

**STATE LEVEL BANKERS' COMMITTEE
KARNATAKA**

**PROCEEDINGS OF THE 145th MEETING
HELD ON 26.06.2019**

**CONFERENCE HALL, NO.334
III FLOOR, VIDHANA SOUDHA
BENGALURU – 560 001.**

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STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: SYNDICATE BANK: CORPORATE OFFICE: BENGALURU
MINUTES OF THE 145th MEETING OF SLBC HELD ON 26.06.2019

The 145th SLBC Meeting was held on 26.06.2019 at the Meeting Hall, Vidhana Soudha, Bengaluru under the Chairmanship of Sri T.M. Vijay Bhaskar, Chief Secretary, GoK.

Shri. Nageshwara Rao, Executive Director of Syndicate Bank extended hearty welcome to Shri. T.M. Vijay Bhaskar, Chief Secretary, GoK, Smt. Vanditha Sharma, ACS & DC, GoK, Smt. Jyotsna, GM, RBI, Shri. PVS Surya Kumar, CGM, NABARD. He also extended cordial welcome to Addl. Chief Secretaries, Principal Secretaries and Secretaries of 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.

The ED, in his keynote address touched upon on the various agenda items slated for discussion in the House.

With regard to achievement under ACP-2018-19 of the state, he informed that Banks have performed well under MSME sector by disbursing Rs.81,119 Crore against the Annual target of Rs.58,756 Crore, recording an achievement of 138%. He congratulated the Banks for good performance and requested them to keep up the tempo in the current year also. Further he informed that Banks have disbursed Rs.69,703 Crore, under Agriculture Sector against the Annual target of Rs.98,655 Crore, recording an achievement of 71%. Under Total Priority Sector advances, Banks have recorded 82.15% achievement by disbursing an amount of Rs.1,63,194 Crore, as against the Annual target of Rs.1,98,643 Crore. He stressed upon Banks to give focused attention to these sectors during the financial year 2019-20. He also informed the House that, the total disbursements under Housing loans including both priority and non-priority segments is to the tune of Rs.42,179 Crore vis-à-vis the target of Rs.28,999 Crore recording 145% achievement during the FY 2018-19.

He requested the Banks to take advantage of "Prime Minister Awas Yojna-Housing to all" (Capital Linked Subsidy Scheme), which is a flagship programme of GOI to increase the lending under housing sector where good numbers of applicants have registered their names in the PMAY Portal.

He also informed that the CD Ratio of the state as a whole has witnessed an increase of 3% from 76.89% as on 31.03.2018 to 79.89% as on 31.03.2019.

He requested the Chief Secretary to launch the Annual Credit Plan 2019-20. The Chief Secretary has launched the ACP 2019-20 and distributed ACP booklets to all the dignitaries. The ED, informed the House about the ACP2019-20 projections briefly that the projections under total Priority Sector Credit at Rs.2,12,517 Crore with a growth rate of 30.22% over the previous year's performance of Rs.1,63,194

Crore and the share of Agriculture Credit at Rs.1,14,938 Crore constituting 54.08% of total Priority Sector Credit.

The ED also touched upon the status of opening of banking outlets in unbanked villages and informed the house that only 4 centres remain as uncovered in the State as on date and all these 4 centres are allotted to Kotak Mahindra Bank. He requested the officials of Kotak Mahindra Bank to ensure opening of banking outlets immediately so that SLBC shall submit 100% compliance to DFS in this regard. Further, he informed the House that as per the Road Map of RBI, still 10 villages having population of 5000 and above are pending for opening of Bank branches by 8 Banks and he requested all these banks to open the branches at these pending centres at the earliest.

Regarding opening of bank branches in two Aspirational districts, the ED requested the concerned Banks to take immediate steps for opening of remaining 3 branches in the identified locations.

He expressed concern on the increasing trend in NPAs. He informed the House that the total NPAs in the state have increased from 19.35 lakh accounts with a balance of Rs.36,342 Crore as on March 2018 to 26.58 lakh accounts amounting to Rs.44,375 Crore as on Mar 2019. In respect of Agricultural loans, the NPA level increased from Rs.11,610 Crore in 9.89 lakh accounts as on 31.03.2018 to Rs.16,281 Crore in 12.64 lakh accounts as on 31.03.2019.

The ED requested the Chief Secretary to advise all the District Collectors and the Line Departments to extend their support in recovery of bank dues and to bring down the NPA level. On behalf of all the member banks, he appealed to the government to create awareness through print & electronic media among the borrowers, on the advantages of prompt repayment of loans to improve the repayment culture and reduce NPAs in the banking system.

The ED touched about the massive landslides, damage to standing crops and total destruction of coffee and pepper plantations in Kodagu, Chickmagalur and Hassan districts due to heavy rains during 2018-19. He requested all the banks including private and cooperative banks to restructure the existing loans and extend fresh loans to the affected people and to charge a reasonable interest to such loans. He also requested the LDMS and the banks operating in the flood affected areas to attend to the requests of the coffee growers on a sympathetic ground.

He concluded his Keynote address by welcoming all the participants to the meeting and requesting each one of the participants to contribute for the fruitful deliberations.

Shri. C.B.L. Narasimha Rao, GM, SLBC thanked the ED, SyndicateBank for his Keynote address and requested Shri. T.M. Vijay Bhaskar, Chief Secretary, GoK to address the House.

