ಕರ್ನಾಟಕ ರಾಜ್ಯಪತ್ರ

ಅಧಿಕೃತವಾಗಿ ಪ್ರಕಟಿಸಲಾದುದು

ವಿಶೇಷ ರಾಜ್ಯ ಪತ್ರಿಕೆ

ಭಾಗ – ೪ಎ Part – IVA	ಬೆಂಗಳೂರು, ಸೋಮವಾರ, ೧೧ ಆಗಸ್ಟ್, ೨೦೨೫ (ಶ್ರಾವಣ ೨೦, ಶಕವರ್ಷ ೧೯೪೭) BENGALURU, MONDAY, 11 AUGUST, 2025 (SHRAVANA 20, SHAKAVARSHA 1947)	ನಂ. ೪೪೪ No. 444

GOVERNMENT OF KARNATAKA

No. FD-CAM/23/2025

Karnataka Government Secretariat,
401, 4th Gate, M. S. Building,
Bengaluru, Date: 06.08.2025.

NOTIFICATION

The draft of the Karnataka Micro Loan and Small Loan (Prevention of Coercive Actions) Rules, 2025 which the Government of Karnataka, proposes to make in exercise of the powers conferred by section 18 of the Karnataka Micro Loan and Small Loan (Prevention of Coercive Actions) Act, 2025 (Karnataka Act No. 15 of 2025) is hereby published as required by sub section (2) of the section 18 of the said Act for the information of all the persons likely to be affected thereby and notice is hereby given that the said draft will be taken into consideration after the expiry of fifteen days from the date of its publication in the Official Gazette.

Any objection or suggestion, which may be received by the State Government from any person with respect to the said draft before expiry of the period specified above, will be considered by the State Government. Objections or suggestions may be addressed to the Secretary to the Government, Finance Department (Fiscal Reforms), M.S. Building, Dr. B.R. Ambedkar Veedhi, Bengaluru – 560 001.

DRAFT RULES

1. Title and Commencement.- (1) These rules may be called the Karnataka Micro Loan and Small Loan (Prevention of Coercive Actions) Rules, 2025.

(2) They shall come into force from the date of their final publication in the Official Gazette.

2. Definitions.-(1) In these rules, unless the context otherwise requires the following namely:-

(a) "Act" means the Karnataka Micro Loan and Small Loan (Prevention of Coercive Actions) Act, 2025 (Karnataka Act 15 of 2025);

(b) "Authorized representative" means a person, other than an advocate, duly appointed and authorized in writing to represent the complainant in the proceedings before the Ombudsperson;

(c) 'Annexure' means Annexure appended to these rules;

(d) "Award" means an award passed by the Ombudsperson;

(e) "Banking" means as defined in the Banking Regulation Act, 1949 (Central Act No.10 of 1949);

(f) "Complaint" means a representation in writing or through other modes like e-mail, alleging deficiency in service on the part of a Lender and seeking relief from Ombudsperson;

(g) "Deficiency in service" means a shortcoming or an inadequacy in any financial service or such other services related thereto, which the Lender is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the Borrower;

(h) "Form" means a form appended to these rules;

(i) Micro Finance Institution (NBFC-MFI): "NBFC-MFI" means a non-deposit taking NBFC which has a minimum of seventy five percent of its total assets deployed towards "microfinance loans" as defined by the Reserve Bank of India;

(j) "Microfinance loan" means Microfinance loan as defined by Reserve Bank of India, which as a collateral-free loan given to a household having annual household income up to ₹3,00,000. For this purpose, the household shall mean an individual family unit, i.e., husband, wife and their unmarried children. All collateral-free loans, irrespective of end use and mode of application/ processing/ disbursal (either through physical or digital channels), provided to low-income households, i.e., households having annual income up to ₹3,00,000, shall be considered as microfinance loans; and

(k) Non-Banking Financial Company (NBFC) means a company registered under the Companies Act, 2013 (Central Act No. 18 of 2013) and engaged in the business of loans and advances, acquisition of shares/stocks/bonds/debentures/securities issued by Government or local authority or other marketable securities of a like nature, leasing, hire-purchase, etc., as their principal business, but does not include any institution whose principal business is that of agriculture activity, industrial activity, purchase or sale of any goods (other than securities) or providing any services and sale or purchase or construction of immovable property; and

(l) "Section" means the section of the Act.

(2) All other words and expressions used in these rules but not defined, defined in the Act, relevant laws and General Clauses Act, 1899 (Karnataka Act III of 1899) shall have the same meaning as respectively assigned to them.

3. Registration.- Subject to the provisions of section 3, the Lender shall submit the following details and documents for registration in Form No I.

4. The Lending norms.- Subject to the provisions of section 5, the lending norms , collection and recovery practice shall be as under :

A. Applications for loans and their processing,-

(i) while sanctioning the loans, Lender shall obtain to the best of his knowledge, and on an Affidavit to that effect, the details of outstanding borrowings from all sources, the income from all sources, and the purposes and uses of the borrowings now sought, as measures of due diligence and ensure the amount, terms and conditions of the loan are within the repaying capacity of the applicant.

(ii) lender shall have a policy regarding the limit on the outflows on account of repayment of monthly loan obligations of a household as a percentage of the monthly household income.

(iii) all communications with the borrower shall be in Kannada.

(iv) loan application forms shall include necessary information which affects the interest of the borrower, so that a meaningful comparison with the terms and conditions offered by other Lenders can be made and informed decision can be taken by the borrower.

(v) the loan application form shall indicate the documents required to be submitted with the application form.

(vi) lenders shall not obtain any collateral for the loans lent to its borrowers.

(vii) the Lenders shall give acknowledgement in writing immediately upon receipt of each loan application and indicate therein, the time period within which the loan application shall be disposed of.

B. Loan appraisal and terms/conditions-

(i) The Lenders shall convey in writing to the borrower in a Key Fact Sheet (KFS) or by means of sanction letter the amount of loan sanctioned along with the terms and conditions including annualised rate of interest and method of application thereof and keep the acceptance of these terms and conditions by the borrower on its record. Lenders shall mention the penal interest charged for late repayment in bold in the loan agreement.

