

**KAVERI GRAMEENA BANK, HEAD OFFICE: MYSURU**

**LOAN PRODUCTS OF THE BANK**

**Kisan Credit Card**

Scheme to All farmers including Tenant Farmers, Oral Lessees, General Power of Attorney Holders, for Crop cultivation with a facility to remit and draw any number of times within the currency period and limit of the Loan.

The farmers will also be extended loan under the **SCHEME OF ADVANCES AGAINST WAREHOUSE RECEIPTS.**

**Land Development**

Investment Credit to Farmers to improve productivity like Development of Agricultural Land (Leveling, Bunding & Shaping) in CADA areas for all categories of Farmers.

**Farm Mechanization:**

Loans to facilitate farmers to mechanize their farming operations by way of Purchase of Tractor with trailer/Power tillers.

**Minor Irrigation**

To tap underground water resources & bring small holding under irrigation to the fullest extent possible.

Open Well & Install IP Set, Drill Bore well & Installation of SIP set, Sprinkler irrigation, Purchase of Diesel generators etc.,

**Loans to Allied Agricultural activities**

Financial assistances to activities like Dairy farming, Sheep Rearing Units, Poultry Farming, Sericulture rearing house, Sericulture plantation, Commercial cultivation of Medicinal & Aromatic plants (MAPS) etc.,

**Advance against Security of Gold Ornaments**

Gold loans to agriculture for agricultural operations at normal Bank ROI.

**Kisan Gold Card Scheme:**

General purpose loan for meeting agricultural and consumption purpose against agricultural property for having excellent repayment tract records for at least past 3 years irrespective of limit availed by the farmers.

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**Kisan Chakra:**

To purchase vehicles (New and Second hand) Two wheelers, Three wheelers, & Four wheelers for supervision, transportation of agricultural produce and management of agricultural activities.

**Vehicle Loan to Public**

Loans to members of Public, salaried employees, Professional and Self employed persons such as Doctors/Chartered Accountants, Advocates, Contractors, Small business men, Agriculturists etc.,

**Advance against Ware house Receipts**

Scheme to facilitate the borrowers to liquidate the crop loans availed by them and to enable them to obtain better returns on their produce.

**All Purpose Mortgage Loans:**

Scheme to customers to meet the general needs without any restrictions. Such as  
For holding stock, receivables, acquisition of Land, building for establishing business, construction, renovation & up gradation of offices, Business premises, Purchase of Equipments, Furniture, vehicle, to meet working capital by way of mortgaging the property.

**Consumer Durable Loans to Public:**

Scheme to Public specially professional & self employed persons such as Doctors/ Chartered Accountants/Advocates/Salaried class etc., for purchase of consumer durables like TV Sets, Music Systems, Refrigerators, Washing Machines, etc.,

**Swarojgar Credit Card (SCC):**

Scheme in the form of Working Capital / Block Capital or both to Small Businessmen, Artisans, Handloom weavers, Service sector, Fishermen, Self employed persons, other micro-entrepreneurs, etc.,

**Personal Loans to Farmers:** To meet the expenditure on marriage, Social obligations, Travel, Domestic religious functions, educational expenses etc., of agriculturists. The facility will be provided to those who have availed crop loan with us under tie up arrangement with Tobacco Board or Sugar factories.

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**Personal Loans to Individuals:**

The facility is available to State/Central Government employees, Public sector undertaking, Reputed profit making Public Limited Companies, MNCs, to meet general expenditure like marriages, Family functions, Medical expenses, Travel expenses, educational expenses etc.,

**Financing for Tenant Farmers & Oral Lessees:**

Scheme for tenant farmers and oral lessees for raising crops.

**LPG Connections in Rural Areas:**

Scheme for Rural Women and All the women SHG members who are above 20 Years of age.

**Rainwater harvesting:**

Scheme for all individual farmers for encouraging Rain water harvesting through construction of Rainwater structures.

**Kaveri Kalpa Bhoomi:**

Scheme for Purchase of Land for Agri purpose to make economically viable and enable SF / MF, Share Croppers, Tenant Farmers to purchase land and raise their income.