Shri T M Vijay Bhaskar, Chief Secretary in his speech said that banks in Karnataka have shown good progress during the FY 2018-19. He informed the House that the deposits in the state have grown by 11% and the advances grown by 16%. There is good improvement in the CD ratio which has grown by 3.0% during the FY 2018-19 compared to the previous FY 2017-18. The MSME sector needs to be focused

further. The total PSA registered a growth of 12% year-on-year basis. He informed the house that he is happy to launch ACP of the state for the FY 2019-20, which has envisaged a growth of 6% compared to 5% during the previous year. In the ACP 2019-20, out of total PSA, agriculture had a projection of 57% followed by MSME 25% and HL 12 %. However, he remarked that the target under MSME has been reduced by 38% over previous year's achievement. He informed the house to look into the reason for reduction in the MSME target. He further said that the target under crop loan is higher than last year but the performance under housing loans under priority sector segment has been continuously declining but the target for the same has been again increased in ACP 2019-20. He requested the banks to implement suitable strategies to increase disbursements towards HL under priority sector segment and also educational loans.

He thanked the bankers for the co-operation extended in successful implementation of CLWS-2018 of GoK. He also informed the house on up to date progress in implementation of the CLWS-2018 that an amount of Rs.5297 Crore has been released benefitting 7.49 lakh farmers of commercial banks. The Government has started releasing the entire eligible waiver amount to the farmers' loan accounts in the current financial year itself against the earlier proposal of releasing in installments over next four years. With regard to coverage of NPA crop loan accounts under the CLWS-2018, the CS has informed the house that GoK has already issued a letter to SLBC to provide the acceptance of all banks to release the entire eligible amount within a short time so that the entire waiver process shall be completed within a couple of months. At this juncture, he informed the House that there is a need to complete the process of uploading FSDs in respect of all 2 lakh pending eligible farmers. He also stressed need for proactive participation of Lead banks in collection and upload of residual data from the farmers and banks. He hoped that it is possible to resolve all issues related crop loan waiver scheme by liaising with district administrative offices and nodal departments. He expressed the need for keeping this in mind while adopting recovery steps in Agricultural loans. He requested the convenor SLBC and the member bankers to conduct internal audit of all eligible accounts benefitted under CLWS-2018 scheme as done in case of ARDRS-2008 of GOI. He informed the SLBC to communicate modalities and timeline to all the member banks at the earliest.

He informed the House that the state has been passing through difficult situation with continuous drought in many parts of the state continuously and so during last year also, farmers are stressed up due to delayed monsoon and its subsequent scanty distribution. He requested the Banks to renew the crop loans/KCCs of all eligible farmers by taking all possible measures to renew crop loans/KCCs in a mission mode to enable farmers to carry on agricultural operations in the current year.

With regard to CD ratio, he expressed happiness that the CD ratio of the state as a whole has been improved by 3.0% as on 31.03.2019 over that as on 31.03.2018. However, he expressed concern on the low CD Ratio of Andhra Bank (52%), Dena Bank (39%) and Tamilnadu Mercantile Bank (57%). He requested the executives of these banks to achieve the CD Ratio of more than 60% during the current FY. He also observed that some districts are having CD Ratio of less than 60% and called upon the LDMs and banks in these districts to give attention for higher credit growth in these districts.

Housing finance under priority sector segment remains as an area of concern where the performance has been reduced to 37% during FY 2018-19 compared to 53% during FY 2017-18. As large numbers of people intended to construct houses by availing housing loans under PMAY scheme, he requested the bankers to consider and extend more finance under housing loans during the current FY 2019-20. Similarly, as the achievement under educational loan is also hardly 24%, he expressed concern and requested the bankers to take necessary steps to increase disbursements under this important portfolio.

With regard to opening of bank branches in the villages of 5000 and above population, he requested the concerned banks viz., IOB, Kotak Mahindra, BOB, BOM, Karnataka bank, Federal Bank and Axis Bank to open the branches at the earliest. He informed that there are 6022 GPs in the state and as discussed in many earlier meetings, each GP should have one banking outlet and this may be in the form of a branch or an ATM or a BC. He requested the Principal Secretary RDPR for listing out those GPs not having at least any one of these and submit the same. He also requested the Principle Secretary RDPR to attend all the SLBC meetings without fail along with latest position of the GPs not having any of the banking outlets. He also requested the SLBC to have access to the above information and follow up with the concerned banks to set up banking outlets in all such GPs. With regard to opening of bank branches In Aspirational districts as directed by DFS, GOI, he informed the concerned banks viz., SBI, KGB, Bank of Maharashtra and PNB to open the bank branches in their allotted centers at the earliest.

Regarding implementation of state & central sponsored schemes, he expressed happiness that in the schemes viz., PMEGP, Karnataka Minorities development Corporation, Animal Husbandry, NRLM, Babu Jagajeevanaram Leather Development, the performance is above 80% of the targets. However, he requested the bankers for speedy sanctioning and disbursement of proposals in other government sponsored schemes. At this juncture, he directed all the line departments to help the banks in recovery by conducting joint recovery camps. Finally, he concluded his address by requesting all the bankers to implement the Annual Credit Plan 2019-20 successfully and achieve the targets proposed in ACP.

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 Smt. Vandhitha Sharma, ACS & DC, GoK, to address the House.

Smt. Vandhitha Sharma, ACS & DC, GoK, in her speech congratulated the SLBC for successful launch of the ACP 2019-20. She informed that performance in agriculture was only 71% to the target during FY 2018-19 and the reasons are known. She made an appeal to the House that all concerned to go together to ensure that Rs 1.14 lakh crores target projected for agriculture sector in ACP 2019-20 is reached, which is a very good target. She hoped that the implementation of crop loan waiver scheme will be completed in this year itself and so the time has come to make a fresh lending in a big way and hoped to see a very good, very kind hearted from the banks side. With regard to recovery issues, as also mentioned by the Chief Secretary in his address, she assured the house to take review of recovery of the bank dues periodically.

