

ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕರ್ಸ್ ಸಮಿತಿ
**STATE LEVEL BANKERS' COMMITTEE,
KARNATAKA**

೧೪೯ನೇ ವಿಶೇಷ ಸಭೆಯ ಅಜೆಂಡಾ ಟಿಪ್ಪಣಿ

Agenda notes of 149th Special SLBC meeting
to identify and address specific issues related to easy and
sufficient availability of credit to Agricultural and Allied
sector, MSME and Other sectors of the rural economy in
prevailing COVID 19 situation.

DATE: SATURDAY, 2nd MAY 2020

TIME: 3.00 P.M.

**VENUE : CONFERENCE HALL, NO.334
III FLOOR, VIDHANA SOUDHA
BENGALURU-560 001.**

ಸಂಯೋಜಕರು ಸಂಯೋಜಕ Convenor

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಕೆನರಾ ಬೆಂಕ Canara Bank

ಆರ್.ಡಿ.ಎಸ್. ಸಿಂಡಿಕೇಟ್ Syndicate

**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR
CANARA BANK: Head Office Annexe: Bengaluru**

Agenda notes for 149th Special SLBC meeting to identify and address specific issues related to easy and sufficient availability of credit to

- 1. Agricultural and allied sector,**
- 2. MSME and**
- 3. Other sectors of the rural economy in prevailing COVID 19 situation.**

In terms of Department of Financial Services (DFS), GOI directions to convene Special SLBC meeting to identify and address specific issues related to easy and sufficient availability of credit to agricultural and allied sector, MSME and other sectors of the rural economy in the prevailing COVID 19 lockdown situation, the present meeting is being organised.

Agenda1: Agricultural and allied Activities:

The harvest process of Rabi/Summer crops has reached final phase and several farmers are facing problem of marketing of these harvested produce.

The Kharif season has started in order to boost the farming community banks have to focus on credit support to agricultural and allied activities.

Agenda 1.1. Credit support Agricultural and allied Activities:

- Fresh/renewal of KCC.
- Agricultural gold loan.
- Pledge loan on agricultural produce.
- Term loans for asset creation /development.

Bank wise Agricultural loan data as on December 2019 is provided in annexure 1.

1.2 Suggestions for increasing the credit flow:

- RBI has to permit/relax the banks to renew the KCC loans by accepting repayment of the interest portion alone and it shall be applicable for entire financial year along with providing Interest subvention and Prompt Repayment Incentive.
- Banks need to disburse the loans with minimum turnaround time by adopting simplified process.
- For KCC, essential documents like RTC, Crop Declaration letter, Mutations, Encumbrance certificate, Mortgage/ Charge creations are required. The GoK authorities are requested to instruct concerned department to accede to farmers requirements with minimum turnaround time.
- Pledge loan should be extended to farmers by following laid down procedure.
- The Agricultural Department is requested to provide clarification regarding continuation of interest subvention scheme of GoK on prompt repayment of KCC loan upto 1.00 Lakhs for the FY 2020-21, so that farmers are benefited.

1.3 The Banks shall create awareness to farmers about Covid-19-Regulatory Package, moratorium for three months on payment of installments falling due between March 1,2020 and May 31,2020 in respect of all term loans including short term crop loans and farmers do not have to pay penal interest and at the same time continue getting the benefits of interest subvention scheme.

The Government has decided to continue the availability of 2 % IS (Interest subvention) and 3 % PRI (Prompt Repayment Incentive) to farmers for extended period of repayment upto 31.05.2020 or date of repayment, whichever is earlier, for short term crop loans upto Rs.3 lakh per farmers which have become due between March 01,2020 and May 31,2020.

The Banks shall create awareness through SMS and BCs to farmers on KCC regarding Interest subvention and Prompt Repayment Incentive.

The State government: Publicity Department may start campaign in print and electronic media on the same.

In Crop Loan Waiver Scheme (CLWS), the GoK has released Rs. 7023.27 Crores towards crop loan accounts of 9,46,074 farmers of commercial Banks including RRBs till 20.04.2020 in 16 installments commencing from 08.12.2018. We request balance amount is to be released to farmers by GoK, so that it will help for renewal of crop loans.

The DFS letter ref F.No 3/34/2016-AC dated 22.04.2020 detailing RBI notification no RBI/2019-20/224 FIDD.CO.FSD.BC.No.24/05.02.001/2019-20 dated 21.04.2020 is provided in Annexure 2.

Rescheduling of payments-term loans and working capital facility as per RBI COVID -19-Regulatory package notification no RBI/2019-20/186 DOR.No.BP.47/21.04.048/2019-20 dt 27.03.2020 is provided in Annexure 3.

Canara Bank is proposing 'Extension of additional agricultural loans to existing borrowers to meet their emergency requirements, in view of the COVID 19 pandemic'.

The gist of the Canara Bank proposed 4 schemes is mentioned below:

a). Agriculture Working Capital Term Loan (For borrowers enjoying Kisan Credit Card facility.

Eligibility	<ul style="list-style-type: none">➤ Loans to be extended to existing borrowers having regular KCCS accounts.➤ Credit facilities may be made available to borrowers falling up to the category of SMA 1 as on the date of sanction.
Quantum	A minimum of Rs. 10,000/- and up to a maximum of Rs. 50,000/- per borrower, subject to 10% of the existing KCC limit.
Repayment	Repayable in 3 Years in half yearly/yearly installments, coinciding with

	harvest season including an initial repayment holiday of 6 months .
Security	<ul style="list-style-type: none"> ➤ Hypothecation of crops. ➤ No additional collateral security to be taken. ➤ However, existing collateral security if any, by way of mortgage of landed property to be extended to cover this limit.

b).Gold loans for crop cultivation activities : Gold loans for crop production purpose

Eligibility	<ul style="list-style-type: none"> ➤ Loans to be extended to existing borrowers having regular Gold loans under product codes 842 - AL Gold Loan (Canara Bank) and 825 - Swarna Kisan Credit Card (e-Syndicate Bank) ➤ Credit facilities may be made available to borrowers falling up to the category of SMA 1 as on the date of sanction.
Quantum	➤ 10% of the existing gold loan limit, subject to maintaining LTV @ 85 %
Repayment	The entire loan should be cleared within a maximum period of 12 months from the date of sanction or at the time of closure of existing Gold loan limit whichever is earlier.
Security	<ol style="list-style-type: none"> 1. Prime: Pledge of gold jewellery 2. Collateral: No additional collateral security to be taken. However, already available security in the form of Gold jewellery, for the existing limit is to be made available for the additional limit also. Ensure that the LTV after sanction of this loan does not exceed 85% of the value of gold pledged.

c).Consumption loans: To provide hassle free finance to existing Agriculture term loan borrowers

