

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕರ್ಸ್ ಸಮಿತಿ

STATE LEVEL BANKERS' COMMITTEE-KARNATAKA

144ನೇ ಸಭೆಯ ಅಜೆಂಡಾ ಟಿಪ್ಪಣಿ

AGENDA NOTES OF 144th MEETING



DATE: MONDAY, 25th FEBRUARY 2019

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**STATE LEVEL BANKERS' COMMITTEE
KARNATAKA**

೧೪೪ ನೇ ಸಭೆಯ ಅಜೆಂಡಾ ಟಿಪ್ಪಣಿ

AGENDA NOTES OF 144th MEETING

DATE : MONDAY, 25th FEBRUARY 2019

TIME : 10.30 A.M.

VENUE : CONFERENCE HALL, NO.334

III FLOOR, VIDHANA SOUDHA

BENGALURU – 560 001.

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STATE LEVEL BANKER'S COMMITTEE - KARNATAKA

Ref: 85/2019/2944/SLBC/F.101-144

Date: 14.02.2019

All the Controlling Offices of Commercial Banks,
RRBs, Cooperative Banks, Line Departments,
LIC of India, General Insurance Companies & Other Invitees.

Dear Sir / Madam,

Sub: 144th SLBC Meeting on 25th February 2019 at 10.30 a.m.

ವಿಷಯ : 144ನೇ ಎಸ್‌ಎಲ್‌ಬಿಸಿ ಸಭೆ- 25.02.2019 10.30 ಘಂಟೆಗೆ.

<<>>

We wish to inform you that the 144th SLBC Meeting is scheduled to be held on 25th February 2019 at 10.30 a.m. in the Conference Hall, Room No. 334, III Floor, Vidhana Soudha, Bengaluru.

144ನೇ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ ಸಭೆಯನ್ನು ದಿ. 25.02.2019, ಸೋಮವಾರ ಬೆಳಿಗ್ಗೆ 10.30 ಘಂಟೆಗೆ ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು, ಮೂರನೇ ಮಹಡಿಯ ಕೊಠಡಿ ಸಂಖ್ಯೆ 334, ಸಭಾಂಗಣದಲ್ಲಿ ಆಯೋಜಿಸಲಾಗಿದೆ.

The Agenda Notes for the Meeting will be sent to you shortly for your perusal.

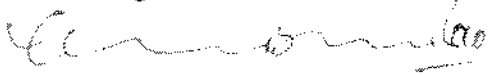
ಕಾರ್ಯಕಲಾಪದ ವೆಬ್‌ಸೈಟ್‌ನಲ್ಲಿ ತಮ್ಮ ಅವಗಾಹನಗಾಗಿ ಶೀಘ್ರದಲ್ಲಿ ಒದಗಿಸಲಾಗುವುದು.

We request you to kindly make it convenient to attend the meeting.

ತಾವು ತಪ್ಪದೆ ಈ ಸಭೆಯಲ್ಲಿ ಭಾಗವಹಿಸಲು ಕೋರಲಾಗಿದೆ.

Yours faithfully,

ತಮ್ಮ ವಿಶ್ವಾಸಿ,



(C B L Narasimha Rao)
Convenor – SLBC &
GM, Syndicate Bank
(ಸಿ ಬಿ ಎಲ್ ನರಸಿಂಹ ರಾವ್)

ಸಂಯೋಜಕರು, ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ ಹಾಗೂ

ಮಹಾ ಪ್ರಭಂದಕರು, ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್

STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
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STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
Convenor – SYNDICATE BANK, CORPORATE OFFICE, BANGALORE

AGENDA OF 144th SLBC – 25.02.2019

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STATE LEVEL BANKERS COMMITTEE : KARNATAKA					
BANKING STATISTICS as on 31.12.2018 (Rs. in Crores)					
Particulars	Dec-16	Dec-17	Dec-18	Variation	Growth Y-O-Y
Deposits	769018	765988	844753	78765	10.28
Advances	545639	598201	663233	65032	10.87
Credit-Deposit Ratio	71	78	79	1	1.28
Total PSA	252133	244985	268507	23522	9.60
%ge to Total Advances	46.21	40.95	40.48	-0.47	-1.15
Advances to MSE	77181	76918	97319	20401	26.52
%ge to Total Advances	14.15	12.86	14.67	1.82	14.12
Agricultural Advances	110934	121618	127448	5830	4.79
%age of Agricultural Advances to Total Adv.	20.33	20.33	19.22	-1.11	-5.48
Weaker Section Advances	70307	91267	97883	6616	7.25
%age of WS Advances to Total Advances	12.89	15.26	14.76	-0.50	-3.27
Advances to SCs/STs	13246	14936	13380	-1556	-10.42
%age of SC/ST Adv to Total Advances	2.43	2.50	2.02	-0.48	-19.20
Advances to Women	64666	68569	84683.22	16114.22	23.50
%ge to Total Advances	11.85	11.46	12.77	1.31	11.39
Advances to Minorities	27411	33352	38977	5625	16.87
%ge to Priority Sector Adv.	10.87	13.61	14.52	0.90	6.63
Advances under Education	5785	5530	5704	174	3.15
% to Total Advances	1.06	0.92	0.86	-0.064	-6.97
Advances under Housing	46038	34534	29469	-5065	-14.67
% to Total Advances	8.44	5.77	4.44	-1.33	-23.03
BRANCH NETWORK					
[i] Rural	3923	4019	4044	121	0.62
[ii] Semi-Urban	2506	2389	2531	25	5.94
[iii] Urban	2191	2193	2253	62	2.74
[iv] Metro/PT	2195	2135	2226	31	4.26
Total Branches[No]	10815	10736	11054	239	2.96

STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
Convenor
SYNDICATE BANK: CORPORATE OFFICE: BENGALURU

AGENDA NOTES FOR 144th SLBC MEETING & BANKING STATISTICS
AS ON DECEMBER 2018

As per the revised RBI guidelines on Lead Bank Scheme, the SLBC convened the Steering Sub-committee Meeting on 12.02.2019 at the Conference Hall, Syndicate Bank, Devanga Towers, Bengaluru under the Chairmanship of Sri CBL Narasimha Rao, General Manager, SLBC. The list of Participants of the Steering Sub-committee Meeting is enclosed as Annexure.1 (Page No.60). The Committee members deliberated on all the Agenda items of 144th SLBC meeting and the suggestions of the members are incorporated and final Agenda for the regular SLBC meeting is prepared, which is as follows:

AGENDA 1.0: CONFIRMATION OF THE MINUTES OF 143rd SLBC MEETING HELD ON 07.12.2018

The Minutes of 143rd SLBC Meeting held on 07th December 2018 were circulated vide letter No. 706/2018/2944/SLBC/101-143 dated 18.12.2018. The Minutes of the same may be approved as no suggestions for amendment were received.

AGENDA 2.0: FOLLOW-UP ACTION ON THE DECISIONS TAKEN DURING THE PREVIOUS SLBC MEETING

Sl.	Action Points	Action Taken
1.	Interest Equalization Scheme on Pre and Post Shipment Rupee Export Credit (DBR.Dir.BC.No.09/04.02.001/2018-19 dated November 29, 2018): GM, RBI informed the House that it has been decided by the GOI to increase Interest Equalization rate w.e.f. 02.11.2018 from 3% to 5% in respect of exports by the Micro, Small & Medium Enterprises (MSME) sector manufacturers under the Interest Equalization Scheme on Pre and Post Shipment Rupee Export Credit. It is therefore, advised that the benefit of the scheme be provided to all eligible MSME Exporters.	SLBC has already requested all the member banks to comply with the guidelines of the RBI in passing on the benefits of interest equalization to MSME sector.
2.	Real Time Gross Settlement (RTGS) System-Implementation of Positive Confirmation: GM, RBI informed the House that it has now been decided that banks will provide the confirmation facility to the remitter of funds under the RTGS system. All banks were requested to put in place systems to ensure straight-through-processing (STP) based confirmation processing.	SLBC has already requested all the member banks to put in place the system of sending positive confirmation to the customers of RTGS with immediate effect

3.	Guidelines on Loan System for Delivery of Bank Credit GM: RBI informed the House that, with a view to enhance credit discipline among the larger borrowers enjoying working capital facility from the banking system, it has been decided that a minimum level of 'loan component' of 40 percent shall be effective from April 1, 2019 and this 40 percent loan component will be revised to 60 percent, with effect from July 1, 2019.	SLBC has requested all the member banks to comply with these guidelines of RBI in letter and spirit.
4.	Financial education to commence at school level. As per our National Strategy on Financial Education (NSFE), basic financial education is required to be included in school curriculum up to Senior Secondary level. Accordingly, CBSE has developed financial education workbooks for classes 6th to 10th in collaboration with NCFE and all financial sector regulators viz., RBI, SEBI, IRDA and PFRDA. RBI has been in touch with the state machinery since 2016 for implementation of these work books in the state school curriculum which is yet to be implemented. GM, RBI urged for early implementation of these financial education workbooks in the state school curriculum.	- As decided in 143rd SLBC meeting, GM, SLBC has written a letter to the Secretary, Education Dept. requesting for early implementation of the financial education work books in school curriculum. The Officials from the department may please inform the developments in the matter. - The issue came up for discussion in the SLBC Steering Committee meeting held on 12.02.2019 and GoK representative requested GM-RBI to provide the details of the correspondence to enable GoK to take up the issue with the concerned department for doing the needful in the matter. SLBC requests GM, RBI to make available the details to GoK under a copy to SLBC.
5.	GM: RBI informed the house that, at present, discussions at SLBC, DCC/DLRC and BLBC primarily focus on the performance of banks in the disbursement of loans vis-à-vis the allocated target under the ACP. <i>The integrity & timeliness of the data submitted by banks</i> for the purpose has been an issue as a significant portion of this data is manually compiled. The extent to which this data corresponds with the data present in the CBS of the respective banks also varies significantly. Therefore, there is need for a standardized system to be developed on the website maintained by SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as	- As per the decision taken in the 143rd SLBC, a Sub-committee consisting of the executives from the banks having lead bank roles, some prominent private banks and Executives from RBI and NABARD was formed to discuss the issue on development of standardized system for direct flow of data from CBS of the member banks to the portals of SLBC and LDMS. - The first meeting of the sub-committee was held on 12.2.2019, wherein the Executives from the banks having lead bank roles along with their IT officers took

	the State. Hence, GM, RBI called upon the House to decide to form a Sub-committee consisting of some prominent bankers already having lead bank responsibilities in SLBCs including some prominent private banks, who will discuss the issue in detail and ensure implementation of the same without any further loss of time.	part. The members discussed the issue in detail and finally they requested SLBC to provide them the standard data templates for BLBC at block level, DCC/DLRC at district level and SLBC at state level so that they can have thorough discussions with IT teams and come out with suggestions. • GM, SLBC assured the members that the data formats will be circulated among the member banks soon, so as to enable them to study and offer their suggestions in the next sub-committee meeting to take forward the same and to implement the system at the earliest.
5.	Reimbursement of service charges to banks under Crop Insurance Schemes of PMFBY / WBCIS / NAIS, GM, SLBC requested the dept. of Agriculture and also the insurance companies to dispense with the requirement of raising invoices for claiming service charges by the banks as the service charges are being paid as per the agreed terms and the amount shall be released on the basis of the premium received by the companies. It was decided that the matter will be resolved amicably and ACS & CS requested the Secretary, Agriculture Department to invite the officials of the Insurance companies to sort out the issue at the earliest.	The issue stands resolved and there are no pending issues in respect of reimbursement of service charges to banks under Crop Insurance Schemes,
6.	Flow of Credit to CLSS Pradhan Mantri Awas Yojana (PMAY-Housing for All 2022)	• Immediately after the discussions in the 143rd SLBC Meeting on this Agenda, the SLBC wrote letters to the member banks/ LDMs and requested them to sanction loans under PMAY scheme on priority. • The department reported that the number of beneficiaries sanctioned under the scheme stood at 12533 as at 31.01.2019. • Still, the list of about 1.40 lakh people in the state is available in the survey list who are aspiring to avail housing loans under PMAY.

		• SLBC requests all member banks to direct their branches to give focused attention in sanctioning loans under the scheme on priority basis. • However, some of the major banks expressed that the list in the portal is only the survey list and many people are not showing interest when their branches approach them to get the proposals. There is no provision in the portal to update this type of information so that the actual status can be reflected from time to time. • SLBC requests the department to make a provision in the portal to update the status by the bank branches as and when they find the person whose name is appearing in the portal is sanctioned with the loan/ not interested.
7.	Status of opening of Banking outlets in Unbanked villages, CBS- enabled Banking outlets at the Unbanked rural centres (URCs)	After 143rd SLBC, banks have achieved some progress in engaging BCs. The No. of unbanked villages has reduced from 28 to 21. • Of these 21 pending unbanked villages, 15 belong to KVGB and they have assured SLBC to engage BCs in all these 15 villages by 20.02.2019 and the status is to be updated by KVGB. • In the remaining 6 villages, 4 belong to Kotak Mahindra Bank and 2 belong to Union Bank of India. Both these banks have not at all responded till date in this regard. GM, SLBC in the steering committee requested the GM, FIDD, RBI to take up this issue with the above banks for early compliance. The executives of the above banks have to respond on the same.
8	Proceedings of the meeting held under the chairmanship of the Additional, Chief Secretary, DPAR (e-gov) on 03.09.2018 regarding Financial Inclusion.	• Department of e-governance, GoK has reported that out of 6027 GPs in the state, as on date in 1443 GPs, BCs are operating from Gram Panchayat offices and has

		requested the concerned banks in respect of remaining BCs to instruct the BCs to immediately approach the PDOs to provide the space at GP offices so that they shall function from the GPs without further delay. • SLBC requests the member banks to update the information with regard to the status of functioning of BCs from the space provided by GPs and to inform the same to SLBC at the earliest to enable SLBC to inform the department of e-governance accordingly.
9.	Opening of Branches in "Aspirational Districts" (Yadgir and Raichur districts)	GM: SLBC, In the 143rd SLBC meeting, requested the banks to take immediate steps for opening of branches in the identified locations of Aspirational district and to report the same to SLBC. After the 143rd SLBC meeting there is no progress in opening of Brick & Mortar branches. The status of the same is as under: • SyndicateBank has already opened Brick and Mortar branch in one centre allotted to them. • SBI has informed that they are in search of suitable premises for opening of branch at Kotha village of Lingsugur block in Raichur district and same will be opened shortly. • PKGB has informed that they have commenced the process of opening of branch at Yelheri of Yadgir District and the branch will be opened soon. • However, PKGB is yet to respond with regard to opening of branches in other two allotted villages viz., Idapanuru of Raichur district and Honagera of Yadgir district. • Canara Bank has informed that they will be opening their branch at Kannekallur before 31.03.2019. • PNB is yet to respond regarding opening of their branch at Kurkunda village of Yadgir district.

		• SLBC requests all the concerned banks to ensure opening of bank branches at the earliest.
10.	Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes	• In the 143rd SLBC, GM: SLBC requested all the departments to sponsor applications as early as possible but not later than Dec. 2018. • Now, majority of the departments have communicated the targets. However, some departments are yet to sponsor the applications. • SLBC requests all the banks to direct their branches to dispose of all the pending proposals under various schemes on an urgent basis and not to keep any pending proposals at their end. LDMs are also requested to play a vital role in accomplishment of this task by the bank branches in their respective districts.
11.	Timely submission of data by Bank, adhering the schedule of SLBC meeting	• During 143rd SLBC meeting, GM: SLBC informed the house on the importance of timely submission of data in conducting SLBC meetings in accordance with the schedule already submitted to RBI. • However, in spite of repeated mails, calls and letters, some of the banks and departments have not taken it seriously and taking their own time in submitting the data. • Some of the departments are not submitting the progress report as per the standard proforma to enable SLBC to review the bank wise performance and pendency SLBC meeting. • SLBC once again requests all the banks and departments to submit error free data/ information in time to keep up the schedule of SLBCs already submitted to RBI and also to conduct proper review of progress in the meetings.

AGENDA-3: BANKING STATISTICS AS OF DEC 2018:

3 (a): BUSINESS FIGURES UNDER VARIOUS PARAMETERS:

Amount Rs. In Crore:

Particulars	DEC 2017	MAR 2018	DEC 2018	Y-o-Y variation		Variation over Mar-18	
				Absolute	In %	Absolute	In %
Deposits	765988	800925	845467	79479	10.4	44542	+5.56
Advances	598201	615843	665471	67270	11.3	49628	+8.06
Credit-Deposit Ratio	78.1	77.0	78.7	+0.6		+1.7	
Total PSA	244985	261671	268507	23522	9.6	6836	+2.61
% of PSA to Total Advances	40.9	42.5	40.4	-0.5		-2.1	
Advances to MSME	76918	83067	97319	20401	26.5	14252	+17.2
% of MSME to Total Advances	12.9	13.5	14.6	+1.70		+1.1	
Agricultural Advances	121617	131037	127448	5831	4.8	-3589	-2.74
% of Agri. Advances to Total Adv.	20.3	21.3	19.2	-1.1		-2.1	
Weaker Section Advances	91267	87745	97883	6616	7.3	10138	+11.6
% of WS Adv. to Total Advances	15.3	14.3	14.7	-0.6		+0.4	

- From the above table, it may be noted that there is a Y-o-Y growth of 10.4% in Deposits and 11.3% in Advances as on Dec. 2018 thereby the CD ratio has shown an improvement from 78.1% as on Dec 2017 to 78.7% as on Dec. 2018.
- Similarly, there is a positive growth of 5.56% in Deposits and 8.06% in Advances as on Dec. 2018 over March 2018. The CD ratio has also shown an improvement from 77% as on March 2018 to 78.7% as on Dec. 2018.
- The level of PSA in the State has increased from Rs.2,44,985 Crore as on 31.12.2017 to Rs.2,68,507 Cr. as on 31.12.2018. Similarly, there is a growth of Rs.6,836 Crore as on Dec 2018 over March 2018, which needs Improvement. However, the total PSA level to total advances reduced from 42.5% as 31.03.2018 to 40.4% as on Dec. 2018. However, the PSA level as on Dec. 2018 is above the mandatory level of 40%.
- The Agricultural advances have improved from Rs.1,21,617 Crore as on 31.12.2017 to Rs.1,27,448 Crore as on 31.12.2018, showing a y-o-y growth of Rs.5831 Crore (4.8%). However, there is a decline to the extent of Rs.3,589 Crore as on Dec 2018 over March 2018. This is mainly due to considerable decline in disbursement of Agricultural loans particularly the Crop loans as the farmers are not coming forward for renewal/ enhancement of existing loans as well as for fresh loans in view of the CLWS of the GoK. However, the level of Agricultural Advances to the total Advances in the state stands at 19.2% as on Dec. 2018 which is above the mandatory level of 18%.
- There is considerable improvement under MSME sector. The outstanding level has gone up by Rs.20,401 Crore from Rs.76,918 Crore as on Dec. 2017 to Rs.97,319 Crore as on Dec. 2018. Similarly, there is a growth of Rs.14,252 Crore from Rs.83,067 Crore as on March 2018 to Rs.97,319 Crore as on Dec. 2018.

- The Weaker Section Advances have shown good improvement from **Rs.91,267 Crore** as on **31.12.2017** to **Rs.97,883 Cr.** as on **31.12.2018** showing a growth of **Rs.6,616 Crore (7.3%)**. Similarly, there is a **growth of Rs.10,138 Crore** as on **Dec. 2018** over **March 2018**. The Weaker Section Advances level to the total advances in the state stands at **14.7%** as on **Dec. 2018** which is above the mandatory level of 10%.

Annexure No.	Description	Page No.s
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8	Bank wise disbursement and O/s Advances to Women, Ex-servicemen and Export	69
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AGENDA 4: REVIEW OF FINANCIAL INCLUSION INITIATIVES, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY

4 (a): Branch Network:

(in numbers)

Particulars	MAR-18	SEPT- 18	DEC-2018	Variation over SEPT 2018
1. Rural	4039	4033	4044	11
2. Semi-Urban	2441	2490	2531	41
3. Urban	2172	2235	2253	18
4. Metro	2155	2196	2226	30
Total	10807	10954	11054	100

- The number of bank branches has increased by 100 branches from 10954 as on 30.09.2018 to 11054 as on 31.12.2018.
- Similarly, the number of bank branches increased by 147 from 10807 as on 31.03.2018 to 11054 as on 31.12.2018.
- Further, the increase in number of branches is in all categories of the branches.

Bank wise No. of bank branches in the state is provided in Annexure-12 (page No.74)

4 (b): ATM Network:

(in numbers)

Particulars	MAR-18	SEPT- 18	DEC-2018	Variation over SEPT 2018
1. Rural	2270	2272	2238	-34
2. Semi-Urban	3450	3483	3569	86
3. Urban	4029	4107	4157	50
4. Metro	6874	6802	6828	26
Total	16623	16664	16792	128

- The number of ATMs has increased by 128 from 16664 as on Sept. 2018 to 16792 as on Dec 2018.
- Similarly, there is an increase in number ATMs by 169 from 16623 as on 31.03.2018 to 16792 as on 31.12.2018.
- However, there is a net reduction of 34 ATMs in rural area over Sept. 2018 mainly because closure of non profitable ATMs in Rural area by Canara bank (28), Union Bank of India (8), Karnataka Bank Ltd (6), Central Bank of India (4), Vijaya bank (2), SyndicateBank (2) and Axis Bank (1).
- Bank wise No. of ATMs in the state is provided in Annexure-13 (Page No.75)

4 (c) Issues concerning providing 24x7 security guards to ATMs/ Branches

SLBC would like to bring to the notice of the house on the above issue referred by some of the member banks and also LDMs about the decisions of the district police authorities.

- The banks and LDM of Hubballi have referred one such incidence wherein, the Commissioner of Police, Hubballi-Dharwad has instructed the banks operating in the district with regard to managing ATMs and bank branches which are coming in the way of smooth functioning of the bank branches, which are as under:
 - All Branches and ATMs are to be guarded 24 x 7.
 - All ATMs are to be fitted with high resolution CC TV cameras covering inside and outside the ATMs.
 - All ATMs are to be fitted with standalone ATM burglar alarms.
 - Banks are advised to empty the cash in ATMs, if they are kept closed.
- While banks have confirmed that all ATMs are already fitted with high resolution CC TV cameras covering inside and outside the ATMs, they have expressed that posting of 24x7 guarding to all ATMs will force the banks to shut down the ATMs in view of exorbitant increase in cost of guarding on one hand and very few number of hits on the other hand which is not economically viable.
- Even if the ATMs are closed in night hours when there will not be any hits, Commissioner of Police are insisting to take out the cash in the ATMs at the time of closure and load back again when they are opened. This instruction is straining the Branch functioning because of the fact that lot of work and time is involved in unloading and loading the cash every day which has security implications also.
- This type of instruction may also pressurize the banks to close down some of the rural ATMs where the number of hits are negligible.
- In this regard, GM-SLBC wrote to the CS, GoK to intervene in the matter. Immediately, the CS, GoK advised SLBC officials to meet ACS, Home Department, GoK. Accordingly, SLBC officials met ACS and explained the above issue in detail. Listening to the details of the issue, ACS immediately responded and assured SLBC officials that necessary instructions will be passed on to all the police commissioners not insist the banks to post guards at ATMs 24X7 and leave the issue to the banks based on the risk categorization guidelines of RBI.

SLBC, on behalf of all the member banks in the state thanks the CS, GoK and ACS, Home Department, GoK for their quick decision in addressing the bankers' issue.

4 (d): Status of opening of banking outlets in unbanked villages, CBS- enabled banking outlets at the unbanked rural centres (URCs)

As per the latest information, 6 centres remain as uncovered villages in the state as against 609 villages originally identified and allocated to various banks. The details are as under:

Sl.	Name of the Bank	No. of uncovered villages	No. of Banking outlets		
		Target	Already opened	Pending for opening	Remarks
1	Kotak Mahindra Bank	4	0	4	Asking for exemption which is not possible
2	Union Bank of India	2	0	2	No response
3	All other Banks	603	603	0	
	Total	609	603	6	

- From the above table, it is observed that the actual pendency in the State of Karnataka is just 6. The 6 villages pending for opening of banking outlets are:
- 4 belong to Kotak Mahindra Bank. Kotak Mahindra Bank requested SLBC to exempt them for opening of BC outlets in these 4 pending centres. However, SLBC could not consider their request favourably as it is beyond the purview of SLBC. As such, SLBC requested Kotak Mahindra Bank to engage BCs in all the 4 pending locations immediately. These 4 pending villages are (1) Alagumole of Kollegal taluk of Chamarajanagar District, (2) Karya village of Nanjanagud taluk of Mysore district, (3) Kamankeri of Basavana Bagevadi taluk, (4) Gornal village Indi taluk both of Vijayapura district.
- 2 belong to Union Bank of India. Union Bank has not responded to the various mails from SLBC with regard to the opening of BCs. SLBC again requests them engage BCs in these 2 villages immediately. These 2 pending villages are (1) Jambal Dinni of Devadurga Taluka of Raichur district, (2) Halasangi village of Indi Taluka of Vijayapura district.
- In the SLBC steering sub-committee meeting on 12.02.2019 when this point came for discussion, the GM, RBI assured SLBC to intervene in the matter by writing letters to the concerned branches to engage BCs at the earliest so that SLBC can report 100% compliance to the DFS, GOI.

4 (e): Status of opening of Brick and mortar branches in villages having Population of 5000 and more:

Time and again SLBC has been pursuing the member banks to open Brick and Mortar branches in all the villages having population of 5000 and more. However, still 56 villages having population of 5000 & more are pending for opening of bank branches. The bank wise list of these 56 villages is as under:

Sl	Name of the Bank	No. of villages with 5000 & above population allotted for opening of branches	No. of villages pending for opening of branches
1	State Bank of India	31	1
2	Karnataka Bank Ltd	10	9

3	Vijaya Bank	23	7
4	Canara Bank	6	4
5	Indian Overseas Bank	4	4
6	Corporation Bank	3	3
7	Punjab National Bank	2	2
8	Union Bank Of India	2	2
9	Kotak Mahindra Bank Ltd	2	2
10	Bank of Baroda	1	1
11	Bank of Maharashtra	1	1
12	Indian Bank	1	1
13	UCO Bank	1	1
14	Federal Bank Ltd.	1	1
15	Axis Bank Ltd	1	1
16	Syndicate Bank	32	0
17	Bank of India	1	0
18	KGB	12	0
19	PKGB	34	0
20	KVGB	42	0
Total		210	56

- As per RBI guidelines, Brick and Mortar branches are to be opened in all the villages with "5000 and above population" which is mandatory. Hence, SLBC requests all the above 15 banks to open Brick and Mortar Branches in 56 pending villages at the earliest without fail and confirm the same to SLBC.
- This point is repeatedly coming in the SLBC meetings as an agenda but as on date there is no progress. SLBC requests the house to have a thorough discussion on this issue so that the issue can be brought to a logical end at the earliest.
- The list of 56 pending villages are reproduced here below for immediate reference of the members of the house:

Sl.	District Name	Taluka	Village Name	Population (2011 census)	Name of the Bank to who have to open branches in these villages are allocated
1	Bidar	Basavakalyan	Partapur	5077	Canara Bank
2	Tumkur	Sira	Hemdore	5,029	Canara bank
3	Tumkur	Sira	Nadur	6,300	Canara bank
4	Uttara Kannada	Bhatkal	Heble	11,854	Canara Bank
5	Bagalkot	Jamkhandi	Siddapur	5,058	Corporation Bank
6	Dakshina Kannada	Sulya	Ajjavara	6,965	Corporation Bank
7	Dakshina Kannada	Sulya	Aletty	8,229	Corporation Bank
8	Chitradurga	Hiriyur	Kanajanahalli	7518	Vijaya Bank
9	Dakshina Kannada	Bantval	Maninalkur	5,106	Vijaya Bank
10	Dakshina Kannada	Bantval	Ammunje	5,193	Vijaya Bank
11	Dakshina Kannada	Bantval	Kedila	5,577	Vijaya Bank
12	Dakshina Kannada	Puttur	Olamogru	5,845	Vijaya Bank
13	Dakshina Kannada	Puttur	Keyyur	5,883	Vijaya Bank
14	Dakshina Kannada	Puttur	Madnooru	5,062	Vijaya Bank
15	Bagalkot	Jamkhandi	Hangandi	6,438	State Bank of India

16	Bangalore Rural	Nelamangala	Vajarahalli	5637	State Bank of India
17	Bellary	Hospet	Danapuram	7,256	State Bank of India
18	Bellary	Sandur	Bhujanganagar	5,535	State Bank of India
19	Bellary	Kudligi	Badaladuku	5,410	State Bank of India
20	Bellary	Kudligi	Moraba	5,177	State Bank of India
21	Bidar	Homnabad	Kankatta	5554	State Bank of India
22	Chamarajanagar	Yelandur	Yeriyur	5,129	State Bank of India
23	Chamarajanagar	Kollegal	Kongarahalli	7,869	State Bank of India
24	Chamarajanagar	Kollegal	Huthur	8,580	State Bank of India
25	Chitradurga	Chitradurga	Medehalli(Part)	5773	State Bank of India
26	Gulbarga	Chitapur	Martur	5,027	State Bank of India
27	Raichur	Devadurga	Kelgin Irabgera	5,765	State Bank of India
28	Tumkur	Chiknayakanhalli	Kenkere	5,082	State Bank of India
29	Kodagu	Somvarpet	Mullusoge	9,189	State Bank of India
30	Bijapur	Indi	Hirebevanur	6,075	State Bank of India
31	Raichur	Lingsugur	Kotha	5,229	State Bank of India
32	Gulbarga	Gulbarga	Jaferabad	5,354	Bank of Baroda
33	Bagalkot	Jamkhandi	Adihudi	5,407	Bank of Maharashtra
34	Bijapur	Bijapur	Aliyabad	5,882	Indian Bank
35	Bangalore	Bangalore North	Kachohalli	8347	IOB
36	Bangalore	Bangalore South	Agara	7758	IOB
37	Chitradurga	Molakalmuru	Konsagara	6804	IOB
38	Uttara Kannada	Ankola	Bhavikeri	8,160	IOB
39	Chamarajanagar	Chamarajanagar	Amachavadi	7,221	PNB
40	Yadgir	Shahpur	Kurkunda	5,000	PNB
41	Bijapur	Bijapur	Baratagi	5,429	UCO BANK
42	Belgaum	Athni	Balligeri	5,096	Union Bank of India
43	Bellary	Hospet	Papinayakanahalli	6,957	Union Bank of India
44	Bellary	Hadagalli	Kalvi West	6,626	Karnataka Bank
45	Bijapur	Bijapur	Jalageri	6,643	Karnataka Bank
46	Dakshina Kannada	Bantval	Balepuni	5,619	Karnataka Bank
47	Dakshina Kannada	Bantval	Ira	7,376	Karnataka Bank
48	Dakshina Kannada	Bantval	Golthamajal	6,377	Karnataka Bank
49	Dakshina Kannada	Bantval	Kepu	6,166	Karnataka Bank
50	Dakshina Kannada	Puttur	Koila	5,961	Karnataka Bank
51	Tumkur	Pavagada	Byadanur	5,199	Karnataka Bank
52	Yadgir	Shorapur	Yalgi	5,250	Karnataka Bank
53	Bidar	Bhalki	Dhanura	5203	Kotak Mahindra Bank Ltd
54	Bidar	Bidar	Amlapur	5060	Kotak Mahindra Bank Ltd
55	Dakshina Kannada	Beltangadi	Koyyur	5,130	Federal Bank Ltd
56	Bidar	Basavakalyan	Yerandi	5405	Axis Bank

4 (f): Review of operations of business correspondents–hurdles / issues involved:

As on	Total No. of BC locations	No. of active BCs available	No. of inactive BCs	No. of BCs resigned
143 rd SLBC	6155	5892	263	27
144 th SLBC	6178	6004	174	17

From the above table, it may be noted that:

- The total number of BCs increased by 23 from 6155 as at 30.09.2018 to 6178 as at 31.12.2018 in the state and all are provided with Micro ATMs,

- Of these 6178 BCs, 6004 BCs are active and doing transactions through Micro ATMs.
- There are 174 BCs who are inactive of which 17 BCs have resigned. The concerned banks are requested to activate the inactive BCs and engage new BCs immediately in the locations where the existing BCs have resigned.

The bank wise details of inactive BCs and places where BCs have resigned are as under:

Sl	Name of the bank	Total No. of BC locations	No. of inactive BCs	No. of BCs resigned
1	SBI	1814	8	0
2	Kaveri Gramin Bank	419	25	0
3	Canara Bank	566	42	14
4	KVGB	528	48	0
5	PKGB	881	18	0
6	Bank of Baroda	63	5	0
7	IOB	63	5	0
8	Union Bank of India	80	5	0
9	Kotak Mahindra Bank	59	5	0
10	Bank of Maharashtra	17	4	0
11	Karnataka Bank Ltd.	83	4	0
12	Andhra Bank	2	2	2
13	Indian Bank	22	2	0
14	PNB	15	0	1
15	Central Bank of India	34	1	0
16	All other Banks	5712	0	0
	Total	6178	174	17

DFS is critically monitoring the functioning of BCs to ensure activation of all inactive BCs either by activating existing BCs or by replacing with new BCs wherever essential. SLBC requests the member banks to complete this exercise by 28.02.2019 under information to SLBC to report NIL pendency to DFS.

4 (g) Providing space in GPs for functioning of BCs:

KVGB vide their mail dated 01.01.2019 has informed that, their 35 BCs have not been provided the space for functioning in the GPs. When SLBC referred this to e-Governance department, they have informed that the issue has already been taken up with the concerned department and have assured the same will be resolved.

4 (h): Opening of branches in "Aspirational Districts":

Status of opening of bank branches in the "Aspirational Districts" is as under:

Name of the Aspirational District	Sl.	Name of the Village	Population as per 2011 Census	Bank to which the village allotted	Remarks
Raichur	1	Kelgin Irabgera of Devadurga Block	5765	SBI	SBI has reported that they got BIC and they are in search of premises for opening the branch at the earliest.
	2	Kotha of Lingsugur block	5229	SBI	SBI has already initiated the process and the branch is expected to open shortly.
	3	Anwari village of Lingasugur block	5365	Syndicate Bank	Already opened
	4	Idapanuru of Raichur block	5516	PKGB	Yet to begin the process
Yadgir	5	Honagera of Yadgir block	4406	PKGB	Yet to begin the process
	6	Yelheri of Yadgir block	4214	PKGB	Process has been started and will be opened shortly
	7	Kanne Kollur of Shahapur block	4226	Canara Bank	Yet to begin process
	8	Kurkunda of Shahpur block	4216	PNB	Yet to begin process

SLBC requests the above banks to open the bank branches at the earliest to enable SLBC to inform the DFS, GOI accordingly.

4 (i) Issues related to connectivity:

The department of Telecommunications has confirmed that connectivity issues have been resolved in all the BC locations in the state. However, they have requested SLBC to refer to them the list of BC locations where connectivity issues are noticed so as to resolve the same at the earliest. However, no banker has reported any connectivity issues to SLBC after 143rd SLBC meeting. SLBC has confirmed this aspect to RBI also.

4 (j): Status of rollout of Direct Benefit Transfer in the state. Aadhaar seeding and Authentication

4 (j) 1: MGNREGA:

As per the information provided by the dept.:

- There are 66,39,568 MGNREGA workers' accounts in the state.
- Of which, 36,91,953 accounts have been converted into Aadhaar Based Payment which works out to 55.61% as on 11.02.2019.
- Banks and the concerned govt. officials are requested to ensure that the remaining 29,47,615 accounts are also converted into Aadhaar Based Payment accounts at the earliest.

District wise details are furnished in Annexure-14 (Page No. 76)

4 (j) 2: Social Security Pensions:

- The dept. has informed that there are 60.77 lakh Social Security Pension beneficiaries in the State who receive pension through banks and post offices.
- Of which, 42.56 lakh beneficiaries are seeded with Aadhaar numbers.
- However, only 13.12 lakh beneficiaries are having bank accounts and drawing pensions through banks.
- Out of 13.12 lakh pensioners' bank accounts, only 5.67 lakh accounts are mapped with NPCI as on 31.12.2018.

The GoK has taken a decision to release the pensions only through DBT towards credit of Aadhaar seeded accounts. Hence, the controlling offices of all the member banks in the state are also requested to direct their branches to ensure opening of accounts of all the beneficiaries and to map with NPCI at the earliest.

4 (k) 1: Progress under Aadhaar/Mobile seeding of operative CASA a/cs as on 01.02.2019

(Figures in Lakh)

As on	No. of operative CASA A/cs	No. of CASA A/cs seeded with Aadhaar	% of Aadhaar seeding	No. of CASA A/cs Aadhaar authenticated	% CASA A/cs Aadhaar authenticated	No. of operative SB A/cs seeded with mobile No.	% of seeding
2.11.2018	746.52	617.49	82.72%	394.59	52.86%	648.60	87.33%
1.02.2019	754.40	636.66	84.39%	400.57	53.10%	660.36	88.04%

The Bank-wise Progress under Aadhaar seeding of CASA accounts and Mobile seeding of SB a/cs in Karnataka state as on 1.02.2019 is furnished in the Annexure- 15 and 16 (Page No.77 and 78) respectively.

4 (k)2: Status of Aadhaar enrolment centres in banks in the state:

UIDAI, Bangalore has informed that against the targeted number of 927 centres for Aadhaar enrolment, 597 centres are active for the last 30 days. SLBC requests concerned banks to ensure activation of remaining centres.

Bank wise status of readiness of enrolment centres in Karnataka is provided as Annexure- 16 A (page No.79)

4 (l) 1: Review of inclusion of Financial Education in the School Curriculum, Financial literacy initiatives by banks (particularly digital financial literacy)

As per the RBI guidelines Circular RBI/2015-16/286 FIDD.FLC.BC.No.18/12.01.018 /2015-16 dated 14.01.2016, FLCs and rural branches of banks have to adopt a tailor made approach for different target groups Viz., farmers, Micro and Small Entrepreneurs, school children, SHGs, Senior citizens, etc. There should be adequate synchronization at the ground level between the different stakeholders viz. LDM, DDM of NABARD, LDO of RBI, District and Local administration, Block level officials, NGOs, SHGs, BCs, Farmers' clubs, Panchayats, PACS, village level functionaries etc. during the conduct of financial literacy camps.

Banks have implemented these directions and have conducted various activities through FLCs and rural branches. A Consolidated list of literacy camps conducted by FLCs and rural bank branches for the quarters ending June 2018, Sept.2018 and Dec 2018 is as under.

Type of Camps conducted	During the financial year 2018-19							
	1 st quarter		2 nd quarter		3 rd quarter		Cumulative up to 31.12.2018	
	No. of camps conducted	No. of people benefitted	No. of camps conducted	No. of people benefitted	No. of camps conducted	No. of people benefitted	No. of camps conducted	No. of people benefitted
Special Camps	3495	222104	2955	63263	1727	168862	8217	454229
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	4410	265347	3985	248620	5048	416065	13443	930032
Out of target specific camps, camps conducted for school children.	1189	29262	968	46464	1312	72160	3469	147886
Total	9094	516713	7908	358347	8087	657087	25129	1532147

- SLBC requests all the member banks to oversee the functioning of their sponsored FLCs and ensure that correct reports are submitted to SLBC.

Further, Finance department, GoK has observed that many FLCs are not functioning properly. SLBC once again requests the member banks to monitor the functioning of these centers at regular intervals and to advise their FLCs to conduct more number of Financial Literacy Camps in schools to create awareness among the students on Banking. In this regard, the representative from Canara Bank informed the members of steering committee that they are having an "App" to monitor the functioning of the FLCs. The GM SLBC requested the Canara Bank to share the details of the App put to use by them so that other member banks can also take the benefit of the App. The executive from Canara Bank is requested to update the house on the above issue.

4 (I) 2: Observations of DFS on the functioning of FLCCs and FLCs:

In the review held on 17.01.2019 with Banks, DFS observed the following as feedback on FLCC/FLCs:

1. Limited outreach of FLCCs (Financial Literacy and Credit Counseling Centres) / FLCs (Financial Literacy Centres).

- Limited coverage of FLCCs/FLCs: The FLCCs are not present at all levels i.e. district, block, town, city etc., mostly only one FLC/FLCC counsellor at the district thus limiting the FL efforts in rural areas.

- Limited coverage of banks by the FLCC/ FLC Counsellors. The FLCC/FLC counsellors are conducting FL camps predominantly at their respective bank's branches.
- It was observed that the FLCC/ FLC counsellors do not have access to dedicated vehicle facilities for transport. This poses a challenge for them to reach to remote areas.

2. FLC/FLCC counsellor mobility and remuneration:

- Restricted mobility of the counsellor at the FLCC/FLC as they are majorly the retired bank personnel.
- The perception of FLCC/FLC counsellor is that the remuneration for the job and allowances to conduct a camp in remote areas is not commensurate with the efforts they put in; hence they are not motivated to conduct camps.

3. The literacy material available with the FLCC/FLCs is limited:

All banks do not have printed leaflets in vernacular language, in most cases only RRBs (supported by NABARD) has such material.

- 4. Lack of proper planning of FL camps and coordination between Line departments (NRLM, NABARD, KVK etc.) and the FLCC/FLC counselor** results in overlapping of FL efforts at some places and absence in some.
- 5. Record keeping/ Data management is a major challenge.** Data relating to details of participants, topics covered are missing in most of the districts. Information on programmes coordinated/ conducted by other line departments is also not available with FLCCs/FLCC camps, and effective implementation of FL camps in the districts.

As such, DFS has advised the SLBC to request Controlling authorities of all the banks take note of the above and initiate necessary steps to improve the functioning of FLCCs and FLCs in the respective states.

- 4 (l) 3: Request of Jnana Jyothi FLC trust for providing rent free premises for housing the FLCs at Hanagal of Haveri district:**

Jnana Jyothi FLC trust which is running 45 FLCs in the state of Karnataka. They have identified 2 vacant rooms kept locked outside the building of the Hanagal taluk Panchayat office and have requested to allot the same to house their FLC, Hanagal which is presently functioning from a rented premises. SLBC requests the RDPR to advise ZP Haveri to allot the rooms to house the FLC, Hanagal.

4 (m): Creating awareness about various schemes, subsidies, facilities e.g. Crop Insurance, renewable energy:

In BLBC meetings, LDCMs are creating awareness among all the member banks who in turn give wide publicity for various govt. schemes and also highlight subsidy and crop insurance benefits among the customers. The BCs and FLCs are also playing major role in dissemination of information among the villagers on these schemes. Majority of member banks are conducting extension programmes through their branches and are giving wide publicity to various schemes.

SLBC is requesting all the member banks to submit a consolidated report on No. of camps conducted through FLCs, No. of extension programmes organised, No. of people attended/ benefitted through these programmes to SLBC at quarterly intervals so as to review the progress under this Agenda. However, no banks have submitted the above details so far. Hence SLBC once again requests all the member banks to submit a consolidated report on the above particulars in future.

4 (n) Carrying out public awareness campaign on State Road Transport buses:

All member banks are aware that as decided in the quarterly State Level Coordination Committee (SLCC) meeting held during October 2015, Chaired by the Chief Secretary, GoK, it was decided to educate the investors/ public and cautioning them of fraudulent/illicit schemes through advertisements in the vernacular language by displaying on BMTC/ KSRTC Buses and in Bus shelters across the State. The Chief Secretary, GoK vide their letter No.CS.653.CHS.2015 dated 3.10.2015 addressed to SLBC has advised to coordinate with all the Banks in the State to support the public awareness initiative through financial assistance from member banks as a part of CSR activity. The developments took place after this are as under:

- In response to this call, the banks totally contributed Rs 69.50 lakh @ Rs. 6.80 lakh each by Syndicate Bank, Canara Bank, Corporation Bank, SBH, SBI, SBM, Vijaya Bank, Bank of Baroda, Bank of India and KVGB and Rs.1.50 lakh by PKGB.
- In the SLCC meeting held on 1.08.2016, it was decided to carry out the campaigning initially in four districts viz., Bengaluru city, Mysuru, Belagavi and Kalburgi districts.
- This issue was placed in the 136th SLBC meeting dated 31.12.2016, a decision was taken to issue work order to in favour M/s Sai advertisers for putting advertisement 60 KSRTC buses in three districts viz., Kalburgi, Belagavi and Mysuru and in favour of M/s Pruthvi Outdoor Publicity LLP for 200 BMTC/KSRTC buses in Bengaluru for 3 months period.
- As per the decision taken in the 136th SLBC meeting as above, SLBC has issued work order vide Note No. 011/2017/2944/SLBC/F-107 dated 04.01.2017 to M/s. Sai Advertisers and to M/s Pruthvi Outdoor Publicity LLP for BMTC. Both of them successfully accomplished the task.
- Out of Rs.69.50 lakh contributed by various banks as discussed above, Rs.33.16 lakh was incurred for first stage campaign in four districts and the balance amount Rs.36.34 lakh (Rs.69.5 minus Rs.33.16) is remaining in CO: GAD admin account 0400.114.34.
- This was again discussed in the 140th SLBC held on 14.02.2018 and a decision was taken to go for second phase of publicity in 4 districts viz., Mangaluru, Shivamogga, Haveri & Vijayapura districts out of the remaining amount of Rs.36.34 lakh. The house has deliberated the issue and after studying the quotes of M/s. Sai Advertisers and M/s. Padmashree Advertisers a decision was taken to give work order in favour of M/s Sai Advertisers as they are the only approved Advertising agency from the Directorate of Advertising and Visual Publicity (DAVP), Govt. New Delhi for the purpose advertisements on BMTC/KSRTC in Karnataka State.
- As per the above decision, SLBC approved a note No. 034/2018/2944/SLBC dated 10.04.2018 to place work order to M/s. Sai Advertisers and M/s. Padmashree Advertisers initially in two districts viz., Mangaluru and Haveri 36 KSRTC buses each in these two districts involving an expenditure of Rs.17.84 lakh including GST.

- In the meantime, there were directions from RBI and GoK that SLBC has to ensure inclusion of "I-Viveka" website details in the publicity material to be advertised on the KSRTC buses under this campaign.
- In view of the above and also due to some other technical issues at the vendor level, there is a delay in placing the work order to the vendor. Now the vendor has expressed his willingness to carry out the work with the same terms and conditions at the same cost quoted earlier. Hence, SLBC has to issue work order to the vendor as per the decision already taken in the 140th SLBC and note already approved by the SLBC.
- With the above, background and based on the decisions already taken in the 140th SLBC meeting, SLBC seeks approval of the house for issuing work order to M/s Sai Advertisers to carryout publicity campaign by putting publicity material on 36 KSRTC buses each in two districts viz. Mangaluru and Haveri for three months period with a cost of Rs.17.84 lakh including GST and 36 KSRTC buses each in Shimoga and Vijayapura districts with a cost of .

4 (o): Progress under Social Security Schemes:

(No. of enrolments in lakh)

Scheme	O/s As on 31/03/2018			O/s As on 31/12/2018			Growth	
	Rural	Urban	Total	Rural	Urban	Total	No.	%age
PMSBY	29.98	42.66	72.64	34.40	45.24	79.64	7.00	9.64%
PMJJBY	13.57	19.95	33.52	15.01	21.09	36.10	2.58	7.70%
APY	2.59	3.07	5.66	9.12	6.75	15.87	10.21	180.39%
Total	46.14	65.68	111.82	58.53	73.08	131.61	19.79	17.70%

The performance of banks in all the three social security schemes during the first three quarters of FY 2018-19 is satisfactory. However, keeping in view the potential available, SLBC requests all the banks to give focused attention to extend the benefit of all these social security schemes to all eligible people in their area of operation on a campaign mode.

- The bank wise and district wise progress under all the above social security schemes as on 31.12.2018 is provided in Annexure 17 (page No. 80-81) and 18 in Page No. 82.
- Claims related information under PMSBY and PMJJBY schemes as on 31.12.2018 is also furnished in Annexure 19 in Page No. 83

4 (p): Progress under PMJDY:

(No. of Accounts in lakh):

Particulars	31.03.2018	30.06.2018	30.09.2018	31.12.2018	Variation over March 2018
Total No. of A/s opened	107.59	114.78	118.99	126.12	18.53
Total Aadhaar Seeded A/cs	81.47	92.33	96.02	96.92	15.45
No. of RuPay debit cards issued	92.46	94.36	96.12	100.89	8.43
No. of RuPay cards activated	64.50	59.72	59.24	57.85	-6.65

From the above table, it may be noted that there is a reduction in the total number of RuPay cards activated from 64.50 Lakh as on 31/03/2018 to 57.85 Lakh as on

31/12/2018. The reduction is mainly because of the decision of Canara Bank to deactivate the duplicate Rupay cards.

Bank wise details on the above parameters are provided in Annexure-20 (Page. 84)

4 (p) 1: Progress in disbursements under MUDRA scheme:

(Amount Rs. in Crore)

Scheme	Disbursements				Variation (Dec. 18 over Dec. 17)	
	Up to Dec 2017 of FY 2017-18		Up to Dec 2018 of FY 2018-19			
	Number	Amount	Number	Amount	Number	Amount
Shishu	2594710	6673.85	2822705	7543.47	227995	869.62
Kishore	231920	3757.06	364677	5448.63	132757	1691.57
Tarun	32668	2532.63	48879	3733.23	16211	1200.60
Total	2859298	12963.54	3236261	16725.33	257463	3761.79

The above table indicates that the number of entrepreneurs financed and also the amount financed under MUDRA scheme in all the 3 segments have shown good improvement during first three quarters of FY 2018-19 over first half year of FY 2017-18. As members are aware, ***the Karnataka state has been the forerunner in implementation of MUDRA scheme at all India level*** and expecting the number one position during current financial year also. SLBC thanks the all member banks and the departments for this splendid achievement. Government representative in steering committee requested the GM, SLBC to provide bank wise details under MUDRA scheme.

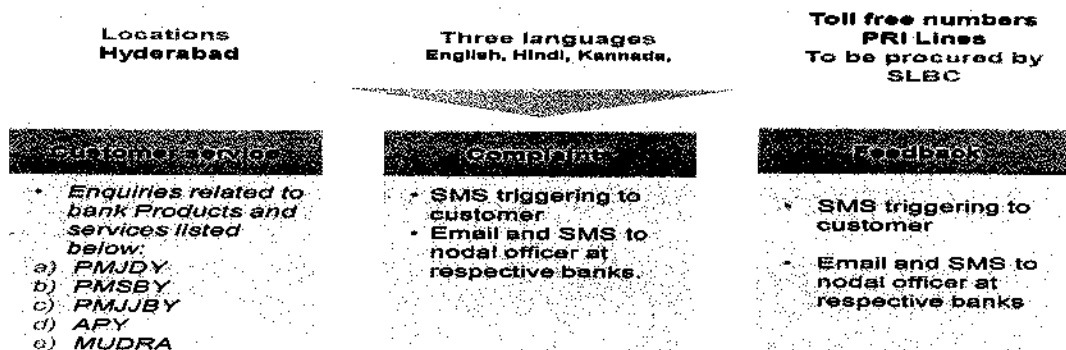
Accordingly, bank wise details are provided in the Annexure No.21 (Page No.85)

4(q): Providing add-on services through Toll Free Desk for addressing Public Grievances Redressal of Flag ship programmes like PMJDY, PMJJBY, PMSBY, APY, MUDRA and PMFBY:

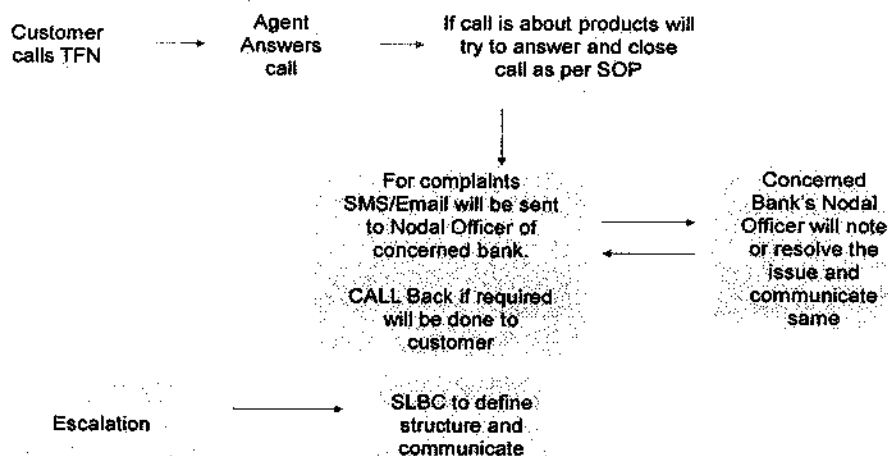
The issue of providing add-on services through Toll Free Desk for addressing Public Grievances Redressal of Flag ship programmes like PMJDY, PMJJBY, PMSBY, APY, MUDRA and PMFBY came up for detailed discussion in the SLBC sub-committee meeting held on 12.02.2019 as a special agenda. Among the participants, the IT officials from major banks also participated. The issue was deliberated at length and finally, to begin with, it was agreed to initiate the process of establishing the toll-free centre by appointing the staff to answer the queries of the public and later on to work out the modalities that are required to address the grievances of the public. The IT officials requested GM, SLBC to provide them the flow chart so as to arrive at consensus.

Immediately after the meeting, the officials of SLBC contacted the vendor and vendor has given the flow chart in connection with establishing the Toll Free Desk is furnished here below:

Contact center for SLBC



Contact center for SLBC



Contact center for SLBC

As per DFS, GOI the complaints to be registered on GRS of the concerned banks.

Suggestions:

SLBC should discuss with vendor to Integrate email with OGRS of respective Banks. Each bank has their own structure, hence a structure to be standardised for this purpose. SLBC should discuss with vendor for required development.

SLBC should discuss with Vendor for implementation of the project as per requirements and issue a Purchase Order for the same.

The details regarding the cost involved in setting up of the Toll Free Number and contributions to be made by the member banks are as under:

The vendor has informed that the cost of software and setting up of call centre with all the requisite logistics involves a onetime cost of about Rs.25.00 lakh and monthly recurring cost of about Rs.4.00 lakh per month for engaging services of qualified people and about Rs.2.00 lakh for usage of telephone lines. However, the cost of usage of net and telephone lines will vary according to level of usage.

- All major banks as listed hereunder shall contribute one time capital expenditure of Rs.25.00 lakh and also "revenue expenditure reserve" of Rs.18.00 lakh for three months period @ of Rs.6.00 lakh per month, to a separate account to be opened for this purpose to be operated by the SLBC.
- Quarterly report covering (1) the functioning of the centre, (2) the expenditure incurred on call centre and (3) the operations in the account shall be placed as one of the agenda in the quarterly SLBC meetings for the information of the members.
- The contribution towards one-time capital expenditure and reserve for monthly revenue expenditure shall be equally shared by the following major banks. All the banks having more than 100 branches in the state are selected which are (1) SBI, (2) Canara Bank, (3) Syndicate Bank, (4) Corporation Bank, (5) Vijaya Bank, (6) Andhra Bank, (7) BOB, (8) BOI, (9) CBI, (10) IOB, (11) OBC, (12) UBI, (13) Karnataka Bank, Ltd., (14) Kothak Mahendra Bank, (15) Federal Bank, (16) HDFC Bank Ltd, (17) Axis Bank Ltd, (18) ICICI Bank Ltd, (19) KGB, (20) PKGB and (21) KVGB. All these 21 Banks shall contribute totally Rs.43.00 lakh @ Rs.2.05 lakh each and transfer the amount to the account to be opened by the SLBC and the details of which will be communicated by the SLBC along with the proceedings of 144th SLBC meeting.
- The above 21 Banks shall contribute @ Rs.2.05 lakh to the new account to be opened and circulated along with the proceedings of the 144th SLBC meeting, (within a week of organizing 144th SLBC meeting) so that SLBC can submit a letter to the vendor to commence the process of setting up of "Call Centre" immediately and to ensure its functioning at the earliest.
- SLBC will circulate the details of the monthly expenditure incurred and paid to the vendor towards call centre operators, net and telephone bills and other miscellaneous expenditure, if any, immediately after payment of the same out of the funds contributed by 21 banks listed above and request them to remit their contribution to the same account so that the "revenue expenditure reserve" will remain in the account at all times to ensure timely payment of monthly bills.
- SLBC requests the house to approve the above so as to enable to proceed further in setting up of the toll free number at the earliest.

AGENDA 5.0: REVIEW OF CREDIT DISBURSEMENT BY BANKS

5(a): ACHIEVEMENT UNDER ACP of the state, Priority Sector Lending

The following table shows a comparative analysis of disbursement up to the quarter ending Dec 2018 of FY 2018-19 vis-à-vis disbursements up to the quarter ending Sept 2017 of FY-2017-18.

Sector	Annual Target 2017-18	Dec 2017		Annual Target 2018-19	Dec 2018	
		Achievement	% Ach.		Achievement	% Ach.
Short Term Loan	58563	28523	48.7	64972	26824	41.3
Agri Term Loan	28127	36042	128.1	33683	23931	71.1
Total Agri Loans	86690	64565	74.5	98655	50755	51.5
MSE/MSME	34703	46051	132.7	58756	59732	101.7
Export Credit	2327	664	28.5	2649	1211	45.7
Education	3857	1188	30.8	4604	977	21.2
Housing	16977	7756	45.7	16786	4306	25.7
Social Infrastructure	1101	143	13.0	1368	48	3.5
Renewable Energy	1599	187	11.7	1433	57	4.0
Other PSA	12766	3831	30.0	14392	1909	13.3
Total PSA	160020	124385	77.7	198643	118995	59.9

- The banks have disbursed Rs.26824 Crore under Short Term loans registering 41.3% achievement to the Annual target. This needs improvement as by December quarter, banks were expected to achieve 75% over the Annual target. As such, banks are requested to ensure higher credit flow both under fresh and renewals of KCCs.
- The banks have disbursed Rs.23931 Crore under Agricultural Term loans registering 71.10% achievement to the Annual target. However, compared to the same period of previous financial year, the term loan disbursements are less by Rs.12111 crore in absolute terms and 33.60% in percentage terms. All the banks are requested to ensure higher credit flow towards Agricultural Term loans in the remaining time before us so as to achieve the projected target for the FY 2018-19.
- The banks have disbursed Rs.59732 Crore under MSME registering 101.70% achievement to the Annual target. The higher level disbursements compared to same period of previous year is partially because of change in definition of MSME by RBI during the current financial year.
- Banks have shown poor performance under all other components of PSA viz., Export Credit, Education, Housing, Social Infrastructure and Renewable energy. SLBC requests all member banks to give focused attention to these sectors.
- SLBC verified the number of crop loan accounts and amount rephased during the first 3 quarters of the FY 2018-19. It is found that 1,12,326 crop loan accounts amounting to Rs.2641.42 Crore have been rephased which might have been reflected as term loan disbursements under agriculture. The Banks who have reported rephasing are as follows:

Name of the Bank	No. of accounts rephased	Amount in Crore
Canara Bank	105885	Rs. 2541.23
SBI	116	Rs. 9.78
PKGB	6155	Rs. 84.12
KVGB	99	Rs. 3.80
Vijaya Bank	6	Rs. 0.41
PNB	65	Rs. 2.09

- ACP achievement vis-à-vis target up to December 2018 quarter of FY 2018-19 and balance outstanding as on 31.12.2018 is provided in Annexure-22 (Page No.86).
- Bank wise & purpose wise level of achievement in PSA under Annual Action Plan up to December 2018 quarter is provided in Annexure-23 (Page No.87-88)
- Bank wise & purpose wise level of achievement in Non-Priority Sector Advances under Annual Action Plan up to December 2018 quarter is provided in Annexure-24 (Page No.89-90)

5 (b): Preparation of ACP for 2019-2020:

SLBC is hopeful that LDMs have already initiated steps for preparation of ACP for the FY 2019-2020. In this regard, SLBC requests LDMs and banks to ensure that the ACP is prepared considering the formation of new talukas and taking into account the deletion and addition of taluks if any into the particular district. Please note that this is very essential to review the implementation of ACP effectively in BLBC, DCC and DLRC meetings.

5 (c): Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes.

➤ PERFORMANCE UNDER GOVT SPONSORED SCHEMES FOR THE FY 2018-19

Latest position on implementation of various Govt. sponsored schemes for the financial year 2018-19 is furnished here below:

Sl.	Name of the Schemes	TARGET		Achievement		% Achievement	
		Physi cal	Finan cial	Physi cal	Finan cial	Physi cal	Finan cial
1.	PASHU BHAGYA as on 31.01.2019						
A	RKVY-SCSP Dairy	1240		82		6.6%	
	RKVY-SCSP-Sheep	720		667		92.6%	
	RKVY-SCSP-500 Broiler Poultry	248		136		64.8%	
B	RKVY-TSP-Dairy	563		13		2.3%	
	RKVY-TSP-Sheep	280		212		75.7%	
	RKVY-TSP-500 Broiler Poultry	124		65		52.4%	
C	Women Dairy	685		25		3.6%	
	(a) SCP Dairy	384		22		5.7%	
	(b) SCP Piggery	60		8		13.3%	
	(c) SCP Sheep	480		11		2.3%	
	(a) TSP Dairy	159		10		6.3%	
	(b) TSP Piggery	30		4		13.3%	
	(c) TSP Sheep	239		5		2.1%	

D	Milk Incentive-SCSP-Dairy	2000		161		8.1%	
	Milk Incentive-SCSP-Sheep	12252		200		1.6%	
	Milk Incentive-SCSP-500 broiler	250		125		50.0%	
	Milk Incentive-SCSP-Mobile meet stall	121		24		19.8%	
E	Milk Incentive-TSP-Dairy	700		70		10.0%	
	Milk Incentive-TSP-Sheep	5624		106		1.9%	
	Milk Incentive-TSP-500 broiler	125		62		49.6%	
	Milk Incentive-TSP-Mobile meet stall	61		8		13.1%	
	Sheep Board-SCSP-Sheep unit	356		267		75.0%	
	Sheep Board-TSP-Sheep unit	145		109		75.2%	
	Total	26846		2392		8.9%	

- The dept. has not submitted bank wise number of applications sponsored, sanctioned, rejected and pending for a meaningful review. SLBC requests the department to submit these details in future.
- Banks are requested to advise their branches to dispose the pending applications on priority to ensure achievement of targets before March 2019 positively.
- Letter of the department is provided as Annexure-25 (Page No.91-92)

Sl.	Name of the Schemes	TARGET		Achievement		% Achievement	
		Physi cal	Finan cial	Physi cal	Finan cial	Physi cal	Finan cial
2.	Dr. Babu Jagjivanram Leather Industries Dev. Corporation Ltd as on 31.12.2018						
A	Working Capital for Self Employment Scheme (Subsidy – Max. Rs. 50,000)	280	NA	105	NA	37.5%	NA
B	Establishment of Direct Sales Shop (Subsidy – Max Rs. 4.00 lakh)	120	NA	58	NA	48.3%	NA
	Total	400	NA	163	NA	40.75%	NA

- The dept. has reported that against target of 400, banks have sanctioned and disbursed 163 applications showing an achievement of 40.75%.
- However, they have not reported the bank wise details of number of applications sponsored and pending at various banks.
- Hence, bank wise review cannot be done in this SLBC.

District wise achievement is provided in Annexure-26 (Page No.93-94)

Amount in Crore							
Sl.	Name of the Schemes	TARGET		Achievement		% Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
3.	National Rural Livelihood Mission (NRLM) as on 31.12.2018						
A	SHG Bank Linkage Groups	415449	8001	352263	4753	84.8%	59.4%
B	Rajiv Gandhi Chaitanya Yojana (RGCY)	NA	NA	NA	NA	NA	NA
	total	415449	8001	352263	4753	84.8%	59.4%

Remarks: From the above table, it may be observed that:

	• Achievement in terms of number of groups financed under NRLM is excellent at 84.8%. • However, achievement in terms of amount is only 59.4% as the average finance per group is still low at Rs.1.35 lakh as against targeted level of Rs.1.92 lakh per group. • Banks are requested to increase the average finance per group to Rs.2.00 Lakh by extending finance for some income generating activities. Bank wise details are provided in Annexure-27 (Page No.95-96)							
	Amount in lakh							
Sl.	Name of the Schemes	TARGET		Achievement		% Achievement		
4.	KARNATAKA M.V. ST DEV. CORPN. as on 31.12.2018	Physi cal	Finan cial	Physi cal	Finan cial	Physi cal	Finan cial	
A	Self Employment Programme (SEP)	4286	NA	1490	519.13	34.8%	NA	
B	Dairy Scheme	450	NA	486	NA	108.0%	NA	
C	Skill Development Scheme	600	NA	129	NA	21.5%	NA	
D	ISB	925	NA	711	NA	76.9%	NA	
E	Tourist Taxi	1500	NA	625	NA	41.7%	NA	
	Total	7761	NA	3441	NA	44.4%	NA	
	• The department has reported that 1367 proposals are pending under SEP, 362 applications are pending under Skill development scheme, 191 proposals are pending under Tourist Taxi scheme. • The bank wise and district wise pendency details are provided in Annexure-28 (Page No.97-105) • SLBC requests all the banks to direct their branches to dispose all the pending proposals at the earliest and achieve the targets. LDMs shall critically review the progress in DLRC and DCC meetings and ensure achievement of targets. Further, the department has allocated additional target under TSP & Varun Special package for Mysore district. SLBC has communicated the same to LDM, Mysore vide letter No.45/2019/2944/SLBC/YAV/F-560 dated 17.01.2019 to allocate the same among the bank branches in the district. The letter received from the department and also letter addressed by SLBC to LDM, Mysore are provided as Annexures-29 (Page No.106-107)							
	Amount in lakh							
Sl.	Name of the Schemes	TARGET		Achievement		% Achievement		
5.	PMEGP as on 28.01.2019	Physi cal	Margin Money	Physic al	Margin Money	Physic al	Margin Money	
A	KVIC	846	2110	390	1642	46.0%	77.8%	
B	KVIB	876	2185	609	1653	69.5%	75.6%	
C	DIC	1054	2644	1051	2921	99.7%	110.5%	
	Total	2776	6939	2050	6216	73.9%	90.0%	
	• The department has reported that totally 9008 applications are still pending at various bank branches.							

	- The overall achievement is good both under physical (73.9%) and financial (90.0%). - SLBC requests all banks to direct their branches to dispose the pending cases and ensure achievement of targets at the earliest. The excess applications after achievement of 100% target may be returned by bank branches to the respective departments. The Bank wise and district wise details on achievement and pending applications are provided in the Annexure- 30 (Page No.108-111)

Amount in lakh							
Sl.	Name of the Schemes	TARGET		Achievement		% Achievement	
6.	DR. B.R AMBEDKAR DEV. CORPN as on 31.12.2018	Physical	Subsidy	Physical	Subsidy	Physical	Subsidy
A	SEP	4504	1576	2371	798	52.6%	50.6%
B	ISB Scheme	2666	9331	1820	6243	68.3%	66.9%
C	Tourist Taxi	2625	7875	1989	5886	75.7%	74.7%
D	Vruthi Kaushalya Dev Scheme	1050	1625	496	1221	47.3%	75.1%
	Total	12783	21837	6676	14148	52.2%	64.8%

	- The department has not provided the Bank wise pendency of the applications to review the progress under the captioned scheme. - The district wise target and achievement under various schemes of the department is provided in the Annexure-31 (Page No.112-116) Note: In the last SLBC meeting the issue regarding utilization of subsidy released by the Corporation during previous years came up for discussion. The Corporation has informed SLBC that they have released subsidy to various banks towards beneficiaries under ISB scheme. SLBC vide mail dated 01/09/2018 and followed by one more mail dated 24/09/2018 to LDMs of Bagalkot, Belgaum, Bellary, Chickballapura, Bidar, Chickmagalur, Dharwad, Gadag, Gulbarga, Haveri, Karwar, Kolar, Koppal, Raichur, Ramanagar and Yadgir districts to furnish the date and amount of loan in the XL format sent as an attachment to the referred mails. However, except 3 LDMs i.e. LDMs of Dharwad, Gadag and Bagalkot, there is no response from other LDMs in this regard. As such, the department is finding it very difficult to reconcile and submit the utilization status to their Ministry. Hence, controlling offices of all the banks referred above are once again requested to direct their Branches to furnish the date and amount of loan against each beneficiary to their LDMs as per the list already made available to LDMs. LDMs are also advised to coordinate with the branches and submit the duly filled list to the Corporation under a copy to SLBC at the earliest. The banks may note that if the above information is not submitted before 5th of March 2018, the department will not have any other option but to recall the subsidy already released.
7.	PMAY (Housing for All 2022) – CLS S Immediately after the discussions in the 143rd SLBC Meeting on this Agenda, the SLBC wrote letters to the member banks/ LDMs and requested them to sanction loans under PMAY

	scheme on priority. • The department reported that the number of beneficiaries sanctioned under the scheme stood at 12533 as at 31.01.2019. • Still, the list of about 1.40 lakh people in the state is available in the survey list who are aspiring to avail housing loans under PMAY. • SLBC requests all member banks to direct their branches to give focused attention in sanctioning loans under the scheme on priority basis. • However, some of the major banks expressed that the list in the portal is only the survey list and many people are not showing interest when their branches approach them to get the proposals. There is no provision in the portal to update this type of information so that the actual status can be reflected from time to time. • SLBC requests the department to make a provision in the portal to update the status by the bank branches as and when they find the person whose name is appearing in the portal is sanctioned with the loan/ not interested.

Amount in lakh							
Sl.	Name of the Schemes	TARGET		Achievement		% Achievement	
		Physi cal	Finan cial	Physi cal	Finan cial	Physi cal	Finan cial
8.	D. Devraj Urs BC Dev Corpn (Progress up to 31.01.2019)						
	Chaitanya Subsidy Scheme	3500	525	940	511	27%	97%
	Tourist Taxi / Goods Vehicle Purchase for BC Youth	0	0	0	0	0	0
	Vehicle Purchase for the youth belonging to Nomadic / Semi-Nomadic Tribes	0	0	0	0	0	0
	Vehicle purchase for the youth belonging to Madival Samaja	0	0	0	0	0	0
	Total	3500	525	940	511	27%	97%

	The department has reported that: • They have sponsored 3548 applications to bank branches in various districts. • Of which, banks have sanctioned 940 applications • 272 applications have been rejected • Thus, 2336 applications are pending with the bank branches. SLBC requests the member banks to direct their branches to achieve the targets. The department has informed that the pending applications of previous FY 2017-18 may also be considered for achievement of targets during the current financial year.

The Bank wise & district wise details are provided in Annexure-32 (Page No.117-119)																																																																																																										
Amount in lakh																																																																																																										
Sl.	Name of the Schemes	TARGET		Achievement		% Achievement																																																																																																				
		Physi cal	Finan cial	Physi cal	Finan cial	Physi cal	Finan cial																																																																																																			
9.	WEAVERS CREDIT CARD as on 31.01.2019																																																																																																									
	(MUDRA Scheme)	2390	NA	353	166.50	14.8%	NA																																																																																																			
	TOTAL	2390	NA	353	166.50	14.8%	NA																																																																																																			
- The Department of Handlooms has sponsored 2803 applications to various banks for financing Handloom weavers under MUDRA Scheme. - Banks have sanctioned 353 proposals and rejected 183 proposals. - Thus 2267 proposals are pending with various banks. - SLBC requests all the banks to direct their branches to dispose all pending proposals at the earliest and achieve the targets. LDMs shall critically review the progress in DLRC and DCC meetings and ensure achievement of targets. The district wise and Bank wise proposals pending is provided in the Annexure-33 (Page No.120-124)																																																																																																										
Amount in lakh																																																																																																										
Sl.	Name of the Schemes	TARGET		Achievement		% Achievement																																																																																																				
		Physi cal	Finan cial	Physi cal	Finan cial	Physi cal	Finan cial																																																																																																			
10.	CMEGP- as on 29.01.2019																																																																																																									
A	DIC	1800	3600	515	2727	28.6%	75.8%																																																																																																			
B	KVIB	1200	2400	258	1262	21.5%	52.6%																																																																																																			
	Total	3000	6000	773	3989	25.8%	66.5%																																																																																																			
In spite of sufficient number of proposals pending with the banks, the progress under the scheme as on 29/01/2019 is dismal: - Banks have sanctioned only 773 proposals out of 9308 proposals sponsored by KVIB and DIC. - Out of 773 proposals sanctioned, banks have disbursed only 20 proposals. - After sanction of 773 proposals and rejection of 229 proposals still 8306 applications are pending with various bank branches as detailed below. <table><tr><th>Sl.</th><th>Bank</th><th>Pendency</th><th>Sl.</th><th>Bank</th><th>Pendency</th><th>Sl.</th><th>Bank</th><th>Pendency</th></tr><tr><td>01</td><td>SBI</td><td>993</td><td>11</td><td>BOI</td><td>67</td><td>21</td><td>Allahabad Bank</td><td>6</td></tr><tr><td>02</td><td>PKGB</td><td>697</td><td>12</td><td>IOB</td><td>49</td><td>22</td><td>Andhra Bank</td><td>7</td></tr><tr><td>03</td><td>Canara Bank</td><td>499</td><td>13</td><td>Indian Bank</td><td>21</td><td>23</td><td>PNB</td><td>3</td></tr><tr><td>04</td><td>KVGB</td><td>535</td><td>14</td><td>BOB</td><td>32</td><td>24</td><td>OBC</td><td>7</td></tr><tr><td>05</td><td>Syndicate</td><td>528</td><td>15</td><td>CBI</td><td>33</td><td>25</td><td>HDFC</td><td>3</td></tr><tr><td>06</td><td>Karnataka</td><td>231</td><td>16</td><td>IDBI</td><td>17</td><td>26</td><td>ICICI</td><td>6</td></tr><tr><td>07</td><td>KGB</td><td>245</td><td>17</td><td>UCO Bank</td><td>21</td><td>27</td><td>Laxmi Vilas</td><td>3</td></tr><tr><td>08</td><td>Vijaya Bank</td><td>282</td><td>18</td><td>BOM</td><td>10</td><td>28</td><td>ING Vysya</td><td>2</td></tr><tr><td>09</td><td>Corporation</td><td>212</td><td>19</td><td>Axis Bank</td><td>11</td><td>29</td><td>Ratnakar Bank</td><td>2</td></tr><tr><td>10</td><td>Union Bank</td><td>87</td><td>20</td><td>Dena Bank</td><td>3</td><td>30</td><td>Federal</td><td>11</td></tr></table> SLBC requests all the banks to direct their branches to dispose all pending proposals at the earliest and achieve the targets. LDMs shall critically review the progress in DLRC and DCC meetings and ensure achievement of targets.								Sl.	Bank	Pendency	Sl.	Bank	Pendency	Sl.	Bank	Pendency	01	SBI	993	11	BOI	67	21	Allahabad Bank	6	02	PKGB	697	12	IOB	49	22	Andhra Bank	7	03	Canara Bank	499	13	Indian Bank	21	23	PNB	3	04	KVGB	535	14	BOB	32	24	OBC	7	05	Syndicate	528	15	CBI	33	25	HDFC	3	06	Karnataka	231	16	IDBI	17	26	ICICI	6	07	KGB	245	17	UCO Bank	21	27	Laxmi Vilas	3	08	Vijaya Bank	282	18	BOM	10	28	ING Vysya	2	09	Corporation	212	19	Axis Bank	11	29	Ratnakar Bank	2	10	Union Bank	87	20	Dena Bank	3	30	Federal	11
Sl.	Bank	Pendency	Sl.	Bank	Pendency	Sl.	Bank	Pendency																																																																																																		
01	SBI	993	11	BOI	67	21	Allahabad Bank	6																																																																																																		
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04	KVGB	535	14	BOB	32	24	OBC	7																																																																																																		
05	Syndicate	528	15	CBI	33	25	HDFC	3																																																																																																		
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10	Union Bank	87	20	Dena Bank	3	30	Federal	11																																																																																																		

Bank wise and district wise details are provided in Annexure-34 (Page No.125-135)								
Amount in lakh								
Sl.	Name of the Schemes	TARGET		Achievement		% Achievement		
		Physi cal	Finan cial	Physi cal	Finan cial	Physi cal	Finan cial	
11.	National Urban Livelihood Mission (NULM) as on 31.12.2018							
A	Self-Employment							
	a) SEP-Individual	2800	22400	962	907	34.4%	4.1%	
	b) SEP-Groups	320	12800	161	282	50.3%	2.2%	
B	SHG Bank Credit Linkage	2000	8000	1012	150	50.6%	1.9%	
	Total	5120	43200	2135	1339	41.7%	3.1%	
- The Dept. of Municipal Administration, GoK has reported that totally they have sponsored 7360 applications to various bank branches in the state. - Out of which, banks have sanctioned 1478 applications and rejected 207 applications. - Thus, 5675 applications are still pending with various banks. - SLBC requests all the member banks to direct their branches to dispose the applications at the earliest and achieve the targets. The bank wise pending applications are provided in Annexure-35 (Page No.136-140) SLBC vide letter dated 29.10.2018 already communicated to all Banks regarding identification of DAY-NULM loans in Banks CBS and to make certain changes in product code to map with the PAISA web portal of the department. However, no progress is observed till date. SLBC once again request to direct their branches to complete the task at the earliest. SLBC has received the guidelines on processing interest subvention under DAY-NULM scheme. Copy of the same is provided as Annexure 35 A (page No.141-144)								
Amount in lakh								
Sl.	Name of the Schemes	TARGET		Achievement		% Achievement		
		Physi cal	Finan cial	Physi cal	Finan cial	Physi cal	Finan cial	
12.	KARNATAKA MINORITY DEV. CORPN. (KMDC) as on 31.12.2018							
a)	SEP Scheme	3599	3200	1047	1560	29.1%	48.8%	
b)	Minorities Taxi Welfare Scheme	633						
c)	Automobile Training & Loan	64						
d)	Bidari Craft Loan (Bidar District)	40						
E)	Vruthi Protsaha Scheme	3000	3000	480	480	16.0%	16.0%	
	Total	7336	6200	1527	2040	20.8%	32.9%	
The department has introduced a new scheme called Vruthi Protsaha Scheme and communicated targets vide their letter dated 02.02.2019. SLBC communicated these targets to the LDMs with a request to re-allocate the targets to the potential branches in the district vide letter dated 05.02.2019. Letters of the department and SLBC along with scheme details are provided in								

Annexure-36 (Page No. 145-153)							
Amount in lakh							
Sl.	Name of the Schemes	TARGET		Achievement		% Achievement	
13.	KARNATAKA STATE WOMEN DEV. CORP.	Physi cal	Finan cial	Physi cal	Finan cial	Physi cal	Finan cial
a)	Udyogini	1546	1085	301	350		
	Total	1546	1085	301	350		
- The department has reported that they have sponsored 1892 applications to bank branches in various districts - Of which, banks have sanctioned 301 applications and rejected 145 applications. - Thus, 1446 applications are pending with various branches. - The department has not made available the bank wise pendency to review at SLBC and thus SLBC requests the department officials to make available the bank wise pendency in future to enable SLBC to review its performance. SLBC also requests the member banks to instruct their branches to sanction the eligible loans and achieve the target under the scheme well before March 2019.							
The district wise details are furnished in Annexure-37 (Page No.154-155)							
Amount in lakh							
Sl.	Name of the Schemes	TARGET		Achievement		% Achievement	
14.	KARNATAKA BHOVI DEV. CORPORATION as on 31.12.2019	Physi cal	Finan cial	Physi cal	Finan cial	Physi cal	Finan cial
I.	SEP Scheme – Unit Cost	No.	Amt. lac	No.	Amt. lac	No.	Amt. lac
a)	Up to Rs. 3.50 lac subsidy	136	476				
b)	Rs.3.51 lac to 5.00 lac subsidy	100	500				
II	LIFT IRRIGATION						
	With a subsidy of Rs. 5.00 Lacs	20	100				
III	Ganga Kalyana	533	1724				
IV	Micro Credit	2000	200				
	Grand Total	2789	3000				
In spite of repeated reminders, the department has not provided any data regarding the applications sponsored and progress under the scheme. Hence, there will be no review on this scheme. SLBC once again requests the department to submit the requisite data to SLBC for a meaningful review.							

5 (d): CREDIT FLOW TO MINORITY COMMUNITIES

Amounts Rs. In Crore:

O/s as at 31.03.2018			O/s as at 31.12.2018			Variation over March 2018	
No. of A/cs	Amount	%age to total PSA	No. of A/cs	Amount	%age to total PSA	No. of A/cs	Amount
1454211	35198	13.45	1928067	39221	14.61	473856	4023

- There is a growth of Rs.4023 Crore (11.42%) in advances to minority communities as at Dec 2018 over March 2018.
- The share of advances to minority communities in total PSA has increased from 13.45% as at March 2018 to 14.61% as at 31.12.2018.

- SLBC is hopeful that with the same trend, the share of minority community advances in the state will surpass the mandatory level of 15% soon.

Bank wise disbursement and balance outstanding to Minority Communities as on 31.12.2018 is furnished in Annexure-38 (Page No.156)

The Bank wise and religion wise advances to Minority Communities as on 31.12.2018 is provided as Annexure-39 (Page No.157-160.)

5 (e): FLOW OF CREDIT TO MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS

The outstanding level of credit to minority communities in the identified Districts as at Dec. 2018 is as follows:

Name of the District	Amount Rs. in Crore					
	Bidar		Kalburgi		Dakshina Kannada	
	Sept 2018	Dec 2018	Sept 2018	Dec 2018	Sept 2018	Dec 2018
O/s advances under Priority Sector Credit	4493	4257	6730	7568	13976	13990
Lending to Minority Community	962	968	1700	1865	4563	4581
% of Minority Community Lending to PSA	21.41	22.74	25.26	24.64	32.64	32.75
Mandatory level of advances to Minority Communities out of total PSA	15%					

From the above table, it may be observed that:

- The flow of credit to minority communities in all the three minority community concentrated districts has surpassed the mandatory level of 15% of total Priority Sector Advances of respective Districts.
- While SBI is the Lead Bank in Bidar and Kalburgi districts, Syndicate Bank is the Lead Bank in Dakshina Kannada District.

5 (f): KCC loan, Crop insurance under PMFBY

KCC Loans:

- From the data, it is observed that 22,60,385 cards are issued up to Dec 2018 quarter of FY 2018-19 amounting to Rs.18,630.16 Crore (including renewals). The cumulative outstanding number of KCCs stood at 50,04,193 with an outstanding amount of Rs.55,708.55 Crore.

Bank wise data under KCC/Crop loan for the FY 2018-19 as at 31.12.2018 is provided in the Annexure-40 (Page No.161).

District wise data under KCC/Crop loan for the FY 2018-19 as at 31.12.2018 is provided in the Annexure-41 (Page No.162).

- In addition to Crop loans, Banks have also extended pledge loans to the 2092 farmers in the state involving an amount of Rs.230.22 Crore up to Dec 2018 quarter of financial year 2018-19. The cumulative outstanding number of pledge loans stood at 4970 with an outstanding amount of Rs.516.47 Crore.

Bank wise data on Pledge loans to farmers against National Warehouse Receipts is provided in Annexure 42 (Page No.163)

5. (g) Special Drive to saturate farmers in extending KCCs in a campaign mode:

The Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), GOI has decided to launch a special drive on campaign mode with an objective to saturate the farmers under the KCC scheme. In this context, the DAC&FW is separately requesting state governments to organize camps village-wise or bank branch-wise to facilitate farmers in completing KCC application forms with supporting documents including land records and hand them over to respective Bank branches.

Keeping in view the importance of the campaign to saturate farmers under KCC, SLBC requests the member banks to adopt the following strategies:

- a. Banks to advise all their Lead District Managers to actively associate with the state/district administration and coordinate with various SCBs, RRBs and Cooperative Banks in organising the village-wise or bank branch-wise camps. The District Level Bankers Committee (DLBC) should decide the modalities of the camps and the dates accordingly. Banks to ensure that an executive from the concerned banks may actively associate during these camps.
- b. Banks to ensure that, in the branches, dedicated desks are set up for receiving the forms and providing appropriate guidance to the farmers, so as to ensure prompt processing and approvals.
- c. Banks to advise their branches to see that, in case of eligible farmers who have an existing bank account but not a KCC, the KCC should preferably be issued by the their branch in which he or she has an account. In case the eligible farmer does not have a bank account, then the same shall be opened by the farmer in any branch as per his/her choice.
- d. The banks should advise their branches to make use of the simplified common application forms circulated by Indian Banks Association vide their circular no. SB/Cir/AGRI/480 dated 09.06.2016 and widely disseminated in local language.
- e. Branches shall ensure that eligible farmers are issued KCCs within two weeks of the submission of completed application forms.
- f. The Indian Banks Association, vide letter no. SB/Cir/KCC/2018-19/6778 dated 04.02.2019 (copy enclose), has issued an advisory guideline to all the banks to waive the processing documentation, inspection, ledger folio charges and all other service charges of KCC/ crop loans up to Rs. 3.0 lakh, keeping in view the hardship and financial distress of small and marginal farmers. Banks should advise their branches to follow the above guidelines while processing the applications for issue of KCC.

Further, the Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), GOI, has requested the banks to see that the timely issue of KCCs under this drive shall be closely monitored at the level of an Executive Director to be nominated as Nodal Officer. SLBC requests all the member banks to comply with the above guidelines of GOI.

Letter received DFS, GoI with letter of IBA are enclosed as Annexure-43 (page No.164-166)

5 (h): PMFBY

5 (h).1: The enrolment under PMFBY Rabi & summer 2018-19 as on 09/01/2019 is as under:

GoK has issued the notification dated 01/10/2018 on PMFBY for Rabi and Summer 2018-19 seasons. This notification has been communicated to all member banks by SLBC to advise their branches to cover all notified crops of loanee farmers and also non-loanee farmers whenever they approach the branches.

The number of enrolments as on 09/01/2019 under these schemes is as under:

Scheme	Rabi & Summer 2018-19 (Enrolments as on 09/01/2019)		
	Loanee (No.)	Non-Loanee (No.)	Total (No.)
PMFBY	53250	413831	467081
WBCIS	1122	4699	5821
Total	54372	418530	472902

All cut off dates of Rabi season are over and in case of summer, only one cut off date is remaining which will be due on 28/02/2019.

5(h).2: PMFBY-Kharif 2016 Claim Initiation/pendency:

Amount Rs. In Crore:

Name of the company	Claim initiated (no. farmers)	Claim initiated	Claim settled (no. of farmers)	Claim settled	Claim pending as on 30/11/2018	Claim pending as on 25/01/2019
USGIC	350481	504.36	321003	442.03	62.36	62.33
TATA AIG	341352	513.21	306875	469.56	46.97	43.67
Total	691833	1017.57	627878	911.59	109.33	105.98
Premium amount				1. Farmers share	149.67	
				2. State Govt. Share	320.09	
				3. Central Govt. Share	320.09	
				Total Premium	789.85	

- The claim pendency has reduced by a nominal amount of Rs.3.35 Crore from Rs.109.93 Crore as on 30.11.2018 to Rs.105.98 Crore as on 25/11/2019.
- The Department has informed that the above claim settlements are pending for want of clarification/decisions from Govt. of India in respect of three major issues and four minor issues as detailed below:
 - Paddy-Rice issue** where the pendency is to the extent of Rs.66.00 Crore
 - "Minor to Major" and "Major to Minor" Crop categorization issue** where the pendency is to the extent of Rs.11.75 Crore
 - Newly formed IUs issue** where the pendency is to the extent of Rs.12.69 Crore.

It may be noted that in view of long pendency in settling the claims on many occasions, the farmers lost their patience and staged dharanas and agitations in front of the branches and disturbed normal functioning of branches. Therefore, immediate settlement of all these long pending cases is very essential. SLBC requests once again the department and the insurance companies to settle the above claims at the earliest.

5 (h).3: PMFBY-Rabi 2016-17 Claim Initiation/pendency:

Amount Rs. In Crore:

Name of the company	Claim initiated (no. farmers)	Claim initiated	Claim settled (no. of farmers)	Claim settled	Claim pending as on 30/11/2018	Claim pending as on 21/02/2019
Shriram-GIC	309870	223.67	260293	167.18	55.66	56.49
AIC	625826	527.35	429737	434.12	96.47	93.23
UIIC	224200	121.03	114830	70.06	49.59	50.97
TOTAL	1159896	872.05	804860	671.36	201.72	200.69
Premium amount				1. Farmers share	65.63	
				2. State Govt. Share	280.15	
				3. Central Govt. Share	280.15	
				Total Premium	625.93	

- The pending claim amount has marginally reduced from Rs.201.72 Crore as at 30.11.2018 to Rs.200.69 Crore as at 21.02.2019.
- The major issue for the pendency is "Higher to Higher unit" issue due to non-conduct of sufficient number of crop cutting experiments.

SLBC requests the department and the insurance companies to settle the above remaining claims at the earliest.

5 (h).4: Summer 2016-17 Claim Initiation/pendency:

Name of the company	Claim initiated (no. farmers)	Claim initiated	Claim settled (no. of farmers)	Claim settled	Claim pending as on 30/11/2018	Claim pending As at 01.12.2018
Shriram-GIC	1569	3.38	1569	3.38	1.31	0
AIC	529	1.23	468	0.91	0.32	0.32
UIIC	693	1.21	0	0	1.21	1.21
TOTAL	2791	5.82	2037	4.29	2.84	1.53
Premium amount				1. Farmers share	0.54	
				2. State Govt. Share	1.32	
				3. Central Govt. Share	1.32	
				Total Premium	3.18	

The department officials have reported that the claims are under the process. Shriram GIC have settled all pending claims after last SLBC but there is no response from other two companies viz., AIC & UIIC. SLBC requests AIC & UIIC to settle the claims early.

5(h).5: Kharif 2017 Claim Initiation/pendency:

Amount Rs. In Crore:

Name of the company	Claim initiated (no. farmers)	Claim initiated	Claim settled (no. of farmers)	Claim settled	Claim pending as on 30/11/2018	Claim pending as on 02/01/2019
AIC	193983	268.79	193983	268.79	4.06	0
Bharthi AXA	48817	36.06	47579	35.07	0.99	0.99
UIIC	98177	127.43	95305	122.67	5.51	4.76
USGIC	170933	173.25	170008	170.85	9.90	2.41
TOTAL	511910	605.53	506875	597.38	20.46	8.16
Premium amount				1. Farmers share	203.03	
				2. State Govt. Share	752.94	
				3. Central Govt. Share	752.94	
				Total Premium	1708.91	

- The pending claim amount has considerably reduced from Rs.20.46 Cr. as at 30.11.2018 to Rs.8.16 Cr. as at 02.01.2019.
- The major reason for the pending claims is because of NEFT rejections due to discrepancies in "Account numbers" and "Threshold Yield issues". SLBC requests the department and the insurance companies to settle the remaining claims at the earliest.

5 (h) 6: PMFBY Claim issue of Tumkur District:

The CEO, ZP of Tumkur district vide letter dated 20.12.2018 reported that claims in respect of 9551 farmers of Tumkur district have been rejected by the insurance companies for various reasons under PMFBY Kharif 2017. The CEO has informed that the farmers have not received the claims due to not providing proof of debit of premium/ debiting of premium after cutoff date and other reasons as detailed below:

Sl	Bank name	Premium debited but date proof not received/ premium debited after cutoff date	Proposal forwarded to AIC Beyond 14 days	Data entry completed but not verified by branch manager	Not notified area	Verified but not forwarded to AIC	Premium amount not forwarded to AIC	Total
1	BOB	4	0	0	0	0	0	4
2	Canara Bank	1275	3	177	0	1	4	1460
3	Corporation Bank	6	1	0	0	0	0	7
4	Federal bank	0	99	0	0	0	0	99
5	KVGB	333	7	0	2	13	4	359
6	SBI	245	1127	6	0	4	0	1382
7	SBM	4122	1420	152	0	188	15	5897
8	Syndicatebank	2	0	0	0	1	5	8
9	DCC Bank	142	0	1	0	1	0	144
10	Vijaya Bank	6	0	0	0	0	0	6
11	CSC	0	0	183	0	0	0	183
12	PKGB	0	0	0	0	2	0	2
13	Bank of Maharashtra	0	0	0	0	1	0	1
	Total	6134	2657	519	2	211	28	9551

The CEO, ZP has attributed the non settlement of claims in above cases to negligence on the part of bank branches and requested SLBC to conduct an enquiry into the matter and take up with the concerned banks to make good the losses incurred by the farmers. They have also sent a letter to Agriculture department to calculate the bank wise claim amount involved in the above cases and they have sent the same to the concerned banks to make good the losses.

SLBC contacted some of the field level functionaries/branches and discussed about the reasons for the lapses. They informed that all the above claims are in respect of Non-Loanee farmers who turned up at the branches at the fag-end/ last day of the cutoff date and credited the premium to their SB accounts up to late hours. Thereby, the

branches could not debit the premium to SB accounts on the same day due to late hours and closure of CBS services. Further, there was pressure on the branches to accept the applications even in late hours as non-acceptance would have lead to law and order problem. SLBC also contacted the AIC who have also confirmed that more than 97% of the farmers in the above referred 9551 cases where claims have been rejected are non-loanee farmers.

In view of the genuine problems faced by the bank branches, SLBC requests the department to take a sympathetic view and pursue the insurance companies to settle the claims as a special case. The branch staff have worked beyond office hours for enrolment of loanee and non-loanee farmers in addition to the normal banking functions. Non-settlement of the claims and making the bank staff accountable will really affect their morale which may further affect the functioning of the branches.

In this regard, SBI has also sent a mail to the SLBC to take up the above issue with the department for settlement of the claims as the staff members though worked beyond office hours could not cope up with the pressure of non-loanees on the last day of the each cutoff date.

In the meantime, SLBC has received a letter from department of Agriculture informing about the amount of claim involved in the above 9551 cases. The total claim amount involved comes to Rs.6.81 Crore and the bank wise break up is as follows:

Name of the bank	Amount in Crore
SBI & SBM	Rs.4.76
Canara Bank	Rs.1.39
KGB	Rs.0.47
All other banks	Rs.0.19
Total	Rs.6.81

In all these cases, amount was available in non-loanee farmers' accounts but the branch could not transfer the amount to suspense account due to last minute submission of proposals and closure of CBS services beyond the office hours.

In this background, SLBC requests the department to pursue the insurance company AIC to settle the claims in the above cases as a special case. Further, in order to avoid last minute rush at the branches, SLBC requests to activate all CSCs to enroll the crop insurance proposals of Non-Loanees and exempt the banks to enroll the non-loanees so that they can only enroll the loanee farmers in a better manner. Alternatively, bank branches shall be given a minimum 10 days to debit premium from the accounts of the non-loanee farmers from each cutoff date.

5 (i) Grant of Education Loans:

During the review period of the FY 2018-19, various banks in the state of Karnataka have sanctioned Education loans to the tune of Rs.1645 Crore covering 83529 students as against the annual financial target of Rs.6027 Crore under both priority and non-priority segments. The performance of banks in lending under Education loans is not up to the mark, as the percentage of achievement v/s target works out to 28.8% only. Banks are requested to organise Education Loan campaigns in collaboration with Universities/ Colleges. Focussed attention by bank branches is required for this programme so that the targets are achieved well before the closure the FY 2018-19.

5 (j) Progress under SHG-Bank linkage/ Joint Liability Groups:

5 (j) 1: SELF HELP GROUPS:

(Rs. in Crore)

Agency	As at 31/12/2018					
	Credit Linkage during FY 2018-19		Cumulative No. of SHGs credit linked since inception		Average finance per group (Rs. in lakh)	
	No. of SHGs	Amount	No. of SHGs	Amount	During the FY 2018-19	Since inception
Commercial Banks	148272	1636.64	1580035	20268.23	1.10	1.28
RRBs	74695	346.63	481759	5603.52	0.46	1.16
Cooperatives	10980	299.74	498061	6533.90	2.73	1.31
Total	233947	2283.01	2559855	32405.65	0.98	1.27

As against the annual target for Credit linking of 2,50,000 SHGs for the FY 2018-19, banks have Credit linked 233947 SHGs up to the quarter ending Dec.2018. The performance of banks under Credit linkage of SHGs stood at 93.58%. However, the average finance per group works out to Rs.0.98 lakh during the year and Rs.1.27 lakh since inception which needs to be improved to achieve the financial target.

Consolidated progress by Banks under SHG-bank linkage program as at Dec 2018 is given in Annexure-44 (Page No.167)

Bank wise progress under SHGs is provided in Annexure 45 (Page No.168)

5 (j).2: JOINT LIABILITY GROUPS:

Annual target for Credit linking of 90,000 JLGs has been fixed for the State for the FY 2018-19. As per the information submitted by the banks through SLBC portal, banks have Credit linked 349501 JLGs with a Credit limit of Rs.2910.22 Crore up to Dec 2018. The performance of Banks under Credit linkage of JLGs stood at 388%. The SLBC appreciates the good work done by banks and requests that the same may be continued so as to cover all eligible JLGs in the state.

Bank wise progress under JLG-Bank linkage program as at Dec 2018 is given in Annexure-46 (Page No.169).

AGENDA 6.0: DOUBLING OF FARMERS' INCOME BY 2022

NABARD AGENDA NOTES

6.1: Doubling of Farmers' Income (DFI) by 2022

Doubling real income of farmers involves increase in private investment by 6.62% per annum from the base year 2015-16 at the national level, according to Dalwai Committee on "Doubling of Farmers' Income":

The committee's major recommendations pertaining to production credit are:

1. Diversification into high value produce like; horticulture, livestock, and fisheries.
2. 'Har khet ko pani'
3. Promotion of water saving drip and sprinkler irrigation systems
4. Choosing drought-tolerant crops.

5. Institutional credit to all farmers, as about 50 to 60% farmers only is currently under the institutional credit.
6. Post-production management and agricultural markets are crucial for doubling farmers' income.

This clarion call of the Honorable Prime Minister can become real only when the Government and the banks work in tandem. A review mechanism looking at implementation of the Dalwai Committee may please be institutionalized to realize this possibility.

Further, NABARD has prepared Potential Linked Credit Plans (PLPs) for the year 2019-20 for all the 30 districts and due care has been taken to assess the Agriculture Credit Potential on realistic basis, to ensure adequate credit is made available to the agriculture sector, which will enhance farmers income.

6.2: The projections under the State Focus Paper vis-à-vis the achievements of the Annual Credit Plan are presented below:

Broad Sector	2017-18				2018-19 (as on 30.09.2018)			
	SFP projections	ACP as per SLBC	GLC Ach. as per SLBC	GLC vis-a-vis ACP ach	SFP projections	ACP as per SLBC	GLC Ach. as per SLBC	GLC vis-a-vis ACP ach
Crop Loan	66377.11	58562.86	33539	57 %	73509.58	64972.28	20088.21	31 %
Agri Term Loan	35989.73	28127.70	55566	197 %	41224.53	33682.25	16785.79	50 %
MSME	38288.66	34703.54	63899	184 %	43825.60	58774.00	38889.00	66 %
OPS	38504.48	36299.34	17646	49 %	43901.82	41232.00	5209.00	13 %
Total	179159.97	160020.56	170650	107 %	202461.53	198660.53	80972.00	41 %

Identification of gaps in rural and agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, Agri-marketing etc.):

6.3: Irrigation Infrastructure

The gross irrigated area in the state was 37.42 lakh ha. and the net irrigated area was 32.43 lakh ha. in 2015-16. The gross irrigated area as a percentage to total cultivated area was 31 per cent, which was only one third. As such, there is a need to create suitable irrigation projects for optimum utilization of surface and ground water resources.

6.4: Estimated gap in storage facilities in Karnataka:

The Annual Food Grain Production data for the period 2000-01 to 2014-15 indicates that the food grain production crossed 100 lakh MT in 11 years and it has crossed 130 lakh MT on two occasions.

Hence, we have to peg the maximum annual food grain production at 130 lakh MT with a total warehouse capacity requirement of 65.00 lakh MT. But, the warehouse capacity available in the State for storage of agriculture produce (public & 50% of GBY) is only 40.66 lakh MT and the estimated gap in the capacity is 24.34 lakh MT. Development of Cold chain infrastructure and even standalone cold storage units, to begin with, can improve the storage and incomes of Horticulture farmers.

6.5: Financing of infrastructure for Integrated Agriculture and Horticulture Development:

Developing six Designated Food Parks (Tumakur, Chitradurga, Kolar, Kalaburagi, Bagalkote and Mandya) notified by Govt. of India in the state for processing and value addition of Horticulture produce.

6.6: Financing of projects under Integrated Scheme for Agriculture Marketing:

Under the re-launched GoI scheme that is Integrated Scheme for Agriculture Marketing, 2018-2020, banks can finance Storage Infrastructure Projects, Farmer-Consumers Market and Development/ Upgradation of Rural Haats.

Subsidy ranging from 25%-33.33% for Registered FPOs, Panchayats, Women, SC/ST beneficiaries or their Cooperatives/ SHGs is available under the scheme.

To popularize the new/revamp the scheme, NABARD conducted a state level Workshop and district level workshops.

7.0: CD RATIO, REVIEW OF DISTRICTS WITH CD RATIO BELOW 60% AND WORKING OF SPECIAL SUB-COMMITTEES OF DCC (SCC)

The CD Ratio of the state as a whole as on 31.12.2018 has witnessed an increase of 1.8% from 76.9% as on 31.03.2018 to 78.7% as on 31.12.2018.

However, the CD ratio of the following banks are still below 60%:

SI	Name of the bank	CD ratio as on 31.03.2018	CD Ratio as on 31.12.2018	Variation in CD Ratio
01	Dena Bank	42.0	44.2	+ 2.2
02	IOB	98.6	57.4	-41.2
03	Karnataka Bank	53.1	54.1	+ 1.0
05	Bhandan Bank		59.2	Reporting from Sept. 2018
06	Industrial Coop Bank	52.9	52.9	No change

Similarly, the following districts are showing the CD Ratio of less than 60% as on 31.12.2018:

SI	Name of the District	CD ratio as on 31.03.2018	CD Ratio as on 31.12.2018	Variation in CD Ratio
01	Uttara Kannada	37.90	37.98	+0.08
02	Udupi	49.73	52.08	+2.35
03	Dharwad	56.01	59.42	+3.41

Bank wise CD ratio as on 31.12.2018 is provided in Annexure-47 (Page No.170).

District wise CD ratio as on 31.12.2018 is provided in Annexure-48 (Page No.171).

AGENDA 8.0: POSITION OF NPAs IN RESPECT OF SCHEMATIC LENDING, CERTIFICATE CASES AND RECOVERY OF NPAs

8.1 NON-PERFORMING ASSETS POSITION:

Amount Rs. in Crore:

Sl.	Sector	NPA as at 31/03/2018			NPA as at 30/06/2018			NPA as at 30/09/2018			NPA as at 31/12/2018		
		No.	Amt	%	No.	Amt	%	No.	Amt	%	No.	Amt	%
01	Agri NPAs	988897	11610	8.9	1190479	14053	11.2	1223835	15354	12.5	1257446	16236	12.7
02	MSME	262077	6503	7.8	303734	7363	8.6	265648	6979	7.6	276153	6882	7.1
03	OPSA	71922	1587	3.3	428691	7629	15.0	457402	7289	15.5	640596	10871	24.9
04	TPSA	1322896	19700	7.5	1922904	29045	11.1	1946885	29622	11.3	2174195	33989	12.7
05	NPSA	544402	14787	4.2	452333	17113	4.9	481857	16378	4.3	991080	19718	5.0
06	Total NPAs	1934929	34487	5.9	2430031	46158	7.9	2428742	46000	7.1	3165275	53707	8.1

From the above it may be observed that:

- NPAs in all sectors excepting MSME have shown an increasing trend.
- NPAs under total advances have increased from 5.9% as at 31/03/2018 to 8.1% as at 31/12/2018.
- NPAs under Agri advances have increased from 8.9% as at 31/03/2018 to 12.7% as at 31/12/2018.
- NPAs under total PSA have increased from 7.5% as at 31/03/2018 to 12.7% as at 31/12/2018.
- The increasing trend in NPAs is a matter of concern for the banks.
- SLBC requests the intervention from the GoK to arrest the increasing trend under NPA

Bank wise and segment wise NPA position is provided in Annexure-49 (Page No.172)
Bank wise data on NPAs in Housing and Education loans provided in Annexure-50 (Page No.173)

8.2 RECOVERY OF BANK DUES UNDER PMEGP

The summary of scheme-wise NPA position as at Sept. 2018 is furnished here under:

(Amount Rs. in Cr)

Agency	Balance O/S			NPA Level			% of NPA		
	June 2018	Sept. 2018	Dec. 2018	June 2018	Sept. 2018	Dec. 2018	June 2018	Sept. 2018	Dec. 2018
KVIC	160.51	198.17	214.20	54.63	44.19	49.08	34.04	22.29	22.91
KVIB	25.43	44.16	91.41	16.40	7.49	8.86	64.48	16.96	9.69
DIC	125.89	202.53	286.31	20.36	20.47	22.39	16.17	10.10	7.82
Total	311.83	444.86	591.92	102.09	72.15	80.33	32.74	16.21	13.57

From the above table it may be observed that:

- The Balance outstanding in PMEGP under all three agencies has shown considerable improvement as at Dec 2018 over June 2018.
- Similarly, after the deliberations in the 142nd SLBC meeting, as advised by the CS, GoK, KVIC has reconciled and reported the correct figures and thus the NPA levels have shown considerable reduction. SLBC is pleased to inform the house that after 143rd SLBC, the KVIC come forward to associate with banks to join the joint

recovery drives to be conducted by the banks to improve recovery under PMEGP. SLBC circulated the letter of KVIC to all member banks. SLBC requests all banks to advise their branches to conduct more and more joint recovery drives with the involvement of officials of KVIC and DIC.

Bank-wise NPA level under the above schemes is furnished in **Annexure-51** (Page 174).

8.3 RECOVERY OF BANK DUES UNDER KPMR & KACOMP Acts:

Amount Rs. In lakh:

FY 2018-19 (for the quarter ending)	RCs pending as on		RCs filed during the quarter		RCs disposed during the quarter		RCs pending as at the end of the quarter		RCs pending for more than 1 year.
	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs
June 2018	27254	41558	1557	1871	537	1054	28274	42375	22212
Sept 2018	28274	42375	162	247	127	139	28309	42483	22110
Dec 2018	29226	43431	789	1803	522	207	29493	45026	22876
Total			2508	3921	1186	1400			

From the above table it may be observed that:

- Banks have filed very few cases under KPMR & KACOMP Acts during all the three quarters of the FY 2018-19. Banks have expressed that the concerned authorities are not accepting RC applications in view of the prevailing CLWS.
- Just 1186 RC cases have been recovered during FY 2018-19 up to Dec 2018 as against 29226 RC cases pending as at the beginning of Dec. 2018.
- SLBC, requests the departments and the banks to arrange more and more joint recovery drives in association with Revenue Officials to improve recovery in RC filed cases. SLBC also requests LDMs to coordinate the joint recovery drives in a big way.

The bank wise data on this Agenda is provided in Annexure-52 (Page No.175)

8.4 RECOVERY OF BANK DUES UNDER SARFAESI, DRT & LOK ADALATS Acts:

8.4 (a): Recovery during first three quarters of the FY 2018-19:

Amounts Rs. Crore:

Particulars	Cumulative up to 30.09.2018			Cumulative up to 31.12.2018		
	No. of cases filed	Amount involved	Amount Recovered	No. of cases filed	Amount involved	Amount Recovered
SARFAESI	17270	5272.95	482.71	19149	5316.74	676.64
DRT	2282	2455.28	141.58	2666	3589.49	200.08
LOK Adalat	18340	233.59	13.71	22053	312.58	15.09
Total	37892	7961.82	638.00	43868	9218.81	891.81

The above table indicates that the amount recovered compared to the amount involved is nominal at 12.73% under SARFAESI, 5.59% under DRT and 4.83% under LOK Adalat.

The Bank wise data on this Agenda is provided in Annexure-53 (Page No.176-183)

AGENDA 9.0: REVIEW OF RESTRUCTURING OF LOANS IN NATURAL CALAMITY AFFECTED DISTRICTS IN THE STATE, IF ANY

1. Govt of Karnataka has declared Annewari in 86 Talukas of 23 Districts in the state vide notification dated 29.09.2018. SLBC has already circulated the same among the controlling offices of all member banks and LDMs vide letter dated 26.09.2018 with a request to extend relief measures to all affected farmers as per the RBI guidelines in a time bound manner. A copy of the GO dated 29.09.2018 is enclosed as an Annexure 57, page No. 179 to 181
2. Similarly, the GoK has issued Notification declaring 45 Talukas in 8 districts including Kodagu, Hassan and Chickmagalur as flood affected areas causing heavy damage in the month of August 2018 vide GO dated 29.09.2018. SLBC requests concerned Banks and LDMs to extend relief measures to all affected farmers/ people as per the RBI guidelines in a time bound manner. A copy of the GO order dated 25.09.2018 is enclosed as an Annexure 58, page no. 182 to 187.
3. GoK vide their notification No. 319 dated 29.12.2018 declared 156 talukas in all 30 districts in Karnataka State as drought affected during Rabi 2018-19. SLBC circulated the notification to all member banks and LDMs vide letter No. 51 dated 23.01.2019 to extend relief measures to all affected farmers/ people as per the RBI guidelines in a time bound manner. Copy of the notification is provided as Annexure-54 (Page 1.)
4. SLBC has circulated the GOs among the Controlling offices of all member banks and LDMs to discuss the same in DLRC meetings and take immediate steps for extending relief measures as per the extant guidelines of RBI. The latest RBI master circular on relief measures is 8/05.10.001/2017-18 dated 3rd July 2017, which banks and LDMs can refer for further guidance in the matter.

Bank wise details of the accounts restructured during the period from 01.04.2018 up to 31.12.2018 are provided in Annexure-55 (page No.184)

District wise details of the accounts restructured during the period from 01.04.2018 up to 31.12.2018 are provided in Annexure-56 (page No.185)

AGENDA 10.0: DISCUSSION ON POLICY INITIATIVES OF THE CENTRAL/STATE GOVERNMENT/ RBI (INDUSTRIAL POLICY, MSME POLICY, AGRICULTURE POLICY, START-UP POLICY ETC.), AND EXPECTED INVOLVEMENT OF BANKS

10.1: performance under MSME support programme in the state of Karnataka:

As informed by the GM, SLBC during 143rd SLBC, the Honourable Prime Minister, GOI has launched the Micro, Small and Medium Enterprises (MSME) Support and Outreach Programme in New Delhi ON 02.11.2018 and simultaneously at 100 selected districts in the country and of which 5 districts in Karnataka. On this occasion, various announcements and deliverables focussing on access to credit, hand-holding and facilitation support to the sector have been announced and the implementation was closely monitored by the GOI through DFS.

SLBC has been monitoring the performance under outreach programme as our MD was entrusted with the responsibility to review and monitor the programme in the state. SLBC is pleased to inform the house that the performance of all the five districts in the state of Karnataka under MSME outreach programme was very good and it was

appreciated by the DFS, GOI in the VC held on 06.02.2019 that all 5 districts/clusters in the state have surpassed the targets with considerable margin. The scheme wise progress for all 5 clusters in the state put together as on 16.02.2019 is as under:

Sl.	Scheme	Total of all 5 districts/ clusters in the state Bagalkot, Bellary, Hoskote, Malur, Ramnagara	
		No. of accounts	Amount in lacs
01	MSME (59 min portal) loans	199	2856.27
02	PMEGP loans	203	2050.46
03	Mudra loans to RSETI trained candidates	66	51.69
04	All other MSME and Mudra loans	151351	80191.00
05	MSME loans restructured	62	113.00
06	Loans covered under CGTMSE	315	2859.64
07	PMJDY A/cs opened	30211	NA
08	PMSBY enrolments	37215	NA
09	PMJJBY enrolments	11623	NA
	TOTAL	231245	88122.06
	TARGET	80331	NA
	Achievement (Sl 1 to 6 only)	152196	NA
	%age of achievement against target	189%	NA

District/cluster wise progress is as under:

Sl	Scheme	Name of the district/cluster					Total
		Bagalkot	Bellary	Hoskote (Bangalore Rural dt.)	Malur (Kolar dt.)	Ramnagara	
01	MSME (59 min portal) loans	33	0	134	19	13	199
02	PMEGP loans	56	78	12	30	27	203
03	Mudra loans to RSETI trained candidates	5	29	10	2	20	66
04	All other MSME and Mudra loans	24562	57261	22972	24854	21702	151351
05	MSME loans restructured	3	0	0	59	0	62
06	Loans covered under CGTMSE	48	133	94	23	17	315
07	PMJDY A/cs opened	2132	2019	9179	4367	12514	30211
08	PMSBY enrolments	1314	1820	29750	3236	1095	37215
09	PMJJBY enrolments	989	1304	5351	3016	963	11623
	TOTAL	29142	62644	67502	35606	36351	231245
	TARGET	14498	26916	16103	9686	13128	80331
	Achievement (sl 1 to 6 only)	24707	57501	23222	24987	21779	152196
	% achievement against target	170%	214%	144%	258%	166%	189%

10.2: SPECIAL AGENDA ON SUBMISSION OF DATA FOR ON HIGH-VALUE AND SUSPICIOUS TRANSACTION IN CONNECTION WITH GENERAL ELECTIONS FOR LOKA SABHA-2019:

SLBC has already circulated the directions of the ECI among all member banks the details of which are as follows:

All banks operating in the state of Karnataka have to submit the district wise details of high-value transaction of Rs.1.00 lakh and above on daily basis

- 1:
District wise data on No. of transactions of Rs.1.00 lakh and above on daily basis with details of suspicious transactions in a separate sheet in the format already provided by the SLBC
- 2:
District wise data on No. of transactions of Rs.10.00 lakh and above on daily basis in the format already provided by SLBC
- 3:
District wise report the RTGS remittances from single account to the accounts of several persons in a district or constituency on daily basis in the format already provided as referred under SI. No. 1 above.
- 4:
Any deposit of cash or withdrawal of cash exceeding ₹ 1.00 lakh from bank account of candidates or spouse or his dependants, as mentioned in the affidavit filed by candidates which is available in CEO's website is to be reported. Details of the accounts will be downloaded from CEO's website and circulated immediately after nomination process is completed.

CEO, Election Commission strictly advised that the above data from all banks operating in the state of Karnataka have to submit the data on daily basis and the consolidated data shall reach CEO's office and Income tax department by 11.00 AM on subsequent day and any delay in submission of data will be viewed seriously. He also directed that the names of the defaulting banks to be mentioned in the daily statement submitted by SLBC. Hence, SLBC requests all the member banks to put in place a system to extract district wise data and mail to SLBC to reach by 10.45 AM so that the SLBC will consolidate and submit the data to CEO and IT department by 11.00 AM on daily basis.

Further, banks carrying cash remittance have to strictly adhere to SOP and required documents are to be carried without fail to avoid unnecessary complications. The detailed guidelines regarding reporting of high-value transactions, opening of separate bank account for election expenditure by the candidates, transport of clean and genuine cash by banks during MCC period, SOP for transpiration of cash by banks (issued by IBA), letter issued by income tax department with regard to the procedure to be followed while carrying cash are provided in Annexure-63 (Page No.203-211)

AGENDA 11.0: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY

11 a): Any large project conceived by the State Government to help improve C-D Ratio

11 (b): Explore the scope of state-specific potential growth areas and the way forward – choosing partner Banks.

11(c): Discussion on findings of region-focused studies, if any, and implementing the suggested solutions

11(d): Identification of gaps in rural and Agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, Agri-marketing etc.)

11(e): Implementation of Model Land Leasing Act 2016 (exploring possibility)

No data for discussions under this Agenda

AGENDA 12.0 PARTNERING WITH KVK, HORTICULTURE MISSIONS, NATIONAL SKILLDEVELOPMENT CORPORATION, ASCI, ETC. INCLUDING A REVIEW OF FUNCTIONING OF RSETIs

12.1 (a): Functioning and performance of RUDSETI/RSETIs in Karnataka state:

- 33 RUDSETI/ RSETIs are functional in the state of Karnataka.
- These 33 RUDSETI/ RSETIs have trained 18658 candidates in 715 training programmes during the quarter ending December of FY 2018-19 i.e. from 01.04.2018 to 31.12.2018 against the annual target of training 24795 candidates through 902 training programmes.
- The achievement against the annual target in terms of number of candidates trained is 75.35% and in terms of number of programmes, it is 79.26%. The performance is good and in the remaining one quarter of the financial year 2018-19, RSETIs shall not only achieve the target but surpass the same with good margin.
- There is lot of thrust for Credit linking of trained candidates by MoRD, GoI. As such, banks are requested to extend requisite credit to the eligible RUDSETI/ RSETIs trained candidates to increase the reach. Banks are also requested to sponsor more and more candidates to the RSETIs for training so that the quality of lending especially under MUDRA scheme can be improved to a considerable extent.

RSETI wise performance of all 30 RSETIs in the state is provided in Annexure-57 (Page No.186)

AGENDA 13.0: STEPS TAKEN FOR IMPROVING LAND RECORD, PROGRESS IN DIGITIZATION OF LAND RECORDS AND SEAMLESS LOAN DISBURSEMENTS

As discussed earlier, Bhoomi project was launched to have an all-inclusive system for land management to monitor land records launched in 2000 to integrate all the land records in the state and to increase efficiency while reducing scope for corruption.

Bhoomi Karnataka- Digitization of land records programme has been completed in all respects in the state of Karnataka and SLBC has requested the member Banks to utilize the Bhoomi-Bank integration facility provided by the department successfully for various purposes in connection with extending timely credit to the farmers. Banks shall also guide the farmers to get the required documents through online instead of visiting the revenue officials time and again involving lot of time and expenses.

Kaveri online Services:

A step further to the implementation of Bhoomi project, Karnataka CM launched "Kaveri Online Services" for property and document related services that help citizens in need of various services offered by the Stamps & Registration Department. Kaveri helps citizens do a host of transactions online without having to visit a sub-registrar's office. The government is introducing online option for a host of services to ensure that the services reach the targeted group of citizens. The government will deploy technology in more Departments for better delivery of services and for enhanced transparency, the Chief Minister said, on the occasion of launching of Kaveri Online Services during the month of November 2018.

As for Kaveri Online service, any property related transaction begins with application for an encumbrance certificate (EC) of the property being bought.

