೊಂಡ ಅರ್ಜಿಗಳನ್ನು ಯೋಜನೆಯ ಮಾರ್ಗಸೂಚಿಗಳನ್ವಯ ನಿಯಮಾನುಸಾರ ಪರಿಶೀಲಿಸಿ, ಅರ್ಹ ಸಂಘಗಳ ಪಟ್ಟಿಯನ್ನು ಆಯ್ಕೆ ಸಮಿತಿಯಲ್ಲಿ ಮಂಡಿಸಿ ಆಯ್ಕೆ ಮಾಡುವುದು.
5. ನಿಗಮದ ಜಿಲ್ಲಾ ಮಟ್ಟದ ಅನುಷ್ಠಾನಾಧಿಕಾರಿಗಳು ವಿಳಂಬವಿಲ್ಲದೆ ಆಯ್ಕೆಯಾದ ಫಲಾನುಭವಿ ಸಂಘಗಳ ಅರ್ಜಿಯನ್ನು ದಾಖಲೆಗಳೊಂದಿಗೆ ಸಾಲ ಮಂಜೂರಾತಿಗಾಗಿ ಆಯಾ ಸೇವಾ ಕ್ಷೇತ್ರದ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಸಲ್ಲಿಸುವುದು.
6. ಯೋಜನೆಯನ್ನು ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕುಗಳು/ಗ್ರಾಮೀಣ/ಜಿಲ್ಲಾ ಕೇಂದ್ರ ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳ ಸಾಲದೊಂದಿಗೆ ಅನುಷ್ಠಾನ ಮಾಡುವುದು.
7. ಫಲಾನುಭವಿ ಸಂಘವು ಸಾಲದ ವಂತಿಕೆಯನ್ನು ಭರಿಸಲು ಇಚ್ಛಿಸಿದ್ದಲ್ಲಿ ಸದರಿ ಸಂಘವು ಸಾಲದ ಮೊತ್ತವನ್ನು ಡಿಡಿ ಮುಖಾಂತರ ನಿಗಮದ ಕೇಂದ್ರ ಕಛೇರಿಗೆ ಮುಂಗಡವಾಗಿ ಸಲ್ಲಿಸಬೇಕಾಗುತ್ತದೆ.
8. ನಿಗಮದ ಕೇಂದ್ರ ಮಟ್ಟದ ಅನುಷ್ಠಾನಾಧಿಕಾರಿಗಳು ಸಹಾಯಧನವನ್ನು ಆಯಾ ಬ್ಯಾಂಕುಗಳಿಗೆ

9. ಸಂಘವು ಸ್ವತ್ತನ್ನು ವಿಮೆ ಮಾಡಿಸಲು ಕ್ರಮವಹಿಸುವುದು.
10. ಈ ಯೋಜನೆಯಡಿ ಖರೀದಿಸುವ, ಉದ್ದೇಶಕ್ಕೆ ತಕ್ಕಂತೆ ಮಾರ್ಪಡಿಸಿದ ವಾಹನ ಮತ್ತು ಪರಿಕರಗಳನ್ನು ನಿಗಮವು ನಿರ್ದಿಷ್ಟಪಡಿಸಿದ ಗುಣಮಟ್ಟವಿರುವ ಅರ್ಹಸಂಸ್ಥೆಗಳ ಮೂಲಕ ಖರೀದಿಸುವುದು.
11. ಅವಶ್ಯವಿರುವ ಗುಣಮಟ್ಟದ ಮಾಂಸ ಹಾಗೂ ಆಹಾರ ಪದಾರ್ಥಗಳು ಉತ್ತಮ ಗುಣಮಟ್ಟದ್ದಾಗಿರಬೇಕು
12. ಯೋಜನೆ ಅನುಷ್ಠಾನಗೊಳಿಸಿದ ಕೂಡಲೇ ಹಣ ಬಳಕೆ ಪ್ರಮಾಣ ಪತ್ರ ಹಾಗೂ ಪ್ರಗತಿ ವಿವರಗಳನ್ನು ನಿಗಮದ ಜಿಲ್ಲಾ ಮಟ್ಟದ ಅಧಿಕಾರಿಗಳು ನಿಗಮದ ಕೇಂದ್ರ ಕಛೇರಿಗೆ ಸಲ್ಲಿಸಲು ಕ್ರಮವಹಿಸುವುದು.
13. ಒಮ್ಮೆ ಸದರಿ ಘಟಕದ ವಿನ್ಯಾಸಗೊಳಿಸಿದ ವಾಹನ ಪಡೆದ ನಂತರ, ಅದರ ನಿರ್ವಹಣೆ ಫಲಾನುಭವಿ ಸಂಘದಾಗಿರುತ್ತದೆ.

11. ಯೋಜನಾ ಅನುಷ್ಠಾನಾಧಿಕಾರಿಗಳು :-

ಯೋಜನೆಯ ಅನುಷ್ಠಾನ ಅಧಿಕಾರಿಗಳು ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ಜಿಲ್ಲಾ ಮಟ್ಟದ ಅಧಿಕಾರಿಗಳಾಗಿರುತ್ತಾರೆ ಮತ್ತು ಅವರು ಈ ಕೆಳಗಿನ ದಾಖಲಾತಿಗಳನ್ನು ನಿರ್ವಹಿಸುವುದು.

1. ಅರ್ಜಿಯ ಮೂಲ ಪ್ರತಿ.
2. ಬ್ಯಾಂಕಿನಿಂದ ಸಾಲ ಮಂಜೂರಾತಿಸುವ ಬಗ್ಗೆ ಒಪ್ಪಿಗೆ ಪತ್ರ/ಸಾಲದ ಮೊತ್ತವನ್ನು ಸಂಘವು ಭರಿಸುವುದಾದಲ್ಲಿ ಕಾರ್ಯಕಾರಿ ಸಮಿತಿಯ ಸಭೆಯ ಠರಾವು ಪ್ರತಿ.
3. ಫಲಾನುಭವಿ ಸಂಘದಿಂದ ಸಹಾಯಧನ ಮುಂಗಡ ಸ್ವೀಕೃತಿ ರಸೀದಿ.
4. ಸ್ವತ್ತು ಖರೀದಿ ನಂತರ ಅದಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ಎಲ್ಲಾ ದಾಖಲಾತಿಗಳು.
5. ಅನುಷ್ಠಾನಾಧಿಕಾರಿಗಳು, ಬ್ಯಾಂಕ್ ಅಧಿಕಾರಿಗಳು ಮತ್ತು ಫಲಾನುಭವಿ ಸಂಘದ ಅಧ್ಯಕ್ಷರು ಮತ್ತು ಕಾರ್ಯದರ್ಶಿಗಳನ್ನೊಳಗೊಂಡ ಸುಸಜ್ಜಿತ ಘಟಕದ ವಾಹನ ಹಾಗೂ ಪರಿಕರಗಳ ಛಾಯಚಿತ್ರ.
6. ವಾಹನ ವಿಮಾ ಪತ್ರ, ಯೋಜನೆಯ ಅನುಷ್ಠಾನಕ್ಕಾಗಿ ಗ್ರಾಮಪಂಚಾಯಿತಿ/ಪುರಸಭೆ/ನಗರ ಪಾಲಿಕೆಗಳಿಂದ ಪಡೆದ ಪರವಾನಿಗೆ ಪತ್ರ.

12. ಸಹಾಯಧನ ಪಡೆಯಲು ಬ್ಯಾಂಕಿನೊಂದಿಗೆ ನಿಗಮದ ಅಧಿಕಾರಿಗಳು ಸಲ್ಲಿಸಬೇಕಾದ ದಾಖಲಾತಿಗಳು :-

2. ಆಧಾರ್ ಕಾರ್ಡ್ ಜೆರಾಕ್ಸ್ ದೃಢೀಕೃತ ಪ್ರತಿ.
3. ಬ್ಯಾಂಕ್‌ಗಳಿಂದ ಸಾಲ ಮಂಜೂರಾತಿ ಬಗ್ಗೆ ಒಪ್ಪಿಗೆ ಪತ್ರ (ನಿಗಧಿತ ನಮೂನೆಯಲ್ಲಿ)
4. ಫಲಾನುಭವಿ ಸಂಘದಿಂದ ಸಹಾಯಧನ ಪಡೆಯುವ ಬಗ್ಗೆ ಮುಂಗಡ ರಶೀದಿ (ತ್ರಿಪ್ರತಿಗಳಲ್ಲಿ)
5. ರೂ.100 ರ ಮುಖಬೆಲೆಯ ಛಾಪಾ ಕಾಗದದಲ್ಲಿ ಯೋಜನಾ ನಿಯಮಗಳನ್ನು ಪಾಲಿಸುವುದಾಗಿ ಫಲಾನುಭವಿ ಸಂಘದಿಂದ ಒಡಂಬಡಿಕೆ ಹಾಗೂ ವಾಹನ ಕಾಯ್ದೆ, ನಿಯಮಗಳನ್ನು ಪಾಲಿಸುವ ಕುರಿತು ಫಲಾನುಭವಿ ಸಂಘವು ಮುಚ್ಚಳಿಕೆ ಪತ್ರ ನೀಡಬೇಕು.
6. ಸಂಘದ ಸದಸ್ಯರು ಅಥವಾ ಸಂಘದಿಂದ ನೇಮಕ ಮಾಡಲ್ಪಟ್ಟ ವಾಹನ ಚಾಲಕರು ಸಾರಿಗೆ ವಾಹನದ ಚಾಲನೆ ಪರವಾನಿಗೆ ಪ್ರಮಾಣ ಪತ್ರ.

13. ಯೋಜನೆ ಮೇಲ್ವಿಚಾರಣೆ :-

1) ನಿಗಮದ ಜಿಲ್ಲಾ ಅನುಷ್ಠಾನಾಧಿಕಾರಿಗಳು ಕಾಲ-ಕಾಲಕ್ಕೆ ಸ್ಥಳದಲ್ಲೇ ಮೇಲ್ವಿಚಾರಣೆ ಮಾಡಿ, ವರದಿ ಸಲ್ಲಿಸುವುದು.
2) ಯೋಜನೆ ಅನುಷ್ಠಾನಗೊಳಿಸಿದ ಕೂಡಲೇ ಹಣ ವಿನಿಯೋಗ ಪ್ರಮಾಣ ಪತ್ರ ಹಾಗೂ ಪ್ರಗತಿ ವಿವರಗಳನ್ನು ನಿಗಮಕ್ಕೆ ಸಲ್ಲಿಸುವುದು.
3) ನಿಗಮದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಯೋಜನೆಯ ಅನುಷ್ಠಾನ ಕುರಿತು ಮೇಲ್ವಿಚಾರಣೆ ಮತ್ತು ಮಾರ್ಗದರ್ಶನ ನೀಡುವುದು.

14. ಯೋಜನೆಯ ಅನುಷ್ಠಾನ :-

1. ಈ ಯೋಜನೆಯಡಿ ಸಾರ್ವಜನಿಕರಿಗೆ ಗುಣಮಟ್ಟದ ಆಹಾರವನ್ನು ಒದಗಿಸುವುದು ಫಲಾನುಭವಿಯ ಸಂಘದ ಜವಬ್ದಾರಿಯಾಗಿರುತ್ತದೆ. ಕಡಿಮೆ ಗುಣಮಟ್ಟದ ಆಹಾರದಿಂದಾಗಿ ಸಾರ್ವಜನಿಕರ ಆರೋಗ್ಯಕ್ಕೆ ಹಾನಿಯಾದಲ್ಲಿ ಫಲಾನುಭವಿ ಸಂಘವೇ ಅದಕ್ಕೆ ಹೊಣೆಯಾಗಿರುತ್ತಾನೆ.

ಗುಣಮಟ್ಟದ ಆಹಾರ ತಯಾರಿಕೆ ಹಾಗೂ ಸರಬರಾಜು ಕುರಿತು ಫಲಾನುಭವಿ ಸಂಘವು ಅಗತ್ಯ ಪರವಾನಿಗೆ ಪ್ರಮಾಣ ಪತ್ರವನ್ನು ಸಂಬಂಧಿಸಿದ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳ ಆಹಾರ ಅಧಿಕಾರಿಗಳು (ಪುರಸಭೆ, ನಗರ ಸಭೆ, ಮಹಾನಗರಪಾಲಿಕೆ) ಇವರಿಂದ ಪಡೆಯುವುದು.

(ಬಿ.ಎನ್. ಪ್ರವೀಣ್)

Annexure - 13 G

Bankwise Progress under PMAY (U) CLSS scheme as on 04.02.2021

(Amount in Lakhs)

SL NO.	PLI_NAME	LOAN_AMOUNT	DISBURSED_AMOUNT	SUBSIDYAMOUNTCREDITED	NO. OF Loan Sanctioned and Subsidy received	No.of A/cs Pending for Subsidy release @NHB and HUDCO level
	Public sector Banks					
1	Allahabad Bank Total	15985.83	14168.74	1179.86	528	24
2	Andhra Bank Total	16411.96	14127.69	1341.51	622	77
3	Bank of Baroda Total	5711.59	4090.82	354.41	171	334
4	Bank of India Total	2353.5	2028.51	251.62	125	0
5	Bank of Maharashtra Total	6591.18	6274.46	694.24	323	10
6	Canara Bank Total	41671.05	26022.53	4780.8	2489	2369
7	Central Bank of India Total	1554.53	1499.61	152.02	66	2
8	Corporation Bank Total	12242.37	8327.75	1463.59	720	944
9	Indian Bank Total	7401.26	3308.47	547.89	377	400
10	Indian Overseas Bank Total	1102.16	713.82	101.18	63	4
11	Oriental Bank of Commerce Total	6746.53	4808.25	639.55	317	166
12	Punjab & Sind Bank Total	122.9	120.86	20.4	10	8
13	Punjab National Bank Total	618.98	522.01	64.19	33	87
14	State Bank of Hyderabad Total	22.4	18.25	6.43	3	21
15	State Bank of India Total	316007.2	201132.57	19212.16	9083	743
16	Syndicate Bank Total	17860.25	13313.69	2739.4	1373	1183
17	UCO Bank Total	505.95	475.43	47.72	21	8
18	Union Bank of India Total	3547.68	3302.63	331.53	152	5
19	United Bank of India Total	3199.84	2524.42	274.16	126	6
20	Dena Bank Total	587.67	531.06	87.58	39	1
21	Vijaya Bank Total	19587.92	10826.16	2056.81	1187	0
A	**Total**	**479832.75**	**318137.73**	**36347.05**	**17828**	**6392**
	Regional Rural Banks					
1	Karnataka Vikas Grameena Bank Total	4306.77	3232.56	792.18	413	348
2	Kaveri Grameena Bank Total	138.3	131.1	27.93	13	0
3	Pragathi Krishna Gramin Bank Total	7349.18	7005.43	1305.5	629	3
B	**Total**	**11794.25**	**10369.09**	**2125.61**	**1055**	**351**
	Private Banks					
1	Axis Bank Ltd. Total	22336.81	17672.95	1638.75	731	111
2	Bandhan Bank Ltd. Total	989.88	629.21	172.22	81	88
3	Catholic Syrian Bank Total	147.1	102.5	15.76	9	7
4	City Union Bank Total	448.7	448.7	28.05	16	0
5	Cosmos Co-operative Urban Bank Ltd. Tot	16	16	2.12	1	0
6	DCB Bank Ltd. Total	165.34	165.34	20.3	9	2
7	Dhanlaxmi Bank Ltd. Total	9.9	7.5	2.15	1	1
8	Equitas Small Finance Bank Total	115.95	101.82	15.38	14	10
9	GRUH Finance Ltd. Total	5215.1	3576.8	818.88	381	274
10	ICICI Bank Ltd. Total	48902.43	39941.45	3179.06	1487	152
11	IDBI Bank Ltd. Total	12286.05	10416.62	819.92	371	44
12	IDFC Bank Ltd. Total	997.36	948.72	65.94	31	0
13	J&K Bank Total	436.46	394.96	31.91	14	0
14	Karnataka Bank Ltd. Total	11227.46	7876.58	1022.38	537	453
15	Karur Vysya Bank Ltd. Total	222.66	159.76	27.76	12	2
16	Kotak Mahindra Bank Ltd. Total	636.19	636.19	39.05	18	0
17	NKGSB Co Operative bank Ltd. Total	35.7	35.7	5.34	2	0

18	Other Total	348099.83	226530.15	20873.24	9897	15
19	Punjab & Maharastra Co-operative Bank Lt	64.6	64.6	8.4	4	1
20	Saraswat Cooperative Bank Ltd. Total	720.82	693.01	71.89	33	0
21	South Indian Bank Ltd. Total	864.91	646.82	77.66	38	2
22	Tamilnad Mercantile Bank Ltd. Total	249.55	153.14	25.33	15	22
23	The Bharat Co-operative Bank (Mumbai) Lt	548.6	524.7	56.66	26	5
24	The Fedaral Bank Ltd. Total	1926.58	1417.88	120.61	59	15
25	Ujjivan Small Finance Bank Total	41	41	8.28	6	1
26	Yes Bank Total	982.66	756.54	137.66	59	25
C	**Total**	**457687.64**	**313958.64**	**29284.7**	**13852**	1230
	HFCs					
1	Aadhar Housing Finance Ltd. Total	2250.56	1628.94	324.32	173	151
2	Aditya Birla Housing Finance Ltd. Total	1731.78	1245.42	143.29	61	4
3	Altum Credo Home Finance Private Ltd. To	127.5	127.5	29.41	15	1
4	Aptus Value Housing Finance India Ltd. To	479	479	101.39	52	3
5	Aspire Home Finance Corporation Ltd. Tota	451.47	449.07	103.93	57	
6	Can Fin Homes Ltd. Total	13192.35	12310.99	1297.16	568	16
7	Capital First Home Finance Ltd. Total	23.75	22.59	2.35	1	0
8	Dewan Housing Finance Corporation Ltd. T	44051.92	42308.21	4113.58	1909	30
9	DHFL Vyasa Housing Finance Ltd. Total	64.65	52.24	13.51	7	10
10	Edelweiss Housing Finance Ltd. Total	195.97	179.75	15.17	7	0
11	Equitas Housing Finance Pvt. Ltd. Total	36.5	24.05	5.41	4	3
12	Fullerton Home Finance Company Ltd. Tot	247.3	204.06	31.97	14	4
13	GIC Housing Finance Ltd. Total	1090.61	1035.64	85.92	37	0
14	Home First Finance Company India Pvt. Lt	7341.66	5994.3	1182.45	490	52
15	Housing Development Finance Corporation	281668.55	212159.37	17759.83	8472	1229
16	ICICI Home Finance Company Ltd. Total	1320.01	1120.16	166.57	78	4
17	India Bulls Housing Finance Ltd. Total	28018.14	24229.22	2053	920	72
18	India Infoline Housing Finance Ltd. Total	25137.26	18792.93	2095.27	911	0
19	IndoStar Home Finance Pvt. Ltd. Total	96.9	87.23	9.75	5	0
20	L & T Housing Finance Ltd. Total	3251.29	2333.2	186.05	83	2
21	LIC Housing Finance Ltd. Total	142471.02	99154.11	9324.12	4792	1550
22	Manipal Housing Finance Syndicate Ltd. To	388	347	55.47	24	5
23	Micro Housing Finance Corporation Ltd. To	7	7	1.2	1	0
24	Muthoot Homefin(India) Ltd. Total	105.55	90.81	25.67	13	6
25	Muthoot Housing Finance Company Ltd. T	1447.2	1275.54	239	119	30
26	National Trust Housing Finance Ltd. Total	4.95	4.95	1.82	1	0
27	Nivara Home finance limited Total	2011.16	1885.54	649.57	358	659
28	Piramal Housing Finance pvt. Ltd. Total	8710.62	5793.03	555.04	248	7
29	PNB Housing Finance Ltd. Total	38942.39	38713.04	2434.06	1070	9
30	Reliance Home Finance Ltd. Total	354.57	319.39	27.01	13	1
31	Religare Housing Development Finance Co	104.1	104.1	13.28	6	5
32	Repco Home Finance Ltd. Total	1029.65	1012.93	130.59	60	4
33	Shriram Housing Finance Ltd. Total	696.01	505.78	102.98	55	31
34	Sundaram BNP Paribas Home Finance Ltd	5606.43	4322.52	534.16	283	172
35	Tata Capital Housing Finance Ltd. Total	1190.9	1089.09	115.85	53	2
D	**Total**	**613846.72**	**479408.7**	**43930.15**	**20960**	4062
A+B+C+D	**Grand Total**	**1563161.36**	**1121874.16**	**111687.51**	**53695**	24070

District wise progress under PMAY (U)_ CLSS as on 04.02.2021					
1	District_Name	Loan_Amount	Disbursed_Amount	SubsidyAmountCredited	No. of sanctioned
2	Bagalkot Total	5088.4	3259.53	681.14	361
3	Bangalore Total	1209937.24	871933.4	73092.16	34255
4	Bangalore Rural Total	16449.19	10809.09	1217.73	603
5	Belgaum Total	27865.95	21380.28	3175.31	1585
6	Bellary Total	14657.36	9597.59	1642.46	872
7	Bidar Total	4918.04	3231.2	582.45	318
8	Bijapur Total	9137.62	6933.42	1071.22	554
9	Chamarajanagar Total	1772.35	1413.11	298.73	145
10	Chikkaballapura Total	1713.21	1059.83	176.21	98
11	Chikmagalur Total	3026.95	2313.88	375.15	184
12	Chitradurga Total	7283.09	4449.3	766.68	417
13	Dakshina Kannada Total	40332.94	31724.2	4299.74	2030
14	Davanagere Total	14808.04	9949.76	1711.67	863
15	Dharwad Total	39423.46	28681.29	4120.67	2037
16	Gadag Total	3838.75	2900.96	579.43	301
17	Gulbarga Total	23268.66	15431.7	2863.67	1516
18	Hassan Total	8357.84	5370.19	884.19	449
19	Haveri Total	6762.36	4358.8	853.83	424
20	Kodagu Total	810.06	621.26	95.66	49
21	Kolar Total	3459.85	2834.18	418.37	195
22	Koppal Total	3966.58	2707.13	540.8	290
23	Mandya Total	4507.8	3034.23	612.42	301
24	Mysore Total	47816.26	34394.69	4134.97	1997
25	Raichur Total	11521.94	9094.56	1588.39	802
26	Ramanagara Total	1966.42	1364.01	272.71	140
27	Shimoga Total	18148.9	10521.76	1819.15	1021
28	Tumkur Total	11544.25	7159.07	1227.12	648
29	Udupi Total	14472.46	11055.55	1784.89	841
30	Uttara Kannada Total	3216.32	2340.34	394.54	193
31	Yadgir Total	3089.07	1949.81	406.05	206
3	**Grand Total**	**1563161.36**	**1121874**	**111687.5**	**53695**

State- wise Progress under PMAY (U)_ CLSS as on 31.03.2021

Sl.No	Name of the State	Total Beneficiaries	EWS Total Beneficiaries	EWS Subsidy Released(in Cr.)	EWS Loan Account with valid	EWS Loan Amount(in Cr).	LIG Total Beneficiaries	LIG Subsidy Released (in Cr.)	LIG Loan Account with valid	LIG Loan Amount(in Cr).	MIG-I Total Beneficiaries	MIG-I Subsidy Released (in Cr.)	MIG-I Loan Account with valid	MIG-I Loan Amount(in Cr).	MIG-II Total Beneficiaries	MIG-II Subsidy Released (in Cr.)	MIG-II Loan Account with valid	MIG-II Loan Amount(in Cr).
1	Maharashtra	349917	53766	1220.25	21506	4767.24	176336	4208.06	69753	26121.47	100015	2184.83	41461	24608.08	19800	422.91	8645	6797.47
2	Gujarat	341675	110690	2473.08	22148	8579.64	173358	4120.69	45312	21499.04	52191	1117.64	13612	10280.61	5436	113.25	2077	1440.2
3	Uttar Pradesh	104910	10195	185.67	5098	644.92	37325	799.86	20524	4285.63	48007	988.01	34298	9165.83	9383	192.55	5899	2532.71
4	Madhya Pradesh	86501	25900	452.08	11170	1376.7	40608	836.82	18237	3731.35	17969	357.33	11033	2748.68	2024	43.42	1980	433.03
5	Rajasthan	78614	18155	308.67	9068	967.52	33901	698.98	17238	3283.73	23366	470.43	11702	3886.58	3192	66.82	2058	740.8
6	Karnataka	73124	4668	69.28	1389	238.74	18452	379.6	7351	2080.68	33036	701.7	17824	7676.43	16968	353.43	10116	5107.73
7	Tamil Nadu	71730	7760	124.26	1935	443.44	26599	539.43	9216	3010.07	29440	601.89	13803	6071.9	7931	158.9	3399	2194.95
8	Telangana	61508	1747	37.04	504	144.49	15898	375.69	5372	2351.99	34116	741.31	13628	7847.87	9747	203.26	4114	2858.28
9	West Bengal	51252	4536	100.07	2733	369.27	22603	527.84	12839	3036.63	20564	430.42	11599	4153.34	3549	71.76	1851	973.74
10	Andhra Pradesh	41823	2054	38.87	592	147.65	14774	332.51	5910	2056.95	21398	446.39	9069	4332.21	3597	71.84	1515	896.97
11	Haryana	30370	2792	52.32	1353	176.65	10316	223.8	5362	1123.83	13816	277.56	8659	2481.69	3446	68.38	1944	974.6
12	Punjab	26471	4179	77.34	2462	256.47	10518	229.72	5995	1177.78	9887	207.17	5806	1715.5	1887	39.64	1157	433.1
13	Delhi	23652	1714	39.72	1029	165.85	9301	220.1	5774	1379.37	10518	223.92	6979	2396.58	2119	43.48	1406	693.52
14	Chhattisgarh	21021	4635	66.9	2173	206.49	9657	189.74	4238	871.87	5937	118.15	3332	938.66	792	15.42	513	158.36
15	Kerala	20760	8278	99.57	3036	278.04	7504	139.62	3577	613.54	3906	81.76	2746	700.61	1072	23.97	979	277.39
16	Bihar	13648	1222	20.61	617	70.15	5782	120.98	3675	576.66	5845	119.85	4571	980.53	799	15.96	494	189.22
17	Uttarakhand	12434	1709	27.43	775	89.54	5619	109.18	2829	496.91	4528	92.13	3270	730.31	578	11.83	395	132.39
18	Jharkhand	11251	385	6.02	246	22.21	4167	83.72	3010	450	5738	112.23	4656	1009.21	961	17.4	675	203.64
19	Odisha	8489	549	6.47	247	22.61	2710	49.53	1472	225.27	4197	83.91	2642	719.06	1033	20.11	620	230.88
20	Dadra and Nagar Haveli and [	4024	1464	32.82	452	109.41	2017	46.58	671	211.51	500	10.15	141	79.46	43	0.76	16	8.73
21	Jammu and Kashmir	2501	551	3.99	209	11.31	1369	13.87	568	46.44	493	9.18	351	55.25	88	1.64	62	16.06
22	Assam	2494	100	1.56	28	5.36	896	17.67	327	81.07	1190	23.72	819	190.6	308	5.71	187	63.58
23	Goa	2103	57	1.21	18	5.17	731	17.87	269	122.59	1066	23.56	462	265.44	249	5.26	72	76.18
24	Tripura	1767	130	2.13	75	6.87	812	16.56	381	64.68	681	12.95	487	89.26	144	2.74	48	26.94
25	Himachal Pradesh	1404	131	2	67	6.87	569	12.03	284	61.79	602	12.56	346	105.57	102	1.97	56	22.7
26	Mizoram	1084	220	3.63	137	11.22	748	12.68	455	48.44	106	1.67	73	10.4	10	0.14	10	1.04
27	Puducherry	1051	85	1.26	27	4.03	414	8.32	140	39.55	456	8.81	177	81.7	96	1.88	30	20.51
28	Chandigarh	804	35	0.63	13	2.46	204	4.65	127	30.73	413	8.94	233	97.97	152	3.25	79	54.81
29	Manipur	202	27	0.27	15	0.79	148	1.79	47	6.08	24	0.43	11	2.54	3	0.05	3	0.41
30	Meghalaya	182	25	0.29	7	0.76	122	1.89	37	6.93	26	0.4	14	2.24	9	0.16	6	1.64
31	Sikkim	64	13	0.22	10	0.82	20	0.43	12	1.9	28	0.54	7	4.56	3	0.06	0	0.68
32	Arunachal Pradesh	56	1	0.02	0	0.34	13	0.26	1	1.36	41	0.88	32	8.05	1	0.02	0	0.46
33	Nagaland	28	8	0.1	3	0.29	9	0.15	3	0.49	11	0.17	15	0.84	0	0	0	0
34	Andaman and Nicobar Island:	20	1	0.03	0	0.08	11	0.24	2	1.54	8	0.17	0	2.01	0	0	0	0

Annexure 13G1

.ಕರ್ನಾಟಕ ಸರ್ಕಾರ
ನೋಂದಣಿ ಮತ್ತು ಮುದ್ರಾಂಕ ಇಲಾಖೆ

ಸಂಖ್ಯೆ:RGN/09/2021-22

ನೋಂದಣಿ ಮಹಾ ಪರಿವೀಕ್ಷಕರು ಮತ್ತು
ಮುದ್ರಾಂಕಗಳ ಆಯುಕ್ತರವರ ಕಛೇರಿ,
ಕಂದಾಯ ಭವನ, 8ನೇ ಮಹಡಿ,
ಕೆ.ಜಿ.ರಸ್ತೆ, ಬೆಂಗಳೂರು-09
ದಿನಾಂಕ:06-04-2021

ಜ್ಞಾಪನ

ವಿಷಯ-ಕೇಂದ್ರ ಪುರಸ್ಕೃತ ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆಯ ಮತ್ತು ರಾಜ್ಯ ಸರ್ಕಾರದ ವಸತಿ ಯೋಜನೆಗಳಡಿ ವಿವಿಧ ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳ ಪರಿವ್ಯಾಪ್ತಿಯಲ್ಲಿನ ಸರ್ಕಾರದ ಜಮೀನುಗಳಲ್ಲಿ ಬಹುಮಹಡಿ ಮಾದರಿಯಲ್ಲಿ ಮನೆಗಳನ್ನು ನಿರ್ಮಿಸಿ ಹಂಚಿಕೆ ಮಾಡುವಾಗ ಜಮೀನಿನಲ್ಲಿ ಪ್ರಮಾಣಕ್ಕನುಗುಣವಾದ ಭಾಗವನ್ನು (Undivided Share of Land) ಹಂಚಿಕೆ ಮಾಡಲು ಸರ್ಕಾರ ಅನುಮೋದನೆ ನೀಡುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ:-ವಸತಿ ಇಲಾಖೆಯ ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:ವಇ 76 ಹೆಚ್‌ಎಫ್‌ಎ 2020, ಬೆಂಗಳೂರು ದಿನಾಂಕ:20-06-2020.

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ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಉಲ್ಲೇಖಿತ ಆದೇಶವನ್ನು ಲಗತ್ತಿಸಿ ಕಳುಹಿಸಲಾಗಿದೆ. ಸದರಿ ಆದೇಶದಲ್ಲಿ ಈ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಲಾಗಿರುತ್ತದೆ. ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆಯ ಅಫೋರ್ಡೆಬಲ್ ಹೌಸಿಂಗ್ ಇನ್ ಪಾರ್ಟ್‌ನರ್‌ಶಿಪ್ ಘಟಕದಡಿ ರಾಜ್ಯದ ವಿವಿಧ ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳ ಪರಿವ್ಯಾಪ್ತಿಯಲ್ಲಿನ ಸರ್ಕಾರದ ಜಮೀನುಗಳಲ್ಲಿ ಬಹುಮಹಡಿ ಮಾದರಿಯಲ್ಲಿ ನಿರ್ಮಿಸಲಾಗಿರುವ ಮನೆಗಳನ್ನು ಫಲಾನುಭವಿಗಳಿಗೆ ಹಂಚಿಕೆ ಮಾಡುವಾಗ ಜಮೀನಿನಲ್ಲಿಯೂ ಕೂಡ ಪ್ರಮಾಣಕ್ಕನುಗುಣವಾದ ಭಾಗವನ್ನು (Undivided Share of Land) ಹಂಚಿಕೆ ಮಾಡಲು ಸರ್ಕಾರವು ಅನುಮೋದನೆಯನ್ನು ನೀಡಿದೆ.

ಸದರಿ ಅನುಮೋದನೆಯು ಈ ಕೆಳಕಂಡ ಷರತ್ತುಗಳಿಗೆ ಒಳಪಟ್ಟಿರುತ್ತದೆ.

1. ಯೋಜನೆಯಡಿ ಆಯ್ಕೆಯಾದ ಫಲಾನುಭವಿಗಳು ಮಾರ್ಗಸೂಚಿಗಳಲ್ಲಿ ನಿರ್ದೇಶಿಸಿದಂತೆ ಆಯ್ಕೆಗೊಂಡಿರತಕ್ಕದ್ದು;
2. ಅನುಷ್ಠಾನ ಸಂಸ್ಥೆಗಳು ಕೇವಲ ಸರ್ಕಾರದ ಜಮೀನುಗಳಲ್ಲಿ ಬಹುಮಹಡಿ ಮಾದರಿಯಲ್ಲಿ ನಿರ್ಮಿಸುತ್ತಿರುವ ವಸತಿ ಸಮುಚ್ಛಯಗಳಿಗೆ ಮಾತ್ರ ಮನೆಗಳೊಂದಿಗೆ ಜಮೀನಿನಲ್ಲಿಯೂ ಕೂಡ ಪ್ರಮಾಣಕ್ಕುನಗುಣವಾದ ಭಾಗವನ್ನು (Undivided Share of Land) ಹಂಚಿಕೆ ಮಾಡಲಾಗುವುದು.

3. ಸರ್ಕಾರ ಅಥವಾ ಸಂಬಂಧಿಸಿದ ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳು ಕಾಲಕಾಲಕ್ಕೆ ವಿಧಿಸುವ ತೆರಿಗೆಯನ್ನು ಆಯಾ ಕಾಲವಲ್ಲೇ ನಿಯಮಾನುಸಾರ ಪಾವತಿಸತಕ್ಕದ್ದು ಹಾಗೂ ಚಾಲ್ತಿಯಲ್ಲಿರುವ ನಿಯಮಗಳನ್ನು ಪಾಲಿಸತಕ್ಕದ್ದು.

4. ಫಲಾನುಭವಿಗಳು ಮನೆ ಹಾಗೂ ಪ್ರಮಾಣಕ್ಕನುಗುಣವಾದ ಭಾಗವನ್ನು (Undivided Share of Land) ಸಾಲ ಪಡೆಯಲು ಬ್ಯಾಂಕ್‌ಗೆ ಅಡಮಾನ ಇಡಬಹುದು; ಹಾಗೂ

5. ಫಲಾನುಭವಿಗೆ ಹಂಚಿಕೆ ಮಾಡಿದ ಮನೆ ಮತ್ತು /ಅಥವಾ ಪ್ರಮಾಣಕ್ಕನುಗುಣವಾದ ಭಾಗವನ್ನು (Undivided Share of Land) ಅವರು ತಮಗೆ ಹಂಚಿಕೆ ಮಾಡಿದ ದಿನಾಂಕದಿಂದ 15 (ಹದಿನೈದು) ವರ್ಷಗಳವರೆಗೆ ಬೇರೆ ಯಾರಿಗೂ ಮಾರಾಟ ಇತ್ಯಾದಿ ಪರಭಾರೆ ಮಾಡಕೂಡದು.