Eligibility	<ul style="list-style-type: none"> ➤ Existing borrowers having agriculture term loans but not having any KCCS/Gold Loans (working capital limits) with us. ➤ Credit facilities may be made available to borrowers falling up to the category of SMA 1 as on the date of sanction.
Quantum	Maximum loan amount of Rs. 15,000/-
Repayment	<ul style="list-style-type: none"> ➤ Repayable in 36 months including moratorium of 6 months ➤ Repayment shall be fixed in half yearly / yearly installments
Security	To be classified as unsecured loan

d).Loans to SHGs: Financing to SHGs for on-lending under agriculture

Eligibility	<ul style="list-style-type: none"> ➤ Loans to be extended to existing SHGs having regular loans with us. ➤ Credit facilities may be made available to borrowers falling up to the category of SMA 1 as on the date of sanction.
Quantum	<ul style="list-style-type: none"> ➤ 50% of the existing limit under SHG loan to agriculture, subject to not exceeding Rs. 10,000/- per member. ➤ Limit need not be linked with the savings of the SHG. ➤ However, branches to obtain Micro Credit Plan from the

	respective SHGs, for the amount over and above the eligible limit, whenever assets are created out of bank finance.
Repayment	<ul style="list-style-type: none"> ➤ Repayable in 36 months including moratorium of 6 months ➤ Repayment shall be fixed in monthly installments.
Security	No additional security to be taken

We request other member banks to take a call on these products after studying them to suit their requirements.

Agenda 2: MSME sector:

- 2.1 Working capital facilities sanctioned in the form of CC/OD to borrowers, lending institutions may recalculate the 'drawing power' by reducing the margin and/or by reassessing the working capital cycle.
- 2.2 Enhancement of CC/OD to borrowers as per eligibility criteria.
- 2.3 Banks may disburse the credit with minimum turnaround time by adopting simplified process.
- 2.4 Banks may explore to extend loans under personal loan scheme to meet consumption needs to needy MSME borrowers.

To enable disbursement of MSME loans, GoK is requested to waive payment of Stamp duty on loan documentations (NOT mortgage related stamp duty) till lockdown is withdrawn all across state as the borrowers are facing difficulty in procuring stamp papers and to maintain social distancing while they go for purchase of stamp papers.

Bank wise MSME loan data as on December 2019 is provided in annexure 4.

2.5: RBI Notifications on MSME.

Additional credit facilities to eligible MSME borrowers with relaxation in norms, Rescheduling of Payments-term Loans (grant a moratorium of three months on payments of all instalments¹ falling due between March 1, 2020 and May 31, 2020 and working Capital Facilities and classification as special mention Account (SMA) and Non-Performing Asset (NPA) as per regulatory package to enable MSMEs to tide over the crisis as per the RBI notification no RBI/2019-20/186 DOR.No.BP.47/21.04.048/2019-20 dt 27.03.2020 is provided in Annexure 3.

The RBI notification RBI/2019-20/219 DOR.No.BP.BC.62/21.04.048/2019-20 dated 17.04.2020 regarding COVID19 Regulatory Package – Review of Resolution Timelines under the Prudential Framework on Resolution of Stressed Assets is provided in Annexure 5.

The RBI notification RBI/2019-20/219 DOR.No.BP.BC.63/21.04.048/2019-20 dated 17.04.2020 regarding COVID19 Regulatory Package - Asset Classification and Provisioning is provided in Annexure 6.

Agenda 3: Other Sectors for rural economy:

The banks shall extend loans (both fresh and enhancements) for other sectors in rural economy like SHG/JLGs & etc which are very popular at local level and Special focus should be maintained on these popular products.

Agenda 4: Other issues:

4.1: NABARD : Ground Level Credit Target for Agriculture - 2020-21.

GOI Ground Level Credit Target for Agriculture during 2020-21 for Karnataka is 91309 crore and our ACP target 2019-20 and also sub-target for commercial banks and RRBs is more than the Ground level target allocated now, only in case of Co-operative banks target is less, but overall ACP 2019-20 on total agriculture is more than the Ground Level Credit Target for Agriculture -2020-21. The details are provided in annexure 7. Formal launching of ACP will be done during regular SLBC in June in consultation with all stake holders.

4.2: Precaution to be taken.

Banks shall undertake required precautionary guidelines as advised by Ministry of Health and Family Welfare. Suitable social distancing shall be maintained while customers are entertained and hand sanitizers shall be used. The bank staff / BCs shall be provided with needful face masks, sanitizers etc for their safety.

4.3: Preponing of bank hours.

All the bank branches in the state shall function from 9 AM - 4 PM instead of 10 AM - 5 PM with immediate effect till the lockdown is withdrawn all across state fully.

4.4: Provision for easy staff movement.

- All the bank staff /BCs are extending the needful services to customers and there are instances wherein the staff movement is not allowed/curtailed at several points in order to reach bank in time inspite of showing the valid ID card issued by bank concerned. The state government is requested to allow staff movement for reaching branch in time, permit to move in govt/BMTC buses which carry other Covid warriors.
- In case of 2 wheeler movement, bank will be issuing the letter on dropping of the employee by her husband/son. The same is to be accepted by police authorities. (Extend invitation to police).

4.5 : Supply of ration kits to migrant labourers.

Police department has approached SLBC for contribution for migrant labourers under CSR activity. Details of scheme are annexed with agenda (Annexure 8). We request bankers to contribute for the scheme.