(ii) Lenders shall furnish a copy of the loan agreement as understood by the borrower along with a copy each of all enclosures quoted in the loan agreement to all the borrowers at the time of sanction / disbursement of loans, if sought by the borrower.

5. The norms for disbursement of loans.- Subject to the provisions of section 7, the following shall be adhered to :

A. Disbursement of loans including changes in terms and conditions;

(i) The Lenders shall give notice to the borrower of any change in the terms and conditions including disbursement schedule, interest rates, service charges, prepayment charges etc.

(ii) Lenders shall also ensure that changes in interest rates and charges are effected only prospectively. A suitable condition in this regard shall be incorporated in the loan agreement.

B. Disclosures in loan agreement / Key Fact Sheet:

(i) all Lenders shall have a Management approved, standard form of loan agreement. Standard form of loan agreement for each loan scheme shall be submitted along with registration form. Modifications in the agreements if any in future are to be submitted to the Registration Authority.

(ii) in the loan agreement the following shall be disclosed:

(a) all the terms and conditions of the loan, including but not restricted to -

(i) amount of principal;

(ii) rate of interest;

(iii) period of re- payment; and

(iv) period of moratorium.

(b) the effective rate of interest charged along with other costs like processing fees.

(c) penalty charged on delayed payment, specified if in the form of an amount or a rate or a combination

(d) an assurance that the privacy of borrower data will be respected.

C. Key Fact Sheet shall reflect the following details, namely:-

(i) the effective rate of interest charged;
(ii) processing fees;
(iii) insurance ;
(iv) penal charges on delayed payments;
(v) repayment schedule;
(vi) all other terms and conditions attached to the loan;
(vii) information which adequately identifies the borrower and acknowledgements by the Lender of all repayments including instalments received and the final discharge;
(viii) the Key Fact Sheet shall prominently mention the grievance redressal system set up by the Lender and also the name and contact number of the nodal officer& grievances officer;
(ix) non-credit products issued shall be with full consent of the borrowers and fee structure shall be communicated in the Key Fact Sheet itself; and
(x) key Fact Sheet shall be signed by the authorised representative of the Lender.

D. Collection and Recovery of loans :

(i) Lender shall issue an approved Code of Conduct by field staff and systems for their recruitment, training, sensitisation and supervision with respect to provisions of this Act and Rules and other relevant laws in force. The Code shall lay down minimum qualifications necessary for the field staff and shall have necessary training tools identified for them to deal with the borrower. Training to field staff shall include programs to inculcate appropriate behaviour towards borrowers without adopting any coercive debt collection / recovery practices.

(ii) Remuneration for staff shall have more emphasis on areas of service and borrower satisfaction than merely the number of loans mobilized and the rate of recovery. Penalties and other disciplinary action shall also be specified in cases of non-compliance by field staff with the Code of Conduct and shall be without any prejudice to any other punitive action under the Act. This provision shall extend to contract and outsourced staff as well.

6. Transparency in Interest rates.- Subject to the provisions of section 7, the following shall be adhered to :

(a) Managements of the Lenders shall adopt an interest rate model taking into account relevant factors as mentioned in sub–section (1) of section 7, and no other costs shall be included in the pricing of the loan.

(b) The rate of interest shall be disclosed to the borrower or customer in the application form and communicated explicitly in the sanction letter or Key Fact Sheet (KFS).

(c) The rates of interest shall also be made available on the web-site of the Lender.

(d) The information published in the website or otherwise published shall be updated whenever there is a change in the rates of interest.

(e) The rate of interest shall preferably be an annualised rate so that the borrower is aware of the exact rates that would be charged to the account.

(f) The changes in interest rates and charges are to be effected only prospectively giving due notice to borrowers.

7. The books / ledgers to be maintained.-(1) Subject to the provisions of section 7, the following books / ledgers shall be maintained by the Lenders :

(i) Balance Sheet;
(ii) Income & Expenditure Statement ;
(iii) Cash-flow Statements; and
(iv) Portfolio Report.

(2) The Lender shall maintain Quarterly Statement of Loans Outstanding and Repayments and Annual Statement of Loans Outstanding and Repayments.

8. Office in the District.- (1) Subject to the provisions of section 7, every lender in the District shall have an Office within the District of operation.

(2) Police authorities shall notify the Registration Authority under the Act (Deputy Commissioner of the Districts) promptly, along with a copy of the complaint, if any and the FIR, about each case registered against registered entities under the penal sections of the Act and also submit reports on the filing of charges and in case charges are framed by the competent court, the progress and verdict in the prosecution.

9. Ombudsperson.- (1) Subject to the provisions of section 11, Additional Deputy Commissioner of the Revenue Department shall be the Ombudsperson.

(2) The Ombudsperson shall be the mediator acceptable to both parties in a dispute. Hence the applicant agency shall accept the Ombudsperson appointed by Government as mediator by an affidavit at time referring the dispute /matter to Ombudsperson.

10. Grievance Redressal Forum.- (1) Subject to the provisions of section 12, Grievance Redressal Forum is for resolving customer grievances in relation to Lender.

A. Functions of the Ombudsperson

(i) The Ombudsperson shall perform all or any of the following functions, namely :–

(a) investigate into any allegation contained in a complaint by a Borrower against a Lender or his employees and agents or on a reference from Government;

(b) Record statements and obtain documents as required from the complainant and the person complained against,

(c) pass an order on the allegation in the following manner, namely:–

(i) where the irregularity involves a criminal offence committed by a public servant,

(ii) the matter shall be referred to the appropriate authority for investigation;

(iii) where the irregularity causes loss or inconvenience to a Borrower, pass an Award directing the Lender to provide compensation and to reimburse the loss from the person responsible for the irregularity;

(iv) where the irregularity is due to omission or inaction, pass an order to rectify the mistake.

(ii) In addition to the functions enumerated in clause (i) the Ombudsperson may pass interim order restraining the Lender from doing anything detrimental to the interest of the complainant if it is satisfied that much loss or injury will be caused to the complainant due to the alleged act.

(iii) The Ombudsperson may, by order, impose penalty in addition to compensation if it is of opinion that the irregularity involves corrupt practice for personal gain.