She informed that in PMEGP targets are achieved and doing very well. She requested to share details of the NPA accounts under PMEGP so that the administration would like to help bankers on this. She informed that to fix dates for joint recovery drives wherein the department representatives and the banks shall go together for recovery. She requested the banks to share department-wise list of NPAs, so as to help bankers in recovery and also in other NPAs.

Regarding Aadhaar seeding of the pre-metric scholarship accounts for children, she expressed concern that still 4.5 lakh students' accounts are pending for Aadhaar seeding and NPCI mapping inspite of several meetings conducted in this regard. It is going on very slow pace and most of the bank branches are not cooperating in Aadhaar seeding in a required manner when the parents with their children go to the branches. She made an appeal to the bankers to help in completion of the process very quickly so that the GoK will be able to release the scholarship amounts to top students which is pending for the last one year. She also informed that they have requested India Postal Bank to involve in the process who have so far opened around 60,000 student bank accounts till date and now the pendency is to the tune of 3.53 lakh student accounts to be Aadhaar linked on a war-footing manner.

On Crop Insurance issues, she referred the communication dated 14th of June 2019 addressed to SLBC and informed that Crop Insurance being a time bound process and hence there is a cutoff date for crop insurance. She informed that several bank branches are not aware of the cutoff date and not adhering to the same because of which farmers lose out the insurance claim money. She informed that in several instances, the debiting of insurance premium is later than the cutoff date and also in some cases proposals are not forwarded to insurance company in a timely manner, even though debited premium to loan account, the same is not credited to the insurance company's account in time. Ultimately farmer doesn't get the insurance claim money due to the lapses committed by the bank branches. She narrated examples of Tumkur and Haveri districts, wherein about 14000 farmers could not get the crop insurance claim money due to delay in remitting premium by the banks. She requested that insurance coverage for current season has been already commenced and cutoff dates have been already communicated to all the banks, therefore it is very important that at the field level the financial Institutions should remit premiums within the deadlines.

She recalled that CGM NABARD in a previous meeting had raised certain issues about SHGs credit linkage that out of registered 11 lakh SHGs in the state, the number of outstanding loans is 5.50 lakh only. Thus the credit linkage gap is more than 5.0 lakh SHGs, which may be either dormant or not getting assistance from the banks. She informed that in order to assess the correct position in this regard she had conducted a separate meeting and requested the banks to provide information in the prescribed format. She directed the mission director, NRLM Miss. Mamatha to collect the information from all the banks soon.

Shri. CBL Narasimha Rao thanked Smt. Vandhitha Sharma, ACS & DC, GoK, for her address and then requested Smt. K.S. Jyotsna GM, RBI to address the House.

Smt. K.S. Jyotsna GM, RBI in her address informed the House on the various developments that have taken place after the previous SLBC meeting as under:

1. She informed that after amalgamation of Vijaya Bank and Dena Bank with BOB as per notification of GOI dated 2nd January 2019, the Lead Bank responsibility of Dharwad, Haveri and Mandya districts are now given to BOB.
2. With regard to interest subvention scheme of GOI for short term crop loans, she informed the House that GOI has approved the implementation of the interest subvention scheme for the financial years 2018-19 and 2019-20.

She further informed the House that based on the recommendations of inter-ministerial Central team and also subcommittee of National Executive Committee, it has been decided that for the farmers affected by the natural calamity up to certain percentage, the interest subvention would be 2% for the first year only and in case of severe natural calamity, the subvention would be 2% for the first 3 years and it can also be for the entire period of loan subject to maximum of 5 years. There is also an inbuilt provision for further subvention of 3% in case of prompt repayment. However, she stressed that bankers have to do due diligence in identifying the genuine borrowers even in case of farmers availing loans against pledge of gold.

3. With regard to financial literacy, she informed the house that RBI has been organizing financial literacy weeks for various targeted groups from the year 2016 onwards. The current year's target group is farmers to provide easy access for Agricultural Finance. She requested all the bankers to give wide publicity for various schemes by displaying posters, distribution of handbills in the bank branches and also at prominent places at least for a period of 6 months. She informed the requirement for inclusion of financial education in state school syllabus as already done in case of CBSE syllabus.
4. She requested the Bankers to open bank branches in the 10 villages of 5000 and above population which are pending as on date. Further speaking about Business correspondents, she informed that as per feedback had in the meeting with banking correspondents of 3 districts viz., Kodagu, Dakshina Kannada, Uttara Kannada, in most of the remote and hilly areas there are connectivity issues affecting BC operations. She requested the bankers to identify such and share the details with SLBC so that the same may be taken up with the telecom authority to resolve the same. She advised the bankers to avoid dark areas wherein providing connectivity will be a difficult task and to go for white and grey area as far as possible.
5. Speaking about the ombudsmen scheme, she informed the House that earlier the scheme was covering only depository NBFCs and now the same has been extended to non-depository NBFCs having more than hundred crore business also.
6. With regard to RTGS, she informed the House about the extension of window from 4:30 p.m. to 6.00 pm which will help to push the volume of business through this mode.
7. She informed the House about the KYC amendments for DBT customers that banks can insist Aadhaar as main document as it is an officially valid document for identification, subject to a clear cut declaration from the individual willing to share

Aadhaar details for availing facilities from the state and central government. Any other officially valid document can also be allowed in BSBD account opening in case of those who are not beneficiaries. Apart from the above, she informed the House that RBI has given some more benefit to BSBD accounts holders as stated below.

- a) Minimum balance stipulation in case of BSBD accounts has been removed.
- b) No charges for that deposit of cash at bank branch, at ATMs or at the Point of contract with CDMs.
- c) There would be no limit on number and value of deposits that can be made in a month through electronic channels by means of deposit of cheques which are drawn by central or state Government agencies or other departments.
- d) Minimum of 4 withdrawals in a month allowed including ATM withdrawals.