ANNEXURE- 1					
BANKWISE DATA ON CROP LOAN/ KCC DATA AS AT DEC 2019 (Amount in Crore)					
Sl. No	Name of the Bank	Cards issued from 01.04.2019 to 31.12.2019		KCC/Crop Loan O/s as DEC 2019	
		Cards	Amount	No.	Amount
(A)	Major Banks				
1	Canara Bank	135274	1246.20	685829	7196.85
2	Corporation Bank	32193	626.98	90210	1959.16
3	Syndicate Bank	109639	1342.20	257973	3668.69
4	State Bank of India	68710	1630.37	276934	4708.70
	Total (A)	345816	4845.75	1310946	17533.40
(B)	Other Nationalised Banks				
1	Allahabad Bank	90	1.01	310	8.56
2	Andhrabank	179	3.23	4219	102.58
3	Bank of Baroda	7333	182.49	97072	1997.82
4	Bank of India	4468	95.84	34572	684.60
5	Bank of Maharashtra	1769	27.08	8891	144.21
6	Central Bank of India	4906	17.27	10380	184.04
7	Indian Bank	20560	231.94	35734	548.28
8	Indian Overseas Bank	33412	295.32	54458	567.69
9	Oriental Bank of Commerce	383	8.97	2936	57.06
10	Punjab National Bank	2947	68.88	14908	261.49
11	Punjab and Synd Bank	5	0.04	43	2.05
12	UCO Bank	646	10.16	3181	44.01
13	Union Bank Of India	16779	169.71	58755	1036.39
14	United Bank of India	0	0.00	12	0.36
	Total (B)	93477	1111.94	325471	5639.14
(C)	Other Comm.Banks				
1	IDBI Bank	1504	39.81	7318	255.78
2	Karnataka Bank Ltd	1704	84.71	20570	571.30
3	Kotak Mahendra Bank	0	0.00	1939	18.18
4	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
5	City Union Bank Ltd	1506	14.50	1854	17.27
6	Dhanalaxmi Bank Ltd.	0	0.00	0	0.00
7	Federal Bank Ltd.	74985	936.06	64777	943.74
8	J and K Bank Ltd	0	0.00	0	0.00
9	Karur Vysya Bank Ltd.	10698	143.39	13937	189.99
10	Lakshmi Vilas Bank Ltd	0	0.00	0	0.00
11	Ratnakar Bank Ltd	543	9.93	3684	178.56
12	South Indian Bank Ltd	54	1.08	78	20.96
13	Tamil Nadu Merchantile Bank Ltd	6258	51.68	6577	55.27
14	IndusInd Bank	0	0.00	0	0.00
15	HDFC Bank Ltd	20456	800.86	60960	1492.83
16	Axis Bank Ltd	614	20.68	16411	480.22
17	ICICI Bank Ltd	91470	1838.98	122544	3401.38
18	YES BANK Ltd.	13	0.35	11	0.35
19	Bandhan Bank	0	0.00	0	0.00
20	DCB Bank Ltd	1109	49.53	2413	180.60
21	IDFC Bank	222	15.85	228	15.02
	Total (C)	211136	4007.41	323301	7821.45
(D)	R R B 's				
1	Karnataka Grameena Bank	145222	1700.99	243290	3472.29
2	Karnataka Vikas Grameena Bank	164041	2651.76	288791	4883.97
	Total (D)	309263	4352.75	532081	8356.26
	Total (Comm.Banks) A+B+C	650429	9965.10	1959718	30993.99
	Grand Total (A+B+C+D)	959692	14317.85	2491799	39350.25
(E)	Co-Op Sector				
1	KSCARD Bk.Ltd	0	0.00	0	0.00
2	K.S.Coop Apex Bank Ltd	1568672	8919.77	2281507	12538.52
3	Indl.Co.Op.Bank Ltd.	0	0.00	0	0.00
	Total (E)	1568672	8919.77	2281507	12538.52
(F)	KSFC	0	0.00	0	0.00
	TOTAL (F)	0	0.00	0	0.00
(G)	Small Finance Bank				
1	Equitas Small Finance Bank	0	0.00	0	0.00
2	Ujjivan Small Finance	0	0.00	0	0.00
	TOTAL (G)	0	0.00	0	0.00
(H)	Payments bank				
1	India Post Payments Bank Limited	0	0.00	0	0.00
	TOTAL (H)	0	0.00	0	0.00
	TOTAL (A+B+C+D+E+F+G+H)	2528364	23237.62	4773306	51888.77

ANNEXURE:1

Bank wise Crop loans and Agri term loans disbursed during Third quarter ending DEC 2019 of FY 2019-20 balance O/s as at 31.12.2019

Sl.	Name of the Bank	Disbursement in Agriculture from 01.4.2019 to 31.12.2019						Balance O/s under Agriculture as on 31.12.2019						Amount Rs. In Crore	
		Short Term loans		Term loans		Total Agriculture		Short Term Loans		Term Loans		Total Agriculture		No. of Acs	Amt.
		No. of Acs	Amt.	No. of Acs	Amt.	No. of Acs	Amt.	No. of Acs	Amt.	No. of Acs	Amt.	No. of Acs	Amt.		
1	Canara Bank	756459	8427.44	125893	2286.18	882352	8713.62	927046	11556.74	182551	8953.95	1109597	20510.69		
2	Corporation Bank	68014	1150.37	178124	2275.19	246138	3425.56	116442	2556.29	32480	1080.61	148922	3636.89		
3	Syndicate Bank	127984	1425.32	44899	2228.38	172883	3653.71	303740	4245.41	135893	4446.87	439633	8692.28		
4	Slate Bank of India	102517	2962.90	100511	2675.17	203028	5638.07	277542	4831.44	441810	7432.28	719352	12263.72		
5	Allahabad Bank	97	1.05	27	0.94	124	1.99	310	8.56	3365	53.13	3675	61.69		
6	Andhrabank	21437	499.49	1152	556.54	22589	1056.03	14505	344.63	1901	203.59	16406	548.22		
7	Bank of Baroda	336545	2509.51	23305	318.66	359850	2828.17	513743	5414.22	52996	1944.25	566739	7358.47		
8	Bank of India	8976	168.55	21204	855.46	30180	1024.01	34572	684.60	38728	1574.30	73300	2258.90		
9	Bank of Maharashtra	2954	44.67	1243	61.91	4197	106.58	8891	144.21	1926	307.84	10817	452.05		
10	Central Bank of India	11571	175.92	1957	116.89	13528	292.81	10380	185.75	19992	334.06	30372	519.81		
11	Indian Bank	22936	285.52	217	107.65	23153	393.17	35734	548.28	180	303.79	35914	852.07		
12	Indian Overseas Bank	37802	331.52	207	4.50	38009	336.02	54458	668.18	18870	389.49	73328	1057.67		
13	Oriental Bank of Commerce	1097	54.06	50	2.00	1147	56.06	3206	65.01	936	68.15	4142	133.16		
14	Punjab National Bank	7451	68.88	3056	97.66	10507	166.54	14946	263.17	6635	180.37	23581	443.54		
15	Punjab and Synd Bank	5	0.05	0	0.00	5	0.05	43	2.05	0	0.00	43	2.05		
16	UCO Bank	17211	450.43	5234	131.84	22445	582.28	9339	142.11	5486	133.53	14825	275.64		
17	Union Bank Of India	21587	380.63	21586	380.63	43173	761.27	162437	3213.22	162440	3213.22	324877	6426.45		
18	United Bank of India	0	0.00	127	2.31	127	2.31	12	0.36	347	7.68	359	8.04		
19	IDBI Bank	62816	484.86	92628	507.59	155444	992.45	19717	517.97	89906	1882.58	109623	2400.56		
20	Karnataka Bank Ltd	135908	1418.59	1874	443.70	137782	1862.29	177630	2280.30	17072	1272.45	194702	3552.75		
21	Kotak Mahendra Bank	15180	102.98	249217	937.48	264397	1040.46	40782	322.62	500598	1914.87	541360	2237.49		
22	Catholic Syrian Bank Ltd.	7909	85.09	0	0.00	7909	85.09	8374	78.84	325	1.29	8699	80.13		
23	City Union Bank Ltd	1516	18.34	25	17.97	1541	36.31	1928	27.61	85	78.76	2013	106.37		
24	Dhanalakshmi Bank Ltd.	0	0.00	29	0.59	29	0.59	0	0.00	1175	27.61	1175	27.61		
25	Federal Bank Ltd.	76690	1023.28	4201	297.42	80891	1320.70	64777	943.74	1397	160.05	66174	1103.79		
26	J and K Bank Ltd	0	0.00	27	125.19	27	125.19	0	0.00	45	161.59	45	161.59		
27	Karur Vysya Bank Ltd.	13232	170.82	1	0.78	13233	171.59	14242	230.81	18	12.84	14260	243.65		
28	Lakshmi Vilas Bank Ltd	0	0.00	0	0.00	0	0.00	4199	49.92	2133	50.32	6332	100.24		
29	Ratnakar Bank Ltd	2316	38.80	84934	394.70	87250	433.50	3684	178.56	207432	872.02	211116	1050.58		
30	South Indian Bank Ltd	61	1.08	17989	655.74	18050	656.82	78	20.96	18074	407.45	18152	428.41		
31	Tamil Nadu Merchantile Bank Ltd	7324	64.14	1100	63.80	8424	127.94	8328	75.21	45	23.20	8373	98.41		
32	IndusInd Bank	110311	431.17	105856	391.43	215967	822.60	0	0.00	22689	638.96	22689	638.96		
33	HDFC Bank Ltd	20456	800.86	63140	1041.78	83596	1842.64	60960	1492.83	141194	2066.73	202154	3559.56		
34	Axis Bank Ltd	751	34.73	14756	677.82	15507	712.55	16411	480.22	13261	1052.40	29672	1532.61		
35	ICICI Bank Ltd	91470	8138.98	150904	2937.54	242374	11076.52	122544	3401.38	0	0.00	122544	3401.38		
36	YES BANK Ltd.	18	0.63	51963	739.86	51981	740.49	11	0.35	101827	1013.13	101838	1013.48		
37	Bandhan Bank	11263	40.24	1699	5.42	12962	45.67	17590	32.35	2477	4.94	20067	37.29		
38	DCB Bank Ltd	2225	93.09	60425	322.53	62650	415.62	2413	180.60	54557	256.57	56970	437.18		
39	IDFC Bank	222	15.85	95753	504.49	95975	520.35	228	15.02	161382	545.73	161610	560.75		
40	Karnataka Grameena Bank	462909	3225.36	187887	1089.55	650796	4314.91	443123	5037.48	839214	10576.91	1282337	15614.39		
41	Karnataka Vikas Grameena Bank	164041	2651.77	61644	322.28	225685	2974.05	288791	4883.97	112476	2172.06	401267	7056.04		
42	KSCARD Bk.Ltd	0	0.00	4465	66.92	4465	66.92	0	0.00	252793	1730.57	252793	1730.57		
43	K.S.Coop Apex Bank Ltd	1633099	9016.58	23348	402.15	1656447	9418.73	2289697	12610.18	120355	1876.49	2410052	14486.67		
44	Indl.Co.Op.Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
45	KSFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
46	Equitas Small Finance Bank	0	0.00	23224	265.01	23224	265.01	0	0.00	58263	276.14	58263	276.14		
47	Ujivan Small Finance	91401	342.27	0	0.00	91401	342.27	202942	471.64	0	0.00	202942	471.64		
48	India Post Payments Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
Total		4455761	45135.83	1825681	24313.65	6281442	69449.48	6275795	68206.80	3827329	59702.78	10103124	127909.58		