ಆದ್ದರಿಂದ ರಾಜ್ಯದ ಎಲ್ಲಾ ಉಪನೋಂದಣಾಧಿಕಾರಿಗಳು ಈ ಯೋಜನೆ ಅಡಿಯಲ್ಲಿ ಬರುವ ಅಡಮಾನ ದಸ್ತಾವೇಜುಗಳ ನೋಂದಣಿ ಸಮಯದಲ್ಲಿ Super Built of Area (SBA) ಜೊತೆಗೆ Undivided Share of Land ಭಾಗವನ್ನು ದಸ್ತಾವೇಜಿನ ಷೆಡ್ಯೂಲ್‌ನಲ್ಲಿ ನಮೂದಿಸಿರುವುದನ್ನು ಖಚಿತಪಡಿಸಿಕೊಂಡು, ನಮೂದಿಸಿಲ್ಲದಿದ್ದರೆ ದಸ್ತಾವೇಜಿನ ಷೆಡ್ಯೂಲ್‌ನಲ್ಲಿ ನಮೂದಿಸಲು ಪಕ್ಷಕಾರರಿಗೆ ಸೂಚಿಸಿ, ನಂತರ ಅಂತಹ ಅಡಮಾನ ದಸ್ತಾವೇಜುಗಳನ್ನು ನೋಂದಾಯಿಸಲು ಸೂಚಿಸಿದೆ.

06/4/21

ನೋಂದಣಿ ಮಹಾಪರಿವೀಕ್ಷಕರು ಮತ್ತು
ಮುದ್ರಾಂಕಗಳ ಆಯುಕ್ತರು
ಬೆಂಗಳೂರು

ಇವರಿಗೆ,
ರಾಜ್ಯದ ಎಲ್ಲಾ ಉಪನೋಂದಣಾಧಿಕಾರಿಗಳಿಗೆ, ಜಿಲ್ಲಾನೋಂದಣಾಧಿಕಾರಿಗಳ ಮುಖಾಂತರ.

ಪ್ರತಿಯನ್ನು,
ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಸತಿ ಇಲಾಖೆ, ಬೆಂಗಳೂರು ಇವರಿಗೆ ಸೂಕ್ತ ಮಾಹಿತಿಗಾಗಿ.

Karnataka Slum Development Board

AHP Loan progress details for Ongoing Projects

Sl. No	District	Project Name	No.of DUs	Ongong Projects		
				No.allotted by LDM	CIBIL /Consent received	Laon Applications Submitted
1	2	3	4			
1	Bengaluru Urban	Govindrajanagara- BBMP	1845	1845	0	16
2		Vijayanagar- BBMP	1378	1378	0	35
3		Govindrajanagara & Vijayanagara- BBMP	1607	1607	0	0
4		Jayanagar, Chamarajapete & Chikpete- BBMP	931	931	0	36
5		BTM Layout	516	0	0	0
6		Chikkapete- BBMP	500	0	0	0
7		Sarvajnanagar- BBMP	616	616	1	39
8		Byatarayanapura- BBMP	346	296	0	8
9			300	0	0	0
10		Pulakeshinagar- BBMP	100	20	0	0
11		Yalahanka- BBMP	592	492	0	11
12			693	0	0	0
13		Gandhi Nagara- BBMP	92	20	0	0
14		Shivaji Nagara- BBMP	500	0	0	0
15		Shanthi Nagara- BBMP	350	330	0	0
16		Rajarajeshwarinagar-BBMP	588	588	0	33
17		Chikkapete & Chamarajpete- BBMP	1155	0	0	0
18		K R Pura-BBMP	768	768	0	0
Bengaluru Urban Total			12877	8891	1	172
19	Ramanagara	Channapattana	1450	1450	0	47

20		Magadi	504	504	0	41
Ramanagara Total			1954	1954	0	88
21	Kolar	Mulabagilu	500	420	80	0
22		Bangarapete	400	400	0	20
23		Srinivasapura	600	600	0	0
Kolar Total			1500	1420	80	20
24	Bengaluru Rural	Doddaballapura	500	244	0	0
Bengaluru Rural Total			500	244	0	0
25	Chikkaballapura	Chikkaballapura	220	220	0	0
26		Shidlaghatta	500	500	500	59
Chikkaballapura Total			720	720	500	59
27	Tumakur	Sira	1008	0	0	0
28		Turuvekere	200	92	50	26
29		Pavagada	300	187	133	66
30		Kunigal	500	340	105	17
Tumakur Total			2008	619	288	109
31	Chikkamagaluru	Chikkamagaluru	280	113	53	37
32		Tarikere	250	136	64	30
33		Kadur	404	284	156	18
Chikkamagaluru Total			934	533	273	85
34	Hassan	Arasikere	300	104	98	0
35		Sakaleshpura	130	52	58	23
36		Channarayaptna	250	74	75	0
37		Arakalugodu	220	128	128	0
38		Holenarasipura	460	38	343	0
Hassan Total			1360	396	702	23
39	Mysore	N R Constituency, Mysore	325	108	60	42
40		Krishnaraja Constituency (Malalavadi Sy. No. 99 /100), Mysore	1344	0	0	0
41		Krishnaraja Constituency (Mandakalli Sy No: 317 & Kasaba Hbli 198 & 199), Mysore	868	0	0	0
42		Hunsur	500	302	212	22
43		Nanjanagudu	300	0	0	0

44		T.Narasipura	125	125	75	18
45		Bannur	300	245	50	15
Mysore Total			**3762**	780	397	97
46	**Chamarajanagara**	Chamarajanagara	250	223	83	4
47		Kollegala	200	144	40	18
48		Gundlupete	250	153	153	0
Chamarajanagara Total			**700**	520	276	22
49	**Mandya**	Mandya	500	445	500	46
50		Malavalli	500	401	500	4
51		Nagamangala	250	237	250	39
52		Madduru	250	213	250	30
Mandya Total			**1500**	1296	1500	119
54	**Shivamogga**	Bhadravathi	300	327	327	14
55		Soraba	250	78	78	0
53		Shivamogga	1590	880	880	23
56		Thirhahalli	200	0	0	0
57		Shiralkoppa	250	213	133	0
Shivamogga Total			**2590**	1498	1418	37
58	**Udupi**	Udupi	500	240	240	0
Udupi Total			**500**	240	240	0
59	**Mangaluru**	Mangaluru	500	500	500	0
Mangaluru Total			**500**	500	500	0
60	**Bagalkote**	Ilkal	250	250	100	0
61		Kerur	250	250	170	10
62		Mudhol	250	250	100	0
63		Rabakavi Banahatti	250	250	50	32
64		Jamakhandi	250	250	60	0
65		Bilagi	500	500	300	0
Bagalkote Total			**1750**	1750	780	42
66	**Belagavi**	Gokak	600	302	15	15
67		Ramdurga	600	570	0	35
68		Kudachi	301	301	0	0
69		Chikkodi	449	449	28	28
Belagavi Total			**1950**	1622	43	78
70	**UK**	Mundgod	209	209	140	0
71		Haliyal	213	213	163	0
72		Dandeli	287	287	163	26

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	UK Total		709	709	466	26
73	Vijayapura	Vijayapura	500	446	88	0
74		B.Bagewadi	300	201	105	0
75		Muddebihal	250	240	69	0
76		Indi	250	250	56	9
77		Vijayapura	1800	822	161	0
	Vijayapura Total		3100	1959	479	9
78	Dharwad	Dharwad	1292	1292	1292	0
79		Hubballi	1300	1300	1300	200
80		Kalaghatagi	500	500	500	0
	Dharwad Total		3092	3092	3092	200
81	Gadag	Mulgund	479	404	0	20
82		Rona	210	210	0	0
83		Lakshmeshwar	343	343	0	0
	Gadag Total		1032	957	0	20
84	Bellary	Harapanahalli	253	253	93	0
85		Bellary	1613	1242	500	352
86		Thekkalakote	268	238	238	0
87		Kamalapura	491	491	491	0
	Bellary Total		2625	2224	1322	352
88	Chitradurga	Challakere	1127	1127	189	40
89		Holalkere	327	238	89	21
90		Hiriyur	477	477	105	20
	Chitradurga Total		1931	1842	383	81
91	Davanagere	Jagalooru	207	124	42	0
92		Harihara	801	677	123	34
93		Channagiri	295	206	69	71
	Davanagere Total		1303	1007	234	105
94	Haveri	Haveri	963	667	0	147
95		Byadagi	250	208	0	13
96		Hanagal	250	175	0	0
97		Shiggavi,Savanuru,Bankapura	500	0	0	0
98		Ranebennur	325	0	0	0
	Haveri Total		2288	1050	0	160
99	Bidar	Humnabad	250	250	210	4
100		Bhalki	400	113	80	0

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Bidar Total			**650**	363	290	4
101	**Kalaburagi**	Shahabad	250	76	76	19
102		Aland	250	209	209	22
103		Afzalpura	250	130	130	0
104		Chincholi	250	223	223	12
105		Jewargi	400	84	84	4
106		Sedam	400	155	120	50
107		Kalaburagi	500	414	384	14
108		Chittapura	1000	713	713	0
Kalaburagi Total			**3300**	2004	1939	121
109	**Raichur**	Raichur	500	415	312	0
110		Devadurga	250	228	131	0
111		Sindhanur	250	234	184	0
112		Manvi	250	246	191	0
Raichur Total			**1250**	1123	818	0
113	**Yadgir**	Yadgir	250	242	135	0
114		Shahapura	200	200	60	0
115		Shorapur	250	239	125	0
Yadgir Total			**700**	681	320	0
GRAND TOTAL			57085	39994	16341	2029

Karnataka Slum Development Board							
AHP Loan progress details for Upcoming Projects							
Sl No	District	Project Name	No.of DUs	Beneficiary Details Submitted to LDMs	No.of Banks Alloted by LDM	No.allotted by LDM	Consent Letter Received
1	2	3	4	5	6	7	8
1	Bengaluru Urban	Bengaluru South - Bettadasanapura	240	240	19	240	185
2	Bengaluru Urban	Bommanahalli	1200	1200		1200	950
3	Bengaluru Urban	C. V Raman Nagar Constituency	1430	1430		1430	1180
4	Bengaluru Urban	ISRO	336	336		336	266
5	Bengaluru Urban	Anekal	130	130	8	130	120
6	Bengaluru Urban	Govindarajanagara	500	500	9	500	300
7	Bengaluru Urban	Basavanagudi	500	500	21	500	390
8	Bengaluru Urban	Padmanabhanagara	500	500	20	500	390
9	Bengaluru Urban	Chamarajapete	1000	1000	20	1000	790
10	Bengaluru Urban	Jayanagara	484	484	20	484	390
11	Bengaluru Urban	K.R Puram	500	500	4	500	500
12	Bengaluru Urban	Mahadevapura	1000	1000	20	1000	760
13	Bengaluru Urban	Hebbal	412	412	19	412	312
14	Bengaluru Urban	Rajarajeshwarinagara	1000	593		1000	750
15	Bengaluru Urban	Mahalakshmi Layout	1500	1500		1165	1165
16	Bengaluru Urban	Dasarahalli	1000	1000		780	780
17	Bengaluru Rural	Nelamangala	200	130		122	122
18	Bengaluru Rural	Devanahalli	315	315	27	304	163
19	Bengaluru Rural	Viajayapura	108	108	8	98	73
20	Bengaluru Rural	Hosakote	494	494	14	494	198
21	Bagalkote	Badami	275	275	4	275	275
22	Bagalkote	Rabakavi Banahatti	565	565	4	565	330
23	Bagalkote	Kerur	455	455	3	455	455
24	Bagalkote	Mahalingapura	500	500	5	500	400
25	Bagalkote	Teradal	250	250	3	250	250
26	Bagalkote	Bagalkote	500	500	8	500	240
27	Bagalkote	Mudhol	250	250	8	250	160
28	Bagalkote	Bilagi	250	250	5	250	200
29	Bagalkote	Hunagunda / Ilkal	250	250	5	250	200
30	Belagavi	Khanapur	469	469	10	516	93
31	Belagavi	Belgavi (north)	905	905	35	899	352
32	Belagavi	Belgavi (South)	1748	1748	35	1734	681

33	Belagavi	Kudachi	873	873	2	873	437
34	Belagavi	Bailhongal	705	705	11	705	219
35	Belagavi	Athani	798	798	10	798	160
36	Belagavi	Raybag	1035	1035	5	1035	343
37	Belagavi	Sankeshwar	1331	1331	7	1331	501
38	Belagavi	Soudatti	983	983	5	983	703
39	Belagavi	Nippani	588	588	11	588	46
40	Belagavi	Mudalagi	1429	1429	4	1429	357
41	Belagavi	Kuduchi/Harugeri	518	518	5	518	104
42	Belagavi	Soudatti	400	400	5	400	229
43	Belagavi	Kitturu	200	200	4	200	80
44	Bellary	Hosapete	1230	1230	19	1030	485
45	Bellary	Kottur	411	411	5	411	247
46	Bellary	Kamalapura	446	446	3	446	446
47	Bellary	Sandur	651	651	8	651	218
48	Bellary	Huvinahadagali	741	741	4	741	556
49	Bellary	Bellary	1160	1160	21	1048	600
50	Bellary	Siruguppa	598	598	10	548	250
51	Bellary	Kudligi	879	879	4	879	879
52	Bellary	Kampli	500	500	5	400	400
53	Bellary	Harappanahalli	1156	1156	4	1156	387
54	Bidar	Basavakalyan	800	800	5	474	474
55	Bidar	Basavakalyan	552	552	5	471	471
56	Bidar	Chitaguppa	545	545	4	545	545
57	Bidar	Bidar	750	750	16	625	600
58	Bidar	Humnabad	500	500	3	500	500
59	Bidar	Aurad	350	350	3	266	266
56	Chikkaballapura	Chikkaballapura	760	760	18	760	760
57	Chikkaballapura	Shidlaghatta	612	612	4	612	612
58	Chikkamagaluru	Kadur	500	500	13	467	302
59	Chikkamagaluru	Tarikere	250	250	10	250	166
60	Chikkamagaluru	Birur	300	300	6	300	300
61	Chikkamagaluru	Chikkamagaluru	500	500	22	488	346
64	Chitradurga	Hosadurga	700	700	6	700	700
65	Chitradurga	Chitradurga	1226	1226	21	1103	651
66	Chitradurga	Chitradurga	292	292	6	292	210
67	Chitradurga	Holalkere	206	206	3	206	206
68	Chitradurga	Hiriyuru	988	988	8	778	730
69	Chitradurga	Molakalmuru	500	500	3	500	500
70	Davanagere	Channagiri	1002	1002	1	1002	1002
71	Davanagere	Davanagere South-I	895	895	1	895	895
72	Davanagere	Davanagre North	828	828	1	828	828
73	Davanagere	Honnali	351	351	1	351	351
74	Davanagere	Jagaluru	300	300	1	300	300
75	Dharwad	Dharwad	976	976	3	976	976
76	Dharwad	Navalgunda	375	375	2	375	375
77	Dharwad	Kundagola	235	235	2	235	235
78	Dharwad	Hubli	264	264	1	264	264
79	Dharwad	Dharwada	1350	1350	1	1350	1350
80	Dharwad	Hubli-Dharwad (Central)	625	625	1	625	625
81	Dharwad	Kalaghatagi	250	250	3	250	250
82	Gadag	Gadag	863	863		425	425

83	Gadag	Shirahatti/ Lakshmeshwara/ Mundaragi	750	750		450	450
84	Gadag	Rona/Gajendragad	300	300		300	300
85	Gadag	Naragunda	500	500		500	500
86	Gadag	Gangavathi	200	200		200	200
87	Gadag	Yalaburga	643	643		643	643
88	Hassan	Holenarasipura	1000	1000	5	1000	1000
89	Hassan	Hassan	1000	1000	27	1007	989
90	Haveri	Ranibennur	288	288	1	288	288
91	Haveri	Savanur	454	454	4	454	454
92	Haveri	Ranibennuru	887	887	1	887	887
93	Haveri	Shiggavi/Savanuru	696	696	11	696	696
94	Haveri	Byadagi	500	500	1	500	500
95	Haveri	Hirekeruru	250	250	5	250	250
96	Haveri	Haveri	500	500	1	500	500
97	Haveri	Hanagal	1000	1000	1	1000	1000
98	Kalaburagi	Chincholi	1263	1263	3	1263	1263
99	Kalaburagi	Sedam	467	467	4	276	276
100	Kalaburagi	Alanda	1314	1314	6	1314	1314
101	Kalaburagi	Shahabad	1473	1473	3	1473	1473
102	Kalaburagi	Kalburgi	1447	1447	20	905	905
103	Kalaburagi	Kalburgi	1482	1482	4	1482	1380
104	Kalaburagi	Jewargi	750	750	6	750	643
105	Kalaburagi	Sedam	283	283	3	283	283
106	Kalaburagi	Chincholi (Kalagi)	737	737	3	737	737
107	Karwar	Dandeli	1176	1176	7	1176	360
108	Karwar	Haliyal	661	661	5	661	276
109	Karwar	Kumta	411	411	8	411	160
110	Karwar	Mundgod	906	906	4	906	456
111	Karwar	Sirsi	644	644	8	644	244
112	Karwar	Yallapura	579	579	6	579	200
113	Karwar	Karwara (Ankola)	200	200	10	200	90
114	Karwar	Bhatkala	313	313	7	313	185
115	Kolar	KGF	400	400	7	400	200
116	Kolar	Malur	400	400	8	400	100
117	Kolar	Mulabagilu	631	631	8	615	615
118	Koppal	Kushtagi	715	715		615	615
119	Koppal	Koppal	402	402		242	242
120	Koppal	Gangavathi	800	800		333	333
121	Mandya	K.R.Pete	500	500	7	500	500
122	Mysore	K R Nagar	205	205	6	205	150
123	Raichur	Raichur	1400	1400	13	1370	1025
124	Raichur	Raichur	1370	1370	13	1340	995
125	Raichur	Devadurga	750	750	8	750	550
126	Raichur	Sindhanuru	250	250	13	240	170
127	Yadgiri	Shorapur	200	200	3	200	141
128	Yadgiri	Gurumitkal	200	200	3	200	119
129	Yadgiri	Shorapura	300	300	4	300	60
130	Ramanagara	Bidadi	429	429	9	429	279
131	Ramanagara	Ramnagara (Sy. No. 96&97 Kottipura)	888	888	19	888	625
132	Ramanagara	Kanakapura	698	698	12	698	525
133	Shivamogga	Shikaripura/ Shiralkoppa	1000	1000		1000	1000
134	Tumakur	Tumakur	1450	1450	23	1450	1450
135	Tumakur	Chikkanayakanahalli	800	800	5	800	800
136	Tumakur	Gubbi	300	300	5	300	300
137	Tumakur	Tiptur	1200	1200	8	1200	1200

138	Tumakur	Koratagere	520	520	5	520	520
139	Udupi	Udupi	400	400		400	400
140	Udupi	Karkala	250	250		250	250
141	Vijayapura	Muddebihal	300	300	7	300	172
142	Vijayapura	Talikote	474	474	5	474	190
143	Vijayapura	Vijayapura	1285	1285	50	1234	665
144	Vijayapura	Indi	250	250	9	223	112
145	Vijayapura	Sindhagi	250	250	8	250	95
146	Vijayapura	Devarahipparagi	250	250	4	250	188
147	Vijayapura	Basavanabagew adi / Nidagundha	250	250	3	250	167
		Total	97134	97134	1089	92696	70872

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Bankwise and Districtwise application Submission details for AHP Bank linkage on ongoing Projects as on 20.04.2021 sponsered by RGHCL

Sl.No	District	Name of ULB/Agency	No of Houses	Remarks	No of beneficiaries selected	No of beneficarys details submitted to LDM	CIBIL Clearance	No of applications submitted to LDM (with Relevant Documents)	In principle loan sanctioned / Consent Received	Allahabad Bank	AXIS BANK	BANK OF BARODA	BANK OF INDIA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	FEDERAL BANK	HDFC BANK	ICICI BANK	IDBI BANK
1	Ballary	Ballary	5616	O G	2389	2389	2384	1842	2384	0	0	0	0	1376	0	0	0	0	0	0
2	Ballary	Sandur	3100	O G	2172	2172	967	1149	967	0	0	0	0	244	0	0	0	0	0	0
3	Bangalore urban	Kempanahalli	330	O G	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Belgavi	Nippani	240	O G	240	240	660	240	660	0	13	64	50	216	0	55	17	2	2	17
5	Belgavi	Nippani	1812	O G	800	800	0	800	0	0	0	0	0	0	0	0	0	0	0	0
6	DK	Mangaluru-II	600	O G	600	600	600	455	600	0	0	0	0	455	0	0	0	0	0	0
7	Gadag	Gadag-Betegeri-II	3630	O G	3630	979	508	644	0	0	0	0	0	0	0	0	0	0	0	0
8	Hassan	Arasikere	1310	O G	1310	1086	354	460	263	0	0	7	0	130	1	0	176	0	0	0
9	Haveri	Bankapura	604	O G	477	388	259	358	604	0	0	0	0	210	0	0	0	0	0	0
10	Shimoga	Shimoga-I	3000	O G	3000	2825	832	0	240	0	100	200	19	785	10	0	10	40	50	10
11	UK	Dandeli	1152	O G	1100	1100	850	1100	1000	0	0	0	0	300	100	0	0	0	0	0
12	UK	Haliyala	504	O G	240	240	176	176	176	0	0	0	0	0	0	0	0	0	0	0
13	Vijayapura	Basavana Bagewa	500	O G	500	492	412	492	492	0	0	0	0	100	0	0	0	0	0	0
14	Vijayapura	Talikote	600	O G	310	274	30	150	0	0	0	0	0	42	0	0	0	0	0	0
15	Vijayapura	Vijayapura	1493	O G	397	390	32	390	42	0	0	0	0	8	0	0	0	0	0	0
Total			24491		17165	13975	8064	8256	7428	0	113	271	69	3866	111	55	203	42	52	27

Sl.No	District	Name of ULB/Agency	INDIAN BANK	INDIAN OVERSEAS BANK	KARNATAKA BANK	KARUR VYSYA BANK	KOTAK MAHINDRA BANK	LAKSHMI VILAS BANK	O B C	KGB	PUNJAB NATIONAL BANK	STATE BANK OF INDIA	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA
1	Ballary	Ballary	0	0	0	0	0	0	0	1008	0	0	0	0	0	0
2	Ballary	Sandur	0	0	241	0	0	0	0	0	0	482	0	0	0	0
3	Bangalore urban	Kempanahalli	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Belgavi	Nippani	56	0	60	0	0	0	0	0	0	117	130	0	49	0
5	Belgavi	Nippani	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	DK	Mangaluru-II	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Gadag	Gadag-Betegeri-II	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Hassan	Arasikere	0	0	5	0	0	0	0	0	0	139	0	0	1	0
9	Haveri	Bankapura	0	0	0	0	0	0	0	109	0	69	0	0	0	0
10	Shimoga	Shimoga-I	40	51	260	10	16	10	0	418	30	425	0	0	310	0
11	UK	Dandeli	0	0	100	0	0	0	0	100	0	200	0	0	100	0
12	UK	Haliyala	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Vijayapura	Basavana Bagewa	0	0	0	0	0	0	0	97	0	195	100	0	0	0
14	Vijayapura	Talikote	0	0	30	0	0	0	0	20	0	28	0	0	30	0
15	Vijayapura	Vijayapura	0	0	8	0	7	0	0	14	0	8	0	0	0	0
Total			96	51	704	10	23	10	0	1766	30	1663	230	0	490	0

Sl.No	District	Name of ULB/Agency	VIJAYA BANK	South Indian Bank	Indusind Bank	IIFL	KDCC	Dena Bank	IDFC	SUCO	YES Bank	HDCC Bank (Hassan district)	Other bank	Tamilnadu Merchant Bank	BDCCB	The Cardmom Co-operative Bank	Total
1	Ballary	Ballary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2384
2	Ballary	Sandur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	967
3	Bangalore urban	Kempanahalli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Belgavi	Nippani	35	0	0	0	0	0	0	0	0	0	157	0	0	0	1040
5	Belgavi	Nippani	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	DK	Mangaluru-II	0	0	0	0	0	0	0	0	0	0	0	0	0	0	455
7	Gadag	Gadag-Betegeri-II	0	0	0	644	0	0	0	0	0	0	0	0	0	0	644
8	Hassan	Arasikere	0	0	0	0	0	0	0	0	0	1	0	0	0	0	460
9	Haveri	Bankapura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	388
10	Shimoga	Shimoga-I	0	18	10	0	0	0	0	0	0	0	0	0	0	0	2822
11	UK	Dandeli	0	0	0	0	200	0	0	0	0	0	0	0	0	0	1100
12	UK	Haliyala	0	0	0	0	176	0	0	0	0	0	0	0	0	0	176
13	Vijayapura	Basavana Bagewa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	492
14	Vijayapura	Talikote	0	0	0	0	0	0	0	0	0	0	0	0	0	0	150
15	Vijayapura	Vijayapura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45
Total			35	18	10	644	376	0	0	0	0	1	157	0	0	0	11123

Bankwise and Districtwise application Submission Details for AHP Bank-linkage on up -coming Projects as on 20.04.2021 sponsered by RGHCL

Sl.No	District	Name of ULB/Agency	No of Houses	Remarks	No of beneficiaries selected	No of beneficiarys details submitted to LDM	CIBIL Clearance	No of applications submitted to LDM (with Relevant Documents)	In principle loan sanctioned / Consent Received
1	Belgavi	Belagavi CC	1484	U C	1484	1139	340	400	1484
2	Bidar	Basavakalyana	2400	U C	0	0	0	0	0
3	Bidar	Bidar	128	U C	128	0	0	0	0
4	Bidar	Bidar	4000	U C	0	0	0	0	0
5	Chikkamagalur	Chikkamagaluru	1511	U C	602	602	47	203	386
6	Chitradurga	Challakere	1008	U C	1008	1008	456	1008	392
7	Chitradurga	Chitradurga	1001	U C	1001	1001	391	1001	387
8	Chitradurga	Hiriyur	624	U C	624	351	0	0	112
9	Chitradurga	Hiriyur	1248	U C	418	418	0	418	0
10	Chitradurga	Holalkere	627	U C	627	627	282	627	398
11	Chitradurga	Holalkere	173	U C	173	173	56	173	134
12	Chitradurga	Hosadurga	800	U C	0	0	0	0	0
13	Dharwad	HDMC	784	U C	784	784	0	0	0
14	Dharwad	HDMC	1248	U C	1248	1248	0	0	500
15	Dharwad	HDMC	216	U C	0	0	0	0	0
16	DK	Mangaluru	192	U C	192	192	192	108	192
17	DK	Mangaluru	930	U C	930	930	930	0	0
18	DK	Mangaluru	600	U C	600	600	600	0	0
19	Haveri	Haveri	1112	U C	327	212	136	212	1112
20	Haveri	Savanur	1020	U C	531	426	228	426	1020
21	Haveri	Shiggaon	204	U C	14	0	0	0	204
22	Mysuru	Krishnarajanagara	843	U C	600	600	0	0	220
23	Mysuru	Mysuru	1644	U C	0	0	0	0	0
24	Mysuru	Mysuru - C.R	2446	U C	1282	903	0	309	436
25	Mysuru	Mysuru - KR	2350	U C	0	0	0	0	0
26	Ramanagar	Channapatana	302	U C	302	302	0	302	0
27	Ramanagara	Channapatana	286	U C	286	286	0	286	0
28	Ramanagara	Kanakapura	246	U C	0	0	0	0	0
29	Shimoga	Bhadravathi	4000	U C	2040	2040	0	0	0
30	Shimoga	Shimoga	1836	U C	640	0	0	0	0
31	UK	Dandeli	714	U C	0	0	0	0	0
Total			35977		15841	13842	3658	5473	6977

Sl.No	Allahabad Bank	AXIS BANK	BANK OF BARODA	BANK OF INDIA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	FEDERAL BANK	HDFC BANK	ICICI BANK	IDBI BANK	INDIAN BANK	INDIAN OVERSEAS BANK	KARNATAKA BANK	KARUR VYSYA BANK	KOTAK MAHINDRA BANK	LAKSHMI VILAS BANK
1	0	0	0	0	500	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	0	24	48	24	48	24	0	24	24	24	24	24	24	48	0	24	0
6	0	56	56	56	112	0	56	56	56	56	56	0	0	56	0	56	0
7	27	27	27	27	81	27	27	27	27	27	27	27	27	27	27	27	27
8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	0	0	134	0	0	0	0	0	0	0	0	0	0	95	0	0	0
11	0	0	0	0	134	0	0	0	0	0	0	0	0	39	0	0	0
12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0	0	0	0	0	0	500	0	0	0
15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	21	12	22	2	9	1	0	0	1	0	6	13	0	0	0
20	0	0	5	0	66	0	0	0	0	0	0	0	0	65	0	0	0
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	0	0	110	0	110	0	0	0	0	0	0	0	90	90	0	0	0
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	0	0	110	40	160	0	0	0	0	0	0	50	60	80	0	50	0
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	0	58	58	0	0	0	0	0	0	0	0	0	0	54	0	0	0
27	0	0	0	0	58	0	0	58	0	58	0	0	0	4	0	0	0
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	27	165	569	159	1291	53	92	166	107	165	108	101	207	1071	27	157	27

Sl.No	O B C	KGB	PUNJAB NATIONAL BANK	STATE BANK OF INDIA	SYNDICATE BANK	UCO BANK	UNION BANK OF INDIA	UNITED BANK OF INDIA	VIJAYA BANK	South Indian Bank	Indusind Bank	IIFL	KDCC	Dena Bank	IDFC	SUCO	YES Bank	HDCC Bank (Hassan district)	Other bank	Tamilnadu Merchant Bank	BDCCB	The Cardmom Co-operaive Bank	Total
1	0	0	0	384	0	0	300	0	0	0	0	0	0	0	0	0	0	0	300	0	0	0	1484
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	0	48	24	26	0	24	24	0	0	0	24	0	0	0	24	0	24	0	0	0	0	0	602
6	0	112	0	112	56	0	0	0	56	0	0	0	0	0	0	0	0	0	0	0	0	0	1008
7	27	135	27	164	27	27	27	27	27	0	0	0	0	0	0	0	0	0	0	0	0	0	1001
8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	0	134	0	134	130	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	627
11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	173
12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	500
15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	0	0	0	108	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	108
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	52	6	41	11	0	11	0	0	0	0	0	0	1	2	0	0	0	0	0	0	1	212
20	0	65	0	223	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	426
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	0	0	0	110	0	0	90	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	600
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	0	0	40	253	0	0	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	903
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	0	0	0	58	0	0	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	286
27	0	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58	8	0	302
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	27	604	97	1613	224	51	570	27	83	0	24	0	0	1	27	1	24	0	300	58	8	1	8232

Annexure -13H

सत्यमेव जयते

Housing for All by 2022

Rural Housing Interest Subsidy Scheme (RHISS) Guidelines

March, 2017

Ministry of Rural Development
Government of India

TABLE OF CONTENTS

PREFACE

'Housing for All' by 2022 is the commitment made by Government of India with an objective that by the time nation completes 75 years of Independence, every houseless and households living in dilapidated houses have a pucca house. In order to achieve this objective, there is a need to create an enabling environment especially in rural areas so that the people living in rural areas can construct a pucca house with all basic amenities with ease. One of the basic requirements to achieve this objective is to ensure that the people in rural areas have access to cheap and adequate institutional finance required for construction of a house.

The major initiative of the Ministry of Rural Development to achieve the objective of 'Housing for All' by 2022 is the launch of Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) which came into effect from 1st April, 2016. The scheme provides financial assistance to households living in rural areas who are houseless or living in zero, one or two room kutcha houses as per Socio-Economic Caste Census (SECC) 2011 data and verified by Gram Sabha.

Since the objective of the Government is to provide housing for all by 2022, it is pertinent to ensure that adequate resources are made available to such households who are not covered under PMAY-G. In this direction, Ministry of Rural Development has come up with Rural Housing Interest Subsidy Scheme (RHISS) to provide cheap and easy access to institutional loan to the households living in rural areas and not covered under PMAY-G for construction / modification of their dwelling unit.

The scheme envisages providing loan to rural household at subsidized interest rate to enable them to construct / modify their dwelling unit.

LIST OF ACRONYMS

Sl. No.	Acronym	Full Form
1	CNA	Central Nodal Agency
2	EMI	Equated Monthly Installment
3	GoI	Government of India
4	MFI	Micro Finance Institutions
5	MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
6	MOU	Memorandum of Understanding
7	NBFCs	Non Banking Finance Companies
8	NHB	National Housing Bank
9	NPV	Net Present Value
10	PLI	Primary Lending Institution
11	PMAY-G	Pradhan Mantri Awaas Yojana - Gramin
12	RHISS	Rural Housing Interest Subsidy Scheme
13	RRB	Regional Rural Banks
14	SECC	Socio Economic and Caste Census
15	SLBC	State Level Bankers Committee

Definitions for the Purposes of the Scheme

Beneficiary	Any rural household which does not appear/figure on the permanent waitlist for Pradhan Mantri Awaas Yojana- Gramin (PMAY-G), will be considered an eligible beneficiary under RHISS.
Central Nodal Agency	Nodal Agency (ies) identified by Ministry for the purpose of implementation of the Interest Subsidy Scheme for Rural Housing.
Primary Lending Institutions (PLI)	Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks (RRBs), State Cooperative Banks, Urban Cooperative Banks, Small Finance Banks, Non-Banking Financial Company – Micro Finance Institutions (NBFC MFIs) or any other institutions as may be identified by the Central Nodal Agency (ies) and approved by the Ministry of Rural Development.

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Chapter - I

SCOPE

1.1 "Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) for rural areas has been launched from April 1, 2016 with an objective to provide a pucca house with basic amenities to all houseless and households living in kutcha houses by 2022. To achieve the objective of "Housing for All", 2.95 crore houses would be constructed by the year 2021-22. The immediate objective under PMAY-G is to cover 1.00 crore households in rural areas, that are houseless or living in zero, one or two room kutcha houses , in three years from 2016-17 to 2018-19, identified through Socio Economic Caste Census (SECC) data.

1.2 The Scheme provides financial assistance of Rs. 1.20 lakh in plains and Rs. 1.30 lakh in hilly states, difficult areas and Integrated Action Plan (IAP) districts, with a provision for convergence of resources for construction of individual household latrines. In addition 90-95 person days of MGNREGA unskilled wage component is also provided for construction of the house. To ensure that assistance is targeted at those who are genuinely deprived and that selection is objective and verifiable, housing deprivation parameter in the SECC data is being used for identifying households which is then verified by the Gram Sabha.

1.3 Under PMAY-G the most vulnerable section of rural population deprived of housing has been targeted to be supported by means of providing housing assistance. This is the section of people who are houseless and living in zero, one and two room kutcha houses. There, however, are a large number of rural households who live in kutcha house with more than two rooms or pucca houses with one or two rooms. These households also require support to construct a pucca house or modify/enlarge their dwelling units.

1.4 In order to realize the objective of "Housing for All" by 2022, it is pertinent to ensure that adequate resources are made available to such households which have not been covered under PMAY-G. To address their needs, the Ministry of Rural Development is launching the Rural Housing Interest Subsidy Scheme (RHISS) to provide easy access to institutional loan to all such needy households for construction / modification of their dwelling units.

1.5 The universe of beneficiaries, eligible to receive central assistance under this scheme, will include any rural household which does not appear/figure on the permanent waitlist for Pradhan Mantri Awaas Yojana- Gramin (PMAY-G).

1.6 The RHISS will become effective from the date of operationalisation of the scheme guidelines and is aimed at providing assistance to households in rural areas to construct houses or modify their existing dwelling units.

Chapter - II

COVERAGE

2.1 RHISS will cover entire India, excluding the statutory towns as per Census 2011 and towns notified subsequently for coverage under PMAY (Urban).

2.2 RHISS will provide support for modification of existing dwellings and construction of pucca houses as per the eligibility criteria defined in Para 1.5 above with basic civic infrastructure like water, sanitation, electricity, etc.

