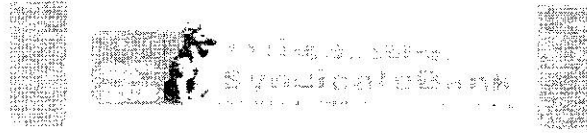


**STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
CONVENOR**



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Ref: 706/2018/2944/SLBC/101-143

Date: 18.12.2018

All the Controlling Offices of Commercial Banks, RRBs,
Cooperative Banks, Lead District Managers, Line Departments,
LIC of India, General Insurance Companies & other Invitees

Dear Sir / Madam,

Sub: Proceedings of 143rd SLBC Meeting held on 07th December 2018

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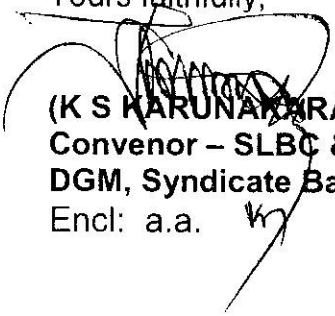
We are forwarding herewith the proceedings of 143rd SLBC Meeting held on **Friday the 7th December 2018 at 2.30 pm** in the Conference Hall, Room No.334, III Floor, Vidhana Soudha, Bengaluru.

In this regard, SLBC requests all the stakeholders as under:

- Please go through the proceedings and take immediate action on the Action points pertaining to them as indicated in the proceedings.
- The Action Taken Report on the Action points relevant to each of the stakeholder shall be submitted to SLBC so as to bring it to the notice of the House in the ensuing SLBC Meeting.
- In certain Action Points, timeframe is indicated in the proceedings. In such cases, the corresponding stakeholders shall take immediate action to comply with the same within the time limit mentioned thereon.
- All stakeholders will agree that timely compliance of the decisions taken in the SLBC meetings will enable SLBC to place the Action Taken Report in the next SLBC meeting without carrying the same issues as pending items to the subsequent SLBC meetings once again.

We request your personal intervention in taking immediate action as above and also in submitting the Action Taken Report to SLBC on top priority.

Yours faithfully,


(K S KARUNAKARA)
Convenor – SLBC &
DGM, Syndicate Bank
Encl: a.a. *W*



STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
Convenor - SYNDICATE BANK: CORPORATE OFFICE: BENGALURU

MINUTES OF THE 143rd MEETING OF SLBC HELD ON 07.12.2018

The 143rd SLBC Meeting was held on 07.12.2018 at the Meeting Hall, Vidhana Soudha, Bengaluru under the Chairmanship of Sri T.M. Vijay Bhaskar, Chief Secretary, GoK.

Shri. Mrutyunjay Mahapatra, MD & CEO, SyndicateBank extended hearty welcome to Shri. T.M. Vijay Bhaskar, Chief Secretary, GoK, Smt. Vanditha Sharma, ACS & DC, GoK, Shri. S.S. Sahota, GM, RBI, Shri. P.V.S. Surya Kumar, CGM, NABARD. He also extended cordial welcome to Addl. Chief Secretaries, Principal Secretaries, Secretaries to GoK, Senior Executives from RBI, NABARD and SIDBI, Senior Officers from the State Govt, representing various Line Departments, Corporations and Boards, Senior Executives from Commercial Banks, Co-op. Banks, Chairmen of RRBs, Officials from other Financial Institutions, UIDAI, General Insurance Companies, NGOs & other participants present in the meeting.

Shri. Mrutyunjay Mahapatra, MD & CEO, Syndicate Bank in his key note address touched upon various agenda items slated for discussion in the house.

Achievement under Annual Credit Plan of the state as at 30.09.2018

MD & CEO, SyndicateBank informed the House that there is considerable improvement in financing under MSME sector. The outstanding level has gone up from Rs.80,628 Crore as on Sept. 2017 to Rs.92,340 Crore as on Sept. 2018, showing an increase of Rs.11712 Crore. Banks have disbursed Rs.38,889 Crore, as against the Annual target of Rs.58,756 Crore recording 66.2% achievement. He congratulated the banks for their splendid performance and requested them to keep the same tempo in the remaining quarters of the FY 2018-19.

In Agricultural advances, the outstanding level has gone up from Rs.1,20,640 Crore as on 30.09.2017 to Rs.1,23,267 Crore as on 30.09.2018, MD & CEO remarked. However, he observed that the disbursements under short term Crop loans during the first half year of FY 2018-19 is not encouraging as the disbursements vis-à-vis Annual targets is only 30.9% which is mainly because of non-renewal of short term Crop loans in anticipation of crop loan debt waiver scheme of GoK. While the achievement against the Annual target under term loan disbursements stands at 49.7%, the overall achievement under total agriculture advances is at 35.7% of the Annual target, MD & CEO remarked.

In respect of achievement in Credit flow under Export Credit, Education, Housing, Social Infrastructure, Renewable Energy and other Priority Sector Advances, MD & CEO observed that the performance of banks has not been satisfactory during the first half year of the FY 2018-19. He requested the banks to focus on increasing finance under these segments of Priority Sector Advances in the remaining months of the FY 2018-19. He also observed that priority Sector Advances level in the State has recorded a marginal growth of Rs.858 Crore as on Sept 2018 over March 2018 and requested banks for improved performance in the remaining months of the FY 2018-19.

MD & CEO expressed his happiness to inform the House that advances to Weaker Section have shown an improvement from Rs.84,923 Crore as on 30.09.2017 to Rs.98,342 Crore as on 30.09.2018. The Weaker Section Advances level to the total



advances in the state stands at 15.20% as on Sept. 2018 which is above the mandatory level of 10%, MD & CEO remarked.

Continuing his speech, MD & CEO informed the House that the CD Ratio of the state as a whole stands at 78.6% as on 30.09.2018. He observed that while most of the banks have shown higher than 60% CD ratio, only two Banks viz., Karnataka Bank and Dena Bank have shown the CD Ratio of less than 60% as on September 2018. He requested the executives of these banks to put in their sincere efforts to improve the CD ratio.

MD & CEO informed the House that timely opening of banking outlets in unbanked villages, CBS- enabled banking outlets at the unbanked rural centres (URCs) has been key issue in the SLBC and said that there are 28 centres which are uncovered. Bank wise and district wise details of these 28 centres have been shared with the LDMs & controlling offices of concerned banks, MD & CEO remarked and requested the respective banks and LDMs to expedite opening of banking outlets in these villages on or before 15th Dec 2018.

MD & CEO informed the House that, as per the Road Map prepared by RBI, 56 more centres are pending for opening of Brick & Mortar branches in the villages having population of 5000 and above and requested the concerned banks to open their bank branches in these centres at the earliest under information to SLBC.

There are totally 6155 BC locations in the state and all are provided with Micro ATMs, MD & CEO informed the House. Of these, 5892 BCs are active and doing transactions through Micro ATMs. There are 263 BCs who are inactive of which 27 BCs have resigned. DFS has given a deadline of 15th Dec 2018 to ensure activation of all inactive BCs and to appoint new BCs wherever they have resigned. He requested the concerned banks to attend to the above on top priority.

MD & CEO recalled the request made in the 142nd SLBC meeting to the controlling offices of the concerned banks to take immediate steps for opening of the branches in 8 identified locations in two "Aspirational Districts" viz., Raichur and Yadgir. He requested the concerned banks to hasten the process of opening of these bank branches by 31st Dec 2018 without fail.

With regard to adoption of villages for cashless transactions, MD & CEO expressed his happiness that the banks have responded positively to the request made by SLBC in the 141st and 142nd SLBC meetings and 12 Banks have adopted 486 villages till date. He requested all other member banks also to adopt more number of villages for increasing the reach under cashless transactions.

There are 746.52 lakh operative accounts in the state of which, 617.49 lakh accounts have been seeded with Aadhaar, recording 82.72 % achievement, of which only 52.86% accounts have been Aadhaar authenticated, MD & CEO remarked. He requested the banks to take immediate steps for improving Authentication process.

Financial Literacy Centres and rural branches of banks have adopted a tailor made approach in organising Financial literacy programmes for different target groups viz., farmers, Micro and Small Entrepreneurs, School children, SHGs, Senior citizens, etc. with special focus on digital financial literacy and banks have conducted 17,002 Literacy Camps for various target groups through FLCs and Rural branches, benefitting 8.75 lakh beneficiaries up to 30.09.2018 of the current FY 2018-19, MD & CEO remarked and expressed his happiness on the progress achieved in this regard.



Performance of the banks under APY during the first half year of FY 2018-19 is noteworthy, MD & CEO remarked. However, he observed that the performance under PMSBY and PMJJBY is not encouraging and requested all the banks to give focused attention on these schemes also so that the benefit of all social security schemes reaches all eligible people in the state.

Performance under all the 3 segments of MUDRA scheme has been satisfactory, MD & CEO remarked. He said that he was given to understand that the state is the forerunner under MUDRA scheme since its inception and looking at the trend, he observed that this year too, the state retains its position. He congratulated the bankers for their splendid performance and requested them to keep up the same tempo.

MD & CEO brought to the notice of the House that the priority of GOK is to ensure successful implementation of the Crop Loan Waiver Scheme (CLWS) and he assured the government on behalf of SLBC and the member banks that the banks and the other stake holders will extend full cooperation for timely implementation of the CLWS in a mission mode. Finally, MD & CEO once again welcomed all the participants to the SLBC meeting and hoped that the deliberation will lead to good outcome.

Shri. C.B.L. Narasimha Rao, GM, SLBC thanked MD & CEO, SyndicateBank for his key note address and requested Shri. T.M. Vijay Bhaskar, Chief Secretary, GoK to address the House.

Shri. T M Vijay Bhaskar, CS, GoK in his address expressed happiness that the progress in many facets of the banking activities in the state is quite encouraging. However, he felt that in some areas, it needs improvement. The major issue of concern for the State Govt. is the implementation of Crop Loan Waiver scheme-2018 (CLWS-2018), he said. Progress in the pilot run under the crop loan waiver scheme has been satisfactory, which is 69% in Doddaballapur taluk and 37% in Sedam taluk as on 5th Dec 2018. He said that banks have responded positively by deputing officials to "District Monitoring Cells" for smooth roll out of the scheme across the state. He appreciated the pivotal role played by SLBC in liaisoning with the banks in successful roll out of the scheme under pilot run. He requested the bankers to liaise with the District administration and the nodal department closely so as to resolve the issues, if any, on priority. He requested the bankers to ensure that the data collected is verified/ checked at the branches and the branch managers authorize the accuracy and integrity of the data on daily basis. He also suggested that the branch heads may be sensitized to maintain vigil so as to ensure smooth implementation of the scheme. He said that the initial disbursements of waiver amount will commence from 8th Dec 2018 in both the pilot taluks.

In the first stage, the disbursements will be made under restructured loans and overdue loans and Government is poised to roll out the scheme across the State and expecting the process to complete at the earliest, he remarked. One of the major concerns for the Government is that banks are yet to resolve collectively the quantum of sacrifice they would like to offer for implementation of Crop Loan Waiver Scheme for NPA crop loans and in this regard, CS cited the loan waiver schemes of UP and Maharashtra State Governments wherein banks have offered flat 25% sacrifice in case of UP state and 15 to 65 % sacrifice in case of Maharashtra state depending on the age of the NPAs and requested the banks either to go with UP model or Maharashtra model and he hoped that conclusive decision would be taken in the today's SLBC meeting itself.



On the performance under Annual Credit Plan 2018-19, he congratulated the bankers for their good performance under MSME as banks have achieved 66.2% of their Annual target. However, he made an observation that except MSME, the disbursements under the other Priority Sectors are below the expected level and more so, is low compared to the performance during the last year. He requested all the stake holders to synergize their energy to accomplish the targets set in the remaining period of the FY 2018-19.

With regard to CD Ratio, CS said that it is a welcome development that the CD Ratio of the State has improved to 78.6% as on Sept 2018 vis-à-vis 77% during the last year. He congratulated all the bankers for their good performances under CD Ratio. However, he observed that, Karnataka Bank and Dena Bank have recorded less than 60% CD Ratio and requested the executives of these two banks to ensure CD Ratio improves beyond 60% in the days to come. In Udupi and Uttara Kannada districts where CD Ratio is less than 60%, CS requested the banks operating in these districts to ensure increased lending in these two districts so that the CD Ratio will cross the benchmark level of 60%.

Further, the Chief Secretary said that there are still 56 centres allotted to different banks which are pending for opening of branches as per RBI roadmap. He called upon the concerned banks to open the branches immediately in these centers. As regard to the "Aspirational Districts", the CS observed that, only one branch has been opened by Syndicate Bank and he requested the other banks to adhere to their commitments to open the branches in the allotted centers by the end of Dec 2018.

CS, continuing his address, said that he has received information that there are some FLC centres in the state without counselors and some are not functioning. Hence, he requested the banks to review the functioning of the FLCs and ensure its proper functioning as per the laid down guidelines.

As regards doubling of the farmers' income by 2022, CS said that NABARD has taken the lead role in formulating various strategies and schemes to be adopted by the banks in the state. He requested the SLBC, NABARD and the concerned departments to ensure proper implementation of these strategies so that goal set by the NABARD in doubling the farmers' income by 2022 is achieved at the earliest.