ANNEXURE - 2

F.No. 3/34/2016-AC
Government of India
Ministry of Finance
Department of Financial services

11/04/2020
11/04/2020

3rd Floor, Jeevan Deep Building Parliament Street,
New Delhi-110001

Dated: 22nd April 2020

To

1. The Chairman/Managing Director & CEOs of all PSBs
2. The Chairman, NABARD

Subject: Interest Subvention and Prompt Repayment Incentive (PRI) for Short Term Crop Loans during the years 2018-19 and 2019-20 – Extended period on account of Covid-19


Sir,

Please refer to this Department's letter of even number dated 31st March 2020 addressed to RBI and NABARD with copy endorsed to you requesting for issue of suitable instructions to the Scheduled Commercial Banks and Regional Rural Banks & Cooperative Banks, on the above cited subject.

2. In this regard, RBI vide their letter 21st April 2020 have since advised the banks to extend the benefit of Interest Subvention of 2% and PRI of 3% for short term crop loans upto Rs 3 lakh to farmers whose accounts have become due or shall become due between 1st March 2020 and 31st May 2020. A copy of the said letter of RBI is enclosed for ready reference.

3. It is, therefore, requested that all the banks branches may be suitably advised to take appropriate action in compliance with the instructions issued by RBI in the matter.

Yours faithfully,


(P.K. Singh)

Under Secretary to the Govt of India
Phone No. 011-23748762
e-mail: acsec-bkg@nic.in

Encls : As above

Copy to:

1. Dr. Ashish Kumar Bhutani, Joint Secretary, Department of Agriculture, Cooperation and Farmers' Welfare, Krishi Bhawan, New Delhi.



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2019-20/224

FIDD.CO.FSD.BC.No.24/05.02.001/2019-20

April 21, 2020

The Chairman/Managing Director & CEOs
All Public & Private Sector Scheduled Commercial Banks

Madam/Dear Sir,

Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Crop Loans during the years 2018-19 and 2019-20: Extended Period on account of Covid-19

Please refer to our circular FIDD.CO.FSD.BC.No.15/05.02.001/2018-19 dated March 7, 2019 regarding Interest Subvention Scheme for Short Term Crop Loans during the years 2018-19 and 2019-20.

2. In the wake of the nationwide lockdown due to outbreak of Covid -19 pandemic and the resultant restrictions imposed on movement of people, many farmers are not able to travel to bank branches for payment of their short term crop loan dues. As per RBI circular dated March 27, 2020 regarding Covid 19-Regulatory Package, moratorium has been granted for three months on payment of installments falling due between March 1, 2020 and May 31, 2020 in respect of all term loans including short term crop loans.

3. Accordingly, to ensure that farmers do not have to pay penal interest and at the same time continue getting the benefits of interest subvention scheme, Government has decided to continue the availability of 2% IS and 3% PRI to farmers for the extended period of repayment upto 31.05.2020 or date of repayment, whichever is earlier, for short term crop loans upto ₹3 lakh per farmer which have become due between March 01, 2020 and May 31, 2020.

4. Banks are therefore advised to extend the benefit of IS of 2% and PRI of 3% for short term crop loans upto ₹ 3 lakh to farmers whose accounts have become due or shall become due between March 1, 2020 and May 31, 2020.

5. All other terms and conditions remained unchanged.

Yours faithfully,

(Sonali Sen Gupta)
Chief General Manager



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RBI/2019-20/186

DOR.No.BP.BC.47/21.04.048/2019-20

March 27, 2020

All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks)
All Primary (Urban) Co-operative Banks/State Co-operative Banks/ District Central Co-operative Banks
All All-India Financial Institutions
All Non-Banking Finance Companies (including Housing Finance Companies)

Madam / Dear Sir,

COVID-19 – Regulatory Package

Please refer to the Statement of Development and Regulatory Policies released on March 27, 2020 where inter alia certain regulatory measures were announced to mitigate the burden of debt servicing brought about by disruptions on account of COVID-19 pandemic and to ensure the continuity of viable businesses. In this regard, the detailed instructions are as follows:

(i) Rescheduling of Payments – Term Loans and Working Capital Facilities

2. In respect of all term loans (including agricultural term loans, retail and crop loans), all commercial banks (including regional rural banks, small finance banks and local area banks), co-operative banks, all-India Financial Institutions, and NBFCs (including housing finance companies) ("lending institutions") are permitted to grant a moratorium of three months on payment of all instalments¹ falling due between March 1, 2020 and May 31, 2020. The repayment schedule for such loans as also the residual tenor, will be shifted across the board by three months after the moratorium period. Interest shall continue to accrue on the outstanding portion of the term loans during the moratorium period.