- If a citizen only needs to view it, he or she can enter property details and view it, real time, online without any fee for the same. If a citizen, however, needs a copy of EC, he can apply for one online by paying a fee.
- After registration of a property deed or any other deed, citizens usually asked for a certified copy. They can now get such digitally-signed documents by applying online along with a fee.
- If citizens are buying or selling property and want to know its market value as determined by the government for purposes of calculating the stamp duty, the online system calculates the exact market value for them. With a few easy steps, the online system then calculates the stamp duty payable.
- The government has sought to make the entire process of registration a hassle-free affair. Citizens can key in all details related to the property being transacted, upload documents and submit the application online. The system calculates the market value, and the application then goes to the sub-registrar. Once the sub-registrar approves the application and the valuation, the citizen will pay the applicable stamp duty and registration fee online and book an appointment with the sub-registrar concerned.
- The government has also developed a mobile app called "Maulya", to help citizens to know the guidance value of any immovable property in Karnataka.
- The online portal provides location of 250 sub-registrar offices in Karnataka, which helps citizens to understand jurisdictions.
- Marriages are registered based on the residence of the bride/groom. The portal provides the list of jurisdictional sub-registrars.
- The Stock Holding Corporation of India, meanwhile, will provide e-stamp paper on payment of a fee in the portal. Citizens can take printouts for purposes of drafting agreements and affidavits.
- The Kaveri portal also offers a facility Banks and financial institutions, advancing agriculture loans to farmers, to file declaration and discharge deeds under the Karnataka Agricultural Operations and Miscellaneous Provisions (KACOMP) Act

In this regard, SLBC vide letter No. 524/2018/2944/SLBC/KC/143 dated 23.10.2018 has already communicated to the controlling offices of all member Banks that the Department of Stamps and Registration, Govt. of Karnataka have developed "Kaveri Online Services" which is a web based application which provides:

1. Interface to the citizens to enter the details and book appointment for document registration and also facility to search for required index and registered copies.
2. These services enable citizen to download Index (list of transactions on the searched property) and copy of the document.
3. Citizens can also book appointment for registering documents.
4. This will help citizen to check the present owners of the properties, helps citizen in checking the authenticity of the registered document and also helps citizen to book appointment for document registration

Further, SLBC has also informed that the Bankers can file (1) Declarations in Form-3 and (2) Discharge Deeds under KACO&MP Act.1974 through Kaveri Online Services and help the farmers in saving their time and energy by avoiding their multiple visits to office of the Sub Registrar for these purposes.

SLBC requests all member Banks to visit <https://kaverionline.karnataka.gov.in> and be guided by the manual of instruction available in the site and effectively utilize the services of the "KOS" for filing Declarations under KACO&MP Act.1974 besides guiding the farmers to utilize the same. SLBC requests the LDMs to discuss this aspect in BLBC and DCC/DLRC meetings so that Bank Branches shall create awareness among the people especially among the farmers to avail hassle free services through this online services facility.

In this regard SLBC received a letter from the CS, GoK requesting the banks not make the farmers to visit Sub Registrar office to file Form-3 to create charge in favour of the Bank at the time of availing loan and again for cancellation of charge after closure of the account. SLBC has circulated the message of the CS, GoK among all the member banks and LDMs with a request to make use of the above online services launched by the GoK and help the farmers so as to ensure that farmers are not made to visit Sub-Registrar's office frequently. The copy of the letter received from the CS, GoK is provided as Annexure- 58 (Page No.187-189)

AGENDA 14.0: SHARING OF SUCCESS STORIES AND NEW INITIATIVES AT THE DISTRICT LEVEL THAT CAN BE REPLICATED IN OTHER DISTRICTS OR ACROSS THE STATE

SUCCESS STORY-1

SUCCESS STORY FROM RUDSETI, NELMANGALA



Sri NagarajArehole Kundapura Taluk, Udupi district

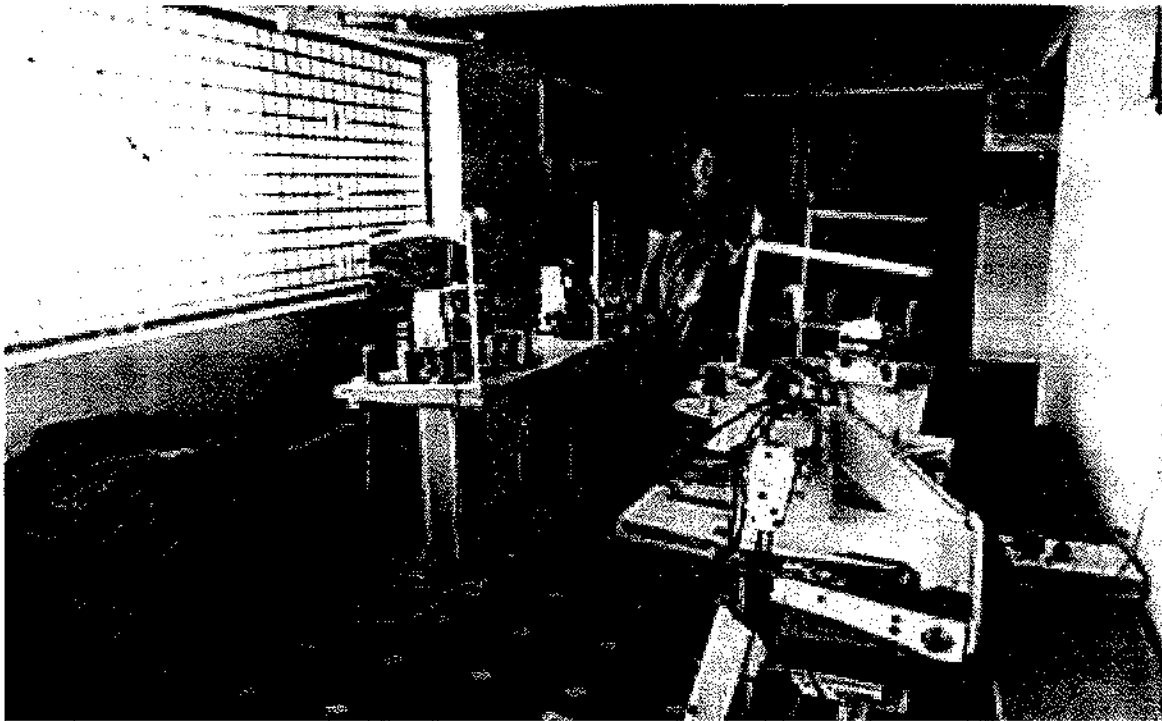
Sri Nagaraj Arehole Kundapura is born and brought up from Navunda, a remote village of Kundapura Taluk, Udupi district. He is the 2nd son among 5 children in the family. After completion of SSLC in the year 2006, Sri Nagaraj came to Bangalore, in search of some job in cinema field. In the beginning, since there was no opening in the Cinema field, for his livelihood he started working in a Bakery as an assistant and continued to search for an opportunity in the Cinema field. During 2007, he got an opportunity in a TV serial as an actor and slowly Sri Nagaraj started working as a reporter in news paper too

In the mean time he came to know about the functioning of RUDSETI, Arashinakunte and he approached RUDSETI, Arashinakunte for 21 days Photography and Videography training programme during 2011. After Successful completion of the training programme in RUDSETI, Arashinakunte he started his own photography shop. In 2014, he diversified his activities and started his own periodical magazine called "Kannada News Beat". Apart from the above, to realize his dream of working in the cinema field, he started film Direction and directed few films like "Harohakki", "Keetale Krishna".

Now Mr. Nagaraj is happily earning more than 50,000/- per month He owes his success to RUDSETI, Arashinakunte for his present status and feels proud that he could realize his dream.

SUCCESS STORY-2

SUCCESS STORY FROM Synd RSETI Ballari



Smt. BhagyaLaxmi W/o K Eranna Halkundi, Ballari Distict

Smt. Bhagya Laxmi hails from Halkundi village in Ballari district. She completed her graduation and she was very much interested to be an entrepreneur. She came in contact with SyndRSETI, Ballari. After discussing with the Director, RSETI, she decided to undergo EDP training in PMEGP programme for 10 days in SyndRSETI, Ballari.

After successful completion of the training programme, she availed a loan of Rs. 25 lakh from SBH (Presently merged into SBI), Ballari and invested Rs.1.0 lakh as margin from her side and started Readymade Garments business in the name of "**Usha Readymade Garments**". Now she is earning a monthly income of Rs. 50,000/- and has given employment to one more person. She gratefully acknowledges the training imparted by SyndRSETI, Ballari and SBI Ballari for timely credit, which has made her to stand on her own.

AGENDA 15.0: DISCUSSION ON MARKET INTELLIGENCE ISSUES e.g.

**(a): Ponzi Schemes / Illegal Activities of Unincorporated Bodies / Firms / Companies Soliciting Deposits from the Public
As per table given below**

(b): Banking Related Cyber Frauds, phishing, etc.

NIL

(c): Instances of usurious activities by lending entities in the area, cases of over Indebtedness

NIL

(d): Credit related frauds by borrower groups etc.

RBI vide their letter Ref. No. FIDD (BG) No.415/02.03.0200/2018-19 dated 04.02.2019 has furnished the details pertaining to this Agenda which is reproduced as under:

Sl.	Name of entity	Nature of activity
1	Sherlock Nation	Ponzi/Pyramid Scheme where its customers were advised to enrol other members to earn commission
2	I Monetary Advisory, Shivaji Nagar, Bengaluru	Presence of sizable proportion of unsecured loans in the balance sheet and also incorporating partners on a daily basis such that it had exceeded 999 patterns.
3	Injaz International Wilson Garden, Bengaluru	Ponzi Scheme guaranteeing returns of Rs 5200/- per month per lakh
4	Ambident Marketing Pvt.Ltd, Bengaluru	More than 850 complaints had been received against the company on the sachet portal
5	Vikram Investments, Bengaluru	Deceived public in the name commodity trading and real estate.
6	Harsha Entertainment Pvt.LtdK halgatagi, Dharwad	Acceptance of public deposits
7	Tiforp Trading Services Pvt Ltd. Jayanagar, Bengaluru	Unauthorized collection of public deposits
8	Ajmera Group of companies	Default in repayment of deposits collected from the public
9	SR Blue Chips HSR Layout, Bengaluru	Prize chits and money circulation schemes
10	Vihaan Direct Selling Pvt. Ltd	it is stated in the complaints that the complainants had lost huge money by investing in the said entity
11	Smartcoin Financial Pvt.Ltd	The company was collecting identity documents for sanction of loans to public
12	JcFlash Tech Pvt Ltd	The company was offering loans to public and charging high rate of interest of around 180% P.A.
13	My CSP Point Richmond Road, Bengaluru	Collecting Funds from the public

Letter received from RBI with enclosure provided as Annexure-59 (Page No.190-191)

AGENDA 16.0: ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

SLBC, at quarterly intervals, calls for the details of unresolved items evolved during DCC/DLRC meetings, if any, from LDCMs for its review under this Agenda. However, this time, no LDMs have submitted the information under this agenda:

AGENDA 17.0: TIMELY SUBMISSION OF DATA BY BANK, ADHERING THE SCHEDULE OF SLBC MEETING

As per the extant guidelines of RBI, SLBC has to collect and consolidate the data on various Agenda at quarterly intervals. Submission of error free data in time is very essential to keep up the time schedule. However, in spite of repeated mails, phone calls to the State Level Coordinators, SLBC is not getting proper response from some of the Banks/Departments. Hence, all the Banks and Departments are requested to submit the required data/ information in time so as to ensure that the SLBC meetings are convened as per the time schedule which has been already submitted to RBI in the beginning of the financial year itself. The difficulties faced by the SLBC are enlisted here below with a request to avoid the same in future:

- 17.1: Though SLBC is releasing the portal for entry of data well in advance, the member Banks are not entering data though the data is available though their CBS immediately after closure of the quarter. This is causing delay in adhering to the schedule/ calendar of the meetings already submitted by SLBC to RBI. SLBC requests all member Banks to enter the data in the portal at the earliest.
- 17.2: Mismatch of data is another important aspect to be taken care by the member Banks. Many Banks are submitting the data at the fag-end and the data so submitted is highly mismatch with the data submitted for the previous quarter. The portal released by the SLBC for entry of current quarter's data contains earlier quarter's data also, we request member Banks to compare the data of current quarter with the previous quarter's data already there so as to avoid such miss matches in future.
- 17.3: All the Govt. departments are requested to submit the status of the schemes implemented by them- "Bank wise" and "District wise, so that the "Bank wise" and "District wise" performance can be effectively reviewed and discussed in the concerned SLBC sub committee meetings and then a compact note can be placed in the regular SLBC meetings. While furnishing the information, the Govt. Departments are requested to provide the Bank wise details as under:
 - Target allocated (Physical and financial as applicable)
 - Applications sponsored (No. and amount involved)
 - Applications sanctioned (No. and amount sanctioned)
 - Applications rejected (No.)
 - Applications pending (No.)

The district wise performance can also be followed-up with LDMs to review the progress in BLBC and DCC/DLRC meetings effectively.

AGENDA 18.0: ANY OTHER MATTERS WITH THE PERMISSION OF THE CHAIR.

- 18.1: The Vijaya Bank, Head Office, Bangalore has submitted a letter dated 18.02.2019 to SLBC reporting that the Karnataka Solar Power Development Corporation, Bangalore has taken Agriculture lands of the farmers on lease basis for setting up of Solar Park, who have already availed loans against the mortgage of their lands to the bank. The Corporation is taking the lands on lease in Pavagada Taluk of Tumkur district without taking NOC from the bank and without clearing the loans availed by the farmers. This has lead to large number of agricultural loans becoming NPA. As per the extant guidelines, when the lands are already mortgaged to bank, clearing loans availed on the security of the lands and obtaining NOC is compulsory.

The Karnataka Solar Power Corporation is taking lands on lease without looking at the bank's charge on the said lands. Hence, Vijaya Bank has requested SLBC to take up the issue in SLBC to seek the intervention of the GoK in clearing the loans availed by the farmers out of lease amount to be payable to the farmers and also to pursue the farmers to clear their dues in cases where the lease amount is already released. It is also reported that the corporation is still continuing to take agricultural land of farmers on lease basis without obtaining NOC from banks even after the bank has taken up the matter with them. SLBC requests the CS, GoK to direct the corporation to clear the dues of the Banks before taking the land on lease basis. Letter received from Vijaya Bank is provided as Annexure- 60 (Page No.192-193)

18.2: Representations for opening of banks branches:

- 18.2 (a): Dr. K. Annadani, Hon'ble, MLA of Malavalli Constituency has submitted a representation to Honorable CM, Karnataka State for opening of a KGB Branch at Mikkeri GP of Mandya district. The special officer has forwarded the above representation to SLBC vide their letter dated 28.12.2018. SLBC forwarded the same to the Chairman, KGB and also to LDM, Mandya vide letter dated 08.01.2019 with a request to examine the feasibility of opening a bank branch at Mikkeri GP. LDM, Mandya replied that there is a branch of KGB within a radius of 2 Kms and SLBC has already communicated this aspect vide our letter No.55 dated 25.01.2019 to the Special Officer, Finance Department, GoK to inform the Hon'ble MLA accordingly and copy of the same was also marked to Dr. K. Annadani, Hon'ble MLA of Malavalli Constituency. Copies of all these correspondences are provided in Annexure-61 (Page No.194-198)
- 18.2 (b): The CS, GoK has forwarded the representation of Sri. A.S. Jayram, Hon'ble MLA of Turuvekere constituency recommending for re-opening of State Bank of India branch operating at Chandrashekarapura, Gubbi Taluka of Tumkur district which was closed three months back due to fire accident. The public are facing lot of difficulties to travel for about 9 KMs for carrying out their routine financial transactions at SBI, Kallur branch. Chennakeshava Pura is the Hobli head quarters having population of more than ten thousand and also having a Police Station, First grade College, Marriage hall and coconut Mandis. This is also linked with about 15 villages. The MLA has also represented that as there is lot of potential in this Hobli Head quarters and also in the villages linked to it, one branch is not sufficient to extend good banking service to all customers. Hence, the Hon'ble MLA has requested to open a new bank branch of any nationalized bank in addition to ensure functioning of existing SBI branch at the earliest. The letter received from the CS, GoK along with the representation of the Hon'ble MLA is provided as Annexure-62 (Page No.199-202)

18.2 (c): The Citizens' forum, Shishuvanahalli, Navalagund Taluk, Dharwad district have represented for opening of a bank branch in Shishuvanahalli village. LDM, Hubballi has forwarded the above representation to SLBC vide letter dated 27.07.2018 has informed that the village is having a population of 7000 to 8000 and it has many other unbanked villages in and around Shishuvanahalli village and has recommended for opening of a bank branch. Entire correspondences in this regard are provided in Annexure-. SLBC once again requests the chairman, KVGB to look into the matter and do the needful at the earliest.

18.2 (d): RBI, Mumbai office vide their letter dated 11.02.2019 has forwarded the representation of the villagers of Kodicheruvu of Kolar district dated 01.01.2019 for opening of a bank branch in Kodicheruvu Village. SLBC vide letter dated 15.02.2019 forwarded the same to LDM, Kolar to examine the request of opening a branch. LDM Kolar has to update the status on the issue.

18 3 (a): Non participation of Branch Managers in BLBC meetings:

RBI guidelines on BLBC Meetings:

Block Level Bankers' Committee (BLBC) is a forum for achieving coordination between credit institutions and field level development agencies at the block level. The forum prepares and reviews the implementation of the Block Credit Plan and also resolves operational problems in the implementation of the credit programmes of Banks. The Lead District Manager (LDM) of the District is the Chairman of the Block Level Bankers' Committee. All the banks operating in the block including the District Central Co-operative Banks, RRBs, Block Development Officer, technical officers in the block, such as extension officers for agriculture, industries and cooperatives are members of the Committee. BLBC meetings are held at quarterly intervals.

- To strengthen the BLBC forum which operates at the base level of the Lead Bank Scheme, it is necessary that all Branch Managers shall attend all the BLBC meetings and enrich the discussions with their valuable inputs.
- Controlling Heads of banks may also attend a few of the BLBC meetings.
- Participation by the District Development Manager (DDM) of NABARD in BLBCs would ensure better and more meaningful discussions for the development of the Block. Therefore, NABARD has been advised that DDMs should attend all Block Level Bankers' Committee meetings in their District and actively participate in the credit planning exercise and review meetings at the block level.
- The Lead District Officer (LDO) of the Reserve Bank of India (RBI) selectively attends the BLBC meetings.
- The representatives of Panchayat Samities are also invited to attend the meetings at half yearly intervals so as to share their knowledge and experience on rural development in the credit planning exercise.

In spite of the above clear cut instructions from RBI which have been reiterated vide latest master circular on Lead Bank Scheme No. RBI/2018-19/5 FIDD.CO.LBS. BC.No.2/02.01.001/2018-19 dated July 2, 2018, SLBC often receive letters and emails from LDMs, DCs/DMs of various districts informing that the Branch Managers are very casual in attending the BLBC meetings and many times the attendance is very poor. The contents of the mails and letters received are briefly as under:

- Less than 50% attendance of the Branch Managers in BLBC meetings is very common and some of the Branch Managers are continuously absent for all the BLBC meetings.
- Many times the Branch Managers are deputing the junior most officers who are attending meeting without any preparations and without any data of the Branch, thus defeating the very purpose of conducting the BLBC meetings.
- Late coming of the Branch Managers is very common. Some of the Branch managers are attending the meeting just before conclusion of the proceedings.

SLBC therefore, requests controlling office of all the banks to reiterate the RBI guidelines and direct their branches strictly to attend the BLBC meetings compulsorily.

SLBC requests all LDMs to send a report on attendance of Branch Heads in BLBC meetings to SLBC so as to review in SLBC meetings effectively.

18.3 (b): Non participation of District Coordinators of the Banks in DLRC meetings:

SLBC is receiving mails and letters from the LDMs, DCs/DMs of various districts that the District Coordinators of various banks are not regularly attending the DLRC meetings. It is reported that in one of the district, the DC was forced to postpone the DLRC meeting as only 4 district coordinators attended the meeting. The DC also threatened LDM that if this type of attitude towards attending DLRC meeting by the district coordinators is noticed again, he will not give date for conducting DLRC/DCC meetings at all.

Hence, SLBC requests all the member banks to direct their district coordinators to attend the DLRC meetings regularly without fail.

AGENDA-19: SUB COMMITTEE MEETINGS HELD DURING THE REVIEW PERIOD:

19. The details of SLBC Sub-committee meetings conducted during the Review period are as under:

Sl.	Name of the sub Committee	Convenor Bank	Date of meeting	Minutes (Annexure No.)
01.	MSME	Corporation Bank	04.02.2019	Annexure-64 (Page:212-214)
02	SHG-Linkage	Syndicate Bank	19.01.2019	Annexure-65 (Page:215-219)
03.	Recovery & Rehabilitation and Govt. Sponsored Schemes	State Bank of India	05.12.2018	Annexure-66 (Page:220-223)
04.	Agri & Allied activities	Canara Bank	29.11.2018	Annexure-67 (Page:224-228)
05.	Retail Loans	Vijaya Bank	Scheduled on 18.02.2019	Again postponed
06.	Review of functioning of RSETI & RUDSETI	State Director for RESETIs, Karnataka	19.01.2019	Annexure-68 (Page:229-235)

Sub-committee meeting to be convened by Vijaya Bank was postponed twice. Hence, they could not conduct the meeting.

19.1: Some of the Sub-committee meetings are not being convened regularly because of the following reasons:

- Non availability of dates from the Chairmen of the Sub-Committees.
- Cancellation and/or postponement of the sub-committee meetings on many occasions.
- The SLBC requests the CS, GoK to advise the Chairmen of the Sub-Committees to give dates for conducting Sub-Committees meetings as and when the convenors of the committees approach for the same. Once the date is given, If for any reason, if the Chairmen is not available on that particular date, instead of postponing the meeting, the Chairmen shall advise his immediate next official to chair the meeting.
- The member banks and the departments are also requested to submit the data in time so as to have meaningful discussions in the sub-committee meetings at quarterly intervals and to place a compact note in the regular SLBC meetings. Further, the convenors of the committees are requested to send the proceedings of the meetings with action points to SLBS so as to circulate the same among all the members for implementation with immediate effect.

In response to the call of GoK, SLBC has conducted the top level bankers meeting on 12.12.2018 and submitted the proceedings dated 13.12.2018. The proceedings also circulated among all the member Banks. The decision of the GoK is awaited.

Ref:633/2018/2944/SLBC/KC/F-374

Date: 13.12.2018

20.0 Proceedings of the top level bankers' meeting regarding Crop loan Waiver Scheme of Government of Karnataka held on 12.12.2018 in the Board Room of SyndicateBank, Corporate Office, Bangalore.

The following developments took place after the announcement of Crop Loan Waiver Scheme on 05.07.2018 by GoK, which continues as the topmost agenda of the government:

A number of meetings have taken place between top level government officials and executives of the Banks operating in the State of Karnataka. SyndicateBank as the convenor of SLBC, Karnataka has taken a lead role in convening various Meetings. The issue was also discussed as a Special Agenda in the 141st SLBC Meeting held on 24.07.2018 wherein the Chief Secretary, GoK and other Government officials requested the banks for waiver of entire unapplied interest and a portion of the book balance in case of NPA accounts and some interest concessions in restructured and overdue crop loan accounts.

Subsequently, two Bankers' Sub Committees were formed. The first Sub-Committee comprising 16 major banks having Agricultural Loans of Rs.500 Crore and above, and the second Sub-Committee comprising of 3 RRBs and their sponsor banks, to discuss and take a collective decision on the request made by the GoK. Thereafter, in the Bankers' Sub-committee Meeting held on 02.08.2018, though a decision was taken to sacrifice un-debited interest on NPAs up to Rs.2.00 lakh, no decision was taken on the issue of sacrifices in real balance as requested by the Government of Karnataka. Immediately after the Meeting, all the members of the committees met the Govt. officials in the office of the Economic Advisor to CM at Vidhana Soudha and expressed the views taken by the Bankers in the meeting.

All these discussions were minitised and same were circulated to all the member banks including the finance department of GoK vide SLBC letter dated 07.08.2018. In the meantime, the GoK, on pilot basis, have rolled out the crop loan waiver scheme towards overdue and rephased category of crop loans and they have kept the crop loans in NPA category in abeyance citing lack of decision of bankers on sacrifice in real balance. Thereafter, GoK addressed a letter dated 1.12.2018 to the MD & CEO of SyndicateBank, the convenor of SLBC, Karnataka requesting to take up the issue of sacrifice in NPA accounts in the 143rd SLBC meeting and to arrive at a consensus.

Accordingly, the issue came up in the 143rd SLBC meeting held on 07.12.2018, wherein the Chief Secretary, GoK, requested the banks to take a firm view on the sacrifices in NPA category of crop loans. He cited the examples of crop loan waiver schemes of UP and Maharashtra states wherein the banks have sacrificed flat 25% on real balance in the state of UP and between 15 to 65% depending on the age of the NPA in the state of Maharashtra. The Chief Secretary requested the banks in the state either to go with UP model or Maharashtra model. In response to the request of the CS, GoK, the MD and CEO of SyndicateBank, Sri Mrutyunjay Mahapatra assured the GoK that the SLBC will convene a special meeting of top level executives of the member banks to take a collective, expeditious and holistic view on the sacrifices that banks can offer to the government.

Accordingly, the MD and CEO of SyndicateBank wrote letters to MD and CEOs of all the Banks and Chairmen of RRBs, requesting them to depute suitable senior level executives after having internal discussions to the special meeting scheduled on 12.12.2018 at 4.00 PM in the Board Room of SyndicateBank, Corporate Office, Bangalore.

As scheduled, the meeting was held under the Chairmanship of Sri CBL Narasimha Rao, General Manager, SyndicateBank. Senior executives from all the member Banks took part in the meeting. The list of the participants is attached as an Annexure. To begin with, Sri K.S. Karunakara, DGM, SLBC welcomed the participants and briefed the members about the purpose of the meeting. He requested GM, SLBC to Chair the meeting and initiate the discussions. Thereafter, GM briefed the house regarding the developments which have taken place after the announcement of the CLWS-2018 by the GoK and requested the members to deliberate on the sacrifices in case of NPA crop loan accounts which can be collectively offered to GoK.

The Bankers present in the meeting have expressed their views one after the other and after detailed discussions and by weighing the pros and cons of sacrifices that the banks can offer, arrived at the following in principle decisions which will be binding on all the banks in the state subject to the approval of their respective Boards:

- It was agreed to collectively offer 25% of sacrifice in the book balance of NPAs up to Rs.2.00 lakh category as on 31.12.2017 (cut off date), subject to upfront payment of the entire remaining 75% book balance by the GoK. However, this sacrifice will be 15% in case of 3 RRBs operating in the state. This sacrifice will be in addition to the waiver of the entire un-debited interest by the banks.

- It was further, agreed to collectively offer 25% sacrifice in book balance of NPAs above Rs.2.00 lakh category as on 31.12.2017 (cut off date), subject to a maximum of Rs.2.00 lakh per account. However, this sacrifice from the banks is subject to upfront payment of Rs.2.00 lakh by the GoK and payment of the remaining book balance by the farmers. This sacrifice will be 15% subject to maximum of Rs.1.00 lakh in case of 3 RRBs operating in the state. This will be in addition to the waiver of entire un-debited interest by the Banks. It was also decided to allow a maximum of 60 days time from the date of credit of waiver amount of Rs.2.00 lakh from GoK, to the farmers to pay their share of amount, so as to get the benefit of sacrifice from the banks.
- Bankers requested SLBC to impress upon the GoK to assist the banks in recovery of NPAs and other overdue crop loans and also arrears in other term loans by creating awareness among the farming community through print and electronic media in a big way to improve the recovery culture so that banks will be able to lend further for various agricultural activities in addition to renewal of crop loans.

Before conclusion, the MD and CEO and Executive Director, SyndicateBank took part in the meeting and addressed the member banks. MD and CEO expressed his happiness that bankers could arrive at a consensus and hoped that the GoK will move forward in release of waiver amount to NPA accounts of eligible borrowers at the earliest. The members in the meeting requested the convenor SLBC to communicate the decision of the bankers to the Chief Secretary of GoK for further course of action. After obtaining the consent of GoK, the same may be approved by convening a special SLBC meeting involving the concerned organisations only for approval. This will enable the banks to put up to the respective boards for sanction of special OTS scheme for the state of Karnataka.

Sd/-

(CBL Narasimha Rao)
Convenor, SLBC & GM, SyndicateBank

LIST OF PARTICIPANTS

Sl.	Name	Designation	Organization
1	C B L Narasimha Rao	Convenor-SLBC & GM	Syndicate Bank
2	K.S. Karunakara	Deputy General Manager	Syndicate Bank, SLBC
3	K.N. Janardhana	Asst. General Manager	Syndicate Bank, SLBC
4	A. Mujumder	Chief General Manger	State Bank of India
5	Panchnan Joshi	Deputy General Manager	State Bank of India
6	K. Palanivelu	General Manager	Canara Bank
7	D. Vijaya Kumar	General Manager	Canara Bank
8	Amit. M.K	Manager	Canara Bank
9	S. Ravindran	Chairman	KVBG
10	N. G. Shylendra Udupa	General Manager	PKGB
11	M Bhuvanendra Takoor	Chairman	KGB
12	Suhas B	Asst. General Manager	Union Bank of India
13	R. A. Patil	Senior manager	Union Bank of India
14	V K Mahendra	Zonal Manager	Central Bank of India
15	K Shivanand	Deputy General Manager	Central Bank of India
16	M Satyanarayana Reddy	General Manager	Andhra Bank
17	Ravish Sharma	CRM	United Bank of India

18	Neeta Sood	CGM	IDBI Bank Ltd
19	R D Deshmukh	Asst. General Manager	Bank of Maharashtra
20	M Arumugam	AGM & Zonal Head	Allahabad Bank
21	R M Dalela	DGM & Circle Head	Oriental Bank of Commerce
22	J.P. Sarma	Chief manager	Oriental Bank of Commerce
23	Mohan C	AGM & Dy. Zonal Head	Dena Bank
24	G S Prabhu	Deputy Vice President	Axis Bank
25	Kalmesh N B	ROM	AXIS Bank
26	Rajkumar Gaddagi	Collection head	AXIS bank
27	Ravindra V Hegde	Zonal Head	HDFC Bank
28	Venkataramana Reddipalli	Zonal Head	ICICI Bank
29	Manorama K N	General Manager	Indian Overseas Bank
30	T Ravi Shankar	DZM	Bank of India
31	Sandeep Kumar Gupta	GM/ZM	Indian Bank
32	Nagaraja Rao B	General Manager	Karnataka Bank
33	M V Balasubramanya	General Manager	Corporation Bank
34	C. Satish Ballal	General Manager	Vijaya Bank
35	Smartin.K. Caherian	Manager	Vijaya Bank
36	K. B. Hariprasad	AVP	Kotak Mahindra Bank
37	P. K. Behura	CRM	Indian Overseas Bank
38	I. V. Shashidhar	RM	Corporation Bank
39	Ramadas K Hegde	Deputy General Manager	Punjab National Bank
40	R. Lakshaman	Asst. General Manager	Punjab and Sind Bank
41	T. K Jayakumar	Deputy General Manager	UCO bank
42	B. Ram kumar	Deputy General Manager	Karur Vysya Bank
43	Raghavendra Deshpande	Manager - Agri	Karur Vysya Bank
44	P.G. Pappu	Deputy Zonal Manager	Bank of india
45	K.R. Sreekantan	Manager	Bank of India
46	Manku Bhattacharya	State - Coordinator	ICICI Bank
47	Mahesh V	Cluster head	HDFC Bank
48	B. Kumaran	Chief Manager	Allahabad Bank
49	Yuvaraj Kedar	Deputy Manager	Bank of Maharashtra
50	M.D. Imtiaz Ahsar	Senior Manager	Central Bank of India
51	P. Venkat Rao	Chief Manager	United Bank of India
52	C.H. Gopala krishna	Circle General Manager	Andhra Bank
53	Birendra Kumar	General Manager	Bank of Baroda
54	Lalit Tyagi	Deputy General Manager	Bank of Baroda
55	Taranjeet Kaur	Senior Manager	Bank of Baroda

Important points for discussion:

GoK has commenced the process of crediting the debt waiver amount up to Rs.50000 per eligible crop loan account or the balance outstanding in the account whichever is lower. After this, the crop loan accounts which are having less than Rs.50000 are closed in full but the accounts having more than Rs.50000 is matter of concern due to following reasons:

- Many banks are reporting that the farmers whose crop loan account got Rs.50000 from GoK are turning at the branches and asking them that if they pay the remaining amount and closed the account whether they will get the balance eligible debt waiver amount from the GoK. If so, when and how they will get the balance account.

- In the absence clarity on this aspect from GoK, banks are not in a position to give reply to the farmers and thereby the farmers are not coming forward to close their Crop loans by paying the balance amount. Farmers are not only deprived of getting their crop loan accounts renewed to have additional funds for cultivation but also to get benefit of interest subvention.
- Government intervention required to clarify the above aspects and sensitize the farmers through media so that they shall come forward to close their accounts or get their accounts renewed by paying the balance amount. This will enable the farmers to get additional funds for cultivation but also to get the benefit of interest subvention.

In addition to the above bankers are also having some other important issues as detailed below:

- Some of the member banks are requesting to provide option to some of the eligible accounts from regular status to overdue status. Though the option was given to move overdue accounts to regular status, the option for moving accounts from regular to overdue status is not given. Hence, SLBC request GoK to provide this option so that none of the eligible farmers deprived of CLWS benefit.
- Bankers have uploaded the data as on cut-off date i.e. 31.12.2017 but later on some of the crop loan accounts have been closed due to reasons such as closed by the farmers/ restructured by banks due to calamities with different account numbers. This has resulted in bouncing back of waiver amount. Hence, SLBC requests SS & LR department, GoK to come out with some method to deal with the same. SLBC opine that SS & LR, GoK may consider providing option to feed the running account of the farmer viz., (1) new crop loan account number if the availed after closure, (2) Restructured account number if the account was closed due to restructuring (3) SB account number if the farmer has closed the account and no fresh loan was availed.
- SS & LR department in one of the message in connection with handling of wrong data in crop loans, they have informed that they will provide edit option for rectification of wrong data in form 95 of CLWS portal. Member banks are requesting for providing the edit option at the earliest so that the eligible farmers shall get the benefit of CLWS waiver amount soon along with other eligible farmers. SLBC request SS & LR to provide edit option at the earliest.

21.0: REFUND OF WRONG INPUT SUBSIDY PAYMENTS:

Commissioner, SS & LR, GoK vide their mail dated 16.02.2019 informed that an amount of Rs.3,46,562,947 was wrongly credited to 2375 SB accounts of farmers in branches of 31 banks in Kodagu District. SLBC forwarded the mail on the same day with a request to refund the amount to the account mentioned in the mail i.e. CALAMITY RELIEF FUND A/c No.54001150679 in SBI Vidhana Saudha Branch.

22.0: COMPLIANTS RECEIVED FROM PUBLIC THROUGH DFS, GOI AND GOK:

SLBC receives number of complaints from public through DFS, GOI or through the special officer FD, GoK. The details of complaints received at SLBC were forwarded to various banks for resolution. The details of complaints received during quarter ending Dec 2018 are provided in Annexure-70 (Page No.274-276)

ANNEXURE-1

SLBC – KARNATAKA

LIST OF PARTICIPANTS

SLBC Steering Sub – Committee Meeting on 12.02.2019

Sl. No.	Name Shriyuths -	Designation	Organization
1	C B L Narasimha Rao	Convenor-SLBC & GM	SyndicateBank
2	Sanjeev Singha	General Manager	Reserve Bank of India
3	Sunil Kurtkoti	Advisor	Govt. of Karnataka
4	Adiraju Sesh Kumar	Deputy General Manager	State Bank of India
5	S.V. Srinivas	Chief Manager	State Bank of India
6	C.S. Vijayalakshmi	Deputy General Manager	Canara Bank
7	K. Devakara	Assistant General Manager	Corporation Bank
8	K.S. Vishrut Kumar	Manager (Agri)	Vijaya Bank
9	Smartin K Cherian	Manager (IT)	Vijaya Bank
10	K. Gopalakrishnan Nair	Assistant General Manager	Vijaya Bank
11	Syed Sabir Hasan	Senior Manager (MIS)	Karnataka Bank
12	A. Rashmitha	Officer	Canara Bank
13	M. Manoj Kumar	Senior Manager	Federal Bank
14	K.S. Karunakara	Deputy General Manager	SyndicateBank, SLBC
15	K.N. Janardhana	Asst. General Manager	SyndicateBank, SLBC
16	Y.A. Vajanthree	Chief Manager	SyndicateBank, SLBC
17	K.N. Ananda Nayaka	Senior Manager	SyndicateBank, SLBC
18	B. Nagaraja	Senior Manager	SyndicateBank, SLBC
19	Ravi Kumara	Senior Manager	SyndicateBank, SLBC
20	Ankur	Assistant Manager	SyndicateBank, SLBC

ANNEXURE - 2
BANKING DATA - DEPOSITS

(Amount Rs. In Crore)

(Amount Rs. in Crore.)												
Sl.	Name of the Bank	BANKING DATA - DEPOSITS					BANKING DATA - DEPOSITS					Variation (DEC 2018 over MARCH 2018)
		AS AT MARCH 2018					AS AT DEC 2018					
		Rural	S.Urban	Urban	M/PT	Total	Rural	S.Urban	Urban	M/PT	Total	
(A)	Major Banks											
1	Canara Bank	9459.84	10527.00	18871.91	63454.37	102313.12	9656.56	10931.88	19872.17	69189.86	109650.27	7337.15
2	Corporation Bank	4039.78	7358.12	10213.93	22492.47	44104.29	3747.18	6302.79	11332.97	19108.66	40491.60	-3612.69
3	Syndicate Bank	7635.19	8789.61	12828.37	19472.28	48725.45	7982.94	9011.98	13360.31	19174.28	49529.51	804.06
4	State Bank of India	11197.61	28351.12	41564.49	84931.07	166044.28	11947.14	29466.84	43385.91	93952.67	178752.56	12708.28
5	Vijaya Bank	5873.06	5087.50	7056.08	20242.97	38239.61	5965.39	5277.07	7871.77	20121.72	39235.95	996.34
	Total (A)	38205.47	60093.35	90534.78	210593.16	399426.75	39299.21	60990.36	95823.13	221547.20	417659.89	18233.14
(B)	Other Nationalised Banks											
1	Allahabad Bank	25.55	87.04	529.39	1249.10	1891.08	27.16	70.70	513.68	1275.13	1886.67	-4.41
2	Andhrabank	91.60	131.04	921.74	6919.85	8064.23	108.01	94.28	975.13	8759.10	9936.52	1872.29
3	Bank of Baroda	220.66	395.71	2469.38	6367.54	9453.29	247.15	413.68	2500.74	7468.97	10630.54	1177.25
4	Bank of India	677.13	715.99	2047.64	7524.59	10965.35	745.97	577.59	2210.75	5765.21	9299.52	-1665.83
5	Bank of Maharashtra	196.22	223.60	1000.75	1361.89	2782.47	189.75	278.73	984.03	1410.77	2843.28	60.82
6	Central Bank of India	149.09	352.05	979.15	3955.20	5435.49	116.42	399.99	957.76	3733.69	5207.86	-227.63
7	Dena Bank	163.56	37.35	259.28	1242.00	1702.19	175.83	37.64	271.08	1210.00	1694.55	-7.64
8	Indian Bank	173.06	514.47	1637.72	5741.41	8066.66	164.80	537.00	1744.62	8062.16	10508.58	2441.92
9	Indian Overseas Bank	730.28	639.14	1952.87	6518.69	9840.95	749.39	611.02	2051.13	6223.50	9635.04	-205.91
10	Oriental Bank of Commerce	33.36	109.67	552.80	5349.07	6044.90	14.84	113.54	574.32	3226.44	3929.14	-2115.76
11	Punjab National Bank	105.60	178.09	1159.09	3849.43	5292.21	118.25	169.87	1183.17	4357.89	5829.17	536.96
12	Punjab and Synd Bank	0.00	33.44	66.30	2904.98	3004.72	0.00	27.15	44.57	2820.16	2891.88	-112.84
13	UCO Bank	95.23	115.33	269.83	2123.39	2603.78	109.71	101.35	307.71	1956.19	2474.96	-128.82
14	Union Bank Of India	497.88	1552.51	3825.31	7230.41	13106.11	392.37	1595.91	3192.36	7651.36	12832.00	-274.11
15	United Bank of India	0.00	3.41	108.78	244.17	356.36	0.00	3.16	117.13	262.83	383.13	26.77
16	IDBI Bank	118.81	883.04	4097.55	7206.29	12305.69	630.07	3799.57	6791.75	4006.92	15228.31	2922.62
	Total (B)	3278.01	5971.88	21877.58	69788.01	100915.48	3789.72	8831.20	24399.94	68190.31	105211.15	4295.68
(C)	Other Comm.Banks											
1	Karnataka Bank Ltd	3907.57	7213.52	11309.94	15628.69	38059.72	4214.99	7735.28	12360.98	16990.39	41301.64	3241.92
2	Kotak Mahendra Bank	885.51	763.51	2092.15	14734.40	18475.57	961.24	645.38	2029.55	17772.50	21408.64	2933.07
3	Catholic Syrian Bank Ltd.	8.80	0.00	603.50	0.00	612.30	10.77	0.00	605.81	0.00	616.59	4.29
4	City Union Bank Ltd	0.00	86.13	218.11	1808.53	1912.77	0.00	89.89	187.00	2175.82	2452.71	539.94
5	Dhanalakshmi Bank Ltd.	0.00	5.78	27.55	309.05	342.38	0.00	29.44	29.86	299.24	358.54	16.16
6	Federal Bank Ltd.	361.27	639.96	684.30	2951.87	4637.40	436.62	653.41	783.20	3358.69	5231.92	594.52
7	J and K Bank Ltd	0.00	0.00	25.02	955.87	980.89	0.00	0.00	28.92	1012.11	1041.03	60.14
8	Kanur Vysya Bank Ltd.	27.59	240.31	729.56	3119.81	4117.26	29.71	266.98	719.57	3178.02	4194.28	77.02
9	Lakshmi Vilas Bank Ltd	9.69	118.18	803.72	2984.77	3916.34	10.70	106.61	920.66	2283.03	3321.00	-595.34
10	Ratnakar Bank Ltd	35.20	267.89	500.02	2018.05	2821.16	31.76	269.87	750.61	2844.28	3896.52	1075.36
11	South Indian Bank Ltd	10.09	125.41	713.76	4154.52	5003.78	11.09	111.53	785.55	4000.41	4908.58	-95.20
12	Tamil Nadu Merchants Bank Ltd.	0.00	102.82	202.02	1382.32	1687.16	0.00	108.41	196.52	1083.58	1388.52	-298.64
13	IndusInd Bank	8.79	48.89	113.14	4387.03	4557.85	8.58	60.56	133.07	3781.85	3984.06	-573.78
14	HDFC Bank Ltd	661.80	2249.53	3276.33	53218.96	59404.61	806.73	1623.26	3818.55	63230.94	69479.48	10074.87
15	Axis Bank Ltd	662.76	2825.07	5178.00	17411.79	28077.62	290.99	2081.50	5598.38	21455.19	29426.07	3348.45
16	ICICI Bank Ltd	1437.82	964.05	5042.02	37753.21	45197.11	1647.65	907.05	5565.84	39380.51	47501.05	2303.95
17	YES BANK Ltd.	385.62	29.46	375.63	12209.55	13000.26	475.52	38.61	645.54	11662.91	12822.58	-177.68
18	Bandhan Bank	0.00	0.00	0.00	0.00	0.00	0.00	2.91	70.21	223.75	296.87	296.87
19	DCB Bank Ltd	0.00	0.00	0.00	0.00	0.00	68.74	3.03	284.68	785.16	1141.61	1141.61
20	IDFC Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total (C)	8402.52	15680.49	31894.75	174826.42	230804.18	9005.09	14733.72	35514.52	195518.37	254771.70	23967.52
(D)	R R B 's											
1	Kavery Grammeena Bank	4111.79	1417.47	1533.79	1812.71	8875.76	4166.30	1423.05	1791.01	1979.34	9359.70	483.94
2	Pragathi Krishna Grammeena Bank	5806.97	3499.83	6839.92	0.00	16146.72	5708.54	3420.50	5326.45	0.00	14455.49	-1691.23
3	Karnataka Vikas Grammeena Bank	4971.66	3379.72	4594.57	0.00	12945.95	6118.82	3005.59	3609.29	0.00	12733.71	-212.24
	Total (D)	14890.42	8297.02	12968.28	1812.71	37968.43	15993.66	7849.14	10726.75	1979.34	36548.90	-1419.53
	Total (Comm.Banks) A+B+C	49886.00	81745.72	144307.10	455207.58	731146.41	52094.02	84555.28	155737.58	485255.88	777642.75	46496.34
	Total of Comm Banks and RRBs	64776.42	90042.74	157275.38	457020.29	769114.84	68087.68	92404.42	166464.33	487235.22	814191.65	45076.80
(E)	Co-Op Sector											
1	KSCARD Bk.Ltd	0.00	0.00	262.93	0.00	262.93	0.00	0.00	341.28	76.48	417.76	154.82
2	K.S.Coop Apex Bank Ltd	8765.75	7726.03	5518.59	9215.42	31225.79	10089.06	5249.80	5826.12	8656.08	29821.06	-1404.73
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)	8765.75	7745.92	5952.00	9347.31	31810.97	10089.06	5269.69	6337.87	8864.45	30581.07	-1249.90
(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	0.00	0.00	0.00	0.00	0.00	5.08	22.00	100.28	111.97	239.33	239.33
2	Ujjivan Small Finance	0.00	0.00	0.00	0.00	0.00	2.73	53.64	55.29	363.34	475.00	475.00
	TOTAL (G)	0.00	0.00	0.00	0.00	0.00	7.81	75.64	155.57	475.31	714.33	714.33
	Grand Total	73542.17	97788.66	163227.38	466367.60	809925.82	78184.55	97749.74	172957.77	496574.98	845467.05	44541.23

ANNEXURE - 3
BANKING DATA - ADVANCES

		Amount Rs. In Crore										
Sl		AS AT MARCH 2018					AS AT DEC 2018					Variation (DEC 2018 over MARCH 2018)
		Rural	S.Urban	Urban	M/P.T	Total	Rural	S.Urban	Urban	M/P.T	Total	
(A)	Major Banks											
1	Canara Bank	10141.56	10977.90	11433.26	38184.07	70736.79	10987.30	11468.67	12120.68	44125.81	78702.46	7965.67
2	Corporation Bank	3441.52	5696.99	6302.31	11077.25	26518.07	3575.48	5518.58	6169.88	12406.00	27669.94	1151.87
3	Syndicate Bank	7381.64	8172.11	8387.71	11383.17	35324.63	7970.96	7591.44	7771.42	9355.84	32689.66	-2634.97
4	State Bank of India	8575.84	16959.34	19299.05	64294.34	109128.57	8796.86	15915.38	19430.30	67631.10	111773.65	2645.08
5	Vijaya Bank	4720.43	3789.49	4083.59	15014.45	27607.97	5078.22	4179.47	4637.87	15022.00	28917.56	1309.59
	Total (A)	34260.99	45595.83	49505.93	139953.28	269316.03	36408.82	44673.55	50130.15	148540.75	279753.27	10437.24
(B)	Oth.Nationalised Banks											
1	Allahabad Bank	12.48	36.92	292.45	2548.78	2890.63	14.18	40.68	288.13	2710.77	3053.76	163.13
2	Andhrabank	218.14	361.85	1286.73	4927.90	6794.62	232.21	287.44	1304.10	4920.77	6744.52	-50.10
3	Bank of Baroda	223.68	502.83	1515.06	7540.22	9781.79	270.71	650.71	1599.75	10948.63	13469.80	3688.01
4	Bank of India	558.01	1217.48	2368.95	8943.46	13087.90	697.58	1109.64	2407.68	9824.85	14039.75	951.85
5	Bank of Maharastra	193.41	172.03	604.31	2911.12	3880.87	195.30	212.61	517.55	2634.87	3560.34	-320.53
6	Central Bank of India	206.33	422.34	744.22	3720.88	5093.77	190.72	392.48	802.07	3667.36	5052.63	-41.14
7	Dena Bank	79.83	18.92	102.04	951.10	1151.89	73.92	15.73	91.59	567.75	748.99	-402.90
8	Indian Bank	589.17	425.54	723.62	5462.98	7201.32	691.78	446.81	1009.73	6306.55	8454.87	1253.56
9	Indian Overseas Bank	677.67	692.26	1344.77	3021.94	5736.64	739.14	691.95	935.31	3162.64	5529.05	-207.59
10	Oriental Bank of Commerce	25.70	106.87	408.02	2135.84	2676.43	26.85	110.82	454.15	2109.51	2701.33	24.90
11	Punjab National Bank	208.50	126.24	709.57	9118.12	10162.43	207.58	135.37	715.38	8097.78	9156.11	-1006.32
12	Punjab and Synd Bank	0.00	11.00	133.72	3353.84	3498.56	0.00	14.36	123.87	1733.30	1871.53	-1627.03
13	UCO Bank	89.52	167.40	246.06	2279.39	2782.37	101.16	162.49	267.64	2304.90	2836.19	53.82
14	Union Bank Of India	641.00	1815.31	2828.76	8768.74	14053.81	580.82	5818.03	2784.28	8260.88	17444.02	3390.21
15	United Bank of India	0.00	7.27	91.90	1937.75	2036.92	0.00	10.28	95.33	1958.09	2063.71	26.79
16	IDBI Bank	236.23	1215.46	3167.21	6430.79	11049.70	261.18	1404.45	2799.26	6717.04	11181.93	132.23
	Total (B)	3959.68	7299.72	16567.39	74052.85	101879.64	4283.15	11503.88	16195.81	75925.69	107908.52	6028.88
(C)	Other Comm.Banks											
1	Karnataka Bank Ltd	1850.96	4145.67	6911.64	7293.39	20201.66	2035.26	4364.41	8043.68	7883.70	22327.05	2125.39
2	Kotak Mahendra Bank	310.01	135.96	725.82	12166.69	13338.48	242.09	146.52	905.80	14097.80	15392.20	2053.73
3	Catholic Syrian Bank Ltd.	37.35	0.00	495.94	0.00	533.29	74.88	0.00	486.17	0.00	561.05	27.76
4	City Union Bank Ltd	0.00	123.87	212.12	1049.03	1385.02	0.00	158.68	232.32	1159.00	1550.01	164.99
5	Dhanalaxmi Bank Ltd.	0.00	2.83	20.38	432.38	455.59	0.00	12.58	21.42	405.93	439.93	-15.66
6	Federal Bank Ltd.	363.25	585.88	932.98	5858.83	7740.93	434.30	689.47	1063.80	6565.55	8753.12	1012.19
7	J and K Bank Ltd	0.00	0.00	45.03	2850.39	2895.42	0.00	0.00	62.18	3528.45	3590.63	695.21
8	Karur Vysya Bank Ltd.	28.36	209.53	510.33	1906.60	2654.82	29.36	238.92	488.41	2245.90	3002.59	347.77
9	Lakshmi Vilas Bank Ltd	6.22	36.40	315.73	3612.37	3970.72	6.49	27.92	260.30	2759.77	3054.48	-916.24
10	Ratnakar Bank Ltd	31.13	331.79	315.13	2152.20	2830.25	36.07	371.24	351.23	2832.34	3590.87	760.62
11	South Indian Bank Ltd	27.55	92.53	711.95	2493.42	3325.45	28.98	106.41	772.11	2564.02	3471.51	146.06
12	Tamil Nadu Merchantile Ba	0.00	139.99	109.38	566.35	815.73	0.00	191.04	110.59	714.57	1016.19	200.46
13	IndusInd Bank	3.67	159.29	1276.99	4877.26	6317.20	6.83	177.83	1594.96	6338.83	8118.44	1801.24
14	HDFC Bank Ltd	408.35	3189.09	5783.16	33622.20	43002.80	437.03	3376.55	6573.61	39642.95	50030.14	7027.34
15	Axis Bank Ltd	95.63	1039.29	4646.75	24012.95	29794.62	91.37	922.74	5867.48	26374.00	33255.60	3460.97
16	ICICI Bank Ltd	994.55	1181.50	3622.00	24287.82	30085.86	913.51	1389.71	3988.91	28729.24	35021.37	4935.51
17	YES BANK Ltd.	250.09	389.90	456.17	11228.94	12325.10	224.56	271.72	615.82	14384.26	15496.36	3171.26
18	Bandhan Bank	0.00	0.00	0.00	0.00	0.00	0.00	4.52	65.20	106.03	175.75	175.75
19	DCB Bank Ltd	0.00	0.00	0.00	0.00	0.00	294.32	39.81	236.34	773.65	1344.12	1344.12
20	IDFC Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total (C)	4407.11	11763.51	27091.51	138410.83	181672.96	4855.05	12490.06	31740.32	161105.99	210191.41	28518.46
(D)	R R B 's											
1	Kavery Grameena Bank	4189.83	1056.91	439.64	413.87	6100.25	4456.20	1076.80	468.11	389.42	6390.53	290.28
2	Pragathi Krishna Grameen	8359.06	3247.89	2455.06	0.00	14062.01	8950.01	3341.87	2573.96	0.00	14866.84	803.83
3	Karnataka Vikas Grameen	6589.12	2759.54	1138.89	0.00	10487.55	8334.10	1690.04	1147.21	0.00	11171.35	683.80
	Total (D)	19138.01	7064.34	4033.59	413.87	30649.81	21740.30	6108.72	4189.28	389.42	32427.72	1777.91
	Total (Comm.Banks) A+B+C	42627.78	64659.06	93164.82	352416.96	552868.62	45547.02	68667.48	98066.28	385572.43	597853.21	44984.59
	Total of Comm Banks and RR	61765.79	71723.40	97198.41	352830.83	583518.43	67287.32	74776.20	102265.56	385961.85	630280.93	46762.50
(E)	Co-Op Sector											
1	KSCARD Bk.Ltd	1884.98	0.00	0.00	0.00	1884.98	1703.84	0.00	0.00	0.00	1703.84	-181.14
2	K.S Coop Apex Bank Ltd	9235.28	8143.87	5817.05	5249.37	28445.56	11280.06	5924.14	6540.11	5429.42	29173.72	728.15
3	Indi 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)	11120.26	8147.79	5892.27	5340.81	30501.12	12983.90	5928.06	6615.33	5520.86	31048.14	547.01
(F)	KSFC	0.00	0.00	1578.35	245.51	1823.86	0.00	0.00	1632.28	271.91	1904.20	80.33
	TOTAL (F)	0.00	0.00	1578.35	245.51	1823.86	0.00	0.00	1632.28	271.91	1904.20	80.33
(G)	Small Finance Bank											
1	Equitas Small Finance Ban	0.00	0.00	0.00	0.00	0.00	70.93	101.29	487.05	352.14	1011.41	1011.41
2	Ujjivan Small Finnacle	0.00	0.00	0.00	0.00	0.00	31.45	467.41	283.74	443.26	1225.86	1225.86
	TOTAL (G)	0.00	0.00	0.00	0.00	0.00	102.38	568.70	770.79	795.40	2237.27	2237.27
	Grand Total	72886.05	79871.18	104669.03	358417.15	615843.41	80373.60	81272.95	111273.96	392550.01	665470.53	49627.12

ANNEXURE - 4

BANKING DATA - ACTIVITY WISE LEVEL OF PRIORITY SECTOR ADVANCES AS AT 31.12.2018

BANKING DATA - ACTIVITY WISE LEVEL OF PRIORITY SECTOR ADVANCES AS AT 31.12.2018																					
Sl. No.	Name of Bank	AGRICULTURE		Micro, Small and Medium Enterprises		Export Credit		EDUCATION		HOUSING		Social Infrastructure		Renewable Energy		OTHERS		TOTAL		Loans to Weaker Sections under Priority Sector	
		No./A/cs	Amt./O/s	No./A/cs	Amt./O/s	No./A/cs	Amt./O/s	No./A/cs	Amt./O/s	No./A/cs	Amt./O/s	No./A/cs	Amt./O/s	No./A/cs	Amt./O/s	No./A/cs	Amt./O/s	No./A/cs	Amt./O/s	No./A/cs	Amt./O/s
(A)	Major Banks																				
1	Canara Bank	1045508	18543	182174	20461	0	0	48890	1198	30178	1899	2	35	0	0	5113	44	1311865	42179	688736	10049
2	Corporation Bank	263453	7422	73214	8781	0	0	13828	324	19766	1455	378	128	52	0	0	0	360691	18110	277393	5959
3	Syndicate Bank	427105	8109	151629	5436	94	10	35272	765	36341	2054	12	1	1078	23	4591	13	656122	16412	646869	16608
4	State Bank of India	786446	12870	89652	9772	107	332	37252	1166	96549	7939	0	0	0	0	917	1127	1010923	33206	264920	13809
5	Vijaya Bank	444030	6199	74372	4763	0	0	23737	589	26760	2264	77	8	211	107	5182	112	574369	14041	485133	6006
	Total (A)	2956542	53143	571041	49213	201	342	158979	4043	209594	15611	469	171	1341	130	15803	1296	3913970	123948	2363051	52431
(B)	Other Nationalised Bks																				
1	Allahabad Bank	4715	62	9762	328	32	1	671	19	5403	420	0	0	0	0	0	0	20583	830	0	0
2	Andhrabank	15990	620	7612	1487	0	0	1406	40	6600	771	0	0	0	0	18	4	31626	2922	13832	214
3	Bank of Baroda	61036	962	8250	902	0	0	2484	51	6967	498	0	0	5	0	4926	495	83668	2908	57684	825
4	Bank of India	72103	2569	21508	1623	26	35	3417	104	5773	409	0	0	10	0	1184	3	104021	4743	58827	1600
5	Bank of Maharashtra	11650	289	6167	860	8	10	897	21	2786	271	5	1	16	3	2575	2	24104	1456	12104	497
6	Central Bank of India	33738	615	9292	601	0	0	3170	94	4532	392	2	2	0	0	98	0	50832	1705	1018	61
7	Dena Bank	4010	165	3638	131	0	0	499	13	1291	105	0	0	0	0	0	0	9438	415	2781	77
8	Indian Bank	35308	902	20067	1179	0	0	1573	58	4059	330	14	24	2	0	52	0	61075	2493	21582	476
9	Indian Overseas Bank	104526	922	27400	1487	0	0	3625	70	5756	564	0	0	49	0	41628	541	182984	3585	67466	1235
10	Oriental Bank of Commerce	4323	164	4819	375	0	0	1034	42	2021	470	0	0	0	0	38	0	12235	1051	775	20
11	Punjab National Bank	24412	437	9323	1709	15	21	2296	116	3411	216	1	0	1	0	0	0	39459	2500	20984	305
12	Punjab and Synd Bank	33	1	904	138	9	10	96	3	531	49	0	0	0	0	152	33	1725	235	167	4
13	UCO Bank	14824	275	14804	421	3	0	976	32	2703	164	0	0	0	0	48	2	33358	894	17373	266
14	Union Bank Of India	291333	6127	25390	3015	0	0	4306	117	8351	618	11	1	19	19	130	0	329540	9897	142038	2454
15	United Bank of India	708	7	1395	62	0	0	98	4	802	95	0	0	0	0	0	0	3003	168	469	28
16	IDBI Bank	106418	2626	17487	1224	16	6	2247	78	16083	1644	33	2	0	0	26	0	142310	5581	107493	2521
	Total (B)	785127	16743	187818	15542	109	85	28795	861	77069	7017	66	30	102	22	50875	1080	1129961	41380	524593	10584
(C)	Other Comm. Banks																				
1	Karnataka Bank Ltd	56581	2614	31588	4581	0	0	4685	101	16056	1219	7	5	102	68	37087	2961	146106	11549	131070	945
2	Kotak Mahendra Bank	278210	1349	180783	3698	1	5	199	4	3095	73	0	0	0	0	69	8	462357	5137	449303	1457
3	Catholic Syrian Bank Ltd.	7185	70	2396	120	0	0	20	1	109	9	0	0	0	0	0	0	9709	199	5795	57
4	City Union Bank Ltd	2213	105	1326	459	0	0	35	1	480	43	0	0	0	0	2	0	4056	609	1868	14
5	Dhanalaxmi Bank Ltd.	1592	37	299	77	0	0	36	1	177	23	0	0	0	0	5	13	2109	152	0	0
6	Federal Bank Ltd.	51421	938	1193	519	0	0	1131	32	2770	258	1	0	0	0	694	60	57210	1808	32820	542
7	J and K Bank Ltd	54	456	201	66	0	0	61	2	611	49	0	0	0	0	477	56	1404	629	0	0
8	Karur Vysya Bank Ltd.	5478	297	3215	428	0	0	22	3	487	41	0	0	159	5	258	752	9619	1526	1668	34

ANNEXURE - 4

BANKING DATA - ACTIVITY WISE LEVEL OF PRIORITY SECTOR ADVANCES AS AT 31.12.2018

Sl. No.	Name of Bank	AGRICULTURE		Micro, Small and Medium Enterprises		Export Credit		EDUCATION		HOUSING		Social Infrastructure		Renewable Energy		OTHERS		TOTAL		Loans to Weaker Sections under Priority Sector		(Amount in Crore)
		No./A/c	Amt./O/s	No./A/c	Amt./O/s	No./A/c	Amt./O/s	No./A/c	Amt./O/s	No./A/c	Amt./O/s	No./A/c	Amt./O/s	No./A/c	Amt./O/s	No./A/c	Amt./O/s	No./A/c	Amt./O/s	No./A/c	Amt./O/s	
9	Lakshmi Vilas Bank Ltd	6246	72	361	123	16	10	61	3	139	11	0	0	0	0	1529	824	8352	1043	0	0	0
10	Ratnakar Bank Ltd	170611	1024	24726	346	0	0	371	1	1670	5	0	0	0	0	7596	15	204974	1391	198986	460	460
11	South Indian Bank Ltd	13890	305	1554	836	0	0	99	2	317	22	3	3	0	0	6998	164	22861	1332	16954	189	189
12	Tamil Nadu Merchantile Bank Ltd.	4388	65	805	175	0	0	40	1	307	26	0	0	0	0	12	0	5552	267	4373	51	51
13	IndusInd Bank	26895	676	22761	1364	0	0	0	0	19	2	0	0	0	0	17	1	49682	2044	31549	420	420
14	HDFC Bank Ltd	127331	3060	299976	5116	0	0	57	1	12435	1036	0	0	0	0	3740	7	443509	9221	343043	2146	2146
15	Axis Bank Ltd	29729	1761	9711	3170	0	0	1765	90	11618	824	0	0	0	0	110824	322	163647	6167	25	40	40
16	ICICI Bank Ltd	124682	3721	17547	3047	6	16	3	0	10417	1217	0	0	0	0	10516	-490	163171	7511	86477	1882	1882
17	YES BANK Ltd	89210	1411	5916	1992	0	0	0	0	1034	60	4	5	3	12	741	7	96908	3487	89771	611	611
18	Bandhan Bank	8261	14	49181	124	0	0	0	0	0	0	0	0	0	0	402	29	57844	168	56338	104	104
19	DCB Bank Ltd	15246	339	1804	297	0	0	23	0	645	61	0	0	0	0	6	2	17724	700	14174	240	240
20	IDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total(C)		1019223	18316	655332	26540	23	30	8608	243	62386	4980	15	13	264	84	180943	4734	1926794	54939	1464214	9191	9191
(D) R R B 's																						
1	Kavery Gramena Bank	393609	4386	50370	636	0	0	3848	78	9510	648	0	0	828	2	8948	32	467113	5781	250746	2844	2844
2	Pragathi Krishna Gramena	899126	11539	154999	1417	0	0	12027	267	9303	545	167	14	3091	6	30	0	1078743	13788	824044	7591	7591
3	Karnataka Vikas Gramena	403264	7759	160983	1670	0	0	10250	212	11615	523	0	0	9699	23	7437	72	603248	10259	320065	4319	4319
Total (D)		1695999	23683	366352	3723	0	0	26125	557	30428	1716	167	14	13618	32	16415	104	2149104	29829	1394855	14755	14755
Total (Comm.Banks) A+B+C		4760892	88201	91295	91295	333	457	196382	5147	349049	27607	550	214	1707	237	247621	7110	6970725	220268	4351858	72206	72206
Total of Comm.Bls+RRBs		6456891	111884	95017	95017	333	457	222507	5704	379477	29323	717	228	15325	269	264036	7214	9119829	250097	5746713	86961	86961
(E) Co-Op Sector																						
1	KSCARD BL Ltd	400110	1704	0	0	0	0	0	0	0	0	0	0	0	0	0	0	400110	1704	0	0	0
2	K.S.Coop Apex Bank Ltd	2398356	13376	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2398356	13376	1994016	10173	10173
3	Indl.Co.Op.Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (E)		2798466	15080	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2798466	16080	1994016	10173	10173
(F) KSFC		0	0	3434	1748.082	0	0	0	0	0	0	0	0	0	0	0	0	3434	1748	0	0	0
TOTAL (F)		0	0	3434	1748.082	0	0	0	0	0	0	0	0	0	0	0	0	3434	1748	0	0	0
(G) Small Finance Bank																						
1	Equitas Small Finance Bank	41745	178.06	80042	485.11	0	0	0	0	197	18.49	0	0	0	0	0	0	121984	682	105964	145	145
2	Ujjivan Small Finance	126862	305.98	28175	68.58	0	0	0	0	43175	128.12	0	0	0	0	0	0	405655	901	279428	605	605
TOTAL (G)		168597	484.04	108217	553.69	0	0	0	0	43372	146.61	0	0	0	0	0	0	528549	1582	386392	749.93	749.93
Grand Total		9423954	127448	97319	97319	333	457	222507	5704	422849	29469	717	228	15325	269	472399	7612	12450278	268507	8127121	97883	97883

ANNEXURE - 5

BANKING DATA - LEVEL OF NON PRIORITY SECTOR ADVANCES AS AT 31.12.2018

(Amount in Crore.)

Sl.	Name of Bank	Agriculture		Education		Housing		Personal Loans under Non-priority Sector		Others		TOTAL	
		No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s
(A)	Major Banks												
1	Canara Bank	0	0	2392	455	28574	12381	62	227	176501	23461	207529	36523
2	Corporation Bank	0	0	529	153	6798	3911	47923	1196	3200	4300	58450	9560
3	Syndicate Bank	0	0	670	78	10227	2790	136485	2113	254333	11296	401715	16277
4	State Bank of India	0	0	1	0	130191	32266	325135	9569	112269	36733	567596	78567
5	Vijaya Bank	0	0	337	50	8776	2710	30050	481	45345	11635	84508	14877
	Total (A)	0	0	3929	737	184566	54059	539655	13585	591648	87424	1319798	155805
(B)	Oth.Nationalised Bks												
1	Allahabad Bank	0	0	104	12	1370	419	299	11	3527	1782	5300	2224
2	Andhrabank	13	36	192	43	3521	1247	732	108	31551	2389	36009	3822
3	Bank of Baroda	1	0	156	31	5543	2582	7096	315	11951	7634	24747	10562
4	Bank of India	0	0	2	0	3366	1097	22028	858	8955	7341	34351	9297
5	Bank of Maharashtra	0	0	106	18	1687	523	3026	146	316	1417	5135	2104
6	Central Bank of India	0	0	1214	153	4360	2226	12166	464	5801	506	23541	3348
7	Dena Bank	0	0	0	0	0	0	0	0	2398	334	2398	334
8	Indian Bank	0	0	232	25	2919	778	1044	17	23937	5142	28132	5962
9	Indian Overseas Bank	0	0	120	24	389	198	4053	30	24792	1693	29354	1945
10	Oriental Bank of Commerce	2	0	34	4	894	531	923	35	2360	1080	4213	1651
11	Punjab National Bank	1	8	12	2	2471	796	10159	449	15998	5402	28641	6656
12	Punjab and Synd Bank	0	0	33	6	118	63	31	0	585	1567	767	1637
13	UCO Bank	0	0	60	3	1613	500	4064	121	4972	1318	10709	1942
14	Union Bank Of India	0	0	477	97	3477	1256	13993	637	5047	5557	22994	7547
15	United Bank of India	9436	0	2	0	337	109	65	1	1653	1786	11493	1896
16	IDBI Bank	0	0	0	0	0	0	4666	898	11003	4703	15669	5601
	Total (B)	9453	44	2744	420	32065	12323	84345	4090	154846	49651	283453	66528
(C)	Other Comm.Banks												
1	Karnataka Bank Ltd	34	12	566	54	12053	3729	16815	1148	58624	5836	88092	10779
2	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	79251	10255	79251	10255
3	Catholic Syrian Bank Ltd.	0	0	2	0	76	9	22263	223	56	130	22397	362
4	City Union Bank Ltd	0	0	20	3	471	170	3346	219	774	549	4611	941
5	Dhanalaxmi Bank Ltd.	0	0	0	0	114	53	88	3	2332	232	2534	288
6	Federal Bank Ltd.	0	0	40	7	2351	1063	4146	73	64070	5802	70607	6945
7	J and K Bank Ltd	0	0	8	1	411	126	2045	80	175	2755	2639	2961
8	Karur Vysya Bank Ltd.	1506	43	47	3	599	232	8550	189	498	1008	11200	1476

ANNEXURE - 5

BANKING DATA - LEVEL OF NON PRIORITY SECTOR ADVANCES AS AT 31.12.2018

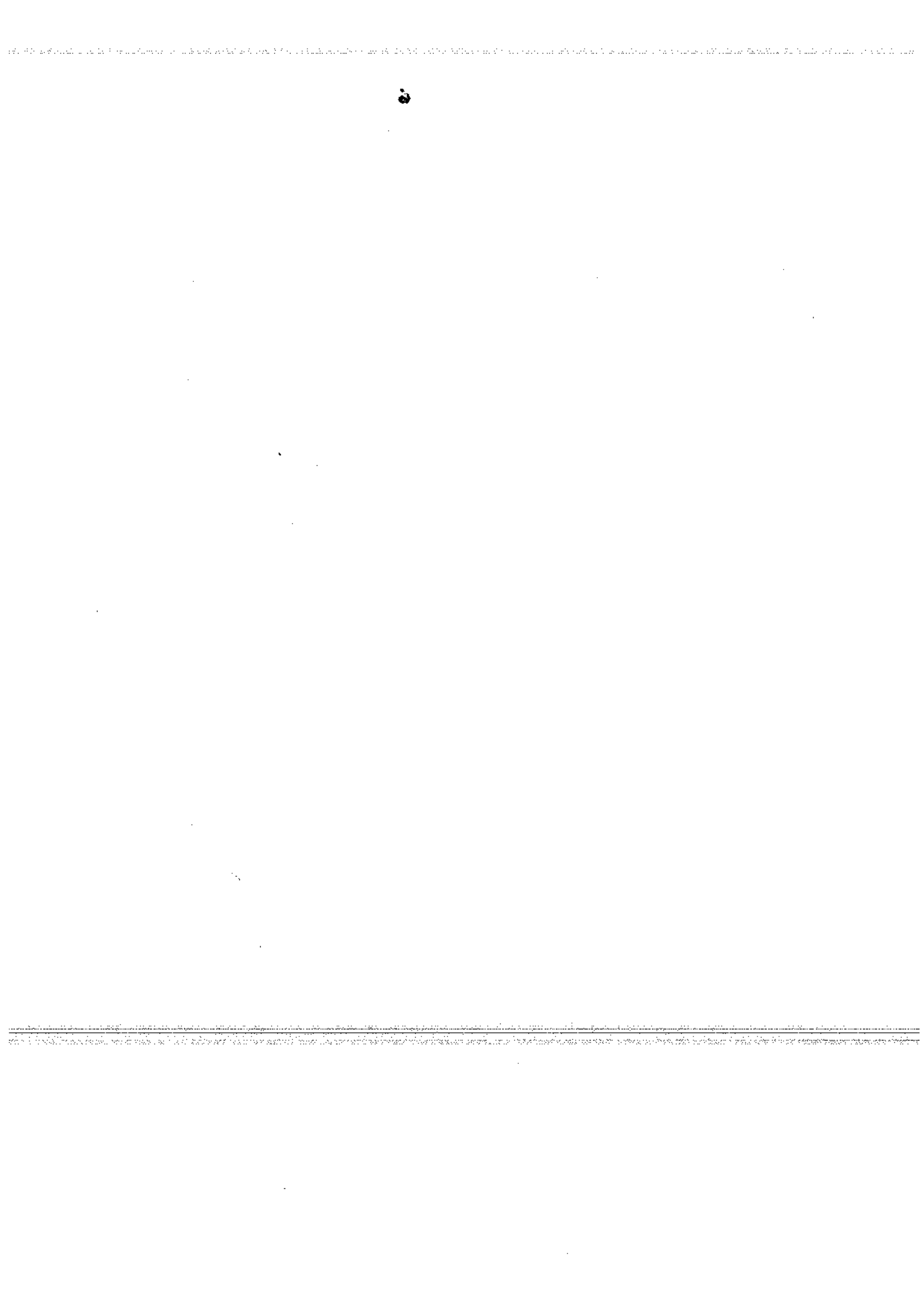
(Amount in Crore)

Sl.	Name of Bank	Agriculture		Education		Housing		Personal Loans under Non-priority Sector		Others		TOTAL	
		No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s
9	Lakshmi Vilas Bank Ltd	163	5	7	1	214	38	269	6	5149	1961	5802	2012
10	Ratnakar Bank Ltd	1	0	0	0	266	31	2976	63	2774	2105	6017	2200
11	South Indian Bank Ltd	1	0	58	5	633	269	30622	883	1299	982	32613	2139
12	Tamil Nadu Merchantile Bank Ltd.	0	0	1	0	226	52	2900	455	185	242	3312	749
13	IndusInd Bank	0	0	0	0	0	0	0	0	65719	6075	65719	6075
14	HDFC Bank Ltd	0	0	2	0	15823	4236	294582	9550	1611219	27023	1921626	40809
15	Axis Bank Ltd	120	347	290	5	5793	1851	0	0	154522	24886	160725	27089
16	ICICI Bank Ltd	0	0	0	0	34682	12840	0	0	520940	14671	555622	27511
17	YES BANK Ltd.	0	0	0	0	391	128	12123	548	54421	11333	66935	12009
18	Bandhan Bank	0	0	0	0	0	0	0	0	306	8	306	8
19	DCB Bank Ltd	42	5	19	0	973	232	118	0	3597	406	4749	644
20	IDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total(C)	1867	413	1060	82	75076	25059	400843	13440	2625911	116258	3104757	155252
(D)	R R B 's												
1	Kavery Grameena Bank	0	0	52	5	486	140	27740	326	11976	138	40254	609
2	Pragathi Krishna Grameena Bank	0	0	78	12	644	149	21730	388	16644	529	39096	1078
3	Karnataka Vikas Grameena Bank	0	0	11	2	186	37	111474	708	3935	165	115606	912
	Total (D)	0	0	141	20	1316	326	160944	1422	32555	832	194956	2599
	Total (Comm.Banks) A+B+C	11320	457	7733	1239	291707	91441	1024843	31115	3372405	253333	4708008	377585
	Total of Comm Bks+RRBs	11320	457	7874	1258	293023	91767	1185787	32537	3404960	254165	4902964	380184
(E)	Co-Op 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	51	4	1893	234	46318	736	1217759	14824	1266021	15798
3	Indl.Co.Op.Bank Ltd.	0	0	0	0	0	0	0	0	1	171	1	171
	Total (E)	0	0	51	4	1893	234	46318	736	1217760	14994	1266022	15968
(F)	KSFC	0	0	0	0	0	0	0	0	215	156	215	156
	TOTAL (F)	0	0	0	0	0	0	0	0	215	156	215	156
(G)	Small Finance Bank												
1	Equitas Small Finance Bank	0	0	0	0	93	15	0	0	7496	314	7589	330
2	Ujjivan Small Finance	7596	5	0	0	5943	62	0	0	62211	258	75750	325
	Total (G)	7596	5	0	0	6036	78	0	0	69707	573	83339	655
	Grand Total	18916	462	7925	1262	300952	92078	1232105	33274	4692642	269888	6252540	396964

ANNEXURE 6
BANK WISE SFMF, SC/ST and DRI ADVANCES WITHIN PSA AS ON DEC 2018 VIS-À-VIS MARCH 2018

Amount Rs. in Crores

Amount Rs. in Crore.																			
Sl.	Name of the Bank	BANKWISE O/s UNDER PSA AS AT MARCH 2018						BANKWISE O/s UNDER PSA AS AT DEC 2018						Variation (DEC 2018 over MARCH 2018)					
		SF/MF		SC/ST		DRI		SF/MF		SC/ST		DRI		SF/MF		SC/ST		DRI	
		No A/c's	Am't O/s	No A/c's	Am't O/s	No A/c's	Am't O/s	No A/c's	Am't O/s	No A/c's	Am't O/s	No A/c's	Am't O/s	No A/c's	Am't O/s	No A/c's	Am't O/s	No A/c's	Am't O/s
(A) Major Banks																			
1	Canara Bank	463261	5002.50	97273	1560.90	13927	12.99	629167	9023.29	95040	1632.75	12398	11.59	165906	4020.79	-2233	71.85	-1529	-1.40
2	Corporation Bank	195550	6151.68	20876	508.40	456	0.81	129021	2597.30	19124	507.92	63	25.53	-66529	-3554.38	-1552	-0.48	-393	24.72
3	Syndicate Bank	295831	3869.87	58231	1182.05	1117	7.21	234596	2862.97	59631	1213.61	1124	7.27	-61235	-1006.90	1400	31.56	7	0.06
4	State Bank of India	752090	6927.01	291629	4101.66	9181	592.55	95805	10005.00	47596	1017.48	5645	4.78	-656285	-3077.99	-243933	-3084.18	-3538	-587.87
5	Vijaya Bank	381098	5028.32	39685	445.81	419	0.34	430347	4464.76	27346	476.56	352	0.29	49249	-563.56	-12339	30.75	-87	-0.05
	Total (A)	2087830	26979.38	507394	7798.82	25100	614.00	1518936	28953.32	248737	4848.32	19582	49.46	-568894	-1873.94	-258657	-2950.50	-5518	-564.54
(B) Oth. Nationalised Banks																			
1	Allahabad Bank	338	8.17	2356	28.84	0	0.00	319	7.99	2350	28.76	0	0.00	-19	-0.18	-6	-0.08	0	0.00
2	Andhrabank	4000	100.08	1640	36.90	49	0.03	12420	183.12	2082	58.20	0	0.00	8420	83.04	442	21.30	-49	-0.03
3	Bank of Baroda	25096	344.06	4300	73.23	0	0.00	26389	357.59	3382	27.45	0	0.00	1293	13.53	-918	-45.78	0	0.00
4	Bank of India	50462	1548.80	2125	52.41	214	1.03	24657	497.33	2555	65.61	214	1.01	-25805	-1051.47	430	13.20	0	-0.02
5	Bank of Maharashtra	7893	128.81	2138	52.17	12	0.16	4095	67.97	2288	56.17	0	0.00	-3798	-60.84	150	4.00	-12	-0.16
6	Central Bank of India	8968	172.06	5914	104.64	3	0.01	29583	444.91	3126	83.87	0	0.00	20615	272.85	-2788	-20.97	-3	-0.01
7	Dena Bank	2700	71.01	1299	26.20	4	0.00	0	0.00	0	0.00	0	0.00	-2700	-71.01	-1299	-26.20	-4	0.00
8	Indian Bank	15539	147.61	4575	73.76	391	2.01	17711	185.08	4811	178.83	113	0.85	2172	37.46	236	105.07	-278	-1.16
9	Indian Overseas Bank	33312	302.81	11615	808.44	1174	1.07	48718	318.13	13547	769.16	1234	0.85	15406	15.52	1932	-39.28	60	-0.21
10	Oriental Bank of Commerce	2635	69.68	1037	50.91	0	0.00	2702	74.08	0	0.00	0	0.00	67	4.40	-1037	-50.91	0	0.00
11	Punjab National Bank	21320	273.56	2450	32.31	402	0.41	14903	234.56	2456	51.20	308	0.34	-6417	-39.00	6	18.89	-94	-0.07
12	Punjab and Synd Bank	0	0.00	18	0.36	0	0.00	4	0.05	26	0.64	0	0.00	4	0.05	8	0.28	0	0.00
13	UCO Bank	3540	32.25	556	2.74	6	0.02	8780	146.00	12220	199.70	0	0.00	5240	113.75	11864	196.96	-6	-0.02
14	Union Bank Of India	46222	651.01	7764	134.19	287	1.64	46691	690.48	8078	146.98	0	0.00	2469	39.47	314	12.79	-287	-1.64
15	United Bank of India	0	0.00	246	7.65	0	0.00	0	0.00	174	8.18	0	0.00	0	0.00	-72	0.53	0	0.00
16	IDBI Bank	91853	2466.31	2146	71.45	5	0.74	95573	2196.54	4839	162.95	0	0.00	3720	-269.77	2693	91.51	-5	-0.74
	Total (B)	313878	6316.02	50179	1556.19	2547	7.12	334545	5403.80	61934	1837.50	1869	3.05	20667	-912	11755	281	-678	-4
(C) Other Comm. Banks																			
1	Karnataka Bank Ltd	105272	1319.68	5658	79.16	22	0.01	110668	1334.28	5936	88.51	10	0.00	5398	14.60	278	9.35	-12	-0.01
2	Kotak Mahendra Bank	110778	500.71	65316	208.08	0	0.00	277150	864.71	171302	420.55	0	0.00	166372	364.00	105986	214.48	0	0.00
3	Catholic Syrian Bank Ltd	9262	102.25	27	0.32	9	0.00	5629	54.56	45	0.62	0	0.00	-3633	-47.69	18	0.30	-9	0.00
4	City Union Bank Ltd	2035	13.36	16	1.14	0	0.00	1812	12.85	11	0.44	0	0.00	-223	-0.51	-5	-0.70	0	0.00
5	Dhanalakshmi Bank Ltd.	0	0.00	7	0.03	0	0.00	0	0.00	1	0.04	0	0.00	0	0.00	-6	0.01	0	0.00
6	Federal Bank Ltd.	33236	396.55	712	10.69	0	0.00	40852	517.67	1141	17.69	0	0.00	7616	121.12	429	7.00	0	0.00
7	J and K 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	0	0.00
8	Karur Vysya Bank Ltd.	1480	9.42	455	32.64	0	0.00	2033	22.28	2829	35.44	33	0.09	553	12.86	2374	2.80	33	0.09
9	Lakshmi Vilas Bank Ltd	4591	53.12	39	0.22	0	0.00	4416	49.77	41	0.22	0	0.00	-175	-3.35	2	0.01	0	0.00
10	Rajnarayan Bank Ltd	131354	404.35	21161	37.48	0	0.00	167099	393.54	18111	33.83	0	0.00	35745	-10.80	-3050	-3.65	0	0.00
11	South Indian Bank Ltd	12292	113.04	280	2.88	0	0.00	10690	102.93	258	2.88	0	0.00	-1602	-10.11	-22	0.00	0	0.00
12	Tamil Nadu Mercantile Bank Ltd	1938	15.73	54	0.72	5	0.00	3883	31.61	78	1.40	9	0.01	1945	15.88	24	0.68	4	0.01
13	Indusind Bank	21361	382.64	1916	24.73	0	0.00	311549	839.81	129552	190.11	0	0.00	290188	457.16	127636	165.37	0	0.00
14	HDFC Bank Ltd	34773	614.53	1174	27.58	0	0.00	29605	547.39	880	527.30	0	0.00	-5168	-67.14	-294	499.72	0	0.00
15	Axis Bank Ltd	19449	646.30	15564	64.12	0	0.00	17042	528.96	20437	76.93	0	0.00	-2407	-117.34	4873	12.81	0	0.00
16	ICICI Bank Ltd	21489	1151.18	11282	216.78	0	0.00	23630	1287.56	11813	285.82	0	0.00	2141	136.38	531	69.04	0	0.00
17	YES BANK Ltd.	62926	363.35	0	0.00	0	0.00	0	0.00	5	0.20	0	0.00	-62926	-363.35	5	0.20	0	0.00
18	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	409	0.85	0	0.00	0	0.00	409	0.85	0	0.00
19	DCB Bank Ltd	0	0.00	0	0.00	0	0.00	2534	67.66	34	1.78	0	0.00	2534	67.66	34	1.78	0	0.00
20	IDFC 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	0	0.00
	Total (C)	572236	6086.20	123661	704.57	36	0.01	1008592	6655.57	362883	1684.59	52	0.10	436356	569.37	239222	980.02	16	0.09
(D) RRB's																			
1	Kavery Gramina Bank	196486	2126.08	97236	1031.21	0	0.00	230812	2581.52	97472	1035.29	0	0.00	34326	455.44	236	4.08	0	0.00
2	Pragathi Krishna Gramina Bank	570938	5067.66	84456	695.87	0	0.00	556854	5148.83	98930	835.01	0	0.00	-14084	81.17	14474	139.14	0	0.00
3	Karnataka Vikas Gramina Bank	311605	2644.98	156258	1173.81	60	0.07	312381	3027.44	156262	1206.63	75	0.59	776	382.46	4	32.82	15	0.52
	Total (D)	1079029	9838.72	337950	2900.89	60	0.07	1100047	10757.79	352664	3076.93	75	0.59	21018	919	14714	176	15	1
Total (Comm. Banks) A+B+C		2973944	39381.60	681234	10059.58	27683	621.14	2862073	41012.59	673554	8370.41	21503	52.61	-111871	1631.09	-7680	-1689.17	-6180	-568.52
Total COMM BKs+RRBs(A+B+C+D)		4052973	49220.32	1019184	12960.48	27743	621.21	3962120	51770.48	1026218	11447.34	21578	53.20	-90853	2550.16	7034	-1513.14	-6165	-568.01
(E) Co-Op Sector																			
1	KSCARD Bk Ltd	309825	1393.38	27831	125.18	0	0.00	309825	1393.38	27831	125.16	0	0.00	0	0.00	0	0.00	0	0.00
2	K.S.Coop Apex Bank Ltd	1645174	8708.88	312809	1446.72	0	0.00	1732777	8997.28	261239	1175.32	0	0.00	87603	288.40	-51570	-271.40	0	0.00
3	Indi.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	0	0.00
	Total (E)	1954999	10102.26	340640	1571.88	0	0.00	2042602	10390.66	289070	1300.48	0	0.00	87603	288.40	-51570	-271.40	0	0.00
(F) KSFC																			
	TOTAL (F)	0	0.00	1572	565.28	0	0.00	0	0.00	1143	631.79	0	0.00	0	0.00	-429	66.51	0	0.00
(G) Small Finance Bank																			
1	Equus Small Finance Bank	0	0.00	0	0.00	0	0.00	23477	44.91	18740	25.78	0	0.00	23477	44.91	18740	25.78	0	0.00
2	Ujjivan Small Finance	0	0.00																



ANNEXURE - 7

WEAKER SECTION ADVANCES IN THE STATE OF KARNATAKA AS ON 31.12.2018 VIS-À-VIS 31.3.2018

Amount Rs. In Crore.

Sl.	Name of Bank	Weaker Sec. Adv as on 31.12.2018				Weaker Sec. Adv as on 31.3.2018				Variation in Bal O/s	
		Disb 01.04.2018 to 31.12.2018		Outstanding as on 31.12.2018		Disb 01.04.2017 to 31.3.2018		Outstanding as on 31.3.2018		As on (DEC 2018 over MARCH 2018)	
A	Major Banks	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Canara Bank	282848	2501.21	688736	10048.87	501536	4669.53	712034	10007.27	-23298	41.60
2	Corporation Bank	396660	2560.13	277393	5958.64	33688	816	75782	1249.82	201611	4708.82
3	Syndicate Bank	69789	3158.13	646869	16607.74	220882	12804.53	564400	16375.00	82469	232.74
4	State Bank of India	34114	1461.79	264920	13809.07	52151	1496.96	248844	13365.44	16076	443.62
5	Vijaya Bank	323465	2941.60	485133	6006.23	420809	4658.74	404383	4476.37	80750	1529.86
	Total (A)	1106876	12622.85	2363051	52430.55	1229066	24445.81	2005443	45473.91	357608	6956.64
(B)	Other Nationalised Banks										
6	Allahabad Bank	0	0	0	0	0	0	0	0.00	0	0.00
7	Andhrabank	8180	106.37	13832	214.38	6617	87.19	8576	149.96	5256	64.42
8	Bank of Baroda	6136	50.82	57684	825.40	6705	76.41	40981	592.59	16703	232.81
9	Bank of India	21945	632.93	58827	1600.10	61934	2010.26	57483	1715.99	1344	-115.89
10	Bank of Maharashtra	4203	215.983	12104	497.363	45	0.81	11551	494.61	553	2.75
11	Central Bank of India	263	3.01	1018	60.65	12298	143.64	23760	354.40	-22742	-293.75
12	Dena Bank	190	6.93	2781	76.91	760	17.37	3320	81.21	-539	-4.30
13	Indian Bank	15241	229.12	21582	476.50	15166	373.92	19803	464.89	1779	11.61
14	Indian Overseas Bank	2426	50.15	67466	1235.34	3243	55.37	63291	263.83	4175	971.51
15	Oriental Bank of Commerce	775	20.0251	775	20.0251	1596	48.1661	5792	178.20	-5017	-158.18
16	Punjab National Bank	4366	41.5682	20984	304.819	7500	82.2067	22577	272.54	-1593	32.28
17	Punjab and Synd Bank	11	0.161	167	4.18	17	0.1443	161	3.25	6	0.93
18	UCO Bank	2091	37.46	17373	266.27	1121	11.08	3536	119.22	13837	147.05
19	Union Bank Of India	23673	297.377	142038	2453.72	154538	1653.68	141328	2738.46	710	-284.74
20	United Bank of India	40	2.75	469	27.81	302	7.2405	791	40.22	-322	-12.41
21	IDBI Bank	75059	717.492	107493	2520.63	254915	1885.71	102541	2813.50	4952	-292.87
	Total (B)	164599	2412.15	524593	10584.09	526757	6453.20	505491	10282.86	19102	301.23
(C)	Other Comm.Banks										
22	Karnataka Bank Ltd	109193	941.81	131070	945.41	135520	1432.69	153475	1766.03	-22405	-820.62
23	Kotak Mahendra Bank	405669	1300.72	449303	1456.84	145177	490.93	179926	786.52	269377	670.33
24	Catholic Syrian Bank Ltd.	0	0	5795	56.863	0	0	0	0.00	5795	56.86
25	City Union Bank Ltd	1450	10.58	1868	13.62	1106	7.21	1827	12.55	41	1.07
26	Dhanalaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	13	0.12	-13	-0.12
27	Federal Bank Ltd.	53078	700.09	32820	541.97	32093	412.55	35971	562.99	-3151	-21.02
28	J and K Bank Ltd	0	0	0	0	0	0	0	0.00	0	0.00
29	Karur Vysya Bank Ltd.	509	7.07	1668	33.63	823	14.09	856	12.48	812	21.15
30	Lakshmi Vilas Bank Ltd	0	0	0	0	1193	215.205	1276	234.97	-1276	-234.97
31	Ratnakar Bank Ltd	79474	296.068	198986	459.568	111998	368.69	160685	465.20	38301	-5.64
32	South Indian Bank Ltd	12982	127.42	16954	188.88	12344	156.09	13294	227.95	3660	-39.07
33	Tamil Nadu Merchantile Bank	4343	48.35	4373	51.29	2536	29.57	2238	30.01	2135	21.28
34	IndusInd Bank	292129	764.56	31549	420.01	14708	259.07	28728	396.54	2821	23.48
35	HDFC Bank Ltd	141117	1266.58	343043	2146.27	159835	878.68	323418	1666.27	19625	480.01
36	Axis Bank Ltd	24	39.55	25	39.96	17	20.27	22	27.63	3	12.32
37	ICICI Bank Ltd	65480	928.20	86477	1881.86	92798	1473.87	77404	1506.85	9073	375.01
38	YES BANK Ltd.	0	0.00	89771	610.89	21375	137.35	67977	626.79	21794	-15.90
39	Bandhan Bank	80362	249.36	56338	103.99	0	0.00	0	0.00	56338	103.99
40	DCB Bank Ltd	11395	155.47	14174	240.00	0	0.00	0	0.00	14174	240.00
41	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total(C)	1257205	6835.82	1464214	9191.06	731523	5896.26	1047110	8322.90	417104	868.17
	R R B's										
40	Kavery Grameena Bank	199436	761.24	250746	2844.45	10097	109.97	192351	1352.88	58395	1491.57
41	Pragathi Krishna Grameena	231133	1804.64	824044	7591.17	369454	2882.29	816944	7321.84	7100	269.33
42	Karnataka Vikas Grameena	36299	1498.89	320065	4319.24	164799	1782.50	321024	3902.56	-959	416.68
	Total (D)	466868	4064.77	1394855	14754.86	544350	4774.76	1330319	12577.28	64536	2177.58
Grand Total (A+B+C+D)		2995548	25935.59	5746713	86960.56	3031696	41570.03	4888363	76656.94	858350	10303.62
Total (Comm.Banks) a+b+c		2528680	21870.83	4351858	72205.70	2487346	36795.27	3558044	64079.67	793814	8126.04
(E)	Co-Op Sector										
43	KSCARD Bk.Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
44	K.S.Coop Apex Bank Ltd	1070732	5718.71	1994016	10172.61	1590066	7940.74	1613918	8083.67	380098	2088.94
45	Indl.Co.Op.Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (E)	1070732	5718.71	1994016	10172.61	1590066	7940.74	1613918	8083.67	380098	2088.94
46	KSFC	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
G	Small Finance Bank										
1	Equitas Small Finance Bank	48821	151.80	106964	144.67	0	0.00	0	0.00	106964	144.67
2	Ujjivan Smali Fittance	111107	378.24	279428	605.26	0	0.00	0	0.00	279428	605.26
	TOTAL (G)	159928	530.04	386392	749.93	0	0.00	0	0.00	386392	749.93
	TOTAL (A+B+C+D+E+F+G)	4226208	32184.34	8127121	97883.10	4621762	49510.77	6502281	87745.32	1624840	10137.78

ANNEXURE - 8

BANKWISE DISBURSEMENTS AND O/S ADVANCES TO WOMEN, EX-SERVICEMEN & EXPORT AS AT DEC 2018

Amount Rs. In Crore

Sl	Name of Bank	WOMEN				EX-SERVICEMEN				EXPORT			
		Disbursements from 01.04.2018 to 31.12.2018		Outstanding as at the end of 31.12.2018		Disbursements from 01.04.2018		Outstanding as at the end of 31.12.2018		Disbursements from 01.04.2018 to		Outstanding as at the end of 31.12.2018	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
(A)	Major Banks												
1	Canara Bank	175863	1511.48	368641	9490.75	89	1.90	164	4.73	0	0.00	0	0.00
2	Corporation Bank	39968	493.24	223911	3915.58	0	0.00	0	0.00	48	39.59	0	0.00
3	Syndicate Bank	41235	3728.12	272286	13466.33	36	1.82	1711	26.74	81	17.09	94	9.57
4	State Bank of India	70452	3402.06	331472	16036.50	0	0.00	0	0.00	211	929.01	107	332.03
5	Vijaya Bank	134899	1777.63	218223	4824.11	6	0.13	22	2.02	0	0.00	0	0.00
	Total (A)	462417	10912.53	1414533	47733.27	131	3.65	1897	33.49	340	985.69	201	341.60
(B)	Oth.Nationalised Bks												
1	Allahabad Bank	67	0.42	1678	38.90	0	0.00	0	0.00	0	0.00	32	1.45
2	Andhrabank	12872	390.42	18844	917.23	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	3812	87.46	20902	480.26	0	0.00	0	0.00	0	0.00	0	0.00
4	Bank of India	3547	246.49	19965	1900.21	13	0.44	41	0.76	40	121.88	26	35.07
5	Bank of Maharashtra	87	2.45	4698	112.28	0	0.00	0	0.00	8	9.85	8	9.91
6	Central Bank of India	100	1.50	1255	17.66	13	1.88	48	2.50	0	0.00	0	0.00
7	Dena Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	Indian Bank	1560	51.77	6363	69.25	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Overseas Bank	1425	9.95	23234	601.24	0	0.00	254	2.15	0	0.00	0	0.00
10	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Punjab National Bank	4754	146.66	12491	550.20	1	0.01	2	0.05	12	24.28	15	21.38
12	Punjab and Synd Bank	144	13.35	634	62.01	4	0.12	6	0.17	27	20.19	9	10.20
13	UCO Bank	2101	31.31	13322	226.13	0	0.00	0	0.00	0	0.00	3	0.37
14	Union Bank Of India	7867	186.33	26749	910.07	0	0.00	0	0.00	0	0.00	0	0.00
15	United Bank of India	37	1.14	315	11.92	0	0.00	0	0.00	0	0.00	0	0.00
16	IDBI Bank	11059	350.75	70709	2281.89	0	0.00	0	0.00	0	0.00	16	6.40
	Total (B)	49432	1520.00	221159	8179.25	31	2.45	351	5.62	87	176.20	109	84.78
(C)	Other Comm.Banks												
1	Karnataka Bank Ltd	35146	264.27	47958	396.15	2	0.07	9	1.06	0	0.00	0	0.00
2	Kotak Mahendra Bank	0	0.00	0	0.00	0	0.00	0	0.00	1	1.00	1	4.86
3	Catholic Syrian Bank Ltd.	0	0.00	121	1.68	0	0.00	0	0.00	0	0.00	0	0.00
4	City Union Bank Ltd	6	0.02	20	0.10	0	0.00	0	0.00	0	0.00	0	0.00
5	Dhanalaxmi Bank Ltd.	8	1.28	9	2.62	0	0.00	0	0.00	0	0.00	0	0.00
6	Federal Bank Ltd.	28628	496.65	27719	802.01	0	0.00	0	0.00	0	0.00	0	0.00
7	J and K Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	Karur Vysya Bank Ltd.	656	3.00	783	14.02	0	0.00	0	0.00	0	0.00	0	0.00
9	Lakshmi Vilas Bank Ltd	869	11.94	3408	70.50	0	0.00	0	0.00	16	9.89	16	9.89
10	Ratnakar Bank Ltd	34832	139.85	197341	547.84	0	0.00	0	0.00	0	0.00	0	0.00
11	South Indian Bank Ltd	12474	164.97	15915	258.34	0	0.00	0	0.00	0	0.00	0	0.00
12	Tamil Nadu Merchantile Bank	2488	38.82	2557	53.51	0	0.00	0	0.00	0	0.00	0	0.00
13	IndusInd Bank	0	0.00	11155	149.29	0	0.00	0	0.00	0	0.00	0	0.00
14	HDFC Bank Ltd	187478	1814.90	410536	3323.31	0	0.00	0	0.00	0	0.00	0	0.00
15	Axis Bank Ltd	29829	332.16	146449	599.58	0	0.00	0	0.00	0	0.00	0	0.00
16	ICICI Bank Ltd	93145	3803.30	149443	13771.31	0	0.00	0	0.00	12	37.75	6	15.72
17	YES BANK Ltd.	0	0.00	76991	317.03	0	0.00	0	0.00	0	0.00	0	0.00
18	Bandhan Bank	42998	133.96	56799	105.68	0	0.00	0	0.00	0	0.00	0	0.00
19	DCB Bank Ltd	10180	81.42	12047	113.70	0	0.00	0	0.00	0	0.00	0	0.00
20	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (C)	478737	7286.54	1159251	20526.67	2	0.07	9	1.06	29	48.64	23	30.47
(D)	R R B 's												
1	Kavery Grameena Bank	2568	26.03	123443	1243.22	13	0.16	56	1.21	0	0.00	0	0.00
2	Pragathi Krishna Grameena	95418	713.13	298667	2912.16	0	0.00	0	0.00	0	0.00	0	0.00
3	Karnataka Vikas Grameena B	33274	384.91	156834	1699.97	0	0.00	0	0.00	0	0.00	0	0.00
	Total (D)	131260	1124.07	578944	5855.35	13	0.16	56	1.21	0	0.00	0	0.00
	Total (Comm.Banks) A+B+C	990586	19719.07	2794943	76439.19	164	6.17	2257	40.17	456	1210.54	333	456.85
	Grand Total (A+B+C+D)	1121846	20843.14	3373887	82294.54	177	6.33	2313	41.38	456	1210.54	333	456.85
(E)	Co-Op 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	172500	1098.90	289421	1704.13	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)	172500	1098.90	289421	1704.13	0	0.00	0	0.00	0	0.00	0	0.00
(F)	KSFC	400	57.94	1191	684.56	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (F)	400	57.94	1191	684.56	0	0.00	0	0.00	0	0.00	0	0.00
(G)	Small Finance Bank												
1	Equitas Small Finance Bank	48821	151.80	106964	144.67	0	0.00	0	0.00	0	0.00	0	0.00
2	Ujjivan Small Finance	211394	699.53	404636	858.81	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (G)	260215	851.33	511600	1003.48	0	0.00	0	0.00	0	0.00	0	0.00
	GRAND TOTAL	1554961	22851.31	4176099	85686.71	177	6.33	2313	41.38	456	1210.54	333	456.85

ANNEXURE: 9

Bank wise Crop loans and Agri term loans disbursed up to third quarter ending DEC 2018 of FY 2018-19 & bal O/s as at 31.12.2018

Amount Rs. In Crore

SL	Name of the Bank	Disbursement in Agriculture from 01.4.2018 to 31.12.2018						Balance O/s under Agriculture as on 31.12.2018					
		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.
1	Canara Bank	605172	5468.14	100804	1866.41	705976	7334.55	891323	11742.16	154185	6800.59	1045508	18542.75
2	Corporation Bank	51170	1176.74	165971	3259.20	217141	4435.93	106579	3020.96	146874	4401.25	253453	7422.21
3	Syndicate Bank	102902	1149.31	39412	1786.33	142314	2935.64	287429	3704.46	139676	4404.92	427105	8109.38
4	State Bank of India	38184	1661.05	125581	3201.64	163765	4862.69	296657	5233.27	489789	7636.54	786446	12869.82
5	Vijaya Bank	223496	1689.48	92270	1199.20	315766	2888.68	319892	3565.02	124138	2634.16	444030	6199.19
6	Allahabad Bank	0	0.00	42	0.60	42	0.60	0	0.00	4715	61.82	4715	61.82
7	Andhrabank	8905	336.71	1794	101.63	10699	438.35	13636	310.56	2354	309.68	15990	620.24
8	Bank of Baroda	21749	248.95	7503	104.79	29252	353.74	41447	517.40	19589	444.54	61036	961.94
9	Bank of India	5313	84.48	21710	745.31	27023	829.79	35708	806.27	36395	1762.92	72103	2569.19
10	Bank of Maharashtra	2720	53.75	1158	121.56	3878	175.31	9138	157.48	2512	131.10	11650	288.58
11	Central Bank of India	1904	25.31	12032	176.47	13936	201.78	10037	238.81	23701	376.01	33738	614.81
12	Dena Bank	57	1.96	155	4.23	212	6.19	740	13.43	3270	152.04	4010	165.47
13	Indian Bank	22705	418.26	3310	127.81	26015	546.07	32818	563.95	2490	338.48	35308	902.43
14	Indian Overseas Bank	27763	226.71	1068	11.31	28831	238.02	89256	619.73	15270	302.16	104526	921.89
15	Oriental Bank of Commerce	542	9.44	70	1.62	612	11.06	3369	80.98	954	83.13	4323	164.11
16	Punjab National Bank	2116	28.03	2773	38.03	4889	66.07	15468	268.33	8944	168.67	24412	437.00
17	Punjab and Synd Bank	1	0.02	2	0.23	3	0.25	7	0.48	26	0.20	33	0.68
18	UCO Bank	2293	53.69	358	15.29	2651	68.98	9339	142.11	5485	132.55	14824	274.66
19	Union Bank Of India	22201	325.77	22199	325.77	44400	651.54	145658	3063.29	145675	3063.30	291333	6126.59
20	United Bank of India	0	0.00	509	6.20	509	6.20	0	0.00	708	7.37	708	7.37
21	DBI Bank	9331	209.54	66307	524.94	75638	734.48	11367	267.42	95051	2358.55	106418	2625.97
22	Karnataka Bank Ltd	88199	1005.56	3789	596.00	91988	1601.56	35480	1064.79	21101	1649.60	56581	2614.39
23	Kotak Mahendra Bank	6724	11.85	247157	903.08	253881	914.93	11214	101.86	266996	1247.25	278210	1349.11
24	Catholic Syrian Bank Ltd.	5466	52.09	0	0.00	5466	52.09	7171	68.93	14	1.15	7185	70.07
25	City Union Bank Ltd	1646	16.40	25	22.67	1671	39.07	2044	19.95	169	85.48	2213	105.43
26	Dhanalaxmi Bank Ltd.	0	0.00	769	16.58	769	16.58	0	0.00	1592	36.94	1592	36.94
27	Federal Bank Ltd.	53382	666.87	1175	105.12	54557	771.99	48986	700.71	2435	237.47	51421	938.18
28	J and K Bank Ltd	0	0.00	30	380.42	30	380.42	0	0.00	54	455.89	54	455.89
29	Karur Vysya Bank Ltd.	0	0.00	10782	122.20	10782	122.20	0	0.00	5478	296.68	5478	296.68
30	Lakshmi Vilas Bank Ltd	5755	64.33	1	0.12	5756	64.45	6212	62.42	34	9.47	6246	71.89
31	Ratnakar Bank Ltd	1572	38.09	72455	748.43	74027	786.52	3324	156.77	167287	867.28	170611	1024.05
32	South Indian Bank Ltd	0	0.00	10772	229.75	10772	229.75	0	0.00	13890	304.55	13890	304.55
33	Tamil Nadu Merchantile Bank Ltd.	4280	38.21	232	52.81	4512	91.02	4296	38.79	92	25.88	4388	64.67
34	IndusInd Bank	0	0.00	91067	526.65	91067	526.65	26888	656.31	7	19.57	26895	675.87
35	HDFC Bank Ltd	14990	828.52	52528	1142.25	67518	1970.77	24518	1377.71	102813	1682.38	127331	3060.09
36	Axis Bank Ltd	0	0.00	11670	668.79	11670	668.79	0	0.00	29729	1761.42	29729	1761.42
37	ICICI Bank Ltd	0	0.00	93881	1761.75	93881	1761.75	0	0.00	124682	3721.23	124682	3721.23
38	YES BANK Ltd.	13770	50.23	54152	641.90	67922	692.13	13620	252.56	75590	1158.10	89210	1410.66
39	Bandhan Bank	11616	34.57	36	0.27	11652	34.84	8240	14.33	21	0.08	8261	14.41
40	DCB Bank Ltd	1158	51.94	11005	123.74	12163	175.68	1993	142.13	13253	197.08	15246	339.21
41	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
42	Kavery Grameena Bank	91222	400.71	205886	863.77	297108	1264.48	0	0.00	393609	4385.87	393609	4385.87
43	Pragathi Krishna Grameena Bank	156695	1424.62	83726	697.79	240421	2122.41	322414	3210.11	576712	8328.54	899126	11538.65
44	Karnataka Vikas Grameena Bank	140361	1740.85	8975	179.28	149336	1920.13	273911	4792.48	129353	2966.36	403264	7758.83
45	KSCARD Bk.Ltd	0	0.00	3389	46.54	3389	46.54	19	2.03	400091	1701.81	400110	1703.84
46	K.S.Coop Apex Bank Ltd	1266293	7044.87	16815	357.22	1283108	7402.09	2279980	11590.41	118376	1785.69	2398356	13376.10
47	Indi Co.Op.Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
48	KSFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
49	Equitas Small Finance Bank	0	0.00	26318	125.21	26318	125.21	0	0.00	41745	178.06	41745	178.06
50	Ujjivan Small Finance	51930	186.77	0	0.00	51930	186.77	126852	305.98	0	0.00	126852	305.98
	Total	3063583	26823.82	1671663	23930.93	4735246	50754.75	5517030	58874.37	3906924	68573.81	9423954	127448.18



ANNEXURE- 10

District wise Crop loans and Agri term loans disbursed up to third quarter ending DEC 2018 of FY 2018-19 & bal O/s as at 31.12.2018

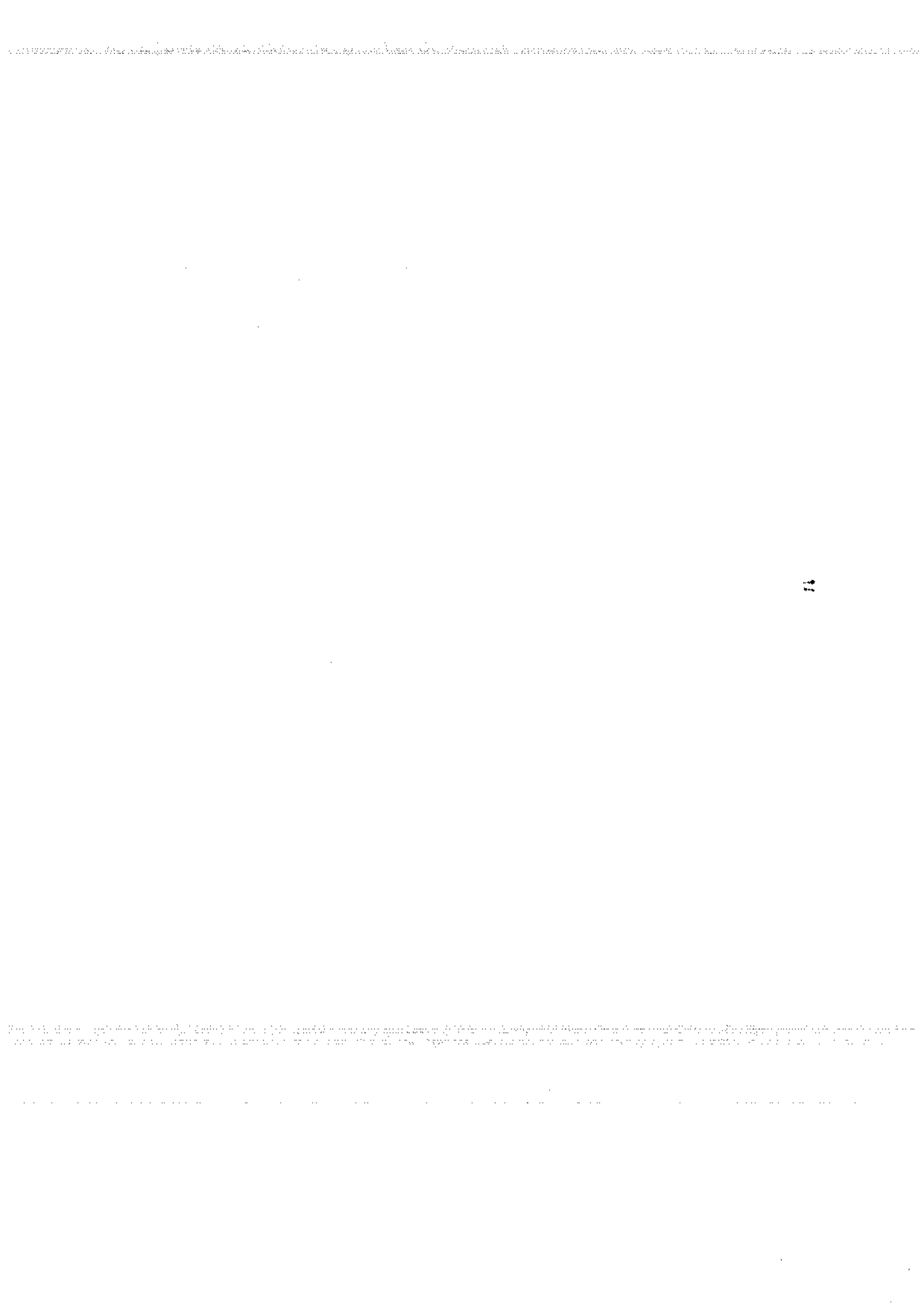
Amount Rs.in Crore

SL	Name of the District	Disbursement in Agriculture from 01.4.2018 to 31.12.2018						Balance O/s under Agriculture as on 31.12.2018					
		Short Term Loans		Term loans		Total Agri		Short term		Term loans		Total Agri	
		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	BAGALKOTE	215878	1884.84	53592	1242.23	269470	3127.08	333899	4325.00	118028	2757.18	451927	7082.18
2	BALLARI	63843	1196.82	61966	841.72	125809	2038.55	168792	2405.87	159392	3523.84	328184	5929.71
3	BELAGAVI	285956	2213.36	83012	1809.32	368968	4022.68	566075	5644.26	274461	6094.89	840536	11739.15
4	BENGALURU (Urban + Metro)	48436	900.82	280829	4779.04	329265	5679.86	69035	2037.18	318633	7935.03	387668	9972.20
5	BENGALURU (Rural)	69390	750.24	41316	484.79	110706	1235.03	109906	951.76	84268	1566.28	194174	2518.04
6	BIDAR	110035	608.03	32022	190.51	142057	798.54	233921	1852.39	84382	1004.80	318303	2857.19
7	Chamarajnagar	47517	303.20	28996	210.38	76513	513.58	99715	898.54	84551	1108.47	184266	2007.01
8	CHICKBALLAPUR	56247	503.24	21350	172.99	77597	676.23	99838	1071.39	86754	1376.72	186592	2448.11
9	CHICKMAGALURU	84404	1053.77	36541	585.04	120945	1638.80	119084	1781.23	108106	2125.64	227190	3906.87
10	CHITRADURGA	159729	727.26	67088	377.58	226817	1104.83	181509	1504.90	123160	2055.90	304669	3560.79
11	DAKSHINA KANNADA	143062	1582.13	66942	1551.58	210004	3133.70	156687	2035.32	111944	2100.01	268631	4135.33
12	DAVANAGERE	86898	584.29	56023	691.28	142921	1275.57	222205	2331.64	180396	2807.71	402601	5139.36
13	DHARWAD	46416	535.65	31213	505.79	77629	1041.44	118914	2101.47	73459	1513.26	192373	3614.73
14	GADAG	45098	450.94	19272	272.40	64370	723.33	115501	1878.64	52750	1003.01	168251	2881.65
15	HASSAN	162783	1088.17	63069	633.56	225852	1721.73	326070	2749.77	176318	2494.34	502388	5244.11
16	HAVERI	65220	578.78	39638	342.05	104858	920.83	162648	2457.61	103130	1566.50	265778	4024.11
17	KALBURGI	80063	574.28	16017	308.62	96080	882.90	215218	2141.12	120080	1969.75	335298	4110.87
18	KODAGU	69761	841.04	17982	259.73	87743	1100.77	83478	1343.78	45824	1080.69	129302	2424.48
19	KOLAR	61119	663.08	28756	337.82	89875	1000.91	100236	1201.42	96462	1561.08	196698	2762.50
20	KOPPAL	40074	489.92	19000	307.41	59074	797.33	94338	1126.59	83934	1800.59	178272	2927.17
21	MANDYA	147990	907.59	72871	497.46	220861	1405.05	212812	1917.78	163988	1789.95	376800	3707.73
22	MYSURU	145047	1095.81	118278	826.37	263325	1922.18	246127	2304.83	248544	3085.68	494671	5390.51
23	RAICHUR	78847	853.41	36080	1020.25	114927	1873.66	162444	2187.49	125367	3234.84	287811	5422.32
24	RAMANAGAR	84395	667.04	46533	393.25	130928	1060.28	146529	942.75	126790	1202.46	273319	2145.21
25	SHIVAMOGGA	133488	812.25	37791	558.88	171279	1371.13	273710	1800.77	148244	1941.47	421954	3742.24
26	TUMAKURU	110914	826.63	58964	627.51	169878	1454.13	244954	1740.66	211265	3182.28	456219	4922.93
27	UDUPI	71259	801.81	22494	1232.50	93753	2034.31	71118	788.89	50775	1694.31	121893	2483.20
28	Uttarakannada	113907	878.12	25339	1012.79	139246	1890.91	125057	951.47	109803	960.53	234860	1911.99
29	VIJAYAPURA	138613	1220.50	23596	408.78	162209	1629.28	316400	3180.27	105453	2587.55	421853	5767.83
30	YADGIR	97194	1230.85	165093	1449.31	262287	2680.15	140810	1219.61	130663	1449.07	271473	2668.67
	TOTAL	3063583	26823.82	1671663	23930.93	4735246	50754.75	5517030	58874.37	3906924	68573.81	9423954	127448.18

ANNEXURE- 11

Bank wise variation in Crop loans and Agri term loans as on 31/12/2018 over 31/03/2018

Sl.	Name of the Bank	Balance O/s under Agriculture as on 31.12.2018						Balance Outstanding under Agriculture as on 31.03.2018						Variation in Bal O/s as on Dec. 2018 over March 2018						Amount Rs. In Crore	
		Short Term Loans		Term Loans		Total Agriculture		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.	No. of Acs	Amt.	No. of Acs	Amt.	No. of Acs	Amt.		
1	Canara Bank	891323	11742.16	154185	6800.59	1045508	18542.75	579076	6253.12	430399	11461.70	1009475	17714.82	312247	5489.04	-276214	-4661.11	36033	827.93		
2	Corporation Bank	106579	3020.96	146874	4401.25	253453	7422.21	134707	3361.04	142294	4705.10	277001	8086.14	-28128	-340.08	4580	-303.85	-23548	-643.93		
3	Syndicate Bank	287429	3704.46	139676	4404.92	427105	8109.38	278224	4060.45	142417	6274.27	420641	10334.72	9205	-355.99	-2741	-1869.35	6464	-2225.34		
4	State Bank of India	296657	5233.27	489789	7636.54	786446	12869.82	333237	5481.89	525708	15167.91	858945	20649.80	-36580	-248.62	-35919	-7631.37	-72499	-7779.99		
5	Vijaya Bank	319892	3565.02	124138	2634.16	444030	6199.19	276880	3173.64	119835	3611.24	396715	6784.88	43012	391.38	4303	-977.08	47315	-585.69		
6	Allahabad Bank	0	0.00	4715	61.82	4715	61.82	0	0.00	4312	68.07	4312	68.07	0	0.00	403	-6.25	403	-6.25		
7	Andhrabank	13636	310.56	2354	309.68	15990	620.24	8259	264.41	3518	335.35	11777	599.76	5377	46.15	-1164	-25.67	4213	20.48		
8	Bank of Baroda	41447	517.40	19589	444.54	61036	961.94	29232	344.70	14130	345.92	43362	690.62	12215	172.70	5459	98.62	17674	271.32		
9	Bank of India	35708	806.27	36395	1762.92	72103	2569.19	0	0.00	66190	2683.66	66190	2683.66	35708	806.27	-29795	-920.74	5913	-114.47		
10	Bank of Maharashtra	9138	157.48	2512	131.10	11650	288.58	11344	250.48	174	61.73	11518	312.21	-2206	-93.00	2338	69.37	132	-23.63		
11	Central Bank of India	10037	238.81	23701	376.01	33738	614.81	30189	466.27	3708	187.83	33897	654.10	-20152	-227.46	19993	188.18	-159	-39.29		
12	Dena Bank	740	13.43	3270	152.04	4010	165.47	3556	149.19	594	45.08	4150	194.27	-2816	-135.76	2676	106.96	-140	-28.80		
13	Indian Bank	32818	563.95	2490	338.48	35308	902.43	29232	403.94	3089	299.69	32321	703.63	3586	160.01	-599	38.79	2987	198.80		
14	Indian Overseas Bank	89256	619.73	15270	302.16	104526	921.89	30475	546.36	33457	454.89	63932	1001.25	58781	73.37	-18187	-152.73	40594	-79.37		
15	Oriental Bank of Commerce	3369	80.98	954	83.13	4323	164.11	3533	86.63	1025	129.47	4558	216.11	-164	-5.66	-71	-46.34	-235	-52.00		
16	Punjab National Bank	15468	268.33	8944	168.67	24412	437.00	15526	253.55	9756	177.48	25282	431.03	-58	14.78	-812	-8.81	-870	5.97		
17	Punjab and Synd Bank	7	0.48	26	0.20	33	0.68	0	0.00	113	3.75	113	3.75	7	0.48	-87	-3.55	-80	-3.07		
18	UCO Bank	9339	142.11	5485	132.55	14824	274.66	8623	180.03	2312	64.38	10935	244.41	716	-37.92	3173	68.17	3889	30.25		
19	Union Bank Of India	145658	3063.29	145675	3063.30	291333	6126.59	84346	1585.08	57802	1734.78	142148	3319.86	61312	1478.21	87873	1328.52	149185	2806.73		
20	United Bank of India	0	0.00	708	7.37	708	7.37	0	0.00	2036	31.76	2036	31.76	0	0.00	-1328	-24.39	-1328	-24.39		
21	IDBI Bank	11367	267.42	95051	2358.55	106418	2625.97	22958	653.77	79115	2336.32	102073	2990.09	-11591	-386.35	15936	22.23	4345	-364.12		
22	Karnataka Bank Ltd	35480	1064.79	21101	1549.60	56581	2614.39	156246	2219.80	25854	1259.75	182100	3479.54	-120766	-1155.01	-4753	289.86	-125519	-865.15		
23	Kotak Mahendra Bank	11214	101.86	266996	1247.25	278210	1348.11	6538	91.58	104960	626.82	111498	718.40	4676	10.28	162036	620.43	166712	630.71		
24	Catholic Syrian Bank Ltd.	7171	68.93	14	1.15	7185	70.07	0	0.00	6200	61.48	6200	61.48	7171	68.93	-6186	-60.33	985	8.59		
25	City Union Bank Ltd	2044	19.95	169	85.48	2213	105.43	2146	20.25	225	85.07	2371	105.33	-102	-0.30	-56	0.41	-158	0.10		