With regard to ATM and debit card disputes, she informed that banks have their own mechanism within the extant regulatory guidelines to resolve the same. The loss may be caused from the customer side or from banks side. However, the business of the banks will be affected if the losses incurred by the customers are not compensated. With this she had concluded her speech.

Sri CBL Narasimha Rao thanked Smt. K.S. Jyotsna GM, RBI for her address to the House and thereafter requested Sri PVS Suryakumar, CGM, NABARD to address the House.

Sri PVS Suyakumar, CGM, NABARD in his address spoke that there is an agenda item in the agenda of 145th SLBC meeting, which is ephemeral, which come and go, on doubling of farmers' income as announced by prime minister in 2016. Then he spoke on decisions taken by the committee headed by Sri. Ashok Dalvoy. We can increase the farmers' income by reducing the cost of cultivation and so he spoke on cultivation by giving timely financial assistance, so that this ephemeral agenda can become real. He also stressed upon the financing of SHG groups which are in large numbers in the state of Karnataka.

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

AGENDA 1.0: CONFIRMATION OF THE MINUTES OF 144th SLBC MEETING HELD ON 25.02.2019

The Minutes of 144th SLBC Meeting held on 25th February 2019 which were circulated by SLBC vide letter No.123//2019/2944/SLBC/101-143 dated 11.03.2019 have been approved by the House as no suggestions for amendment were received.

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

The action taken by the SLBC on various action points evolved during 144th SLBC were taken note by the House, the details of which are as shown below:

- On the issue of formation of Sub-Committee for developing of standardized system for direct flow of data from CBS of the member banks, GM, SLBC informed the House that in order to have uniformity in development of standardized system for direct flow of data from CBS of the member banks, the General Manager, Syndicate Bank Sri T. Manivannan will take up this issue in the SLBC convenors meeting convened by RBI at Pune on 24th & 25th June 2019 and the same will be discussed further by calling meeting of SLBC sub-committee to proceed further in this regard.
- With regard to flow of Credit to CLSS Pradhan Mantri Awas Yojana (PMAY-Housing for All 2022), GM, SLBC informed the house that as per the detailed discussion took place in 144th SLBC meeting wherein the ACS & DC, GoK wanted to know the reasons for slow progress under PMAY and reply of the representatives from the major banks that the portal contains only the survey list and many people are not showing interest when the Branch Managers approach them and there is no provision in the portal to update this type of information so that the actual status can be reflected from time to time and advise of ACS & DC, the Secretary, Housing has convened the meeting of bankers on 29.05.2019 wherein the issues have been sorted out and the department assured the bankers to make provision in the portal to update the latest information by the branch manager once he takes a decision either to sanction or reject the proposal.
- With regard to Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs), GM, SLBC informed the house that as per the decision taken in the 144th SLBC meeting, GM, RBI convened a meeting of bankers on 30.05.2019 to sort out the issues concerning the bankers. The latest position has been clearly described under the appropriate heading on this topic.
- Regarding functioning of BCs from the place provided in the GPs, GM: SLBC informed the House that SLBC is continuously monitoring the progress of working of the BCs sitting at the place provided in the GP offices. Even the Govt. officials also had the meetings with the TSPs in the state. As per updated data provided by them, in 3845 GPs BCs are available within the GPs and their co-location is to be completed at the earliest. In remaining 1813, there are no BCs within the GP. A list of such centres has been already provided to LDMs to confirm the same and to provide the details of the Banks to whom these centres belong. 16 LDMs have already provided required information and 14 LDMs yet to submit the same. GM, SLBC once again requested the LDMs to update and submit the data at the earliest
- With regard to opening of Branches in “Aspirational Districts”, GM, SLBC informed the house that out 8 centres allocated to various banks for opening of bank branches, 5 banks branches have been already opened by the respective banks and only 3 centres are pending as on date. GM, SLBC requested the representatives of PNB and KGB to open the bank branches in one and two centers allotted to them respectively at the earliest.

AGENDA-3: BANKING STATISTICS AS OF DEC 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 March 2019 vis-à-vis March 2018. From the Data, he observed that:

- There is a Y-o-Y growth of 11.72% in deposits and 16.09% in advances as on March 2019 over March 2018.
- Thus, the CD ratio has shown an improvement from 77.90% as on March 2018 to 79.90% as on March 2019.
- The level of PSA in the State has increased from Rs.2,61,671 Crore as on 31.03.2018 to Rs.2,93,743 Crore as on 31.03.2019 showing an absolute growth of Rs.32,072 Crore and percentage growth of 12.26% on Y-O-Y basis.
- The level of total PSA to total advances reduced from 42.50% as on 31.03.2018 to 41.10% as on March 2019.
- Agricultural advances have marginally decreased from Rs.1,31,037 Crore as on 31.03.2018 to Rs.1,29,913 Crore as on 31.03.2019, showing a reduction of Rs.1124 Crore.
- The outstanding level under MSME have gone up by Rs.35,960 Crore from Rs.83,067 Crore as on 31.03.2018 to Rs.1,19,027 Crore as on 31.03.2019.
- The Weaker Section Advances have shown good improvement from Rs.87,745 Crore as on 31.03.2018 to Rs.95,694 Crore as on 31.03.2019 showing a growth of Rs.7949 Crore (9.06%).
- The Weaker Section Advances level to the total advances in the state stands at 13.39% as on March 2019 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, SLBC informed the House that the number of bank branches has increased from 10807 as on 31.03.2018 to 11140 as on 31.03.2019, thus showing an increase of 333 branches during the FY 2018-19.