2.3. The pucca houses constructed / modified under RHISS should conform to the norms and standards provided in extant guidelines on construction and structural safety in the country. A pucca house is one which is able to withstand normal wear and tear due to usage and natural forces including climatic conditions, with reasonable maintenance, for at least 30 years. The roof and the wall of the house should be strong enough to be able to withstand the climatic conditions of the place in which the beneficiary resides and incorporate disaster resilient features, wherever needed, to be able to withstand earthquakes, cyclone, floods etc.

Chapter - III

RURAL HOUSING INTEREST SUBSIDY SCHEME (RHISS)

3.1 Beneficiaries seeking housing loans from Banks, Housing Finance Companies and other such notified institutions, for modification/ construction of pucca houses in rural areas, would be eligible for an interest subsidy with the following features:

Particulars	RHISS
Interest Subsidy (% p.a.)	3.00%
Maximum Housing Loan Tenure (in years)	20
Eligible Housing Loan Amount for Interest Subsidy (Rs.)	2,00,000
Discount Rate for NPV calculation of interest subsidy (%)	9.00%

3.2 The interest subsidy will be at the rate of 3.0 (three) percent on the principal amount of the loan for the beneficiary, and the subsidy shall be admissible for a maximum loan amount of first Rs.2.00 (two) lakh, irrespective of the quantum of housing loan, for 20 (twenty) years or full period of the loan, whichever is less. If the quantum of housing loan, however, is less than Rs.2.00 (two) lakh, the subsidy will be calculated based on the actual loan amount.

3.3 The Net Present Value (NPV) of subsidy will be calculated based on a notional discount rate of 9.0 (nine) percent for the period of the loan and interest chargeable at the time the loan is contracted, upfront subsidy shall be released to the Primary Lending Institution (PLI).

3.4 The NPV of interest subsidy given to the PLI will be deducted from the principal loan amount of the beneficiary, who will then have to pay interest to the PLI at an agreed documented rate, fixed or floating on effectively reduced housing loan for the whole duration of the loan. The agreed documented rate which the beneficiary will have to pay may vary from bank to bank.

3.5 The process flow diagram for the scheme is attached at **Annexure I**.

Chapter - IV

IMPLEMENTATION METHODOLOGY

4.1 The interest subsidy will be available only for housing loan amounts indicated in paragraph 3.0 above and additional amount of housing loan beyond the above specified limit, if any, will be at non-subsidized rate.

4.2 Net Present Value of the Interest subsidy will be credited upfront to the housing loan account of beneficiaries through Primary Lending Institutions resulting in reduced effective housing loan and Equated Monthly Installment (EMI).

4.3 National Housing Bank (NHB) has been identified as Central Nodal Agency (CNA) to channelize this subsidy to the lending institutions and for monitoring the progress. Ministry may notify other institutions as CNA in future.

4.4 Primary Lending Institutions (PLIs) identified as Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks, State Cooperative Banks, Urban Cooperative Banks, Small Finance Banks[1], NBFC MFIs[2] or any other institution as may be identified by the Ministry, can register only with one CNA by signing MOU as provided in **Annexure II**

4.5 CNA will be responsible for ensuring proper implementation and monitoring of the scheme and will put in place appropriate mechanisms for the purpose. CNA will provide periodic monitoring inputs to the Ministry of Rural Development through regular monthly and quarterly reports, or as required by the Ministry.

4.6 In case a borrower who has taken a housing loan and availed of interest subsidy under any other scheme of Government of India but later on switches to another PLI for balance transfer, such beneficiary will not be eligible to claim the benefit of interest subsidy again.

[1] As approved by Reserve Bank of India
[2] As registered with Reserve Bank of India

Chapter - V

MECHANISM FOR RELEASE OF CENTRAL SUBSIDY

5.1 An advance for subsidy payment will be released to CNA(s) at the start of the scheme. Subsequent amounts of interest subsidy will be released to the CNA(s) after 70% utilization of earlier amounts, on quarterly basis, and based on utilization / end use certificates submitted by PLIs to CNA(s), as per prescribed format at Annexure III

5.2 Based on the loan disbursed by a PLI to RHISS beneficiaries, the CNA will release the subsidy amount to PLIs directly based on the claims submitted on the total loans disbursed.

5.3 NPV of the interest subsidy will be credited by the PLI to the beneficiary's account upfront by deducting it from the principal loan amount of the beneficiary. The beneficiary will pay EMI as per lending rates on the remainder of the principal loan amount.

5.4 0.25% of total fund disbursement by the CNA to the PLIs will be paid to the CNA for their administrative expenses.

5.5 In lieu of the processing fee for housing loan for the borrower under the scheme, PLIs will be given a lump sum amount of Rs.2000 /- per sanctioned application. PLIs will not take any processing charge from the beneficiary under the scheme.

Chapter - VI

MONITORING AND IMPLEMENTATION OF THE SCHEME

6.1 RHISS will be implemented and monitored by the Ministry of Rural Development, Government of India through Central Nodal Agency.

6.2 In addition to the State Government, the State Level Bankers Committee (SLBC) will monitor the Scheme in the State through its prevalent institutional mechanism.

6.3 In case of any false declaration by the beneficiary under the Scheme, she/he would be liable for legal proceedings under relevant laws.

6.4 All constructions / modification would be geo-referenced, time and date stamped and captured on AwaasSoft through AwaasApp.

6.5 The decision of the Ministry of Rural Development shall be final under the scheme.

Annexure-I

Fig. 1: Steps in Rural Housing Interest Subsidy Scheme (RHISS) Process Flow Chart 1: Submission of claims by PLI to CNA

Home Loan Application by Individual

⇩

Primary Lending Institution identified by Central Nodal Agency

⇩

Sanction/Disbursement of Housing Loan and Scrutiny for the eligibility of Loan Accounts for Interest Subsidy

⇩

Checking eligibility based on

1) **Whether household appears/figures on the Permanent Waitlist for PMAY-G**
2) **Whether household fulfills coverage criteria defined in Para 2.1**
3) **Geo referencing of existing dwelling/vacant site through AwaasApp to cross verify land availability**

⇩

Submit the claims for the eligible beneficiaries to the CNA

Process Flow Chart 2:
Approval of claims and release of funds by CNA

Funds from GoI to CNA
- Advance subsidy will be released to the CNA in tranches
- Subsequent releases to be made after utilization of 70% of earlier release.

Appraisal and Approval of claims by CNA

Release of subsidy amount by the CNA to PLIs directly based on eligible claims from the total claims submitted *(Ref para 5.2)*

Interest Subsidy credited by PLI in loan account with communication to beneficiary along with reduction in EMI payment

- Submission of Utilization Certificate by PLIs to CNA
- PLIs monitoring the construction process
- Maintenance of records by PLIs for inspection.

Annexure-II

Memorandum of Understanding (MoU)

This Memorandum of Understanding (MoU) has been executed on ___________ at _________-

BETWEEN

National Housing Bank (NHB), -------------------, India Habitat Centre, Lodhi Road, New Delhi – 110003, through Shri/Smt. ______ (name) its ____________________ (designation) (hereinafter called the "First Party", which shall unless repugnant to the context shall mean and include their successors, assignees and administrators) ON THE FIRST PART

AND

M/s. ______ (Primary Lending Institution Name), ______ (Address) through Shri/Smt. ______ (name) its _______________________(designation) (herein after called the "Second Party/Lender", which shall unless repugnant to the context shall mean and include their successors, assignees and administrators) ON THE SECOND PART

WHEREAS, the Ministry of Rural Development (MoRD), Government of India is implementing a Rural Housing Interest Subsidy Scheme (RHISS) (hereinafter called as the "Scheme") to address the housing needs of the rural areas as part of the "Housing for All" Mission.

WHEREAS, the Scheme envisages the provision of interest subsidy to Households to enable such borrower/beneficiary to acquire/ modify/ construct a pucca house in rural areas.

WHEREAS, MoRD, Government of India has designated the First Party as the Central Nodal Agency (CNA) to implement the Scheme. The interest subsidy will be released by the CNA to the Second Party/Lender in respect of housing loan sanctioned by Second Party/Lender to various borrowers/beneficiaries under the Scheme as detailed in this MoU.

WHEREAS, the Second Party/Lender is, inter-alia, in the business of lending housing loans to individual beneficiaries on deferred payment basis and is interested in passing on the benefit of the Scheme to eligible borrowers/beneficiaries by crediting the eligible subsidy amount to their housing loan account as per the Scheme.

NOW, THEREFORE, IN CONSIDERATION OF THE PROMISES AND MUTUAL COVENANTS, BOTH THE PARTIES HERETO AGREE AS FOLLOWS:

A. The MoRD, Government of India has issued the operational guidelines for the Scheme (hereinafter called the "Scheme Guidelines) by setting out broad features of the Scheme, terms for loan and subsidy reimbursement, selection of beneficiaries, roles and responsibilities of various agencies under the Scheme and its monitoring, etc. The Scheme Guidelines shall be treated as part and parcel of this MoU and shall be read together for all purpose.

B. The MoRD, Government of India shall be at full liberty to amend/modify/withdraw/terminate the Scheme and/or amend/modify the Scheme Guidelines.

C. That the First Party is the CNA appointed by MoRD, Government of India for channelizing the Interest Subsidy to the Second Party/Lender out of the subsidy released by Government of India to the First Party under the Scheme.

D. **Responsibilities and Obligations of First Party**

1. The First Party shall be responsible for release of interest subsidy to the Second Party/Lender out of the funds released by MoRD, Government of India, as per the Scheme Guidelines. On receipt of information regarding the loan disbursed by the Second Party/Lender to eligible borrower/beneficiary, the First Party shall release the subsidy amount to the Second Party/Lender directly.

2. The interest subsidy will be at the rate of 3.0 (three) percent on the principal amount of the loan for the borrower/beneficiary in rural areas, and the subsidy shall be admissible for a maximum loan amount of first Rs.2.00 (two) lakh, irrespective of the quantum of housing loan, for 20 (twenty) years or full period of the loan, whichever is less. If the quantum of housing loan, however, is less than Rs.2.00 (two) lakh, the subsidy will be calculated based on the actual loan amount. The Net Present Value (NPV) of subsidy will be calculated based

on a notional discount rate of 9.0 (nine) percent and upfront subsidy shall be released to the Second Party/Lender. The NPV subsidy given to the Second Party/Lender will be deducted from the principal loan amount of the borrower/beneficiary, who will then have to pay interest to the Second Party/Lender at an agreed documented rate on effectively reduced housing loan for the whole duration of the loan.

3. Any amount refunded by the Second Party / Lender to the First Party, on account of default in providing Utilisation Certificate or otherwise, shall be adjusted in the subsequent release of funds from MoRD, GoI to the First Party.

E. Responsibilities and Obligations of Second Party/Lender

1. The Second Party/Lender hereby undertakes to pass-on the entire benefit of the Scheme to its borrowers/ beneficiaries.

2. The Second Party/Lender hereby undertakes to implement the Scheme as per the terms & conditions under the Scheme Guidelines.

3. The Second Party/Lender hereby undertakes that it will follow the best practices of lending to implement the Scheme and follow the Scheme Guidelines and the Regulations of Reserve Bank of India (RBI) / National Housing Bank (NHB) issued from time to time.

4. The Second Party/Lender will exercise necessary due diligence in risk assessment and will adopt diligent appraisal and sanction procedures, including assessment of the loan eligibility and the repayment capacity of the borrower/beneficiary.

5. The Second Party/Lender will adhere to all extant guidelines issued by the MoRD, Government of India under the Scheme Guidelines including the amendments/ modifications issued from time to time.

6. The Second Party/Lender will work with beneficiary/borrower to get the house completed/modified within one year from the date of first withdrawal of loan.

7. The Second Party/Lender will provide utilization/end use certificate to the First Party on a quarterly basis and also the certificate in relation to the physical progress of the construction leading up to the completion of the housing unit financed under the Scheme. The Second Party/Lender shall submit a consolidated utilization certificate on completion of the housing

unit within one year period from the completion of construction. In case of default in not providing utilization/end-use certificate, the Second Party/Lender shall refund the amount of subsidy to the First Party. Further, any unutilized amount of subsidy shall be immediately returned by Second Party/Lender to the First Party.

8. The Second Party/Lender will monitor the construction of the dwelling units financed under the Scheme, including the approvals for the building design, infrastructure facilities etc. as also the quality of the construction and verify through site visits, etc. the expenditure incurred up to different stages of construction.

9. In the event of default in repayment of the loan by the borrower/beneficiary to the Second Party/Lender and the loan becoming Non-Performing Asset (NPA), the Second Party/Lender will proceed for recovery of the dues through such measures as considered appropriate, including foreclosure of the property, as per law. In all such cases, the amount of the recoveries will be charged on first charge basis to the subsidy amount and shall be appropriated on proportionate basis (i.e. in proportion to the loan outstanding and subsidy disbursed).

10. The Second Party/Lender will provide each borrower/beneficiary a statement, which will make him/her understand the amount given as subsidy, how the subsidy has been adjusted and the impact of the subsidy on his/her equated monthly installments (EMI).

11. The Second Party/Lender shall provide all other information, statements and particulars as may be required from time to time by the First Party or by the MoRD, Government of India under the Scheme.

12. The Second Party/Lender shall furnish the credit information periodically on the RHISS beneficiaries to credit information companies, as per the prescribed format.

13. The Second Party/Lender will clearly explain to the loanees/ borrowers/ beneficiaries the consequences of availing loan on fixed/floating rates of interest.

F. Governing Laws, Disputes and Jurisdiction

This MoU shall be governed by the laws of India and all disputes and differences between First Party and Second Party/Lender arising part of these presents shall as far as possible be resolved through negotiations. However, if any differences/disputes still persist the same shall be referred to the sole arbitrator appointed by the Managing Director and CEO, NHB under the provisions of the Arbitration and Conciliations Act, 1996. The decision of the sole arbitrator shall be final and binding on the parties. Arbitration proceedings shall be held at Delhi.

Signed on this date as mentioned above.

For and on behalf of	For and on behalf of
(First Party/CNA)	**(Second Party/Lender)**

Annexure-III

FORMAT FOR CLAIMING SUBSIDY UNDER RURAL HOUSING INTEREST SUBSIDY SCHEME (RHISS) OF THE MINISTRY OF RURAL DEVELOPMENT, GOVERNMENT OF INDIA.

(To be furnished by Central Nodal Agency (NHB to the MoRD)

Summary

S. No.	Particulars	In Rs. Cr.
1	Total cumulative subsidy received from MoRD	
2	Interest earned on the funds available with CNA	
3	Subsidy amount released to Primary Lending Institutions (PLIs) so far (Please give State-wise and PLI-wise details as per attached Format)	
4	Balance subsidy including interest available with CNA	
5	Subsidy sought from MoRD	

It is certified that

1) As certified by the PLIs, the loans have been sanctioned and disbursed in accordance with the extant guidelines for RHISS of the Ministry of Rural Development, Government of India.

2) It is further declared that there has been no negligence on the part of the CNA or any of its officers in verifying the claims and sanctioning the amounts to PLIs of the above referred loan accounts and the same has been sanctioned as per guidelines.

3) There is no duplicate claim of the subsidy for any of the aforesaid loan accounts.

(Authorized Signatory)

(Name and Designation)

Date:
Place

State- wise releases

State	No. of Beneficiaries	Amount of Subsidy released
Total		

PLI- wise releases

PLI	No. of Beneficiaries	Amount of Subsidy released to the PLIs
Total		

Annexure - 13 I

F. No. 21(23)/2014-FI (Mission Office)
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building
Sansad Marg, New Delhi - 110001
Dated: 1st Jan, 2021

To,
All SLBC/UTLBC convenors

Reg. inclusion of review of progress on implementation of Rural Housing Interest Subsidy Scheme (RHISS) in SLBC meetings' agenda

Ministry of Rural Development (MoRD) is implementing Rural Housing Interest Subsidy Scheme (RHISS) with the objective to provide interest subvention on housing loans for construction / upgradation of houses for those beneficiaries which do not figure in the Permanent Waiting List (PWL) of PMAY-G. Clause 6.2 of RHISS guidelines state/ "In addition to the state Government, the state level Bankers Committee (SLBC) will monitor the scheme".

2. In view of above, it is requested to include **"Review of progress on implementation of Rural Housing Interest Subsidy Scheme (RHISS)"** in SLBC/UTLBC meetings' agenda

Sushil Kumar Singh
Director (FI)

Copy to: Secretary, Ministry of Rural Development for information wrt DO letter no J-11014/4/2016-RH (eoff:353622) dated 16.12.2020.

ANNEXURE: 13 J

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON DEC 2020 (Amount in Crore)

Sl	Name of Bank	CHRISTIANS				MUSLIMS				S I K H S				NEO-BUDISTS			
		Disb 1st April to DEC 2020		Balance O/s as on 31.12.2020		Disb 1st April to DEC 2020		Balance O/s as on 31.12.2020		Disb 1st April to DEC 2020		Balance O/s as on 31.12.2020		Disb 1st April to DEC 2020		Balance O/s as on 31.12.2020	
A	Major Banks	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.
1	Canara Bank	12529	372.77	288618	4405.52	76492	1194.58	601691	18877.28	196	9.02	491	27.29	8591	248.36	11975	426.93
2	State Bank of India	5153	318.03	18673	1604.40	22503	828.91	65855	2657.63	198	8.52	654	59.98	54	1.85	208	6.15
3	Union Bank Of India	2873	99.38	7908	434.47	12390	288.12	35507	1051.28	43	5.39	129	15.35	30417	587.56	30480	919.36
4	Bank of Baroda	1546	28.97	9678	356.45	14424	208.65	62747	1689.99	43	2.13	282	20.30	70	1.19	547	13.31
	Total (A)	**22101**	**819.15**	**324877**	**6800.84**	**125809**	**2520.26**	**765800**	**24276.18**	**480**	**25.06**	**1556**	**122.92**	**39132**	**838.96**	**43210**	**1365.75**
(B)	**Oth.Nationalised Bks**																
5	Bank of India	325	14.05	1053	85.27	3456	65.00	8165	309.91	5	2.98	18	2.70	0	0.00	1	0.09
6	Bank of Maharastra	0	0.00	462	50.49	0	0.00	2888	133.91	0	0.00	30	1.05	0	0.00	7	0.81
7	Central Bank of India	20	0.40	758	43.42	335	0.60	4387	141.99	4	0.08	42	6.49	0	0.00	20	0.59
8	Indian Bank	1276	56.63	1761	143.45	1985	93.56	6213	191.01	5	0.58	23	1.32	2	0.15	17	0.35
9	Indian Overseas Bank	26	0.49	7719	99.67	13	0.15	23289	300.13	0	0.00	1	0.07	0	0.00	0	0.00
10	Punjab National Bank	11	0.26	136	4.63	16	0.18	149	4.14	1	0.01	5	0.20	0	0.00	1	0.05
11	Punjab and Synd Bank	5	0.18	28	2.36	82	1.25	173	7.71	0	0.00	0	0.00	0	0.00	0	0.00
12	UCO Bank	263	7.90	263	7.90	1777	35.68	1777	35.68	0	0.00	0	0.00	849	28.88	849	28.88
	Total (B)	**1926**	**79.92**	**12180**	**437.19**	**7664**	**196.42**	**47041**	**1124.48**	**15**	**3.65**	**119**	**11.83**	**851**	**29.03**	**895**	**30.77**
(C)	**Other Comm.Banks**																
13	IDBI Bank	498	24.83	1726	222.74	2702	67.29	4204	275.13	17	2.76	45	9.94	2	0.00	3	0.18
14	Karnataka Bank Ltd	1450	25.58	2557	111.26	11752	155.29	16593	404.48	7	0.05	16	0.79	18	0.70	26	1.11
15	Kotak Mahendra Bank	215	1.21	2544	32.84	160	6.49	6281	131.42	2	0.22	44	29.47	0	0.00	7	2.42
16	Cathelic Syrian Bank Ltd.	0	0.00	3838	72.53	0	0.00	9234	142.95	0	0.00	4	0.04	0	0.00	0	0.00
17	City Union Bank Ltd	172	2.93	42	2.81	567	13.44	201	9.77	2	0.02	1	0.01	0	0.00	0	0.00
18	Dhanalaxmi Bank Ltd.	0	0.00	560	11.80	0	0.00	829	10.20	0	0.00	0	0.00	0	0.00	0	0.00
19	Federal Bank Ltd.	7307	188.56	7591	420.25	20461	416.99	16621	449.71	36	33.06	54	29.46	7	0.13	3	0.08
20	J and K Bank Ltd	31	1.56	71	4.71	1794	496.79	2877	1417.06	1	0.50	26	2.84	0	0.00	0	0.00
21	Karur Vysya Bank Ltd.	36	0.93	56	2.71	587	11.73	902	20.22	0	0.00	81	1.93	2	5.81	2	0.06
22	Lakshmi Vilas Bank Ltd	62	0.65	43	0.99	324	45.98	127	1.98	2	0.01	0	0.00	0	0.00	0	0.00

Annexure 13 J

ANNEXURE: 13J

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON DEC 2020 (Amount in Crore)

SI	Name of Bank	CHRISTIANS				MUSLIMS				SIKHS				NEO-BUDISTS			
		Disb 1st April to DEC 2020		Balance O/s as on 31.12.2020		Disb 1st April to DEC 2020		Balance O/s as on 31.12.2020		Disb 1st April to DEC 2020		Balance O/s as on 31.12.2020		Disb 1st April to DEC 2020		Balance O/s as on 31.12.2020	
23	Ratnakar Bank Ltd	183	0.61	510	1.26	2803	8.99	10457	31.48	4	0.01	18	0.04	5	0.02	36	0.10
24	South Indian Bank Ltd	1657	37.84	2402	109.71	4744	74.83	5740	105.35	5	0.06	8	0.10	14	0.36	18	0.40
25	Tamil Nadu Merchantile Bank Ltd	203	11.72	276	22.78	2058	52.13	1889	54.04	0	0.00	0	0.00	0	0.00	0	0.00
26	IndusInd Bank	3469	9.23	600	22.23	206085	583.43	7087	969.40	6	0.37	15	0.48	0	0.00	3	0.19
27	HDFC Bank Ltd	803	11.52	3035	43.74	7958	70.72	42906	304.09	2	0.07	19	0.17	0	0.00	3	0.06
28	Axis Bank Ltd	204	7.34	1536	60.25	1999	47.53	12457	217.87	1	0.00	20	1.10	4	0.21	6	0.09
29	ICICI Bank Ltd	854	72.26	6593	738.55	6897	217.49	26799	1415.37	29	1.68	250	38.32	29	1.68	123	8.63
30	YES BANK Ltd.	137	3.38	808	11.81	1413	37.05	6601	101.85	9	0.08	17	0.47	24	0.07	50	0.08
31	Bandhan Bank	327	1.46	653	1.54	31068	109.71	58908	139.06	0	0.00	0	0.00	2	0.00	5	0.00
32	DCB Bank Ltd	25	0.07	200	2.13	188	3.00	2991	71.28	0	0.00	1	0.07	0	0.00	1	0.04
33	IDFC Bank	128	0.45	658	1.36	6551	27.39	25902	66.20	51	0.22	157	0.39	4	0.01	25	0.03
	Total(C)	**17761**	**402.15**	**36299**	**1897.99**	**310111**	**2446.28**	**259606**	**6338.89**	**174**	**39.11**	**776**	**115.61**	**111**	**8.99**	**311**	**13.47**
	R R B 's																
34	Karnataka Grameena Bank	1885	22.20	3208	54.30	26205	226.69	57494	655.15	15	0.17	52	1.18	82	0.77	175	1.90
35	Karnataka Vikas Grameena Bank	465	4.38	7476	108.88	4715	65.12	113894	990.45	5	0.10	10170	93.75	0	0.00	10190	71.50
	Total (D)	**2350**	**26.58**	**10684**	**163.18**	**30920**	**291.81**	**171388**	**1645.60**	**20**	**0.27**	**10222**	**94.93**	**82**	**0.77**	**10365**	**73.41**
Grand Total (A+B+C+D)		44138	1327.80	384040	9299.21	474504	5454.77	1243835	33385.16	689	68.09	12673	345.28	40176	877.75	54781	1483.39
Total (Comm.Banks) a+b+c		**41788**	**1301.21**	**373356**	**9136.03**	**443584**	**5162.96**	**1072447**	**31739.56**	**669**	**67.82**	**2451**	**250.35**	**40094**	**876.98**	**44416**	**1409.98**
(E)	**Co-Op Sector**																
36	KSCARD Bk.Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	K.S.Coop Apex Bank ltd	15607	141.90	46594	429.90	63049	374.03	135326	825.80	3	2.01	3	1.04	13	0.07	84	0.40
38	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (E)	**15607**	**141.90**	**46594**	**429.90**	**63049**	**374.03**	**135326**	**825.80**	**3**	**2.01**	**3**	**1.04**	**13**	**0.07**	**84**	**0.40**
39	**KSFC**	4	0.96	25	13.26	40	11.32	228	117.92	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (F)	**4**	**0.96**	**25**	**13.26**	**40**	**11.32**	**228**	**117.92**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
G	Small Finance Bank																
40	Equitas Small Finance Bank	259	0.69	1975	2.45	3178	6.61	24550	38.45	20	0.06	44	0.06	57	0.13	377	0.49
41	Ujjivan Small Finnance	2641	11.20	10774	26.40	12832	51.45	67938	150.78	55	0.23	262	0.58	4	0.02	33	0.08
42	Suryoday Small Finance Bank	238	0.59	909	2.59	8054	17.64	25356	67.65	13	0.04	51	0.14	5	0.01	23	0.06
43	ESAF Small Finance Bank	92	0.52	183	0.57	880	3.57	2062	6.52	0	0.00	3	0.00	1	0.00	6	0.01
44	Jana Small Finance Bank	1228	6.60	5638	18.91	6263	37.03	44355	150.50	4	0.01	114	0.29	2509	13.46	2689	13.92
	TOTAL (G)	**4458**	**19.60**	**19479**	**50.91**	**31207**	**116.30**	**164261**	**413.90**	**92**	**0.34**	**474**	**1.07**	**2576**	**13.62**	**3128**	**14.57**
H	Payments bank																
45	India Post Payments Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
46	Airtel Payments Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (H)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
	TOTAL (A+B+C+D+E+F+G)	**64207**	**1490.25**	**450138**	**9793.28**	**568800**	**5956.42**	**1543650**	**34742.77**	**784**	**70.43**	**13150**	**347.40**	**42765**	**891.44**	**57993**	**1498.35**

Annexure - 13K

ANNEXURE:

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON DEC 2020 (Amount in Crore)

Sl	Name of Bank	JAINS				ZORASTRIANS				TOTAL IN CRORES			
		Disb 1st April to DEC 2020		Balance O/s as on 31.12.2020		Disb 1st April to DEC 2020		Balance O/s as on 31.12.2020		Disb 1st April to DEC 2020		Balance O/s as on 31.12.2020	
A	**Major Banks**	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.	No. A/cs	Amt.	No. A/cs	Amt.
1	Canara Bank	2054	64.69	4576	255.91	546	9.91	803	13.87	100408	1899	908154	24007
2	State Bank of India	338	27.13	961	90.54	1	0.68	6	0.67	28247	1185	86357	4419
3	Union Bank Of India	469	68.05	1185	117.28	3	0.23	10	0.37	46195	1049	75219	2538
4	Bank of Baroda	98	1.63	2616	125.03	36	0.62	152	4.89	16217	243	76022	2210
	Total (A)	**2959**	**161**	**9338**	**589**	**586**	**11**	**971**	**20**	**191067**	**4376**	**1145752**	**33174**
(B)	**Oth.Nationalised Bks**												
5	Bank of India	81	7.85	260	35.95	0	0.00	0	0.00	3867	90	9497	434
6	Bank of Maharastra	0	0.00	279	56.23	0	0.00	1	0.05	0	0	3667	243
7	Central Bank of India	25	0.49	138	9.05	0	0.00	0	0.00	384	2	5345	202
8	Indian Bank	4	0.48	1309	56.19	2	0.07	5	0.88	3274	151	9328	393
9	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	39	1	31009	400
10	Punjab National Bank	1	0.01	3	0.06	1	0.01	1	0.03	30	0	295	9
11	Punjab and Synd Bank	0	0.00	0	0.00	0	0.00	0	0.00	87	1	201	10
12	UCO Bank	616	28.76	616	28.76	0	0.00	0	0.00	3505	101	3505	101
	Total (B)	**727**	**38**	**2605**	**186**	**3**	**0**	**7**	**1**	**11186**	**347**	**62847**	**1791**
(C)	**Other Comm.Banks**												
13	IDBI Bank	58	2.26	149	19.45	1	0.04	1	0.04	3278	97	6128	527
14	Karnataka Bank Ltd	192	5.03	382	22.60	9	0.13	9	0.10	13428	187	19583	540
15	Kotak Mahendra Bank	152	65.77	654	380.71	0	0.00	0	0.00	529	74	9530	577
16	Cathelic Syrian Bank Ltd.	0	0.00	674	4.14	0	0.00	0	0.00	0	0	13750	220
17	City Union Bank Ltd	3	0.06	3	0.14	0	0.00	0	0.00	744	16	247	13
18	Dhanalaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0	1389	22
19	Federal Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	27811	639	24269	900
20	J and K Bank Ltd	5	0.14	9	2.13	0	0.00	0	0.00	1831	499	2983	1427
21	Karur Vysya Bank Ltd.	2	0.11	3	0.14	0	0.00	0	0.00	627	19	1044	25
22	Lakshmi Vilas Bank Ltd	136	0.97	4	0.02	0	0.00	0	0.00	524	48	174	3

ANNEXURE: 13K

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON DEC 2020 (Amount in Crore)

Sl	Name of Bank	JAINS				ZORASTRIANS				TOTAL IN CRORES			
		Disb 1st April to DEC 2020		Balance O/s as on 31.12.2020		Disb 1st April to DEC 2020		Balance O/s as on 31.12.2020		Disb 1st April to DEC 2020		Balance O/s as on 31.12.2020	
23	Ratnakar Bank Ltd	2	0.01	7	0.03	0	0.00	4	0.05	2997	10	11032	33
24	South Indian Bank Ltd	1	0.01	1	0.10	22	0.26	26	0.39	6443	113	8195	216
25	Tamil Nadu Merchantile Bank Ltd	5	0.07	63	8.33	0	0.00	0	0.00	2266	64	2228	85
26	IndusInd Bank	3	0.12	23	0.68	0	0.00	1	0.00	209563	593	7729	993
27	HDFC Bank Ltd	13	0.37	51	2.25	0	0.00	2	0.03	8776	83	46016	350
28	Axis Bank Ltd	0	0.00	0	0.00	0	0.00	2	0.20	2208	55	14021	280
29	ICICI Bank Ltd	45	28.37	367	128.66	10	1.02	43	2.61	7864	323	34175	2332
30	YES BANK Ltd.	32	28.27	48	12.69	0	0.00	0	0.00	1615	69	7524	127
31	Bandhan Bank	9	0.03	9	0.02	0	0.00	0	0.00	31406	111	59575	141
32	DCB Bank Ltd	2	0.12	13	2.30	0	0.00	0	0.00	215	3	3206	76
33	IDFC Bank	7	0.06	22	0.06	2	0.01	4	0.01	6743	28	26768	68
	Total(C)	**667**	**132**	**2482**	**584**	**44**	**1**	**92**	**3**	**328868**	**3030**	**299566**	**8954**
	R R B 's												
34	Karnataka Grameena Bank	407	11.37	695	24.04	0	0.00	0	0.00	28594	261	61624	737
35	Karnataka Vikas Grameena Bank	172	1.66	1248	11.61	0	0.00	0	0.00	5357	71	142978	1276
	Total (D)	**579**	**13**	**1943**	**36**	**0**	**0**	**0**	**0**	**33951**	**332**	**204602**	**2013**
	Grand Total (A+B+C+D)	4932	343.88	16368	######	633	12.97	1070	24.20	565072	8085	1712767	45932
	Total (Comm.Banks) a+b+c	**4353**	**330.85**	**14425**	**######**	633	12.97	1070	24.20	**531121**	**7753**	**1508165**	**43920**
(E)	**Co-Op Sector**												
36	KSCARD Bk.Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
37	K.S.Coop Apex Bank ltd	12119	94.96	15706	128.90	0	0.00	0	0.00	90791	613	197713	1386
38	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
	Total (E)	**12119**	**94.96**	**15706**	**128.90**	**0**	**0.00**	**0**	**0.00**	**90791**	**613**	**197713**	**1386**
46	KSFC	1	0.43	3	4.47	1	0.48	2	1.21	46	13	258	137
	TOTAL (F)	**1**	**0.43**	**3**	**4.47**	**1**	**0.48**	**2**	**1.21**	**46**	**13**	**258**	**137**
G	Small Finance Bank												
40	Equitas Small Finance Bank	32	0.10	207	0.24	5	0.01	58	0.06	3551	8	27211	42
41	Ujjivan Small Finnance	24	0.14	127	0.36	1	0.00	5	0.01	15557	63	79139	178
42	Suryoday Small Finance Bank	0	0.00	6	0.02	4	0.00	23	0.05	8314	18	26368	71
43	ESAF Small Finance Bank	2	0.02	0	0.00	0	0.00	0	0.00	975	4	2254	7
44	Jana Small Finance Bank	16	0.28	148	1.19	0	0.00	0	0.00	10020	57	52944	185
	TOTAL (G)	**74**	**0.54**	**488**	**1.81**	**10**	**0.02**	**86**	**0.13**	**38417**	**150**	**187916**	**482**
H	Payments bank												
45	India Post Payments Bank Limite	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
46	Airtel Payments Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
	TOTAL (H)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0**
	TOTAL (A+B+C+D+E+F+G)	**17126**	**439.82**	**32565**	**######**	**644**	**13.46**	**1158**	**25.53**	**694326**	**8862**	**2098654**	**47938**

ANNEXURE- 13 K

BANK WISE ADVANCES TO MINORITY COMMUNITIES AS ON 31.12.2020 VIS-À-VIS 31.3.2020 (Amount in Crore)

Sl.	Name of the Bank	AS ON DEC 2020 Disb 1st April to DEC 2020		AS ON DEC 2020 Balance outstanding		AS ON MARCH 2020 Balance outstanding		Variation in O/s (DEC 2020 over MARCH 2020)	
A	**Major Banks**	No. A/cs	Amt.	No. A/cs	Amt.	No. A/cs	Amt.	No. A/cs	Amt.
1	Canara Bank	100408	1899	908154	24007	1321604	29755.97	-413450	-5749.17
2	State Bank of India	28247	1185	86357	4419	75219	4070.61	11138	348.76
3	Union Bank Of India	46195	1049	75219	2538	185938	9070.72	-110719	-6532.61
4	Bank of Baroda	16217	243	76022	2210	65489	1668.55	10533	541.42
	Total (A)	**191067**	**4376**	**1145752**	**33174**	**1648250**	**44566**	**-502498**	**-11391.60**
(B)	**Other Nationalised Banks**								
5	Bank of India	3867	90	9497	434	7975	392.72	1522	41.20
6	Bank of Maharastra	0	0	3667	243	3183	1395.94	484	-1153.41
7	Central Bank of India	384	2	5345	202	6351	254.70	-1006	-53.15
8	Indian Bank	3274	151	9328	393	935	15.75	8393	377.45
9	Indian Overseas Bank	39	1	31009	400	30973	399.53	36	0.34
10	Punjab National Bank	30	0	295	9	5031	302.78	-4736	-293.67
11	Punjab and Synd Bank	87	1	201	10	141	8.15	60	1.92
12	UCO Bank	3505	101	3505	101	785	27.73	2720	73.49
	Total (B)	**11186**	**347**	**62847**	**1791**	**55374**	**2797**	**7473**	**-1005.83**
(C)	**Other Comm.Banks**								
13	IDBI Bank	3278	97	6128	527	5364	524.68	764	2.80
14	Karnataka Bank Ltd	13428	187	19583	540	19080	496.57	503	43.77
15	Kotak Mahendra Bank	529	74	9530	577	12260	455.87	-2730	120.97
16	Cathelic Syrian Bank Ltd.	0	0	13750	220	5881	84.15	7869	135.51
17	City Union Bank Ltd	744	16	247	13	298	14.49	-51	-1.77
18	Dhanalaxmi Bank Ltd.	0	0	1389	22	1389	22.00	0	0.00
19	Federal Bank Ltd.	27811	639	24269	900	22214	789.56	2055	109.94
20	J and K Bank Ltd	1831	499	2983	1427	1027	297.15	1956	1129.58
21	Karur Vysya Bank Ltd.	627	19	1044	25	5693	293.65	-4649	-268.60
22	Lakshmi Vilas Bank Ltd	524	48	174	3	169	2.88	5	0.11
23	Ratnakar Bank Ltd	2997	10	11032	33	10085	33.34	947	-0.38
24	South Indian Bank Ltd	6443	113	8195	216	8642	203.66	-447	12.39
25	Tamil Nadu Merchantile Bank L	2266	64	2228	85	1880	64.04	348	21.11
26	IndusInd Bank	209563	593	7729	993	8065	185.52	-336	807.45
27	HDFC Bank Ltd	8776	83	46016	350	53613	421.14	-7597	-70.80
28	Axis Bank Ltd	2208	55	14021	280	14726	268.22	-705	11.29
29	ICICI Bank Ltd	7864	323	34175	2332	32243	2118.83	1932	213.31
30	YES BANK Ltd.	1615	69	7524	127	539	162.89	6985	-35.99
31	Bandhan Bank	31406	111	59575	141	44542	101.06	15033	39.56
32	DCB Bank Ltd	215	3	3206	76	3778	75.69	-572	0.12
33	IDFC Bank	6743	28	26768	68	28306	100.03	-1538	-31.98
	Total(C)	**328868**	**3030**	**299566**	**8954**	**279794**	**6715**	**19772**	**2238.40**
	R R B 's								
34	Karnataka Grameena Bank	28594	261	61624	737	52703	618.21	8921	118.37
35	Karnataka Vikas Grameena Ba	5357	71	142978	1276	136684	1238.33	6294	37.86
	Total (D)	**33951**	**332**	**204602**	**2013**	**189387**	**1857**	**15215**	**156.23**
Grand Total (A+B+C+D)		**565072**	**8085**	**1712767**	**45932**	**2172805**	**55935**	**-460038**	**-10002.80**
Total (Comm.Banks) a+b+c		**531121**	**7753**	**1508165**	**43920**	**1983418**	**54079**	**-475253**	**-10159.02**
(E)	**Co-Op Sector**								
36	KSCARD Bk.Ltd	0	0	0	0	0	0.00	0	0.00
37	K.S.Coop Apex Bank ltd	90791	613	197713	1386	189984	1421.70	7729	-35.67
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0.00	0	0.00
	Total (E)	**90791**	**613**	**197713**	**1386**	**189984**	**1422**	**7729**	**-35.67**
39	**KSFC**	46	13	258	137	275	137.96	-17	-1.10
	TOTAL (F)	**46**	**13**	**258**	**137**	**275**	**138**	-17	-1.10
G	**Small Finance Bank**								
40	Equitas Small Finance Bank	3551	8	27211	42	27243	40.04	-32	1.71
41	Ujjivan Small Finnance	15557	63	79139	178	86204	191.91	-7065	-13.70
42	Suryoday Small Finance Bank	8314	18	26368	71	0	0.00	26368	70.51
43	ESAF Small Finance Bank	975	4	2254	7	0	0.00	2254	7.11
44	Jana Small Finance Bank	10020	57	52944	185	0	0.00	52944	184.81
	TOTAL (G)	**38417**	**150**	**187916**	**482**	**113447**	**232**	74469	250.44
H	**Payments bank**								
45	India Post Payments Bank Limi	0	0	0	0	0	0	0	0.00
46	Airtel Payments Bank	0	0	0	0	0	0	0	0.00
	TOTAL (H)	0	0	0	0	0	0	0	0.00
	TOTAL (A+B+C+D+E+F+G+H	694326	8862	2098654	47938	2476511	57727	-377857	-9789.13

Annexure - 13L

सत्यमेव जयते

INDIA NON JUDICIAL

Government of Karnataka

e-Stamp

Certificate No.	:	IN-KA56769358230044T
Certificate Issued Date	:	23-Feb-2021 11:50 AM
Account Reference	:	NONACC (GV)/ kadedcs07/ BANGALORE1/ KA-BA
Unique Doc. Reference	:	SUBIN-KAKADEDCS0791608558633880T
Purchased by	:	PROF S MALLESHWARAPPA DIRECTOR DCE
Description of Document	:	Article 5(J) Agreement (In any other cases)
Property Description	:	MOU AGREEMENT FOR EDUCATION PURPOSE
Consideration Price (Rs.)	:	500 (Five Hundred only)
First Party	:	PROF S MALLESHWARAPPA DIRECTOR DCE
Second Party	:	SRI SK RASTDGI DGM BOB
Stamp Duty Paid By	:	PROF S MALLESHWARAPPA DIRECTOR DCE
Stamp Duty Amount(Rs.)	:	500 (Five Hundred only)

GOVERNMENT OF KARN... BANGALORE M.S. BUILDING

Please write or type below this line

MEMORANDUM OF UNDERSTANDING (SCHOLARSHIP)

This Memorandum of Understanding ("MoU") made and entered into on 26/03/2021 (**"Effective Date"**).