ANNEXURE - J)

Bank wise variation in Crop loans and Agri term loans as on 31/12/2018 over 31/03/2018

SL	Name of the Bank	Balance O/s under Agriculture as on 31.12.2018						Balance Outstanding under Agriculture as on 31.03.2018						Variation in Bal O/s as on Dec. 2018 over March 2018						Amount Rs. In Crore	
		Short Term Loans			Term Loans			Short Term Loans			Term Loans			Short Term Loans			Term Loans				
		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.	No. of Acs	Amt.	No. of Acs	Amt.	No. of Acs	Amt.
26	Dhanalaxmi Bank Ltd.	0	0.00	1592	36.94	1592	36.94	0	0.00	1389	29.32	1389	29.32	0	0.00	203	7.62	203	7.62	0	0.00
27	Federal Bank Ltd.	48986	700.71	2435	237.47	51421	938.18	37005	529.94	1864	193.40	38869	723.34	11981	170.78	571	44.07	12552	214.84	11981	170.78
28	J and K Bank Ltd	0	0.00	54	455.89	54	455.89	0	0.00	43	149.46	43	149.46	0	0.00	11	306.43	11	306.43	0	0.00
29	Karur Vysya Bank Ltd.	0	0.00	5478	296.68	5478	296.68	0	0.00	18039	284.94	18039	284.94	0	0.00	-12561	11.74	-12561	11.74	0	0.00
30	Lakshmi Vilas Bank Ltd	6212	62.42	34	9.47	6246	71.89	5946	125.93	149	306.93	6095	432.86	266	-63.51	-115	-297.46	151	-360.97	266	-63.51
31	Ratnakar Bank Ltd	3324	156.77	167287	867.28	170611	1024.05	2760	175.91	131248	709.89	134008	885.81	564	-19.14	36039	157.38	36603	138.24	564	-19.14
32	South Indian Bank Ltd	0	0.00	13890	304.55	13890	304.55	0	0.00	14981	300.75	14981	300.75	0	0.00	-1091	3.80	-1091	3.80	0	0.00
33	Tamil Nadu Merchantile Bank Ltd	4296	38.79	92	25.88	4388	64.67	1981	16.88	297	25.60	2278	42.48	2315	21.91	-205	0.28	2110	22.19	2315	21.91
34	IndusInd Bank	26888	656.31	7	19.57	26895	675.87	0	0.00	23815	594.01	23815	594.01	26888	656.31	-23808	-574.44	3080	81.87	26888	656.31
35	HDFC Bank Ltd	24518	1377.71	102813	1682.38	127331	3060.09	20395	1243.18	71745	1710.38	92140	2953.57	4123	134.53	31068	-28.01	35191	108.52	4123	134.53
36	Axis Bank Ltd	0	0.00	29729	1761.42	29729	1761.42	0	0.00	45990	2225.95	45990	2225.95	0	0.00	-16261	-464.52	-16261	-464.52	0	0.00
37	CICI Bank Ltd	0	0.00	124682	3721.23	124682	3721.23	0	0.00	94982	2357.87	94982	2357.87	0	0.00	29700	1363.36	29700	1363.36	0	0.00
38	YES BANK Ltd.	13620	252.56	75590	1158.10	89210	1410.66	16835	385.19	50892	1021.56	67727	1406.75	-3215	-132.63	24698	136.54	21483	3.91	-3215	-132.63
39	Bandhan Bank	8240	14.33	21	0.08	8261	14.41	0	0.00	0	0.00	0	0.00	8240	14.33	21	0.08	8261	14.41	8240	14.33
40	DCB Bank Ltd	1993	142.13	13253	197.08	15246	339.21	0	0.00	0	0.00	0	0.00	1993	142.13	13253	197.08	15246	339.21	1993	142.13
41	IDFC 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	0	0.00	0	0.00
42	Kavery Grammeena Bank	0	0.00	393609	4385.87	393609	4385.87	0	0.00	347026	3903.93	347026	3903.93	0	0.00	46583	481.94	46583	481.94	0	0.00
43	Pragathi Krishna Grammeena Bank	322414	3210.11	576712	8328.54	899126	11538.65	345553	3475.42	516510	7236.64	862063	10712.06	-23139	-265.31	60202	1091.90	37063	826.59	-23139	-265.31
44	Karnataka Vikas Grammeena Bank	273911	4792.48	129353	2966.36	403264	7758.83	281322	4300.26	126216	2769.07	407538	7069.34	-7411	492.21	3137	197.28	-4274	689.50	-7411	492.21
45	KSCARD Bk Ltd	19	2.03	400091	1701.81	400110	1703.84	88	8.12	307103	1842.16	307191	1850.28	-69	-6.09	92988	-140.35	92919	-146.44	-69	-6.09
46	K.S.Coop Apex Bank Ltd	2279980	11590.41	118376	1785.69	2398356	13376.10	2215515	11449.36	110479	1605.04	2325994	13054.40	64465	141.05	7897	180.65	72362	321.70	64465	141.05
47	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	0	0.00	0	0.00
48	KSFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
49	Equitas Small Finance Bank	0	0.00	41745	178.06	41745	178.06	0	0.00	0	0.00	0	0.00	0	0.00	41745	178.06	41745	178.06	0	0.00
50	Ujjivan Small Finance Bank	126852	305.98	0	0.00	126852	305.98	0	0.00	0	0.00	0	0.00	126852	305.98	0	0.00	126852	305.98	126852	305.98
	Total	5517030	58874.37	3906924	68573.81	9423954	127448.18	4971727	51556.386	3641991	79480.42	8613718	131036.81	545303	7317.99	264933	-10906.62	810236	-3588.63	545303	7317.99

ANNEXURE- 12

BANK WISE NUMBER OF BANK BRANCHES IN THE STATE AS ON 31.12.2018 VIS-A-VIS 31.3.2018

Sl.	Name of the Bank	AS ON 31.12.2018					AS ON 31.3.2018					Variation (DEC 2018 over MARCH 2018)				
		No. of branches					No. of branches									
		Rur	S.Urb	Urb	M/P.T	Total	Rur	S.Urb	Urb	M/P.T	Total	Rur	S.Urb	Urb	M/P.T	Total
A	Major Banks															
1	Canara Bank	440	207	176	163	986	440	207	176	163	986	0	0	0	0	0
2	Corporation Bank	193	144	97	85	519	193	144	97	85	519	0	0	0	0	0
3	Syndicate Bank	327	230	155	107	819	338	226	156	109	829	-11	4	-1	-2	-10
4	State Bank of India	481	382	330	352	1545	488	384	333	360	1565	-7	-2	-3	-8	-20
5	Vijaya Bank	262	134	102	102	600	265	135	101	102	603	-3	-1	1	0	-3
	Total (A)	1703	1097	860	809	4469	1724	1096	863	819	4502	-21	1	-3	-10	-33
(B)	Other Nationalised Banks															
6	Allahabad Bank	2	5	23	27	57	2	5	23	27	57	0	0	0	0	0
7	Andhrabank	12	13	30	66	121	12	13	31	66	122	0	0	-1	0	-1
8	Bank of Baroda	12	33	36	40	121	12	32	36	39	119	0	1	0	1	2
9	Bank of India	31	30	31	41	133	31	30	31	41	133	0	0	0	0	0
10	Bank of Maharashtra	11	10	21	17	59	11	10	24	17	62	0	0	-3	0	-3
11	Central Bank of India	10	32	34	40	116	10	32	36	40	118	0	0	-2	0	-2
12	Dena Bank	19	6	20	17	62	19	6	20	17	62	0	0	0	0	0
13	Indian Bank	12	18	33	49	112	12	18	32	48	110	0	0	1	1	2
14	Indian Overseas Bank	71	64	52	46	233	79	64	51	45	239	-8	0	1	1	-6
15	Oriental Bank of Commerce	1	8	21	20	50	1	8	21	20	50	0	0	0	0	0
16	Punjab National Bank	8	12	27	38	85	9	14	25	34	82	-1	-2	2	4	3
17	Punjab and Synd Bank	0	2	4	7	13	0	1	5	8	14	0	1	-1	-1	-1
18	UCO Bank	8	10	20	25	63	11	4	19	30	64	-3	6	1	-5	-1
19	Union Bank Of India	22	61	48	43	174	25	52	43	54	174	-3	9	5	-11	0
20	United Bank of India	0	2	16	13	31	0	2	16	13	31	0	0	0	0	0
21	IDBI Bank	7	31	27	21	86	7	32	27	22	88	0	-1	0	-1	-2
	Total (B)	226	337	443	510	1516	241	323	440	521	1525	-15	14	3	-11	-9
(C)	Other Comm.Banks															
22	Karnataka Bank Ltd	176	152	102	84	514	166	149	98	79	492	10	3	4	5	22
23	Kotak Mahendra Bank	29	32	38	61	160	30	28	38	59	155	-1	4	0	2	5
24	Catholic Syrian Bank Ltd.	4	0	6	6	16	4	0	6	6	16	0	0	0	0	0
25	City Union Bank Ltd	0	6	9	21	36	0	5	8	17	30	0	1	1	4	6
26	Dhanalaxmi Bank Ltd.	0	1	2	9	12	0	1	2	9	12	0	0	0	0	0
27	Federal Bank Ltd.	21	35	22	23	101	21	35	22	23	101	0	0	0	0	0
28	J and K Bank Ltd	0	0	2	6	8	0	0	2	6	8	0	0	0	0	0
29	Karur Vysya Bank Ltd.	1	14	15	23	53	1	14	15	23	53	0	0	0	0	0
30	Lakshmi Vilas Bank Ltd	3	8	24	27	62	3	8	24	27	62	0	0	0	0	0
31	Ratnakar Bank Ltd	3	12	6	10	31	3	12	6	7	28	0	0	0	3	3
32	South Indian Bank Ltd	1	8	14	23	46	1	8	14	23	46	0	0	0	0	0
33	Tamil Nadu Merchantile Bar	0	13	5	2	20	0	13	5	2	20	0	0	0	0	0
34	IndusInd Bank	1	7	14	27	49	1	5	11	27	44	0	2	3	0	5
35	HDFC Bank Ltd	17	63	38	152	270	17	64	35	147	263	0	-1	3	5	7
36	Axis Bank Ltd	14	71	56	110	251	11	68	54	100	233	3	3	2	10	18
37	ICICI Bank Ltd	41	71	45	131	288	41	70	45	131	287	0	1	0	0	1
38	YES BANK Ltd.	16	15	12	33	76	16	14	12	33	75	0	1	0	0	1
39	Bandhan Bank	1	28	23	24	76	0	0	0	0	0	1	28	23	24	76
40	DCB Bank Ltd	5	1	10	5	21	0	0	0	0	0	5	1	10	5	21
41	IDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total(C)	333	537	443	777	2090	315	494	397	719	1925	18	43	46	58	165
	R R B 's															
40	Kavery Grameena Bank	368	65	52	34	519	367	63	44	32	506	1	2	8	2	13
41	Pragathi Krishna Grameena	496	88	74	0	658	494	87	74	0	655	2	1	0	0	3
42	Karnataka Vikas Grameena	428	142	66	0	636	428	142	66	0	636	0	0	0	0	0
	Total (D)	1292	295	192	34	1813	1289	292	184	32	1797	3	3	8	2	16
	Grand Total (A+B+C+D)	3554	2266	1938	2130	9888	3569	2205	1884	2091	9749	-15	61	54	39	139
	Total (Comm.Banks) a+b+c	2262	1971	1746	2096	8075	2280	1913	1700	2059	7952	-18	58	46	37	123
(E)	Co-Op Sector															
43	KSCARD Bk Ltd	148	0	54	0	202	148	0	54	0	202	0	0	0	0	0
44	K.S.Coop Apex Bank Ltd	322	232	184	52	790	322	232	184	48	786	0	0	0	4	4
45	Indl.Co.Op.Bank Ltd.	0	4	21	13	38	0	4	21	13	38	0	0	0	0	0
	Total (E)	470	236	259	65	1030	470	236	259	61	1026	0	0	0	4	4
46	KSFC	0	0	29	3	32	0	0	29	3	32	0	0	0	0	0
	TOTAL (F)	0	0	29	3	32	0	0	29	3	32	0	0	0	0	0
G	Small Finance Bank															
1	Equitas Small Finance Bank	5	7	14	9	35	0	0	0	0	0	5	7	14	9	35
2	Ujjivan Small Finance	15	22	13	19	69	0	0	0	0	0	15	22	13	19	69
	TOTAL (G)	20	29	27	28	104	0	0	0	0	0	20	29	27	28	104
	TOTAL (A+B+C+D+E+F+G)	4044	2531	2253	2226	11054	4039	2441	2172	2155	10807	5	90	81	71	247

ANNEXURE- 13

BANK WISE NUMBER OF ATMs IN THE STATE AS ON 31.12.2018 VIS-À-VIS 31.3.2018

Sl.	Name of the Bank	AS ON 31.12.2018					AS ON 31.3.2018					Variation (DEC 2018 over MARCH 2018)				
		No. of ATMs					No. of ATMs									
		Rural	S.Urban	Urban	M/PT	Total	Rural	S.Urban	Urban	M/PT	Total	Rural	S.Urban	Urban	M/PT	Total
A	Major Banks															
1	Canara Bank	424	470	559	602	2055	463	478	602	587	2130	-39	-8	-43	15	-75
2	Corporation Bank	220	219	200	239	878	206	196	178	279	859	14	23	22	-40	19
3	Syndicate Bank	332	261	233	168	994	334	219	168	115	836	-2	42	65	53	158
4	State Bank of India	357	1079	1278	1356	4070	354	1050	1227	1372	4003	3	29	51	-16	67
5	Vijaya Bank	206	151	135	208	700	208	154	130	207	699	-2	-3	5	1	1
	Total (A)	1539	2180	2405	2573	8697	1565	2097	2305	2560	8527	-26	83	100	13	170
(B)	Other Nationalised Banks															
6	Allahabad Bank	0	0	15	24	39	0	0	15	24	39	0	0	0	0	0
7	Andhrabank	4	11	32	87	134	4	11	32	87	134	0	0	0	0	0
8	Bank of Baroda	17	36	68	116	237	17	36	70	114	237	0	0	-2	2	0
9	Bank of India	22	34	63	76	195	22	34	63	76	195	0	0	0	0	0
10	Bank of Maharashtra	3	7	17	20	47	2	8	17	20	47	1	-1	0	0	0
11	Central Bank of India	7	25	17	31	80	12	35	42	85	174	-5	-10	-25	-54	-94
12	Dena Bank	10	6	13	11	40	10	6	13	11	40	0	0	0	0	0
13	Indian Bank	12	17	30	73	132	12	17	30	73	132	0	0	0	0	0
14	Indian Overseas Bank	67	68	60	52	247	68	66	67	65	266	-1	2	-7	-13	-19
15	Oriental Bank of Commerce	1	8	28	35	72	1	9	27	36	73	0	-1	1	-1	-1
16	Punjab National Bank	8	14	30	55	107	9	14	33	56	112	-1	0	-3	-1	-5
17	Punjab and Synd Bank	0	1	4	8	13	0	1	4	8	13	0	0	0	0	0
18	UCO Bank	6	5	11	27	49	11	4	19	30	64	-5	1	-8	-3	-15
19	Union Bank Of India	18	58	94	162	332	14	19	52	162	247	4	39	42	0	85
20	United Bank of India	0	1	11	5	17	0	1	10	5	16	0	0	1	0	1
21	IDBI Bank	6	34	66	54	160	6	35	66	55	162	0	-1	0	-1	-2
	Total (B)	181	325	559	836	1901	188	296	560	907	1951	-7	29	-1	-71	-50
(C)	Other Comm.Banks															
22	Karnataka Bank Ltd	100	313	276	211	900	110	339	286	238	973	-10	-26	-10	-27	-73
23	Kotak Mahendra Bank	9	11	42	183	245	6	6	36	179	227	3	5	6	4	18
24	Catholic Syrian Bank Ltd.	2	0	4	5	11	2	0	4	5	11	0	0	0	0	0
25	City Union Bank Ltd	0	9	26	48	83	2	8	19	65	94	-2	1	7	-17	-11
26	Dhanalaxmi Bank Ltd.	0	2	4	18	24	0	2	4	32	38	0	0	0	-14	-14
27	Federal Bank Ltd.	26	36	33	48	143	26	36	33	48	143	0	0	0	0	0
28	J and K Bank Ltd	0	0	2	3	5	0	0	2	3	5	0	0	0	0	0
29	Karur Vysya Bank Ltd	4	25	22	51	102	4	25	24	60	113	0	0	-2	-9	-11
30	Lakshmi Vilas Bank Ltd	1	10	29	82	122	1	10	29	82	122	0	0	0	0	0
31	Ratnakar Bank Ltd	2	12	5	8	27	2	11	8	7	28	0	1	-3	1	-1
32	South Indian Bank Ltd	1	12	19	62	94	1	10	20	61	92	0	2	-1	1	2
33	Tamil Nadu Merchantile Bank L	0	17	7	9	33	0	17	7	9	33	0	0	0	0	0
34	IndusInd Bank	1	6	11	101	119	1	5	11	82	99	0	1	0	19	20
35	HDFC Bank Ltd	30	90	117	850	1087	26	108	113	814	1061	4	-18	4	36	26
36	Axis Bank Ltd	115	275	272	694	1356	118	267	284	707	1376	-3	8	-12	-13	-20
37	ICICI Bank Ltd	45	83	162	937	1227	45	87	166	936	1234	0	-4	-4	1	-7
38	YES BANK Ltd.	10	14	13	55	92	10	11	14	70	105	0	3	-1	-15	-13
39	Bandhan Bank	0	0	11	10	21	0	0	0	0	0	0	0	11	10	21
40	DCB Bank Ltd	5	2	4	4	15	0	0	0	0	0	5	2	4	4	15
41	IDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total (C)	351	917	1059	3379	5706	354	942	1060	3398	5754	-3	-25	-1	-19	-48
	R R B 's															
42	Kavery Grameena Bank	2	5	4	1	12	2	0	2	0	4	0	5	2	1	8
43	Pragathi Krishna Grameena B	144	80	58	0	282	144	80	55	0	279	0	0	3	0	3
44	Karnataka Vikas Grameena Ba	17	35	32	0	84	17	35	32	0	84	0	0	0	0	0
	Total (D)	163	120	94	1	378	163	115	89	0	367	0	5	5	1	11
	Grand Total (A+B+C+D)	2234	3542	4117	6789	16682	2270	3450	4014	6865	16599	-36	92	103	-76	83
	Total (Comm.Banks) a+b+c	2071	3422	4023	6788	16304	2107	3335	3925	6865	16232	-36	87	98	-77	72
(E)	Co-Op Sector															
45	KSCARD Bk Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	K.S.Coop Apex Bank Ltd	0	0	15	9	24	0	0	15	9	24	0	0	0	0	0
47	Indl.Co.Op.Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total (E)	0	0	15	9	24	0	0	15	9	24	0	0	0	0	0
48	KSFC	0	0	0	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	0	0	0
G	Small Finance Bank															
1	Equitas Small Finance Bank	3	7	14	9	33	0	0	0	0	0	3	7	14	9	33
2	Ujjivan Small Finance	1	20	11	21	53	0	0	0	0	0	1	20	11	21	53
	TOTAL (G)	4	27	25	30	86	0	0	0	0	0	4	27	25	30	86
	TOTAL (A+B+C+D+E+F+G)	2238	3569	4157	6828	16792	2270	3450	4029	6874	16623	-32	119	128	-46	169

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ANNEXURE - 14

District wise Aadhaar based Payment (ABP) Report for Karnataka under MGNREGA scheme As on 11-02-2019

S No.	District	Total Worker	Total Number of Workers Converted into Aadhaar Based Payment	% of Workers Converted into Aadhaar Based Payment
1	2	3	4	5=4/3
1	UDUPI	54125	40573	74.96
2	HASSAN	334068	229293	68.64
3	SHIVAMOGGA	255879	172758	67.52
4	BENGALURU RURAL	95392	63862	66.95
5	UTTARA KANNADA	135673	90514	66.71
6	DAKSHINA KANNADA	105322	69984	66.45
7	CHAMARAJA NAGARA	157642	104302	66.16
8	CHIKKAMAGALURU	163676	106459	65.04
9	GADAG	224693	144839	64.46
10	RAICHUR	416626	262922	63.11
11	MANDYA	237046	146456	61.78
12	DHARWAR	160554	98838	61.56
13	TUMAKURU	357230	203443	56.95
14	KOPPAL	239716	134184	55.98
15	BIDAR	148911	82234	55.22
16	RAMANAGARA	251270	135900	54.09
17	MYSURU	270266	143897	53.24
18	KODAGU	36888	19176	51.98
19	CHITRADURGA	383668	198121	51.64
20	HAVERI	261274	134878	51.62
21	KOLAR	192241	98852	51.42
22	BELAGAVI	592946	301888	50.91
23	CHIKKABALLAPURA	178304	89832	50.38
24	BAGALKOTE	163979	80153	48.88
25	Yadgir	107499	51149	47.58
26	BALLARI	362088	171730	47.43
27	DAVANAGERE	262924	120990	46.02
28	BENGALURU	18731	8209	43.83
29	VIJAYPURA	220373	95605	43.38
30	KALABURAGI	250564	90912	36.28
Total		6639568	3691953	55.61



ANNEXURE- 15

Bankwise Aadhaar Progress of CASA in Karnataka as on 01/02/2019 (figure in lakhs)

Bank Name	Bank Type	Number of operative CASA	Number of Aadhaar seeded CASA	% of CASA Aadhaar seeding	Number of Authenticated CASA	% CASA authentication
Airtel Payment Bank	PVT	12.69	12.69	100.00	12.69	100.00
Allahabad Bank	PSB	2.60	2.50	96.15	1.75	67.31
Andhra Bank	PSB	5.91	4.33	73.27	4.06	68.70
Axis Bank Ltd	PVT	15.01	11.04	73.55	10.44	69.55
Bandhan Bank	PVT	1.14	1.05	92.11	0.70	61.40
Bank of Baroda	PSB	7.34	5.65	76.98	3.59	48.91
Bank of India	PSB	10.51	9.55	90.87	6.39	60.80
Bank of Maharashtra	PSB	3.21	2.32	72.27	2.16	67.29
Canara Bank	PSB	83.22	76.45	91.86	40.24	48.35
Canara Bank	RRB	46.76	41.61	88.99	26.04	55.69
Catholic Syrian Bank Ltd	PVT	0.32	0.26	81.25	0.16	50.00
Central Bank of India	PSB	5.25	5.02	95.62	3.97	75.62
City Union Bank Ltd	PVT	0.60	0.45	75.00	0.09	15.00
Corporation Bank	PSB	52.92	37.08	70.07	23.70	44.78
DCB Bank Limited	PVT	0.29	0.16	55.17	0.07	24.14
Dena Bank	PSB	2.02	1.92	95.05	1.36	67.33
Dhanalakshmi Bank Ltd	PVT	0.29	0.17	58.62	0.14	48.28
Federal Bank Ltd	PVT	4.13	3.42	82.81	2.61	63.20
HDFC Bank Ltd	PVT	19.43	16.17	83.22	16.01	82.40
ICICI Bank Ltd	PVT	18.65	15.47	82.95	15.17	81.34
IDBI Bank Ltd.	PSB	9.41	7.60	80.77	6.10	64.82
IDFC Bank Ltd.	PVT	2.89	2.83	97.92	1.45	50.17
Bank	PVT	0.99	0.99	100.00	0.99	100.00
Indian Bank	PSB	7.03	5.80	82.50	2.85	40.54
Indian Overseas Bank	PSB	9.60	7.60	79.17	4.85	50.52
Indusind Bank Ltd	PVT	2.23	2.07	92.83	2.07	92.83
Karnataka Bank Ltd	PVT	43.02	33.84	78.66	21.54	50.07
Karur Vysya Bank	PVT	2.44	2.02	82.79	1.24	50.82
Ltd	PVT	13.08	10.98	83.94	6.55	50.08
Lakshmi Vilas Bank Ltd	PVT	1.08	0.73	67.59	0.63	58.33
Commerce	PSB	2.07	1.45	70.05	1.34	64.73
Punjab & Sind Bank	PSB	0.30	0.28	93.33	0.23	76.67
Punjab National Bank	PSB	3.84	3.33	86.72	2.06	53.65
RBL Bank Ltd	PVT	3.41	3.01	88.27	0.75	21.99
South Indian Bank Ltd	PVT	2.37	1.69	71.31	1.02	43.04
State Bank of India	PSB	158.20	132.22	83.58	63.02	39.84
State Bank of India	RRB	26.87	21.02	78.23	7.72	28.73
Syndicate Bank	PSB	65.59	55.74	84.98	38.61	58.87
Syndicate Bank	RRB	39.89	37.69	94.48	25.16	63.07
Bank Ltd	PVT	0.34	0.22	64.71	0.16	47.06
UCO Bank	PSB	2.88	2.62	90.97	1.52	52.78
Union Bank of India	PSB	13.55	12.35	91.14	6.59	48.63
United Bank of India	PSB	0.76	0.60	78.95	0.56	73.68
Vijaya Bank	PSB	48.31	41.21	85.30	31.33	64.85
Yes Bank Ltd	PVT	1.96	1.46	74.49	0.89	45.41
GRAND TOTAL		754.4	636.66	84.39	400.57	53.10

ANNEXURE- 16

Bankwise Mobile Progress of SB accounts in Karnataka as on 01/02/2019 (figure in lakhs)

Bank Name	Bank Type	No. of operative savings a/c	No. of operative savings a/c seeded with Mobile	No. of operative savings a/c not having Mobile	% Mobile Seeding
Airtel Payment Bank	PVT	12.69	12.69	0.00	100.00
Allahabad Bank	PSB	2.56	2.45	0.11	95.70
Andhra Bank	PSB	5.73	5.29	0.45	92.32
Axis Bank Ltd	PVT	13.92	13.08	0.84	93.97
Bandhan Bank	PVT	1.09	1.08	0.00	99.08
Bank of Baroda	PSB	7.42	6.70	0.18	90.30
Bank of India	PSB	10.43	9.23	1.09	88.49
Bank of Maharashtra	PSB	3.20	2.75	0.45	85.94
Canara Bank	PSB	82.62	77.94	0.00	94.34
Canara Bank	RRB	46.66	40.21	0.48	86.18
Catholic Syrian Bank Ltd	PVT	0.31	0.26	0.04	83.87
Central Bank of India	PSB	5.28	4.98	0.00	94.32
City Union Bank Ltd	PVT	0.59	0.58	0.01	98.31
Corporation Bank	PSB	52.34	39.23	0.00	74.95
DCB Bank Limited	PVT	0.26	0.17	0.09	65.38
Dena Bank	PSB	1.99	1.70	0.21	85.43
Dhanalakshmi Bank Ltd	PVT	0.25	0.24	0.02	96.00
Federal Bank Ltd	PVT	4.10	4.01	0.08	97.80
HDFC Bank Ltd	PVT	18.48	18.45	0.03	99.84
ICICI Bank Ltd	PVT	17.95	17.43	0.00	97.10
IDBI Bank Ltd.	PSB	9.34	8.90	0.45	95.29
IDFC Bank Ltd.	PVT	2.86	2.86	0.01	100.00
India Post Payment Bank	PVT	1.09	1.09	0.00	100.00
Indian Bank	PSB	6.85	5.44	0.50	79.42
Indian Overseas Bank	PSB	9.42	7.78	0.00	82.59
IndusInd Bank Ltd	PVT	2.16	1.52	0.64	70.37
Karnataka Bank Ltd	PVT	42.24	39.36	2.87	93.18
Karur Vysya Bank	PVT	2.37	2.28	0.09	96.20
Kotak Mahindra Bank Ltd	PVT	12.60	6.31	0.00	50.08
Lakshmi Vilas Bank Ltd	PVT	0.98	0.96	0.02	97.96
Commerce	PSB	2.01	1.75	0.00	87.06
Punjab & Sind Bank	PSB	0.31	0.29	0.00	93.55
Punjab National Bank	PSB	3.72	3.43	0.00	92.20
RBL Bank Ltd	PVT	3.36	3.34	0.02	99.40
South Indian Bank Ltd	PVT	2.23	2.07	0.17	92.83
State Bank of India	PSB	162.37	146.69	0.00	90.34
State Bank of India	RRB	26.75	16.03	0.00	59.93
Syndicate Bank	PSB	64.76	54.52	0.00	84.19
Syndicate Bank	RRB	39.65	35.95	0.00	90.67
Bank Ltd	PVT	0.44	0.43	0.01	97.73
UCO Bank	PSB	2.82	2.40	0.27	85.11
Union Bank of India	PSB	13.40	10.96	0.00	81.79
United Bank of India	PSB	0.78	0.75	0.00	96.15
Vijaya Bank	PSB	47.88	45.00	0.14	93.98
Yes Bank Ltd	PVT	1.78	1.78	0.00	100.00
GRAND TOTAL		750.04	660.36	9.27	88.04

ANNEXURE -16 A

Status of readiness of Enrolment centres in Banks in Karnataka (Last 30 days)

Sr.No	Bank Name	Target Enrolment Centres	Active Enrolment Centres	% Enrolment Centres Active
1	Allahabad Bank	4	1	25.00
2	Andhra Bank	11	6	54.55
3	Axis Bank Ltd	20	22	110.00
4	Bandhan Bank Ltd	4	6	150.00
5	Bank of Baroda	21	20	95.24
6	Bank of India	14	3	21.43
7	Bank of Maharashtra	6	2	33.33
8	CANARA BANK	163	89	54.60
9	Catholic Syrian Bank	3	3	100.00
10	Central Bank of India	12	0	0.00
11	CityUnion Bank Limited	2	2	100.00
12	Corporation Bank	55	4	7.27
13	DCB Bank	1	1	100.00
14	DENA BANK	4	3	75.00
15	Dhanlaxmi Bank	1	1	100.00
16	Federal Bank	7	5	71.43
17	HDFC Bank Limited	28	39	139.29
18	ICICI Bank Ltd	27	44	162.96
19	IDBI BANK LTD	9	5	55.56
20	IDFC BANK LIMITED	2	3	150.00
21	Indian Bank	11	10	90.91
22	Indian Overseas Bank	29	14	48.28
23	IndusInd Bank Limited	4	2	50.00
24	J&K Bank	1	0	0.00
25	KARNATAKA BANK	39	24	61.54
26	KarurVysya Bank	4	1	25.00
27	Kotak Mahindra Bank	21	8	38.10
28	Lakshmi Vilas Bank	9	10	111.11
29	Oriental Bank of Commerce	4	1	25.00
30	Punjab & Sindh Bank	2	3	150.00
31	Punjab National Bank	3	0	0.00
32	RBL Bank Limited	2	3	150.00
33	South Indian Bank	10	2	20.00
34	State Bank of India	198	135	68.18
35	Syndicate Bank	97	83	85.57
36	Tamil Nadu Mercantile Bank	1	1	100.00
37	UCO BANK	5	8	160.00
38	Union Bank of India	20	19	95.00
39	Ujjivan Small Finance Bank	5	5	100.00
40	UNITED BANK OF INDIA	3	3	100.00
41	Vijaya Bank	61	1	1.64
42	YES Bank Limited	4	5	125.00
	Total	927	597	64.40

ANNEXURE - 17

BANK WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 31.12.2018																						
Sl. No.	Name of the Bank	PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)										PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)										
		PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)					PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)					PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)					PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)					
		Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	Total	Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	Total	Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	Total
1	Canara Bank	162396	155019	0	109260	95532	0	542207	367672	324180	0	401431	354042	0	1447326	57643	50388	0	27286	28266	0	163682
2	Corporation Bank	70057	26418	0	74444	52466	0	222383	63655	50224	0	137808	94263	0	345960	2710	1313	0	9337	17438	3	30801
3	Syndicate Bank Vijaya Bank	108324	85540	0	50101	42237	0	286202	260012	213776	0	125828	103201	0	702817	37304	22476	0	13540	8678	0	81998
4	State Bank of India	94719	66108	6	72487	67517	0	290837	224589	168800	8	167502	153362	0	714281	277980	203872	6	189495	110973	0	782326
5	Allahabad Bank	57662	36939	242	469881	246626	1493	812842	140366	89372	1059	920179	487035	6399	1644430	6175	4251	1	29877	24056	11	64371
6	Anchhabank	2669	346	0	12985	907	0	16906	3054	418	0	26103	1431	0	31006	90	0	0	2127	15	0	2232
7	Bank of Baroda	1677	871	0	10781	7492	0	20821	10804	4482	0	84959	40062	0	140307	2147	986	1	11046	5322	3	19505
8	Bank of India	1234	847	0	11954	7865	0	21900	6454	4291	0	33897	22196	0	66838	586	254	0	4304	2010	0	7154
9	Bank of Maharashtra	4111	2901	310	17391	12973	2692	40268	6149	4345	378	24745	17841	3619	57077	2710	1167	0	7088	3399	0	14364
10	Central Bank of India	1620	418	0	8618	2019	0	13673	3134	966	0	14794	2847	0	21761	155	13	0	773	60	0	1001
11	Dena Bank	4583	2827	0	11088	6788	0	25286	11566	11065	0	14041	11478	0	48150	2246	1577	0	2777	1557	0	8167
12	Indian Bank	1556	1023	0	3992	3217	0	9788	11043	7658	0	18301	14650	0	51652	334	147	0	340	165	0	986
13	Indian Overseas Bank	8058	3051	0	22544	10583	0	44336	10899	5038	0	30837	17620	0	64594	281	140	0	912	638	0	1971
14	Oriental Bank of Commerce	15231	9227	0	18958	13053	0	56469	27676	20384	0	47286	34312	0	129658	3825	2199	1	5577	3120	6	14728
15	Punjab National Bank	238	153	0	11184	5712	0	17287	1072	739	0	45479	24734	0	72024	61	35	0	3280	1272	0	4648
16	Punjab and Synd Bank	1523	1420	1	8947	5571	23	17485	2771	1997	3	26178	15138	53	46140	269	120	120	1847	1130	1	3487
17	UCO Bank	0	0	0	839	678	0	1518	0	0	0	4259	3373	0	7632	0	0	0	279	142	0	421
18	Union Bank Of India	2630	1898	0	4683	3672	0	12883	3947	2916	0	8147	5698	0	20708	86	59	0	171	163	0	479
19	United Bank of India	13010	7801	0	14950	10847	0	46608	24052	14583	0	26867	20331	0	85833	378	313	0	793	709	0	2193
20	IDBI Bank	0	0	0	1765	1195	0	2960	0	0	0	2662	1812	0	4474	0	0	0	1155	652	0	1807
21	Total for PSBs	2366	938	1	20224	7328	2	30857	2850	1233	2	27908	10319	8	42320	147	146	0	3730	1835	0	5868
22		573684	402742	660	958164	694276	4110	2533516	1181795	926387	1450	2189211	1435945	10079	5744867	395127	289456	129	315734	211599	24	1212069

Sl. No.	Name of the Bank	BANK WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 31.12.2018										PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)										ATUL PENSION YOJANA (APY)									
		PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)					PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)					ATUL PENSION YOJANA (APY)					PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)					ATUL PENSION YOJANA (APY)					PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)				
		Rural Male	Rural Female	Urban Male	Urban Female	Total	Rural Male	Rural Female	Urban Male	Urban Female	Total	Rural Male	Rural Female	Urban Male	Urban Female	Total	Rural Male	Rural Female	Urban Male	Urban Female	Total	Rural Male	Rural Female	Urban Male	Urban Female	Total	Rural Male	Rural Female	Urban Male	Urban Female	Total
23	Karnataka Bank Ltd	18095	11461	0	62994	48016	0	139566	28255	19041	0	85101	63396	0	195793	5868	2544	1	18363	8296	23	35095									
24	Kotak Mahindra Bank	3671	1886	0	13427	4877	0	23360	5002	3287	0	23703	8042	0	41034	105	41	0	802	289	0	1237									
25	Catholic Syrian Bank Ltd.	16	9	0	216	169	0	400	32	11	0	241	137	0	421	9	5	0	35	19	0	68									
26	City Union Bank Ltd	84	34	0	1861	1214	0	3193	0	0	0	2399	1511	0	3910	0	0	0	136	67	0	203									
27	Dhanalakshmi Bank Ltd.	87	42	0	677	321	0	1127	0	0	0	1054	479	0	1533	0	0	0	309	94	0	403									
28	Federal Bank Ltd.	2957	1504	2	2531	1858	3	8855	4256	2258	2	4550	2810	5	13881	12492	66	64	0	150	165		12937								
29	J & K Bank Ltd	0	0	0	206	102	0	308	0	0	0	302	140	0	442	0	0	0	37	18	0	55									
30	Karur Vysya Bank Ltd.	1078	792	0	3810	2626	0	8306	332	188	0	6612	4279	0	11411	42	10	0	163	169	0	384									
31	Lakshmi Vilas Bank Ltd	64	31	0	1908	1365	0	3358	79	49	0	2970	1931	0	5029	0	1	0	47	46	0	94									
32	Ratnakar Bank Ltd	590	115	0	122	34	1	862	1289	4707	8	192	3654	0	9850	77	45	0	12	4	0	138									
33	South Indian Bank Ltd	60	80	0	7021	6517	0	13678	154	114	0	12648	10504	0	23420	1	0	0	236	223	0	460									
34	Tamil Nadu Merchants Bank Ltd	0	0	0	2045	1158	0	3203	0	0	0	2793	1436	0	4229	0	0	0	366	147	0	513									
35	IndusInd Bank	14	5	0	47	20	0	86	257	77	0	614	235	0	1183	2	0	0	5	2	0	9									
36	HDFC Bank Ltd	4260	1212	0	55615	19511	0	80598	5287	1575	0	78337	30973	0	116172	1746	427	0	28473	8549	0	39195									
37	Axis Bank Ltd	670	244	0	14269	3860	0	18033	1686	487	0	37067	7947	0	47087	147	48	0	1780	611	0	2586									
38	ICICI Bank Ltd	1399	183	0	34677	10428	0	46688	2752	312	0	69318	17316	0	89698	256	119	0	983	381	0	1739									
39	YES Bank Ltd	48	6	0	242	71	0	367	49	7	0	268	84	0	408	354	34	0	60	29	0	477									
	Total for Private sector Banks	34093	17603	2	201668	100118	4	353488	50330	32113	10	328169	154874	5	665501	21099	3340	55	51807	19094	188	95593									
40	Kavery Gramseena Bank	68126	69479	0	30634	22059	0	190298	126528	110839	0	48927	33435	0	319729	20582	22839	0	7647	11933	0	63001									
41	Pra.Kri.Gr.Bank	39241	45607	0	41779	43277	0	169904	150535	127325	28	26800	23662	29	328379	59250	51941	42	8230	8785	5	128253									
42	Karnataka Vikas Gramseena B	151614	82087	0	61299	39557	0	334557	492493	205974	0	164652	80299	0	943418	26302	21213	0	22121	17922	0	87558									
	Total for RRBs	258981	197173	0	133712	104893	0	694759	789556	444138	28	240379	137396	29	1591526	106134	95993	42	37998	38640	5	278812									
43	K.S.Coop Apex Bank	0	0	0	2231	2146	0	4377	0	0	0	4983	2885	0	7868	0	0	0	0	0	0	0									
44	DCC BANKS	9902	5297	0	4929	2866	0	22994	24570	10666	0	12947	7198	0	56381	252	113	0	341	128	0	834									
	Total Co-Op Banks	9902	5297	0	7160	5012	0	27371	24570	10666	0	17930	10083	0	63249	252	113	0	341	128	0	834									
	All banks-Total	876640	622815	562	1300704	804299	4114	3609134	2026251	1413304	1488	2775689	1738298	10113	7965143	522612	388902	236	405880	269461	217	1587308									

DISTRICT WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 31.12.2018

Dist-Name	PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)										PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)										ATAL PENSION YOJANA (APY)									
	Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban n	TOTAL	Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	TOTAL	Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	TOTAL	Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	TOTAL		
	36375	17239	36	27737	13233	96	94716	106765	53516	128	66904	30401	437	258151	13598	9255	0	9532	3538	1	35924	13598	9255	0	9532	3538	1	35924		
Bagalkot	32860	19612	67	16608	8187	4	77338	70967	50488	110	32936	17349	27	171877	13195	8792	48	4288	3859	4	30186	13195	8792	48	4288	3859	4	30186		
Bangalore Rural	37440	26971	7	519380	299735	2040	885573	90271	68786	10	1142767	713550	3409	2018793	43855	30232	2	121276	84766	128	280259	43855	30232	2	121276	84766	128	280259		
Belgaum	77757	49100	125	68294	35552	291	231119	167590	101835	219	158311	78627	1003	507585	23940	15288	4	16260	13506	18	69016	23940	15288	4	16260	13506	18	69016		
Bellary	27520	20488	3	44793	28341	143	121288	66814	48395	29	75375	44466	304	235383	20549	14613	6	13260	8641	3	57072	20549	14613	6	13260	8641	3	57072		
Bidar	9005	6098	47	13327	7185	28	35690	23908	16245	84	30510	15694	138	86579	6581	4664	15	2804	1895	0	15959	6581	4664	15	2804	1895	0	15959		
Chamarajanagar	32592	14925	1	20148	11532	68	79266	86953	37926	33	48962	27657	262	201793	7793	5618	0	5955	3478	0	22844	7793	5618	0	5955	3478	0	22844		
Chikballapura	12821	10816	0	9462	6173	112	39384	26389	21112	0	19466	11881	169	79017	5977	3376	0	3972	2167	0	15492	5977	3376	0	3972	2167	0	15492		
Chikmagalur	11509	9530	6	9736	7453	28	38262	30521	24330	74	17399	12732	81	85137	8769	7558	2	2654	1963	0	20946	8769	7558	2	2654	1963	0	20946		
Chitradurga	31178	22118	12	15071	9575	26	77980	59386	43715	42	29117	18814	37	151111	18680	12672	2	8538	5314	1	45207	18680	12672	2	8538	5314	1	45207		
Dakshina Kannada	22650	18395	2	22400	17003	21	80471	56026	47414	17	37407	25781	84	166729	14484	13883	7	6599	4250	4	39227	14484	13883	7	6599	4250	4	39227		
Davanagere	43697	32430	5	59014	41135	83	176364	132906	99111	11	143018	105614	263	480923	55503	53043	6	43808	23196	4	175560	55503	53043	6	43808	23196	4	175560		
Dharwad	24334	19965	3	32128	24320	107	100857	55138	43492	26	55751	38263	374	193044	12193	9307	5	5847	3142	0	30494	12193	9307	5	5847	3142	0	30494		
Dharwad	28789	14488	0	51507	30741	104	125629	85316	37385	1	124462	66779	428	314371	14714	10724	0	14403	8559	10	48410	14714	10724	0	14403	8559	10	48410		
Gadag	18871	14166	54	18926	10440	66	62523	73990	31145	85	44972	23360	292	173844	6991	4109	0	3861	2784	0	17745	6991	4109	0	3861	2784	0	17745		
Gulbarga	9352	5625	9	22850	13636	64	51536	27314	17453	37	59629	32791	551	137775	11576	7198	16	6374	4314	5	29483	11576	7198	16	6374	4314	5	29483		
Hassan	41232	35335	17	23391	16145	50	116170	76976	64402	9	48365	27698	261	205405	13005	8888	3	6815	4161	5	32877	13005	8888	3	6815	4161	5	32877		
Haveri	32396	18217	0	20614	13476	81	84784	85375	45312	0	46759	37947	153	227852	20072	11648	2	11149	5505	7	48383	20072	11648	2	11149	5505	7	48383		
Kodagu	18409	14941	0	6913	4456	21	44740	40191	31612	2	17303	12483	58	101649	12379	8035	2	4436	2704	0	27556	12379	8035	2	4436	2704	0	27556		
Kolar	11944	10061	4	11446	8813	11	42279	31935	25839	10	20446	16192	67	94489	14294	9969	82	4327	3936	0	32608	14294	9969	82	4327	3936	0	32608		
Koppal	11847	10524	11	12842	10448	35	45707	34605	25688	31	21688	12141	72	94225	8397	4192	5	2434	1265	1	16294	8397	4192	5	2434	1265	1	16294		
Mandya	45391	42553	30	35508	26996	106	150584	77140	70798	61	60222	45887	214	254322	34327	32013	0	22077	16335	0	104752	34327	32013	0	22077	16335	0	104752		
Mysore	41474	38475	32	73499	52103	201	205784	82128	69526	25	149622	100865	348	402514	23763	18549	2	18100	12093	8	72515	23763	18549	2	18100	12093	8	72515		
Raichur	13548	11820	1	31232	15107	31	71739	38950	27460	16	46285	24078	83	136872	12488	6884	1	4831	2660	3	26867	12488	6884	1	4831	2660	3	26867		
Ramanagara	20799	19575	22	11352	8560	34	60342	41155	36170	98	21522	16377	51	115373	10841	9268	15	3456	2908	1	26489	10841	9268	15	3456	2908	1	26489		
Shimoga	32255	27764	23	32400	24404	76	116922	71492	62052	68	65187	52045	343	251187	15871	15454	1	8435	5374	2	45137	15871	15454	1	8435	5374	2	45137		
Tumkur	37968	33900	15	36846	25185	55	133969	73876	62728	155	69774	49784	215	256532	10766	9230	3	6842	6459	4	33304	10766	9230	3	6842	6459	4	33304		
Udupi	73221	31874	1	23542	16212	10	144860	96394	72058	0	52833	34964	14	256263	42315	25093	3	25009	16066	8	108494	42315	25093	3	25009	16066	8	108494		
Uttara Kannada	33743	21592	20	20759	13251	70	89435	98460	64208	74	54269	37246	292	254549	16410	13213	0	15559	12768	0	57950	16410	13213	0	15559	12768	0	57950		
Yadgir	5663	4218	9	8979	4902	52	23823	17320	13103	33	14428	6832	83	51799	9286	6134	4	2979	1855	0	20258	9286	6134	4	2979	1855	0	20258		
TOTAL	876640	622815	562	1300704	804299	4114	3609134	2026251	1413304	1488	2775689	1738298	10113	7965143	522612	388902	236	405880	269461	217	1587308	522612	388902	236	405880	269461	217	1587308		

ANNEXURE - 19

Suraksha Schemes : Claims related information as on 31.12.2018

Sl.No.	Name of the Bank	No. of claims under PMSBY received by the Bank branch	No. of claims under PMJJBY received by the Bank branch	No. of claims PENDING under PMSBY at the Bank branch	No. of claims pending under PMJJBY at the Bank branch	No. of claims settled under PMSBY by the insurance company	No. of claims settled under PMJJBY by the insurance company	No. of claims rejected under PMSBY by the insurance company	No. of claims rejected under PMJJBY by the insurance company	No. of claims PENDING WITH insurance comp under PMSBY by the insurance company	No. of claims PENDING WITH insurance comp under PMJJBY by the insurance company
1	Canara Bank	823	2979	0	0	655	2736	69	49	99	194
2	Corporation Bank	228	917	0	0	155	765	73	108	0	44
3	Syndicate Bank	355	1297	0	0	318	1230	18	17	19	50
4	Vijaya Bank	320	1289	0	0	240	1232	30	55	50	2
5	State Bank of India	228	1704	0	0	223	1657	5	46	0	1
6	Allahabad Bank	2	9	0	0	0	6	0	0	2	3
7	Bank of Baroda	36	41	0	0	31	39	3	0	2	2
8	Bank of Maharashtra	12	47	0	0	12	46	0	1	0	0
9	Karnataka Bank Ltd	168	830	0	0	142	771	18	27	8	32
10	Kavery Gr.Bank	132	1148	0	0	86	1124	16	24	30	0
11	Pragathi Kr.Gramin Bank	245	1673	0	0	193	1580	18	5	34	88
12	Karnataka Vik Gr.Bank	185	1139	0	0	113	943	6	7	60	189
13	Indian Overseas Bank	50	103	0	0	49	96	1	6	0	1
14	Bank Of India	18	183	0	0	9	176	6	7	3	0
15	Lakshmi Vilas Bank Ltd.	3	9	0	0	1	8	0	0	2	1
16	Kotak Mahindra Bank Ltd.	18	33	0	0	15	33	2	0	1	0
17	IDBI BANK LTD	2	43	0	0	2	29	0	1	0	13
18	ICICI BANK LTD	0	1	0	0	0	1	0	0	0	0
19	HDFC BANK LTD	24	62	0	0	13	57	7	1	4	4
20	UNITED bank OF INDIA	0	1	0	0	0	1	0	0	0	0
21	Central bank of India	25	117	0	0	25	114	0	3	0	0
22	UCO Bank	0	6	0	0	0	6	0	0	0	0
23	Dena Bank	13	42	0	0	9	36	1	3	3	3
24	Ratnakar Bank Ltd.	0	3	0	0	0	3	0	0	0	0
25	Andhra Bank	878	3394	0	0	783	2951	95	159	0	284
26	Karnataka State Coop Apex bank	5	14	0	0	3	5	0	0	2	9
27	Axis Bank	2	20	0	0	2	18	0	2	0	0
28	OBC	18	42	0	0	12	38	6	1	0	3
29	Tamilnadu Merchantile Bank	1	6	0	1	1	5	0	0	0	0
30	South Indian Bank	1	6	0	0	1	6	0	0	0	0
31	City Union Bank Ltd.	2	5	0	0	1	5	0	0	1	0
32	Punjab National Bank	9	26	0	0	6	22	2	2	1	2
33	Karur Vysya Bank Ltd	0	11	0	0	0	10	0	1	0	0
34	Federal Bank Ltd.	7	33	0	0	5	33	0	0	2	0
35	Union Bank of India	28	239	0	0	28	238	0	1	0	0
36	Punjab & Sind Bank	1	2	0	0	0	2	1	0	0	0
	Total	3839	17474	0	1	3139	16022	377	526	323	925

ANNEXURE - 20

BANK WISE PROGRESS REPORT UNDER PMJDY AS ON 31.12.2018

Sl.	NAME OF THE BANK	Total No. of A/cs opened	Total Aadhar Seeded A/cs	No. of A/cs with Zero Bal	No of Rupay Debit Cards issued	No. of Rupay cards activated	No. Of accounts having mobile Numbers	% of Aadhaar Seeding	% of Rupay Cards Activated	% of Mobile Seeding
1	Canara Bank	1277994	1052334	182902	797742	246994	1095043	82.34	30.96	85.68
2	Corporation Bank	802419	101117	264479	605133	605133	636804	1.26	100.00	79.36
3	Syndicate Bank	1264927	1039295	239232	1096163	610848	869094	82.16	55.73	68.71
4	State Bank of India	3006635	2311686	546445	2618876	815773	2091061	76.89	31.15	69.55
5	Vijaya Bank	623020	497677	41527	601514	553590	563777	79.88	92.03	90.49
6	Allahabad Bank	37039	11432	4901	23116	15413	10032	30.86	66.68	27.08
7	Andhrabank	24236	20394	5576	18575	16013	15455	84.15	86.21	63.77
8	Bank of Baroda	168336	150382	21918	160719	42929	140755	89.33	26.71	83.62
9	Bank of India	206892	183535	22996	195745	146521	133617	88.71	74.85	64.58
10	Bank of Maharashtra	54608	47340	9277	17022	17022	44635	86.69	100.00	81.74
11	Central Bank of India	147085	105479	3040	126354	44017	52317	71.71	34.84	35.57
12	Dena Bank	40476	35816	10811	22874	16263	33244	88.49	71.10	82.13
13	Indian Bank	109766	89007	30169	109303	82059	96802	81.09	75.07	88.19
14	Indian Overseas Bank	232946	164984	48006	212480	95616	163699	70.82	45.00	70.27
15	Oriental Bank of Commerce	79935	54144	6609	71300	62729	66124	67.74	87.98	82.72
16	Punjab National Bank	8452	47844	4220	50616	34997	39736	566.07	69.14	470.14
17	Punjab and Synd Bank	7661	6448	114	3679	2776	3356	84.17	75.46	43.81
18	UCO Bank	95779	77205	17871	13541	13541	78510	80.61	100.00	81.97
19	Union Bank Of India	536867	494057	234028	155329	72549	506745	92.03	46.71	94.39
20	United Bank of India	63551	53359	7057	37859	37859	96923	83.96	100.00	152.51
21	IDBI Bank	33973	25686	8978	31365	30875	31706	75.61	98.44	93.33
22	Karnataka Bank Ltd	119087	91656	27040	24069	22337	87744	76.97	92.80	73.68
23	Kotak Mahendra Bank	29782	17922	11439	17727	11361	22425	60.18	64.09	75.30
24	Catholic Syrian Bank Ltd.	1642	239	560	757	245	469	14.56	32.36	28.56
25	City Union Bank Ltd	3529	2546	783	2291	1888	3509	72.15	82.41	99.43
26	Dhanalaxmi Bank Ltd.	2090	215	164	0	0	347	10.29	#DIV/0!	16.60
27	Federal Bank Ltd.	31293	9913	7820	12525	4864	30128	31.68	38.83	96.28
28	J and K Bank Ltd	1672	1672	0	1672	1518	1518	100.00	90.79	90.79
29	Karur Vysya Bank Ltd.	16107	13078	5769	14553	14553	13868	81.19	100.00	86.10
30	Lakshmi Vilas Bank Ltd	6007	3378	1150	5274	5274	5199	56.23	100.00	86.55
31	Ratnakar Bank Ltd	16361	9998	2753	16361	1266	13356	61.11	7.74	81.63
32	South Indian Bank Ltd	11975	9046	2334	9471	8925	9386	75.54	94.24	78.38
33	Tamil Nadu Merchantile Bank Ltd.	1060	710	7	444	302	1015	66.98	68.02	95.75
34	IndusInd Bank	46114	42962	9152	45794	36507	46098	93.16	79.72	99.97
35	HDFC Bank Ltd	107599	52189	30745	107595	78417	105821	48.50	72.88	98.35
36	Axis Bank Ltd	68454	24013	18163	63330	63330	68434	35.08	100.00	99.97
37	ICICI Bank Ltd	95856	80429	71199	95856	95856	7475	83.91	100.00	7.80
38	YES BANK Ltd.	257	248	161	255	71	256	96.50	27.84	99.61
39	Bandhan Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
40	DCB Bank Ltd	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
41	IDFC Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
42	Kavery Grameena Bank	880087	571314	53209	433505	173704	590093	64.92	40.07	67.05
43	Pragathi Krishna Grameena Bank	727787	727787	952	727787	727787	679818	100.00	100.00	93.41
44	Karnataka Vikas Grameena Bank	1622718	1554016	192916	1541079	973027	1017679	95.77	63.14	62.71
45	KSCARD Bk.Ltd	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
46	K.S.Coop Apex Bank Ltd	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
47	Indi Co.Op.Bank Ltd.	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
48	KSFC	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
49	Equitas Small Finance Bank	7	5	0	0	0	3	71.43	#DIV/0!	42.86
50	Ujjivan Small Finance	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
Total		12612081	9691557	2146472	10089650	5784749	9474076	76.84	57.33	75.12

ANNEXURE - 2														
COMPONENT WISE DISBURSEMENT UNDER MUDRA SCHEME AS ON 31.12.2018 OF FY 2018-19														
Sr No	Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			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	SBI and Associates													
1.1		State Bank of India	4415	13.58	13.21	13737	362.26	354.24	11600	855.8	853.8	29752	1231.65	1221.25
		Total	4415	13.58	13.21	13737	362.26	354.24	11600	855.8	853.8	29752	1231.65	1221.25
2	Public Sector Commercial Banks													
2.1		Allahabad Bank	180	0.62	0.62	621	9.69	9.58	70	4.19	3.99	871	14.5	14.2
2.2		Andhra Bank	206	0.91	0.9	688	17.36	16.55	326	28.76	27.84	1220	47.03	45.29
2.3		Bank of Baroda	337	1.45	1.41	1266	29.18	28.48	354	31.25	30.62	1957	61.89	60.51
2.4		Bank of India	1845	6.76	6.73	3808	65.5	62.43	3693	290.61	288.66	9346	362.88	357.81
2.5		Bank of Maharashtra	58	0.24	0.21	658	17.94	16.16	251	22.28	19.81	967	40.46	36.18
2.6		Canara Bank	23911	91.95	91.26	25127	556.4	528.45	4864	406.54	384.85	53902	1054.9	1004.56
2.7		Central Bank of India	761	2.97	1.5	806	18.64	13.34	132	10.72	8.65	1699	32.33	23.49
2.8		Corporation Bank	2595	10.67	8.34	4486	111.13	107.1	3047	205.59	202.84	10128	327.39	318.28
2.9		Dena Bank	85	0.19	0.19	69	1.21	1.11	11	0.85	0.85	145	2.25	2.14
2.10		Indian Bank	421	0.75	0.74	769	16.97	16.47	207	16.75	16.34	1397	34.48	33.55
2.11		Indian Overseas Bank	1123	4.31	4.23	2639	45.98	43.59	334	26.42	25.96	4096	76.71	73.78
2.12		Commerce	406	1.51	1.48	602	16.59	16.34	194	16.23	15.86	1202	34.33	33.68
2.13		Punjab National Bank	671	3.02	1.33	551	13.28	10.2	234	20.72	16.83	1456	37.02	28.35
2.14		Syndicate Bank	3655	14.62	13.38	9731	207.56	187.35	1156	90.38	76	14542	312.54	276.73
2.15		Union Bank of India	1071	4.44	3.64	2531	54.01	49.57	785	60.82	55.25	4387	119.27	108.46
2.16		United Bank of India	15	0.07	0.07	77	2.01	1.89	17	1.29	1.29	109	3.37	3.24
2.17		Punjab & Sind Bank	25	0.08	0.07	55	1.47	1.37	33	2.97	2.92	113	4.52	4.36
2.18		UCO Bank	423	1.49	1.23	580	11.21	9.93	77	6.63	5.4	1080	19.33	16.55
2.19		Vijaya Bank	7737	34.89	34.75	4615	106.68	101.17	1403	113.15	110.63	13756	254.72	246.55
2.20		IDBI Bank Limited	348	1.63	1.63	719	21.08	21.08	386	31.12	31.12	1453	53.83	53.83
		Total	45853	182.59	173.68	60399	1323.91	1242.15	17574	1387.25	1325.71	123828	2893.75	2741.53
3	Private Sector Commercial Banks													
3.1		Federal Bank	0	0	0	8	0.24	0.22	6	0.54	0.54	14	0.78	0.76
3.2		Jammu & Kashmir Bank	5	0	0	61	2.01	1.98	51	4.54	4.54	117	6.55	6.52
3.3		Karnataka Bank	362	1.14	0.73	2411	62.69	38.14	1009	73.09	30.99	3782	136.92	69.86
3.4		Karur Vysya Bank	0	0	0	180	4.54	4.38	32	2.07	1.78	212	6.81	6.15
3.5		Ratnakar Bank	111	0.22	0.22	1138	34.68	34.68	125	9.31	9.31	1374	44.21	44.21
3.6		South Indian Bank	1	0.01	0.01	36	1.38	1.38	73	5.18	5.12	110	6.57	6.51
3.7		Tamilnad Mercantile Bank	2	0.01	0.01	21	0.79	0.79	37	3.19	3.19	60	3.98	3.98
3.8		ICICI Bank	5315	18.1	16.1	1957	42.73	42.73	727	55.77	55.77	7999	114.61	114.61
3.9		Axis Bank	82773	161.62	161.62	133	5.23	5.23	355	27.85	27.85	63261	194.7	194.7
3.10		IndusInd Bank	148417	358.83	358.83	11202	112.05	112.05	560	29.55	29.55	160179	500.43	500.43
3.11		Yes Bank	48889	138.88	138.88	1	0.05	0.05	6	0.52	0.52	48896	139.45	139.45
3.12		HDFC Bank	100313	269.99	269.99	3562	61.88	61.88	508	31.81	31.81	104383	363.68	363.68
3.13		DCB Bank	0	0	0	454	16.96	16.96	254	14.56	14.56	708	31.53	31.53
3.14		Kotak Mahindra Bank	15054	44.9	44.9	211	7.57	7.57	149	10.38	10.38	15414	62.85	62.85
3.15		Bandhan Bank	18119	68.51	66.51	0	0	0	0	0	0	18119	66.51	66.51
3.16		IDFC Bank Limited	78696	229.55	229.54	10474	101.36	101.05	8	0.42	0.41	89178	331.33	331.01
		Total	478067	1287.76	1287.35	31849	454.17	429.1	3900	268.78	226.32	613806	2010.71	1942.77
4	Foreign Banks													
4.1		Citibank	0	0	0	3	0.13	0.13	9	0.7	0.7	12	0.83	0.83
		Total	0	0	0	3	0.13	0.13	9	0.7	0.7	12	0.83	0.83
5	Regional Rural Banks													
5.1		Kaveri Grameena Bank	5091	22.11	20.81	8782	151.14	97.82	142	12.39	10.54	14015	185.64	129.16
5.2		Bank	15638	57.05	57.05	31929	549.87	549.87	755	57.42	57.42	48322	664.33	664.33
5.3		Bank	120080	360.86	360.86	71258	909.96	900.86	3874	288.41	288.41	195212	1569.23	1550.13
		Total	140809	440.01	438.71	111969	1610.97	1548.55	4771	358.22	356.37	257549	2409.2	2343.63
6	NBFC-Micro Finance Institutions													
6.1		Muthoot Microfin Ltd	8003	23.84	23.84	0	0	0	0	0	0	8003	23.84	23.84
6.2		Financial Limited	206272	494.86	494.86	124	0.97	0.97	0	0	0	206396	495.83	495.83
6.3		Services Private Limited	454067	1184.67	1184.67	25782	207.04	207.04	0	0	0	479849	1391.71	1391.71
6.4		LIMITED	19489	46.47	46.47	0	0	0	0	0	0	19489	46.47	46.47
6.5		Pvt Ltd	154120	411.92	411.92	0	0	0	0	0	0	154120	411.92	411.92
6.6		SHARE MICROFIN LIMITED	11521	31.09	31.09	571	2.97	2.97	0	0	0	12092	34.06	34.06
6.7		Finance Private Limited	27086	81.65	81.65	790	4.74	4.74	0	0	0	27856	86.39	86.39
6.8		Services Pvt Ltd	95726	128.04	128.04	0	0	0	0	0	0	95726	128.04	128.04
6.9		Ltd	59181	170.2	170.2	0	0	0	0	0	0	59181	170.2	170.2
6.10		Pvt. Ltd	81	0.24	0.24	0	0	0	0	0	0	81	0.24	0.24
6.11		Pvt. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
6.12		SKS Microfinance Limited	639049	1543.01	1407.46	0	0	0	0	0	0	639049	1543.01	1407.46
		Total	1674575	4115.98	3980.43	27267	215.72	215.72	0	0	0	1701842	4331.7	4196.15
7	Non Banking Financial Companies													
7.1		Reliance Capital Ltd	3089	11.99	11.99	7136	53.06	53.06	93	6.15	6.15	10318	71.21	71.2
7.2		CAPITAL FIRST LIMITED	6631	28.24	27.82	38838	385.39	385.37	628	40.21	40.18	46097	453.84	453.37
7.3		Magma Fincorp Limited	0	0	0	1109	37.86	37.86	311	20.81	20.81	1420	58.67	58.67
		Total	9720	40.24	39.81	47083	476.31	476.28	1032	67.17	67.14	57835	583.72	583.24
8	Small Finance Banks													
8.1		FINANCE LIMITED	24227	65.67	65.67	18	0.34	0.34	0	0	0	24245	66.01	66.01
8.2		Fincare Small Finance Bank	23964	69.99	69.93	634	5.67	5.67	233	41.21	41.21	24831	116.87	116.8
8.3		Ujjivan Small Finance Bank	83108	295.46	295.46	2829	21.88	21.88	0	0	0	85937	317.34	317.34
8.4		SERVICES LIMITED	70676	268.71	268.69	10927	128.39	128.19	65	6.92	6.26	81668	404.02	403.14
8.5		Equitas Small Finance Bank	42897	120.54	120.54	0	0	0	0	0	0	42897	120.54	120.54
		Total	244872	820.38	820.29	14408	156.28	156.07	298	48.13	47.47	259578	1024.78	1023.83
		Grand Total	2598301	6900.5	6753.49	306715	4599.8	4422.23	39184	2986.1	2877.52	2944200	14486.4	14053.24



ANNEXURE - 22

ACP Achievement vis-à-vis Targets & Balance O/S as on 31.12.2018

Sr. No	Sector	No. in actuals, Amount in Rs Crore)					
		Yearly Targets under ACP		Achievement upto the end of the current quarter		Achievement upto the end of the current	
		Number	Amount	Number	Amount	Number	Amount
1	Priority Sector						
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	6786656	98655	4735246	50755	70	51
i)	Farm Credit	5999377	86429	4444069	41274	74	48
1A(ii)	Agriculture Infrastructure	413008	5992	60414	2239	15	37
1A(iii)	Ancillary Activities	374271	6233	230763	7242	62	116
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	1009796	58774	1163704	59732	115	102
1B(i)	Micro Enterprises (Manufacturing + Service advances)	246288	11536	1036831	24617	421	213
1B(ii)	Small Enterprises (Manufacturing + Service advances)	151032	12889	68929	22415	46	174
1B(iii)	Medium Enterprises (Manufacturing + Service advances)	82894	25653	9729	6257	12	24
1B(iv)	Khadi and Village Industries	37062	2130	988	28	3	1
1B(v)	Others under MSMEs	492520	6566	47227	6416	10	98
1C	Export Credit	7827	2649	456	1211	6	46
1D	Education	153232	4604	73027	977	48	21
1E	Housing	353367	16786	79527	4306	23	26
1F	Social Infrastructure	80094	1368	398	48	0	4
1G	Renewable Energy	54019	1433	474	57	1	4
1H	Others	639151	14392	173803	1909	27	13
2	Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	9084142	198661	6226635	118995	69	60
	Loans to weaker Sections under Priority						
3	Sector	693831	18552	4226208	32184	609	173
4	Non-Priority Sector						
4A	Agriculture	39684	508	35011	1502	88	295
4B	Education	28736	1423	10502	668	37	47
4C	Housing	176914	12213	70186	29585	40	242
4D	Personal Loans under Non-Priority	263422	20282	381401	12963	145	64
4E	Others	810135	59061	1550168	154392	191	261
5	Sub-total=4A+4B+4C+4D+4E	1318891	93488	2047268	199110	155	213
	GRAND Total=2+5	10403033	292149	8273903	318104	80	109
							18702818
							665471

ANNEXURE - 23

BANKWISE DATA ON DISBURSEMENTS (AC) UNDER PRIORITY SECTOR ADVANCES AS AT 31.12.2018 (Amount in Crore)

Sl. No	Name of Bank	AGRICULTURE			Micro, Small and Medium Enterprises			Export Credit			EDUCATION			HOUSING			Social Infrastructure			Renewable Energy			OTHERS			TOTAL PRIORITY		
		Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET
		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April	
(A)	Major Banks																											
1	Canara Bank	12716	1987	7335	10106	580	1440	498	0	0	715	37	168	2321	14	96	130	0	0	199	0	0	2483	22	28	29167	2640	9066
2	Corporation Bank	5313	1165	4436	3453	1964	6163	94	0	40	238	9	44	727	37	156	74	12	41	113	0	0	509	0	0	10522	3187	10880
3	Syndicate Bank	6457	689	2936	4246	2540	7242	133	7	17	425	25	122	1195	75	221	79	0	0	90	0	0	1097	10	15	13720	3345	10564
4	State Bank of India	16510	1499	4863	6871	4567	12841	1208	314	929	894	75	256	5533	220	469	221	0	0	266	0	8	2113	0	0	33616	6674	19367
5	Vijaya Bank	5558	889	2889	3691	352	1496	164	0	0	396	23	109	960	147	491	77	1	1	131	0	22	871	17	89	11848	1430	5095
	Total (A)	46555	6228	22457	28366	10003	29182	2096	321	986	2668	169	699	10735	493	1433	581	12	43	799	0	30	7073	49	131	98874	17275	54962
(B)	Other Nationalised Banks																											
1	Allahabad Bank	152	0	1	144	5	10	6	0	0	21	0	0	107	16	18	5	0	0	4	0	0	51	0	0	491	22	29
2	Andhrabank	383	84	438	725	148	1034	32	0	0	54	1	8	274	40	121	7	0	0	15	0	0	139	0	0	1628	273	1601
3	Bank of Baroda	437	178	354	466	29	58	30	0	0	38	4	8	125	68	136	14	0	0	17	0	0	110	39	77	1236	319	632
4	Bank of India Bank for Export or Import	1726	150	830	1250	118	1406	11	44	122	65	4	17	183	17	57	24	0	0	36	0	0	125	0	1	3420	333	2433
5	Maharashtra Central Bank of India	289	62	175	1119	802	1710	4	0	10	32	3	7	132	31	57	12	0	0	17	2	7	58	1	2	1661	902	1968
6	Dena Bank	506	60	202	449	0	728	9	0	0	201	0	9	200	8	27	12	0	0	15	0	0	58	0	41	1450	69	1007
7	Indian Bank	182	0	6	558	0	33	6	0	0	16	0	0	71	0	2	5	0	0	4	0	0	27	0	2	869	0	43
8	Indian Overseas Bank	736	96	546	566	18	217	6	0	0	50	2	31	143	13	72	11	0	0	19	0	0	118	0	0	1647	129	866
9	Oriental Bank of Commerce	1277	74	238	700	64	220	30	0	0	74	1	3	268	18	52	25	0	0	35	0	0	285	8	44	2695	166	556
10	Punjab National Bank	204	3	11	866	33	59	1	0	0	14	2	3	61	318	329	5	0	0	6	0	0	28	0	0	1185	356	402
11	Bank of Punjab and Synd Bank	256	20	66	752	388	1129	8	7	24	45	8	26	72	5	13	8	0	0	9	0	0	41	0	0	1192	428	1258
12	UCO Bank	12	0	0	105	18	57	2	8	20	4	0	1	14	3	7	1	0	0	1	0	0	5	5	6	144	34	91
13	Union Bank Of India	236	5	69	239	5	77	1	0	0	26	5	9	133	67	89	3	0	0	5	0	0	28	0	3	671	82	247
14	United Bank of India	1442	223	652	639	60	321	30	0	0	78	4	20	159	10	40	41	0	0	62	6	14	108	0	0	2558	304	1046
15	Bank of India	28	3	6	145	1	22	11	0	0	8	0	0	56	10	14	3	0	0	3	0	0	13	0	0	266	15	42
16	IDBI Bank	1063	128	734	661	98	667	56	0	0	99	2	12	143	83	244	26	1	1	25	0	0	193	0	0	2266	312	1659
(C)	Total (B)	8928	1088	4328	9382	1789	7747	243	58	176	822	37	154	2143	708	1277	201	1	1	275	8	21	1386	54	177	23380	3742	13882
	Other Comm Banks																											
1	Kotak Mahendra Bank	2904	281	1602	1320	946	1710	66	0	0	149	4	29	459	89	218	40	0	0	35	0	1	470	215	227	5442	1535	3787
2	Catholic Syrian Bank Ltd.	514	255	915	1104	443	1668	13	1	1	83	0	0	130	0	7	6	0	0	5	0	0	427	1	20	2284	700	2611
3	City Union Bank Ltd.	97	26	52	138	4	6	3	0	0	10	0	0	36	0	0	3	0	0	2	0	0	31	0	0	319	30	59
4	Other Private Banks	56	9	39	180	32	89	0	0	0	3	0	0	34	3	10	1	0	0	1	0	0	21	0	0	296	44	138
5	Other Private Banks	54	3	17	35	1	7	0	0	0	2	0	0	23	3	10	0	0	0	0	0	0	20	0	0	134	7	34
6	Federal Bank Ltd.	650	247	772	1157	6	756	8	0	0	24	0	2	82	5	18	15	0	0	6	0	0	69	4	6	2012	262	1554

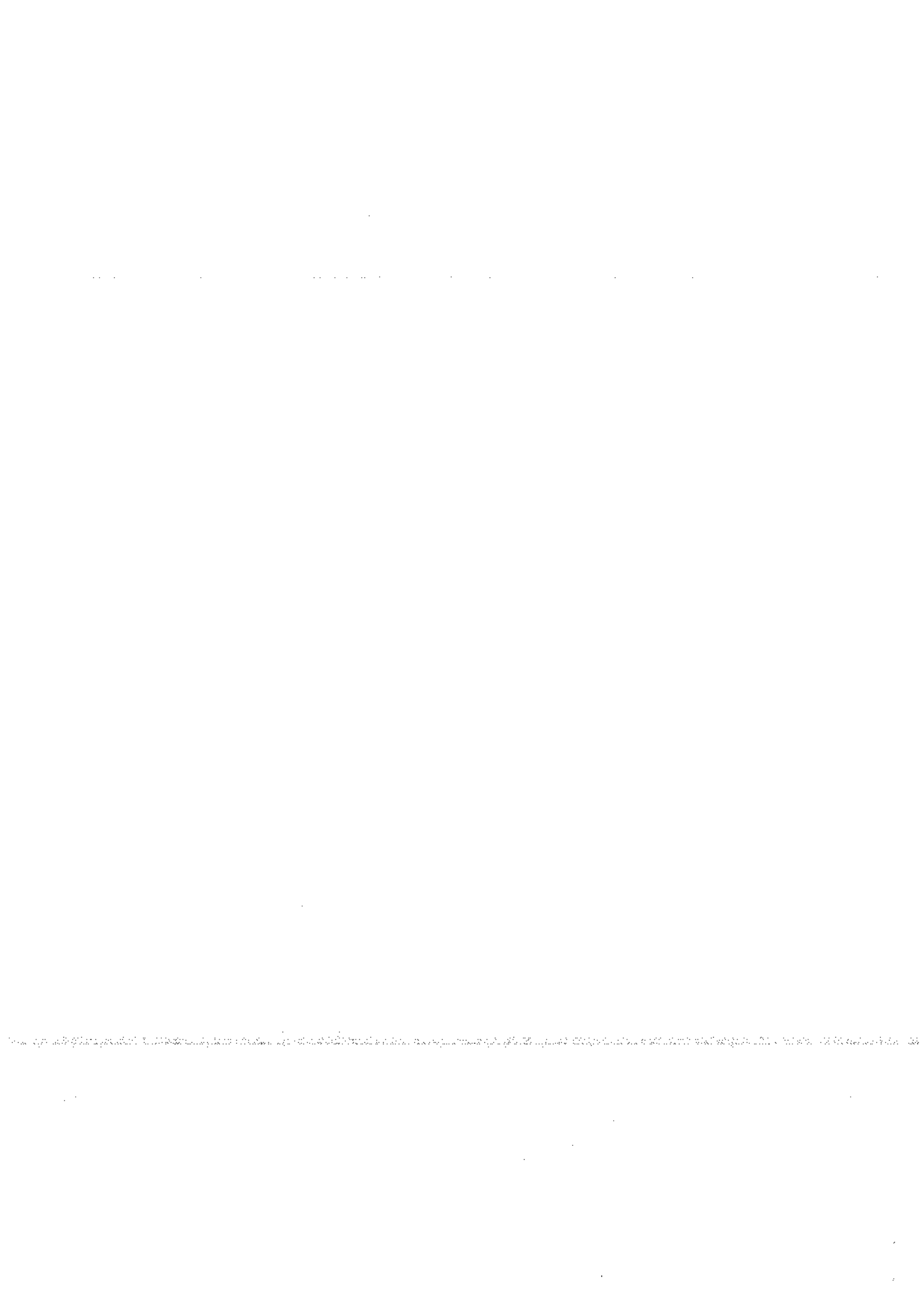
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ANNEXURE

BANKWISE DATA ON DISBURSEMENTS (AC) UNDER PRIORITY SECTOR ADVANCES AS AT 31.12.2018 (Amount in Crore)

Sl.No	Name of Bank	AGRICULTURE			Micro, Small and Medium Enterprises			Export Credit			EDUCATION			HOUSING			Social Infrastructure			Renewable Energy			OTHERS			TOTAL PRIORITY		
		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)	
			During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April
7	J and K Bank Ltd	25	247	380	145	3	43	0	0	0	2	0	1	17	4	12	1	0	0	1	0	0	110	5	70	300	259	506
8	Karur Vysya Bank Ltd.	159	40	122	167	27	84	2	0	0	11	1	1	47	3	46	3	0	0	3	0	0	47	0	0	439	70	253
9	Bank Ltd (Lakshmi Vilas)	152	18	64	108	29	42	5	6	10	7	0	0	17	0	0	3	0	0	2	0	0	117	6	199	411	59	315
10	Ratnakar Bank Ltd	386	134	787	783	162	549	0	0	0	3	0	0	17	1	2	1	0	0	0	0	0	25	4	10	1214	300	1348
11	South Indian Bank	184	70	230	357	164	686	4	0	0	16	0	0	60	10	18	6	2	3	4	0	0	122	90	94	752	336	1031
12	Merchantile Bank Ltd.	49	33	91	96	136	446	0	0	0	6	0	0	25	1	5	1	0	0	1	0	0	15	0	0	193	170	542
13	IndusInd Bank	86	209	527	885	933	2466	2	0	0	5	0	0	14	0	0	2	0	0	1	0	0	10	1	1	1006	1142	2994
14	HDFC Bank Ltd	1882	745	1971	1722	1374	3607	36	0	0	61	0	0	370	22	618	18	0	0	13	0	0	346	0	1	4448	2141	6197
15	Axis Bank Ltd	1197	98	669	495	230	534	45	0	0	89	9	35	294	16	59	20	0	0	12	0	0	247	116	194	2400	468	1492
16	ICICI Bank Ltd	1934	711	1762	3259	2627	4456	82	15	38	76	0	0	299	106	177	30	0	0	18	0	0	230	166	257	5928	3625	6690
17	YES BANK Ltd.	270	291	692	3039	984	2674	5	0	0	16	0	0	29	10	21	4	0	0	4	5	5	772	2	22	4139	1293	3413
18	Bandhan Bank	0	19	35	0	137	266	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	155	301
19	DCB Bank Ltd	0	176	176	0	97	97	0	0	0	0	0	0	0	23	23	0	0	0	0	0	0	0	24	0	0	320	320
20	IDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(D)	Total(C) RRB's	10600	3609	10901	14990	8334	20185	272	21	49	564	15	71	1952	296	1245	153	2	3	108	5	6	3080	633	1126	31719	12916	33585
1	Kavery Gramena Ba	3294	276	1264	435	49	264	15	0	0	136	2	7	372	80	111	45	0	0	26	0	0	506	132	161	4830	539	1807
2	Pragathi Krishna Gr	7366	558	2122	1196	230	1004	0	0	0	162	4	21	613	20	72	16	0	1	41	0	0	440	0	0	9834	812	3221
3	Karnataka Vikas Gr	5825	622	1920	765	149	577	22	0	0	67	10	24	200	26	96	22	0	0	13	0	0	637	0	57	7550	807	2674
	Total (D)	16485	1456	5307	2396	427	1845	36	0	0	355	16	53	1186	126	278	84	0	1	80	0	1	1583	132	218	22214	2157	7702
	Total (Comm Banks) A+B+C	66082	10924	37687	52738	20125	57114	2611	401	1211	4054	221	924	14830	1497	3955	936	15	47	1182	13	57	11540	737	1434	153973	33933	102429
	Grand Total (A+B+C+D) Co-Op Sector	82567	12380	42994	55134	20552	58959	2647	401	1211	4419	237	977	16016	1623	4233	1019	16	48	1262	13	57	13122	869	1652	176187	36091	110131
1	KSCARD BL Ltd	606	37	47	142	0	0	0	0	0	2	0	0	9	0	0	0	0	0	0	0	0	39	0	0	799	37	47
2	K.S.Coop Apet Bank	13109	1332	7402	1552	0	0	2	0	0	32	0	0	202	0	0	346	0	0	80	0	0	708	0	0	16040	1332	7402
3	Indi.Co-Op.Bank Ltd.	2299	0	0	800	0	0	0	0	0	146	0	0	520	0	0	1	0	0	88	0	0	454	0	0	4308	0	0
(F)	Total (E)	16014	1369	7449	2504	0	0	2	0	0	180	0	0	731	0	0	347	0	0	169	0	0	1201	0	0	21147	1369	7449
	TSFC	42	0	1118	159	412	0	0	0	0	5	0	0	37	0	0	1	0	0	2	0	0	48	0	8	1252	159	420
	TOTAL (F)	42	0	1118	159	412	0	0	0	0	5	0	0	37	0	0	1	0	0	2	0	0	48	0	8	1252	159	420
(G)	Small Finance Bank																											
1	Equitas Small Finance	0	40	125	0	96	315	0	0	0	0	0	0	0	2	8	0	0	0	0	0	0	0	0	0	0	138	448
2	Ujjivan Small Finance	0	92	187	0	36	47	0	0	0	0	0	0	0	24	65	0	0	0	0	0	0	0	114	249	0	266	547
	TOTAL (G)	0	132	312	0	132	362	0	0	0	0	0	0	0	27	73	0	0	0	0	0	0	0	114	249	0	404	995
	GRAND TOTAL	98623	13881	50755	58756	20843	59732	2649	401	1211	4604	237	977	16783	1650	4306	1368	16	48	1433	13	57	14371	983	1909	198587	38023	118995



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ANNEXURE

BANKWISE DATA ON DISBURSEMENTS (ACP) UNDER NON- PRIORITY SECTOR ADVANCES AS AT 31.12.2018 (Amount in Crore)

Sl. No	Name of Bank	Agriculture			EDUCATION			HOUSING			Personal Loans under Non-priority Sector			OTHERS			TOTAL NON- PRIORITY		
		TARGET	Disbursements (Amount) During the Qtr	Cumulative Disbursements from 1st April	TARGET	Disbursements During the Qtr	Cumulative Disbursements from 1st April	TARGET	Disbursements During the Qtr	Cumulative Disbursements from 1st April	TARGET	Disbursements During the Qtr	Cumulative Disbursements from 1st April	TARGET	Disbursements During the Qtr	Cumulative Disbursements from 1st April	TARGET	Disbursements During the Qtr	Cumulative Disbursements from 1st April
9	Lakshmi Vilas Bank Ltd	0	1	192	3	0	0	32	1	2	262	0	0	1796	111	782	2093	114	976
10	Ratnakar Bank Ltd	16	0	0	1	0	0	12	0	4	49	11	32	186	2094	5309	263	2105	5345
11	South Indian Bank Ltd	0	0	0	7	1	3	83	39	92	99	1	302	467	631	1102	656	672	1498
12	Tamil Nadu Merchandise Bank Ltd.	2	0	0	3	0	0	9	9	20	20	29	792	50	208	628	82	246	1440
13	Indusind Bank	0	0	0	3	0	0	36	0	0	527	0	0	2035	2190	5509	2601	2190	5509
14	HDFC Bank Ltd	3	0	0	44	0	0	127	0	0	3311	1718	5153	12159	6533	18992	15654	8251	24145
15	Axix Bank Ltd	6	113	266	23	0	0	1549	10	385	544	0	0	2110	2441	5701	4232	2564	6352
16	ICICI Bank Ltd	14	0	0	36	0	0	2563	1310	3530	2112	0	0	6180	7068	16546	10905	8378	20076
17	YES BANK Ltd.	0	0	0	3	0	0	53	9	39	525	0	160	2047	3001	8947	2628	3010	9147
18	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	3	5	0	3	5
19	DCB Bank Ltd	0	1	1	0	0	0	0	112	112	0	0	0	0	165	165	0	278	278
20	IDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total (C)	51	115	584	212	9	22	5927	1987	5689	10105	1952	7185	34344	31539	89585	50639	35602	103065
(D)	R.R.B.'s																		
1	Kavery Gramena Bank	7	0	0	7	1	2	86	17	28	110	13	38	285	231	664	496	260	731
2	Pargathi Krishna Gramena B	0	0	0	24	0	1	205	11	33	65	36	102	685	76	344	960	124	480
3	Karnataka Vilas Gramena B	55	0	0	8	0	0	184	0	0	514	90	276	306	0	211	1067	90	487
	Total (D)	62	0	0	39	1	3	475	28	61	690	139	416	1277	306	1219	2543	474	1698
	Total (Comm Banks) A+B+C	395	135	1502	1346	81	658	11394	14613	29472	19239	4015	12143	55876	47477	144942	88250	66321	188656
	Grand Total (A+B+C+D)	456	135	1502	1385	82	661	11869	14641	29473	19929	4154	12558	57152	47783	146161	90792	66795	190355
(E)	Co-Op Sector																		
1	KSCARD BL Ltd	5	0	0	0	0	0	2	0	0	1	0	0	100	0	0	108	0	0
2	K.S. Coop Apex Bank Ltd	47	0	0	7	0	2	263	27	60	351	148	405	1075	2133	7832	1744	2308	8299
3	Indl Co-Op Bank Ltd.	0	0	0	26	0	0	66	0	0	0	0	0	546	0	0	638	0	0
	Total (E)	52	0	0	33	0	2	331	27	60	352	148	405	1721	2133	7832	2490	2308	8299
(F)	KSFC	0	0	0	4	0	0	11	0	0	0	0	0	172	0	0	187	0	0
	TOTAL (F)	0	0	0	4	0	0	11	0	0	0	0	0	172	0	0	187	0	0
(G)	Small Finance Bank																		
1	Equitas Small Finance Bank	0	0	0	0	0	0	0	6	8	0	0	0	0	54	190	0	60	198
2	Ujjivan Small Finance Bank	0	0	0	0	0	5	0	19	44	0	0	0	0	110	209	0	129	258
	TOTAL (G)	0	0	0	0	0	5	0	25	52	0	0	0	0	164	399	0	189	456
	GRAND TOTAL	508	135	1502	1423	83	668	12212	14693	29585	20281	4302	12963	59044	50080	154392	93469	69293	199110

ANNEXURE-25

SLBC Progress Report Upto January-2019					
SINO	Animal Husbandry schemes	Units	Target	Achievement	% of Achievement
1 SCP		Dairy	384	22	5.7
		Sheep unit 10+1	480	11	2.3
		piggery	60	8	13.3
2 TSP		Dairy	159	10	6.3
		Sheep unit 10+1	239	5	2.1
		piggery	30	4	13.3
3 Pashu bhagya (Womens programme)		Dairy	685	25	3.6
4 Milk incentive-	A) SCSP	Dairy	2000	161	8.1
		Sheep unit 10+1	12252	200	1.6
		Mobile Meat Stall	121	24	19.8
		500 broiler poultry	250	125	50.0
	B) TSP	Dairy	700	70	10.0
		Sheep unit 10+1	5624	106	1.9
		Mobile Meat Stall	61	8	13.1
		500 broiler poultry	125	62	49.6
5 RKVY-	A) SCSP	Dairy	1240	82	6.6
		Sheep unit 10+1	720	667	92.6
		500 broiler poultry	248	136	54.8
	B) TSP	Dairy	563	13	2.3
		Sheep unit 10+1	280	212	75.7
		500 broiler poultry	124	65	52.4
6 Sheep Board -	A) SCSP	Sheep unit 10+1	356	267	75.0
	B) TSP	Sheep unit 10+1	145	109	75.2

Commissioner(AHVS)

ANNEXURE-25

SLBC Progress Report Upto January-2019

SINO	Animal Husbandry schemes	Units	Target	Achievement	% of Achievement
1	SCP	Dairy	384	22	5.7
		Sheep unit 10+1	480	11	2.3
		piggery	60	8	13.3
2	TSP	Dairy	159	10	6.3
		Sheep unit 10+1	239	5	2.1
		piggery	30	4	13.3
3	Pashu bhagya(Womens programme)	Dairy	685	25	3.6
4	Milk incentive- A) SCSP	Dairy	2000	161	8.1
		Sheep unit 10+1	12252	200	1.6
		Mobile Meat Stall	121	24	19.8
		500 broiler poultry	250	125	50.0
	B) TSP	Dairy	700	70	10.0
		Sheep unit 10+1	5624	106	1.9
		Mobile Meat Stall	61	8	13.1
		500 broiler poultry	125	62	49.6
5	RKVY- A) SCSP	Dairy	1240	82	6.6
		Sheep unit 10+1	720	667	92.6
		500 broiler poultry	248	136	54.8
	B) TSP	Dairy	563	13	2.3
		Sheep unit 10+1	280	212	75.7
		500 broiler poultry	124	65	52.4
6	Sheep Board - A) SCSP	Sheep unit 10+1	356	267	75.0
	B) TSP	Sheep unit 10+1	145	109	75.2

Commissioner(AHVS)



ಲಿಡ್ಕರ್

ANNEXURE - 26

LIDKAR

ಡಾ|| ಬಾಬು ಜಗಜೀವನ ರಾಂ ಚರ್ಮ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ
Dr. Babu Jagjivan Ram Leather Industries Development Corporation Ltd.,
(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ) (A Govt. of Karnataka Enterprise)

Lidkar/Devt/2018-19/1374

Date: 31-01-2019

To,
State Level Banker's Committee
Convenor - GM, Syndicate Bank,
Gandhinagar, Bangalore -560009.

Sir,

Sub: Achievements of Target for the year 2018-19
under Schemes of Lidkar - Reg.

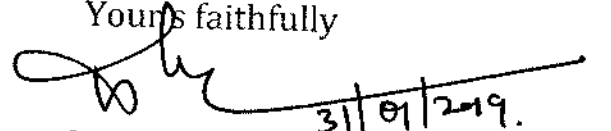
Ref: 327/2018/2944/SLBC/F-560 Date: 13-07-2018.

With reference to the above cited subject, the Statement of achievement of target under Lidkar scheme for the year 2018-19 upto Dec -2018 is enclosed along with this letter.

This is for your kind information.

Thanking you,

Yours faithfully


31/01/2019.
Managing Director

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ANNEXURE-26

ಡಾ: ಬಾಬು ಜಗಜೀವನ ರಾಂ ಚರ್ಮ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ.,

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ)

ಡಾ: ಬಾಬು ಜಗಜೀವನ ರಾಂ ಲಿಡಕರ್ ಭವನ, ಮಿಲ್ಲರ್ಸ್ ಟ್ಯಾಂಕ್ ಬಂಡ್ ಏರಿಯಾ,

ಯು.ಎನ್.ಐ. ಬಿಲ್ಡಿಂಗ್ ಎದುರು, ವಸಂತ ನಗರ, ಬೆಂಗಳೂರು - 560052.

2018-19 ನೇ ಸಾಲಿನವರೆಗೆ ಫಲಾನುಭವಿಗಳಿಂದ ವಿವಿಧ ಬ್ಯಾಂಕ್‌ಗಳಿಂದ ಸಾಲ ಮಂಜೂರು ಮಾಡಿರುವ ಮಾಹಿತಿ

ಕ್ರಮ	ಜಿಲ್ಲೆಗಳು	ನೇರಮಾರಾಟ ಮಳಿಗೆ		ದುಡ್ಡಿಗೆ ಬಂಡವಾಳ ಯೋಜನೆ	
		ಭೌತಿಕ ಗುರಿ	ಸಾಧನೆ	ಭೌತಿಕ ಗುರಿ	ಸಾಧನೆ
1.	ಬೆಂಗಳೂರು ನಗರ	08	13	10	07
2.	ಕೋಲಾರ	04	02	10	04
3.	ತಿವರಮೊಗ್ಗ	04	01	10	02
4.	ದಾವಣಗೆರೆ	04	03	10	06
5.	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	04	01	10	01
6.	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	04	02	10	06
7.	ತುಮಕೂರು	04	04	10	04
8.	ರಾಮನಗರ	04	00	10	01
9.	ಚಿತ್ರದುರ್ಗ	04	02	10	11
10.	ಮೈಸೂರು	06	02	15	04
11.	ಮಂಡ್ಯ	04	02	10	03
12.	ಹಾಸನ	04	01	10	02
13.	ಚಿಕ್ಕಮಗಳೂರು	04	00	10	01
14.	ದಕ್ಷಿಣ ಕನ್ನಡ	04	00	05	01
15.	ಚಾಮರಾಜನಗರ	02	01	05	04
16.	ಉಡುಪಿ	02	00	05	01
17.	ಕೊಡಗು	02	00	05	01
18.	ಬೆಳಗಾವಿ	05	03	15	04
19.	ಧಾರವಾಡ	05	01	10	04
20.	ವಿಜಯಪುರ	04	04	10	08
21.	ಗದಗ	04	03	10	05
22.	ಹಾವೇರಿ	04	00	10	01
23.	ಬಾಗಲಕೋಟೆ	04	03	10	02
24.	ಉತ್ತರ ಕನ್ನಡ	02	02	05	01
25.	ಕಲಬುರಗಿ	05	05	10	02
26.	ಬಳ್ಳಾರಿ	05	00	10	03
27.	ರಾಯಚೂರು	03	01	10	05
28.	ಬೀದರ್	03	00	10	06
29.	ಕೊಪ್ಪಳ	04	01	05	03
30.	ಯಾದಗಿರಿ	04	01	10	02
	ಒಟ್ಟು ಗುರಿ	120	58	280	105

ಮುಖ್ಯ ವ್ಯವಸ್ಥಾಪಕರು (ಅಭಿವೃದ್ಧಿ)

ವ್ಯವಸ್ಥಾಪಕರು (ಅಭಿವೃದ್ಧಿ) 31/10/19

ಉಪ ವ್ಯವಸ್ಥಾಪಕರು (ಅಭಿವೃದ್ಧಿ)

Notandum: Huiusmodi documenta non sunt adhibenda in iudicio, nisi fuerint authenticata a iudice.

Annexure-27

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE (April to December)										
S.No	Bank Name	Target			Achievement			Achievement Percentage(%)		
		Total SHG's	Total Disbursement Amt.	Total Outstanding Amt.	Total SHG's	Total Disbursement Amt.	Total Outstanding Amt.	SHGs	Disbursement	Outstanding
1	2	5	6	7	8	9	10	11	12	13
Public Sector Banks		3,31,487	6,92,610.00	10,33,940.00	2,63,951	3,34,750.70	7,42,183.68	79.63	48.33	71.78
1	ALLAHABAD BANK	128	170.00	480.00	46	208.36	515.14	35.94	100.00	100.00
2	ANDHRA BANK	77	90.00	220.00	37	81.95	156.20	48.05	91.06	71.00
3	BANK OF BARODA	6	20.00	290.00	38	98.55	437.70	100.00	100.00	100.00
4	BANK OF INDIA	128	220.00	970.00	174	654.97	1,283.60	100.00	100.00	100.00
5	BANK OF MAHARASHTRA	4	10.00	560.00	10	14.90	136.56	100.00	100.00	24.39
6	CANARA BANK	28,112	41,040.00	1,63,510.00	18,331	43,653.65	73,703.62	65.21	100.00	45.08
7	CENTRAL BANK OF INDIA	325	580.00	1,520.00	177	430.65	1,218.36	54.46	74.25	80.16
8	CORPORATION BANK	1,08,288	1,89,920.00	2,44,290.00	1,12,395	71,074.35	1,83,932.90	100.00	37.42	75.29
9	DENA BANK	7	20.00	80.00	6	28.61	72.60	85.71	100.00	90.75
10	IDBI	58,079	1,13,580.00	2,15,170.00	73,983	1,40,875.32	1,52,698.01	100.00	100.00	70.97
11	INDIAN BANK	638	740.00	2,600.00	94	330.02	1,735.00	14.73	44.60	66.73
12	INDIAN OVERSEAS BANK	1,388	1,660.00	7,590.00	330	1,215.77	6,150.92	23.78	73.24	81.04
13	ORIENTAL BANK OF COMMERCE	30	60.00	140.00	5	18.00	113.46	16.67	30.00	81.04
14	PUNJAB AND SIND BANK	0	0.00	0.00	0	0.00	2.47	0.00	0.00	100.00
15	PUNJAB NATIONAL BANK	67	150.00	170.00	59	218.74	460.32	88.06	100.00	100.00
16	STATE BANK OF INDIA	25,200	68,830.00	82,730.00	20,470	28,958.77	68,052.81	81.23	42.07	82.26
17	SYNDICATE BANK	29,762	35,890.00	87,990.00	27,120	27,007.03	69,466.56	91.12	75.25	78.95
18	UCO BANK	163	270.00	400.00	162	217.86	384.34	99.39	80.69	96.09
19	UNION BANK OF INDIA	66,144	2,09,130.00	1,58,280.00	169	513.78	1,32,740.35	0.26	0.25	83.86
20	UNITED BANK OF INDIA	0	0.00	0.00	1	0.00	0.04	100.00	0.00	100.00
21	VIJAYA BANK	12,941	30,230.00	66,950.00	10,344	19,149.42	48,922.72	79.93	63.35	73.07
	SubTotal	3,31,487	6,92,610.00	10,33,940.00	2,63,951	3,34,750.70	7,42,183.68	79.63	48.33	71.78
Regional Rural Banks		77,455	96,200.00	2,23,330.00	74,027	98,378.76	1,70,022.70	95.57	100	76.13
1	KARNATAKA VIKAS GRAMEENA BANK	543	1,020.00	20,000.00	2,874	6,633.71	14,599.31	100.00	100.00	73.00
2	Kaveri Grameena Bank	11,881	15,720.00	41,220.00	3,400	5,733.39	25,990.33	28.62	36.47	63.05
3	Pragathi Krishna Gramin Bank	65,031	79,460.00	1,62,110.00	67,753	86,011.66	1,29,433.06	100.00	100.00	79.84
	SubTotal	77,455	96,200.00	2,23,330.00	74,027	98,378.76	1,70,022.70	95.57	100.00	76.13
Private Sector Banks		6,301	10,980.00	25,510.00	9,074	28,876.97	51,970.69	100	100	100
1	HDFC BANK	3,342	5,820.00	13,790.00	5,787	18,170.62	30,988.80	100.00	100.00	100.00
2	ICICI BANK	2,957	5,150.00	9,820.00	3,282	10,683.58	18,675.89	100.00	100.00	100.00
3	Karnataka Bank	2	10.00	1,900.00	5	22.77	2,304.72	100.00	100.00	100.00
4	Tamilnad Mercantile Bank	0	0.00	0.00	0	0.00	1.28	0.00	0.00	100.00
	SubTotal	6,301	10,980.00	25,510.00	9,074	28,876.97	51,970.69	100.00	100.00	100.00
Co-operative Banks		206	340	5,960.00	4,642	12,019.00	90,356.58	100	100	100
1	KARNATAKA STATE CO-OP APEX BANK LTD.	206	340.00	5,960.00	4,642	12,019.00	90,356.58	100.00	100.00	100.00
	SubTotal	206	340.00	5,960.00	4,642	12,019.00	90,356.58	100.00	100.00	100.00
Grand Total		4,15,449	8,00,130.00	12,88,740.00	3,52,263	4,75,283.73	10,54,533.65	84.79	59.4	81.83

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE 2018-19 (April To December)										
S.No	District	TARGET			ACHIEVEMENT			% OF ACHIEVEMENT		
		NO OF SHGs	DISBURSEMENT AMOUNT	OUTSTANDING AMOUNT	NO OF SHGs	DISBURSEMENT AMOUNT	OUTSTANDING AMOUNT	NO OF SHGs	DISBURSEMENT AMOUNT	OUTSTANDING AMOUNT
1	BAGALKOT	844	2396.91	20848.58	738	1622.25	16204.17	87.44	67.68	77.72
2	BANGALORE	4865	15961.18	32578.23	4390	9685.67	17721.62	90.24	60.68	54.40
3	BANGALORE RURAL	10394	26645.98	22351.66	9957	17456.48	23456.10	95.80	65.51	104.94
4	BELGAUM	58172	59334.03	77086.86	35988	25458.45	67910.80	61.86	42.91	88.10
5	BELLARY	17080	31791.16	38018.16	20100	25114.81	34961.15	117.68	79.00	91.96
6	BIDAR	8949	8741.45	17202.16	9204	5425.45	35647.06	102.85	62.07	207.22
7	BIJAPUR	5362	2734.37	10868.89	7721	2522.95	10293.88	143.99	92.27	94.71
8	CHAMARAJANAGAR	2720	7169.07	43089.99	2176	4877.31	30773.54	80.00	68.03	71.42
9	CHIKKABALLAPURA	840	2750.82	3508.90	11211	14683.54	18906.73	1334.64	533.79	538.82
10	CHIKMAGALUR	9549	32879.50	42138.25	8410	27139.61	29231.66	88.07	82.54	69.37
11	CHITRADURGA	20627	42733.59	65147.99	12046	16076.67	28139.90	58.40	37.62	43.19
12	DAKSHINA KANNADA	23076	63075.93	102157.13	19262	32733.45	79592.00	83.47	51.90	77.91
13	DAVANAGERE	1828	3211.17	56715.42	1184	1937.74	45420.69	64.77	60.34	80.09
14	DHARWAD	11619	32395.34	33641.53	12523	23047.25	27919.84	107.78	71.14	82.99
15	GADAG	6732	12203.49	12916.58	7783	9816.98	10945.63	115.61	80.44	84.74
16	GULBARGA	14536	8865.38	9475.63	10095	6052.09	12368.22	69.45	68.27	130.53
17	HASSAN	26104	41515.22	68307.04	19419	26052.32	55490.91	74.39	62.75	81.24
18	HAVERI	9504	24745.70	29053.12	10800	17776.72	22056.73	113.64	71.84	75.92
19	KODAGU	5493	22106.35	27417.15	4784	11872.94	21319.56	87.09	53.71	77.76
20	KOLAR	20911	75605.27	50092.94	14785	26854.64	67692.68	70.70	35.52	135.13
21	KOPPAL	3176	3590.78	23140.70	2611	2749.07	18324.45	82.21	76.56	79.19
22	MANDYA	37525	40245.20	56060.68	22390	21886.31	58923.56	59.67	54.38	101.11
23	MYSORE	6073	18793.60	75036.22	5489	14057.75	56507.51	90.38	74.80	75.31
24	RAICHUR	13345	24135.25	26386.95	12819	20317.24	20356.57	96.06	84.18	77.15
25	RAMANAGARA	11137	24523.61	38704.90	10645	16057.00	30811.49	95.58	65.48	79.61
26	SHIMOGA	20612	53551.19	87920.78	18014	31569.95	65286.51	87.40	58.95	74.26
27	TUMKUR	37340	50277.72	73010.35	28734	22830.31	54821.11	76.95	45.41	75.09
28	UDUPI	10377	38744.50	51353.96	9995	22913.80	33360.63	96.32	59.14	64.96
29	UTTARA KANNADA	16397	29029.45	55232.58	15360	19990.29	38095.02	93.68	68.86	68.97
30	YADGIR	262	247.05	536.93	6088	5527.54	5638.83	2323.66	2237.42	1050.20
31	UNMATCHED SHGs	0	0.00	0.00	2184	3196.16	16355.10	0.00	0.00	0.00
Total		415449	800000.26	1250000.26	356905	487302.74	1054533.65	85.91	60.91	84.36



ಕರ್ನಾಟಕ ಮಹರ್ಷಿ ವಾಲ್ಮೀಕಿ ಪರಿಶಿಷ್ಟ
ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ
(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸ್ವಾಮ್ಯಕ್ಕೆ ಒಳಪಟ್ಟಿದೆ)

ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ
ಅಭಿವೃದ್ಧಿ
ನಿಗಮ ನಿಯಮಿತ

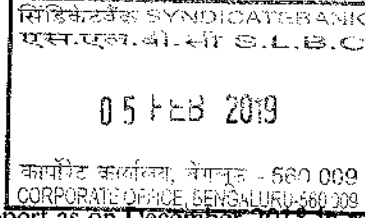
ANNEXURE-28 (9 Pgs)
**KARNATAKA MAHARSHI VALMIKI SCHEDULED
TRIBES DEVELOPMENT CORPORATION LIMITED**
(Government of Karnataka Undertaking)

No: KMVSTDC:SLBC:CR.3:2017-18

2911

Dated: 30.01.2019

The Convenor,
State Level Bankers Committee - Karnataka,
Syndicate Bank, Corporate Office,
5th Floor, II Cross, Gandhinagara,
Bengaluru - 560009.



Sir,

Sub: Submission of Progress Report as on December-2018 in respect of
Schemes implemented by Karnataka Maharshi Valmiki
Scheduled Tribes Development Corporation Ltd.

With Reference to the above subject, We are forwarding herewith the Progress Report as on
December-2018. The corporation is implementing the following schemes in collaboration with banks.

1. Self Employment Programme.
2. Skill Development Scheme. (2017-18)
3. Industries, Service and Business Scheme.
4. Tourist Taxi Scheme (2017-18).

The progress achieved under the above schemes as at the end of December-2018 is furnished
hereunder.

(Rs in lakhs)

Name of the Scheme	Target for 2018-19		Progress as at 31 st December - 2018			Total
	No of Beneficiaries	Financial Target (Subsidy)	Achievement (Physical)	Financial		
				Subsidy	Bank Loan	
Self Employment Programme	-	-	1490	519.13	801.56	1320.69
Skill Development Scheme	-	-	129	286.66	286.49	573.15
ISB Scheme – (Unit cost @ 70%, maximum subsidy-Rs.3.50 lakhs)	490	1715.00	711	2579.94	2228.45	4808.39
ISB Scheme – (Unit cost @ 60%, maximum subsidy-Rs.5.00 lakhs)	280	1400.00				
Tourist Taxi	-	-	625	1821.40	2539.27	4360.67
Total	770	3115.00	2953	5207.13	5855.77	11062.90

The above Achievement is for the financial year 2017-18 & 2018-19. The Scheme wise, District
and Bank wise progress report is enclosed for your perusal.

Please acknowledge the receipt.

Thanking you,

Encl: As above.