¹ Instalments will include the following payments falling due from March 1, 2020 to May 31, 2020: (i) principal and/or interest components; (ii) bullet repayments; (iii) Equated Monthly instalments; (iv) credit card dues.

3. In respect of working capital facilities sanctioned in the form of cash credit/overdraft ("CC/OD"), lending institutions are permitted to defer the recovery of interest applied in respect of all such facilities during the period from March 1, 2020 upto May 31, 2020 ("deferment"). The accumulated accrued interest shall be recovered immediately after the completion of this period.

(ii) Easing of Working Capital Financing

4. In respect of working capital facilities sanctioned in the form of CC/OD to borrowers facing stress on account of the economic fallout of the pandemic, lending institutions may recalculate the 'drawing power' by reducing the margins and/or by reassessing the working capital cycle. This relief shall be available in respect of all such changes effected up to May 31, 2020 and shall be contingent on the lending institutions satisfying themselves that the same is necessitated on account of the economic fallout from COVID-19. Further, accounts provided relief under these instructions shall be subject to subsequent supervisory review with regard to their justifiability on account of the economic fallout from COVID-19.

Classification as Special Mention Account (SMA) and Non-Performing Asset (NPA)

5. Since the moratorium/deferment/recalculation of the 'drawing power' is being provided specifically to enable the borrowers to tide over economic fallout from COVID-19, the same will not be treated as concession or change in terms and conditions of loan agreements due to financial difficulty of the borrower under paragraph 2 of the Annex to the Reserve Bank of India (Prudential Framework for Resolution of Stressed Assets) Directions, 2019 dated June 7, 2019 ("Prudential Framework"). Consequently, such a measure, by itself, shall not result in asset classification downgrade.

6. The asset classification of term loans which are granted relief as per paragraph 2 shall be determined on the basis of revised due dates and the revised repayment schedule. Similarly, working capital facilities where relief is provided as per paragraph 3 above, the SMA and the out of order status shall be evaluated considering the

application of accumulated interest immediately after the completion of the deferment period as well as the revised terms, as permitted in terms of paragraph 4 above.

7. The rescheduling of payments, including interest, will not qualify as a default for the purposes of supervisory reporting and reporting to Credit Information Companies (CICs) by the lending institutions. CICs shall ensure that the actions taken by lending institutions pursuant to the above announcements do not adversely impact the credit history of the beneficiaries.

Other Conditions

8. Lending institutions shall frame Board approved policies for providing the above-mentioned reliefs to all eligible borrowers, *inter alia*, including the objective criteria for considering reliefs under paragraph 4 above and disclosed in public domain.

9. Wherever the exposure of a lending institution to a borrower is ₹5 crore or above as on March 1, 2020, the bank shall develop an MIS on the reliefs provided to its borrowers which shall *inter alia* include borrower-wise and credit-facility wise information regarding the nature and amount of relief granted.

10. The instructions in this circular come into force with immediate effect. The Board of Directors and the key management personnel of the lending institutions shall ensure that the above instructions are properly communicated down the line in their respective organisations, and clear instructions are issued to their staff regarding their implementation.

Yours faithfully,

(Saurav Sinha)

Chief General Manager-in-Charge

ANNEXURE 4

**BANKING DATA - MSME OUTSTANDING & DISBURSEMENT UNDER PRIORITY SECTOR
ADVANCES AS AT 31.12.2019 (Amount in Crore)**

Sl. No.	Name of Bank	BALANCE OUTSTANDINGS		DISBURSEMENTS	
		No.A/cs	Amt.O/s	No.A/cs	Amt.O/s
(A)	Major Banks				
1	Canara Bank	176726	16629	28834	1505
2	Corporation Bank	70838	4682	54425	2959
3	Syndicate Bank	141251	5415	78212	3060
4	State Bank of India	80427	10562	31943	6564
	Total (A)	469242	37288	193414	14088
(B)	Oth.Nationalised Bks				
1	Allahabad Bank	9442	329	417	10
2	Andhrabank	7353	1626	4239	800
3	Bank of Baroda	84983	6548	12456	1369
4	Bank of India	25331	1815	17770	1495
5	Bank of Maharashtra	5722	1138	3978	546
6	Central Bank of India	8265	531	5311	437
7	Indian Bank	19067	1327	2997	150
8	Indian Overseas Bank	28263	1445	9135	448
9	Commerce	4706	477	616	64
10	Punjab National Bank	7920	1534	4259	720
11	Punjab and Synd Bank	774	126	303	46
12	UCO Bank	15044	426	5276	299
13	Union Bank Of India	25559	2307	5256	626
14	United Bank of India	1497	64	214	2
	Total (B)	243926	19692	72227	7012
(C)	Other Comm.Banks				
1	IDBI Bank	17287	1201	12979	990
2	Karnataka Bank Ltd	29909	5214	4933	1230
3	Kotak Mahendra Bank	11755	4007	6718	1839
4	Cathelic Syrian Bank Ltd.	2163	93	1119	45
5	City Union Bank Ltd	1389	500	269	92
6	Dhanalaxmi Bank Ltd.	463	66	25	3
7	Federal Bank Ltd.	1521	756	1058	307
8	J and K Bank Ltd	239	78	105	56

ANNEXURE 4

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Sl. No.	Name of Bank	BALANCE OUTSTANDINGS		DISBURSEMENTS	
		No.A/cs	Amt.O/s	No.A/cs	Amt.O/s
9	Karur Vysya Bank Ltd.	1275	323	636	61
10	Lakshmi Vilas Bank Ltd	3298	515	312	80
11	Ratnakar Bank Ltd	18385	428	4423	282
12	South Indian Bank Ltd	1709	932	350	121
13	Bank Ltd.	892	182	372	85
14	IndusInd Bank	32203	1598	12103	420
15	HDFC Bank Ltd	299939	5397	129359	3234
16	Axis Bank Ltd	12913	4445	4158	986
17	ICICI Bank Ltd	29818	5068	12643	2689
18	YES BANK Ltd.	7036	2170	5851	883
19	Bandhan Bank	82220	195	52443	81
20	DCB Bank Ltd	2038	330	851	149
21	IDFC Bank	88628	807	48278	592
	Total(C)	645080	34306	298985	14226
(D)	R R B 's				
1	Karnataka Grameena Bank	222720	2096	64648	869
2	Karnataka Vikas Grameena	153515	1665	36172	645
	Total (D)	376235	3761	100820	1514
	Total (Comm.Banks) A+B+C	1358248	91285	564626	35326
	Total of Comm Bks+RRBs	1734483	95046	665446	36840
(E)	Co-Op Sector				
1	KSCARD Bk.Ltd	0	0	0	0
2	K.S.Coop Apex Bank Ltd	0	0	0	0
3	Indl.Co.Op.Bank Ltd.	0	0	0	0
	Total (E)	0	0	0	0
(F)	KSFC	3691	2191	1145	358
	TOTAL (F)	3691	2191	1145	358
(G)	Small Finance Bank				
1	Equitas Small Finance Bank	106313	607	39560	247
2	Ujjivan Small Finnance	56993	184	23032	109
	TOTAL (G)	163306	791	62592	356
(H)	Payments bank				
1	India Post Payments Bank L	0	0	0	0
	TOTAL (H)	0	0	0	0
	Grand Total	1901480	98028	729183	37554

