



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

F1/4452/LP/2020-21

23/07/2021

CIRCULAR No. 27/2021

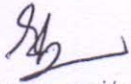
Sub: - Delegation of Loan sanctioning power of PCARD Banks - reg

Ref: - (1) This Office Circular No. 26/2021 dated 19/07/2021

In continuation of this office circular cited (1), we may inform that, there is a partial modification in respect of the eligibility criteria regarding loan sanction power of PCARDBanks subject to ratification by Board in this regard.. The details are noted below.

Category	Overall Recovery % as on 31st March 2021	Net NPA% as on 31st March 2021	Loan Sanction Power of PCARDBs
1	Above 90%	Below 10%	55 lakh
2	Above 80% to 90%	Above 10% to 25%	45 lakh
3	Above 70% to 80%	Above 25% to 35%	35 lakh
4	Above 50% to 70%	Above 35% to 40%	25 lakh
5	30% to 50%	Above 40% to 65%	10 lakh
6	Below 30%	Above 65%	Nil

The Regional Managers are advised to fix Loan Sanction Power of PCARDBs under your jurisdiction on the above criteria and inform the same to this office. This circular is with effect from 23/07/2021


General Manager i/c

To

- (1) All Regional Managers
- (2) Secretaries of all PCARD Banks



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