Yours faithfully,

MANAGING DIRECTOR

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

ಕರ್ನಾಟಕ ಮಹರ್ಷಿ ವಾಲ್ಮೀಕಿ ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ.,

2017-18ನೇ ಸಾಲಿನ ಗುರಿಯಲ್ಲಿ ನಿಗಮದ ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಯಡಿ ಖ್ಯಾಂತ್ರಿಗೆ ಅರ್ಜಿ ಕಳುಹಿಸಲಾದ, ಮಂಜೂರಾದ, ಮತ್ತು ಖ್ಯಾಂತ್ರಿನಲ್ಲಿ ಸಾಲ ಮಂಜೂರಾತಿಗಾಗಿ ಬಾಕಿ ಇರುವ ಅರ್ಜಿಗಳ ವಿವರ (01.04.2017 ರಿಂದ 31.12.2018)

| ಕ್ರ. ಸಂ | ಜಿಲ್ಲೆಗಳ ಹೆಸರು | ಖ್ಯಾಂತ್ರಿಗೆ ಕಳುಹಿಸಿರುವ ಸಂಖ್ಯೆ | 01.04.2017 ರಿಂದ 31.12.2018ರ ವರೆಗೆ | | | ತಿರಸ್ಕೃತ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ | ಖ್ಯಾಂತ್ರಿನಲ್ಲಿ ಉಳಿದಿರುವ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ (31.12.2018) |
|--------------------|-----------------|-------------------------------|-----------------------------------|--------|-------------|-------------------------|---|
| | | | ಭೌತಿಕ | ಆರ್ಥಿಕ | ಖ್ಯಾಂತ್ ಸಾಲ | | |
| ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆ | | | | | | | |
| 1 | ಬಾಗಲಕೋಟೆ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 2 | ಬೆಂಗಳೂರು (ಗ್ರಾ) | 24 | 24 | 8.40 | 14.30 | 0 | 0 |
| 3 | ರಾಮನಗರ | 15 | 14 | 4.85 | 8.80 | 0 | 1 |
| 4 | ಬೆಂಗಳೂರು ನಗರ | 55 | 55 | 19.25 | 24.30 | 0 | 0 |
| 5 | ಬೆಳಗಾವಿ | 220 | 155 | 53.20 | 100.75 | 0 | 65 |
| 6 | ಬಳ್ಳಾರಿ | 380 | 205 | 71.65 | 124.70 | 0 | 175 |
| 7 | ಬೀದರ್ | 165 | 56 | 19.54 | 36.40 | 2 | 107 |
| 8 | ವಿಜಯಪುರ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 9 | ಜಾಮರಾಜನಗರ | 131 | 71 | 24.73 | 45.30 | 0 | 60 |
| 10 | ಚಿಕ್ಕಬಳ್ಳಾಪುರ | 40 | 40 | 14.00 | 25.70 | 0 | 0 |
| 11 | ಚಿಕ್ಕಮಗಳೂರು | 49 | 15 | 4.91 | 8.53 | 0 | 34 |
| 12 | ಚಿತ್ರದುರ್ಗ | 340 | 155 | 53.90 | 54.80 | 70 | 115 |
| 13 | ದಕ್ಷಿಣ ಕನ್ನಡ | 83 | 58 | 20.30 | 34.70 | 7 | 18 |
| 14 | ಧಾರವಾಡ | 61 | 34 | 11.90 | 22.10 | 3 | 24 |
| 15 | ದಾವಣಗೆರೆ | 286 | 202 | 66.15 | 66.15 | 0 | 84 |
| 16 | ಗದಗ | 59 | 20 | 13.31 | 18.41 | 0 | 39 |
| 17 | ಕಲಬುರಗಿ | 36 | 11 | 3.85 | 6.55 | 0 | 25 |
| 18 | ಯಾದಗಿರಿ | 118 | 29 | 10.15 | 11.82 | 0 | 89 |
| 19 | ಹಾಸನ | 27 | 9 | 1.93 | 2.65 | 0 | 18 |
| 20 | ಹಾವೇರಿ | 125 | 84 | 32.40 | 54.50 | 3 | 38 |
| 21 | ಕೋಡಗು | 20 | 0 | 0.18 | 0.18 | 4 | 16 |
| 22 | ಕೋಲಾರ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 23 | ಕೊಪ್ಪಳ | 94 | 20 | 6.90 | 13.00 | 0 | 74 |
| 24 | ಮಂಡ್ಯ | 18 | 6 | 1.75 | 3.10 | 5 | 7 |
| 25 | ಮೈಸೂರು | 235 | 0 | 0.00 | 0.00 | 0 | 235 |
| 26 | ರಾಯಚೂರು | 93 | 89 | 28.70 | 57.85 | 0 | 4 |
| 27 | ಶಿವಮೊಗ್ಗ | 54 | 54 | 18.80 | 18.45 | 0 | 0 |
| 28 | ತುಮಕೂರು | 149 | 40 | 13.00 | 24.80 | 0 | 109 |
| 29 | ಉಡುಪಿ | 45 | 28 | 9.80 | 15.42 | 3 | 14 |
| 30 | ಉತ್ತರ ಕನ್ನಡ | 32 | 16 | 5.60 | 8.30 | 0 | 16 |
| | ಒಟ್ಟು | 2954 | 1490 | 519.13 | 801.56 | 97 | 1367 |

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಕರ್ನಾಟಕ ಮಹರ್ಷಿ ವಾಲ್ಮೀಕಿ ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ.,

2017-18ನೇ ಸಾಲಿನ ಗುರಿಯಲ್ಲಿ ನಿಗಮದ ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಯಡಿ ಬ್ಯಾಂಕಿಗೆ ಅರ್ಜಿ ಕಳುಹಿಸಲಾದ, ಮಂಜೂರಾದ, ಮತ್ತು ಬ್ಯಾಂಕಿನಲ್ಲಿ ಸಾಲ ಮಂಜೂರಾತಿಗಾಗಿ ಬಾಕಿ ಇರುವ ಅರ್ಜಿಗಳ ವಿವರ (01.04.2017 ರಿಂದ 31.12.2018)

| ಕ್ರ. ಸಂ | ಬ್ಯಾಂಕ್‌ಗಳ ಹೆಸರು | ಬ್ಯಾಂಕಿಗೆ ಕಳುಹಿಸಿರುವ ಸಂಖ್ಯೆ | 01.04.2017 ರಿಂದ 31.12.2018ರ ವರೆಗೆ | | | ತಿರಸ್ಕೃತ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ | ಬ್ಯಾಂಕಿನಲ್ಲಿ ಉಳಿದಿರುವ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ (31.12.2018) |
|--------------------|-------------------------------|-----------------------------|-----------------------------------|--------|-------------|-------------------------|---|
| | | | ಭೌತಿಕ | ಆರ್ಥಿಕ | ಬ್ಯಾಂಕ್ ಸಾಲ | | |
| ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆ | | | | | | | |
| 1 | ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ | 492 | 172 | 58.63 | 104.51 | 7 | 313 |
| 2 | ಪ್ರಗತಿ ಕೃಷ್ಣ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ | 761 | 421 | 143.67 | 216.74 | 37 | 303 |
| 3 | ಕೆನರಾ ಬ್ಯಾಂಕ್ | 384 | 215 | 73.87 | 91.37 | 14 | 155 |
| 4 | ಕಾವೇರಿ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ | 185 | 33 | 11.38 | 15.80 | 7 | 145 |
| 5 | ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್ | 258 | 153 | 54.35 | 87.13 | 7 | 98 |
| 6 | ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ | 267 | 186 | 72.05 | 123.40 | 6 | 75 |
| 7 | ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ | 125 | 57 | 19.68 | 27.03 | 2 | 66 |
| 8 | ವಿಜಯಾ ಬ್ಯಾಂಕ್ | 166 | 97 | 33.42 | 54.47 | 10 | 59 |
| 9 | ಕಾರ್ಪೊರೇಶನ್ ಬ್ಯಾಂಕ್ | 88 | 45 | 14.70 | 21.02 | 1 | 42 |
| 10 | ಇಂಡಿಯನ್ ಓವರ್‌ಸಿಸ್ ಬ್ಯಾಂಕ್ | 61 | 18 | 5.95 | 7.75 | 3 | 40 |
| 11 | ಸೆಂಟ್ರಲ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ | 20 | 8 | 2.80 | 4.45 | 0 | 12 |
| 12 | ಯುನಿಯನ್ ಬ್ಯಾಂಕ್ | 31 | 18 | 5.95 | 11.25 | 1 | 12 |
| 13 | ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯ | 37 | 24 | 7.70 | 11.40 | 2 | 11 |
| 14 | ಇಂಡಿಯನ್ ಬ್ಯಾಂಕ್ | 13 | 5 | 1.75 | 3.00 | 0 | 8 |
| 15 | ಬ್ಯಾಂಕ್ ಆಫ್ ಐರೋಡ್ | 13 | 6 | 2.10 | 3.60 | 0 | 7 |
| 16 | ಆಂಧ್ರ ಬ್ಯಾಂಕ್ | 7 | 3 | 1.05 | 1.85 | 0 | 4 |
| 17 | ಒರಿಯಂಟಲ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಕಾಮರ್ಸ್ | 6 | 2 | 0.70 | 1.30 | 0 | 4 |
| 18 | ಪಂಜಾಬ್ ನ್ಯಾಷನಲ್ ಬ್ಯಾಂಕ್ | 5 | 3 | 1.05 | 1.35 | 0 | 2 |
| 19 | ಯೂಕೋ ಬ್ಯಾಂಕ್ | 7 | 5 | 1.70 | 2.85 | 0 | 2 |
| 20 | ಆಕ್ಸೀಸ್ ಬ್ಯಾಂಕ್ | 2 | 0 | 0.00 | 0.00 | 0 | 2 |
| 21 | ಐಡಿಬಿಐ ಬ್ಯಾಂಕ್ | 2 | 0 | 0.00 | 0.00 | 0 | 2 |
| 22 | ಬ್ಯಾಂಕ್ ಆಫ್ ಮಹಾರಾಷ್ಟ್ರ | 7 | 6 | 2.10 | 3.15 | 0 | 1 |
| 23 | ಪಂಜಾಬ್ & ಸಿಂಧ್ ಬ್ಯಾಂಕ್ | 1 | 0 | 0.00 | 0.00 | 0 | 1 |
| 24 | ಅಲಹಬಾದ್ ಬ್ಯಾಂಕ್ | 10 | 9 | 3.15 | 5.55 | 0 | 1 |
| 25 | ಐ.ಸಿ.ಐ.ಸಿ.ಐ ಬ್ಯಾಂಕ್ | 1 | 0 | 0.00 | 0.00 | 0 | 1 |
| 26 | ಹೆಚ್.ಡಿ.ಎಫ್.ಸಿ ಬ್ಯಾಂಕ್ | 1 | 0 | 0.00 | 0.00 | 0 | 1 |
| 27 | ವೈಶ್ಯಾ ಬ್ಯಾಂಕ್ | 1 | 1 | 0.35 | 0.65 | | 0 |
| 28 | ದೇನಾ ಬ್ಯಾಂಕ್ | 3 | 3 | 1.05 | 1.95 | 0 | 0 |
| | ಒಟ್ಟು | 2954 | 1490 | 519.13 | 801.56 | 97 | 1367 |

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಕರ್ನಾಟಕ ಮಹರ್ಷಿ ವಾಲ್ಮೀಕಿ ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ.,

2017-18ನೇ ಸಾಲಿನ ಗುರಿಯಲ್ಲಿ ನಿಗಮದ ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಯಡಿ ಬ್ಯಾಂಕಿಗೆ ಅರ್ಜಿ ಕಳುಹಿಸಲಾದ, ಮಂಜೂರಾದ, ಮತ್ತು ಬ್ಯಾಂಕಿನಲ್ಲಿ ಸಾಲ ಮಂಜೂರಾತಿಗಾಗಿ ಬಾಕಿ ಇರುವ ಅರ್ಜಿಗಳ ವಿವರ (01.04.2017 ರಿಂದ 31.12.2018)

| ಕ್ರ. ಸಂ | ಜಿಲ್ಲೆಗಳ ಹೆಸರು | ಬ್ಯಾಂಕಿಗೆ ಕಳುಹಿಸಿರುವ ಸಂಖ್ಯೆ | 01.04.2017 ರಿಂದ 31.12.2018ರ ವರೆಗೆ | | | ತಿರಸ್ಕೃತ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ | ಬ್ಯಾಂಕಿನಲ್ಲಿ ಉಳಿದಿರುವ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ (31.12.2018) |
|----------------------------|-----------------|-----------------------------|-----------------------------------|---------|-------------|-------------------------|---|
| | | | ಭೌತಿಕ | ಆರ್ಥಿಕ | ಬ್ಯಾಂಕ್ ಸಾಲ | | |
| ಉದ್ಯಮಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆ | | | | | | | |
| 1 | ಬಾಗಲಕೋಟೆ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 2 | ಬೆಂಗಳೂರು (ಗ್ರಾ) | 13 | 13 | 41.50 | 49.93 | 0 | 0 |
| 3 | ರಾಮನಗರ | 11 | 11 | 39.00 | 26.50 | 0 | 0 |
| 4 | ಬೆಂಗಳೂರು ನಗರ | 78 | 78 | 294.50 | 247.52 | 0 | 0 |
| 5 | ಬೆಳಗಾವಿ | 74 | 53 | 228.84 | 154.12 | 20 | 1 |
| 6 | ಬಳ್ಳಾರಿ | 60 | 51 | 212.75 | 173.86 | 0 | 9 |
| 7 | ಬೀದರ್ | 97 | 33 | 139.50 | 105.50 | 1 | 63 |
| 8 | ವಿಜಯಪುರ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 9 | ಚಾಮರಾಜನಗರ | 68 | 52 | 143.13 | 171.30 | 0 | 16 |
| 10 | ಚಿಕ್ಕಬಳ್ಳಾಪುರ | 16 | 16 | 66.50 | 44.50 | 0 | 0 |
| 11 | ಚಿಕ್ಕಮಗಳೂರು | 20 | 12 | 34.73 | 34.73 | 0 | 8 |
| 12 | ಚಿತ್ರದುರ್ಗ | 167 | 47 | 202.00 | 132.82 | 33 | 87 |
| 13 | ದಕ್ಷಿಣ ಕನ್ನಡ | 48 | 48 | 137.92 | 74.64 | 0 | 0 |
| 14 | ಧಾರವಾಡ | 23 | 15 | 52.37 | 43.91 | 0 | 8 |
| 15 | ದಾವಣಗೆರೆ | 62 | 39 | 168.00 | 138.00 | 0 | 25 |
| 16 | ಗದಗ | 73 | 28 | 89.49 | 95.80 | 0 | 45 |
| 17 | ಕಲಬುರಗಿ | 17 | 14 | 57.50 | 60.58 | 0 | 3 |
| 18 | ಯಾದಗಿರಿ | 22 | 13 | 57.50 | 47.25 | 0 | 9 |
| 19 | ಹಾಸನ | 13 | 10 | 34.98 | 36.94 | 0 | 3 |
| 20 | ಹಾವೇರಿ | 38 | 38 | 103.26 | 104.25 | 0 | 0 |
| 21 | ಕೊಡಗು | 11 | 0 | 0.00 | 0.00 | 0 | 11 |
| 22 | ಕೋಲಾರ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 23 | ಕೊಪ್ಪಳ | 44 | 18 | 56.44 | 107.16 | 0 | 26 |
| 24 | ಮಂಡ್ಯ | 13 | 10 | 40.70 | 39.84 | 1 | 2 |
| 25 | ಮೈಸೂರು | 121 | 0 | 0.00 | 0.00 | 0 | 121 |
| 26 | ರಾಯಚೂರು | 19 | 18 | 80.00 | 72.08 | 0 | 1 |
| 27 | ಶಿವಮೊಗ್ಗ | 23 | 23 | 54.91 | 47.49 | 0 | 0 |
| 28 | ತುಮಕೂರು | 64 | 40 | 129.90 | 139.44 | 3 | 21 |
| 29 | ಉಡುಪಿ | 11 | 8 | 25.48 | 17.45 | 1 | 2 |
| 30 | ಉತ್ತರ ಕನ್ನಡ | 27 | 26 | 89.04 | 62.85 | 0 | 1 |
| | ಒಟ್ಟು | 1233 | 714 | 2579.94 | 2228.45 | 59 | 462 |

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಕರ್ನಾಟಕ ಮಹರ್ಷಿ ವಾಚಾಣಿಕ ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ.,

2017-18ನೇ ಸಾಲಿನ ಗುರಿಯಲ್ಲಿ ನಿಗಮದ ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಯಡಿ ಬ್ಯಾಂಕಿಗೆ ಅರ್ಜಿ ಕಳುಹಿಸಲಾದ, ಮಂಜೂರಾದ, ಮತ್ತು ಬ್ಯಾಂಕಿನಲ್ಲಿ ಸಾಲ ಮಂಜೂರಾತಿಗಾಗಿ ಬಾಕಿ ಇರುವ ಅರ್ಜಿಗಳ ವಿವರ (01.04.2017 ರಿಂದ 31.12.2018)

| ಕ್ರ. ಸಂ | ಬ್ಯಾಂಕ್‌ಗಳ ಹೆಸರು | ಬ್ಯಾಂಕಿಗೆ ಕಳುಹಿಸಿರುವ ಸಂಖ್ಯೆ | 01.04.2017 ರಿಂದ 31.12.2018ರ ವರೆಗೆ | | | ತಿರಸ್ಕೃತ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ | ಬ್ಯಾಂಕಿನಲ್ಲಿ ಉಳಿದಿರುವ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ (31.12.2018) |
|----------------------------|-------------------------------|-----------------------------|-----------------------------------|---------|-------------|-------------------------|---|
| | | | ಭೌತಿಕ | ಆರ್ಥಿಕ | ಬ್ಯಾಂಕ್ ಸಾಲ | | |
| ಉದ್ಯಮಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆ | | | | | | | |
| 1 | ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ | 189 | 99 | 350.32 | 344.04 | 8 | 82 |
| 2 | ಪ್ರಗತಿ ಕೃಷ್ಣ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ | 191 | 95 | 403.25 | 309.60 | 16 | 80 |
| 3 | ಕೆನರಾ ಬ್ಯಾಂಕ್ | 233 | 144 | 536.53 | 460.31 | 11 | 78 |
| 4 | ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್ | 119 | 74 | 258.19 | 225.69 | 6 | 39 |
| 5 | ಕಾವೇರಿ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ | 57 | 19 | 60.48 | 65.82 | 1 | 37 |
| 6 | ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ | 51 | 22 | 75.22 | 58.53 | 2 | 27 |
| 7 | ಕೊಪ್ಪಳರೇಶನ್ ಬ್ಯಾಂಕ್ | 63 | 39 | 119.23 | 85.86 | 3 | 23 |
| 8 | ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ | 102 | 75 | 241.06 | 201.39 | 5 | 22 |
| 9 | ವಿಜಯಾ ಬ್ಯಾಂಕ್ | 83 | 62 | 220.01 | 193.93 | 2 | 19 |
| 10 | ಇಂಡಿಯನ್ ಓವರ್‌ಸಿಸ್ ಬ್ಯಾಂಕ್ | 20 | 5 | 19.99 | 16.49 | 0 | 15 |
| 11 | ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯ | 26 | 16 | 63.94 | 61.76 | 2 | 8 |
| 12 | ಯುನಿಯನ್ ಬ್ಯಾಂಕ್ | 23 | 18 | 57.27 | 54.40 | 0 | 5 |
| 13 | ಆಂಧ್ರ ಬ್ಯಾಂಕ್ | 12 | 7 | 31.50 | 30.07 | 0 | 5 |
| 14 | ಬ್ಯಾಂಕ್ ಆಫ್ ಖರೀಡೆ | 15 | 11 | 39.20 | 32.89 | 0 | 4 |
| 15 | ಸೆಂಟ್ರಲ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ | 6 | 2 | 8.50 | 6.50 | 1 | 3 |
| 16 | ಪಂಜಾಬ್ & ಸಿಂಧ್ ಬ್ಯಾಂಕ್ | 3 | 1 | 3.50 | 1.50 | 0 | 2 |
| 17 | ಪಂಜಾಬ್ ನ್ಯಾಷನಲ್ ಬ್ಯಾಂಕ್ | 5 | 3 | 10.50 | 12.50 | 0 | 2 |
| 18 | ಫೆಡರಲ್ ಬ್ಯಾಂಕ್ | 2 | 0 | 0.00 | 0.00 | 0 | 2 |
| 19 | ಆಕ್ಸೀಸ್ ಬ್ಯಾಂಕ್ | 4 | 2 | 6.50 | 7.50 | 0 | 2 |
| 20 | ಇಂಡಿಯನ್ ಬ್ಯಾಂಕ್ | 6 | 4 | 14.50 | 11.25 | 0 | 2 |
| 21 | ಬ್ಯಾಂಕ್ ಆಫ್ ಮಹಾರಾಷ್ಟ್ರ | 1 | 0 | 0.00 | 0.00 | 0 | 1 |
| 22 | ಯೂಕೋ ಬ್ಯಾಂಕ್ | 2 | 1 | 2.50 | 2.50 | 0 | 1 |
| 23 | ಐಡಿಐಐ ಬ್ಯಾಂಕ್ | 4 | 2 | 10.00 | 6.50 | 1 | 1 |
| 24 | ಓರಿಯಂಟಲ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಕಾಮರ್ಸ್ | 1 | 0 | 0.00 | 0.00 | 0 | 1 |
| 25 | ಕೋಟಕ್ ಮಹೇಂದ್ರ ಬ್ಯಾಂಕ್ | 11 | 10 | 36.75 | 31.94 | 0 | 1 |
| 26 | ಅಲಹಾಬಾದ್ ಬ್ಯಾಂಕ್ | 3 | 3 | 11.00 | 7.50 | 0 | 0 |
| 27 | ಐ.ಸಿ.ಐ.ಸಿ.ಐ ಬ್ಯಾಂಕ್ | 1 | 0 | 0.00 | 0.00 | 1 | 0 |
| ಒಟ್ಟು | | 1233 | 714 | 2579.94 | 2228.45 | 59 | 462 |

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಕರ್ನಾಟಕ ಮಹರ್ಷಿ ವಾಲ್ಮೀಕಿ ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ.,

2017-18ನೇ ಸಾಲಿನ ಗುರಿಯಲ್ಲಿ ನಿಗಮದ ಸ್ವಯಂ ಉದ್ಘಾಟನೆ ಯೋಜನೆಯಡಿ ಬ್ಯಾಂಕಿಗೆ ಅರ್ಜಿ ಕಳುಹಿಸಲಾದ, ಮಂಜೂರಾದ, ಮತ್ತು ಬ್ಯಾಂಕಿನಲ್ಲಿ ಸಾಲ ಮಂಜೂರಾತಿಗಾಗಿ ಪಾಕಿ ಇರುವ ಅರ್ಜಿಗಳ ವಿವರ (01.04.2017 ರಿಂದ 31.12.2018)

| ಕ್ರ. ಸಂ | ಬ್ಯಾಂಕ್‌ಗಳ ಹೆಸರು | ಬ್ಯಾಂಕಿಗೆ ಕಳುಹಿಸಿರುವ ಸಂಖ್ಯೆ | 01.04.2017 ರಿಂದ 31.12.2018ರ ವರೆಗೆ | | | ತಿರಸ್ಕೃತ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ | ಬ್ಯಾಂಕಿನಲ್ಲಿ ಉಳಿದಿರುವ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ (31.12.2018) |
|---------------------|-------------------------------|-----------------------------|-----------------------------------|--------|-------------|-------------------------|---|
| | | | ಭೌತಿಕ | ಆರ್ಥಿಕ | ಬ್ಯಾಂಕ್ ಸಾಲ | | |
| ವೃತ್ತಿ ಕೌಶಲ್ಯ ಯೋಜನೆ | | | | | | | |
| 1 | ಪ್ರಗತಿ ಕೃಷ್ಣ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ | 51 | 23 | 42.75 | 43.00 | 3 | 25 |
| 2 | ಸ್ವೇಚ್ಛ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ | 31 | 14 | 29.25 | 34.51 | 3 | 14 |
| 3 | ಕೆನರಾ ಬ್ಯಾಂಕ್ | 21 | 11 | 27.50 | 26.95 | 1 | 9 |
| 4 | ಪಂಜಾಬ್ & ಸಿಂಧ್ ಬ್ಯಾಂಕ್ | 15 | 9 | 22.50 | 22.50 | 0 | 6 |
| 5 | ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್ | 21 | 14 | 30.15 | 29.25 | 2 | 6 |
| 6 | ವಿಜಯಾ ಬ್ಯಾಂಕ್ | 12 | 6 | 14.51 | 15.71 | 1 | 5 |
| 7 | ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ | 12 | 6 | 15.00 | 12.50 | 1 | 5 |
| 8 | ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ | 18 | 14 | 35.00 | 33.25 | 0 | 4 |
| 9 | ಇಂಡಿಯನ್ ಕುವರೆಸಿಸ್ ಬ್ಯಾಂಕ್ | 6 | 3 | 7.50 | 7.50 | 0 | 3 |
| 10 | ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ | 7 | 5 | 10.00 | 10.07 | 0 | 2 |
| 11 | ಸೆಂಟ್ರಲ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ | 4 | 2 | 5.00 | 5.00 | 0 | 2 |
| 12 | ಕಾಮೋರೇಶನ್ ಬ್ಯಾಂಕ್ | 8 | 5 | 12.50 | 12.50 | 0 | 2 |
| 13 | ಕಾವೇರಿ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ | 4 | 2 | 5.00 | 5.00 | 0 | 2 |
| 14 | ಬ್ಯಾಂಕ್ ಆಫ್ ಬರೋಡ | 1 | 0 | 0.00 | 0.00 | 0 | 1 |
| 15 | ಬ್ಯಾಂಕ್ ಆಫ್ ಮಹಾರಾಷ್ಟ್ರ | 2 | 1 | 2.50 | 2.50 | 0 | 1 |
| 16 | ಯೋಕೋ ಬ್ಯಾಂಕ್ | 2 | 1 | 0.00 | 0.00 | 0 | 1 |
| 17 | ಆರ್.ಯು.ಸಿ.ಆರ್.ಸಿ ಬ್ಯಾಂಕ್ | 6 | 5 | 12.50 | 11.25 | 0 | 1 |
| 18 | ಯುನಿಯನ್ ಬ್ಯಾಂಕ್ | 3 | 3 | 7.50 | 7.50 | 0 | 0 |
| 19 | ಇಂಡಿಯನ್ ಬ್ಯಾಂಕ್ | 4 | 4 | 5.00 | 5.00 | 0 | 0 |
| 20 | ಐಡಿಬಿಐ ಬ್ಯಾಂಕ್ | 1 | 1 | 2.50 | 2.50 | 0 | 0 |
| | ಒಟ್ಟು | 229 | 129 | 286.66 | 286.49 | 11 | 89 |

ಪ್ರತಿಪಕ್ಷಾಧಿಕಾರಿ ನಿರ್ದೇಶಕರು

ಕರ್ನಾಟಕ ಮಹರ್ಷಿ ವಾಲ್ಮೀಕಿ ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ..

2017-18ನೇ ಸಾಲಿನ ಗುರಿಯಲ್ಲಿ ನಿಗಮದ ವ್ಯಯ ಉದ್ಯೋಗ ಯೋಜನೆಯಡಿ ಬ್ಯಾಂಕಿಗೆ ಅರ್ಜಿ ಕಳುಹಿಸಲಾದ, ಮಂಜೂರಾದ, ಮತ್ತು ಬ್ಯಾಂಕಿನಲ್ಲಿ ಸಾಲ ಮಂಜೂರಾತಿಗಾಗಿ ಪಾಕಿ ಇರುವ ಅರ್ಜಿಗಳ ವಿವರ (01.04.2017 ರಿಂದ 31.12.2018)

| ಕ್ರ. ಸಂ | ಜಿಲ್ಲೆಗಳ ಹೆಸರು | ಬ್ಯಾಂಕಿಗೆ ಕಳುಹಿಸಿರುವ ಸಂಖ್ಯೆ | 01.04.2017 ರಿಂದ 31.12.2018ರ ವರೆಗೆ | | | ತೀರಸ್ಪತ್ತ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ | ಬ್ಯಾಂಕಿನಲ್ಲಿ ಉಳಿದಿರುವ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ (31.12.2018) |
|---------------------|-----------------|-----------------------------|-----------------------------------|--------|-------------|--------------------------|---|
| | | | ಫೌತಿಕ | ಆರ್ಥಿಕ | ಬ್ಯಾಂಕ್ ಸಾಲ | | |
| ವೃತ್ತಿ ಕೌಶಲ್ಯ ಯೋಜನೆ | | | | | | | |
| 1 | ಬಾಗಲಕೋಟೆ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 2 | ಬೆಂಗಳೂರು (ಗ್ರಾ) | 2 | 2 | 5.00 | 5.00 | 0 | 0 |
| 3 | ರಾಮನಗರ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 4 | ಬೆಂಗಳೂರು ನಗರ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 5 | ಬೆಳಗಾವಿ | 30 | 22 | 54.65 | 50.75 | 0 | 8 |
| 6 | ಬಳ್ಳಾರಿ | 45 | 27 | 47.50 | 47.51 | 0 | 18 |
| 7 | ಬೀದರ್ | 29 | 14 | 35.00 | 35.00 | 0 | 15 |
| 8 | ವಿಜಯಪುರ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 9 | ಚಾಮರಾಜನಗರ | 2 | 2 | 5.00 | 5.00 | 0 | 0 |
| 10 | ಚಿಕ್ಕಬಳ್ಳಾಪುರ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 11 | ಚಿಕ್ಕಮಗಳೂರು | 1 | 1 | 2.50 | 2.50 | 0 | 0 |
| 12 | ಚಿತ್ರದುರ್ಗ | 41 | 14 | 30.50 | 30.50 | 8 | 19 |
| 13 | ದಕ್ಷಿಣ ಕನ್ನಡ | 4 | 4 | 10.00 | 10.70 | 0 | 0 |
| 14 | ಧಾರವಾಡ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 15 | ದಾವಣಗೆರೆ | 27 | 10 | 25.00 | 22.00 | 0 | 17 |
| 16 | ಗದಗ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 17 | ಕಲಬುರಗಿ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 18 | ಯಾದಗಿರಿ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 19 | ಹಾಸನ | 2 | 1 | 2.50 | 2.50 | 0 | 1 |
| 20 | ಹಾವೇರಿ | 13 | 12 | 30.00 | 30.00 | 0 | 1 |
| 21 | ಕೊಡಗು | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 22 | ಕೋಲಾರ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 23 | ಕೊಪ್ಪಳ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 24 | ಮಂಡ್ಯ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 25 | ಮೈಸೂರು | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 26 | ರಾಯಚೂರು | 11 | 9 | 12.00 | 15.00 | 0 | 2 |
| 27 | ಶಿವಮೊಗ್ಗ | 5 | 5 | 12.01 | 14.58 | 0 | 0 |
| 28 | ತುಮಕೂರು | 16 | 5 | 12.50 | 12.95 | 3 | 8 |
| 29 | ಉಡುಪಿ | 1 | 1 | 2.50 | 2.50 | | 0 |
| 30 | ಉತ್ತರ ಕನ್ನಡ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| | ಒಟ್ಟು | 229 | 129 | 286.66 | 286.49 | 11 | 89 |

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಕರ್ನಾಟಕ ಮಹರ್ಷಿ ವಾಲ್ಮೀಕಿ ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ..

2017-18ನೇ ಸಾಲಿನ ಗುರಿಯಲ್ಲಿ ನಿಗಮದ ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಯಡಿ ಬ್ಯಾಂಕಿಗೆ ಅರ್ಜಿ ಕಳುಹಿಸಲಾದ, ಮಂಜೂರಾದ, ಮತ್ತು ಬ್ಯಾಂಕಿನಲ್ಲಿ ಸಾಲ ಮಂಜೂರಾತಿಗಾಗಿ ಬಾಕಿ ಇರುವ ಅರ್ಜಿಗಳ ವಿವರ (01.04.2017 ರಿಂದ 31.12.2018)

| ಕ್ರ. ಸಂ | ಬ್ಯಾಂಕ್‌ಗಳ ಹೆಸರು | ಬ್ಯಾಂಕಿಗೆ ಕಳುಹಿಸಿರುವ ಸಂಖ್ಯೆ | 01.04.2017 ರಿಂದ 31.12.2018ರ ವರೆಗೆ | | | ತಿರಸ್ಕೃತ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ | ಬ್ಯಾಂಕಿನಲ್ಲಿ ಉಳಿದಿರುವ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ (31.12.2018) |
|-------------------------|-------------------------------|-----------------------------|-----------------------------------|---------|-------------|-------------------------|---|
| | | | ಭೌತಿಕ | ಆರ್ಥಿಕ | ಬ್ಯಾಂಕ್ ಸಾಲ | | |
| ಪ್ರವಾಸಿ ಟ್ರಾಕ್ಟರ್ ಯೋಜನೆ | | | | | | | |
| 1 | ಪ್ರಗತಿ ಕೃಷ್ಣ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ | 168 | 89 | 269.00 | 420.85 | 8 | 71 |
| 2 | ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ | 138 | 102 | 298.45 | 423.97 | 4 | 32 |
| 3 | ಕೆನರಾ ಬ್ಯಾಂಕ್ | 103 | 77 | 223.42 | 338.71 | 5 | 21 |
| 4 | ವಿಜಯಾ ಬ್ಯಾಂಕ್ | 45 | 31 | 89.24 | 127.94 | 2 | 12 |
| 5 | ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್ | 93 | 78 | 225.70 | 344.68 | 3 | 12 |
| 6 | ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ | 65 | 58 | 163.66 | 173.38 | 0 | 7 |
| 7 | ಕಾರ್ಪೊರೇಶನ್ ಬ್ಯಾಂಕ್ | 33 | 26 | 75.58 | 97.08 | 0 | 7 |
| 8 | ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ | 47 | 40 | 113.49 | 168.37 | 1 | 6 |
| 9 | ಪಂಜಾಬ್ & ಸಿಂಧ್ ಬ್ಯಾಂಕ್ | 25 | 21 | 63.00 | 42.00 | 0 | 4 |
| 10 | ಯೂಕೋ ಬ್ಯಾಂಕ್ | 7 | 3 | 8.50 | 4.50 | 0 | 4 |
| 11 | ಇಂಡಿಯನ್ ಕುಪೆರೇಸಿನ್ ಬ್ಯಾಂಕ್ | 15 | 12 | 34.00 | 48.44 | 0 | 3 |
| 12 | ಕಾವೇರಿ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ | 17 | 13 | 39.00 | 52.07 | 1 | 3 |
| 13 | ಸೆಂಟ್ರಲ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ | 11 | 9 | 25.36 | 28.36 | 0 | 2 |
| 14 | ಯುನಿಯನ್ ಬ್ಯಾಂಕ್ | 12 | 10 | 28.00 | 41.73 | 0 | 2 |
| 15 | ಬ್ಯಾಂಕ್ ಆಫ್ ಮಹಾರಾಷ್ಟ್ರ | 4 | 3 | 9.00 | 10.83 | 0 | 1 |
| 16 | ಆಂಧ್ರ ಬ್ಯಾಂಕ್ | 7 | 6 | 18.00 | 25.21 | 0 | 1 |
| 17 | ಇಂಡಿಯನ್ ಬ್ಯಾಂಕ್ | 5 | 4 | 12.00 | 16.40 | 0 | 1 |
| 18 | ಐಡಿಐಐ ಬ್ಯಾಂಕ್ | 5 | 4 | 10.00 | 17.84 | 0 | 1 |
| 19 | ಕೋಟಕ್ ಮಹೇಂದ್ರ ಬ್ಯಾಂಕ್ | 5 | 4 | 12.00 | 15.50 | 0 | 1 |
| 20 | ಬ್ಯಾಂಕ್ ಆಫ್ ಖರೋಡ | 1 | 1 | 3.00 | 3.90 | 0 | 0 |
| 21 | ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯ | 15 | 15 | 44.00 | 61.90 | 0 | 0 |
| 22 | ಸೌತ್ ಇಂಡಿಯಾನ್ ಬ್ಯಾಂಕ್ | 1 | 1 | 3.00 | 3.50 | 0 | 0 |
| 23 | ಪಂಜಾಬ್ ನ್ಯಾಷನಲ್ ಬ್ಯಾಂಕ್ | 2 | 2 | 6.00 | 9.36 | 0 | 0 |
| 24 | ಐಡಿಸಿಐ ಬ್ಯಾಂಕ್ | 1 | 1 | 3.00 | 3.75 | 0 | 0 |
| 25 | ಅಲಹಬಾದ್ ಬ್ಯಾಂಕ್ | 4 | 4 | 12.00 | 18.10 | 0 | 0 |
| 26 | ಆಕ್ಸೀಸ್ ಬ್ಯಾಂಕ್ | 6 | 6 | 18.00 | 21.00 | 0 | 0 |
| 27 | ಇಂಡಸ್‌ಸಿಂಧ್ ಬ್ಯಾಂಕ್ | 2 | 2 | 6.00 | 7.22 | 0 | 0 |
| 28 | ಓರಿಯಂಟಲ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಕಾಮರ್ಸ್ | 1 | 1 | 3.00 | 5.81 | 0 | 0 |
| 29 | ಕನ್ಸ್ಟ್ರಕ್ಟಿವ್ ವೈಶ್ಯ ಬ್ಯಾಂಕ್ | 1 | 1 | 3.00 | 3.10 | | 0 |
| 30 | ದೇನಾ ಬ್ಯಾಂಕ್ | 1 | 1 | 3.00 | 3.78 | 0 | 0 |
| | ಒಟ್ಟು | 840 | 625 | 1821.40 | 2539.27 | 24 | 191 |

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಕರ್ನಾಟಕ ಮಹರ್ಷಿ ವಾಲ್ಮೀಕಿ ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ.,

2017-18ನೇ ಸಾಲಿನ ಗುರಿಯಲ್ಲಿ ನಿಗಮದ ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಯಡಿ ಬ್ಯಾಂಕಿಗೆ ಅರ್ಜಿ ಕಳುಹಿಸಲಾದ, ಮಂಜೂರಾದ, ಮತ್ತು ಬ್ಯಾಂಕಿನಲ್ಲಿ ಸಾಲ ಮಂಜೂರಾತಿಗಾಗಿ ಪಾಕಿ ಇರುವ ಅರ್ಜಿಗಳ ವಿವರ (01.04.2017 ರಿಂದ 31.12.2018)

| ಕ್ರ. ಸಂ | ಬೆಲೆಗಳ ಹೆಸರು | ಬ್ಯಾಂಕಿಗೆ ಕಳುಹಿಸಿರುವ ಸಂಖ್ಯೆ | 01.04.2017 ರಿಂದ 31.12.2018ರ ವರೆಗೆ | | | ತಿರಸ್ಕೃತ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ | ಬ್ಯಾಂಕಿನಲ್ಲಿ ಉಳಿದಿರುವ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ (31.12.2018) |
|------------------------|-----------------|-----------------------------|-----------------------------------|---------|-------------|-------------------------|---|
| | | | ಭೌತಿಕ | ಆರ್ಥಿಕ | ಬ್ಯಾಂಕ್ ಸಾಲ | | |
| ಪ್ರವಾಸಿ ಟ್ಯಾಕ್ಸಿ ಯೋಜನೆ | | | | | | | |
| 1 | ಬಾಗಲಕೋಟೆ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 2 | ಬೆಂಗಳೂರು (ಗ್ರಾ) | 4 | 4 | 12.00 | 17.74 | 0 | 0 |
| 3 | ರಾಮನಗರ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 4 | ಬೆಂಗಳೂರು ನಗರ | 48 | 48 | 143.50 | 210.49 | 0 | 0 |
| 5 | ಬೆಳಗಾವಿ | 80 | 69 | 205.83 | 236.28 | 0 | 11 |
| 6 | ಬಳ್ಳಾರಿ | 121 | 98 | 294.00 | 466.93 | 0 | 23 |
| 7 | ಬೀದರ್ | 61 | 41 | 123.00 | 82.00 | 0 | 20 |
| 8 | ಬಿಜಯನಗರ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 9 | ಜಾಮರಾಜನಗರ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 10 | ಜಿಕ್ಕಬಳ್ಳಾಪುರ | 13 | 13 | 42.00 | 51.13 | 0 | 0 |
| 11 | ಜಿಕ್ಕಮಗಳೂರು | 16 | 12 | 35.90 | 47.75 | 0 | 4 |
| 12 | ಜಿತ್ತರುಗ | 125 | 33 | 99.00 | 140.06 | 19 | 73 |
| 13 | ದಕ್ಷಿಣ ಕನ್ನಡ | 48 | 46 | 130.10 | 200.58 | 1 | 1 |
| 14 | ಧಾರವಾಡ | 30 | 23 | 68.36 | 70.86 | 0 | 7 |
| 15 | ದಾವಣಗೆರೆ | 71 | 63 | 189.00 | 290.50 | 0 | 8 |
| 16 | ಗದಗ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 17 | ಕಲಬುರಗಿ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 18 | ಯಾದಗಿರಿ | 39 | 15 | 45.00 | 140.21 | 0 | 24 |
| 19 | ಹಾಸನ | 11 | 7 | 19.65 | 23.98 | 0 | 4 |
| 20 | ಹಾವೇರಿ | 47 | 44 | 108.79 | 135.82 | 0 | 3 |
| 21 | ಕೋಡಗು | 1 | 0 | 0.00 | 0.00 | 0 | 1 |
| 22 | ಕೋಲಾರ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 23 | ಕೊಪ್ಪಳ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 24 | ಮಂಡ್ಯ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| 25 | ಮೈಸೂರು | 1 | 0 | 0.00 | 0.00 | 0 | 1 |
| 26 | ರಾಯಚೂರು | 35 | 33 | 96.00 | 112.50 | 0 | 2 |
| 27 | ಶಿವಮೊಗ್ಗ | 20 | 20 | 45.73 | 74.61 | 0 | 0 |
| 28 | ತುಮಕೂರು | 55 | 44 | 130.61 | 185.57 | 3 | 8 |
| 29 | ಉಡುಪಿ | 14 | 12 | 32.93 | 52.27 | 1 | 1 |
| 30 | ಉತ್ತರ ಕನ್ನಡ | 0 | 0 | 0.00 | 0.00 | 0 | 0 |
| | ಒಟ್ಟು | 840 | 625 | 1821.40 | 2539.27 | 24 | 191 |

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ANNEXURE - 29 (2 Pgs)

STATE LEVEL BANKERS' COMMITTEE - KARNATAKA CONVENOR



Corporate Office: Gandhinagar, Bengaluru: 560009

Ph: 22343490; 22340236 E Mail: blslbc@syndicatebank.co.in FAX: 22343489; 22340292

Ref. No: 45/2019/2944/SLBC/YAV/F-560

Date: 17.01.2019

To: The Lead District Manager Mysore.

Dear Sir,

Sub: **Allocation of District wise Targets under SEP & Skill Development Scheme of Karnataka Maharishi Valmiki Scheduled Tribes Development Corporation Limited.**

Ref: ಕಮವಾಪಪಂಅನಿನಿ/ಎಸ್.ಎಲ್.ಬಿ.ಸಿ./ಝರಿ/2018-19/2726 dated 09.01.2019

<<>>

The Managing Director, Karnataka Maharishis Valmiki Scheduled Tribes Development Corporation Limited, Bengaluru vide their letter No. ಕಮ ವಾಪಪಂ ಅನಿನಿ /ಎಸ್.ಎಲ್.ಬಿ.ಸಿ./ಝರಿ /2018-19/2726 dated 09.01.2019 (Copy enclosed) has communicated Additional Target for 2018-19 under TSP & Varun Special Package Scheme for Mysuru district as under.

| Sl. No. | Details of Scheme | Pending of 2017-18 | Target of 2017-18 TSP | Total |
|---------|---|--------------------|-----------------------|-------|
| 1. | Self Employment Scheme | 148 | 18 | 166 |
| 2. | SEP Varun Special Package | 67 | - | 67 |
| 3. | SEP Skill Development | 23 | - | 23 |
| 4. | Entrepreneurship | 31 | - | 31 |
| 5. | Entrepreneurship Varun Special Package | 32 | - | 32 |
| 6. | SEP Fisheries, Poultry, Sheep Rearing, Horticulture Crop, Establishment of Cold Storage | - | 181 | 181 |
| Total | | 301 | 199 | 500 |

The Corporation has allocated the targets for the year 2018-19 under the above Schemes for Mysuru District.

The LDM of Mysuru is advised to reallocate the targets amongst all the Bank Branches in the District based on the pottentila available for implementation of above schemes of the corporation and ensure the accomplishment of targets well within the time schedule. LDM is also advised to take up the review of progress under the above schemes in all the BLBC/DCC/DLRC meetings.

The details of the Bank-wise/ Branch wise allocations made may please be informed to us for our records and for taking up for review in the SLBC meetings.

Yours faithfully,

(K.S. KARUNAKARA)
Convenor SLBC &
DGM, Syndicate Bank

CC :- The Managing Director, Karnataka Maharishis Valmiki Scheduled Tribes Development Corporation Limited, Bengaluru - for information.

1945-1946



ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸ್ವಾಮ್ಯಕ್ಕೆ ಒಳಪಟ್ಟಿದೆ
ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸ್ವಾಮ್ಯಕ್ಕೆ ಒಳಪಟ್ಟಿದೆ
ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸ್ವಾಮ್ಯಕ್ಕೆ ಒಳಪಟ್ಟಿದೆ

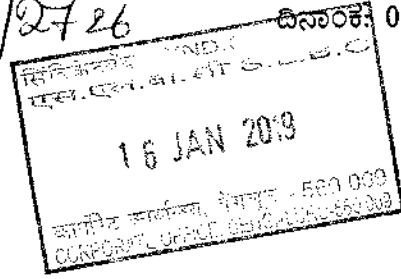
ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ
ಅಭಿವೃದ್ಧಿ
ನಿಗಮ ನಿಯಮಿತ

KARNATAKA MAHARSHI VALMIKI SCHEDULED
TRIBES DEVELOPMENT CORPORATION LIMITED
(Government of Karnataka Undertaking)

ಸಂಖ್ಯೆ:ಕಮವಾಪಪಂಅನಿ/ಎಸ್.ಎಲ್.ಬಿ.ಸಿ./ಗುರಿ/2018-19/2726

ದಿನಾಂಕ: 09.01.2019

ಮಹಾಪ್ರಭಂದಕರು,
ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ,
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್-ಕಾರ್ಪೊರೇಟ್ ಕಛೇರಿ,
ಗಾಂಧಿನಗರ,
ಬೆಂಗಳೂರು-560 009.



ಮಾನ್ಯರೇ,

ವಿಷಯ: ಮೈಸೂರು ಜಿಲ್ಲೆಗೆ ಹೆಚ್ಚುವರಿಯಾಗಿ ಆದಿವಾಸಿ ಜನಾಂಗಕ್ಕಾಗಿ ಮತ್ತು
ವರುಣ ವಿಶೇಷ ಪ್ರಾಕೇಜ್‌ನಡಿ ನಿಗದಿ ಪಡಿಸಿರುವ ಗುರಿಯು ಬಾಕಿ
ಇದ್ದು 2018-19ನೇ ಸಾಲಿಗೆ ಮುಂದುವರಿಸಲು ಜಿಲ್ಲಾ ಮಾರ್ಗದರ್ಶಿ
ಬ್ಯಾಂಕಿಗೆ ಗುರಿಯನ್ನು ನಿಗದಿಪಡಿಸುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ: ನಮ್ಮ ಕಛೇರಿ ಪತ್ರ ಸಂಖ್ಯೆ 2627, ದಿನಾಂಕ 01.01.2019

ಮೇಲ್ಕಂಡ ವಿಷಯ ಹಾಗೂ ಉಲ್ಲೇಖಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, 2017-18ನೇ ಸಾಲಿನಲ್ಲಿ ಸ್ವಯಂ
ಉದ್ಯೋಗ ಹಾಗೂ ಉದ್ಯಮಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ ಉಳಿಕೆ ಇರುವ ಗುರಿ, ಹೆಚ್ಚುವರಿಯಾಗಿ
ಆದಿವಾಸಿ ಜನಾಂಗಕ್ಕಾಗಿ ಮತ್ತು ವರುಣ ವಿಶೇಷ ಪ್ರಾಕೇಜ್‌ನಡಿ ನಿಗದಿ ಪಡಿಸಿರುವ ಗುರಿಯನ್ನು 2018-
19ನೇ ಸಾಲಿನಲ್ಲಿ ಮುಂದುವರಿಸಲು ಮೈಸೂರು ಜಿಲ್ಲೆಯ ಮಾರ್ಗದರ್ಶಿ ಬ್ಯಾಂಕಿಗೆ ಶಾಖಾವಾರು ಸೇವಾ
ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಗುರಿಯನ್ನು ನಿಗದಿಪಡಿಸಿಕೊಂಡು ಈ ಕೆಳಕಂಡ ಯೋಜನೆಗಳನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು
ಸೂಕ್ತ ಮಾರ್ಗದರ್ಶನ ನೀಡಲು ಈ ಮೂಲಕ ಕೋರಲಾಗಿದೆ.

| ಕ್ರ. ಸಂ. | ಯೋಜನೆಗಳ ವಿವರ | 2017-18ನೇ ಸಾಲಿನ ಬಾಕಿ ಗುರಿ | 2017-18ನೇ ಸಾಲಿನ ಆದಿವಾಸಿಗಳಿಗಾಗಿ ನಿಗದಿಪಡಿಸಿರುವ ಗುರಿ | ಒಟ್ಟು |
|----------|---|---------------------------|---|-------|
| 1 | ಸ್ವ.ಉ.ಯೋ. | 148 | 18 | 166 |
| 2 | ಸ್ವ.ಉ. ವರುಣ ವಿಶೇಷ ಪ್ರಾಕೇಜ್ | 67 | - | 67 |
| 3 | ಸ್ವ.ಉ. ವೃತ್ತಿ ಕೌಶಲ್ಯ | 23 | - | 23 |
| 4 | ಉದ್ಯಮಶೀಲತಾ | 31 | - | 31 |
| 5 | ಉದ್ಯಮಶೀಲತಾ ವರುಣ ವಿಶೇಷ ಪ್ರಾಕೇಜ್ | 32 | - | 32 |
| 6 | ಸ್ವ.ಉ.ಯೋಜನೆಯಡಿ ಮೀನುಗಾರಿಕೆ, ಕೋಳಿ, ಕುರಿ ಸಾಕಾಣಿಕೆ, ತೋಟಗಾರಿಕೆ ಬೆಳೆ, ಶೀತಲ ಘಟಕ ಸ್ಥಾಪನೆ. | - | 181 | 181 |
| | ಒಟ್ಟು | 301 | 199 | 500 |

ತಮ್ಮ ವಿಶ್ವಾಸಿ,
ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

-107-

ANNEXURE-30

(4 Pgs)

AGENCY-WISE TARGET AND ACHIEVEMENT UNDER PMEGP

FOR THE YEAR 2018-19 IN KARNATAKA STATE

AS ON 28.01.2019

(PROJECT & EMP. IN NOS. & MM RS. IN LAKHS)

| Particulars | KVIC | | KVIB | | DIC | | TOTAL | |
|-------------|------|---------|------|--------|-------|--------|-------|--------|
| | PROJ | M.M. | PROJ | M.M. | PROJ. | M.M. | PROJ | M.M. |
| Target | 846 | 2110.3 | 876 | 2185.3 | 1054 | 2644.1 | 2776 | 6939.7 |
| Achievement | 390 | 1641.71 | 609 | 1653.2 | 1051 | 2921.1 | 2050 | 6216.1 |

Note: The percentage of MM utilization is 90%

The percentage of Physical achievement is 74%

RECEIVED
1981

STATUS OF DISTRICT WISE APPLICATIONS FORWARDED, SANCTIONED, REJECTED AND PENDING FOR SANCTION UNDER PMEGP IN KARNATAKA STATE DURING 2018-19

| Agency | ALL | KVIC Zone | South | State/Of fice | KARNAT AKA(ALL) | From Date | 01-Apr-18 | To Date | 28-Jan-19 | | |
|--------|-----------------|-------------------|----------------------|--------------------|----------------------|-------------------------------------|--------------|-------------------------------------|----------------------|-----------------|----------------------|
| SI No | Name | Forwarded to Bank | | Sanctioned by Bank | | Disbursement Made by Nodal Branches | | No of Applications Rejected by Bank | | Pending at Bank | |
| | | No of Prj. | MM Involve (In Lakh) | No of Prj. | MM Involve (In Lakh) | No of Prj. | MM (In Lakh) | No of Prj. | MM Involve (In Lakh) | No of Prj. | MM Involve (In Lakh) |
| 1) | BAGALKOT | 568 | 1837.19 | 70 | 208.29 | 82 | 252.33 | 87 | 318.51 | 433 | 1350.51 |
| 2) | BANGALORE | 954 | 3718.52 | 137 | 548.65 | 117 | 465.61 | 112 | 472.99 | 757 | 2889.24 |
| 3) | BANGALORE RURAL | 509 | 1988.62 | 35 | 144.19 | 49 | 165.42 | 170 | 701.77 | 310 | 1151.86 |
| 4) | BELGAUM | 597 | 1879.98 | 167 | 466.01 | 165 | 394.76 | 86 | 267.04 | 370 | 1138.8 |
| 5) | BELLARY | 801 | 2513.29 | 141 | 427.18 | 156 | 382.62 | 144 | 446.25 | 566 | 1712.48 |
| 6) | BIDAR | 386 | 1231.98 | 91 | 239.08 | 42 | 89.88 | 68 | 227.33 | 266 | 817.2 |
| 7) | BIJAPUR | 651 | 1865.69 | 192 | 379.12 | 155 | 360.41 | 160 | 455.87 | 329 | 955.95 |
| 8) | CHAMARAJNAGAR | 262 | 660.84 | 54 | 125.95 | 40 | 78.3 | 73 | 177.15 | 154 | 397.56 |
| 9) | CHIKKBALLAPUR | 465 | 1575.82 | 48 | 196.66 | 42 | 160.24 | 116 | 391.65 | 320 | 1059.07 |
| 10) | CHIKMAGALUR | 283 | 811.37 | 65 | 235.92 | 48 | 184.56 | 61 | 141.74 | 168 | 478.09 |
| 11) | CHITRADURGA | 442 | 1404.36 | 59 | 175.46 | 74 | 191.57 | 120 | 390.41 | 273 | 862.38 |
| 12) | DAKSHIN KANNAD | 557 | 2120.97 | 159 | 609.12 | 146 | 534.39 | 72 | 284.18 | 367 | 1388.53 |
| 13) | DAVANGERE | 377 | 1489.86 | 89 | 291.62 | 97 | 385.58 | 92 | 364.57 | 238 | 938.98 |
| 14) | DHARWAD | 265 | 533.11 | 48 | 104.05 | 40 | 106.7 | 57 | 113.54 | 166 | 318.79 |
| 15) | GADAG | 578 | 1169.2 | 62 | 128.57 | 26 | 37.08 | 192 | 386 | 344 | 684.94 |
| 16) | GULBARGA | 183 | 513.94 | 56 | 105.91 | 14 | 25.52 | 29 | 86.39 | 134 | 376.52 |
| 17) | HASSAN | 414 | 872.43 | 31 | 81.23 | 25 | 61.56 | 72 | 153.98 | 314 | 650.05 |
| 18) | HAVERI | 309 | 901.65 | 54 | 124.34 | 54 | 101.05 | 32 | 76.91 | 266 | 785.62 |
| 19) | KODAGU | 125 | 387.77 | 36 | 103.07 | 36 | 112.11 | 22 | 81.28 | 76 | 227.86 |
| 20) | KOLAR | 731 | 2694.89 | 57 | 209.24 | 52 | 233.71 | 122 | 437.98 | 581 | 2129.86 |
| 21) | KOPPAL | 255 | 685.62 | 22 | 51.83 | 17 | 34.58 | 24 | 62.62 | 221 | 585.3 |
| 22) | MANDYA | 319 | 1255.4 | 25 | 93.78 | 67 | 266.32 | 14 | 70.54 | 294 | 1137.36 |
| 23) | MYSORE | 620 | 2088.67 | 69 | 268.39 | 72 | 282.57 | 102 | 349.82 | 475 | 1573.89 |
| 24) | RAICHUR | 514 | 1623.59 | 102 | 263.71 | 88 | 230.3 | 66 | 181.42 | 390 | 1265.06 |
| 25) | RAMANAGARA | 304 | 1209.58 | 45 | 181.75 | 46 | 191.7 | 60 | 217.85 | 217 | 853.01 |
| 26) | SHIMOGA | 271 | 883.57 | 90 | 281.76 | 69 | 187.75 | 35 | 111.13 | 157 | 491.82 |
| 27) | TUMKUR | 411 | 1547.77 | 48 | 150.59 | 51 | 160.73 | 89 | 372.51 | 297 | 1088.69 |
| 28) | UDUPI | 271 | 971.76 | 79 | 275.8 | 62 | 201.51 | 44 | 145.79 | 155 | 578.2 |
| 29) | UTTARA KANNADA | 232 | 1039.33 | 65 | 254.58 | 65 | 235.37 | 46 | 132.77 | 198 | 683.67 |
| 30) | YADAGIRI | 203 | 626.47 | 23 | 42.81 | 53 | 101.82 | 21 | 63.2 | 179 | 554.14 |
| | Total | 12917 | 42103 | 2220 | 6769 | 2050 | 6216.1 | 2389 | 7683.19 | 9015 | 29125 |

**STATUS OF BANK WISE APPLICATIONS FORWARDED, SANCTIONED, REJECTED AND PENDING FOR SANCTION
UNDER PMEGP IN KARNATAKA STATE DURING 2018-19**

| Agenc
cy | ALL | KVIC
Zone | South | State/Of
fice | KARNATA
KA(ALL
) | District | ALL | From
Date | 4/1/2018 to 28-01-2019 | | | | | | |
|-------------|--------------------------------------|-------------------|-------------------------------|-----------------------|-------------------------------|-------------------------|--------------------|---------------|------------------------|------------------------------------|--------------------|---------------------|--------------------|-----------------|-------------------------------|
| SI NO | Name | Forwarded to Bank | | Sanctioned by
Bank | | Margin Money
Claimed | | MM Disbursed | | Referred back for
Rectification | | Rejected
by Bank | | Pending at bank | |
| | | No of
Prj. | MM
Involve
(In
Lakh) | No of
Prj. | MM
Involve
(In
Lakh) | No of
Prj. | MM
(In
Lakh) | No of
Prj. | MM
(In Lakh) | No of
Prj. | MM
(In
Lakh) | No of
Prj. | MM
(In
Lakh) | No of
Prj. | MM
Involve
(In
Lakh) |
| 1 | ALLAHABAD BANK | 69 | 202.78 | 15 | 38.91 | 14 | 36.45 | 13 | 33.25 | 2 | 6 | 22 | 55.67 | 33 | 109.98 |
| 2 | ANDHRA BANK | 135 | 485.65 | 24 | 106.01 | 24 | 99.56 | 20 | 85.88 | 4 | 13.68 | 106 | 362.78 | 7 | 14.93 |
| 3 | AXIS BANK LTD | 58 | 199.12 | 6 | 19.19 | 5 | 24.73 | 3 | 14.23 | 2 | 10.5 | 1 | 1.75 | 56 | 194.87 |
| 4 | BANDHAN BANK LIMITED | 1 | 2.5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2.5 |
| 5 | BANDHAN BANK LTD | 1 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 5 |
| 6 | BANK OF BARODA | 178 | 623.23 | 63 | 213.36 | 46 | 162.1 | 47 | 176.57 | 4 | 13.67 | 93 | 313.21 | 35 | 127.38 |
| 7 | BANK OF INDIA | 220 | 760.69 | 46 | 167.51 | 43 | 146.56 | 42 | 148.5 | 7 | 29.81 | 55 | 202.05 | 133 | 411.33 |
| 8 | BANK OF MAHARASHTRA | 60 | 186.43 | 18 | 33.29 | 16 | 41.24 | 21 | 61.14 | 1 | 1.5 | 11 | 39.29 | 39 | 118.62 |
| 9 | BHARAT COOPERATIVE BANK (MUMBAI) LTD | 3 | 15.97 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 15.97 |
| 10 | CANARA BANK | 1989 | 6779.25 | 410 | 1377.36 | 345 | 1100.09 | 332 | 1056.43 | 44 | 145.67 | 365 | 1304.86 | 1308 | 4309.93 |
| 11 | CATHOLIC SYRIAN BANK LTD | 2 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 7 |
| 12 | CAUVERI KALPATARU GRAMEENA BANK | 1 | 1.75 | 1 | 8.75 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1.75 |
| 13 | CENTRAL BANK OF INDIA | 122 | 417.32 | 31 | 128.41 | 26 | 97.45 | 24 | 82.45 | 2 | 9.75 | 26 | 71.49 | 70 | 235.9 |
| 14 | CITY UNION BANK LTD | 9 | 26 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 26 |
| 15 | CORPORATION BANK | 596 | 1985.31 | 56 | 267.29 | 94 | 400.71 | 101 | 390.78 | 10 | 52.61 | 89 | 249.31 | 481 | 1611.85 |
| 16 | COSMOS COOPERATIVE BANK LTD | 1 | 1.5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1.5 |
| 17 | DCB BANK LTD | 2 | 4.5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 4.5 |
| 18 | DENA BANK | 27 | 88.05 | 0 | 0 | 2 | 10.75 | 3 | 12.75 | 0 | 0 | 15 | 48.4 | 12 | 39.65 |
| 19 | EQUITAS SMALL FINANCE BANK LIMITED | 2 | 5.43 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 5.43 |
| 20 | FEDERAL BANK | 41 | 136.75 | 0 | 0 | 2 | 7.41 | 3 | 8.11 | 0 | 0 | 18 | 64.46 | 23 | 72.29 |
| 21 | HDFC BANK | 48 | 157.6 | 8 | 48.15 | 4 | 29.75 | 3 | 21 | 1 | 8.75 | 0 | 0 | 44 | 128.85 |
| 22 | ICICI BANK LTD | 30 | 120.7 | 1 | 3.5 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1.75 | 28 | 115.45 |
| 23 | IDBI BANK | 129 | 485.85 | 36 | 136.08 | 22 | 95.51 | 26 | 114.53 | 1 | 2.48 | 27 | 107.18 | 74 | 287.25 |
| 24 | IDFC BANK LTD | 5 | 11.45 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 11.45 |
| 25 | INDIAN BANK | 143 | 493.27 | 25 | 96.62 | 23 | 100.45 | 23 | 92.67 | 3 | 12.88 | 15 | 54.75 | 106 | 343.91 |
| 26 | INDIAN OVERSEAS BANK | 327 | 1131.13 | 95 | 347.17 | 87 | 307.01 | 84 | 289.15 | 8 | 30.89 | 60 | 244.16 | 196 | 642.58 |

ANNEXURE - 31
(5 Pgs.)



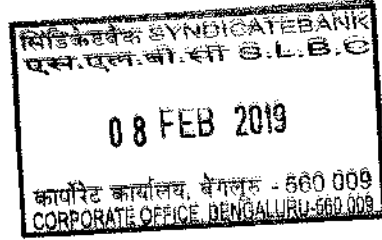
DR.B.R.AMBEDKAR DEVELOPMENT CORPORATION LIMITED
9TH & 10TH Floor, V.V.Mini Tower, Dr.Ambedker Veedhi, Bangalore – 560 001

No. ADCL/GM(I&T)/SLBC/2018-19

11139

DATE:04.02.2019

To,
The Convenor,
SLBC & GM,
Syndicate Bank,
Corporatate Office,
Gandhinagar,
Bangaluru – 560 009.



Sir,

Sub:- Submission of Progress Report as on 31.12.2018 for SLBC Meeting
Ref:- 52/2019/2944/SLBC/YAV/F-101.144, Dated:23.01.2019.

Please find enclosed herewith the progress report as on 31.12.2018.

Kindly acknowledge the receipt.

Thanking you,

Yours faithfully,

Managing Director.

9143-2066-2
12887

Dr. B.R.AMBEDKAR DEVELOPMENT CORPORATION LIMITED, BENGALURU
Progress Report for the year 2018-19 Cumulative progress upto the end of - DECEMBER - 2018

Name of the Scheme: Self Employment Programme

(Rs. in lakhs)

| Sl.No | Name of the District | Target | | Achievement | | | |
|-------|----------------------------|-------------|----------------|-------------|---------------|----------------|----------------|
| | | Physical | Financial | Physical | Financial | | |
| | | | Subsidy | | Subsidy | Bank Loan | Total |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| | BENGALURU DIVISION | | | | | | |
| 1 | Bengaluru Urban | 499 | 174.65 | 124 | 45.90 | 80.60 | 126.50 |
| 2 | Bengaluru Rural | 93 | 32.55 | 61 | 21.25 | 39.25 | 60.50 |
| 3 | Chitradurga | 167 | 58.45 | 36 | 12.80 | 18.40 | 31.20 |
| 4 | Chikkaballapur | 135 | 47.25 | 60 | 20.84 | 38.23 | 59.07 |
| 5 | Kolar | 200 | 70.00 | 78 | 23.11 | 40.93 | 64.04 |
| 6 | Davangere | 170 | 59.50 | 67 | 21.12 | 39.80 | 60.92 |
| 7 | Ramanagar | 89 | 31.15 | 40 | 14.03 | 25.47 | 39.50 |
| 8 | Shimoga | 133 | 46.55 | 58 | 20.65 | 38.04 | 58.69 |
| 9 | Tumkur | 219 | 76.65 | 127 | 44.45 | 78.55 | 123.00 |
| | MYSORE DIVISION | | | | | | |
| 10 | Chamarajanagar | 111 | 38.85 | 78 | 30.46 | 29.20 | 59.66 |
| 11 | Chickmagalur | 110 | 38.50 | 43 | 15.05 | 27.35 | 42.40 |
| 12 | Dakshina Kannada | 64 | 22.40 | 27 | 9.45 | 16.35 | 25.80 |
| 13 | Hassan | 150 | 52.50 | 59 | 18.82 | 32.46 | 51.28 |
| 14 | Kodagu | 31 | 10.85 | 33 | 10.92 | 11.82 | 22.74 |
| 15 | Mandya | 114 | 39.90 | 65 | 22.75 | 42.25 | 65.00 |
| 16 | Mysore | 232 | 81.20 | 95 | 35.03 | 83.42 | 118.45 |
| 17 | Udupi | 32 | 11.20 | 35 | 12.05 | 21.05 | 33.10 |
| | BELAGAVI DIVISION | | | | | | |
| 18 | Bagalkot | 139 | 48.65 | 96 | 32.90 | 58.25 | 91.15 |
| 19 | Belagavi | 248 | 86.80 | 239 | 65.82 | 128.72 | 194.54 |
| 20 | Bijapur | 190 | 66.50 | 142 | 49.70 | 92.12 | 141.82 |
| 21 | Dharwad | 78 | 27.30 | 39 | 12.33 | 23.90 | 36.23 |
| 22 | Gadag | 74 | 25.90 | 51 | 17.65 | 33.50 | 51.15 |
| 23 | Haveri | 97 | 33.95 | 72 | 20.29 | 38.49 | 58.78 |
| 24 | Uttara Kannada | 52 | 18.20 | 40 | 18.20 | 22.84 | 41.04 |
| | KALABURAGI DIVISION | | | | | | |
| 25 | Bellary | 222 | 77.70 | 218 | 76.25 | 137.75 | 214.00 |
| 26 | Bidar | 171 | 59.85 | 138 | 42.27 | 87.22 | 129.49 |
| 27 | Kalaburagi | 279 | 97.65 | 76 | 25.55 | 46.32 | 71.87 |
| 28 | Koppal | 113 | 39.55 | 41 | 14.00 | 26.00 | 40.00 |
| 29 | Raichur | 174 | 60.90 | 90 | 30.64 | 57.91 | 88.55 |
| 30 | Yadagiri | 118 | 41.30 | 43 | 13.50 | 20.95 | 34.45 |
| | Total | 4504 | 1576.40 | 2371 | 797.78 | 1437.14 | 2234.92 |
| | Women Progress | | | 1267 | 443.45 | 823.55 | 1267.00 |

Note: 2018-19 Target is backlog of 2017-18


MANAGING DIRECTOR

Dr. B.R.AMBEDKAR DEVELOPMENT CORPORATION LIMITED, BENGALURU

Progress Report for the year 2018-19, Cumulative progress upto the end of DECEMBER - 2018

Name of the Scheme: Indusrtv Service and Business Scheme

(Rs. in lakhs)

| Sl.No | Name of the District | Target | | Achievement | | | |
|-------|----------------------------|-------------|----------------|-------------|----------------|----------------|-----------------|
| | | Physical | Financial | Physical | Financial | | |
| | | | Subsidy | | Subsidy | Bank Loan | Total |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| | BENGALURU DIVISION | | | | | | |
| 1 | Bengaluru Urban | 291 | 1018.50 | 276 | 942.16 | 657.37 | 1599.53 |
| 2 | Bengaluru Rural | 51 | 178.50 | 38 | 95.16 | 102.25 | 197.41 |
| 3 | Chitradurga | 96 | 336.00 | 106 | 394.94 | 292.51 | 687.45 |
| 4 | Chikkaballapur | 75 | 262.50 | 32 | 128.50 | 109.17 | 237.67 |
| 5 | Kolar | 113 | 395.50 | 65 | 231.70 | 183.50 | 415.20 |
| 6 | Davangere | 99 | 346.50 | 209 | 688.44 | 547.63 | 1236.07 |
| 7 | Ramanagar | 54 | 189.00 | 22 | 85.18 | 60.65 | 145.83 |
| 8 | Shimoga | 80 | 280.00 | 49 | 129.06 | 147.57 | 276.63 |
| 9 | Tumkur | 129 | 451.50 | 62 | 215.35 | 269.12 | 484.47 |
| | MYSORE DIVISION | | | | | | |
| 10 | Chamarajanagar | 65 | 227.50 | 30 | 86.75 | 80.97 | 167.72 |
| 11 | Chickmagalur | 66 | 231.00 | 46 | 150.84 | 134.12 | 284.96 |
| 12 | Dakshina Kannada | 44 | 154.00 | 22 | 74.17 | 61.50 | 135.67 |
| 13 | Hassan | 89 | 311.50 | 47 | 162.08 | 143.44 | 305.52 |
| 14 | Kodagu | 20 | 70.00 | 0 | 0.00 | 0.00 | 0.00 |
| 15 | Mandya | 70 | 245.00 | 27 | 93.90 | 68.32 | 162.22 |
| 16 | Mysore | 140 | 490.00 | 117 | 395.37 | 305.25 | 700.62 |
| 17 | Udupi | 23 | 80.50 | 4 | 9.62 | 7.61 | 17.23 |
| | BELAGAVI DIVISION | | | | | | |
| 18 | Bagalkot | 85 | 297.50 | 72 | 237.22 | 232.56 | 469.78 |
| 19 | Belagavi | 155 | 542.50 | 29 | 119.68 | 91.69 | 211.37 |
| 20 | Bijapur | 110 | 385.00 | 51 | 191.48 | 140.56 | 332.04 |
| 21 | Dharwad | 48 | 168.00 | 32 | 83.97 | 79.79 | 163.76 |
| 22 | Gadag | 45 | 157.50 | 9 | 28.70 | 24.12 | 52.82 |
| 23 | Haveri | 59 | 206.50 | 48 | 147.29 | 156.49 | 303.78 |
| 24 | Uttara Kannada | 37 | 129.50 | 0 | 0.00 | 0.00 | 0.00 |
| | KALABURAGI DIVISION | | | | | | |
| 25 | Bellary | 137 | 479.50 | 126 | 380.59 | 378.74 | 759.33 |
| 26 | Bidar | 100 | 350.00 | 95 | 335.66 | 280.84 | 616.50 |
| 27 | Kalaburagi | 150 | 525.00 | 62 | 252.70 | 356.44 | 609.14 |
| 28 | Koppal | 71 | 248.50 | 43 | 192.31 | 175.33 | 367.64 |
| 29 | Raichur | 100 | 350.00 | 65 | 249.80 | 262.92 | 512.72 |
| 30 | Yadagiri | 64 | 224.00 | 36 | 140.75 | 111.09 | 251.84 |
| | Total | 2666 | 9331.00 | 1820 | 6243.37 | 5461.55 | 11704.92 |
| | Women Progress | | | 542 | 1897.00 | 1355.00 | 3252.00 |

Note: Target Including backlog of 2017-18


 MANAGING DIRECTOR

Dr. B.R.AMBEDKAR DEVELOPMENT CORPORATION LIMITED, BENGALURU

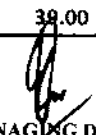
Progress Report for the year 2018-19, Cumulative progress upto the end of DECEMBER - 2018

Name of the Scheme: Touriest Taxi scheme

(Rs. in lakhs)

| Sl.No | Name of the District | Target | | Achievement | | | |
|-------|----------------------------|-------------|----------------------|-------------|----------------|----------------|-----------------|
| | | Physical | Financial
Subsidy | Physical | Subsidy | Bank Loan | Total |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| | BENGALURU DIVISION | | | | | | |
| 1 | Bengaluru Urban | 736 | 2208.00 | 346 | 1031.36 | 1526.13 | 2557.49 |
| 2 | Bengaluru Rural | 40 | 120.00 | 52 | 152.87 | 203.97 | 356.84 |
| 3 | Chitradurga | 63 | 189.00 | 47 | 139.50 | 297.33 | 436.83 |
| 4 | Chikkaballapur | 69 | 207.00 | 54 | 162.00 | 231.86 | 393.86 |
| 5 | Kolar | 101 | 303.00 | 95 | 274.50 | 344.90 | 619.40 |
| 6 | Davangere | 65 | 195.00 | 70 | 222.71 | 342.42 | 565.13 |
| 7 | Ramanagar | 39 | 117.00 | 37 | 111.00 | 117.79 | 228.79 |
| 8 | Shimoga | 83 | 249.00 | 68 | 193.50 | 251.11 | 444.61 |
| 9 | Tumkur | 84 | 252.00 | 104 | 312.87 | 501.58 | 814.45 |
| | MYSORE DIVISION | | | | | | |
| 10 | Chamarajanagar | 45 | 135.00 | 52 | 151.50 | 196.79 | 348.29 |
| 11 | Chickmagalur | 48 | 144.00 | 38 | 112.24 | 165.21 | 277.45 |
| 12 | Dakshina Kannada | 27 | 81.00 | 12 | 34.34 | 35.65 | 69.99 |
| 13 | Hassan | 72 | 216.00 | 68 | 191.26 | 276.47 | 467.73 |
| 14 | Kodagu | 13 | 39.00 | 10 | 29.86 | 44.88 | 74.74 |
| 15 | Mandya | 49 | 147.00 | 19 | 55.00 | 81.41 | 136.41 |
| 16 | Mysore | 155 | 465.00 | 151 | 439.78 | 559.34 | 999.12 |
| 17 | Udupi | 13 | 39.00 | 20 | 51.11 | 68.99 | 120.10 |
| | BELAGAVI DIVISION | | | | | | |
| 18 | Bagalkot | 55 | 165.00 | 57 | 167.00 | 217.62 | 384.62 |
| 19 | Belagavi | 121 | 363.00 | 110 | 329.10 | 572.94 | 902.04 |
| 20 | Bijapur | 81 | 243.00 | 102 | 305.50 | 448.21 | 753.71 |
| 21 | Dharwad | 42 | 126.00 | 40 | 120.00 | 171.04 | 291.04 |
| 22 | Gadag | 36 | 108.00 | 2 | 6.00 | 9.27 | 15.27 |
| 23 | Haveri | 44 | 132.00 | 45 | 130.00 | 192.08 | 322.08 |
| 24 | Uttara Kannada | 22 | 66.00 | 21 | 56.71 | 79.19 | 135.90 |
| | KALABURAGI DIVISION | | | | | | |
| 25 | Bellary | 134 | 402.00 | 108 | 324.00 | 417.38 | 741.38 |
| 26 | Bidar | 86 | 258.00 | 61 | 183.00 | 267.35 | 450.35 |
| 27 | Kalaburagi | 127 | 381.00 | 82 | 246.00 | 460.23 | 706.23 |
| 28 | Koppal | 48 | 144.00 | 38 | 113.77 | 158.77 | 272.54 |
| 29 | Raichur | 77 | 231.00 | 50 | 150.00 | 182.66 | 332.66 |
| 30 | Yadagiri | 50 | 150.00 | 30 | 90.00 | 126.95 | 216.95 |
| | Total | 2625 | 7875.00 | 1989 | 5886.48 | 8549.52 | 14436.00 |
| | Women Progress | | | 13 | 38.00 | 39.00 | 78.00 |

Note: Target is backlog of 2017-18


MANAGING DIRECTOR

Dr. B.R.AMBEDKAR DEVELOPMENT CORPORATION LIMITED, BENGALURU
Progress Report for the year 2018-19, Cumulative progress upto the end of DECEMBER - 2018
Name of the Scheme: Vruthi Kaushalyabhirudhi scheme

(Rs. in lakhs)

| Sl.No | Name of the District | Target | | Achievement | | | |
|-------|----------------------------|-------------|----------------|-------------|----------------|----------------|----------------|
| | | Physical | Financial | Physical | Financial | Bank Loan | Total |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| | BENGALURU DIVISION | | | | | | |
| 1 | Bengaluru Urban | 111 | 277.50 | 55 | 137.50 | 137.50 | 275.00 |
| 2 | Bengaluru Rural | 22 | 55.00 | 21 | 50.00 | 47.24 | 97.24 |
| 3 | Chitradurga | 40 | 100.00 | 6 | 17.50 | 22.04 | 39.54 |
| 4 | Chikkaballapur | 31 | 77.50 | 15 | 37.50 | 37.50 | 75.00 |
| 5 | Kolar | 47 | 117.50 | 30 | 75.00 | 75.00 | 150.00 |
| 6 | Davangere | 42 | 105.00 | 43 | 105.60 | 120.90 | 226.50 |
| 7 | Ramanagar | 20 | 50.00 | 11 | 27.50 | 38.49 | 65.99 |
| 8 | Shimoga | 31 | 77.50 | 15 | 33.50 | 41.00 | 74.50 |
| 9 | Tumkur | 51 | 127.50 | 9 | 23.50 | 28.18 | 51.68 |
| | MYSORE DIVISION | | | | | | |
| 10 | Chamarajanagar | 26 | 65.00 | 3 | 7.50 | 7.50 | 15.00 |
| 11 | Chickmagalur | 25 | 62.50 | 9 | 22.50 | 22.50 | 45.00 |
| 12 | Dakshina Kannada | 16 | 40.00 | 0 | 0.00 | 0.00 | 0.00 |
| 13 | Hassan | 35 | 87.50 | 22 | 45.56 | 57.50 | 103.06 |
| 14 | Kodagu | 8 | 20.00 | 0 | 0.00 | 0.00 | 0.00 |
| 15 | Mandya | 26 | 65.00 | 7 | 17.50 | 21.47 | 38.97 |
| 16 | Mysore | 55 | 137.50 | 21 | 52.26 | 52.26 | 104.52 |
| 17 | Udupi | 10 | 25.00 | 0 | 0.00 | 0.00 | 0.00 |
| | BELAGAVI DIVISION | | | | | | |
| 18 | Bagalkot | 32 | 80.00 | 29 | 72.50 | 72.50 | 145.00 |
| 19 | Belagavi | 62 | 155.00 | 51 | 126.00 | 126.00 | 252.00 |
| 20 | Bijapur | 43 | 107.50 | 30 | 75.00 | 72.17 | 147.17 |
| 21 | Dharwad | 17 | 42.50 | 7 | 17.50 | 17.50 | 35.00 |
| 22 | Gadag | 18 | 45.00 | 2 | 5.00 | 5.00 | 10.00 |
| 23 | Haveri | 23 | 57.50 | 11 | 27.50 | 27.50 | 55.00 |
| 24 | Uttara Kannada | 12 | 30.00 | 4 | 10.00 | 10.00 | 20.00 |
| | KALABURAGI DIVISION | | | | | | |
| 25 | Bellary | 50 | 125.00 | 43 | 107.50 | 107.50 | 215.00 |
| 26 | Bidar | 39 | 97.50 | 22 | 55.00 | 55.00 | 110.00 |
| 27 | Kalaburagi | 64 | 160.00 | 8 | 20.00 | 20.00 | 40.00 |
| 28 | Koppal | 26 | 65.00 | 14 | 32.50 | 32.50 | 65.00 |
| 29 | Raichur | 40 | 100.00 | 4 | 10.00 | 10.00 | 20.00 |
| 30 | Yadagiri | 28 | 70.00 | 4 | 10.00 | 15.00 | 25.00 |
| | Total | 1050 | 2625.00 | 496 | 1221.42 | 1279.75 | 2501.17 |
| | Women Progress | | | 138 | 345.00 | 345.00 | 690.00 |

Note: Target is backlog of 2017-18


MANAGING DIRECTOR



ANNEXURE-32
(3 Pgs)

ಡಿ. ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ

D. DEVARAJ URS BACKWARD CLASSES DEVELOPMENT CORPORATION

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಉದ್ಯಮ) (A Government of Karnataka Undertaking)

ಕ್ರಮಾಂಕ/No. :

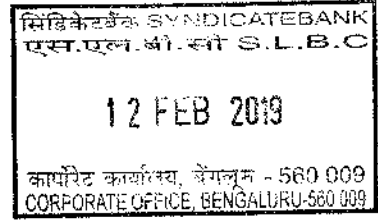
ದೇಹಿನಿ/ಸ/ಎಸ್‌ಎಲ್‌ಬಿಸಿ/ಸಿಆರ್-12/2018-19

ದಿನಾಂಕ/Dated :

11/02/2019

ಸಂಚಾಲಕರು,
ಎಸ್‌ಎಲ್‌ಬಿಸಿ ಮತ್ತು
ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು,
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ಕಾರ್ಪೊರೇಟ್ ಆಫೀಸ್,
ಗಾಂಧಿನಗರ, ಬೆಂಗಳೂರು-560009.

ಮಾನ್ಯರೇ,



ವಿಷಯ: : ಬ್ಯಾಂಕ್ ಸಹಯೋಗದೊಂದಿಗೆ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಚೈತನ್ಯ
ಸಹಾಯಧನ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಜನವರಿ-2019ರವರೆಗಿನ
ಪ್ರಗತಿ ಮಾಹಿತಿ ನೀಡುವ ಬಗ್ಗೆ
ಉಲ್ಲೇಖ : ಎಸ್.ಎಲ್.ಬಿಸಿ. ಇವರ ದೂರವಾಣಿ ಸಂದೇಶ.

* * *

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, 2018-19ನೇ ಸಾಲಿಗೆ ಬ್ಯಾಂಕ್ ಸಹಯೋಗದೊಂದಿಗೆ
ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಚೈತನ್ಯ ಸಹಾಯಧನ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ನಿಗದಿಪಡಿಸಿದ ಗುರಿ ಹಾಗೂ
ಜನವರಿ-2019ರ ಅಂತ್ಯಕ್ಕೆ ಸಾಧನೆಯ ಕುರಿತು ಬ್ಯಾಂಕ್‌ವಾರು ಮಾಹಿತಿಯನ್ನು ಅನುಬಂಧ-1ರಲ್ಲಿ
ಜಿಲ್ಲಾವಾರು ಮಾಹಿತಿಯನ್ನು ಅನುಬಂಧ-2ರಲ್ಲಿ ಈ ಪತ್ರದೊಂದಿಗೆ ಲಗತ್ತಿಸಿ ಕಳುಹಿಸಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು. 12/2

—117—

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1918

ANNEXURE-1
SLBC: KARNATAKA

FORMAT FOR REVIEW OF PROGRESS UNDER GOVT SPONSORED SCHEMES
BANK-WISE DATA FOR THE QUARTER ENDED Up to Jan.-2019

Name of the Line Department : D. DEVARAJ URS BACKWARD CLASSES DEVELOPMENT CORPORATION

Name of the Scheme : Chaithanya Subsidy Scheme

(Rs in lakh)

| Sl No | Name of the Bank | Target | | Applications Sponsored | | Applications Sanctioned | | Applications Disbursed | | Applications Rejected | |
|-------|-----------------------|-------------|---------------|------------------------|----------------|-------------------------|---------------|------------------------|---------------|-----------------------|---------------|
| | | Physical | Financial | No. | Amt | No. | Amt | No. | Amt | No. | Amt |
| 1 | Canara Bank | 468 | 71.25 | 589 | 658.52 | 126 | 79.44 | 92 | 73.20 | 30 | 14.35 |
| 2 | Corporation Bank | 238 | 35.70 | 247 | 240.30 | 18 | 5.81 | 34 | 24.65 | 20 | 25.00 |
| 3 | Syndicate Bank | 299 | 43.85 | 642 | 659.52 | 264 | 206.78 | 102 | 108.65 | 36 | 11.10 |
| 4 | S.Bk of India | 608 | 91.15 | 782 | 533.60 | 104 | 46.39 | 128 | 123.26 | 84 | 74.65 |
| 5 | Vijaya Bank | 287 | 42.25 | 304 | 164.80 | 55 | 24.50 | 18 | 15.25 | 25 | 15.35 |
| | Other Natl Banks | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 6 | Allahabad Bank | 22 | 2.95 | 40 | 17.90 | 1 | 0.40 | 0 | 0.00 | 22 | 16.50 |
| 7 | Andhra Bank | 51 | 7.05 | 49 | 19.90 | 15 | 6.95 | 5 | 6.25 | 3 | 2.25 |
| 8 | Bank of Baroda | 31 | 4.45 | 40 | 37.85 | 4 | 1.65 | 2 | 0.35 | 4 | 4.00 |
| 9 | Bank of India | 55 | 8.00 | 62 | 67.50 | 12 | 4.00 | 1 | 0.30 | 4 | 4.50 |
| 10 | Bank of Maharashtra | 33 | 5.45 | 32 | 40.05 | 5 | 2.90 | 3 | 2.30 | 2 | 1.00 |
| 11 | Bharatiya Mahila Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 12 | Central Bk. of India | 45 | 6.05 | 48 | 29.25 | 2 | 0.50 | 2 | 2.00 | 5 | 12.00 |
| 13 | Dena Bank | 27 | 3.45 | 20 | 13.35 | 17 | 17.00 | 0 | 0.00 | 0 | 0.00 |
| 14 | IDBI Bank Limited | 5 | 0.75 | 11 | 5.90 | 2 | 2.00 | 1 | 0.15 | 0 | 0.00 |
| 15 | Indian Bank | 65 | 9.25 | 40 | 21.45 | 9 | 2.52 | 9 | 5.75 | 6 | 6.00 |
| 16 | Indian Overseas Bank | 92 | 14.60 | 92 | 54.25 | 14 | 6.00 | 3 | 5.40 | 5 | 4.15 |
| 17 | Oriental Bk. of Com. | 13 | 1.95 | 10 | 6.30 | 2 | 1.40 | 0 | 0.00 | 0 | 0.00 |
| 18 | Punjab Natl Bank | 29 | 4.35 | 16 | 9.10 | 3 | 2.20 | 3 | 4.50 | 0 | 0.00 |
| 19 | Punjab & Sind Bank | 1 | 0.15 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 20 | S Bk of Patiala | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 21 | S Bk. of B & J | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 22 | S. Bk Of Travancor | 2 | 0.30 | 3 | 0.45 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 23 | U C O Bank | 27 | 4.10 | 14 | 3.70 | 10 | 2.92 | 0 | 0.00 | 0 | 0.00 |
| 24 | Union Bk. of India | 68 | 11.60 | 93 | 81.00 | 13 | 5.10 | 11 | 4.45 | 3 | 2.25 |
| 25 | United BK. of India | 4 | 0.60 | 3 | 1.30 | 0 | 0.00 | 1 | 1.00 | 0 | 0.00 |
| | Private Banks | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 26 | Axis Bank Ltd | 11 | 1.40 | 22 | 8.05 | 5 | 1.25 | 1 | 0.15 | 5 | 5.00 |
| 27 | Catholic Syrian Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 28 | City Union Bank | 0 | 0.00 | 1 | 0.15 | 0 | 0.00 | 1 | 0.15 | 0 | 0.00 |
| 29 | Dhanalakshmi Bk | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 30 | Federal Bank Ltd | 8 | 1.20 | 6 | 17.15 | 0 | 0.00 | 0 | 0.00 | 2 | 2.00 |
| 31 | HDFC Bank Ltd. | 7 | 0.65 | 6 | 2.65 | 0 | 0.00 | 1 | 0.15 | 0 | 0.00 |
| 32 | ICIC Bank Ltd. | 5 | 0.55 | 2 | 0.50 | 1 | 0.76 | 0 | 0.00 | 0 | 0.00 |
| 33 | Indusind Bank Ltd | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 34 | J & K Bank Ltd. | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 35 | Karnataka Bk Ltd | 232 | 37.05 | 282 | 174.40 | 25 | 15.10 | 40 | 39.40 | 26 | 17.55 |
| 36 | Karur Vysya Bank | 8 | 1.20 | 2 | 2.95 | 0 | 0.00 | 1 | 0.15 | 0 | 0.00 |
| 37 | Kotak Mahindra Bank | 5 | 0.95 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 38 | Lakshmi Vilas Bk. | 1 | 0.15 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1 | 2.00 |
| 39 | Ratnakar Bank | 5 | 0.75 | 2 | 3.00 | 0 | 0.00 | 0 | 0.00 | 1 | 0.25 |
| 40 | South Indian Bk. | 3 | 0.45 | 5 | 1.75 | 0 | 0.00 | 0 | 0.00 | 1 | 0.25 |
| 41 | Tamilnad Merc. Bank | 3 | 0.45 | 3 | 1.30 | 0 | 0.00 | 1 | 0.15 | 0 | 0.00 |
| 42 | Yes Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | RRBs | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 43 | PKGB | 302 | 43.00 | 367 | 141.25 | 90 | 26.42 | 55 | 70.75 | 20 | 29.85 |
| 44 | KVGB | 245 | 38.00 | 603 | 609.50 | 102 | 37.93 | 20 | 14.83 | 40 | 12.93 |
| 45 | Kaveri Gr. Bank | 195 | 29.95 | 182 | 112.90 | 38 | 10.14 | 20 | 5.43 | 12 | 7.20 |
| 46 | Apex Bank | 0 | 0.00 | 10 | 2.00 | 3 | 0.60 | 0 | 0.00 | 0 | 0.00 |
| | Total | 3500 | 525.00 | 4630 | 3743.54 | 940 | 510.66 | 555 | 508.62 | 356 | 269.88 |

(Signature)
Managing Director

ANNEXURE-2

SLBC : KARNATAKA

FORMAT FOR REVIEW OF PROGRESS UNDER GOVT SPONSORED SCHEMES DISTRICT-WISE DATA FOR THE YEAR 2018-19 Up To Jan.-2019

Name of the Line Department : D. DEVARAJ URS BACKWARD CLASSES DEVELOPMENT CORPORATION

Name of the Scheme : Chaithanya Subsidy scheme

(Rs in lakh)

| Sl No | Name of the District | Target | | Applications Sponsored | | Applications Sanctioned | | Applications Disbursed | | Applications Rejected | |
|-------|----------------------|----------|-----------|------------------------|---------|-------------------------|--------|------------------------|--------|-----------------------|--------|
| | | Physical | Financial | No. | Amt | No. | Amt | No. | Amt | No. | Amt |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 1 | BAGALAKOTE | 91 | 13.65 | 226 | 49.90 | 40 | 10.73 | 0 | 0.00 | 15 | 3.75 |
| 2 | BANGALORE [Rural] | 44 | 6.60 | 96 | 14.40 | 10 | 15.00 | 86 | 12.90 | 0 | 0.00 |
| 3 | BANGALORE [North] | 430 | 64.50 | 330 | 192.00 | 110 | 109.77 | 0 | 0.00 | 0 | 0.00 |
| 4 | BANGALORE [South] | 430 | 64.50 | 282 | 282.00 | 157 | 157.00 | 0 | 0.00 | 105 | 105.00 |
| 5 | BELGAUM | 234 | 35.10 | 627 | 1422.40 | 45 | 12.73 | 24 | 8.08 | 30 | 54.08 |
| 6 | BALLARI | 138 | 20.70 | 259 | 0.00 | 51 | 8.65 | 0 | 0.00 | 0 | 0.00 |
| 7 | BIDAR | 78 | 11.70 | 43 | 6.50 | 4 | 0.95 | 0 | 0.00 | 0 | 0.00 |
| 8 | VIJAYAPURA | 104 | 15.60 | 168 | 68.50 | 25 | 19.40 | 0 | 0.00 | 0 | 0.00 |
| 9 | CHAMARAJANAGARA | 52 | 7.80 | 99 | 14.85 | 32 | 10.69 | 24 | 8.06 | 12 | 1.80 |
| 10 | CHIKABALLAPURA | 55 | 8.25 | 70 | 17.50 | 26 | 6.50 | 0 | 0.00 | 11 | 2.75 |
| 11 | CHICKMAGALURU | 60 | 9.00 | 77 | 175.87 | 5 | 5.00 | 0 | 0.00 | 4 | 15.50 |
| 12 | CHITRADURGA | 78 | 11.70 | 90 | 13.50 | 8 | 1.56 | 0 | 0.00 | 19 | 2.85 |
| 13 | DAKSHINA KANNADA | 125 | 18.75 | 80 | 19.55 | 26 | 6.50 | 0 | 0.00 | 4 | 4.00 |
| 14 | DAVANAGERE | 104 | 15.60 | 110 | 91.30 | 21 | 21.00 | 66 | 56.00 | 23 | 23.50 |
| 15 | DHARWADA | 112 | 16.80 | 202 | 30.30 | 16 | 29.92 | 0 | 0.00 | 14 | 0.00 |
| 16 | GADAG | 52 | 7.80 | 143 | 0.00 | 27 | 5.63 | 0 | 0.00 | 17 | 4.25 |
| 17 | KALABURGI | 117 | 17.55 | 146 | 195.05 | 30 | 8.99 | 146 | 195.05 | 0 | 0.00 |
| 18 | HASSAN | 84 | 12.60 | 128 | 606.80 | 30 | 6.78 | 12 | 2.63 | 0 | 0.00 |
| 19 | HAVERI | 78 | 11.70 | 164 | 42.70 | 27 | 8.15 | 8.62 | 2.50 | 18 | 4.50 |
| 20 | KODAGU | 26 | 3.90 | 42 | 71.85 | 8 | 6.60 | 35 | 63.65 | 2 | 3.00 |
| 21 | KOLAR | 66 | 9.90 | 70 | 17.50 | 10 | 1.27 | 0 | 0.00 | 2 | 0.50 |
| 22 | KOPPAL | 60 | 9.00 | 113 | 33.90 | 27 | 6.20 | 0 | 0.00 | 0 | 0.00 |
| 23 | MANDYA | 91 | 13.65 | 77 | 11.90 | 13 | 2.65 | 0 | 0.00 | 11 | 2.60 |
| 24 | MYSURU | 206 | 30.90 | 251 | 37.65 | 28 | 6.01 | 0 | 0.00 | 0 | 0.00 |
| 25 | RAICHUR | 90 | 13.50 | 63 | 15.75 | 49 | 16.38 | 0 | 0.00 | 0 | 0.00 |
| 26 | RAMANAGAR | 44 | 6.60 | 65 | 9.75 | 20 | 6.08 | 3 | 0.35 | 0 | 0.00 |
| 27 | SHIVAMOGGA | 112 | 16.80 | 168 | 36.20 | 34 | 7.60 | 0 | 0.00 | 26 | 5.55 |
| 28 | TUMAKURU | 144 | 21.60 | 144 | 21.60 | 6 | 1.22 | 0 | 0.00 | 16 | 2.40 |
| 29 | UDUPI | 65 | 9.75 | 71 | 15.55 | 31 | 6.50 | 0 | 0.00 | 14 | 2.85 |
| 30 | UTTARA KANNADA | 78 | 11.70 | 178 | 173.00 | 19 | 3.50 | 150 | 159.40 | 9 | 9.00 |
| 31 | YADAGIRI | 52 | 7.80 | 48 | 55.77 | 5 | 1.40 | 0 | 0 | 4 | 22.00 |
| | Total | 3500 | 525.00 | 4630 | 3743.54 | 940 | 510.36 | 555 | 508.62 | 356 | 269.88 |

[Signature]
Managing Director

ANNEXURE - 33

(5 Pgs)

Progress report under Mudra Scheme as on 31.12.2018

| Sl. No. | District | Target | Applications Sponsored | | Sanctioned | | Applications Rejected | | Applications Pending | |
|--------------|-----------------|-------------|------------------------|---------------|------------|---------------|-----------------------|-------------|----------------------|-------------|
| | | | Phy | Fin | Phy | Fin | Phy | Fin | Phy | Fin |
| 1 | Bagalkot | 600 | 905 | 452.5 | 190 | 95 | 130 | 46 | 585 | 299 |
| 2 | Bangalore Rural | 50 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Bangalore Urban | 180 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Belagavi | 240 | 262 | 131 | 34 | 17 | 4 | 2 | 224 | 112 |
| 5 | Bellary | 150 | 151 | 75.5 | 21 | 10.5 | 2 | 1 | 128 | 64 |
| 6 | Bidar | 10 | 10 | 0 | 0 | 0 | 0 | 0 | 10 | 0 |
| 7 | Chamarajnagar | 100 | 21 | 0 | 0 | 0 | 0 | 0 | 21 | 0 |
| 8 | Chickmagalur | 10 | 28 | 14 | 3 | 1.5 | 0 | 0 | 25 | 12.5 |
| 9 | Chikkaballapur | 60 | 64 | 70 | 6 | 3.8 | 1 | 0.5 | 57 | 65.7 |
| 10 | Chitradurga | 120 | 187 | 93.5 | 21 | 9.75 | 42 | 21 | 124 | 62.75 |
| 11 | Dakshinakannada | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | Davangere | 25 | 25 | 12.5 | 10 | 5 | 2 | 1 | 13 | 6.5 |
| 13 | Dharwad | 50 | 49 | 1 | 6 | 0 | 0 | 0 | 43 | 1 |
| 14 | Gadag | 120 | 101 | 0 | 4 | 0 | 0 | 0 | 97 | 0 |
| 15 | Hassan | 20 | 34 | 17 | 2 | 1 | 0 | 0 | 32 | 16 |
| 16 | Haveri | 70 | 127 | 63.5 | 20 | 10 | 0 | 0 | 107 | 53.5 |
| 17 | Kalburgi | 70 | 50 | 0 | 0 | 0 | 0 | 0 | 50 | 0 |
| 18 | Kodagu | 5 | 16 | 8 | 0 | 0 | 0 | 0 | 16 | 8 |
| 19 | Kolar | 20 | 30 | 0 | 2 | 1 | 0 | 0 | 29 | 0 |
| 20 | Koppal | 50 | 19 | 14.85 | 0 | 0 | 0 | 0 | 19 | 14.85 |
| 21 | Mandya | 25 | 58 | 29 | 0 | 0 | 0 | 0 | 58 | 29 |
| 22 | Mysore | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23 | Raichur | 10 | 7 | 3.5 | 0 | 0 | 0 | 0 | 7 | 3.5 |
| 24 | Ramanagar | 25 | 46 | 31 | 0 | 0 | 0 | 0 | 46 | 31 |
| 25 | Shivamogga | 25 | 46 | 23 | 1 | 0.5 | 0 | 0 | 45 | 22.5 |
| 26 | Tumkur | 300 | 417 | 208.5 | 23 | 11.5 | 2 | 1 | 392 | 196 |
| 27 | Udupi | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | Uttara Kannada | 5 | 5 | 0 | 0 | 0 | 0 | 0 | 5 | 0 |
| 29 | Vijayapur | 25 | 124 | 0 | 10 | 0 | 0 | 0 | 114 | 0 |
| 30 | Yadgir | 0 | 21 | 10.5 | 0 | 0 | 0 | 0 | 21 | 10.5 |
| Total | | 2390 | 2803 | 1258.9 | 353 | 166.55 | 183 | 72.5 | 2268 | 1008 |

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2692

Bankwise Progress report for the end of 30.12.2018

| Sl. No. | District | District Target | Name of Bank | Branch | Target Bank wise | Applications Sponsored | | Sanctioned | | Applications Rejected | | Applications Pending | |
|--------------|-----------------|-----------------|----------------------------------|--------------------|------------------|------------------------|---------------|-------------|-------------|-----------------------|-------------|----------------------|-------------|
| | | | | | | Phy | Fin | Phy | Fin | Phy | Fin | Phy | Fin |
| 1 | Bagalkot | 600 | Syndicate Bank | Ilkal | 30 | 39 | 19.50 | 21 | 10.50 | 0 | 0.00 | 18 | 9 |
| | | | | Aminnagar | 50 | 84 | 42.00 | 28 | 14.00 | 0 | 0.00 | 56 | 28 |
| | | | | Sulebhavi | 25 | 48 | 24.00 | 48 | 24.00 | 0 | 0.00 | 0 | 0 |
| | | | | Gudur SC | 15 | 22 | 11.00 | 6 | 3.00 | 0 | 0.00 | 16 | 8 |
| | | | | Guledagudda | 10 | 54 | 27.00 | 10 | 5.00 | 17 | 0.00 | 27 | 22 |
| | | | | Shirur | 47 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| | | | | Rabakavi | 8 | 8 | 4.00 | 0 | 0.00 | 0 | 0.00 | 8 | 4 |
| | | | | Kerur | 8 | 20 | 10.00 | 7 | 3.50 | 0 | 0.00 | 13 | 6.5 |
| | | | KVG Bank | Kamatagi | 30 | 60 | 30.00 | 35 | 17.50 | 0 | 0.00 | 25 | 12.5 |
| | | | | Guledagudda | 10 | 50 | 25.00 | 1 | 0.50 | 10 | 5.00 | 39 | 19.5 |
| | | | | Katageri | 18 | 18 | 9.00 | 3 | 1.50 | 0 | 0.00 | 15 | 7.5 |
| | | | | Bilagi | 5 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| | | | Union Bank of India | Ilkal | 15 | 35 | 17.50 | 4 | 2.00 | 0 | 0.00 | 31 | 15.5 |
| | | | | Guledagudda | 19 | 51 | 25.50 | 2 | 1.00 | 30 | 15.00 | 19 | 9.5 |
| | | | Karnataka Bank | Banahatti | 30 | 52 | 26.00 | 0 | 0.00 | 52 | 26.00 | 0 | 0 |
| | | | Canara Bank | Kamatagi | 35 | 46 | 23.00 | 3 | 1.50 | 0 | 0.00 | 43 | 21.5 |
| | | | | Mahalingapur | 5 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| | | | Vijaya Bank | Guledagudda | 37 | 67 | 33.50 | 11 | 5.50 | 0 | 0.00 | 56 | 28 |
| | | | | Ilkal | 15 | 11 | 5.50 | 9 | 4.50 | 0 | 0.00 | 2 | 1 |
| | | | | Banahatti | 20 | 31 | 15.50 | 0 | 0.00 | 0 | 0.00 | 31 | 15.5 |
| | | | | Mahalingapur | 25 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| | | | Corporation Bank | Huliyal | 55 | 72 | 36.00 | 0 | 0.00 | 0 | 0.00 | 72 | 36 |
| | | | SBI | Kerur | 28 | 43 | 21.50 | 0 | 0.00 | 21 | 0.00 | 22 | 11 |
| | | | | Ilkal | 5 | 24 | 12.00 | 2 | 1.00 | 0 | 0.00 | 22 | 11 |
| | | | | Banahatti | 35 | 45 | 22.50 | 0 | 0.00 | 0 | 0.00 | 45 | 22.5 |
| | | | | Mahalingapur | 5 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| | | | Punjab National Bank | Bagalkot | 15 | 25 | 12.50 | 0 | 0.00 | 0 | 0.00 | 25 | 12.5 |
| | | | Total | | | 905 | 452.5 | 190 | 95 | 130 | 46 | 585 | 299 |
| 2 | Bangalore Rural | 50 | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |
| 3 | Bangalore Urban | 180 | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |
| 4 | Belagavi | 240 | Karnataka Vikas Grameen Bank | Arabhavi | 10 | 9 | 4.5 | 0 | 0 | 0 | 0 | 9 | 4.5 |
| | | | | Manadapur | 10 | 1 | 0.5 | 0 | 0 | 0 | 0 | 1 | 0.5 |
| | | | | Rajapur | 15 | 4 | 2 | 0 | 0 | 0 | 0 | 4 | 2 |
| | | | | Naganur | 30 | 18 | 9 | 0 | 0 | 0 | 0 | 18 | 9 |
| | | | | Karoshi | 35 | 33 | 16.5 | 25 | 12.5 | 0 | 0 | 8 | 4 |
| | | | | Mutnal | 1 | 1 | 0.5 | 0 | 0 | 0 | 0 | 1 | 0.5 |
| | | | | Neginahal | 20 | 23 | 11.5 | 0 | 0 | 4 | 2 | 19 | 9.5 |
| | | | | Tukkanatti | 1 | 1 | 0.5 | 0 | 0 | 0 | 0 | 1 | 0.5 |
| | | | | Hindalaga | 12 | 14 | 7 | 0 | 0 | 0 | 0 | 14 | 7 |
| | | | | Kalloli | 2 | 4 | 2 | 0 | 0 | 0 | 0 | 4 | 2 |
| | | | Syndicate Bank | Pavaladinni | 10 | 1 | 0.5 | 0 | 0 | 0 | 0 | 1 | 0.5 |
| | | | | Surebhan | 5 | 11 | 5.5 | 0 | 0 | 0 | 0 | 11 | 5.5 |
| | | | | Karoshi | 15 | 12 | 6 | 0 | 0 | 0 | 0 | 12 | 6 |
| | | | State Bank Of India | Ghataprabha | 30 | 15 | 7.5 | 0 | 0 | 0 | 0 | 15 | 7.5 |
| | | | | Ghataprabha | 10 | 1 | 0.5 | 0 | 0 | 0 | 0 | 1 | 0.5 |
| | | | | Mallapur | 20 | 6 | 3 | 0 | 0 | 0 | 0 | 6 | 3 |
| | | | | Sulebhavi | 10 | 2 | 1 | 0 | 0 | 0 | 0 | 2 | 1 |
| | | | Bank Of India | Chikkodi | 20 | 5 | 2.5 | 2 | 1 | 0 | 0 | 3 | 1.5 |
| | | | | Halaga | 20 | 10 | 5 | 7 | 3.5 | 0 | 0 | 3 | 1.5 |
| | | | | Koganoli | 4 | 5 | 2.5 | 0 | 0 | 0 | 0 | 5 | 2.5 |
| | | | Malaprabha Grameen Bank | Basarikatti | 10 | 69 | 34.5 | 0 | 0 | 0 | 0 | 69 | 34.5 |
| | | | | Naganur | 10 | 2 | 1 | 0 | 0 | 0 | 0 | 2 | 1 |
| | | | Union Bank of India | Chikkodi | 20 | 15 | 7.5 | 0 | 0 | 0 | 0 | 15 | 7.5 |
| | | | Total | | 320 | 262 | 131.00 | 34 | 17 | 4 | 2 | 224 | 112 |
| 5 | Bellary | 130 | PKGB | Tayakanahalli | 80 | 88 | 44.00 | 0 | 0 | 0 | 0 | 88 | 44 |
| | | | PNB | Bellary | 20 | 23 | 11.50 | 21 | 10.5 | 2 | 1 | 0 | 0 |
| | | | PKGB | Patel Nagar | 25 | 30 | 15.00 | 0 | 0 | 0 | 0 | 30 | 15 |
| | | | PGB | Ettinabudhihal | 15 | 10 | 5.00 | 0 | 0 | 0 | 0 | 10 | 5 |
| | | | PKGB | Sogi | 10 | | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | Corporation Bank | Kottur | 15 | | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | Total | | 165 | 151 | 75.5 | 21 | 10.5 | 2 | 1 | 128 | 64 |
| 6 | Bidar | 10 | Canara Bank, Bidar | Bidar | 5 | 5 | | 0 | 0 | 0 | 0 | 5 | 0 |
| | | | Oriental Bank Of Commerce, Bidar | Bidar | 5 | 5 | | 0 | 0 | 0 | 0 | 5 | 0 |
| Total | | | | | 10 | 10 | 0 | 0 | 0 | 0 | 0 | 10 | 0 |
| 7 | Chamarajapur | 100 | Syndicate Bank | Gundlpet | 1 | 0.5 | | | | | | 0.5 | 0 |
| | | | Vijaya Bank | Venkatayyan Chatra | 12 | 6 | | | | | | 6 | 0 |
| | | | SBI | Rampura | 24 | 12 | | | | | | 12 | 0 |
| | | | MDCC | Rampura | 2 | 1 | | | | | | 1 | 0 |
| | | | CKGB | Ajipura | 2 | 1 | | | | | | 1 | 0 |
| | | | SBI | Suleripalya | 1 | 0.5 | | | | | | 0.5 | 0 |
| Total | | | | | 42 | 21.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 21.00 | 0.00 |
| 8 | Chickmagalur | 10 | Kaveri grameena bank | Shivani RS | | 16 | 8.00 | 0 | 0 | 0 | 0.00 | 16 | 8.00 |
| | | | Punjab National Bank | Chidkamagaluru | | 12 | 6.00 | 3 | 1.5 | 0 | 0 | 9 | 4.50 |
| Total | | | | | | 28 | 14 | 3 | 1.5 | 0 | 0 | 25 | 12.5 |

| Sl. No. | District | District Target | Name of Bank | Branch | Target Bank wise | Applications Sponsored | | Sanctioned | | Applications Rejected | | Applications Pending | |
|---------|----------------|-----------------|---------------------------------|----------------------|------------------|------------------------|--------------|-------------|-------------|-----------------------|--------------|----------------------|--------------|
| | | | | | | Phy | Fin | Phy | Fin | Phy | Fin | Phy | Fin |
| 9 | Chikkaballapur | 60 | Punjab National Bank | Chikkaballapur | 10 | 13 | 9.50 | 0 | 0.00 | 0 | 0.00 | 13 | 9.50 |
| | | | Vijaya Bank | Chintamani | 3 | 2 | 1.50 | 0 | 0.00 | 0 | 0.00 | 2 | 1.50 |
| | | | SBI | Chintamani | 5 | 10 | 8.50 | 0 | 0.00 | 0 | 0.00 | 10 | 8.50 |
| | | | SBI | Thimmapalli | 8 | 6 | 3.00 | 0 | 0.00 | 0 | 0.00 | 6 | 3.00 |
| | | | Canara Bank | Dibburahalli | 3 | 6 | 21.00 | 0 | 0.00 | 0 | 0.00 | 6 | 21.00 |
| | | | Canara Bank | E Thimmasandra | 2 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | | | Canara Bank | Bagepalli | 5 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | | | Pragathi Krishna Grameeena Bank | Billuru | 8 | 6 | 3.00 | 0 | 0.00 | 0 | 0.00 | 6 | 3.00 |
| | | | Pragathi Krishna Grameeena Bank | Burudugunte | 8 | 1 | 1.50 | 1 | 1.00 | 0 | 0.00 | 0 | 0.50 |
| | | | Pragathi Krishna Grameeena Bank | Mittamari | 7 | 4 | 2.50 | 0 | 0.00 | 0 | 0.00 | 4 | 2.50 |
| | | | Karnataka Bank | Gowribidanur | 1 | 1 | 0.50 | 0 | 0.00 | 0 | 0.00 | 1 | 0.50 |
| | | | Canara Bank | Chintamani | | 5 | 5.50 | 1 | 0.50 | | | 4 | 5.00 |
| | | | Canara Bank | Olvandi | | 3 | 1.50 | 2 | 0.80 | 1 | 0.50 | 0 | 0.20 |
| | | | Syndicate Bank | Chintamani | 2 | 1 | 1.00 | 1 | 1.00 | 0 | 0.00 | 0 | 0.00 |
| | | | Karnataka Bank | Chintamani | | 4 | 7.50 | 1 | 0.50 | | | 3 | 7.00 |
| | | | Corporation Bank | Chintamani | | 1 | 2.00 | 0 | 0.00 | 0 | 0.00 | 1 | 2.00 |
| | | | DCC Bank | Chintamani | 3 | 1 | 1.50 | 0 | 0.00 | 0 | 0.00 | 1 | 1.50 |
| | | | Total | | 65 | 64 | 70.00 | 6.00 | 3.80 | 1.00 | 0.50 | 57.00 | 65.70 |
| 10 | Chitradurga | 120 | Indian Overseas bank | Kondlahalli | 15 | 10 | 5.00 | 0 | 0 | 10 | 5 | 0 | 0 |
| | | | BG Kere | Kondlahalli | 5 | 11 | 5.50 | 0 | 0 | 0 | 0 | 11 | 5.5 |
| | | | | Kondlahalli | 20 | 21 | 10.50 | 0 | 0 | 0 | 0 | 21 | 10.5 |
| | | | | Molakalmuru | 20 | 17 | 8.50 | 0 | 0 | 0 | 0 | 17 | 8.5 |
| | | | | Devareddyhalli | 15 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | Kyadigunte | 10 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | Mallurahalli | 25 | 22 | 11.00 | 1 | 0.5 | 0 | 0 | 21 | 10.5 |
| | | | | TN Kote | 5 | 6 | 3.00 | 0 | 0 | 0 | 0 | 6 | 3 |
| | | | | Aarankatte | 10 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | BT Cross | 5 | 2 | 1.00 | 0 | 0 | 0 | 0 | 2 | 1 |
| | | | Pragathi Krishna Gramin Bank | Javanagondanahalli | 10 | 11 | 5.50 | 0 | 0 | 11 | 5.5 | 0 | 0 |
| | | | | Haribebbe | 5 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | Nerlagunte | 5 | 1 | 0.50 | 0 | 0 | 1 | 0.5 | 0 | 0 |
| | | | | Thalaku | 5 | 1 | 0.50 | 1 | 0.5 | 0 | 0 | 0 | 0 |
| | | | | Challakere (Main br) | 5 | 1 | 0.50 | 0 | 0 | 1 | 0.5 | 0 | 0 |
| | | | | jajuru | 5 | 1 | 0.50 | 0 | 0 | 1 | 0.5 | 0 | 0 |
| | | | | Haikal | 10 | 12 | 6.00 | 5 | 2.5 | 7 | 3.5 | 0 | 0 |
| | | | | Parashurampura | 10 | 2 | 1.00 | 0 | 0 | 2 | 1.00 | 0 | 0 |
| | | | | Obalapura | 10 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | Chitraneayakanahalli | 10 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | Dharmapura | 5 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | Nannivala | 5 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | State Bank of India | Molakalmuru | 5 | 2 | 1.00 | 0 | 0 | 0 | 0 | 2 | 1 |
| | | | | Kodihalli | 10 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | Vijaya Bank | Dharmapura | 10 | 6 | 3.00 | 0 | 0 | 0 | 0 | 6 | 3 |
| | | | | Maskal | 5 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | Chillahalli | 10 | 10 | 5.00 | 3 | 0.75 | 7 | 3.5 | 0 | 0.75 |
| | | | | Molakalmuru | 20 | 33 | 16.50 | 9 | 4.5 | 0 | 0 | 24 | 12 |
| | | | | Chitradurga | 5 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | Canara Bank | Turuvanuru | 10 | 9 | 4.50 | 2 | 1 | 2 | 1.00 | 5 | 2.5 |
| | | | | Nayakanahatty | 5 | 8 | 4.00 | 0 | 0 | 0 | 0 | 8 | 4 |
| | | | | Devaramarikunte | 5 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | Bank of India | Challakere | 5 | 1 | 0.50 | 0 | 0 | 0 | 0 | 1 | 0.5 |
| | | | Indian bank | Chitradurga | 3 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | Total | | 310 | 187 | 93.5 | 21 | 9.75 | 42 | 21.00 | 124 | 62.75 |
| 11 | Dakshinakannad | 10 | | | | | | | | | | | |
| 12 | Davangere | 25 | Karnataka Bank | Nayamathi | 4 | 4 | 2.00 | | | | | 4 | 2 |
| | | | SBI | Nayamathi | 1 | 1 | 0.50 | | | | | 1 | 0.5 |
| | | | Canara Bank | Nayamathi | | 2 | 1.00 | | | | | 2 | 1 |
| | | | PKGB | Honnali | | 2 | 1.00 | | | 2 | 1.00 | 0 | 0 |
| | | | PKGB | Vasana | | 12 | 6.00 | 10 | 5.00 | | | 2 | 1 |
| | | | PNB | Davangere | | 0 | 0.00 | | | | | 0 | 0 |
| | | | DCC Bank | Harapanahalli | | 1 | 0.50 | | | | | 1 | 0.5 |
| | | | Karnataka Bank | Harapanahalli | | 1 | 0.50 | | | | | 1 | 0.5 |
| | | | Bank of Baroda | Davangere | | 2 | 1.00 | | | | | 2 | 1 |
| | | | Total | | 5 | 25 | 12.50 | 10 | 5.00 | 2 | 1.00 | 13 | 6.50 |
| 13 | Dharwad | 50 | Vijaya Bank | Hebsur | 12 | 24 | | 3 | 0 | 0 | 0 | 21 | 0 |
| | | | State Bank of India | Hebsur | 13 | 8 | | 3 | 0 | 0 | 0 | 5 | 0 |
| | | | State Bank of India | Navalagund | 5 | 5 | | 0 | 0 | 0 | 0 | 5 | 0 |
| | | | BOI | Hebbali | 2 | 2 | 1.00 | 0 | 0 | 0 | 0 | 2 | 1 |
| | | | Syndicate Bank | Kundagol | 10 | 10 | | 0 | 0 | 0 | 0 | 10 | 0 |
| | | | Total | | 42 | 49 | 1 | 6 | 0 | 0 | 0 | 43 | 1 |
| 14 | Gadag | 120 | Syndicate Bank | Betageri | 10 | 2 | | 0 | 0 | 0 | 0 | 2 | 0 |
| | | | Punjab National Bank | Gadag | 10 | 2 | | 0 | 0 | 0 | 0 | 2 | 0 |
| | | | Karnataka Vikas | Betageri | 20 | 10 | 0.00 | 4 | 0 | 0 | 0 | 6 | 0 |
| | | | Vijaya Bank | Laxmeshwar | 5 | 3 | | 0 | 0 | 0 | 0 | 3 | 0 |
| | | | Karnataka Vikas | Gajendragad | 5 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | State Bank of India | Gajendragad | 5 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | Karnataka Vikas Gramee | Chikkanaragund | 25 | 54 | | 0 | 0 | 0 | 0 | 64 | 0 |
| | | | Vijay Bank | Machenhalli | 20 | 20 | | 0 | 0 | 0 | 0 | 20 | 0 |
| | | | Total | | 100 | 101 | 0 | 4 | 0 | 0 | 0 | 97 | 0 |

| Sl. No. | District | District Target | Name of Bank | Branch | Target Bank wise | Applications Sponsored | | Sanctioned | | Applications Rejected | | Applications Pending | |
|---------|----------|-----------------|--------------------------------------|-----------------------------------|------------------|------------------------|--------------|------------|--------------|-----------------------|-------------|----------------------|--------------|
| | | | | | | Phy | Fin | Phy | Fin | Phy | Fin | Phy | Fin |
| 15 | Hassan | 20 | State Bank of India, | J.C Pura, Arasikere Tq | 1 | 1 | 0.50 | 0 | 0 | 0 | 0 | 1 | 0.50 |
| | | | Kaveeri Gramena Bank | Belagumba, Arasikere Tq | 2 | 5 | 2.50 | 0 | 0 | 0 | 0 | 5 | 2.50 |
| | | | Kaveeri Gramena Bank | Aggunda, Arasikere Tq | 3 | 5 | 2.50 | 0 | 0 | 0 | 0 | 5 | 2.50 |
| | | | Vijaya Bank | Javagal | 2 | 2 | 1.00 | 0 | 0 | 0 | 0 | 2 | 1.00 |
| | | | State Bank of India Srinivasa Pura | Channarayana Pattana Tq | 4 | 12 | 6.00 | 2 | 1.00 | 0 | 0 | 10 | 5.00 |
| | | | State Bank of India | Channarayana Pattana Kotte Branch | 2 | 9 | 4.50 | 0 | 0 | 0 | 0 | 9 | 4.50 |
| | | | Canara Bank | Keralapura | 4 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| | | | Kaveeri Gramena Bank | Doddakunchevu, Holenarasipura Tq | 2 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| | | Total | | | 20 | 34 | 17 | 2 | 1.00 | 0 | 0 | 32 | 16.00 |
| 16 | Haveri | 70 | Punjab National Bank | Haveri | 20 | 47 | 23.50 | 0 | 0 | 0 | 0 | 47 | 23.50 |
| | | | Syndicate Bank | Tumminakatti | 30 | 62 | 31.00 | 20 | 10.00 | 0 | 0 | 42 | 21 |
| | | | K.V.G.B | Kakola | 5 | 18 | 9.00 | 0 | 0 | 0 | 0 | 18 | 9 |
| | | | K.V.G.B | Harangiri | 5 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | Total | | | 60 | 127 | 63.5 | 20 | 10.00 | 0 | 0 | 107 | 53.5 |
| 17 | Kalburgi | 70 | PKGB | Nelgi | 0 | 16 | | 0 | 0 | 0 | 0 | 16 | 0 |
| | | | SBI | Kadaganchi | 0 | 4 | | 0 | 0 | 0 | 0 | 4 | 0 |
| | | | SBI | Aland | 0 | 2 | | 0 | 0 | 0 | 0 | 2 | 0 |
| | | | SBI | Maddanahippuraga | 0 | 7 | | 0 | 0 | 0 | 0 | 7 | 0 |
| | | | SBI | Nimbarga | 0 | 2 | | | | | | 2 | 0 |
| | | | SBI | Chincholi | 0 | 13 | | | | | | 13 | 0 |
| | | | PKGB | Chincholi | 0 | 5 | | | | | | 5 | 0 |
| | | | Canara Bank | Shahabad | 0 | 1 | | | | | | 1 | 0 |
| | | Total | | | 0 | 50 | 0 | 0 | 0 | 0 | 0 | 50 | 0 |
| 18 | Kodagu | 5 | Canara Bank | Ponampete | 16 | 8.00 | | 0 | 0.00 | 0 | 0.00 | 16 | 8 |
| | | Total | | | | 16 | 8.00 | 0 | 0.00 | 0 | 0.00 | 16 | 8.00 |
| 19 | Kolar | 20 | The Karnataka Bank Ltd, Srinivasapur | Srinivasapur | 7 | 6 | 0 | 0 | 0 | 0 | 0 | 6 | 0 |
| | | | State Bank of India | Yaldu | 12 | 10 | 0 | 0 | 0 | 0 | 0 | 10 | 0 |
| | | | Pragathi Krishna Gramin Bank | Rorur | 2 | 2 | 0 | 1 | 0.50 | 0 | 0 | 1 | 0 |
| | | | Canara Bank | KGF | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| | | | Corporation Bank | Andersonpet | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| | | | State Bank of India | Gownipalli | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 3 | 0 |
| | | | Deena Bank | Seeghalli | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| | | | Bank of Baroda | Gudipalli | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| | | | Kotak Mahindra Bank | Srinivasapur | | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| | | | Corporation Bank | Srinivasapur | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 0 |
| | | | Pragathi Krishna Gramin Bank | Addagall | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 0 |
| | | | Pragathi Krishna Gramin Bank | Sugatur | 1 | 0 | 0 | 1 | 0.50 | 0 | 0 | 0 | 0 |
| | | | Pragathi Krishna Gramin Bank | Srinivasapur | 2 | 0 | 0 | 0 | 0.00 | 0 | 0 | 0 | 0 |
| | | Total | | | 30 | 30 | 0 | 2 | 1 | 0 | 0 | 29 | 0 |
| 20 | Koppal | 50 | PKGB | Kinnal | 5 | 1 | 0.50 | 0 | 0 | 0 | 0 | 1 | 0.50 |
| | | | SBH | Kinnal | 5 | 13 | 12.00 | 0 | 0 | 0 | 0 | 13 | 12 |
| | | | PKGB | Alwandi | 5 | | | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | PKGB | Dotihal | 5 | 5 | 2.35 | 0 | 0 | 0 | 0 | 5 | 2.35 |
| | | | PKGB | Hanamasagar | 5 | | | 0 | 0 | 0 | 0 | 0 | 0 |
| | | Total | | | 25 | 19 | 14.85 | 0 | 0 | 0 | 0 | 19 | 14.85 |
| 21 | Mandya | 25 | SBI Bank | Kodiyala | 7 | 3.50 | | | | | | 7 | 3.50 |
| | | | SBI Bank | Guttalu | 7 | 3.50 | | | | | | 7 | 3.50 |
| | | | SBI Bank | Mandya | 2 | 1.00 | | | | | | 2 | 1 |
| | | | SBI Bank | ADB | 3 | 1.50 | | | | | | 3 | 1.50 |
| | | | SBI Bank | Halaguru | 3 | 1.50 | | | | | | 3 | 1.50 |
| | | | Canara Bank | Thalagavadi | 3 | 1.50 | | | | | | 3 | 1.50 |
| | | | Kaveeri Gramena Bank, | Guttalu | 3 | 1.50 | | | | | | 3 | 1.50 |
| | | | Kaveeri Gramena Bank, | Thaggahali | 2 | 1.00 | | | | | | 2 | 1 |
| | | | Vijaya Bank | Mandya | 2 | 1.00 | | | | | | 2 | 1 |
| | | | Vijaya Bank | Bhootanahosur | 7 | 3.50 | | | | | | 7 | 3.50 |
| | | | Syndicate Bank | Mandya | 4 | 2.00 | | | | | | 4 | 2 |
| | | | Syndicate Bank | Halaguru | 2 | 1.00 | | | | | | 2 | 1 |
| | | | Bank of Baroda | Mandya | 1 | 0.50 | | | | | | 1 | 0.50 |
| | | | Andhra Bank | Mandya | 7 | 3.50 | | | | | | 7 | 3.50 |
| | | | Canara Bank | Mandya | 1 | 0.50 | | | | | | 1 | 0.50 |
| | | | India Bank | Mandya | 1 | 0.50 | | | | | | 1 | 0.50 |
| | | | Corporation Bank | Mandya | 3 | 1.50 | | | | | | 3 | 1.50 |
| | | Total | | | | 58 | 29 | 0 | 0 | 0 | 0 | 58 | 29 |

| Sl. No. | District | District Target | Name of Bank | Branch | Target Bank wise | Applications Sponsored | | Sanctioned | | Applications Rejected | | Applications Pending | |
|---------|--------------------|-----------------|---|------------------------|------------------|------------------------|---------------|-------------|--------------|-----------------------|-------------|----------------------|---------------|
| | | | | | | Phy | Fin | Phy | Fin | Phy | Fin | Phy | Fin |
| 22 | Mysore | 10 | Nil | | | | | | | | | | |
| | Total | | | | | | | | | | | | |
| 23 | Raichur | 10 | State Bank of India, Gunjalli | Gunjalli | 2 | 2 | 1.00 | 0 | 0 | 0 | 0 | 2 | 1 |
| | | | State Bank of India, Darbar Road, Devadurga | Darbar Road, Devadurga | 5 | 5 | 2.50 | 0 | 0 | 0 | 0 | 5 | 2.5 |
| | Total | | | | 7 | 7 | 3.5 | 0 | 0 | 0 | 0 | 7 | 3.5 |
| 24 | Ramanagar | 25 | SBI | Kolagondur-nahalli | | 40 | 28.00 | 0 | 0 | 0 | 0 | 40 | 28 |
| | | | Vijaya Bank | Magadi | | 1 | 0.50 | 0 | 0 | 0 | 0 | 1 | 0.5 |
| | | | Corporation Bank | Magadi | | 1 | 0.50 | 0 | 0 | 0 | 0 | 1 | 0.5 |
| | | | Kaveri Kalpataru | | | | | | | | | | |
| | | | Grameena Bank | Magadi | | 1 | 0.50 | 0 | 0 | 0 | 0 | 1 | 0.5 |
| | | | Canara Bank | Magadi | | 1 | 0.50 | 0 | 0 | 0 | 0 | 1 | 0.5 |
| | | | Karnataka Bank | Magadi | | 2 | 1.00 | 0 | 0 | 0 | 0 | 2 | 1 |
| | Total | | | | 46 | 31 | 0 | 0 | 0 | 0 | 0 | 46 | 31.00 |
| 25 | Shivamogga | 25 | Canara Bank | Yadur | | 1 | 0.50 | | | | | 1 | 0.5 |
| | | | Canara Bank | Hosanagar | | 8 | 4.00 | 1 | 0.50 | | | 7 | 3.5 |
| | | | Karnataka Bank | Sagar | | 3 | 1.50 | | | | | 3 | 1.5 |
| | | | Karnataka Bank | Sagar | | 20 | 10.00 | | | | | 20 | 10 |
| | | | Syndicate Bank | Shikaripura | | 11 | 5.50 | | | | | 11 | 5.5 |
| | | | Syndicate Bank | Shikaripura | | 3 | 1.50 | | | | | 3 | 1.5 |
| | Total | | | | 46 | 23.00 | 1.00 | 0.50 | 0.00 | 0.00 | 0.00 | 45.00 | 22.50 |
| 26 | Tumkur | 300 | Canara Bank | Y.N.Hosakote | | 0 | 0.00 | 0 | 0.00 | | | 0 | 0.00 |
| | | 2 | KGB | Y.N.Hosakote | | 3 | 1.50 | 0 | 0.00 | | | 3 | 1.50 |
| | | 3 | Vijaya Bank | Venkatapur | | 0 | 0.00 | 0 | 0.00 | | | 0 | 0.00 |
| | | 4 | SBI | Hosakote | | 16 | 8.00 | 3 | 1.50 | | | 13 | 6.50 |
| | | 5 | SBI | Pavgada | | 1 | 0.50 | 0 | 0.00 | | | 1 | 0.50 |
| | | 6 | SBI | J.Achannanahalli | | 0 | 0.00 | 0 | 0.00 | | | 0 | 0.00 |
| | | 7 | CKJB | Nagalamadike | | 2 | 1.00 | | 0.00 | 2 | 1.00 | 0 | 0.00 |
| | | 8 | CKJB | Nyaydakunte | | 64 | 32.00 | | 0.00 | | | 64 | 32.00 |
| | | 9 | SBI | Lingadahalli | | 0 | 0.00 | | 0.00 | | | 0 | 0.00 |
| | | 10 | SBI | Vadanakalhu | | 12 | 6.00 | 4 | 2.00 | | | 8 | 4.00 |
| | | 11 | SBI | Kallur | | 38 | 19.00 | 8 | 4.00 | | | 30 | 15.00 |
| | | 12 | SBI | Shettigar | | 0 | 0.00 | 0 | 0.00 | | | 0 | 0.00 |
| | | 13 | SBI | Handanakere | | 12 | 6.00 | 0 | 0.00 | | | 12 | 6.00 |
| | | 14 | SBI | Chikkanayakanahalli | | 8 | 4.00 | 8 | 4.00 | | | 0 | 0.00 |
| | | 15 | Karnataka Bank | Tiptur | | 0 | 0.00 | | 0.00 | | | 0 | 0.00 |
| | | 16 | SBI | Tiptur | | 0 | 0.00 | | 0.00 | | | 0 | 0.00 |
| | | 17 | SBI | Bevinahalli | | 65 | 32.50 | | 0.00 | | | 65 | 32.50 |
| | | 18 | CKGB | Doddahulikunte | | 33 | 16.50 | | 0.00 | | | 33 | 16.50 |
| | | 19 | Canara Bank | Sira | | 35 | 17.50 | | 0.00 | | | 35 | 17.50 |
| | | 20 | SBI | Sira | | 126 | 63.00 | | 0.00 | | | 126 | 63.00 |
| | | 21 | Canara Bank | Pattanayakanahalli | | 2 | 1.00 | | 0.00 | | | 2 | 1.00 |
| | Total | | | | 0 | 417 | 208.5 | 23 | 11.50 | 2 | 1 | 392 | 196.00 |
| 27 | Udupi | 5 | | | | | | | | | | | |
| | Total | | | | | | | | | | | | |
| 28 | Uttara Kannada | 5 | Punjab National Bank | Karwar | 5 | 5 | 0.00 | 0 | 0.00 | 0 | 0.00 | 5 | 0.00 |
| | Total | | | | 5 | 5 | 0 | 0 | 0 | 0 | 0 | 5 | 0 |
| 29 | Vijayapur | 25 | Punjab National Bank | Vijayapur | 6 | 18 | 0.00 | 0 | 0 | 0 | 0 | 18 | 0 |
| | | | State Bank of India | Nidagundi | 3 | 5 | 0.00 | 0 | 0 | 0 | 0 | 5 | 0 |
| | | | Corporation Bank | Nidagundi | 3 | 45 | 0.00 | 0 | 0 | 0 | 0 | 45 | 0 |
| | | | State Bank of India | Kolhar | 2 | 2 | 0.00 | 2 | 0 | 0 | 0 | 0 | 0 |
| | | | Syndicate Bank | Vandal | 2 | 29 | 0.00 | 0 | 0 | 0 | 0 | 29 | 0 |
| | | | Syndicate Bank | Hiremural | 4 | 25 | 0.00 | 8 | 0 | 0 | 0 | 17 | 0 |
| | Total | | | | 20 | 124 | 0 | 10 | 0 | 0 | 0 | 114 | 0 |
| 30 | Yadgir | 0 | State Bank of India | Sagar | 6 | 6 | 3.00 | 0 | 0.00 | 0 | 0.00 | 6 | 3.00 |
| | | | Central Bank | Shahapur | 1 | 1 | 0.50 | 0 | 0.00 | 0 | 0.00 | 1 | 0.50 |
| | | | Canara Bank | Shahapur | 2 | 2 | 1.00 | 0 | 0.00 | 0 | 0.00 | 2 | 1.00 |
| | | | Corporation Bank | Shahapur | 2 | 2 | 1.00 | 0 | 0.00 | 0 | 0.00 | 2 | 1.00 |
| | | | HDFC Bank | Shahapur | 2 | 2 | 1.00 | 0 | 0.00 | 0 | 0.00 | 2 | 1.00 |
| | | | Syndicate Bank | Shahapur | 1 | 1 | 0.50 | 0 | 0.00 | 0 | 0.00 | 1 | 0.50 |
| | | | SBI (H) | Shahapur | 2 | 2 | 1.00 | 0 | 0.00 | 0 | 0.00 | 2 | 1.00 |
| | | | SBI | Shahapur | 1 | 1 | 0.50 | 0 | 0.00 | 0 | 0.00 | 1 | 0.50 |
| | | | PKGB | Shahapur | 1 | 1 | 0.50 | 0 | 0.00 | 0 | 0.00 | 1 | 0.50 |
| | | | Karnataka Bank Ltd | Shahapur | 1 | 1 | 0.50 | 0 | 0.00 | 0 | 0.00 | 1 | 0.50 |
| | | | Union Bank of India | Shahapur | 1 | 1 | 0.50 | 0 | 0.00 | 0 | 0.00 | 1 | 0.50 |
| | | | Vijaya Bank | Shahapur | 1 | 1 | 0.50 | 0 | 0.00 | 0 | 0.00 | 1 | 0.50 |
| | Total | | | | 21 | 21 | 10.5 | 0 | 0 | 0 | 0 | 21 | 10.5 |
| | Grand Total | 2390 | | | 1247 | 2803 | 1258.9 | 353 | 166.6 | 183 | 72.5 | 2268 | 1008.3 |

Mr. Chandra

ANNEXURE-34

(8.98)
ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಕೈಗಾರಿಕೆ ಮತ್ತು ವಾಣಿಜ್ಯ ಇಲಾಖೆ

DIRECTORATE OF MICRO, SMALL &
MEDIUM ENTERPRISES.