CS congratulated all the banks for their good performance under MUDRA scheme and hoped that banks will continue to show the same performance in future.

CS expressed his unhappiness regarding the poor performance under state sponsored schemes as on Sept 2018 and requested all the line departments to sponsor the applications by the end of December itself so that the banks will be able to sanction and disburse the proposals to eligible beneficiaries by the end of Feb 2018.

On the issue of Digital payments, the Chief Secretary appreciated the efforts of some of the banks, who have adopted good number of villages and called upon other banks to put in similar efforts to adopt more number of villages for promoting digital literacy.

On the issue of usage of Kannada language in day to day banking, CS reiterated that the banks shall impart training to counter staff to learn Kannada language and advised the banks to provide required stationary for banking operations in Kannada language.

Shri. C.B.L. Narasimha Rao, GM, SLBC thanked Sri. T.M. Vijay Bhaskar, Chief Secretary, GoK and assured that his directions will be implemented with all seriousness. Thereafter he requested GM, RBI Shri. S.S. Sahota to address the House. GM, RBI



touched upon the following developments which have taken place after the 142nd SLBC meeting:

1. Interest Equalization Scheme on Pre and Post Shipment Rupee Export Credit(DBR.Dir.BC.No.09 /04.02.001/2018-19 dated November 29, 2018)

GM, RBI informed the House that it has been decided by the GOI to increase Interest Equalisation rate w.e.f. 02.11.2018 from 3% to 5% in respect of exports by the Micro, Small & Medium Enterprises (MSME) sector manufacturers under the Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit. The Scheme is available to all exports under 416 tariff lines [at ITC (HS) code of 4 digits] and exports made by MSMEs across all ITC(HS) codes. It is therefore, advised that the benefit of the scheme be provided to all eligible MSME Exporters. With the extension of this scheme, he expressed that, the SME sector will be able to do better and the banks in the state will be able to show much better progress in financing the sector.

(Action- All banks)

2. Real Time Gross Settlement (RTGS) System-Implementation of Positive Confirmation (DPSS (CO) RTGS No.1049/04.04.016/2018-19 dated 15.11.2018)

With regard to the Real Time Gross Settlement (RTGS) System-Implementation of Positive Confirmation issue, GM, RBI informed the House that presently, the National Electronic Funds Transfer (NEFT) system provides for sending a positive confirmation to the remitter of the funds regarding completion of the funds transfer, thus giving an assurance to the remitter that the funds have been successfully credited to the beneficiary account. It has now been decided that banks will provide the same facility to the remitter of funds under the RTGS system as well. All banks are required to put in place systems to ensure straight-through-processing (STP) based confirmation processing. The beneficiary's bank shall ensure that such confirmation message is sent as soon as the amount is credited to the beneficiary account in CBS while the confirmation message from the remitting bank shall be necessarily sent on a real time basis and in any case not beyond one hour after receipt of credit message from the beneficiary bank. The system of sending positive confirmation to the customers shall be operationalised by banks at the earliest but not later than two months from the date of the circular.

(Action-All banks)

3. Guidelines on Loan System for Delivery of Bank Credit (DBR.BP.BC.No.12/21. 04.048/2018-19 dated 05.12.2018)

With a view to enhance credit discipline among the larger borrowers enjoying working capital facility from the banking system, it has been decided to review the guidelines on Loan System for Delivery of bank Credit. In respect of borrowers having aggregate fund based working capital limit of 1500 million and above from the banking system, a minimum level of 'loan component' of 40 percent shall be effective from April 1, 2019 and this 40 percent loan component will be revised to 60 percent, with effect from July 1, 2019, GM: RBI informed the House.

(Action- All banks)

4. It is well recognised that financial education should commence at school level. As per our National Strategy on Financial Education (NSFE), basic financial education is required to be included in school curriculum up to Senior Secondary level. This is based upon the premise that the most effective way to impart financial education is



to weave it into the normal content of curriculum. Accordingly, CBSE has developed financial education workbooks for classes 6th to 10th in collaboration with NCFE and all financial sector regulators viz., RBI, SEBI, IRDA and PFRDA. RBI has been in touch with the state machinery since 2016 for implementation of these work books in the state school curriculum which is yet to be implemented. GM, RBI urged the House to impress upon this issue and ensure early implementation of these financial education workbooks in the state school curriculum.

(Action-Education department, GoK)

5. At present, discussions at the Quarterly Meetings of the various LBS fora viz. SLBC, DCC/DLRC and BLBC primarily focus on the performance of banks in the disbursement of loans vis-à-vis the allocated target under the ACP. *The integrity & timeliness of the data submitted by banks* for the purpose has been an issue as a significant portion of this data is manually compiled and entered into the Data Management Systems of the SLBC Convenor Banks. The extent to which this data corresponds with the data present in the CBS of the respective banks also varies significantly. Therefore, there is need for a standardized system to be developed on the website maintained by SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State. *The relevant data must also be directly downloadable from the CBS and / or MIS of the banks with a view to keeping manual intervention to a minimal level* in the process. Necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all banks to implement the envisaged data flow mechanism. Though this action point was flagged several times earlier there is no significant progress in this regard. Hence, GM, RBI called upon the House to decide to form a Sub-committee consisting of some prominent bankers already having lead bank responsibilities in SLBCs including some prominent private banks, who will discuss the issue in detail and ensure implementation of the same without any further loss of time.

(Action- SLBC, banks having lead bank responsibilities and few pvt. banks)

6. RBI conducts NAMCABS (MSME Financing) workshops quarterly for capacity building of bankers in MSME Lending all over Karnataka State. Recently, a workshop was conducted in Bidar from November 27 to 29, 2018 for bankers, which included sessions on soft skill/ technical subject etc. RBI also conducts Town Hall Meetings all over the state every quarter::

- (i) To create awareness of banking facilities amongst the entrepreneurs.
- (ii) To link the unbanked entrepreneurs to the formal banking system and
- (iii) To create a platform for a two way communication amongst the stakeholders.

RBI is planning to hold the next Town Hall Meeting at Bellary on December 14, 2018 and GM, RBI urged all the bankers to continue their efforts for better credit flow to this sector. Finally, he wished great success to the 143rd SLBC meeting so that there will be fruitful co-ordination of the efforts of banks and government departments in bringing overall growth of the state and the country.

(Action- All banks and LDMs)

Shri. C.B.L. Narasimha Rao, GM, SLBC thanked GM, RBI, Shri. S.S. Sahota for his address to the House. Thereafter, he requested Sri. PVS Surya Kumar CGM: NABARD to address the House.



The CGM, NABARD addressed the House describing the present situation in the state as impasse and hoped that the situation may be eased after completion of implementation of CLWS of GoK. He was speaking on the basis of feedback received from DDMs. He explained about the new scheme "Agriculture Marketing Infrastructure Scheme" announced by GOI on 22.10.2018, which is backed by 33% subsidy. It creates capital formation under agriculture which is very essential for improving income of the farmers. He also informed the House that NABARD, in association with line departments has developed area development schemes towards doubling of farmer's income. He requested the bankers to look at these schemes for financing needy farmers in a big way. He recollected the letter sent by SLBC with regard to farmers producers organisations (PFO)/ Companies on the basis of guidelines issued by DFS. He said that there is lack of knowledge in the field about the organisations and companies and assured 20% grant to these organisations towards capacity building.

CGM, NABARD said that there is an interesting statistics that out of 11 lakh SHGs bank linked in the state, 6 lakh SHGs are credit linked and remaining 5 lakh SHGs are yet to be credit linked. A good number of SHGs, out of these 5 lakh SHGs may be defunct. He requested the banks to into these groups which are not credit linked and take appropriate steps on priority.

He admitted that there is lack of granular data under agriculture. There is segregation of crop loan and term loan data and no data is available on credit flow towards individual allied activities. He requested bankers to have consistent and robust data on LBS on which a decision can be taken.

Shri. C.B.L. Narasimha Rao, GM, SLBC thanked Shri. PVS Surya Kumar, CGM, NABARD, for his address to the House. Thereafter, regular Agenda was taken up for the deliberations, by C.B.L. Narasimha Rao, Convenor- SLBC & GM, SyndicateBank.

GM informed the House that, as per the revised RBI guidelines, the SLBC convened the Steering Sub-committee Meeting on 29.11.2018 at the Board Room of SyndicateBank, Corporate Office, Bengaluru under the Chairmanship of Shri C.B.L. Narasimha Rao, General Manager, SLBC and the suggestions of the members are incorporated in the final Agenda of the 143rd SLBC meeting.

AGENDA 1.0: CONFIRMATION OF THE MINUTES OF 142nd SLBC MEETING HELD ON 29.09.2018

The Minutes of 142nd SLBC Meeting held on 29th Sept. 2018 were circulated vide SLBC letter No. 501/2018/2944/SLBC/101-142 dated 09.10.2018. The SLBC requested the House to approve the proceedings with the following amendments and the members of the House approved the proceedings with the amendments listed below.

- With regard to pending status of opening of banking outlets, the Director, DFS emphasized the fact that RBI & GOI have provided clear norms regarding opening of bank branches/banking outlets/BC network and she said that banks need to follow the norms and the pendency reduced at the earliest.
- With regard to progress under Social Security Schemes, the Director informed that these schemes launched by Hon'ble Prime Minister of India are the flagship schemes of the central government and requested the banks to put in special efforts in increasing reach of this welfare oriented schemes.



- With regard to progress under Mudra scheme, in response to statement of one of the bank that people are not coming forward to avail loans under “Shishu Mudra” and also increasing NPAs are affecting the growth in this segment, the Director, DFS agreeing to the views of the banker that while NPAs in banks have been on rise including in Mudra category, however, clarified that this should not affect disbursement of Mudra loan rather more due diligence needs to be put in place by the banks.

SLBC requests all the member banks to take note of the above views of the Director and comply with the same to show improved performance in coverage of all eligible people under Social Security Schemes and good performance under all three segments of Mudra besides opening of brick and mortar branches and banking outlets in all pending centers at the earliest following the norms issued by the RBI and GOI.

(Action-All banks)

AGENDA-20: CROP LOAN WAIVER SCHEME (CLWS)-2018 OF GOK:

GM informed the House that, as per the directions of the CS, GoK in his address to the House, the Agenda No.20 pertaining to Crop Loan Waiver Scheme of GoK is taken in the beginning and the issue came up for detailed discussion. GM informed the House that the MD & CEO of SyndicateBank, Convenor of SLBC, Karnataka has received a letter from ACS, Finance Department, GoK dated 01.12.2018 requesting SLBC to place the Agenda contained in the letter i.e. the decision of the banks with regard to the sacrifice in the real balance of NPA crop loans in the ensuing SLBC scheduled on 7.12.2018. Hence, GM requested the House to focus the discussions towards this issue.

Then the MD & CEO, SyndicateBank requested the banks to give their views on the sacrifices the banks can offer to the GoK in respect of NPA crop loan accounts. He also impressed upon the bankers that immediate decision in this regard is very essential, otherwise which there will be delay in implementation of CLWS for NPA crop loans as the GoK has kept NPA crop loans in abeyance for want of decision from the bankers. After detailed discussion and considering the views of the bankers, the MD & CEO informed the CS that SLBC will convene the top level bankers' meeting and arrive at a consensus which will be informed to GoK shortly. The Chief Secretary, GoK agreeing to the views of MD & CEO of SyndicateBank, requested to speed up the process and inform the collective decision of the bankers to the Government at an early date so as to enable the GoK to take the CLWS forward.

(Action- SLBC and all banks)

AGENDA 2.0: FOLLOW-UP ACTION ON THE DECISIONS TAKEN DURING THE PREVIOUS SLBC MEETING

The action taken on the various action points evolved during the 142nd SLBC meeting were taken note by the House, the details of which are as shown below:

- On the issue of Reimbursement of service charges to banks under Crop Insurance Schemes, GM informed the House that the dept. of Agriculture has made provision to raise invoices for claiming service charges in the portal itself and some of the member banks have already raised the invoices and submitted the duly signed invoices to the respective crop Insurance companies under a copy to SLBC. GM, SLBC requested all remaining member banks to submit duly signed invoices to the respective insurance companies immediately. He requested the Insurance companies also to release the service charges pending for all the seasons at the earliest.

(Action- All banks and the Insurance Companies)



- Further, GM, SLBC requested the dept. of Agriculture and also the insurance companies to dispense with the requirement of raising invoices for claiming service charges by the banks as the service charges are being paid as per the agreed terms and the amount shall be released on the basis of the premium received by the companies. Intervening in the discussion, ACS & DC assured the House that the matter will be resolved amicably and requested the Secretary, Agriculture Department to invite the officials of the Insurance companies to sort out the issue at the earliest.