BY AND BETWEEN

Department of Collegiate Education, Government of Karnataka, having its office at UNNATHA SHIKSHANA SOWDHA, SHESHADRI ROAD, BENGALURU – 560 001, represented by Prof. MALLESHWARAPPA.S, the Director, (hereinafter referred to as "DCE"

कृते बैंक ऑफ बड़ौदा / For Bank of Baroda which expression shall unless repugnant to the context otherwise include its attorneys, administrators, successors and assignees) of the FIRST PART.

AND

Bank of Baroda, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1980 having its Head Office at BARODA BHAVAN R.C.DUTT ROAD, ALKAPURI, BARODA-390007 represented by Sri S.K.RASTOGI, Deputy General Manager, Zonal Office, 41/2, 2nd Floor, Vijaya Towers, Trinity Circle, Bengaluru, (hereinafter referred to as BoB, which expression shall unless it be repugnant to the subject or context thereof includes its attorneys, administrators, successors and Assigns) of the **SECOND PART.**

Terms of Understanding:

a) **Arbitration:** As defined under the Arbitration and Conciliation Act, 1996 and Amendments included.

b) **Arbitrator:** The Principal Secretary, Department of Higher Education, Government of Karnataka, shall be the "Sole Arbitrator" for the purpose of Arbitration.

c) **Seat of Arbitration:** Shall be at Bengaluru.

d) **Colleges:** Government First Grade Colleges (offering UG/ and PG Courses), Autonomous Colleges controlled by Department of Collegiate Education, Grant-in Aid Colleges (for only Grant in Aid Courses), 5 years Integrated Courses and Diploma / Certificate Courses.

e) **BENEFICIARY:** Shall mean a student from a low-income or marginalized background to whom the Parties shall make the Scholarship Scheme available

f) **Nodal Bank/Facilitator:** BoB for the purpose of Supervision, Administration and distribution of interest subsidy claims.

g) **Scheduled Bank:** Banks appointed as Lead/Disbursement Banks in districts for the purpose of availing and disbursement of loans for/by the beneficiaries (students).

h) **Scheme:** Rajiv Gandhi Loan Scholarship Scheme for education loans.

Objectives:

1. The main objective of the scheme is to enhance the Gross Enrolment Ratio in the State by providing financial support to students from economically backward communities.
2. To provide financial support with terms and conditions to meritorious students for pursuing higher studies in Karnataka.
3. To bring students of general education into the beneficiary fold of loan scholarship.

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4. To extend the benefit to students with annual family income of not more than Rs. 4 lakh as per Government Order No.ED 46 HPC 2017 DATED: 02-01-2018 and the same is annexed herewith and marked as '**Annexure-A**'.
5. To raise the number of beneficiaries under the scheme to a minimum of 1500 students.
6. To enhance responsibility, learning efficiency, result and placement outcome of students by promoting their studies by offering educational loans.
7. To link Aadhar Numbers of beneficiaries to the loan account to track their job and study status for efficient recovery of loan.

DCE & BoB shall be individually referred to as herein as a Party and collectively as parties.

Whereas, DCE has come out with Rajiv Gandhi Loan Scholarship Scheme of Education Loans to provide interest subsidy up to the moratorium period on loan taken by the students belonging to economically weaker sections from scheduled banks for pursuing any of the approved courses of studies in Government Colleges/and Aided courses in Grant-in-Aid Degree Colleges

Whereas, to have a smooth implementation of the scheme, DCE has designated BoB as Nodal Bank/facilitator to handle the operation of the Rajiv Gandhi Loan scholarship scheme for Education loans.

Whereas, BoB has agreed for the same as Principal Bank for implementation of the Scheme and to receive the interest subsidy claim from different Banks and to submit the said claim to DCE along with its own interest subsidy claim and getting reimbursement amount from DCE and distributing the same to the concerned Bank/Financial Institution as permitted by DCE.

Whereas, the parties desirous of executing this Memorandum of Understanding (MoU) with a view to record the conditions mutually agreed between the parties.

NOW THEREFORE, in consideration of the mutual understandings, obligations and other good, the sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. BoB shall act as the facilitator between DCE and the Scheduled Banks for the purpose of smooth implementation of Rajiv Gandhi Loan scholarship scheme for Education Loans.
2. The scheme shall be applicable from the academic year 2020-21.
3. The interest subsidy under the scheme shall be available to eligible students only once, either during the first Undergraduate Degree/Diploma Course or the Post Graduate Degree/Diploma, and five-year Integrated Course. The benefit of the scheme shall not be available for those students who either discontinue the course midstream or for those who are expelled from the institutions on disciplinary or academic grounds.

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In exceptional cases of discontinuity in study on medical grounds (maximum one year), a student can get the benefit of the scheme subject to submission of medical certificate and satisfactory report from the Head of Educational Institution.

4. Interest Subsidy is available to students who have secured admission in any Government First Grade College/Aided Degree College (for aided courses only).
5. The benefit under the scheme shall go to those students belonging to economically weaker sections having annual parental income from all sources summed up to Rs. 4 lakhs (Rupees Four Lakhs). Tahsildar is the competent authority to issue Income Certificate.
6. The Scheduled Banks shall submit to BoB, the claim of interest subsidy in the format prescribed by DCE, along with the certificate of the top management officials of concerned Banks certifying the eligibility and authenticity of the claim. BoB shall forward the said claims to the DCE, including its claims within a reasonable time, not exceeding 7 days from the date of receipt of claims from all Banks.
7. Whereas, receipt of claims from all Banks (Disbursement Bank) to DCE, has to be scrutinized, verified and countersigned by the Joint Directors and approved by the Director (DCE).
8. DCE on receipt of the claims from BoB shall reimburse the amount of interest subsidy after verification of the claim, provided the claims submitted are in order as prescribed under the scheme. In case any clarifications/documents are required in respect of any of the claims submitted by the claimant Bank, DCE shall take up with the respective banks that have sanctioned the loan and submitted claims for interest subsidy.
9. The eligibility and disbursement of loan subsidy shall be followed as per the Government Orders issued from time to time.
10. The interest subsidy claim shall be submitted by banks on yearly basis within 30 (thirty) days from the close of the year. The subsequent claim for remaining accounts, if any, should be submitted within 60 (sixty) days of close of year and no claim shall be accepted after expiry of 60 days, except in such cases where sufficient satisfactory reasons for delay were explained by the concerned bank. Regional Rural Banks (RRBs) shall submit their claim directly to BoB and not through sponsored Bank. After receipt of claims from all Banks, BoB shall forward the same to the DCE within reasonable time, not exceeding 7 days.
11. DCE shall reimburse the interest subsidy to BoB, Brigade Road branch, Bengaluru in the following account:

Account number: 06650200001520

कृते बैंक ऑफ बड़ौदा / For Bank of Baroda

Director

IFSC CODE: BARB0BRIGAD (5th Character is "0" is (ZERO))

Account Name: RAJIV GANDHI LOAN SCHOLARSHIP

BoB in turn shall send/remit the amount to all concerned banks.

12. BoB shall disburse the interest subsidy received from DCE against the interest subsidy claims of the Bank/s concerned within seven working days. The objections, if any, against the amount permitted towards the claims of the bank shall be made by the concerned bank/s directly to DCE.

13. The disbursement of interest subsidy claims to the bank shall be on yearly basis or as decided by DCE.

14. If it is found that interest subsidy disbursed by DCE is not covered under the Interest Subsidy Scheme or the interest subsidy was claimed on misrepresentation of facts, frauds, forgery, etc., DCE shall directly recover the amount from concerned Bank/s. BoB shall have no obligation to recover the amount already received and distributed to Banks, except in respect of its own claim. However, if DCE immediately after reimbursement of the interest subsidy to BoB but before the distribution of the same by BoB to concerned Bank/s, brings to the notice of BoB about such ineligibility/incorrectness/falsity of claims and instructs BoB not to distribute subsidy claim to the concerned Bank and return the same to DCE, BoB shall not distribute the same to the banks and return the same to DCE.

15. DCE shall have the right to terminate BoB from the designation as Nodal Bank for implementation of Rajiv Gandhi Loan Scholarship Scheme. Likewise, BoB shall have liberty to withdraw from the designation as Nodal Bank. However, parties shall give one month notice to each other before such removal / withdrawal / termination. Further, irrespective of the removal/withdrawal, clauses of MoU shall be effective and binding on the parties for the rights and obligations accrued till the date of such removal/withdrawal/termination.

16. "In case of any disputes between DCE and Scheduled Banks, BOB shall not be liable in any way but noncompliance with terms and conditions shall be intimated by BOB to appropriate authorities for non -performance of agreed duty"

17. "Any dispute arising between DCE and BOB shall be resolved amicably by the parties. In case of any dispute which has not been resolved by amicable settlement, either party may refer the dispute to arbitration as per Arbitration and Conciliation Act, 1996"

18. Under this scheme maximum loan sanctioned limit as mentioned below is only eligible for interest subsidy.

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Sl. No.	Period of Course	Loan Amount per year	Total Loan Amount
1	Less than 6 months	Rs.20,000/-	Rs.20,000/-
2	6 months but Less than 1 year	Rs.40,000/-	Rs.40,000/-
3	1 year	Rs.60,000/-	Rs.60,000/-
4	More than 1 year	Rs.1,00,000/-	Rs.1,00,000/-
5	3 years (BA/B.Sc/BCom/BCA, etc.)	Rs.60,000/-	Rs.1,80,000/-
6	2 Years Post Graduate Course (MA/M.Sc/M.Com, etc.)	Rs.60,000/-	Rs.1,20,000/-
7	5 years (integrated courses)	Rs.60,000/-	Rs.3,00,000/-

19. The BoB shall render details of claims to DCE from time to time. The BoB shall monitor the claims made by various disbursal Banks. Banks shall settle the claims and keep proper accounts and other details.
20. BoB will provide a web portal for claiming the subsidy where in all Scheduled Banks can upload their claims under this scheme. The interest subsidy claims will be accepted only through web portal and the user Manual for uploading the claims in the web portal by the member Banks would be made available to all the member Banks while allotting the User ID and Password.
21. The Second Party and its Scheduled Banks shall not resort to undue harassment while granting scholarship loans to students. Whereas, while the students have fulfilled the condition of furnishing the required documents for scholarship loans, Second Party shall not delay in granting scholarship loans in any way.
22. The MoU is renewed for the first time and shall be initially valid till Date 30-12-2023 and shall be renewed for a further period of 3 years by mutual consent.

23. GENERAL TERMS

23.1 This MoU constitutes the entire understanding between the parties.

23.2 No Amendments to this MoU are valid unless made in writing and agreed to by all Parties.

23.3 Any rights under this MoU may not be transferred in any manner (even temporarily) by any Party, in whole or in part, whether voluntarily or by operation of law, without prior written consent of the other Party. Subject to the foregoing, this MoU shall be binding upon the Parties' respective successors and assignees.

कृते बैंक आफ बडौदा / For Bank of Baroda

23.4 Failure or delay in exercising any rights under this MoU by either Party or failure to insist upon or enforce strict performance of any provision contained herein, shall not be considered waiver of such right, even if there are multiple, successive instances of such failures or delays. No waiver shall be considered continuing or permanent.

23.5 The Second Party shall be bound to the Government Order No. ED 128 MAHITHI 2013 dt: 05/02/2014 for implementation of the scheme and the same is annexed herewith and marked as 'Annexure-B'.

(DRAFT APPROVED BY COMMISSIONER V

IDE FILE NO:DCE 18 RGLS 2019-20, DATE:28.12.2020)

IN WITNESS WHEREOF THE PARTIES HERETO HAVE SET THEIR HANDS ON THE DAY, MONTH AND SEAL FIRST MENTIONED ABOVE.

Witness:

(1) (Shantha Lakshmi. M)

(2) (PRASHANTH. K.L)
Gazetted Manager, o/o CCE

(3) Prasanna Ram. R
A.G.M. Zonal Office
Bank of Baroda, Bangalore

(4) [VIZHIARASAN. N.K.B]
Officer, Zonal Office
Bank of Baroda, Bengaluru

For the First Party

26/3/21

DIRECTOR
DEPARTMENT OF
COLLEGIATE EDUCATION
GOVT. OF KARNATAKA

Director
Department of Collegiate Education
Bangalore.

For the Second Party

Deputy General Manager,
Bank of Baroda,
Zonal Office, 41/2, 2nd Floor,
Vijaya Towers Trinity Circle,
Bengaluru

ಬ್ಯಾಂಕ್ ಆಫ್ ಬರೋಡ
बैंक ऑफ़ बड़ौदा
Bank of Baroda

ವಲಯ ಕಛೇರಿ, ಬೆಂಗಳೂರು
अंचल कार्यालय-बेंगलूरु,
Zonal Office, Bengaluru
ई-मेल/E-mail: zm.kararp@bankofbaroda.co.in
वेब/Web: www.bankofbaroda.com
ಫೋನ್: PH: 080-25011281/555

Ref: ZO/BLR/ADV/10/ 336

Date: 26-03-2021

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

Respected Sir,

Sub: Rajiv Gandhi Loan Scholarship Scheme – MoU between Dept. of Collegiate Education, Govt. of Karnataka and Bank of Baroda

The Rajiv Gandhi Loan Scholarship Scheme is introduced by the Government of Karnataka to provide interest subsidy for education loans up to the moratorium period on the loans taken by students belonging to economically weaker section from scheduled banks for pursuing any of the approved courses for study in Government Colleges and/or aided courses in Private Aided Degree Colleges.

Our erstwhile Vijaya bank was appointed as the nodal bank among all the banks for claiming the subsidy through the Memorandum of Understanding between DCE, Govt. of Karnataka and erstwhile Vijaya bank dated 07.03.2015 for a period of 3 years. After 3 years of agreement period expired, erstwhile Vijaya bank vide their letter Ref: NO:CD:RL:2018 dated 02.07.2018 has requested Principal Secretary, Higher education department to renew the MoU.

Vide your letter Ref.no: 12a11/2020/2944/SLBC/F-101-147 dated 13.01.2020, we were advised to finalize the MoU with DCE, Govt. of Karnataka. We would like to inform that the MoU for Rajiv Gandhi Loan Scholarship Scheme is executed between Department of Collegiate Education, Government of Karnataka represented by Prof. Malleshwarappa S, the Director, DCE and Bank of Baroda represented by Sri S.K.Rastogi, Deputy General Manager, Zonal Office, Bengaluru on 26.03.2021. The copy of MoU is enclosed herewith.

We have also requested our corporate office to create web portal for lodging the subsidy claims by all the scheduled banks. We shall communicate the details to you once it is completed

Yours faithfully,

(Mini T.M)
Zonal Head - Bengaluru

೪೧/೨, ಎರಡನೇ ಮಹಡಿ, "ವಿಜಯ ಟವರ್", ಎಮ್. ಜಿ. ರಸ್ತೆ, ಟ್ರಿನಿಟಿ ಸರ್ಕಲ್, ಬೆಂಗಳೂರು – ೫೬೦ ೦೦೧.
द्वितीय तल, विजया टावर्स, 41/2, एम.जी.रोड, ट्रिनिटी सर्कल, बेंगलूरु - 560 001
2nd Floor, Vijaya Towers, 41/2, M.G.Road, Trinity Circle, Bengaluru -560 001 India, फैक्स Fax : 080 25300478

Annexure - 13 M

SLBC KARNATAKA					
Bank Wise SHGs Financed during the Financial Year 2020-21					
		Cumulative no. of SHGs credit linked during the year (from 1 April 2020 up to qtr DEC 2020 (Amount in lakhs)		Cumulative Bank Loan disbursed during the year (from 1 April 2020 up to qtr DEC 2020 (Amount in lakhs)	
Sl. No.	Name of the Bank	Total	Of which exclusively to Women	Total	Of which exclusively to Women
1	Canara Bank	142741	131042	141121	130082
2	State Bank of India	629	629	2977	1800
3	Union Bank Of India	15655	13589	2781	2285
4	Bank of Baroda	18208	17667	52379	51012
5	Bank of India	148	147	512	511
6	Bank of Maharastra	0	0	0	0
7	Central Bank of India	218	218	234.2	234.2
8	Indian Bank	82	62	252.56	196.32
9	Indian Overseas Bank	67	67	256.97	256.97
10	Punjab National Bank	34	8	114.71	31.6
11	Punjab and Synd Bank	0	0	0	0
12	UCO Bank	8	0	19.83	0
13	IDBI Bank	0	0	0	0
14	Karnataka Bank Ltd	149	140	798.71	756.71
15	Kotak Mahendra Bank	0	0	0	0
16	Cathelic Syrian Bank Ltd.	0	0	0	0
17	City Union Bank Ltd	0	0	0	0
18	Dhanalaxmi Bank Ltd.	0	0	0	0
19	Federal Bank Ltd.	0	0	0	0
20	J and K Bank Ltd	0	0	0	0
21	Karur Vysya Bank Ltd.	0	0	0	0
22	Lakshmi Vilas Bank Ltd	0	0	0	0
23	Ratnakar Bank Ltd	0	0	0	0
24	South Indian Bank Ltd	0	0	0	0
25	Tamil Nadu Merchantile Bank Ltd.	0	0	0	0
26	IndusInd Bank	0	0	0	0
27	HDFC Bank Ltd	6897	6897	26969.59	26969.59
28	Axis Bank Ltd	0	0	0	0
29	ICICI Bank Ltd	0	0	0	0
30	YES BANK Ltd.	0	0	0	0
31	Bandhan Bank	0	0	0	0
32	DCB Bank Ltd	0	0	0	0
33	IDFC Bank	0	0	0	0
	Commercial Banks-Sub Total	**184836**	**170466**	**228416.57**	**214135.39**
34	Karnataka Grameena Bank	68677	58316	180485	152796
35	Karnataka Vikas Grameena Bank	3067	2849	8263.1	7669.03
	RRBs-Sub Total	**71744**	**61165**	**188748.1**	**160465.03**
36	KSCARD Bk.Ltd	0	0	0	0
37	K.S.Coop Apex Bank ltd	307245	32330	119797.7	111010.85
38	Indl.Co.Op.Bank ltd.	0	0	0	0
	Cooperative baks-Sub Total	**307245**	**32330**	**119797.7**	**111010.85**
39	KSFC	0	0	0	0
	KFSC Total	0	0	0	0
40	Equitas Small Finance Bank	0	0	0	0
41	Ujjivan Small Finnance	0	0	0	0
42	Suryoday Small Finance Bank	0	0	0	0
43	ESAF Small Finance Bank	0	0	0	0
44	Jana Small Finance Bank	0	0	0	0
	Small Finance -Sub Total	**0**	**0**	0	0
45	India Post Payments Bank Limited	0	0	0	0
46	Airtel Payments Bank	0	0	0	0
	Payment Bank -Sub Total	0	0	0	0
	All banks-Total	**563825**	**263961**	**536962.37**	**485611.27**

Annexure 13 N

	STATE LEVEL BANKERS' COMMITTEE-Karnataka		
	CONVENOR -Canara Bank, Head Office Annexe, Bangalore		
	AGENDA	ALL BANKS	
	ANNEXURE		
	Progress Report under SHG Bank Linkage for the quarter DEC 2020		
Sl. No.	Particulars	Total	Of which exclusively to Women
1	2	3	4
A	SHG FORMATION DETAILS - SB ACCOUNTS OF SHGs WITH BANKS		
1	No. of SB Accounts of SHGs opened during the quarter	11468	11042
2	Cumulative number of SB accounts of SHGs (from 1st April of the year to end of quarter)	24791	23403
3	Total No of SB Accounts of ALL SHGs outstanding at the end of the reporting quarter	1199860	1059633
4	Total balance of SB Accounts of ALL SHGs outstanding at the end of reporting quarter	207517	173657
B	DIRECT CREDIT LINKAGE DURING THE YEAR		
1	SHGs credit linked during the quarter	99379	93292
2	Bank Loan disbursed during the quarter (Rs. lakh)	212146	199144
3	Cumulative no. of SHGs credit linked during the year (from 1 April up to end of qtr)	563825	263961
4	Cumulative Bank Loan disbursed during the year (from 1 April up to end of qtr)(Rs. lakh)	536962	485611
5	Of B3 above, No. of repeat SHGs credit linked	83223	78046
6	Of B4 above, Bank Loan disbursed for repeat SHGs (Rs. lakh)	178997	169507
7	Of B3 above, No. of SHGs provided loan for Agriculture Purposes	66790	61529
8	Of B4 above, Bank Loan disbursed to SHGs for Agriculture Purposes (Rs. lakh)	129426	115193
C	INDIRECT CREDIT LINKAGE OF SHGs THROUGH LOANS TO NGOs/MFIs FOR ONLENDING TO SHGs		
1	SHGs indirectly credit linked during the quarter	22062	18913
2	Cumulative no. of SHGs indirectly credit linked during the year (from 1 April upto end of qtr)	55810	49882
3	Loan disbursed indirectly during the quarter (Rs. lakh)	75599	66585
4	Cumulative Loan disbursed indirectly during the year (from 1 April upto end of qtr)(Rs. lakh)	161128	133302
5	Of C2 above No. of SHGs provided loan for agriculture purpose	20810	17752
6	Of C4 above, Bank loan disbursed to SHGs for agriculture purposes [Rs in lakh]	66143	58670
D	CUMULATIVE CREDIT LINKAGE		
1	Cumulative number of SHGs Credit Linked (since inception)	3537906	3016400
2	Cumulative Bank Loan disbursed since inception (Rs, lakh)	4440444	4039257
3	Number of SHGs with loan accounts outstanding on the date of report	455290	395204
4	Bank Loan outstanding to all SHGs as on the date of report (Rs. lakh)	925147	800374

ANNEXURE - 13 D

DATA ON JLG AS PER NABARD FORMAT AS ON DEC 2020

Amount Rs. In Crore:

Sl	Name of the Bank	Target for the		Disbursements from 01.04.2020 to				Balance Outstanding as at the end				Cum no. of JLGs financed with NABARD's grant assistance
		Number	Amt	TOTAL JLG s		Of which Farm based		TOTAL JLG s		Of which farm based		
(A)	Major Banks			Number	Amt	Number	Amt	Number	Amt	Number	Amt	
1	Canara Bank	0	0.00	7327	52.47	6960	49.84	13734	263.72	13047	250.53	0
2	State Bank of India	0	0.00	2418	116.54	2403	115.30	5053	404.45	4938	284.34	0
3	Union Bank Of India	800	0.00	204	0.68	184	0.65	44039	55.20	39740	46.04	0
4	Bank of Baroda	0	0.00	171	6.21	154	5.65	1134	22.04	1134	22.04	0
	Total (A)	**800**	**0.00**	**10120**	**175.90**	**9701**	**171.44**	**63960**	**745.41**	**58859**	**602.95**	**0**
(B)Oth.Nationalised Bks												
1	Bank of India	0	0.00	4	0.21	4	0.21	79	1.65	79	1.65	0
2	Bank of Maharastra	0	0.00	0	0.00	0	0.00	21	0.97	0	0.00	0
3	Central Bank of India	0	0.00	0	0.00	0	0.00	5	0.14	5	0.14	0
4	Indian Bank	0	0.00	1	0.06	1	0.06	1	0.01	0	0.00	0
5	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	82	1.17	82	1.17	0
6	Punjab National Bank	0	0.00	0	0.00	0	0.00	3	0.04	2	0.03	0
7	Punjab and Synd Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
8	UCO Bank	265	1.25	50	0.70	0	0.00	184	3.34	45	1.38	0
	Total (B)	**265**	**1.25**	**55**	**0.96**	**5**	**0.26**	**375**	**7.31**	**213**	**4.36**	**0**
(C)	**Other Comm.Banks**											
1	IDBI Bank	0	0.00	7328	42.38	7159	41.38	8508	136.46	8506	136.44	122
2	Karnataka Bank Ltd	0	0.00	0	0.00	0	0.00	74	1.00	62	0.92	0
3	Kotak Mahendra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
4	Cathelic Syrian Bank Lt	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
5	City Union Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
6	Dhanalaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	Federal Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
8	J and K Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	Karur Vysya Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
10	Lakshmi Vilas Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
11	Ratnakar Bank Ltd	0	0.00	12402	195.06	10609	167.70	142340	592.43	91951	530.31	0
12	South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
13	Tamil Nadu Merchantile	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
14	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
15	HDFC Bank Ltd	0	0.00	3822	65.90	1398	22.95	25395	233.77	8209	83.47	0
16	Axis Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
17	ICICI Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
18	YES BANK Ltd.	0	0.00	4398	76.90	4325	75.77	18622	163.32	18442	161.61	0
19	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
20	DCB Bank Ltd	0	0.00	12729	37.68	12729	37.68	63150	99.03	61932	98.71	0
21	IDFC Bank	0	0.00	71827	221.62	48741	158.68	236617	525.01	158002	353.56	0
	Total(C)	**0**	**0.00**	**112506**	**639.54**	**84961**	**504.15**	**494706**	**1751.02**	**347104**	**1365.02**	**122**
(D)	**R R B 's**											
1	Karnataka Grameena B	5000	200.00	13563	112.00	10714	87.36	44944	439.00	35056	342.42	0
2	Karnataka Vikas Grame	0	0.00	516	10.83	0	0.00	3858	43.73	0	0.00	0
	Total (D)	**5000**	**200.00**	**14079**	**122.83**	**10714**	**87.36**	**48802**	**482.73**	**35056**	**342.42**	**0**
Total (Comm.Banks) A+B+C		**1065**	**1.25**	**122681**	**816.40**	**94667**	**675.86**	**559041**	**2503.74**	**406176**	**1972.34**	**122**
Grand Total (A+B+C+D)		**6065**	**201.25**	**136760**	**939.23**	**105381**	**763.22**	**607843**	**2986.47**	**441232**	**2314.76**	**122**
(E)	**Co-Op Sector**											
1	KSCARD Bk.Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	K.S.Coop Apex Bank ltd	740	11.25	43	0.88	10	0.50	2637	22.79	817	7.99	11723
3	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total (E)	**740**	**11.25**	**43**	**0.88**	**10**	**0.50**	**2637**	**22.79**	**817**	**7.99**	**11723**
(F)	**KSFC**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**
	TOTAL (F)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**
(G)	**Small Finance Bank**											
1	Equitas Small Finance B	0	0.00	8615	57.96	3025	22.68	45822	168.27	10111	67.22	0
2	Ujjivan Small Finnance	0	0.00	27053	178.00	11059	74.18	100701	1013.03	31729	344.65	0
3	Suryoday Small Finance	0	0.00	24550	81.46	8978	30.35	137636	276.79	47325	92.68	0
4	ESAF Small Finance Ba	0	0.00	13005	76.03	9207	64.11	51038	236.65	38258	195.66	0
5	Jana Small Finance Bar	0	0.00	5940	118.26	1751	48.84	42627	487.26	9238	169.86	0
	TOTAL (G)	**0**	**0.00**	**79163**	**511.71**	**34020**	**240.16**	**377824**	**2182.00**	**136661**	**870.07**	**0**
(H)	**Payments bank**											
1	India Post Payments Ba	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	Airtel Payments Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	TOTAL (H)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**
	GRAND TOTAL	6805	212.50	215966	1451.81	139411	1003.88	988304	5191.26	578710	3192.82	11845

Annexure 13 P

Bankwise Disburshment under StandUp India(SUI) as on 31.01.2021.

[Amount Rs. in Crore]

SL No.	Lender	Target SC/ST	SC			ST			Target Women	Women (General)			Total Target	Total		
			No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt		No Of A/Cs	Sanctioned Amt	Disbursement Amt		No Of A/Cs	Sanctioned Amt	Disbursement Amt
A	**Private Sector Banks**															
1	IDBI Bank	89	0	0	0	0	0	0	89	1	0.5	0.5	178	1	0.5	0.5
	Total		0	0	0	0	0	0		1	0.5	0.5		1	0.5	0.5
B	**Public Sector Banks**															
2	Bank of India	139	0	0	0	0	0	0	139	2	0.25	0.22	278	2	0.25	0.22
3	Canara Bank	1816	49	12.74	10.4	3	0.56	0.3	1816	147	33.81	28.07	3632	199	47.11	38.78
4	Indian Overseas Bank	243	1	0.18	0.18	2	0.3	0.3	243	1	0.2	0.05	486	4	0.68	0.53
5	State Bank of India	1847	0	0	0	0	0	0	1847	8	1.37	1.08	3694	8	1.37	1.08
6	UCO Bank	63	2	0.51	0.51	0	0	0	63	4	0.94	0.92	126	6	1.45	1.43
	Total		52	13.43	11.09	5	0.85	0.6		162	36.56	30.34		219	50.85	42.03
A+B	**Grand Total**		52	13.43	11.09	5	0.85	0.6		163	37.06	30.84		220	51.35	42.53

Districtwise Disburshment under StandUp India as on 31.01.2021

[Amount Rs. in Crore]

SL No.	StateName/DistrictName	SC			ST			Women (General)			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
	KARNATAKA												
1	BENGALURU URBAN	13	4.67	4.53	2	0.3	0.3	54	12.24	9.98	69	17.2	14.81
2	BENGALURU RURAL	1	0.1	0.1	0	0	0	8	1.52	1.52	9	1.62	1.62
3	BELAGAVI	7	2.13	1.04	1	0.24	0.17	10	2.06	1.44	18	4.44	2.65
4	BALLARI	2	0.21	0.19	0	0	0	3	0.38	0.33	5	0.59	0.52
5	BIDAR	0	0	0	1	0.12	0.12	2	0.34	0.34	3	0.46	0.46
6	VIJAYAPURA	0	0	0	0	0	0	2	1.17	1.02	2	1.17	1.02
7	CHIKKABALLAPURA	4	0.41	0.23	0	0	0	3	0.29	0.29	7	0.69	0.51
8	CHIKKAMAGALURU	0	0	0	0	0	0	5	0.86	0.86	5	0.86	0.86
9	CHITRADURGA	0	0	0	0	0	0	1	0.12	0.02	1	0.12	0.02
10	DAKSHINA KANNADA	0	0	0	0	0	0	14	2.82	2.65	14	2.82	2.65
11	DAVANGERE	1	0.24	0.03	0	0	0	1	0.25	0.1	2	0.49	0.13
12	DHARWAD	15	2.12	2.12	1	0.2	0.01	10	1.99	1.92	26	4.3	4.04
13	GADAG	0	0	0	0	0	0	1	0.2	0.17	1	0.2	0.17
14	KALABURAGI	1	0.12	0.12	0	0	0	3	0.53	0.28	4	0.65	0.4
15	HASSAN	0	0	0	0	0	0	4	0.86	0.86	4	0.86	0.86
16	HAVERI	0	0	0	0	0	0	4	0.67	0.65	4	0.67	0.65
17	KODAGU	0	0	0	0	0	0	4	0.51	0.51	4	0.51	0.51
18	KOLAR	2	0.24	0.24	0	0	0	2	0.26	0.26	4	0.5	0.5
19	KOPPAL	0	0	0	0	0	0	1	0.24	0.06	1	0.24	0.06
20	MANDYA	1	0.24	0.24	0	0	0	3	0.48	0.24	4	0.72	0.48
21	MYSURU	2	1.15	1.15	0	0	0	8	1.4	1.26	10	2.55	2.41
22	RAMANAGARA	0	0	0	0	0	0	5	0.69	0.68	5	0.69	0.68
23	SHIVAMOGGA	1	0.81	0.64	0	0	0	0	0	0	1	0.81	0.64
24	TUMAKURU	0	0	0	0	0	0	2	1.61	1	2	1.61	1
25	UDUPI	0	0	0	0	0	0	7	3.42	2.53	7	3.42	2.53
26	UTTARA KANNADA	2	1.01	0.48	0	0	0	6	2.16	1.88	8	3.17	2.36
	Total	52	13.43	11.09	5	0.85	0.6	163	37.06	30.84	220	51.35	42.53

F.No.28/01/2016-IF-II 28/01/2016-IF-II

Government of India
Ministry of Finance
Department of Financial Services
****

3rd Floor, Jeevan Deep Building,
Sansad Marg, New Delhi,
Dated, 09 March, 2021

Annexure 13Q

To,

The SLBC Conveners (All States/ UTs)

Subject: Implementation of Budget announcement FY 2021-22 on amendment of Stand Up India Scheme.

