



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

F1/4452/LP/2020-21

30/05/2022

CIRCULAR No. 05/2022

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

Ref: - (1) This Office Circular No. 04/2022 dated 25/05/2022

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 PCARD Banks subject to ratification by Administrator in this regard. The details are noted below.

Category	Overall Recovery % as on 31 st March of immediate penultimate year/ preceding year of current financial year, which ever is beneficial to PCARD Bank	Net NPA% as on 31 st March of immediate penultimate year/ preceding year of current financial year, which ever is beneficial to PCARD Bank	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 60%	10 lakh

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. The circular is with effect from 31/05/2022.


General Manager i/c

To

- (1) All Regional Managers
- (2) Secretaries of all PCARD Banks
- (3) CIO(SZ)(NZ), Principal ITM,
- (4) All section Head in HO

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