(Action- Dept. of Agriculture and crop insurance companies)

- On the issue of Flow of Credit under Pradhan Mantri Awas Yojana (PMAY-Housing for All 2022), GM informed the House on the developments that took place after the discussions in the 142nd SLBC Meeting. He informed the House that, the officials from SLBC were deputed to the office of the MD, PMAY and SLBC collected bank wise & district wise PMAY beneficiaries list. The bank wise and district wise PMAY beneficiaries lists were sent to all the member banks with a request to advise their branches to approach the parties who have applied for housing loans in PMAY portal and expedite sanctions to all eligible persons. The lists were also referred to LDMs to review branch wise progress in BLBC meetings and bank wise progress in DCC/DLRC meetings. The lists are also placed in the home page of SLBC website to enable the member banks, bank branches, LDMs, departments to download the same as and when required. There are around 1.56 lakh applicants who have applied for housing loans in the PMAY portal and are aspiring to construct houses by availing housing loans under PMAY scheme, GM remarked. He requested the controlling Offices of the member banks and LDMs to make use of the data to ensure sanctioning of housing loans in a big way to the eligible applicants across the state.

(Action- All banks and LDMs)

- With regard to the status of opening of Banking outlets in unbanked villages, CBS-enabled Banking outlets at the unbanked rural centres (URCs), GM informed the House that the DFS has made it clear that this issue shall not come for discussion after 15.12.2018 and this cut off date will not be postponed under any circumstances. As such, he requested concerned banks to ensure opening of "Banking Outlets" in all pending centres immediately under information to SLBC on or before 15.12.2018.

(Action- KGB, Kotak Mahindra, BOI, BOM, UBI, United Bank of India)

- GM, SLBC brought to the notice of the House on the proceedings of the meeting held under the chairmanship of the Additional, Chief Secretary, DPAR (e-gov) on 03.09.2018 regarding Financial Inclusion wherein the member banks were requested to ensure that their BCs operate from the space provided by the Gram Panchayaths during specified hours on all working days and also to issue written directions to BCs in this regard. GM, SLBC requested all member banks to confirm the status regarding functioning of BCs sitting at the space provided by GPs, to SLBC so as to inform the department of e-governance accordingly. The ACS (e-gov) has assured that the Gram Panchayaths will be able to provide internet services to the BCs while working from the space provided in the office of GPs.

(Action-All banks having BCs in the state)



- The issue of opening of Branches in “Aspirational Districts” (Yadgir and Raichur districts) was discussed in the meeting. In view of the top priority attached by the DFS, GOI for opening of Brick and Mortar branches in the “Aspirational Districts”, GM, SLBC, once again requested the controlling offices of the banks to take immediate steps for opening of the branches in the identified locations and to confirm the same to SLBC.

(Action-SBI, PKGB, Canara Bank and PNB)

- With regard to the discussion on lending towards government sponsored schemes, GM informed the House that after the Chief Secretary made an observation in the 142nd SLBC meeting, many departments have finalized/ communicated the targets under various schemes implemented by them and SLBC has circulated the same to the LDMs with a request to re-allocate the same among the bank branches in the district and to review the progress in all BLBC/DCC and DLRC meetings. GM, observed that some of the departments are yet to sponsor applications and requested them to sponsor applications by the end of December month itself as already directed by the CS in his address to the House.

(Action- line departments and all banks)

- With regard to timely submission of data, GM, SLBC once again appealed to all the banks and departments to submit error free data/ information in time to SLBC so as to ensure that SLBC meetings are convened as per the time schedule. Though there is little improvement in submission of statements/ data by the stake holders, there is a need to adhere to the time schedule in submitting error free data in future, GM remarked.

(Action-All banks and line departments)

AGENDA-3: BANKING STATISTICS AS OF SEPT 2018:

3 (a): BUSINESS FIGURES UNDER VARIOUS PARAMETERS:

The GM, SLBC presented the Banking Statistics which includes Deposits, Advances, CD Ratio, total PSA, Advances to MSE/ Agriculture/ Weaker Section, Network of Bank branches and ATM Network in the State of Karnataka as on Sept 2018 vis-à-vis March 2018. From the Data, he observed that:

- There is a y-o-y growth of 9.6% in Deposits and 12.1% in Advances as on Sept. 2018 thereby the CD Ratio has shown an improvement from 76.8% as on Sept 2017 to 78.6% as on Sept. 2018. Similarly, there is a positive growth of 2.8% in Deposits and 5.1% in Advances as on Sept. 2018 over March 2018. The CD Ratio has also shown an improvement from 77% as on March 2018 to 78.6% as on Sept. 2018.
- The level of PSA in the State has marginally declined from Rs.2,62,662 Crore as on 30.09.2017 to Rs.2,62,529 Cr. as on 30.09.2018. There is a marginal growth of Rs.858 Cr as on Sept 2018 over March 2018 which needs Improvement. However, the total PSA level stands at 40.6% as on Sept. 2018 which is above the mandatory level of 40%.
- The Agricultural advances, though have improved from Rs.120640 Crore as on 30.09.2017 to Rs.123267 Crore as on 30.09.2018, showing a y-o-y growth of Rs.2627 Crore (2.2%), there is a decline to the extent of Rs.7770 Crore as on Sept 2018 over March 2018. This is mainly attributed to considerable decline in disbursement of Agricultural loans particularly the Crop loans as the farmers are not coming forward for



renewal/ enhancement of existing loans as well as for fresh loans in view of the CLWS of the GoK. However, the level of Agricultural Advances to the total Advances in the state stands at 19.03% as on Sept. 2018 which is above the mandatory level of 18%.

- As suggested by RBI and NABARD officials in the SLBC Steering Committee meeting held on 29.11.2018, SLBC analyzed the reasons for negative growth of Rs.7770 Crore as at 30.09.2018 over 31.03.2018 under Agriculture sector. It is found that the negative growth is due to the inadvertent error in entering the data causing an over reporting of Rs.7827 for the quarter ending March 2018 by one of the major Bank which could not be rectified as on 30.09.2018. With this correction, the total Agricultural advances shows a positive growth of Rs.127 Crore as on 30.09.2018 over 31.03.2018. Hence, member banks are requested to exercise caution to verify the correctness of the data before submitting to SLBC in future, GM requested the members.

(Action-All banks)

- There is considerable improvement under MSME sector. The outstanding level has gone up by Rs.11712 Crore from Rs.80,628 Crore as on Sept. 2017 to Rs.92,340 Crore as on Sept. 2018. Similarly there is a growth of Rs.9273 Cr. from Rs.83,067 Crore as on March 2018 to Rs.92,340 Crore as on Sept. 2018.
- The Weaker Section Advances have shown an improvement from Rs.84,923 Crore as on 30.09.2017 to Rs.98,342 Cr. as on 30.09.2018 showing a growth of Rs.13419 Crore (15.8%). Similarly, there is a growth of Rs.10597 Crore as on Sept. 2018 over March 2018. The Weaker Section Advances level to the total Advances in the state stands at 15.2% as on Sept. 2018 which is above the mandatory level of 10%.

AGENDA 4: REVIEW OF FINANCIAL INCLUSION INITIATIVES, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY

- 4 (a): Branch Network:** GM informed the House that the number of bank branches has increased from 10807 as on 31.03.2018 to 10954 as on 30.09.2018.
- 4 (b): ATM Network:** GM informed the House that though there is an increase of 41 ATMs in the state as on 30/09/2018 over 31/03/2018, there is a reduction of 72 ATMs in Metro centres in the state as on Sept 2018 over March 2018.
- 4 (c): Status of opening of banking outlets in unbanked villages, CBS- enabled banking outlets at the unbanked rural centres (URCs)**

GM informed the House that, as per the latest information, 28 centres still remain as uncovered villages in the state. Bank wise and district wise details of these 28 centres have been shared with the LDMs & controlling offices of the concerned banks. He requested all the banks to ensure opening of banking outlets immediately under information to SLBC.

(Action- KGB, Kotak Mahindra, BOI, BOM, UBI, United Bank of India)

GM brought to the notice of the House that though the actual pendency in the State of Karnataka as per information received by the member banks is only 28, the DFS portal is showing a total pendency of 241 as on date. The difference of 213 is mainly because of non-updation of DFS Portal with regard to coverage status as detailed below:



- PKGB has reported that they have covered all the uncovered villages allotted to them. However, the same could not be updated in the DFS portal because 86 villages which were wrongly allotted to KGB are yet to be reallocated to PKGB in the DFS portal. Once this is done at DFS level, the covered status can be updated in DFS portal and the actual pendency of PKGB will become NIL. In this regard, SLBC has already requested the DFS to update the same in the Portal, GM informed the House.

(Action-DFS and PKGB/Canara Bank)

- Five banks viz. SBI (4 villages), Canara Bank (2 villages), KVGB (32 villages), Karnataka Bank (6 villages) and PNB (1 Village) have reported NIL pendency to SLBC. However, DFS portal is showing pendency as these banks have not updated the covered status in the DFS portal. GM, SLBC requested these banks to update the covered status in the portal so as to show NIL pendency.

(Action-SBI, Canara Bank, KVGB, Karnataka Bank, PNB)

- GM brought to the notice of the House that six banks viz., KGB (14 villages), Kotak Mahindra Bank (4 villages), BOI (2 villages), BOM (2 villages), UBI (1 village), United Bank of India (1 village) are yet to open banking outlets in the pending villages. GM, SLBC requested these banks to open the banking outlets at the earliest and update the same in DFS portal so as to achieve NIL pendency.

(Action-KGB, Kotak Mahindra, BOI, BOM, UBI, United Bank of India)

- GM brought to the notice of the House that the Secretary, DFS in the Video Conference with top management of all the banks on 16.11.2018 has directed all the banks to open banking outlets in the above unbanked villages by 15/12/2018 without fail. SLBC has already sent letters to all member banks informing the deadline finalized by the DFS for opening of the banking outlets. GM, SLBC once again requested the concerned banks to expedite opening of banking outlets in these villages on or before 15.12.2018 and to confirm the same to SLBC.

(Action-Banks as mentioned above)

4 (d): Status of opening of Brick and mortar branches in villages having population of 5000 and more:

GM informed the House that the SLBC, from time to time, has been pursuing the member banks to open Brick and Mortar branches in all the villages having population of 5000 and more. However, still 56 villages having population of 5000 and more are pending for opening of bank branches. He also mentioned that as per the Road Map prepared by RBI, the cut-off date stipulated for opening of Brick & Mortar Branches in the villages having population of 5000 and more has already lapsed. Now in addition to RBI, DFS is also closely monitoring about opening of bank branches in these villages. Hence, he once again requested all the banks to open their bank branches at the earliest and confirm the same to SLBC to report NIL pendency to DFS.

(Action-SBI, Karnataka Bank, Vijaya Bank, Canara Bank, IOB, Corporation Bank, PNB, UBI, Kotak Mahindra, BOB, BOM, Indian Bank, UCO Bank, Federal and Axis Bank)



Further, the request of Canara Bank to exempt them from opening of branches in the pending four villages viz., (1) Partapur of Bidar district, (2) Hemdore of Tumkur district, (3) Nadur of Tumukuru district and (4) Heble of Uttara Kannada district based, was not considered favourably by the House as opening of Brick and Mortar Branches is mandatory in the villages with "5000 and above" population. Hence, GM: SLBC requested Canara Bank to open the Brick and Mortar Branches in all the 4 pending villages by 31.12.2018 without fail and confirm to SLBC.

(Action-Canara Bank)

4 (e): Review of operations of business correspondents–hurdles/ issues Involved:

GM informed the House that:

- There are totally 6155 BC locations in the state and all are provided with Micro ATMs,
- Of these 6155 BCs, 5892 BCs are active and doing transactions through Micro ATMs
- There are 263 BCs who are inactive of which 27 BCs have resigned. The concerned banks are requested to activate the inactive BCs and engage new BCs immediately in the locations where the existing BCs have resigned.

Further, GM informed the House that DFS is critically monitoring the functioning of BCs and has given a deadline of **15th Dec 2018** to ensure activation of all inactive BCs either by activating existing BCs or by replacing with new BCs wherever essential. GM: SLBC requested the member banks to complete this exercise by 15.12.2018 under information to SLBC.

(Action- SBI, KGB, Canara, KVGB, PKGB, BOB, IOB, Union Bank, Kotak Mahindra, BOM, Karnataka Bank, Indian Bank, PNB, CBI banks)

4 (f): VC with CEOs of ZPs held on 16.11.2018 under the chairmanship ACS & DC regarding issues pertaining to DBT.

GM informed the House with regard to the outcome of the meeting convened by ACS & DC on 16.11.2018 wherein CEOs of all ZPs participated through VC. In the meeting, the following aspects were discussed at length and ACS & DC requested all stakeholders to cooperate with GoK in effecting Aadhaar Based Direct Benefit Transfers in all the government schemes and to begin with, in respect of Social Security Pensions, Incentives to Milk suppliers, Mathrushree beneficiaries, Pre-metric Scholarship Schemes etc.

In the above context, the department has suggested the following action points to be accomplished by the banks:

- To ensure availability of BC at each of their Sub-Service Areas. In this regard banks have to initiate the following actions:
- Wherever, BCs are available at GP HQ villages, they shall get a place in the GPs and extend services to the people for a fixed time everyday and thereafter they shall go to the other villages in the Sub Service Area.(SSA)
- Wherever BCs are available in other than GP HQ villages with GP HQ village as one of the villages in Sub-Service area village, such BCs shall get a place in the



GPs and extend services to the people for a fixed time everyday and thereafter they shall go to the other villages in the SSA.