Sir,

The Stand Up India Scheme was launched on 5th April, 2016, and aims to promote entrepreneurship among the Scheduled Caste/ Scheduled Tribe and Women by facilitating bank loans of value between Rs.10 lakh to Rs.1 crore to at least one SC/ ST borrower and one woman borrower per bank branch of Scheduled Commercial Banks for setting up Greenfield enterprises in trading, manufacturing and services sector. In 2019-20 it was decided to extend the Stand Up India scheme for the entire period coinciding with the 15th Finance Commission period of 2020-25.

2. Hon'ble FM as a part of Budget speech FY 2021-22, inter alia, stated as follows: "*To further facilitate credit flow under the scheme of Stand Up India for SCs, STs and women, I propose to reduce the margin money requirement from 25% to 15%, and to also include loans for activities allied to agriculture*".

3. In this context, the following changes have since been approved in the Stand Up India Scheme:

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

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

4. It is requested to take necessary steps to actively implement the scheme with the above mentioned amendments. These changes along with steps required to ensure implementation of the same, may please be discussed in the next meeting of State Level Bankers' Committee (SLBC), State Level Implementation Committee (SLIC), District Level Consultative Committee (DLCC). Further, the status of implementation of the scheme and related issues may be placed in the agenda of the regular meetings of the said committees.

Yours faithfully,

(Sushil Kumar Singh)
Director (FI)
Email:sushilidas.dad@hub.nic.in

Gmail

slbcbangalore bangalore <slbcbangalore@gmail.com>

Implementation of Budget announcement FY 2021-22 on amendment of Stand Up India Scheme.

1 message

Stand Up India <missionsupi-dfs@nic.in> 10 March 2021 at 16:23
To: gm2.lhokol@sbi.co.in, gm1.lhokol@sbi.co.in, slbc@andhrabank.co.in, gmvbreddy@andhrabank.co.in, gm1.lhoguw@sbi.co.in, slbc.bihar@sbi.co.in, fgmochd@pnb.co.in, slbccell.zorai@gmail.com, zm.sgz@bankofbaroda.com, slbc.del@obc.co.in, slbc.goa@sbi.co.in, slbc.guj@bankofbaroda.com, slbcahm@denabank.co.in, zm.ngz@bankofbaroda.com, contact@slbchp.com, cmd@jkbmail.com, SLBC.Jharkhand@bankofindia.co.in, copscdgm@syndicatebank.co.in, slbcbangalore@gmail.com, slbckerala@canarabank.com, leadbank.ladakh@sbi.co.in, ro.ernakulam@syndicatebank.co.in, zmbhopzo@centralbank.co.in, gmfislbc@mahabank.co.in, dgmfislbc@mahabank.co.in, bomfislbc@mahabank.co.in, gm2.lhoguw@sbi.co.in, slbc.odisha@ucobank.co.in, ldmpondy@indianbank.co.in, dkgupta69@pnb.co.in, slbcpunjab@pnb.co.in, zm.rz@bankofbaroda.com, slbc.rz@bankofbaroda.com, scmohanta@iobnet.co.in, slbctn@gmail.com, lbd@iobnet.co.in, slbctelangana@sbi.co.in, gmslbckol@unitedbank.co.in, zm.upu@bankofbaroda.com, gmfimm.lhodel@sbi.co.in, ashwini.jha2@pnb.co.in
Cc: Suchindra Misra <misras@nic.in>, SUSHIL IDAS <sushilidas.dad@hub.nic.in>, Golak bihari <panda.golak@gov.in>, Shri Surinder Kumar <usfi-dfs@nic.in>

Sir/ Madam,

Please find attached letter dated 09.03.2021 on the above subject.

Neeraj Sharma
सादर/Regards

मिशन स्टैंड अप इंडिया/Mission Stand Up India
स्टैंड अप इंडिया योजना (एस यू आई)/Stand Up India Scheme (SUI)
वित्तीय सेवाएं विभाग/Department of Financial Services
वित्त मंत्रालय/Ministry of Finance
नई दिल्ली/New Delhi
दूरभाष: 01123361571
https://www.standupmitra.in/

Letter dated 09.03.2021.pdf
470K

– 256 –

Annexure 13 R

Bankwise Progress under MUDRA Loan as on 31.12.2020

[Amount Rs. in Crore]

Sr No	Bank Type Name	Bank Name	Sponsor Bank Name	Shishu (Loans up to Rs. 50,000) No Of A/Cs	Shishu Sanction Amt	Shishu Disbursement Amt	Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh) No Of A/Cs	Kishore Sanction Amt	Kishore Disbursement Amt	Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh) No Of A/Cs	Tarun Sanction Amt	Tarun Disbursement Amt	Total No Of A/Cs	Total Sanction Amt	Total Disbursement Amt
	SBI and Associates														
1		State Bank of India	-	11203	20.42	20.33	16923	442.78	440.3	15688	1185.85	1184.55	43814	1649.04	1645.17
		Total		11203	20.42	20.33	16923	442.78	440.3	15688	1185.85	1184.55	43814	1649.04	1645.17
	Public Sector Commercial Banks														
2		Bank of Baroda	-	5353	16.71	15.92	3951	76.4	71.82	820	66.21	63.81	10124	159.33	151.56
3		Bank of India	-	6585	13.79	13.37	9517	166.83	154.48	5443	432.79	418.34	21545	613.41	586.18
4		Bank of Maharashtra	-	550	0.65	0.58	491	13.06	12.67	128	10.68	10.38	1169	24.38	23.63
5		Canara Bank	-	54012	112.37	104.52	18095	425.22	372.29	4838	370.09	338.71	76945	907.68	815.52
6		Central Bank of India	-	4110	6.22	4.91	1908	41.24	33.54	439	35.89	31.49	6457	83.35	69.93
7		Indian Bank	-	16303	20.26	19.99	4808	87.92	85.46	552	39.99	39.54	21663	148.17	144.99
8		Indian Overseas Bank	-	2548	4.81	4.78	1953	33.94	32.91	231	17.6	16.99	4732	56.35	54.68
9		Punjab National Bank	-	797	2.84	1.35	1419	31.33	11.4	492	67.55	8.83	2708	101.73	21.57
10		Union Bank of India	-	8997	20.3	17.27	9341	182.02	162.07	1859	157.53	147.69	20197	359.85	327.04
11		Punjab & Sind Bank	-	257	0.3	0.23	91	2.3	1.63	24	2.05	1.99	372	4.65	3.84
12		UCO Bank	-	3153	4.77	2.74	918	16.03	12.69	94	8.11	6.14	4165	28.9	21.57
		Total		102665	203.03	185.66	52492	1076.28	950.97	14920	1208.5	1083.91	170077	2487.8	2220.53
	Private Sector Commercial Banks														
13		Catholic Syrian Bank	-	7	0.02	0.02	0	0	0	0	0	0	7	0.02	0.02
14		Federal Bank	-	159	0.52	0.35	226	3.43	2.33	30	2.54	2.25	415	6.49	4.93
15		Dhanlaxmi Bank	-	0	0	0	10	0.8	0.13	1	0.05	0.05	11	0.85	0.18
16		Jammu & Kashmir Bank	-	35	0.1	0.1	308	7.13	7.07	83	6.7	6.68	426	13.93	13.85
17		Karnataka Bank	-	2157	2.56	2.11	2510	49.35	32.74	1766	79.47	47.41	6433	131.38	82.26
18		Karur Vysya Bank	-	0	0	0	8	0.18	0.16	1	0.08	0.08	9	0.26	0.24
19		Ratnakar Bank	-	3814	5.86	5.86	58	2.03	2.03	56	4.16	4.16	3928	12.04	12.04
20		South Indian Bank	-	0	0	0	11	0.45	0.45	10	0.93	0.93	21	1.38	1.38
21		ICICI Bank	-	199	0.69	0.69	1032	29	29	798	57.93	57.93	2029	87.62	87.62
22		Axis Bank	-	23003	76	76	153	5.27	5.27	302	26.49	26.49	23458	107.76	107.76
23		Indusind Bank	-	520888	1279.75	1279.75	39477	293.48	293.48	606	24.11	24.11	560971	1597.34	1597.34
24		Yes Bank	-	21074	70.49	70.49	0	0	0	13	1.29	1.29	21087	71.77	71.77
25		HDFC Bank	-	37775	113.06	113.06	15026	142.59	142.59	1230	73.16	73.16	54031	328.81	328.81
26		Kotak Mahindra Bank	-	2	0.1	0.1	59	0.56	0.56	1	0.09	0.09	62	0.75	0.75
27		Bandhan Bank	-	36548	95.47	95.47	10144	73.91	73.91	151	11.85	11.85	46843	181.23	181.23
28		IDFC Bank Limited	-	54127	167.05	167.05	24179	275.54	275.46	535	36.45	36.44	78841	479.03	478.95
29		IDBI Bank Limited	-	648	0.75	0.75	1613	7.91	7.91	843	15.25	15.25	3104	23.91	23.91
		Total		700436	1812.41	1811.8	94814	891.63	873.08	6426	340.54	308.16	801676	3044.57	2993.04
	Regional Rural Banks														
30		Karnataka Vikas Grameena Bank	Canara Bank	23091	67.73	67.73	29377	485.64	485.64	606	47.04	47.04	53074	600.41	600.41
31		Karnataka Gramin Bank	Canara Bank	221474	640.78	640.78	232095	3103	3071.97	5346	470.13	470.13	458915	4213.91	4182.88
		Total		244565	708.51	708.51	261472	3588.64	3557.61	5952	517.17	517.17	511989	4814.32	4783.29
	NBFC-Micro Finance Institutions														
32		Annapurna Microfinance Pvt. Ltd.	-	53	0.16	0.16	0	0	0	0	0	0	53	0.16	0.16
33		Muthoot Microfin Ltd	-	13664	55.34	55.34	1239	7.4	7.4	0	0	0	14903	62.73	62.73

34		Grameen Koota Financial Services Private Limited	-	201283	510.83	510.83	180828	1330.25	1330.25	0	0	0	382111	1841.09	1841.09
35		MADURA MICRO FINANCE LIMITED	-	12629	47.52	47.52	0	0	0	0	0	0	12629	47.52	47.52
36		Chaitanya India Fin Credit Pvt Ltd	-	115188	377.98	375.35	0	0	0	0	0	0	115188	377.98	375.35
37		Belstar Investment and Finance Private Limited	-	34979	110.91	110.91	1526	10.21	10.21	0	0	0	36505	121.12	121.12
38		SVATANTRA MICROFIN PRIVATE LIMITED	-	4658	15.99	15.99	0	0	0	0	0	0	4658	15.99	15.99
39		Satin Creditcare Network Limited	-	14756	34.65	34.65	0	0	0	0	0	0	14756	34.65	34.65
40		Navachetana Microfin Services Pvt Ltd	-	40033	46.03	46.03	0	0	0	0	0	0	40033	46.03	46.03
41		Asirvad Microfinance Pvt. Ltd	-	36165	113.11	113.11	2057	12.59	12.59	0	0	0	38222	125.7	125.7
42		Arohan Financial Services Pvt. Ltd.	-	0	0	0	4	0.14	0.14	5	0.37	0.37	9	0.51	0.51
43		IDF FINANCIAL SERVICES PRIVATE LIMITED	-	537	1.63	1.63	113	0.69	0.69	0	0	0	650	2.31	2.31
44		SATYA MicroCapital Limited	-	2571	9	9	1	0.01	0.01	0	0	0	2572	9	9
		Total		476516	1323.14	1320.51	185768	1361.29	1361.29	5	0.37	0.37	662289	2684.8	2682.17
	Non Banking Financial Companies														
45		Magma Fincorp Limited	-	0	0	0	844	13.44	13.44	34	2.53	2.53	878	15.97	15.97
		Total		0	0	0	844	13.44	13.44	34	2.53	2.53	878	15.97	15.97
	Small Finance Banks														
46		SURYODAY MICRO FINANCE LIMITED	-	21824	69.94	69.94	32	0.72	0.72	0	0	0	21856	70.66	70.66
47		Fincare Small Finance Bank	-	37918	110.36	110.36	0	0	0	0	0	0	37918	110.36	110.36
48		Ujjivan Small Finance Bank	-	69626	246.21	246.21	24347	162.11	162.11	0	0	0	93973	408.31	408.31
49		Jana Small Finance Bank Limited	-	34	0.23	0.13	482	5.33	5.33	0	0	0	516	5.56	5.46
50		Equitas Small Finance Bank	-	22731	52.54	52.54	0	0	0	0	0	0	22731	52.54	52.54
51		ESAF Small Finance Bank	-	6919	24.18	24.18	783	4.53	4.53	0	0	0	7702	28.71	28.71
		Total		159052	503.47	503.36	25644	172.69	172.69	0	0	0	184696	676.16	676.05
		Grand Total		1694437	4570.97	4550.17	637957	7546.75	7369.38	43025	3254.96	3096.69	2375419	15372.68	15016.24

Districtwise Progress under MUDRA Loan in Karnataka State as on 31.12.2020

[Amount Rs. in Crore]

Sr No	State/District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
	Karnataka												
1	Bagalkot	42462	124.95	124.35	13103	146.62	144.08	4143	312.17	309.93	59708	583.73	578.36
2	Bangalore Rural	25631	60.31	59.85	5758	61.89	58.15	468	33.6	30.19	31857	155.8	148.2
3	Bangalore urban	107972	287.62	284.94	59662	881.34	839.66	11164	862.07	794.48	178798	2031.03	1919.08
4	Belgaum	146124	379.35	377.96	39885	427.87	419.01	5249	395.52	387.76	191258	1202.74	1184.73
5	Bellary	93708	264.4	263.21	32497	379.79	373.66	1119	141.26	138.49	127324	785.46	775.36
6	Bidar	36468	102.1	101.93	9929	102.45	100.43	505	36.77	34.32	46902	241.32	236.68
7	Bijapur	52455	152.91	152.3	15920	174.75	172.21	616	43.85	41.91	68991	371.51	366.42
8	Chamarajanagar	54272	151.24	150.85	22036	219.64	217.03	223	16.2	15.72	76531	387.08	383.61
9	Chikkaballapura	26207	60.72	60.5	5889	52.98	50.96	240	19.02	16.88	32336	132.71	128.33
10	Chikmagalur	35284	92.56	92.25	12597	161.84	157.28	700	47.97	44.62	48581	302.37	294.16
11	Chitradurga	79964	213.66	213.23	35583	374.83	370.23	476	31.91	30.98	116023	620.39	614.43
12	Dakshina Kannada	19313	46.09	40.93	7845	146.7	135.02	1564	108.68	101.44	28722	301.47	277.39
13	Davangere	87414	235.51	235.22	33158	348.3	342.55	988	66.15	61.09	121560	649.96	638.86
14	Dharwad	56576	155.22	154.61	16776	209.63	202.98	1618	115.54	105.84	74970	480.39	463.43
15	Gadag	27631	74.75	74.61	8277	100.84	98.85	798	57.6	56.85	36706	233.18	230.31
16	Gulbarga	53483	145.8	145.29	9524	115.46	113.07	812	62.12	60.26	63819	323.37	318.61
17	Hassan	52074	141.99	141.71	24380	265.59	261.65	714	55.85	51.87	77168	463.43	455.23
18	Haveri	46474	124.89	124.49	10708	126.3	123.71	476	33.64	31.65	57658	284.84	279.85
19	Kodagu	32875	87.7	87.52	10159	116.67	113.86	356	26.56	25.5	43390	230.93	226.88
20	Kolar	53445	139.76	139.52	34916	448.47	442.51	1265	97.63	95.91	89626	685.86	677.94
21	Koppal	37402	106.08	105.65	9400	119.09	116.62	407	30.24	29.65	47209	255.41	251.92
22	Mandya	74292	201.39	201.21	43495	470.39	463.62	560	40.87	39.08	118347	712.65	703.92
23	Mysore	128871	343.06	342.55	52061	561.68	552.96	1806	131.08	125.23	182738	1035.81	1020.74
24	Other	54127	167.05	167.05	25023	288.99	288.9	569	38.98	38.97	79719	495.01	494.92
25	Raichur	44014	123.4	122.92	13173	170.77	167.78	521	38.25	37	57708	332.43	327.69
26	Ramanagara	32949	87.26	86.96	11716	104.69	101.74	333	25.31	22.69	44998	217.26	211.39
27	Shimoga	53445	138.83	138.26	17763	283.97	275.58	2487	194.99	190.74	73695	617.79	604.58
28	Tumkur	75683	190.4	190.09	35688	372.37	367.03	820	58.41	55.48	112191	621.18	612.6
29	Udupi	12454	29.87	29.14	5861	102.5	95.97	918	57.15	51.76	19233	189.52	176.87
30	Uttara Kannada	26704	73.33	72.56	10382	143.96	137.35	823	54.2	50.33	37909	271.5	260.24
31	Yadgir	24664	68.78	68.48	4793	66.38	64.94	287	21.38	20.08	29744	156.55	153.5
	Total	**1694437**	**4570.97**	**4550.17**	**637957**	**7546.75**	**7369.38**	**43025**	**3254.96**	**3096.69**	**2375419**	**15372.68**	**15016.24**

Statewise Progress under MUDRA Loan as on Dec 2020

[Amount Rs. in Crore]

Sr No	State Name	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
1	Karnataka	1694437	4570.97	4550.17	637957	7546.75	7369.38	43025	3254.96	3096.69	2375419	15372.68	15016.24
2	Uttar Pradesh	2126854	5452.87	5284.64	361371	5484.04	4724.17	52726	4096.83	3036.54	2540951	15033.75	13045.34
3	West Bengal	2251252	5092.12	5038.85	511105	6559.1	6007.63	25673	1932.96	1359.57	2788030	13584.18	12406.06
4	Bihar	1969800	5412.37	5330.25	344533	4526.47	3489.83	25104	1883.53	1452.5	2339437	11822.37	10272.58
5	Maharashtra	1498306	3690.64	3651.85	355662	4642.89	4353.06	50822	3431.61	3087.02	1904790	11765.14	11091.93
6	Tamil Nadu	1869055	5675.09	5648.48	284063	3419.61	3291.01	28642	2112.02	1957.64	2181760	11206.72	10897.13
7	Rajasthan	1042290	3089.55	3037.3	350601	5157.54	4886	32105	2381.03	2064.89	1424996	10628.12	9988.18
8	Madhya Pradesh	1326873	3577.93	3484.64	250682	3408.73	3079.59	29309	2089.71	1807.49	1606864	9076.37	8371.72
9	Odisha	1624804	4014.86	3974.97	187750	2215.77	1992.88	15599	1137.3	915.68	1828153	7367.93	6883.53
10	Kerala	567996	1409.95	1398.8	192044	2542.22	2449.04	20679	1577.16	1466.58	780719	5529.32	5314.42
11	Andhra Pradesh	395142	649.85	584.76	131920	2314.96	2199.11	28029	2156.44	2068.86	555091	5121.25	4852.74
12	Gujarat	534658	1489.68	1465.45	127648	1948.23	1842.22	22008	1591.35	1440.49	684314	5029.26	4748.17
13	Jharkhand	772087	1934.12	1904.11	115982	1503.4	1347.31	13796	1008.22	831.69	901865	4445.74	4083.1
14	Assam	551000	1569.96	1549.35	148399	1875.37	1717.08	10208	761.2	599.85	709607	4206.53	3866.28
15	Punjab	426598	1124.26	1065.73	86432	1505.18	1262.2	17818	1408.92	1042.48	530848	4038.35	3370.41
16	Haryana	398762	1182.05	1147.15	91915	1444.9	1282.96	17040	1304.49	1059.32	507717	3931.44	3489.43
17	Union Territory of Jammu and Kashmir	70792	197.17	191.65	128062	2415.31	2337.15	15866	1171.39	1101.06	214720	3783.87	3629.86
18	Chhattisgarh	406852	1119.58	1097.99	80358	1117.77	993.05	12084	872.59	760.72	499294	3109.95	2851.77
19	Telangana	233961	335.86	319.18	65411	1226.53	1163.53	19379	1394.09	1341	318751	2956.48	2823.71
20	Delhi	98666	254.43	245.09	36454	732.53	669.71	13514	1065.61	888.46	148634	2052.57	1803.26
21	Uttarakhand	109679	332.54	315.13	41183	768.52	660.79	8120	660.97	481.99	158982	1762.04	1457.91
22	Himachal Pradesh	38966	103.61	73.2	35209	739.5	516.09	7753	628.35	473.91	81928	1471.47	1063.2
23	Tripura	129031	384.68	377.77	45625	586.48	535.2	1504	111.98	84.18	176160	1083.14	997.15
24	Pondicherry	47879	138.13	137.47	9762	113.95	110.32	750	54.12	49.74	58391	306.2	297.53
25	Manipur	35681	97.24	94.92	6474	94.35	83.36	1018	75.28	65.47	43173	266.87	243.75
26	Goa	10182	24.45	23.32	6923	126.25	115.59	1516	108.9	96.76	18621	259.6	235.67
27	Chandigarh	4861	12.98	12.37	4076	99.19	89.5	1953	141.04	127.48	10890	253.2	229.35
28	Meghalaya	12842	37.86	37.01	5283	88.17	83.87	1067	76.57	70.6	19192	202.6	191.48
29	Union Territory of Ladakh	346	1.09	1.09	4798	97.56	95.6	906	65.42	62.06	6050	164.07	158.74
30	Mizoram	2527	6.93	6.45	5212	101.24	90.98	480	47.98	31.53	8219	156.15	128.97
31	Nagaland	4691	13.64	13.14	5242	76.91	72.63	751	54.51	50.58	10684	145.06	136.35
32	Andaman and Nicobar Islands	2144	5.39	5.3	2547	57.84	54.42	684	52.85	50.32	5375	116.08	110.04
33	Arunachal Pradesh	1444	2.67	2.36	1592	37.9	35.48	907	70.89	64.61	3943	111.46	102.46
34	Sikkim	3544	10.56	9.85	4242	58.05	53.83	413	31.57	26.3	8199	100.18	89.97
35	Dadra and Nagar Haveli	1039	2.5	2.4	662	9.42	8.06	129	8.18	5.59	1830	20.1	16.05
36	Daman and Diu	409	0.62	0.44	198	4.72	3.62	151	14.21	5.86	758	19.55	9.91
37	Lakshadweep	848	1.83	1.6	329	7.2	5.83	30	2.31	1.64	1207	11.34	9.07
Total		20266298	53020.03	52084.21	4667706	64654.53	59072.07	521558	38836.56	33127.16	25455562	156511.12	144283.45

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ANNEXURE - 14A

BANKING DATA - CD Ratio

Sl. No.	Name of Bank	BANKING DATA -CD Ratio AS AT MARCH 2020					BANKING DATA - CD Ratio AS AT DEC 2020					Variation in Total (Dec 2020 over March 2020)
		Rur	S.Urb	Urb	M/P.T	Total	Rur	S.Urb	Urb	M/P.T	Total	
(A)	Major Banks											
1	Canara Bank	90	84	53	47	58	97	88	56	50	62	4
2	State Bank of India	63	48	42	77	63	67	49	45	77	64	1
3	Union Bank Of India	88	90	58	66	68	93	95	67	54	65	-4
5	Bank of Baroda	81	81	62	121	97	91	78	65	116	97	0
	Total (A)	81	68	50	69	65	87	70	54	68	67	1
(B)	Oth.Nationalised Bks											
1	Bank of India	85	196	93	187	158	87	159	109	187	162	4
2	Bank of Maharastra	83	69	47	306	173	92	76	51	408	222	49
3	Central Bank of India	102	77	82	93	90	89	79	87	89	87	-2
4	Indian Bank	318	74	47	96	89	196	79	53	93	87	-2
5	Indian Overseas Bank	86	97	43	69	67	99	122	50	64	69	2
6	Punjab National Bank	147	83	66	123	113	133	85	59	196	157	45
7	Punjab and Synd Bank	#DIV/0!	14	149	124	122	39	117	172	207	192	70
8	UCO Bank	80	134	97	90	92	108	138	118	108	111	19
	Total (B)	111	107	64	122	109	106	109	70	140	121	12
(C)	Other Comm.Banks											
1	IDBI Bank	442	163	66	90	92	440	127	68	87	89	-3
2	Karnataka Bank Ltd	45	53	44	53	50	48	58	48	54	52	2
3	Kotak Mahendra Bank	141	32	64	77	77	124	32	61	62	63	-14
4	Cathelic Syrian Bank Ltd.	508	#DIV/0!	84	#DIV/0!	97	477	#DIV/0!	121	#DIV/0!	134	37
5	City Union Bank Ltd	#DIV/0!	230	138	59	71	#DIV/0!	239	135	49	61	-10
5	Dhanalaxmi Bank Ltd.	#DIV/0!	107	56	131	120	#DIV/0!	#DIV/0!	72	119	111	-8
6	Federal Bank Ltd.	79	124	157	173	155	127	129	147	179	164	9
7	J and K Bank Ltd	#DIV/0!	#DIV/0!	273	541	532	#DIV/0!	#DIV/0!	265	803	779	247
8	Karur Vysya Bank Ltd.	#DIV/0!	63	106	82	79	#DIV/0!	62	107	82	79	0
9	Lakshmi Vilas Bank Ltd	39	108	84	107	100	79	33	22	93	64	-36
10	Ratnakar Bank Ltd	130	65	25	58	52	138	68	40	48	49	-2
11	South Indian Bank Ltd	271	83	94	69	74	313	93	104	69	76	2
12	Tamil Nadu Merchantile Bank Ltd	#DIV/0!	237	52	30	49	#DIV/0!	234	55	33	59	10
13	IndusInd Bank	3768	8218	261	178	221	4735	162	118	168	185	-36
14	HDFC Bank Ltd	54	178	151	52	60	47	163	136	46	53	-7
15	Axis Bank Ltd	22	73	92	88	87	26	39	87	77	76	-11
16	ICICI Bank Ltd	49	140	82	64	66	41	123	75	51	54	-12
17	YES BANK Ltd.	72	72	197	265	250	53	74	166	185	177	-73
18	Bandhan Bank	#DIV/0!	165	311	298	299	#DIV/0!	1232	209	139	175	-124
19	DCB Bank Ltd	415	256	110	109	126	324	156	135	100	128	3
20	IDFC Bank	1828	685	221	133	155	1369	455	125	85	103	-52
	Total(C)	89	91	83	75	77	86	88	80	64	68	-9
(D)	R R B 's											
1	Karnataka Grameena Bank	122	65	31	32	77	130	71	32	38	81	5
2	Karnataka Vikas Grameena Bank	107	49	30	#DIV/0!	73	115	50	29	#DIV/0!	76	3
	Total (D)	116	59	30	32	76	125	62	31	38	80	4
	Total (Comm.Banks) A+B+C	83	74	60	75	73	88	75	62	71	71	-2
	Total of Comm Banks and RRBs	92	73	58	75	73	96	74	60	70	71	-2
(E)	Co-Op Sector											
1	KSCARD Bk.Ltd	#DIV/0!	#DIV/0!	0	0	534	#DIV/0!	#DIV/0!	0	0	419	-115
2	K.S.Coop Apex Bank ltd	108	93	103	136	111	116	108	111	52	97	-14
3	Indl.Co.Op.Bank ltd.	#DIV/0!	20	44	69	53	#DIV/0!	20	44	69	53	0
	Total (E)	129	93	99	134	114	134	108	106	52	100	-15
(F)	KSFC	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	TOTAL (F)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
(G)	Small Finance Bank											
1	Equitas Small Finance Bank	1860	1158	248	159	221	5885	874	141	96	133	-88
2	Ujjivan Small Finnance	851	454	196	134	205	774	379	159	87	156	-50
3	Suryoday Small Finance Bank	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	41440	3789	82	3	78	#DIV/0!
4	ESAF Small Finance Bank	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	3423	2330	923	14	164	#DIV/0!
5	Jana Small Finance Bank	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	4992	829	111	106	123	#DIV/0!
	TOTAL (G)	1205	470	228	143	212	1710	535	133	87	133	-79
(H)	Payments bank											
1	India Post Payments Bank Limited	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	0
2	Airtel Payments Bank	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0	0	0	0	0	#DIV/0!
	TOTAL (H)	#DIV/0!	0	0	0	0	0	0	0	0	0	0
	Grand Total	**95**	**75**	**61**	**76**	**75**	**101**	**77**	**63**	**71**	**72**	**-2**

ANNEXURE - 14 B

BANKING DATA - DEPOSITS

(Amount Rs. In Crore):

Sl.	Name of the Bank	BANKING DATA -DEPOSITS AS AT MARCH 2020					BANKING DATA - DEPOSITS AS AT DEC 2020					Variation (DEC 2020 over MARCH 2020)
		Rural	S.Urban	Urban	M/PT	Total	Rural	S.Urban	Urban	M/PT	Total	
(A)	**Major Banks**											
1	Canara Bank	20931.57	23137.14	38504.75	100152.98	182726.44	22466.46	24470.57	41234.82	94296.96	182468.81	-257.63
2	State Bank of India	13871.41	34346.83	49585.69	112722.25	210526.18	14466.92	36075.37	52203.84	118235.98	220982.12	10455.94
3	Union Bank Of India	5073.16	9043.30	17776.24	42099.53	73992.24	5311.99	9568.94	17863.93	44540.68	77285.53	3293.30
4	Bank of Baroda	7468.37	6820.79	11084.13	26060.62	51433.91	7671.78	7420.52	11223.65	28348.20	54664.15	3230.24
	Total (A)	**47344.52**	**73348.06**	**116950.81**	**281035.38**	**518678.77**	**49917.15**	**77535.40**	**122526.24**	**285421.82**	**535400.61**	**16721.85**
(B)	**Other.Nationalised Banks**											
1	Bank of India	821.66	764.94	2428.39	6496.40	10511.39	842.90	794.96	2589.25	8145.23	12372.34	1860.95
2	Bank of Maharastra	224.29	329.39	1075.83	1432.57	3062.08	226.61	277.22	1226.36	1507.35	3237.53	175.45
3	Central Bank of India	167.15	454.20	968.67	3616.64	5206.66	204.88	537.73	915.21	3912.35	5570.16	363.50
4	Indian Bank	242.70	840.64	2661.17	10581.17	14325.67	296.31	786.18	2700.07	11193.30	14975.86	650.19
5	Indian Overseas Bank	908.25	765.23	2110.56	4588.51	8372.55	954.99	806.17	2127.40	5021.07	8909.63	537.07
6	Punjab National Bank	169.20	325.58	2017.02	10045.96	12557.76	219.33	315.33	2250.08	6352.26	9137.01	-3420.75
7	Punjab and Synd Bank	0.00	34.09	78.31	962.66	1075.06	26.85	4.88	56.52	363.54	451.79	-623.27
8	UCO Bank	122.43	131.34	415.14	1999.45	2668.36	120.28	185.54	408.97	2074.76	2789.56	121.20
	Total (B)	**2655.68**	**3645.41**	**11755.09**	**39723.35**	**57779.53**	**2892.15**	**3708.01**	**12273.86**	**38569.85**	**57443.87**	**-335.66**
(C)	**Other Comm.Banks**											
1	IDBI Bank	132.76	1013.23	4049.41	6214.76	11410.16	139.53	1265.05	3894.06	6198.98	11497.62	87.46
2	Karnataka Bank Ltd	5143.32	9304.04	14310.75	19136.67	47894.78	5446.70	9537.96	14722.27	19565.96	49272.88	1378.10
3	Kotak Mahendra Bank	1138.44	843.63	2350.05	20089.04	24421.16	1126.72	875.20	2466.42	22841.97	27310.31	2889.15
4	Cathelic Syrian Bank Ltd.	18.77	0.00	629.91	0.00	648.68	26.18	0.00	695.50	0.00	721.68	73.00
5	City Union Bank Ltd	0.00	90.31	199.46	2384.99	2674.76	0.00	96.04	209.20	2865.90	3171.13	496.37
6	Dhanalaxmi Bank Ltd.	0.00	12.74	49.17	302.00	363.91	0.00	0.00	67.33	338.61	405.94	42.03
7	Federal Bank Ltd.	599.12	842.15	976.64	4108.41	6526.32	691.75	823.24	1091.54	4764.89	7371.41	845.09
8	J and K Bank Ltd	0.00	0.00	23.68	623.33	647.01	0.00	0.00	27.22	564.73	591.94	-55.07
9	Karur Vysya Bank Ltd.	0.00	779.10	148.88	3217.75	4145.73	0.00	851.36	162.90	3342.65	4356.91	211.18
10	Lakshmi Vilas Bank Ltd	27.36	83.02	604.29	1690.03	2404.71	15.03	52.84	860.21	1340.61	2268.69	-136.02
11	Ratnakar Bank Ltd	51.84	614.55	1464.34	4506.89	6637.62	54.22	580.15	881.84	4746.45	6262.66	-374.96
12	South Indian Bank Ltd	13.73	165.09	898.85	4496.59	5574.26	14.92	165.00	943.58	4364.43	5487.93	-86.33
13	Tamil Nadu Merchantile Bank Ltd.	0.00	105.25	221.68	1077.53	1404.46	0.00	147.22	232.77	949.02	1329.01	-75.45
14	IndusInd Bank	58.74	1.95	662.74	5714.11	6437.54	46.95	123.92	1570.43	6017.36	7758.67	1321.13
15	HDFC Bank Ltd	1169.36	2402.13	5252.19	92325.15	101148.83	1446.33	2957.87	6358.82	113134.72	123897.73	22748.90
16	Axis Bank Ltd	389.54	2528.99	6656.56	34484.36	44059.46	395.65	2882.42	7591.07	40303.43	51172.57	7113.11
17	ICICI Bank Ltd	2003.50	1133.55	6408.47	51952.47	61498.00	2383.99	1506.25	8345.05	69029.55	81264.83	19766.84
18	YES BANK Ltd.	272.45	44.58	342.68	5000.95	5660.66	326.13	68.73	467.33	7183.13	8045.32	2384.66
19	Bandhan Bank	0.00	9.23	141.70	308.40	459.32	0.00	12.48	205.19	567.94	785.61	326.29
20	DCB Bank Ltd	65.13	19.30	436.19	902.47	1423.09	110.07	54.23	316.04	899.33	1379.66	-43.43
21	IDFC Bank	12.70	130.82	312.53	5121.57	5577.61	22.18	251.48	688.85	7349.06	8311.57	2733.97
	Total(C)	**11096.76**	**20123.67**	**46140.18**	**263657.47**	**341018.07**	**12246.34**	**22251.44**	**51797.59**	**316368.73**	**402664.09**	**61646.02**
(D)	**R R B 's**											
1	Karnataka Grameena Bank	12278.23	5421.98	8905.78	1824.88	28430.87	12575.77	5319.03	9232.18	2276.94	29403.92	973.05
2	Karnataka Vikas Grameena Bank	7685.10	3410.42	4082.88	0.00	15178.40	7607.46	3535.46	4351.75	0.00	15494.67	316.27
	Total (D)	**19963.33**	**8832.39**	**12988.66**	**1824.88**	**43609.26**	**20183.23**	**8854.48**	**13583.93**	**2276.94**	**44898.58**	**1289.32**
	Total (Comm.Banks) A+B+C	**61096.95**	**97117.14**	**174846.08**	**584416.20**	**917476.36**	**65055.64**	**103494.86**	**186597.69**	**640360.39**	**995508.58**	**78032.21**
	Total of Comm Banks and RRBs	**81060.28**	**105949.53**	**187834.74**	**586241.08**	**961085.63**	**85238.87**	**112349.34**	**200181.62**	**642637.33**	**1040407.16**	**79321.53**
(E)	**Co-Op Sector**											
1	KSCARD Bk.Ltd	0.00	0.00	273.97	72.66	346.63	0.00	0.00	331.54	92.93	424.47	77.84
2	K.S.Coop Apex Bank ltd	8930.00	8529.75	10633.46	10890.36	38983.57	9481.30	9255.31	10081.29	9713.16	38531.05	-452.52
3	Indl.Co.Op.Bank ltd.	0.00	19.89	170.47	131.89	322.25	0.00	19.89	170.47	131.89	322.25	0.00
	Total (E)	**8930.00**	**8549.64**	**11077.90**	**11094.91**	**39652.45**	**9481.30**	**9275.20**	**10583.30**	**9937.98**	**39277.78**	**-374.67**
(F)	**KSFC**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL (F)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
(G)	**Small Finance Bank**											
1	Equitas Small Finance Bank	7.43	3.68	314.07	383.61	708.79	1.70	14.09	664.80	687.77	1368.36	659.57
2	Ujjivan Small Finnance	13.75	165.92	192.71	681.95	1054.33	17.22	198.88	234.50	814.12	1264.72	210.39
3	Suryoday Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.05	3.24	145.13	194.25	342.66	342.66
4	ESAF Small Finance Bank	0.00	0.00	0.00	0.00	0.00	1.06	5.10	6.83	131.49	144.49	144.49
5	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	1.64	21.97	417.89	1043.53	1485.03	1485.03
	TOTAL (G)	**21.18**	**169.60**	**506.78**	**1065.56**	**1763.12**	**21.67**	**243.28**	**1469.16**	**2871.16**	**4605.26**	**2842.14**
(H)	**Payments bank**											
1	India Post Payments Bank Limited	0.00	47.31	16.93	9.41	73.65	0.00	76.96	14.99	16.63	108.58	34.93
2	Airtel Payments Bank	0.00	0.00	0.00	0.00	0.00	5.62	5.49	2.50	0.08	13.70	13.70
	TOTAL (H)	**0.00**	**47.31**	**16.93**	**9.41**	**73.65**	**5.62**	**82.45**	**17.49**	**16.71**	**122.28**	**48.63**
	Grand Total	**90011.46**	**114716.08**	**199436.35**	**598410.95**	**1002574.85**	**94747.46**	**121950.27**	**212251.56**	**655463.18**	**1084412.48**	**81837.63**