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Bangalore - 560001.

☎ : 22386798 Fax : 22389909



ಸೂಕ್ತ, ಸಣ್ಣ ಹಾಗೂ ಮಧ್ಯಮ ಕೈಗಾರಿಕೆಗಳ
ನಿರ್ದೇಶನಾಲಯ,

ನಂ.49, ನೆಲ ಮಹಡಿ, ಸೌತ್ ಬ್ಲಾಕ್,
ಖನಿಜ ಭವನ, ರೇಸ್ ಕೋರ್ಸ್ ರಸ್ತೆ,
ಬೆಂಗಳೂರು - 560 001.

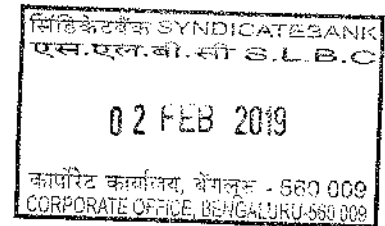
☎ : 22386798 ಫ್ಯಾಕ್ಸ್: 22389909

No. I&C/RI&SEP/EO/SLBC/2018-19

Date: 30/01/2019

31

To,
The Convener-SLBC & GM,
Syndicate Bank, Corporate Office,
Gandhinagar,
Bangalore- 560 009



Sir,

Sub: Furnishing of CMEGP Progress Report 2018-19 for 144th SLBC
Meeting-Reg:

Ref: Your letter No. 52/2019/2944/SLBC/YAV/F-101.144
Dated: 23/01/2019

We are in receipt of your letter dated 23/01/2019 wherein you have
requested to furnish the progress reports for 144th SLBC meeting.

In this regard, the Progress Report of CMEGP 2018-19 as on
29/01/2019 is enclosed for your further needful action.

Yours faithfully,

Joint Director
(RI & SEP)

88-28023776
8881

Agency wise Performance under CMEGP 2018-19

| Agency wise Performance under CMEGP 2018-19 | | | | | | | | | | | Rs. In lakhs | |
|---|--------|------------------|----------|------------------------------|--------------------------------|------------------|----------|------------------|-------------------|------------------|--------------|--------------------|
| SL. No. | Agency | Target | | No. of Applications Received | Appli cation forwarded to bank | Loan sanctions | | | Reject ed by Bank | Loan releases | | |
| | | No. of Proj ects | Subsidy | | | No. of Proj ects | Loan | Subsidy Required | | No. of Proj ects | Loan | Sub sidy Requi red |
| 1 | DIC | 1800 | 3,600.00 | 39072 | 5221 | 515 | 2,727.11 | 942.85 | 77 | 15 | 76.34 | 35.94 |
| 2 | KVIB | 1200 | 2400.00 | 30313 | 4087 | 258 | 1,262.18 | 433.76 | 75 | 5 | 16.50 | 10.22 |
| | Total | 3000 | 6000.00 | 69385 | 9308 | 773 | 3,989.30 | 1,376.61 | 152 | 20 | 92.84 | 46.16 |

CMEGP-DIST-WISE PROGRESS REPORT 2018-19 DIC & KVIB (29/01/2019)

Rs. In lakhs

| # | District | TARGET | | No. of Apps. Received | Apps. Forwarded to bank | Loan sanctions | | | Apps. Rejected | Loan releases | | |
|--------------|------------------|-------------|-----------------|-----------------------|-------------------------|-----------------|-----------------|------------------|----------------|-----------------|--------------|------------------|
| | | NO. | Subsidy | | | No. of Projects | Loan | Subsidy Required | | No. of Projects | Loan | Subsidy Required |
| 1 | Bagalkot | 128 | 256.00 | 2998 | 421 | 70 | 301.43 | 104.90 | 0 | 0 | - | - |
| 2 | Ballari | 135 | 270.00 | 5065 | 576 | 27 | 134.73 | 47.16 | 4 | 0 | - | - |
| 3 | Belagavi | 214 | 428.00 | 4069 | 1194 | 75 | 361.61 | 123.69 | 10 | 0 | - | - |
| 4 | Bengaluru Rural | 69 | 138.00 | 1457 | 112 | 2 | 6.00 | 2.10 | 0 | 0 | - | - |
| 5 | Bengaluru Urban | 38 | 76.00 | 4317 | 5 | 0 | - | - | 0 | 0 | - | - |
| 6 | Bidar | 89 | 178.00 | 2160 | 268 | 45 | 243.32 | 81.26 | 15 | 1 | 1.90 | 0.67 |
| 7 | Chamarajanagar | 55 | 110.00 | 885 | 187 | 26 | 118.15 | 41.35 | 19 | 0 | - | - |
| 8 | Chikkaballapura | 109 | 218.00 | 1729 | 130 | 18 | 91.95 | 32.18 | 15 | 0 | - | - |
| 9 | Chikkamagaluru | 61 | 122.00 | 1136 | 96 | 21 | 125.56 | 42.95 | 1 | 0 | - | - |
| 10 | Chitradurga | 118 | 236.00 | 3060 | 344 | 43 | 257.81 | 89.21 | 0 | 2 | 8.23 | 2.88 |
| 11 | Dakshina Kannada | 80 | 160.00 | 681 | 202 | 31 | 247.97 | 86.79 | 0 | 6 | 38.55 | 16.37 |
| 12 | Davanagere | 83 | 166.00 | 2557 | 212 | 20 | 100.20 | 34.38 | 11 | 0 | - | - |
| 13 | Dharwad | 66 | 132.00 | 1360 | 81 | 22 | 67.40 | 21.96 | 0 | 0 | - | - |
| 14 | Gadag | 68 | 136.00 | 1285 | 377 | 15 | 54.48 | 18.87 | 17 | 0 | - | - |
| 15 | Hassan | 115 | 230.00 | 1984 | 237 | 16 | 75.70 | 26.10 | 9 | 0 | - | - |
| 16 | Haveri | 100 | 200.00 | 1941 | 96 | 20 | 87.55 | 30.14 | 2 | 0 | - | - |
| 17 | Kalaburgi | 145 | 290.00 | 4792 | 208 | 25 | 123.61 | 42.95 | 0 | 0 | - | - |
| 18 | Kodagu | 26 | 52.00 | 478 | 160 | 3 | 8.70 | 3.05 | 3 | 0 | - | - |
| 19 | Kolar | 121 | 242.00 | 2374 | 339 | 13 | 104.00 | 34.40 | 0 | 0 | - | - |
| 20 | Koppal | 87 | 174.00 | 1945 | 422 | 9 | 36.00 | 12.60 | 9 | 0 | - | - |
| 21 | Mandya | 120 | 240.00 | 2011 | 349 | 9 | 63.61 | 22.26 | 0 | 0 | - | - |
| 22 | Mysuru | 130 | 260.00 | 2700 | 619 | 14 | 74.51 | 26.08 | 1 | 0 | - | - |
| 23 | Raichur | 92 | 184.00 | 4265 | 185 | 7 | 45.00 | 15.25 | 0 | 0 | - | - |
| 24 | Ramanagara | 57 | 114.00 | 1378 | 132 | 6 | 41.13 | 14.40 | 5 | 0 | - | - |
| 25 | Shivamoga | 71 | 142.00 | 1236 | 118 | 33 | 212.87 | 74.50 | 0 | 0 | - | - |
| 26 | Tumakuru | 207 | 414.00 | 3687 | 703 | 47 | 232.92 | 79.73 | 17 | 0 | - | - |
| 27 | Udupi | 89 | 178.00 | 636 | 228 | 26 | 139.76 | 48.60 | 0 | 11 | 44.16 | 26.24 |
| 28 | Uttara Kannada | 137 | 274.00 | 1592 | 207 | 46 | 242.16 | 84.21 | 12 | 0 | - | - |
| 29 | Vijapura | 132 | 264.00 | 3586 | 950 | 58 | 242.35 | 83.46 | 2 | 0 | - | - |
| 30 | Yadgir | 58 | 116.00 | 2021 | 150 | 26 | 148.85 | 52.10 | 0 | 0 | - | - |
| Total | | 3000 | 6,000.00 | 69385 | 9308 | 773 | 3,989.30 | 1,376.61 | 152 | 20 | 92.84 | 46.16 |

CMEGP-DISTRICT WISE PROGRESS REPORT 2018-19 DIC (29/01/2019)

Rs. In lakhs

| No. | District | TARGET | | No. of Apps. Received | Apps. Forwarded to bank | Loan sanctions | | | Apps. Rejected | Loan releases | | |
|--------------|------------------|-------------|-----------------|-----------------------|-------------------------|-----------------|-----------------|------------------|----------------|-----------------|--------------|------------------|
| | | NO. | Subsidy | | | No. of Projects | Loan | Subsidy Required | | No. of Projects | Loan | Subsidy Required |
| 1 | Bagalkot | 78 | 156.00 | 1912 | 301 | 46 | 195.96 | 67.98 | 0 | 0 | - | - |
| 2 | Bailari | 82 | 164.00 | 2928 | 369 | 15 | 85.80 | 30.03 | 4 | 0 | - | - |
| 3 | Belagavi | 123 | 246.00 | 2212 | 653 | 59 | 299.31 | 102.38 | 0 | 0 | - | - |
| 4 | Bengaluru Rural | 42 | 84.00 | 735 | 67 | 1 | 4.00 | 1.40 | 0 | 0 | - | - |
| 5 | Bengaluru Urban | 23 | 46.00 | 2663 | 3 | 0 | - | - | 0 | 0 | - | - |
| 6 | Bidar | 54 | 108.00 | 1295 | 121 | 35 | 198.62 | 65.61 | 15 | 0 | - | - |
| 7 | Chamarajanagar | 34 | 68.00 | 531 | 111 | 13 | 41.45 | 14.51 | 17 | 0 | - | - |
| 8 | Chikkaballapura | 65 | 130.00 | 1042 | 88 | 14 | 73.00 | 25.55 | 0 | 0 | - | - |
| 9 | Chikkamagaluru | 38 | 76.00 | 584 | 57 | 14 | 80.56 | 28.20 | 1 | 0 | - | - |
| 10 | Chitradurga | 71 | 142.00 | 1960 | 245 | 41 | 251.81 | 87.11 | 0 | 2 | 8.23 | 2.88 |
| 11 | Dakshina Kannada | 48 | 96.00 | 414 | 137 | 29 | 231.47 | 81.01 | 0 | 5 | 31.55 | 11.47 |
| 12 | Davanagere | 50 | 100.00 | 1486 | 128 | 14 | 70.15 | 24.55 | 1 | 0 | - | - |
| 13 | Dharwad | 40 | 80.00 | 766 | 49 | 16 | 47.70 | 15.77 | 0 | 0 | - | - |
| 14 | Gadag | 42 | 84.00 | 695 | 161 | 9 | 35.20 | 12.32 | 10 | 0 | - | - |
| 15 | Hassan | 70 | 140.00 | 954 | 103 | 8 | 42.20 | 14.77 | 9 | 0 | - | - |
| 16 | Haveri | 61 | 122.00 | 984 | 60 | 17 | 71.55 | 24.54 | 2 | 0 | - | - |
| 17 | Kalaburgi | 88 | 176.00 | 3010 | 140 | 18 | 93.85 | 32.74 | 0 | 0 | - | - |
| 18 | Kodagu | 16 | 32.00 | 309 | 117 | 0 | - | - | 0 | 0 | - | - |
| 19 | Kolar | 73 | 146.00 | 1134 | 179 | 2 | 10.00 | 3.50 | 0 | 0 | - | - |
| 20 | Koppal | 52 | 104.00 | 1020 | 212 | 5 | 16.51 | 5.78 | 9 | 0 | - | - |
| 21 | Mandya | 73 | 146.00 | 1028 | 214 | 2 | 19.50 | 6.83 | 0 | 0 | - | - |
| 22 | Mysuru | 79 | 158.00 | 1479 | 268 | 11 | 54.74 | 19.16 | 1 | 0 | - | - |
| 23 | Raichur | 56 | 112.00 | 2248 | 97 | 1 | 2.00 | 0.70 | 0 | 0 | - | - |
| 24 | Ramanagara | 35 | 70.00 | 752 | 88 | 4 | 36.00 | 12.60 | 0 | 0 | - | - |
| 25 | Shivamoga | 43 | 86.00 | 632 | 71 | 22 | 157.04 | 54.96 | 0 | 0 | - | - |
| 26 | Tumakuru | 111 | 222.00 | 2443 | 405 | 38 | 194.52 | 66.49 | 7 | 0 | - | - |
| 27 | Udupi | 54 | 108.00 | 359 | 162 | 15 | 88.69 | 30.73 | 0 | 8 | 36.56 | 21.59 |
| 28 | Uttara Kannada | 83 | 166.00 | 974 | 136 | 26 | 131.37 | 45.89 | 1 | 0 | - | - |
| 29 | Vijapura | 80 | 160.00 | 1491 | 392 | 26 | 112.78 | 39.27 | 0 | 0 | - | - |
| 30 | Yadgir | 36 | 72.00 | 1032 | 87 | 14 | 81.35 | 28.47 | 0 | 0 | - | - |
| Total | | 1800 | 3,600.00 | 39072 | 5221 | 515 | 2,727.11 | 942.85 | 77 | 15 | 76.34 | 35.94 |

CMEGP-DISTRICT WISE PROGRESS REPORT 2018-19 KVIB (29/01/2019)

Rs. In lakhs

| No | District | TARGET | | No. of
Apps.
Recei
ved | ✓
Apps.
Forwar
ded to
bank | Loan sanctions | | | ✓
Apps.
Rejec
ted | Loan releases | | |
|--------------|------------------|-------------|-----------------|---------------------------------|--|--------------------|-----------------|-----------------------------|----------------------------|--------------------|--------------|-----------------------------|
| | | NO. | Subsidy | | | No. of
Projects | Loan | Subs
idy
Requi
red | | No. of
Projects | Loan | Subs
idy
Requi
red |
| 1 | Bagalkot | 50 | 100.00 | 1086 | 120 | 24 | 105.48 | 36.92 | 0 | 0 | - | - |
| 2 | Ballari | 53 | 106.00 | 2137 | 207 | 12 | 48.93 | 17.13 | 0 | 0 | - | - |
| 3 | Belagavi | 91 | 182.00 | 1857 | 541 | 16 | 62.30 | 21.31 | 10 | 0 | - | - |
| 4 | Bengaluru Rural | 27 | 54.00 | 722 | 45 | 1 | 2.00 | 0.70 | 0 | 0 | - | - |
| 5 | Bengaluru Urban | 15 | 30.00 | 1654 | 2 | 0 | - | - | 0 | 0 | - | - |
| 6 | Bidar | 35 | 70.00 | 865 | 147 | 10 | 44.70 | 15.65 | 0 | 1 | 1.90 | 0.67 |
| 7 | Chamarajanagar | 21 | 42.00 | 354 | 76 | 13 | 76.70 | 26.85 | 2 | 0 | - | - |
| 8 | Chikkaballapura | 44 | 88.00 | 687 | 42 | 4 | 18.95 | 6.63 | 15 | 0 | - | - |
| 9 | Chikkamagaluru | 23 | 46.00 | 552 | 39 | 7 | 45.00 | 14.75 | 0 | 0 | - | - |
| 10 | Chitradurga | 47 | 94.00 | 1100 | 99 | 2 | 6.00 | 2.10 | 0 | 0 | - | - |
| 11 | Dakshina Kannada | 32 | 64.00 | 267 | 65 | 2 | 16.50 | 5.78 | 0 | 1 | 7.00 | 4.90 |
| 12 | Davanagere | 33 | 66.00 | 1071 | 84 | 6 | 30.05 | 9.83 | 10 | 0 | - | - |
| 13 | Dharwad | 26 | 52.00 | 594 | 32 | 6 | 19.70 | 6.20 | 0 | 0 | - | - |
| 14 | Gadag | 26 | 52.00 | 590 | 216 | 6 | 19.28 | 6.55 | 7 | 0 | - | - |
| 15 | Hassan | 45 | 90.00 | 1030 | 134 | 8 | 33.50 | 11.33 | 0 | 0 | - | - |
| 16 | Haveri | 39 | 78.00 | 957 | 36 | 3 | 16.00 | 5.60 | 0 | 0 | - | - |
| 17 | Kalaburgi | 57 | 114.00 | 1782 | 68 | 7 | 29.76 | 10.21 | 0 | 0 | - | - |
| 18 | Kodagu | 10 | 20.00 | 169 | 43 | 3 | 8.70 | 3.05 | 3 | 0 | - | - |
| 19 | Kolar | 48 | 96.00 | 1240 | 160 | 11 | 94.00 | 30.90 | 0 | 0 | - | - |
| 20 | Koppal | 35 | 70.00 | 925 | 210 | 4 | 19.49 | 6.82 | 0 | 0 | - | - |
| 21 | Mandya | 47 | 94.00 | 983 | 135 | 7 | 44.11 | 15.44 | 0 | 0 | - | - |
| 22 | Mysuru | 51 | 102.00 | 1221 | 351 | 3 | 19.77 | 6.92 | 0 | 0 | - | - |
| 23 | Raichur | 36 | 72.00 | 2017 | 88 | 6 | 43.00 | 14.55 | 0 | 0 | - | - |
| 24 | Ramanagara | 22 | 44.00 | 626 | 44 | 2 | 5.13 | 1.80 | 5 | 0 | - | - |
| 25 | Shivamoga | 28 | 56.00 | 604 | 47 | 11 | 55.83 | 19.54 | 0 | 0 | - | - |
| 26 | Tumakuru | 96 | 192.00 | 1244 | 298 | 9 | 38.40 | 13.24 | 10 | 0 | - | - |
| 27 | Udupi | 35 | 70.00 | 277 | 66 | 11 | 51.07 | 17.87 | 0 | 3 | 7.60 | 4.66 |
| 28 | Uttara Kannada | 54 | 108.00 | 618 | 71 | 20 | 110.79 | 38.33 | 11 | 0 | - | - |
| 29 | Vijapura | 52 | 104.00 | 2095 | 558 | 32 | 129.57 | 44.19 | 2 | 0 | - | - |
| 30 | Yadgir | 22 | 44.00 | 989 | 63 | 12 | 67.50 | 23.63 | 0 | 0 | - | - |
| Total | | 1200 | 2,400.00 | 30313 | 4087 | 258 | 1,262.18 | 433.76 | 75 | 5 | 16.50 | 10.22 |

CMEGP-BANK WISE PROGRESS REPORT 2018-19 DIC & KVIB (29/01/2019)

| # | Bank Name | X
Apps.
Recd | Apps.
Forwa
rded to
bank | Loan Sanctions | | | Apps.
Rejec
ted | Loan Releases | | | Rs. In lakhs |
|----|--------------------------------|--------------------|-----------------------------------|------------------------|--------|---------------------|-----------------------|---------------------------|-------|---------------------|--------------|
| | | | | No. of
Proje
cts | Loan | Subsidy
Involved | | No.
of
Proje
cts | Loan | Subsidy
Involved | |
| 1 | STATE BANK OF INDIA | 18,981 | 1,959 | 119 | 657.31 | 226.93 | 40 | 1 | 4.75 | 1.66 | |
| 2 | PRAGATHI KRISHNA GRAMIN BANK | 8,913 | 1,295 | 67 | 314.65 | 107.94 | 22 | - | - | - | |
| 3 | KARNATAKA VIKASA GRAMEENA BANK | 4,534 | 1,174 | 133 | 522.40 | 180.15 | 14 | 3 | 10.45 | 7.32 | |
| 4 | CANARA BANK | 8,390 | 1,076 | 131 | 758.26 | 259.62 | 16 | 2 | 10.80 | 6.23 | |
| 5 | SYNDICATE BANK | 6,259 | 1,068 | 140 | 687.83 | 237.96 | 9 | 9 | 43.30 | 16.28 | |
| 6 | VIJAYA BANK | 3,777 | 519 | 54 | 314.50 | 110.07 | 9 | 1 | 6.96 | 6.30 | |
| 7 | KAVERI GRAMEENA BANK | 1,871 | 514 | 20 | 97.80 | 33.63 | 10 | - | - | - | |
| 8 | KARNATAKA BANK LTD | 5,005 | 470 | 29 | 168.05 | 58.64 | 14 | 3 | 14.94 | 5.23 | |
| 9 | CORPORATION BANK | 2,690 | 350 | 6 | 43.75 | 15.31 | 5 | - | - | - | |
| 10 | UNION BANK OF INDIA | 1,148 | 184 | 13 | 80.50 | 28.18 | 3 | - | - | - | |
| 11 | INDIAN OVERSEAS BANK | 958 | 149 | 17 | 89.96 | 29.78 | 4 | 1 | 1.64 | 3.14 | |
| 12 | BANK OF INDIA | 984 | 126 | 11 | 62.25 | 21.29 | 4 | - | - | - | |
| 13 | BANK OF BARODA | 614 | 60 | 5 | 34.20 | 11.97 | - | - | - | - | |
| 14 | CENTRAL BANK OF INDIA | 503 | 57 | 6 | 25.50 | 8.93 | - | - | - | - | |
| 15 | INDIAN BANK | 517 | 55 | 3 | 14.00 | 4.90 | - | - | - | - | |
| 16 | UCO BANK | 218 | 33 | 4 | 34.00 | 11.90 | - | - | - | - | |
| 17 | IDBI BANK LTD | 477 | 31 | 1 | 10.00 | 3.50 | - | - | - | - | |
| 18 | BANK OF MAHARASHTRA | 216 | 29 | 6 | 18.20 | 6.37 | - | - | - | - | |
| 19 | AXIS BANK | 596 | 23 | 1 | 7.00 | 2.45 | - | - | - | - | |
| 20 | FEDERAL BANK LTD | 251 | 21 | - | - | - | - | - | - | - | |
| 21 | HDFC BANK LTD | 525 | 18 | - | - | - | - | - | - | - | |
| 22 | ICICI BANK LTD | 452 | 15 | - | - | - | 1 | - | - | - | |
| 23 | ANDHRA BANK | 318 | 13 | 4 | 35.70 | 12.50 | - | - | - | - | |
| 24 | PUNJAB NATIONAL BANK | 216 | 13 | 2 | 10.94 | 3.74 | - | - | - | - | |
| 25 | DENA BANK | 97 | 13 | - | - | - | - | - | - | - | |
| 26 | ALLAHABAD BANK | 148 | 11 | 1 | 2.50 | 0.88 | - | - | - | - | |
| 27 | ORIENTAL BANK OF COMMERCE | 107 | 8 | - | - | - | - | - | - | - | |
| 28 | ING VYSYA BANK LTD | 61 | 5 | - | - | - | - | - | - | - | |
| 29 | LAKSHMI VILAS BANK LTD | 26 | 4 | - | - | - | - | - | - | - | |
| 30 | RATNAKAR BANK | 14 | 4 | - | - | - | - | - | - | - | |

CMEGP-BANK WISE PROGRESS REPORT 2018-19 DIC & KVIB (29/01/2019)

Rs. In lakhs

| # | Bank Name | Apps.
Recd | Apps.
Forwa
rded to
bank | Loan Sanctions | | | Apps.
Rejec
ted | Loan Releases | | |
|--------------|-------------------------------------|---------------|-----------------------------------|------------------------|-----------------|---------------------|-----------------------|---------------------------|--------------|---------------------|
| | | | | No. of
Proje
cts | Loan | Subsidy
Involved | | No.
of
Proje
cts | Loan | Subsidy
Involved |
| 31 | KARUR VYSYA BANK | 104 | 3 | - | - | - | 1 | - | - | - |
| 32 | TAMIL NADU MERCHANTILE BRANCH | 12 | 2 | - | - | - | - | - | - | - |
| 33 | UNITED BANK OF INDIA | 25 | 2 | - | - | - | - | - | - | - |
| 34 | KOTAK MAHINDRA BANK | 157 | 1 | - | - | - | - | - | - | - |
| 35 | PUNJAB AND SIND BANK | 9 | 1 | - | - | - | - | - | - | - |
| 36 | SOUTH INDIAN BANK | 54 | 1 | - | - | - | - | - | - | - |
| 37 | SUCO SOUHARDA SAHAKARI BANK LTD | 12 | 1 | - | - | - | - | - | - | - |
| 38 | BHARAT CO-OPERATIVE BANK LTD | 2 | - | - | - | - | - | - | - | - |
| 39 | CATHOLIC SYRIAN BANK LTD | 9 | - | - | - | - | - | - | - | - |
| 40 | CITI BANK | 4 | - | - | - | - | - | - | - | - |
| 41 | CITY UNION BANK LTD | 22 | - | - | - | - | - | - | - | - |
| 42 | COSMOS CO-OPERATIVE BANK LTD | 2 | - | - | - | - | - | - | - | - |
| 43 | DHANLAXMI BANK LTD | 7 | - | - | - | - | - | - | - | - |
| 44 | FEDERAL BANK | 11 | - | - | - | - | - | - | - | - |
| 45 | IDFC BANK | 1 | - | - | - | - | - | - | - | - |
| 46 | INDUSIND BANK LTD | 19 | - | - | - | - | - | - | - | - |
| 47 | JAMMU AND KASHMIR BANK LTD | 8 | - | - | - | - | - | - | - | - |
| 48 | KARNATAKA STATE CO-OPERATIVE APEX B | 12 | - | - | - | - | - | - | - | - |
| 49 | KRISHNA BHIMA SAMRUDDHI LAB | 1 | - | - | - | - | - | - | - | - |
| 50 | NATIONAL CO-OPERATIVE BANK | 2 | - | - | - | - | - | - | - | - |
| 51 | PUNJAB AND MAHARASHTRA CO-OPERATIVE | 25 | - | - | - | - | - | - | - | - |
| 52 | SARASWAT CO-OPERATIVE BANK LTD | 5 | - | - | - | - | - | - | - | - |
| 53 | STANDARD CHARTERED BANK | 8 | - | - | - | - | - | - | - | - |
| 54 | THE SHAMRAO VITAL CO-OPERATIVE BAN | 3 | - | - | - | - | - | - | - | - |
| 55 | YES BANK LTD | 5 | - | - | - | - | - | - | - | - |
| Total | | 69,385 | 9,308 | 773 | 3,989.30 | 1,376.61 | 152 | 20 | 92.84 | 46.16 |

CMEGP-BANK WISE PROGRESS REPORT 2018-19 DIC (29/01/2019)

| # | Bank Name | Apps. Recd | Apps. Forwa rded to bank | Loan Sanctions | | | Loan Releases | | | Rs. In lakhs |
|----|--------------------------------|------------|--------------------------|------------------|--------|------------------|-----------------|------------------|-------|------------------|
| | | | | No. of Proje cts | Loan | Subsidy Involved | Apps. Rejec ted | No. of Proje cts | Loan | Subsidy Involved |
| 1 | STATE BANK OF INDIA | 10,802 | 1,102 | 82 | 447.06 | 153.54 | 27 | 1 | 4.75 | 1.66 |
| 2 | PRAGATHI KRISHNA GRAMIN BANK | 5,060 | 756 | 44 | 230.70 | 79.25 | 15 | - | - | - |
| 3 | SYNDICATE BANK | 3,564 | 629 | 96 | 484.01 | 167.38 | 5 | 8 | 41.40 | 15.62 |
| 4 | KARNATAKA VIKASA GRAMEENA BANK | 2,332 | 623 | 81 | 322.56 | 111.51 | 7 | 1 | 4.75 | 3.33 |
| 5 | CANARA BANK | 4,696 | 589 | 85 | 468.25 | 161.56 | 5 | 1 | 3.80 | 1.33 |
| 6 | VIJAYA BANK | 2,119 | 324 | 40 | 248.64 | 87.02 | 2 | 1 | 6.96 | 6.30 |
| 7 | KAVERI GRAMEENA BANK | 993 | 266 | 15 | 77.35 | 27.07 | 6 | - | - | - |
| 8 | KARNATAKA BANK LTD | 2,831 | 256 | 23 | 141.40 | 49.31 | 2 | 2 | 13.04 | 4.57 |
| 9 | CORPORATION BANK | 1,535 | 218 | 3 | 24.50 | 8.58 | 3 | - | - | - |
| 10 | UNION BANK OF INDIA | 624 | 96 | 6 | 42.50 | 14.88 | 3 | - | - | - |
| 11 | BANK OF INDIA | 585 | 73 | 6 | 39.50 | 13.83 | - | - | - | - |
| 12 | INDIAN OVERSEAS BANK | 551 | 64 | 13 | 67.21 | 22.31 | 2 | 1 | 1.64 | 3.14 |
| 13 | CENTRAL BANK OF INDIA | 277 | 36 | 3 | 17.00 | 5.95 | - | - | - | - |
| 14 | BANK OF BARODA | 372 | 34 | 2 | 19.50 | 6.83 | - | - | - | - |
| 15 | UCO BANK | 138 | 25 | 4 | 34.00 | 11.90 | - | - | - | - |
| 16 | INDIAN BANK | 280 | 23 | 2 | 9.00 | 3.15 | - | - | - | - |
| 17 | IDBI BANK LTD | 283 | 18 | 1 | 10.00 | 3.50 | - | - | - | - |
| 18 | BANK OF MAHARASHTRA | 102 | 13 | 3 | 7.80 | 2.73 | - | - | - | - |
| 19 | AXIS BANK | 342 | 12 | 1 | 7.00 | 2.45 | - | - | - | - |
| 20 | FEDERAL BANK LTD | 152 | 11 | - | - | - | - | - | - | - |
| 21 | ANDHRA BANK | 201 | 9 | 2 | 15.70 | 5.50 | - | - | - | - |
| 22 | ALLAHABAD BANK | 97 | 7 | 1 | 2.50 | 0.88 | - | - | - | - |
| 23 | ORIENTAL BANK OF COMMERCE | 62 | 7 | - | - | - | - | - | - | - |
| 24 | ICICI BANK LTD | 268 | 6 | - | - | - | - | - | - | - |
| 25 | PUNJAB NATIONAL BANK | 124 | 5 | 2 | 10.94 | 3.74 | - | - | - | - |
| 26 | DENA BANK | 39 | 3 | - | - | - | - | - | - | - |
| 27 | HDFC BANK LTD | 278 | 3 | - | - | - | - | - | - | - |
| 28 | LAKSHMI VILAS BANK LTD | 15 | 3 | - | - | - | - | - | - | - |
| 29 | ING VYSYA BANK LTD | 29 | 2 | - | - | - | - | - | - | - |
| 30 | RATNAKAR BANK | 5 | 2 | - | - | - | - | - | - | - |

F-R-S

943
697
528
585
209
282
245
231
212
87
67
49
33
32
21
21
17
10
11
11
7
6
7
6
3
3
3
3
2
2

CMEGP-BANK WISE PROGRESS REPORT 2018-19 DIC (29/01/2019)

Rs. In lakhs

| # | Bank Name | Apps.
Recd | Apps.
Forwa
rded to
bank | Loan Sanctions | | | Apps.
Rejec
ted | Loan Releases | | |
|--------------|-------------------------------------|---------------|-----------------------------------|------------------------|-----------------|---------------------|-----------------------|---------------------------|--------------|---------------------|
| | | | | No. of
Proje
cts | Loan | Subsidy
Involved | | No.
of
Proje
cts | Loan | Subsidy
Involved |
| 31 | TAMIL NADU MERCHANTILE BRANCH | 12 | 2 | - | - | - | - | - | - | - |
| 32 | KOTAK MAHINDRA BANK | 99 | 1 | - | - | - | - | - | - | - |
| 33 | PUNJAB AND SIND BANK | 4 | 1 | - | - | - | - | - | - | - |
| 34 | SOUTH INDIAN BANK | 32 | 1 | - | - | - | - | - | - | - |
| 35 | UNITED BANK OF INDIA | 12 | 1 | - | - | - | - | - | - | - |
| 36 | BHARAT CO-OPERATIVE BANK LTD | 2 | - | - | - | - | - | - | - | - |
| 37 | CATHOLIC SYRIAN BANK LTD | 6 | - | - | - | - | - | - | - | - |
| 38 | CITI BANK | 2 | - | - | - | - | - | - | - | - |
| 39 | CITY UNION BANK LTD | 14 | - | - | - | - | - | - | - | - |
| 40 | COSMOS CO-OPERATIVE BANK LTD | 1 | - | - | - | - | - | - | - | - |
| 41 | DHANLAXMI BANK LTD | 2 | - | - | - | - | - | - | - | - |
| 42 | FEDERAL BANK | 7 | - | - | - | - | - | - | - | - |
| 43 | INDUSIND BANK LTD | 13 | - | - | - | - | - | - | - | - |
| 44 | JAMMU AND KASHMIR BANK LTD | 7 | - | - | - | - | - | - | - | - |
| 45 | KARNATAKA STATE CO-OPERATIVE APEX B | 8 | - | - | - | - | - | - | - | - |
| 46 | KARUR VYSYA BANK | 54 | - | - | - | - | - | - | - | - |
| 47 | KRISHNA BHIMA SAMRUDDHI LAB | 1 | - | - | - | - | - | - | - | - |
| 48 | NATIONAL CO-OPERATIVE BANK | 1 | - | - | - | - | - | - | - | - |
| 49 | PUNJAB AND MAHARASHTRA CO-OPERATI | 18 | - | - | - | - | - | - | - | - |
| 50 | SARASWAT CO-OPERATIVE BANK LTD | 3 | - | - | - | - | - | - | - | - |
| 51 | STANDARD CHARTERED BANK | 6 | - | - | - | - | - | - | - | - |
| 52 | SUCO SOUHARDA SAHAKARI BANK LTD | 7 | - | - | - | - | - | - | - | - |
| 53 | THE SHAMRAO VITTA CO-OPERATIVE BAN | 2 | - | - | - | - | - | - | - | - |
| 54 | YES BANK LTD | 3 | - | - | - | - | - | - | - | - |
| Total | | 39,072 | 5,221 | 515 | 2,727.11 | 942.85 | 77 | 15 | 76.34 | 35.94 |

CMEGP-BANK WISE PROGRESS REPORT 2018-19 KVIB (29/01/2019)

| Rs. In lakhs | | | | | | | | | | | |
|--------------|--------------------------------|------------|--------------------------|------------------|--------|------------------|-----------------|------------------|------|------------------|-----|
| # | Bank Name | Apps. Recd | Apps. Forwa rded to bank | Loan Sanctions | | | Apps. Rejec ted | Loan Releases | | | |
| | | | | No. of Proje cts | Loan | Subsidy Involved | | No. of Proje cts | Loan | Subsidy Involved | |
| 1 | STATE BANK OF INDIA | 8,179 | 857 | 37 | 210.25 | 73.39 | 13 | - | - | - | 807 |
| 2 | KARNATAKA VIKASA GRAMEENA BANK | 2,202 | 551 | 52 | 199.85 | 68.65 | 7 | 2 | 5.70 | 3.99 | 492 |
| 3 | PRAGATHI KRISHNA GRAMIN BANK | 3,853 | 539 | 23 | 83.95 | 28.69 | 7 | - | - | - | 509 |
| 4 | CANARA BANK | 3,694 | 487 | 46 | 290.01 | 98.06 | 11 | 1 | 7.00 | 4.90 | 430 |
| 5 | SYNDICATE BANK | 2,695 | 439 | 44 | 203.83 | 70.58 | 4 | 1 | 1.90 | 0.67 | 391 |
| 6 | KAVERI GRAMEENA BANK | 878 | 248 | 5 | 20.45 | 6.56 | 4 | - | - | - | 839 |
| 7 | KARNATAKA BANK LTD | 2,174 | 214 | 6 | 26.65 | 9.33 | 12 | 1 | 1.90 | 0.67 | 196 |
| 8 | VIJAYA BANK | 1,658 | 195 | 14 | 65.86 | 23.05 | 7 | - | - | - | 174 |
| 9 | CORPORATION BANK | 1,155 | 132 | 3 | 19.25 | 6.74 | 2 | - | - | - | 127 |
| 10 | UNION BANK OF INDIA | 524 | 88 | 7 | 38.00 | 13.32 | - | - | - | - | 81 |
| 11 | INDIAN OVERSEAS BANK | 407 | 85 | 4 | 22.75 | 7.46 | 2 | - | - | - | 79 |
| 12 | BANK OF INDIA | 399 | 53 | 5 | 22.75 | 7.46 | 4 | - | - | - | 44 |
| 13 | INDIAN BANK | 237 | 32 | 1 | 5.00 | 1.75 | - | - | - | - | 31 |
| 14 | BANK OF BARODA | 242 | 26 | 3 | 14.70 | 5.15 | - | - | - | - | 23 |
| 15 | CENTRAL BANK OF INDIA | 226 | 21 | 3 | 8.50 | 2.98 | - | - | - | - | 18 |
| 16 | BANK OF MAHARASHTRA | 114 | 16 | 3 | 10.40 | 3.64 | - | - | - | - | 13 |
| 17 | HDFC BANK LTD | 247 | 15 | - | - | - | - | - | - | - | 15 |
| 18 | IDBI BANK LTD | 194 | 13 | - | - | - | - | - | - | - | 13 |
| 19 | AXIS BANK | 254 | 11 | - | - | - | - | - | - | - | 11 |
| 20 | DENA BANK | 58 | 10 | - | - | - | - | - | - | - | 10 |
| 21 | FEDERAL BANK LTD | 99 | 10 | - | - | - | - | - | - | - | 10 |
| 22 | ICICI BANK LTD | 184 | 9 | - | - | - | 1 | - | - | - | 9 |
| 23 | PUNJAB NATIONAL BANK | 92 | 8 | - | - | - | - | - | - | - | 8 |
| 24 | UCO BANK | 80 | 8 | - | - | - | - | - | - | - | 8 |
| 25 | ANDHRA BANK | 117 | 4 | 2 | 20.00 | 7.00 | - | - | - | - | 4 |
| 26 | ALLAHABAD BANK | 51 | 4 | - | - | - | - | - | - | - | 4 |
| 27 | ING VYSYA BANK LTD | 32 | 3 | - | - | - | - | - | - | - | 3 |
| 28 | KARUR VYSYA BANK | 50 | 3 | - | - | - | 1 | - | - | - | 3 |
| 29 | RATNAKAR BANK | 9 | 2 | - | - | - | - | - | - | - | 2 |
| | | | | | | | | | | | 8 |

CMEGP-BANK WISE PROGRESS REPORT 2018-19 KVIB (29/01/2019)

Rs. In lakhs

| # | Bank Name | Apps.
Recd | Apps.
Forwa
rded to
bank | Loan Sanctions | | | Loan Releases | | | |
|--------------|--|---------------|-----------------------------------|------------------------|-----------------|---------------------|-----------------------|---------------------------|--------------|---------------------|
| | | | | No. of
Proje
cts | Loan | Subsidy
Involved | Apps.
Rejec
ted | No.
of
Proje
cts | Loan | Subsidy
Involved |
| 30 | LAKSHMI VILAS BANK LTD | 11 | 1 | - | - | - | - | - | - | |
| 31 | ORIENTAL BANK OF COMMERCE | 45 | 1 | - | - | - | - | - | - | |
| 32 | SUCO SOUHARDA SAHAKARI BANK LTD | 5 | 1 | - | - | - | - | - | - | |
| 33 | UNITED BANK OF INDIA | 13 | 1 | - | - | - | - | - | - | |
| 34 | CATHOLIC SYRIAN BANK LTD | 3 | - | - | - | - | - | - | - | |
| 35 | CITI BANK | 2 | - | - | - | - | - | - | - | |
| 36 | CITY UNION BANK LTD | 8 | - | - | - | - | - | - | - | |
| 37 | COSMOS CO-OPERATIVE BANK LTD | 1 | - | - | - | - | - | - | - | |
| 38 | DHANLAXMI BANK LTD | 5 | - | - | - | - | - | - | - | |
| 39 | FEDERAL BANK | 4 | - | - | - | - | - | - | - | |
| 40 | IDFC BANK | 1 | - | - | - | - | - | - | - | |
| 41 | INDUSIND BANK LTD | 6 | - | - | - | - | - | - | - | |
| 42 | JAMMU AND KASHMIR BANK LTD | 1 | - | - | - | - | - | - | - | |
| | KARNATAKA STATE CO-OPERATIVE APEX | | | | | | | | | |
| 43 | BANK LTD | 4 | - | - | - | - | - | - | - | |
| 44 | KOTAK MAHINDRA BANK | 58 | - | - | - | - | - | - | - | |
| 45 | NATIONAL CO-OPERATIVE BANK | 1 | - | - | - | - | - | - | - | |
| | PUNJAB AND MAHARASHTRA CO-
OPERATIVE BANK LTD | 7 | - | - | - | - | - | - | - | |
| 46 | PUNJAB AND SIND BANK | 5 | - | - | - | - | - | - | - | |
| 47 | SARASWAT CO-OPERATIVE BANK LTD | 2 | - | - | - | - | - | - | - | |
| 48 | SOUTH INDIAN BANK | 22 | - | - | - | - | - | - | - | |
| 49 | STANDARD CHARTERED BANK | 2 | - | - | - | - | - | - | - | |
| 50 | THE SHAMRAO VITAL CO-OPERATIVE
BANK LTD | 1 | - | - | - | - | - | - | - | |
| 51 | YES BANK LTD | 2 | - | - | - | - | - | - | - | |
| Total | | 30,313 | 4,087 | 258 | 1,262.18 | 433.76 | 75 | 5 | 16.50 | 10.22 |

ANNEXURE-35 (578)

SIBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 31.01.2019

| Sl. | Name of the Bank | Target | | Applications Sent to Bank | | Applications Sanctioned | | Applications Disbursed | | Applications Rejected
Number |
|-----|--------------------|----------|--------------|---------------------------|--------------|-------------------------|--------------|------------------------|--------------|---------------------------------|
| | | Physical | Amt. in Lakh | Physical | Amt. in Lakh | Physical | Amt. in Lakh | Physical | Amt. in Lakh | |
| 1 | SEP-1 | 2800 | 22400.46 | 5810 | 14866.90 | 962 | 907.43 | 471 | 639.33 | 201 |
| 2 | SEP-2 | 18 | 33.00 | 14 | 28.00 | 5 | 9.10 | 0 | 0.00 | 0 |
| 3 | SEP-3 | 3203 | 12800.00 | 657 | 2926.00 | 161 | 281.71 | 71 | 121.71 | 3 |
| 4 | SIG CREDIT LINKAGE | 2000.043 | 8000.17 | 879 | 1012.95 | 340.99 | 476.8 | 290.25 | 360.71 | 3 |

28-390X2111A
(212)

21.

1360 14TB

SIBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 31.01.2019

DAY NULIM

NAME OF THE DEPARTMENT:
NAME OF THE SCHEME: SEP -I

| SL | Name of the Bank | Target | | Applications Sent to Bank | | Applications Sanctioned | | Applications Disbursed | | Applications | |
|--------------|------------------------------|-------------|-----------------|---------------------------|--------------|-------------------------|--------------|------------------------|--------------|--------------|------------|
| | | Physical | Amt. in Lakh | Physical | Amt. in Lakh | Physical | Amt. in Lakh | Physical | Amt. in Lakh | Physical | Number |
| 1 | Alibabad Bank | 36 | 291.45 | 56 | 110.00 | 7 | 15.65 | 6 | 10.65 | | 1 |
| 2 | Andhra Bank | 53 | 423.07 | 44 | 218.00 | 8 | 14.50 | 5 | 9.50 | | 0 |
| 3 | Axis Bank | 33 | 267.95 | 24 | 42.00 | 1 | 2.00 | 0 | 0.00 | | 0 |
| 4 | Bank of Baroda | 61 | 484.18 | 67 | 167.00 | 2 | 3.50 | 2 | 3.50 | | 1 |
| 5 | Bank of India | 75 | 601.70 | 192 | 959.00 | 2 | 3.90 | 1 | 1.90 | | 0 |
| 6 | Bank of Maharashtra | 62 | 498.78 | 30 | 87.00 | 5 | 9.00 | 2 | 4.00 | | 0 |
| 7 | Canara Bank | 254 | 2030.75 | 914 | 1204.89 | 72 | 90.37 | 42 | 50.37 | | 23 |
| 8 | Catholic Syrian Bank | 6 | 51.71 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 9 | Central Bank of India | 68 | 545.29 | 93 | 155.00 | 12 | 14.20 | 6 | 7.00 | | 0 |
| 10 | City Union Bank | 15 | 117.52 | 4 | 5.00 | 1 | 2.00 | 0 | 0.00 | | 0 |
| 11 | Corporation Bank | 140 | 1123.49 | 217 | 472.55 | 19 | 36.29 | 7 | 11.80 | | 2 |
| 12 | Dena Bank | 24 | 192.73 | 16 | 22.00 | 0 | 0.00 | 0 | 0.00 | | 1 |
| 13 | Dhanalakshmi Bank | 5 | 42.51 | 6 | 4.00 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 14 | Federal Bank | 24 | 192.73 | 35 | 40.00 | 2 | 4.00 | 0 | 0.00 | | 1 |
| 15 | HDFC Bank | 20 | 159.83 | 31 | 41.00 | 1 | 2.00 | 0 | 0.00 | | 0 |
| 16 | ICICI Bank | 24 | 192.73 | 5 | 7.00 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 17 | IDBI Bank | 32 | 253.84 | 38 | 156.00 | 4 | 5.00 | 0 | 0.00 | | 0 |
| 18 | Indian Bank | 90 | 725.92 | 98 | 377.00 | 16 | 23.85 | 14 | 19.25 | | 2 |
| 19 | Indian Overseas Bank | 68 | 540.59 | 68 | 153.00 | 6 | 8.56 | 5 | 8.56 | | 1 |
| 20 | Indusind Bank | 15 | 117.52 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 21 | J & K Bank | 3 | 23.50 | 1 | 2.00 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 22 | Karnataka Bank | 128 | 1024.77 | 320 | 896.00 | 42 | | 26 | 29.07 | | 18 |
| 23 | Karur Vysya Bank | 24 | 186.03 | 17 | 34.00 | | 2.85 | 2 | 2.85 | | 0 |
| 24 | Kaveri Gramin Bank | 51 | 408.97 | 120 | 175.49 | 23 | 26.20 | 17 | 13.00 | | 6 |
| 25 | Kotak Mahindra | 22 | 178.63 | 20 | 37.50 | 3 | 5.00 | 1 | 2.00 | | 0 |
| 26 | Karnataka Vikas Gramin Bank | 74 | 592.30 | 433 | 588.00 | 218.5 | 184.00 | 51 | 75.00 | | 3 |
| 27 | Lakshmi Vilas Bank | 28 | 225.64 | 18 | 7.00 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 28 | Oriental Bank of Commerce | 21 | 169.23 | 7 | 9.00 | 2 | 3.00 | 0 | 0.00 | | 0 |
| 29 | Pragathi Krishna Gramin Bank | 86 | 686.32 | 396 | 1913.30 | 99 | 49.51 | 80 | 25.51 | | 10 |
| 30 | Punjab National Bank | 52 | 418.37 | 29 | 37.50 | 0 | 0.00 | 0 | 0.00 | | 1 |
| 31 | Punjab & Sind Bank | 6 | 47.01 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 32 | Rafinakar Bank | 5 | 37.61 | 2 | 4.00 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 33 | South Indian Bank | 14 | 108.12 | 5 | 8.00 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 34 | State Bank of India | 653 | 5227.29 | 1035 | 2994.3 | 68 | 66.55 | 17 | 24.75 | | 67 |
| 35 | Syndicate Bank | 222 | 1772.20 | 688 | 2429.80 | 208 | 196.18 | 155 | 163.00 | | 19 |
| 36 | Tamilnadu Mercantile Bank | 7 | 56.41 | 4 | 2.00 | 0 | 0.00 | 0 | 0.00 | | 0 |
| 37 | UCO Bank | 38 | 302.00 | 23 | 56.00 | 9 | 17.10 | 9 | 17.10 | | 0 |
| 38 | Union Bank of India | 79 | 629.91 | 202 | 574.59 | 22 | 31.52 | 14 | 25.52 | | 24 |
| 39 | United bank Of India | 21 | 169.23 | 268 | 530.25 | 26 | 39.70 | 15 | 111.40 | | 15 |
| 40 | Vijaya Bank | 146 | 1165.80 | 284 | 370.73 | 29 | 51.00 | 14 | 21.00 | | 6 |
| 41 | Yes Bank | 15 | 117.52 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | | 0 |
| Total | | 2800 | 22400.46 | 5810 | 14867 | 962 | 907 | 471 | 639 | | 201 |

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 31.01.2019

NAME OF THE DEPARTMENT:

DAY NULM

NAME OF THE SCHEME: SEP -I

(Use separate sheets for each scheme)

| SL | Name of the Bank | Target | | Applications Sent to Bank | | Applications Sanctioned | | Applications Disbursed | | Applications Rejected | |
|--------------|------------------|-----------|--------------|---------------------------|--------------|-------------------------|--------------|------------------------|--------------|-----------------------|----------|
| | | Physical | Amt. in Lakh | Physical | Amt. in Lakh | Physical | Amt. in Lakh | Physical | Amt. in Lakh | Number | |
| 1 | DCC Bank | 12 | 21.00 | 4 | 8.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 2 | CKB Bank | 5 | 10.00 | 6 | 12.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 3 | ING Vysha Bank | 1 | 2.00 | 1 | 2.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| Total | | 18 | 33.00 | 11 | 22.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 31.01.2019

DAY NULM

NAME OF THE DEPARTMENT:
NAME OF THE SCHEME: SEP G
(Use separate sheets for each scheme)

| SL | NAME OF THE BANK | Target | | Applications Sent to Bank | | Applications Sanctioned | | Applications Disbursed | | Applications Rejected | |
|-------|------------------------------|----------|--------------|---------------------------|--------------|-------------------------|--------------|------------------------|--------------|-----------------------|--------|
| | | Physical | Amt. in Lakh | Physical | Amt. in Lakh | Physical | Amt. in Lakh | Physical | Amt. in Lakh | Physical | Number |
| 1 | Allahabad Bank | | | | | | | | | | |
| 2 | Andhra Bank | 5 | 192.00 | 5 | 190.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 3 | Axis Bank | 5 | 192.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 4 | Bank of Baroda | 5 | 192.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 5 | Bank of India | 14 | 576.00 | 12 | 11.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 6 | Bank of Maharashtra | 14 | 576.00 | 3 | 28.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 7 | Canara Bank | 48 | 1920.00 | 70 | 160.25 | 23 | 24.25 | 10 | 24.25 | 0 | 0 |
| 8 | Catholic Syrian Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 9 | Central Bank of India | 5 | 192.00 | 3 | 6.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 10 | City Union Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 11 | Corporation Bank | 26 | 1024.00 | 35 | 65.25 | 6 | 16.00 | 1 | 5.00 | 0 | 0 |
| 12 | Dena Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 13 | Dhanalakshmi Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 14 | Federal Bank | 5 | 192.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 15 | HDFC Bank | 0 | 0.00 | 30 | 51.00 | 30 | 51.00 | 30 | 51.00 | 0 | 0 |
| 16 | ICICI Bank | 0 | 0.00 | 4 | 5.00 | 19 | 35.00 | 4 | 5.00 | 0 | 0 |
| 17 | IDBI Bank | 5 | 192.00 | 6 | 60.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 18 | Indian Bank | 10 | 384.00 | 14 | 98.00 | 5 | 17.00 | 2 | 2.00 | 0 | 0 |
| 19 | Indian Overseas Bank | 5 | 192.00 | 10 | 14.00 | 1 | 4.00 | 0 | 0.00 | 0 | 0 |
| 20 | IndusInd Bank | 5 | 192.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 21 | J & K Bank | 5 | 192.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 22 | Karnataka Bank | 10 | 384.00 | 11 | 189 | 3 | 0.96 | 3 | 0.96 | 0 | 0 |
| 23 | Karur Vysya Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 24 | Kaveri Gramin Bank | 5 | 192.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 25 | Kotak Mahindra | 0 | 0.00 | 12 | 1.00 | 3 | 1.00 | 3 | 1.00 | 0 | 0 |
| 26 | Karnataka Vikas Gramin Bank | 5 | 192.00 | 39 | 45.00 | 5 | 18.00 | 3 | 9.00 | 0 | 0 |
| 27 | Lakshmi Vilas Bank | 5 | 192.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 28 | Oriental Bank of Commerce | 5 | 192.00 | 1 | 5.00 | 1 | 5.00 | 0 | 0.00 | 0 | 0 |
| 29 | Pragathi Krishna Gramin Bank | 5 | 192.00 | 67 | 631.00 | 17 | 33.65 | 7 | 7.65 | 0 | 0 |
| 30 | Punjab National Bank | 0 | 0.00 | 5 | 20.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 31 | Punjab & Sind Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 32 | Rathnakar Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 33 | South Indian Bank | 0 | 0.00 | 44 | 366.00 | 6 | 3.50 | 1 | 1.50 | 0 | 0 |
| 34 | State Bank of India | 62 | 2496.00 | 93 | 246.00 | 6 | 3.50 | 1 | 1.50 | 0 | 0 |
| 35 | Syndicate Bank | 22 | 896.00 | 122 | 385.10 | 8 | 7.85 | 2 | 5.85 | 0 | 0 |
| 36 | Tamilnadu Mercantile Bank | 5 | 192.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 37 | UCO Bank | 5 | 192.00 | 1 | 13.00 | 2 | 2.00 | 1 | 2.00 | 0 | 0 |
| 38 | Union Bank of India | 10 | 384.00 | 2 | 46.00 | 0 | 6.00 | 0 | 0.00 | 0 | 0 |
| 39 | United bank Of India | 5 | 192.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 40 | Vijaya Bank | 18 | 704.00 | 62 | 273.00 | 24 | 53.00 | 3 | 5.00 | 0 | 0 |
| 41 | Yes Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| Total | | 320 | 12800.00 | 657 | 2926.6 | 161 | 281.71 | 71 | 121.71 | 3 | 3 |

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK
PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 31.01.2019

NAME OF THE DEPARTMENT:

DAY NULM

NAME OF THE SCHEME: SHG CREDIT LINKAGE

(Use separate sheets for each scheme)

| Sl | NAME OF THE BANK | Target | | Applications Sent to Bank | | Applications Sanctioned | | Applications Disbursed | | Applications Rejected |
|-------|------------------------------|----------|--------------|---------------------------|--------------|-------------------------|--------------|------------------------|--------------|-----------------------|
| | | Physical | Amt. in Lakh | Physical | Amt. in Lakh | Physical | Amt. in Lakh | Physical | Amt. in Lakh | Number |
| 1 | Alifabad Bank | 20 | 79.70 | 2 | 2.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 2 | Andhra Bank | 18 | 73.56 | 33 | 32.00 | 30 | 29.00 | 30 | 29.00 | 0 |
| 3 | Axis Bank | 6 | 24.52 | 30 | 29.00 | 30 | 29.00 | 30 | 29.00 | 0 |
| 4 | Bank of Baroda | 37 | 147.13 | 12 | 10.00 | 4 | 10.50 | 1 | 2.00 | 0 |
| 5 | Bank of India | 55 | 220.69 | 15 | 34.00 | 1 | 1.00 | 0 | 0.00 | 0 |
| 6 | Bank of Maharashtra | 28 | 110.35 | 5 | 1.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 7 | Canara Bank | 218 | 870.52 | 89 | 105.55 | 21 | 45.15 | 21 | 45.15 | 0 |
| 8 | Catholic Syrian Bank | 2 | 6.13 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 9 | Central Bank of India | 31 | 122.61 | 13 | 4.5 | 0 | 0.00 | 0 | 0.00 | 0 |
| 10 | City Union Bank | 5 | 18.39 | 1 | 1.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 11 | Corporation Bank | 153 | 613.04 | 35 | 58.50 | 13 | 32.15 | 7 | 19.00 | 0 |
| 12 | Dena Bank | 8 | 30.65 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 13 | Dhanalakshmi Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 14 | Federal Bank | 6 | 24.52 | 2 | 2.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 15 | HDFC Bank | 23 | 91.96 | 32 | 53.00 | 32 | 54.00 | 32 | 54.00 | 0 |
| 16 | ICI Bank | 15 | 61.30 | 8 | 10.00 | 6 | 11.00 | 6 | 10.61 | 2 |
| 17 | IDBI Bank | 5 | 18.39 | 6 | 5.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 18 | Indian Bank | 32 | 128.74 | 13 | 20.00 | 2 | 9.00 | 2 | 9.00 | 0 |
| 19 | Indian Overseas Bank | 37 | 147.13 | 24 | 58.20 | 21 | 59.20 | 18 | 18.25 | 0 |
| 20 | Indusind Bank | 3 | 12.26 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 21 | J & K Bank | 2 | 6.13 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 22 | Karnataka Bank | 63 | 251.35 | 29 | 26.00 | 3 | 3.25 | 3 | 3.25 | 0 |
| 23 | Karur Vysya Bank | 15 | 61.30 | 2 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 24 | Kaveri Gramin Bank | 34 | 134.87 | 20 | 5.00 | 5 | 5.00 | 5 | 5.00 | 0 |
| 25 | Kotak Mahindra | 5 | 18.39 | 3 | 4.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 26 | Karnataka Vikas Gramin Bank | 74 | 294.76 | 39 | 38.00 | 39 | 38.00 | 39 | 38.00 | 0 |
| 27 | Lakshmi Vilas Bank | 3 | 12.26 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 28 | Oriental Bank of Commerce | 6 | 24.52 | 31 | 29.00 | 31 | 29.00 | 31 | 29.00 | 0 |
| 29 | Pragathi Krishna Gramin Bank | 124 | 496.56 | 78 | 97.00 | 18 | 17.00 | 1 | 0.50 | 0 |
| 30 | Punjab National Bank | 12 | 49.04 | 8 | 5.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 31 | Punjab & Sind Bank | 5 | 18.39 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 32 | Rathnakar Bank | 0 | 0.00 | 1 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 33 | South Indian Bank | 2 | 6.13 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 34 | State Bank of India | 512 | 2047.55 | 139 | 126.50 | 9 | 25.00 | 7 | 22.95 | 1 |
| 35 | Syndicate Bank | 182 | 729.52 | 104 | 139.70 | 20 | 54.55 | 10 | 28.00 | 0 |
| 36 | Tamilnadu Mercantile Bank | 2 | 6.13 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 37 | UCO Bank | 20 | 79.70 | 1 | 1.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 38 | Union Bank of India | 57 | 226.82 | 21 | 14.00 | 4 | 8.00 | 4 | 8.00 | 0 |
| 39 | United Bank of India | 8 | 30.65 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 40 | Vijaya Bank | 175 | 698.87 | 75 | 100.00 | 56.99 | 17.00 | 43.25 | 10.00 | 0 |
| 41 | Yes Bank | 2 | 6.13 | 8 | 2 | 4 | 0 | 0 | 0 | 0 |
| Total | | 2000 | 8000.17 | 879 | 1013 | 350 | 477 | 290 | 361 | 3 |

Guidelines for processing of Interest Subvention

1. Maximum loan size for interest subvention

- For SEP – I: up to Rs. 2 lakhs
- For SEP – G: up to Rs.10 lakhs
- For SHGs – Savings Linked Loan

2. Effective date of consideration as loan under DAY-NULM

Loans sanctioned on or after the Mission commencement date of September 23, 2013, will be eligible for interest subvention.

3. Payment of interest subvention amount

Subvention amount will only be paid for the month for which the beneficiary has promptly repaid the amount as per the loan repayment schedule. If a beneficiary is not maintaining prompt repayment and subsequently during the current month clears all dues and becomes a prompt payee, concerned beneficiary will be eligible to get interest subvention for that particular month only. The prompt repayment guidelines are given in Annexure 2.

4. Interest Subvention for SHGs formed during SJSRY

SHGs that availed capital subsidy under SJSRY having outstanding credit will not be eligible for benefit under this scheme. However, fresh loan taken by such SHGs under DAY-NULM, after successfully repaying their SJSRY loan will be eligible for benefit under the scheme.

5. Interest Subvention to Women SHGs (WSHGs) with less than 10 members
WSHGs with less than 10 members (hilly / tribal regions as per SEP guidelines amendment dated April 10, 2018) are also eligible for interest subvention.

6. Loans Directly Sponsored under DAY-NULM by banks / Mudra Loans DAY-NULM /
Mudra loans which are directly sponsored by banks and for whom there are no existing NULM MIS records, but bank data has been uploaded on portal, interest subvention benefit can be provided to the beneficiary, provided that he/she fulfills the eligibility criteria as per SEP guidelines. ULBs can initiate verification of beneficiary data with banks. Banks may collaborate with the ULBs to ensure that the beneficiary approaches the concerned ULB to verify his / her credentials with identification documents, such as BPL card / Aadhaar Card / Mobile number. If found eligible, ULB will certify the eligibility of beneficiary and inform the bank accordingly. ULBs may fix a definite period/day(s) in a month when these cases may be taken up.

With respect to Mudra loans which are approved by the ULB, Bank should update the record with the product code of DAY-NULM loans also (apart from Mudra) in the CBS.

7. Role of ULB

The ULB role is to perform following three Actions: Master Data Verification and Approval, ULB Bank Branch Mapping and Upload of Unclaimed Beneficiary data for banks.

a. Verification and Approval of Master Data: There are two types of beneficiary data submitted by banks. First, **Master Data** which is basic details of beneficiary like name, gender, loan type, loan account number etc, which is static data. Second is **Claim Data**,

which includes a field for interest subsidy claim amount, submitted with respect to each month and is a dynamic data.

ULBs need to do only one time verification and approval of the Master Data during the entire tenure of the loan. Once the Master data is approved, month wise claim data uploaded by banks, automatically gets forwarded to the state for verification and approval for payment purpose. **There is no process of approval of Claim data by ULBs.**

The ULB verifier does the initial check / verification of the Master Data, while the ULB Approver does the final Approval, validating / confirming the verified data. The ULB Verifier and Approver shall:

- reject any data in-case of not matching the eligibility criteria i.e. urban poor, effective date from 23rd September 2013, loan size etc. and
 - ensure that the beneficiary details are maintained in the DAY-NULM MIS properly
 - entry of data in DAY-NULM MIS with respect to Mudra loans approved in the portal
- b. **Mapping of bank branches:** Mapping of bank branches with ULB has been done in the portal based on the information given by the States. This means that banks can upload data only with respect to those bank branches which are mapped in the system. The rights of mapping bank branches has been given only to ULBs, which can be done based on IFSC code of the branch. However, a facility has been provided to banks to submit list of their unmapped bank branches to States. But these get added only when the request is approved by the ULBs. Hence ULBs, are required to undertake periodical check on the portal if there are any requests pending for mapping of additional bank branches by banks. Following criteria may be considered for branch mapping:
- If the bank branch has been giving DAY-NULM loans as per ULB record, then these can be mapped in the portal with the respective ULB.
 - With respect to branches, for whom there is no prior record with the ULB, but have directly given DAY-NULM loans, ULBs should include them if the loans given by them under DAY-NULM meet the criteria of Mission guidelines. States /ULBs should also ensure that for subsequent years these branches are included for target allocation by the SLBC. Similar action may be taken for mapping of rural bank branches.
- c. **Upload Unclaimed Entry:** ULBs have been provided facility to upload beneficiary data for which claims have not been uploaded by the banks. A file format has been provided on the portal for the purpose. ULBs may use this feature to ensure that no beneficiary is left out from getting the interest subvention benefit, as per the SEP guidelines. Banks may then fetch loan records of such beneficiaries and upload on the portal.
8. **Role of State Users:** The role of state is to verify and approve the Claim Data. The State verifier does the initial check / verification, while the State Approver does the final Approval, validating / confirming the verified data. States may check for each bank, the accuracy of subsidy claims calculation made by banks. The interest subsidy amount claimed by banks should not be more than the difference between the Rate of Interest charged by the banks and the rate of 7% allowed under the scheme. An additional 3% interest subvention is allowed to Women SHGs as per mission guidelines. In case there is discrepancy in any bank's claim data, this should be brought formally to the attention of concerned bank, Allahabad Bank and the Ministry for rectification of data.

- 9. Manual Processing of Interest Subvention Claims:** States can continue manual processing of subvention claims with respect to the following: RRBs and Cooperative Banks - till the time they are on-boarded on to the portal. Subvention cases of banks (other than RRBs and Cooperative Banks) where manual processing was mid-way and internal approvals have been taken. However, states should take ensure that there is no approval of duplicate claim of subsidy data for a beneficiary for any month in the portal.

10. Calendar for Web Portal Activities

The interest subvention data will be uploaded by Banks on a monthly basis. the monthly calendar with timelines for each user is given here under:

| Type of User | 1st-15th of month | 1st to 25th of month | 26th to 30th/31st of month | Remarks |
|--|-------------------|----------------------|----------------------------|--|
| Data Submission (Banks) | ✓ | × | × | Banks can submit data only during first 10 days the month |
| Verify and approve Master Data (ULBs) | ✓ | ✓ | × | All ULB actions, including verification and approval Master Data. |
| Verify /Approve Claim Data (States) | × | × | ✓ | State can verify and approve the claim data for subvention payment |

- 11. Update of Mobile Number of Beneficiary:** As the banks had been facing difficulty in uploading beneficiary records due to mandatory field of mobile number, the Ministry had given a relaxation of 6 months (with effect from August 1, 2018 to January 31, 2019) for banks and the field has been made optional. Since it is critical that the beneficiaries are intimated about crediting of interest subvention through SMS, banks should make all efforts for mobile seeding of all DAY-NULM loan accounts. ULBs on their part may create necessary awareness amongst the beneficiaries that the mobile number may be updated with the concerned branch by the beneficiaries. The matter may be taken up in the agenda item of SLBC and DLRC as well.

- 12. Correct Input in CBS for Unique Codes for DAY-NULM:** Wrong input of product codes for DAY-NULM by banks has been one of the factors for inaccurate beneficiary data. The Ministry will be sharing a directory of Product Codes for DAY-NULM of Banks which will be circulated with the states and ULBs. With respect to RRBs and Cooperatives Banks, states may coordinate with them locally for facilitating creation of these codes. Information regarding correct product codes may be also discussed in the SLBC and DLRC meetings as well by the States and ULBs respectively.

- 13. Onboarding of RRBs and Cooperative Banks:** Since RRBs and Cooperatives Banks are state specific, states may make the necessary efforts to get "Basic Data", (in terms of

Ministry's letter K-12012(8)/2/2018-UPA-1-EFTS 9037786 dated March 5, 2018, to all RRBs and Cooperative Banks) from these banks at the state level, so that, these can be onboarded on the portal.

14. Assistance for Using the Portal: In case of requirement of any technical assistance relating to the usage of web portal, States and ULBs can reach out to Allahabad Bank on the following.

Helpdesk Number: 011 - 011-41106131

Toll Free Number: 18001025026

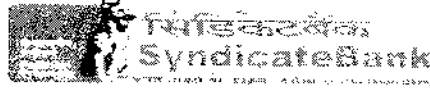
During Operational Hours: 10:00 am to 6:00 pm on Bank working days.

Email: nulmwebportal@allahabadbank.in

In case of any other clarifications relating to these guidelines, States and ULBs can reach out to the Members to the following persons in the Ministry:

- Mr. Vijay Singh : 8889995867
- Mr. Ashwini Dubey : 8130554804

Emails to Ministry can be sent on nulmwebportal@gmail.com

STATE LEVEL BANKERS' COMMITTEE - KARNATAKA
CONVENOR

Corporate Office: Gandhinagar, Bangalore: 560009

Ph : 22343490; 22340236 E Mail: blrslbc@syndicatebank.co.in. FAX: 22343489; 22340292

Ref: 077/2019/2944/SLBC/YAV/F-252

Date: 05.02.2019

To: Controlling Heads all Banks and LDMs

Dear Sir,

Sub: Information on "Vruthi Prothsha Scheme"-New Scheme by KMDC from 2018-19.

<<>>

We are in receipt of the **guidelines** on the captioned New Scheme namely "Vruthi Prothsha Scheme" for implementation by KMDC from the Financial Year 2018-19, which are as under:

| SL | Particulars | Scheme details in brief |
|----|--------------------------------|---|
| 01 | Activities covered | The scheme includes activities like Fruit and Vegetable vendors, Sales shops of Meat/fish shop, Dairy/Tender coconut/Sugar cane Juice, Cold drinks selling shops, Bakery, Laundry, Dry cleaning, AC/ Refrigerator repair, Motor rewinding works, Motor wash Services, Puncture shop, Gas welding, Arc welding, Mechanic car painters, Electrical/Electronic repair etc. |
| 02 | Banks which can be implemented | The loans to be extended by Nationalized banks/Scheduled banks/Regional Rural Banks |
| 03 | Quantum of loan | Rs. 2.00 lakh per unit |
| 04 | Subsidy | Rs.1.00 lakh per unit |
| 05 | Target for 2018-19 | 3000 units (District wise target in terms of number of units is provided in the Annexure) |

The district wise targets for the financial year 2018-19 is enclosed along with proceedings of GoK containing detailed guidelines including documents required, selection committee and various stages of implementation of new scheme for kind information.

The LDMs are advised to reallocate the targets amongst the potential Bank branches in the district for implementation of the scheme and ensure accomplishment of targets within the time schedule. The LDMs are also advised to take review of progress under the scheme in all the BLBC/DCC/DLRC meetings.

All the banks are requested circulate the guidelines for implementation of the new scheme to your bank branches and suitably guide them for the smooth implementation of the scheme.

Kindly acknowledge the receipt.

Yours faithfully,

Convenor-SLBC & DGM
Syndicate Bank Bengaluru

CC to: MD, The Karnataka Minority Development Corporation Ltd, Bengaluru for information. This has reference to your letter dated 02.02.2019. We request you advise your district officer to follow-up with LDMs and also the bank branches along with the branch wise pendency position.

Convenor-SLBC & DGM
Syndicate Bank Bangalore

ಕರ್ನಾಟಕ ಅಲ್ಪಸಂಖ್ಯಾತರ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ

(ಕರ್ನಾಟಕ ಸರ್ಕಾರ ಸ್ವಾಮ್ಯದ ಉದ್ಯಮ)

ವಿಶ್ವೇಶ್ವರಯ್ಯ ಕೇಂದ್ರ, 12ನೇ ಮಹಡಿ, ಮುಖ್ಯ ಗೋಪುರ, ಡಾ|| ಬಿ.ಆರ್. ಅಂಬೇಡ್ಕರ್ ವೀದಿ, ಬೆಂಗಳೂರು - 560 001

ದೂರವಾಣಿ : ಕಛೇರಿ - 22864782, ಫ್ಯಾಕ್ಸ್ : 22864720

E-mail : kmdc.ho.info@gmail.com Website : www.kmdc.kar.nic.in



The Karnataka Minorities Development Corporation Ltd.,

(Government of Karnataka Undertaking)

Vishveshwaraya Centre, 12th Floor, Main Tower, Dr. B.R. Ambedkar Veedi, Bangalore - 560 001.

Telephone : (O) 22864782 Fax : 22864720

E-mail : kmdc.ho.info@gmail.com Website : www.kmdc.kar.nic.in

ನಂ.ಕಅಅನಿ/ವ್ಯ.ಪ್ರೋ.ಯೋ/2018-19/

14468

94688 25991 - AO
98866 95957 - MD

ದಿನಾಂಕ: 02/02/2019

ಗೆ,

ಸಂಚಾಲಕರು,

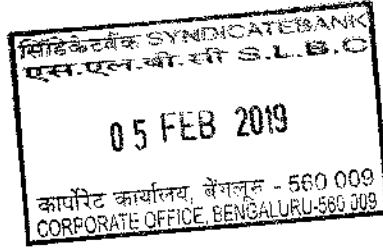
ಸ್ಟೇಟ್ ಲೇವೆಲ್ ಬ್ಯಾಂಕರ್ಸ್ ಕಮಿಟಿ,

ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ಕಾರ್ಪೊರೇಟ್ ಕಟ್ಟಡ,

5ನೇ ಮಹಡಿ, ಗಾಂಧಿನಗರ,

ಬೆಂಗಳೂರು-560009.

ಮಾನ್ಯರೇ,



ವಿಷಯ: ಸ್ಟೇಟ್ ಲೇವೆಲ್ ಬ್ಯಾಂಕರ್ಸ್ ಕಮಿಟಿರವರಿಗೆ 2018-19ನೇ ಸಾಲಿನಿಂದ ಜಾರಿಗೊಳ್ಳುತ್ತಿರುವ ಹೊಸ ಯೋಜನೆಯ ಮಾಹಿತಿ ನೀಡುವ ಬಗ್ಗೆ.

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಕರ್ನಾಟಕ ಅಲ್ಪಸಂಖ್ಯಾತರ ಅಭಿವೃದ್ಧಿ ನಿಗಮದಿಂದ ಮತೀಯ ಅಲ್ಪಸಂಖ್ಯಾತರ ಫಲಾನುಭವಿಗಳಿಗೆ ಸೌಲಭ್ಯವನ್ನು ನೀಡಲು ಬ್ಯಾಂಕ್ ಮುಖಾಂತರ ಜಾರಿಗೊಳಿಸುತ್ತಿರುವ ಹೊಸ ಯೋಜನೆ ಈ ಕೆಳಗಿನಂತಿದೆ.

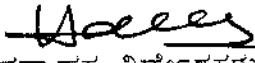
ವೃತ್ತಿ ಪ್ರೋತ್ಸಾಹ ಯೋಜನೆಯಡಿ ಹಣ್ಣು ಮತ್ತು ತರಕಾರಿ ಮಾರಾಟ ಅಂಗಡಿ ಮಾಂಸದ ಅಂಗಡಿ/ಮೀನು ಮಾರಾಟ ಹೈನುಗಾರಿಕೆ/ಎಳನೀರು/ ಕಬ್ಬಿನ ಹಾಲು ಮಾರಾಟ ಅಂಗಡಿ, ತಂಪು ಪಾನೀಯ ಮಾರಾಟ ಅಂಗಡಿ, ಬೇಕರಿ, ಲಾಂಡ್ರಿ, ಡ್ರೈಕ್ಲೀನಿಂಗ್, ಎ.ಸಿ.ರಿಪೇರಿ, ರೆಫ್ರಿಜರೇಟರ್, ಮೋಟಾರ್ ರಿವೈಂಡಿಂಗ್ ವರ್ಕ್ಸ್, ವಾಟರ್ ವಾಷ್ ಸರ್ವಿಸ್, ಪಂಚರ್ ಶಾಪ್, ಗ್ಯಾಸ್ ವೆಲ್ಡಿಂಗ್, ಆರ್ಕ್ ವೆಲ್ಡಿಂಗ್, ಮೆಕ್ಯಾನಿಕ್ ಕಾರ್ಪೆಂಟರಿ, ಎಲೆಕ್ಟ್ರಿಕಲ್/ಎಲೆಕ್ಟ್ರಾನಿಕ್ ರಿಪೇರಿ ಇತ್ಯಾದಿ ವೃತ್ತಿಗಳಿಗೆ ಅಗತ್ಯವಿರುವ ಬಂಡವಾಳಕ್ಕಾಗಿ ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕ್/ಪೆಡ್ಡುಲ್ ಬ್ಯಾಂಕ್/ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್‌ನಿಂದ ಪಡೆಯುವ ರೂ.2.00 ಲಕ್ಷಗಳ ಸಾಲಕ್ಕೆ 2018-19ನೇ ಸಾಲಿನಲ್ಲಿ ಮತೀಯ ಅಲ್ಪಸಂಖ್ಯಾತ ಸಮುದಾಯಗಳ 3000 ಫಲಾನುಭವಿಗಳಿಗೆ ತಲಾ ರೂ.1.00ಲಕ್ಷದಂತೆ ಸಹಾಯಧನವನ್ನು ನೀಡಲಾಗುವುದು.

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2018-19ನೇ ಸಾಲಿನ ಹೊಸ ಯೋಜನೆಯ ಜಿಲ್ಲಾವಾರು ನಿಗದಿ ಪಡಿಸಿರುವ ವೃತ್ತಿ ಪ್ರೋತ್ಸಾಹ ಯೋಜನೆಯ ಗುರಿ ಮಾಹಿತಿಯ ತಃಖ್ತೆ ಹಾಗೂ ಸರ್ಕಾರದ ಆದೇಶ ಪ್ರತಿಯನ್ನು ತಮ್ಮ ಮಾಹಿತಿಗಾಗಿ ಲಗತ್ತಿಸಲಾಗಿದೆ. ಹಾಗೂ ಸದರಿ ಮಾಹಿತಿಯನ್ನು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಶಾಖೆಗಳಿಗೆ ಪ್ರಸಾರ ಮಾಡಲು ಕೋರಲಾಗಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ,


ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

KARNATAKA MINORITIES DEVELOPMENT CORPORATION LTD.,
STATEMENT SHOWING VRUTHI PROTHSHA SCHEME
DISTRICT TARGET 2018-19

| Sl. No | Name of the District | TOTAL TARGET | |
|----------|---------------------------|--------------|----------------|
| | | Phy | Fin |
| A | BANGALORE DIVISION | | |
| 1 | Bangalore-U | 551 | 551.00 |
| 2 | Bangalore -R | 29 | 29.00 |
| 3 | Ramanagaram | 36 | 36.00 |
| 4 | Kolar | 68 | 68.00 |
| 5 | Chikkaballapur | 46 | 46.00 |
| 6 | Chitradurga | 40 | 40.00 |
| 7 | Tumkur | 78 | 78.00 |
| 8 | Shimoga | 80 | 80.00 |
| 9 | Davangere | 83 | 83.00 |
| B | GULBARGA DIVISION | | |
| 1 | Raichur | 86 | 86.00 |
| 2 | Koppal | 50 | 50.00 |
| 3 | Bellary | 102 | 102.00 |
| 4 | Bidar | 120 | 120.00 |
| 5 | Gulbarga | 159 | 159.00 |
| 6 | Yadgir | 52 | 52.00 |
| C | MYSORE DIVISION | | |
| 1 | Chickmagalur | 39 | 39.00 |
| 2 | Hassan | 42 | 42.00 |
| 3 | Kodagu | 31 | 31.00 |
| 4 | Mysore | 108 | 108.00 |
| 5 | Mandya | 27 | 27.00 |
| 6 | D.Kannada | 203 | 203.00 |
| 7 | Chamrajnagar | 22 | 22.00 |
| 8 | Udupi | 50 | 50.00 |
| D | BELGAUM DIVISION | | |
| 1 | Belgaum | 216 | 216.00 |
| 2 | Bijapur | 113 | 113.00 |
| 3 | Dharwad | 133 | 133.00 |
| 4 | Uttara kannada | 74 | 74.00 |
| 5 | Haveri | 92 | 92.00 |
| 6 | Gadag | 46 | 46.00 |
| 7 | Bagalkote | 74 | 74.00 |
| | TOTAL | 2850 | 2850.00 |
| | 5% Government Quota | 150 | 150.00 |
| | GRAND TOTAL | 3000 | 3000.00 |


MANAGING DIRECTOR



ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯ : ಅಲ್ಪಸಂಖ್ಯಾತರ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ಮೂಲಕ ವೃತ್ತಿ ಪ್ರೋತ್ಸಾಹ ಯೋಜನೆಯಡಿ ಸಹಾಯಧನ ನೀಡುವ ಬಗ್ಗೆ ಆದೇಶ ಹೊರಡಿಸುವ ಕುರಿತು.

ಹಿಡಲಾರಿದ: 1. 2018-19ನೇ ಸಾಲಿನ ಆಯವ್ಯಯ ಭಾಷಣ ಕಂಡಿಕೆ- 207.

2. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಅಲ್ಪಸಂಖ್ಯಾತರ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ಏಕಕಡತ ಪ್ರಸ್ತಾವನೆ ಸಂಖ್ಯೆ: ಕಆಆನಿ/ಹೊ.ಯೋ/01/2018-19 ದಿ: 24-04-2018

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ಪ್ರಸ್ತಾವನೆ:-

ಮೇಲೆ ಹಿಡಲಾದ ಕ್ರಮ ಸಂಖ್ಯೆ (1)ರಲ್ಲಿ 2018-19ನೇ ಸಾಲಿನ ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಗಳ ಆಯವ್ಯಯ ಭಾಷಣದ ಕಂಡಿಕೆ-207 ರಲ್ಲಿ ಅಲ್ಪಸಂಖ್ಯಾತರ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ಮೂಲಕ ವೃತ್ತಿ ಪ್ರೋತ್ಸಾಹ ಯೋಜನೆಯಡಿ ಮೆಕ್ಯಾನಿಕ್, ಕಾರ್‌ಪೆಂಟರ್, ಹಣ್ಣು ಮತ್ತು ತರಕಾರಿ ಮಾರಾಟ, ಬೇಕರಿ, ಪಂಚರ್ ಮತ್ತು ವೆಲ್ಡಿಂಗ್ ಶಾಪ್, ಎಲೆಕ್ಟ್ರಿಕಲ್/ಎಲೆಕ್ಟ್ರಾನಿಕ್ ರಿಪೇರಿ ಇತ್ಯಾದಿ ವೃತ್ತಿಗಳಿಗೆ ಬ್ಯಾಂಕ್ ಸಹಯೋಗದೊಂದಿಗೆ ಸಾಲ ಮತ್ತು ಸಹಾಯಧನ ನೀಡಲು ರೂ.30.00ಕೋಟಿಗಳ ಮೊತ್ತದಲ್ಲಿ ಹೊಸ ಯೋಜನೆ ಜಾರಿಗೊಳಿಸಲಾಗುವುದು ಎಂದು ಘೋಷಿಸಿರುತ್ತಾರೆ.

ಅಲ್ಪಸಂಖ್ಯಾತರ ಅಭಿವೃದ್ಧಿ ನಿಗಮವು ವೃತ್ತಿ ಪ್ರೋತ್ಸಾಹ ಯೋಜನೆಯಡಿ ಹಣ್ಣು ಮತ್ತು ತರಕಾರಿ ಮಾರಾಟ ಅಂಗಡಿ ಮಾಂಸದ ಅಂಗಡಿ/ಮೀನು ಮಾರಾಟ (Modernisation of Shops) ಹೈನುಗಾರಿಕೆ/ಎಳನೀರು/ಕಟ್ಟಿನ ಹಾಲು ಮಾರಾಟ ಅಂಗಡಿ, ತಂಪು ಪಾನೀಯ ಮಾರಾಟ ಅಂಗಡಿ, ಬೇಕರಿ, ಲಾಂಡ್ರಿ, ಡ್ರೈಕ್ಲೀನಿಂಗ್, ಎ.ಸಿ.ರಿಪೇರಿ, ರೆಫ್ರಿಜರೇಟರ್, ಮೋಟಾರ್ ರಿಮೌಂಡಿಂಗ್ ವರ್ಕ್ಸ್, ವಾಟರ್ ವಾಷ್ ಸರ್ವೀಸ್, ಪಂಚರ್ ಶಾಪ್, ಗ್ಯಾನ್ ವೆಲ್ಡಿಂಗ್, ಆರ್ಕ್ ವೆಲ್ಡಿಂಗ್, ಮೆಕ್ಯಾನಿಕ್, ಕಾರ್‌ಪೆಂಟರ್, ಎಲೆಕ್ಟ್ರಿಕಲ್/ಎಲೆಕ್ಟ್ರಾನಿಕ್ ರಿಪೇರಿ ಇತ್ಯಾದಿ ವೃತ್ತಿಗಳಿಗೆ ಬ್ಯಾಂಕ್ ಸಹಯೋಗದೊಂದಿಗೆ ಸಾಲ ಮತ್ತು ಸಹಾಯಧನ ನೀಡಲು 2018-19ನೇ ಸಾಲಿನಲ್ಲಿ ಮತೀಯ ಅಲ್ಪಸಂಖ್ಯಾತ ಸಮುದಾಯಗಳ 3000 ಸಾವಿರ ಜನರಿಗೆ ರೂ.1.00ಲಕ್ಷದಂತೆ ರೂ.30.00ಕೋಟಿಗಳ ಸಹಾಯಧನ ನೀಡುವ ಬಗ್ಗೆ ಆದೇಶ ಹೊರಡಿಸಲು ಕೋರಿ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಅಲ್ಪಸಂಖ್ಯಾತರ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ಬೆಂಗಳೂರು ರವರು ಪ್ರಸ್ತಾವನೆ ಸಲ್ಲಿಸಿರುತ್ತಾರೆ.

ಸದರಿ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಪರಿಶೀಲಿಸಿ ಈ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಿದೆ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:MWD 309 MDS 2018, ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 27-08-2018

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿರುವ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, ಅಲ್ಪಸಂಖ್ಯಾತರ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ಮೂಲಕ ವೃತ್ತಿ ಪ್ರೋತ್ಸಾಹ ಯೋಜನೆಯಡಿ ಹಣ್ಣು ಮತ್ತು ತರಕಾರಿ ಮಾರಾಟ ಅಂಗಡಿ ಮಾಂಸದ ಅಂಗಡಿ/ಮೀನು ಮಾರಾಟ (Modernisation of Shops) ಹೈನುಗಾರಿಕೆ/ ಎಳನೀರು/ ಕಟ್ಟಿನ ಹಾಲು ಮಾರಾಟ ಅಂಗಡಿ, ತಂಪು ಪಾನೀಯ ಮಾರಾಟ ಅಂಗಡಿ, ಬೇಕರಿ, ಲಾಂಡ್ರಿ, ಡ್ರೈಕ್ಲೀನಿಂಗ್, ಎ.ಸಿ.ರಿಪೇರಿ, ರೆಫ್ರಿಜರೇಟರ್, ಮೋಟಾರ್ ರಿಮೌಂಡಿಂಗ್ ವರ್ಕ್ಸ್,

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ವಾಟರ್ ವಾಷ್ ಸರ್ವೀಸ್, ಪಂಚರ್ ಶಾಪ್, ಗ್ಯಾಸ್ ವೆಲ್ಡಿಂಗ್, ಆರ್ಕ್ ವೆಲ್ಡಿಂಗ್, ಮೆಕ್ಯಾನಿಕ್, ಕಾರ್‌ಪೆಂಟರ್, ಎಲೆಕ್ಟ್ರಿಕಲ್/ಎಲೆಕ್ಟ್ರಾನಿಕ್ ರಿಪೇರಿ ಇತ್ಯಾದಿ ವೃತ್ತಿಗಳಿಗೆ ಅಗತ್ಯವಿರುವ ಬಂಡವಾಳಕ್ಕಾಗಿ ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕ್/ಷೆಡ್ಯೂಲ್ ಬ್ಯಾಂಕ್/ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್‌ನಿಂದ ಪಡೆಯುವ ರೂ.2.00ಲಕ್ಷಗಳ (ಎರಡು ಲಕ್ಷ ರೂಪಾಯಿಗಳು ಮಾತ್ರ) ಸಾಲಕ್ಕೆ 2018-19ನೇ ಸಾಲಿನಲ್ಲಿ ಮತೀಯ ಅಲ್ಪಸಂಖ್ಯಾತ ಸಮುದಾಯಗಳ 3000 (ಮೂರು ಸಾವಿರ) ಫಲಾನುಭವಿಗಳಿಗೆ ತಲಾ ರೂ.1.00ಲಕ್ಷದಂತೆ (ಒಂದು ಲಕ್ಷ ರೂಪಾಯಿಗಳು ಮಾತ್ರ) ರೂ.30.00ಕೋಟಿಗಳ (ಮೂವತ್ತು ಕೋಟಿ ರೂಪಾಯಿಗಳು ಮಾತ್ರ) ಸಹಾಯಧನವನ್ನು ಈ ಕೆಳಕಂಡ ಷರತ್ತುಗಳಿಗೊಳಪಟ್ಟು ಹಾಗೂ ಅನುಬಂಧದಲ್ಲಿನ ಮಾರ್ಗನೋಡಿಗಳನ್ವಯ ನೀಡಲು ಸರ್ಕಾರದ ಮಂಜೂರಾತಿ ನೀಡಿ ಆದೇಶಿಸಿದೆ.

ಷರತ್ತುಗಳು:

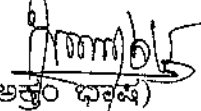
1. ಈ ಸಹಾಯಧನವನ್ನು ಮತೀಯ ಅಲ್ಪಸಂಖ್ಯಾತ ಸಮುದಾಯಗಳ ಅರ್ಹ ಫಲಾನುಭವಿಗಳಿಗೆ ನೀಡತಕ್ಕದ್ದು.
2. ಮತೀಯ ಅಲ್ಪಸಂಖ್ಯಾತ ಸಮುದಾಯದ ಮಹಿಳೆಯರಿಗೆ ಆದ್ಯತೆ ನೀಡುವುದು.
3. ಅರ್ಜಿದಾರರು ಮತೀಯ ಅಲ್ಪಸಂಖ್ಯಾತರಾಗಿದ್ದು, ರಾಜ್ಯದ ಖಾಯಂ ನಿವಾಸಿಯಾಗಿರತಕ್ಕದ್ದು.
4. ಅರ್ಜಿದಾರರ ವಯಸ್ಸು 18 ರಿಂದ 45 ವರ್ಷಗಳಾಗಿರತಕ್ಕದ್ದು.
5. ಅರ್ಜಿದಾರರ ಕುಟುಂಬದ ವಾರ್ಷಿಕ ಆದಾಯ ಮಿತಿಯು ರೂ.1,03,000/- (ನಗರ ಪ್ರದೇಶ) ಮತ್ತು ರೂ.81,000/- (ಗ್ರಾಮೀಣ ಪ್ರದೇಶ) ಮೀರಬಾರದು.
6. ಅರ್ಜಿದಾರರ ಕುಟುಂಬದ ಸದಸ್ಯರು ಕೇಂದ್ರ/ರಾಜ್ಯ ಸರ್ಕಾರದ ನೌಕರಿಯಲ್ಲಿರಬಾರದು.
7. ಅರ್ಜಿದಾರರು ಅಥವಾ ಅವರ ಕುಟುಂಬದವರು ಈ ಹಿಂದೆ ನಿಗಮದಿಂದ ಯಾವುದೇ ಸಾಲ ಪಡೆದಿರಬಾರದು.

ಇದಕ್ಕೆ ತಗಲುವ ವೆಚ್ಚವನ್ನು ಅಲ್ಪಸಂಖ್ಯಾತರ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ಲೆಕ್ಕಶೀರ್ಷಿಕೆ:- 2225-03-102-0-11ರಡಿ 2018-19ನೇ ಸಾಲಿನಲ್ಲಿ ಒದಗಿಸಿರುವ ಅನುದಾನದ ಮಿತಿಯಲ್ಲಿಯೇ ಭರಿಸತಕ್ಕದ್ದು. ಯಾವುದೇ ಕಾರಣಕ್ಕೂ ಹೆಚ್ಚುವರಿ ಅನುದಾನವನ್ನು ಕೋರತಕ್ಕದ್ದಲ್ಲ.

ಈ ಆದೇಶವನ್ನು ಆರ್ಥಿಕ ಇಲಾಖೆಯ ಟಿಪ್ಪಣಿ ಸಂಖ್ಯೆ:ಆಇ 493 ವೆಚ್ಚ-3/2018 ದಿನಾಂಕ:09-08-2018 ರಲ್ಲಿ ಹಾಗೂ ಯೋಜನಾ ಇಲಾಖೆಯ ಟಿಪ್ಪಣಿ ಸಂಖ್ಯೆ: ಪಿಡಿ 76 ಐಎಂಎಂ 2018 ದಿ:31-07-2018ರಲ್ಲಿ ನೀಡಿರುವ ಸಹಮತಿಯೊಂದಿಗೆ ಹೊರಡಿಸಲಾಗಿದೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಅಜ್ಞಾನುಸಾರ

ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ


(ಅತ್ತಂ ಭಾಷೆ)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ

ಅಲ್ಪಸಂಖ್ಯಾತರ ಕಲ್ಯಾಣ, ಹಣ್ಣು ಮತ್ತು ವಸ್ತು ಇಲಾಖೆ
24/8/18

ಗೆ,

1. ಪ್ರಧಾನ ಮಹಾಲೇಖಪಾಲರು(A & E), ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು.

2. ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ, ಅಲ್ಪಸಂಖ್ಯಾತರ ಕಲ್ಯಾಣ, ಹೆಚ್ ಮತ್ತು ವಕ್ಫ್ ಇಲಾಖೆ, ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು.
3. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಅಲ್ಪಸಂಖ್ಯಾತರ ಅಭಿವೃದ್ಧಿ ನಿಗಮ, ವಿ.ವಿ. ಗೋಪುರ, ಬೆಂಗಳೂರು.
4. ಸಂಬಂಧಪಟ್ಟ ಜಿಲ್ಲೆಯ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು.
5. ಸಂಬಂಧಪಟ್ಟ ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಗಳು, ಜಿಲ್ಲಾ ಪಂಚಾಯತ್,
6. ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರು ಖಜಾನೆ ಇಲಾಖೆ, ವಿ.ವಿ.ಗೋಪುರ, ಡಾ.ಅಂಬೇಡ್ಕರ್ ರಸ್ತೆ, ಬೆಂಗಳೂರು.
7. ನಿರ್ದೇಶಕರು, ಯೋಜನಾ ಇಲಾಖೆ, (ಪಿ.ಎಂ.ಐ. ವಿಭಾಗ) ಬಹುಮಹಡಿ ಕಟ್ಟಡ, ಬೆಂಗಳೂರು.
8. ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ, ಆರ್ಥಿಕ ಇಲಾಖೆ (ವೆಚ್ಚ 3), ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.
9. ಮಾನ್ಯ ಅಲ್ಪಸಂಖ್ಯಾತರ ಕಲ್ಯಾಣ, ಹೆಚ್ ಮತ್ತು ವಕ್ಫ್ ಸಚಿವರ ಅಪ್ಪ ಕಾರ್ಯದರ್ಶಿಗಳು, ಬೆಂಗಳೂರು.
10. ಸಂಬಂಧಪಟ್ಟ ಜಿಲ್ಲೆಯ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರು, ಅಲ್ಪಸಂಖ್ಯಾತರ ಕಲ್ಯಾಣ ಇಲಾಖೆ.
11. ಶಾಖಾ ರಕ್ಷಾ ಕಡತ.
12. ಹೆಚ್ಚುವರಿ ಪ್ರತಿಗಳು.

2003

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:ಎಂಡಬ್ಲ್ಯೂಡಿ 309 ಎಂಡಿಎಸ್ 2018ಕ್ಕೆ, ಅನುಬಂಧ

ಮಾರ್ಗಸೂಚಿಗಳು

- ಈ ಯೋಜನೆಯನ್ನು ಮತೀಯ ಅಲ್ಪಸಂಖ್ಯಾತ ಸಮುದಾಯಗಳ ಅರ್ಹ ಫಲಾನುಭವಿಗಳಿಗೆ ನೀಡಲಾಗುವುದು.
- ಮತೀಯ ಅಲ್ಪಸಂಖ್ಯಾತ ಸಮುದಾಯಗಳ ಮಹಿಳೆಯರಿಗೆ ಅದ್ವೈತ ನೀಡಲಾಗುವುದು.
- 2018-19ನೇ ಸಾಲಿನಲ್ಲಿ ಈ ಯೋಜನೆಯಡಿಯಲ್ಲಿ 3000 ಫಲಾನುಭವಿಗಳಿಗೆ ರೂ.1.00 ಲಕ್ಷದಂತೆ ಒಟ್ಟು ರೂ.30.00 ಕೋಟಿ ಸಹಾಯಧನ ನೀಡಲು ಉದ್ದೇಶಿಸಲಾಗಿದೆ.

ದಾಖಲೆಗಳು

- ನಿಗದಿತ ನಮೂನೆಯಲ್ಲಿ ಅರ್ಜಿ.
- ಅರ್ಜಿದಾರರ ಇತ್ತೀಚಿನ 2 ಪಾಸ್‌ಪೋರ್ಟ್ ಅಳತೆಯ ಭಾವಚಿತ್ರ.
- ಜಾತಿ ಮತ್ತು ಆದಾಯ ಪ್ರಮಾಣ ಪತ್ರದ ಪ್ರತಿ
- ಪಡಿತರ ಚೀಟಿ/ಮತದಾರರ ಚೀಟಿಯ ಪ್ರತಿ
- ಆಧಾರ್ ಕಾರ್ಡ್ ಪ್ರತಿ
- ಅರ್ಜಿದಾರ ಅಥವಾ ಅವರ ಕುಟುಂಬದ ಸದಸ್ಯರು ಕೇಂದ್ರ/ರಾಜ್ಯ ಸರ್ಕಾರದ ನೌಕರರಲ್ಲದ ಬಗ್ಗೆ ದೃಢೀಕರಣ ಪತ್ರ
- ಈ ಹಿಂದೆ ನಿಗಮದಿಂದ ಯಾವುದೇ ಸಾಲಸೌಲಭ್ಯ ಪಡೆದಿಲ್ಲದಿರುವುದರ ಬಗ್ಗೆ ದೃಢೀಕರಣ ಪತ್ರ
- ಈ ಯೋಜನೆಯಡಿ ಪಡೆಯುವ ಸಾಲಸೌಲಭ್ಯವನ್ನು ಯಾರಿಗೂ ಪರಭಾರ ಮಾಡದಿರುವ ಬಗ್ಗೆ ದೃಢೀಕರಣ ಪತ್ರ
- ಯೋಜನಾ ವರದಿ
- ಸಾಲ ಮಂಜೂರಾತಿ ಮಾಡಿ ಬ್ಯಾಂಕ್‌ನವರು ನೀಡಿದ 'ಒಪ್ಪಿಗೆ ಪತ್ರ'

ಆಯ್ಕೆ ಸಮಿತಿ

- | | |
|--|------------------|
| • ಸಂಬಂಧಪಟ್ಟ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್‌ನ ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಗಳು | ಅಧ್ಯಕ್ಷರು |
| • ಸಂಬಂಧಪಟ್ಟ ಜಿಲ್ಲೆಯ ಅಡ್ ಬ್ಯಾಂಕ್ ವ್ಯವಸ್ಥಾಪಕರು ಅಥವಾ ಅವರ ಪ್ರತಿನಿಧಿ | ಸದಸ್ಯರು |
| • ಸಂಬಂಧಪಟ್ಟ ಜಿಲ್ಲಾ ಉಪನಿರ್ದೇಶಕರು, ಕೈಗಾರಿಕೆ ಮತ್ತು ವಾಣಿಜ್ಯ ಇಲಾಖೆ | ಸದಸ್ಯರು |
| • ಸಂಬಂಧಪಟ್ಟ ಜಿಲ್ಲೆಯ ಜಿಲ್ಲಾ ಅಧಿಕಾರಿ, ಅಲ್ಪಸಂಖ್ಯಾತರ ಕಲ್ಯಾಣ ಇಲಾಖೆ | ಸದಸ್ಯರು |
| • ಸಂಬಂಧಪಟ್ಟ ಜಿಲ್ಲೆಯ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರು, ಕರ್ನಾಟಕ ಅಲ್ಪಸಂಖ್ಯಾತರ ಅಭಿವೃದ್ಧಿ ನಿಗಮ | ಸದಸ್ಯ ಕಾರ್ಯದರ್ಶಿ |



ಯೋಜನೆಯ ಅನುಷ್ಠಾನದ ವಿವಿಧ ಹಂತಗಳು

- ಈ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ನಿಗಮವು ನಿಗದಿತ ವೇಳಾಪಟ್ಟಿಯನ್ನು ನಿರ್ದಿಷ್ಟಪಡಿಸಿ ಫಲಾನುಭವಿಗಳ ಆಯ್ಕೆ ಪ್ರಕ್ರಿಯೆಯನ್ನು ಕೈಗೊಳ್ಳತಕ್ಕದ್ದು.
- ಸಂಬಂಧಪಟ್ಟ ಜಿಲ್ಲೆಯ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರು ಪ್ರಚಲಿತ ವಿದ್ಯುನ್ಮಾನ ಪತ್ರಿಕೆಗಳಲ್ಲಿ ಅರ್ಜಿಗಳನ್ನು ಆಹ್ವಾನಿಸತಕ್ಕದ್ದು.
- ಅರ್ಹ ಫಲಾನುಭವಿಗಳು ಈ ಯೋಜನೆಯಡಿ ಸೌಲಭ್ಯ ಪಡೆಯಲು ನಿಗದಿಪಡಿಸಿದ ದಾಖಲೆಗಳನ್ನು ಕಡ್ಡಾಯವಾಗಿ ಸಲ್ಲಿಸತಕ್ಕದ್ದು. ಇಲ್ಲವಾದಲ್ಲಿ ಅರ್ಜಿಗಳನ್ನು ಆಯ್ಕೆ ಸಮಿತಿಗೆ ಮಂಡಿಸಲಾಗುವುದಿಲ್ಲ.
- ನಿಗದಿಪಡಿಸಿದ ದಿನಾಂಕದೊಳಗೆ ಸ್ವೀಕರಿಸಲಾದ ಅರ್ಹ ಅರ್ಜಿಗಳನ್ನು ಪರಿಶೀಲಿಸಿ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರು ಆಯ್ಕೆ ಸಮಿತಿ ಮುಂದೆ ಮಂಡಿಸತಕ್ಕದ್ದು.
- ಈ ಎಲ್ಲಾ ಆಯ್ಕೆ ವಿಧಾನವನ್ನು ನಿಗದಿತ ಅವಧಿಯೊಳಗೆ ಪೂರ್ಣಗೊಳಿಸಿ ಸಂಬಂಧಪಟ್ಟ ಜಿಲ್ಲೆಯ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರು ಆಯ್ಕೆ ಸಮಿತಿಯಲ್ಲಿ ಆಯ್ಕೆಯಾದ ಫಲಾನುಭವಿಗಳ ಆಯ್ಕೆ ಪಟ್ಟಿಯನ್ನು ಸಲ್ಲಿಸತಕ್ಕದ್ದು.
- ನಿಗಮದಿಂದ ಒಡುಗಡೆ ಮಾಡಲಾದ ಸಹಾಯಧನವನ್ನು ನಿಗದಿತ ಉದ್ದೇಶಕ್ಕೆ ವಿನಿಯೋಗಿಸಿರುವ ಬಗ್ಗೆ ಹಾಗೂ ಆಸ್ತಿಯನ್ನು ಸೃಜನೆ ಮಾಡಿರುವ ಬಗ್ಗೆ ಸಂಬಂಧಪಟ್ಟ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳತಕ್ಕದ್ದು.


(ಅಧ್ಯಕ್ಷರ)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ,

ಅಲ್ಪಸಂಖ್ಯಾತರ ಕಲ್ಯಾಣ, ಹಜ್

ಮತ್ತು ವಕ್ಫ್ ಇಲಾಖೆ

2018/19

ANNEXURE-37 (2 Pgs)

ಸಂಖ್ಯೆ:ಮಾ.ನಿ/ಉ.ಯೋ/ಎಸ್.ಎಲ್.ಬಿ.ಸಿ/08/2018-19

ದಿನಾಂಕ:04.02.2019

ಗೆ,

ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು ಮತ್ತು ಸಮಾವೇಶಕರು,

ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರ್‌ಗಳ ಸಮಿತಿ,

ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕ ಕಛೇರಿ,

5ನೇ ಮಹಡಿ, 2ನೇ ಕ್ರಾಸ್, ಗಾಂಧಿನಗರ,

ಬೆಂಗಳೂರು.

ಮಾನ್ಯರೇ,

ವಿಷಯ: 2018-19ನೇ ಸಾಲಿನಲ್ಲಿ ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯಡಿ ಜನವರಿ 2019 ರ ಅಂತ್ಯಕ್ಕೆ
ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಆದ ಪ್ರಗತಿ ಮಾಹಿತಿಯನ್ನು ಸಲ್ಲಿಸುತ್ತಿರುವ ಕುರಿತು.

ಉಲ್ಲೇಖ:1) 52/2019/2944/SLBC/YAC/f-101.144, Dated:23.01.2019.

ಈ ಮೇಲಿನ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, 144ನೇ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
ಸಭೆಯನ್ನು ಸದ್ಯದಲ್ಲಿ ಆಯೋಜಿಸಲಾಗುವುದು. ಸದರಿ ಸಭೆಗೆ ಬ್ಯಾಂಕ್ ಪ್ರಾಯೋಜಿತ ಉದ್ಯೋಗಿನಿ
ಯೋಜನೆಯಡಿ ದಿನಾಂಕ:31.01.2019 ರವರೆಗೆ ಆದ ಪ್ರಗತಿ ಮಾಹಿತಿಯನ್ನು ಸಲ್ಲಿಸಲು ಉಲ್ಲೇಖಿತ ಪತ್ರ
(1) ರಲ್ಲಿ ಕೋರಲಾಗಿರುತ್ತದೆ.

ಅದರಂತೆ, 2018-19ನೇ ಸಾಲಿನಲ್ಲಿ ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯಡಿ ಜನವರಿ 2019 ರ ಅಂತ್ಯಕ್ಕೆ 30
ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಆದ ಪ್ರಗತಿ ವರದಿಯನ್ನು ಅನುಬಂಧ-1 (ಬ್ಯಾಂಕುವಾರು ವಿವರ) ಮತ್ತು ಅನುಬಂಧ-2
(ಜಿಲ್ಲಾವಾರು ವಿವರ) ಗಳಲ್ಲಿ ಸಲ್ಲಿಸಿ, ತಮ್ಮ ಮುಂದಿನ ಕ್ರಮಕ್ಕಾಗಿ ಸಲ್ಲಿಸಿದೆ.