GM informed the House that the Commissioner, RDPR has requested all the stake holders to bring to their notice the difficulty faced by BCs, if any, in getting the place in GPs through SLBC to resolve the issue and requested the member banks to take note of the above action points and ensure its compliance in letter and spirit. Further, GM also requested the banks to furnish the list of banking correspondents (BCs) by name allotted to Gram Panchayaths that falls under their Sub Service Area. He further requested the banks to issue written directions to all the BCs to be available in the allotted Gram Panchayaths during specified hours.

(Action-All Banks having BCs in the state)

4 (g): Opening of branches in “Aspirational Districts”:

GM briefed the House the developments that have taken place regarding opening of branches in the “Aspirational Districts” after the 142nd SLBC meeting. He narrated the requests made by PKGB wherein PKGB has expressed their interest to open the branch at Kotha village of Lingasur block which is allotted to SBI, as they have more customer base in that village and in lieu of this, requested the House to exempt them from opening of Brick and Mortar Branch at Idapanuru village of Raichur block due to security reasons. Intervening in the discussion, the CS assured PKGB to provide necessary police protection to the branch in Idapanuru village and advised PKGB to open the branch. The Chairman, PKGB agreeing to the suggestion of the CS informed the House that they will open the branch in Idapanuru village as per the directions of the House and further informed that they will not open branch in Kotha village as informed earlier. Finally, after detailed discussions, SBI, to which Kotha village was originally allotted, agreed to open the branch in Kotha village. GM requested SBI, Canara Bank, PKGB and PNB to honour their commitments.

(Action-SBI, Canara Bank, PKGB and PNB)

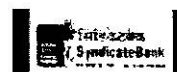
4 (h): Progress in increasing digital modes of payment in the State,

GM informed the House that after his appeal in the 142nd SLBC meeting, the number of villages adopted for promoting cashless transactions have gone up from 227 as on 30.06.2018 to 486 as on 30.09.2018, registering an addition of 259 villages. During the reporting quarter, SBI, ICICI and Andhra Bank have reported that they have adopted villages for cashless transactions, GM, SLBC informed the House and requested all other member banks also to adopt villages for cashless transactions through their Rural and Semi Urban branches so as to increase the number of villages adopted for promoting cashless transactions in the state. He also appealed to the banks to effectively utilize the BCs and FLCs for the same.

(Action-All banks who are yet to adopt villages)

4 (i) Issues related to connectivity:

GM informed the House that the department of Telecommunications has confirmed that connectivity issues have been resolved in all BC locations in the state. However, they have requested SLBC to refer to them the list of BC locations where



connectivity issues are noticed so as to resolve the same at the earliest, GM remarked and requested the member banks to refer the connectivity issues if any to the department for resolving the same immediately.

4 (j): Status of rollout of Direct Benefit Transfer in the state. Aadhaar seeding and Authentication:

4 (j) 1: MGNREGA:

GM informed the House that as per the information provided by the department, out of total 62,68,816 MGNREGA workers' accounts, 35,98,875 accounts have been converted into Aadhaar Based Payment which works out to 57.41% as on 09.11.2018. He requested Banks and the concerned govt. officials to ensure that the remaining 26,69,941 accounts are also converted into Aadhaar Based Payment accounts at the earliest.

4 (j) 2: Social Security Pensions:

GM informed the House that as per the report submitted by the department, there are 60.77 lakh Social Security Pension beneficiaries in the State who receive pension through banks of which 41.76 lakh beneficiaries are seeded with Aadhaar numbers. However, only 13.12 lakh beneficiaries are having bank accounts of which only 5.67 lakh accounts are mapped with NPCI as on 30.09.2018. GM requested the bankers and the concerned govt. officials to ensure that all the beneficiaries will open their accounts in the banks and the accounts are mapped with NPCI at the earliest as the GoK has taken a decision to release the pensions only through DBT towards credit of Aadhaar seeded accounts.

4 (j). 2.1: Sharing of Bank Account details with Karnataka State DBT portal

Additional Chief Secretary (e-Governance) explained the process followed in the DBT portal while making payment to the beneficiaries. He also pointed that State Government is checking the seeded bank details to ensure the correctness as "in case of wrong seeding payment would go to the wrong beneficiary". This would put the State Government in an embarrassing situation even though the seeding is the responsibility of the banks. The process of checking the Aadhaar seeded bank account details before making payment is also in the interest of the banks that such mistakes are found in advance and rectified before transfer of funds. He also informed that State Government is working with NPCI and the process of sharing the bank account details as per NPCI protocol are as follows:

1. DBT portal shares the Bank wise Aadhaar numbers to NPCI
2. NPCI sends the Aadhaar Number to respective bank's IT team
3. Bank's IT team will fetch the bank account details like Account Number, Account Holder Name, IFSC code and Status of the account from CBS and sends back to NPCI
4. NPCI will share the details to State DBT portal.

Additional Chief Secretary (e-Governance) also brought to the notice of the chair the following:

- In some cases the bank branches are not honoring the request of the citizens for seeding the Aadhaar Number with the Bank Account for the purpose of availing Government Benefits which is allowed as per Supreme Court directions.
- There is a delay in upload of mapper file with NPCI



In this regard, he sought support from the banks on the following issues

- Seeding of bank account with Aadhaar details for DBT purpose immediately when citizen come
- Direct Bank IT manager to upload the mapper file at least 2-3 times in a day
- Each Bank should indicate the name and contact details of the Executive in charge of IT department in the bank and also appoint one nodal officer as per decision taken in 141st SLBC meeting held on 24th July 2017
 - Each bank should give names of two IT officers who are actually on the job.
 - The names and contact details should be sent to acsegov@Karnataka.gov.in
 - The following details for each of the officer should be given

Bank Name	Officer Name	Designation	Address	Landline	Mobile	E-mail

- Banks should share the bank details to NPCI as and when request is received from NPCI.
 - This should be done on a priority basis. The response time should not be more than 2-3 days

After detailed deliberations the SLBC resolved the following:

- All banks to share the bank account details to Karnataka State DBT portal through NPCI, which would be verified for correct seeding by State Government before making payment to the beneficiaries. The NPCI will define the protocol for sharing the bank account detail in consultation with State Government.
- All the banks to identify two officers who are looking after the work for the purpose of (1) NPCI mapper upload and bank account details sharing and (2) Resolving the wrong seeding noticed in the DBT portal as per the request of State Government. The details should be shared to SLBC and SLBC in turn will share the details with the State Government DBT team.
- All banks should issue directions to their bank branches to immediately honour the request of citizens on seeding of Aadhaar with their bank account for the purpose of availing Government Benefits. The copy of such direction should be provided to the State Government through SLBC/
- The Bank IT team should be informed to daily send the NPCI mapper file to NPCI.

4 (j) 3: Progress under Aadhaar/Mobile seeding of operative CASA a/cs as on 02/11/2018

GM informed the House that the there are 746.52 lakh operative CASA A/cs of which 617.49 lakh A/cs are seeded with Aadhaar of which 394.59 lakh A/cs are Aadhaar authenticated. He requested the banks to ensure that all the A/cs are seeded with Aadhaar with due authentication done at the earliest.



4 (j) 4: Status of Aadhaar enrolment centres in banks in the state:

GM informed the House that UIDAI, Bangalore has informed that against the targeted number of 927 centres for Aadhaar enrolment, 717 centers are active in the State. GM: SLBC requested the concerned banks to ensure activation of remaining centres immediately.

(Action-All banks)

4 (k): Review of inclusion of Financial Education in the School Curriculum, Financial literacy initiatives by banks (particularly digital financial literacy)

GM informed the House that as per the RBI guidelines, banks have conducted various educational activities through their FLCs and rural branches. The banks have organised 17,002 camps benefiting 8,75,060 of various target groups viz., Farmers, SHG members, School children, Sr. citizen, labourers in the state

With regard to the observation of the CS, GoK, that many FLCs are not functioning properly, GM, SLBC requested the member banks to monitor the functioning of these centers at regular intervals and to advise FLCs to conduct Financial Literacy Camps in schools to create awareness among the students on Banking in a big way.

(Action-Banks, LDMs, FLCs)

4 (l): Creating awareness about various schemes, subsidies, facilities e.g. Crop Insurance, renewable energy:

GM informed the House that, In BLBC meetings, LDMs are creating awareness among all the member banks, who in turn give wide publicity for various govt. schemes and also highlighting subsidy and crop insurance benefits among the customers. The BCs and FLCs are also playing major role in dissemination of information among the villagers on these schemes. Majority of member banks are conducting extension programmes through their branches and are giving wide publicity to various schemes. In this regard, GM, SLBC requested all member banks to submit a consolidated report on No. of camps conducted through FLCs, No. of extension programmes organised, No. of people attended/ benefitted to SLBC at quarterly intervals so as to review the progress under this Agenda in future.

(Action-All banks, LDMs, FLCs)

4 (m): Progress under Social Security Schemes:

GM informed the House that the performance of banks in two out of three social security schemes viz., PMSBY and PMJJBY is poor excepting under APY during the first half year of 2018-19. GM: SLBC requested all the banks to give focused attention to extend the benefit of all these social security schemes to all eligible people in their area of operation on a campaign mode.

(Action-All banks and LDMs)

4 (n): Progress under PMJDY:

GM informed the House that there is a reduction in the total number of RuPay cards activated from 59.72 Lakh as on 30/06/2018 to 49.40 Lakh as on 30/09/2018. He reiterated the decision of GOI to continue the National Mission on Financial Inclusion i.e. Pradhan Mantri Jan Dhan Yojana (PMJDY) beyond 28.08.2018 with a change in focus of opening of accounts from “one Account per every household” to “one Account per every adult” and with the following modifications.



- Existing overdraft limit to PMJDY Account holders of Rs.5000 has been raised to Rs.10000.
- Age Limit of 18-60 years has been revised to 18-65 years
- There will not be any conditions attached for OD upto Rs.2000
- Accidental insurance cover for new RuPay card holders has been raised from Rs.1.0 lakh to Rs. 2.0 lakh to new PMJDY accounts opened after 28.08.2018.

GM: SLBC requested all the member banks to take note of the above guidelines and to comply with the same.

(Action-All banks, LDMs)

4 (o) 1: Progress in disbursements under MUDRA scheme:

GM informed the House that the number of entrepreneurs financed and also the amount financed in all three segments of MUDRA have shown good improvement during first half year of FY 2018-19 over first half year of FY 2017-18. As members are aware, the Karnataka state has been the forerunner in implementation of MUDRA scheme at all India level and expecting the number one position during current financial year also, GM remarked. GM, SLBC thanked all the member banks and the departments for this splendid achievement.

4 (p) 2: MSME support and outreach programme:

GM informed the House that the DFS, GOI in association with SIDBI has launched 100 days outreach Programme to support MSME entrepreneurs across the country. In this regard a portal www.psbloansin59minutes.com has been launched by Prime Minister on 02.11.2018. Since, then all Public Sector Banks have been advised to organise camps in 100 identified districts. Out of 100 districts, five clusters falls in five districts of Karnataka State and SLBC Karnataka has been assigned the responsibility of overall supervision of implementation of the programme in these 5 identified clusters of the state. GM, SLBC, requested all the controlling offices of the banks having branches in the identified 5 districts viz., Ramnagara, Bagalkot, Bellary, Malur (Kolar district) and Hoskote (Bangalore Rural district), to extend full support to their branches to process and sanction MSME proposals at the earliest.

(Action-Banks & LDMs of Kolar, Bangalore (R), Ramanagara, Ballary, Bagalkot)

4 (q) Display of PMMY logo at work premises of PMMY borrowers:

GM, SLBC reiterated the GOI guidelines communicated by the DFS with regard to display of PMMY logo at the work premises of PMMY borrowers and requested the banks to advise their branches to display of signage at borrower's premise as per the sample templates already circulated by SLBC.

(Action-All banks)

4(r): Providing add-on services through Toll Free Desk for addressing Public Grievances Redressal of Flag ship programmes like PMJDY, PMJJBY, PMSBY, APY, MUDRA and PMFBY:

GM brought to the notice of the House regarding the earlier directions of the DFS, MoF, GOI to SLBC Karnataka, for setting up of "Toll Free Desk" for addressing Public Grievances Redressal of Flag ship programmes of GOI like PMJDY, PMJJBY,



PMSBY, APY, MUDRA and PMFBY and accordingly, SLBC, with the concurrence of all the member banks, had set up a call centre with a toll free number with 2 attendants for performing the duties in two shifts of 8 hours each between 8.00 am to 8.00 pm on all working days at the office of SLBC.

However, now the DFS, GOI as per mail dated 19.11.2018 has advised SLBC to provide Quality Services with add-on facilities. To take this forward, SLBC contacted one Service Provider, who after detailed discussions, has informed the SLBC that providing above services requires developing a software and establishment of a dedicated call centre with all the logistics and manpower to extend 24x7 services in Kannada and English. They have further informed the cost of software and setting up of call centres with all the requisite logistics which involves a onetime cost of about Rs.20.00 lakh and monthly recurring cost of about Rs.4.00 lakh per month for engaging services of qualified people and about Rs.2.00 lakh for usage of telephone lines.