4 (b): ATM Network: GM informed the House that the total number of ATMs has increased from 16623 as on 31.03.2018 to 16732 as on March 2019, thus showing an increase of 109 ATMs during the FY 2018-19. However, there is a net reduction of 39 ATMs in rural area over 31.03.2018, which is mainly because of closure of non-profitable ATMs in Rural area by Canara bank.

4 (c): Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs): GM, SLBC informed the House that as per the latest information, 4 centres remain as uncovered villages in the state as against 609 villages originally identified and allocated to various banks. These 4 pending villages for opening of banking outlets belong to Kotak Mahindra Bank which are:

- (1) Alagumole of Kollegal taluk of Chamarajanagar District,
- (2) Karya village of Nanjanagud taluk of Mysore district,
- (3) Kamankeri of Basavana Bagevadi taluk,
- (4) Gornal village Indi taluk both of Vijayapura district.

- In this regard, GM, SLBC informed the house that as requested GM, RBI in the Steering Sub-Committee meeting, SLBC has already written a letter to RBI to intervene in the matter. The GM, RBI also advised the representative of Kotak Mahindra Bank to ensure opening of banking outlets in the above 4 allotted centres at the earliest.

(Action: Kotak Mahindra Bank)

4 (d): Status of opening of Brick and mortar branches in villages having Population of 5000 and more: GM informed the House that, RBI had convened a meeting on 31st May 2019 and reviewed the present status of opening of branches in the 56 villages pending for opening of Brick & Mortar branches as per the status provided in the Agenda of 144th SLBC Meeting. The concerned banks have reported the present position of these 56 villages, which is as under:

4 (d) i: In 10 villages, brick and mortar branches have been opened by the respective Banks, GM, SLBC appreciated the efforts of the concerned banks viz., Vijaya Bank (Now BOB), Axis Bank, Indian Bank, Karnataka Bank and SyndicateBank. With this the pendency has been reduced to 46 villages.

4 (d) ii: In the following 34 villages, new BCs have been deployed by the banks. As per Road Map of RBI, Brick & Mortar branches are to be opened in the identified centres. Hence, SLBC requested RBI to clarify whether deployment of BCs instead of opening of Brick & Mortar branches is acceptable. Responding to this in the SLBC Steering sub-committee meeting held on 13.06.2019, GM, RBI, quoted RBI latest circular DBR No. BAPD.BC.69/ 22.01.001/2016-17 dated 18th may 2017 and advised SLBC to take a confirmation from the respective banks whether the BCs deployed by them are in conformity to the following criteria:

- a) BCs should be functioning from a fixed location for at least 4 hours per day and 5 days in a week.
- b) BCs should provide services of acceptance of deposits, encashment of cheques/ cash withdrawals or lending of money.
- c) It carries uniform signage with name of the Bank and authorization from it, contact details of the controlling authorities and complaint escalation mechanism and the working hours/days need to be displayed prominently.
- d) Bank should have a regular offsite and onsite monitoring of the 'Banking outlet'
- e) The Banking outlet shall provide uninterrupted service.

In the above context, GM, SLBC requested all the banks who have opened BCs instead of Brick and mortar branches to provide the above details for each of the BC location so as to take up with RBI to treat the allocated centres as covered with 'Banking outlet' and to reduce the pendency accordingly.

**(Action: Canara Bank, Corporation Bank,
Vijaya Bank (Now BOB), SBI, Union Bank, Karnataka Bank)**

- 4 (d) iii: In respect of 3 villages, the concerned banks have reported as under. As per Road Map of RBI, Brick & Mortar branches are to be opened in the identified centres. Hence, GM, SLBC requested RBI to clarify whether functioning of brick and mortar branches in some other centres within 5 KMs radius instead of opening of Brick & Mortar branches in the identified centres is acceptable.

Responding to this in the SLBC steering Sub-Committee meeting held on 13.06.2019, GM, RBI advised SLBC to collect the details from the above 2 banks and verify whether it fits into the guidelines of RBI. As per RBI circular on Road Map RBI.FIDD.CO.LBS.BC.No.82/02.01.001/2015-16 dated 30.12.2015, in all identified villages of above 5000 population, brick and mortar branch needs to be opened and distance is not a criteria. Hence, Karnataka Bank and IOB are requested to open the bank branch in their allocated centres at the earliest.

(Action: Karnataka Bank and IOB)

- 4 (d) iv: In the remaining 10 villages, the concerned banks are yet to open Brick & Mortar branches. In spite of continuous follow-up from SLBC and assurances given to the House by the concerned banks in various meetings, action is still pending. The GM, SLBC strongly urged these banks to comply with the RBI guidelines without further loss of time.

(Action: BOB, BOM, Karnataka Bank, Kotak Mahindra Bank, Federal Bank, IOB, PNB, Axis Bank)

4(e)1: Review of operations of business correspondents—hurdles/issues Involved: GM informed the House that:

- The total number of BC locations in the state have been increased by 60 from 6178 as at 31.12.2018 to 6238 as at 31.03.2019 & all are provided with Micro ATMs,
- Of these 6238 BC locations, 6134 BC locations the BCs are active and doing transactions through Micro ATMs.
- There are 104 BC locations the BCs are in active which includes 34 BC locations wherein BCs have resigned.

GM, SLBC requested the banks having in-active and resigned BCs to activate/engage new BCs to activate 100% locations at the earliest.