B. Powers of Ombudsperson

(i) The Ombudsperson shall, for the purpose of any investigation or enquiry under this Act, have the power in respect of the following matters, namely:–-

(a) Summoning and enforcing the attendance of any witness and examining him;

(b) Requiring the discovery and production of any document from Lender or Borrower;

(c) receiving evidence on affidavits;

(d) requisitioning any public records, or copy there of, from any public servant engaged in implementing this Act;

ii. Where the Ombudsperson finds that the allegation contained in a complaint is without any substance or trivial in nature, it may by order direct the complainant to pay to the opposite party an amount specified in the order by way of costs.

iii. Where the allegation contained in a complaint is in respect of the loss or inconvenience caused to a Borrower, the Ombudsman may, during enquiry, collect evidence, determine the loss and direct in its order the amount to be realized from the person responsible.

iv. If the amount to be paid as per the order passed by the Ombudsman under sub-rule (ii) or sub-rule (iii) is not paid within the period specified by it, the same shall be recovered as arrears of land revenue.

C. Procedure for Filing a Complaint

(i) The complaint may be lodged personally through physical mode or online through the portal to be designed for the purpose, if any. The complaint shall be duly signed by the complainant or by the authorized representative.

(ii) Any Borrower aggrieved by an act or omission of a Lender or Lender may file a complaint personally or through an authorized representative.

(iii) No complaint shall lie under the forum in matters involving commercial judgement/decision of the Lender.

(iv) A complaint under the forum shall not lie unless the complaint had, before making a complaint to the Ombudsperson made a written complaint to the Lender concerned and the complaint was rejected wholly or partly by the Lender, and the complainant is not satisfied with the reply; or the complainant had not received any reply within thirty days after the Lender received the complaint; and the complaint is not in respect of the same cause of action which is already pending before any Court, Tribunal or Arbitrator or any other Forum or Authority; or, settled or dealt with on merits, by any court, Tribunal or Arbitrator or any other Forum or Authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned and the complaint is not abusive or frivolous or vexatious in nature.

D. Power to Call for Information

(i) The Ombudsperson may, for the purpose of carrying out duties, require the Lender against whom the complaint has been made, to provide any information or furnish certified copies of any document relating to the complaint which are or is alleged to be in its possession.

(ii) In the event of failure of a Lender to comply with the requisition without sufficient cause, the Ombudsperson may draw an inference that the Lender has no information to furnish.

(iii) The Ombudsperson shall maintain confidentiality of the information or the documents coming to its knowledge or possession in the course of discharging duties and shall not disclose such information or documents to any person except as otherwise required by law, or with the consent of the person furnishing such information or documents. Provided that nothing in this sub-clause shall prevent the Ombudsperson from disclosing information or documents furnished by the parties to the proceedings to each other, to the extent considered necessary to comply with the principles of natural justice and fair play:

E. Resolution of Complaints

(i) The Ombudsperson shall endeavour to promote settlement of a complaint by agreement between the complainant and the Lender through facilitation or conciliation or mediation.

(ii) The Ombudsperson may pass interim order to prevent from doing anything detrimental to the interest of the complainant if it is satisfied that much loss or injury will be caused to the complainant due to the alleged act.

(iii) The proceedings before the Ombudsperson shall be summary in nature and shall not be bound by any rules of evidence. The Ombudsperson may examine either party to the complaint and record their statement.

(iv) The Lender shall, on receipt of the complaint, file its written version in reply to the averments in the complaint enclosing therewith copies of the documents relied upon, within 15 days before the Ombudsperson for resolution.

(v) Provided that the Ombudsperson may, at the request of the Lender in writing to the satisfaction of the Ombudsperson, grant such further time as may be deemed fit to file its written version and documents.

(vi) In case the Lender omits or fails to file its written version and documents within the time, the Ombudsperson may proceed ex-parte based on the evidence available on record. There shall be no right of appeal to the Lender in respect of the Award issued on account of non-response or non-furnishing of information sought within the stipulated time.

(vii) The Ombudsperson shall ensure that the written version or reply or documents filed by one party, to the extent relevant and pertaining to the complaint, are furnished to other party and follow such procedure and provide additional time as may be considered appropriate.

(viii) In case the complaint is not resolved through facilitation, such action as may be considered appropriate, including a meeting of the complainant with the officials of Lender, for resolution of the complaint by conciliation or mediation may be initiated.

(ix) The parties to the complaint shall cooperate in good faith with the Ombudsperson, as the case may be, in resolution of the dispute and comply with the direction for production of any evidence and other related documents within the stipulated time.

(x) If any amicable settlement of the complaint is arrived at between the parties, the same shall be recorded and signed by both the parties and thereafter, the fact of settlement may be recorded, annexing thereto the terms of settlement, directing the parties to comply with the terms within the stipulated time.

(xi) The complaint would be deemed to be resolved when:

a. it has been settled by the Lender with the complainant upon the intervention of the Ombudsperson; or

b. the complainant has agreed in writing or otherwise (which may be recorded) that the manner and the extent of resolution of the grievance is satisfactory; or

c. the complainant has withdrawn the complaint voluntarily.

F. Order or Award by the Ombudsperson

(i) Unless the complaint is rejected, the Ombudsperson shall pass an Award in the event of:

(a) non-furnishing of documents/information or

(b) the matter not getting resolved based on records placed, and after affording a reasonable opportunity of being heard to both the parties.

(ii) The Ombudsperson shall also take into account, in addition, directions, instructions and guidelines issued by Government from time to time and such other factors as may be relevant, before passing a reasoned Award.

(iii) The Award shall contain, inter alia, the direction, if any, to the Lender for specific performance of its obligations and in addition to or otherwise, the amount, if any, to be paid by the Lender to the complainant by way of compensation for any loss suffered by the complainant.

(iv) Where the irregularity causes loss or inconvenience to a Borrower, Ombudsperson may pass an Award directing the Lender to provide compensation and to reimburse the loss from the person responsible for their regularity;

(v) Where the irregularity is due to omission or inaction, pass an order to rectify the mistake.

(vi) The compensation that can be awarded by the Ombudsperson shall be exclusive of the amount involved in the dispute.