As the matter is of high priority and is being closely monitored by the DFS and GoI, GM, SLBC requested the House to permit SLBC to set up a Call centre with Toll Free number and add-on facilities as directed by DFS vide their letter dated 19.11.2018. He also requested the House to share the onetime cost and recurring cost of running the call centre among the major banks as is being followed at present. After a detailed discussion, the House permitted SLBC to set up 24X7 call centre with all requisite logistic and to share the cost by major banks as is being done at present. GM, SLBC Informed the House that SLBC will have discussions regarding setting up of the call centre with the vendor and a meeting of the major banks will be convened to take it forward with their consent.

(Action- SLBC and major banks)

AGENDA 5.0: REVIEW OF CREDIT DISBURSEMENT BY BANKS

5 (a): ACHIEVEMENT UNDER ACP of the state, Priority Sector Lending

GM presented a comparative analysis of disbursement for the quarter ending Sept 2018 of FY 2018-19 vis-à-vis quarter ending Sept 2017 of FY 2017-18, the details of which are as follows:

- After finalization of ACP for the FY 2018-19, RBI has revised the guidelines pertaining to advances to MSME sector and thus an increase of Rs.17882 Crore is made in MSME target of Sept 2018. Hence, the total target under PSA for Sept 2018 is taken as Rs.198643 Crore and review is based on these figures. In this regard, GM, requested all the Banks to report the progress as per the revised guidelines.
- The banks have disbursed Rs.20,088 Crore under Short Term loans registering 30.9% achievement to the Annual target which needs improvement, GM remarked and requested all the member banks to ensure higher credit flow both under fresh and renewals under crop loans.
- The banks have disbursed Rs.16786 Crore under Agri Term loans registering 49.7% achievement to the Annual target. As per the suggestions received by the members of the SLBC Steering Committee, in the meeting held on 29/11/2018, SLBC verified the number of crop loan accounts and amount rephased during the first half of the FY 2018-19 and it is found that 3807 crop loan accounts amounting to Rs.145.23 Crore have been rephased which might have been reflected as term



loan disbursements under agriculture. The banks who have reported rephasing are Canara Bank (Rs.137.13 Crore), SBI (Rs.6.98 Crore) and PNB (Rs.1.12 Crore). GM requested all member banks not to report converted crop loans under term loan disbursement in future.

- The banks have disbursed Rs.38889 Crore under MSME registering 66.2% achievement to the Annual target.
- Banks have shown poor performance under all other components of PSA viz., Export Credit, Education, Housing, Social Infra structure and Renewable energy. GM, requested all member banks to give focused attention to these sectors.

5 (b): Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes. PERFORMANCE UNDER GOVT SPONSORED SCHEMES FOR THE FY 2018-19

GM informed the House that as per RBI guidelines, performance under Govt. sponsored schemes shall be discussed in the subcommittee meetings and the major observations shall be brought to the main SLBC besides circulating the proceedings of sub-committee meeting along with Action points to all member banks and line departments. He observed that, still in many of the schemes, sponsoring of applications has not commenced and requested the line departments to sponsor the applications immediately to avoid bunching of applications in the last quarter of the FY 2018-19. Intervening in the discussion, the CS, GoK advised all the departments to sponsor the applications by 31.12.2018 to which all the line departments have agreed.

(Action-All line departments)

GM also brought to the notice of the House that, though a decision has been taken in the earlier SLBC to sponsor the applications in all the Government sponsored schemes in the ratio of 1:1.5, KVIC, KVIB and DIC have sponsored applications in the ratio much above the agreed ratio of 1:1.5. This huge number of applications is creating problems at the branch level as the branch managers have to reject more applications to the disappointment of the applicants. To address this issue, GM, SLBC requested the Chief Secretary to advise all the Line departments to restrict sponsoring of applications to 1:1.5 ratio. The Chief Secretary, intervening in the discussion, advised all the departments to sponsor the applications in the ratio of 1:1.5 in future.

(Action-All line departments)

5 (c): Change in modality of release of Subsidy under the Animal Husbandry and Fishery Department, GoK:

GM: SLBC placed before the House the request made by the Animal Husbandry and Fishery Department, GoK vide their letter dated 23.11.2018 with regard to certain problems which they are facing in the present procedure of release of subsidy under various schemes of their department such as:

- The subsidy once credited to the beneficiaries account cannot be adjusted to the loan account without his consent.
- There are chances of withdrawal of subsidy amount credited to the beneficiaries account by them without the knowledge of the Bank managers and sometimes without grounding of the project.



- When the subsidy released directly to the beneficiaries account, neither the officials of the department nor the bank manager will have any control over the subsidy amount.

In this backdrop, GM brought to the notice of the House that other departments are following the methods like (1) Opening of Escrow accounts and crediting subsidy to those Escrow accounts or (2) Crediting of subsidy to the Collection Account at the branch level. The department has requested the SLBC to advise all the banks either to open Escrow accounts or Collection Accounts for credit of subsidy in future.

After detailed discussion, the House agreed to the request of the department and to have uniformity, suggested the member banks to follow the method of opening of Escrow accounts of the beneficiaries and credit the subsidy amount to the Escrow accounts so that the banks will have control over the same and the beneficiaries cannot withdraw the subsidy amount.

(Action-All banks and Animal Husbandry and Fishery Department, GoK)

5 (d): Credit Flow to Minority Communities

GM informed the House that there is a growth of Rs.3012 Crore (8.6%) in minority advances as at Sept 2018 over March 2018 and the share of minority advances in total PSA has increased from 13.45% as at March 2018 to 14.55% as at 30.09.2018. He hoped that with the same trend, the share of advances to minority community in the state will surpass the mandatory level of 15% soon.

5 (f): FLOW OF CREDIT TO MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS

GM informed the House that the flow of credit to minority communities in all the identified three districts has surpassed the mandatory level of 15% of Total Priority Sector advances of respective Districts.

5 (g): KCC loan, Crop insurance under PMFBY

KCC Loans:

GM informed the House that 18,58,337 cards are issued up to Sept 2018 quarter of FY 2018-19 amounting to Rs.15912.71 Crore (including renewals). The cumulative outstanding number of KCCs stood at 49,04,188 with an outstanding amount of Rs.54,269.46 Crore. In addition to Crop loans, banks have also extended pledge loans to 2896 farmers in the state involving an amount of Rs.293.39 Crore up to Sept 2018 quarter of financial year 2018-19.

5 (h): PMFBY

5 (h).1: The enrolment under PMFBY Rabi 2018 as on 30/11/2018:

GM informed the House that the GoK has issued the notification dated 01/10/2018 on PMFBY for both Rabi and Summer 2018-19 seasons together. This notification has been communicated to all member banks by SLBC with a request to advise their branches to cover all the notified crops of the loanee farmers and also non-loanee farmers whenever they approach the branches. GM also observed that the number of



enrolments has considerably improved during Rabi 2018 compared to that of Rabi 2017 wherein the total number of enrolments under PMFBY-Rabi 2017 was around 18000 and under WBCIS-Rabi 2017 was around 300 only as reported by the department.

5 (h).2: PMFBY-Kharif 2016 Claim Initiation/pendency:

GM informed the House that the claim pendency under PMFBY-Kharif 2016 season has increased from Rs.76.79 Crore as on 24/08/2018 to Rs.109.33 Crore as on 30/11/2018 due to additional claim initiation in case of 15359 farmers amounting to Rs.35.97 Crore. He observed that due to long pendency in settling the claims, the farmers lost their patience and staged dharanas and agitations in front of the branches, disturbing normal functioning of the branches. Hence, he requested the department and the insurance companies to settle the claims at the earliest.

5 (h).3: PMFBY-Rabi 2016-17 Claim Initiation/pendency:

GM informed the House that the pending claim amount under PMFBY-Rabi 2016-17 season has considerably reduced from Rs.38.50 Crore as at 24/08/2018 to Rs.5.83 Crore as at 30/11/2018. The major issue for pendency is "Higher to Higher unit" issue due to non-conduct of sufficient number of crop cutting experiments, he remarked and requested the department and the insurance companies to settle the remaining claims at the earliest.

5 (h).4: Summer 2016-17 Claim Initiation/pendency:

The pending claim to the extent of Rs.2.84 Crore under Summer 2016-17 season is because the companies are yet to receive subsidy share of premium from the State Government, GM informed the House and requested the Agriculture department to follow-up with the State Govt and settle the claims at the earliest.

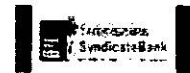
5 (h).5: Kharif 2017 Claim Initiation/pendency:

The pending claim amount has considerably reduced under Kharif 2017 season from Rs.160.82 Crore as at 24/08/2018 to Rs.20.46 Crore as at 30/11/2018, GM informed the House. He said that the major reason for the pending claims is because of NEFT rejections due to discrepancies in "Account numbers" and "Threshold Yield issues". GM, SLBC requested the department and the insurance companies to settle the remaining claims at the earliest.

(Action-Department of Agriculture and crop insurance companies)

5 (i) Education Loans:

- During the half year of FY 2018-19, various banks in the state of Karnataka have sanctioned Education loans to the tune of Rs.1325 Crore covering 65644 students as against the annual financial target of Rs.4604 Crore, GM informed the House. The performance of banks in lending under Education loans is not up to the mark, as the percentage of achievement v/s target works out to 28.8% only, GM observed and requested all the member banks to give focussed attention to increase lending under education loans by organising Education Loan campaigns in collaboration with Universities/ Colleges.



- **Education scholarship scheme of Directorate of Collegiate Education:**

GM informed the House that the Directorate of Collegiate Education vide their letter dated 02/11/2018 has informed the SLBC that during the FY 2017-18, 71 loans have been sanctioned by various banks and 106 applications are pending. GM, SLBC requested all the member banks to instruct their branches to dispose of the pending applications at the earliest. He also requested LDMs to review the same in BLBC/DLRC/DCC meetings.

(Action-All banks)

5 (j) Progress under SHG-Bank linkage/ Joint Liability Groups:

5 (j) 1: SELF HELP GROUPS:

As against the annual target for Credit linking of 2,50,000 SHGs for the FY 2018-19, banks have Credit linked 1,72,283 SHGs up to the quarter ending Sept. 2018. The performance of the banks under Credit linkage of SHGs in terms of number of groups stood at 68.91%. However, the average finance per group is a matter of concern as it comes to Rs.0.86 lakh only per group which needs to be improved to achieve the financial target, GM remarked. In the SLBC Steering Committee meeting held on 29.11.2018, the NABARD officials made the observations that the average per group finance of Rs.86000 during the FY 2018-19 is incorrect and expressed that the banks should report correct figures so as to reflect correct position, GM informed the House. He requested all the member banks to verify the correctness of the data reported under SHGs and ensure correct reporting from next quarter onwards.

(Action-All banks and NRLM)

5 (j).2: JOINT LIABILITY GROUPS:

As against the annual target for Credit linking of 90,000 JLGs fixed for the State for the FY 2018-19, the banks have Credit linked 1,22,655 JLGs with a Credit limit of Rs.1141.32 Crore up to Sept 2018. The performance of banks under Credit linkage of JLGs stood at 136.2%. The good work done by banks may be continued to cover all eligible JLGs in the state, GM remarked.

AGENDA 6.0: DOUBLING OF FARMERS' INCOME BY 2022

6.1: NABARD AGENDA NOTES

GM, SLBC requested the DGM, NABARD to make presentation on various agenda notes of NABARD viz., (6.1) Doubling of Farmers' Income (DFI) (6.1.1) Production Credit, (6.1.2) Outcome of regional Conference on doubling of farmers' Income, (6.2) Discussion on findings of region-focused studies, (6.3) Financing of projects under Integrated Scheme for Agriculture Marketing, (6.4.1) Promotion of Producers Organizations in Farm Sector (FPO), (6.4.2) Communication from DFS and IBA Financing of Farmers Producer Company (FPC) and Farmer Producer Organizations (FPOs) - Small Farmers Agri-business Consortium-Need for increasing finance to FPOs (6.5) Support available for Formation and Development of OFPOs, etc. The DGM, NABARD made detailed presentation on all the above issues and requested the member Banks and concerned department officials to take advantage of various initiatives of NABARD which have been presented in detail in the Agenda of 143rd SLBC meeting. GM, SLBC requested all the stake holders to go through the Agenda



notes and implement various strategies suggested by NABARD to ensure doubling of farmers' income by 2022.

(Action- All banks and LDMs)

AGENDA 7.0: CD RATIO, REVIEW OF DISTRICTS WITH CD RATIO BELOW 40% AND WORKING OF SPECIAL SUB-COMMITTEES OF DCC (SCC)

The CD Ratio of the state as a whole has witnessed an increase of 1.8% from 76.8% as on 30.09.2017 to 78.6% as on 30.09.2018. The CD Ratio has also shown an improvement of 1.6% from 77% as on March 2018 to 78.6% as on Sept 2018, GM remarked.

