



കേരള സംസ്ഥാന സഹകരണ കാർഷിക ഗ്രാമ വികസന ബാങ്ക് ലിമിറ്റേഡ്. Kerala State Co-operative Agricultural and Rural Development Bank Ltd.

F2/NAB-RHS/Rules/2014-15

13/10/2021

Circular No: 30/2021

Sub : Lending eligibility under Rural Housing Loans reg:

Ref : 1) This office circular No.28/21 dt. 25/08/2021 and 29/2021 dt.20/09/2021

In continuation of this office circulars cited, we may inform that, there is a partial modification in respect of the lending eligibility under Rural Housing Loans segment in Corporation areas, where there is not much scope for agriculture loans, subject to the ratification of the Board. Accordingly, the lending eligibility of PCARDBs is fixed under Rural Housing Loans as noted below.

The PCARDBS whose jurisdiction not covers Corporation areas

Sl. No	Recovery % overall and under Rural Housing as on 31 March of just immediate preceding financial year	NPA % as on 31 st March of just immediate preceding financial year	Quantum of loan
1	Above 60%	Below 25%	Rs.25 lakh for construction / purchase and Rs.10 lakh for repairs.
2	Above 50% and up to 60%	25% to 35%	Rs.20 lakh for construction / purchase and Rs.6 lakh for repair
3	30% and up to 50%	above 35% to 65%	Rs.15 lakh for construction / purchase and Rs.5 lakh for repair
4	Below 30%	65% and above	Rs.10 lakh for construction / purchase and Rs.4 lakh for repair

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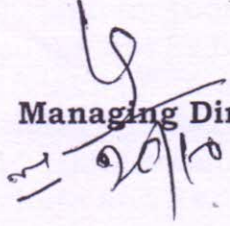
കേരള സംസ്ഥാന സഹകരണ കാർഷിക ഗ്രാമ വികസന ബാങ്ക് ക്ലിപ്തം. Kerala State Co-operative Agricultural and Rural Development Bank Ltd.

The PCARDBS whose jurisdiction covers Corporation areas where there is not much scope for agriculture loans, the following criteria shall be adopted to fix the lending eligibility under rural housing loan segment

Sl. No	Recovery % overall and under Rural Housing as on 31March of just immediate preceding financial year	Quantum of loan
1	Above 50%	Rs.25 lakh for construction / purchase and Rs.10 lakh for repairs.
2	Above 40% and up to 50%	Rs.20 lakh for construction / purchase and Rs.6 lakh for repairs.
3	Above 20% and up to 40%	Rs.15 lakh for construction / purchase and Rs.5 lakh for repairs.
4	Below 20%	Rs.10 lakh for construction / purchase and Rs.4 lakh for repairs.

Also PCARD Banks are permitted to entertain high value loans to the extent **30%** of the allotted target under Rural Housing Scheme irrespective of considering lending eligibility Rural Housing Sector.

The Regional Managers are requested to fix the lending eligibility under Rural Housing Loan accordingly w.e.f 20/10/2021.


Managing Director

- (1) All Regional Managers
- (2) Secretaries of all PCARD Banks
- (3) The Chief Inspecting Officer (NZ & SZ)