(vii) A copy of the award shall be sent to the complainant and the Lender.

(viii) The Award passed shall lapse and be of no effect unless the complainant furnishes a letter of acceptance of the Award in full and final settlement of the claim to the Lender concerned, within a period of thirty days from the date of receipt of the copy of the Award or they have filed an appeal.

(ix) The Lender shall comply with the Award and intimate compliance to the Ombudsperson within thirty days from the date of receipt of the letter of acceptance from the complainant, unless it has preferred an appeal.

(x) The Ombudsperson may, by order, impose penalty in addition to compensation if is of opinion that the irregularity involves corrupt practice for personal gain.

G. Rejection of a Complaint

(i) Complaints not filed within the period of loan or within one year which ever is less, shall be rejected.

(ii) Ombudsperson may reject a complaint at any stage if it appears that the complaint made:

(a) is non-maintainable; or there is no sufficient ground to initiate proceedings; or

(b) is in the nature of offering suggestions or seeking guidance or explanation or other remedies are available to the complainant and it would be more beneficial for the complainant to avail of such remedies in view of the circumstances of the case.

(iii) The Ombudsperson may reject a complaint at any stage, if :

(a) in his opinion there is no deficiency in service; or

(b) the compensation sought for the consequential loss is not justifiable,

(c) the complaint is not pursued by the complainant with reasonable diligence; or

(d) the complaint is without any sufficient cause; or

(e) the complaint requires consideration of elaborate documentary and oral evidence and the proceedings before the Ombudsperson are not appropriate for adjudication of such complaint; or

(f) in the opinion of the Ombudsperson there is no financial loss or damage, or inconvenience caused to the complainant.

(g) The complaint is frivolous or vexatious or is not made in good faith

(iv) The Ombudsperson shall submit to the Principal secretary to Government, Revenue department a report before 31st March every year containing a general review of the activities of the cases resolved/under process of the preceding financial year and shall furnish such other information as the Government may direct.

THAAWARCHAND GEHLOT
GOVERNOR OF KARNATAKA

By Order and in the name of
the Governor of Karnataka,

Dr. Vishal R
Secretary to the Government,
Finance Department
(Fiscal Reforms)

ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ನಮೂನೆ – 1 /FORM-1

(ನಿಯಮ -3 ರಪ್ರಕಾರ)

(ಕರ್ನಾಟಕ ಕಿರು (Micro) ಸಾಲ ಮತ್ತು ಸಣ್ಣಸಾಲ (ಬಲವಂತದ ಕ್ರಮಗಳ ಪ್ರತಿಬಂಧಕ) ಅಧಿನಿಯಮ – 2025 ರ ಸೆಕ್ಷನ್ – 3 ರಡಿ ಮತ್ತು ನಿಯಮ 3 ರಡಿ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಗಳು/ಸಾಲನೀಡಿಕೆ ಏಜೆನ್ಸಿಗಳು ಅಥವಾ ಸಂಸ್ಥೆ ಅಥವಾ ಲೇವಾದೇವಿದಾರರು ಸಲ್ಲಿಸಬೇಕಾದ ಮಾಹಿತಿಯ ನಮೂನೆ)

ಗೆ,

ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು ಮತ್ತು ನೋಂದಣಿ ಪ್ರಾಧಿಕಾರ
.... ಜಿಲ್ಲೆ

1	ಸಾಲದಾತ ಘಟಕದ ಹೆಸರು Name of the Lender entity	
2	ಘಟಕದ ಸಂರಚನೆ (ಮಾಲೀಕತ್ವ/ಪಾಲುದಾರಿಕೆ/ಟ್ರಸ್ಟ್/ಕಂಪನಿ ಇತ್ಯಾದಿ) Constitution of the entity (Proprietorship/Partnership/Trust/Company etc)	
3	ಕಂಪನಿಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ Memorandum of Association & Articles of Association (AoA) / ಟ್ರಸ್ಟ್‌ಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಟ್ರಸ್ಟ್ ಡೀಡ್ / ಸಂಘಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಸಂಘದ Memorandum of Association (MoA) ಅಥವಾ ಯಾವುದೇ ಇತರ ಘಟಕಗಳಿಗೆಸಂಬಂಧಿಸಿದಂತೆ ಸಂಬಂಧಿತ ದಾಖಲೆಗಳನ್ನುಲಗತ್ತಿಸುವುದು. Memorandum of Association & Articles of Association (AoA) in case of Companies / Trust Deed in case of Trusts / Memorandum of Association (MoA) in case of Societies or relevant documents as the case may be in the case of any other entities, to be enclosed.	
4	ಸೂಕ್ತ ಕಾಯಿದೆಗಳ ಅಡಿಯಲ್ಲಿ ನೋಂದಣಿ ಪ್ರಮಾಣ ಪತ್ರಗಳ ಪ್ರತಿಗಳನ್ನು ಲಗತ್ತಿಸುವುದು(ಯಾವುದಾದರೂ ಇದ್ದರೆ) Copies of registration certificates under appropriate Act/s. applicable, if any	
5	ಕಂಪನಿಗಳ / ಟ್ರಸ್ಟ್‌ಗಳ ನೋಂದಣಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಸಂಯೋಜನೆಯ ದಿನಾಂಕ Date of incorporation in case of companies / registration in case of trusts etc.,	
6	ವ್ಯವಹಾರದ ಪ್ರಾರಂಭದ ದಿನಾಂಕ Date of commencement of business	

