

PROCEEDINGS OF 162ND (S) SPECIAL SLBC MEETING HELD ON 7TH OCTOBER 2023 AT 3.30PM AT VIDHANA SABHA PERTAINING TO GHAR GHAR KCC ABHIYAN AND RELIEF MEASURES DUE TO DROUGHTS IN KARNATAKA STATE.

A 162nd (S) Special SLBC meeting was convened to discuss Ghar Ghar KCC Abhiyan (01/10/2023 to 31/12/2023) and to Extend Relief Measures by Banks in areas affected by Natural calamity (Drought) in Karnataka State under the chairmanship of Dr. Shalini Rajneesh, Additional Chief Secretary and Development Commissioner, GoK, Sri Hardeep Singh Ahluwalia , Executive Director , Canara Bank, Smt. Sonali Sen Gupta Regional Director RBI, Sri T Ramesh Chief General Manager , NABARD, Ms Sunanda Batra, General Manager, RBI, Sri. Anbukumar, Secretary Agriculture Department, Sri M Bhaskar Chakravarthy, Convenor, SLBC Karnataka and General Manager Canara Bank, Sri K S Mahesh, General Manager , NABARD , Sri B Parshwanath Deputy General Manager , SLBC Karnataka , Sri M P Praveen, Assistant General Manager , SLBC Karnataka, Sri G T Puthra Director Agriculture Department, GoK, Mr. Shakeel Ahamed Joint Director Horticulture , GoK and other dignitaries present virtually.

Sri Hardeep Singh Ahluwalia, Executive Director Canara Bank has informed the house that Ghar Ghar kCC Abhiyan is a time bound programme and there are 50.64 lakh farmers in Karnataka State as per PM KISAN portal. Out of 50.64 lakh farmers already 46.52 lakh farmers have availed KCC and remaining 4.12 lakh farmers are yet to be covered. Hence the number of uncovered farmers should be reached within the time line. It is also advised to cover all the uncovered farmers apart from PMKISAN beneficiaries.

Dr. Shalini Rajneesh, ACS & DC requested to member banks to submit the pending Hash of Aadhar data to E-Gov Department to integrate with FRUITS e-sala software, to provide GP wise list of uncovered farmers to Banks & district administration on priority basis. She also emphasized on issue of Rupay Card to all eligible customers. This card has inbuilt accidental insurance coverage of Rs. 2.00 lakh and customers can withdraw Government incentives / subsidies by using this card.

Smt. Sonali Sen Gupta, Regional Director, RBI mentioned that since already more than 2 weeks were lost in initiating necessary measures under RBI Master Direction on Relief Measures by Banks in Areas

affected by Natural Calamities, GoK to ensure providing the extent of crop loss out of total cropped area, so that necessary steps can be taken. She also advised SLBC to set up a sub-committee for effective monitoring and implementation of drought relief measures.

Agenda items are deliberated at length and following decision are arrived at for implementation by all the banks.

Agenda 1: Ghar Ghar KCC Abhiyan (1st Oct to 31st Dec 2023)

NABARD CGM Sri T Ramesh informed that Ghar Ghar KCC Abhiyan to be conducted from 01/10/2023 to 31/12/2023 in order to extend KCC to cover eligible farmers with more focus on PM KISAN beneficiaries.

The Chairperson has advised to banks that KCC credit process should be simple and hassle free. She instructed to conduct 3 special camps on monthly basis and during the campaign period i.e. 01.10.2023 to 31.12.2023, Bank Managers, Agriculture Department officials, representatives of Cooperatives Societies, Panchayat Development Officers, Village accountant and Revenue department officials have to be mandatorily present.

The Gram panchayat & revenue officials are requested to provide documents like RTC, Tax paid receipts along with Single page KCC application to bank officials for sanction of KCC loans. Branches have to sanction the collected KCC loans within stipulated time norms. The eligible customers are also to be covered under Social Security Scheme (PMJJBY & PMSBY).

Under the guidance of ZP CEO, the NABARD DDM and LDM has to finalize the date wise action plan for conducting camps at GP level, The PDO has to make suitable arrangement for organizing GP level camps. To make campaign successful, the District Administration has to give wide publicity about the GP level camps in local newspaper and all India Radio.

The Convenor, SLBC requested all banks and LDMs to saturate all eligible farmers by conducting more number of camps on war footing basis.

Agenda 2: Discussion on drought relief measures for drought affected 195 Talukas of Karnataka State: -

Chairperson informed that as per GoK notification RD 449 TNR 2023 dated 13.09.2023 Karnataka State has declared 195 talukas as drought affected and out of 195 talukas, 161 talukas are severely affected and remaining 34 talukas are moderately affected.