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	Total of Comm Bks+RRBs	1734483	95046	665446	36840
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	Grand Total	1901480	98028	729183	37554



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RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2019-20/219

DOR.No.BP.BC.62/21.04.048/2019-20

April 17, 2020

All Scheduled Commercial Banks (excluding Regional Rural Banks);
All India Financial Institutions (NABARD, NHB, EXIM Bank, and SIDBI);
All Systemically Important Non-Deposit taking Non-Banking Financial Companies (NBFC-ND-SI) and Deposit taking Non-Banking Financial Companies (NBFC-D).

Madam/Dear Sir,

COVID19 Regulatory Package – Review of Resolution Timelines under the Prudential Framework on Resolution of Stressed Assets

Please refer to the Governor's Statement of April 17, 2020 announcing certain additional regulatory measures aimed at alleviating the lingering impact of Covid19 on businesses and financial institutions in India, consistent with the globally coordinated action committed by the Basel Committee on Banking Supervision. In this regard, the detailed instructions relating to extension of resolution timelines under the Prudential Framework on Resolution of Stressed Assets dated June 7, 2019 ('Prudential Framework') are as under:

2. In terms of paragraph 11 of the Prudential Framework, lenders are required to implement a resolution plan in respect of entities in default within 180 days from the end of Review Period of 30 days.
3. On a review, it has been decided that in respect of accounts which were within the Review Period as on March 1, 2020, the period from March 1, 2020 to May 31, 2020 shall be excluded from the calculation of the 30-day timeline for the Review Period. In respect of all such accounts, the residual Review Period shall resume from June 1, 2020, upon expiry of which the lenders shall have the usual 180 days for resolution.
4. In respect of accounts where the Review Period was over, but the 180-day resolution period had not expired as on March 1, 2020, the timeline for resolution shall get extended by 90 days from the date on which the 180-day period was originally set to expire.

5. Consequently, the requirement of making additional provisions specified in paragraph 17 of the Prudential Framework shall be triggered as and when the extended resolution period, as stated above, expires.

6. In respect of all other accounts, the provisions of the Prudential Framework shall be in force without any modifications.

7. The lending institutions shall make relevant disclosures in respect of accounts where the resolution period was extended in the 'Notes to Accounts' while preparing their financial statements for the half year ending September 30, 2020 as well as the financial years FY2020 and FY2021.

Yours faithfully,

(Saurav Sinha)
Chief General Manager-in-Charge



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www.rbi.org.in

RBI/2019-20/220

DOR.No.BP.BC.63/21.04.048/2019-20

April 17, 2020

All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks)
All Primary (Urban) Co-operative Banks/State Co-operative Banks/ District Central Co-operative Banks
All All-India Financial Institutions
All Non-Banking Finance Companies (including Housing Finance Companies)

Madam/Dear Sir,

COVID19 Regulatory Package - Asset Classification and Provisioning

Please refer to the Governor's Statement of April 17, 2020 announcing certain additional regulatory measures aimed at alleviating the lingering impact of Covid19 pandemic on the businesses and financial institutions in India, consistent with the globally coordinated action committed by the Basel Committee on Banking Supervision. In this regard, the detailed instructions with regard to asset classification and provisioning are as follows:

(i) Asset Classification under the Prudential norms on Income Recognition, Asset Classification (IRAC)

2. In terms of the circular DOR.No.BP.BC.47/21.04.048/2019-20 dated March 27, 2020 ('Regulatory Package'), the lending institutions were permitted to grant a moratorium of three months on payment of all term loan instalments falling due between March 1, 2020 and May 31, 2020 ('moratorium period'). As such, in line with the clarification provided by the Basel Committee on Banking Supervision, in respect of all accounts classified as standard as on February 29, 2020, even if overdue, the moratorium period, wherever granted, shall be excluded by the lending institutions from the number of days past-due for the purpose of asset classification under the IRAC norms.

3. Similarly in respect of working capital facilities sanctioned in the form of cash credit/overdraft ("CC/OD"), the Regulatory Package permitted the recovery of interest applied during the period from March 1, 2020 upto May 31, 2020 to be deferred ('deferment period'). Such deferment period, wherever granted in respect of all facilities classified as standard, including SMA, as on February 29, 2020, shall be excluded for the determination of out of order status.

4. NBFCs which are required to comply with Indian Accounting Standards (IndAS) shall, as hitherto, continue to be guided by the guidelines duly approved by their Boards and as per ICAI Advisories for recognition of the impairments.

(ii) Provisioning

5. In respect of accounts in default but standard where provisions of paragraphs (2) and (3) above are applicable, and asset classification benefit is extended, lending institutions shall make general provisions of not less than 10 per cent of the total outstanding of such accounts, to be phased over two quarters as under:

(i) Quarter ended March 31, 2020 – not less than 5 per cent

(ii) Quarter ending June 30, 2020 – not less than 5 per cent

6. The above provisions may be adjusted against the actual provisioning requirements for slippages from the accounts reckoned for such provisions. The residual provisions at the end of the financial year can be written back or adjusted against the provisions required for all other accounts.

7. The above provisions shall not be reckoned for arriving at net NPAs till they are adjusted against the actual provisioning requirements as under paragraph 6 above. Further, till such adjustments, these provisions shall not be netted from gross advances but shown separately in the balance sheet as appropriate.

8. All other provisions required to be maintained by lending institutions, including the provisions for accounts already classified as NPA as on February 29, 2020 as well as subsequent ageing in these accounts, shall continue to be made in the usual manner.

Other Conditions

9. The exclusions permitted in terms of para 2 and 3 above shall be duly reckoned by the lending institutions in their supervisory reporting as well as reporting to credit information companies (CICs); i.e., the days past due and SMA status, where applicable, as on March 1, 2020 will remain unchanged till May 31, 2020.

10. The lending institutions shall suitably disclose the following in the 'Notes to Accounts' while preparing their financial statements for the half year ending September 30, 2020 as well as the financial years 2019-20 and 2020-2021:

- (i) Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended, in terms of paragraph 2 and 3;
- (ii) Respective amount where asset classification benefits is extended.
- (iii) Provisions made during the Q4FY2020 and Q1FY2021 in terms of paragraph 5;
- (iv) Provisions adjusted during the respective accounting periods against slippages and the residual provisions in terms of paragraph 6.