**Loans for purchase of Sites:**

Scheme for all individuals/employees of Govt./Semi govt./Public Sector undertaking/Reputed private companies (like IT companies/ BPOs) who are not above 55 years of age for purchase of Residential sites by public allotted by Urban Development Authorities, / Housing Boards / City Improvement Trust Boards / Municipal Corporations / State development authorities etc.,

**Gnanavahini:**

Scheme for Educational loans to give financial support to deserving / Meritorious students to pursue higher education in India and Abroad.

**Loans for Agri Clinics:**

Scheme for setting up Agri business centers by Agri Graduates to create gainful self-employment to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture & biological science graduated with PG in

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agri-related courses. The scheme is open to:  
Graduates in Agriculture & subjects allied to agriculture like Horticulture, animal husbandry, forestry, dairy veterinary, poultry farming, pisciculture & other allied activities.

**General Credit Card (GCC):**

Scheme to provide hassle free credit to Bank's customers **based on the assessment** of cash flow for economic activities Security norms will be applicable as per Reserve Bank guidelines on collateral free lending for micro and small units issued from time to time/bank norms.

**Rent plus Scheme: Scheme:**

Scheme for to meet liquidity mismatch and also for other purposes of the customer.

**Loans against NSC / KVP / LIC Policy to Public:**

To meet personal needs of the customers against security of NSC/KVP/LIC bonds

**Small Business Finance:**

Scheme to improve the existing business by purchasing additional stocks for increasing business and income for Retail traders, Business Enterprises, Professional & Self employed persons and Transport operators.

**Public Housing Loan:**

Scheme for construction of residential house Purchase of House/ Flats / Villas and also for renovation / Repairs / extensions / additions to existing House. Also loans for Purchase of Furnishings/consumer durable, Rain water harvesting, Solar lighting system and Solar water heating system as a part of project.

**SHG – Bank Credit Linkage:**

Scheme for Micro credit has been defined as Loans of very small amount provided directly or through SHGs/JLGs/NBFCs. The provision of thrift, credit & other financial services & products is targeted at the poor in rural, semi-urban & urban areas for enabling them to raise their income levels & improve their living standards..

**Laghu Udyami Credit card Scheme:**

Scheme To provide hassle free credit to small businessmen, retail traders, Artisans, Professionals and Self employed, Small Industrial units etc., for existing customers with good track record

**Reverse Mortgage Scheme:**

Scheme to provide a source of additional income for senior citizens who own self acquired house property

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**Loans to SME Sector:**

Loan to Small and Medium enterprises in the form of Working Capital and also Term Loans.

**Joint Liability Groups:**

Scheme for Financial assistance to Groups and Individuals to evolve supplementary credit techniques to facilitate smoother flow of quality credit to mid segment credit takers by assisting, establishing & financing JLGs.

**Finance for Solar Units:**

- 1. Financing for Solar Water heating:** (Any individual/Association/Hotels/Restaurants/Small Business establishments)  
Improve the penetration of Solar Power as a supplement to conventional sources of energy. Encourage use of renewable sources of energy.
- 2. Financing of Home Lighting System:** (Any individual/Association/Hotels/Restaurants/Small Business establishments)  
Promote off-grid applications of solar energy to create a paradigm shift needed for commoditization of off-grid solar applications.  
Encourage replacement of non-renewable energy sources like fossil fuels, kerosene & diesel with solar energy to meet the energy requirements.

**Kaveri Realty:**

Scheme for Purchase of a site allotted by BDA/Housing Boards/Any Urban Development Agency/Housing Societies/Private developers for the purpose of construction of House. Scheme is applicable to FIRST SALE only.

**Kaveri Estate Purchase Loans:**

To purchase estates growing traditional plantation crops viz. coffee, tea, rubber and cardamom, cashew, pepper, coconut and other perennial orchard crops. The Purchaser should have yielding estates and should be in a position to rejuvenate the Estate proposed to be purchased.

**Kaveri Bhoomi:**

Scheme to make small & marginal holdings economically viable & enable small/marginal farmers, Share croppers, tenant farmers to purchase land & raise their income.

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**Kaveri Vyavahar:**

Scheme for providing hassle free finance to HIGH VALUE borrowers in trade & services sector..

**Vaidya Mithra:**

Scheme aims to provide financial assistance for:

1. Setting up clinic, clinic-cum residence
2. Buying equipment
3. Purchase of vehicles, ambulance, computers, etc.,
4. Drug stores.
5. Setting up of X-ray lab, Nursing Homes, Pathological Laboratory, Polyclinic etc.,
6. Expansion/modernization, renovation of existing premises
7. Working capital
8. Any other activity related medical profession.