ಸಹಿ/-

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಕ.ರಾ.ಮ.ಅ.ನಿಗಮ

| KARNATAKA STATE WOMEN DEVELOPMENT CORPORATION Bangalore | | | | | | | | | | | |
|--|----------------------|--------|----------------|------------------------|----------------|-------------------------|----------------|------------------------|----------------|-----------------------|----------------------|
| SLBC: KARNATAKA | | | | | | | | | | | |
| FORMATE FOR REVIEW OF PROGRESS UNDER GOVT SPONSORED SCHEMES FOR THE FINANCIAL YEAR 2018-19 | | | | | | | | | | | |
| Scheme Name: Udyogial(District Consolidation) | | | | | | | | | | | |
| Annexure-2 | | | | | | | | | | | |
| Sl No | Name of the District | TARGET | | APPLICATIONS SPONSORED | | APPLICATIONS SANCTIONED | | APPLICATIONS DISBURSED | | APPLICATIONS REJECTED | APPLICATIONS PENDING |
| | | NUMBER | AMOUNT IN LAKH | NUMBER | AMOUNT IN LAKH | NUMBER | AMOUNT IN LAKH | NUMBER | AMOUNT IN LAKH | NUMBER | NUMBER |
| 1 | Bangalore (Urban) | 264 | 0 | 478 | 0 | 134 | 60.4 | 0 | 0 | 11 | 333 |
| 2 | Bangalore (Rural) | 118 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Belagavi | 136 | 146.51 | 15 | 17.1 | 1 | 0.9 | 0 | 0 | 0 | 14 |
| 4 | Vijayapur | 55 | 165 | 6 | 18 | 6 | 18 | 0 | 0 | 0 | 0 |
| 5 | Bagalkot | 53 | 0 | 7 | 8.16 | 0 | 0 | 0 | 0 | 0 | 7 |
| 6 | Bellari | 104 | 125.4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | Bidar | 10 | 30 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 10 |
| 8 | Chamarajnagar | 9 | 1 | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 16 |
| 9 | Chitradurga | 70 | 0 | 21 | 0 | 3 | 9 | 0 | 0 | 0 | 18 |
| 10 | Chikkamagalur | 19 | 37.2 | 67 | 154.50 | 0 | 0 | 0 | 0 | 0 | 67 |
| 11 | Chikkaballapur | 46 | 54.345 | 9 | 10.5675 | 0 | 0 | 0 | 0 | 1 | 8 |
| 12 | Davanageri | 38 | 43.5 | 9 | 10.5 | 0 | 0 | 0 | 0 | 0 | 9 |
| 13 | Dakshina Kannada | 61 | 183 | 70 | 145.85 | 31 | 65.1 | 10 | 24.75 | 0 | 39 |
| 14 | Dharwad | 53 | 0 | 53 | 0 | 3 | 0 | 0 | 0 | 0 | 50 |
| 15 | Gadag | 31 | 33.3 | 5 | 5.1 | 0 | 0 | 0 | 0 | 0 | 5 |
| 16 | Kalburgi | 71 | 0 | 21 | 3 | 4 | 12 | 0 | 0 | 0 | 17 |
| 17 | hassan | 35 | 0 | 35 | 0 | 3 | 2.175 | 0 | 0 | 0 | 32 |
| 18 | Haveri | 51 | 0 | 148 | 0 | 2 | 0 | 0 | 0 | 97 | 49 |
| 19 | Kolar | 46 | 0 | 88 | 0 | 8 | 0 | 0 | 0 | 0 | 80 |
| 20 | Koppal | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | Kodagu | 22 | 29 | 251 | 471.45 | 74 | 123.05 | 25 | 52.75 | 36 | 141 |
| 22 | Mandya | 19 | 57 | 23 | 57 | 0 | 0 | 0 | 0 | 0 | 23 |
| 23 | Mysore | 37 | 40.2 | 37 | 0 | 0 | 0 | 0 | 0 | 0 | 37 |
| 24 | Raichur | 50 | 0 | 50 | 0 | 0 | 0 | 0 | 0 | 0 | 50 |
| 25 | Ramanagar | 81 | 0 | 393 | 0 | 27 | 42.38 | 0 | 0 | 0 | 366 |
| 26 | Shimoga | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | Tumkur | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | Uttara Kannada | 0 | 0 | 13 | 38 | 0 | 0 | 0 | 0 | 0 | 13 |
| 29 | Udapi | 33 | 99 | 33 | 99 | 5 | 17 | 0 | 0 | 0 | 28 |
| 30 | Yadgeri | 34 | 40.8 | 34 | 40.8 | 0 | 0 | 0 | 0 | 0 | 34 |
| Total | | 1546 | 1085.26 | 1892 | 1079.03 | 301 | 350.01 | 35 | 77.50 | 145 | 1446 |

AD/-
Managing Director
K.S.W.D.C

ANNEXURE-38

BANK WISE ADVANCES TO MINORITY COMMUNITIES AS ON 31.12.2018 VIS-A-VIS 31.3.2018 (Amount in Crore)

| Sl. | Name of the Bank | AS ON DEC 2018 | | | | AS ON MARCH 2018 | | Variation In O/s (DEC 2018 over MARCH 2018) | |
|-----|---------------------------------|----------------------------|--------------|---------------------|--------------|---------------------|--------------|--|----------------|
| | | Disb 1st April to DEC 2018 | | Balance outstanding | | Balance outstanding | | | |
| A | Major Banks | No. A/cs | Amt. | No. A/cs | Amt. | No. A/cs | Amt. | No. A/cs | Amt. |
| 1 | Canara Bank | 152017 | 3984 | 592579 | 11443 | 340794 | 8335.21 | 251785 | 3108.14 |
| 2 | Corporation Bank | 3006 | 108 | 36920 | 1660 | 32513 | 1812.75 | 4407 | -152.41 |
| 3 | Syndicate Bank | 23610 | 557 | 83647 | 3007 | 71635 | 2637.40 | 12012 | 369.13 |
| 4 | State Bank of India | 227400 | 5167 | 334668 | 9180 | 411431 | 11234.13 | -76763 | -2054.55 |
| 5 | Vijaya Bank | 32856 | 408 | 54574 | 1221 | 50888 | 1148.27 | 3686 | 72.43 |
| | Total (A) | 438889 | 10224 | 1102388 | 26511 | 907261 | 25168 | 195127 | 1342.74 |
| (B) | Other Nationalised Banks | | | | | | | | |
| 6 | Allahabad Bank | 60 | 1 | 830 | 16 | 816 | 15.64 | 14 | 0.13 |
| 7 | Andhrabank | 779 | 55 | 3381 | 194 | 3684 | 145.68 | -303 | 48.42 |
| 8 | Bank of Baroda | 1333 | 27 | 9157 | 404 | 6168 | 309.64 | 2989 | 93.89 |
| 9 | Bank of India | 1922 | 74 | 7231 | 341 | 6273 | 337.58 | 958 | 3.00 |
| 10 | Bank of Maharashtra | 54 | 11 | 3201 | 217 | 3167 | 219.37 | 34 | -2.44 |
| 11 | Central Bank of India | 72 | 2 | 5540 | 218 | 3212 | 109.82 | 2328 | 107.74 |
| 12 | Dena Bank | 80 | 2 | 739 | 16 | 330 | 7.84 | 409 | 7.77 |
| 13 | Indian Bank | 762 | 10 | 5125 | 45 | 1401 | 29.24 | 3724 | 15.94 |
| 14 | Indian Overseas Bank | 162 | 1 | 30919 | 399 | 28211 | 422.26 | 2708 | -23.25 |
| 15 | Oriental Bank of Commerce | 258 | 19 | 1885 | 111 | 1886 | 104.79 | -1 | 6.17 |
| 16 | Punjab National Bank | 850 | 53 | 3015 | 190 | 4595 | 224.69 | -1580 | -34.47 |
| 17 | Punjab and Synd Bank | 69 | 2 | 195 | 12 | 526 | 47.80 | -331 | -35.31 |
| 18 | UCO Bank | 725 | 12 | 5012 | 189 | 4248 | 143.81 | 764 | 45.37 |
| 19 | Union Bank Of India | 3265 | 77 | 13271 | 423 | 12821 | 412.58 | 450 | 10.53 |
| 20 | United Bank of India | 35 | 1 | 172 | 40 | 123 | 47.64 | 49 | -7.91 |
| 21 | IDBI Bank | 3872 | 207 | 6597 | 528 | 6179 | 493.75 | 418 | 34.31 |
| | Total (B) | 14298 | 554 | 96270 | 3342 | 83640 | 3072 | 12630 | 269.90 |
| (C) | Other Comm.Banks | | | | | | | | |
| 22 | Karnataka Bank Ltd | 12123 | 192 | 20735 | 559 | 19766 | 556.52 | 969 | 1.99 |
| 23 | Kotak Mahendra Bank | 7764 | 49 | 12666 | 231 | 5599 | 121.15 | 7067 | 109.99 |
| 24 | Catholic Syrian Bank Ltd. | 0 | 0 | 5795 | 57 | 5109 | 91.26 | 686 | -34.40 |
| 25 | City Union Bank Ltd | 0 | 0 | 17 | 0 | 552 | 31.73 | -535 | -31.54 |
| 26 | Dhanalaxmi Bank Ltd. | 205 | 3 | 1245 | 22 | 1012 | 17.08 | 233 | 4.77 |
| 27 | Federal Bank Ltd. | 13752 | 371 | 13732 | 628 | 9395 | 539.99 | 4337 | 87.53 |
| 28 | J and K Bank Ltd | 208 | 31 | 2170 | 1317 | 918 | 308.88 | 1252 | 1008.27 |
| 29 | Karur Vysya Bank Ltd. | 578 | 2 | 14433 | 286 | 856 | 12.48 | 13577 | 273.50 |
| 30 | Lakshmi Vilas Bank Ltd | 417 | 4 | 1381 | 23 | 1321 | 23.64 | 60 | -0.32 |
| 31 | Ratnakar Bank Ltd | 3336 | 14 | 9727 | 25 | 8613 | 22.11 | 1114 | 2.63 |
| 32 | South Indian Bank Ltd | 6827 | 101 | 8925 | 183 | 2894 | 88.47 | 6031 | 94.58 |
| 33 | Tamil Nadu Merchantile Bank L | 510 | 9 | 786 | 20 | 733 | 42.81 | 53 | -23.10 |
| 34 | IndusInd Bank | 67945 | 233 | 96328 | 145 | 7914 | 148.65 | 88414 | -3.26 |
| 35 | HDFC Bank Ltd | 19613 | 117 | 55048 | 372 | 56000 | 348.67 | -952 | 23.78 |
| 36 | Axis Bank Ltd | 6803 | 108 | 10956 | 211 | 8709 | 205.25 | 2247 | 5.78 |
| 37 | ICICI Bank Ltd | 15057 | 572 | 28094 | 1813 | 25596 | 1629.89 | 2498 | 183.01 |
| 38 | YES BANK Ltd. | 251 | 75 | 352 | 110 | 254 | 134.29 | 98 | -24.16 |
| 39 | Bandhan Bank | 15349 | 48 | 20106 | 39 | 0 | 0.00 | 20106 | 38.57 |
| 40 | DCB Bank Ltd | 502 | 12 | 1057 | 65 | 0 | 0.00 | 1057 | 65.05 |
| 41 | IDFC Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 |
| | Total (C) | 171240 | 1942 | 303553 | 6106 | 155241 | 4323 | 148312 | 1782.66 |
| | R R B 's | | | | | | | | |
| 40 | Kavery Grameena Bank | 340 | 8 | 18279 | 336 | 17741 | 328.06 | 538 | 8.13 |
| 41 | Pragathi Krishna Grameena Ba | 15246 | 132 | 42037 | 474 | 37045 | 412.39 | 4992 | 61.34 |
| 42 | Karnataka Vikas Grameena Ba | 8570 | 113 | 120175 | 1127 | 103164 | 913.75 | 17011 | 213.47 |
| | Total (D) | 24156 | 253 | 180491 | 1937 | 157950 | 1654 | 22541 | 282.94 |
| | Grand Total (A+B+C+D) | 648583 | 12973 | 1682702 | 37895 | 1304092 | 34217 | 378610 | 3678.24 |
| | Total (Comm.Banks) a+b+c | 624427 | 12719 | 1502211 | 36958 | 1146142 | 32563 | 356069 | 3395.29 |
| (E) | Co-Op Sector | | | | | | | | |
| 43 | KSCARD Bk.Ltd | 0 | 0 | 0 | 0 | 6287 | 28.27 | -6287 | -28.27 |
| 44 | K.S.Coop Apex Bank Ltd | 99249 | 543 | 171731 | 963 | 143340 | 818.73 | 28391 | 144.27 |
| 45 | Indl.Co.Op.Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0.00 | 0 | 0.00 |
| | Total (E) | 99249 | 543 | 171731 | 963 | 149627 | 847 | 22104 | 116.00 |
| 46 | KSFC | 70 | 27 | 296 | 119 | 492 | 133.93 | -196 | -14.52 |
| | TOTAL (F) | 70 | 27 | 296 | 119 | 492 | 134 | -196 | -14.52 |
| G | Small Finance Bank | | | | | | | | |
| 1 | Equitas Small Finance Bank | 5935 | 53 | 18062 | 128 | 0 | 0.00 | 18062 | 127.56 |
| 2 | Ujjivan Small Finance | 30644 | 98 | 55276 | 115 | 0 | 0.00 | 55276 | 115.36 |
| | TOTAL (G) | 36579 | 151 | 73338 | 243 | 0 | 0 | 73338 | 242.92 |
| | TOTAL (A+B+C+D+E+F+G) | 784481 | 13693 | 1928067 | 39221 | 1454211 | 35198 | 473856 | 4022.63 |

ANNEXURE: 39

BANK WISE DISBURSEMENT AND BALANCE OUTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON DEC 2018 (Amount in Crore)

| Sl | Name of Bank | CHRISTIANS | | | | | | MUSLIMS | | | | | | SIKHS | | | | | | NEO-BUDISTS | | | | | |
|------------|------------------------------|----------------------------|----------------|------------------------------|----------------|----------------------------|----------------|------------------------------|-----------------|----------------------------|---------------|------------------------------|---------------|----------------------------|--------------|------------------------------|---------------|----------------------------|------|------------------------------|------|----------------------------|------|------------------------------|------|
| | | Disb 1st April to DEC 2018 | | Balance O/s as on 31.12.2018 | | Disb 1st April to DEC 2018 | | Balance O/s as on 31.12.2018 | | Disb 1st April to DEC 2018 | | Balance O/s as on 31.12.2018 | | Disb 1st April to DEC 2018 | | Balance O/s as on 31.12.2018 | | Disb 1st April to DEC 2018 | | Balance O/s as on 31.12.2018 | | Disb 1st April to DEC 2018 | | Balance O/s as on 31.12.2018 | |
| | | 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. | No. A/cs | Amt. | No. A/cs | Amt. | No. A/cs | Amt. | No. A/cs | Amt. |
| A | Major Banks | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Canara Bank | 33962 | 1009.64 | 119507 | 2201.29 | 117210 | 2946.53 | 466932 | 9086.00 | 71 | 2.29 | 1920 | 53.47 | 278 | 4.26 | 1800 | 51.21 | | | | | | | | |
| 2 | Corporation Bank | 621 | 25.45 | 6769 | 451.65 | 2206 | 67.82 | 22688 | 972.77 | 24 | 0.23 | 1473 | 46.07 | 89 | 2.13 | 605 | 39.32 | | | | | | | | |
| 3 | Syndicate Bank | 2451 | 165.41 | 12845 | 975.61 | 21111 | 381.12 | 66471 | 1521.36 | 0 | 0.00 | 2215 | 58.12 | 6 | 0.28 | 478 | 8.92 | | | | | | | | |
| 4 | State Bank of India | 61978 | 876.54 | 118517 | 1572.88 | 155572 | 4023.50 | 188444 | 6976.91 | 9512 | 228.25 | 18505 | 430.80 | 135 | 2.50 | 2631 | 59.26 | | | | | | | | |
| 5 | Vijaya Bank | 5072 | 78.48 | 8865 | 270.35 | 26379 | 297.47 | 42811 | 846.12 | 53 | 0.69 | 150 | 4.60 | 266 | 3.19 | 549 | 10.17 | | | | | | | | |
| | Total (A) | 104084 | 2155.52 | 266503 | 5471.78 | 322478 | 7716.44 | 787346 | 19403.16 | 9660 | 231.46 | 24263 | 593.06 | 764 | 12.36 | 6063 | 168.88 | | | | | | | | |
| (B) | Oth. Nationalised Bks | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Allahabad Bank | 21 | 0.28 | 273 | 6.62 | 39 | 0.47 | 557 | 9.15 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | | | | | | | | |
| 7 | Andhrabank | 504 | 51.40 | 889 | 80.99 | 180 | 2.10 | 1495 | 67.86 | 10 | 0.66 | 600 | 17.00 | 0 | 0.00 | 0 | 0.00 | | | | | | | | |
| 8 | Bank of Baroda | 252 | 6.25 | 1930 | 104.55 | 1035 | 19.01 | 6760 | 266.58 | 0 | 0.00 | 34 | 2.98 | 6 | 0.08 | 82 | 2.00 | | | | | | | | |
| 9 | Bank of India | 196 | 14.24 | 963 | 71.80 | 1694 | 54.13 | 6088 | 238.87 | 4 | 0.68 | 20 | 1.64 | 0 | 0.00 | 0 | 0.00 | | | | | | | | |
| 10 | Bank of Maharashtra | 12 | 1.00 | 393 | 38.00 | 26 | 3.16 | 2540 | 109.45 | 4 | 0.20 | 29 | 1.11 | 1 | 0.40 | 10 | 0.83 | | | | | | | | |
| 11 | Central Bank of India | 30 | 1.58 | 833 | 46.80 | 42 | 0.79 | 4530 | 153.06 | 0 | 0.00 | 44 | 6.29 | 0 | 0.00 | 17 | 0.63 | | | | | | | | |
| 12 | Dena Bank | 25 | 0.48 | 128 | 4.66 | 52 | 1.48 | 601 | 9.02 | 3 | 0.13 | 9 | 0.04 | 0 | 0.00 | 0 | 0.00 | | | | | | | | |
| 13 | Indian Bank | 68 | 1.41 | 374 | 5.98 | 694 | 8.83 | 4751 | 39.20 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | | | | | | | | |
| 14 | Indian Overseas Bank | 21 | 0.41 | 7678 | 99.15 | 141 | 0.32 | 23234 | 299.64 | 0 | 0.00 | 3 | 0.18 | 0 | 0.00 | 0 | 0.00 | | | | | | | | |
| 15 | Oriental Bank of Commerce | 71 | 6.72 | 519 | 38.38 | 184 | 12.03 | 1341 | 71.10 | 3 | 0.38 | 14 | 0.79 | 0 | 0.00 | 1 | 0.07 | | | | | | | | |
| 16 | Punjab National Bank | 183 | 8.47 | 475 | 30.53 | 607 | 24.03 | 2404 | 86.62 | 20 | 0.36 | 48 | 3.28 | 0 | 0.00 | 2 | 0.02 | | | | | | | | |
| 17 | Punjab and Synd Bank | 12 | 0.43 | 53 | 2.66 | 49 | 1.39 | 101 | 5.72 | 8 | 0.56 | 41 | 4.11 | 0 | 0.00 | 0 | 0.00 | | | | | | | | |
| 18 | UCO Bank | 117 | 2.29 | 4273 | 135.52 | 607 | 9.24 | 588 | 50.40 | 1 | 0.10 | 56 | 0.68 | 0 | 0.00 | 28 | 1.96 | | | | | | | | |
| 19 | Union Bank Of India | 450 | 13.17 | 1635 | 71.70 | 2695 | 55.23 | 11030 | 293.22 | 7 | 0.89 | 19 | 1.75 | 1 | 0.00 | 59 | 0.80 | | | | | | | | |
| 20 | United Bank of India | 11 | 0.31 | 47 | 3.81 | 24 | 0.63 | 124 | 35.72 | 0 | 0.00 | 1 | 0.20 | 0 | 0.00 | 0 | 0.00 | | | | | | | | |
| 21 | IDBI Bank | 539 | 52.79 | 1705 | 208.72 | 3212 | 141.00 | 4598 | 281.75 | 5 | 0.39 | 44 | 6.71 | 2 | 0.29 | 7 | 0.76 | | | | | | | | |
| | Total (B) | 2512 | 161.22 | 22168 | 949.86 | 11281 | 333.85 | 70742 | 2019.14 | 65 | 4.36 | 962 | 46.77 | 10 | 0.77 | 206 | 7.06 | | | | | | | | |
| (C) | Other Comm. Banks | | | | | | | | | | | | | | | | | | | | | | | | |
| 22 | Karnataka Bank Ltd | 1260 | 29.58 | 2676 | 112.71 | 10656 | 151.24 | 17600 | 411.77 | 4 | 0.12 | 14 | 0.93 | 3 | 0.01 | 10 | 0.87 | | | | | | | | |
| 23 | Kotak Mahendra Bank | 1310 | 9.14 | 2271 | 26.11 | 6440 | 33.08 | 10158 | 85.38 | 1 | 0.03 | 27 | 12.37 | 0 | 0.00 | 1 | 0.02 | | | | | | | | |
| 24 | Catholic Syrian Bank Ltd. | 0 | 0.00 | 4893 | 41.26 | 0 | 0.00 | 902 | 15.60 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | | | | | | | | |
| 25 | City Union Bank Ltd | 0 | 0.00 | 5 | 0.03 | 0 | 0.00 | 12 | 0.16 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | | | | | | | | |
| 26 | Dhanalaxmi Bank Ltd. | 82 | 1.53 | 520 | 12.32 | 123 | 1.84 | 725 | 9.53 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | | | | | | | | |
| 27 | Federal Bank Ltd. | 4646 | 160.23 | 5507 | 348.12 | 9077 | 177.71 | 8181 | 257.73 | 26 | 32.79 | 40 | 21.51 | 3 | 0.02 | 4 | 0.16 | | | | | | | | |
| 28 | J and K Bank Ltd | 4 | 0.26 | 55 | 1.98 | 197 | 30.22 | 2086 | 1311.12 | 3 | 0.21 | 20 | 1.53 | 0 | 0.00 | 0 | 0.00 | | | | | | | | |
| 29 | Karur Vysya Bank Ltd. | 92 | 1.00 | 507 | 7.27 | 480 | 1.04 | 10917 | 217.69 | 0 | 0.00 | 82 | 1.88 | 0 | 0.00 | 93 | 2.84 | | | | | | | | |
| 30 | Lakshmi Vilas Bank Ltd | 41 | 0.77 | 152 | 3.74 | 320 | 2.93 | 985 | 15.84 | 0 | 0.00 | 4 | 0.33 | 0 | 0.00 | 1 | 0.00 | | | | | | | | |

| ANNEXURE 39 | | | | | | | | | | | | |
|--|---------------------------------|------------------------|------------------------------|----------------------------|------------------------------|----------------------------|------------------------------|----------------------------|------------------------------|----------------------------|------------------------------|----------------------------|
| BANK WISE DISBURSEMENT AND BALANCE OUTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON DEC 2018 (Amount in Crore) | | | | | | | | | | | | |
| Sl | Name of Bank | CHRISTIANS | | | MUSLIMS | | | SIKHS | | | NEO-BUDISTS | |
| | | Disb 1st April to 2018 | Balance O/s as on 31.12.2018 | Disb 1st April to DEC 2018 | Balance O/s as on 31.12.2018 | Disb 1st April to DEC 2018 | Balance O/s as on 31.12.2018 | Disb 1st April to DEC 2018 | Balance O/s as on 31.12.2018 | Disb 1st April to DEC 2018 | Balance O/s as on 31.12.2018 | Disb 1st April to DEC 2018 |
| 31 | Ratnakar Bank Ltd | 90 | 0.54 | 3229 | 13.73 | 9477 | 23.34 | 5 | 0.02 | 10 | 0.04 | 21 |
| 32 | South Indian Bank Ltd | 1920 | 39.49 | 4857 | 60.98 | 6110 | 82.72 | 7 | 0.05 | 10 | 0.06 | 14 |
| 33 | Tamil Nadu Merchantile Bank Ltd | 57 | 1.54 | 451 | 7.77 | 648 | 12.87 | 0 | 0.00 | 0 | 0.00 | 0 |
| 34 | IndusInd Bank | 710 | 4.54 | 67213 | 227.33 | 94422 | 143.31 | 8 | 0.14 | 23 | 0.02 | 8 |
| 35 | HDFC Bank Ltd | 1275 | 10.00 | 18306 | 104.47 | 51013 | 325.79 | 10 | 0.20 | 32 | 0.44 | 8 |
| 36 | Axis Bank Ltd | 731 | 19.07 | 6053 | 88.04 | 9349 | 142.82 | 15 | 0.37 | 23 | 1.44 | 4 |
| 37 | ICICI Bank Ltd | 1737 | 149.21 | 13143 | 389.80 | 21305 | 985.62 | 67 | 6.25 | 259 | 39.23 | 125 |
| 38 | YES BANK Ltd. | 37 | 8.17 | 128 | 22.06 | 229 | 77.79 | 3 | 0.74 | 3 | 0.74 | 1 |
| 39 | Bandhan Bank | 234 | 0.92 | 15114 | 46.93 | 19792 | 37.73 | 1 | 0.01 | 2 | 0.03 | 0 |
| 40 | DCB Bank Ltd | 45 | 0.15 | 449 | 11.02 | 957 | 58.24 | 0 | 0.00 | 1 | 0.12 | 0 |
| 41 | IDFC Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| | Total(C) | 14271 | 436.15 | 156236 | 1370.18 | 264868 | 4215.04 | 150 | 40.94 | 554 | 80.70 | 290 |
| | RRB's | | | | | | | | | | | |
| 42 | Kavery Grameena Bank | 96 | 3.36 | 201 | 4.20 | 13632 | 238.43 | 0 | 0.00 | 42 | 6.81 | 0 |
| 43 | Pragathi Krishna Grameena Bank | 392 | 4.69 | 14699 | 124.07 | 40550 | 441.54 | 1 | 0.01 | 7 | 0.19 | 114 |
| 44 | Karnataka Vikas Grameena Bank | 691 | 6.71 | 7625 | 102.27 | 93876 | 881.58 | 28 | 0.41 | 9321 | 85.81 | 9364 |
| | Total (D) | 1179 | 14.76 | 22525 | 230.54 | 148058 | 1541.55 | 29 | 0.42 | 9370 | 92.81 | 9478 |
| | Grand Total (A+B+C+D) | 122046 | 2767.65 | 512520 | 9651.01 | 1271014 | 27178.89 | 9904 | 277.17 | 35149 | 813.35 | 16037 |
| | Total (Comm Banks) a+b+c | 120867 | 2752.89 | 489995 | 9420.47 | 1122956 | 25637.34 | 9875 | 276.75 | 25779 | 720.54 | 829 |
| (E) | Co-Op Sector | | | | | | | | | | | |
| 45 | KSCARD Bk Ltd | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 46 | K S Coop Apex Bank Ltd | 37715 | 206.20 | 42677 | 233.35 | 73844 | 414.09 | 4962 | 27.13 | 8587 | 48.15 | 11910 |
| 47 | Indi.Co Op Bank Ltd. | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| | Total (E) | 37715 | 206.20 | 42677 | 233.35 | 73844 | 414.09 | 4962 | 27.13 | 8587 | 48.15 | 11910 |
| 48 | KSFC | 9 | 3.73 | 59 | 22.03 | 264 | 106.19 | 0 | 0.00 | 0 | 0.00 | 0 |
| | TOTAL (F) | 9 | 3.73 | 59 | 22.03 | 264 | 106.19 | 0 | 0.00 | 0 | 0.00 | 0 |
| G | Small Finance Bank | | | | | | | | | | | |
| 49 | Equitas Small Finance Bank | 585 | 3.42 | 4926 | 48.62 | 15609 | 118.60 | 13 | 0.03 | 46 | 0.08 | 189 |
| 50 | Ujjivan Small Finance | 5286 | 16.88 | 25136 | 80.53 | 45048 | 94.60 | 143 | 0.45 | 321 | 0.60 | 22 |
| | TOTAL (G) | 5871 | 20.30 | 30062 | 129.15 | 60657 | 213.20 | 156 | 0.48 | 367 | 0.68 | 211 |
| | TOTAL (A+B+C+D+E+F+G) | 165641 | 2997.88 | 585318 | 10035.53 | 1405779 | 27912.36 | 15022 | 304.78 | 44103 | 862.18 | 13029 |
| | | | | | | | | | | | | 81.48 |
| | | | | | | | | | | | | 37036 |
| | | | | | | | | | | | | 372.00 |

| ANNEXURE: 39 | | | | | | | | | | | | | | |
|--|-----------------------------|----------------------------|-------------|-----------------|------------------------------|----------------------------|-------------|-----------------|------------------------------|----------------------------|--------------|-----------------|------------------------------|--|
| BANK WISE DISBURSEMENT AND BALANCE OUTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON DEC 2018 (Amount in Crore) | | | | | | | | | | | | | | |
| Sl | Name of Bank | JAINS | | | | ZORASTRIANS | | | | TOTAL IN CRORES | | | | |
| | | Disb 1st April to DEC 2018 | Amt. | No./A/cs | Balance O/s as on 31.12.2018 | Disb 1st April to DEC 2018 | Amt. | No./A/cs | Balance O/s as on 31.12.2018 | Disb 1st April to DEC 2018 | Amt. | No./A/cs | Balance O/s as on 31.12.2018 | |
| 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 | 471 | 20.41 | 2297 | 48.26 | 25 | 0.42 | 123 | 3.12 | 152017 | 3984 | 592579 | 11443 | |
| 2 | Corporation Bank | 45 | 7.17 | 824 | 93.61 | 21 | 4.98 | 4561 | 56.92 | 3006 | 108 | 36920 | 1660 | |
| 3 | Syndicate Bank | 42 | 10.52 | 1638 | 442.52 | 0 | 0.00 | 0 | 0.00 | 23610 | 557 | 83647 | 3007 | |
| 4 | State Bank of India | 202 | 36.05 | 6566 | 139.66 | 1 | 0.01 | 5 | 0.07 | 227400 | 5167 | 334668 | 9180 | |
| 5 | Vijaya Bank | 940 | 14.21 | 2099 | 74.51 | 156 | 13.95 | 100 | 14.95 | 32856 | 408 | 54574 | 1221 | |
| | Total (A) | 1700 | 88 | 13424 | 799 | 203 | 19 | 4789 | 75 | 438889 | 10224 | 1102388 | 26511 | |
| (B) | Oth.Nationalised Bks | | | | | | | | | | | | | |
| 6 | Allahabad Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 60 | 1 | 830 | 16 | |
| 7 | Andhrabank | 85 | 1.00 | 397 | 28.25 | 0 | 0.00 | 0 | 0.00 | 779 | 55 | 3381 | 194 | |
| 8 | Bank of Baroda | 40 | 1.25 | 351 | 27.42 | 0 | 0.00 | 0 | 0.00 | 1333 | 27 | 9157 | 404 | |
| 9 | Bank of India | 28 | 5.38 | 160 | 28.27 | 0 | 0.00 | 0 | 0.00 | 1922 | 74 | 7231 | 341 | |
| 10 | Bank of Maharashtra | 10 | 5.73 | 227 | 67.06 | 1 | 0.24 | 2 | 0.49 | 54 | 11 | 3201 | 217 | |
| 11 | Central Bank of India | 0 | 0.00 | 116 | 10.79 | 0 | 0.00 | 0 | 0.00 | 72 | 2 | 5540 | 218 | |
| 12 | Dena Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1 | 0.09 | 80 | 2 | 739 | 16 | |
| 13 | Indian Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 762 | 10 | 5125 | 45 | |
| 14 | Indian Overseas Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 4 | 0.04 | 162 | 1 | 30919 | 399 | |
| 15 | Oriental Bank of Commerce | 0 | 0.00 | 10 | 0.62 | 0 | 0.00 | 0 | 0.00 | 258 | 19 | 1885 | 111 | |
| 16 | Punjab National Bank | 40 | 19.82 | 86 | 69.77 | 0 | 0.00 | 0 | 0.00 | 850 | 53 | 3015 | 190 | |
| 17 | Punjab and Synd Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 69 | 2 | 195 | 12 | |
| 18 | UCO Bank | 0 | 0.00 | 67 | 0.62 | 0 | 0.00 | 0 | 0.00 | 725 | 12 | 5012 | 189 | |
| 19 | Union Bank Of India | 112 | 8.07 | 528 | 55.64 | 0 | 0.00 | 0 | 0.00 | 3265 | 77 | 13271 | 423 | |
| 20 | United Bank of India | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 35 | 1 | 172 | 40 | |
| 21 | IDBI Bank | 112 | 11.99 | 240 | 30.05 | 2 | 0.06 | 3 | 0.08 | 3872 | 207 | 6597 | 528 | |
| | Total (B) | 427 | 53 | 2182 | 318 | 3 | 0 | 10 | 1 | 14298 | 554 | 96270 | 3342 | |
| (C) | Other Comm.Banks | | | | | | | | | | | | | |
| 22 | Karnataka Bank Ltd | 200 | 10.64 | 434 | 32.21 | 0 | 0.00 | 1 | 0.02 | 12123 | 192 | 20735 | 559 | |
| 23 | Kotak Mahendra Bank | 13 | 6.42 | 208 | 107.26 | 0 | 0.00 | 1 | 0.00 | 7764 | 49 | 12666 | 231 | |
| 24 | Catholic Syrian Bank Ltd | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 | 5795 | 57 | |
| 25 | City Union Bank Ltd | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 | 17 | 0 | |
| 26 | Dhanalaxmi Bank Ltd | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 205 | 3 | 1245 | 22 | |
| 27 | Federal Bank Ltd | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 13752 | 371 | 13732 | 628 | |
| 28 | J and K Bank Ltd | 4 | 0.63 | 9 | 2.52 | 0 | 0.00 | 0 | 0.00 | 208 | 31 | 2170 | 1317 | |
| 29 | Karur Vysya Bank Ltd | 6 | 0.14 | 2834 | 56.30 | 0 | 0.00 | 0 | 0.00 | 578 | 2 | 14433 | 286 | |
| 30 | Lakshmi Vilas Bank Ltd | 56 | 0.66 | 238 | 3.41 | 0 | 0.00 | 1 | 0.00 | 417 | 4 | 1381 | 23 | |

| ANNEXURE: 39 | | | | | | | | | | |
|---|---------------------------------|----------------------------|------------------------------|----------------------------|------------------------------|----------------------------|------------------------------|----------------------------|------------------------------|----------------------------|
| BANK WISE DISBURSEMENT AND BALANCE OUSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON DEC 2018 (Amount in Crore) | | | | | | | | | | |
| SI | Name of Bank | JAINS | | | ZORASTRIANS | | | TOTAL IN CRORES | | |
| | | Disb 1st April to DEC 2018 | Balance O/s as on 31.12.2018 | Disb 1st April to DEC 2018 | Balance O/s as on 31.12.2018 | Disb 1st April to DEC 2018 | Balance O/s as on 31.12.2018 | Disb 1st April to DEC 2018 | Balance O/s as on 31.12.2018 | Disb 1st April to DEC 2018 |
| 31 | Ratnakar Bank Ltd | 2 | 0.01 | 10 | 0.02 | 0 | 0.00 | 3336 | 14 | 9727 |
| 32 | South Indian Bank Ltd | 6 | 0.24 | 7 | 0.99 | 27 | 0.28 | 6827 | 101 | 8925 |
| 33 | Tamil Nadu Merchantile Bank Ltd | 2 | 0.11 | 4 | 0.37 | 0 | 0.00 | 510 | 9 | 786 |
| 34 | IndusInd Bank | 10 | 0.32 | 20 | 0.00 | 3 | 0.01 | 67945 | 233 | 96328 |
| 35 | HDFC Bank Ltd | 20 | 2.44 | 155 | 4.38 | 1 | 0.07 | 19613 | 117 | 55048 |
| 36 | Axis Bank Ltd | 0 | 0.00 | 0 | 0.00 | 1 | 0.26 | 6803 | 108 | 10956 |
| 37 | ICICI Bank Ltd | 61 | 25.33 | 283 | 92.46 | 25 | 0.28 | 15057 | 572 | 28094 |
| | | 83 | 44.21 | 44 | 20.94 | 0 | 0.00 | 251 | 75 | 352 |
| | | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 15349 | 48 | 20106 |
| 38 | DCB Bank Ltd | 8 | 1.16 | 18 | 4.30 | 0 | 0.00 | 502 | 12 | 1057 |
| 39 | IDFC Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 | 0 |
| | | 471 | 92 | 4264 | 325 | 57 | 1 | 171240 | 1942 | 303553 |
| | Total (C) | | | | | | | | | |
| | R R B's | | | | | | | | | |
| 40 | Kavery Grameena Bank | 43 | 0.66 | 242 | 3.28 | 0 | 0.00 | 340 | 8 | 18279 |
| 41 | Pragathi Krishna Grameena Bank | 125 | 3.12 | 269 | 9.91 | 0 | 0.00 | 15246 | 132 | 42037 |
| 42 | Karnataka Vikas Grameena Bank | 176 | 2.64 | 1038 | 9.35 | 0 | 0.00 | 8570 | 113 | 120175 |
| | Total (D) | 344 | 6 | 1549 | 23 | 0 | 0 | 24156 | 253 | 180491 |
| | Grand Total (A+B+C+D) | 2942 | 240.35 | 21419 | 1464.73 | 263 | 20.56 | 648583 | 12973 | 1682702 |
| | Total (Comm.Banks) a+b+c | 2598 | 233.93 | 19870 | 1442.20 | 263 | 20.56 | 624427 | 12719 | 1502211 |
| | (E) Co-Op Sector | | | | | | | | | |
| 43 | KSCARD Bk Ltd | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 | 0 |
| 44 | K.S.Coop Apex Bank Ltd | 1985 | 10.85 | 3435 | 19.26 | 0 | 0.00 | 99249 | 543 | 171731 |
| 45 | Indi.Co.Op.Bank Ltd | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 | 0 |
| | Total (E) | 1985 | 10.85 | 3435 | 19.26 | 0 | 0.00 | 99249 | 543 | 171731 |
| 46 | KSFC | 1 | 0.13 | 2 | 0.67 | 1 | 0.75 | 70 | 27 | 296 |
| | TOTAL (F) | 1 | 0.13 | 2 | 0.67 | 1 | 0.75 | 70 | 27 | 296 |
| G | Small Finance Bank | | | | | | | | | |
| 1 | Equitas Small Finance Bank | 179 | 0.52 | 244 | 0.60 | 43 | 0.12 | 5935 | 53 | 18062 |
| 2 | Ujjivan Small Finance | 55 | 0.21 | 62 | 0.21 | 2 | 0.00 | 30644 | 98 | 55276 |
| | TOTAL (G) | 234 | 0.73 | 306 | 0.81 | 45 | 0.12 | 36579 | 151 | 73338 |
| | TOTAL (A+B+C+D+E+F+G) | 5162 | 252.07 | 25162 | 1485.47 | 309 | 21.42 | 784481 | 13693 | 1928067 |
| | | | | | | | | | | 39221 |

| ANNEXURE- 40 | | | | | | | | | | |
|---|---------------------------------|---------------------------------|----------|------------------------|--|----------|-------------------------------|----------|---|----------|
| BANKWISE DATA ON CROP LOAN/ KCC DATA AS AT DEC 2018 (Amount in Crore) | | | | | | | | | | |
| Sl. No | Name of the Bank | KCC/Crop Loan O/s as MARCH 2018 | | Target (AMT) 2018 - 19 | Cards issued from 01.04.2018 to 31.12.2018 | | KCC/Crop Loan O/s as DEC 2018 | | Variation in O/S (DEC 2018 over MARCH 2018) | |
| | | No. | Amount | | Cards | Amount | No. | Amount | No. | Amount |
| (A) | Major Banks | | | | | | | | | |
| 1 | Canara Bank | 579076 | 6253.12 | 8326.70 | 213766 | 1913.90 | 636404 | 7042.17 | 57328 | 789.05 |
| 2 | Corporation Bank | 219831 | 5998.93 | 3322.96 | 18333 | 290.21 | 169016 | 4344.79 | -50815 | -1654.14 |
| 3 | Syndicate Bank | 278225 | 4060.45 | 3175.42 | 102904 | 1149.37 | 287429 | 3704.44 | 9204 | -356.01 |
| 4 | State Bank of India | 332130 | 5339.20 | 10578.60 | 36870 | 1226.65 | 296041 | 5053.51 | -36089 | -285.69 |
| 5 | Vijaya Bank | 85782 | 1779.51 | 3290.59 | 7007 | 163.35 | 89206 | 1886.75 | 3424 | 107.24 |
| | Total (A) | 1495044 | 23431.21 | 28694.27 | 378880 | 4743.48 | 1478096 | 22031.66 | -16948 | -1399.55 |
| (B) | Other Nationalised Banks | | | | | | | | | |
| 1 | Allahabad Bank | 338 | 8.17 | 79.79 | 29 | 0.43 | 310 | 8.51 | -28 | 0.34 |
| 2 | Andhrabank | 4154 | 102.13 | 284.63 | 965 | 16.54 | 3666 | 88.81 | -488 | -13.32 |
| 3 | Bank of Baroda | 24641 | 276.78 | 258.34 | 256 | 6.29 | 5598 | 110.35 | -19043 | -166.43 |
| 4 | Bank of India | 34300 | 774.21 | 1148.19 | 3097 | 49.96 | 35708 | 806.27 | 1408 | 32.06 |
| 5 | Bank of Maharashtra | 11334 | 250.00 | 198.24 | 1146 | 24.42 | 9138 | 157.47 | -2196 | -92.53 |
| 6 | Central Bank of India | 8964 | 172.03 | 286.73 | 1875 | 24.77 | 8249 | 172.64 | -715 | 0.61 |
| 7 | Dena Bank | 5692 | 185.01 | 130.35 | 84 | 2.75 | 5659 | 232.02 | -33 | 47.01 |
| 8 | Indian Bank | 24764 | 318.92 | 516.09 | 22057 | 516.09 | 25315 | 529.88 | 551 | 210.96 |
| 9 | Indian Overseas Bank | 60402 | 524.34 | 691.15 | 25879 | 207.90 | 81198 | 510.04 | 20796 | -14.30 |
| 10 | Oriental Bank of Commerce | 3533 | 86.63 | 144.03 | 307 | 6.43 | 3018 | 66.98 | -515 | -19.65 |
| 11 | Punjab National Bank | 15570 | 254.17 | 156.10 | 1742 | 21.02 | 7753 | 146.34 | -7817 | -107.83 |
| 12 | Punjab and Synd Bank | 10 | 0.62 | 4.75 | 0 | 0.00 | 3 | 0.04 | -7 | -0.58 |
| 13 | UCO Bank | 3169 | 39.52 | 149.53 | 592 | 9.46 | 14 | 0.16 | -3155 | -39.36 |
| 14 | Union Bank Of India | 184734 | 3127.54 | 820.63 | 17224 | 167.24 | 61398 | 1102.26 | -123336 | -2025.28 |
| 15 | United Bank of India | 0 | 0.00 | 14.13 | 6 | 0.24 | 13 | 0.38 | 13 | 0.38 |
| 16 | IDBI Bank | 22958 | 653.77 | 637.95 | 233 | 7.72 | 10685 | 364.82 | -12273 | -288.95 |
| | Total (B) | 404563 | 6773.84 | 5520.63 | 75492 | 1061.26 | 257725 | 4296.97 | -146838 | -2476.87 |
| (C) | Other Comm.Banks | | | | | | | | | |
| 1 | Karnataka Bank Ltd | 21823 | 560.69 | 1739.56 | 1085 | 65.84 | 22072 | 602.36 | 249 | 41.67 |
| 2 | Kotak Mahendra Bank | 2143 | 45.30 | 284.86 | 0 | 0.00 | 2115 | 30.86 | -28 | -14.44 |
| 3 | Catholic Syrian Bank Ltd. | 1 | 0.01 | 54.04 | 1 | 0.01 | 1 | 0.01 | 0 | 0.00 |
| 4 | City Union Bank Ltd | 2130 | 18.33 | 43.38 | 1633 | 13.97 | 2045 | 17.92 | -85 | -0.41 |
| 5 | Dhanalaxmi Bank Ltd. | 0 | 0.00 | 43.04 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 6 | Federal Bank Ltd. | 37005 | 529.94 | 248.61 | 52732 | 604.76 | 48986 | 700.71 | 11981 | 170.77 |
| 7 | J and K Bank Ltd | 0 | 0.00 | 14.98 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 8 | Karur Vysya Bank Ltd. | 1715 | 11.24 | 102.16 | 0 | 0.00 | 239 | 11.52 | -1476 | 0.28 |
| 9 | Lakshmi Vilas Bank Ltd | 0 | 0.00 | 128.91 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 10 | Ratnakar Bank Ltd | 6890 | 237.10 | 240.50 | 1572 | 38.09 | 3324 | 156.77 | -3566 | -80.33 |
| 11 | South Indian Bank Ltd | 12469 | 288.49 | 130.40 | 5270 | 41.46 | 6860 | 66.87 | -5609 | -221.62 |
| 12 | Tamil Nadu Merchantile Bank | 1981 | 16.88 | 20.48 | 3992 | 33.82 | 3952 | 33.85 | 1971 | 16.97 |
| 13 | IndusInd Bank | 0 | 0.00 | 38.74 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 14 | HDFC Bank Ltd | 91425 | 2373.86 | 1323.40 | 61752 | 1091.21 | 126561 | 2424.47 | 35136 | 50.61 |
| 15 | Axis Bank Ltd | 41089 | 2551.78 | 814.76 | 2301 | 154.51 | 33637 | 2159.26 | -7452 | -392.52 |
| 16 | ICICI Bank Ltd | 66935 | 1802.30 | 1374.23 | 30444 | 661.60 | 62341 | 1860.62 | -4594 | 58.32 |
| 17 | YES BANK Ltd. | 16004 | 380.87 | 229.05 | 2711 | 19.40 | 13620 | 252.56 | -2384 | -128.31 |
| 18 | Bandhan Bank | 0 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 19 | DCB Bank Ltd | 0 | 0.00 | 0.00 | 276 | 39.14 | 875 | 124.85 | 875 | 124.85 |
| 20 | IDFC Bank | 0 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Total (C) | 301610 | 8816.79 | 6831.10 | 163769 | 2763.81 | 326628 | 8442.63 | 25018 | -374.16 |
| (D) | R R B 's | | | | | | | | | |
| 1 | Kavery Grammeena Bank | 241248 | 2543.56 | 2279.71 | 237574 | 848.39 | 220627 | 2561.84 | -20621 | 18.28 |
| 2 | Pragathi Krishna Grammeena Bank | 196749 | 2290.84 | 5592.23 | 44981 | 587.73 | 163075 | 1992.32 | -33674 | -298.52 |
| 3 | Karnataka Vikas Grammeena Bank | 281322 | 4300.26 | 3791.49 | 93396 | 1580.62 | 278062 | 4792.72 | -3260 | 492.46 |
| | Total (D) | 719319 | 9134.66 | 11663.43 | 375951 | 3016.74 | 661764 | 9346.88 | -57555 | 212.22 |
| Total (Comm.Banks) A+B+C | | 2201217 | 39021.84 | 41046.00 | 618141 | 8568.55 | 2062449 | 34771.26 | -138768 | -4250.58 |
| Grand Total (A+B+C+D) | | 2920536 | 48156.50 | 52709.43 | 994092 | 11585.29 | 2724213 | 44118.14 | -196323 | -4038.36 |
| (E) | Co-Op Sector | | | | | | | | | |
| 1 | KSCARD Bk.Ltd | 263 | 8.33 | 211.68 | 0 | 0.00 | 0 | 0.00 | -263 | -8.33 |
| 2 | K.S.Coop Apex Bank Ltd | 2215515 | 11449.36 | 10739.45 | 1266293 | 7044.87 | 2279980 | 11590.41 | 64465 | 141.05 |
| 3 | Indl.Co.Op.Bank Ltd. | 0 | 0.00 | 1287.79 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Total (E) | 2215778 | 11457.69 | 12238.92 | 1266293 | 7044.87 | 2279980 | 11590.41 | 64202 | 132.72 |
| (F) | KSFC | 0 | 0.00 | 9.70 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | TOTAL (F) | 0 | 0.00 | 9.70 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| (G) | Small Finance Bank | | | | | | | | | |
| 1 | Equitas Small Finance Bank | 0 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 2 | Ujjivan Small Finance Bank | 0 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | TOTAL (G) | 0 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| TOTAL (A+B+C+D+E+F+G) | | 5136314 | 59614.19 | 64958.05 | 2260385 | 18630.16 | 5004193 | 55708.55 | -132121 | -3905.64 |

| ANNEXURE- 4 | | | | | | |
|---|---------------------------|------------------------|---|-------------------|---|--------|
| DISTRICT WISE DATA ON CROP LOAN/ KCC AS AT 31.12.2018 | | | | | (Amount in Crore) | |
| SI | Name of the District | Annual Target (Amount) | Disbursement During the quarter ending DEC 2018 | | Outstanding as at the quarter ending DEC 2018 | |
| | | | TOTAL | | | |
| | | | Cards issued | Amount Sanctioned | No. | Amount |
| 1 | BAGALKOTE | 3622 | 203282 | 1721 | 329981 | 4270 |
| 2 | BALLARI | 2998 | 47853 | 717 | 148865 | 2301 |
| 3 | BELAGAVI | 4105 | 267253 | 1927 | 659088 | 7092 |
| 4 | BENGALURU (Rural) | 976 | 44248 | 327 | 93815 | 854 |
| 5 | BENGALURU (Urban + Metro) | 4328 | 37884 | 697 | 55801 | 1009 |
| 6 | BIDAR | 2257 | 108290 | 544 | 230457 | 1718 |
| 7 | Chamarajnagar | 964 | 34698 | 206 | 75057 | 741 |
| 8 | CHICKBALLAPUR | 806 | 28157 | 257 | 77812 | 895 |
| 9 | CHICKKMAGALURU | 2111 | 62745 | 886 | 100450 | 1865 |
| 10 | CHITRADURGA | 1807 | 26132 | 237 | 104940 | 1143 |
| 11 | DAKSHINA KANNADA | 1978 | 98162 | 1073 | 107384 | 1228 |
| 12 | DAVANAGERE | 1873 | 52887 | 321 | 161859 | 1662 |
| 13 | DHARWAD | 2405 | 33466 | 427 | 105959 | 1932 |
| 14 | GADAG | 1238 | 36910 | 428 | 115588 | 1936 |
| 15 | HASSAN | 2810 | 114241 | 717 | 312451 | 2716 |
| 16 | HAVERI | 2260 | 40598 | 454 | 146056 | 2390 |
| 17 | KALBURGI | 3131 | 74759 | 565 | 212104 | 2301 |
| 18 | KODAGU | 3468 | 56546 | 760 | 74767 | 1272 |
| 19 | KOLAR | 922 | 25771 | 254 | 69497 | 848 |
| 20 | KOPPAL | 979 | 34372 | 315 | 81760 | 1119 |
| 21 | MANDYA | 1978 | 100621 | 409 | 146352 | 1549 |
| 22 | MYSURU | 1690 | 131714 | 744 | 215535 | 2039 |
| 23 | RAICHUR | 2601 | 69248 | 651 | 158743 | 2445 |
| 24 | RAMANAGAR | 1660 | 53528 | 364 | 128585 | 834 |
| 25 | SHIVAMOGGA | 2361 | 84080 | 489 | 215684 | 1361 |
| 26 | TUMAKURU | 2778 | 84503 | 577 | 271749 | 2285 |
| 27 | UDUPI | 944 | 32661 | 321 | 39175 | 420 |
| 28 | Uttarakannada | 1567 | 102099 | 794 | 110278 | 838 |
| 29 | VIJAYAPURA | 3320 | 126161 | 1120 | 311640 | 3221 |
| 30 | YADGIR | 1023 | 47516 | 329 | 142761 | 1423 |
| | TOTAL | 64958 | 2260385 | 18630 | 5004193 | 55709 |



ANNEXURE- 42

Data on Pledge loans to farmers against NWRs (National Warehouse Receipts) to farmers as on 31.12.2018

Amount Rs. In Crore:

| Sl. | NAME OF THE BANK | Disbursements from 1.4.2018
To 31.12.2018 | | Outstanding as at end of
quarter DEC 2018 | |
|--------------|----------------------------|--|---------------|--|---------------|
| | | A/cs | Amount | A/cs | Amount |
| 1 | Canara Bank | 263 | 18.64 | 662 | 58.78 |
| 2 | Corporation Bank | 7 | 22.45 | 90 | 59.98 |
| 3 | Syndicate Bank | 15 | 0.23 | 518 | 8.00 |
| 4 | State Bank of India | 80 | 3.13 | 231 | 13.49 |
| 5 | Vijaya Bank | 271 | 21.28 | 354 | 24.07 |
| 6 | Allahabad Bank | 0 | 0.00 | 0 | 0.00 |
| 7 | Andhrabank | 0 | 0.00 | 0 | 0.00 |
| 8 | Bank of Baroda | 0 | 0.00 | 0 | 0.00 |
| 9 | Bank of India | 0 | 0.00 | 0 | 0.00 |
| 10 | Bank of Maharashtra | 0 | 0.00 | 0 | 0.00 |
| 11 | Central Bank of India | 64 | 3.34 | 206 | 13.27 |
| 12 | Dena Bank | 0 | 0.00 | 0 | 0.00 |
| 13 | Indian Bank | 0 | 0.00 | 0 | 0.00 |
| 14 | Indian Overseas Bank | 0 | 0.00 | 0 | 0.00 |
| 15 | Oriental Bank of Commerce | 0 | 0.00 | 3 | 0.18 |
| 16 | Punjab National Bank | 0 | 0.00 | 15 | 0.76 |
| 17 | Punjab and Synd Bank | 1 | 0.50 | 1 | 0.20 |
| 18 | UCO Bank | 467 | 44.53 | 753 | 76.81 |
| 19 | Union Bank Of India | 400 | 24.76 | 520 | 33.60 |
| 20 | United Bank of India | 0 | 0.00 | 0 | 0.00 |
| 21 | IDBI Bank | 73 | 11.63 | 513 | 75.13 |
| 22 | Karnataka Bank Ltd | 343 | 73.67 | 588 | 112.90 |
| 23 | Kotak Mahendra Bank | 0 | 0.00 | 0 | 0.00 |
| 24 | Catholic Syrian Bank Ltd. | 0 | 0.00 | 0 | 0.00 |
| 25 | City Union Bank Ltd | 0 | 0.00 | 0 | 0.00 |
| 26 | Dhanalaxmi Bank Ltd. | 0 | 0.00 | 0 | 0.00 |
| 27 | Federal Bank Ltd. | 0 | 0.00 | 11 | 0.45 |
| 28 | J and K Bank Ltd | 0 | 0.00 | 0 | 0.00 |
| 29 | Karur Vysya Bank Ltd. | 5 | 0.35 | 64 | 6.37 |
| 30 | Lakshmi Vilas Bank Ltd | 0 | 0.00 | 0 | 0.00 |
| 31 | Ratnakar Bank Ltd | 0 | 0.00 | 1 | 0.14 |
| 32 | South Indian Bank Ltd | 0 | 0.00 | 0 | 0.00 |
| 33 | Tamil Nadu Merchantile Ban | 16 | 1.61 | 7 | 0.83 |
| 34 | IndusInd Bank | 0 | 0.00 | 0 | 0.00 |
| 35 | HDFC Bank Ltd | 0 | 0.00 | 0 | 0.00 |
| 36 | Axis Bank Ltd | 16 | 0.00 | 82 | 0.01 |
| 37 | ICICI Bank Ltd | 0 | 0.00 | 0 | 0.00 |
| 38 | YES BANK Ltd. | 1 | 0.06 | 1 | 0.06 |
| 39 | Bandhan Bank | 0 | 0.00 | 0 | 0.00 |
| 40 | DCB Bank Ltd | 0 | 0.00 | 0 | 0.00 |
| 41 | IDFC Bank | 0 | 0.00 | 0 | 0.00 |
| 42 | Kavery Grameena Bank | 0 | 0.00 | 0 | 0.00 |
| 43 | Pragathi Krishna Grameena | 70 | 4.04 | 350 | 31.43 |
| 44 | Karnataka Vikas Grameena | 0 | 0.00 | 0 | 0.00 |
| 45 | KSCARD Bk.Ltd | 0 | 0.00 | 0 | 0.00 |
| 46 | K.S.Coop Apex Bank Ltd | 0 | 0.00 | 0 | 0.00 |
| 47 | Indl.Co.Op.Bank Ltd. | 0 | 0.00 | 0 | 0.00 |
| 48 | KSFC | 0 | 0.00 | 0 | 0.00 |
| 49 | Equitas Small Finance Bank | 0 | 0.00 | 0 | 0.00 |
| 50 | Ujjivan Small Finnnance | 0 | 0.00 | 0 | 0.00 |
| Total | | 2092 | 230.22 | 4970 | 516.47 |

F.No. 3/7/2019-AC
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevan Deep Building
Sansad Marg, New Delhi – 110001
Dated 04 February 2019

To

1. Chairman / MDs & CEOs of all Public Sector Banks and Private Sector Banks
2. Chairman NABARD

Subject : Campaign to achieve saturation under the Kisan Credit Cards (KCC) -reg

Sir/ Madam

1. The Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Government of India has decided to launch a special drive in campaign mode with an objective to saturate the farmers under the KCC Scheme.
2. In this context, the DAC&FW is separately requesting state governments to organize camps village-wise or bank branch-wise to facilitate farmers in completing KCC application forms with supporting documents including land records and hand them over to respective Bank branches. It is requested that Banks may extend all support to the State/ District administration and field level development & revenue functionaries in this campaign.
3. Keeping in view the importance of the campaign to saturate farmers under KCC, the following may please be ensured:
 - a. State Level Bankers Committee (SLBC) Conveners and Lead District Managers of banks should actively associate with the state/ district administration and coordinate with various SCBs, RRBs and Cooperative Banks in organising the village-wise or bank branch-wise camps. The District Level Bankers Committee (DLBC) will decide the modalities of the camps and the date wise schedule, accordingly. Officials from the concerned banks may actively associate during these camps.
 - b. In the branches, dedicated desks may be set up for receiving the forms and providing appropriate guidance to the farmers, so as to ensure prompt processing and approvals.
 - c. In case of eligible farmers who have an existing bank account but not a KCC, the KCC should preferably be issued by the bank in which he or she has an account. In case the eligible farmer does not have a bank account, then the same may be opened by the farmer in any branch as per his/her choice.
 - d. The simplified common application form circulated by Indian Banks Association vide their circular no SB/Cir/AGRI/480 dated 09.06.2016 should be utilized and widely disseminated in local language.
 - e. In all cases, it needs to be ensured that eligible farmers are issued KCCs within two weeks of the submission of completed application forms.
 - f. The Indian Banks Association, vide letter no SB/Cir/KCC/2018-19/6778 dated 04.02.2019 (copy enclosed), has issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto Rs three lakh, keeping in view the hardship and financial distress of small and marginal farmers. These directions may be followed while processing the applications for issue of KCC.

Contd... 2/-

4. Suitable instructions may therefore please be issued to all concerned, including to the sponsored RRBs, to ensure the success of this campaign. Further, the timely issue of KCCs under this drive may be closely monitored at the level of an Executive Director to be nominated as Nodal Officer.

Yours faithfully

AKD⁶⁹
(A.K. Das)
Deputy Secretary

Copy to:

1. SLBC conveners of all States.
2. Chairmen RRBs



Indian Banks' Association

SOCIAL BANKING

SB/Cir/KCC/2018-19/6778

04th February, 2019

**The Chairman State Bank of India &
MD & CEOs of all Member Banks**

Dear Sir / Madam,

Waiver of processing fee, inspection, ledger folio charges and all other service charges for crop loans including those under the Kisan Credit Card (KCC) Scheme.

The Kisan Credit Card scheme aims at providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the farmers to meet the short term credit requirements for cultivation of crops, investment credit requirement for agriculture and allied activities and other needs.

2. In India, Land holding pattern is dominated by Small and Marginal farmers (SMF) category. Roughly 85 per cent of the total operational holdings in the country (about 43 per cent of the gross cropped area) are in the SMF category. There are around 21.6 crore Small and Marginal farmers (or 4.3 crore families). Providing timely and affordable credit to this resource constrained group is the key to attaining inclusive growth. The Small and Marginal farmers are the most affected during times of floods, droughts, and other natural calamities. As per parliamentary Standing Committee on Agriculture the losses due to climate change account for overall GDP loss of 1.5% of agriculture economy. The instability in income of the farmers due to various types of risks involved in production, low bargaining power, etc. add more distress to the already affected farmers.

3. In this context, it is learnt that some of scheduled commercial banks are collecting a nominal amount of service charges towards processing, documentation, inspection, etc. for agriculture loans. However, some of the banks are collecting service charges which are at a bit higher.. There is no uniformity amongst banks in this regard. It is also observed that, service charge is to be paid irrespective of whether the loan is sanctioned or not. This often acts as a deterrent for the farmers to approach the banks for loans.

4. The aforesaid matter was examined by IBA Managing Committee at its meeting on 28-12-2018. The Managing Committee was of the view that IBA to issue advisory guidelines on the captioned subject. Hence, the banks are requested to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto ₹ 3 Lakhs, keeping in view of the hardship and financial distress of Small and Marginal farmers.

Yours faithfully,


(B Raj Kumar)
Dy. Chief Executive

ANNEXURE- 44

Progress Report under SHG Bank Linkage for the quarter DEC 2018

| 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 | 61378 | 55145 |
| 2 | Cumulative number of SB accounts of SHGs (from 1st April of the year to end of quarter) | 143873 | 115046 |
| 3 | Total No of SB Accounts of ALL SHGs outstanding at the end of the reporting quarter | 1146956 | 957831 |
| 4 | Total balance of SB Accounts of ALL SHGs outstanding at the end of reporting quarter | 109476 | 94219 |
| B DIRECT CREDIT LINKAGE DURING THE YEAR | | | |
| 1 | SHGs credit linked during the quarter | 61664 | 52666 |
| 2 | Bank Loan disbursed during the quarter (Rs. lakh) | 80608 | 75435 |
| 3 | Cumulative no. of SHGs credit linked during the year (from 1 April up to end of qtr) | 233947 | 205505 |
| 4 | Cumulative Bank Loan disbursed during the year (from 1 April up to end of qtr)(Rs. lakh) | 228301 | 207023 |
| 5 | Of B3 above, No. of repeat SHGs credit linked | 117036 | 106006 |
| 6 | Of B4 above, Bank Loan disbursed for repeat SHGs (Rs. lakh) | 98239 | 92979 |
| 7 | Of B3 above, No. of SHGs provided loan for Agriculture Purposes | 113112 | 103460 |
| 8 | Of B4 above, Bank Loan disbursed to SHGs for Agriculture Purposes (Rs. lakh) | 92753 | 86902 |
| C INDIRECT CREDIT LINKAGE OF SHGs THROUGH LOANS TO NGOS/MFIs FOR ONLENDING TO SHGs | | | |
| 1 | SHGs indirectly credit linked during the quarter | 201 | 201 |
| 2 | Cumulative no. of SHGs indirectly credit linked during the year (from 1 April upto end of qtr) | 493 | 488 |
| 3 | Loan disbursed indirectly during the quarter (Rs. lakh) | 1105 | 1105 |
| 4 | Cumulative Loan disbursed indirectly during the year (from 1 April upto end of qtr)(Rs. lakh) | 2619 | 2595 |
| 5 | Of C2 above No. of SHGs provided loan for agriculture purpose | 0 | 0 |
| 6 | Of C4 above, Bank loan disbursed to SHGs for agriculture purposes [Rs in lakh] | 0 | 0 |
| D CUMULATIVE CREDIT LINKAGE | | | |
| 1 | Cumulative number of SHGs Credit Linked (since inception) | 2559855 | 2367250 |
| 2 | Cumulative Bank Loan disbursed since inception (Rs. lakh) | 3240565 | 2944314 |
| 3 | Number of SHGs with loan accounts outstanding on the date of report | 586558 | 487651 |
| 4 | Bank Loan outstanding to all SHGs as on the date of report (Rs. lakh) | 947082 | 875838 |

2020

ANNEXURE- 45

Bank Wise SHGs Financed during the Financial Year 2018-19

| Sl. No. | Name of the Bank | Cumulative no. of SHGs credit linked during the year (from 1 April 2018 up to qtr DEC 2018 (Amount in lakhs) | | Cumulative Bank Loan disbursed during the year (from 1 April 2018 up to qtr DEC 2018 (Amount in lakhs) | |
|---------|-----------------------------------|---|-------------------------------|---|-------------------------------|
| | | Total | Of which exclusively to Women | Total | Of which exclusively to Women |
| 1 | Canara Bank | 15014 | 14564 | 40860 | 39634 |
| 2 | Corporation Bank | 82224 | 67968 | 50008 | 41043 |
| 3 | Syndicate Bank | 22369 | 22045 | 17696 | 16637 |
| 4 | State Bank of India | 589 | 589 | 3355 | 3355 |
| 5 | Vijaya Bank | 3106 | 2908 | 11751 | 11127 |
| 6 | Allahabad Bank | 7 | 7 | 7 | 7 |
| 7 | Andhrabank | 0 | 0 | 0 | 0 |
| 8 | Bank of Baroda | 14 | 14 | 33 | 33 |
| 9 | Bank of India | 168 | 149 | 633 | 570 |
| 10 | Bank of Maharashtra | 0 | 0 | 0 | 0 |
| 11 | Central Bank of India | 28 | 28 | 174 | 174 |
| 12 | Dena Bank | 15 | 12 | 60 | 51 |
| 13 | Indian Bank | 0 | 0 | 0 | 0 |
| 14 | Indian Overseas Bank | 178 | 178 | 331 | 331 |
| 15 | Oriental Bank of Commerce | 6 | 5 | 23 | 13 |
| 16 | Punjab National Bank | 21 | 6 | 80.3 | 20 |
| 17 | Punjab and Synd Bank | 0 | 0 | 0 | 0 |
| 18 | UCO Bank | 51 | 51 | 139 | 139 |
| 19 | Union Bank Of India | 11786 | 7903 | 11786 | 7903 |
| 20 | United Bank of India | 0 | 0 | 0 | 0 |
| 21 | IDBI Bank | 5027 | 3441 | 2408 | 2133 |
| 22 | Karnataka Bank Ltd | 277 | 235 | 1257 | 1092 |
| 23 | Kotak Mahendra Bank | 0 | 0 | 0 | 0 |
| 24 | Catholic Syrian Bank Ltd. | 0 | 0 | 0 | 0 |
| 25 | City Union Bank Ltd | 0 | 0 | 0 | 0 |
| 26 | Dhanalaxmi Bank Ltd. | 0 | 0 | 0 | 0 |
| 27 | Federal Bank Ltd. | 34 | 0 | 49 | 0 |
| 28 | J and K Bank Ltd | 0 | 0 | 0 | 0 |
| 29 | Karur Vysya Bank Ltd. | 0 | 0 | 0 | 0 |
| 30 | Lakshmi Vilas Bank Ltd | 0 | 0 | 0 | 0 |
| 31 | Ratnakar Bank Ltd | 0 | 0 | 0 | 0 |
| 32 | South Indian Bank Ltd | 0 | 0 | 0 | 0 |
| 33 | Tamil Nadu Merchantile Bank Ltd. | 0 | 0 | 0 | 0 |
| 34 | IndusInd Bank | 0 | 0 | 0 | 0 |
| 35 | HDFC Bank Ltd | 7358 | 7358 | 23014 | 23014 |
| 36 | Axis Bank Ltd | 0 | 0 | 0 | 0 |
| 37 | ICICI Bank Ltd | 0 | 0 | 0 | 0 |
| 38 | YES BANK Ltd. | 0 | 0 | 0 | 0 |
| 39 | Bandhan Bank | 0 | 0 | 0 | 0 |
| 40 | DCB Bank Ltd | 0 | 0 | 0 | 0 |
| 41 | IDFC Bank | 0 | 0 | 0 | 0 |
| | Commercial Banks-Sub Total | 148272 | 127461 | 163664 | 147276 |
| 42 | Kavery Grameena Bank | 2819 | 2606 | 8933 | 8415 |
| 43 | Pragathi Krishna Grameena Bank | 68967 | 62698 | 19115 | 17247 |
| 44 | Karnataka Vikas Grameena Bank | 2909 | 2402 | 6615 | 5851 |
| | RRBs-Sub Total | 74695 | 67706 | 34663 | 31513 |
| 45 | KSCARD Bk.Ltd | 0 | 0 | 0 | 0 |
| 46 | K.S.Coop Apex Bank Ltd | 10980 | 10338 | 29974 | 28234 |
| 47 | Indl.Co.Op.Bank Ltd. | 0 | 0 | 0 | 0 |
| | Cooperative baks-Sub Total | 10980 | 10338 | 29974 | 28234 |
| 48 | KSFC | 0 | 0 | 0 | 0 |
| | KFSC Total | 0 | 0 | 0 | 0 |
| 49 | Equitas Small Finance Bank | 0 | 0 | 0 | 0 |
| 50 | Ujjivan Small Finance | 0 | 0 | 0 | 0 |
| | Small Finance Total | 0 | 0 | 0 | 0 |
| | All banks-Total | 233947 | 205505 | 228301 | 207023 |

ANNEXURE - 46
DATA ON JLG AS PER NABARD FORMAT AS ON DEC 2018

| Amount Rs. in Crore: | | | | | | | | | | | Cum no. of JLGs financed with | |
|---------------------------|---------------------------|---------------------------|--------|---|---------|---------------|---------|---|---------|---------------|-------------------------------|------|
| Sl | Name of the Bank | Target for the FY 2018-19 | | Disbursements from 01.04.2018 to 31.12.2018 | | | | Balance Outstanding as at the end of the DEC 2018 | | | | |
| | | Number | Amt | TOTAL JLG s | | Of which Farm | | TOTAL JLG s | | Of which farm | | |
| (A) | Major Banks | | | Number | Amt | Number | Amt | Number | Amt | Number | Amt | |
| 1 | Canara Bank | 0 | 0.00 | 90 | 2.37 | 90 | 2.37 | 921 | 19.04 | 921 | 19.04 | 1759 |
| 2 | Corporation Bank | 0 | 0.00 | 1202 | 30.20 | 12 | 0.44 | 4990 | 96.74 | 1457 | 22.04 | 0 |
| 3 | Syndicate Bank | 0 | 0.00 | 8335 | 53.47 | 7889 | 122.09 | 8552 | 132.46 | 8402 | 54.67 | 0 |
| 4 | State Bank of India | 0 | 0.00 | 549 | 657.09 | 533 | 414.19 | 3012 | 662.29 | 2859 | 437.85 | 334 |
| 5 | Vijaya Bank | 0 | 0.00 | 202 | 6.65 | 124 | 4.16 | 1134 | 19.82 | 987 | 16.62 | 0 |
| | Total (A) | 0 | 0.00 | 10378 | 749.78 | 8648 | 543.25 | 18609 | 930.35 | 14626 | 550.22 | 2093 |
| (B)Oth. Nationalised Bks | | | | | | | | | | | | |
| 1 | Allahabad Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 2 | Andhrabank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 3 | Bank of Baroda | 0 | 0.00 | 2 | 0.18 | 2 | 0.18 | 27 | 0.88 | 27 | 0.88 | 0 |
| 4 | Bank of India | 0 | 0.00 | 5 | 0.21 | 5 | 0.21 | 82 | 1.30 | 82 | 1.30 | 0 |
| 5 | Bank of Maharastra | 0 | 0.00 | 40 | 0.78 | 12 | 0.25 | 0 | 0.00 | 0 | 0.00 | 0 |
| 6 | Central Bank of India | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 7 | Dena Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 7 | 0.18 | 7 | 0.18 | 0 |
| 8 | Indian Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 9 | Indian Overseas Bank | 0 | 0.00 | 20 | 0.31 | 20 | 0.31 | 94 | 1.42 | 94 | 1.42 | 0 |
| 10 | Oriental Bank of Commerce | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 2 | 0.02 | 2 | 0.02 | 0 |
| 11 | Punjab National Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 2 | 0.05 | 2 | 0.05 | 0 |
| 12 | Punjab and Synd Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 13 | UCO Bank | 0 | 0.00 | 14 | 0.31 | 14 | 0.31 | 166 | 3.16 | 166 | 3.16 | 0 |
| 14 | Union Bank Of India | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 15 | United Bank of India | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 16 | IDBI Bank | 0 | 0.00 | 241 | 1.32 | 241 | 1.32 | 2830 | 37.49 | 2830 | 37.49 | 2656 |
| | Total (B) | 0 | 0.00 | 322 | 3.11 | 294 | 2.58 | 3210 | 44.50 | 3210 | 44.50 | 2656 |
| (C) Other Comm. Banks | | | | | | | | | | | | |
| 1 | Karnataka Bank Ltd | 0 | 0.00 | 8 | 0.19 | 2 | 0.02 | 164 | 2.03 | 62 | 0.78 | 0 |
| 2 | Kotak Mahendra Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 3 | Catholic Syrian Bank Ltd. | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 4 | City Union Bank Ltd | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 5 | Dhanalaxmi Bank Ltd. | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 6 | Federal Bank Ltd. | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 7 | J and K Bank Ltd | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 8 | Karur Vysya Bank Ltd. | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 9 | Lakshmi Vilas Bank Ltd | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 10 | Ratnakar Bank Ltd | 0 | 0.00 | 15805 | 259.73 | 13623 | 222.11 | 93743 | 410.93 | 60677 | 345.21 | 0 |
| 11 | South Indian Bank Ltd | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 12 | Tamil Nadu Merchantile Ba | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 13 | IndusInd Bank | 0 | 0.00 | 11940 | 415.61 | 4470 | 155.73 | 2871 | 149.28 | 1377 | 63.29 | 0 |
| 14 | HDFC Bank Ltd | 0 | 0.00 | 10941 | 167.20 | 3192 | 46.02 | 25681 | 219.60 | 5520 | 52.41 | 0 |
| 15 | Axis Bank Ltd | 0 | 123.43 | 9952 | 167.21 | 9952 | 167.21 | 10433 | 175.28 | 10433 | 175.28 | 0 |
| 16 | ICICI Bank Ltd | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 17 | YES BANK Ltd. | 0 | 0.00 | 8952 | 145.05 | 8891 | 144.20 | 13644 | 139.80 | 13342 | 138.05 | 0 |
| 18 | Bandhan Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| 19 | DCB Bank Ltd | 0 | 0.00 | 1082 | 22.37 | 555 | 11.80 | 1082 | 21.29 | 555 | 11.08 | 1082 |
| 20 | IDFC Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| | Total (C) | 0 | 123.43 | 58680 | 1177.36 | 40685 | 747.09 | 147618 | 1118.21 | 91966 | 786.10 | 1082 |
| (D) R R B's | | | | | | | | | | | | |
| 1 | Kavery Grameena Bank | 0 | 0.00 | 2497 | 22.90 | 2463 | 22.13 | 7728 | 92.31 | 6799 | 74.31 | 900 |
| 2 | Pragathi Krishna Grameen | 18500 | 0.00 | 5550 | 112.01 | 4773 | 96.32 | 20804 | 190.73 | 16643 | 167.84 | 1000 |
| 3 | Karnataka Vikas Grameena | 0 | 0.00 | 439 | 8.49 | 398 | 7.64 | 4776 | 53.62 | 4107 | 44.15 | 0 |
| | Total (D) | 18500 | 0.00 | 8486 | 143.40 | 7634 | 126.09 | 33308 | 336.66 | 27549 | 286.30 | 1900 |
| Total (Comm. Banks) A+B+C | | 0 | 123.43 | 69380 | 1930.25 | 49627 | 1292.91 | 169437 | 2093.05 | 109802 | 1380.82 | 5831 |
| Grand Total (A+B+C+D) | | 18500 | 123.43 | 77866 | 2073.65 | 57261 | 1419.01 | 202745 | 2429.71 | 137351 | 1667.12 | 7731 |
| (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 | 838 | 0.10 | 63 | 0.01 | 15 | 0.00 | 3117 | 0.24 | 1040 | 0.10 | 216 |
| 3 | Indl. Co. Op. Bank Ltd. | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 |
| | Total (E) | 838 | 0.10 | 63 | 0.01 | 15 | 0.00 | 3117 | 0.24 | 1040 | 0.10 | 216 |
| (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 Ban | 0 | 0.00 | 48253 | 135.20 | 24000 | 68.18 | 106964 | 144.67 | 37163 | 86.80 | 0 |
| 2 | Ujjivan Small Finance | 0 | 0.00 | 223319 | 701.36 | 66048 | 220.78 | 457772 | 870.02 | 119473 | 265.26 | 0 |
| | TOTAL (G) | 0 | 0.00 | 271572 | 836.56 | 90048 | 288.96 | 564736 | 1014.69 | 156636 | 352.06 | 0 |
| GRAND TOTAL | | 19338 | 123.53 | 349501 | 2910.22 | 147324 | 1707.97 | 770598 | 3444.64 | 295027 | 2019.28 | 7947 |

ANNEXURE - 47

BANKING DATA - CD Ratio

| Sl. | Name of Bank | BANKING DATA - CD Ratio | | | | | BANKING DATA - CD Ratio | | | | | Variation in
Total (June
18 over
March 18) |
|------------------------------|----------------------------------|-------------------------|--------|--------|-------|-------|-------------------------|--------|--------|-------|-------|---|
| | | AS AT MARCH 2018 | | | | | AS AT DEC 2018 | | | | | |
| | | Rur | S.Urb | Urb | M/P.T | Total | Rur | S.Urb | Urb | M/P.T | Total | |
| (A) | Major Banks | | | | | | | | | | | |
| 1 | Canara Bank | 107.2 | 104.3 | 60.6 | 60.2 | 69.1 | 113.8 | 104.9 | 61.0 | 63.8 | 71.8 | 2.6 |
| 2 | Corporation Bank | 85.2 | 77.4 | 61.7 | 49.2 | 60.1 | 95.4 | 87.6 | 54.4 | 64.9 | 68.3 | 8.2 |
| 3 | Syndicate Bank | 96.7 | 93.0 | 65.4 | 58.5 | 72.5 | 99.9 | 84.2 | 58.2 | 48.8 | 66.0 | -6.5 |
| 4 | State Bank of India | 76.6 | 59.8 | 46.4 | 75.7 | 65.7 | 73.6 | 54.0 | 44.8 | 72.0 | 62.5 | -3.2 |
| 5 | Vijaya Bank | 80.4 | 74.8 | 57.9 | 74.2 | 72.2 | 85.1 | 79.2 | 58.9 | 74.7 | 73.7 | 1.5 |
| | Total (A) | 89.7 | 75.9 | 54.7 | 66.5 | 67.4 | 92.6 | 73.2 | 52.3 | 67.0 | 67.0 | -0.4 |
| (B) | Oth.Nationalised Bks | | | | | | | | | | | |
| 1 | Allahabad Bank | 48.8 | 42.4 | 55.2 | 204.0 | 152.9 | 52.2 | 57.5 | 56.1 | 212.6 | 161.9 | 9.0 |
| 2 | Andhrabank | 238.1 | 276.1 | 139.6 | 71.2 | 84.3 | 215.0 | 304.9 | 133.7 | 56.2 | 67.9 | -16.4 |
| 3 | Bank of Baroda | 101.4 | 127.1 | 61.4 | 118.4 | 103.5 | 109.5 | 157.3 | 64.0 | 146.6 | 126.7 | 23.2 |
| 4 | Bank of India | 82.4 | 170.0 | 115.7 | 118.9 | 119.4 | 93.5 | 192.1 | 108.9 | 170.4 | 151.0 | 31.6 |
| 5 | Bank of Maharastra | 98.6 | 76.9 | 60.4 | 213.8 | 139.5 | 102.9 | 76.3 | 53.7 | 186.8 | 125.2 | -14.3 |
| 6 | Central Bank of India | 138.4 | 120.0 | 76.0 | 94.1 | 93.7 | 163.8 | 98.1 | 83.7 | 98.2 | 97.0 | 3.3 |
| 7 | Dena Bank | 48.8 | 50.7 | 39.4 | 76.6 | 67.7 | 42.0 | 41.8 | 33.8 | 46.9 | 44.2 | -23.5 |
| 8 | Indian Bank | 340.4 | 82.7 | 44.2 | 95.2 | 89.3 | 419.8 | 83.2 | 57.9 | 78.2 | 80.5 | -8.8 |
| 9 | Indian Overseas Bank | 92.8 | 108.3 | 68.9 | 46.4 | 58.3 | 98.6 | 113.2 | 45.6 | 50.8 | 57.4 | -0.9 |
| 10 | Oriental Bank of Commerce | 77.0 | 97.4 | 73.8 | 39.9 | 44.3 | 180.9 | 97.6 | 79.1 | 65.4 | 68.8 | 24.5 |
| 11 | Punjab National Bank | 197.4 | 70.9 | 61.2 | 236.9 | 192.0 | 175.6 | 79.7 | 60.5 | 185.8 | 157.1 | -35.0 |
| 12 | Punjab and Synd Bank | | 32.9 | 201.7 | 115.5 | 116.4 | | 52.9 | 277.9 | 61.5 | 64.7 | -51.7 |
| 13 | UCO Bank | 94.0 | 145.1 | 91.2 | 107.3 | 106.9 | 92.2 | 160.3 | 87.0 | 117.8 | 114.6 | 7.7 |
| 14 | Union Bank Of India | 128.7 | 116.9 | 73.9 | 121.3 | 107.2 | 148.0 | 364.6 | 87.2 | 108.0 | 135.9 | 28.7 |
| 15 | United Bank of India | | 213.2 | 84.5 | 793.6 | 571.6 | | 325.1 | 81.4 | 745.0 | 538.6 | -32.9 |
| 16 | IDBI Bank | 198.8 | 137.6 | 77.3 | 89.2 | 89.8 | 41.5 | 37.0 | 41.2 | 167.6 | 73.4 | -16.4 |
| | Total (B) | 120.8 | 122.2 | 75.7 | 106.1 | 101.0 | 113.0 | 130.3 | 66.4 | 111.3 | 102.6 | 1.6 |
| (C) | Other Comm.Banks | | | | | | | | | | | |
| 1 | Karnataka Bank Ltd | 47.4 | 57.5 | 61.1 | 46.7 | 53.1 | 48.3 | 56.4 | 65.1 | 46.4 | 54.1 | 1.0 |
| 2 | Kotak Mahendra Bank | 35.0 | 17.8 | 34.7 | 82.6 | 72.2 | 25.2 | 22.7 | 44.6 | 79.3 | 71.9 | -0.3 |
| 3 | Catholic Syrian Bank Ltd. | 424.4 | | 82.2 | | 87.1 | 695.2 | | 80.3 | | 91.0 | 3.9 |
| 4 | City Union Bank Ltd | | 143.8 | 97.3 | 65.2 | 72.4 | | 176.5 | 124.2 | 53.3 | 63.2 | -9.2 |
| 5 | Dhanalakshmi Bank Ltd. | | 49.0 | 74.0 | 139.9 | 133.1 | | 42.7 | 71.7 | 135.7 | 122.7 | -10.4 |
| 6 | Federal Bank Ltd. | 100.5 | 91.5 | 136.3 | 198.5 | 166.9 | 99.5 | 105.5 | 135.8 | 195.5 | 167.3 | 0.4 |
| 7 | J and K Bank Ltd | | | 180.0 | 298.2 | 295.2 | | | 215.0 | 348.6 | 344.9 | 49.7 |
| 8 | Karur Vysya Bank Ltd. | 102.8 | 87.2 | 70.0 | 61.1 | 64.5 | 98.8 | 89.5 | 67.9 | 70.7 | 71.6 | 7.1 |
| 9 | Lakshmi Vilas Bank Ltd | 64.2 | 30.8 | 39.3 | 121.0 | 101.4 | 60.6 | 26.2 | 28.3 | 120.9 | 92.0 | -9.4 |
| 10 | Ratnakar Bank Ltd | 88.4 | 123.9 | 63.0 | 106.6 | 100.3 | 113.6 | 137.6 | 46.8 | 99.6 | 92.2 | -8.2 |
| 11 | South Indian Bank Ltd | 273.0 | 73.8 | 99.7 | 60.0 | 66.5 | 261.3 | 95.4 | 98.3 | 64.1 | 70.7 | 4.3 |
| 12 | Tamil Nadu Merchantile Bank Ltd. | | 136.1 | 54.1 | 41.0 | 48.3 | | 176.2 | 56.3 | 65.9 | 73.2 | 24.8 |
| 13 | IndusInd Bank | 41.7 | 325.8 | 1128.7 | 111.2 | 138.6 | 79.6 | 293.6 | 1198.6 | 167.6 | 203.8 | 65.2 |
| 14 | HDFC Bank Ltd | 61.7 | 141.8 | 176.5 | 63.2 | 72.4 | 54.2 | 208.0 | 172.1 | 62.7 | 72.0 | -0.4 |
| 15 | Axis Bank Ltd | 14.4 | 36.8 | 89.7 | 137.9 | 114.3 | 31.4 | 44.3 | 104.8 | 122.9 | 113.0 | -1.2 |
| 16 | ICICI Bank Ltd | 69.2 | 122.6 | 71.8 | 64.3 | 66.6 | 55.4 | 153.2 | 71.7 | 73.0 | 73.7 | 7.2 |
| 17 | YES BANK Ltd. | 64.9 | 1323.5 | 121.4 | 92.0 | 94.8 | 47.2 | 703.8 | 95.4 | 123.3 | 120.9 | 26.0 |
| 18 | Bandhan Bank | | | | | | | 155.2 | 92.9 | 47.4 | 59.2 | 59.2 |
| 19 | DCB Bank Ltd | | | | | | 428.2 | 1313.9 | 83.0 | 98.5 | 117.7 | Included for
the first time |
| 20 | IDFC Bank | | | | | | | | | | | |
| | Total (C) | 52.4 | 75.0 | 84.9 | 79.2 | 78.7 | 53.9 | 84.8 | 89.4 | 82.4 | 82.5 | 3.8 |
| (D) | R R B 's | | | | | | | | | | | |
| 1 | Kavery Grameena Bank | 101.9 | 74.6 | 28.7 | 22.8 | 68.7 | 107.0 | 75.7 | 26.1 | 19.7 | 68.3 | -0.5 |
| 2 | Pragathi Krishna Grameena Bank | 143.9 | 92.8 | 35.9 | | 87.1 | 156.8 | 97.7 | 48.3 | | 102.8 | 15.7 |
| 3 | Karnataka Vikas Grameena Bank | 132.5 | 81.6 | 24.8 | | 81.0 | 136.2 | 56.2 | 31.8 | | 87.7 | 6.7 |
| | Total (D) | 128.5 | 85.1 | 31.1 | 22.8 | 80.7 | 135.9 | 77.8 | 39.1 | 19.7 | 88.7 | 8.0 |
| Total (Comm.Banks) A+B+C | | 85.5 | 79.1 | 64.6 | 77.4 | 75.6 | 87.4 | 81.2 | 63.0 | 79.5 | 76.9 | 1.3 |
| Total of Comm Banks and RRBs | | 95.4 | 79.7 | 61.8 | 77.2 | 75.9 | 98.8 | 80.9 | 61.4 | 79.2 | 77.4 | 1.5 |
| (E) | Co-Op Sector | | | | | | | | | | | |
| 1 | KSCARD Bk.Ltd | | | 0.0 | | 716.9 | | | 0.0 | 0.0 | 407.9 | -309.0 |
| 2 | K.S.Coop Apex Bank Ltd | 105.4 | 105.4 | 105.4 | 57.0 | 91.1 | 111.8 | 112.8 | 112.3 | 62.7 | 97.8 | 6.7 |
| 3 | Indi.Co.Op.Bank Ltd. | | 19.7 | 44.1 | 69.3 | 52.9 | | 19.7 | 44.1 | 69.3 | 52.9 | 0.0 |
| | Total (E) | 126.9 | 105.2 | 99.0 | 57.1 | 95.9 | 128.7 | 112.5 | 104.4 | 62.3 | 101.6 | 5.7 |
| (F) | KSFC | | | | | | | | | | | 0.0 |
| | TOTAL (F) | | | | | | | | | | | 0.0 |
| (G) | Small Finance Bank | | | | | | | | | | | |
| 1 | Equitas Small Finance Bank | | | | | | 1396.3 | 460.4 | 485.7 | 314.5 | 422.6 | Not reported
in March 18 |
| 2 | Ujjivan Small Finance | | | | | | 1152.0 | 871.4 | 513.2 | 122.0 | 258.1 | Not reported
in March 18 |
| | TOTAL (G) | | | | | | 1310.9 | 751.9 | 495.5 | 167.3 | 313.2 | Not reported
in March 18 |
| Grand Total | | 99.1 | 81.7 | 64.1 | 76.9 | 76.9 | 102.8 | 83.1 | 64.3 | 79.1 | 78.7 | 1.8 |

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| ANNEXURE - 48 | | | | | | | | |
|--|----------------------|------------|----------|----------|------------|----------|----------|-----------|
| District Wise C.D. Ratio as on 31.12.2018 vis-à-vis 31.03.2018 | | | | | | | | |
| Sl.No. | Name of the District | 31.03.2018 | | | 31.12.2018 | | | Variation |
| | | Deposits | Advances | CD Ratio | Deposits | Advances | CD Ratio | |
| 1 | Uttara Kannada | 14019 | 5313 | 37.90 | 14138 | 5369 | 37.98 | 0.08 |
| 2 | Udupi | 22936 | 11407 | 49.73 | 23192 | 12079 | 52.08 | 2.35 |
| 3 | Dharwad | 25840 | 14474 | 56.01 | 6696 | 3979 | 59.42 | 3.40 |
| 4 | Dakshina Kannada | 42559 | 24371 | 57.26 | 43880 | 27799 | 63.35 | 6.09 |
| 5 | Shimoga | 13513 | 8626 | 63.83 | 14037 | 9176 | 65.37 | 1.54 |
| 6 | Mysore | 31175 | 18536 | 59.46 | 29721 | 19735 | 66.40 | 6.94 |
| 7 | Ramanagara | 5272 | 4503 | 85.41 | 6002 | 4452 | 74.18 | -11.23 |
| 8 | Gulbarga | 7769 | 4962 | 63.87 | 10605 | 8151 | 76.86 | 12.99 |
| 9 | Bengaluru [Urban] | 482087 | 378378 | 78.49 | 536843 | 421539 | 78.52 | 0.03 |
| 10 | Belagavi | 27011 | 21572 | 79.86 | 27333 | 21743 | 79.55 | -0.31 |
| 11 | Gadag | 3952 | 3627 | 91.78 | 2835 | 2261 | 79.73 | -12.05 |
| 12 | Kodagu | 4828 | 3442 | 71.29 | 5504 | 4486 | 81.51 | 10.21 |
| 13 | Ballari | 14831 | 12152 | 81.94 | 14367 | 11843 | 82.43 | 0.50 |
| 14 | Kolar | 5971 | 4934 | 82.63 | 6464 | 5544 | 85.77 | 3.14 |
| 15 | Bengaluru [Rural] | 6098 | 4875 | 79.94 | 6710 | 5834 | 86.94 | 6.99 |
| 16 | Mandya | 6523 | 5962 | 91.40 | 6981 | 6503 | 93.14 | 1.75 |
| 17 | Hassan | 8964 | 8535 | 95.21 | 9234 | 8784 | 95.13 | -0.09 |
| 18 | Bidar | 4620 | 4287 | 92.79 | 5170 | 5008 | 96.87 | 4.08 |
| 19 | Tumkur | 9664 | 10478 | 108.42 | 10084 | 9771 | 96.89 | -11.53 |
| 20 | Vijayapura | 9572 | 9136 | 95.45 | 9560 | 9264 | 96.91 | 1.46 |
| 21 | Chickmagalur | 6837 | 5973 | 87.36 | 8072 | 7945 | 98.43 | 11.07 |
| 22 | Chickballapura | 3942 | 3589 | 91.05 | 3792 | 3838 | 101.20 | 10.15 |
| 23 | Chamrajanagara | 2132 | 2199 | 103.14 | 2496 | 2545 | 101.96 | -1.18 |
| 24 | Chitradurga | 5356 | 5559 | 103.79 | 5089 | 5432 | 106.74 | 2.95 |
| 25 | Bagalkot | 9885 | 10093 | 102.10 | 10784 | 11598 | 107.55 | 5.45 |
| 26 | Koppal | 4249 | 4447 | 104.66 | 4425 | 4802 | 108.52 | 3.86 |
| 27 | Davanagere | 7711 | 8437 | 109.42 | 7801 | 8894 | 114.01 | 4.60 |
| 28 | Yadgir | 2486 | 2837 | 114.12 | 2492 | 2905 | 116.58 | 2.47 |
| 29 | Raichur | 7214 | 7911 | 109.66 | 6602 | 8053 | 121.98 | 12.32 |
| 30 | Haveri | 3910 | 5228 | 133.71 | 4559 | 6139 | 134.66 | 0.95 |
| | All Districts-Total | 800926 | 615843 | 76.89 | 845467 | 665471 | 78.71 | 1.82 |

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ANNEXURE- 49

BANK WISE NON-PERFORMING ASSETS - POSITION AS ON DEC 2018

Amount Rs. In Crore

| 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 | 130094 | 7668.55 | 64311 | 1731.57 | 32625 | 1503.49 | 12410 | 987.39 | 13050 | 3110.64 | 1519394 | 78702.46 |
| 2 | Corporation Bank | 45416 | 2657.24 | 18859 | 344.86 | 13826 | 646.96 | 1878 | 74.93 | 6123 | 1400.29 | 419141 | 27669.94 |
| 3 | Syndicate Bank | 380301 | 5708.43 | 149382 | 3543.75 | 47256 | 870.93 | 2978 | 3.55 | 172720 | 1055.71 | 1057837 | 32689.66 |
| 4 | State Bank of India | 850989 | 11748.54 | 399456 | 4745.33 | 42263 | 836.79 | 373125 | 5127.82 | 22776 | 548.95 | 1578519 | 111773.65 |
| 5 | Vijaya Bank | 43508 | 1150.05 | 30814 | 513.93 | 6961 | 217.38 | 513 | 3.98 | 3642 | 373.27 | 658877 | 28917.56 |
| | Total (A) | 1450308 | 28932.81 | 662822 | 10879.44 | 142931 | 4075.55 | 390904 | 6197.67 | 218311 | 6488.86 | 5233768 | 279753.27 |
| (B) Nationalised Banks | | | | | | | | | | | | | |
| 1 | Allahabad Bank | 1143 | 357.04 | 330 | 13.46 | 466 | 29.92 | 245 | 10.26 | 7 | 293.58 | 25883 | 3053.78 |
| 2 | Andhrabank | 4415 | 664.40 | 1518 | 60.76 | 1494 | 233.87 | 378 | 22.74 | 649 | 324.30 | 67635 | 6744.52 |
| 3 | Bank of Baroda | 7415 | 321.83 | 4246 | 75.54 | 1261 | 90.52 | 205 | 2.64 | 1211 | 133.65 | 108415 | 13469.80 |
| 4 | Bank of India | 17548 | 1471.62 | 11974 | 295.29 | 1937 | 118.23 | 1689 | 952.97 | 1289 | 67.28 | 138372 | 14039.75 |
| 5 | Bank of Maharashtra | 8878 | 387.80 | 3536 | 81.56 | 2723 | 161.40 | 30 | 94.41 | 2193 | 12.94 | 29239 | 3560.34 |
| 6 | Central Bank of India | 12431 | 290.03 | 4453 | 78.04 | 2469 | 56.78 | 3 | 2.31 | 4558 | 63.21 | 74373 | 5052.63 |
| 7 | Dena Bank | 2778 | 183.99 | 536 | 20.12 | 1486 | 44.46 | 248 | 5.16 | 508 | 114.25 | 11836 | 748.99 |
| 8 | Indian Bank | 7120 | 136.16 | 4887 | 83.02 | 862 | 14.59 | 461 | 12.47 | 472 | 8.52 | 89207 | 8454.87 |
| 9 | Indian Overseas Bank | 22873 | 672.95 | 11444 | 189.49 | 8083 | 213.67 | 977 | 87.06 | 1939 | 145.41 | 212338 | 5529.05 |
| 10 | Oriental Bank of Commerce | 3910 | 517.23 | 2519 | 77.10 | 965 | 31.08 | 10 | 0.07 | 136 | 400.43 | 16448 | 2701.33 |
| 11 | Punjab National Bank | 8544 | 3552.45 | 4827 | 218.66 | 2827 | 144.00 | 11 | 0.18 | 240 | 3112.83 | 68100 | 9156.11 |
| 12 | Punjab and Synd Bank | 314 | 141.77 | 23 | 0.11 | 160 | 12.74 | 12 | 1.48 | 87 | 125.02 | 2492 | 1871.53 |
| 13 | UCO Bank | 9877 | 649.35 | 2581 | 34.68 | 1872 | 102.98 | 4515 | 48.40 | 481 | 355.08 | 44067 | 2836.19 |
| 14 | Union Bank Of India | 12337 | 3682.04 | 7874 | 148.81 | 3312 | 115.94 | 49 | 0.01 | 447 | 3402.35 | 352534 | 17444.02 |
| 15 | United Bank of India | 189 | 402.78 | 0 | 0.00 | 130 | 2.51 | 0 | 0.00 | 19 | 395.57 | 14496 | 2063.71 |
| 16 | IDBI Bank | 1351 | 1189.95 | 562 | 80.56 | 462 | 90.78 | 0 | 0.00 | 204 | 1003.75 | 157979 | 11181.93 |
| | Total (B) | 121123 | 14621.38 | 61310 | 1457.21 | 30509 | 1463.48 | 8833 | 1240.16 | 14440 | 9958.18 | 1413414 | 107908.52 |
| (C) Private Banks | | | | | | | | | | | | | |
| 1 | Karnataka Bank Ltd | 18560 | 710.93 | 10587 | 188.68 | 4295 | 139.94 | 222 | 10.59 | 2735 | 349.64 | 234198 | 22327.05 |
| 2 | Kotak Mahendra Bank | 4401 | 124.27 | 2503 | 29.59 | 203 | 48.19 | 3 | 0.02 | 1415 | 41.39 | 541608 | 15392.20 |
| 3 | Catholic Syrian Bank Ltd | 817 | 31.38 | 2 | 2.67 | 559 | 20.59 | 0 | 0.00 | 245 | 7.74 | 32106 | 561.05 |
| 4 | City Union Bank Ltd | 228 | 33.91 | 66 | 2.93 | 77 | 15.09 | 12 | 0.09 | 63 | 15.55 | 8667 | 1550.01 |
| 5 | Dhanabank Bank Ltd | 187 | 89.86 | 0 | 0.00 | 12 | 1.45 | 2 | 1.24 | 164 | 85.10 | 4643 | 439.93 |
| 6 | Federal Bank Ltd | 1933 | 178.34 | 762 | 41.38 | 234 | 24.88 | 202 | 12.03 | 539 | 88.04 | 127817 | 8753.12 |
| 7 | J and K Bank Ltd | 819 | 307.66 | 8 | 286.12 | 38 | 4.95 | 46 | 5.57 | 707 | 8.97 | 4043 | 3590.63 |
| 8 | Karur Vysya Bank Ltd | 851 | 69.32 | 401 | 15.39 | 194 | 15.76 | 165 | 3.42 | 66 | 28.68 | 20819 | 3002.59 |
| 9 | Lakshmi Vilas Bank Ltd | 377 | 121.07 | 29 | 1.07 | 21 | 2.12 | 155 | 7.45 | 168 | 110.11 | 14154 | 3054.48 |
| 10 | Ratnakar Bank Ltd | 4064 | 66.45 | 2809 | 48.53 | 797 | 2.48 | 163 | 0.18 | 152 | 15.14 | 210991 | 3590.87 |
| 11 | South Indian Bank Ltd | 309 | 89.83 | 30 | 2.45 | 77 | 30.96 | 25 | 0.02 | 149 | 54.63 | 55474 | 3471.51 |
| 12 | Tamil Nadu Mercantile Bank Ltd | 114 | 4.38 | 33 | 1.57 | 36 | 1.02 | 2 | 0.00 | 29 | 1.05 | 8864 | 1016.19 |
| 13 | Industrial Bank | 5609 | 92.76 | 1789 | 12.18 | 1324 | 6.99 | 0 | 0.00 | 2490 | 72.76 | 115401 | 8118.44 |
| 14 | HDFC Bank Ltd | 56905 | 526.17 | 7219 | 198.42 | 21251 | 50.79 | 111 | 0.20 | 28265 | 275.85 | 2385135 | 50030.14 |
| 15 | Axys Bank Ltd | 4339 | 824.32 | 1885 | 56.05 | 162 | 42.63 | 353 | 0.59 | 1678 | 713.81 | 324372 | 33255.60 |
| 16 | ICICI Bank Ltd | 671351 | 564.34 | 4496 | 78.74 | 734 | 30.01 | 652 | 8.83 | 665312 | 439.74 | 718793 | 35021.37 |
| 17 | YES BANK Ltd. | 4876 | 32.17 | 4224 | 9.61 | 283 | 7.85 | 98 | 0.13 | 264 | 13.93 | 163843 | 15496.36 |
| 18 | Bandhan Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 58150 | 175.75 |
| 19 | DCB Bank Ltd | 171 | 12.41 | 57 | 1.54 | 48 | 5.29 | 0 | 0.00 | 57 | 4.87 | 22473 | 1344.12 |
| 20 | IDFC Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Total (C) | 775911 | 3879.56 | 36900 | 976.93 | 30345 | 450.99 | 2211 | 50.33 | 704498 | 2326.99 | 5031551 | 210191.41 |
| (D) R R B's | | | | | | | | | | | | | |
| 1 | Kavery Gramena Bank | 30491 | 468.19 | 21311 | 306.94 | 6337 | 72.82 | 706 | 2.10 | 474 | 4.37 | 507367 | 6390.53 |
| 2 | Pragathi Krishna Gramena Bank | 91140 | 986.98 | 30179 | 489.59 | 37263 | 236.90 | 14069 | 100.36 | 5918 | 77.88 | 1117839 | 14865.84 |
| 3 | Karnataka Vilas Gramena Bank | 99524 | 1044.17 | 26483 | 366.89 | 27286 | 278.16 | 37513 | 261.68 | 2943 | 26.06 | 718854 | 11171.35 |
| | Total (D) | 221155 | 2499.34 | 77973 | 1143.42 | 70886 | 587.88 | 52288 | 364.14 | 9335 | 108.31 | 2344060 | 32427.72 |
| | Grand Total(A+B+C+D) | 2568497 | 49933.09 | 839005 | 14457.01 | 274671 | 6577.89 | 454236 | 7852.31 | 946584 | 18882.33 | 14022793 | 630280.93 |
| (E) Co-Operative Sector | | | | | | | | | | | | | |
| 1 | KSCARD Bk.Ltd | 417838 | 1757.17 | 417838 | 1757.17 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 400110 | 1703.84 |
| 2 | K S Coop Apex Bank Ltd | 36697 | 916.97 | 379 | 21.17 | 0 | 0.00 | 5922 | 21.46 | 28251 | 774.45 | 3664377 | 29173.72 |
| 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) | 454535 | 2674.14 | 418217 | 1778.34 | 0 | 0.00 | 5922 | 21.46 | 28251 | 774.45 | 4064488 | 31048.14 |
| OTHER BANKS | | | | | | | | | | | | | |
| (F) | KSPC | 569 | 371.06 | 0 | 0.00 | 512 | 284.38 | 14 | 46.57 | 43 | 40.11 | 3649 | 1904.20 |
| | Total (F) | 569 | 371.06 | 0 | 0.00 | 512 | 284.38 | 14 | 46.57 | 43 | 40.11 | 3649 | 1904.20 |
| (G) Small Financial Bank | | | | | | | | | | | | | |
| 1 | Equitas Small Finance Bank | 122061 | 704.29 | 0 | 0.28 | 0 | 18.84 | 121989 | 681.67 | 61 | 1.86 | 129573 | 1011.41 |
| 2 | Ujjvan Small Finance | 19613 | 24.87 | 224 | 0.43 | 970 | 1.16 | 1854 | 2.86 | 16141 | 19.47 | 482315 | 1225.86 |
| | Total (G) | 141674 | 729.16 | 224 | 0.71 | 970 | 20.00 | 123843 | 684.53 | 16202 | 21.33 | 611888 | 2237.27 |
| | GRAND TOTAL | 3165275 | 53707.45 | 1257446 | 16236.06 | 276153 | 6882.28 | 584015 | 8604.87 | 991080 | 19718.22 | 18702818 | 665470.53 |

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ANNEXURE- 50

NPAs UNDER HOUSING AND EDUCATION LOANS AS ON 31.12.2018 VIS-À-VIS 31.3.2018

Amount Rs. In Crore:

| | | As on 31.12.2018 | | | | As on 31.03.2018 | | | | Variation on (DEC 2018 over MARCH 2018) | | | |
|-------------------------|--------------------------------|------------------|---------|-----------|--------|------------------|---------|-----------|--------|--|--------|-----------|--------|
| Sl. | Name of the Bank | Housing | | Education | | Housing | | Education | | Housing | | Education | |
| | | A/c's | Amt. | A/c's | Amt. | A/c's | Amt. | A/c's | Amt. | A/c's | Amt. | A/c's | Amt. |
| (A) Lead Banks | | | | | | | | | | | | | |
| 1 | Canara Bank | 2529 | 153.96 | 5169 | 181.50 | 2086 | 128.43 | 4498 | 98.15 | 443 | 25.53 | 671 | 83.35 |
| 2 | Corporation Bank | 2186 | 144.05 | 2544 | 46.15 | 1565 | 119.60 | 2215 | 47.18 | 621 | 24.45 | 329 | -1.03 |
| 3 | Syndicate Bank | 3367 | 155.39 | 4598 | 79.10 | 2913 | 117.17 | 21571 | 57.82 | 454 | 38.22 | -16973 | 21.28 |
| 4 | State Bank of India | 8690 | 396.02 | 4679 | 93.63 | 8325 | 366.00 | 6114 | 139.50 | 365 | 30.02 | -1435 | -45.87 |
| 5 | Vijaya Bank | 626 | 25.55 | 952 | 15.92 | 394 | 9.17 | 438 | 5.85 | 232 | 16.38 | 514 | 10.07 |
| | Total (A) | 17398 | 874.97 | 17942 | 416.30 | 15283 | 740.37 | 34836 | 348.50 | 2115 | 134.60 | -16894 | 67.80 |
| (B) Nationalised Banks | | | | | | | | | | | | | |
| 1 | Allahabad Bank | 52 | 8.75 | 43 | 1.07 | 38 | 3.79 | 49 | 0.84 | 14 | 4.96 | -6 | 0.23 |
| 2 | Andhrabank | 203 | 20.60 | 173 | 2.13 | 250 | 40.79 | 154 | 1.78 | -47 | -20.19 | 19 | 0.35 |
| 3 | Bank of Baroda | 243 | 14.08 | 249 | 5.40 | 246 | 12.07 | 248 | 4.48 | -3 | 2.01 | 1 | 0.92 |
| 4 | Bank of India | 285 | 31.08 | 374 | 6.77 | 207 | 17.81 | 248 | 4.15 | 78 | 13.27 | 126 | 2.61 |
| 5 | Bank of Maharashtra | 265 | 35.34 | 131 | 2.15 | 196 | 27.89 | 93 | 1.36 | 69 | 7.45 | 38 | 0.79 |
| 6 | Central Bank of India | 451 | 78.65 | 497 | 11.03 | 195 | 12.77 | 345 | 5.98 | 256 | 65.88 | 152 | 5.05 |
| 7 | Dena Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 8 | Indian Bank | 270 | 16.24 | 168 | 1.31 | 492 | 25.89 | 552 | 12.47 | -222 | -9.65 | -384 | -11.16 |
| 9 | Indian Overseas Bank | 243 | 32.41 | 187 | 4.91 | 234 | 26.00 | 254 | 5.87 | 9 | 6.41 | -67 | -0.97 |
| 10 | Oriental Bank of Commerce | 86 | 4.29 | 194 | 4.26 | 80 | 3.33 | 198 | 4.16 | 6 | 0.97 | -4 | 0.10 |
| 11 | Punjab National Bank | 326 | 69.57 | 313 | 7.21 | 348 | 62.66 | 281 | 5.76 | -22 | 6.91 | 52 | 1.45 |
| 12 | Punjab and Synd Bank | 18 | 1.99 | 14 | 0.43 | 29 | 3.53 | 9 | 0.29 | -11 | -1.54 | 5 | 0.14 |
| 13 | UCO Bank | 236 | 104.21 | 192 | 4.00 | 253 | 118.29 | 203 | 4.19 | -17 | -14.08 | -11 | -0.19 |
| 14 | Union Bank Of India | 407 | 9.96 | 248 | 4.96 | 515 | 18.04 | 317 | 5.19 | -108 | -8.08 | -69 | -0.23 |
| 15 | United Bank of India | 36 | 4.59 | 4 | 0.11 | 57 | 20.81 | 5 | 0.41 | -21 | -16.22 | -1 | -0.30 |
| 16 | IDBI Bank | 72 | 13.13 | 51 | 1.73 | 63 | 12.63 | 58 | 2.04 | 9 | 0.50 | -7 | -0.31 |
| | Total (B) | 3193 | 444.89 | 2838 | 57.46 | 3203 | 406.30 | 2994 | 58.98 | -10 | 38.59 | -156 | -1.51 |
| (C) Private Banks | | | | | | | | | | | | | |
| 1 | Karnataka Bank Ltd | 464 | 19.95 | 257 | 2.13 | 379 | 14.59 | 200 | 1.89 | 85 | 5.36 | 57 | 0.24 |
| 2 | Kotak Mahendra Bank | 260 | 4.69 | 17 | 0.39 | 182 | 3.28 | 18 | 0.40 | 78 | 1.42 | -1 | -0.01 |
| 3 | Catholic Syrian Bank Ltd. | 4 | 0.10 | 7 | 0.28 | 4 | 0.08 | 4 | 0.20 | 0 | 0.02 | 3 | 0.08 |
| 4 | City Union Bank Ltd | 5 | 0.16 | 5 | 0.09 | 4 | 0.19 | 5 | 0.09 | 1 | -0.04 | 0 | -0.01 |
| 5 | Dhanalakshmi Bank Ltd. | 7 | 2.02 | 2 | 0.05 | 6 | 0.75 | 2 | 0.03 | 1 | 1.27 | 0 | 0.01 |
| 6 | Federal Bank Ltd. | 154 | 10.94 | 42 | 1.07 | 129 | 8.39 | 30 | 0.70 | 25 | 2.55 | 12 | 0.37 |
| 7 | J and K Bank Ltd | 19 | 2.03 | 1 | 0.02 | 19 | 1.49 | 0 | 0.00 | 0 | 0.54 | 1 | 0.02 |
| 8 | Karur Vysya Bank Ltd. | 22 | 6.02 | 3 | 0.05 | 21 | 5.51 | 3 | 0.04 | 1 | 0.51 | 0 | 0.01 |
| 9 | Lakshmi Vilas Bank Ltd | 3 | 0.29 | 1 | 0.03 | 4 | 0.13 | 1 | 0.08 | -1 | 0.16 | 0 | -0.05 |
| 10 | Ratnakar Bank Ltd | 128 | 0.11 | 15 | 0.02 | 798 | 0.60 | 85 | 0.05 | -670 | -0.49 | -70 | -0.03 |
| 11 | South Indian Bank Ltd | 26 | 1.74 | 2 | 0.03 | 26 | 3.51 | 0 | 0.00 | 0 | -1.77 | 2 | 0.03 |
| 12 | Tamil Nadu Merchantile Bank | 10 | 0.64 | 4 | 0.11 | 9 | 0.61 | 4 | 0.11 | 1 | 0.02 | 0 | 0.00 |
| 13 | IndusInd Bank | 6 | 0.82 | 0 | 0.00 | 8 | 0.98 | 0 | 0.00 | -2 | -0.16 | 0 | 0.00 |
| 14 | HDFC Bank Ltd | 58 | 0.90 | 1 | 0.02 | 49 | 0.65 | 0 | 0.00 | 9 | 0.25 | 1 | 0.02 |
| 15 | Axis Bank Ltd | 64 | 4.80 | 197 | 6.44 | 63 | 4.40 | 134 | 3.76 | 1 | 0.40 | 63 | 2.68 |
| 16 | ICICI Bank Ltd | 139 | 6.42 | 18 | 0.61 | 139 | 6.42 | 18 | 0.61 | 0 | 0.00 | 0 | 0.00 |
| 17 | YES BANK Ltd | 7 | 0.65 | 0 | 0.00 | 6 | 0.41 | 0 | 0.00 | 1 | 0.24 | 0 | 0.00 |
| 18 | Bandhan Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| 19 | DCB Bank Ltd | 8 | 0.67 | 1 | 0.05 | 0 | 0.00 | 0 | 0.00 | 8 | 0.67 | 1 | 0.05 |
| 20 | IDFC Bank | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Total (C) | 1384 | 62.94 | 573 | 11.38 | 1846 | 52.00 | 504 | 7.97 | -462 | 10.94 | 69 | 3.41 |
| (D) R R Bs | | | | | | | | | | | | | |
| 1 | Kavery Grameena Bank | 1349 | 77.03 | 314 | 4.93 | 880 | 46.15 | 351 | 5.63 | 469 | 30.88 | -37 | -0.70 |
| 2 | Pragathi Krishna Grameena Bank | 1245 | 48.34 | 2466 | 53.91 | 674 | 20.91 | 791 | 13.55 | 571 | 27.43 | 1675 | 40.36 |
| 3 | Karnataka Vikas Grameena Bank | 2849 | 69.91 | 2450 | 41.47 | 2443 | 55.32 | 1678 | 28.37 | 406 | 14.59 | 772 | 13.10 |
| | Total (D) | 5443 | 195.28 | 5230 | 100.31 | 3997 | 122.38 | 2820 | 47.55 | 1446 | 72.90 | 2410 | 52.76 |
| | Grand Total(A+B+C+D) | 27418 | 1578.08 | 26583 | 585.46 | 24329 | 1321.05 | 41154 | 462.99 | 3089 | 257.03 | -14571 | 122.47 |
| (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 | 2139 | 65.47 | 6 | 34.42 | 2139 | 65.47 | 9 | 4.51 | 0 | 0.00 | -3 | 29.91 |
| 3 | Indi Co Op Bank Ltd | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| | Total (E) | 2139 | 65.47 | 6 | 34.42 | 2139 | 65.47 | 9 | 4.51 | 0 | 0.00 | -3 | 29.91 |
| 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 Finance Bank | | | | | | | | | | | | | |
| 1 | Equitas Small Finance Bank | 11 | 1.64 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 11 | 1.64 | 0 | 0.00 |
| 2 | Ujjivan Small Finance Bank | 424 | 0.95 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 424 | 0.95 | 0 | 0.00 |
| | Total (G) | 435 | 2.59 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 435 | 2.59 | 0 | 0.00 |
| | GRAND TOTAL | 29992 | 1646.14 | 26589 | 619.88 | 26468 | 1386.52 | 41163 | 467.50 | 3524 | 259.62 | -14574 | 152.38 |

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ANNEXURE - 51

NPA LEVEL OF PHEMEP 31.12.2018 (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. | AMOUN | No. | AMOU | No. | AMOU | AMOU | AMOUNT | AMOUNT | % | % | % |
| 1 | Canara Bank | 1968 | 10323 | 162 | 850 | 185 | 972 | 3777 | 311 | 355 | 36.59 | 36.59 | 36.52 |
| 2 | Corporation Bank | 232 | 1188 | 0 | 0 | 155 | 1073 | 0 | 0 | 0 | 0.00 | | 0.00 |
| 3 | Syndicate Bank | 421 | 5213 | 532 | 5123 | 1262 | 13201 | 321 | 112 | 452 | 6.16 | 2.19 | 3.42 |
| 4 | State Bank of India | 312 | 608 | 120 | 457 | 1943 | 8202 | 259 | 18 | 706 | 42.60 | 3.94 | 8.61 |
| 5 | Vijaya Bank | 106 | 839 | 238 | 1260 | 554 | 2550 | 112 | 169 | 341 | 13.36 | 13.42 | 13.37 |
| | Total (A) | 3039 | 18171 | 1052 | 7690 | 4099 | 25998 | 4469 | 610 | 1854 | 24.59 | 7.93 | 7.13 |
| | Oth.Nationalised Bks | | | | | | | | | | | | |
| 6 | Allahabad Bank | 0 | 0 | 0 | 0 | 48 | 271 | 0 | 0 | 23 | | | 8.52 |
| 7 | Andhrabank | 0 | 0 | 0 | 0 | 112 | 542 | 0 | 0 | 0 | | | 0.00 |
| 8 | Bank of Baroda | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 9 | Bank of India | 188 | 884 | 0 | 0 | 0 | 0 | 146 | 0 | 0 | 16.58 | | |
| 10 | Bank of Maharashtra | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 11 | Central Bank of India | 144 | 265 | 419 | 326 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | |
| 12 | Dena Bank | 66 | 142 | 0 | 0 | 0 | 0 | 81 | 0 | 0 | 57.04 | | |
| 13 | Indian Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 14 | Indian Overseas Bank | 35 | 156 | 0 | 0 | 7 | 26 | 25 | 0 | 0 | 16.03 | | 0.00 |
| 15 | Oriental Bank of Commerce | 49 | 162 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | | |
| 16 | Punjab National Bank | 77 | 101 | 65 | 149 | 101 | 225 | 49 | 41 | 71 | 48.51 | 27.52 | 31.56 |
| 17 | Punjab and Synd Bank | 11 | 98 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | | |
| 18 | UCO Bank | 1 | 5 | 0 | 0 | 93 | 264 | 0 | 0 | 56 | 0.00 | | 21.21 |
| 19 | Union Bank Of India | 0 | 0 | 0 | 40 | 2 | 12 | 0 | 75 | 24 | | 187.50 | 200.00 |
| 20 | United Bank of India | 12 | 28 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | | |
| 21 | IDBI Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| | Total (B) | 583 | 1840 | 484 | 515 | 363 | 1340 | 301 | 116 | 174 | 16.38 | 22.52 | 12.99 |
| C | Other Comm.Banks | | | | | | | | | | | | |
| 22 | Karnataka Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 23 | Kotak Mahendra Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 24 | Catholic Syrian Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 25 | City Union Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 26 | Dhanalaxmi Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 27 | Federal Bank Ltd. | 11 | 19 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 28 | J and K Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 29 | Karur Vysya Bank Ltd. | 0 | 0 | 0 | 0 | 8 | 9 | 0 | 0 | 5 | | | 56 |
| 30 | Lakshmi Vilas Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 31 | Ratnakar Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 32 | South Indian Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 33 | Tamil Nadu Merchantile Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 34 | IndusInd Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 35 | HDFC Bank Ltd | 12 | 21 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 36 | Axis Bank Ltd | 16 | 75 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 37 | ICICI Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 38 | YES BANK Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 39 | Bandhan Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 40 | DCB Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 41 | IDFC Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| | Total (C) | 39 | 116 | 0 | 0 | 8 | 9 | 0 | 0 | 5 | 0 | | 56 |
| D | R R B 's | | | | | | | | | | | | |
| 40 | KGB | 28 | 35 | 26 | 119 | 89 | 139 | 0 | 0 | 0 | 0 | 0 | 0 |
| 41 | PKGB | 146 | 573 | 182 | 817 | 174 | 672 | 96 | 160 | 130 | 17 | 20 | 19 |
| 42 | KVGB | 229 | 685 | 0 | 0 | 120 | 473 | 42 | 0 | 31 | 6 | | 6 |
| | Total (D) | 403 | 1293 | 208 | 936 | 383 | 1284 | 138 | 160 | 160 | 11 | 17 | 12 |
| | Grand Total(A+B+C+D) | 4064 | 21420 | 1744 | 9141 | 4853 | 28631 | 4908 | 886 | 2239 | 23 | 10 | 8 |
| | Total (Comm.Banks) | 3661 | 20127 | 1536 | 8205 | 4470 | 27346 | 4770 | 726 | 2078 | 24 | 9 | 8 |
| E | Co-Op Sector | | | | | | | | | | | | |
| 43 | KSCARD Bk Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 44 | K.S.Coop Apex Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 45 | Indl.Co.Op.Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| | Total (E) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 46 | KSFC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| | TOTAL(F) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| G | Small Finance Bank | | | | | | | | | | | | |
| 47 | Equitas Small Finance Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| 48 | Ujjivan Small Finance | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| | TOTAL(G) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| | GRAND TOTAL | 4064 | 21420 | 1744 | 9141 | 4853 | 28631 | 4908 | 886 | 2239 | 23 | 10 | 8 |

ANNEXURE - 52

BANKWISE RECOVERY PERFORMANCE under KPMR & KACOMP ACT AS AT DEC 2018 (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 disposed/Recovery made during the quarter | | RCs pending as at the end of the quarter | | Upto 1 year | 1 to 3 years | Above 3 years | Total pending cases |
| | | A/c's | Amt | A/c's | Amt | A/c's | Amt | A/c's | Amt | | | | |
| (A) | Lead Banks | | | | | | | | | | | | |
| 1 | Canara Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Corporation Bank | 1 | 35 | 0 | 0 | 0 | 0 | 1 | 35 | 0 | 1 | 0 | 1 |
| 3 | Syndicate Bank | 1537 | 14621 | 0 | 0 | 0 | 0 | 1537 | 14621 | 1416 | 121 | 0 | 1537 |
| 4 | State Bank of India | 16523 | 16444 | 0 | 0 | 0 | 0 | 16523 | 16444 | 0 | 16523 | 0 | 16523 |
| 5 | Vijaya Bank | 1281 | 698 | 0 | 0 | 0 | 0 | 1281 | 698 | 439 | 391 | 451 | 1281 |
| | Total (A) | 19342 | 31798 | 0 | 0 | 0 | 0 | 19342 | 31798 | 1855 | 17036 | 451 | 19342 |
| (B) | Nationalised Banks | | | | | | | 0 | 0 | | | | |
| 6 | Allahabad Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | Andhrabank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | Bank of Baroda | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | Bank of India | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Bank of Maharastra | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | Central Bank of India | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | Dena Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | Indian Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | Indian Overseas Bank | 26 | 14 | 3 | 2 | 1 | 1 | 28 | 15 | 24 | 3 | 1 | 28 |
| 15 | Oriental Bank of Commerce | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | Punjab National Bank | 70 | 10 | 0 | 0 | 0 | 0 | 70 | 10 | 0 | 0 | 70 | 70 |
| 17 | Punjab and Synd Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | UCO Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | Union Bank Of India | 1402 | 2732 | 0 | 0 | 0 | 0 | 1402 | 2732 | 0 | 1402 | 0 | 1402 |
| 20 | United Bank of India | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | IDBI Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total (B) | 1498 | 2755 | 3 | 2 | 1 | 1 | 1500 | 2756 | 24 | 1405 | 71 | 1500 |
| (C) | Private Banks | | | | | | | | | | | | |
| 1 | Karnataka Bank Ltd | 318 | 223 | 0 | 0 | 4 | 2 | 314 | 221 | 115 | 84 | 115 | 314 |
| 2 | Kotak Mahendra Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Cathelic Syrian Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | City Union Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Dhanalaksmi Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Federal Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | J and K Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | Karur Vysya Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | Lakshmi Vilas Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Ratnakar Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | South Indian Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | Tamil Nadu Merchantile Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | IndusInd Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | HDFC Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | Axis Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | ICICI Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17 | YES BANK Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | Bandhan Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | DCB Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | IDFC Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total (C) | 318 | 223 | 0 | 0 | 4 | 2 | 314 | 221 | 115 | 84 | 115 | 314 |
| (D) | RRB's | | | | | | | | | | | | |
| 1 | Kavery Grameena Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | Pragathi Krishna Grameena Bank | 1239 | 1018 | 0 | 0 | 0 | 0 | 1239 | 1018 | 959 | 92 | 188 | 1239 |
| 3 | Karnataka Vikas Grameena Bank | 6829 | 7636 | 786 | 1801 | 517 | 205 | 7098 | 9232 | 3684 | 2072 | 1362 | 7098 |
| | Total (D) | 8068 | 8654 | 786 | 1801 | 517 | 205 | 8337 | 10250 | 4623 | 2164 | 1550 | 8337 |
| | TOTAL OF ALLBANKS | 29226 | 43431 | 789 | 1803 | 522 | 207 | 29493 | 45026 | 6617 | 20689 | 2187 | 29493 |
| (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 | Ujivan Small Finnnance | 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 |
| | GRAND TOTAL | 29226 | 43430.6 | 789 | 1802.6 | 522 | 207.46 | 29493 | 45026 | 6617 | 20689 | 2187 | 29493 |

ANNEXURE- 53

Bank wise recovery under SARFAESI, DRT and Lok Adalats as on 31.12.2018

| | | | | | | | | Amount Rs. In Lakh | | |
|-----|----------------------------------|---------------------|--------------|---------------|---------------------|--------------|---------------|---------------------|--------------|---------------|
| Sl | Name of the Bank | SARFAESI ACT 2002 | | | D R T s | | | LOK ADALAT | | |
| | | No. Of Notices Sent | Amt involved | Amt Recovered | No. Of Notices Sent | Amt Involved | Amt Recovered | No. Of Notices Sent | Amt Involved | Amt Recovered |
| (A) | Major Banks | | | | | | | | | |
| 1 | Canara Bank | 690 | 8749 | 2292 | 673 | 44660 | 4580 | 1197 | 1604 | 324 |
| 2 | Corporation Bank | 434 | 10149 | 1452 | 47 | 23830 | 458 | 2024 | 4415 | 30 |
| 3 | Syndicate Bank | 3214 | 88042 | 251 | 83 | 51214 | 0 | 621 | 201 | 11 |
| 4 | State Bank of India | 5733 | 82508 | 2321 | 47 | 618 | 395 | 1187 | 2283 | 335 |
| 5 | Vijaya Bank | 1249 | 18873 | 11164 | 159 | 18540 | 138 | 2252 | 4517 | 204 |
| | Total (A) | 11320 | 208321 | 17480 | 1009 | 138862 | 5571 | 7281 | 13020 | 904 |
| (B) | Other Nationalised Banks | | | | | | | | | |
| 6 | Allahabad Bank | 82 | 1542 | 516 | 13 | 300 | 0 | 564 | 1661 | 75 |
| 7 | Andhrabank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | Bank of Baroda | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | Bank of India | 162 | 2597 | 1178 | 25 | 38955 | 5553 | 271 | 801 | 27 |
| 10 | Bank of Maharashtra | 56 | 1978 | 538 | 126 | 1857 | 78 | 0 | 0 | 0 |
| 11 | Central Bank of India | 36 | 750 | 495 | 18 | 831 | 0 | 0 | 0 | 0 |
| 12 | Dena Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | Indian Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | Indian Overseas Bank | 40 | 38412 | 1456 | 4 | 180 | 31 | 18 | 20 | 3 |
| 15 | Oriental Bank of Commerce | 204 | 6457 | 1400 | 5 | 250 | 30 | 1818 | 223 | 33 |
| 16 | Punjab National Bank | 357 | 124928 | 10992 | 329 | 96241 | 1019 | 2799 | 5857 | 39 |
| 17 | Punjab and Synd Bank | 23 | 1179 | 60 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | UCO Bank | 819 | 7435 | 1600 | 132 | 258 | 224 | 4205 | 3014 | 244 |
| 19 | Union Bank Of India | 184 | 5223 | 2471 | 138 | 17119 | 732 | 4763 | 5558 | 48 |
| 20 | United Bank of India | 27 | 475 | 63 | 9 | 197 | 75 | 15 | 11 | 1 |
| 21 | IDBI Bank | 33 | 711 | 26 | 63 | 2724 | 31 | 0 | 0 | 0 |
| | Total (B) | 2023 | 191687 | 20795 | 862 | 158913 | 7774 | 14453 | 17146 | 470 |
| (C) | Other Comm. Banks | | | | | | | | | |
| 22 | Karnataka Bank Ltd | 259 | 17718 | 1639 | 86 | 18693 | 926 | 4 | 7 | 6 |
| 23 | Kotak Mahendra Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 24 | Catholic Syrian Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | City Union Bank Ltd | 5 | 626 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | Dhanalaxmi Bank Ltd. | 10 | 323 | 62 | 0 | 0 | 0 | 2 | 344 | 0 |
| 27 | Federal Bank Ltd. | 47 | 3727 | 263 | 6 | 969 | 119 | 1 | 5 | 5 |
| 28 | J and K Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | Karur Vysya Bank Ltd. | 22 | 1600 | 216 | 1 | 350 | 30 | 0 | 0 | 0 |
| 30 | Lakshmi Vilas Bank Ltd | 13 | 3605 | 329 | 5 | 1283 | 127 | 0 | 0 | 0 |
| 31 | Ratnakar Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 32 | South Indian Bank Ltd | 376 | 33459 | 16043 | 97 | 14342 | 3316 | 0 | 0 | 0 |
| 33 | Tamil Nadu Merchantile Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 34 | IndusInd Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 35 | HDFC Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 36 | Axis Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 37 | ICICI Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 38 | YES BANK Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 39 | Bandhan Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 40 | DCB Bank Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 41 | IDFC Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total (C) | 732 | 61058 | 18553 | 195 | 35637 | 4518 | 7 | 356 | 11 |
| (D) | R R B 's | | | | | | | | | |
| 42 | Kavery Grameena Bank | 237 | 621 | 87 | 22 | 128 | 12 | 0 | 0 | 0 |
| 43 | Pragathi Krishna Grameena Bank | 2561 | 21895 | 5541 | 547 | 20001 | 2103 | 228 | 655 | 106 |
| 44 | Karnataka Vikas Grameena Bank | 2263 | 12734 | 3518 | 31 | 5408 | 30 | 84 | 81 | 17 |
| | Total (D) | 5061 | 35250 | 9146 | 600 | 25537 | 2145 | 312 | 736 | 123 |
| | Grand Total (A+B+C+D) | 19136 | 496316 | 65973 | 2666 | 358949 | 20008 | 22053 | 31258 | 1509 |
| | Total (Comm.Banks) | 14075 | 461066 | 56827 | 2066 | 333412 | 17863 | 21741 | 30522 | 1386 |
| (E) | Co-Op Sector | | | | | | | | | |
| 45 | KSCARD Bk.Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 46 | K.S.Coop Apex Bank ltd | 3 | 35294 | 1690 | 0 | 0 | 0 | 0 | 0 | 0 |
| 47 | Indl.Co.Op.Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total (E) | 3 | 35294 | 1690 | 0 | 0 | 0 | 0 | 0 | 0 |
| 48 | 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 | | | | | | | | | |
| 49 | Equitas Small Finance Bank | 10 | 64 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| 50 | Ujjivan Small Finnacle | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total (G) | 10 | 64 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| | TOTAL (A+B+C+D+E+F+G) | 19149 | 531674 | 67664 | 2666 | 358949 | 20008 | 22053 | 31258 | 1509 |



ANNEXURE - 54
(7 Pgs)



Proceedings of the Government of Karnataka

Sub: Declaration of 156 taluks as drought affected during Rabi 2018-19 season.reg

Read: Proceedings of the Cabinet Sub Committee held on 26-12-2018.