Yours faithfully,

(Saurav Sinha)

Chief General Manager-in-Charge

Annexure - 7



NB.KA.CPD/

5

/Plan-25/2020-21

23 April 2020

Sent by mail

The Convenor
SLBC
Canara Bank
Corporate Office
Bengaluru

Dear Sir,

Ground Level Credit Target for Agriculture-2020-21

The Government of India has fixed the ground level credit target for agriculture during 2020-21 at Rs.15,00,000 crore, which is 11% more than the target fixed for 2019-20. The broad sector-wise and agency-wise allocation made by the DFS, Ministry of Finance, GOI is as under:

(Rs.crore)

Agency	Crop Loan	Term Loan	Total
Commercial Banks	595230	486748	1081978
Cooperative Banks	191731	34215	225946
Regional Rural Banks	143039	49037	192076
TOTAL	930000	570000	1500000

2.The Region-wise allocations of agriculture credit target made by GOI as well as the disaggregated state-wise, broad sector-wise and agency-wise targets are given in annexure I. It may be noted that:

(i) Factors like region-wise percentage share of Gross Cropped Area, Gross Irrigated Area and cropping intensity etc. and past trends have been taken into account.

(ii) Keeping in view of GOI's thrust on capital formation in agriculture for increasing production and productivity, a sub-target has been made for agriculture term loan at 38% of the total agriculture credit. SLBC may share this concern with all the banks in the State and advise the LDMs for review of performance by all banks regularly in the DCC/BLBC forums.

(iii) The allocations made are not the upper ceiling and banks must endeavour to achieve higher disbursements. In case the Annual Credit Plan (ACP) target is more than the target allocated now, the higher target may be retained for implementation and monitoring.

3. You are requested to convene the SLBC meeting at the earliest and allocate the bank-wise and sector-wise target. LDMs may also be requested to disseminate the target immediately to all the banks in the district. The disbursement of agriculture credit may be closely and regularly monitored at SLBC/DCC/BLBC level so as to ensure achievement of the target by 31 March 2021.

Yours faithfully

H.R.
(H.R.Srivatsa)
General Manager

- 20 -

Encl: Annexure I and राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

कर्नाटक क्षेत्रीय कार्यालय :
'नार्बार्ड टावर', # 46, केम्पे गोवडा रोड, बेंगलूरु - 560 009 • टेली. : +91 80 22223125 +91 80 22223126 • फैक्स : +91 80 22223127 • ईमेल : bangalore@nabard.org

Karnataka Regional Office :
'NABARD TOWER', # 46, Kempe Gowda Road, PB No.9944, Bengaluru - 560 009 • Tel : +91 80 22223125, 080 22130532 • Fax : 080 22222148 • E-mail: bangalore@nabard.org

ANNEXURE I
AGRICULTURE CREDIT TARGET 2020-21

AGRICULTURE CREDIT TARGET 2020-21

(Rs.Crore)

S. No.	State / UT	Cooperative Banks			Regional Rural Banks			Commercial Banks			All Agencies		
		Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total
1	NEW DELHI	10	5	15	0	0	0	487	997	1484	497	1002	1499
2	HARYANA	8877	668	9545	6258	2199	8457	28079	23919	51998	43214	26786	70000
3	HIMACHAL PRADESH	3665	922	4587	762	467	1229	3896	2288	6184	8323	3677	12000
4	JAMMU & KASHMIR	412	274	686	451	405	856	10844	3615	14459	11707	4294	16001
5	PUNJAB	16009	2580	18589	6275	2506	8781	40677	23954	64631	62961	29040	92001
6	RAJASTHAN	17852	4024	21876	11939	2737	14676	46807	25922	72730	76398	32684	109282
7	CHANDIGARH UT	0	0	0	0	0	0	450	1035	1485	450	1035	1485
	NORTHERN REGION	46825	8473	55298	25685	3314	33999	131240	81730	212971	203750	98518	302268
8	ARUNACHAL PRADESH	9	163	172	13	18	31	129	209	338	150	390	540
9	ASSAM	42	137	179	234	482	716	2274	8301	10525	2500	8920	11420
10	MANIPUR	5	49	54	10	34	44	185	459	644	200	542	742
11	MEGHALAYA	12	67	79	43	62	105	244	266	510	300	395	695
12	MIZORAM	8	64	72	14	334	348	78	264	341	100	661	761
13	NAGALAND	32	90	122	6	15	21	162	116	278	200	221	421
14	SIKKIM	22	14	36	0	0	0	128	121	249	150	135	285
15	TRIPURA	98	486	584	171	1109	1280	331	2172	2503	600	3767	4367
	NORTH EAST REGION	228	1070	1297	491	2054	2545	3481	11908	15389	4200	15031	19231
16	A & N ISLAND	48	72	120	0	0	0	76	204	280	124	276	400
17	BIHAR	1215	3777	4992	15223	10832	26054	15562	16708	32270	32000	31317	63317
18	JHARKHAND	386	150	536	1303	348	1651	4054	4148	8212	5753	4646	10399
19	ORISSA	11793	1543	13336	4441	723	5164	11378	10121	21499	27612	12387	39999
20	WEST BENGAL	4150	2900	7050	5071	3806	8877	36090	32840	68930	45311	39547	84858
	EASTERN	17592	8442	26034	26038	15709	41747	67170	64021	131191	110800	88173	198973
21	CHATTISGARH	3767	1001	4768	1155	472	1627	6969	6637	13606	11891	8110	20001
22	MADHYA PRADESH	15685	978	16663	7422	2391	9813	39893	25080	64973	53000	28449	91449
23	UTTARAKHAND	1962	293	2255	1447	428	1875	6813	9056	15869	10222	9777	19999
24	UTTAR PRADESH	13631	777	14408	25734	3282	29016	62860	37117	96577	102225	37776	140001
	CENTRAL	35045	3049	38094	35758	6573	42331	116535	74490	191025	187338	84112	271450
25	GOA	76	178	254	0	0	0	438	1108	1546	514	1286	1800
26	GUJARAT	16933	2988	19921	5706	2303	8009	29422	52071	52061	27940	80001	
27	MAHARASHTRA	21190	3388	24578	3538	696	4234	35272	50237	85509	60000	54321	114321
28	D & N HAVELI UT	5	8	13	0	0	0	52	155	207	57	163	220
29	DAMAN & DIU UT	4	9	13	0	0	0	16	52	68	20	61	81
	WESTERN	38208	6571	44779	9244	2999	12243	65200	74201	139401	112652	83771	196423
30	ANDHRA PRADESH	16037	1963	18000	8927	5071	13998	37131	32700	69831	62095	39734	101829
31	TELANGANA	8003	1017	9020	6441	2572	9013	38108	18395	56503	52552	21984	74536
32	KARNATAKA	14705	1181	15886	8517	2317	10834	29778	34811	64589	53000	38309	91309
33	KERALA	6309	1511	7820	13254	710	13964	50438	29515	79953	70000	31736	101736
34	PONDICHERY	20	14	34	505	21	526	3028	1414	4442	3553	1449	5002
35	TAMILNADU	8760	924	9684	8179	2696	10875	53061	63324	116385	70000	66944	136944
36	LAKSHADWEEP UT	0	0	0	0	0	0	60	239	299	60	239	299
	SOUTHERN	53834	6610	60443	45823	13387	59211	211603	180398	392001	311260	200395	511655
	TOTAL	191731	34215	225946	143039	49037	192076	595230	486748	1081978	930000	570000	1500000

ANNUAL CREDIT PLAN 2019-20

SLBC has collected District-wise Annual Credit Plan projections for the year 2019-20 from all the 30 Districts. The total Priority Sector Credit works out to ₹ 2,12,517 cr. The overall growth rate comes to 17.57% over the previous year's target of ₹ 1,80,761 cr. The Sector-wise & Agency-wise projections are furnished below.