ANNEXURE - 14C

BANKING DATA - ADVANCES

Amount Rs. In Crore

Sl		AS AT MARCH 2020					AS AT DEC 2020					Variation (DEC 2020 over MARCH 2020)
		Rural	S.Urban	Urban	M/P.T	Total	Rural	S.Urban	Urban	M/P.T	Total	
(A)	**Major Banks**											
1	Canara Bank	18878.00	19543.92	20599.61	46839.42	105860.95	21797.34	21627.60	23012.39	46813.64	113250.97	7390.02
2	State Bank of India	8795.51	16387.74	20921.89	86451.61	132556.75	9635.05	17535.84	23401.16	90619.23	141191.28	8634.52
3	Union Bank Of India	4469.02	8109.58	10309.18	27705.72	50593.50	4933.35	9060.78	11973.31	23978.71	49946.16	-647.34
4	Bank of Baroda	6039.78	5502.08	6926.74	31548.10	50016.70	7013.46	5760.07	7303.11	32831.65	52908.29	2891.59
	Total (A)	**38182.31**	**49543.32**	**58757.42**	**192544.85**	**339027.90**	**43379.21**	**53984.29**	**65689.97**	**194243.23**	**357296.70**	**18268.79**
(B)	**Oth.Nationalised Banks**											
1	Bank of India	698.09	1498.38	2261.74	12159.56	16617.77	731.60	1262.83	2826.77	15260.09	20081.29	3463.53
2	Bank of Maharastra	186.27	226.84	507.78	4385.73	5306.61	208.59	210.65	621.62	6155.59	7196.44	1889.83
3	Central Bank of India	170.65	348.91	795.96	3357.57	4673.09	181.89	422.16	793.68	3465.33	4863.06	189.97
4	Indian Bank	772.88	624.84	1245.67	10109.67	12753.05	581.64	623.30	1431.72	10360.54	12997.20	244.15
5	Indian Overseas Bank	784.52	743.71	911.63	3158.08	5597.94	942.69	982.46	1058.99	3193.29	6177.43	579.48
6	Punjab National Bank	248.45	269.07	1323.44	12319.54	14160.50	291.70	268.08	1336.48	12476.80	14373.06	212.57
7	Punjab and Synd Bank	0.00	4.91	116.48	1193.24	1314.63	10.41	5.70	97.11	753.67	866.89	-447.74
8	UCO Bank	97.67	175.74	400.95	1792.25	2466.60	129.33	256.39	483.31	2233.98	3103.01	636.41
	Total (B)	**2958.53**	**3892.39**	**7563.65**	**48475.63**	**62890.20**	**3077.86**	**4031.57**	**8649.68**	**53899.28**	**69658.39**	**6768.19**
(C)	**Other Comm.Banks**											
1	IDBI Bank	586.34	1650.29	2674.09	5606.50	10517.22	614.51	1606.14	2639.93	5384.44	10245.03	-272.20
2	Karnataka Bank Ltd	2336.58	4928.79	6316.85	10168.99	23751.21	2599.79	5501.77	7044.30	10471.24	25617.09	1865.88
3	Kotak Mahendra Bank	1608.63	273.13	1505.29	15422.73	18809.78	1396.93	279.52	1510.99	14122.92	17310.35	-1499.43
4	Cathelic Syrian Bank Ltd.	95.43	0.00	531.06	0.00	626.49	124.98	0.00	842.01	0.00	966.99	340.50
5	City Union Bank Ltd	0.00	207.90	274.78	1409.99	1892.67	0.00	229.53	281.57	1417.81	1928.91	36.24
6	Dhanalaxmi Bank Ltd.	0.00	13.69	27.68	394.37	435.74	0.00	0.00	48.24	403.82	452.06	16.32
7	Federal Bank Ltd.	473.01	1044.98	1531.73	7089.40	10139.13	877.84	1065.28	1605.42	8549.19	12097.73	1958.61
8	J and K Bank Ltd	0.00	0.00	64.55	3375.28	3439.83	0.00	0.00	72.14	4536.37	4608.51	1168.68
9	Karur Vysya Bank Ltd.	0.00	493.62	157.57	2634.16	3285.35	0.00	528.69	173.81	2737.71	3440.21	154.86
10	Lakshmi Vilas Bank Ltd	10.65	89.53	505.01	1809.46	2414.65	11.95	17.47	187.66	1240.53	1457.61	-957.04
11	Ratnakar Bank Ltd	67.56	399.90	359.42	2602.53	3429.42	74.98	396.52	350.69	2276.63	3098.81	-330.61
12	South Indian Bank Ltd	37.20	136.73	845.27	3108.66	4127.86	46.73	153.17	977.78	3012.72	4190.40	62.54
13	Tamil Nadu Merchantile B	0.00	249.32	114.76	321.87	685.94	0.00	344.86	127.73	310.22	782.80	96.86
14	IndusInd Bank	2213.32	160.26	1730.23	10149.64	14253.45	2223.03	200.69	1847.98	10111.05	14382.75	129.30
15	HDFC Bank Ltd	636.33	4274.59	7929.60	47752.65	60593.17	686.78	4834.36	8617.80	51723.70	65862.65	5269.47
16	Axis Bank Ltd	87.33	1850.38	6094.02	30340.45	38372.18	101.95	1138.03	6611.73	31132.88	38984.57	612.40
17	ICICI Bank Ltd	972.24	1592.04	5234.82	33009.40	40808.51	975.44	1859.13	6245.19	35086.85	44166.61	3358.10
18	YES BANK Ltd.	195.70	32.25	673.86	13267.94	14169.75	172.98	51.18	777.31	13270.75	14272.22	102.47
19	Bandhan Bank	0.00	15.22	440.07	918.79	1374.08	8.34	153.73	427.88	788.38	1378.33	4.24
20	DCB Bank Ltd	270.26	49.38	480.01	986.34	1785.99	356.76	84.70	427.25	902.57	1771.28	-14.71
21	IDFC Bank	232.08	895.66	690.63	6832.28	8650.65	303.52	1145.25	862.56	6257.70	8569.03	-81.62
	Total(C)	**9822.66**	**18357.66**	**38181.32**	**197201.42**	**263563.07**	**10576.51**	**19589.99**	**41679.96**	**203737.48**	**275583.94**	**12020.86**
(D)	**R R B 's**											
1	Karnataka Grameena Ban	14977.72	3506.76	2737.41	578.13	21800.02	16383.84	3755.38	2933.42	856.58	23929.22	2129.20
2	Karnataka Vikas Grameen	8246.92	1672.28	1212.40	0.00	11131.60	8775.13	1776.42	1261.86	0.00	11813.41	681.81
	Total (D)	23224.64	5179.04	3949.81	578.13	32931.62	25158.96	5531.81	4195.28	856.58	35742.63	**2811.01**
Total (Comm.Banks) A+B+C		**50963.50**	**71793.37**	**104502.39**	**438221.91**	**665481.17**	**57033.58**	**77605.85**	**116019.61**	**451879.99**	**702539.02**	**37057.85**
Total of Comm Banks and RF		**74188.14**	**76972.40**	**108452.20**	**438800.05**	**698412.79**	**82192.54**	**83137.66**	**120214.88**	**452736.57**	**738281.65**	**39868.86**
(E)	**Co-Op Sector**											
1	KSCARD Bk.Ltd	1851.26	0.00	0.00	0.00	1851.26	1778.68	0.00	0.00	0.00	1778.68	-72.59
2	K.S.Coop Apex Bank ltd	9660.78	7920.13	10907.54	14804.27	43292.71	10954.35	10030.79	11159.65	5096.78	37241.58	-6051.13
3	Indl.Co.Op.Bank ltd.	0.00	3.92	75.22	91.44	170.58	0.00	3.92	75.22	91.44	170.58	0.00
	Total (E)	**11512.04**	**7924.05**	**10982.76**	**14895.71**	**45314.55**	**12733.03**	**10034.71**	**11234.87**	**5188.22**	**39190.84**	**-6123.72**
(F)	KSFC	0.00	0.00	1848.17	342.52	2190.69	0.00	0.00	0.00	2293.22	2293.22	102.53
	TOTAL (F)	**0.00**	**0.00**	**1848.17**	**342.52**	**2190.69**	**0.00**	**0.00**	**0.00**	**2293.22**	**2293.22**	**102.53**
(G)	**Small Finance Bank**											
1	Equitas Small Finance Ba	138.20	42.62	779.29	608.55	1568.66	100.04	123.12	938.51	663.11	1824.78	256.12
2	Ujjivan Small Finnance	117.02	753.80	378.65	915.27	2164.74	133.21	753.91	373.55	708.41	1969.08	-195.66
3	Suryoday Small Finance B	0.00	0.00	0.00	0.00	0.00	18.90	122.94	119.13	5.76	266.73	266.73
4	ESAF Small Finance Bank	0.00	0.00	0.00	0.00	0.00	36.38	118.84	63.03	18.40	236.65	236.65
5	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	82.01	182.17	464.14	1101.93	1830.24	1830.24
	TOTAL (G)	**255.22**	**796.42**	**1157.94**	**1523.82**	**3733.40**	**370.53**	**1300.99**	**1958.36**	**2497.61**	**6127.48**	**2394.08**
(H)	**Payments bank**											
1	India Post Payments Bank	**0.00**	**0.00**	**0.00**	**0.00**	0.00	**0.00**	**0.00**	**0.00**	**0.00**	0.00	0.00
2	Airtel Payments Bank	**0.00**	**0.00**	**0.00**	**0.00**	0.00	**0.00**	**0.00**	**0.00**	**0.00**	0.00	0.00
	TOTAL (H)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	Grand Total	**85955.40**	**85692.87**	**122441.07**	**455562.09**	**749651.43**	**95296.10**	**94473.36**	**133408.11**	**462715.62**	**785893.19**	**36241.75**

Annexure 14D

District Wise C.D. Ratio as on 31.12.2020				
Sl.No.	Name of the District	(Rs. In Crores)		
		Deposits	Advances	CD Ratio
1	Uttara Kannada	16638	6885	41.38
2	Udupi	27407	12507	45.64
3	Dharwad	29154	17819	61.12
4	Dakshina Kannada	51188	31428	61.40
5	Mysore	40292	25375	62.98
6	Shimoga	16834	10875	64.60
7	Bengaluru [Urban]	653131	436831	66.88
8	Bengaluru [Rural]	10801	7501	69.44
9	Belagavi	34871	25193	72.25
10	Kodagu	6867	5251	76.47
11	Ballari	19386	15042	77.59
12	Gulbarga	3352	2744	81.85
13	Chickmagalur	10365	8541	82.40
14	Gadag	5759	4827	83.82
15	Tumkur	14451	12239	84.70
16	Kolar	7849	6787	86.47
17	Mandya	8768	7924	90.37
18	Bidar	7202	6518	90.50
19	Hassan	12174	11096	91.15
20	Vijayapura	12251	11279	92.07
21	Koppal	5232	5019	95.94
22	Chamrajanagara	3211	3090	96.23
23	Chickballapura	4985	4889	98.08
24	Bagalkot	12174	11959	98.23
25	Haveri	6546	6825	104.27
26	Davanagere	8990	10063	111.94
27	Raichur	6916	9003	130.16
28	Ramanagara	6028	8103	134.41
29	Chitradurga	40721	58946	144.76
30	Yadgir	869	1335	153.59
	All Districts-Total	1084412	785893	72.47

ANNEXURE-~~[illegible]~~ 15A

BANK WISE NON-PERFORMING ASSETS - POSITION AS ON DEC 2020

Amount Rs. In Crore

Sl	Name of the Bank	TOTAL NPAs		AGRICULTURE		MICRO SMALL & MEDIUM INDUSTRIES		OTHER PRIORITY SECTOR ADV		NON PRIORITY SECTOR ADV		TOTAL ADVANCES	
		A/CS	AMT	A/CS	AMT	A/CS	AMT	A/CS	AMT	A/CS	AMT	A/CS	AMT
(A)	Lead Banks												
1	Canara Bank	327340	12155.40	192118	5373.49	76206	2922.14	2362	5.89	44847	3401.33	2714599	113250.97
2	State Bank of India	353340	5551.31	294150	3879.44	31840	939.96	44	4.95	20051	504.48	1685477	141191.28
3	Union Bank Of India	94609	4413.54	34243	765.17	26159	1270.40	9296	177.02	16996	2084.65	886562	49946.16
4	Bank of Baroda	56269	1355.88	42365	681.90	9735	496.80	109	5.12	1352	39.03	875848	52908.29
	Total (A)	831558	23476.13	562876	10700.00	143940	5629.30	11811	192.98	83246	6029.49	6162486	357296.70
(B)	Nationalised Banks												
1	Bank of India	10549	934.09	7362	250.44	1491	132.93	697	503.05	658	10.44	156636	20081.29
2	Bank of Maharastra	6545	318.48	3892	81.07	1509	86.93	739	73.78	189	49.72	52152	7196.44
3	Central Bank of India	11608	217.56	5382	78.40	3080	41.99	60	0.10	2358	58.26	73789	4863.06
4	Indian Bank	7666	150.27	2885	40.04	1574	52.75	114	6.03	2900	43.76	122352	12997.20
5	Indian Overseas Bank	18660	597.05	9981	170.36	6433	133.72	461	6.12	1347	253.32	398636	6177.43
6	Punjab National Bank	9662	1027.28	5114	126.87	3241	143.92	0	0.00	609	723.86	75787	14373.06
7	Punjab and Synd Bank	301	22.34	22	0.13	174	15.94	16	2.78	66	1.89	3193	866.89
8	UCO Bank	6830	508.29	3148	52.90	867	77.40	1356	38.49	1003	237.68	42832	3103.01
	Total (B)	71821	3775.35	37786	800.20	18369	685.58	3443	630.35	9130	1378.93	925377	69658.39
(C)	Private Banks												
1	IDBI Bank	3309	376.78	2283	99.73	673	33.32	6	0.00	207	236.12	174237	10245.03
2	Karnataka Bank Ltd	16929	753.32	9109	198.38	4701	151.84	182	2.69	2310	384.57	343961	25617.09
3	Kotak Mahendra Bank	10663	290.29	1941	19.29	354	46.21	5	0.01	8265	223.49	710858	17310.35
4	Cathelic Syrian Bank Ltd.	18961	241.37	16636	142.83	2231	90.64	0	0.00	0	0.00	42603	966.99
5	City Union Bank Ltd	214	41.02	38	1.66	74	13.72	4	6.86	87	18.22	11643	1928.91
6	Dhanalaxmi Bank Ltd.	346	56.54	0	0.00	11	2.55	40	2.50	137	48.53	4736	452.06
7	Federal Bank Ltd.	1733	114.42	596	32.62	2	0.04	87	0.29	911	74.19	194465	12097.73
8	J and K Bank Ltd	882	1381.36	2	8.27	105	14.09	0	0.00	747	1357.30	5068	4608.51
9	Karur Vysya Bank Ltd.	682	68.14	385	18.28	247	36.13	2	0.92	0	0.00	34065	3440.21
10	Lakshmi Vilas Bank Ltd	15190	2979.10	36	160.01	27	105.09	14777	2416.84	342	197.31	12738	1457.61
11	Ratnakar Bank Ltd	1375	183.21	968	123.50	52	0.70	203	0.26	152	58.74	270152	3098.81
12	South Indian Bank Ltd	271	84.89	30	7.10	62	27.41	0	0.00	157	49.15	57831	4190.40
13	Tamil Nadu Merchantile Bank Ltd.	79	8.35	24	0.13	32	7.67	1	0.00	18	0.40	16192	782.80
14	IndusInd Bank	92727	201.14	37914	96.33	48451	80.74	0	0.00	6362	24.07	166606	14382.75
15	HDFC Bank Ltd	20086	413.05	4815	151.21	9709	22.14	3	0.00	5549	239.61	3021023	65862.65
16	Axis Bank Ltd	9120	393.84	1185	64.09	93	64.36	7284	10.17	480	251.46	391762	38984.57
17	ICICI Bank Ltd	617651	132.56	4496	78.00	734	30.01	652	8.83	611612	8.70	977664	44166.61
18	YES BANK Ltd.	875	4537.42	1	5.45	10	5.05	380	2230.51	461	2287.47	240809	14272.22
19	Bandhan Bank	351	15.49	5	0.03	224	5.58	0	0.00	52	4.30	209291	1378.33
20	DCB Bank Ltd	434	22.23	235	2.93	69	8.82	40	1.86	70	6.76	81272	1771.28
21	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	783371	8569.03
	Total (C)	811878	12294.51	80699	1209.84	67861	746.10	23666	4681.74	637919	5470.40	7750347	275583.94
(D)	R R B 's												
1	Karnataka Grameena Bank	181449	2444.32	82332	1095.73	53687	712.62	21989	199.81	15891	195.61	1665613	23929.22
2	Karnataka Vikas Grameena Bank	113034	1540.49	64303	1033.47	34925	328.74	7620	60.22	2940	44.98	745689	11813.41
	Total (D)	294483	3984.81	146635	2129.21	88612	1041.36	29609	260.04	18831	240.59	2411302	35742.63
	Grand Total(A+B+C+D)	2009740	43530.80	827996	14839.25	318782	8102.34	68529	5765.11	749126	13119.42	17249512	738281.65
(E)	Co-Operative Sector												
1	KSCARD Bk.Ltd	253133	1778.68	253133	1778.68	0	0.00	0	0.00	0	0.00	253133	1778.68
2	K.S.Coop Apex Bank ltd	53245	2657.00	32172	1480.28	0	0.00	5170	523.46	15903	653.26	3299019	37241.58
3	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	170.58
	Total (E)	306378	4435.68	285305	3258.95	0	0.00	5170	523.46	15903	653.26	3552153	39190.84
	OTHER BANKS												
(F)	KSFC	976	677.66	0	0.00	449	294.34	39	44.49	488	338.83	3610	2293.22
	Total (F)	976	677.66	0	0.00	449	294.34	39	44.49	488	338.83	3610	2293.22
(G)	Small Financial Bank												
1	Equitas Small Finance Bank	16588	31.64	4970	4.33	294	14.69	11145	5.36	173	6.46	174848	1824.78
2	Ujjivan Small Finnance	5881	10.43	1376	2.24	330	1.16	2915	3.58	720	2.49	550352	1969.08
3	Suryoday Small Finance Bank	2894	5.82	662	0.99	7	0.20	2200	4.58	25	0.06	142084	266.73
4	ESAF Small Finance Bank	333	0.35	273	0.31	24	0.03	36	0.02	0	0.00	95566	236.65
5	Jana Small Finance Bank	7333	29.78	2287	5.52	246	13.20	4138	5.32	607	5.34	290249	1830.24
	Total (G)	33029	78.02	9568	13.38	901	29.28	20434	18.86	1525	14.35	1253099	6127.48
(H)	Payments bank												
1	India Post Payments Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	Airtel Payments Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (H)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	GRAND TOTAL	2350123	48722.17	1122869	18111.58	320132	8425.96	94172	6351.92	767042	14125.86	22058374	785893.19

ANNEXURE- 15B

NPAs UNDER HOUSING AND EDUCATION LOANS AS ON 31.12.2020 VIS-À-VIS 31.3.2020

Amount Rs. In Crore:

Sl.	Name of the Bank	As on 31.12.2020				As on 31.3.2020				Variation on (DEC 2020 over MARCH 2020)			
		Housing		Education		Housing		Education		Housing		Education	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
(A)	**Lead Banks**												
1	Canara Bank	3806	284.44	8001	168.11	5789	361.18	10009	206.57	-1983	-76.74	-2008	-38.46
2	State Bank of India	3086	128.93	4169	93.55	5281	324.25	4004	81.88	-2195	-195.32	165	11.67
3	Union Bank Of India	6011	83.32	1904	32.98	5521	723.96	2256	70.10	490	-640.64	-352	-37.12
4	Bank of Baroda	1184	110.17	1524	22.86	1512	177.10	1592	41.32	-328	-66.93	-68	-18.46
	Total (A)	**14087**	**606.86**	**15598**	**317.50**	**18103**	**1586.49**	**17861**	**399.87**	**-4016**	**-979.63**	**-2263**	**-82.37**
(B)	**Nationalised Banks**												
1	Bank of India	169	32.82	172	4.41	386	54.61	467	9.02	-217	-21.79	-295	-4.61
2	Bank of Maharastra	144	25.75	72	1.23	184	29.13	102	1.74	-40	-3.38	-30	-0.51
3	Central Bank of India	325	31.32	403	7.49	342	32.66	500	5.49	-17	-1.34	-97	2.00
4	Indian Bank	84	5.53	109	2.16	379	36.58	227	2.77	-295	-31.05	-118	-0.61
5	Indian Overseas Bank	176	27.69	262	5.84	191	28.53	208	4.48	-15	-0.84	54	1.36
6	Punjab National Bank	255	22.21	443	10.42	597	102.43	513	12.76	-342	-80.22	-70	-2.34
7	Punjab and Synd Bank	13	1.32	10	0.27	41	3.66	11	0.17	-28	-2.34	-1	0.10
8	UCO Bank	287	98.02	169	3.80	255	90.09	185	4.25	32	7.93	-16	-0.45
	Total (B)	**1453**	**244.66**	**1640**	**35.62**	**2375**	**377.67**	**2213**	**40.68**	**-922**	**-133.01**	**-573**	**-5.06**
(C)	**Private Banks**												
1	IDBI Bank	73	6.02	67	1.57	73	10.68	71	1.97	0	-4.66	-4	-0.39
2	Karnataka Bank Ltd	371	15.14	256	0.71	448	21.54	282	2.20	-77	-6.40	-26	-1.49
3	Kotak Mahendra Bank	85	1.09	13	0.21	283	6.25	15	1.42	-198	-5.16	-2	-1.21
4	Cathelic Syrian Bank Lt	85	7.58	9	0.32	88	8.20	10	0.36	-3	-0.61	-1	-0.04
5	City Union Bank Ltd	4	0.39	7	0.17	9	0.70	7	0.17	-5	-0.31	0	0.00
6	Dhanalaxmi Bank Ltd.	157	2.93	1	0.03	9	2.60	1	0.03	148	0.33	0	0.00
7	Federal Bank Ltd.	102	6.43	35	0.85	129	8.29	41	0.95	-27	-1.86	-6	-0.10
8	J and K Bank Ltd	27	1.69	1	0.01	33	3.17	1	0.01	-6	-1.48	0	0.00
9	Karur Vysya Bank Ltd.	36	12.59	12	0.22	11	1.05	13	0.24	25	11.55	-1	-0.02
10	Lakshmi Vilas Bank Ltd	7	99.83	1	0.02	7	99.83	1	0.02	0	0.00	0	0.00
11	Ratnakar Bank Ltd	0	0.00	0	0.00	48	0.30	2	0.01	-48	-0.30	-2	-0.01
12	South Indian Bank Ltd	19	1.18	3	0.05	45	8.69	3	0.05	-26	-7.51	0	0.00
13	Tamil Nadu Merchantile	2	0.12	2	0.02	7	0.60	2	0.02	-5	-0.48	0	0.00
14	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	HDFC Bank Ltd	10	0.08	0	0.00	42	0.57	0	0.00	-32	-0.49	0	0.00
16	Axis Bank Ltd	33	2.37	45	1.39	64	4.28	99	2.87	-31	-1.91	-54	-1.48
17	ICICI Bank Ltd	139	6.42	18	0.61	139	6.42	18	0.61	0	0.00	0	0.00
18	YES BANK Ltd.	23	8.94	0	0.00	12	1.70	0	0.00	11	7.24	0	0.00
19	Bandhan Bank	70	5.58	0	0.00	0	0.00	0	0.00	70	5.58	0	0.00
20	DCB Bank Ltd	20	1.87	0	0.00	20	1.53	0	0.00	0	0.33	0	0.00
21	IDFC Bank	0	0.00	0	0.00	**206**	**0.29**	**0**	**0.00**	-206	-0.29	0	0.00
	Total (C)	**1263**	**180.25**	**470**	**6.18**	**1673**	**186.68**	**566**	**10.91**	**-410**	**-6.43**	**-96**	**-4.74**
(D)	**R R Bs**												
1	Karnataka Grameena B	2765	130.95	4785	109.60	3639	173.85	5367	125.45	-874	-42.90	-582	-15.85
2	Karnataka Vikas Grame	1620	43.47	1626	29.60	1960	51.88	2063	36.73	-340	-8.41	-437	-7.13
	Total (D)	**4385**	**174.42**	**6411**	**139.20**	**5599**	**225.73**	**7430**	**162.18**	**-1214**	**-51.31**	**-1019**	**-22.98**
	Grand Total(A+B+C+D)	**21188**	**1206.19**	**24119**	**498.49**	**27750**	**2376.57**	**28070**	**613.64**	**-6562**	**-1170.38**	**-3951**	**-115.15**
(E)	**Co-Operative Sector**												
1	KSCARD Bk.Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	K.S.Coop Apex Bank ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (E)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
	OTHER BANKS												
(F)	KSFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (F)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
(G)	**Small Financil Bank**												
1	Equitas Small Finance B	6	0.80	0	0.00	7	0.94	0	0.00	-1	-0.14	0	0.00
2	Ujjivan Small Finnance	540	0.96	0	0.00	4543	10.09	0	0.00	-4003	-9.14	0	0.00
3	Suryoday Small Finance	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	ESAF Small Finance Ba	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5	Jana Small Finance Bar	55	0.40	0	0.00	0	0.00	0	0.00	55	0.40	0	0.00
	Total (G)	**601**	**2.16**	**0**	**0.00**	**4550**	**11.03**	**0**	**0.00**	**-3949**	**-8.88**	**0**	**0.00**
(H)	**Payments bank**												
1	India Post Payments Ba	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	Airtel Payments Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (H)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	0	0.00	0	0.00
	GRAND TOTAL	**21789**	**1208.35**	**24119**	**498.49**	**32300**	**2387.60**	**28070**	**613.64**	**-10511**	**-1179.25**	**-3951**	**-115.15**

ANNEXURE - 15C

NPA LEVEL OF PMEGP 31.12.2020 (Amt in lakhs)

Sl	Name of Bank	BALANCE OUTSTANDING AS AT THE END OF THE REPORTING QUARTER						Npa Level			% NPA to Total Advances.		
		KVIC		KVIB		DIC		KVIC	KVIB	DIC	KVIC	KVIB	DIC
A	**Major Banks**	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	AMOUNT	AMOUNT	AMOUNT	%	%	%
1	Canara Bank	2941	14189	1905	8713	1352	7060	4352	1555	1390	30.67	17.85	19.69
2	State Bank of India	57	323	159	668	391	1845	32	70	211	9.88	10.51	11.42
3	Union Bank Of India	752	1012	635	889	242	608	45	48	42	4.45	5.40	6.91
4	Bank of Baroda	593	2662	214	1234	389	1924	79	17	58	2.97	1.38	3.01
	Total (A)	**4343**	**18186**	**2913**	**11504**	**2374**	**11437**	**4508**	**1690**	**1701**	**24.79**	**14.69**	**14.87**
	Oth.Nationalised Bks												
5	Bank of India	343	1702	0	0	0	0	145	0	0	8.52	#DIV/0!	#DIV/0!
6	Bank of Maharastra	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
7	Central Bank of India	163	45	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!
8	Indian Bank	0	0	0	0	122	569	0	0	64	#DIV/0!	#DIV/0!	11.27
9	Indian Overseas Bank	259	1261	0	0	202	1212	0	0	0	0.00	#DIV/0!	0.00
10	Punjab National Bank	157	490	75	279	0	0	91	152	0	18.66	54.48	#DIV/0!
11	Punjab and Synd Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
12	UCO Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	Total (B)	**922**	**3498**	**75**	**279**	**324**	**1781**	**236**	**152**	**64**	**6.76**	**54.48**	**3.60**
C	**Other Comm.Banks**												
13	IDBI Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
14	Karnataka Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
15	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
16	Cathelic Syrian Bank Ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
17	City Union Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
18	Dhanalaxmi Bank Ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
19	Federal Bank Ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
20	J and K Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
21	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
22	Lakshmi Vilas Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
23	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
24	South Indian Bank Ltd	0	0	0	0	2	1	0	0	0	#DIV/0!	#DIV/0!	0
25	Tamil Nadu Merchantile Bank Lt	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
26	IndusInd Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
27	HDFC Bank Ltd	0	0	0	0	10	48	0	0	0	#DIV/0!	#DIV/0!	0
28	Axis Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
29	ICICI Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
30	YES BANK Ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
31	Bandhan Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
32	DCB Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
33	IDFC Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	Total (C)	**0**	**0**	**0**	**0**	**12**	**49**	**0**	**0**	**0**	**#DIV/0!**	**#DIV/0!**	**0**
D	**R R B 's**												
34	Karnataka Grameena Bank	902	1652	1028	2475	1615	2766	908	1217	1133	55	49	41
35	Karnataka Vikas Grameena Ban	196	1281	430	1797	554	2770	0	0	0	0	0	0
	Total (D)	**1098**	**2933**	**1458**	**4273**	**2169**	**5536**	**908**	**1217**	**1133**	**31**	**28**	**20**
	Grand Total(A+B+C+D)	**6363**	**24617**	**4446**	**16056**	**4879**	**18802**	**5652**	**3059**	**2898**	**23**	**19**	**15**
	Total (Comm.Banks)	**5265**	**21684**	**2988**	**11783**	**2710**	**13266**	**4744**	**1842**	**1765**	**22**	**16**	**13**
E	**Co-Op Sector**												
35	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
37	K.S.Coop Apex Bank ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	Total (E)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**
39	KSFC	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	TOTAL(F)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**
G	**Small Finance Bank**												
40	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
41	Ujjivan Small Finnance	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
42	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
43	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
44	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	TOTAL(G)	0	0	0	0	0	0	0	0	0	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**
H	**Payments bank**												
45	India Post Payments Bank Limite	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
46	Airtel Payments Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	TOTAL(H)	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	GRAND TOTAL	6363	24617	4446	16056	4879	18802	5652	3059	2898	22.96	19.05	15.41

ANNEXURE- 15 D

BANKWISE RECOVERY PERFORMANCE undetr KPMR & KACOMP ACT AS AT DEC 2020 (REVENUE RECOVERY ACTS)

KPMR & KACOMP ACTS

Amount in lakhs

Sl	Name of Bank	RCs pending as at the previous quarter		RCs filed during the quarter		RCs disposesd/Recovery made during the quarter		RCs pending as at the end of the quarter		Upto I year	to 3 year	Above 3 years	Total pending cases
		A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	A/cs	A/cs	A/cs
(A)	**Lead Banks**												
1	Canara Bank	19115	62434	5399	6711	6235	8009	18279	61136	6293	6045	5941	18279
2	State Bank of India	15248	31579	1210	2716	1502	2059	14956	32236	8060	2772	4124	14956
3	Union Bank Of India	1403	2767	581	94	0	0	1984	2861	581	1301	102	1984
4	Bank of Baroda	1292	1472	0	0	0	0	1292	1472	451	391	450	1292
	Total (A)	**37058**	**98252**	**7190**	**9521**	**7737**	**10068**	**36511**	**97705**	**15385**	**10509**	**10617**	**36511**
(B)	**Nationalised Banks**												
5	Bank of India	0	0	0	0	0	0	0	0	0	0	0	0
6	Bank of Maharastra	0	0	0	0	0	0	0	0	0	0	0	0
7	Central Bank of India	0	0	0	0	0	0	0	0	0	0	0	0
8	Indian Bank	43	271	0	0	0	0	43	271	5	7	31	43
9	Indian Overseas Bank	10	15	0	0	3	5	7	10	3	4	0	7
10	Punjab National Bank	0	0	0	0	0	0	0	0	0	0	0	0
11	Punjab and Synd Bank	0	0	0	0	0	0	0	0	0	0	0	0
12	UCO Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total (B)	**53**	**286**	**0**	**0**	**3**	**5**	**50**	**281**	**8**	**11**	**31**	**50**
(C)	**Private Banks**												
1	IDBI Bank	0	0	0	0	0	0	0	0	0	0	0	0
2	Karnataka Bank Ltd	359	287	1	2	0	0	360	289	63	107	190	360
3	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	0	0	0	0
4	Cathelic Syrian Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
5	City Union Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
6	Dhanalaxmi Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
7	Federal Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
8	J and K Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
9	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
10	Lakshmi Vilas Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
11	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
12	South Indian Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
13	Tamil Nadu Merchantile Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
14	IndusInd Bank	0	0	0	0	0	0	0	0	0	0	0	0
15	HDFC Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
16	Axis Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
17	ICICI Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
18	YES BANK Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
19	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0
20	DCB Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
21	IDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total (C)	**359**	**287**	**1**	**2**	**0**	**0**	**360**	**289**	**63**	**107**	**190**	**360**
(D)	**R R B 's**												
1	Karnataka Grameena Bank	661	533	45	6	0	0	706	539	216	271	219	706
2	Karnataka Vikas Grameena Bank	6053	11905	619	481	362	442	6310	11943	1670	2437	2203	6310
	Total (D)	**6714**	**12438**	**664**	**487**	**362**	**442**	**7016**	**12482**	**1886**	**2708**	**2422**	**7016**
	TOTAL OF ALLBANKS	**44184**	**111263**	**7855**	**10009**	**8102**	**10515**	**43937**	**110757**	**17342**	**13335**	**13260**	**43937**
(E)	**Co-Operative Sector**												
1	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	0	0	0
2	K.S.Coop Apex Bank ltd	0	0	0	0	0	0	0	0	0	0	0	0
3	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	0	0	0	0
	Total (E)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
F	**KSFC**	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL (F)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
G	**Small Finance Bank**												
1	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finnance	0	0	0	0	0	0	0	0	0	0	0	0
3	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
4	ESAF Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
5	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total (G)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
H	**Payments bank**												
1	India Post Payments Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
2	Airtel Payments Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total (H)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	GRAND TOTAL	**44184**	**111263**	**7855**	**10009**	**8102**	**10515**	**43937**	**110757**	**17342**	**13335**	**13260**	**43937**