7	ಜಿಲ್ಲೆಯಲ್ಲಿ ವ್ಯವಹಾರ ಪ್ರಾರಂಭದ ದಿನಾಂಕ Date of commencement of business in the District	
8	ನೋಂದಾಯಿತ ಕಚೇರಿಯ ವಿಳಾಸದ ಪುರಾವೆ(ಪುರಾವೆಯನ್ನು ಲಗತ್ತಿಸಿ) Proof of Address of the Registered Office (Enclose the proof)	
9	ರಾಜ್ಯದಲ್ಲಿರುವ ನಿಯಂತ್ರಣ ಕಚೇರಿಯ ಮುಖ್ಯಸ್ಥರ ಹೆಸರು, ಮತ್ತು ವಿಳಾಸ ಸಂಪರ್ಕ ವಿವರಗಳು (ದೂರವಾಣಿ ಮತ್ತು ಮೊಬೈಲ್ ಸಂಖ್ಯೆಗಳು) ಇ-ಮೇಲ್ ಐಡಿ Nameof the Head of the controlling office in the State Address Contact details (Phone & Mobile Nos) E-mail ID	
10	ಜಿಲ್ಲೆಯಲ್ಲಿರುವ ನಿಯಂತ್ರಣ ಕಚೇರಿಯ ಮುಖ್ಯಸ್ಥರ ಹೆಸರು, ವಿಳಾಸ ಸಂಪರ್ಕ ವಿವರಗಳು (ದೂರವಾಣಿ ಮತ್ತು ಮೊಬೈಲ್ ಸಂಖ್ಯೆಗಳು) ಇ-ಮೇಲ್ ಐಡಿ Name of the Head of the controlling office in the District Address Contact details (Phone & Mobile Nos) E-mail ID	
11	ಜಿಲ್ಲೆಯ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಸಂಸ್ಥೆಯ ಶಾಖೆಗಳು ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವ ಗ್ರಾಮಗಳು ಮತ್ತು ಪಟ್ಟಣಗಳು (ಹೋಬಳಿ ಮತ್ತು ತಾಲ್ಲೂಕು ಸಹಿತ ಉಲ್ಲೇಖಿಸುವುದು). Villages (duly mentioning Hobli& Taluka) and towns in which lender is operating in the District.	
12	ಜಿಲ್ಲೆಯ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಸಂಸ್ಥೆಯು ಕಾರ್ಯನಿರ್ವಹಿಸಲು ಪ್ರಸ್ತಾಪಿಸಿರುವ ಗ್ರಾಮಗಳು ಮತ್ತು ಪಟ್ಟಣಗಳು (ಹೋಬಳಿ ಮತ್ತು ತಾಲ್ಲೂಕು ಸಹಿತಉಲ್ಲೇಖಿಸುವುದು). Villages (duly mentioning Hobli& Taluka) and towns in which they propose to operate in the District.	

13	ವಿಧಿಸಲಾಗುತ್ತಿರುವ ಬಡ್ಡಿದರ, Rate of interest being charged,	
14	ಸಾಲವನ್ನು ಮಂಜೂರು ಮಾಡುವಾಗ ಸರಿಯಾದ ಪರಿಶೀಲನೆ ನಡೆಸುವ ವಿಧಾನಮತ್ತು ಪರಿಣಾಮಕಾರಿ ಸಾಲ ವಸೂಲಾತಿ ವಿಧಾನ (ವಿವರಗಳನ್ನು ಸಲ್ಲಿಸುವುದು) System of conducting due diligence and system of effecting recovery (Furnish Details)	
15	ಸಾಲ ಬಟವಾಡೆ ಮಾಡುವ ಅಥವಾ ವಸೂಲಾತಿ ಮಾಡುವ ಚಟುವಟಿಕೆಯನ್ನು ನಡೆಸಲು ಅಧಿಕಾರ ಹೊಂದಿರುವ ವ್ಯಕ್ತಿಗಳು / ಏಜೆನ್ಸಿಗಳ ಪಟ್ಟಿ (ವಿವರಗಳನ್ನು ಸಲ್ಲಿಸುವುದು) List of persons / agencies authorized for conducting the activity of lending or recovery of money which has been lent (Furnish Details)	
16	ಕನಿಷ್ಠ ಈ ಕೆಳಗಿನ ವಿವರಗಳನ್ನು ಒಳಗೊಂಡಿರುವ (ನೋಂದಣಿಗಾಗಿ ಅರ್ಜಿ ಸಲ್ಲಿಸಿದ ಹಿಂದಿನ ತಿಂಗಳ ಕೊನೆಯ ದಿನದಂದು)ಜಿಲ್ಲೆಯ ಗ್ರಾಮವಾರು / ಪಟ್ಟಣವಾರು ಘಟಕದಿಂದ ಸಾಲಗಾರರ ವಿವರವಾದ ಪಟ್ಟಿ (ವಿವರಗಳನ್ನು ಸಲ್ಲಿಸುವುದು /ಲಗತ್ತಿಸುವುದು): Detailed list of borrowers from the lender in the district village-wise / town-wise containing at least the following details (as at the last day of the previous month in which the application for registration is submitted) - (Enclose the details): (i) ಸಾಲಗಾರನ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ, Name and address of the borrower, (ii) ಸಾಲಗಾರನಿಗೆ ನೀಡಲಾದ ಒಟ್ಟು ಮೂಲ ಮೊತ್ತ, Total principal amount lent to the borrower, (iii) ಸಾಲದ ದಿನಾಂಕ Date of loan (iv) ಬಡ್ಡಿದರ Rate of interest (v) ವಿಳಂಬ ಪಾವತಿಗೆ ವಿಧಿಸುವದಂಡದ ಬಡ್ಡಿದರ Penal rate of interest for delayed payment (vi) ಸಾಲಗಾರರಿಂದ ಈಗಾಗಲೇ ವಸೂಲಿ ಮಾಡಲಾದ ಮೊತ್ತ Amount already recovered from the borrower, (vii) ಸಾಲಗಾರರಿಂದ ಇನ್ನೂ ವಸೂಲಿ ಮಾಡಬೇಕಾದ ಬಾಕಿ ಮೊತ್ತ Balance amount yet to be recovered from the borrower (viii) ಸುಸ್ತಿ ಸಾಲದ ಬಾಕಿಗಳು, ಯಾವುದಾದರೂ ಇದ್ದರೆ. Overdues, if any.	