(Action: KVGB, KGB, PKGB (Now KGB), BOB, IOB, UBI, Kotak Mahindra Bank, BOM, Karnataka Bank, Andhra Bank, Indian Bank and CBI)

- 4 (e) 2: **Co-Location of BCs in GP Head Quarters:** GM informed the House that SLBC is continuously monitoring the progress of working of the BCs sitting at the place provided in the GPs and the Govt. officials also had many meetings with the TSPs in the state. As per updated data provided by them, in 3845 GPs, BCs are available within the GPs and their co-location is to be completed at the earliest. In remaining 2176 GPs, there are no BCs within the GP. A list of such centres has been already provided to LDMs to confirm the same and to provide the details of the banks to whom these centres belong. 16 LDMs have already

provided required information and 14 LDMs yet to submit the same. GM, SLBC once gain requested all the LDMs to update and submit the data at the earliest.

(Action: LDMs)

In this regard, a separate agenda on (1) seeding of Aadhaar to the bank accounts and (2) Co-Location of BCs was presented by ACS, e-governance, GoK. The ACS informed the following aspects to the House through a separate slide show as under:

(1) Seeding of Aadhaar:

- The GoK has mandated Aadhaar Based Direct Benefit Transfer for disbursement of financial benefits to the beneficiaries of various schemes.
- Identification, validation, financial address verification is carried out on DBT portal prior to transfer of benefits.
- Financial verification process has revealed that non-seeding of Aadhaar to bank accounts is the key factor that is impacting the progress.

Hence, the ACS, e-governance, requested SLBC to:

- To issue directions to all banks to take up seeding of Aadhaar to bank accounts whenever the request forms are delivered.
- To issue directions to all banks to include the service of seeding of Aadhaar for receiving benefits in the Code of Bank's Commitment to its customers and to fix a time frame of 48 hours for providing this service.
- To define a uniform format of request form for seeding of Aadhaar in all banks and create awareness to the citizens of the same through mass media.

In the above context, GM, SLBC requested all the member banks to take note of the above and facilitate for easy transfer of financial benefits through Aadhaar Based Direct Benefit Transfer which has been mandated by the GoK. He also requested all the banks to advise their branches to attend to the requests of the customers especially in case of beneficiaries of Government schemes for Aadhaar seeding on priority i.e. on the same day of receipt of request form or in case of exigencies within the next day of receipt of request forms.

(Action: All member banks)

(2) Business Correspondents (BC) Network of the Banks:

- The ACS, e-governance referred the discussions held during 144th SLBC that SLBC has requested all the member banks to ensure working of their BCs from the place provided by GPs. He also referred the request made by the SLBC to ascertain the status of co-location of BCs in the GPs.
- In this regard, the ACS, e-governance informed the House on the action taken by the department in association with SLBC that many meetings have been conducted with TSPs of various banks and based on the data provided by them, the department has analyzed as under:

Table-1: Details of BC availability in the state:

Total No. of GPs	No. of BCs having BCs in village(s) of their jurisdiction	No. of GPs having one or more BCs functioning in a village(s) of their jurisdiction	Total No. of BCs functioning in GPs	No. of BCs for which BC availability details are not available (Col 1- Col 2)
6021	3845	734	4698	2176

The department has provided the bank wise details of GPs for which details of BCs not available as under:

Table-2: List of banks required to provide the BC details:

Sl.	Bank Name	No. of SSAs for which BC details are not available	Immediate Action needed
01	Karnataka Vikas Gramin Bank	460	<ul style="list-style-type: none"> • SLBC requests all these banks to analyze the list of SSAs provided by the e-governance if necessary by taking the help of the respective LDMs and ascertain the actual status of availability of BCs in the listed SSAs and submit the SSA wise details to the dept. of e-governance under a copy to SLBC. • SLBC also requests the LDMs to identify the listed accounts pertaining to their districts and ascertain the actual status of availability of BCs in those SSAs by mapping with the master data on SSAs available with them and submit the SSA wise details to the dept. of e-governance under a copy to SLBC..
02	State Bank Of India	248	
03	Canara Bank	185	
04	Syndicate Bank	184	
05	Karnataka Bank	135	
06	Kaveri Gramin Bank	120	
07	Vijaya Bank	107	
08	Corporation Bank	82	
09	Union Bank of India	44	
10	Bank of India	39	
11	Indian Overseas Bank	39	
12	ING Vysya Bank	34	
13	Central Bank of India	24	
14	Indian Bank	19	
15	Bank of Baroda	15	
16	Bank of Maharashtra	10	
17	UCO BANK	10	
18	Punjab National Bank	9	
19	Federal Bank	5	
20	Allahabad Bank	4	
21	Andhra Bank	4	
22	Dena Bank	3	
23	ICICI Bank Limited	3	
24	HDFC Bank Limited	2	
25	Axis Bank	1	
26	IDBI	1	
27	Punjab & Sindh Bank	1	
28	GPs for which SSA details are not available	388	<ul style="list-style-type: none"> • LDMs of respective districts to identify SSAs belongs to the GPs listed under this
Grand Total		2126	

In view of urgency, GM, SLBC requested the controlling offices of banks and LDMs to attend to the above task urgently and submit the SSA wise details in respect of Sl. 1 to 27 and GP wise details in respect of Sl. 28 at the earliest.

(Action: All member banks and LDMs)

With regard to the present status of co-location of BCs, The ACS, e-governance informed the house that the list of GPs has been already shared among all banks and the consolidation position is as under:

Table-3: present status of co-location of BCs in GPs:

No. of BCs having BCs functioning in their jurisdiction	No. of BCs functioning in the GPs	No. of BCs already co-located	No. of BCs pending to be co-located
3845	4608	1091	3607

The ACS, e-governance informed the house that the list of BCs (GP wise) was made available to the Panchayat Development Officers (PDOs) on Panchatantra application of RDPR Dept. and PDOs confirmed that 1091 BCs have already co-located in the space provided by the GPs.