The Convenor, SLBC has requested State Government to provide the Hobli / Taluk wise extent of crop loss for extending draught relief measures. Secretary, Agriculture clarified that as per NDRF Guidelines this time Taluk is consider as one unit and all hoblis comes under the talukas will be covered as drought affected and these data has already been shared with SLBC.

As per RBI Master Direction for Relief measures on natural calamity can be extended by banks based on the extent of crop loss affected i. e

- Extent of crop loss between 33% to less than 50%
- Extent of crop loss 50% or more

Chairperson requested SLBC to give suitable instructions to all the member Banks to extend the draught relief measures as per the below mentioned RBI master circulars on natural calamity

1. RBI Relief measures by Banks in areas affected by natural calamities directions 2018- all SCBs
2. RBI Relief measures by Banks in areas affected by natural calamities directions 2018- to RRBs

SLBC advised member banks to restructure all eligible loans so that all affected farmers can get relief and do not end up in the hands of money lenders.

NABARD CGM requested GoK to provide the crop loss certificate from each District Collectors. Agriculture secretary assured to do so the same day.

Agenda 3. Jansuraksha GP Level campaign from 01.10.2023 to 31.12.2023.

Sri Hardeep Singh Ahluwalia, Executive Director, Canara Bank informed the house that Gol has launched jansuraksha campaign at Gram Panchayat Level in all the districts from 01.10.2023 to 31.12.2023 to saturate all uncovered eligible accounts under Suraksha schemes.

Further he advised all stakeholders to actively participate in the campaign and achieve the targets well within the stipulated timeline.

Convenor, SLBC requested GoK to give necessary instructions to all the District Magistrates / CEOs, ZP to instruct their Block Development Officers and Panchayat Development Officers to coordinate with LDMs in achieving the allotted target by conducting camps at GP level.

Meeting ended with vote of thanks by SLBC Convenor.


(B Parshwanath)

In charge - Convenor SLBC Karnataka
Deputy General Manager Canara Bank.



(Dr. Shalini Rajnesh)
Additional Chief Secretary and
Development Commissioner
Government of Karnataka
Vidhana Soudha
Bengaluru

Place: Bengaluru

Date : 09.10.2023

**List of participants for 162nd Special SLBC Meeting held on
07.10.2023**

Sl. No.	Name Participants	Designation	Organization
1	Dr. Shalini Rajneesh	Additional Chief Secretary & Development commissioner	Govt of Karnataka
2	Sri Sri Hardeep Singh Ahluwalia	Executive Director	Canara Bank
3	Mrs. Sonali Sengupta	Regional Director	RBI, Bengaluru
4	MS Sunanda Batra	General Manager	RBI, Bengaluru
5	Sri. T Ramesh	Chief General Manager	NABARD
6	Sri K S Mahesh	General Manager	NABARD
7	Sri M Bhaskar Chakravarthy	Convenor-SLBC Karnataka	Canara Bank
8	Sri Murli Mohan Pathak	Assistant General Manager	RBI Bengaluru
9	Sri Sanjay Kumar	Deputy General Manager	NABARD, Bengaluru
10	Mr. Shakeel Ahmed	Joint Director	Horticulture Dept., GoK
11	Dr. G T Puthra	Director	Agriculture Dept., GoK
12	Sri B Parshwanath	DGM SLBC	Canara Bank
13	Preveen M P	Assistant General Manager	Canara Bank
14	Sunil Kurthkoti	Advisor	GoK FD-FR

CONVENOR – Canara Bank

15	Pradeep Kumar H	Divisional Manager	Canara Bank
16	Amol R Akolkar	Manager - SLBC	Canara Bank
17	Chethan K S	Manager – SLBC	Canara Bank
18	Vinay O Nirwani	Manager- LB	Canara Bank

MEMBER BANKS AND STATE GOVT DEPARTMENTS

19	Muthulakshmi P	Deputy General Manager	Canara Bank
20	Savitha R	Divisional Manager	Canara Bank
21	Rajesh Gupta	Deputy General Manager	State Bank of India
22	M S Bhat	Assistant General Manager	State Bank of India
23	Pankaj Kapsina	Deputy General Manager	Union Bank of India
24	S Prashanth	Chief Manager	Union Bank of India
25	Manoj Kumar Sinha	Assistant General Manager	Bank of Baroda
26	Sujyothi Monnappa	Deputy General Manager	Apex Bank
27	All member banks , all State Govt departments & LDMs		Through VC