17	ಜಿಲ್ಲೆಯ ಘಟಕದಿಂದ ಸಾಲಗಳನ್ನು ಮಂಜೂರು ಮಾಡುವಾಗ / ವಿತರಿಸುವಾಗಮೇಲಾಧಾರ/ಭದ್ರತೆಗಳನ್ನು ಪಡೆದಿರುವ ಸಂದರ್ಭದಲ್ಲಿ,ಸಾಲಗಾರರ ಮತ್ತು ತೆಗೆದುಕೊಂಡ ಮೇಲಾಧಾರಗಳವಿವರವಾದ ಪಟ್ಟಿ,ಗ್ರಾಮವಾರು /ಪಟ್ಟಣವಾರು, ವಿವರಗಳೊಂದಿಗೆ Detailed list of borrowers from the entity in the district from whom collateral securities have been obtained, if any, along with the details of the collaterals taken, while sanctioning / disbursing loans, village-wise / town-wise,	
18	ಕನ್ನಡದಲ್ಲಿ ಪ್ರಮುಖ ಸಂಗತಿ ಹಾಳೆಯ ಪ್ರತಿಲಗತ್ತಿಸುವುದು. Copy of the Key Fact Sheet in Kannada (Enclose Copy)	
19	ನೇಮಕಗೊಂಡ ವಸೂಲಾತಿ ಏಜೆನ್ಸಿಗಳು ಕ್ರಿಮಿನಲ್ ಹಿನ್ನೆಲೆಯುಳ್ಳ ಯಾವ ವ್ಯಕ್ತಿಯನ್ನು ಹೊಂದಿಲ್ಲ ಎಂಬುವುದರ ಘೋಷಣೆ / ದೃಢೀಕರಣ (ಪ್ರತಿಲಗತ್ತಿಸುವುದು) Declaration / Confirmation to the effect that the recovery agencies employed do not have anyone with a criminal background (Enclose Copy)	
20	ಜಿಲ್ಲೆಯಲ್ಲಿನ ಘಟಕದ ಕುಂದುಕೊರತೆ ನಿವಾರಣಾ ಅಧಿಕಾರಿಯ ಹೆಸರು (ಯಾರಾದರೂ ಇದ್ದಲ್ಲಿ) ವಿಳಾಸ ಸಂಪರ್ಕ ವಿವರಗಳು (ದೂರವಾಣಿ ಮತ್ತು ಮೊಬೈಲ್ ಸಂಖ್ಯೆಗಳು) ಇ-ಮೇಲ್ ಐಡಿ Name of Grievance Redressal Officer of the entity, if any, in the District. Address Contact details (Phone & Mobile Nos) E-mail ID	
21	ಜಿಲ್ಲೆ/ರಾಜ್ಯದಲ್ಲಿ ಘಟಕದ ಓಂಬುಡ್ಸಮನ್‌ನ ಹೆಸರು (ಯಾರಾದರೂ ಇದ್ದಲ್ಲಿ) ವಿಳಾಸ ಸಂಪರ್ಕ ವಿವರಗಳು (ದೂರವಾಣಿ ಮತ್ತು ಮೊಬೈಲ್ ಸಂಖ್ಯೆಗಳು) Name of Ombudsperson of the entity in the District / State, if any Address Contact details (Phone & Mobile Nos) E-mail ID	

ಮೇಲೆ ಒದಗಿಸಿರುವ ಮಾಹಿತಿಯು ನನ್ನ ತಿಳುವಳಿಕೆ ಮತ್ತು ನಂಬಿಕೆಯ ಪ್ರಕಾರ ಸತ್ಯವಾಗಿದೆಯೆಂದೂ ಮತ್ತು ಯಾವುದೇ ಅಂಶವನ್ನು ಮುಚ್ಚಿಟ್ಟಿಲ್ಲವೆಂದೂ, ಒದಗಿಸಿರುವ ಮಾಹಿತಿಗಳ ಬಗ್ಗೆ ಸಂಪೂರ್ಣ ಹೊಣೆಗಾರನೆಂದು ಈ ಮೂಲಕ ಘೋಷಿಸುತ್ತೇನೆ.

ಈ ಕಾಯ್ದೆಯ ನಿಬಂಧನೆಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ನಾನು ಯಾವಾಗಲೂ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತೇನೆ ಎಂದು ನಾನು ಈ ಮೂಲಕ ಪ್ರತಿಜ್ಞೆ ಮಾಡುತ್ತೇನೆ.

I hereby undertake that I shall always act in conformity with the provisions of this Act. I hereby declare that to the best of knowledge and belief all the information given in the application is true& nothing is hidden.

ಸ್ಥಳ / Place

ಅಧಿಕೃತ ವ್ಯಕ್ತಿಯ ಸಹಿ / Signature of Authorised Person

ದಿನಾಂಕ / Date

Key Fact Sheet
(Interest rate and fees/charges)

ಅನುಬಂಧ – 1/ANEXURE-1
(see rule 5)

1	**ಸಂಸ್ಥೆಯಹೆಸರು**			
2	ಶಾಖೆಯಹೆಸರು Branch name		ಗುಂಪಿನಹೆಸರು Group Name	
3	ಸಾಲಗಾರರಹೆಸರು Name of the Borrower			
4	ಸಾಲಗಾರರತಂದೆಯ/ಗಂಡನಹೆಸರು Name of the Father/Husband of the Borrower			
5	ಸಾಲ ಪ್ರಸ್ತಾವನೆ/ ಖಾತೆ ಸಂಖ್ಯೆ Loan proposal/ account No.		ಸಾಲದ ಪ್ರಕಾರ TypeofLoan	
6	ಮಂಜೂರಾದ ಸಾಲದ ಮೊತ್ತ (ರೂಪಾಯಿಗಳಲ್ಲಿ) Sanctioned Loan amount(in Rupees)			
7	ಸಾಲ ವಿತರಣೆ ವೇಳಾಪಟ್ಟಿ Disbursal schedule (i) ಹಂತಗಳಲ್ಲಿ ಅಥವಾ 100%ಮುಂಗಡವಾಗಿ ವಿತರಣೆ. Disbursement in stages or 100% upfront. (ii) ಹಂತವಾರು ಆಗಿದ್ದರೆ, ಸಂಬಂಧಿತ ವಿವರಗಳನ್ನು ಹೊಂದಿರುವ ಸಾಲ ಒಪ್ಪಂದದ ಷರತ್ತನ್ನು ನಮೂದಿಸಿ. If it is stage wise, mention the clause of loan agreement having relevant details			
8	ಸಾಲದ ಅವಧಿ (ವರ್ಷ/ತಿಂಗಳು/ದಿನಗಳು) Loan term(year/months/days)			