ANNEXURE-15E

Bank wise recovery under SARFAESI, DRT and Lok Adalats as on 31.12.2020

Amount Rs. In Lakh

Sl	Name of the Bank	SARFAESI ACT 2002			D R Ts			LOK ADALAT		
		No. Of Notices Sent	Amt involved	Amt Recovered	No. Of Notices Sent	Amt involved	Amt Recovered	No. Of Notices Sent	Amt involved	Amt Recovered
(A)	**Major Banks**									
1	Canara Bank	912	87899	9924	1718	103745	34581	3539	1126	250
2	State Bank of India	1449	13474	3411	1093	13789	344	2542	27263	3755
3	Union Bank Of India	143	5618	3256	1086	106122	1969	1755	3208	285
4	Bank of Baroda	0	0	0	0	0	0	0	0	0
	Total (A)	**2504**	**106991**	**16590.9**	**3897**	**223657**	**36893.2**	**7836**	**31596**	**4289.88**
(B)	**Other Nationalised Banks**									
5	Bank of India	114	3342	670	0	0	0	609	1857	25
6	Bank of Maharastra	0	0	0	0	0	0	0	0	0
7	Central Bank of India	30	800	100	0	0	0	0	0	0
8	Indian Bank	8	88	0	1	44	0	0	0	0
9	Indian Overseas Bank	60	1965	0	0	0	0	0	0	0
10	Punjab National Bank	235	206908	336	212	508712	0	821	41	8
11	Punjab and Synd Bank	0	0	0	0	0	0	0	0	0
12	UCO Bank	100	4274	1640	10	725	25	42	45	6
	Total (B)	**547**	**217376**	**2746**	**223**	**509481**	**25**	**1472**	**1943**	**39**
(C)	Other Comm.Banks									
13	IDBI Bank	9	84	38	9	628	7	0	0	0
14	Karnataka Bank Ltd	278	11968	975	65	8054	24	1	1	1
15	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	0
16	Cathelic Syrian Bank Ltd.	0	0	0	0	0	0	0	0	0
17	City Union Bank Ltd	0	0	0	0	0	0	0	0	0
18	Dhanalaxmi Bank Ltd.	0	0	0	0	0	0	2	1	0
19	Federal Bank Ltd.	9	94	83	6	108	41	0	0	0
20	J and K Bank Ltd	0	0	0	0	0	0	0	0	0
21	Karur Vysya Bank Ltd.	13	2283	564	2	345	0	0	0	0
22	Lakshmi Vilas Bank Ltd	4	22615	48	1	13157	284	0	0	0
23	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0	0
24	South Indian Bank Ltd	8	3946	2887	0	3189	2570	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	0	0	0	0	0	0	0	0	0
28	Axis Bank Ltd	0	0	0	0	0	0	0	0	0
29	ICICI Bank Ltd	0	0	0	0	0	0	0	0	0
30	YES BANK Ltd.	0	0	0	0	0	0	0	0	0
31	Bandhan Bank	0	0	0	0	0	0	0	0	0
32	DCB Bank Ltd	0	0	0	0	0	0	0	0	0
33	IDFC Bank	0	0	0	0	0	0	0	0	0
	Total(C)	**321**	**40990**	**4594**	**83**	**25482**	**2925**	**3**	**2**	**1**
(D)	R R B's									
34	Karnataka Grameena Bank	3197	35084	4136	1787	21511	3849	731	1834	989
35	Karnataka Vikas Grameena Bank	1729	12123	1985	76	233	62	59	32	32
	Total (D)	**4926**	**47207**	**6121**	**1863**	**21744**	**3911**	**790**	**1866**	**1021**
	Grand Total (A+B+C+D)	**8298**	**412564**	**30052**	**6066**	**780365**	**43754**	**10101**	**35407**	**5350**
	Total (Comm.Banks)	**3372**	**365357**	**23931**	**4203**	**758620**	**39843**	**9311**	**33541**	**4329**
(E)	**Co-Op Sector**									
36	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0
37	K.S.Coop Apex Bank ltd	11	82176	0	0	0	0	0	0	0
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	0
	Total (E)	**11**	**82176**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
39	KSFC	0	0	0	0	0	0	0	0	0
	TOTAL (F)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
(G)	Small Financil Bank									
40	Equitas Small Finance Bank	204	1209	80	0	0	0	0	0	0
41	Ujjivan Small Finnance	0	0	0	0	0	0	0	0	0
42	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0
43	ESAF Small Finance Bank	0	0	0	0	0	0	0	0	0
44	Jana Small Finance Bank	142	1902	249	0	0	0	0	0	0
	Total (G)	**346**	**3111**	**329**	**0**	**0**	**0**	**0**	**0**	**0**
(H)	**Payments bank**									
45	India Post Payments Bank Limited	0	0	0	0	0	0	0	0	0
46	Airtel Payments Bank	0	0	0	0	0	0	0	0	0
	Total (H)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	TOTAL (A+B+C+D+E+F+G+H)	8655	497850	30381	6066	780365	43754	10101	35407	5350

Annexure 16A

Proceedings of the Government of Karnataka

Sub: Notifying the crop loss occurred due to Floods in the state during August to October, 2020.

Read: 1. Govt. Order No. RD 391 TNR 2020 dated:10.09.2020,06.10.2020 And 30.11.2020.

2. Letter No.316 / SLBC/ 2944 / HPR / 2020 / NC / 01 dated:31.12.2020.

3. Letter No. RD 644 TNR 2020 dated:13.01.2021.

Preamble:

During the South West Monsoon Season - 2020, the State received incessant heavy rainfall during August, September and October coupled with record discharge of water for many days from the dams in the Upper Krishna Basin and Bhima Basin from Maharashtra, resulting flooding of many parts of North Karnataka causing human and animal loss, extensive crop and plantation crops, large scale damages to critical infrastructure. During the same period heavy rainfall in Coastal and Malnad regions has also resulted in causing human and animal loss, extensive crop and plantation crops, large scale damages to critical infrastructure.

In view of the above situation 180 taluks in 25 districts are declared as Flood affected taluks vide Government Order read above.

The Convener, SLBC, Karnataka and General Manager, Canara Bank vide the letter reffered above stated that as per RBI master circular FIDD.CO.FSD.BC No.9/05:10.001/2018-19 dated:17.10.2018 crop loss is mandatory for fixing re-payment period on restructuring of loan accounts affected by Natural Calamities, if the crop loss is in between 33% and 50% banks can restructure the crop loan upto 2 years and if it is above 50% crop loan can be restructured for 5 years. In view of this, a UO Note read above (3) was addressed to Agriculture department , Horticulture department and Coffee Board requesting to provide the information on the slab wise crop loss as per RBI circular in the notified flood affected taluks to extend the relief measures by banks to the eligible farmers.

Agriculture department vide letter dated:19.01.2021 and Horticulture department vide letter dated:22.01.2021and Coffee Board letter dated:29.01.2021 has submitted the slab wise crop loss report as per RBI directions to the Government. Hence the following order.

<u>Government Order No. RD 644 TNR 2020; Bengaluru, dated:01.02.2021</u>

In the circumstances mentioned above and in continuation of the Government order No. RD 391 TNR 2020 dated:10.09.2020, 6.10.2020 and 03.11.2020. in which 180 taluks in 25 districts has been declared as flood affected, based on the information provided by the Agriculture Department, Horticulture Department and Coffee Board the slab wise crops affected as per RBI master circular dated:17.10.2018, in the notified taluks is as per Annexure to this order.

By Order and in the name of the
Governor of Karnataka
Rashmi M.S 1/2/2021
(Rashmi M.S)
Under Secretary to Government
Revenue Department
(Disaster Management & Services-3)

To:

The Compiler Karnataka Gazette, Vikasa Soudha, Bengaluru.

Copy to:

1. The Accountant General (A&E), Karnataka, Bengaluru.
2. The Regional Director for Karnataka, Reserve Bank of India, Bengaluru.
3. The PA to Revenue Minister, Vidhana Soudha, Bengaluru.
4. The General Manager and State Level Bankers Committee Convener of Karnataka, Canara Bank Head Office, 5th Floor, Ghandinagar, Bengaluru-560 009.
5. The Secretary, Coffee Board, Dr. B.R. Ambedkar Veedi, Bengaluru- 560 001.
6. The Commissioner Agriculture Department, Sheshadri Road, Bengaluru.
7. The Director, Horticulture Department, Lalbagh, Bengaluru.
8. The Director, KSNDMC, Major Sandeep Unnikrishnan Road, Attur Layout, Yelahanka Bengaluru-560 064.
9. The PA to Principal Secretary to Government, Revenue Department (DM), Bengaluru.
10. The PA to Deputy Secretary to Government, Revenue Department (DM).
11. Accounts Section, Revenue Department (DM).
12. SGF/Section Guard File.

Annexure 16 B

Data on relief measures extended by banks on account of natural calamities as on 31.12.2020 (Amount in lakhs)

SR. NO.	NAME OF THE BANK	Outstanding Priority Sector Advances as on 31.12.2020		Total Outstanding eligible for reschedulement / restructuring		Amount restructured / rescheduled from 01.10.2020 to 31.12.2020		% of achievement of rescheduled / restructured to eligible for rescheduling / restructuring		Fresh finance / relending provided from 01.10.2020 to 31.12.2020		Date of notification of natural calamity & Date (s) of Special SLBC in the State (if any)	Date of Special DCC meeting held in calamities affected district	Remarks (indicating State specific issues, details regarding natural calamity, etc.)
		No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt			
1	Canara Bank	2106147	5905431	3883	22637	3883	22637	100.00	100.00	0	0			
2	State Bank of India	899733	3575243	0	0	1327	27864	#DIV/0!	#DIV/0!	0	0			
3	Union Bank Of India	691113	2690874	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
4	Bank of Baroda	736120	2136499	2981	11934	361	5138	12.11	43.06	329	637			
5	Bank of India	120960	530720	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
6	Bank of Maharastra	46356	425304	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
7	Central Bank of India	49734	149711	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
8	Indian Bank	76440	867975	20	86	20	86	100.00	100.00	561	496			
9	Indian Overseas Bank	205418	435709	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
10	Punjab National Bank	52987	384529	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
11	Punjab and Synd Bank	1841	22595	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
12	UCO Bank	38681	103153	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
13	IDBI Bank	152034	536429	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
14	Karnataka Bank Ltd	251448	1222076	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
15	Kotak Mahendra Bank	599682	649758	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
16	Cathelic Syrian Bank Ltd.	18520	31146	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
17	City Union Bank Ltd	3829	75552	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
18	Dhanalaxmi Bank Ltd.	4736	45206	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
19	Federal Bank Ltd.	99558	270358	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
20	J and K Bank Ltd	1733	43701	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
21	Karur Vysya Bank Ltd.	15508	73009	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
22	Lakshmi Vilas Bank Ltd	8291	23684	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
23	Ratnakar Bank Ltd	264631	154841	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
24	South Indian Bank Ltd	28259	189259	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
25	Tamil Nadu Merchantile Bank Ltd.	12504	41551	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
26	IndusInd Bank	51845	472833	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
27	HDFC Bank Ltd	474088	1322897	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
28	Axis Bank Ltd	179626	669326	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
29	ICICI Bank Ltd	139178	990662	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
30	YES BANK Ltd.	99303	289813	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
31	Bandhan Bank	202393	130599	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
32	DCB Bank Ltd	74081	91755	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
33	IDFC Bank	330131	195453	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
34	Karnataka Grameena Bank	1608032	2208277	184189	294661	184189	294661	100.00	100.00	0	0			
35	Karnataka Vikas Grameena Bank	624727	1056157	966	1796	966	1796	100.00	100.00	3666	1796			
36	KSCARD Bk.Ltd	253133	177868	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
37	K.S.Coop Apex Bank ltd	2662392	1752754	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
39	KSFC	3446	217164	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
40	Equitas Small Finance Bank	160849	100588	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
41	Ujjivan Small Finnance	506058	134109	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
42	Suryoday Small Finance Bank	126513	25336	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
43	ESAF Small Finance Bank	95087	23059	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
44	Jana Small Finance Bank	267755	119836	24021	10340	0	0	0.00	0.00	0	0			
45	India Post Payments Bank Limited	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
46	Airtel Payments Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
	Total	14344900	30562799	216060	341454	190746	352182	88.28	103.14	4556	2929			

Data on relief measures extended by banks on account of natural calamities as on 31.12.2020 (Amount in lakhs)

Consolidation

Sl.No.	NAME OF THE DISTRICT	Outstanding Priority Sector Advances as on 31.12.2020		Total Outstanding eligible for reschedulement / restructuring		Amount restructured / rescheduled from 01.10.2020 to 31.12.2020		% of achievement of rescheduled / restructured to eligible for rescheduling / restructuring		Fresh finance / relending provided from 01.10.2020 to 31.12.2020		Date of notification of natural calamity & Date (s) of Special SLBC in the State (if any)	Date of Special DCC meeting held in calamities affected district	Remarks (indicating State specific issues, details regarding natural calamity, etc.)
		No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt			
1	BAGALKOTE	605940	901314	355	1291	100	159	28.17	12.29	105	147			
2	BALLARI	502193	1020564	17438	39439	17178	39636	98.51	100.50	110	98			
3	BELAGAVI	1242231	2240048	2136	6271	1522	6528	71.25	104.09	603	967			
4	BENGALURU (Rural)	313648	586366	2603	836	6	547	0.23	65.41	1	1			
5	BENGALURU (Urban + Me	998609	8869878	10989	5570	273	11907	2.48	213.78	2	3			
6	BIDAR	375345	433397	8318	11094	7801	10744	93.78	96.85	12	22			
7	Chamarajnagar	356753	324523	1145	824	183	707	15.98	85.80	244	79			
8	CHICKBALLAPUR	326429	388955	7	3	9	79	128.57	2273.41	5	8			
9	CHICKKMAGALURU	302873	614244	3128	7263	3077	7210	98.37	99.28	27	52			
10	CHITRADURGA	452988	580747	17820	34042	17734	33832	99.52	99.38	9	8			
11	DAKSHINA KANNADA	459166	1376663	125	250	466	6024	372.80	2406.94	57	103			
12	DAVANAGERE	552877	820497	16855	31064	15761	30508	93.51	98.21	14	25			
13	DHARWAD	398476	987328	1333	2661	328	2556	24.61	96.06	42	314			
14	GADAG	227004	411608	197	567	108	261	54.82	46.10	2794	202			
15	HASSAN	753478	876436	3093	6412	2674	5825	86.45	90.84	12	12			
16	HAVERI	403750	566553	309	637	90	188	29.13	29.53	94	155			
17	KALBURGI	452724	743300	42539	58506	41952	57838	98.62	98.86	2	2			
18	KODAGU	204299	423873	505	2511	467	2845	92.48	113.27	33	88			
19	KOLAR	280189	502501	9	8	15	1594	166.67	20979.47	0	0			
20	KOPPAL	248320	428928	18789	27273	18776	27232	99.93	99.85	1	2			
21	MANDYA	684770	634667	1118	1735	1120	1736	100.18	100.04	47	10			
22	MYSURU	940274	1350249	11499	11131	8020	13008	69.75	116.86	55	87			
23	RAICHUR	377437	748506	27458	49569	26912	49182	98.01	99.22	5	8			
24	RAMANAGAR	403122	642671	137	50	12	735	8.76	1470.63	72	86			
25	SHIVAMOGGA	513253	776534	7532	15862	6900	15916	91.61	100.34	5	4			
26	TUMAKURU	619368	858309	1498	2452	1064	2336	71.03	95.29	8	38			
27	UDUPI	254194	833259	94	168	54	159	57.45	94.93	53	144			
28	Uttarakannada	332307	475602	489	1367	104	1071	21.27	78.38	48	84			
29	VIJAYAPURA	522407	843211	535	1007	75	303	14.02	30.07	82	132			
30	YADGIR	240476	302071	18007	21591	17965	21516	99.77	99.65	14	47			
	Total	14344900	30562799	216060	341454	190746	352182	88.28	103.14	4556	2929			

Annexure -21A

SUCCESS STORY OF SMT. PRIYADARSHINI, SHIDLAGHATTA CHIKKABALLAPUR

PARTICULARS OF THE CANDIDATE

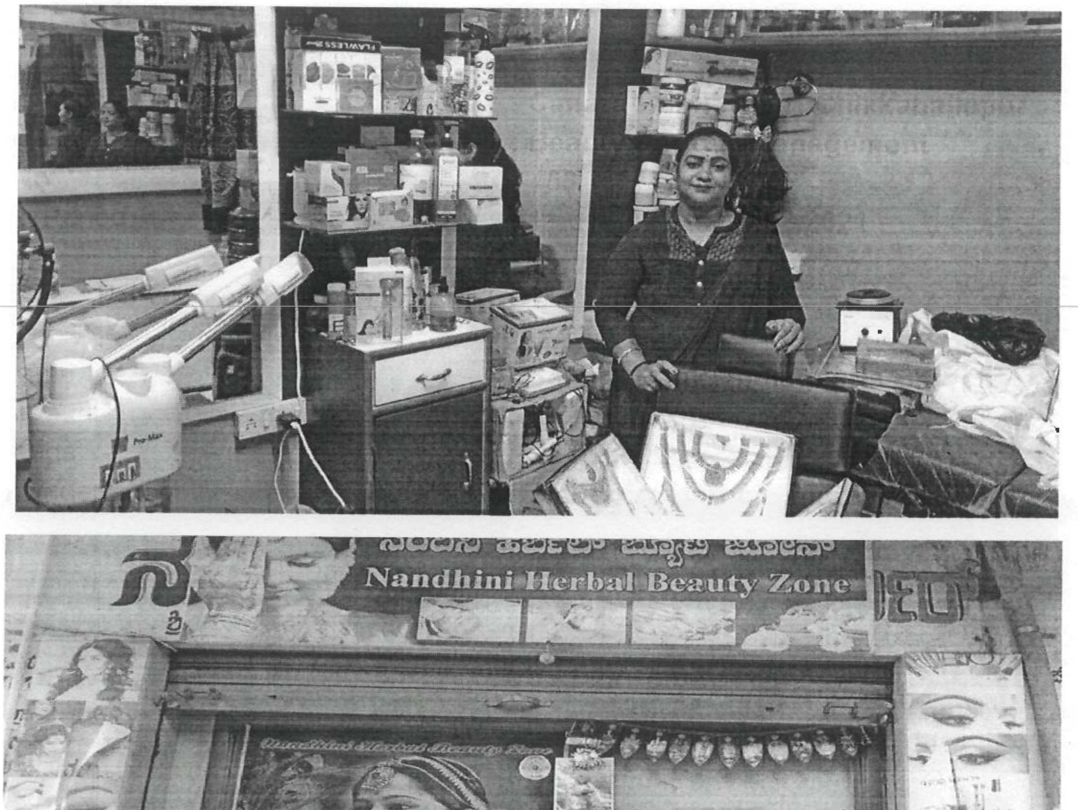
Name of the Trained candidate	: **Smt. Priyadarshini.**
Age	: **35 years**
Education	: **10th std, Unemployed, BPL candidate**
Address	: **Sidlaghatta Town, Chickballapura Dist.,**
Contact No: Mobile No.	: **9800727016**

TRAINING DETAILS

Training at RSETI	: **Canara Bank RSETI Chikkaballapur**
Training Batch	: **Beauty Parlour Management**
Batch No.	: **453**
Training Period	: **11.01.2021 to 10.02.2021**

PARTICULARS OF BANK LOAN AND INCOME

Bank name	: **Canara Bank, Sidlaghatta Branch**
Loan Amount	: **Rs.1.00 lakh**
Own Funds	: **Rs.0.50 lakh**
Activity undertaken	: **Nandhini Herbal Beauty Parlour**
Income	: **Rs.25000/-per month**



Annexure 22 A

Ref No: LDO/0831/DCC-3/2020-21 Date: 03/04/2021

To,
All the Members of DCC
Vijayapur District.

Dear Sir,

We are forwarding herewith the proceedings of DCC Meeting held on 26/03/2021 for review of **DECEMBER 2020 Quarter** at ZILLA PANCHAYAT Meeting Hall, Vijayapura. We request you to go through the same and submit the action taken reports within 15 days and also suggest amendments if any.

Yours faithfully,

कृते केनरा बैंक / For CANARA BANK

(SomanaGowda Ainapura)
Lead District Chief Manager
Lead Dist. Chief Manager
अ.जि.का. विजयपुर / LDO VIJAYAPURA

Annexure 22 A

Proceedings of DCC meeting held on 26/03/2021

The DCC meeting was held on 26/03/2021 to review the progress made as on DECEMBER 2020 at Zilla Panchayat meeting hall, Vijayapura. Sri SomanaGowda Ainapura, Lead District Chief Manager welcomed Sri. Govindreddy , Chairman- DCC/DLRC and CEO, ZP, Vijayapura, Sri. Veerappa F P, RM, Canara Bank, Sri. M N Vidyaganesh, DDM, NABARD, Bankers and Government Departments and all other participants.

1)<u>Opening of Bank Branches in Unbanked Gram Panchayat</u>

LDM requested the Members to mention their Controlling office intentions to open any new Branches in the District, if so to inform well in advance so the unbanked areas can be selected and Govt guidelines regarding having a Bank (Brick and Mortar Branch/ATM/BC) at all the GP's may be followed .There are few locations where the public is constantly requesting for opening a Bank Branch for convenience of operation, like

1. Ingaleshwar(Bagewadi Block)
2. Dindwar (Bagewadi Block)
3. Markibbanalli
4. Hunshyal (Devar Hippargi Block)
5 Hirebavnur (Indi Block)
6. Handignur (Sindagi Block)
7. Atharga (already a Canara Bank Branch exists)
8. Karjol (Bagewadi Block)

LDCM requested the Member Bankers to keep these names in mind before chalking out any plans for opening new Branches in the District.

(Action: All Banks)

2)<u>FINANCIAL LITERACY CENTRES</u>

It's informed to the house that, we have 6 FLC's in our District 4 belonging to **CANARA FINANCIAL ADVISORY TRUST (CFAT)**, 1 each belonging to SBI and DCC Bank. One FLC at Basavana Bagewadi (SBI) retired recently and no further appointment is done by SBI, other than that all FLC's are working satisfactorily. Other than DCC Bank FLC, 5 Taluka Headquartered FLC's need premise to be allotted at Taluka Panchayat HQs. Regarding this as discussed in the previous DCC meeting letter addressed to EO's is circulated to all the Taluk Panchayaths for providing place/room for FLC to operate from concerned Taluka Panchayath vide letter dated 07.03.2020 by ZP Vijayapura.Out of this now, Our Vijayapura FLC is accommodated in the premises of RUDSETI, but need help from CEO , ZP for accommodating other FLCs in the TP , HQ.

<u>03) Sponsoring of Candidates to RUDSETI by Banks and Credit linkage of such candidates trained by RUDSETI other than Govt Sponsored Schemes</u>

The issue was deliberated in all the BLBCs and requested the Branch Managers to help in sponsoring the candidates for training at RUDSETI and credit linking the RUDSETI Trained candidates for starting their venture with minimum amount possible as per the viability justifications from the concerned Branch managers.

(Action: All Banks)

04) RECOVERY OF DUES UNDER GOVT. SPONSORED SCHEMES

As it was discussed in the last DCC meeting all branches were requested for sharing the NPA's under Govt Sponsored Schemes including SHG loans, only KVGB Kannolli Branch had submitted the details of NPAs of Veterinary Department which is duly forwarded to the department for doing the needful.

(Action: All Banks and Veterinary Department)

05) Service Area Allocation issues- Discussion regarding Kotak Mahindra Bank – Ingaleshwar Branch

A.GP Wadavadagi request for shifting villages by name Nandihal P H and Sindhgeri from Canara Bank Yalwar to Canara Bank Wadvavdagi , as these villages are shifted from Yalwar GP to Wadavadagi as well the Block is also changed from Devarhippargi to Bagewadi was permitted by the house.

(Action: Canara Bank Wadavadagi Branch)

B. Kotak Mahindra Bank Branches-

Ingaleshwara Branch –Permission for closure of the INGALESHWAR Branch of Kotak Mahindra Bankl was permitted, as the branch is not responding to any of the communications from LDM office and not coming forward to lend under Govt Sponsored Schemes, The closure permission for accorded during Jan 2019, which is also not affected.

(Action: LDM Vijayapura to forward the Minutes to SLBC for review /ratification of DCC Decision)

Tadawalaga Branch- it was decided to warn Tadawalaga Branch of Kotak Mahindra Branch for improving in the services and confirming the resolving of the complaint within the 15 days time otherwise action may be initiated for closure of the said branch.

(Action: Kotak Mahindra Bank, Tadawalaga)

The meeting was concluded with vote of thanks by LDCM, Sri SomanaGowda Ainapura.

Approved

(Sri. SomanaGowda Ainapura)
Lead District Manager/Convener

(Sri.Govindreddy)
CEO/CHAIRMAN, DCC

शीर्ष बैंक कार्यालय, Lead District Office, प्लाट सं:36 No-36,
वार्ड सं 6 बी, Ward No 6 B, त्रिमूर्ति नगर Trimurthy Nagar,
बिजापुर Vijayapura 586109.
दूरवाणी Telephone : 08352-267733, 9449860733
ldo.bijapur@syndicatebank.co.in & ldo.vijayapura@gmail.com

केनरा बैंक Canara Bank

सं.सं.Ref No.01/LDO/VJP/KOTAK-ING/2020-21

दिनांक Date 05.04.2021

The Branch Manager
Kotak Mahindra Bank
Ingaleshwar
Tq:Basavana Bagewadi

Dear Sir,

Sub: DCC permission for closure of Your Branch dated.14.11.2018

We are forwarding herewith the proceedings of the DCC meeting held on 26.03.2021, where in the problems faced by the service area villages under your Branch limit were discussed and the closure permission given earlier dated.21.02.2019 after providing one hearing to your cluster head for making the Branch function with useful service to the villages under your Branch limit was not given effect. The mails to your top management from LDM office and SLBC are also not responded. After discussing as above, DCC has accorded permission for closure of your Inglaeshwar Branch.

We request you to bring the developments to your controllers/Head office knowledge and initiate suitable steps to effect the DCC decision.

This is for your kind information.

Thanking you,

Yours faithfully

SomanaGowda Ainapura
Lead district Chief Manager
Thanking you,

Yours faithfully,
कृते केनरा बैंक / For CANARA BANK

(SomanaGowda Ainapura)
L D C M Vijayapura
अग्रणी जिला मुख्य प्रबंधक
Lead Dist. Chief Manager
अ.जि.का. विजयपुर / LDO VIJAYAPUR

CC –

1. The Branch Manager (District Coordinator): Kotak Mahindra Bank :Vijayapura :for information and to do the needful
2. The General Manager & SLBC Convener, Canara Bank. HO Annexe , Gandhinagar ,Bangalore :for Reviewing DCC decision

शीर्ष बैंक कार्यालय, Lead District Office, प्लाट सं:36 No-36,
वार्ड सं 6 बी, Ward No 6 B, त्रिमूर्ति नगर Trimurthy Nagar,
बिजापुर Vijayapura 586109.
दूरवाणी Telephone : 08352-267733, 9449860733
ldo.bijapur@syndicatebank.co.in & ldo.vijayapura@gmail.com

केनरा बैंक Canara Bank

सं.सं.Ref No.02/LDO/VJP/KOTAK-TDW/2020-21

दिनांक Date 05.04.2021

The Branch Manager
Kotak Mahindra Bank
Tadawalaga
Tq:Indi
Dist:Vijayapura

Dear Sir,

Sub: Warning letter to resolve complaints and improve service to customers
Ref: Minutes of the DCC meeting Dated 26.03.2021.

We are hereby advised by the Chairman DCC to advise you to redress the complaint of Shri.Bhimarao G Sainsakale R/o Tadawalaga for issue of KCC card as per the directions of DFS for saturation of all PMKISAN beneficiaries with the KCC. Which has been brought to your notice as well as to your Higher ups but so far we have not received any information being the resolution of the complaint.

We advise you herewith the send the resolution of the said complaint within the 15 days time from the receipt of this letter and confirm whether all priority sector applications will be addressed to as per the norms and credit linkage will be done to the service are village customers. Otherwise matter will be placed before the DCC for taking suitable action against your branch.

We request you to bring the developments to your controllers/Head office knowledge and initiate suitable steps to effect the DCC decision.

This is for your kind information.

Thanking you,

Yours faithfully
कृते केनरा बैंक / For CANARA BANK

SomanaGowda Ainapura
Lead District Chief Manager
Thanking you,
अग्रणी जिला प्रबंधक
Lead Dist. Chief Manager
अ.जि.का. विजयपुर / LDO VIJAYAPURA

CC –

1. The Branch Manager (District Coordinator): Kotak Mahindra Bank :Vijayapura :for information and to do the needful
2. The General Manager & SLBC Convener, Canara Bank. HO Annexe , Gandhinagar ,Bangalore :for information

Annexure 24A

Proceedings of the 32nd Meeting of SLBC Sub-Committee on MSME held on 17.03.2021 at 11.00AM under the Chairmanship of Additional Chief Secretary to Government, (MSME & Mines), Commerce & Industries Department, Bangalore.

The 32nd meeting of the SLBC subcommittee on MSMEs for the State of Karnataka was held on 17.03.2020, 11.00 AM at the Room No. 123, First Floor, Vikasa Soudha, Bangalore-01. The meeting was presided over by Shri. Kumar Naik, IAS, Additional Chief Secretary to Government, Commerce & Industries Department (MSME & Mines) and convened by Shri. P. Seetharamaiah, Deputy General Manager and Sri. V. Gurusubramanian, Deputy General Manager, Union Bank of India. The key issues deliberated upon during the meeting and action points emanating from the discussion are summarized below.

At the outset, Sri. Aravind Hegde, Assistant General Manager, Union Bank of India welcomed all the participants to the meeting. Ms. Suma Pavithran, Chief Manager, Union Bank of India deliberated the MSME performance in the state of Karnataka for the quarter ended December 2020 under various sectors. She presented the previous meeting proceedings held on 18.12.2020 and same was confirmed by the committee.

Some important discussions held in the meeting are;

1. The Additional Chief Secretary to Government appreciated the MSME performance of the Karnataka State for the quarter ended December 2020 as Karnataka stands top in Mudra loan disbursements. However, he expressed his displeasure with regard to Mudra loan performance in Yadgir District as the Sanction and disbursal of Mudra loans is very less compared to other Districts.
   Action: All the Banks to concentrate bottom 5 districts including Yadgir District to improve the performance under Mudra category (All Banks in Yadgir District).

2. The representative of AWAKE informed that, the MUDRA loan applications of the women entrepreneurs are not considered for sanction. AWAKE was informed to bring out any specific cases, so that the same can be taken up with concerned Bank and SLBC.

3. The representative of AWAKE requested for sanction of MSME collateral free loans.
   Action: The union Bank representative informed that, all Banks are sanctioning collateral free loans in the State of Karnataka. As such, 22045 accounts amounting to Rs. 1787.73 crores were sanctioned during the current financial year up to December 2020.
4. The representative of KVIC informed to verify the veracity of the reported disbursements made under Khadi and village industries in ACP for the quarter ended December 2020.

Action: SLBC is requested to verify the accuracy of the data provided by them and take due care while providing the data for the next meeting (SLBC).

5. The representative from Canara Bank opined that, targets under PMEGP may be increased in the State of Karnataka as there is potential to sanction more loans under the scheme.
   Action: The KVIC representative informed that, the Banks can sanction more than the allotted target and can claim for subsidy if the project is viable. He further informed the Banks to dispose-of all the pending applications under the scheme and to update the same in the portal.

6. The Additional Chief Secretary to Government appreciated the performance of the Bank under ECGLS scheme. He advised to target 100% sanction of the eligible loans.

Besides, the following decisions were made after detailed deliberations:

1. Bank Managers should participate in skill development programmes conducted by agencies such as KASSIA, AWAKE etc. & inform about the Bank schemes.
2. It is decided that, all the PMEGP application pending have to be disposed-of immediately.
3. Data on Bank loan and credit flow to various social groups to be presented in the next meeting without fail.

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

(G. Kumar Naik)
Additional Chief Secretary to Government,
(MSME & Mines),
Commerce and Industries Dept.

Annexure 24B

केनरा बैंक Canara Bank

Syndicate

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

MINUTES OF THE SLBC SUB COMMITTEE MEETING ON SHG BANK LINKAGE FOR DECEMBER '2020 HELD ON 20th MARCH 2021.

The SLBC Sub Committee Meeting On SHG Bank Linkage For DECEMBER '2020 Held On 20th March 2021.

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

The list of participants is furnished in the Annexure.

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

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

1. Confirmation of proceedings of previous meeting.

The proceedings of the meeting held on 01.12.2020 were already circulated to all the members and as no suggestions for amendments were received and hence the house confirmed the minutes.

Agenda 2. Review of Performance of State under SHG Bank Linkage vis-à-vis Target during 2020-21 as at 31.12.2020.

The Convener informed the house that state has achieved 75.64% under Disbursements and 105.10% under Outstanding as on 31.12.2020 against the target fixed for the FY 2020-21.

(Action: KSRLPS/Banks/Lead Banks)

Annexure 24B

Agenda 3.Bank wise Performance during 2020-21 vis-à-vis Target as on 31.12.2020 under Disbursements.

The Convener informed the house about the Bank-wise performance under disbursements as on 31.12.2020 for FY 2020-21 and further informed that PSBs have achieved 69%, RRBs 135.79%, Private Sector Banks disbursed 57.84%, APEX banks achieved 192.59% under disbursement and overall achievement is 75.64%.

Further, convener informed that among major banks SBI stands top (97%) under disbursement followed by Indian Overseas Bank (94%) and least performance by UCO Bank (43%) and in RRBs Karnataka Vikas Grameena Bank achievement is 56.59% and in Private sector banks HDFC Bank achievement is only 51.99%

The Chairman has informed that Union Bank of India, KVGB and HDFC Banks under disbursement needs to be improved and also advised convener to follow up closely with these banks to improve the performance.

(Action: KSRLPS/Banks/Lead Banks)

Agenda 4. Bank wise Performance during 2020-21 vis-à-Vis Target as on 31.12.2020 under Outstanding.

The Convener informed the house about the Bank-wise performance under Outstanding Balance target v/s achievement as on 31.12.2020 and informed that overall PSBs have achieved 107%, Overall RRBs have achieved 82.74%, overall Private Sector Banks achieved 110.74% and APEX bank achieved 126.21% under Outstanding and overall achievement is 105.10%.