Further, GM informed the House that as on 31st March 2018, the CD Ratio in 5 Districts viz., Uttar Kannada (37.90%), Udupi (49.74%), Dharwad (56.01%) Dakshina Kannada (57.26%) and Mysore (59.46%) was less than the 60%. However, as on Sept. 2018 except Uttar Kannada (37.9%) and Udupi (52.08%) all other 3 districts have improved their CD Ratio to above 60%.

Similarly, as on March 2018, the CD Ratio of Karnataka Bank and Tamil Nadu Merchantile Bank in the State was less than 60%. However, as on Sept. 2018, the CD Ratio of Tamilnadu Merchantile Bank has improved to 74%. Though the CD Ratio of Karnataka Bank has improved to 52% as at 30/09/2018, it is still below bench mark level of 60%. Thus, as on September 2018, there are only two Banks viz., Karnataka Bank (52%) and Dena Bank (52%) with CD Ratio of less than 60%, GM remarked. He requested LDMs of Uttar Kannada and Udupi districts and Executives of Karnataka Bank and Dena Bank to ensure increased lending to reach bench mark level of 60% CD ratio at an early date.

(Action-Karnataka Bank and Dena Bank And Banks in Uttar Kannada and Udupi districts and LDMs)

AGENDA 8.0: POSITION OF NPAs IN RESPECT OF SCHEMATIC LENDING, CERTIFICATE CASES AND RECOVERY OF NPAs

8.1 NON-PERFORMING ASSETS POSITION:

GM informed the House that:

- NPAs in all sectors excepting MSME have shown an increasing trend.
- NPAs under total advances have increased from 5.9% as at 31/03/2018 to 7.1% as at 30/09/2018.

GM, SLBC informed that the increasing trend in NPAs is a matter of concern for the banks and requested for the intervention of government in improving recovery by creating awareness and organizing joint Recovery drives.

(Action-Govt. departments)

8.2 RECOVERY OF BANK DUES UNDER PMEGP

After the deliberations in the 142nd SLBC meeting, as advised by the CS, KVIC has reconciled and reported the correct figures on NPA position, thus the NPA levels have shown considerable reduction, GM remarked.



8.3 RECOVERY OF BANK DUES UNDER KPMR & KACOMP Acts:

GM informed the House that:

- Banks have filed very few cases under KPMR & KACOMP Acts during the second quarter of the FY 2018-19 as concerned authorities are not accepting RC applications in view of the prevailing CLWS.
- Just 127 RC cases have been recovered during quarter ending Sept 2018 against 28274 RC cases pending at the beginning of Sept. quarter in addition to 162 fresh RC cases filed during the quarter, which works out to a meager 0.45%.

GM, SLBC requested the LDMs, departments and the banks to arrange for more and more joint recovery drives to improve recovery in RC filed cases.

(Action-All banks and Govt. Departments and LDMs)

8.4 RECOVERY OF BANK DUES UNDER SARFAESI, DRT & LOK ADALATS Acts:

8.4 (a): Recovery during first two quarters of the FY 2018-19:

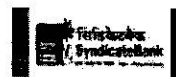
GM informed the House that the amount recovered under SARFAESI, DRT & LOK ADALATS Acts is very dismal compared to the amount involved which is 10.7% under SARFAESI, 6.1% under DRT and 5.7% under Lok Adalat.

8.4 (b): Issue regarding service of summons in respect of DRT cases:

GM, SLBC brought to the notice of the House that, SyndicateBank, Zonal Office, Bangalore vide their letter dated 26.10.2018 has referred the issue pertaining to service of summons in respect of DRT cases, the details of which are as under:

The Bank's Advocate has highlighted the problems faced by the Banks due to non-delivery of the summons sent by the DRT with a reason "not claimed" by the addressee. The Advocate has observed that in case of non-service summons due to reason of it being "not claimed" is considered as "deemed service" in Civil Courts as per CPC-1908. However, the Registrar, DRT Bangalore has opined that DRT procedure, as appears to him, does not consider sufficient service when the postal Article is "not claimed" by the addressee and the alternate for the same is by delivery by substituted service i.e. publication in two news papers. This, apart from time consuming, is adding up further load to the unrecovered money. In this context, the bank's Advocate has quoted two citations of Mumbai and Karnataka High courts wherein "not-claimed" by the addressee was considered as "deemed service" for which the Registrar of DRT is not agreeing, the GM informed the House and requested the House to permit SLBC to take up the issue with DRT by writing a letter to the Registrar DRT. After detailed discussion, the House permitted SLBC to take up the issue with DRT authorities.

(Action-SLBC)



AGENDA 9.0: REVIEW OF RESTRUCTURING OF LOANS IN NATURAL CALAMITY AFFECTED DISTRICTS IN THE STATE, IF ANY

GM informed the House as follows:

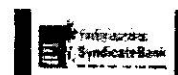
- The GoK has declared Annewari in 86 Talukas of 23 Districts in the state vide notification dated 29.09.2018 and another 14 Talukas in 9 districts vide their notification dated 12.10.2018, thus taking the total number of Talukas declared as drought affected to 100. SLBC has already circulated the notifications among the controlling offices of all member Banks and LDMs vide letter dated 26.09.2018 and 03.11.2018 respectively with a request to extend relief measures to all affected farmers/people as per the RBI guidelines, in a time bound manner.
- Similarly, the GoK has issued Notification declaring 45 Talukas in 8 districts including Kodagu, Hassan and Chickmagalur as flood affected areas causing heavy damage in the month of August 2018 vide GO dated 29.09.2018.
- GM once again requested the Controlling offices of the member banks and LDMs to discuss the same in DLRC meetings and take immediate steps for extending relief measures as per the extant guidelines of RBI without further loss of time.

(Action-LDMs and all banks)

AGENDA 10.0: DISCUSSION ON POLICY INITIATIVES OF THE CENTRAL/ STATE GOVERNMENT/ RBI (INDUSTRIAL POLICY, MSME POLICY, AGRICULTURE POLICY, START-UP POLICY ETC.), AND EXPECTED INVOLVEMENT OF BANKS

GM: SLBC informed the House that Prime Minister, GOI has launched the Micro, Small and Medium Enterprises (MSME) Support and Outreach Programme in New Delhi on 2.11.2018. On the occasion, various announcements and deliverables focussing on access to credit, access to market, hand-holding and facilitation support to the sector have been announced. The MSME outreach Programme will run for 100 days covering 100 Districts throughout the country. Central Ministers are likely to visit these Districts to appraise the entrepreneurs about various facilities being extended to MSME sector by the Government and financial institutions. The programme will help in further boosting the MSME since this sector is one of the major generators of employment opportunities and making a significant contribution to the overall growth of the country's economy, GM remarked. He also informed the House on the details of the deliverables during 100 days under the scheme and requested all the banks to implement the programme in 5 identified districts in the state so as to achieve the targets allocated within the time frame.

GM, SLBC informed the House that the bank branches and the LDMs have to play a vital role in coordination with the MSME, GST, DIC and other concerned departments, GM remarked and requested the controlling offices of the member banks to extend additional support required if any to their branches in identified districts to process and disburse the loans within the specified time limits. He also requested the banks to direct their branches to open more and more PMJDY accounts with focus on "one account per each adult" and to increase coverage under PMSBY and PMJDY as the target given is collectively for all these in addition to MSME loans. Under MSME loans all loans given under (1) 59 minutes portal (2) other than 59 portal loans where the units are not having required documents to



apply in the portal, (3) Mudra loans sanctioned to various entrepreneurs, (4) Mudra loans sanctioned to RUDSETI/ RSETI/ PMKVK centres shall be covered. As LDMs have to report the progress in the dash board on daily basis, GM requested the banks to ensure that their branches submit the progress in the following format on daily basis to LDMs so that LDMs will update the same in the dash board of DFS, Gol as DFS is daily monitoring the same.

Format for reporting the progress under MSME support and outreach program

Name of the Bank	Name of the Branch	Name of the District (Mark \checkmark)		
		Bangalore Rural (Malur)/ Kolar (Hoskote/ Ramnagara/ Ballary/ Bagalkot)		
Scheme	As on _____		Cumulative since 02.11.2018	
	No. of A/cs	Amt in lakh	No. of A/cs	Amt in lakh
MSME (59 min portal) loans				
All other MSME and Mudra loans				
PMJDY A/cs opened		XXXX		XXXX
PMSBY enrolments		XXXX		XXXX
PMJBY enrolments		XXXX		XXXX

GM requested all the banks to strictly advise their branches to submit the details to their LDMs and LDMs in turn to upload the consolidated progress in the DFS dashboard on daily basis and to send a copy of the consolidated report to SLBC to enable SLBC to present the same in the regular VCs with the DFS.

(Action: Banks, Branches and LDMs in the identified districts)

AGENDA 11.0: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY

With regard to (11 a) Any large project conceived by the State Government to help improve C-D Ratio, (11 b): Explore the scope of state-specific potential growth areas and the way forward – choosing partner Banks, (11 c): Discussion on findings of region-focused studies, if any, and implementing the suggested solutions, (11 d): Identification of gaps in rural and Agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, Agri-marketing etc.), (11 e): Implementation of Model Land Leasing Act 2016 (exploring possibility), no discussions were held in the House as there is no data/information for discussions under this Agenda.

AGENDA 12.0: PARTNERING WITH KVK, HORTICULTURE MISSIONS, NATIONAL SKILLDEVELOPMENT CORPORATION, ASCI, ETC. INCLUDING A REVIEW OF FUNCTIONING OF RSETIs

12.1 (a): Functioning and performance of RUDSETI/RSETIs in Karnataka state:

GM informed the House that:

- 33 RUDSETI/ RSETIs are functional in the state of Karnataka.



- These 33 RUDSETI/ RSETIs have trained 11760 candidates in 457 training programmes during first half year of the FY 2018-19 i.e. from 01.04.2018 to 30.09.2018 against the annual target of training 24795 candidates through 902 training programmes.
- The achievement against the annual target in terms of number of candidates trained is 47.42% and in terms of number of programmes, it is 51%. The performance needs improvement as the achievement in terms of number of candidates trained is less than expected level.
- There is lot of thrust for Credit linking of trained candidates by MoRD, GoI. As such, banks are requested to extend requisite credit to the RUDSETI/ RSETIs trained candidates to increase the reach. Banks are also requested to sponsor more and more candidates to the RSETIs for training so that the quality of lending especially under MUDRA scheme can be improved to a considerable extent, GM remarked.

12.1 (b): Pendency in reimbursement of training cost for training the candidates sponsored by various departments:

GM informed the House that SBI, LHO, Bangalore vide their letter No.FI & MF/BAN/127/RSETI/14 dated 09/10/2018 addressed to SLBC have informed that their RSETIs have trained candidates sponsored by various departments and their claims for reimbursement of training cost as per guidelines are long pending. In this regard, GM informed that, SLBC has already forwarded the pending claims to concerned departments vide mail dated 05/11/2018 and requested the concerned officials to settle the claims at the earliest.

(Action: Concerned departments)

12.2: New Department for Skill Development, Entrepreneurship and livelihood:

On the captioned Agenda, GM informed the House that:

The State Government of Karnataka during the FY 2016-17 has created a new Department called Skill Development, Entrepreneurship and livelihood department vide GO dated 24.09.2016 with an objective of bringing Skill Development Programmes of various departments of GoK under one Department. This Department is under the direct control of the Chief Minister.

The role of Bankers is very crucial especially in case of trained candidates who intend to commence their own self employment ventures, by way of extending timely finance to commence their activities without loss of time. Financing the trained candidates is a win-win situation wherein (1) the trained candidates can start their ventures at the earliest, (2) the Bankers can develop quality credit portfolio under PSA as the trained candidates can successfully establish and run their activities which ensures regular repayment and (3) the department can get more and more enrolment of candidates for training programmes motivated by the successful establishment of self employment ventures by already trained candidates with the support of timely Bank Finance.

As such, GM, SLBC requested:

- The department to provide the list of trained candidates to the banks as and when training programmes are concluded under a copy to SLBC and



- The banks to extend timely finance according to the needs of the trained candidates so that they shall successfully establish their self employment ventures without much loss of time.

(Action: The Department of Skill Development and banks)

12.3: DFS, MoI, GOI letter addressed to convenors of SLBC:

GM, SLBC reiterated that DFS, GOI has informed that, in the review meeting of Skill India Mission held on 06/08/2018 under the Chairmanship of Cabinet Secretary, a decision was taken that Lead District Managers in each district should visit the Prime Minister Kaushal Kendra (PMKK) in the district once a month to impart financial training and provide guidance to the candidates on how to apply for a loan. GM: SLBC requested all the banks having Lead bank responsibilities in the state to issue directions to their LDMs to adhere to the above directions of DFS and effectively train the trainees at PMKK so that they can commence their self employment ventures at the earliest with the support of bank finance.