9	ಕಂತುಗಳವಿವರಗಳುInstalmentdetails		
ಕಂತುಗಳ ಪ್ರಕಾರ Type of instalments	ಸಮಾನ ಆವರ್ತಕ ಕಂತುಗಳ ಸಂಖ್ಯೆ **(**EPIs) Number of Equated Periodic Instalments (EPIs)	ಸಮಾನ ಆವರ್ತಕ ಕಂತುಗಳು (EPIಗಳು) Equated Periodic Instalments (EPIs)	ಮರುಪಾವತಿಯ ಪ್ರಾರಂಭ**,** ಅನುಮೋದನೆಯ ನಂತರ Commencement of repayment, posts anction

10	ಬಡ್ಡಿ ದರ (%) ಮತ್ತು ಪ್ರಕಾರ (ಸ್ಥಿರ ಅಥವಾ ಫ್ಲೋಟಿಂಗ್ ಅಥವಾ ಹೈಬ್ರಿಡ್) Interest rate(%)and type(fixed or floating or hybrid)	
11	ಫ್ಲೋಟಿಂಗ್ ಬಡ್ಡಿದರದ ಸಂದರ್ಭದಲ್ಲಿ ಹೆಚ್ಚುವರಿ ಮಾಹಿತಿ AdditionalInformationincaseofFloatingrateofinterest	

ಉಲ್ಲೇಖ ಮಾನದಂಡ Reference Benchmark	ಮಾನದಂಡ ಬಡ್ಡಿ ದರ (%) (ಬಿ) Benchmark rate(%)(B)	**ಹೆಚ್ಚುವರಿ ಬಡ್ಡಿ** (%) (S) Spread(%)(S)	ಅಂತಿಮ ಬಡ್ಡಿ ದರ (%)R = (B) + (S)Final rate(%) R =(B)+(S)	ಆವರ್ತನವನ್ನು ಹೊಂದಿಸುವ ಅವಧಿ (ತಿಂಗಳುಗಳು) Reset periodicity (Months)	ಉಲ್ಲೇಖ ಮಾನದಂಡದಲ್ಲಿನ ಬದಲಾವಣೆಯ ಪರಿಣಾಮ (25 bps ಗೆ'R' ನಲ್ಲಿ ಬದಲಾವಣೆ**,** ಬದಲಾವಣೆ) Impact of change in the reference benchmark (for25bpschangein'R',changein:)		
				B	S	EPI (Rs)	No.ofEPIs

12	ಫೀಸು / ಶುಲ್ಕಗಳುFee/Charges				
		ಸಾಲದಾತರಿಗೆ ಪಾವತಿಸಬೇಕಾದದ್ದು (ಎ)Payable to the Lender(A)		ಸಾಲದಾತರ (ಬಿ) ಮೂಲಕ ಮೂರನೇ ವ್ಯಕ್ತಿಗೆ ಪಾವತಿಸಬೇಕಾದದ್ದು. Payable to a third party through Lender(B)	
		ಒಂದು ಬಾರಿ/ ಪುನರಾವರ್ತಿತ One-time/ Recurring	ಅನ್ವಯವಾಗುವ ಮೊತ್ತ (**ರೂ**.ಗಳಲ್ಲಿ) ಅಥವಾ ಶೇಕಡಾವಾರು (%) Amount(in ₹)or Percentage(%) as applicable	ಒಂದು ಬಾರಿ/ ಪುನರಾವರ್ತಿತ One-time/ Recurring	ಅನ್ವಯವಾಗುವ ಮೊತ್ತ (**ರೂ**.ಗಳಲ್ಲಿ) ಅಥವಾ ಶೇಕಡಾವಾರು (%) Amount(in ₹)or Percentage(%) as applicable
(i)	ಸಂಸ್ಕರಣಾ ಶುಲ್ಕಗಳು Processing fees				
(ii)	ವಿಮಾ ಶುಲ್ಕಗಳು Insurance charges				
(iii)	ಬೇರೆ ಯಾವುದಾದರೂ (ದಯವಿಟ್ಟು ನಿರ್ದಿಷ್ಟಪಡಿಸಿ) Any other(please specify)				
13	ವಾರ್ಷಿಕ ಶೇಕಡಾವಾರು ದರ **(**APR) (%) Annual Percentage Rate(APR)(%)				

14	ಸಾದಿಲ್ವಾರು/ಇತರೆ ಶುಲ್ಕಗಳ ವಿವರಗಳು (ಅನ್ವಯಿಸಿದಂತೆ, ರೂಪಾಯಿಗಳಲ್ಲಿ ಅಥವಾ % ನಲ್ಲಿ) Details of Contingent Charges (in Rupees or%, as applicable)	
(i)	ಪಾವತಿ ವಿಳಂಬವಾದರೆ ದಂಡದ ಶುಲ್ಕ(ಯಾವುದಾದರೂ ಇದ್ದರೆ) Penal charges, if any, in case of delayed payment	
(ii)	ಇತರ ದಂಡದ ಶುಲ್ಕ, ಯಾವುದಾದರೂ ಇದ್ದರೆ Other penal charges, if any	
(iii)	ಅವಧಿಗೆ ಪೂರ್ವ ಸಾಲ ತೀರಿಸದಲ್ಲಿಶುಲ್ಕಗಳು, ಅನ್ವಯವಾಗಿದ್ದರೆ Foreclosure charges, if applicable	
(iv)	ಸಾಲಗಳನ್ನು ಫ್ಲೋಟಿಂಗ್ ದರದಿಂದ ಸ್ಥಿರ ದರಕ್ಕೆ ಬದಲಾಯಿಸಲು ಮತ್ತು ಪ್ರತಿಯಾಗಿ ಶುಲ್ಕಗಳು Charges for switching of loans from floating to fixed rate and viceversa	
(v)	ಯಾವುದೇ ಇತರ ಶುಲ್ಕಗಳು (ದಯವಿಟ್ಟು ನಿರ್ದಿಷ್ಟಪಡಿಸಿ) Any other charges (please specify)	