(Action: KSRLPS/Banks/Lead Banks)

Agenda 5. District wise Performance during 2020-21 vis-à-vis Target as on 31.12.2020 under Disbursements.

The Convener has informed the house about the District-wise performance under disbursements as on 31.12.2020 for FY 2020-21 and informed that districts like, Yadgir, Davanagere, Bagalkot, Chikkaballapur and Koppal tops the list with more than 100% achievement under disbursement and districts like Ramanagara, Bengaluru Urban, Shivamogga, Chikmagalur, Kolar, Kodagu, Chitradurga & Udupi district are least performing districts with less than 50% of achievement.

The Chairman advised the convener to write letters to LDMs of low performing districts and advise them to improve the performance of these districts should be above 50% in the ensuing quarter.

(Action: concerned Lead Banks &KSRLPS)

Agenda 6. District wise Performance during 2020-21 vis-à-vis Target as on 31.12.2020 under Outstanding.

The Convener informed the house about the District–wise performance under outstanding as on 31.12.2020 under FY 2020-21.

The Convener informed the house that districts like Yadgir, Davanagere, Chikkaballapur, Bagalkot and Koppal tops the list with more than 100% achievement and districts like Udupi, Kodagu, Chikkamagalur, Shimogga, Bengaluru Rural, Kolar and Raichur are low performing districts with less than 70% achievement. The Chairman advised the convener to write letters to LDMs of low performing districts and instruct them to improve the performance of these districts above 100% in the ensuing quarter.

(Action: Concerned Lead Banks, Banks &KSRLPS)

Agenda 7. NPA Status under SHG Loans as on 31.12.2020.

The convener informed the house about the NPA level under SHG Loan portfolio Bank wise and District wise. The Chairman reviewed the relatively high NPA Banks i.e. Punjab National Bank, Bank of Maharashtra, Indian Bank, State Bank of India, UCO Bank and Bank of India. The state wise consolidated NPA status under SHGs is 2.28%.

The Chairman advised the convener to write letter to Punjab National Bank (41.68%), Karnataka Vikas Grameena Bank (18.77%) seeking information on reason for High NPA and advise them to reduce the NPA.

(Action: KSRLPS & Banks)

Agenda 8. Bank wise Undrawn Portion under CC limits of SHGs as on 31.12.2020.

The Convener informed the house that about 60.59% of total outstanding amount is in undrawn portion available under CC accounts of SHGs. The Chairman informed the house that if SHGs withdraws these undrawn portions under CC limits then disbursement and outstanding target can be easily achieved. The Chairman also advised all banks to create awareness among the SHGs to utilize the un-utilized limits outstanding under SHGs CC limits.

(Action: Banks/ KSRLPS)

Agenda 9. District wise Undrawn Portion under CC limits of SHGs as on 31.12.2020.

The Convener informed the house about undrawn portion available under CC limits of SHGs District wise and informed that districts like Udupi, Koppal, Chikamagalur, Uttara Kannada, Bijapur and Raichur where more than 69% of amount is in undrawn portion.

The Chairman reviewed the District wise undrawn portion data and advised SBI, Canara Bank and Union Bank of India to instructs their respective LDMs in these districts to utilize this readily available undrawn CC limits to increase the Credit Linkage.

(Action: Banks, All lead Banks,KSRLPS)

Agenda 10: Average Loan size per SHG Bank wise & District wise.

The Convener informed the house that the state average loan size per SHG is Rs.1.48 lakh per group. The average loan size for PSBs is Rs 1.40 lakhs per SHG, private sector banks is Rs 3.85 lakhs per SHG and RRBs is Rs. 1.47 lakhs per SHG. The convener examined the bank wise and district wise average loan size and informed the house that the average loan size should be atleast Rs 2.00 lakhs per SHG in the ensuing quarter. The Chairman advised the convener to communicate with banks whose average loan size is less than Rs 2.00 lakh per SHG and advise them to achieve minimum loan size of Rs 2.00 lakhs per SHG in the ensuing quarter.

(Action: Banks, All lead Banks, KSRLPS)

Agenda 11: NULM-Target v/s Achievement as on 31.12.2020 for 2020-21.

The convener has informed the house about the performance of NULM ie SEP I, SEP G and SHG credit linkage.

The Chairman expressed displeasure over the performance of the banks under NULM and advised the house that if each bank branch sanctions 1 loan under NULM then the banks can easily achieve the allotted targets. The Chairman also advised Mission Director, KSRLPS Sanjeevni to give branch-wise targets to banks so that micro level monitoring can be done for achieving the targets.

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Agenda 12: Some of the general issues pertains to SHG account opening and other related matters not followed by Bank branches as per RBI Master Circular:

The Mission Director have raised some of the general issues that few Bank branches are not following as per RBI Master Circular:

1. Insisting PAN card for SHG account opening,
2. Insisting third party application for immediate approval,
3. Insisting for deposits from SHG members, insisting to buy cross sale product like insurance, gold etc
4. Insisting SHGs to submit applications through NGOs, charging extra for passbook, cheque book etc.

The Convener requested Mission Director to give bank wise and branch wise details so that the issues can be resolved at the root level.

RBI informed the convener to circulate the RBI Master Circular to all bank branches so that every banker will be aware of RBI guidelines and avoid occurrence of such issues in future.

The Chairman also advised the convener to communicate the RBI Master Circular to all the LDMs and advise them to communicate to their respective Bank Branches.

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

The Chairman advised Canara Bank, State Bank of India and Union Bank of India to take initiatives in disbursing loan, reducing NPA, and increasing the average loan size by proper guidance to Lead Banks and also advised that each branch should be aware of RBI Master Circular so that no SHG group shall be deprived from Banking facilities.

The Chairman also advised Mission Director, KSRLPS Sanjeevni to give branch-wise targets to Banks so that micro level monitoring can be done for achieving the targets and also banks to improve the performance under NULM and achieve the allotted targets.

The Mission Director has agreed to share branch wise targets and applications sponsored under NULM to respective Banks.

With this, the Meeting ended with a vote of thanks

(Smt. Bhavani Mannan)

Assistant General Manager
Canara Bank
Circle office, Bengaluru
Convener - SLBC SHG Sub Committee

(Dr.S.Selva Kumar)

Secretary,
Skill Development, Entrepreneurship & Livelihood Department, Government of Karnataka & Chairman of SLBC SHG Sub committee

LIST OF PARTICIPANTS

Sl. No.	Department / Bank Name	Name	Designation
1	Skill Development, Entrepreneurship & Livelihood Department,GoK	Dr. S.Selva Kumar, IAS	Secretary and Chairman of Sub Committee
2	KSRLPS, Sanjeevini	Smt. Manjushree N, IAS	Mission Director
3	Reserve Bank of India	Smt. Meera Korwar	Manager
4	NABARD	Smt. Jiina Joy	Assistant Manager
5	Canara Bank	Smt. Bhavani Mannan	Asst. General Manager
6	Canara Bank	Sri. Anand C	Senior Manager
7	Indian Bank	Smt. Padmavathy Srikanth	Asst. General Manager
8	ICICI Bank	Sri. K Venkata Anil	Asst. General Manager
9	APEX Bank	Sri. Puttaswamy C	Asst. General Manager
10	Union Bank of India	Smt. Suma P	Chief Manager
11	Punjab National Bank	Smt. Mercy Victor	Chief Manager
12	Kotak Mahindra Bank	Smt. Suman Gupta	Chief Manager
13	Bank of Baroda	Smt. B Indumathi	Sr. Manager
14	State Bank of India	Smt. Shobha K P	Manager
15	APEX Bank	Sri. Puttuswamy	Manager
16	Karnataka Grameena Bank	Sri. Vasudev	Manager
17	Indian Overseas Bank	Smt. C Divya	Manager
18	Central Bank of India	Smt. V S Geetha	Asst. Manager
19	DWCD	Sri. Karakurappa	APO
20	Canara Bank	Sri. Abhishek R H	Officer

Annexure - 24C

Proceedings of the 21stSLBC Sub-Committee Meeting on Recovery and Rehabilitation & Other Measures including Government Sponsored Schemes for the quarter ended December 2020 held on 09.03.2021through Microsoft Teams under the Chairpersonship of Smt Vandita Sharma, IAS, Additional Chief Secretary & Development Commissioner, Government of Karnataka.

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

Convenor: SriShankar Rao P, Deputy General Manager (FI & MM), StateBankof India, Local Head office, Bengaluru.

Members Present: Separate sheet is attached.

The 21stSLBC Sub-Committee Meeting on Recovery and Rehabilitation & Other Measures including Government Sponsored Schemes for the quarter ended December 2020 held on 09.03.2021 through Microsoft Teams under the Chairpersonship of Smt Vandita Sharma, IAS, Additional Chief Secretary & Development Commissioner, Government of Karnataka.

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

Agenda No. 1: Confirmation of proceedings of the 20th Sub-CommitteeMeeting held on 24.12.2020

The proceedings of the meeting held on 24.12.2020 were already circulated and as no suggestions for amendments were received, the Sub Committee confirmed the minutes.

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

The Chairperson expressed deep concern on the hike in NPA levelsin the loans sponsored by KVIC. The Chairperson stress upon close coordination between the banks and the Line Departments to drive recovery in NPA accounts.
The official from the department has requested the Banks to share the details of irregular accounts anddates of recovery camps/drives scheduled, with the respective district authorities of the departments through LDM of the district to enable them to participate in the recovery process.

(Action: All member Banks, Line departments)

Annexure - 24C

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

Though the NPA percentage fell from 7.49 to 6.20 but it is matter of concern. The Chairperson advised the member banks to bring down the NPA level by taking help from theLine departments.

(Action: All member Banks, Line departments)

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

The Chairperson,once again expressed their readiness to support Bankers in recovery and instructed the member banks to provide the district wise details of recovery cases under SARFAESI act, which are pending for issuance of statutory orders by DCs for taking the physical possession of the mortgaged property so that the process will be expedited.

(Action: All member Banks, SLBC)

Agenda No.3: Recovery under KPMR Act:

1. The Chairperson advised the convenor to include the Regional Rural Banks as member of this committee.
2. The Chairperson advised the member Banks to submit district wise list of recovery certificate pending cases so that necessary instructions will be passed on to the district authorities for needful action.
3. The Chairperson expressed displeasure over non submission the data by some member Banks namely Bank of India, Central Bank of India, Bank of Maharastra, Punjab National Bank, etc. and instructed member Banks to submit the data without fail.

(Action: All member Banks, SLBC)

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

The Chairperson observed that the NPA level has increased in education loan portfolio, though there is overall reduction in NPA level. The authority advised State Bank of India to put more focus on recovery in education loans.

(Action: SBI)

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

The Chairperson advised the advised the line departments to submit the department wise target allotted, achievement and pending applications status to advise the concerned banks to expedite the sanction process.

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

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

The officials from KVIC, KVIB and DIC expressed their readinessfor participation in joint inspection as well as the recovery drives and requested the member banks to provide the dates of joint inspection and recovery drives scheduled, well in advance to their district level officers for better position in recovery .

The Chairperson desired to conduct separate meeting with the member Banks and the Sponsoring agencies/line departments to resolve the issues raised by the major sponsoring agencies.

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

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

The Meeting concluded with vote of thanks.

Vandita Sharma

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

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

SBI FIMM Dept.

Attendence sheet of the21st SLBC Subcommittee meeting on Recovery and Rehabilitation held on 09.03.2021			
Sno	Dept Name/System ID	User Action	Timestamp
1	ACS DC & DGM FIMM	Joined	3/9/2021, 2:57:51 PM
2	cmleadbank1	Joined	3/9/2021, 2:50:51 PM
3	A V BALACHANDER	Joined	3/9/2021, 2:50:51 PM
4	Canara Bank	Joined	3/9/2021, 3:16:07 PM
5	CPO , DMA	Joined	3/9/2021, 3:03:52 PM
6	dbcdc	Joined	3/9/2021, 2:50:51 PM
7	Deputy Secretary, WCD	Joined	3/9/2021, 3:17:06 PM
8	Director Horticulture-Karnataka	Joined	3/9/2021, 2:50:51 PM
9	Director MSME	Joined	3/9/2021, 2:50:51 PM
10	General Manager - Mr Hemanth Kumar B K	Joined	3/9/2021, 3:05:14 PM
11	Ghayathri R [Zonal Head - Mangalore]	Joined	3/9/2021, 3:02:19 PM
12	Jayavibhava Swamy, I.A.S., CEO, KVIB	Joined	3/9/2021, 2:57:16 PM
13	KACDC	Joined	3/9/2021, 3:09:11 PM
14	Kalpana R (Joint Secretary) WCD	Joined	3/9/2021, 2:57:15 PM
15	Kamala Jayaram	Joined	3/9/2021, 2:57:51 PM
16	KSC Apex Bank Ltd, Bengaluru	Joined	3/9/2021, 3:09:30 PM
17	Mahiboob sab	Joined	3/9/2021, 2:50:51 PM
18	Manjunath Manjunath	Joined	3/9/2021, 3:13:31 PM
19	Recovery Bengaluru Zone	Joined	3/9/2021, 3:01:55 PM
20	Recovery Dept , Mangalore Zone	Joined	3/9/2021, 2:56:47 PM
21	Suma Pavithra	Joined	3/9/2021, 3:00:59 PM

Annexure 24D

RAMAKRISHNA B MANE State Director for RSETIs	National Centre for Excellence of RSETIs (NACER) (Under the aegis of MoRD, Govt. of India) 'Renukaleela', No.1210, 1st Floor, 80 Feet Road, Chandra Layout **BENGALURU – 560 040** Email: mcspcrbmane@gmail.com; Contact No. 9448161221 (M)

Ref. No.04/2020-21/SDR/NACER/SLBC/SLSCR Date: 31-03-2021

To,

All the members of State Level Steering Committee on RSETIs (SLSCR) & Directors of all RSETIs and all ZPs in Karnataka

Dear Sir,

Sub: Minutes of meeting of State Level Steering Committee on RSETIs (SLSCR) held on 25.03.2021

The meeting of State Level Steering Committee on RSETIs (SLSCR) was held on **25.03.2021 at 4.00 pm, through zoom video conferencing.**

Dr. S. Selvakumar, IAS, Secretary, Dept. of Skill Dev., Entrepreneurship & Livelihood, GOK Bengaluru presided over meeting, addressed the members, and reviewed the progress achieved by RSETIs/RUDSETIs. The meeting was attended by **Mrs. Manjushree, IAS, Mission Director**, KSRLPS, **Mr. Bipul Chandra Saha,** National Director, National Centre for Excellence of RSTIs (NACER)**, Mr. Ramalingam, DGM,** Canara Bank, HO, Bangalore and Nodal officers of sponsor Banks and Directors of RSETIs.

We are appending here with the Minutes of the meeting of State Level Steering Committee on RSETIs (SLSCR) held on 25.03.2021 for your perusal and suggestions if any.

Yours faithfully,

(Ramakrishna B Mane)
State Director for RSETIs

Copy for kind information to:

- The Hon. Co-Chairman, National Level Advisory Committee on RSETIs, National Centre for Excellence of RSETIs (NACER), Dharmasthala.
- The Secretary, Dept. of Skill Dev., Entrepreneurship & Livelihood, GOK Bengaluru.
- The Mission Director, SRLM, Bengaluru Karnataka State.
- CGM, NABARD, Bangalore
- The Convener & General Manager, SLBC Corporate Office Syndicate Bank Bengaluru
- Nodal Officers of sponsor Banks having RSETIs in Karnataka
- Directors of RSETIs/RUDSETIs in Karnataka State

Ref. No.04/2020-21/SDR/NACER/SLBC/SLSCR Date: 31-03-2021

Minutes of meeting of State Level Steering Committee on RSETIs held on 25.03.2021

Dr. S. Selvakumar, IAS, Secretary, Dept. of Skill Dev., Entrepreneurship & Livelihood, GOK Bengaluru presided over meeting, addressed the members, and reviewed the progress achieved by RSETIs/RUDSETIs. The meeting was attended by **Mrs. Manjushree, IAS, Mission Director**, KSRLPS, **Mr. Bipul Chandra Saha,** National Director, National Centre for Excellence of RSTIs (NACER), **Mr. Ramalingam, DGM,** Canara Bank, HO, Bangalore and Nodal officers of sponsor Banks and Directors of RSETIs.

With permission of the chair, Mr. Ramakrishna Mane, State Director for RSETIs, presented the power point presentation on the Agenda wise details of the RSETIs, their functioning and the progress for the year 2020-21.

1. **Approval of minutes of previous meeting held on 19-11-2020**

   The house approved the minutes of previous meeting held on 19-11-2020 as there were no suggestions for the amendments of the minutes.

2. **Reimbursement of RSETI claims**

   i. **Processing of all pending claims** by ZPs immediately and report to SRLM under copy to NACER, SDR, concerned Directors of RSETIs and sponsor Banks

   The matter was discussed many times during previous SLSCR quarterly meetings since many years. Though the ZPs have processed the claims and recommended SRLM for release of funds, SRLM has been releasing the funds with a condition of pre-audit before crediting the claim amount to RSETI accounts. It was the demand of sponsor Banks / RSETIs that SRLM must release the claim amount directly to RSETI accounts without a condition of pre-audit. If the SRLM wants to insist pre-audit / processing (whatever the nomenclature is used) should be done immediately as a one-time measure for all claims remaining pending so far.

   During the meeting it was resolved that SRLM will advise to all ZPs and ensure that all pending claims will be processed / pre-audit conducted immediately so as to enable SRLM to release the claim amount directly to RSETIs in future.

   ii. **Processing of all new claims of RSETIs by ZPs within one month** of submission of claims by RSETIs and report to SRLM under copy to NACER, SDR, concerned Directors of RSETIs & sponsor Banks.

   During the meeting it was resolved that SRLM will advise to all ZPs and ensure that all new claims (including claims of half year ending March 2021) will be processed / pre-audit conducted within one of submission of claims so as to enable SRLM to release the claim amount directly to RSETIs on receipt of fund from MORD in future.

   iii. **Remitting of claim amount by SRLM directly to RSETIs** /Sponsor Banks and without routing through ZPs.

MORD has directed that the funds released by MORD should be remitted by SRLM directly to RSETI accounts towards settlement of the claims. However, in Karnataka KSRLPS / SRLM has been releasing the funds to ZPs with a condition of conducting a pre-audit once again before crediting the amount to RSETI account. ZPs are holding the funds with them and causing inordinate delay in releasing the claim amount which may extend to months / years. Hence it was the demand of the RSETIs / sponsor Banks that SRLM must release the claim amount directly to RSETI accounts and not to be routed through ZPs.

During the meeting it was resolved that henceforth the processing / pre-audit of claims will be conducted by ZPs within one month of submission of claims by RSETIs and SRLM will ensure the same and confirm compliance during the SLSCR meeting to be conducted during the first quarter and third quarter each financial year.

iv. **Status of reimbursement of pending claims**. The SDR furnished RSETI wise details of pending claims as follows.

SN	Name of the RSETI	No. of BPL candidates	Claimed	Received	Pending
1	CANB Chikkaballapur	3902	15733518	11866761	**3866757**
2	CANB Davanagere	1244	5931316	3759476	**2171840**
3	CANB Haliyal	4510	27336913	12954243	**14382670**
4	CANB Harohalli	4659	12769040	7873000	**4896040**
5	CANB Hassan	2615	8949712	4753200	**4196512**
6	CANB Kolar	2554	8410470	5496600	**2913870**
7	CANB Ramanagara	2672	5952800	4405200	**1547600**
8	CANB Shimoga	2520	8959312	5774440	**3184872**
9	CANB Sonnahallipur	2221	6485776	820200	**5665576**
10	CANB Belgaum	2854	13059200	7312000	**5747200**
11	CANB Bellary	1889	6869416	3302200	**3567216**
12	CANB Manipal	1962	7949173	1964200	**5984973**
13	CANB Kumta	2180	18180516	8690505	**9490011**
14	RUDSETI Bengaluru	1506	5196975	3089189	**2107786**
15	RUDSETI Brahmavar	2783	11742000	4422200	**7319800**
16	RUDSETI Chitradurga	2446	16248784	10929000	**5319784**
17	RUDSETI Dharwad	1906	16882065	8526022	**8356043**
18	RUDSETI Mysore	1936	20491238	10662518	**9828720**
19	RUDSETI Ujire	1877	9315069	9188600	**126469**
20	RUDSETI Vijayapura	2872	15645944	7004168	**8641776**
21	SBI Chamarajanagar	141	450000	450000	**0**
22	SBI Gadag	1456	8686438	3487586	**5198852**
23	SBI Gulbarga	1309	6670793	1387090	**5283703**
24	SBI Koppal	1908	15524535	6591416	**8933119**
25	SBI Raichur	2246	12777254	6659600	**6117654**
26	SBI Tumkur	2231	14363773	3748800	**10614973**
27	SBI Yadgir	553	3551789	90000	**3461789**
28	UBIB Chikmagalur	1122	9456934	1814592	**7642342**
29	UBIB Kodagu	2026	11640625	448000	**11192625**
30	BOB Haveri	2509	14805674	5481768	**9323906**
31	BOB Mandya	2881	11165455	5901126	**5264329**
32	KMB Bagalkot	1208	7419236	3354688	**4064548**
33	DCCB Bidar	909	8013880	1929200	**6084680**
	Grand Total	**71607**	**366635623**	**174137588**	**192498035**

Mr. Bipul Chandra Saha, National Director for RSETIs urged upon MD SRLM settle all pending claims immediately and credit the claim amount directly to concerned RSETI account as per the directions of MORD. **Mrs. Manjushree, MD SRLM and Dr. Selvakumar, Secretary SDEL** informed about the release of Rs.66624094/-to ZPs vide order no. KSRLPS/SEP/44/20145-15 dt.23-03-2021 and assured to ensure credit to RSETI accounts at the earliest.

3. Progress of RSETIs under AAP- 2020-21

Mr. Ramakrishna Mane, SDR Karnataka informed the house that due to spread of pandemic Corona virus Covid-19, many RSETIs were not permitted to commence training programmes during the first half year of 2020-21. **Despite, the restrictions on RSETIs for trainings till 21-09-2020, all RSETIs have achieved the targets** (except Chamarajanagar). As against the revised target of 616 programmes and training 14420 candidates under AAP-2020-21, all the RSETIs together in Karnataka have conducted 661 programmes and totally trained 16333 candidates during 2020-21 which is 113% of the Annual target.

4. Settlement and credit linkage of RSETI trained candidates

Due to lockdown announced by the Government, the movement of Staff of RSETIs was restricted to RSETI. However, the RSETIs have achieved settlement of **12369** candidates and credit linkage of **4723** trained candidates.

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

The house observed that there was no progress in issues relating to allotment of land and construction of RSETI Building.

i. **RSETI Building Ballari:** A piece of land at **Bandihatti** village on main road about 4 Km away from the existing RSETI premises is allotted by DC to CEO ZP for further allotment to RSETI Ballari. **Mr. Ramalingam, DGM Canara Bank** informed that the bank is ready to commence construction of RSETI Building if the ZP undertakes an agreement regarding allotment of land for construction of RSETI building.

ii. **RSETI Building Vajarahalli:** In view of objection of authorities of Forest Dept., expansion of RSETI building at Vajarahalli in Ramanagar district was put on hold. Canara Bank had proposed for merger of Vajarahalli RSETI with Harohalli and use the balance of MORD funds for establishment of additional infrastructure at RSETI Harohalli. The Bank was suggested to place the proposal before SLBC in this regard and take approval

iii. **RSETI Building Chamarajanagar:** Mr. Suryanarayana HS, Director RSETI Chamarajanagar informed that District authorities have provided a rent-free premise in DC Office Building to commence trainings temporarily and also **allotted 30 guntas of land in the name of SBI RSETI Chamarajanagar**. SBI RSETI Chamarajanagar is registered in ARCS. The sponsor Bank SBI LHO has to expedite steps for construction of RSETI building.

iv. **RSETI Building Koppal:** District authorities have allotted land to the RSETI. The sponsor Bank SBI LHO Bangalore must expedite construction of RSETI building and immediately commence dumping of construction material and the work of boundary. CMC authorities have assured full support for getting the area cleaned and provide possession no sooner the dumping of construction material starts.

v. **RSETI Building Yadgir**: Civil structure of RSETI building is ready. SBI has to immediately arrange for furniture, fixture, tables, chairs, desks, dining tables, kitchen wares, bunker cots beds etc for commencing the training at new building.

6. Providing Support Staff to RSETIs:

Mr. Ramakrishna Mane SDR informed the house that many RSETIs do not have the required number staff (one Director, two Faculties, two Office Assistants, one Attender and one watchman cum gardener). The chairman of the committee advised sponsor Banks to arrange for providing required number of staffs in all RSETIs.

7. Implementation of Mission One GP-One BC Sakhi

Mr. Ramakrishna SDR apprised the house on the highlights of Mission One GP-One BC Sakhi. He informed that RSETIs in Karnataka have completed **53** training programmes and trained **1881** candidates out of which **1820** have passed the IIBF exam under the scheme.

8. Implementation of the project UNNATI

Mr. Ramakrishna Mane, SDR apprised the house on the highlights of Project Unnati and presented the progress achieved under the scheme. Though the RSETIs are in preparedness for conducting the programmes for Unnati candidates, ZPs are finding difficulty in mobilizing enough candidates. As per the experience of ZP officials, many candidates who have completed 100 days of job work are reluctant to avail training though the names of those candidates appear on the website. However, 12 RSETIs in Karnataka have conducted **16** training programmes and trained **344** candidates during the month of March 2021 under the project Unnati.

9. Preparation of AAP- 2021-22 & approval in DLRAC and uploading in RSETI MIS for approval from MORD

All the RSETIs in Karnataka have prepared the Annual Action Plan for the year 2021-22 in consultation of sponsor banks and SDR and uploaded the same in RSETI MIS portal after approval of DLRAC. Many RSETIs faced difficulties in convening DLRAC for approval of AAP 2021-22 since the CEOs were not confirming the convenient date for conducting DLRAC meetings.

Mr. Ramakrishna Mane, SDR expressed concern over the awareness and understanding of CEOs and officials of ZPs about RSETIs, their background, their functioning, direct monitoring of RSETIs by MORD, systems and procedures and well-established robust MIS put in place for RSETIs by MORD etc. It was a matter of harassment / annoyance for some RSETIs Directors in getting approval of Annual Action Plan for 2021-22 from CEOs (though approved by other DLRAC members like Sponsor Bank executives, SDR, LDM, DDM NABRAD, etc) since some CEOs went to the extent of declaring many demand based, time tested training programmes as irrelevant while approving AAP for 2021-22. Despite SDR personally met the CEO and apprised the details, one of the RSETI Directors and staff also experienced directions from CEO to conduct training programmes that are not in the list of MORD notified training programmes which is against the directions of MORD and threatened with issuing notice.

Ref. No.04/2020-21/SDR/NACER/SLBC/SLSCR Date: 31-03-2021

AAP of RSETIs in Karnataka for the year 2021-22 submitted for approval of MORD

SN	Name of the RSETI	Total planned		Total Cost of the training	Cost of Rural Poor	Cost of other than Rural Poor
		No. of Prog	Candidates			
1	CANB Chikkaballapur	25	750	9097590	6368313	2729277
2	CANB Davanagere	25	750	8062080	5643456	2418624
3	CANB Haliyal	32	800	10127000	7088900	3038100
4	CANB Harohalli	30	750	7842300	5489610	2352690
5	CANB Hassan	27	750	7868310	5507817	2360493
6	CANB Kolar	25	750	8695920	6087144	2608776
7	CANB Ramanagar	25	750	7808760	5466132	2342628
8	CANB Shimoga	28	750	7782344	5447641	2334703
9	CANB Sonnahallipur	21	600	5831832	4082282	1749550
10	CANB Belgaum	28	750	8245600	5771920	2473680
11	CANB Bellary	28	750	9265110	6485577	2779533
12	CANB Manipal	30	750	7526900	5268830	2258070
13	CANB Kumta	28	750	9608800	6726160	2882640
14	RUDSETI Bengaluru	27	750	10540505	7378354	3162152
15	RUDSETI Brahmavar	28	750	8998450	6298915	2699535
16	RUDSETI Chitradurga	28	825	9685260	6779682	2905578
17	RUDSETI Dharwad	30	825	11423125	7996188	3426938
18	RUDSETI Mysore	29	775	9607400	6725180	2882220
19	RUDSETI Ujire	27	750	10536150	7375305	3160845
20	RUDSETI Vijayapura	28	750	9694350	6786045	2908305
21	SBI Chamarajanagar	28	750	6358700	4451090	1907610
22	SBI Gadag	28	750	6732420	4712694	2019726
23	SBI Gulbarga	30	750	6875620	4812934	2062686
24	SBI Koppal	28	750	8754264	6127985	2626279
25	SBI Raichur	28	750	8047010	5632907	2414103
26	SBI Tumkur	28	750	8638900	6047230	2591670
27	SBI Yadgir	24	600	5442200	3809540	1632660
28	UBI Chikmagalur	30	750	9498200	6648740	2849460
29	UBI Kodagu	26	751	7280932	5096652	2184280
30	BOB Haveri	25	750	7814580	5470206	2344374
31	BOB Mandya	25	750	8385846	5870092	2515754
32	KMB Bagalkot	26	750	7858200	5500740	2357460
33	DCCB Bidar	30	750	7341850	5139295	2202555
	Grand Total	**905**	**24676**	**277276508**	**194093556**	**83182954**

10. Any other issues with permission of the chair:

i. **ZPs to allow claims of candidates trained in any RSETI irrespective of their native district within Karnataka State**:

Mr. Ramakrishna Mane apprised the house that all the RSETIs in Karnataka may not have infrastructure for conducting all the training. Some training programmes are area specific like Mushroom cultivation, Rubber tapping, Bamboo cane works, Men's' Parlour, Motor driving etc. It is also likely that the RSETI in a particular may not get enough candidates for conducting a training in particular trade. RSETI might not have planned for training for a particular trade during a year. Under such circumstances, the candidates should have an opportunity to have training in any of the RSETIs in Karnataka. Only a few RSETIs like Kodagu, Chikkamagaluru, Shimoga are finding difficulties in getting settlement of claims since the ZPs raising objection stating that the candidate belongs to some other district. Since inception RSETIs are providing opportunity for all youths in Karnataka to undergo training without any restriction of any area or district. Officials in some ZPs are trying to create problems like this for RSETIs or their smooth functioning for the reasons well known to them.

ii. **CEOs of ZPs being the chairman of DLRAC meetings to attend the DLRAC personally** and give dates to RSETIs for DLRAC meetings within one month after the end of each quarter. RSETI Director may request through email to ZP seeking convenient date for DLRAC.

SDR informed that the Directors are expressing difficulty in getting date from the CEO for conducting quarterly DLRAC meetings. Directors may have to make several visits to ZPs for getting date from CEO for conducting DLRAC. Further CEOs do not attend DLRAC personally.

Hence the house resolved that RSETI Director may send immediately after end of each quarter a request through email to ZP seeking convenient date of CEO for DLRAC. CEO may convey their convenient date within first fortnight of end of the quarter for conducting DLRAC within 45 days after end of each quarter.

iii. **CEOs of ZPs to follow SOP guidelines of MORD and not to threaten or advise Staff / Directors of RSETIs** to conduct training programmes other than the courses notified by MORD for RSETIs which is against the guidelines of MORD

The house discussed the issue and resolved that **SOP guidelines of MORD are to be strictly followed** to conduct training programmes and insisting to conduct trainings other than the courses notified by MORD for RSETIs will be against the directions of MORD.

The meeting concluded with vote of thanks.

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

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

Annexure 24 E

PROCEEDINGS OF THE 4th SLBC SUB-COMMITTEE MEETING ON EXPANDING AND DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM-RAICHUR DISTRICT FOR THE QUARTER ENDED DECEMBER-2020 HELD ON 25.02.2021 AT 15.00 HRS THROUGH MS TEAMS UNDER THE CHAIRMANSHIP OF GENERAL MANAGER, STATE BANK OF INDIA, BENGALURU

Chairman: Sri. Shantanu Pendsey, General Manager, FIMM, State Bank of India, Local Head Office, Bengaluru.

Convenor: Sri Shankar Rao P, Deputy General Manager (FI & MM), State Bank of India, Local Head Office, Bengaluru.

Members Present: Separate sheet is attached.

4TH SLBC Sub-Committee Meeting on Expanding and Deepening of Digital Payments Ecosystem-Raichur District for the quarter ended December-2020 was held on 25.02.2021 at 15.00 hrs through MS Teams under the Chairmanship of Sri. Shantanu Pendsey, General Manager (FIMM), FIMM Network, State Bank of India, LHO, Bengaluru.

2. The Convener of the Subcommittee the State Bank of India, L HO, Bengaluru welcomed Sri. Divyaman Srivastava, DGM(FIDD), Reserve Bank of India, Bengaluru, Sri. Ashok Kumar Sahoo, Chief General Manager, Digital Banking Department, Canara Bank, DDM, NABARD for Raichur district and officials from E Governance Department, Government of Karnataka. He also welcomed all officials of the participating Banks.

1. Agenda item No.1: Confirmation of proceedings of the 3rd Sub-Committee meeting held on 06.11.2020

The proceedings of the meeting held on 06.11.2020 were already circulated and as no suggestions for amendments were received, the Sub Committee confirmed the minutes.

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

DGM, FIDD informed the house that Raichur district was ranked 12th out of the 117 aspirational districts in India as identified by NITI Ayog. The Authority also informed that under the National Optical Fibre Network initiative, all Gram Panchayat headquarters are well connected in Raichur district and connectivity was not at all an issue in the district. The Raichur district has all the required constituents to uplift the socio-economic status by digitising the Banking serves in the district.

The RBI appreciated the performance of member banks however, advised the member Banks to cover the remaining 95279 uncovered SB and 6885 Current accounts by any one of the digital products before 10.03.2021 to ensure 100% completion.

(Action: All Banks in the District, LDM Raichur)

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

The official from RBI informed that the seeding of Aadhar number and making the account DBT enabled is at 84.40% and requested member banks to complete the 100% seeding. The LDM Raichur has been instructed to conduct regular meetings with the member banks and make all the accounts Aadhar enabled.

(Action: All Banks, LDM Raichur)

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

- 300 -

Annexure 24 E

The member banks confirmed that they have provided the banking outlet at all the 20 uncovered villages allotted to them.

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

The 14 uncovered villages have been covered by the respective Bank branches and the house has confirmed the same.

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

The RBI official advised the member Banks to spread more awareness about the benefits of the digital payments through dedicated financial literacy counsellors.

(Action: All Banks, LDM Raichur)

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

The delay in submission by the members banks has been viewed seriously by the RBI official and instructed the banks to adhere to the timelines regarding submission of monthly data. The authority advised the LDM, Raichur to inform the top management of ICICI Bank, KBS Bank and City Union Bank who were conspicuous by their absence in the meeting.

(Action: All Banks, LDM Raichur)

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

1. The RBI official reiterated the timeline for 100% digitisation in Raichur District as 10.03.2021 and advised the member Banks to cover all the left-over accounts with any one Digital product.

2. As a part of exercise to scale up centres for Financial Literacy Project, RBI has identified two centres Manvi and Lingsugur in the district for rollout of CFLs and selected NGO M/s Mother RON for the purpose. LDM Raichur is advised to closely coordinate with the NGO for completion of formalities including signing of MOU with SBI in time bound manner.

The Meeting concluded with vote of thanks.

(Sri Shantanu Pendsey) **Chairman** SLBC Sub-Committee on Expanding and Deepening of Digital Payments Ecosystem-Raichur District & General Manager (FIMM) State Bank of India LHO, Bengaluru	**(Shri Shankar Rao P)** **Convener** SLBC Sub-Committee on Expanding and Deepening of Digital Payments Ecosystem-Raichur District & Dy. General Manager (FI) State Bank of India, LHO, Bengaluru