Any Individuals/Partnership firms/Limited Companies/Trusts (with powers to borrow) can avail this facility.

**Kaveri Annapoorna:**

Scheme for Purchase of land and construction of buildings, for Purchase of furniture and fixtures, for Purchase of Kitchen equipment, for interior decoration, for purchase of vehicles [for catering purposes], for modernization of existing hotel/ restaurant and also for working capital.

**Kaveri Vidya Mithra:**

**Scheme for:**

1. Purchase of land for building / play ground Construction of school building / auditorium Repair / renovation of existing building Purchase of Computer and related equipment Purchase of books / manuals / software and other training material
2. Purchase of laboratory equipments
3. Purchase of furniture/fixtures
4. Purchase of sports equipment
5. Equipment for mid day meal scheme
6. Purchase of buses for student transportation.

**Kaveri MSE Car Loans:**

Scheme for provide term loan to the promoter/partner of the SME units(having borrowing arrangements with the Bank and/or maintaining current account satisfactorily for a period of one year) or to their family members either in their

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own names or in the unit's name (i.e., for purchase of New passenger cars, jeeps, multi utility vehicles (MUVs) and sports utility vehicles (SUVs) etc.,

**Contractor Mithra :**

Scheme for all registered Contractors of BBMP, City Municipal Corporation, Zilla Panchayat, PWD Irrigation and any other departments of the State (Works bills only) organizations/Departments, which are reputed and approved in the list of approved contractors of the respective organizations/Departments. Loan scheme for Contractors under SME Sector.

Scheme For Redemption of Debts of Farmers from Non Institutional Sources.

**Purchase and Discount of Cheques, Bills etc.,:**

**Non Fund Business:**

1. Issuance of Solvency certificates:  
Issuance of Solvency certificate to our customer who found to be genuine.
2. **Bank Guarantee:**  
Any valuable/first class clients of our Bank, who will be able to meet the liabilities, instantly when the liabilities are invoked. (Only Financial Guarantee)

**DEPOSIT PRODUCTS OF THE BANK:**

**1. Current Accounts:**

**2. Savings Bank Accounts:**

- a. General Public account
- b. Minor Account
- c. No-Frill Account
- d. PMJDY
- e. BSBDA
- f. Student Account

**3. Term deposit Accounts:**

Lump sum Investment for deposits between 15 days to 10 years and above. Interest paid in monthly / Quarterly / Half yearly / Yearly rests.

**4. Cumulative Deposit:**

Regular fixed monthly deposits for various periods ranging from 6 months to 120 months.

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**5. Kaveri Lakpathi Scheme:**

a special cumulative deposit scheme for getting maturity amount in multiples of Lakhs. – a dream to become Millionaire.

**6. Savings Certificate Scheme:**

Lump sum investment for various periods ranging from 6 months to 10 years where **interest will be compounded at quarterly intervals** and amount is **paid on maturity**.

**7. Kaveri Kanakadhara:**

An attractive Savings certificate scheme with high yield rate of interest for a period of 555 days.

**8. Kaveri Lakshmi:**

A unique lump sum investment scheme for getting double the invested amount on maturity.

**9. Cauvery Akshaya Nidhi (CAND)**

A unique scheme for business men where he can deposit his kitty amount through JANATHA DEPOSIT COLLECTOR at their door steps.

**10. NRE / NRO Accounts:**

Account for Non resident Indians in our Bank.

**11. NEFT/RTGS FACILITY**

**12. INTERNET BANKING (VIEWING FACILITY)**

**13. MOBILE BANKING FACILITY**

**14. RuPay Debit Card**

**15. KCC Debit Card**

**NON-FUND BUSINESS IN THE BANK:**

**INSURANCE PRODUCTS:**

PRODUCTS ARE DEALT BY US IN COLLABORATION WITH:

1. SBI LIFE MUMBAI
2. SBI GENERAL INSURANCE AND
3. UNTED INDIA INSURANCE COMPANY.



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<b>PRIME MINISTER INSURANCE SCHEMES:</b>
1. Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY)
2. Pradhan Mantri Suraksha Bima Yojana (PMSBY)
3. Atal Pension Yojana (Guaranteed Pension Scheme by Govt. Of India) (APY)