SLBC requested the member banks to issue letter to their TSPs to ensure immediate co-location of remaining 3607 BCs already functioning in the GPs. At this point, the ACS, e-governance reiterated that instructions were given to the PDOs of all GPs in the state to provide space with a table and internet connectivity free of charge to the BCs for co-location. However, some of the TSPs are yet to receive written directions from their banks in this regard. GM, SLBC requested all the banks speed up the process of co-location of all 3607 available BCs by issuing letters to their TSPs under a copy to the dept. of e-governance and SLBC immediately.

(Action: All banks)

4(e)3: Representation of BCs of SBI, Bangalore Circle received through Janaspandana portal- Grievance No.51736539: GM informed the House that the above complaint has been referred by the Special Officer, GoK wherein the BCs have represented that they were working with SBI associate banks before the merger and were getting fixed emoluments of Rs.5000 per month. After the merger, SBI has informed that no such payments will be made and they will give only commission on work turn-out. SLBC has already referred this to SBI vide letter No.130/2944/SLBC/2018-19 dated 13.03.2019. However, SLBC has not received any reply from SBI till date. SLBC once again requested SBI to look into the issue and resolve the same at the earliest.

(Action: SBI)

4 (f): Opening of branches in "Aspirational Districts": GM, SLBC informed the House that:

- Out of 8 centres allocated to various banks in two Aspirational districts, in 3 centers, bank branches are yet to be opened by KGB (2) and PNB (1). As this is a long pending issue, GM, SLBC requested the above banks to open the bank branches at the earliest to enable SLBC to inform the DFS, GOI accordingly.

(Action: KGB and PNB)

- Further, SBI has reported that they have engaged BCs in the two centers allotted to them. As these 2 centers are also allocated to SBI as per Road map of RBI, SLBC requested SBI to confirm whether the BCs are in conformity to the listed conditions as detailed under minutes of agenda 4 (d) II in page No.10.

(Action: SBI)

- With regard to suitable building for opening of PKGB (now KGB) branch at Honagera village of Yadgir district, GM, SLBC requested the RDPR to help the bank to locate a suitable premise for opening of the branch at the earliest.

(Action: PKGB (Now KGB) & RDPR)

- With regard to the issue of pending opening of bank branch by PNB at Kurkunda village of Shahpur Block, GM, RBI in the SLBC Steering Sub-Committee meeting advised SLBC to write to RBI to take up this issue with PNB for early opening of bank branch in this village. SLBC confirms that it has already written a letter to RBI in this regard. GM, SLBC again requested PNB to open the branch at the earliest.

(Action: PNB and RBI)

4 (g): Representations of the people's representatives referred by the RBI and Chief Secretary for opening of branches: With regard to two representations for opening of the bank branches, GM informed the House that

- 4 (g) a: With regard to opening of bank branch Bailakundi village, Gokak Block, Belagavi district referred by RBI to SLBC, GM, SLBC informed the House that SLBC has made detailed enquiry with the LDM, Belagavi and he reported that the population of the village is around 4000 only and Primary Agricultural Co-operative Society is already functioning in the village. As this village is having a population of around 4000 only and belongs to KVGB, Kujalagi Branch which is within 6 KMs away from the village, SLBC requested KVGB to engage a BC to extend banking services to the villagers. The officials from KVGB confirmed that their BC is already functioning in the village. GM, SLBC requested KVGB to confirm the same to SLBC through a mail.

(Action: KVGB)

- 4 (g) b: In 144th SLBC meeting under Agenda item No. 18.2 (b), SLBC discussed on the representation of Sri. A.S. Jayram, Hon'ble MLA of Turuvekere constituency referred to SLBC by the CS, GoK recommending for ensuring re-functioning of SBI branch operating at Sri.Chandrashekarapura, Gubbi Taluka of Tumkur district which was closed 7 months back due to a fire accident. In 144th SLBC, SBI had assured to operationalise their branch at the earliest. However, as SBI branch is yet to become operational, public are facing lot of difficulties to travel for about 9 KMs to carry out their routine financial transactions at SBI, Kallur branch. GM, SLBC again requested SBI in this regard. The DGM, SBI informed the House the renovation work of the building has already started and the branch will resume functioning soon. GM, SLBC requested SBI to ensure functioning of the branch soon and inform the SLBC.

(Action: SLBC)

- 4 (h): Issues related to connectivity: GM informed the House that the department of Telecommunications has confirmed that connectivity issues have been resolved in all the BC locations in the state.

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

4 (j) 1: With regard status in MGNREGA: GM informed the House that as per the information provided by the dept.:

- There are 65.22 lakh **MGNREGA** workers' accounts in the state.
- Out of the above 65.22 lakh workers' accounts, 35.24 lakh accounts have been converted for Aadhaar Based Payment, which works out to 54.04%.
- Banks and the concerned govt. officials are requested to ensure conversion of remaining 29.98 lakh accounts for Aadhaar Based Payment at the earliest.

(Action: Banks, Departments and LDMS)

4 (j) 2: With regard to status of Social Security Pensions, GM informed the House that as per the data provided by the department:

- There are 63.91 lakh Social Security Pension beneficiaries in the State who receive pensions through banks and post offices.
- Out of above 63.91 lakh pensioners, 46.29 lakh beneficiaries' accounts are already seeded with Aadhaar numbers.
- However, only 13.12 lakh beneficiaries are having bank accounts and drawing pensions through banks.
- Out of 13.12 lakh pensioners' bank accounts, only 5.67 lakh accounts are mapped with NPCI as on 22.05.2019.

GM, SLBC requested all the member banks to direct their branches to ensure mapping of remaining accounts with NPCI at the earliest.