(Amount in cr)

Sector	Comm. Banks	RRBs	Coop. Banks/Others	Total
Crop Loan-Short Term	50,095	13,042	9,679	72,816
Term Loan - Total	34,675	5,340	2,107	42,122
Agri Infrastructure	5,364	961	442	6,767
Agri Ancillary Activities	10,116	889	438	11,443
Total Agriculture	84,770	18,382	11,786	1,14,938
MSE	48,281	2,871	2,922	54,074
Export Credit	2,577	29	5	2,611
Education	4,454	426	91	4,971
Housing	23,644	1,458	475	25,577
Social Infrastructure	917	170	403	1,490
Renewable Energy	1,121	124	30	1,275
Others	5,562	1,212	807	7,581
Total Priority	1,71,326	24,672	16,519	2,12,517



Fwd: Contributing fund for GAIL under CSR activity for distribution of food kits to labour camps in Bangalore city

slbcbangalore bangalore <slbcbangalore@gmail.com>

2 May 2020 at 11:09

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Sir/Madam,

Gas Authority of India Limited has come forward to take the responsibility of Packing and supplying of required food kit to the labour camps in Bengaluru city in association with the Bangalore police authorities.

We would like to know the interested bankers to provide fund for GAIL for distribution of food Kits under their Corporate Social responsibility.

SLBC will coordinate between between GAIL, bankers and Police Authority in this regard.

Interested bankers can also approach Mrs. Nisha James, contact number - 9480801015, Deputy Commissioner of Police, Bengaluru for details in this regard.

With Regards,
Convenor - SLBC
CANARA BANK,
HEAD OFFICE ANNEXE,
SLBC
GANDHI NAGAR, BANGALORE-09 Karnataka

PH : 080-22343490 Fax : +91 - 080 - 22343489
e-mail: blrslbc@syndicatebank.co.in
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P कृपया वृक्ष बचाए, जब तक अति आवश्यक न हो इस ई-मेल का *प्रिंट ना ले*/Save trees, *Don't print* this e-mail unless it's really necessary

SL NO	ITEM	QTY	UNIT	GST Rate	RATE	AMOUNT
1	Rice		5 Kgs	0%	47	235
2	Toor Dal		2 Kgs	0%	100	200
3	Green Moong Dal		1 Kg	0%	140	140
4	Yellow Moong Dal		1 Kg	0%	140	140
5	Salt		1 Kg	0%	12	12
6	Onion		2 Kgs	0%	20	40
7	Potato		2 Kgs	0%	28	56
8	Cooking Oil		2 ltrs	5%	100	105
9	Sugar		2 Kgs	5%	40	42
10	Tea Powder		0.500 Grms	5%	130	136.5
11	Atta		10 kgs	0%	32	320
12	Sambar Powder		0.200 Grms	5%	60	63
13	Coriander Powder		0.200 Grms	5%	45	47.25
14	Chilly Powder		0.200 Grms	5%	45	47.25
15	Turmeric Powder		0.200 Grms	5%	45	47.25
16	Jeera		0.200 Grms	5%	0	0
17	Bath Soap		1 no	5%	22	23.1
18	Cloth washing Soap		1 no	5%	10	10.5
19	Dish washing Soap		1 no	5%	10	10.5
20	Toothpaste		0.150 Grms	5%	0	0
21	Tamarind		0.200 Grms	5%	40	42
22	Packing Kit		1	5%	25	26.25
	Sub Total					1743.6
	Transportation & Handling Charges				8%	139.488
	Grand Total					1883.088

Annexure - 8

no	ITEM	QTY.	UNIT	RATE	TOTAL AMOUNT	MRP	Best Price	Quote	Quote	Total	Remarks
1	Rice	5	Kgs.	392991	Steam rice 5kg			190	3000	570000	
2	Atta	10	Kgs.	413029	AMBE CHAKKI ATTA 10KG			325	3000	975000	
3	Toor dal	2	Kgs.	392781	TOOR DAL 1 kg			96	6000	576000	
4	Green Moong Dal	1	Kgs.	392739	GREEN MOONG WHOLE 1 kg			130	3000	390000	
5	Yellow Moong Dal	1	Kgs.	392768	MOONG DAL 1 kg			130	3000	390000	
6	Cooking oil	2	LTS	340335	SUN PREMIUM SF OIL 1L PP			99	6000	594000	
7	Salt	1	Kgs.	248003	AKAR.FREEFLOWER SALT 1KG			14	3000	42000	
8	Sugar	2	Kgs.	293109	SUGAR 1 kg			43	6000	258000	
9	Coriander powder	200	Gms.	336832	MTR CORIANDER POWDER 200 gm	60		50.4	3000	151200	16% Off on MRP
10	chilly powder	200	Gms.	336806	MTR CHILLI POWDER 200 gm	60		50.4	3000	151200	16% Off on MRP
11	turmeric powder	100	Gms.	331415	EASTERN TURMERIC POWDER 100g	30		25.2	3000	75600	16% Off on MRP
12	Sambar Powder	200	Gms.	260772	MTR SAMBAR MASALA PWD 200g	95		79.8	3000	239400	16% Off on MRP
13	Jeera	200	Gms.	NA					3000	0	
14	Tea	1	Kgs.	374697	FINE LIFE CTC TEA 500gm BOGO			179	3000	537000	
15	Potato	2	Kgs.	250500	ONION BS			29	6000	174000	
16	Onion	2	Kgs.	250515	POTATO BS			20	6000	120000	
17	Mango Pickle	2	ea	353575	FINE LIFE MIX PICKLE 200g			35	6000	210000	
18	Bath soap	1	Ea	306170	LIFEBUOY TOTAL SOAP 125g			23.15	3000	69450	
19	Dish washing soap	1	Ea	181118	PRIL D.WASH BAR LIME 360g*3			96.23	1000	96230	
20	Cloth washing soap	1	Ea	351587	RIN ADVANCED BAR 150g			9.43	3000	28290	
									Total	5647370	

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