Preamble:

The Cabinet Sub Committee constituted under the Chairmanship of Hon'ble Revenue Minister took stock of reconstruction and rehabilitation works in flooded affect districts and prevailing drought situation in the meeting convened on 26-12-2018. Seasonal conditions for the Rabi season, crop sown area and crop condition, and storage level in major reservoirs were reviewed by Cabinet Sub Committee. During North East Monsoon (1st October to 24th December 2018), the State as a whole has recorded deficit rainfall of (-) 49%. North Interior Karnataka which comprises of major Rabi sowing districts has recorded deficit rainfall of (-)66 % and South Interior Karnataka has recorded deficit rainfall of (-) 43%. As against target of 31.80 lakh hectares for Rabi season, sowing has taken place only in 26.03 lakh hectares. Crops are affected due to severe moisture stress as a result of deficit rainfall.

In view of deficient rainfall and prolonged dry spells during North East Monsoon, and evaluating other impact indicators, i.e., Area sown, moisture adequacy index, remote sensing indices and hydrology indices prescribed in the Manual for Drought Management 2016 for Rabi season, the Cabinet Sub Committee on 26-12-2018 decided to notify 156 taluks out of 176 as drought affected for Rabi 2018-19 season. Hence the following Order.

Government Order No. RD 319 TNR 2018; Bengaluru, dated:29.12.2018

In the circumstances explained above, sanction of Government is accorded to declare 156 taluks annexed with this order, belonging to 30 districts, as **drought affected** during Rabi 2018-19 season with immediate effect and would continue to be in effect for the six months from this date unless revoked earlier by an order of the State Government.

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(287)

The Deputy Commissioners are hereby authorized and directed to immediately undertake joint survey to assess extent of crop loss as per the modalities prescribed by the Government and also ground truthing to judge the intensity of drought as described in the Manual for Drought Management 2016 in the taluks notified as drought affected.

The Deputy Commissioners are also hereby authorized to take up drought relief and mitigation measures, viz, providing employment under MGNREGA to the affected people, ensure availability of drinking water in the drought affected areas and safeguarding animals by providing fodder, drinking water, etc., as prescribed in the items and norms of assistance and the guidelines for administration of SDRF/NDRF.

For declaration of drought during Rabi 2018-19, administrative boundary of erstwhile 176 taluks is considered.

Translated Copy

By Order and in the name of the
Governor of Karnataka
Sd/-
(T Narayanappa)
Deputy Secretary to Government
Revenue Department
(DM, Stamps & Regn)

List of 156 Taluks declared as drought affected during Rabi (North-East Monsoon) 2018-19

| Dist
Sl.No. | District Name | Sl.No. | Taluk Name |
|----------------|-----------------|--------|-----------------|
| 1 | Bengaluru-Urban | 1 | Anekal |
| | | 2 | Bengaluru North |
| | | 3 | Bengaluru South |
| | | 4 | Bengaluru East |
| 2 | Bengaluru-Rural | 5 | Devanahalli |
| | | 6 | Doddaballapur |
| | | 7 | Hosakote |
| | | 8 | Nelamangala |
| 3 | Ramanagaram | 9 | Kanakapura |
| | | 10 | Magadi |
| | | 11 | Ramanagara |
| 4 | Kolar | 12 | Bangarapet |
| | | 13 | Kolar |
| | | 14 | Malur |
| | | 15 | Mulabagal |
| | | 16 | Srinivasapura |
| 5 | Chikkaballapur | 17 | Bagepalli |
| | | 18 | Chikkaballapur |
| | | 19 | Chintamani |
| | | 20 | Gauribidanur |
| | | 21 | Gudibanda |
| | | 22 | Sidlaghatta |
| 6 | Tumakuru | 23 | C.N. Halli |
| | | 24 | Koratagere |
| | | 25 | Madhugiri |
| | | 26 | Pavagada |
| | | 27 | Sira |
| | | 28 | Tiptur |
| | | 29 | Tumakuru |
| | | 30 | Turuvekere |
| 7 | Chitradurga | 31 | Challakere |

| | | | |
|----|----------------|----|--------------------|
| | | 32 | Chitradurga |
| | | 33 | Hiriyur |
| | | 34 | Holalkere |
| | | 35 | Hosadurga |
| | | 36 | Molakalmuru |
| 8 | Davangere | 37 | Channagiri |
| | | 38 | Davangere |
| | | 39 | Harapanahalli |
| | | 40 | Harihar |
| | | 41 | Honnali |
| | | 42 | Jagalur |
| 9 | Chamarajanagar | 43 | Chamarajanagar |
| | | 44 | Gundlupet |
| | | 45 | Yelandur |
| 10 | Mysuru | 46 | Krishnarajanagar |
| | | 47 | Periyapatna |
| 11 | Mandya | 48 | Krishnarajapet |
| | | 49 | Mandya |
| | | 50 | Nagamangala |
| | | 51 | Pandavapura |
| | | 52 | Srirangapatna |
| 12 | Ballari | 53 | Ballari |
| | | 54 | Hadagali |
| | | 55 | Hospet |
| | | 56 | Hagaribommanahalli |
| | | 57 | Kudligi |
| | | 58 | Sandur |
| | | 59 | Siruguppa |
| 13 | Koppal | 60 | Gangavathi |
| | | 61 | Koppala |
| | | 62 | Kushtagi |
| | | 63 | Yelburga |
| 14 | Raichur | 64 | Deodurga |
| | | 65 | Lingasuguru |
| | | 66 | Manvi |

| | | | |
|----|------------|-----|------------------|
| | | 67 | Raichur |
| | | 68 | Sindhanur |
| 15 | Kalaburagi | 69 | Afzalpur |
| | | 70 | Aland |
| | | 71 | Chincholi |
| | | 72 | Chitapur |
| | | 73 | Kalaburagi |
| | | 74 | Jewargi |
| | | 75 | Sedam |
| 16 | Yadgir | 76 | Shahapur |
| | | 77 | Shorapur |
| | | 78 | Yadgir |
| 17 | Bidar | 79 | Aurad |
| | | 80 | Bidar |
| | | 81 | Bhalki |
| | | 82 | Basavakalyan |
| | | 83 | Humnabad |
| 18 | Belagavi | 84 | Athani |
| | | 85 | Bailhongal |
| | | 86 | Belagavi |
| | | 87 | Chikkodi |
| | | 88 | Gokak |
| | | 89 | Hukkeri |
| | | 90 | Khanapur |
| | | 91 | Ramdurg |
| | | 92 | Raibagh |
| | | 93 | Soundatti |
| 19 | Bagalkote | 94 | Badami |
| | | 95 | Bagalkote |
| | | 96 | Bilgi |
| | | 97 | Hungund |
| | | 98 | Jamkhandi |
| | | 99 | Mudhol |
| 20 | Vijayapura | 100 | Basavanabagewadi |
| | | 101 | Bijapur |

| | | | |
|----|----------------|-----|-----------------|
| | | 102 | Indi |
| | | 103 | Muddebihal |
| | | 104 | Sindgi |
| 21 | Gadag | 105 | Gadag |
| | | 106 | Mundargi |
| | | 107 | Naragund |
| | | 108 | Ron |
| | | 109 | Shirahatti |
| 22 | Haveri | 110 | Byadgi |
| | | 111 | Hanagal |
| | | 112 | Haveri |
| | | 113 | Hirekerur |
| | | 114 | Ranibennur |
| | | 115 | Savanur |
| | | 116 | Shiggaon |
| 23 | Dharwad | 117 | Dharwad |
| | | 118 | Hubballi |
| | | 119 | Kalghatgi |
| | | 120 | Kundgol |
| | | 121 | Navalgund |
| 24 | Shivamogga | 122 | Bhadravathi |
| | | 123 | Shikaripur |
| | | 124 | Shivamogga |
| | | 125 | Sorab |
| 25 | Hassan | 126 | Alur |
| | | 127 | Arkalgud |
| | | 128 | Arasikere |
| | | 129 | Belur |
| | | 130 | Channarayapatna |
| | | 131 | Hassan |
| | | 132 | Holenarasipur |
| | | 133 | Sakaleshpur |
| 26 | Chikkamagaluru | 134 | Chikkamagaluru |
| | | 135 | Kadur |
| | | 136 | Koppa |

| | | | |
|----|------------------|-----|------------------|
| | | 137 | Mudigere |
| | | 138 | Narasimharajapur |
| | | 139 | Sringeri |
| | | 140 | Tarikere |
| 27 | Kodagu | 141 | Madikeri |
| | | 142 | Somwarpet |
| | | 143 | Virajpet |
| 28 | Dakshina Kannada | 144 | Beltangadi |
| | | 145 | Bantwal |
| | | 146 | Mangaluru |
| | | 147 | Puttur |
| | | 148 | Sulya |
| 29 | Udupi | 149 | Karkala |
| | | 150 | Kundapur |
| | | 151 | Udupi |
| 30 | Uttara Kannada | 152 | Bhatkal |
| | | 153 | Haliyal |
| | | 154 | Karwar |
| | | 155 | Mundgod |
| | | 156 | Yellapur |

ANNEXURE - 55

| Data on relief measures extended by banks on account of natural calamities as on 31.12.2018 (Amount in lakhs) | | | | | | | | | | | | | |
|---|---------------------------------|---|----------|--|--------|---|--------|---|---------|--|--------|--|--|
| SR. NO. | NAME OF THE BANK | Outstanding Priority Sector Advances as on 31.12.2018 | | Total Outstanding eligible for restructuring | | Amount restructured / rescheduled from 01.10.2018 to 31.12.2018 | | % of achievement of rescheduled / restructuring | | Fresh finance / relending provided from 01.10.2018 to 31.12.2018 | | Date of Special DCC meeting held in calamities affected district | Remarks (indicating State specific issues, details regarding natural calamity, etc.) |
| | | No. of A/c's | Amt | No. of A/c's | Amt | No. of A/c's | Amt | No. of A/c's | Amt | No. of A/c's | Amt | | |
| 1 | Citizens Bank | 1311865 | 4217924 | 105885 | 254123 | 105885 | 254123 | 100.00 | 100.00 | 0 | 0 | | |
| 2 | Corporation Bank | 360691 | 1810962 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 3 | Syndicate Bank | 656122 | 1641240 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 4 | State Bank of India | 1010923 | 3320620 | 116 | 978 | 116 | 978 | 100.00 | 100.00 | 132986 | 419996 | | |
| 5 | Vijaya Bank | 574369 | 1404104 | 73188 | 182524 | 6 | 41 | 0.01 | 0.02 | 0 | 0 | | |
| 6 | Allahabad Bank | 20583 | 82974 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 7 | Andhra Bank | 31626 | 282231 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 8 | Bank of Baroda | 83668 | 290791 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 9 | Bank of India | 104021 | 474315 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 10 | Bank of Maharashtra | 24104 | 145591 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 11 | Central Bank of India | 50832 | 170458 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 12 | Dena Bank | 9438 | 41523 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 13 | Indian Bank | 61075 | 249300 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 14 | Indian Overseas Bank | 182984 | 358452 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 15 | Oriental Bank of Commerce | 12235 | 105078 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 16 | Punjab National Bank | 39459 | 249967 | 65 | 209 | 65 | 209 | 100.00 | 100.00 | 0 | 0 | | |
| 17 | Punjab and Synd Bank | 1725 | 23460 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 18 | UCO Bank | 33358 | 89390 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 19 | Union Bank Of India | 329540 | 999684 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 20 | United Bank of India | 3003 | 16753 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 21 | IDBI Bank | 142310 | 558053 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 22 | Karnataka Bank Ltd | 146106 | 1154854 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 23 | Koza Mahendra Bank | 462357 | 513719 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 24 | Catholic Syrian Bank Ltd. | 9709 | 19898 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 25 | City Union Bank Ltd | 4056 | 60896 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 26 | Dhanalakshmi Bank Ltd. | 2109 | 15186 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 27 | Federal Bank Ltd. | 57210 | 180814 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 28 | J and K Bank Ltd | 1404 | 62932 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 29 | Karur Vysya Bank Ltd. | 9619 | 152632 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 30 | Lakshmi Vilas Bank Ltd | 8352 | 104284 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 31 | Ratnakar Bank Ltd | 204974 | 139096 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 32 | South Indian Bank Ltd | 22861 | 133214 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 33 | Tamil Nadu Mercantile Bank Ltd. | 5552 | 26736 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 34 | Industrial Bank | 49682 | 204365 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 35 | HDFC Bank Ltd | 443509 | 922077 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 36 | Axis Bank Ltd | 163647 | 616652 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 37 | ICICI Bank Ltd | 163171 | 751080 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 38 | YES BANK Ltd. | 96908 | 348706 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 39 | Bandhan Bank | 57844 | 16800 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 40 | DCB Bank Ltd | 17724 | 69959 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 41 | IDFC Bank | 0 | 0 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 42 | Kavya Grameena Bank | 467113 | 578120 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 43 | Pragathi Krishna Grameena Bank | 1078743 | 1378791 | 6155 | 8412 | 6155 | 8412 | 100.00 | 100.00 | 0 | 0 | | |
| 44 | Karnataka Vikas Grameena Bank | 603248 | 1025942 | 0 | 0 | 99 | 380 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 45 | KSCARD Bk Ltd | 400110 | 170384 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 46 | K.S. Coop Apex Bank Ltd | 2398356 | 1337610 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 47 | Indi Co. Op. Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 48 | KSFC | 3434 | 174808 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 49 | Equitas Small Finance Bank | 121984 | 68166 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| 50 | Ujjivan Small Finance | 406565 | 90061 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 0 | 0 | | |
| Total | | 12450278 | 26850689 | 185409 | 446245 | 112326 | 264142 | 60.58 | 59.19 | 132986 | 419996 | | |

22-19073144

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ANNEXURE-

Data on relief measures extended by banks on account of natural calamities as on 31.12.2018 (Amount in lakhs)

| Consolidation | | Outstanding Priority Sector Advances as on 31.12.2018 | | | | Total Outstanding eligible for reschedulement / restructuring | | Amount restructured / rescheduled from 01.10.2018 to 31.12.2018 | | % of achievement of rescheduled / restructured to eligible for rescheduling / restructuring | | Fresh finance / relending provided from 01.10.2018 to 31.12.2018 | | 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.) | |
|---------------|-------------------------|---|----------|--------|--------|---|--------|---|---------|---|--------|--|--|---|--|--|--|
| Sl.N o. | NAME OF THE DISTRICT | No. of A/cs | | Amt | | No. of A/cs | | Amt | | No. of A/cs | | Amt | | No. of A/cs | Amt | | |
| | | | | | | | | | | | | | | | | | |
| 1 | BAGALKOTE | 503471 | 813981 | 254 | 1298 | 320 | 1586 | 125.98 | 122.19 | 4541 | 16256 | | | | | | |
| 2 | BALLARI | 420011 | 854191 | 3593 | 8144 | 1106 | 2369 | 30.78 | 29.09 | 7336 | 12683 | | | | | | |
| 3 | BELAGAVI | 948016 | 1458172 | 3035 | 7413 | 1593 | 5515 | 52.49 | 74.40 | 8847 | 34847 | | | | | | |
| 4 | BENGALURU (Rural) | 246349 | 409607 | 732 | 2420 | 732 | 2420 | 100.00 | 100.00 | 5150 | 10133 | | | | | | |
| 5 | BENGALURU (Urban + Met) | 1215212 | 7870562 | 1 | 32 | 1 | 32 | 100.00 | 100.00 | 5605 | 147679 | | | | | | |
| 6 | BIDAR | 357838 | 379655 | 1340 | 2590 | 1340 | 2590 | 100.00 | 100.00 | 2304 | 3367 | | | | | | |
| 7 | Chamarajinagar | 218646 | 250893 | 437 | 452 | 437 | 452 | 100.00 | 100.00 | 3713 | 4734 | | | | | | |
| 8 | CHICKBALLAPUR | 223400 | 309806 | 5086 | 13216 | 5086 | 13216 | 100.00 | 100.00 | 4121 | 5452 | | | | | | |
| 9 | CHICKMAGALURU | 274126 | 511342 | 24744 | 73269 | 13892 | 45146 | 56.14 | 61.62 | 2616 | 4389 | | | | | | |
| 10 | CHITRADURGA | 372406 | 468961 | 4088 | 8798 | 4088 | 8798 | 100.00 | 100.00 | 2930 | 4823 | | | | | | |
| 11 | DAKSHINA KANNADA | 412554 | 1136433 | 250 | 479 | 250 | 479 | 100.00 | 100.00 | 3985 | 14618 | | | | | | |
| 12 | DAVANAGERE | 480217 | 690602 | 14016 | 27346 | 14016 | 27346 | 100.00 | 100.00 | 4519 | 8846 | | | | | | |
| 13 | DHARWAD | 304908 | 840392 | 21765 | 77845 | 1083 | 3477 | 4.98 | 4.47 | 2353 | 12390 | | | | | | |
| 14 | GADAG | 209464 | 365210 | 13211 | 29797 | 7616 | 18390 | 57.65 | 61.72 | 3186 | 10905 | | | | | | |
| 15 | HASSAN | 540731 | 630107 | 59626 | 116025 | 29774 | 62887 | 49.93 | 54.20 | 9553 | 13663 | | | | | | |
| 16 | HAVERI | 315304 | 502961 | 1455 | 4021 | 1456 | 4023 | 100.07 | 100.05 | 1861 | 3935 | | | | | | |
| 17 | KALBURGI | 376766 | 551999 | 2399 | 4545 | 2399 | 4545 | 100.00 | 100.00 | 3566 | 6873 | | | | | | |
| 18 | KODAGU | 154643 | 297153 | 7450 | 23622 | 7450 | 23622 | 100.00 | 100.00 | 1390 | 3283 | | | | | | |
| 19 | KOLAR | 238909 | 412431 | 1805 | 4102 | 1805 | 4102 | 100.00 | 100.00 | 5067 | 8828 | | | | | | |
| 20 | KOPPAL | 219879 | 397456 | 3371 | 9679 | 1105 | 1916 | 32.78 | 19.80 | 1476 | 3337 | | | | | | |
| 21 | MANDYA | 410657 | 447377 | 531 | 720 | 531 | 720 | 100.00 | 100.00 | 6667 | 9348 | | | | | | |
| 22 | MYSURU | 653753 | 1108165 | 2357 | 3233 | 2357 | 3233 | 100.00 | 100.00 | 7728 | 16219 | | | | | | |
| 23 | RAICHUR | 345185 | 651250 | 1640 | 5543 | 1640 | 5543 | 100.00 | 100.00 | 2880 | 5832 | | | | | | |
| 24 | RAMANAGAR | 310777 | 301637 | 523 | 517 | 523 | 517 | 100.00 | 100.00 | 5988 | 9813 | | | | | | |
| 25 | SHIVAMOGGA | 518462 | 617225 | 1668 | 2459 | 1668 | 2459 | 100.00 | 100.00 | 3226 | 6641 | | | | | | |
| 26 | TUMAKURU | 515675 | 713436 | 6741 | 10117 | 6741 | 10117 | 100.00 | 100.00 | 11795 | 17347 | | | | | | |
| 27 | UDUPI | 218295 | 675139 | 0 | 0 | 0 | 0 | #DIV/0! | #DIV/0! | 1177 | 3888 | | | | | | |
| 28 | Uttarakannada | 311406 | 343114 | 657 | 432 | 657 | 432 | 100.00 | 100.00 | 2603 | 5201 | | | | | | |
| 29 | VIJAYAPURA | 467676 | 716615 | 1405 | 6125 | 1431 | 6203 | 101.85 | 101.27 | 2664 | 6908 | | | | | | |
| 30 | YADGIR | 665542 | 2124819 | 1229 | 2006 | 1229 | 2006 | 100.00 | 100.00 | 4139 | 7757 | | | | | | |
| | Total | 12450278 | 26850689 | 185409 | 446245 | 112326 | 264142 | 60.58 | 59.19 | 132986 | 419996 | | | | | | |

ANNEXURE - 57

Training, Settlement & Credit Linkage of RSETI Trained Candidates during the FY 2018-19 (from 01-04-2018 to 31-12-2018)

| Sl. No. | Name of the RSETI | AAP Target FY 2018-19 | | ACHIEVEMENT from 01-04-2018 to 31-12-2018 | | | | Out of Settled under | | Out of Settled under Self Employment | | % of Settlement & Credit Linkage | |
|---------|---------------------------|-----------------------|-----------------------|---|------------------------------|---------------------------|------------------|----------------------|-------------------|--------------------------------------|----------------------|--|--|
| | | Number of Program mes | Number of Candidat es | Number of Programm es Conducted | Number of Candidates Trained | No. of Candidates Settled | Self Employme nt | Wage Employmen t | With Bank Finance | With Self Finance | % Settled to Trained | % of Credit Linkage to Self Employment | |
| 1 | KMB Bagalkot | 25 | 750 | 17 | 506 | 292 | 291 | 1 | 210 | 81 | 58 | 72 | |
| 2 | CANB Sonnahallipur (Banga | 23 | 750 | 18 | 458 | 426 | 426 | 0 | 176 | 250 | 93 | 41 | |
| 3 | RUDSETI Bengaluru | 27 | 750 | 19 | 475 | 213 | 211 | 2 | 120 | 91 | 45 | 57 | |
| 4 | SYNDB Belgaum | 28 | 750 | 22 | 624 | 416 | 399 | 17 | 276 | 123 | 67 | 69 | |
| 5 | SYNDB Bellary | 28 | 750 | 24 | 622 | 607 | 518 | 89 | 260 | 258 | 98 | 50 | |
| 6 | Sharada RSETI DCC Bank | 30 | 750 | 19 | 432 | 421 | 294 | 127 | 11 | 283 | 97 | 4 | |
| 7 | SBI Chamaraja-nagar | 28 | 750 | 11 | 253 | 167 | 128 | 39 | 22 | 106 | 66 | 17 | |
| 8 | CORPB Chikmagalur | 28 | 750 | 25 | 582 | 551 | 504 | 47 | 132 | 372 | 95 | 26 | |
| 9 | CANB Chikkaballapur | 27 | 765 | 22 | 563 | 473 | 440 | 33 | 286 | 154 | 84 | 65 | |
| 10 | RUDSETI Chitradurga | 25 | 750 | 24 | 702 | 847 | 763 | 84 | 591 | 172 | 121 | 77 | |
| 11 | RUDSETI Ujre | 27 | 750 | 21 | 576 | 390 | 248 | 142 | 63 | 185 | 68 | 25 | |
| 12 | CANB Davanagere | 30 | 750 | 30 | 827 | 721 | 694 | 27 | 404 | 290 | 87 | 58 | |
| 13 | RUDSETI Dharwad | 30 | 860 | 30 | 809 | 429 | 348 | 81 | 228 | 120 | 53 | 66 | |
| 14 | SBI Gadag | 25 | 750 | 28 | 810 | 380 | 380 | 0 | 210 | 170 | 47 | 55 | |
| 15 | SBI Gulbarga | 25 | 750 | 18 | 417 | 115 | 115 | 0 | 86 | 29 | 28 | 75 | |
| 16 | CANB Hassan | 28 | 750 | 23 | 632 | 351 | 298 | 53 | 97 | 201 | 56 | 33 | |
| 17 | VB Haveri | 27 | 750 | 19 | 488 | 222 | 202 | 20 | 54 | 148 | 45 | 27 | |
| 18 | CORPB Kodagu | 25 | 725 | 17 | 436 | 101 | 101 | 0 | 64 | 37 | 23 | 63 | |
| 19 | CANB Kolar | 26 | 770 | 24 | 630 | 494 | 493 | 1 | 348 | 145 | 78 | 71 | |
| 20 | SBI Koppal | 26 | 750 | 28 | 807 | 365 | 365 | 0 | 315 | 50 | 45 | 86 | |
| 21 | VB Mandya | 30 | 750 | 25 | 582 | 337 | 324 | 13 | 257 | 67 | 58 | 79 | |
| 22 | RUDSETI Mysore | 28 | 750 | 22 | 548 | 139 | 116 | 23 | 34 | 82 | 25 | 29 | |
| 23 | SBI Raichur | 28 | 750 | 21 | 564 | 534 | 520 | 14 | 262 | 258 | 95 | 50 | |
| 24 | CANB Harohalli | 31 | 775 | 23 | 541 | 461 | 402 | 59 | 174 | 228 | 85 | 43 | |
| 25 | CANB Ramanagara | 26 | 750 | 26 | 705 | 923 | 862 | 61 | 754 | 108 | 131 | 87 | |
| 26 | CANB Shimoga | 30 | 770 | 17 | 415 | 585 | 573 | 12 | 451 | 122 | 141 | 79 | |
| 27 | SBI Tumkur | 29 | 750 | 24 | 576 | 174 | 174 | 0 | 124 | 50 | 30 | 71 | |
| 28 | RUDSETI Brahmanavar | 28 | 750 | 19 | 522 | 297 | 189 | 108 | 34 | 155 | 57 | 18 | |
| 29 | SYNDB Udupi (Manipal) | 25 | 750 | 18 | 420 | 284 | 213 | 71 | 37 | 176 | 68 | 17 | |
| 30 | CANB Haliyal | 30 | 775 | 29 | 718 | 716 | 504 | 212 | 84 | 420 | 100 | 17 | |
| 31 | SYNDB Uttara Kannada (Kur | 27 | 750 | 19 | 458 | 304 | 289 | 15 | 109 | 180 | 66 | 38 | |
| 32 | RUDSETI VIJAYAPUR | 28 | 755 | 23 | 704 | 648 | 616 | 32 | 123 | 493 | 92 | 20 | |
| 33 | SBI Yadgir | 24 | 600 | 10 | 256 | 200 | 199 | 1 | 97 | 102 | 78 | 49 | |
| | | 902 | 24795 | 715 | 18658 | 13583 | 12199 | 1384 | 6493 | 5706 | 73 | 53 | |

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ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ / ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕರ್ಸ್ ಸಮಿತಿ

STATE LEVEL BANKER'S COMMITTEE - KARNATAKA

Ref. No: 81/2944/SLBC/2018-19/F- 143

Date: 08.02.2019

To: The Heads of Controlling Offices of Commercial Banks, The Chairmen of RRBs, The MDs of Cooperative Banks, the Lead District Managers.

Dear Sir,

Sub: Online filing of declarations for agricultural loans availed by farmers.

Ref: CS, GoK letter no. CHS/99/2019 dated 07/02/2019.

<<>>

We have received a letter from the Chief Secretary, GoK on the captioned subject, the copy of which is enclosed for your information and necessary action.

As you are aware, banks and other financial institutions while granting agricultural loans to farmers under KACOMP Act, are taking declarations from the farmers in "Form-3" and the same are filed with the offices of Sub Registrars for creation of charge over the property. Similarly, Banks will issue Discharge Certificates to the farmers when the loans are repaid and the same must be filed again in the offices of sub Registrars for removal of charge over the property. The declarations and discharge Certificates are sent through the farmers to the offices of Sub Registrars for the purpose of filing. By this way, farmers are made to visit the offices of Sub Registrars multiple times.

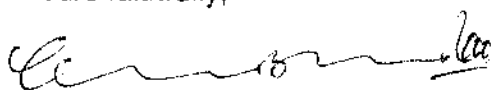
In order to do away with the visit of farmers to the offices of Sub Registrars at the time of availing agricultural loans, Department of Stamps and Registration has come up with a facility of Online filing of Declarations and discharge Certificates by the bankers themselves. This facility is made available at <https://kaverionline.gov.in/>. For utilizing this facility, bankers are expected to register themselves based on the IFSC Code, do the relevant data entry, up load a scanned copy of Declaration or Discharge Certificate as the case may be and submit it to the jurisdictional Sub Registrar electronically. Based on this, when the Sub Registrars complete the process of online filing, the soft copies of the electronically filed Declarations/ Discharge Certificates are made available in the login of respective bankers. To make the process user friendly for the bankers, user manual is also made available on the website.

In the light of above, Chief Secretary, GoK has requested all the banks to advise their branches to make use of the online facility made available and make the life of farmers simple while availing agricultural loans.

In this background, we request all the controlling heads of the banks, the Chairmen of RRBs, the MDs of Cooperative Banks, the Lead District Managers in the state of Karnataka to advise all the bank branches to make use of the online facility while filing form-3/discharge certificates to avoid the farmers visiting the sub registrar's office in person.

A line in confirmation of the action taken in this regard will help us to submit the compliance to Chief Secretary, GoK on the above matter.

Yours faithfully,



(C B L Narasimha Rao)

Convenor-SLBC & GM, Syndicate Bank. —187—

82 - 3117314R
(209.6)

ಟಿ.ಎಂ. ವಿಜಯ್ ಭಾಸ್ಕರ್, ಭಾ.ಆ.ಸೇ.
ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ
T.M. VIJAY BHASKAR, I.A.S.
Chief Secretary



ಕರ್ನಾಟಕ ಸರ್ಕಾರ
Government of Karnataka

No.CHS/ 99 /2019

7th February, 2019

Dear *Shri Narasimha Rao*,

Sub: Online filing of Declarations for agricultural loans availed
by farmers

Ref: Karnataka Agricultural Credit Operations and Miscellaneous
Provisions Act, 1974 (KACOMP Act).

With reference to above, Banks and other financial institutions while granting agricultural loans to farmers under KACOMP Act, take Declarations from the farmers in Form - 3 and the same are filed in the offices of Sub Registrars for creation of charge over the property. Similarly, Banks issue Discharge Certificates to the farmers when the loans are repaid and the same are again filed in the offices of Sub Registrars for removal of charge over the property. The Declarations and Discharge Certificates are sent through farmers to the offices of Sub Registrars for the purpose of filing. By this way, farmers are made to visit the offices of Sub Registrars multiple times.

In order to do away with the visit of farmers to the offices of Sub Registrars at the time of availing agricultural loans, Department of Stamps and Registration has come up with a facility of Online filing of Declarations and Discharge Certificates by the bankers themselves. This facility is made available at <https://kaverionline.karnataka.gov.in/> . For utilizing this facility, bankers are expected to register themselves based on the IFSC Code, do the relevant data entry, up load a scanned copy of Declaration or Discharge Certificate as the case may be

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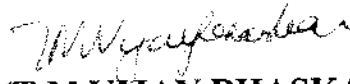
— 188 —

and submit it to the jurisdictional Sub Registrar electronically. Based on this, when the Sub Registrars complete the process of online filing, the soft copies of the electronically filed Declarations / Discharge Certificates are made available in the login of respective bankers. To make the process user friendly for the bankers, User Manual is also made available on the website.

In the light of above, you are requested to send a communication to all the Bankers and other financial institutions to make use of the online facility made available and make the life of farmers simple while availing agricultural loans.

With regards,

Yours sincerely


(T.M.VIJAY BHASKAR)

Sri. Narasimha Rao,
Convener,
State Level Bankers' Committee-Karnataka,
Syndicate Bank, Corporate Office, 5th Floor,
Gandhinagar, Bangalore - 560 009.

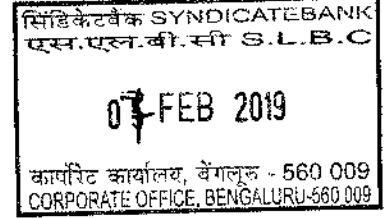
ANNEXURE-59
(2 Pgs)



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in



FIDD (BG) No. 445/02.03.020/2018-19

February 4, 2019

The General Manager & Convenor
SLBC, Karnataka
Syndicate Bank
Corporate Office
5th Floor, II Cross
Gandhinagar
Bengaluru – 560 009

प्रियमहोदय Dear Sir,

Revised Agenda Items of SLBC Meeting

कृपया अपने पत्र संख्या: 60/2019/2944 / SLBC / YAV / F.101-144 दिनांक 30 जनवरी, 2019 को कैप्शन वाले विषय पर देखें। इस संबंध में, हम संलग्न विवरण में अनुरोध के अनुसार एजेंडा नंबर 12 को अग्रेषित कर रहे हैं।

Please refer to your letter No: 60/2019/2944/SLBC/YAV/F.101-144 dated January 30, 2019 on the captioned subject. In this regard, we are forwarding Agenda No.12 as requested in the enclosed attachment.

भवदीय / Yours faithfully,

(एन बी दत्तात्रेय) / (N B Dattatreya)
सहायक महाप्रबंधक / Assistant General Manager

SECRET

| Sl No | Name of entity | Nature of activity |
|-------|---|---|
| 1 | Sherlock Nation | Ponzi/Pyramid Scheme where its customers were advised to enrol other members to earn commission |
| 2 | I Monetary Advisory, Shivaji Nagar, Bengaluru | Presence of sizable proportion of unsecured loans in the balance sheet and also incorporating partners on a daily basis such that it had exceeded 999 partners. |
| 3 | Injaz International Wilson Garden, Bengaluru | Ponzi Scheme guaranteeing returns of Rs 5200/- per month per lakh |
| 4 | Ambident Marketing Pvt.Ltd, Bengaluru | More than 850 complaints had been received against the company on the sachet portal |
| 5 | Vikram Investments, Bengaluru | Deceived public in the name commodity trading and real estate. |
| 6 | Harsha Entertainment Pvt.Ltd Khalgatagi, Dharwad | Acceptance of public deposits |
| 7 | Tiforp Trading Services Pvt Ltd. Jayanagar, Bengaluru | Unauthorized collection of public deposits |
| 8 | Ajmera Group of companies | Default in repayment of deposits collected from the public |
| 9 | SR Blue Chips HSR Layout, Bengaluru | Prize chits and money circulation schemes |
| 10 | Vihaan Direct Selling Pvt. Ltd | It is stated in the complaints that the complainants had lost huge money by investing in the said entity |
| 11 | Smartcoin Financial Pvt.Ltd | The company was collecting identity documents for sanction of loans to public |
| 12 | JcFlash Tech Pvt Ltd | The company was offering loans to public and charging high rate of interest of around 180% P.A. |
| 13 | My CSP Point Richmond Road, Bengaluru | Collecting Funds from the public |



श्री सतीश बल्लाल

जी.एम.

C. Sathish Ballal

General Manager

144 FSLX



ANNEXURE- 60

विजया बैंक (2 Pgs)

(भारत सरकार का उद्यम)

VIJAYA BANK

(A Govt. of India Undertaking)

Head Office :

41/2, M. G. Road, Bangalore - 560 001

Ph : 080-25584186 Fax : 080-25320622

E-mail : sathishballal@vijayabank.co.in

HO:CD:PC:VK:74:2019

Date 18.02.2019

Shri. C B L Narshima Rao,
General Manager,
Convenor-SLBC,
Syndicate Bank, Gandhi Nagar,
Bangalore

Dear Sir,

Taking of Agriculture lands already mortgaged to the Bank, on lease by Karnataka Solar Power Development Corporation Ltd. in Tirumane and Vallur Panchayats, Pavagada Taluk, Tumkur District for setting up of Solar Park - Default in payment of crop Loans by farmers/borrowers of our Pavagada Branch - Slippage of large no. of Crop loan accounts to NPAs - reg.

This has further reference to our letter No. HO:CD:PC:AJ:627:2016 dated 16.07.2016 (copy enclosed) on the captioned subject.

Our Pavagada branch had been financing a large number of farmers in Vallur & Tirumane Gram Panchayats of Pavagada Taluk in Tumkur Dist. for the past several years. Karnataka Solar Power Development Corporation Ltd, Bangalore has taken agricultural lands of our crop loan borrowers in the above Panchayats on lease for setting up Solar Park in Tirumane for a period of 28-30 years with annual lease rental of Rs. 21000/- with increase of 5% every 2 years, without obtaining NOC from our Bank.

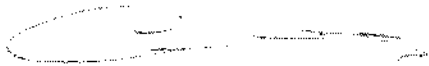
Of these lands taken on lease, 874 farmers having crop loans amounting to Rs. 16.52 crore and 11 farmers having agriculture term loans amounting to Rs. 0.44 crore at our Pavagada branch, mortgaged their lands to our Bank as security for their loans, prior to the Corporation entering into lease agreements with the farmers. Subsequent to these lands being taken on lease by the Corporation for non-agriculture use, there is no cultivation of crops on these lands and hence, Bank is unable to review/renew these accounts resulting in huge addition of accounts to NPA.

In the above context, we wish to bring to your kind notice that even though valid mortgage is existing, the corporation has taken these lands on lease without taking any NOC from our Bank. Though we had been referring the matter with the Corporation regarding Bank's existing mortgage on these properties, ignoring the said fact, the Corporation proceeded with taking the lands on lease, without taking any NOC from the Bank, though, immediately on getting to know about this matter, the Bank has been repeatedly requesting the Corporation to insist for NOC from the Bank.

The Corporation has also been issuing the DDs/cheque towards the annual lease rental, **directly to the farmers, without making it payable to "Vijaya Bank - A/c of the beneficiaries"**. It is the matter of concern to note that the corporation is still continuing this process of without insisting for NOC from the Banks and also issuing DDs/cheque directly to the farmers **without mentioning the Banks name**. This has enabled the farmers to encash the DDs/cheque without clearing their dues outstanding in our Bank. As already apprised to you, matter has also been taken up with the Lead Bank and also in the BLBC meetings of Pavagada Block which have not yielded any results.

Therefore, we request you to include this issue in the agenda for the ensuing SLBC meeting and take up the matter with the State Government and Karnataka Solar Power development Corporation Ltd. The Corporation may persuade the farmers to clear the dues with the Bank and also to send the next installment of lease rent directly to loan accounts of farmers (List of farmers and their account numbers will be made available to the Corporation) OR issue the DDs/cheque payable to Vijaya Bank - A/c of the beneficiaries. The Corporation should also be advised to compulsorily insist for our Bank's NOC before entering into any lease agreements with the farmers of above panchayats.

We once again request you to kindly intervene in the matter.



GENERAL MANAGER

Encl: a/a

CC To : RM, Regional Office Bangalore North (9124)
BM, Pavagada Branch (9125)

ANNEXURE - 2461
(5 Pgs)

o/c

STATE LEVEL BANKERS' COMMITTEE - KARNATAKA
CONVENOR



Corporate Office: Gandhinagar, Bengaluru : 560009

Ph : 22343490; 22340236 E Mail: blrsbcb@syndicatebank.co.in. FAX: 22343489; 22340292

Ref. No: 20/2944/SLBC/2018-19/F-153

Date: 08.01.2019

The Chairman
Kaveri Grameena Bank
Head Office,
Mysuru

Dear Sir

Sub: **Representation of Sri. Annadani, MLA, Malavalli constituency, for opening of Branch of Grameena Bank at Mikkare Grama panchayat.**

<<>>

We are forwarding herewith the representation of Sri. K. Annadani, MLA, Malavalli Constituency addressed to the Hon'ble Chief Minister, GoK, received by SLBC through the Special Officer (Banking), Finance Department, GoK, which is self explanatory.

The Hon'ble MLA from Malavalli constituency informs that Mikkare Grama panchayat is a big panchayat and there is a need for opening of a bank branch of Grameena Bank for the benefit of Mikkare and surrounding villages. Hence, we request you to explore the possibility of opening your branch for the benefit of Mikkare village and also surrounding villages.

Kindly inform us the action taken in this regard to enable us to inform the same to Special Officer (Banking), Finance Department, GOK. Please note that as the representation is by the MLA (People's representative), SLBC has an obligation to place this issue for discussion in the coming SLBC meeting. Hence, we request you to initiate immediate action and inform us the action taken to place the same in the 144th SLBC meeting to be conducted during the last week of January or first week of February 2018.

SLBC also addressed a letter to LDM, Mandya in this regard. You may advise your officers to take his guidance required, if any, in this regard.

Yours faithfully,

(K.S. KARUNAKARA)
Convenor SLBC
DGM- SyndicateBank

C.C. To: Special Officer (Banking), Finance Department GoK- for information.
To: The Dr. K. Annadhani, Hon'ble MLA, Malavalli MLA constituency, Hustur,
Malavalli Taluk, Mandya District.

-194-

10-11-1964

**STATE LEVEL BANKERS' COMMITTEE - KARNATAKA
CONVENOR**



Corporate Office: Gandhinagar, Bengaluru : 560009

Ph : 22343490; 22340236 E Mail: blsrlbc@syndicatebank.co.in. FAX: 22343489; 22340292

Ref. No: 20/2944/SLBC/2018-19/F-153

Date: 08.01.2019

The Lead Dist. Manager
Vijaya Bank, NO.1636,
Lakshmi Nilaya,
Lead Bank Office,
100 Ft. Road, Vidyanagar
MANDYA - 571 401

o/c

Dear Sir,

**Sub: Representation of Sri. Annadani, MLA, Malavalli constituency, for
opening of Branch of Grameena Bank at Mikkare Grama panchayat.**

<<>>

We are forwarding herewith the representation of Sri. K. Annadani, MLA, Malavalli Constituency addressed to the Hon'ble Chief Minister, GoK, received by SLBC through the Special Officer (Banking), Finance Department, GoK, which is self explanatory.

The Hon'ble MLA from Malavalli constituency informs that Mikkare Grama panchayat is a big panchayat and there is a need for opening of a bank branch of Grameena Bank for the benefit of Mikkare and surrounding villages. Hence, we request you to explore the possibility of opening a branch of Grameena Bank for the benefit of Mikkare and surrounding villages.

Kindly inform us the action taken in this regard to enable us to inform the same to Special Officer (Banking), Finance Department, GOK. Please note that as the representation is by the MLA, SLBC has obligation to place this issue for discussion in the coming SLBC meeting. Hence, we request you to initiate immediate action and inform us the action taken to place the same in the 144th SLBC meeting to be conducted during the last week of January or first week of February 2018.

Yours faithfully,

(K.S. KARUNAKARA)
Convenor SLBC
DGM- SyndicateBank

- CC: 1. General Manager, Vijaya Bank-We request you to advise your LDM to Initiate action on above lines to explore the possibility of opening a branch of Grameena Bank at Mikkare Grama Panchayat at the earliest.
2. Special Officer (Banking), Finance Department GoK- for information.
3. To: The Dr. K. Annadhani, Hon'ble MLA, Malavalli MLA constituency, Hustur, Malavalli Taluk, Mandya District.

LDN: Mandy
Nitya Bank

ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಸಂಖ್ಯೆ: ಆಇ 01 ಇಸಾಂಹ 2018

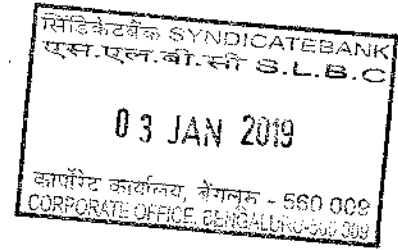
ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಚಿವಾಲಯ
5ನೇ ಹಂತ, ಬಹುಮಹಡಿ ಕಟ್ಟಡ
ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 28.12.2018

ಇವರಿಂದ:

ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ
ಆರ್ಥಿಕ ಇಲಾಖೆ
ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಚಿವಾಲಯ
ಬೆಂಗಳೂರು-560 001

ಇವರಿಗೆ:

ಸಮಾವೇಶಕರು,
ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕುಗಳ ಸಮಿತಿ,
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್,
ರೀಜನಲ್ ಆಫೀಸ್,
5ನೇ ಮಹಡಿ, ಗಾಂಧಿನಗರ,
ಬೆಂಗಳೂರು-560 009.



ಮಾನ್ಯರೇ,

ವಿಷಯ: ಹೊಸದಾಗಿ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ ಸ್ಥಾಪನೆ ಮಾಡುವ ಬಗ್ಗೆ.

* * * *

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಈ ಕೆಳಕಂಡ ಮನವಿದಾರರ ಮನವಿ ಪ್ರತಿಯನ್ನು ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಲಾಗಿದೆ.

| ಕ್ರ. ಸಂ | ಮನವಿದಾರರ ಹೆಸರು ಮತ್ತು ವಿವರ | ಬ್ಯಾಂಕ್/ಶಾಖೆ | ಉದ್ದೇಶ |
|---------|---|-----------------|---|
| 1 | ಶ್ರೀಮತಿ/ಶ್ರೀ.ಕೆ.ಅನ್ನದಾನಿ(ಶಾಸಕರು)
ಮಳವಳ್ಳಿ ವಿಧಾನಸಭಾ ಕ್ಷೇತ್ರ
ಮಂಡ್ಯ ಜಿಲ್ಲೆ. | ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ | ಮಳವಳ್ಳಿ ವಿಧಾನಸಭಾ ಕ್ಷೇತ್ರದ
ಮಿಕ್ಕರೆ ಗ್ರಾಮ ಪಂಚಾಯಿತಿ
ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಹೊಸದಾಗಿ 'ಗ್ರಾಮೀಣ
ಬ್ಯಾಂಕ್' ಸ್ಥಾಪನೆ ಮಾಡುವ ಬಗ್ಗೆ
ಸಲ್ಲಿಸಿರುವ ಮನವಿ. |

ಸದರಿ ಮನವಿ ಸ್ವಯಂವೇದ್ಯವಾಗಿದ್ದು, ನಿಯಮಾನುಸಾರ ಪರಿಶೀಲಿಸಿ ಅಗತ್ಯ ಕ್ರಮ ಕೈಗೊಳ್ಳುವಂತೆ ಕೋರಲು ನಿರ್ದೇಶಿಸಲ್ಪಟ್ಟಿದ್ದೇನೆ.

ತಮ್ಮ ನಂಬುಗೆಯ,

ಕೆ.ಮುಳೇಶ್ವರ (ಕೆ ಮುರಳೀಧರ)

ವಿಶೇಷಾಧಿಕಾರಿ (ಬ್ಯಾಂಕಿಂಗ್) ಹಾಗೂ
ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿ
ಆರ್ಥಿಕ ಇಲಾಖೆ (ಸಾಂ.ಹ)



ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಸಂಖ್ಯೆ: ಸಿಬಿ 157 ಸಿಎಲ್‌ಎಸ್ 2018

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಚಿವಾಲಯ,
ಬಹುಮಹಡಿ ಮಹಡಿ,
ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 27.12.2018

ಅನಧಿಕೃತ ಟಿಪ್ಪಣಿ

ವಿಷಯ: ಮಳವಳ್ಳಿ ವಿಧಾನ ಸಭಾ ಕ್ಷೇತ್ರದ ಮಿಕ್ಕರೆ ಗ್ರಾಮ ಪಂಚಾಯಿತಿ
ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಹೊಸದಾಗಿ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ ಸ್ಥಾಪನೆ ಮಾಡುವ ಬಗ್ಗೆ
ಉಲ್ಲೇಖ: ಮುಖ್ಯಮಂತ್ರಿಯವರ ಉಪಕಾರ್ಯದರ್ಶಿ(ಆಡಳಿತ) ಇವರ ಪತ್ರ
ದಿ:06.12.2018 ಗ.ಸಂ.11025

ಮೇಲಿನ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಉಲ್ಲೇಖಿತ ಪತ್ರ ಹಾಗೂ ಅದರ ಅಡಕಗಳನ್ನು
ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಿದೆ. ಸದರಿ ಪತ್ರದಲ್ಲಿನ ವಿಷಯವು ಸಹಕಾರ ಇಲಾಖೆಗೆ ಸಂಬಂಧಿಸಿದ
ವಿಷಯವಾಗಿರುವುದರಿಂದ ಹಾಗೂ ಈ ವರದಿಯಲ್ಲಿನ ಅಂಶಗಳ ಬಗ್ಗೆ ಮುಂದಿನ ಸೂಕ್ತ ಕ್ರಮಕ್ಕಾಗಿ ತಮ್ಮ
ಇಲಾಖೆಗೆ ಕಳುಹಿಸಿಕೊಡಲಾಗಿದೆ.

R. Senthamarai

(ಆರ್. ಸೆಂತಾಮರೈ)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ-3,

ಸಹಕಾರ ಇಲಾಖೆ.

ಗೆ,

ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ,

ಆರ್ಥಿಕ ಮತ್ತು ಸಾಂಸ್ಥಿಕ ಹಣಕಾಸು ಇಲಾಖೆ,

ಬಹುಮಹಡಿ ಕಟ್ಟಡ

ಬೆಂಗಳೂರು.

11
ದಾ|| ಕೆ. ಅನ್ನದಾನಿ, ಎಂ.ಎ., ಪಿ.ಹೆಚ್.ಡಿ.,

ಶಾಸಕರು

ಮಳವಳ್ಳಿ ವಿಧಾನಸಭಾ ಕ್ಷೇತ್ರ



11H.68
22/12/18

ಕೊಡಡಿ ಸಂಖ್ಯೆ 199, ಶಾಸಕರ ಭವನ - 4.

ಬೆಂಗಳೂರು - 560 001.

ಮೊ.: 9448486599

E-mail : annadanikenchaiah1967@gmail.com

ನಿವಾಸ : ಹುಸ್ತೂರು, ಮಳವಳ್ಳಿ ತಾಲ್ಲೂಕು, ಮಂಡ್ಯ ಜಿಲ್ಲೆ.

ಸಂ.ಮವ:ಎಂಎಲ್‌ಎ:341:2018/19

cm/76372/MLA/18
ಇವರಿಗೆ, 20/12/18

ಸರ್ವಾಧಿಕಾರಿಗಳಿಗೆ ಸಲ್ಲಿಸಿ
ಸಹಕಾರ ಕ್ಷಮೆ

ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್

ಇಲ್ಲಿಗೆ ಕಳುಹಿಸಿ
ಸಹಕಾರ ಕ್ಷಮೆ

ಶ್ರೀ ಹೆಚ್.ಡಿ. ಕುಮಾರಸ್ವಾಮಿ ರವರು

ಸನ್ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಗಳು

ಕರ್ನಾಟಕ ಸರ್ಕಾರ,

ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.

ಸನ್ಮಾನ್ಯರೆ,

(ಹೆಚ್.ಡಿ. ಕುಮಾರಸ್ವಾಮಿ)

ವಿಷಯ:-ಮಳವಳ್ಳಿ ವಿಧಾನಸಭಾ ಕ್ಷೇತ್ರದ ಮಿಕ್ಕರೆ ಗ್ರಾಮ ಪಂಚಾಯಿತಿ

ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಹೊಸದಾಗಿ "ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್" ಸ್ಥಾಪನೆ
ಮಾಡುವ ಬಗ್ಗೆ.

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಪಟ್ಟಂತೆ ನನ್ನ ಮತಕ್ಷೇತ್ರವಾದ ಮಳವಳ್ಳಿ
ವಿಧಾನಸಭಾ ಕ್ಷೇತ್ರದ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಬರುವ ಮಿಕ್ಕರೆ ಗ್ರಾಮ ಪಂಚಾಯಿತಿ ಮೊದಲ
ಪಂಚಾಯಿತಿಯಾಗಿದ್ದು, ಈ ಗ್ರಾಮದಲ್ಲಿರುವ ಗ್ರಾಮಸ್ಥರ ಹಾಗೂ ಪಕ್ಕದ ಗ್ರಾಮಗಳ
ಗ್ರಾಮಸ್ಥರ ಅನುಕೂಲಕ್ಕಾಗಿ ಹೊಸದಾಗಿ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ ಸ್ಥಾಪನೆ ಮಾಡಿಸಿಕೊಡುವಂತೆ
ಗ್ರಾಮಸ್ಥರು ಒತ್ತಾಯ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಆದ್ದರಿಂದ ಸದರಿ ಗ್ರಾಮ ಪಂಚಾಯಿತಿ ವ್ಯಾಪ್ತಿಗೆ
ಹೊಸದಾಗಿ "ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್" ಸ್ಥಾಪನೆ ಮಾಡಿ ನನ್ನ ಕ್ಷೇತ್ರದ ರೈತಾಪಿ ವರ್ಗದವರಿಗೆ
ಅನುಕೂಲ ಮಾಡಿಕೊಡಲು ಸಂಬಂಧಪಟ್ಟವರಿಗೆ ಸೂಕ್ತ ಆದೇಶ ನೀಡಲು ಕೋರುತ್ತೇನೆ.

ಆದರಗಳೊಂದಿಗೆ,

ತಪ್ಪು ವಿಶ್ವಾಸಿ,

(ಡಾ||ಕೆ.ಅನ್ನದಾನಿ)

~~76817~~

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76817

76817

FD

~~76817~~
5.87
5.87

ಟಿ.ಎಂ. ವಿಜಯ ಭಾಸ್ಕರ್, ಭಾ.ಆ.ಸೇ.

ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ

T.M. VIJAY BHASKAR, I.A.S.
Chief Secretaryಕರ್ನಾಟಕ ಸರ್ಕಾರ
Government of Karnataka

No.CHS/101 /2019

7th February, 2019Dear *Sri Narasimha Rao*Sub: Sanction of new bank branch in Chandrashekara pura,
Gubbi taluq, Tumkur district.

A request letter from Sri.A.S.Jayram, MLA, Turuvekere constituency is attached requesting for additional bank branch at Chandrashekara pura, Gubbi taluq, Tumkur district since the existing S.B.I branch is under renovation due to a fire accident that occurred three months ago. Due to this bank customers are facing problems for their daily bank transactions. Since Chandrashekara pura is hobli head quarter as well as Gram Panchayat head quarter, one branch is not sufficient to handle all customers.

You are requested to send the request to the concerned banks to sanction a new bank branch of any nationalized bank at this place and to expedite reopening of the SBI branch.

With regards,

Yours sincerely

(T.M.VIJAY BHASKAR)

Sri. Narasimha Rao,
Convener,
State Level Bankers' Committee-Karnataka,
Syndicate Bank, Corporate Office, 5th Floor,
Gandhinagar, Bangalore 560 009.

— 199 —

ಎ.ಎಸ್. ಜಯರಾಮ್

(ಕುಟುಂಬ ಜಯರಾಮ್)

ಶಾಸಕರು, ತುರುದೇಕೆರೆ ವಿಧಾನ ಸಭಾ ಕ್ಷೇತ್ರ



ಶ್ರೀ ಲಕ್ಷ್ಮೀವೆಂಕಟೇಶ್ವರ ನಿಲಯ, ಅಂಕಳಕೋಪ್ಪ,
ಸಿ.ಎಸ್. ಪುರ ಹೋಬಳಿ, ಗದಗ ಜಿಲ್ಲೆ, ತಾಲ್ಲೂಕು.
ತುರುದೇಕೆರೆ ವಿಧಾನ ಸಭಾ ಕ್ಷೇತ್ರ : -91-94480 78483

ಮಾನ್ಯಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿರವರು,

ಕರ್ನಾಟಕ ಸರ್ಕಾರ,

ವಿಧಾನಸೌಧ ಬೆಂಗಳೂರು.

ಮಾನ್ಯರೇ,

ವಿಷಯ: ಸಿ.ಎಸ್.ಪುರ ಹೋಬಳಿಗೆ ಒಂದು ಬ್ಯಾಂಕ್ ಮಂಜೂರು ಮಾಡುವ ಕುರಿತು.

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ನನ್ನ ಮತ ಕ್ಷೇತ್ರ ವ್ಯಾಪ್ತಿಗೆ ಒಳಪಡುವ ಸಿ.ಎಸ್.ಪುರ ಹೋಬಳಿಯ ಗ್ರಾಮಸ್ಥರು ಬ್ಯಾಂಕ್‌ನ ಅವ್ಯವಸ್ಥೆಯ ಕುರಿತು ಸಲ್ಲಿಸಿರುವ ಪುನರಾವೇಶವನ್ನು ಲಗತ್ತಿಸಿದೆ. ಸಿ.ಎಸ್.ಪುರ ಗ್ರಾಮವು ಹೋಬಳಿ ಕೇಂದ್ರ ಸ್ಥಾನವಾಗಿದ್ದು, ಪ್ರಸ್ತುತ ಎಸ್.ಬಿ.ಐ ಶಾಖೆ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದ್ದು, ಮೂರು ತಿಂಗಳ ಹಿಂದೆ ಆದ ಬೆಂಕಿ ಅಪಗಡದಿಂದ ಸದರಿ ಬ್ಯಾಂಕ್‌ನ ಕಾರ್ಯ ಸ್ಥಗಿತಗೊಂಡಿತ್ತು ಇದ್ದರಿಂದ ಸಾರ್ವಜನಿಕರು ದಣಕಾಸಿನ ವಹಿವಾಟು ನಡೆಸಲು ಸಾಕಷ್ಟು ತೊಂದರೆ ಅನುಭವಿಸುತ್ತಿರುತ್ತಾರೆ.

ಮುಂದುವರೆದು ಸಿ.ಎಸ್.ಪುರ ಗ್ರಾಮಕ್ಕೆ ಸುತ್ತಮುತ್ತಲಿನ 15 ಗ್ರಾಮಗಳು ಪಂಚಾಯ್ತಿ ವ್ಯಾಪ್ತಿಗೆ ಒಳಪಡುತ್ತಿದ್ದು, ಹತ್ತು ಸಾವಿರಕ್ಕಿಂತಲೂ ಹೆಚ್ಚಿನ ಗ್ರಾಹಕರುತ್ತಾರೆ. ಹಾಗೂ ಪೋಲಿಸ್ ಠಾಣೆ, ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜು, ಮದುವೆ ಮಂಟಪ, ಬಸ್ ನಿಲ್ದಾಣ, ಕೊಬ್ಬು ಮಂಡಿಗಳಂತಹ ವಾಣಿಜ್ಯ ಮಳಿಗೆಗಳಿದ್ದು ಇಷ್ಟೊಂದು ವಹಿವಾಟು ಹಾಗೂ ಗ್ರಾಹಕರಿರುವ ಹೋಬಳಿ ಕೇಂದ್ರ ಸ್ಥಾನದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಸ್ಥಗಿತಗೊಂಡಿರುವುದು ಸಾರ್ವಜನಿಕರಿಗೆ ಅನಾನುಕೂಲವಾಗಿರುತ್ತದೆ. ಆದ್ದರಿಂದ ಕೊಡಲೇ ಬ್ಯಾಂಕ್‌ನ್ನು ಪುನರ್ ಆರಂಭಿಸಲು ಹಾಗೂ ಮತ್ತೊಂದು ಬ್ಯಾಂಕ್ ಅಥವಾ ಖಾಸಗೀ ಬ್ಯಾಂಕ್ ಶಾಖೆ ತೆರೆಯಲು ಸಂಬಂಧ ಪಟ್ಟವರಿಗೆ ಸೂಚಿಸಲು ತಮ್ಮನ್ನು ಕೋರುತ್ತೇನೆ.

ವಂದನೆಗಳೊಂದಿಗೆ,

ತಮ್ಮ ವಿಶ್ವಾಸಿ

A.S. Jayaram

(ಜಯರಾಮು)

సూర్య గణపతి,
 కురువేణ్ణి దిగ్గజ్ఞశ్చక్రే,
 కురుకురు శివ్యే.

[illegible]

C.S. ಪ್ರಕರಣ ಸ್ವಾತಂತ್ರ್ಯ 1950-51 ರಲ್ಲಿ ಬಹುಮಾನಿತ
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 ಹೊಂದಿಕೆಯು ಸೂಚನೆ ಕೂಡಲೆ ಮಾಡಿ ಬಹುಮಾನಿತ

ಕರ್ನಾಟಕ

Seemur

Vasudeva

ಕರಡ

ಸಿ.ಪಿ.ಎಸ್

ನ.ಕ.ನಿ.ಸ.ಸ.

J. B. S. S. S.

Purith.C

ಶಾಂತ

Vasudeva

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ನ.ಕ.ನಿ.ಸ.ಸ.

ಪರಾಕ್

ghosia P. S.

Kishan Kumar K.R.

Kalavathi D. N.

ನ.ಕ.ನಿ.ಸ.ಸ.

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2000 ಸಾಂಪ್ರದಾಯಿಕ

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A. B. S. S.

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P. B. S. S. S.

Jayappa V. N.

R. B. S. S.

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P. B. S. S.

H. N. S. S.

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H. N. S. S.

ghosia P. S.

Kishan Kumar K.R.

Kalavathi D. N.

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ಪರಾಕ್

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ನ.ಕ.ನಿ.ಸ.ಸ.

ghosia P. S.

Kishan Kumar K.R.

Annexure-D13

ELECTION COMMISSION OF INDIA

Nirvachan Sadan, Ashoka Road, New Delhi-110001

No. 61/Complaints/AP-LS/2012/EEPS

Dated: 19th July, 2012

To

The Chief Electoral Officers of
All States/UTs

Subject: Collection of information from banks regarding suspicious transactions during electioneering under Article -324 of the Constitution - regarding

Sir,

With reference to the suggestions of Indian Banks' Association vide letter no. LEGAL/5946, dated 6th June, 2012 (copy enclosed), I am directed to state that in order to maintain purity of election process, the District Election Officers (DEOs) shall call for the following information from the Banks regarding suspicious cash transactions made through the banks during the election process:

- (i) Unusual and suspicious cash withdrawal or deposit of cash in a bank account exceeding Rs. 1 lakh during the process of election, without any such instance of deposit or withdrawal during the last two months.
- (ii) Unusual transfer of amount by RTGS from one bank account to the accounts of several persons in a district/constituency during the election process without any precedent of such transfer.
- (iii) Any deposit of cash or withdrawal of cash exceeding Rs. 1 lakh from bank account of candidates or spouse or his dependants, as mentioned in the affidavit filed by candidates which is available in CEO's website.
- (iv) Any withdrawal of cash and deposit of cash exceeding Rs. 1 lakh in the account of the political party during the election process.
- (v) Any other suspicious cash transactions, which might be used for bribing the electors.

2. The above information shall be processed by the DEOs and wherever it is suspected that the cash may be used for bribing of electors, then Flying Squad may be asked to take necessary action, after due verification. However, if the amount of cash deposit or withdrawal is more than Rs.10 lakh, then such information shall be passed on to the Nodal Officer of the Income Tax Department, for taking necessary action under the Income Tax laws.

Yours faithfully,

Sd/-
(AVINASH KUMAR)
UNDER SECRETARY

Copy to:

Shri K Ramakrishnan, Chief Executive, Indian Banks Association World Trade Centre Complex, Centre 1, 6th Floor, Cuffee Parade, Mumbai-400005, with request to inform all banks for compliance during election process.

Sd/-
(AVINASH KUMAR)
UNDER SECRETARY

2000-2001
2000-2001
2000-2001

ELECTION COMMISSION OF INDIA
Nirvachan Sadan, Ashoka Road, New Delhi-110001

No.76/Instructions/2013/EEPS/Vol. IV

Dated:15th October, 2013

To

The Chief Electoral Officers
of all States and UTs

Sub: Opening of separate bank account for election expenditure by the candidates– matter reg.

Sir/Madam,

I am directed to state that the superintendence, direction and control of all elections to Parliament and the Legislature of every State is vested in the Election Commission under Article 324 of the Constitution. Reports are received that the candidates are spending excessive amount in election campaign, which disturbs the level playing field and are not showing correct expenses in the day to day accounts of their election expenses. Therefore, for maintaining the purity of election process, facilitating maintenance of correct accounts of election expenses by the candidates and also for their proper monitoring, the Election Commission of India hereby issues the following instructions:

- (i) In order to facilitate monitoring of election expenditure, each candidate is required to open a separate bank account exclusively for the purpose of election expenditure. This account can be opened any time only for the purpose of election, not later than one day before the date on which the candidate files his nomination papers. The Account Number of this bank account shall be communicated by the candidate in writing to the Returning Officer (RO) of the constituency at the time of filing of his nomination. Wherever the candidate has not opened the bank account or not intimated the bank account number, the RO shall issue a notice to each such candidate to comply with the Commission's instructions.
- (ii) The bank account can be opened either in the name of the candidate or in the joint name with his election agent for the purpose of election expenditure. The said bank account should not be opened in the joint name with any family member of the candidate or any other person, if he/she is not the election agent of the candidate.
- (iii) The bank account can be opened anywhere in the state. The accounts can also be opened in any of the banks including the co-operative banks or in the post offices. The existing bank account of the candidate should not be used for this purpose as it has to be a separate bank account for election purpose.
- (iv) All election expenditure shall be made by the candidate, only from this bank account. All expenses to be incurred by the candidate on electioneering shall be deposited in this bank

account, irrespective of its source of funding including candidate's own fund. A self -certified copy of the statement of this bank account shall be submitted by the candidate to the DEO along with the statement of the account of election expenditure as required to be filed within a period of 30 days from the date of declaration of results.

- (v) The candidate(s) shall incur his/her election expenses by crossed account payee cheque, or draft or by RTGS/NEFT from the bank account opened for election purpose. However, if the amount payable by the candidate(s) to any person/entity, for any item of expenditure, does not exceed Rs. 20,000/- during the entire process of election, then such expenditure can be incurred in cash, by withdrawing it from the said bank account.
 - (vi) The candidate(s) is required to deposit the entire amount meant for election expenses in the said bank account and all their election expenses are to be incurred only from the said account.
 - (vii) The candidate(s) is also required to ensure that neither their agents and their followers nor they themselves carry cash exceeding Rs.50,000/- in the constituency during election process, as per direction of Hon'ble Supreme Court in case of Election Commission Vs. Bhagyoday Jan Parishad and Ors. (SLP No. CC 20906/2012).
 - (viii) It is hereby clarified that if any election expenses are incurred without routing it through the said bank account or not by way of cheque or draft or RTGS/NEFT, as mentioned in para (v) above, it will be treated that the candidate has not maintained the accounts in the manner, prescribed by the Commission.
 - (ix) The DEOs shall issue suitable instruction to all the banks or post offices located in their districts to ensure that they open dedicated counters for election purpose to facilitate prompt service to the candidates in opening of bank accounts. The banks shall also allow withdrawals and deposits from the said account on priority basis during the election period.
2. I am directed to request you to bring it to the notice of all candidates, election officials and all concerned.

Yours faithfully,

Sd/-

(S. K. RUDOLA)

SECRETARY

F.No.60(2)/2008-BO.II
Government of India
Ministry of Finance
Department of Financial Services

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

Dated the 20th February, 2013

To

The Election Commission of India
Nirvachan Sadan, Ashoka Road
New Delhi

(Kind Attention : Shri S.K. Rudola, Secretary)

Subject: Transport of Clean and genuine cash by banks during elections-Reg

Sir,

Kindly refer to the Election Commission of India's letter No. 75/EI.Ex/ITD/2012/EEPS/605 dated 29th May, 2012 on the above subject and reply of this Department vide letter of even number dated 06.11.2012, inter-alia, indicating that a Standard Operating Procedure will be evolved by the Indian Banks' Association and this Department will share the SOP with Election Commission so that the same become a part of the checking procedure of the election machinery thereby ensuring smooth transport of clean and genuine cash by banks during elections.

2. Indian Banks Association gathered the views / comments of select group of banks and based on the feedback received from banks and after deliberations, the Managing Committee of the IBA has finalized and circulated following guidelines for transportation of cash to all member banks for implementation.

- ***The bank shall ensure that the cash vans of outsourced agencies / companies carrying the bank's cash shall not, under any circumstances, carry cash of any third party agencies / individuals except the banks. Towards this, the outsourced agencies / companies shall carry letters / documents etc. Issued by the banks giving details of the cash released by the banks to them and carried by them for filing the ATMs and delivering cash at other branches, banks or currency chests.***
- ***The personnel of the outsourced agencies / companies accompanying cash van shall carry identity card issued by the respective agencies.***
- ***The aforesaid procedure has been stipulated for the reason that during the period of election if the authorised officials of the Election Commission (District Election Officer or any other authorised official) intercepts the outsourced agency / company's cash van for inspection, the agency / company should be in a position to clearly show to the***

(43)

Election Commission through document and also physical inspection of the currency that they have collected the cash from the banks for the purpose of replenishing the bank's ATMs with cash or delivery of the cash to some other branches of the banks or currency chest on the instructions of the bank.

- ***The aforesaid procedure shall be part of the standard operating rules and procedure of banks for transport of cash.***

3. Kindly find enclosed a copy of Circular dated 04.02.2013 issued by IBA to the member banks. We request you to kindly consider making these guidelines to become part of the checking procedure of the election machinery thereby ensuring smooth transport of clean and genuine cash by banks during elections.

Yours faithfully,



(D.D. Maheshwari)

Encls. : As Above

Under Secretary to the Government of India

Tel.No.011-23748750

E-mail: usbo2-dfs@nic.in, bo2@nic.in



Indian Banks' Association

No. LEGAL/CIR/6708

4th February 2013

The Chief Executives of all Member Banks

Dear Sirs,

Standard Operating Procedure for transportation of Cash by Banks – Reference from the Ministry of Finance

Background:

The Ministry of Finance (Department of Financial Services) had taken up the issue of movement of cash by banks during election period with the Election Commission of India. The Election Commission, while sharing the concerns expressed by the Ministry of Finance for bonafide movement of currency of the banks during election period, had indicated that often the cash of private persons are being transported in ATM vans during election time and the cash carried by the private transport companies do not carry proper documents of the banks. The Commission indicated that this creates genuine suspicion as the cash may be used for election purpose. The Ministry of Finance requested IBA to evolve a Standard Operating Procedure for movement of cash by banks, in consultation with member banks.

The Ministry's suggestions were referred to a select group of banks seeking details of the current procedures followed by them for movement of cash and also their views/comments on the aforesaid suggestions of the Ministry.

The feedback received from the banks were placed before the Legal & Banking Operations Committee of IBA for deliberations at its meeting held on 14th January 2013. The Committee after taking note of the responses received from member banks on the suggestions made by the Ministry, and after detailed deliberations recommended a set of guidelines to be followed by the banks for movement of cash.

The views of the Legal & Banking Operations Committee were placed before the Managing Committee at its meeting held on 29th January 2013. After discussion, the Managing Committee had approved the following procedures to be scrupulously followed by the banks and the

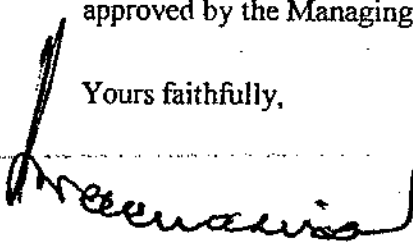
outsourced agencies/cash replenishing companies for transporting the bank's cash to the ATMs and other branches / bank / Currency Chest:

- The bank shall ensure that the cash vans of outsourced agencies / companies carrying the bank's cash shall not, under any circumstances, carry cash of any third party/agencies/individuals except the banks. Towards this, the outsourced agencies / companies shall carry letters/documents etc. issued by the banks giving details of the cash released by the banks to them and carried by them for filling the ATMs and delivering cash at other branches, banks or currency chests.
- The personnel of the outsourced agencies / companies accompanying cash van shall carry identity card issued by the respective agencies.
- The aforesaid procedure has been stipulated for the reason that during the period of election if the authorised officials of the Election Commission (District Election Officer or any other authorised official) intercepts the outsourced agency / company's cash van for inspection, the agency / company should be in a position to clearly show to the Election Commission through document and also physical inspection of the currency that they have collected the cash from the banks for the purpose of replenishing the bank's ATMs with cash or delivery of the cash to some other branches of the banks or currency chests on the instructions of the Bank.
- The aforesaid procedure shall be part of the standard operating rules and procedure of banks for transport of cash.

The Managing Committee directed IBA to circulate the aforesaid guidelines for transportation of cash to all member banks for implementation.

Member banks are requested to take appropriate steps to implement the aforesaid guidelines approved by the Managing Committee of IBA.

Yours faithfully,


K Ramakrishnan
Chief Executive



**OFFICE OF THE ADDITIONAL DIRECTOR OF INCOME TAX (INV), UNIT- 2,
C R BUILDING ANNEXE, QUEEN'S ROAD, BANGALORE**

F.NO. Addl.DIT(Inv)/BNG/ECI/2018-19 Dated: 19/02/2019

To,

All the Banks in Karnataka (through SLBC Karnataka)

Sub :The SOP for the bank cash transfer- reg.

Please refer to the above cited subject.

As part of the ensuing smoothly conducting the Parliament Elections 2019 in the Karnataka region, the Income-tax Department here by issues certain guidelines to be followed by all the banks while transferring the cash from one place to other or to the chest or for the ATM replenishment. These guidelines are in accordance to the SOP issued for time to time and to avoid inconvenience in the genuine bank cash transfer. The same are as under:

- a) All the required documents as per the SOP while transferring the money are to be carried necessarily.
- b) The designated bank employees should be present through over the transit by wearing the identity card without fail.
- c) Vehicle should travel only in the designated route.
- d) The security guards as per the SOP are to be present during the transit.
- e) The bank official vehicles or vehicles marked specifically for this purpose only are to be used for the cash transfer.

Further, the Income-tax Department will also share an email id and mobile number to all the banks through SLBC Karnataka to share the information about the bank cash

transfers in password protected document and SMS thereon, to avoid unnecessary delay, once the MCC period commences

It is therefore, requested that strict direction may please be issued to all branches of the banks in Karnataka and banks which has inter-state cash transfers, to follow the SOP without any deviation.

(B BALA KRISHNA)
Addl. Director of Income Tax (Inv.),
& Nodal Officer, Bengaluru

Copy to :

1. The Chief Electoral Officer, Karnataka
2. The Addl. Chief Electoral Officer-1 (Expenditure Monitoring), Karnataka
3. The Director General of Income tax (Investigation), Bangalore
4. The Pr. Director of Income tax (Investigation), Bangalore.
5. Shri Dilip Sharma, DGIT (Expenditure Monitoring), ECI

MINUTES OF THE SLBC SUB-COMMITTEE MEETING ON MSME HELD ON 04.02.2019

**CORPORATION BANK
CIRCLE OFFICE, BANGALORE**

Proceedings of the 25th Meeting of SLBC Sub-Committee on MSME held on 04.02.2019 at 3.00pm held under the Chairmanship of Secretary to Government, Commerce & Industries Department, Bangalore.

The 25th meeting of the SLBC Sub-Committee on MSME was held on 04.02.2019 at 3.00 pm under the Chairmanship of Sri Rajender Kumar Kataria, IAS, Secretary to Government, Commerce & Industries Department (MSME & Mines) at the Conference Hall, Room No.252, 2nd Gate, MS Building, Bangalore

1. On behalf of the Convener bank of the SLBC Sub-Committee on MSME, Sri, Devakara K, Asst General Manager, Corporation Bank welcomed the Chairman of the Committee, Sri Rajender Kumar Kataria and other members present in the meeting. Later Convener Bank Chief Manager, Sri I V Shashidhara in his introductory remarks, briefed about previous meeting proceedings.
2. The proceedings of the previous SLBC Sub-Committee meeting held on 17.10.2019 were read and confirmed by the Committee.

3. ENTREPRENEURSHIP DEVELOPMENT IN KARNATAKA:-

After detailed discussions and deliberations, it was observed by the Committee that member organizations have a talent pool and do possess knowledge, expertise and resources to conduct the study on Entrepreneurship Development in Karnataka. It was decided to form a small group comprising of Bank, C&I and KASSIA to discuss and to visit Skill Development, Entrepreneurship and Livelihood Department of the state for assessing the available inputs for the preparation of the report at the earliest and also to discuss regarding broad areas to be covered in the report.

Action:- M/s KASSIA to prepare the study report. Broad areas to be covered will be shared by the group members.

4. SOLAR FINANCING AND BIO-FUEL FINANCING:-

The Chairman of the Committee observed that the segment of solar & bio-fuel as alternate fuels has been throwing up lot of opportunities with the segment growing phenomenally over the last around five years, with unit cost of sale reducing drastically.

Shri B S Srinivasan, Vice President, Laghu Udyog Bharati - Karnataka informed that due to decrease in the per unit rate by the government, it has drastically affected the solar companies who are willing to produce the solar power. Further he informed that currently the per MW rate of the solar roof top is Rs 3.56 per MW and in order to improve the solar roof top power plant developers price per MW to be restored to at least Rs 6 to Rs 7 per MW.

Secretary to Government advised that experts be called from the Solar Industry in the next meeting and this topic needs to be discussed only with the renewable energy team. After detailed discussion, it was resolved to hold a presentation meeting by inviting Experts from K.R.E.D.L. Banker, K.E.R.C. and one from the industry.

Action:- Convener & Additional Director, (MSME).

5. SPONGE IRON INDUSTRY and MEETING WITH THE EXIM BANK:-

As regards to issues of sponge Iron Industries, The chairman of the committee informed that Sponge Iron Industry has specific demands like kind of Lump they require etc. It was resolved that Director (Mines) to have meeting with the stake holders to resolve the issue.

Action:- Additional Director, (MSME).

Regarding Meeting with the Exim bank, M/s Kassia to discuss with the GST council and take steps to resolve the matter.

It was suggested to remove both the topics i.e. Sponge Iron Industry and Meeting with the Exim Bank from the Proceedings and Agenda as the steps would be taken to resolve these issues.

6. STUDY ON UNIDO UNITS:-

It was informed that the Study has not started since the enormous amount of research is required to be done.

It was decided that Additional Director (MSME) to find out from the Skill development department regarding task of study on Unido units. It was informed that one representative from Kassia, from Bank and along with one member from I & C should visit the Skill Development Department and analyze how the skill development is taking place in Karnataka. What kind of studies have been undertaken by Gol & the state and a report may be presented in the next meeting.

7. PRIME MINISTER MUDRA YOJANA:-

On performance of banks under Prime Minister Mudra Yojana, the Chairman of the Committee opined that delay in disposal of the loan applications will adversely affect the tempo of the loan applicants and advised the banks to speed up the loan sanction and release process. He also advised that keeping in view the performance so far, the bank need to have a relook on the State level targets and to do focussed review of the Scheme performance for better results.

8. CHIEF MINISTER EMPLOYMENT GENERATION PROGRAMME (CMEGP):-

CMEGP district wise progress report has been circulated to the members in the meeting as the Annexure to the Agenda.

Secretary to Govt conveyed that despite launching of the Scheme around two years back, it is yet to take off satisfactorily as same can be noticed from the substantially higher number of pending proposals which are yet to be disposed of.

It was resolved that Top bankers to meet frequently (including representatives from DIC & KVIB), say once in a month, to review the performance. KVIB informed that they are going to conduct meeting with bankers exclusively to discuss regarding the matter. It was resolved that commissioner, (MSME) to hold a Review Meeting with bankers on these 3 schemes.

9. PMEGP and Other Matters:-

Commissioner opined that PMEGP has achieved the target which was set for the financial year and needs to focuss on Mudra and CMEGP schemes.

Secretary to Government informed that the core issues in PMEGP is huge pending applications at various banks. Major banks such as Canara, SBI and Corporation banks have cleared major pending applications.

It was resolved that collective affects should be made to ensure early disposal of all pending applications.

10. Issues pertaining to Dal mill:- Chairman requested the bankers to relax certain criterion pertaining to the loan allocation to the Dal mill associations, OIS and restructuring.

It was resolved that next meeting will be held with the Joint Director, DIC Kalaburgi and the Commissioner in Kalaburgi to discuss the issues pertaining to Dal Mill.

It was resolved that JD, DIC Kalaburagi to compile the data, identify bank and Commissioner (MSME) to take steps to resolve the issue and come up with a PPT in the next meeting along with Solar issue. Further, Chairman informed the Convener bank that proceedings of the meeting has to be circulated within 48 hours of the meeting date. He suggested to change the periodicity of the meeting and to hold meeting within 45 to 60 days instead of quarterly.

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



(Rajender Kumar Kataria)
Secretary to Government,
Commerce and Industries,
(MSME & Mines).

And

Chairman, SLBC
Sub Committee on MSME

नैगमकार्यालय / CORPORATE OFFICE

II क्रॉस, गांधीनगर बेंगलूरु / II Cross, Gandhinagar, Bengaluru-560009,

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Web site: www.syndicatebank.co.in ईमेल/E-mail: copscd@syndicatebank.co.in**प्राथमिकता क्षेत्र ऋण विभाग एवं क्षेत्रीय ग्रामीण बैंक /DEPT.OF PSC, RRB, FI & SLBC**

संदर्भसं. Ref No.1542/2019/2943/PSCD/KKV/II/SHG दिनांक/Date:22.01.2019

Proceedings of the SLBC – SHG Sub Committee on “SHG-Bank Linkage” held on 19.01.2019 at Room No.317, 3rdFloor, Vikasa Soudha, Bangalore under the Chairmanship of Secretary, Skill Development, Entrepreneurship % Livelihood Department, Government of Karnataka.

The Convener of Sub Committee on SHG Bank Linkage, Syndicate Bank, AGM Sri. P Viswanatha Reddy welcomed Shri. Amlan Aditya Biswas, IAS, Chairman of the subcommittee, Secretary, Skill Development, Entrepreneurship & Livelihood Department, Govt. of Karnataka, AGMs from RBI/NABARD, representatives from various Banks and other members. Convener of Sub Committee has requested the chairman to initiate the deliberations and presented the meeting agenda points to the house for discussion.

Agenda 1. Confirmation of proceedings of previous meeting:

The proceedings of the meeting held on 09.10.2018 were already circulated to all the members and as no suggestions for amendments were received, the house confirmed the minutes.

Agenda 2. Action taken report with regard to the decision taken in the previous meeting held on 09.10.2018.

The Convener of has informed the house that confirmations from the Banks not received for implementing the Bank Bandhu Scheme. The chairman advised all Bank members to confirm implementation of Bank Bandhu Scheme.

The Convener also informed the house that the implementation of CBRM in the Bank Branches has not confirmed by the Banks. The Chairman advised all the Banks to gear up implementation of Community Based Recovery Mechanism (CBRM) through their Branches & sensitize the Branch Heads to play a proactive role in the effective functioning of the mechanism.

The Convener informed the house that except SBI and Vijaya Bank all bankshave submitted the correct account particulars of SHGs where online remittance

of Interest Subvention got rejected in system, which was confirmed by the KSRLM also. The chairman advised SBI and Vijaya Bank to share the data immediately to KSRLM.

The Convener thanked all the Bankers for sharing the contact details of Nodal executive to KSRLM and requested some defaulting banks to submit the details to KSRLM after the meeting.

(Action: All Banks)

Agenda 3. Target for 2018-19 V/s Achievement as at 30.11.2018.

The Convener of sub committee informed the house that the Karnataka state has achieved 54 % under disbursement and 84.29 % under outstanding targets as on March, 2019. The Chairman requested all the Banks to perform well for achieving the targets well in advance.

Agenda 4 & 5. Review of Performance of Banks and Districts as on 30.11.2018 Vis-à-vis Target for 2018-19.

The Convener informed the house about the Bank –wise & District – wise performance as on 30.11.2018. The Chairman reviewed the underperforming Banks like Union Bank of India, Oriental Bank of Commerce, Kaveri Garmeen Bank, SBI, Corporation Bank, Indian Overseas Bank, Indian Bank & Central Bank of India and requested them improve their performance and achieve the target for the FY 2018-19.

Chairman also suggested to improve the performance of the districts like Chitradurga, Kolar, Tumukuru, Belgaum, Dakshina Kannada, Hassan and Kodagu which are lagging behind in SHG – Bank Linkage levels.

Chairman advised the KSRLM to write letters to the poor performing districts to monitor effectively and improve performance.

Chairman enquired about the non-upload of the data in NRLM portal which resulted in poor performance of bank even though the bank has achieved the targets physically and directed Union Bank of India to expedite process of upload of the data in the portal.

Chairman advised KSRLM to fix the targets based on active SHGs present in the district and classify the districts based on outstanding and NPA level for fixing the targets.

(Action: KSRLM and Banks/ Lead Banks)

Agenda 6. The level of NPAs and overdues among SHG loan portfolio in the state.

It was observed by the Chairman that there is an increase in the NPA level to 2.39% as on 30.11.2018 from 2.37 % as on 31.03.2018. The member banks were advised to initiate appropriate measures to arrest the trend of increasing NPA's and our goal should be to achieve 0%.

The Chairman advised all Banks to digitize the SHG members' data to curtail the multiple financing of the members in different groups/schemes. AGM from NABARD explained about the e-shakthi project implementing in the six districts of Karnataka viz., Bagalkote, Bidar, Mysore, Uttara Kannada and Dharward and requested all banks to obtain the user IDs and Passwords for branches to login. AGM, NABARD also requested the Banks to utilize the portal information for improving the SHG Bank linkage.

(Action: Banks/KSRLM)

Agenda 7. Bank wise Undrawn Amount in CC limits of SHG in the State.

The Convener informed the house that the undrawn portion of the SHG CC Limits amounting to Rs.15917.30 crores, which is on higher side. Some banks like Oriental Bank of Commerce, Union Bank of India, SBI, Dena Bank, IDBI, Corporation Bank, Vijaya Bank, UCO bank and Pragathi Krishna Gramin Bank have more than 60% of undrawn limits. The chairman has advised these Banks to educate the SHG members to utilize the undrawn portion for investment in income generating purposes.

(Action: Banks & Line Depts)

Agenda 8. NULM – Target V/s Achievement as on 30.09.2018.

The Convener informed the targets allotted for FY 2018-19 by MoHUA to Karnataka State under DAY-NULM SEP component like Individual (SEP-I), Group Enterprise (SEP-G) and SHG credit linkage. Also informed that 740 applications were sent to Banks under SHG category as on 30.09.2018.

Officer from State Mission Management Unit (SMMU) Karnataka State -DAY-NULM has informed the house about the guidelines issued by MoHUA on PAiSA portal for claiming interest subvention under DAY-NULM and requested the banks to upload the data in time for claiming the Interest Subvention.

Chairman advised the Banks to follow the guidelines communicated by the MoHUA for smooth implementation of the scheme.

(Action: SMMU-NULM & Banks)

Agenda 9. Status of implementation of "Community Based Recovery Mechanism".

The Chairman advised all the Banks to gear up implementation of Community Based Recovery Mechanism (CBRM) through their Branches & sensitize the Branch Heads to play a proactive role in the effective functioning of the mechanism, which helps in reducing the level of NPAs.

(Action: KSRLM & Banks)

Agenda 10. Status of implementation of "Bank Bandhu" Scheme.

The Convener of Sub Committee informed the house that confirmations from the Banks not received for implementing the Bank Bandhu Scheme. The chairman advised all Bank members to take immediate steps to implement Bank Bandhu Scheme.

Divisional Manager from Canara Bank requested the house to circulate guidelines of "Bank Bandhu" Scheme. Chairman has advised KSRLM to send the guidelines to the Canara Bank and also to all banks once again.

(Action: KSRLM & Banks)

Agenda 11. Observing FEB-2019 as SHG Month.

The convener informed the house about the decision taken in the meeting held on 21.07.2018 to observe August -2018 and February-2019 as SHG Bank Linkage months. The convener requested all controlling offices of Banks to issue the directions to their branches to observe February-2019 as SHG Month.

The chairman requested the banks to make the campaign month a grand success and also advised to utilize this opportunity for fresh linkage and also for allowing the SHGs availing the undrawn portion of CC limits.

(Action: KSRLM & Banks)

Agenda 12. Average loan size per SHG.

The convener has explained to house about year wise average loan size per SHG. The average loans size as on November 2018 is Rs.1.24 lakhs per SHG. The

chairman advised all banks to initiate steps for increasing it to at least Rs.2.75 lakhs per SHG.

(Action: KSRLM & Banks)

The meeting concluded with vote of thanks.

(Sri. P Viswanatha Reddy)

Assistant General Manager &
Syndicate Bank
Corporate Office-PSCD
Bengaluru
Convener of the Sub Committee

(Sri. Amlan Aditya Biswas, IAS)

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

Proceedings of the 13th SLBC Sub-Committee Meeting on Recovery and Rehabilitation & Other Measures including Govt Sponsored Schemes for the quarter ended 30.09.2018 held on 05.12.2018 at Room No. 306, Vidhan Soudha, Bengaluru under the Chairmanship of Smt. Vandita Sharma, IAS, Additional Chief Secretary & Development Commissioner, Govt. of Karnataka

Chairman: Smt. Vandita Sharma, IAS, Additional Chief Secretary & Development Commissioner, Govt. of Karnataka.

Convenor: Sri, Sesh Kumar Adiraju, Deputy General manager (FI & MF), State Bank of India, Local Head office, Bengaluru.

Members Present: Separate sheet is attached.

The 13th SLBC Sub-Committee Meeting on Recovery & Rehabilitation and other Measures including Government Sponsored Schemes for the quarter ended 30.09.2018 was held on 05.12.2018 at Room No. 306, Vidhan Soudha, Bengaluru under the Chairmanship of Smt. Vandita Sharma, IAS, Additional Chief Secretary & Development Commissioner, Government of Karnataka.

2. At the outset, Sri. Sesh Kumar Adiraju, Deputy General Manager (FI&MF), State Bank of India, Local Head office, Bengaluru and Convener of the SLBC Sub-Committee on Recovery and Rehabilitation & Other measures including Govt Sponsored Schemes welcomed the Chairman of the Sub-Committee Smt. Vandita Sharma, IAS, Additional Chief Secretary & Development Commissioner (ACS & DC). He also welcomed the officials from RBI/ NABARD / SLBC and representatives from Government Departments, Banks and other members. He then requested the Chairman to take up the agenda.

Agenda No. 1: Confirmation of proceedings of the 12th Sub-Committee Meeting held on 12th June, 2018:

The proceedings of the meeting held on 24th September, 2018 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 chairman took a serious view for non participation of departmental heads of KVIC, DIC, Registrar of Co-op. Societies and absence of the representatives of Canara Bank. In the absence of the member Banks and concerned Government departmental heads, a

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meaningful review can not take place.

The Sub Committee observed high rate of NPA in PMEGP sponsored by KVIC, KVIP & DIC departments. After prolonged deliberations, the chairman specifically instructed all the line departments to take ownership of recovery also of the loan given by Banks under various Government Sponsored Schemes beside routing the applications for sanction and providing subsidy.

The chairman also expressed her view that without the habit of repayment of Bank loans, the beneficiaries will not become independent, which is the main aim of providing financial assistance to the poor.

(Action: LDMs & Line Departments)

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

The sub - committee observed that the NPA position of the Banks has not much improved. However, the Chairman observed that the number of NPA accounts has gone up but the outstanding amount has come down which is a good sign of recovery in NPA accounts with higher outstandings. The chairman also advised to keep the track to further improve the recovery in NPA accounts.

Banks have initiated remedial measures as per RBI directives. The chairman again advised the concerned sponsoring agencies/ departments to take active participation in recovery process of bank loans and maintain a continuous liaison with the financing banks, in respect of NPA accounts.

(Action: All Banks and Line departments)

Agenda No.2(b). Recovery under Revenue Recovery acts (SARFAESI/ DRT/ LOK ADALAT):

The Bank officials raised the issue that under SARFAESI Act, the necessary statutory orders from Deputy Commissioners are not being issued in time to take physical possession of the mortgaged property. The Chairman advised to give district wise pendency of such cases and put up a note to ACS for issuing necessary instructions to the Deputy Commissioners of respective districts, suitably.

(Action: All Banks & Convener)

Agenda No.3 : Recovery under KPMR & KACOMP Acts :

The Chairman advised RCs filed during the quarter are very less whereas banks should utilise KPMR & KACOMP Acts, more extensively for recovery of bad loans.

All the Banks have to submit scheme wise and district wise pendency to the convener, for

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a meaningful outcome.

(Action: All Banks & Convener)

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

The house noted the observations. It was also submitted by the participating Banks and RBI official that main reason for NPA in Education loan is due to default in loans upto 4 lacs, which banks have to finance without any collateral security, as per guidelines from Govt.

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

The representative of NRLM informed that the NPA level in NRLM schemes has shown a minor increase from 1.9% to 2.4% and he also intimated the sub-committee about the "Community Based Recovery Scheme" to improve the recovery of bank loans. The Chairman took a note of it and advised him to share the full details about the scheme.

(Action: NRLM Authorities)

Agenda No.6 : Any other issue with the permission of the Chair: -----

The Meeting concluded with a vote of thanks.


(Smt. Vandita Sharma, IAS)

Chairman,
SLBC Sub-Committee on
Recovery & Rehabilitation
Additional Chief Secretary & Dev. Commissioner,
Government of Karnataka


(Sri Sesh Kumar Adiraju)
Convener
SLBC Sub-Committee on
Recovery & Rehabilitation
Dy. General Manager (FI & MF)
State Bank of India, LHO,



13th SLBC Sub-Committee Meeting on "Recovery and Rehabilitation & Other Measures including Govt Sponsored Schemes" for the quarter ended Sept., 2018, held on 05.12.2018
LIST OF PARTICIPANTS

| Sl. No. | Name | Designation | Bank/ Govt. Department | Contact No. | Official e-mail ID |
|---------|--------------------|-----------------------------|------------------------------|-----------------|----------------------------------|
| 1 | Vandita Sharma | ACS & Dev. Comm. | GoK | 080 22250715 | devcom@karnataka.gov.in |
| 2 | Sesh Kumar Adiraju | DGM | SBI, LHO | 080 25943159 | slgmoutreach.lhoban@sbi.co.in |
| 3 | T. N. manjule | AGM | KMSTDE | 080-22250017/18 | md.kmrstde@gmail.com |
| 4 | V.M.Mahesh | Jt. Director(T)
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| 5 | Syed Abukalam | A.O. | KMDC | 9448825991 | kmhc.ho.info@gmail.com |
| 6 | N Ramesh | SPM - FI | NRLM-Karnataka | 9449017121 | sprnfi.sanjeevini@gmail.com |
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| 8 | Jagdeesh Kumar | MD | Vishwakarma Dev. Corpn. | 9448390636 | jagdeeshkumarc@gmail.com |
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| 10 | N.S.Krishnamurthy | DGM | Apex Bank | 9108051639 | mis@karapex.com |
| 11 | V. Annappa | Dev. Officer | KVIB | 9480825606 | |
| 12 | K.N.Naik | AGM | Syndicate Bank | 9449860482 | |
| 13 | Yetish M D | Sr. Manager | Syndicate Bank, ZO Bangalore | 7829309313 | zo.bangalore@syndicatebank.co.in |
| 14 | K. Revanappa | M.D. | DBCDC | 9008271188 | |
| 15 | Haseena Parveen | Dev. Inspector | KMDC | 9731767696 | |
| 16 | Vishrut Kumar KS | Manager (Agri.) | Vijaya Bank | 9164197704 | creditdnps@vijayabank.co.in |
| 17 | Vijay Wafia | AGM | Vijaya Bank | 9676549150 | |
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| 20 | Rohith S | Project Engineer | MGNREGA, RDPR | 9480850081 | nregs.tech6@gmail.com |
| 21 | Krishnaraj K | AGM | ADCL | 9449648913 | mdadcl2011@gmail.com |
| 22 | B.N.Sumathi | U. Self | Social Welfare | 9916701284 | us.self@gmail.com |
| 23 | Sh. V. G. Hegde | AGM | SBI, LHO | 9482142622 | agmoutreach.lhoban@sbi.co.in |
| 24 | S V Srinivas | Chief Manager | SBI, LHO | 8277261491 | cmleadbank1@sbi.co.in |
| 25 | R K Gupta | Manager (FI) | SBI, LHO | 8006088866 | rajkumar.gupta3@sbi.co.in |





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

MINUTES OF THE SLBC SUB COMMITTEE MEETING ON AGRICULTURE & ALLIED ACTIVITIES HELD ON 29TH NOVEMBER 2018 AT II FLOOR, M.S. BUILDING, BENGALURU

The SLBC Sub-Committee Meeting on Agriculture & Allied Activities was held on 29.11.2018 at 04.00 P.M. at M.S. Building, Bengaluru chaired by Sri. B. Nagabhushan, Deputy Secretary, on behalf of the Secretary to Government, Department of Agriculture, Government of Karnataka.

The list of participants is furnished in the Annexure.

Sri. H. Raghu Raja, Divisional Manager, Canara Bank, Circle Office, Bengaluru (Convenor) welcomed Sri. B. Nagabhushan, Deputy Secretary, Department of Agriculture, Government of Karnataka, officials from RBI, NABARD and other Members of the Committee to the subject meeting.

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

1. Approval of the minutes of the proceedings of the Sub-Committee meeting on Agriculture & Allied Activities held on 20.09.2018.

The Convenor informed that the Minutes of the earlier Meeting dated 20.09.2018 was circulated among all the Member Banks and with their consent the same may be treated as approved. It was approved by the Committee.

2. Review of performance of Banks under ACP.

The Convenor, reviewed the performance of Banks by providing the statistical figures of September 2018. He informed that under Priority Sector advances, Bankers have achieved 40% and informed that the State is going in the right direction for the Financial Year 2018-19 and congratulated the Bankers for achieving 66% of the disbursement target under MSME.

The Convenor stated that the performance of Banks under other priority sector is not up to the expected level and requested the Bankers to improve.

3. Bank Category wise performance under ACP under AGRICULTURE as at September 2018:

The Convenor informed that the State has achieved 36% of the target for the Quarter ended September 2018. He informed that the Private Sector Banks have achieved 69% of the allocated target and Public Sector banks have achieved 35% of the target. Among the Major Banks, he congratulated Corporation Bank for their achievement of 62% whereas State Bank of India needs improvement. He also informed that Regional Rural Banks and Co-Operative Banks have achieved only 23% and 28% of their target respectively and needs improvement.

Among the Private Sector Banks, the Convenor congratulated Kotak Mahindra Bank for achieving 128% of the target and among the Public Sector Banks with more than 100 Branches, he congratulated Andhra Bank for achieving 93% of their target.

The representative from RBI expressed displeasure stating that the achievement of 36% under Agriculture sector is not up to the mark. In view to this, all the members informed that delay in finalisation of Debt Relief Scheme to farmers by Government of Karnataka has adversely affected performance under Agriculture in particular and credit expansion in general.

4. Flow of credit to Agriculture:

The Convenor informed that there is only 2% of positive growth under Agriculture Advances and gave a gist of performance of Banks, Category-wise furnishing the details of Banks with more than State average growth of 2% as well as less than State average growth of 2%.

The Deputy Secretary expressed his displeasure about the negative growth of Major Banks and the representative from State Bank of India explained that, reduction in Agriculture Outstanding advances is due to reclassification of restructured accounts to NPA category and subsequent reversal of interest.

He informed that other Nationalised Banks have achieved 35% of growth, Private Banks have achieved 7% of growth, Regional Rural Banks have achieved 14% of growth whereas growth of Co-Operative Bank is stagnant.

Further, the Bankers discussed the issues regarding non repayment of Agriculture loans, non renewal of Crop loans expecting crop loan waiver from government of Karnataka, which leads to negative growth in flow of credit to Agriculture.

5. Review of Disbursement under Kisan Credit Card:

The Convenor informed that out of total disbursement of Rs. 35,260 Crores under Agriculture for September 2018 Quarter, Rs. 15,912 Crores were disbursed under



Kisan Credit Cards. The convenor also informed that the Bankers have achieved only 24% of the target and advised all Banks to improve the same.

6. Review of Investment Credit:

The Convenor informed that out of total Disbursement of Rs. 35,260 Crores under Agriculture for September 2018 Quarter, Rs. 16,736 Crores (47%) has gone to Investment Credit, which is a good sign for Investment Credit. He further congratulated Private Sector bankers for contributing 72% of their total Agriculture Disbursement to Investment Credit. He further informed that the Public Sector Bankers and RRBs have contributed 51% and 33% of their Disbursement respectively to Investment Credit.

The Convenor informed that Co-Operative Banks needs to improve the lending under Agriculture Term Loans.

7. Review of CD Ratio position of various Banks:

The Convenor explained about the details of CD ratio of banking groups and stated that the average CD ratio of all the Banks in the State is 79% which is a good sign for the State.

The Convenor advised all Major bankers to improve their CD Ratio as their achievement is only 67% and further advised Major Bankers to sensitise their Branches with CD Ratio less than 50%.

He further congratulated the Federal Bank, Bank of India, Bank of Baroda, Union bank of India, AXIS Bank and Bank of Baroda with CD ratio of more than 100%.

8. Implementation of integrated web based BHOOMI package for electronic registration of Bank's charge on agriculture land in the State of Karnataka:

The issues with respect to Bhoomi Package, like errors while creating charges and non compatibility of new Bhoomi Package with Internet Explorer were discussed in the meeting. Also, the necessity of Bhoomi package to be bilingual was also discussed. The Special Commissioner of Bhoomi monitoring cell agreed to enable the Bhoomi package as bilingual.

Further, the Special Commissioner of Bhoomi monitoring cell advised the bankers to contact the following officials of Bhoomi team for any clarifications.

1. Sri. Suresh Nair - 9886000883
2. Sri. Rajasekhar - 9480832104

Also, the Special Commissioner of Bhoomi monitoring cell advised the technical team of Bankers to visit Bhoomi office for live demonstration and needed assistance.

Further, the representative from Syndicate Bank informed about Kaveri portal developed by Government of Karnataka which is useful for creating charges in addition to Bhoomi package.

9. Doubling of Farmers' Income by 2022:

The forum discussed about Doubling of Farmers' income by 2022 and the Convenor informed the forum that brainstorming sessions were conducted in few Districts by LDMs in co-ordination with officials of NABARD, Agriculture Department and other relevant Departments. The representative from NABARD advised the bankers to educate the field level officers about the various subsidy related schemes available with Department of Agriculture, Department of Horticulture, NABARD and further advised to conduct workshops to educate the customers which helps in Doubling of farmers' income by 2022.

The Bankers requested the Chairman for writing to District officials of Agriculture Department to take lead in conducting the workshops at District level.

10. Warrants issued against farmers of Belagavi District from Magistrate Court, Kolkatta:

The Deputy Secretary has brought to the notice of the bankers present in the meeting regarding warrants being issued against farmers from Magistrate Court, Kolkatta that to majority of cases in Belagavi district. The sensitive issue of law and order situation that may arise due to this action as narrated by S.P Belagavi has been raised. This has caused great inconvenience for the farmers of different Districts across the State to attend to court cases in a very far of place i.e. in Kolkatta. The Deputy Secretary has requested the intervention of the concerned Bankers in this direction to sort out the issue and help the farmers of State.

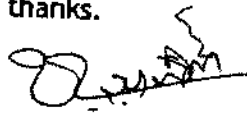
Axis Bank has assured to put further action on hold for the time being and they informed that the matter is being discussed with the District Administration and Government officials for finding solution.

11. Any other issues with the permission of the Chair:

The Convenor advised all Bankers to complete the updating of data in Crop Loan Waiver portal in time bound manner and further advised the Bankers to form special team where branches have more number of crop loans.

With respect to Rabi 2018-19, the Convenor requested the Deputy Secretary to extend the time duration for feeding the data of farmers in Samrakshane portal as Branches are finding it difficult to complete both crop insurance and CLWS in time. The Chairman assured to examine the request positively.

With this, the Meeting ended with a vote of thanks.



LIST OF PARTICIPANTS

01. Sri. B. Nagabhushan, Deputy Secretary, Department of Agriculture, GOK
02. Sri. G. M. Gangadhar Swamy, Special Commissioner, Bhoomi Cell
03. Sri. P. K. Pattanaik, Assistant General Manager, RBI, Bengaluru
04. Sri. Nirmal Kumar, Assistant General Manager, NABARD, Bengaluru
05. Smt. B. S. Gayathri, General Manager, KSC Apex Bank, Bengaluru
06. Sri. H. Raghu Raja, Divisional Manager, Canara Bank, Circle Office, Bengaluru
07. Sri. Ramesh K. Dabade, Chief Manager, State Bank of India, LHO, Bengaluru
08. Sri. G. Niranjana Kumar, Chief Manager, Vijaya Bank, Bengaluru
09. Sri. N. B. Kalmesh, Asst. Vice president, Axis bank, Bengaluru
10. Sri. Balveer Singh Kapoor, Asst. Vice president, Axis bank, Bengaluru
11. Sri. Revanappa Managooli, Agriculture officer, Department of Agriculture, GOK
12. Sri. Yetish. M. D, Senior Manager, ZO, Syndicate Bank, Bengaluru
13. Sri. T. V. Shiva Prakash, Senior Manager, Corporation Bank, Bengaluru
14. Sri. Kumaraswamy, Senior manager, Kaveri Gramina Bank, Bengaluru
15. Smt. Salma, ARCS, Fisheries Department, GOK
16. Sri. R. Ganesh, ARCS, GOK
17. Sri. Smartin. K. Cherian, Manager, Vijaya bank, Bengaluru
18. Sri. M. K. Shareef, Manager, Axis bank, Bengaluru
19. Sri. Srinivas Hedge, Director, Planning Department, GOK
20. Dr. P. M. Prasad murthy, Joint Director, AH&VS Dept, GOK
21. Sri. Jai Madhan Mohan, AEO, Canara Bank, Circle Office, Bengaluru
22. Smt. A. Rashmitha, Officer, SLBC Cell, Canara Bank, Circle Office, Bengaluru

RAMAKRISHNA B MANE
State Director for RSETIs
National Centre for Excellence of RSETIs (NACER)
(Under the aegis of MoRD, Govt. of India)

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 9448161221 (M)

Ref. No.01/2019/SDR/NACER/SLBC/SLSCRDate: 21.01.2019

To,

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

Dear Sir,

Sub: Minutes of meeting of State Level Steering Committee on RSETIs (SLSCR) held on 19.01.2019

The meeting of State Level Steering Committee on RSETIs (SLSCR) was held on 19.01.2019 at 5.00 pm, at room no.317, 3rd floor, Vikasa Soudha.

Mr. Amlan Aditya Biswas, 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 Mr. Nishchith VD, KSAS, Additional Mission Director, Sanjeevini - KSRLPS, Bangalore, Mr. K S Karunakar, DGM, SLBC Bangalore, Mr. Sesh Kumar, DGM, SBI, LHO, Bangalore, Mr. Santosh P, National Director for RSETIs, NACER Bangalore, Mr. Divakar K, AGM, Corporation Bank, Circle Office Bangalore.

We are appending here below the Minutes of the meeting of State Level Steering Committee on RSETIs (SLSCR) held on 19.01.2019 for your perusal and suggestions for amendments 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.
- ❖ The Convener & General Manager, SLBC Corporate Office Syndicate Bank Bengaluru
- ❖ Nodal Officers of sponsor Banks having RSETIs in Karnataka

Minutes of meeting of SLBC Sub-Committee on RSETIs held on 19.01.2019

Mr. Amlan Aditya Biswas, 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 Mr. Nishchith VD, KSAS, Additional Mission Director, Sanjeevini - KSRLPS, Bangalore, Mr. K S Karunakar, DGM, SLBC Bangalore, Mr. Sesh Kumar, DGM, SBI, LHO, Bangalore, Mr. Santosh P, National Director for RSETIs, NACER Bangalore, Mr. Divakar K, AGM, Corporation Bank, Circle Office Bangalore.

With permission of the chair, Mr. Ramakrishna B Mane, State Director for RSETIs, presented the power point presentation on the Agenda wise details of the RSETIs, their functioning and the progress as at end of August 2018.

1. Approval of minutes of previous meeting held on 05.10.2019

The house approved the minutes of previous meeting held on 05.10.2019 since there were no suggestions for the amendments of the minutes.

2. Action Taken Report on the Action Points raised during the meeting held on 05.10.2019

The house discussed action taken by RSETIs and Govt. depts on the action points raised during the meeting held on 05.10.2019 particularly on allotment of land and construction of buildings. Secretary informed about the matter being taken up with DC/CEO Davanagere for a metal road and city bus conveyance to RSETI Davanagere.

3. Review of progress made by RSETIs in implementation of AAP and Settlement of trained candidates

Achievement of RSETIs in Karnataka under AAP-2017-18 was 110% as against achievement of All India RSETIs of 106%. Similarly, under AAP-2018-19 it was 75.25% as against achievement of All India RSETIs of 70.47% as at the end of December 2018.

| Karnataka / All India | 2017-18 | | | | |
|-----------------------------|------------|------------|---------------|------------|---------------------|
| | Target | | Ach - 2017-18 | | % Ach to Ann Target |
| | Programmes | Candidates | Programmes | Candidates | |
| Karnataka | 902 | 24985 | 1035 | 27515 | 110% |
| All India | 14016 | 397688 | 16280 | 423343 | 106.4 |
| 2018-19 (Up to August 2018) | | | | | |
| Karnataka | 902 | 24795 | 715 | 18658 | 75.25% |
| All India | 13887 | 395194 | 10118 | 278495 | 70.47% |

However, the performance of following RSETIs was not up to the mark and were advised to take necessary steps to ensure achieving the targets by March 2019.

| SN | RSETIs | Sponsor Bank | AAP 2018-19 (>70%) | Settlement to Trg (>60%) | Cr. Link to SEP (>50%) | EAPs (>50% of Dec.Trgt) | Follow ups (>50% of Dec.Trgt) |
|----|----------|--------------|--------------------|--------------------------|------------------------|-------------------------|-------------------------------|
| 1 | Bagalkot | Kotak M Bank | 68 | 83 | 89 | 100 | 147 |

| | | | | | | | |
|---|----------------|-------------|----|----|----|-----|----|
| 2 | Brahmavar | RUDSETI | 70 | 63 | 46 | 42 | 47 |
| 3 | Haveri | Vijaya Bank | 65 | 53 | 56 | 66 | 40 |
| 4 | Bengaluru | RUDSETI | 63 | 50 | 57 | 46 | 68 |
| 5 | Kodagu | Corp. Bank | 60 | 62 | 39 | 48 | 32 |
| 6 | Bidar | DCC Bank | 58 | 65 | 46 | 184 | 42 |
| 7 | Gulbarga | SBI | 56 | 51 | 93 | 29 | 76 |
| 8 | Yadgir | SBI | 43 | 53 | 71 | 55 | 23 |
| 9 | Chamarajanagar | SBI | 34 | 50 | 46 | 40 | 14 |

4. Flow of credit to RSETI trained candidates from Banking sector

Comparative position of Cumulative performance of Total of All RSETIs in KARNATAKA and All RSETIs in INIDA as at Dec-2018 are as follows.

| Particulars | Trainings (Nos.) | | | | Settlement (Nos) | | | | | | | Settle
ment
(%) | Bank
linkage
(%) |
|-------------|-------------------|-------------------|---------|---------|------------------|--------|-------------|--------|---------------|--------|----------------|-----------------------|------------------------|
| | Programs
(Nos) | Candidate trained | | | Bank Finance | | Own Finance | | Wage Employed | | Total
(Nos) | | |
| | | APL | BPL | Total | APL | BPL | APL | BPL | APL | BPL | | | |
| Karnataka | 9003 | 49618 | 214563 | 264181 | 18288 | 100113 | 9780 | 39006 | 4302 | 10704 | 182193 | 69 | 65 |
| % | | 19% | 81% | | 15% | 85% | 20% | 80% | 29% | 71% | | | |
| All India | 108187 | 1274176 | 1717372 | 2991548 | 327154 | 537710 | 429456 | 529989 | 92487 | 113769 | 2030565 | 68 | 43 |
| % | | 43% | 57% | | 38% | 62% | 45% | 55% | 45% | 55% | | | |

It may be noted that percentage of settlement and Bank linkage in Karnataka is higher than All RSETIs in India

5. Review of gradation of RSETI for the year ending March 2018

All the RSETIs in Karnataka have been graded as "AA" except the following;

- DDCB RSETI Bidar : Downgraded from "AA" to "BB".
- SBI SETI Yadgir : Downgraded from "A" to "BB".
- SBI RSETI Chamarajanagar : Interchanged from "AB" to "BA".

The following RSETIs have improved their grading;

- RUDSETI Vijayapura : Upgraded from "AB" to "AA"
- SBI RSETI Gadag : Upgraded from "AB" to "AA"
- Synd RSETI Kumta : Upgraded from "AB" to "AA"

6. Steps taken in organizing awareness program and publicity measures by DRDA and RSETIs

The Directors informed that various steps taken by RSETIs in mobilizing the candidates are organizing Entrepreneurship Awareness Programmes (EAPs), publicity in Daily newspapers, through cable networks, AIR & TV channels, publicity through ex-trainees. RSETIs requested for Gram Panchayats also to mobilize candidates and sponsor to RSETIs.

7. Pending issues relating to allotment of land for RSETI

- RSETI Building Ballari:** Mr. Amlan Aditya Biswas, IAS, Secretary, Dept. of SDEL, GOK Bengaluru contacted over phone the Deputy Commissioner Ballari who in turn assured to allot alternate land within the city for construction of building for RSETI

- Ballari. Till the allotment of alternate land and completion of construction of new building, RSETI Ballari was suggested to approach DC Ballari / CEO ZP Ballari for providing rent free building within the city for RSETI. (Action: Syndicate Bank)
- 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. Hence it was suggested to Canara Bank to take up the matter with concerned authorities for diverting the GOI funds for expansion of RSETI Harohalli building which is also sponsored by Canara Bank and is located in the same district. In view of difficulty expressed by the Directors on availability sufficient candidates, the Secretary suggested to explore the possibility of merger of these two RSETIs and have a good building with ergonomic design at Harohalli (Action: Canara Bank)
- iii. **RSETI Building Koppal:** Mr. Amlan Aditya Biswas, IAS, Secretary, Dept. of SDEL, GOK Bengaluru contacted over phone the Deputy Commissioner Koppal who in turn assured to arrange for immediate vacation of encroachment and providing possession of vacant land allotted to RSETI Koppal (Action: SBI)
- iv. **RSETI Building Chamarajanagar:** In view of poor performance of RSETI Chamarajanagar due to not providing funds by the sponsors pending MOU and SBI agreeing to have independent RSETI, Mr. Amlan Aditya Biswas, IAS, Secretary, Dept. of SDEL, GOK Bengaluru contacted over phone the Deputy Commissioner Chamarajanagar who in turn assured for immediate arrangement of allotment a rent-free building for RSETI Chamarajanagar (Action: SBI)

The Directors of these RSETIs were advised to coordinate with concerned authorities and sponsor Banks for necessary action. (Action: RSETIs of Belagavi, Ballari, Koppal, Yadgir, Chamarajanagar, Harohalli & Vajarahalli)

8. Pending issues relating to construction of campus building

- i. **RSETI Building Belagavi:** The DGMs of Syndicate Bank expressed the difficulties faced with contractors and assured to take steps for early completion of construction of own building of RSETIs of Belagavi. (Action: Syndicate Bank)
- ii. **RSETI Building Yadgir:** The DGMs of SBI expressed the difficulties faced with contractors and assured to take steps for early completion of construction of own building of RSETI Yadgir. (Action: SBI)
- 9. Issues of coordination in resolving pending issues at district level for smooth functioning of RSETIs**

- i. **List of pending loan applications of RSETI trained candidates to be sent by email of SLBC, Controlling Offices of concerned Banks and LDMs.**

It was observed that credit linkage of RSETI trained candidates is not up to the mark. Hence Mr. K S Karunakar, DGM, SLBC Bangalore informed the nodal Officers of Banks to ensure that all the RSETI Directors forward the list of pending loan applications of RSETI trained candidates by email to SLBC Bangalore, controlling offices of concerned Banks and LDMs so that they can advise the concerned Banks suitably for credit linkage of pending loan applications. (Action: RSETIs & Nodal Offices of Banks having RSETIs in Karnataka)

10. Submission of details of Training Expenditure Claims (Year wise) of RSETIs up to the half year ending September-2018 and Reimbursement of training cost to RSETIs.

DGM SBI raised the issue of settlement of long pending BPL claims and requested for release of funds from NRLM/SRLM/ZP. The representatives of all other Banks and RSETIs also persuaded SRLM authorities for early settlement and release of long pending claims.

Mr. Nishchith KSAS, Addl. Mission Director informed that the matter is being taken up with MORD for early release of funds. He also noted that many RSETIs have not submitted the half yearly claims for the half year ending March 2018 and September 2018. He suggested the Nodal Offices of Banks to submit all the claims for their RSETIs till the half year ending September 2018 immediately so that RSETI wise claim pending details upto the half year ending September can be reconciled and taken up with MORD for early release of funds.

All the Nodal officers of Banks are suggested to ensure obtaining the half yearly BPL claims from their RSETIs and furnish the status (Year wise particulars of claims submitted, Received and Pending to be received) to SRLM within 15 days after the half year ending March and September.

(Action: Nodal Offices of Banks having RSETIs in Karnataka)

11. MSME support and outreach programme:

Hon'ble Prime Minister launched MSME support & outreach programme on 02.11.2018 to support MSME ecosystem. RSETI directors organize camps every fortnight of RSETI trained candidates and identify selective trainees who have potential for setting up business and directors to facilitate loans under MUDRA scheme. The progress is to be uploaded on the dash board of MUDRA portal on weekly basis. RSETI directors from Bagalkot, Bangalore rural, Kolar & Ramanagar districts have been specially advised to pursue the programme without fail. NACER has forwarded to SLBC on 21.01.2019 the particulars of RSETI wise loan applications forwarded to Banks and Bank wise loan applications pending for disposal

| SN | RSETI | District | Loan Applns sent | | Sanctioned (Rs.) | |
|----|---------------|-----------|------------------|-----------------|------------------|----------------|
| | | | No | Amt Rs. | No | Amt Rs. |
| 1 | Bengaluru | Bangalore | 12 | 1000000 | 0 | 0 |
| 2 | Sonnahallipur | -do- | 37 | 11200000 | 2 | 1050000 |
| 3 | Vajarahalli | Ramanagar | 12 | 1050000 | 3 | 120000 |
| 4 | Harohalli | -do- | 11 | 580000 | 0 | 0 |
| 5 | Ballari | Ballari | 129 | 6430000 | 26 | 2622000 |
| 6 | Kolar | Kolar | 8 | 635000 | 0 | 0 |
| 7 | Bagalkot | Bagalkot | 9 | 1345000 | 4 | 245000 |
| | Total | | 218 | 22240000 | 35 | 4037000 |

(Action: SLBC, Controlling Offices and Branches)

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12. Any other issues

i. **Participation of RSETI Directors in State level Steering Committee on RSETIs (SLSCR):** As per guidelines of MORD specified in SOP Part -I, Page no.18, item no.6.2.2, Principal Secretary RDPR GOK is the Chairman and General Manager, SLBC is co-chairman of SLSCR. The Top executives of Banks are the members of SLSCR besides CGM of NABARD. Hence the nodal Officers of Banks are insisting not to invite the RSETI Directors for attending SLSCR. During the previous meeting held on 05-10-2018 it was suggested to invite about 8 or 9 RSETIs only for each quarterly meeting at State level depending on the issues so that each RSETI will have the chance to attend one meeting of SLSCR in a year. Accordingly, the Convener was permitted to decide inviting the Directors.

ii. **Sensitisation programme for CEOs, PD DRDA & other concerned officials of ZPs:**

In the light of various guidelines periodically released by MoRD, GoI, with regard to functioning of RSETIs/ reimbursement of claims and also change of officers handling RSETI matters in ZPs, it was felt necessary to arrange a sensitisation programme at NAR for CEOs, PD DRDA & other concerned officials of ZPs in order to update them on functioning of RSETIs, conducting DLRACs at RSETIs and settlement and release of training expenditures.

The meeting concluded with vote of thanks by Mr. Ramakrishna B Mane, Convener of SLSCR and State Director for RSETIs in Karnataka. The list of participants is furnished herebelow.