(Action-Banks and LDMs)

AGENDA 13.0: STEPS TAKEN FOR IMPROVING LAND RECORD, PROGRESS IN DIGITIZATION OF LAND RECORDS AND SEAMLESS LOAN DISBURSEMENTS

GM informed the House that, as discussed earlier, Bhoomi project was launched to have an all-inclusive system for land management to monitor land records launched in 2000 to integrate all the land records in the state and to increase efficiency while reducing scope for corruption. Bhoomi Karnataka- Digitization of land records programme has been completed in all respects in the state of Karnataka and requested the member Banks to utilize the Bhoomi-Bank integration facility provided by the department successfully for various purposes in connection with extending timely credit to the farmers.

- **Kaveri online Services:**

GM: SLBC also touched upon the launching of "Kaveri Online Services" for property and document related services that help citizens in need of various services offered by the Stamps & Registration Department. Kaveri helps citizens do a host of transactions online without having to visit a sub-registrar's office. The government is introducing online option for a host of services to ensure that the services reach the targeted group of citizens. The government will deploy technology in more Departments for better delivery of services and for enhanced transparency, the Chief Minister said, on the occasion of launching of Kaveri Online Services during the month of November 2018.

In this regard, GM informed the House that ,SLBC vide letter No. 524/2018/2944 /SLBC/KC/143 dated 23.10.2018 has communicated to the controlling offices of all member banks that the Department of Stamps and Registration, Govt. of Karnataka have developed "**Kaveri Online Services**" which is a web based application which provides:

1. Interface to the citizens to enter the details and book appointment for document registration and also facility to search for required index and registered copies.
2. These services enable citizen to download Index (list of transactions on the searched property) and copy of the document.
3. Citizens can also book appointment for registering documents.



4. This will help citizen to check the present owners of the properties, helps citizen in checking the authenticity of the registered document and also helps citizen to book appointment for document registration

Further, GM: SLBC also informed that the bankers can file (1) Declarations in Form-3 and (2) Discharge Deeds under KACO&MP Act.1974 through Kaveri Online Services and help the farmers in saving their time and energy by avoiding their multiple visits to office of the Sub Registrar for these purposes and requested all member Banks to visit <https://kaverionline.karnataka.gov.in> and be guided by the manual of instruction available in the site and effectively utilize the services of the "KOS" for filing Declarations under KACO&MP Act.1974 besides guiding the farmers to utilize the same. He also requested the LDMs to discuss this aspect in BLBC/DCC/DLRC meetings so that bank branches will be able to create awareness among the people especially among the farmers to avail hassle free services through this online service facility.

(Action-All banks and LDMs)

AGENDA 14.0: SHARING OF SUCCESS STORIES AND NEW INITIATIVES AT THE DISTRICT LEVEL THAT CAN BE REPLICATED IN OTHER DISTRICTS OR ACROSS THE STATE

GM shared few success stories of the candidates trained by RSETIs /RUDSETIs and requested the member banks to send success stories to SLBC regularly.

AGENDA 15.0: DISCUSSION ON MARKET INTELLIGENCE ISSUES e.g.

With regard to various agenda items under this viz., (a): Ponzi Schemes / Illegal Activities of Unincorporated Bodies / Firms / Companies Soliciting Deposits from the Public (b): Banking Related Cyber Frauds, phishing, etc. (c): Instances of usurious activities by lending entities in the area, cases of over Indebtedness (d): Credit related frauds by borrower groups etc., GM, SLBC informed the house about the latest details of the units with nature of activities with whom banks should exercise caution to avoid possible frauds and financial loss. All member banks are requested to refer the list provided in the Agenda of the 143rd SLBC meeting and exercise caution against them.

(Action- All banks and LDMs)

AGENDA 16.0: ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

GM: SLBC presented the details of unresolved issues evolved during DCC/DLRC meetings from LDCMs for its review under this Agenda. Accordingly, the following issues came up for the discussions

16.1: ISSUES RELATED TO DHALL MILL OWNERS OF KALBURGI DISTRICT:

GM informed the House that:

Further to the discussions in the 142nd SLBC meeting on difficulties faced by the Dall mill owners in Kalburgi district, SLBC requested the member banks to take a holistic view on the genuine difficulties faced by the Dall mill owners and to extend the benefit of rephasing and rehabilitation within the purview of RBI guidelines. In this regard, the Dept. of Industries and Commerce, GoK convened a meeting on 29/11/2018 to discuss the issue in detail in the presence of the officials of various departments and to chalk out the ways and means to extend all possible support to



the Dall Mill owners. Accordingly, the issue came up for the discussion and after thorough discussion, the House arrived at the following conclusions:

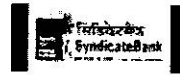
1. With regard to the request of the Dall mill owners for a suitable repayment holiday within the purview of the RBI guidelines, bankers requested the department officials to send the bank wise list of Dall mill accounts in Kalburgi district containing all the details viz., (1) A/c number, (2) Name of the borrower (3) date of loan, (4) purpose of loan, (5) amount sanctioned, (6) amount disbursed, (7) balance outstanding as on date, (8) Overdues in the account, (9) Status of the loan account (Regular/Overdue/NPA), (10) Party's contact address. (11) Contact number, (12) Name of the Bank (13) Name of the Branch (14) present status of running of the unit (functioning fully/ functioning partly for __ months in a year/ not at all functioning), (15) if not functioning since when it is not functioning and (16) reasons for not functioning, (17) Present request of the party. (18) Any other information. This account wise information shall be prepared in excel sheet and mailed to SLBC at slbcbangalore@gmail.com so that SLBC will refer the list to the controlling offices of the respective banks to take a call on the same on a case to case basis, GM remarked.
2. With regard to the request of the Dall mill owners for concessional rate of interest for their loans, GM, SLBC requested the department officials to come out with a detailed proposal and take up with the Government of Karnataka for providing interest subvention.

(Action-MSME department and SLBC)

AGENDA 17.0: TIMELY SUBMISSION OF DATA BY BANK, ADHEARING THE SCHEDULE OF SLBC MEETING

GM brought to the notice of the House that, as per the extant guidelines of RBI, SLBC has to collect and consolidate the data on various Agenda at quarterly intervals, submission of error free data in time is very essential to keep up the time schedule. However, in spite of repeated mails, phone calls to the State Level Coordinators, SLBC is not getting proper response from some of the Banks/Departments. In this regard, GM, SLBC recalled the call given by GM: RBI in the 143rd SLBC meeting where in GM, RBI advised SLBC to constitute a subcommittee of bankers to sort out this issue. In this regard, GM, SLBC assured GM: RBI that SLBC will comply with his instructions soon. Further, GM requested all the banks and departments to submit the required data/ information in time so as to ensure that the SLBC meetings are convened as per the time schedule which has been already submitted to RBI in the beginning of the financial year itself. He quoted the difficulties faced by the SLBC which are as follows:

- 17.1: Though SLBC is releasing the portal for entry of data well in advance, the member banks are not entering data though the data is available through their CBS immediately after closure of the quarter. This is causing delay in adhering to the schedule/ calendar of the meetings already submitted by SLBC to RBI.
- 17.2: Mismatch of data is another important aspect to be taken care by the member banks. Many banks are submitting the data at the fag-end and the data so submitted is highly mismatch with the data submitted for the previous quarter. The portal released by the SLBC for entry of current quarter's data contains earlier quarter's data also. SLBC requests member banks to compare the data of current quarter with the previous quarter's data already there in the portal so as to avoid such mismatch in future.



17.3: All the Govt. departments are requested to submit the status of the schemes implemented by them- "Bank wise" and "District wise, so that the "Bank wise" and "District wise" performance can be effectively reviewed and discussed in the concerned SLBC sub committee meetings and then a compact note can be placed in the regular SLBC meetings. While furnishing the information, GM requested the Govt. departments to provide the bank wise details as under:

- Target allocated (Physical and financial as applicable)
- Applications sponsored (No. and amount involved)
- Applications sanctioned (No. and amount sanctioned)
- Applications rejected (No.), Applications pending (No.)

(Action-All banks and line departments)

AGENDA 18.0: ANY OTHER MATTERS WITH THE PERMISSION OF THE CHAIR.

18.1: ATAL PENSION YOJANA- FELICITAION TO PERFORMING BRANCHES

GM announced in the House that PFRDA, which is monitoring the progress under APY is organizing a Felicitation programme to recognize the efforts and involvement of ground level functionaries, such as Branch Managers & Regional Managers in promoting the scheme. 15 branch managers, 2 regional managers /heads from the state of Karnataka are selected for felicitation on 10.12.2018. The Executive Director, SyndicateBank will preside over the function and distribute the awards. GM complimented all those banks who have done good work in popularizing Atal Pension Yojana and requested other banks also to excel in Atal Pension Yojana by enrolling all eligible persons under the scheme.

18.2: Request of Development Credit Bank Ltd. (DCB) to include them as Member SLBC and to include Crop Loans extended by them to farmers in the state under CLWS-2018 of GoK:

18.2 (a): GM informed the House that the Development Credit Bank Ltd., vide their letter dated 29.11.2018, has informed SLBC that they are a new Generation Pvt. Sector Bank having 323 branches pan India. It is a Scheduled Commercial Banks regulated by RBI. They have Branches in 6 districts in the state viz., Bangalore, Kalburgi, Bagalkot, Chitradurga, Koppal, Raichur and Ballary districts. They have also copy of RBI license in support of their request. As such GM: SLBC requested the House to permit SLBC to include them as a member Bank in the SLBC. After detailed discussion, the House permitted SLBC to co-opt the Development Credit Bank Ltd. as a member of SLBC.

(Action: SLBC)

18.2 (b): GM informed the House that, the bank has also lent Crop loans to 459 farmers amounting to Rs.76.38 Crore to the farmers in the state and the bank has requested SLBC to include these farmers under CLWS-2018 of GoK. In this regard, GM: SLBC requested the Finance Dept. GoK to consider their request favourably. Responding to the request of GM, SLBC, the Principle Secretary, FD, GoK assured to examine the request and inform the decision to SLBC shortly.

(Action-Finance department, GoK)

18.3: Fixation of Unit Costs for investment activities for the financial year 2019-20:

GM requested all the banks to provide the information pertaining to Fixation of Unit Costs for investment activities for the financial year 2019-20 in soft form by e-mail at slbcbangalore@gmail.com, karnatakaslbc@gmail.com.

(Action-All banks)

**18 (3).1: Information for indicators of Karnataka State Matrix:**

GM informed the House that RBI vide their letter dated 28.11.2018 has advised SLBC to furnish the information as per the format provided by them. SLBC has already circulated the format in the 143rd Agenda notes and requested all the member banks to make available the captioned statement to SLBC at the earliest so as to submit the same to the department under information to RBI.

(Action-All banks)

18 (4): Non-sanction/Non-release of loans under PMEGP and CMEGP for the financial years 2017-18 and 2018-19

The issue of Non-sanction/Non-release of loans under PMEGP and CMEGP for the financial years 2017-18 and 2018-19 in Ramanagara district came up for discussion. After detailed discussion, the House advised the banks operating in Ramanagara district to immediately advise their branches to see that all the pending applications under PMEGP & CMEGP are not only sanctioned but released early.

(Action-LDM Ramanagara & banks operating in the district)

18 (5): Non participation of Branch Managers in BLBC meetings:

The issue pertaining to non participation of branch managers in BLBC meetings came up for discussion and the House discussed the issue at length and resolved to request all the member banks to instruct their branch managers to compulsorily participate in all the BLBC meetings without fail. House also decided to advise all LDMs to send a report on attendance of branch heads in BLBC meetings to SLBC so as to review the same in SLBC meetings effectively.

(Action- All banks and LDMs)

18 (6): Non participation of District Coordinators of the Banks in DCC/DLRC Meetings:

The issue pertaining to non participation of District Coordinators of the banks in DCC/DLRC meetings came up for discussion and the House discussed the issue at length and resolved to request all the member banks to instruct their District Coordinators of the Banks to participate in all DCC/DLRC meetings. House also decided to advise all LDMs to send a report on attendance of District Coordinators of the Banks in DCC/DLRC meetings to SLBC so as to review the same in SLBC meetings effectively.

(Action- All banks and LDMs)

18 (7) Usage of Kannada in Banking in Karnataka State:

GM: SLBC reiterated the importance of Usage of Kannada in Banking in Karnataka State as many incidents of not accepting cheques/withdrawals, challans, etc., written in Kannada by the bank branches have appeared in press media. GM: SLBC recalled the address by Chief Secretary in the 143rd SLBC meeting where in CS requested the banks to adhere to the guidelines of GoK with regard to usage of Kannada language in the banking transactions and requested all the banks to adopt the directives of GoK in letter and spirit to avoid repetition of such incidents in future.

(Action- All Banks)



18 (8): Request received from Gram Panchayat, Kunnur for opening of full fledged bank branch in Kunnur village, Chickodi Taluk, Belagavi district:

SLBC has received a copy of the above letter addressed to GM, Indian Bank, Hubli requesting them to open a fully fledged branch at Kunnur to cater to the needs of the villagers in and around Kunnur Gram Panchayat. In the said letter they have informed that there is no bank branch within 22 KMs, GM informed the House and requested LDM, Belagavi and Indian Bank to look into the matter and do the needful.