ಅಧಿಕೃತ ವ್ಯಕ್ತಿಯ ಸಹಿ / Signature of Authorised Person

(ಇತರ ಗುಣಾತ್ಮಕ ಮಾಹಿತಿ)
(Other qualitative information)
ಅನುಬಂಧ – 2//ANEXURE-2
(see rule 5)

1	ವಸೂಲಾತಿ ಏಜೆಂಟ್‌ಗಳ ನಿಯೋಜಿಸಲು ಸಂಬಂಧಿಸಿದ ಸಾಲ ಒಪ್ಪಂದದ ಷರತ್ತು Clause of Loan agreement relating to Engagement of recovery agents	
2	ದೂರು ಪರಿಹಾರ ಕಾರ್ಯವಿಧಾನವನ್ನು ವಿವರಿಸುವ ಸಾಲ ಒಪ್ಪಂದದ ಷರತ್ತು Clause of Loan agreement which details Grievance redressal mechanism	
3	ದೂರು ಪರಿಹಾರದನೋಡಲ್ ಅಧಿಕಾರಿಯ ದೂರವಾಣಿ ಸಂಖ್ಯೆ ಮತ್ತು ಇಮೇಲ್ ಐಡಿ Phone number and email id of the nodal Grievance redressal officer	
4	ಸಾಲವು ಇತರ ಸಾಲದಾತರಿಗೆ ಅಥವಾ ಸೆಕ್ಯುರಿಟೈಸೇಶನ್‌ಗೆ ವರ್ಗಾವಣೆಗೆ ಒಳಪಟ್ಟಿರಬಹುದು ಅಥವಾ ಭವಿಷ್ಯದಲ್ಲಿ ಇರಬಹುದು (ಹೌದು/ಇಲ್ಲ) Whether the loan is, or in future may be, subject To transfer to other Lenders or securitization(Yes/No)	

5	ಸಹಯೋಗಿ ಸಾಲ ವ್ಯವಸ್ಥೆಗಳ ಅಡಿಯಲ್ಲಿ ಸಾಲ ನೀಡಿದರೆ (ಉದಾ. ಸಹ-ಸಾಲ/ ಹೊರಗುತ್ತಿಗೆ), ಈ ಕೆಳಗಿನ ಹೆಚ್ಚುವರಿ ವಿವರಗಳನ್ನು ಒದಗಿಸುವುದು: Incase of lending under collaborative lending arrangements (e.g.,co-lending/out sourcing), Following additional details may be furnished:		
ಮೂಲ ಸಾಲ ನೀಡುವವರ ಹೆಸರು, ಅದರ ಹಣಕಾಸಿನ ಅನುಪಾತದೊಂದಿಗೆ Name of the originating Lender, along with its funding proportion		ಪಾಲುದಾರ ಸಾಲ ನೀಡುವವರ ಹೆಸರು ಮತ್ತು ಅವರ ನಿಧಿಯ ಅನುಪಾತ Name of the partner Lender along with its proportion of funding	ಮಿಶ್ರ ಬಡ್ಡಿ ದರ Blended rate of interest
6	ಡಿಜಿಟಲ್ ಸಾಲಗಳ ಸಂದರ್ಭದಲ್ಲಿ, ಈ ಕೆಳಗಿನ ನಿರ್ದಿಷ್ಟ ಬಹಿರಂಗಪಡಿಸುವಿಕೆಗಳನ್ನು ಒದಗಿಸಬಹುದು: In case of digital loans, following specific disclosures may be furnished:		
(i) ಸಾಲದಾತರ ಮಂಡಳಿಯು ಅನುಮೋದಿಸಿದ ನೀತಿಯ ಪ್ರಕಾರ, ಕೂಲಿಂಗ್ ಆಫ್/ಲುಕ್-ಅಪ್ ಅವಧಿ, ಈ ಅವಧಿಯಲ್ಲಿ ಸಾಲದ ಪೂರ್ವಪಾವತಿಗೆ ಸಾಲಗಾರನಿಗೆ ಯಾವುದೇ ದಂಡ ವಿಧಿಸಲಾಗುವುದಿಲ್ಲ. Cooling off/look-up period, in terms of Lender’s board approved policy, during which borrower shall not be charged any penalty on prepayment of loan			
(ii) ಸಾಲಗಾರರನ್ನು ಸಂಪರ್ಕಿಸಲು ಅಧಿಕಾರ ಹೊಂದಿರುವ ವಸೂಲಾತಿ ಏಜೆಂಟ್ ಆಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವ ಸ್ಥಳೀಯ ಸೇವಾ ಪೂರೈಕೆದಾರರ (LSP) ವಿವರಗಳು Details of Local Service Provider (LSP) acting as recovery agent and authorized to approach the borrower			

ಅಧಿಕೃತ ವ್ಯಕ್ತಿಯಸಹಿ / Signature of Authorised Person

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ಅನುಬಂಧ –3

ಸಾಲಕ್ಕೆ ಸಮಾನ ಆವರ್ತಕ ಕಂತುಗಳ (EPI) ಅಡಿಯಲ್ಲಿ ಮರುಪಾವತಿ ವೇಳಾಪಟ್ಟಿ
Repayment Schedule under Equated Periodic Instalment for the loan

ಕಂತು ಸಂಖ್ಯೆ	ಬಾಕಿ ಇರುವ ಅಸಲು (ರೂಪಾಯಿಗಳಲ್ಲಿ)	ಅಸಲು (ರೂಪಾಯಿಗಳಲ್ಲಿ)	ಬಡ್ಡಿ (ರೂಪಾಯಿಗಳಲ್ಲಿ)	ಕಂತು (ರೂಪಾಯಿಗಳಲ್ಲಿ)
Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
		,		

ಮುದ್ರಕರು ಹಾಗೂ ಪ್ರಕಾಶಕರು:– ಸಂಕಲನಾಧಿಕಾರಿಗಳು, ಕರ್ನಾಟಕ ರಾಜ್ಯಪತ್ರ, ಸರ್ಕಾರಿ ಕೇಂದ್ರ ಮುದ್ರಣಾಲಯ, ಬೆಂಗಳೂರು

THAMMAIAH