List of Executives of GOK. and Banks participated in SLSCR on 19-01-2019

| SN | Spon. Bk | Designation | Name of participant | Mobile No. |
|----|----------------|---------------|-----------------------------|------------|
| 1 | Skill Dev Dept | Secretary GOK | Mr. Amlan Aditya Biswas IAS | 9481955756 |
| 2 | KSRLPS | Addl. MD, | Mr. Nishchit, KSAS | 9845230130 |
| 3 | SLBC | DGM, SLBC | Mr. KS Karunakar | 9449860289 |
| 4 | NACER | NDR, NACER | Mr. Santosh P | 9495414561 |
| 5 | RUDSETI | ED | Mr. Janardhana M | 9480081097 |
| 6 | NACER | Faculty, | Mr. B Satyanarayana | 7829074000 |
| 7 | NACER-SDR | SDR | Mr. Ramakrishna B Mane | 9448161221 |
| 8 | State Bank LHO | DGM | Mr. Seshkumar | 9448993050 |
| 9 | Corp. Bank CO | AGM | Mr. Divakar K | 7022255306 |
| 10 | State Bank | Nodal Officer | Mr. Srinivas | 8277261491 |
| 11 | Canara Bank | Nodal Officer | Mr. Balasubramanya | 9449631418 |
| 12 | Syndicate Bank | Nodal Officer | Mr. Pradeep Kumar | 9449019377 |
| 13 | Corp. Bank | Nodal Officer | Mr. Mahantesh | 9972446202 |
| 14 | Vijaya Bank | Nodal Officer | Mr. Deepu Joseph | 9482288288 |

List of Directors of RSETI/RUDSETIs participated in SLSCR on 19-01-2019

| SN | Spon. Bk | Designation | Name of participant | Mobile No. | Present |
|----|-----------|----------------|-----------------------|------------|---------|
| 1 | Can Bk | Chikkaballapur | Mr. Venkataswamy | 8971961990 | Present |
| 2 | Can Bk | Davanagere | Mr. Krishnappa | 9481977076 | xxx |
| 3 | Can Bk | Haliyal | Mr. Vaidya NR | 9449390313 | xxx |
| 4 | Can Bk | Harohalli | Mrs. Suma N Gaonkar | 9449781933 | Present |
| 5 | Can Bk | Hassan | Mr. Harish N | 7353654000 | Present |
| 6 | Can Bk | Kolar | Mr. Yadav R K | 8861004941 | Present |
| 7 | Can Bk | Vajarahalli | Mr. Purvimath SS | 9482682900 | xxx |
| 8 | Can Bk | Shimoga | Mr. Mohan | 9590601990 | xxx |
| 9 | Can Bk | Sonnahallipur | Mr. Radhakrishnana C | 9448613387 | Present |
| 10 | RUDSETI | Arshinkunte | Mr. Veerendrakumar MM | 9930164750 | Present |
| 11 | RUDSETI | Brahmaravar | Mr. Raghavendra LB | 9449862808 | Present |
| 12 | RUDSETI | Chitradurga | Mrs. Latamani | | xxx |
| 13 | RUDSETI | Dharwad | Mr. Rajendra Kaggod | 9449860288 | xxx |
| 14 | RUDSETI | Mysore | Mr. Lakshman Rao NG | 9449860463 | Present |
| 15 | RUDSETI | Ujire | Mr. Vinay Kumar | 9902839985 | xxx |
| 16 | RUDSETI | Vijayapura | Mr. Uttarkar RT | 9880798466 | Present |
| 17 | SBI | Chamarajanagar | Mr. Chandrasekhar K | 9449502934 | Present |
| 18 | SBI | Gadag | Mr. Kalmani MS | 9480880201 | Present |
| 19 | SBI | Gulbarga | Mr. Gangadhar | 8722459823 | Present |
| 20 | SBI | Koppal | Mr. Pallapur VS | 9448960082 | Present |
| 21 | SBI | Raichur | Mr. BandiPraveenkumar | 9900014540 | xxx |
| 22 | SBI | Tumkur | Mr. Arun MS | 9480653178 | Present |
| 23 | SBI | Yadgir | Mr. Shivasharanappa N | 9686756660 | xxx |
| 24 | Synd.Bk | Belgaum | Mr. Laxmikant Patil | 9449860564 | xxx |
| 25 | Synd.Bk | Ballari | Mr. Chandrasekhar M | 9449860659 | Present |
| 26 | Synd.Bk | Manipal | Mr. Manjunath R Nayak | 9449862665 | Present |
| 27 | Synd.Bk | Kumta | Mr. Naveenkumar AT | 9449860007 | Present |
| 28 | Corp Bk | Chikkamagaluru | Mr. Ramesha G | 7259947075 | Present |
| 29 | Corp Bk | Kodagu | Dr. Suresha G | 9481819564 | Present |
| 30 | Vijaya Bk | Haveri | Mr. Ravindra | 9739866876 | Present |
| 31 | Vijaya Bk | Mandya | Mr. Ravi H M | 9880345565 | xxx |
| 32 | Kotak MB | KMB Bagalkot | Mr. Kappattanavar MB | 9483596081 | Present |
| 33 | DCCBidar | Bidar | Mr. Subramanya Prabhu | 9731396345 | Present |

**STATE LEVEL BANKERS' COMMITTEE
KARNATAKA**

**PROCEEDINGS OF THE 143rd MEETING
HELD ON 07.12.2018**

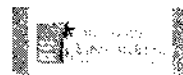
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STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
Convenor - SYNDICATE BANK: CORPORATE OFFICE: BENGALURU

MINUTES OF THE 143rd MEETING OF SLBC HELD ON 07.12.2018

The 143rd SLBC Meeting was held on 07.12.2018 at the Meeting Hall, Vidhana Soudha, Bengaluru under the Chairmanship of Sri T.M. Vijay Bhaskar, Chief Secretary, GoK.

Shri. Mrutyunjay Mahapatra, MD & CEO, SyndicateBank extended hearty welcome to Shri. T.M. Vijay Bhaskar, Chief Secretary, GoK, Smt. Vanditha Sharma, ACS & DC, GoK, Shri. S.S. Sahota, GM, RBI, Shri. P.V.S. Surya Kumar, CGM, NABARD. He also extended cordial welcome to Addl. Chief Secretaries, Principal Secretaries, Secretaries to GoK, Senior Executives from RBI, NABARD and SIDBI, Senior Officers from the State Govt, representing various Line Departments, Corporations and Boards, Senior Executives from Commercial Banks, Co-op. Banks, Chairmen of RRBs, Officials from other Financial Institutions, UIDAI, General Insurance Companies, NGOs & other participants present in the meeting.

Shri. Mrutyunjay Mahapatra, MD & CEO, Syndicate Bank in his key note address touched upon various agenda items slated for discussion in the house.

Achievement under Annual Credit Plan of the state as at 30.09.2018

MD & CEO, SyndicateBank informed the House that there is considerable improvement in financing under MSME sector. The outstanding level has gone up from Rs.80,628 Crore as on Sept. 2017 to Rs.92,340 Crore as on Sept. 2018, showing an increase of Rs.11712 Crore. Banks have disbursed Rs.38,889 Crore, as against the Annual target of Rs.58,756 Crore recording 66.2% achievement. He congratulated the banks for their splendid performance and requested them to keep the same tempo in the remaining quarters of the FY 2018-19.

In Agricultural advances, the outstanding level has gone up from Rs.1,20,640 Crore as on 30.09.2017 to Rs.1,23,267 Crore as on 30.09.2018, MD & CEO remarked. However, he observed that the disbursements under short term Crop loans during the first half year of FY 2018-19 is not encouraging as the disbursements vis-à-vis Annual targets is only 30.9% which is mainly because of non-renewal of short term Crop loans in anticipation of crop loan debt waiver scheme of GoK. While the achievement against the Annual target under term loan disbursements stands at 49.7%, the overall achievement under total agriculture advances is at 35.7% of the Annual target, MD & CEO remarked.

In respect of achievement in Credit flow under Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and other Priority Sector Advances, MD & CEO observed that the performance of banks has not been satisfactory during the first half year of the FY 2018-19. He requested the banks to focus on increasing finance under these segments of Priority Sector Advances in the remaining months of the FY 2018-19. He also observed that priority Sector Advances level in the State has recorded a marginal growth of Rs.858 Crore as on Sept 2018 over March 2018 and requested banks for improved performance in the remaining months of the FY 2018-19.

MD & CEO expressed his happiness to inform the House that advances to Weaker Section have shown an improvement from Rs.84,923 Crore as on 30.09.2017 to Rs.98,342 Crore as on 30.09.2018. The Weaker Section Advances level to the total



advances in the state stands at 15.20% as on Sept. 2018 which is above the mandatory level of 10%, MD & CEO remarked.

Continuing his speech, MD & CEO informed the House that the CD Ratio of the state as a whole stands at 78.6% as on 30.09.2018. He observed that while most of the banks have shown higher than 60% CD ratio, only two Banks viz., Karnataka Bank and Dena Bank have shown the CD Ratio of less than 60% as on September 2018. He requested the executives of these banks to put in their sincere efforts to improve the CD ratio.

MD & CEO informed the House that timely opening of banking outlets in unbanked villages, CBS- enabled banking outlets at the unbanked rural centres (URCs) has been key issue in the SLBC and said that there are 28 centres which are uncovered. Bank wise and district wise details of these 28 centres have been shared with the LDMs & controlling offices of concerned banks, MD & CEO remarked and requested the respective banks and LDMs to expedite opening of banking outlets in these villages on or before 15th Dec 2018.

MD & CEO informed the House that, as per the Road Map prepared by RBI, 56 more centres are pending for opening of Brick & Mortar branches in the villages having population of 5000 and above and requested the concerned banks to open their bank branches in these centres at the earliest under information to SLBC.

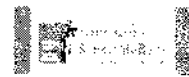
There are totally 6155 BC locations in the state and all are provided with Micro ATMs, MD & CEO informed the House. Of these, 5892 BCs are active and doing transactions through Micro ATMs. There are 263 BCs who are inactive of which 27 BCs have resigned. DFS has given a deadline of 15th Dec 2018 to ensure activation of all inactive BCs and to appoint new BCs wherever they have resigned. He requested the concerned banks to attend to the above on top priority.

MD & CEO recalled the request made in the 142nd SLBC meeting to the controlling offices of the concerned banks to take immediate steps for opening of the branches in 8 identified locations in two "Aspirational Districts" viz., Raichur and Yadgir. He requested the concerned banks to hasten the process of opening of these bank branches by 31st Dec 2018 without fail.

With regard to adoption of villages for cashless transactions, MD & CEO expressed his happiness that the banks have responded positively to the request made by SLBC in the 141st and 142nd SLBC meetings and 12 Banks have adopted 486 villages till date. He requested all other member banks also to adopt more number of villages for increasing the reach under cashless transactions.

There are 746.52 lakh operative accounts in the state of which, 617.49 lakh accounts have been seeded with Aadhaar, recording 82.72 % achievement, of which only 52.86% accounts have been Aadhaar authenticated, MD & CEO remarked. He requested the banks to take immediate steps for improving Authentication process.

Financial Literacy Centres and rural branches of banks have adopted a tailor made approach in organising Financial literacy programmes for different target groups viz., farmers, Micro and Small Entrepreneurs, School children, SHGs, Senior citizens, etc. with special focus on digital financial literacy and banks have conducted 17,002 Literacy Camps for various target groups through FLCs and Rural branches, benefitting 8.75 lakh beneficiaries up to 30.09.2018 of the current FY 2018-19, MD & CEO remarked and expressed his happiness on the progress achieved in this regard.



Performance of the banks under APY during the first half year of FY 2018-19 is noteworthy, MD & CEO remarked. However, he observed that the performance under PMSBY and PMJJBY is not encouraging and requested all the banks to give focused attention on these schemes also so that the benefit of all social security schemes reaches all eligible people in the state.

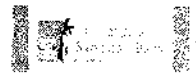
Performance under all the 3 segments of MUDRA scheme has been satisfactory, MD & CEO remarked. He said that he was given to understand that the state is the forerunner under MUDRA scheme since its inception and looking at the trend, he observed that this year too, the state retains its position. He congratulated the bankers for their splendid performance and requested them to keep up the same tempo.

MD & CEO brought to the notice of the House that the priority of GOK is to ensure successful implementation of the Crop Loan Waiver Scheme (CLWS) and he assured the government on behalf of SLBC and the member banks that the banks and the other stake holders will extend full cooperation for timely implementation of the CLWS in a mission mode. Finally, MD & CEO once again welcomed all the participants to the SLBC meeting and hoped that the deliberation will lead to good outcome.

Shri. C.B.L. Narasimha Rao, GM, SLBC thanked MD & CEO, SyndicateBank for his key note address and requested Shri. T.M. Vijay Bhaskar, Chief Secretary, GoK to address the House.

Shri. T M Vijay Bhaskar, CS, GoK in his address expressed happiness that the progress in many facets of the banking activities in the state is quite encouraging. However, he felt that in some areas, it needs improvement. The major issue of concern for the State Govt. is the implementation of Crop Loan Waiver scheme-2018 (CLWS-2018), he said. Progress in the pilot run under the crop loan waiver scheme has been satisfactory, which is 69% in Doddaballapur taluk and 37% in Sedam taluk as on 5th Dec 2018. He said that banks have responded positively by deputing officials to "District Monitoring Cells" for smooth roll out of the scheme across the state. He appreciated the pivotal role played by SLBC in liaisoning with the banks in successful roll out of the scheme under pilot run. He requested the bankers to liaise with the District administration and the nodal department closely so as to resolve the issues, if any, on priority. He requested the bankers to ensure that the data collected is verified/ checked at the branches and the branch managers authorize the accuracy and integrity of the data on daily basis. He also suggested that the branch heads may be sensitized to maintain vigil so as to ensure smooth implementation of the scheme. He said that the initial disbursements of waiver amount will commence from 8th Dec 2018 in both the pilot taluks.

In the first stage, the disbursements will be made under restructured loans and overdue loans and Government is poised to roll out the scheme across the State and expecting the process to complete at the earliest, he remarked. One of the major concerns for the Government is that banks are yet to resolve collectively the quantum of sacrifice they would like to offer for implementation of Crop Loan Waiver Scheme for NPA crop loans and in this regard, CS cited the loan waiver schemes of UP and Maharashtra State Governments wherein banks have offered flat 25% sacrifice in case of UP state and 15 to 65 % sacrifice in case of Maharashtra state depending on the age of the NPAs and requested the banks either to go with UP model or Maharashtra model and he hoped that conclusive decision would be taken in the today's SLBC meeting itself.



On the performance under Annual Credit Plan 2018-19, he congratulated the bankers for their good performance under MSME as banks have achieved 66.2% of their Annual target. However, he made an observation that except MSME, the disbursements under the other Priority Sectors are below the expected level and more so, is low compared to the performance during the last year. He requested all the stake holders to synergize their energy to accomplish the targets set in the remaining period of the FY 2018-19.

With regard to CD Ratio, CS said that it is a welcome development that the CD Ratio of the State has improved to 78.6% as on Sept 2018 vis-à-vis 77% during the last year. He congratulated all the bankers for their good performances under CD Ratio. However, he observed that, Karnataka Bank and Dena Bank have recorded less than 60% CD Ratio and requested the executives of these two banks to ensure CD Ratio improves beyond 60% in the days to come. In Udupi and Uttara Kannada districts where CD Ratio is less than 60%, CS requested the banks operating in these districts to ensure increased lending in these two districts so that the CD Ratio will cross the benchmark level of 60%.

Further, the Chief Secretary said that there are still 56 centres allotted to different banks which are pending for opening of branches as per RBI roadmap. He called upon the concerned banks to open the branches immediately in these centers. As regard to the "Aspirational Districts", the CS observed that, only one branch has been opened by SyndicateBank and he requested the other banks to adhere to their commitments to open the branches in the allotted centers by the end of Dec 2018.

CS, continuing his address, said that he has received information that there are some FLC centres in the state without counselors and some are not functioning. Hence, he requested the banks to review the functioning of the FLCs and ensure its proper functioning as per the laid down guidelines.

As regards doubling of the farmers' income by 2022, CS said that NABARD has taken the lead role in formulating various strategies and schemes to be adopted by the banks in the state. He requested the SLBC, NABARD and the concerned departments to ensure proper implementation of these strategies so that goal set by the NABARD in doubling the farmers' income by 2022 is achieved at the earliest.

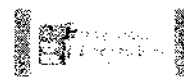
CS congratulated all the banks for their good performance under MUDRA scheme and hoped that banks will continue to show the same performance in future.

CS expressed his unhappiness regarding the poor performance under state sponsored schemes as on Sept 2018 and requested all the line departments to sponsor the applications by the end of December itself so that the banks will be able to sanction and disburse the proposals to eligible beneficiaries by the end of Feb 2018.

On the issue of Digital payments, the Chief Secretary appreciated the efforts of some of the banks, who have adopted good number of villages and called upon other banks to put in similar efforts to adopt more number of villages for promoting digital literacy.

On the issue of usage of Kannada language in day to day banking, CS reiterated that the banks shall impart training to counter staff to learn Kannada language and advised the banks to provide required stationary for banking operations in Kannada language.

Shri. C.B.L. Narasimha Rao, GM, SLBC thanked Sri. T.M. Vijay Bhaskar, Chief Secretary, GoK and assured that his directions will be implemented with all seriousness. Thereafter he requested GM, RBI Shri. S.S. Sahota to address the House. GM, RBI



touched upon the following developments which have taken place after the 142nd SLBC meeting:

1. Interest Equalization Scheme on Pre and Post Shipment Rupee Export Credit(DBR.Dir.BC.No.09 /04.02.001/2018-19 dated November 29, 2018)

GM, RBI informed the House that it has been decided by the GOI to increase Interest Equalisation rate w.e.f. 02.11.2018 from 3% to 5% in respect of exports by the Micro, Small & Medium Enterprises (MSME) sector manufacturers under the Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit. The Scheme is available to all exports under 416 tariff lines [at ITC (HS) code of 4 digits] and exports made by MSMEs across all ITC(HS) codes. It is therefore, advised that the benefit of the scheme be provided to all eligible MSME Exporters. With the extension of this scheme, he expressed that, the SME sector will be able to do better and the banks in the state will be able to show much better progress in financing the sector.

(Action- All banks)

2. Real Time Gross Settlement (RTGS) System-Implementation of Positive Confirmation (DPSS (CO) RTGS No.1049/04.04.016/2018-19 dated 15.11.2018)

With regard to the Real Time Gross Settlement (RTGS) System-Implementation of Positive Confirmation issue, GM, RBI informed the House that presently, the National Electronic Funds Transfer (NEFT) system provides for sending a positive confirmation to the remitter of the funds regarding completion of the funds transfer, thus giving an assurance to the remitter that the funds have been successfully credited to the beneficiary account. It has now been decided that banks will provide the same facility to the remitter of funds under the RTGS system as well. All banks are required to put in place systems to ensure straight-through-processing (STP) based confirmation processing. The beneficiary's bank shall ensure that such confirmation message is sent as soon as the amount is credited to the beneficiary account in CBS while the confirmation message from the remitting bank shall be necessarily sent on a real time basis and in any case not beyond one hour after receipt of credit message from the beneficiary bank. The system of sending positive confirmation to the customers shall be operationalised by banks at the earliest but not later than two months from the date of the circular.

(Action-All banks)

3. Guidelines on Loan System for Delivery of Bank Credit (DBR.BP.BC.No.12/21. 04.048/2018-19 dated 05.12.2018)

With a view to enhance credit discipline among the larger borrowers enjoying working capital facility from the banking system, it has been decided to review the guidelines on Loan System for Delivery of bank Credit. In respect of borrowers having aggregate fund based working capital limit of 1500 million and above from the banking system, a minimum level of 'loan component' of 40 percent shall be effective from April 1, 2019 and this 40 percent loan component will be revised to 60 percent, with effect from July 1, 2019, GM: RBI informed the House.

(Action- All banks)

4. It is well recognised that financial education should commence at school level. As per our National Strategy on Financial Education (NSFE), basic financial education is required to be included in school curriculum up to Senior Secondary level. This is based upon the premise that the most effective way to impart financial education is



to weave it into the normal content of curriculum. Accordingly, CBSE has developed financial education workbooks for classes 6th to 10th in collaboration with NCFE and all financial sector regulators viz., RBI, SEBI, IRDA and PFRDA. RBI has been in touch with the state machinery since 2016 for implementation of these work books in the state school curriculum which is yet to be implemented. GM, RBI urged the House to impress upon this issue and ensure early implementation of these financial education workbooks in the state school curriculum.

(Action-Education department, GoK)

5. At present, discussions at the Quarterly Meetings of the various LBS fora viz. SLBC, DCC/DLRC and BLBC primarily focus on the performance of banks in the disbursement of loans vis-à-vis the allocated target under the ACP. *The integrity & timeliness of the data submitted by banks* for the purpose has been an issue as a significant portion of this data is manually compiled and entered into the Data Management Systems of the SLBC Convenor Banks. The extent to which this data corresponds with the data present in the CBS of the respective banks also varies significantly. Therefore, there is need for a standardized system to be developed on the website maintained by SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State. *The relevant data must also be directly downloadable from the CBS and / or MIS of the banks with a view to keeping manual intervention to a minimal level* in the process. Necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all banks to implement the envisaged data flow mechanism. Though this action point was flagged several times earlier there is no significant progress in this regard. Hence, GM, RBI called upon the House to decide to form a Sub-committee consisting of some prominent bankers already having lead bank responsibilities in SLBCs including some prominent private banks, who will discuss the issue in detail and ensure implementation of the same without any further loss of time.

(Action- SLBC, banks having lead bank responsibilities and few pvt. banks)

6. RBI conducts NAMCABS (MSME Financing) workshops quarterly for capacity building of bankers in MSME Lending all over Karnataka State. Recently, a workshop was conducted in Bidar from November 27 to 29, 2018 for bankers, which included sessions on soft skill/ technical subject etc. RBI also conducts Town Hall Meetings all over the state every quarter::

- (i) To create awareness of banking facilities amongst the entrepreneurs.
- (ii) To link the unbanked entrepreneurs to the formal banking system and
- (iii) To create a platform for a two way communication amongst the stakeholders.

RBI is planning to hold the next Town Hall Meeting at Bellary on December 14, 2018 and GM, RBI urged all the bankers to continue their efforts for better credit flow to this sector. Finally, he wished great success to the 143rd SLBC meeting so that there will be fruitful co-ordination of the efforts of banks and government departments in bringing overall growth of the state and the country.

(Action- All banks and LDMs)

Shri. C.B.L. Narasimha Rao, GM, SLBC thanked GM, RBI, Shri. S.S. Sahota for his address to the House. Thereafter, he requested Sri. PVS Surya Kumar CGM: NABARD to address the House.



The CGM, NABARD addressed the House describing the present situation in the state as impasse and hoped that the situation may be eased after completion of implementation of CLWS of GoK. He was speaking on the basis of feedback received from DDMs. He explained about the new scheme "Agriculture Marketing Infrastructure Scheme" announced by GOI on 22.10.2018, which is backed by 33% subsidy. It creates capital formation under agriculture which is very essential for improving income of the farmers. He also informed the House that NABARD, in association with line departments has developed area development schemes towards doubling of farmer's income. He requested the bankers to look at these schemes for financing needy farmers in a big way. He recollected the letter sent by SLBC with regard to farmers producers organisations (PFO)/ Companies on the basis of guidelines issued by DFS. He said that there is lack of knowledge in the field about the organisations and companies and assured 20% grant to these organisations towards capacity building.

CGM, NABARD said that there is an interesting statistics that out of 11 lakh SHGs bank linked in the state, 6 lakh SHGs are credit linked and remaining 5 lakh SHGs are yet to be credit linked. A good number of SHGs, out of these 5 lakh SHGs may be defunct. He requested the banks to into these groups which are not credit linked and take appropriate steps on priority.

He admitted that there is lack of granular data under agriculture. There is segregation of crop loan and term loan data and no data is available on credit flow towards individual allied activities. He requested bankers to have consistent and robust data on LBS on which a decision can be taken.

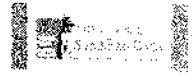
Shri. C.B.L. Narasimha Rao, GM, SLBC thanked Shri. PVS Surya Kumar, CGM, NABARD, for his address to the House. Thereafter, regular Agenda was taken up for the deliberations, by C.B.L. Narasimha Rao, Convenor- SLBC & GM, SyndicateBank.

GM informed the House that, as per the revised RBI guidelines, the SLBC convened the Steering Sub-committee Meeting on 29.11.2018 at the Board Room of SyndicateBank, Corporate Office, Bengaluru under the Chairmanship of Shri C.B.L. Narasimha Rao, General Manager, SLBC and the suggestions of the members are incorporated in the final Agenda of the 143rd SLBC meeting.

AGENDA 1.0: CONFIRMATION OF THE MINUTES OF 142nd SLBC MEETING HELD ON 29.09.2018

The Minutes of 142nd SLBC Meeting held on 29th Sept. 2018 were circulated vide SLBC letter No. 501/2018/2944/SLBC/101-142 dated 09.10.2018. The SLBC requested the House to approve the proceedings with the following amendments and the members of the House approved the proceedings with the amendments listed below.

- With regard to pending status of opening of banking outlets, the Director, DFS emphasized the fact that RBI & GOI have provided clear norms regarding opening of bank branches/banking outlets/BC network and she said that banks need to follow the norms and the pendency reduced at the earliest.
- With regard to progress under Social Security Schemes, the Director informed that these schemes launched by Hon'ble Prime Minister of India are the flagship schemes of the central government and requested the banks to put in special efforts in increasing reach of this welfare oriented schemes.



- With regard to progress under Mudra scheme, in response to statement of one of the bank that people are not coming forward to avail loans under “Shishu Mudra” and also increasing NPAs are affecting the growth in this segment, the Director, DFS agreeing to the views of the banker that while NPAs in banks have been on rise including in Mudra category, however, clarified that this should not affect disbursement of Mudra loan rather more due diligence needs to be put in place by the banks.

SLBC requests all the member banks to take note of the above views of the Director and comply with the same to show improved performance in coverage of all eligible people under Social Security Schemes and good performance under all three segments of Mudra besides opening of brick and mortar branches and banking outlets in all pending centers at the earliest following the norms issued by the RBI and GOI.

(Action-All banks)

AGENDA-20: CROP LOAN WAIVER SCHEME (CLWS)-2018 OF GOK:

GM informed the House that, as per the directions of the CS, GoK in his address to the House, the Agenda No.20 pertaining to Crop Loan Waiver Scheme of GoK is taken in the beginning and the issue came up for detailed discussion. GM informed the House that the MD & CEO of SyndicateBank, Convenor of SLBC, Karnataka has received a letter from ACS, Finance Department, GoK dated 01.12.2018 requesting SLBC to place the Agenda contained in the letter i.e. the decision of the banks with regard to the sacrifice in the real balance of NPA crop loans in the ensuing SLBC scheduled on 7.12.2018. Hence, GM requested the House to focus the discussions towards this issue.

Then the MD & CEO, SyndicateBank requested the banks to give their views on the sacrifices the banks can offer to the GoK in respect of NPA crop loan accounts. He also impressed upon the bankers that immediate decision in this regard is very essential, otherwise which there will be delay in implementation of CLWS for NPA crop loans as the GoK has kept NPA crop loans in abeyance for want of decision from the bankers. After detailed discussion and considering the views of the bankers, the MD & CEO informed the CS that SLBC will convene the top level bankers' meeting and arrive at a consensus which will be informed to GoK shortly. The Chief Secretary, GoK agreeing to the views of MD & CEO of SyndicateBank, requested to speed up the process and inform the collective decision of the bankers to the Government at an early date so as to enable the GoK to take the CLWS forward.

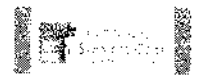
(Action- SLBC and all banks)

AGENDA 2.0: FOLLOW-UP ACTION ON THE DECISIONS TAKEN DURING THE PREVIOUS SLBC MEETING

The action taken on the various action points evolved during the 142nd SLBC meeting were taken note by the House, the details of which are as shown below:

- On the issue of Reimbursement of service charges to banks under Crop Insurance Schemes, GM informed the House that the dept. of Agriculture has made provision to raise invoices for claiming service charges in the portal itself and some of the member banks have already raised the invoices and submitted the duly signed invoices to the respective crop Insurance companies under a copy to SLBC. GM, SLBC requested all remaining member banks to submit duly signed invoices to the respective insurance companies immediately. He requested the Insurance companies also to release the service charges pending for all the seasons at the earliest.

(Action- All banks and the Insurance Companies)



- Further, GM, SLBC requested the dept. of Agriculture and also the insurance companies to dispense with the requirement of raising invoices for claiming service charges by the banks as the service charges are being paid as per the agreed terms and the amount shall be released on the basis of the premium received by the companies. Intervening in the discussion, ACS & DC assured the House that the matter will be resolved amicably and requested the Secretary, Agriculture Department to invite the officials of the Insurance companies to sort out the issue at the earliest.

(Action- Dept. of Agriculture and crop insurance companies)

- On the issue of Flow of Credit under Pradhan Mantri Awas Yojana (PMAY-Housing for All 2022), GM informed the House on the developments that took place after the discussions in the 142nd SLBC Meeting. He informed the House that, the officials from SLBC were deputed to the office of the MD, PMAY and SLBC collected bank wise & district wise PMAY beneficiaries list. The bank wise and district wise PMAY beneficiaries lists were sent to all the member banks with a request to advise their branches to approach the parties who have applied for housing loans in PMAY portal and expedite sanctions to all eligible persons. The lists were also referred to LDMs to review branch wise progress in BLBC meetings and bank wise progress in DCC/DLRC meetings. The lists are also placed in the home page of SLBC website to enable the member banks, bank branches, LDMs, departments to download the same as and when required. There are around 1.56 lakh applicants who have applied for housing loans in the PMAY portal and are aspiring to construct houses by availing housing loans under PMAY scheme, GM remarked. He requested the controlling Offices of the member banks and LDMs to make use of the data to ensure sanctioning of housing loans in a big way to the eligible applicants across the state.

(Action- All banks and LDMs)

- With regard to the status of opening of Banking outlets in unbanked villages, CBS-enabled Banking outlets at the unbanked rural centres (URCs), GM informed the House that the DFS has made it clear that this issue shall not come for discussion after 15.12.2018 and this cut off date will not be postponed under any circumstances. As such, he requested concerned banks to ensure opening of "Banking Outlets" in all pending centres immediately under information to SLBC on or before 15.12.2018.

(Action- KGB, Kotak Mahindra, BOI, BOM, UBI, United Bank of India)

- GM, SLBC brought to the notice of the House on the proceedings of the meeting held under the chairmanship of the Additional, Chief Secretary, DPAR (e-gov) on 03.09.2018 regarding Financial Inclusion wherein the member banks were requested to ensure that their BCs operate from the space provided by the Gram Panchayaths during specified hours on all working days and also to issue written directions to BCs in this regard. GM, SLBC requested all member banks to confirm the status regarding functioning of BCs sitting at the space provided by GPs, to SLBC so as to inform the department of e-governance accordingly. The ACS (e-gov) has assured that the Gram Panchayaths will be able to provide internet services to the BCs while working from the space provided in the office of GPs.

(Action-All banks having BCs in the state)



- The issue of opening of Branches in "Aspirational Districts" (Yadgir and Raichur districts) was discussed in the meeting. In view of the top priority attached by the DFS, GOI for opening of Brick and Mortar branches in the "Aspirational Districts", GM, SLBC, once again requested the controlling offices of the banks to take immediate steps for opening of the branches in the identified locations and to confirm the same to SLBC.

(Action-SBI, PKGB, Canara Bank and PNB)

- With regard to the discussion on lending towards government sponsored schemes, GM informed the House that after the Chief Secretary made an observation in the 142nd SLBC meeting, many departments have finalized/ communicated the targets under various schemes implemented by them and SLBC has circulated the same to the LDMs with a request to re-allocate the same among the bank branches in the district and to review the progress in all BLBC/DCC and DLRC meetings. GM, observed that some of the departments are yet to sponsor applications and requested them to sponsor applications by the end of December month itself as already directed by the CS in his address to the House.

(Action- line departments and all banks)

- With regard to timely submission of data, GM, SLBC once again appealed to all the banks and departments to submit error free data/ information in time to SLBC so as to ensure that SLBC meetings are convened as per the time schedule. Though there is little improvement in submission of statements/ data by the stake holders, there is a need to adhere to the time schedule in submitting error free data in future, GM remarked.

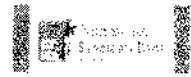
(Action-All banks and line departments)

AGENDA-3: BANKING STATISTICS AS OF SEPT 2018:

3 (a): BUSINESS FIGURES UNDER VARIOUS PARAMETERS:

The GM, SLBC presented the Banking Statistics which includes Deposits, Advances, CD Ratio, total PSA, Advances to MSE/ Agriculture/ Weaker Section, Network of Bank branches and ATM Network in the State of Karnataka as on Sept 2018 vis-à-vis March 2018. From the Data, he observed that:

- There is a y-o-y growth of 9.6% in Deposits and 12.1% in Advances as on Sept. 2018 thereby the CD Ratio has shown an improvement from 76.8% as on Sept 2017 to 78.6% as on Sept. 2018. Similarly, there is a positive growth of 2.8% in Deposits and 5.1% in Advances as on Sept. 2018 over March 2018. The CD Ratio has also shown an improvement from 77% as on March 2018 to 78.6% as on Sept. 2018.
- The level of PSA in the State has marginally declined from Rs.2,62,662 Crore as on 30.09.2017 to Rs.2,62,529 Cr. as on 30.09.2018. There is a marginal growth of Rs.858 Cr as on Sept 2018 over March 2018 which needs Improvement. However, the total PSA level stands at 40.6% as on Sept. 2018 which is above the mandatory level of 40%.
- The Agricultural advances, though have improved from Rs.120640 Crore as on 30.09.2017 to Rs.123267 Crore as on 30.09.2018, showing a y-o-y growth of Rs.2627 Crore (2.2%), there is a decline to the extent of Rs.7770 Crore as on Sept 2018 over March 2018. This is mainly attributed to considerable decline in disbursement of Agricultural loans particularly the Crop loans as the farmers are not coming forward for



renewal/ enhancement of existing loans as well as for fresh loans in view of the CLWS of the GoK. However, the level of Agricultural Advances to the total Advances in the state stands at 19.03% as on Sept. 2018 which is above the mandatory level of 18%.

- As suggested by RBI and NABARD officials in the SLBC Steering Committee meeting held on 29.11.2018, SLBC analyzed the reasons for negative growth of Rs.7770 Crore as at 30.09.2018 over 31.03.2018 under Agriculture sector. It is found that the negative growth is due to the inadvertent error in entering the data causing an over reporting of Rs.7827 for the quarter ending March 2018 by one of the major Bank which could not be rectified as on 30.09.2018. With this correction, the total Agricultural advances shows a positive growth of Rs.127 Crore as on 30.09.2018 over 31.03.2018. Hence, member banks are requested to exercise caution to verify the correctness of the data before submitting to SLBC in future, GM requested the members.

(Action-All banks)

- There is considerable improvement under MSME sector. The outstanding level has gone up by Rs.11712 Crore from Rs.80,628 Crore as on Sept. 2017 to Rs.92,340 Crore as on Sept. 2018. Similarly there is a growth of Rs.9273 Cr. from Rs.83,067 Crore as on March 2018 to Rs.92,340 Crore as on Sept. 2018.
- The Weaker Section Advances have shown an improvement from Rs.84,923 Crore as on 30.09.2017 to Rs.98,342 Cr. as on 30.09.2018 showing a growth of Rs.13419 Crore (15.8%). Similarly, there is a growth of Rs.10597 Crore as on Sept. 2018 over March 2018. The Weaker Section Advances level to the total Advances in the state stands at 15.2% as on Sept. 2018 which is above the mandatory level of 10%.

AGENDA 4: REVIEW OF FINANCIAL INCLUSION INITIATIVES, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY

- 4 (a): **Branch Network:** GM informed the House that the number of bank branches has increased from 10807 as on 31.03.2018 to 10954 as on 30.09.2018.
- 4 (b): **ATM Network:** GM informed the House that though there is an increase of 41 ATMs in the state as on 30/09/2018 over 31/03/2018, there is a reduction of 72 ATMs in Metro centres in the state as on Sept 2018 over March 2018.
- 4 (c): **Status of opening of banking outlets in unbanked villages, CBS- enabled banking outlets at the unbanked rural centres (URCs)**

GM informed the House that, as per the latest information, 28 centres still remain as uncovered villages in the state. Bank wise and district wise details of these 28 centres have been shared with the LDMs & controlling offices of the concerned banks. He requested all the banks to ensure opening of banking outlets immediately under information to SLBC.

(Action- KGB, Kotak Mahindra, BOI, BOM, UBI, United Bank of India)

GM brought to the notice of the House that though the actual pendency in the State of Karnataka as per information received by the member banks is only 28, the DFS portal is showing a total pendency of 241 as on date. The difference of 213 is mainly because of non-updation of DFS Portal with regard to coverage status as detailed below:



- PKGB has reported that they have covered all the uncovered villages allotted to them. However, the same could not be updated in the DFS portal because 86 villages which were wrongly allotted to KGB are yet to be reallocated to PKGB in the DFS portal. Once this is done at DFS level, the covered status can be updated in DFS portal and the actual pendency of PKGB will become NIL. In this regard, SLBC has already requested the DFS to update the same in the Portal, GM informed the House.

(Action-DFS and PKGB/Canara Bank)

- Five banks viz. SBI (4 villages), Canara Bank (2 villages), KVGB (32 villages), Karnataka Bank (6 villages) and PNB (1 Village) have reported NIL pendency to SLBC. However, DFS portal is showing pendency as these banks have not updated the covered status in the DFS portal. GM, SLBC requested these banks to update the covered status in the portal so as to show NIL pendency.

(Action-SBI, Canara Bank, KVGB, Karnataka Bank, PNB)

- GM brought to the notice of the House that six banks viz., KGB (14 villages), Kotak Mahindra Bank (4 villages), BOI (2 villages), BOM (2 villages), UBI (1 village), United Bank of India (1 village) are yet to open banking outlets in the pending villages. GM, SLBC requested these banks to open the banking outlets at the earliest and update the same in DFS portal so as to achieve NIL pendency.

(Action-KGB, Kotak Mahindra, BOI, BOM, UBI, United Bank of India)

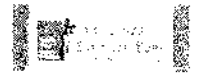
- GM brought to the notice of the House that the Secretary, DFS in the Video Conference with top management of all the banks on 16.11.2018 has directed all the banks to open banking outlets in the above unbanked villages by 15/12/2018 without fail. SLBC has already sent letters to all member banks informing the deadline finalized by the DFS for opening of the banking outlets. GM, SLBC once again requested the concerned banks to expedite opening of banking outlets in these villages on or before 15.12.2018 and to confirm the same to SLBC.

(Action-Banks as mentioned above)

4 (d): Status of opening of Brick and mortar branches in villages having population of 5000 and more:

GM informed the House that the SLBC, from time to time, has been pursuing the member banks to open Brick and Mortar branches in all the villages having population of 5000 and more. However, still 56 villages having population of 5000 and more are pending for opening of bank branches. He also mentioned that as per the Road Map prepared by RBI, the cut-off date stipulated for opening of Brick & Mortar Branches in the villages having population of 5000 and more has already lapsed. Now in addition to RBI, DFS is also closely monitoring about opening of bank branches in these villages. Hence, he once again requested all the banks to open their bank branches at the earliest and confirm the same to SLBC to report NIL pendency to DFS.

(Action-SBI, Karnataka Bank, Vijaya Bank, Canara Bank, IOB, Corporation Bank, PNB, UBI, Kotak Mahindra, BOB, BOM, Indian Bank, UCO Bank, Federal and Axis Bank)



Further, the request of Canara Bank to exempt them from opening of branches in the pending four villages viz., (1) Partapur of Bidar district, (2) Hemdore of Tumkur district, (3) Nadur of Tumukuru district and (4) Heble of Uttara Kannada district based, was not considered favourably by the House as opening of Brick and Mortar Branches is mandatory in the villages with "5000 and above" population. Hence, GM: SLBC requested Canara Bank to open the Brick and Mortar Branches in all the 4 pending villages by 31.12.2018 without fail and confirm to SLBC.

(Action-Canara Bank)

4 (e): Review of operations of business correspondents–hurdles/ issues Involved:

GM informed the House that:

- There are totally 6155 BC locations in the state and all are provided with Micro ATMs,
- Of these 6155 BCs, 5892 BCs are active and doing transactions through Micro ATMs
- There are 263 BCs who are inactive of which 27 BCs have resigned. The concerned banks are requested to activate the inactive BCs and engage new BCs immediately in the locations where the existing BCs have resigned.

Further, GM informed the House that DFS is critically monitoring the functioning of BCs and has given a deadline of **15th Dec 2018** to ensure activation of all inactive BCs either by activating existing BCs or by replacing with new BCs wherever essential. GM: SLBC requested the member banks to complete this exercise by 15.12.2018 under information to SLBC.

(Action- SBI, KGB, Canara, KVGB, PKGB, BOB, IOB, Union Bank, Kotak Mahindra, BOM, Karnataka Bank, Indian Bank, PNB, CBI banks)

4 (f): VC with CEOs of ZPs held on 16.11.2018 under the chairmanship ACS & DC regarding issues pertaining to DBT.

GM informed the House with regard to the outcome of the meeting convened by ACS & DC on 16.11.2018 wherein CEOs of all ZPs participated through VC. In the meeting, the following aspects were discussed at length and ACS & DC requested all stakeholders to cooperate with GoK in effecting Aadhaar Based Direct Benefit Transfers in all the government schemes and to begin with, in respect of Social Security Pensions, Incentives to Milk suppliers, Mathrushree beneficiaries, Pre-metric Scholarship Schemes etc.

In the above context, the department has suggested the following action points to be accomplished by the banks:

- To ensure availability of BC at each of their Sub-Service Areas. In this regard banks have to initiate the following actions:
- Wherever, BCs are available at GP HQ villages, they shall get a place in the GPs and extend services to the people for a fixed time everyday and thereafter they shall go to the other villages in the Sub Service Area.(SSA)
- Wherever BCs are available in other than GP HQ villages with GP HQ village as one of the villages in Sub-Service area village, such BCs shall get a place in the



GPs and extend services to the people for a fixed time everyday and thereafter they shall go to the other villages in the SSA.

GM informed the House that the Commissioner, RDPR has requested all the stake holders to bring to their notice the difficulty faced by BCs, if any, in getting the place in GPs through SLBC to resolve the issue and requested the member banks to take note of the above action points and ensure its compliance in letter and spirit. Further, GM also requested the banks to furnish the list of banking correspondents (BCs) by name allotted to Gram Panchayaths that falls under their Sub Service Area. He further requested the banks to issue written directions to all the BCs to be available in the allotted Gram Panchayaths during specified hours.

(Action-All Banks having BCs in the state)

4 (g): Opening of branches in "Aspirational Districts":

GM briefed the House the developments that have taken place regarding opening of branches in the "Aspirational Districts" after the 142nd SLBC meeting. He narrated the requests made by PKGB wherein PKGB has expressed their interest to open the branch at Kotha village of Lingasur block which is allotted to SBI, as they have more customer base in that village and in lieu of this, requested the House to exempt them from opening of Brick and Mortar Branch at Idapanuru village of Raichur block due to security reasons. Intervening in the discussion, the CS assured PKGB to provide necessary police protection to the branch in Idapanuru village and advised PKGB to open the branch. The Chairman, PKGB agreeing to the suggestion of the CS informed the House that they will open the branch in Idapanuru village as per the directions of the House and further informed that they will not open branch in Kotha village as informed earlier. Finally, after detailed discussions, SBI, to which Kotha village was originally allotted, agreed to open the branch in Kotha village. GM requested SBI, Canara Bank, PKGB and PNB to honour their commitments.

(Action-SBI, Canara Bank, PKGB and PNB)

4 (h): Progress in increasing digital modes of payment in the State,

GM informed the House that after his appeal in the 142nd SLBC meeting, the number of villages adopted for promoting cashless transactions have gone up from 227 as on 30.06.2018 to 486 as on 30.09.2018, registering an addition of 259 villages. During the reporting quarter, SBI, ICICI and Andhra Bank have reported that they have adopted villages for cashless transactions, GM, SLBC informed the House and requested all other member banks also to adopt villages for cashless transactions through their Rural and Semi Urban branches so as to increase the number of villages adopted for promoting cashless transactions in the state. He also appealed to the banks to effectively utilize the BCs and FLCs for the same.

(Action-All banks who are yet to adopt villages)

4 (i) Issues related to connectivity:

GM informed the House that the department of Telecommunications has confirmed that connectivity issues have been resolved in all BC locations in the state. However, they have requested SLBC to refer to them the list of BC locations where



connectivity issues are noticed so as to resolve the same at the earliest, GM remarked and requested the member banks to refer the connectivity issues if any to the department for resolving the same immediately.

4 (j): Status of rollout of Direct Benefit Transfer in the state. Aadhaar seeding and Authentication:

4 (j) 1: MGNREGA:

GM informed the House that as per the information provided by the department, out of total 62,68,816 **MGNREGA** workers' accounts, 35,98,875 accounts have been converted into Aadhaar Based Payment which works out to 57.41% as on 09.11.2018. He requested Banks and the concerned govt. officials to ensure that the remaining 26,69,941 accounts are also converted into Aadhaar Based Payment accounts at the earliest.

4 (j) 2: Social Security Pensions:

GM informed the House that as per the report submitted by the department, there are 60.77 lakh Social Security Pension beneficiaries in the State who receive pension through banks of which 41.76 lakh beneficiaries are seeded with Aadhaar numbers. However, only 13.12 lakh beneficiaries are having bank accounts of which only 5.67 lakh accounts are mapped with NPCI as on 30.09.2018. GM requested the bankers and the concerned govt. officials to ensure that all the beneficiaries will open their accounts in the banks and the accounts are mapped with NPCI at the earliest as the GoK has taken a decision to release the pensions only through DBT towards credit of Aadhaar seeded accounts.

4 (j). 2.1: Sharing of Bank Account details with Karnataka State DBT portal

Additional Chief Secretary (e-Governance) explained the process followed in the DBT portal while making payment to the beneficiaries. He also pointed that State Government is checking the seeded bank details to ensure the correctness as "in case of wrong seeding payment would go to the wrong beneficiary". This would put the State Government in an embarrassing situation even though the seeding is the responsibility of the banks. The process of checking the Aadhaar seeded bank account details before making payment is also in the interest of the banks that such mistakes are found in advance and rectified before transfer of funds. He also informed that State Government is working with NPCI and the process of sharing the bank account details as per NPCI protocol are as follows:

1. DBT portal shares the Bank wise Aadhaar numbers to NPCI
2. NPCI sends the Aadhaar Number to respective bank's IT team
3. Bank's IT team will fetch the bank account details like Account Number, Account Holder Name, IFSC code and Status of the account from CBS and sends back to NPCI
4. NPCI will share the details to State DBT portal.

Additional Chief Secretary (e-Governance) also brought to the notice of the chair the following:

- In some cases the bank branches are not honoring the request of the citizens for seeding the Aadhaar Number with the Bank Account for the purpose of availing Government Benefits which is allowed as per Supreme Court directions.
- There is a delay in upload of mapper file with NPCI



In this regard, he sought support from the banks on the following issues

- Seeding of bank account with Aadhaar details for DBT purpose immediately when citizen come
- Direct Bank IT manager to upload the mapper file at least 2-3 times in a day
- Each Bank should indicate the name and contact details of the Executive in charge of IT department in the bank and also appoint one nodal officer as per decision taken in 141st SLBC meeting held on 24th July 2017
 - Each bank should give names of two IT officers who are actually on the job.
 - The names and contact details should be sent to acsegov@Karnataka.gov.in
 - The following details for each of the officer should be given

| Bank Name | Officer Name | Designation | Address | Landline | Mobile | E-mail |
|-----------|--------------|-------------|---------|----------|--------|--------|
| | | | | | | |

- Banks should share the bank details to NPCI as and when request is received from NPCI.
 - This should be done on a priority basis. The response time should not be more than 2-3 days

After detailed deliberations the SLBC resolved the following:

- All banks to share the bank account details to Karnataka State DBT portal through NPCI, which would be verified for correct seeding by State Government before making payment to the beneficiaries. The NPCI will define the protocol for sharing the bank account detail in consultation with State Government.
- All the banks to identify two officers who are looking after the work for the purpose of (1) NPCI mapper upload and bank account details sharing and (2) Resolving the wrong seeding noticed in the DBT portal as per the request of State Government. The details should be shared to SLBC and SLBC in turn will share the details with the State Government DBT team.
- All banks should issue directions to their bank branches to immediately honour the request of citizens on seeding of Aadhaar with their bank account for the purpose of availing Government Benefits. The copy of such direction should be provided to the State Government through SLBC/
- The Bank IT team should be informed to daily send the NPCI mapper file to NPCI.

4 (j) 3: Progress under Aadhaar/Mobile seeding of operative CASA a/cs as on 02/11/2018

GM informed the House that there are 746.52 lakh operative CASA A/cs of which 617.49 lakh A/cs are seeded with Aadhaar of which 394.59 lakh A/cs are Aadhaar authenticated. He requested the banks to ensure that all the A/cs are seeded with Aadhaar with due authentication done at the earliest.



4 (j) 4: Status of Aadhaar enrolment centres in banks in the state:

GM informed the House that UIDAI, Bangalore has informed that against the targeted number of 927 centres for Aadhaar enrolment, 717 centers are active in the State. GM: SLBC requested the concerned banks to ensure activation of remaining centres immediately.

(Action-All banks)

4 (k): Review of inclusion of Financial Education in the School Curriculum, Financial literacy initiatives by banks (particularly digital financial literacy)

GM informed the House that as per the RBI guidelines, banks have conducted various educational activities through their FLCs and rural branches. The banks have organised 17,002 camps benefiting 8,75,060 of various target groups viz., Farmers, SHG members, School children, Sr. citizen, labourers in the state

With regard to the observation of the CS, GoK, that many FLCs are not functioning properly, GM, SLBC requested the member banks to monitor the functioning of these centers at regular intervals and to advise FLCs to conduct Financial Literacy Camps in schools to create awareness among the students on Banking in a big way.

(Action-Banks, LDMs, FLCs)

4 (l): Creating awareness about various schemes, subsidies, facilities e.g. Crop Insurance, renewable energy:

GM informed the House that, In BLBC meetings, LDMs are creating awareness among all the member banks, who in turn give wide publicity for various govt. schemes and also highlighting subsidy and crop insurance benefits among the customers. The BCs and FLCs are also playing major role in dissemination of information among the villagers on these schemes. Majority of member banks are conducting extension programmes through their branches and are giving wide publicity to various schemes. In this regard, GM, SLBC requested all member banks to submit a consolidated report on No. of camps conducted through FLCs, No. of extension programmes organised, No. of people attended/ benefitted to SLBC at quarterly intervals so as to review the progress under this Agenda in future.

(Action-All banks, LDMs, FLCs)

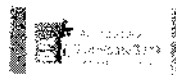
4 (m): Progress under Social Security Schemes:

GM informed the House that the performance of banks in two out of three social security schemes viz., PMSBY and PMJJBY is poor excepting under APY during the first half year of 2018-19. GM: SLBC requested all the banks to give focused attention to extend the benefit of all these social security schemes to all eligible people in their area of operation on a campaign mode.

(Action-All banks and LDMs)

4 (n): Progress under PMJDY:

GM informed the House that there is a reduction in the total number of RuPay cards activated from 59.72 Lakh as on 30/06/2018 to 49.40 Lakh as on 30/09/2018. He reiterated the decision of GOI to continue the National Mission on Financial Inclusion i.e. Pradhan Mantri Jan Dhan Yojana (PMJDY) beyond 28.08.2018 with a change in focus of opening of accounts from **"one Account per every household"** to **"one Account per every adult"** and with the following modifications.



- Existing overdraft limit to PMJDY Account holders of Rs.5000 has been raised to Rs.10000.
- Age Limit of 18-60 years has been revised to 18-65 years
- There will not be any conditions attached for OD upto Rs.2000
- Accidental insurance cover for new RuPay card holders has been raised from Rs.1.0 lakh to Rs. 2.0 lakh to new PMJDY accounts opened after 28.08.2018.

GM: SLBC requested all the member banks to take note of the above guidelines and to comply with the same.

(Action-All banks, LDMs)

4 (o) 1: Progress in disbursements under MUDRA scheme:

GM informed the House that the number of entrepreneurs financed and also the amount financed in all three segments of MUDRA have shown good improvement during first half year of FY 2018-19 over first half year of FY 2017-18. As members are aware, the Karnataka state has been the forerunner in implementation of MUDRA scheme at all India level and expecting the number one position during current financial year also, GM remarked. GM, SLBC thanked all the member banks and the departments for this splendid achievement.

4 (p) 2: MSME support and outreach programme:

GM informed the House that the DFS, GOI in association with SIDBI has launched 100 days outreach Programme to support MSME entrepreneurs across the country. In this regard a portal www.psbloansin59minutes.com has been launched by Prime Minister on 02.11.2018. Since, then all Public Sector Banks have been advised to organise camps in 100 identified districts. Out of 100 districts, five clusters falls in five districts of Karnataka State and SLBC Karnataka has been assigned the responsibility of overall supervision of implementation of the programme in these 5 identified clusters of the state. GM, SLBC, requested all the controlling offices of the banks having branches in the identified 5 districts viz., Ramnagara, Bagalkot, Bellary, Malur (Kolar district) and Hoskote (Bangalore Rural district), to extend full support to their branches to process and sanction MSME proposals at the earliest.

(Action-Banks & LDMs of Kolar, Bangalore (R), Ramanagara, Ballary, Bagalkot)

4 (q) Display of PMMY logo at work premises of PMMY borrowers:

GM, SLBC reiterated the GOI guidelines communicated by the DFS with regard to display of PMMY logo at the work premises of PMMY borrowers and requested the banks to advise their branches to display of signage at borrower's premise as per the sample templates already circulated by SLBC.

(Action-All banks)

4(r): Providing add-on services through Toll Free Desk for addressing Public Grievances Redressal of Flag ship programmes like PMJDY, PMJJBY, PMSBY, APY, MUDRA and PMFBY:

GM brought to the notice of the House regarding the earlier directions of the DFS, MoF, GOI to SLBC Karnataka, for setting up of "Toll Free Desk" for addressing Public Grievances Redressal of Flag ship programmes of GOI like PMJDY, PMJJBY,



PMSBY, APY, MUDRA and PMFBY and accordingly, SLBC, with the concurrence of all the member banks, had set up a call centre with a toll free number with 2 attendants for performing the duties in two shifts of 8 hours each between 8.00 am to 8.00 pm on all working days at the office of SLBC.

However, now the DFS, GOI as per mail dated 19.11.2018 has advised SLBC to provide Quality Services with add-on facilities. To take this forward, SLBC contacted one Service Provider, who after detailed discussions, has informed the SLBC that providing above services requires developing a software and establishment of a dedicated call centre with all the logistics and manpower to extend 24x7 services in Kannada and English. They have further informed the cost of software and setting up of call centres with all the requisite logistics which involves a onetime cost of about Rs.20.00 lakh and monthly recurring cost of about Rs.4.00 lakh per month for engaging services of qualified people and about Rs.2.00 lakh for usage of telephone lines.

As the matter is of high priority and is being closely monitored by the DFS and GoI, GM, SLBC requested the House to permit SLBC to set up a Call centre with Toll Free number and add-on facilities as directed by DFS vide their letter dated 19.11.2018. He also requested the House to share the onetime cost and recurring cost of running the call centre among the major banks as is being followed at present. After a detailed discussion, the House permitted SLBC to set up 24X7 call centre with all requisite logistic and to share the cost by major banks as is being done at present. GM, SLBC Informed the House that SLBC will have discussions regarding setting up of the call centre with the vendor and a meeting of the major banks will be convened to take it forward with their consent.

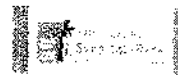
(Action- SLBC and major banks)

AGENDA 5.0: REVIEW OF CREDIT DISBURSEMENT BY BANKS

5 (a): ACHIEVEMENT UNDER ACP of the state, Priority Sector Lending

GM presented a comparative analysis of disbursement for the quarter ending Sept 2018 of FY 2018-19 vis-à-vis quarter ending Sept 2017 of FY 2017-18, the details of which are as follows:

- After finalization of ACP for the FY 2018-19, RBI has revised the guidelines pertaining to advances to MSME sector and thus an increase of Rs.17882 Crore is made in MSME target of Sept 2018. Hence, the total target under PSA for Sept 2018 is taken as Rs.198643 Crore and review is based on these figures. In this regard, GM, requested all the Banks to report the progress as per the revised guidelines.
- The banks have disbursed Rs.20,088 Crore under Short Term loans registering 30.9% achievement to the Annual target which needs improvement, GM remarked and requested all the member banks to ensure higher credit flow both under fresh and renewals under crop loans.
- The banks have disbursed Rs.16786 Crore under Agri Term loans registering 49.7% achievement to the Annual target. As per the suggestions received by the members of the SLBC Steering Committee, in the meeting held on 29/11/2018, SLBC verified the number of crop loan accounts and amount rephased during the first half of the FY 2018-19 and it is found that 3807 crop loan accounts amounting to Rs.145.23 Crore have been rephased which might have been reflected as term



loan disbursements under agriculture. The banks who have reported rephasing are Canara Bank (Rs.137.13 Crore), SBI (Rs.6.98 Crore) and PNB (Rs.1.12 Crore). GM requested all member banks not to report converted crop loans under term loan disbursement in future.

- The banks have disbursed Rs.38889 Crore under MSME registering 66.2% achievement to the Annual target.
- Banks have shown poor performance under all other components of PSA viz., Export Credit, Education, Housing, Social Infra structure and Renewable energy. GM, requested all member banks to give focused attention to these sectors.

5 (b): Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes. PERFORMANCE UNDER GOVT SPONSORED SCHEMES FOR THE FY 2018-19

GM informed the House that as per RBI guidelines, performance under Govt. sponsored schemes shall be discussed in the subcommittee meetings and the major observations shall be brought to the main SLBC besides circulating the proceedings of sub-committee meeting along with Action points to all member banks and line departments. He observed that, still in many of the schemes, sponsoring of applications has not commenced and requested the line departments to sponsor the applications immediately to avoid bunching of applications in the last quarter of the FY 2018-19. Intervening in the discussion, the CS, GoK advised all the departments to sponsor the applications by 31.12.2018 to which all the line departments have agreed.

(Action-All line departments)

GM also brought to the notice of the House that, though a decision has been taken in the earlier SLBC to sponsor the applications in all the Government sponsored schemes in the ratio of 1:1.5, KVIC, KVIB and DIC have sponsored applications in the ratio much above the agreed ratio of 1:1.5. This huge number of applications is creating problems at the branch level as the branch managers have to reject more applications to the disappointment of the applicants. To address this issue, GM, SLBC requested the Chief Secretary to advise all the Line departments to restrict sponsoring of applications to 1:1.5 ratio. The Chief Secretary, intervening in the discussion, advised all the departments to sponsor the applications in the ratio of 1:1.5 in future.

(Action-All line departments)

5 (c): Change in modality of release of Subsidy under the Animal Husbandry and Fishery Department, GoK:

GM: SLBC placed before the House the request made by the Animal Husbandry and Fishery Department, GoK vide their letter dated 23.11.2018 with regard to certain problems which they are facing in the present procedure of release of subsidy under various schemes of their department such as:

- The subsidy once credited to the beneficiaries account cannot be adjusted to the loan account without his consent.
- There are chances of withdrawal of subsidy amount credited to the beneficiaries account by them without the knowledge of the Bank managers and sometimes without grounding of the project.



- When the subsidy released directly to the beneficiaries account, neither the officials of the department nor the bank manager will have any control over the subsidy amount.

In this backdrop, GM brought to the notice of the House that other departments are following the methods like (1) Opening of Escrow accounts and crediting subsidy to those Escrow accounts or (2) Crediting of subsidy to the Collection Account at the branch level. The department has requested the SLBC to advise all the banks either to open Escrow accounts or Collection Accounts for credit of subsidy in future.

After detailed discussion, the House agreed to the request of the department and to have uniformity, suggested the member banks to follow the method of opening of Escrow accounts of the beneficiaries and credit the subsidy amount to the Escrow accounts so that the banks will have control over the same and the beneficiaries cannot withdraw the subsidy amount.

(Action-All banks and Animal Husbandry and Fishery Department, GoK)

5 (d): Credit Flow to Minority Communities

GM informed the House that there is a growth of Rs.3012 Crore (8.6%) in minority advances as at Sept 2018 over March 2018 and the share of minority advances in total PSA has increased from 13.45% as at March 2018 to 14.55% as at 30.09.2018. He hoped that with the same trend, the share of advances to minority community in the state will surpass the mandatory level of 15% soon.

5 (f): FLOW OF CREDIT TO MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS

GM informed the House that the flow of credit to minority communities in all the identified three districts has surpassed the mandatory level of 15% of Total Priority Sector advances of respective Districts.

5 (g): KCC loan, Crop insurance under PMFBY

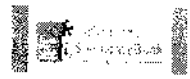
KCC Loans:

GM informed the House that 18,58,337 cards are issued up to Sept 2018 quarter of FY 2018-19 amounting to Rs.15912.71 Crore (including renewals). The cumulative outstanding number of KCCs stood at 49,04,188 with an outstanding amount of Rs.54,269.46 Crore. In addition to Crop loans, banks have also extended pledge loans to 2896 farmers in the state involving an amount of Rs.293.39 Crore up to Sept 2018 quarter of financial year 2018-19.

5 (h): PMFBY

5 (h).1: The enrolment under PMFBY Rabi 2018 as on 30/11/2018:

GM informed the House that the GoK has issued the notification dated 01/10/2018 on PMFBY for both Rabi and Summer 2018-19 seasons together. This notification has been communicated to all member banks by SLBC with a request to advise their branches to cover all the notified crops of the loanee farmers and also non-loanee farmers whenever they approach the branches. GM also observed that the number of



enrolments has considerably improved during Rabi 2018 compared to that of Rabi 2017 wherein the total number of enrolments under PMFBY-Rabi 2017 was around 18000 and under WBCIS-Rabi 2017 was around 300 only as reported by the department.

5 (h).2: PMFBY-Kharif 2016 Claim Initiation/pendency:

GM informed the House that the claim pendency under PMFBY-Kharif 2016 season has increased from Rs.76.79 Crore as on 24/08/2018 to Rs.109.33 Crore as on 30/11/2018 due to additional claim initiation in case of 15359 farmers amounting to Rs.35.97 Crore. He observed that due to long pendency in settling the claims, the farmers lost their patience and staged dharanas and agitations in front of the branches, disturbing normal functioning of the branches. Hence, he requested the department and the insurance companies to settle the claims at the earliest.

5 (h).3: PMFBY-Rabi 2016-17 Claim Initiation/pendency:

GM informed the House that the pending claim amount under PMFBY-Rabi 2016-17 season has considerably reduced from Rs.38.50 Crore as at 24/08/2018 to Rs.5.83 Crore as at 30/11/2018. The major issue for pendency is "Higher to Higher unit" issue due to non-conduct of sufficient number of crop cutting experiments, he remarked and requested the department and the insurance companies to settle the remaining claims at the earliest.

5 (h).4: Summer 2016-17 Claim Initiation/pendency:

The pending claim to the extent of Rs.2.84 Crore under Summer 2016-17 season is because the companies are yet to receive subsidy share of premium from the State Government, GM informed the House and requested the Agriculture department to follow-up with the State Govt and settle the claims at the earliest.

5 (h).5: Kharif 2017 Claim Initiation/pendency:

The pending claim amount has considerably reduced under Kharif 2017 season from Rs.160.82 Crore as at 24/08/2018 to Rs.20.46 Crore as at 30/11/2018, GM informed the House. He said that the major reason for the pending claims is because of NEFT rejections due to discrepancies in "Account numbers" and "Threshold Yield issues". GM, SLBC requested the department and the insurance companies to settle the remaining claims at the earliest.

(Action-Department of Agriculture and crop insurance companies)

5 (i) Education Loans:

- During the half year of FY 2018-19, various banks in the state of Karnataka have sanctioned Education loans to the tune of Rs.1325 Crore covering 65644 students as against the annual financial target of Rs.4604 Crore, GM informed the House. The performance of banks in lending under Education loans is not up to the mark, as the percentage of achievement v/s target works out to 28.8% only, GM observed and requested all the member banks to give focussed attention to increase lending under education loans by organising Education Loan campaigns in collaboration with Universities/ Colleges.



- **Education scholarship scheme of Directorate of Collegiate Education:**

GM informed the House that the Directorate of Collegiate Education vide their letter dated 02/11/2018 has informed the SLBC that during the FY 2017-18, 71 loans have been sanctioned by various banks and 106 applications are pending. GM, SLBC requested all the member banks to instruct their branches to dispose of the pending applications at the earliest. He also requested LDMs to review the same in BLBC/DLRC/DCC meetings.

(Action-All banks)

5 (j) Progress under SHG-Bank linkage/ Joint Liability Groups:

5 (j) 1: SELF HELP GROUPS:

As against the annual target for Credit linking of 2,50,000 SHGs for the FY 2018-19, banks have Credit linked 1,72,283 SHGs up to the quarter ending Sept. 2018. The performance of the banks under Credit linkage of SHGs in terms of number of groups stood at 68.91%. However, the average finance per group is a matter of concern as it comes to Rs.0.86 lakh only per group which needs to be improved to achieve the financial target, GM remarked. In the SLBC Steering Committee meeting held on 29.11.2018, the NABARD officials made the observations that the average per group finance of Rs.86000 during the FY 2018-19 is incorrect and expressed that the banks should report correct figures so as to reflect correct position, GM informed the House. He requested all the member banks to verify the correctness of the data reported under SHGs and ensure correct reporting from next quarter onwards.

(Action-All banks and NRLM)

5 (j).2: JOINT LIABILITY GROUPS:

As against the annual target for Credit linking of 90,000 JLGs fixed for the State for the FY 2018-19, the banks have Credit linked 1,22,655 JLGs with a Credit limit of Rs.1141.32 Crore up to Sept 2018. The performance of banks under Credit linkage of JLGs stood at 136.2%. The good work done by banks may be continued to cover all eligible JLGs in the state, GM remarked.

AGENDA 6.0: DOUBLING OF FARMERS' INCOME BY 2022

6.1: NABARD AGENDA NOTES

GM, SLBC requested the DGM, NABARD to make presentation on various agenda notes of NABARD viz., (6.1) Doubling of Farmers' Income (DFI) (6.1.1) Production Credit, (6.1.2) Outcome of regional-Conference on doubling of farmers' Income, (6.2) Discussion on findings of region-focused studies, (6.3) Financing of projects under Integrated Scheme for Agriculture Marketing, (6.4.1) Promotion of Producers Organizations in Farm Sector (FPO), (6.4.2) Communication from DFS and IBA Financing of Farmers Producer Company (FPC) and Farmer Producer Organizations (FPOs) - Small Farmers Agri-business Consortium-Need for increasing finance to FPOs (6.5) Support available for Formation and Development of OFPOs, etc. The DGM, NABARD made detailed presentation on all the above issues and requested the member Banks and concerned department officials to take advantage of various initiatives of NABARD which have been presented in detail in the Agenda of 143rd SLBC meeting. GM, SLBC requested all the stake holders to go through the Agenda



notes and implement various strategies suggested by NABARD to ensure doubling of farmers' income by 2022.

(Action- All banks and LDMs)

AGENDA 7.0: CD RATIO, REVIEW OF DISTRICTS WITH CD RATIO BELOW 40% AND WORKING OF SPECIAL SUB-COMMITTEES OF DCC (SCC)

The CD Ratio of the state as a whole has witnessed an increase of 1.8% from 76.8% as on 30.09.2017 to 78.6% as on 30.09.2018. The CD Ratio has also shown an improvement of 1.6% from 77% as on March 2018 to 78.6% as on Sept 2018, GM remarked.

Further, GM informed the House that as on 31st March 2018, the CD Ratio in 5 Districts viz., Uttar Kannada (37.90%), Udupi (49.74%), Dharwad (56.01%), Dakshina Kannada (57.26%) and Mysore (59.46%) was less than the 60%. However, as on Sept. 2018 except Uttar Kannada (37.9%) and Udupi (52.08%) all other 3 districts have improved their CD Ratio to above 60%.

Similarly, as on March 2018, the CD Ratio of Karnataka Bank and Tamil Nadu Merchantile Bank in the State was less than 60%. However, as on Sept. 2018, the CD Ratio of Tamilnadu Merchantile Bank has improved to 74%. Though the CD Ratio of Karnataka Bank has improved to 52% as at 30/09/2018, it is still below bench mark level of 60%. Thus, as on September 2018, there are only two Banks viz., Karnataka Bank (52%) and Dena Bank (52%) with CD Ratio of less than 60%, GM remarked. He requested LDMs of Uttar Kannada and Udupi districts and Executives of Karnataka Bank and Dena Bank to ensure increased lending to reach bench mark level of 60% CD ratio at an early date.

(Action-Karnataka Bank and Dena Bank And Banks in Uttar Kannada and Udupi districts and LDMs)

AGENDA 8.0: POSITION OF NPAs IN RESPECT OF SCHEMATIC LENDING, CERTIFICATE CASES AND RECOVERY OF NPAs

8.1 NON-PERFORMING ASSETS POSITION:

GM informed the House that:

- NPAs in all sectors excepting MSME have shown an increasing trend.
- NPAs under total advances have increased from 5.9% as at 31/03/2018 to 7.1% as at 30/09/2018.

GM, SLBC informed that the increasing trend in NPAs is a matter of concern for the banks and requested for the intervention of government in improving recovery by creating awareness and organizing joint Recovery drives.

(Action-Govt. departments)

8.2 RECOVERY OF BANK DUES UNDER PMEGP

After the deliberations in the 142nd SLBC meeting, as advised by the CS, KVIC has reconciled and reported the correct figures on NPA position, thus the NPA levels have shown considerable reduction, GM remarked.



8.3 RECOVERY OF BANK DUES UNDER KPMR & KACOMP Acts:

GM informed the House that:

- Banks have filed very few cases under KPMR & KACOMP Acts during the second quarter of the FY 2018-19 as concerned authorities are not accepting RC applications in view of the prevailing CLWS.
- Just 127 RC cases have been recovered during quarter ending Sept 2018 against 28274 RC cases pending at the beginning of Sept. quarter in addition to 162 fresh RC cases filed during the quarter, which works out to a meager 0.45%.

GM, SLBC requested the LDMs, departments and the banks to arrange for more and more joint recovery drives to improve recovery in RC filed cases.

(Action-All banks and Govt. Departments and LDMs)

8.4 RECOVERY OF BANK DUES UNDER SARFAESI, DRT & LOK ADALATS Acts:

8.4 (a): Recovery during first two quarters of the FY 2018-19:

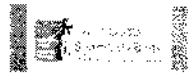
GM informed the House that the amount recovered under SARFAESI, DRT & LOK ADALATS Acts is very dismal compared to the amount involved which is 10.7% under SARFAESI, 6.1% under DRT and 5.7% under Lok Adalat.

8.4 (b): Issue regarding service of summons in respect of DRT cases:

GM, SLBC brought to the notice of the House that, SyndicateBank, Zonal Office, Bangalore vide their letter dated 26.10.2018 has referred the issue pertaining to service of summons in respect of DRT cases, the details of which are as under:

The Bank's Advocate has highlighted the problems faced by the Banks due to non-delivery of the summons sent by the DRT with a reason "not claimed" by the addressee. The Advocate has observed that in case of non-service summons due to reason of it being "not claimed" is considered as "deemed service" in Civil Courts as per CPC-1908. However, the Registrar, DRT Bangalore has opined that DRT procedure, as appears to him, does not consider sufficient service when the postal Article is "not claimed" by the addressee and the alternate for the same is by delivery by substituted service i.e. publication in two news papers. This, apart from time consuming, is adding up further load to the unrecovered money. In this context, the bank's Advocate has quoted two citations of Mumbai and Karnataka High courts wherein "not-claimed" by the addressee was considered as "deemed service" for which the Registrar of DRT is not agreeing, the GM informed the House and requested the House to permit SLBC to take up the issue with DRT by writing a letter to the Registrar DRT. After detailed discussion, the House permitted SLBC to take up the issue with DRT authorities.

(Action-SLBC)



AGENDA 9.0: REVIEW OF RESTRUCTURING OF LOANS IN NATURAL CALAMITY AFFECTED DISTRICTS IN THE STATE, IF ANY

GM informed the House as follows:

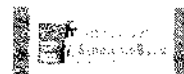
- The GoK has declared Annewari in 86 Talukas of 23 Districts in the state vide notification dated 29.09.2018 and another 14 Talukas in 9 districts vide their notification dated 12.10.2018, thus taking the total number of Talukas declared as drought affected to 100. SLBC has already circulated the notifications among the controlling offices of all member Banks and LDMs vide letter dated 26.09.2018 and 03.11.2018 respectively with a request to extend relief measures to all affected farmers/people as per the RBI guidelines, in a time bound manner.
- Similarly, the GoK has issued Notification declaring 45 Talukas in 8 districts including Kodagu, Hassan and Chickmagalur as flood affected areas causing heavy damage in the month of August 2018 vide GO dated 29.09.2018.
- GM once again requested the Controlling offices of the member banks and LDMs to discuss the same in DLRC meetings and take immediate steps for extending relief measures as per the extant guidelines of RBI without further loss of time.

(Action-LDMs and all banks)

AGENDA 10.0: DISCUSSION ON POLICY INITIATIVES OF THE CENTRAL/ STATE GOVERNMENT/ RBI (INDUSTRIAL POLICY, MSME POLICY, AGRICULTURE POLICY, START-UP POLICY ETC.), AND EXPECTED INVOLVEMENT OF BANKS

GM: SLBC informed the House that Prime Minister, GOI has launched the Micro, Small and Medium Enterprises (MSME) Support and Outreach Programme in New Delhi on 2.11.2018. On the occasion, various announcements and deliverables focussing on access to credit, access to market, hand-holding and facilitation support to the sector have been announced. The MSME outreach Programme will run for 100 days covering 100 Districts throughout the country. Central Ministers are likely to visit these Districts to appraise the entrepreneurs about various facilities being extended to MSME sector by the Government and financial institutions. The programme will help in further boosting the MSME since this sector is one of the major generators of employment opportunities and making a significant contribution to the overall growth of the country's economy, GM remarked. He also informed the House on the details of the deliverables during 100 days under the scheme and requested all the banks to implement the programme in 5 identified districts in the state so as to achieve the targets allocated within the time frame.

GM, SLBC informed the House that the bank branches and the LDMs have to play a vital role in coordination with the MSME, GST, DIC and other concerned departments, GM remarked and requested the controlling offices of the member banks to extend additional support required if any to their branches in identified districts to process and disburse the loans within the specified time limits. He also requested the banks to direct their branches to open more and more PMJDY accounts with focus on "one account per each adult" and to increase coverage under PMSBY and PMJDY as the target given is collectively for all these in addition to MSME loans. Under MSME loans all loans given under (1) 59 minutes portal (2) other than 59 portal loans where the units are not having required documents to



apply in the portal, (3) Mudra loans sanctioned to various entrepreneurs, (4) Mudra loans sanctioned to RUDSETI/ RSETI/ PMKVK centres shall be covered. As LDMs have to report the progress in the dash board on daily basis, GM requested the banks to ensure that their branches submit the progress in the following format on daily basis to LDMs so that LDMs will update the same in the dash board of DFS, GoI as DFS is daily monitoring the same.

Format for reporting the progress under MSME support and outreach program

| Name of the Bank | Name of the Branch | Name of the District (Mark √) | | |
|--------------------------------|--------------------|---|-----------------------------|-------------|
| | | Bangalore Rural (Malur)/ Kolar (Hoskote/ Ramnagara/ Ballary/ Bagalkot | | |
| Scheme | As on _____ | | Cumulative since 02.11.2018 | |
| | No. of A/cs | Amt in lakh | No. of A/cs | Amt in lakh |
| MSME (59 min portal) loans | | | | |
| All other MSME and Mudra loans | | | | |
| PMJDY A/cs opened | | XXXX | | XXXX |
| PMSBY enrolments | | XXXX | | XXXX |
| PMJJBY enrolments | | XXXX | | XXXX |

GM requested all the banks to strictly advise their branches to submit the details to their LDMs and LDMs in turn to upload the consolidated progress in the DFS dashboard on daily basis and to send a copy of the consolidated report to SLBC to enable SLBC to present the same in the regular VCs with the DFS.

(Action: Banks, Branches and LDMs in the identified districts)

AGENDA 11.0: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY

With regard to (11 a) Any large project conceived by the State Government to help improve C-D Ratio, (11 b): Explore the scope of state-specific potential growth areas and the way forward – choosing partner Banks, (11 c): Discussion on findings of region-focused studies, if any, and implementing the suggested solutions, (11 d): Identification of gaps in rural and Agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, Agri-marketing etc.), (11 e): Implementation of Model Land Leasing Act 2016 (exploring possibility), no discussions were held in the House as there is no data/information for discussions under this Agenda.

AGENDA 12.0: PARTNERING WITH KVK, HORTICULTURE MISSIONS, NATIONAL SKILLDEVELOPMENT CORPORATION, ASCI, ETC. INCLUDING A REVIEW OF FUNCTIONING OF RSETIs

12.1 (a): Functioning and performance of RUDSETI/RSETIs in Karnataka state:

GM informed the House that:

- 33 RUDSETI/ RSETIs are functional in the state of Karnataka.



- These 33 RUDSETI/ RSETIs have trained 11760 candidates in 457 training programmes during first half year of the FY 2018-19 i.e. from 01.04.2018 to 30.09.2018 against the annual target of training 24795 candidates through 902 training programmes.
- The achievement against the annual target in terms of number of candidates trained is 47.42% and in terms of number of programmes, it is 51%. The performance needs improvement as the achievement in terms of number of candidates trained is less than expected level.
- There is lot of thrust for Credit linking of trained candidates by MoRD, GoI. As such, banks are requested to extend requisite credit to the RUDSETI/ RSETIs trained candidates to increase the reach. Banks are also requested to sponsor more and more candidates to the RSETIs for training so that the quality of lending especially under MUDRA scheme can be improved to a considerable extent, GM remarked.

12.1 (b): Pendency in reimbursement of training cost for training the candidates sponsored by various departments:

GM informed the House that SBI, LHO, Bangalore vide their letter No.FI & MF/BAN/127/RSETI/14 dated 09/10/2018 addressed to SLBC have informed that their RSETIs have trained candidates sponsored by various departments and their claims for reimbursement of training cost as per guidelines are long pending. In this regard, GM informed that, SLBC has already forwarded the pending claims to concerned departments vide mail dated 05/11/2018 and requested the concerned officials to settle the claims at the earliest.

(Action: Concerned departments)

12.2: New Department for Skill Development, Entrepreneurship and livelihood:

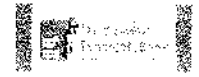
On the captioned Agenda, GM informed the House that:

The State Government of Karnataka during the FY 2016-17 has created a new Department called Skill Development, Entrepreneurship and livelihood department vide GO dated 24.09.2016 with an objective of bringing Skill Development Programmes of various departments of GoK under one Department. This Department is under the direct control of the Chief Minister.

The role of Bankers is very crucial especially in case of trained candidates who intend to commence their own self employment ventures, by way of extending timely finance to commence their activities without loss of time. Financing the trained candidates is a win-win situation wherein (1) the trained candidates can start their ventures at the earliest, (2) the Bankers can develop quality credit portfolio under PSA as the trained candidates can successfully establish and run their activities which ensures regular repayment and (3) the department can get more and more enrolment of candidates for training programmes motivated by the successful establishment of self employment ventures by already trained candidates with the support of timely Bank Finance.

As such, GM, SLBC requested:

- The department to provide the list of trained candidates to the banks as and when training programmes are concluded under a copy to SLBC and



- The banks to extend timely finance according to the needs of the trained candidates so that they shall successfully establish their self employment ventures without much loss of time.

(Action: The Department of Skill Development and banks)

12.3: DFS, MoI, GOI letter addressed to convenors of SLBC:

GM, SLBC reiterated that DFS, GOI has informed that, in the review meeting of Skill India Mission held on 06/08/2018 under the Chairmanship of Cabinet Secretary, a decision was taken that Lead District Managers in each district should visit the Prime Minister Kaushal Kendra (PMKK) in the district once a month to impart financial training and provide guidance to the candidates on how to apply for a loan. GM: SLBC requested all the banks having Lead bank responsibilities in the state to issue directions to their LDMs to adhere to the above directions of DFS and effectively train the trainees at PMKK so that they can commence their self employment ventures at the earliest with the support of bank finance.

(Action-Banks and LDMs)

AGENDA 13.0: STEPS TAKEN FOR IMPROVING LAND RECORD, PROGRESS IN DIGITIZATION OF LAND RECORDS AND SEAMLESS LOAN DISBURSEMENTS

GM informed the House that, as discussed earlier, Bhoomi project was launched to have an all-inclusive system for land management to monitor land records launched in 2000 to integrate all the land records in the state and to increase efficiency while reducing scope for corruption. Bhoomi Karnataka- Digitization of land records programme has been completed in all respects in the state of Karnataka and requested the member Banks to utilize the Bhoomi-Bank integration facility provided by the department successfully for various purposes in connection with extending timely credit to the farmers.

• Kaveri online Services:

GM: SLBC also touched upon the launching of "Kaveri Online Services" for property and document related services that help citizens in need of various services offered by the Stamps & Registration Department. Kaveri helps citizens do a host of transactions online without having to visit a sub-registrar's office. The government is introducing online option for a host of services to ensure that the services reach the targeted group of citizens. The government will deploy technology in more Departments for better delivery of services and for enhanced transparency, the Chief Minister said, on the occasion of launching of Kaveri Online Services during the month of November 2018.

In this regard, GM informed the House that ,SLBC vide letter No. 524/2018/2944 /SLBC/KC/143 dated 23.10.2018 has communicated to the controlling offices of all member banks that the Department of Stamps and Registration, Govt. of Karnataka have developed "Kaveri Online Services" which is a web based application which provides:

1. Interface to the citizens to enter the details and book appointment for document registration and also facility to search for required index and registered copies.
2. These services enable citizen to download Index (list of transactions on the searched property) and copy of the document.
3. Citizens can also book appointment for registering documents.



4. This will help citizen to check the present owners of the properties, helps citizen in checking the authenticity of the registered document and also helps citizen to book appointment for document registration

Further, GM: SLBC also informed that the bankers can file (1) Declarations in Form-3 and (2) Discharge Deeds under KACO&MP Act.1974 through Kaveri Online Services and help the farmers in saving their time and energy by avoiding their multiple visits to office of the Sub Registrar for these purposes and requested all member Banks to visit <https://kaverionline.karnataka.gov.in> and be guided by the manual of instruction available in the site and effectively utilize the services of the "KOS" for filing Declarations under KACO&MP Act.1974 besides guiding the farmers to utilize the same. He also requested the LDMs to discuss this aspect in BLBC/DCC/DLRC meetings so that bank branches will be able to create awareness among the people especially among the farmers to avail hassle free services through this online service facility.

(Action-All banks and LDMs)

AGENDA 14.0: SHARING OF SUCCESS STORIES AND NEW INITIATIVES AT THE DISTRICT LEVEL THAT CAN BE REPLICATED IN OTHER DISTRICTS OR ACROSS THE STATE

GM shared few success stories of the candidates trained by RSETIs /RUDSETIs and requested the member banks to send success stories to SLBC regularly.

AGENDA 15.0: DISCUSSION ON MARKET INTELLIGENCE ISSUES e.g.

With regard to various agenda items under this viz., (a): Ponzi Schemes / Illegal Activities of Unincorporated Bodies / Firms / Companies Soliciting Deposits from the Public (b): Banking Related Cyber Frauds, phishing, etc. (c): Instances of usurious activities by lending entities in the area, cases of over Indebtedness (d): Credit related frauds by borrower groups etc., GM, SLBC informed the house about the latest details of the units with nature of activities with whom banks should exercise caution to avoid possible frauds and financial loss. All member banks are requested to refer the list provided in the Agenda of the 143rd SLBC meeting and exercise caution against them.

(Action- All banks and LDMs)

AGENDA 16.0: ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

GM: SLBC presented the details of unresolved issues evolved during DCC/DLRC meetings from LDCMs for its review under this Agenda. Accordingly, the following issues came up for the discussions

16.1: ISSUES RELATED TO DHALL MILL OWNERS OF KALBURGI DISTRICT:

GM informed the House that:

Further to the discussions in the 142nd SLBC meeting on difficulties faced by the Dhall mill owners in Kalburgi district, SLBC requested the member banks to take a holistic view on the genuine difficulties faced by the Dhall mill owners and to extend the benefit of rephacement and rehabilitation within the purview of RBI guidelines. In this regard, the Dept. of Industries and Commerce, GoK convened a meeting on 29/11/2018 to discuss the issue in detail in the presence of the officials of various departments and to chalk out the ways and means to extend all possible support to



the Dali Mill owners. Accordingly, the issue came up for the discussion and after thorough discussion, the House arrived at the following conclusions:

1. With regard to the request of the Dali mill owners for a suitable repayment holiday within the purview of the RBI guidelines, bankers requested the department officials to send the bank wise list of Dali mill accounts in Kalburgi district containing all the details viz., (1) A/c number, (2) Name of the borrower (3) date of loan, (4) purpose of loan, (5) amount sanctioned, (6) amount disbursed, (7) balance outstanding as on date, (8) Overdues in the account, (9) Status of the loan account (Regular/Overdue/NPA), (10) Party's contact address, (11) Contact number, (12) Name of the Bank (13) Name of the Branch (14) present status of running of the unit (functioning fully/ functioning partly for ___ months in a year/ not at all functioning), (15) if not functioning since when it is not functioning and (16) reasons for not functioning, (17) Present request of the party. (18) Any other information. This account wise information shall be prepared in excel sheet and mailed to SLBC at slbcbangalore@gmail.com so that SLBC will refer the list to the controlling offices of the respective banks to take a call on the same on a case to case basis, GM remarked.
2. With regard to the request of the Dali mill owners for concessional rate of interest for their loans, GM, SLBC requested the department officials to come out with a detailed proposal and take up with the Government of Karnataka for providing interest subvention.

(Action-MSME department and SLBC)

AGENDA 17.0: TIMELY SUBMISSION OF DATA BY BANK, ADHEARING THE SCHEDULE OF SLBC MEETING

GM brought to the notice of the House that, as per the extant guidelines of RBI, SLBC has to collect and consolidate the data on various Agenda at quarterly intervals, submission of error free data in time is very essential to keep up the time schedule. However, in spite of repeated mails, phone calls to the State Level Coordinators, SLBC is not getting proper response from some of the Banks/Departments. In this regard, GM, SLBC recalled the call given by GM: RBI in the 143rd SLBC meeting where in GM, RBI advised SLBC to constitute a subcommittee of bankers to sort out this issue. In this regard, GM, SLBC assured GM: RBI that SLBC will comply with his instructions soon. Further, GM requested all the banks and departments to submit the required data/ information in time so as to ensure that the SLBC meetings are convened as per the time schedule which has been already submitted to RBI in the beginning of the financial year itself. He quoted the difficulties faced by the SLBC which are as follows:

- 17.1: Though SLBC is releasing the portal for entry of data well in advance, the member banks are not entering data though the data is available through their CBS immediately after closure of the quarter. This is causing delay in adhering to the schedule/ calendar of the meetings already submitted by SLBC to RBI.
- 17.2: Mismatch of data is another important aspect to be taken care by the member banks. Many banks are submitting the data at the fag-end and the data so submitted is highly mismatch with the data submitted for the previous quarter. The portal released by the SLBC for entry of current quarter's data contains earlier quarter's data also. SLBC requests member banks to compare the data of current quarter with the previous quarter's data already there in the portal so as to avoid such mismatch in future.



17.3: All the Govt. departments are requested to submit the status of the schemes implemented by them- "Bank wise" and "District wise, so that the "Bank wise" and "District wise" performance can be effectively reviewed and discussed in the concerned SLBC sub committee meetings and then a compact note can be placed in the regular SLBC meetings. While furnishing the information, GM requested the Govt. departments to provide the bank wise details as under:

- Target allocated (Physical and financial as applicable)
- Applications sponsored (No. and amount involved)
- Applications sanctioned (No. and amount sanctioned)
- Applications rejected (No.), Applications pending (No.)

(Action-All banks and line departments)

AGENDA 18.0: ANY OTHER MATTERS WITH THE PERMISSION OF THE CHAIR.

18.1: ATAL PENSION YOJANA- FELICITAION TO PERFORMING BRANCHES

GM announced in the House that PFRDA, which is monitoring the progress under APY is organizing a Felicitation programme to recognize the efforts and involvement of ground level functionaries, such as Branch Managers & Regional Managers in promoting the scheme. 15 branch managers, 2 regional managers /heads from the state of Karnataka are selected for felicitation on 10.12.2018. The Executive Director, SyndicateBank will preside over the function and distribute the awards. GM complimented all those banks who have done good work in popularizing Atal Pension Yojana and requested other banks also to excel in Atal Pension Yojana by enrolling all eligible persons under the scheme.

18.2: Request of Development Credit Bank Ltd. (DCB) to include them as Member SLBC and to include Crop Loans extended by them to farmers in the state under CLWS-2018 of GoK:

18.2 (a): GM informed the House that the Development Credit Bank Ltd., vide their letter dated 29.11.208, has informed SLBC that they are a new Generation Pvt. Sector Bank having 323 branches pan India. It is a Scheduled Commercial Banks regulated by RBI. They have Branches in 6 districts in the state viz., Bangalore, Kalburgi, Bagalkot, Chitradurga, Koppal, Raichur and Ballary districts. They have also copy of RBI license in support of their request. As such GM: SLBC requested the House to permit SLBC to include them as a member Bank in the SLBC. After detailed discussion, the House permitted SLBC to co-opt the Development Credit Bank Ltd. as a member of SLBC.

(Action: SLBC)

18.2 (b): GM informed the House that, the bank has also lent Crop loans to 459 farmers amounting to Rs.76.38 Crore to the farmers in the state and the bank has requested SLBC to include these farmers under CLWS-2018 of GoK. In this regard, GM: SLBC requested the Finance Dept. GoK to consider their request favourably. Responding to the request of GM, SLBC, the Principle Secretary, FD, GoK assured to examine the request and inform the decision to SLBC shortly.

(Action-Finance department, GoK)

18.3: Fixation of Unit Costs for investment activities for the financial year 2019-20:

GM requested all the banks to provide the information pertaining to Fixation of Unit Costs for investment activities for the financial year 2019-20 in soft form by e-mail at slbcbangalore@gmail.com, karnatakaslbc@gmail.com.

(Action-All banks)



18 (3).1: Information for indicators of Karnataka State Matrix:

GM informed the House that RBI vide their letter dated 28.11.2018 has advised SLBC to furnish the information as per the format provided by them. SLBC has already circulated the format in the 143rd Agenda notes and requested all the member banks to make available the captioned statement to SLBC at the earliest so as to submit the same to the department under information to RBI.

(Action-All banks)

18 (4): Non-sanction/Non-release of loans under PMEGP and CMEGP for the financial years 2017-18 and 2018-19

The issue of Non-sanction/Non-release of loans under PMEGP and CMEGP for the financial years 2017-18 and 2018-19 in Ramanagara district came up for discussion. After detailed discussion, the House advised the banks operating in Ramanagara district to immediately advise their branches to see that all the pending applications under PMEGP & CMEGP are not only sanctioned but released early.

(Action-LDM Ramanagara & banks operating in the district)

18 (5): Non participation of Branch Managers in BLBC meetings:

The issue pertaining to non participation of branch managers in BLBC meetings came up for discussion and the House discussed the issue at length and resolved to request all the member banks to instruct their branch managers to compulsorily participate in all the BLBC meetings without fail. House also decided to advise all LDMs to send a report on attendance of branch heads in BLBC meetings to SLBC so as to review the same in SLBC meetings effectively.

(Action- All banks and LDMs)

18 (6): Non participation of District Coordinators of the Banks in DCC/DLRC Meetings:

The issue pertaining to non participation of District Coordinators of the banks in DCC/DLRC meetings came up for discussion and the House discussed the issue at length and resolved to request all the member banks to instruct their District Coordinators of the Banks to participate in all DCC/DLRC meetings. House also decided to advise all LDMs to send a report on attendance of District Coordinators of the Banks in DCC/DLRC meetings to SLBC so as to review the same in SLBC meetings effectively.

(Action- All banks and LDMs)

18 (7) Usage of Kannada in Banking in Karnataka State:

GM: SLBC reiterated the importance of Usage of Kannada in Banking in Karnataka State as many incidents of not accepting cheques/withdrawals, challans, etc., written in Kannada by the bank branches have appeared in press media. GM: SLBC recalled the address by Chief Secretary in the 143rd SLBC meeting where in CS requested the banks to adhere to the guidelines of GoK with regard to usage of Kannada language in the banking transactions and requested all the banks to adopt the directives of GoK in letter and spirit to avoid repetition of such incidents in future.

(Action- All Banks)



18 (8): Request received from Gram Panchayat, Kunnur for opening of full fledged bank branch in Kunnur village, Chickodi Taluk, Belagavi district:

SLBC has received a copy of the above letter addressed to GM, Indian Bank, Hubli requesting them to open a fully fledged branch at Kunnur to cater to the needs of the villagers in and around Kunnur Gram Panchayat. In the said letter they have informed that there is no bank branch within-22 KMs, GM informed the House and requested LDM, Belagavi and Indian Bank to look into the matter and do the needful.

(Action-LDM Belagavi and Indian Bank)

18 (9): Representation of the villagers of Chinnakkar village of Yadgir District received through LDM, Yadagir not to shift SyndicateBank branch from their village:

With regard to the representation of the villagers of Chinnakkar village of Yadgir district received through LDM, Yadagir not to shift SyndicateBank branch from their village, GM requested SyndicateBank to look into the issue.

(Action-SyndicateBank)

18(10): COMPLAINTS FROM PUBLIC/ GOVERNMENT ORGANIATIONS

With regard to complaints received from public/government organizations, GM informed the House that SLBC receives number of complaints not only directly from Public but also through DFS, GoI, the Special Officer, (Banking) & Deputy Secretary, Finance Department, GOK, etc. Many complaints pertain to the inadequacies in the services provided by the banks and SLBC immediately forwards the complaints to the respective banks for its resolution with a request to report the compliance to SLBC. However, It is observed at SLBC that many a times there will be no response from the banks and SLBC will not know whether such grievances are addressed or not. In this regard, GM: SLBC requested the banks to inform the latest position with regard to the complaints forwarded to them from the SLBC and to dispose of the complaints within 15 days of the receipt of the same under information to SLBC In future.

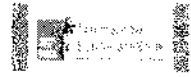
(Action-All banks)

AGENDA-19: SUB COMMITTEE MEETINGS HELD DURING THE REVIEW PERIOD:

GM: SLBC placed the details of SLBC Sub-committee meetings conducted during the review period for the information of the House. He requested the convenors of various SLBC sub-committees to convene the meetings regularly and to send the proceedings along with action points to SLBC so that SLBC will be able to circulate the proceedings to all the banks besides including the same in regular SLBC Agenda.

The meeting came to an end with vote of thanks from Shri. Sesh Kumar Adiraju, DGM, SBI to the House.

(C B L Narasimha Rao)
Convenor- SLBC &
GM, SyndicateBank

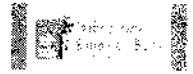


**SLBC – KARNATAKA
LIST OF PARTICIPANTS
143rd SLBC Meeting held on 07.12.2018**

| Sl. | Name | Designation | Organization |
|-------------------------------------|---------------------------|----------------------------|--|
| 1 | T M Vijay Bhaskar | Chief Secretary | Govt of Karnataka |
| 2 | Mrs. Vandita Sharma | ACS & Dev. Commissioner | Govt of Karnataka |
| 3 | Sri. Mrutyunjay Mahapatra | MD & CEO | SyndicateBank |
| 4 | Sri. S.S. Sahota | General Manager | Reserve Bank of India |
| 5 | P V S Surya Kumar | Chief General Manager | NABARD |
| 6 | Sri. C B L Narasimha Rao | Convenor-SLBC & GM | SyndicateBank |
| STATE GOVERNMENT DEPARTMENTS | | | |
| 7 | Rajeev Chawla | Addl. Chief Secretary | DPAR (e-Governance) |
| 8 | Maheshwar Rao | Secretary for Agriculture | Agriculture Department |
| 9 | H.S. jai Kumar | Joint director (TC) | Commerce & Industries |
| 10 | Meera Srivastav | Addl. Secretary | Finance Department
(Fiscal Reforms) |
| 11 | Anil Kumar Jha | Principal Secretary | Finance Department |
| 12 | L.K. Atheeo | Principal Secretary | RDPR |
| 13 | S.Rohith | Project engineer | RDPR (MGNREGA) |
| 14 | Gopalakrishna | Jt Reg of Co-op Societies | Sericulture Department |
| 15 | Dr. K. V. Halagappa | Additional Director | AH & VS |
| 16 | Dr. T. Srinivasa Reddy | Additional director | AH & VS |
| 17 | S. Malleswarappa | Director | Dept of Collegiate Education |
| 18 | Gunjan krishna | Commissioner | MSME |
| 19 | D. Nataraja | Assistant Director | MSME - GOI |
| 20 | U.P. Singh | Commissioner | AH & VS |
| 21 | Salma Firdose | ARCS | Dept of Fisheries |
| 22 | V M Mahesh | Joint director (Technical) | MGNREGA - RDPR |
| 23 | Kurtikoti | Advisor | Finance Department. |
| 24 | A K Sharma | Sr. Horticulture officer | NHB GOI |
| 25 | Ramakrishna B Mane | State Director for RSETIS | NACER |
| RESERVE BANK OF INDIA | | | |
| 26 | Sanjeev Singh | General Manager | RBI |
| 27 | N. Nagraj | Assistant General Manager | RBI |
| 28 | N B Dattatreya | Asst. General Manager | RBI |
| APEX INSTITUTIONS | | | |
| 29 | A K Sarangi | Dy. General Manager | NABARD |
| CONVENOR – SYNDICATE BANK | | | |
| 30 | K S karunakara | Deputy General Manager | SyndicateBank-SLBC |
| 31 | K.N. Janardhana | Asst General Manager | SyndicateBank-SLBC |
| 32 | P Vishwanath Reddy | Asst General Manager | SyndicateBank-FI |
| 33 | Y A Vajayanthree | Chief Manager | SyndicateBank-SLBC |
| 34 | Chandrashekarappa K | Sr. Manager | SyndicateBank-SLBC |
| 35 | A.Bhaskar | Assistant General manager | SyndicateBank-ZO, Bengaluru |
| 36 | Yetish M D | Sr. Manager | SyndicateBank-ZO, Bengaluru |
| 37 | Ananda Nayaka K N | Sr. Manager | SyndicateBank-SLBC |
| 38 | Ravi Kumara | Sr. Manager | SyndicateBank-SLBC |



| | | | |
|---------------------------|----------------------|-------------------------------|---------------------------|
| 39 | B Nagaraja | Sr. Manager | SyndicateBank-SLBC |
| 40 | Ankur | Asst. Manager | SyndicateBank-SLBC |
| 41 | Praveen M P | Sr. Manager | SyndicateBank – CO - PSCD |
| 42 | Naren Kumar P | Manager | Syndicate bank |
| NATIONALISED BANKS | | | |
| 43 | Sesh Kumar Adiraju | Dy. General Manager | State Bank of India |
| 44 | R.K. Guptha | Manager | State Bank of India |
| 45 | V.G. Hegde | AGM (FI & MF) | State Bank of India |
| 46 | S. Srinath | AGM (ITS) | State Bank of India |
| 47 | C H Praveen | Assistant Manager (Sys) | State Bank of India |
| 48 | S V Srinivasa | Chief Manager | State Bank of India |
| 49 | Sudarshan seth | Deputy General Manager | Corporation Bank |
| 50 | Jacob Kumar | Deputy General Manager | Corporation Bank |
| 51 | Satish B R | Chief Manager | Corporation Bank |
| 52 | Divakaran K | AGM & Deputy Circle Head | Corporation Bank |
| 53 | P.G. Vasan | Chief manager IT | Corporation Bank |
| 54 | V.K. Thalsa | Deputy Zonal Manager | UCO Bank |
| 55 | Amudha S | Manager | UCO Bank |
| 56 | D Vijay Kumar | General Manager | Canara Bank |
| 57 | H. Raghu Raja | Divisional Manager | Canara Bank |
| 58 | Amit Kumar | Senior Manager | Canara Bank |
| 59 | Jayatheertha Manvi | Assistant General Manager | Canara Bank |
| 60 | P.V. Janardhana Rao | Deputy General Manager | Canara Bank |
| 61 | Tharanjeet Kaur | Senior Manager | Bank of Baroda |
| 62 | Sumesh K | Chief Manager | Bank of Baroda |
| 63 | Lalith Tyagi | DGM & RM | Bank of Baroda |
| 64 | Sharana Basava | Asst. Manager | Andhra Bank |
| 65 | A. Kumaran | Chief Manager | Allahabad Bank |
| 66 | Pooja Ramakrishnan | Manager | Allahabad Bank |
| 67 | CH. Gopala Krishna | Circle Gen Manager | Andhra Bank |
| 68 | Devisree V S | Manager IT | Andhra Bank |
| 69 | Sandeep K Guptha | Zonal Manager | Indian Bank |
| 70 | Sanjeev Sethi | Assistant General Manager | Indian Bank |
| 71 | T. Rudrappa | Chief Manager | Indian Bank |
| 72 | K Srinivas Prabhu | Chief Manager | Indian Overseas Bank |
| 73 | P.K. Behura | Chief Regional Manager | Indian Overseas Bank |
| 74 | Ramesh P | Chief Manager | Central Bank of India |
| 75 | Md. Imtiaz Ahsar | Senior Manager | Central Bank of India |
| 76 | MadanGopal | Officer | Punjab National Bank |
| 77 | Ramdas Hegde | Deputy General Manager | Punjab National Bank |
| 78 | N.S. Prasad | Chief Manager | Punjab National Bank |
| 79 | Anju C | Asst. Manager | Oriental Bank of Commerce |
| 80 | J.P. Sarma | Chief manager – Circle Office | Oriental Bank of Commerce |
| 81 | S C Kolumath | Sr. Manager | Bank of India |
| 82 | S. Eswarappa | DGM, ZM | Bank of India |
| 83 | Suhas B | Assistant General Manager | Union Bank of India |
| 84 | Yuvaraj Kedar | Deputy Manager | Bank of Maharashtra |
| 85 | Chitra Dayar | Deputy General Manager | Bank of Maharashtra |
| 86 | Smartin K Cherian | Manager | Vijaya Bank |
| 87 | A.Jayanthi | Asst. Manager | Vijaya Bank |
| 88 | K Gopalakrishna Nair | Deputy Gen Manager | Vijaya bank |



| | | | |
|----|-----------------|---------------------------|---------------------|
| 89 | kirubanandan | Chief Manager | Vijaya bank |
| 90 | Muralikrishna A | Deputy General Manager | Vijaya bank |
| 91 | Mohan C | Asst. Gen Manager | Dena Bank |
| 92 | Amit Kumar | Manager | Dena Bank |
| 93 | T. Ravi Kumar | Assistant General Manager | Punjab & Sind Bank |
| 94 | Sanjeev Agarwal | Executive | J & k Bank |
| 95 | Ravishankar | Manager | IDBI |
| 96 | R.A. Patil | Senior Manager | Union Bank of India |

PRIVATE BANKS

| | | | |
|-----|--------------------|------------------------------|------------------------------|
| 97 | Rajalakshmi | Branch Business leader | YES Bank |
| 98 | Hemanth | Divisional Manager | YES Bank |
| 99 | Mahesh V | Cluster Head | HDFC Bank |
| 100 | Anthony Anil Babu | Nodal Officer | HDFC Bank |
| 101 | Kalmesh | AVP | Axis Bank |
| 102 | Balveer Singh | AVP | Axis Bank |
| 103 | G.S. Prabhu | Deputy Vice President | Axis Bank |
| 104 | M. Venugopala Bhat | Assistant Gen Manager | Karnataka bank |
| 105 | C.R. Chandrashekar | Senior Manager | Karnataka bank |
| 106 | Gayatri V | Manager | South Indian Bank |
| 107 | Shivalingappa | DVP – Area head | Equitas Small Finance Bank |
| 108 | Sachin K B | Deputy Manager | Ujjivan Small Finance Bank |
| 109 | Manoj Kumar M | Manager | Federal Bank |
| 110 | H S katti | Asst Vice President (Agri) | RBL Bank Ltd |
| 111 | T. Krishna prasad | Group AVP | DCB Bank Ltd |
| 112 | Praveen C V | Officer | Lakshmi Vilas Bank |
| 113 | Suresh V P | Circle Branch Manager | Indian Postal Payment Bank |
| 114 | S.M. Sundaram | Regional Development Manager | City Union Bank |
| 115 | Suman Guptha | Asst. Vice President | Kotak Mahindra |
| 116 | G.P. Sandeep | CMO | Dhanalakshmi Bank |
| 117 | Raghavendra C D | Manager (Agri) | Karur Vysya Bank |
| 118 | Pinto A P | Assistant Manager - Credit | Catholic Syrian Bank |
| 119 | Santosh Rajan | Cluster Head | Bandhan bank |
| 120 | Armugaraj S | Asst. Manager | Tamilnad Mercantile Bank Ltd |
| 121 | Prashanth | Cluster Head | IDFC bank ltd |

CO OPERATIVE BANKS/ OTHER BANKS/INSTITUTIONS

| | | | |
|-----|---------------------|------------------------|-----------|
| 122 | V N Hegde | CEO | AKMI |
| 123 | N.S. Krishna Murthy | Deputy General Manager | Apex Bank |

REGIONAL RURAL BANKS

| | | | |
|-----|--------------------|--------------------|------|
| 124 | Shreenath Joshi | Chairman | PKGB |
| 125 | Rajkumar R Pai | General Manager | PKGB |
| 126 | Vasudev | Assistant Manager | PKGB |
| 127 | Dwaraka R | Assistant Manager | PKGB |
| 128 | Bhuvanendra Takoor | Chairman | KGB |
| 129 | R. Murali krishna | General Manager IT | KGB |
| 130 | Pradeep D G | Manager IT | KGB |
| 131 | S Ravindran | Chairman | KVGB |
| 132 | Shrikant Hegde | AGM IT | KVGB |

BOARDS/CORPORATIONS/GOVT. OF INDIA



| | | | |
|-----|---------------------|---------------------------|------------------------------|
| 133 | U. Annappa | Developmental officer | K V I B |
| 134 | K.P. Venugopal | Assistant Director | K V I C |
| 135 | R.R. Math | General manager | D.D.Urs.B.C. Dev Corporation |
| 136 | P C Venkatesh | MSP | UIDAI |
| 137 | Surendra babu G | ADG | UIDAI |
| 138 | Rohini G Hiremath | General Manager - I | K S W D C |
| 139 | Leena Kallammanaver | Asst. General Manager | K S W D C |
| 140 | Padmanabha J G | ADCL | DR. BR A D C Ltd |
| 141 | ShivaKumar S M | Joint General Manager | HUDCO Ltd |
| 142 | T.N. Manjula | Assistant General Manager | K.M.V.S.T. Dev. Corporation |
| 143 | Syed Abukaleem | A.O | KMDC |
| 144 | Basappa C.K. | SMMU & SL | DAY-NULM |
| 145 | Sunitha F.K. | SMMU - MIS | DAY - NULM |
| 146 | Dr. Mamatha B.K. | Mission Director | NRLM |
| 147 | N. Ramesh | SPM FI | KSRLPS - NRLM |
| 148 | Gangadevi S R | Social Development Expert | RGRHCL |
| 149 | C .Ramesh Babu | officer | e-Governance D.P.A.R |

INSURANCE COMPANIES

| | | | |
|-----|------------------|--------------------|---------------------------------|
| 150 | M Arjunan | SBM (P&GS) | LIC of India |
| 151 | Somanath kangal | Manager (Crop Ins) | Reliance General Insurance Co. |
| 152 | Vinay Kumar M | Executive | Universal sompu Ins.Co |
| 153 | Rekha Shashidhar | Asst. Manager | Ull Ins co ltd |
| 154 | Avinash singh | State Head | Future General India Ins Co ltd |
| 155 | Saraswathi K N | Executive | Future General India Ins Co ltd |

LEAD DISTRICT MANAGERS

| | | | |
|-----|-------------------|-----------------------------|---------------------|
| 156 | C Basavaraju | Lead District Chief Manager | LDO, Hassan |
| 157 | Prashanth M Desai | Lead District Chief Manager | LDO, Chickmagalur |
| 158 | Yeshwant aare | Lead District Chief Manager | LDO Bengaluru Rural |

ANNEXURE- 10

DETAILS OF COMPLAINTS RECEIVED DURING THE QUARTER ENDING DECEMBER 2019

| SL. | DATE OF COMPLAINT RECEIVED | COMPLAINT RECEIVED THROUGH | NAME OF THE COMPLAINANT | SLBC letter details | FORWARDED TO | REMARKS/REPLY RECEIVED |
|-----|----------------------------|---|--|----------------------------------|--|---|
| 1 | 03.12.2018 | The Special officer (banking) and Deputy Secretary FD GOK | Devendra kumar S/o, late Shymavelu, R/o, Tippunagar, Shimoga | letter No 597 dated 12.12.2018 | | Returned to The special officer Banking, FD, GOK, bangalore |
| 2 | 03.12.2018 | The Special officer (banking) and Deputy Secretary FD GOK | K. Krishna Bhat, president, Milk producers Co-operative society, Koyyuru, Belthangady (TQ), DK | letter No. 598 dated 10.12.2018 | The General manager, syndicate Bank, Zonal office, HO Building, Manipal | |
| 3 | 03.12.2018 | The Special officer (banking) and Deputy Secretary FD GOK | Sharanappa S/o, Mudukappa Kolihal, Surpur, yadgiri District | Letter No. 609 dt. 04.12.2018 | The chief General Manager, SBI, LHO, Bangalore | |
| 4 | 03.12.2018 | The Special officer (banking) and Deputy Secretary FD GOK | Vinod K.V., S/o, K.T. Varki, Mudur, Udupi District | letter No. 610 dt. 04.12.2018 | The Genral Manager, karnataka Bank Ltd, Mangalore | |
| 5 | 03.12.2018 | The Special officer (banking) and Deputy Secretary FD GOK | S.G. Kollapure R/o, Hamnabad, Baidar | letter No. 616 dated 10.12.2018 | The chief General Manager, SBI, LHO, Bangalore | |
| 6 | 03.12.2018 | The Special officer (banking) and Deputy Secretary FD GOK | Sri. Ningappa, S/o, Beerappa Kuntamayannavar R/o, Hirebudanur, soudatti (TQ) | letter No. 617 dated 10.12.2018 | | Returned to The special officer Banking, FD, GOK, bangalore |
| 7 | 04.12.2018 | The Special officer (banking) and Deputy Secretary FD GOK | Sri. M. Govinda Raju, Secretary karnataka jana jagruthi Vedike, Bengaluru | letter No. 629 dated 12.12.2018 | The General manager, Vijaya bank, HO, Credit priority and FI, MG Road, Bangalore | |
| 11 | 10.12.2018 | The Special officer (banking) and Deputy Secretary FD GOK | Mahadevagowda Baramagowda Gubbi, Parvatha shidgeri, haveni | letter No. 649 dated 21.12.2018 | | Returned to special Officer, FD, M S Building, Bengaluru |
| 12 | 10.12.2018 | The Special officer (banking) and Deputy Secretary FD GOK | Choodamma, w/o. Late. Nanjundappa Gattigunda Grama | letter No. 650 dated. 24.12.2018 | The chief General Manager, SBI, LHO, Bangalore | |
| 9 | 24.12.2018 | The Special officer (banking) and Deputy Secretary FD GOK | Sri. Mehboobsab.B.N. Akbarsab Jamadar, sindgi | letter No. 647 dated 27.12.2018 | The chief General Manager, SBI, LHO, Bangalore | |
| 10 | 24.12.2018 | The Special officer (banking) and Deputy Secretary FD GOK | Smt. Rukminiamma W/o, late. Rangaswamy | Letter No. 648 dated. 27.12.2018 | The General manager, syndicate Bank, Zonal office, Bengaluru | |

Date No. 27/12

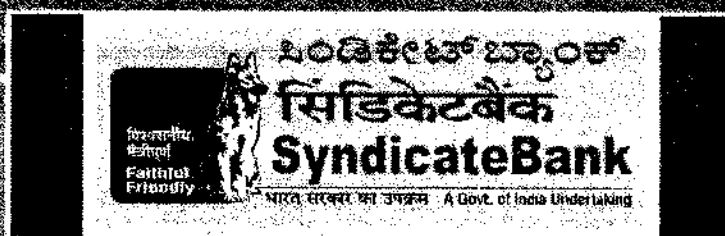
| SL. | DATE OF COMPLAINT RECEIVED | COMPLAINT RECEIVED THROUGH | NAME OF THE COMPLAINANT | SLBC letter details | FORWARDED TO | REMARKS/REPLY RECEIVED |
|-----|----------------------------|--|--|-----------------------------------|--|---|
| 24 | 01.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | Sri. M.V. Vittal, S/o, Venkatasubbaiah R/o, Makkikoppa, Koppa TQ, | letter No. 25/2019 dt. 14.01.2019 | The General manager, Karnata Bank, HO, Agri Finance division, Gen Advances Dept, | |
| 25 | 01.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | Sri. Ravindran S/o, Parameshwaran, R/o, Kakkodu, Kundapur (TQ), udupi dist. | letter No. 33/2019 dt. 10.01.2019 | | Returned to Special officer (Banking) and Deputy Secretary, FD, Bengaluru |
| 13 | 03.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | Sri. Annadani, MLA, Malavalli constituency | letter No. 20 dated. 08.01.2019 | The chairman, kaveri Grammeena Bank, head office, Mysuru | |
| 14 | 03.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | Sri. Varadaraju, S/o. Late. Venkate gowda | letter No. 21 dated. 08.01.2019 | The Zonal manager, UCO Bank, Zonal Office, K G Road, Bengaluru - 560009 | |
| 15 | 05.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | Sri. Babi Pujari W/o, Vittal pujari r/o, kedur, kundapur | Letter No. 22 dated . 08.01.2019 | The Chief General Manager, State Bank of India, Local head office, Lead bank dept, St. | |
| 16 | 08.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | A.V.Ashwathanarayanappa Shetty | letter No. 10/2019 dt. 14.01.2019 | The Chief General Manager, State Bank of India, Local head office, Lead bank dept, St. | |
| 17 | 10.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | K.M. Thimarayappa | letter No. 11/2019 dt. 14.01.2019 | The Chief General Manager, State Bank of India, Local head office, Lead bank dept, St. | |
| 18 | 10.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | Tripuranthaka murthy, Andrahalli, Bengaluru | letter No. 12/2019 dt. 14.01.2019 | | Returned to Special officer (Banking) and Deputy Secretary, FD, Bengaluru |
| 19 | 10.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | Sri. Venkatachalam, Chartered Accountant, R/o, Vijaya Bank layout, Bengaluru | letter No. 13/2019 dt. 14.01.2019 | | Returned to Special officer (Banking) and Deputy Secretary, FD, Bengaluru |
| 20 | 10.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | Sri. M. Venkateshappa, S/o, late Tali Muniyappa, R/o, | letter No. 14/2019 dt. 14.01.2019 | The General manager, Canara Bank, SLBC Cell, Circle Office, Bengaluru | |
| 21 | 10.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | Sri. Dodda Basavaraj, President, Sindhaur | letter No. 15/2019 dt. 14.01.2019 | | Returned to Special officer (Banking) and Deputy Secretary, FD, Bengaluru |
| 22 | 11.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | State head , Rural lending, Axis Bank ltd | letter No. 16/2019 dt. 14.01.2019 | | Returned to Special officer (Banking) and Deputy Secretary, FD, Bengaluru |

| SL. | DATE OF COMPLAINT RECEIVED | COMPLAINT RECEIVED THROUGH | NAME OF THE COMPLAINANT | SLBC letter details | FORWARDED TO | REMARKS/REPLY RECEIVED |
|-----|----------------------------|--|---|--------------------------------------|---|---|
| 23 | 11.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | Sri. K.M. Kushalappa, President, Sarvajanika hitarakshana Samithi, Virajpet, Kodagu | letter No. 17/2019 dt. 14.01.2019 | | Returned to Special officer (Banking) and Deputy Secretary, FD, Bengaluru |
| 26 | 14.01.2019 | syndicate Bank, SLBC, Bengaluru | Sri. Siddaiah, s/o, Sammaiah, R/o, Karakalamadahalli, Gundlupet (TQ), Chamarajnagar dist. | letter No. 40/2019 dt. 16.01.2019 | The General manager, Kaveri Grammeena Bank, head office, Mysuru | |
| 27 | 14.01.2019 | Handloom weavers association | Sri. Hanumanthappa Mudukappa Hosamani R/o, Muniyal, Ramdurga | Letter No. 43/2019 dt. 17.01.2019 | The syndicate bank, Zonal Office, Bengaluru | |
| 28 | 21.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | Sri. Ravi Kiran, S/o, Shankarappa angadi, R/o, Holemannur, Ron (TQ) | Letter No. 67/2019 dt. 02.02.2019 | The General manager, Vijaya bank, HO, Credit priority and FI, MG Road, Bangalore | |
| 29 | 21.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | P.N. Onkar Murthy, ex-president, panchanahalli grampanchayat and farmers of Panchanahalli village, Kandur | letter No. 68/2019 dated. 02.02.2019 | | Returned to Special officer (Banking) and Deputy Secretary, FD, Bengaluru |
| 30 | 23.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | K.K. Kariyannanavar, President, ZP, haveri | letter No. 69/2019 dt. 02.02.2019 | | Returned to Special officer (Banking) and Deputy Secretary, FD, Bengaluru |
| 31 | 25.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | T.N. Bhima Nayak, president, karnataka Rakshana Vedike, yadagir Dist. | Letter No. 70/2019 dt. 02.02.2019 | The Axis Bank limited, Circle Office, No. 41, Seshadri road, Anand rao Circle, Bengaluru - 560009 | |
| 32 | 28.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | Sri. B.S. Rajashekarappa, S/o, shanmukhappa, R/o, Kandagallu, Davangere (TQ) | Letter No. 71/2019 dated. 02.02.2019 | The General Manager, Corporation Bank, Circle office, No. 8, Nitesh Time Square, V floor, M G Road, Bangalore - | |
| 33 | 29.01.2019 | The Special Officer, (Banking), Finance Department, GoK, | Sri. Mohammed ansari, S/o, Mahibooob Ansari, R/o, Aland, Kalbuargi (Dist) | Letter No. 72/2019 dated. 02.02.2019 | The Zonal manager, UCO Bank, Zonal Office, K G Road, Bengaluru - 560009 | |

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
कर्नाटक राज्य स्तरीय बैंकर्स समिति
STATE LEVEL BANKERS' COMMITTEE-KARNATAKA



ಸಂಯೋಜಕರು
CONVENOR



Your faithful & friendly financial partner