(Action-LDM Belagavi and Indian Bank)

18 (9): Representation of the villagers of Chinnakkar village of Yadgir District received through LDM, Yadagir not to shift SyndicateBank branch from their village:

With regard to the representation of the villagers of Chinnakkar village of Yadgir district received through LDM, Yadagir not to shift SyndicateBank branch from their village, GM requested SyndicateBank to look into the issue.

(Action-SyndicateBank)

18(10): COMPLAINTS FROM PUBLIC/ GOVERNMENT ORGANIATIONS

With regard to complaints received from public/government organizations, GM informed the House that SLBC receives number of complaints not only directly from Public but also through DFS, Gol, the Special Officer, (Banking) & Deputy Secretary, Finance Department, GOK, etc. Many complaints pertain to the inadequacies in the services provided by the banks and SLBC immediately forwards the complaints to the respective banks for its resolution with a request to report the compliance to SLBC. However, It is observed at SLBC that many a times there will be no response from the banks and SLBC will not know whether such grievances are addressed or not. In this regard, GM: SLBC requested the banks to inform the latest position with regard to the complaints forwarded to them from the SLBC and to dispose of the complaints within 15 days of the receipt of the same under information to SLBC In future.

(Action-All banks)

AGENDA-19: SUB COMMITTEE MEETINGS HELD DURING THE REVIEW PERIOD:

GM: SLBC placed the details of SLBC Sub-committee meetings conducted during the review period for the information of the House. He requested the convenors of various SLBC sub-committees to convene the meetings regularly and to send the proceedings along with action points to SLBC so that SLBC will be able to circulate the proceedings to all the banks besides including the same in regular SLBC Agenda.

The meeting came to an end with vote of thanks from Shri. Sesh Kumar Adiraju, DGM, SBI to the House.

(C B L Narasimha Rao)
Convenor- SLBC &
GM, SyndicateBank



**SLBC – KARNATAKA
LIST OF PARTICIPANTS
143rd SLBC Meeting held on 07.12.2018**

Sl.	Name	Designation	Organization
1	T M Vijay Bhaskar	Chief Secretary	Govt of Karnataka
2	Mrs. Vandita Sharma	ACS & Dev. Commissioner	Govt of Karnataka
3	Sri. Mrutyunjay Mahapatra	MD & CEO	SyndicateBank
4	Sri. S.S. Sahota	General Manager	Reserve Bank of India
5	P V S Surya Kumar	Chief General Manager	NABARD
6	Sri. C B L Narasimha Rao	Convenor-SLBC & GM	SyndicateBank
STATE GOVERNMENT DEPARTMENTS			
7	Rajeev Chawla	Addl. Chief Secretary	DPAR (e-Governance)
8	Maheshwar Rao	Secretary for Agriculture	Agriculture Department
9	H.S. jai Kumar	Joint director (TC)	Commerce & Industries
10	Meera Srivastav	Addl. Secretary	Finance Department (Fiscal Reforms)
11	Anil Kumar Jha	Principal Secretary	Finance Department
12	L.K. Atheeo	Principal Secretary	RDPR
13	S.Rohith	Project engineer	RDPR (MGNREGA)
14	Gopalakrishna	Jt Reg of Co-op Societies	Sericulture Department
15	Dr. K. V. Halagappa	Additional Director	AH & VS
16	Dr. T. Srinivasa Reddy	Additional director	AH & VS
17	S. Malleswarappa	Director	Dept of Collegiate Education
18	Gunjan krishna	Commissioner	MSME
19	D. Nataraja	Assistant Director	MSME - GOI
20	U.P. Singh	Commissioner	AH & VS
21	Salma Firdose	ARCS	Dept of Fisheries
22	V M Mahesh	Joint director (Technical)	MGNREGA - RDPR
23	Kurtikoti	Advisor	Finance Department,
24	A K Sharma	Sr. Horticulture officer	NHB GOI
25	Ramakrishna B Mane	State Director for RSETIS	NACER
RESERVE BANK OF INDIA			
26	Sanjeev Singh	General Manager	RBI
27	N. Nagraj	Assistant General Manager	RBI
28	N B Dattatreya	Asst. General Manager	RBI
APEX INSTITUTIONS			
29	A K Sarangi	Dy. General Manager	NABARD
CONVENOR – SYNDICATE BANK			
30	K S karunakara	Deputy General Manager	SyndicateBank-SLBC
31	K.N. Janardhana	Asst General Manager	SyndicateBank-SLBC
32	P Vishwanath Reddy	Asst General Manager	SyndicateBank-FI
33	Y A Vajayanthree	Chief Manager	SyndicateBank-SLBC
34	Chandrashekarappa K	Sr. Manager	SyndicateBank-SLBC
35	A.Bhaskar	Assistant General manager	SyndicateBank-ZO, Bengaluru
36	Yetish M D	Sr. Manager	SyndicateBank-ZO, Bengaluru
37	Ananda Nayaka K N	Sr. Manager	SyndicateBank-SLBC
38	Ravi Kumara	Sr. Manager	SyndicateBank-SLBC



39	B Nagaraja	Sr. Manager	SyndicateBank-SLBC
40	Ankur	Asst. Manager	SyndicateBank-SLBC
41	Praveen M P	Sr. Manager	SyndicateBank – CO - PSCD
42	Naren Kumar P	Manager	Syndicate bank
NATIONALISED BANKS			
43	Sesh Kumar Adiraju	Dy. General Manager	State Bank of India
44	R.K. Guptha	Manager	State Bank of India
45	V.G. Hegde	AGM (FI & MF)	State Bank of India
46	S. Srinath	AGM (ITS)	State Bank of India
47	C H Praveen	Assistant Manager (Sys)	State Bank of India
48	S V Srinivasa	Chief Manager	State Bank of India
49	Sudarshan seth	Deputy General Manager	Corporation Bank
50	Jacob Kumar	Deputy General Manager	Corporation Bank
51	Satish B R	Chief Manager	Corporation Bank
52	Divakaran K	AGM & Deputy Circle Head	Corporation Bank
53	P.G. Vasan	Chief manager IT	Corporation Bank
54	V.K. Thalsa	Deputy Zonal Manager	UCO Bank
55	Amudha S	Manager	UCO Bank
56	D Vijay Kumar	General Manager	Canara Bank
57	H. Raghu Raja	Divisional Manager	Canara Bank
58	Amit Kumar	Senior Manager	Canara Bank
59	Jayatheertha Manvi	Assistant General Manager	Canara Bank
60	P.V. Janardhana Rao	Deputy General Manager	Canara Bank
61	Tharanjeet Kaur	Senior Manager	Bank of Baroda
62	Sumesh K	Chief Manager	Bank of Baroda
63	Lalith Tyagi	DGM & RM	Bank of Baroda
64	Sharana Basava	Asst. Manager	Andhra Bank
65	A. Kumaran	Chief Manager	Allahabad Bank
66	Pooja Ramakrishnan	Manager	Allahabad Bank
67	CH. Gopala Krishna	Circle Gen Manager	Andhra Bank
68	Devisree V S	Manager IT	Andhra Bank
69	Sandeep K Guptha	Zonal Manager	Indian Bank
70	Sanjeev Sethi	Assistant General Manager	Indian Bank
71	T. Rudrappa	Chief Manager	Indian Bank
72	K Srinivas Prabhu	Chief Manager	Indian Overseas Bank
73	P.K. Behura	Chief Regional Manager	Indian Overseas Bank
74	Ramesh P	Chief Manager	Central Bank of India
75	Md. Imtiaz Ahsar	Senior Manager	Central Bank of India
76	MadanGopal	Officer	Punjab National Bank
77	Ramdas Hegde	Deputy General Manager	Punjab National Bank
78	N.S. Prasad	Chief Manager	Punjab National Bank
79	Anju C	Asst. Manager	Oriental Bank of Commerce
80	J.P. Sarma	Chief manager – Circle Office	Oriental Bank of Commerce
81	S C Kolumath	Sr. Manager	Bank of India
82	S. Eswarappa	DGM, ZM	Bank of India
83	Suhas B	Assistant General Manager	Union Bank of India
84	Yuvaraj Kedar	Deputy Manager	Bank of Maharashtra
85	Chitra Dayar	Deputy General Manager	Bank of Maharashtra
86	Smartin K Cherian	Manager	Vijaya Bank
87	A.Jayanthi	Asst. Manager	Vijaya Bank
88	K Gopalakrishna Nair	Deputy Gen Manager	Vijaya bank



89	kirubanandan	Chief Manager	Vijaya bank
90	Muralikrishna A	Deputy General Manager	Vijaya bank
91	Mohan C	Asst. Gen Manager	Dena Bank
92	Amit Kumar	Manager	Dena Bank
93	T. Ravi Kumar	Assistant General Manager	Punjab & Sind Bank
94	Sanjeev Agarwal	Executive	J & k Bank
95	Ravishankar	Manager	IDBI
96	R.A. Patil	Senior Manager	Union Bank of India
PRIVATE BANKS			
97	Rajalakshmi	Branch Business leader	YES Bank
98	Hemanth	Divisional Manager	YES Bank
99	Mahesh V	Cluster Head	HDFC Bank
100	Anthony Anil Babu	Nodal Officer	HDFC Bank
101	Kalmesh	AVP	Axis Bank
102	Balveer Singh	AVP	Axis Bank
103	G.S. Prabhu	Deputy Vice President	Axis Bank
104	M. Venugopala Bhat	Assistant Gen Manager	Karnataka bank
105	C.R. Chandrashekar	Senior Manager	Karnataka bank
106	Gayatri V	Manager	South Indian Bank
107	Shivalingappa	DVP – Area head	Equitas Small Finance Bank
108	Sachin K B	Deputy Manager	Ujjivan Small Finance Bank
109	Manoj Kumar M	Manager	Federal Bank
110	H S katti	Asst Vice President (Agri)	RBL Bank Ltd
111	T. Krishna prasad	Group AVP	DCB Bank Ltd
112	Praveen C V	Officer	Lakshmi Vilas Bank
113	Suresh V P	Circle Branch Manager	Indian Postal Payment Bank
114	S.M. Sundaram	Regional Development Manager	City Union Bank
115	Suman Guptha	Asst. Vice President	Kotak Mahindra
116	G.P. Sandeep	CMO	Dhanalakshmi Bank
117	Raghavendra C D	Manager (Agri)	Karur Vysya Bank
118	Pinto A P	Assistant Manager - Credit	Catholic Syrian Bank
119	Santosh Rajan	Cluster Head	Bandhan bank
120	Armugaraj S	Asst. Manager	Tamilnad Mercantile Bank Ltd
121	Prashanth	Cluster Head	IDFC bank ltd
CO OPERATIVE BANKS/ OTHER BANKS/INSTITUTIONS			
122	V N Hegde	CEO	AKMI
123	N.S. Krishna Murthy	Deputy General Manager	Apex Bank
REGIONAL RURAL BANKS			
124	Shreenath Joshi	Chairman	PKGB
125	Rajkumar R Pai	General Manager	PKGB
126	Vasudev	Assistant Manager	PKGB
127	Dwaraka R	Assistant Manager	PKGB
128	Bhuvanendra Takoor	Chairman	KGB
129	R. Murali krishna	General Manager IT	KGB
130	Pradeep D G	Manager IT	KGB
131	S Ravindran	Chairman	KVGB
132	Shrikant Hegde	AGM IT	KVGB
BOARDS/CORPORATIONS/GOVT. OF INDIA			



133	U. Annappa	Developmental officer	K V I B
134	K.P. Venugopal	Assistant Director	K V I C
135	R.R. Math	General manager	D.D.Urs.B.C. Dev Corporation
136	P C Venkatesh	MSP	UIDAI
137	Surendra babu G	ADG	UIDAI
138	Rohini G Hiremath	General Manager - I	K S W D C
139	Leena Kallammanaver	Asst. General Manager	K S W D C
140	Padmanabha J G	ADCL	DR. BR A D C Ltd
141	ShivaKumar S M	Joint General Manager	HUDCO Ltd
142	T.N. Manjula	Assistant General Manager	K.M.V.S.T. Dev. Corporation
143	Syed Abukaleem	A.O	KMDC
144	Basappa C.K.	SMMU & SL	DAY-NULM
145	Sunitha F.K.	SMMU - MIS	DAY - NULM
146	Dr. Mamatha B.K.	Mission Director	NRLM
147	N. Ramesh	SPM FI	KSRLPS - NRLM
148	Gangadevi S R	Social Development Expert	RGRHCL
149	C .Ramesh Babu	officer	e-Governance D.P.A.R
INSURANCE COMPANIES			
150	M Arjunan	SBM (P&GS)	LIC of India
151	Somanath kangal	Manager (Crop Ins)	Reliance General Insurance Co.
152	Vinay Kumar M	Executive	Universal sompu Ins.Co
153	Rekha Shashidhar	Asst. Manager	UII Ins co ltd
154	Avinash singh	State Head	Future General India Ins Co ltd
155	Saraswathi K N	Executive	Future General India Ins Co ltd
LEAD DISTRICT MANAGERS			
156	C Basavaraju	Lead District Chief Manager	LDO, Hassan
157	Prashanth M Desai	Lead District Chief Manager	LDO, Chickmagalur
158	Yeshwant aare	Lead District Chief Manager	LDO Bengaluru Rural