(Action: all member banks and department)

4 (k) 1: With regard to progress under Aadhaar/Mobile seeding of operative CASA a/cs GM, SLBC informed the House that the percentage of Aadhaar seeding of CASA accounts in the state stood at 85.72% and mobile seeding of SB accounts in the state stood at 88.54% and requested all member banks to continue their efforts to improve further.

(Action: All member banks)

4 (k) 2: With regard to functioning of Aadhaar enrolment centers in banks in the state, GM, SLBC informed the house that as per the date provided by UIDAI, Bangalore against 927 Aadhaar enrolment centers in banks, only 644 centers are active during last 30 days and he requested concerned banks to ensure activation of remaining centre's.

(Action: All member banks)

4 (l)1: With regard to Financial literacy initiatives by the banks (particularly digital financial literacy), GM informed the House that the FLCs have shown marginal improvement in organizing the No. of camps as also No. of people benefitted during FY 2018-19 compared to that of FY 2017-18. Totally, 21.40

FY 2018-19. GM, SLBC requested all member banks to oversee the functioning of their sponsored FLCs and ensure submission of accurate quarterly reports to SLBC.

(Action: All banks who have sponsored FLCs in the state)

- 4 (l) 2: Further, with regard to observations of Finance Department, GoK on functioning of FLCs during 144th SLBC meeting, GM informed the House that SLBC had requested the member to review and monitor functioning FLCs at regular intervals and advise their FLCs to conduct more number of Financial Literacy Camps in schools to create awareness among students on Banking. However, SLBC has not received any compliance from the member banks. GM, SLBC again requested the member banks to report compliance in this regard.

(Action: All banks who have sponsored FLCs in the state)

In the 144th SLBC meeting the DGM Canara Bank informed the House that they are having an "App" to monitor the functioning of the FLCs and assured to share the details of the App so that other member banks can also take the benefit of the same. GM, SLBC requested executives from Canara Bank to provide the details of the App so as to take with other member banks to adopt similar App for better review and monitoring of their sponsored FLCs.

(Action: Canara Bank)

In the SLBC Steering Committee meeting held on 13.03.2019, Sri Sunil Kurthkoti, Advisor, FD, GoK requested RBI to make use of FLCs to educate the people on Ponzi schemes and fraudulent mode of transactions affecting common people. He also assured that GoK in collaboration with banks and RBI is ready to organize campaigns at different places in the state to educate the common public on the Ponzi schemes and fraudulent firms. Welcoming this suggestion, GM, SLBC, requested the banks and RBI to co-ordinate with GoK in organising campaigns on educating the common people. GM, SLBC also requested the members of the house to utilise every opportunity to create awareness on the firms involved in such illegal activities and to the list of Ponzi firms among all their branches to effectively create awareness among the common public.

(Action: FD, GoK, RBI and banks)

- 4 (l) 3: With regard to creating awareness about various schemes, subsidies, facilities like crop Insurance, renewable energy, GM informed the House that in BLBC meetings, LDMs are creating awareness among all the bank branches. The BCs and FLCs are also playing major role in dissemination of information among the villagers on these schemes. The member banks are conducting extension programmes through their branches and are giving wide publicity to various schemes. In this context, he requested all the member banks and LDMs, to involve in the activities of FLCs, Bank branches to make the programmes more effective and to reach the message to more number of people more effectively.

(Action: Banks and LDMs)

4 (m): With regard to progress under Social Security Schemes, GM, SLBC informed the House that

- The performance of banks in all the three social security schemes during the FY 2018-19 is satisfactory and shown growth of 28.88% in PMSBY, 23% in PMJJBY and excellent growth of 264.13% in AFY during FY 2018-19 over FY 2017-18.
- GM, SLBC was pleased to inform the House that many bank branches in the state have received shields from PFDA, GOI for their good work under APY and the CS has distributed the same to the respective banks.
- Keeping in view the potential available, GM, SLBC requested all the banks to give focused attention to extend the benefit of these social security schemes to all eligible people in the state on a campaign mode.

(Action: All member banks)

4 (n)1: With regard to progress under PMJDY, GM informed the House that banks have shown good performance in opening of PMJDY accounts during the FY 2018-19. Banks have opened 26.57 lakh new PMJDY accounts during the FY 2018-19. GM also informed the house that 31.51 lakh PMJDY accounts have been Aadhaar linked during the FY 2018-19. While appreciating the good performance shown by the banks, GM, SLBC requested the banks to cover all adults under PMJDY as GOI changed the focus from "one account per household" to "one account per adult".

(Action: All member banks)

4 (n)2: **With regard to creating awareness on the documents required for updating various parameters in Aadhaar data base**, GM, SLBC informed the House that SLBC has received a communication from the Chief Executive Officer, Centre for e-governance, GoK that they have observed some confusion related to documents required for updating various Aadhaar parameters and one such complaint relates to insistence for submission of Gazetted officer certified copies of documents. In this regard CEO, Centre for e-governance has clarified that public should not be compelled to submit Gazetted officer certified documents for Aadhaar enrolment /update unless it is mandated by guidelines. Gazetted Officer Certification is only one of the options notified by the UIDAI in case residents fail to submit one of the other listed supporting documents. Further, he requested all the concerned to display a list of supporting documents to be submitted for enrolments/ update at all enrolment centre for awareness of the public. GM, SLBC requested all the member banks to advise their sponsored Aadhaar centre's to follow the guidelines and to adopt customer friendly methods in their functioning. GM also requested the member banks to ensure display of list of documents needed for Aadhaar enrolment and update at all their sponsored centers.

(Action: All the member banks having Aadhaar Enrolment centers in the state)

4 (n) 3: With regard to issues related to opening of Students Accounts for Scholarship purpose, GM informed the House that the Chief Secretary, GoK convened a meeting of the bankers and the department officials on 17.06.2019

to review the progress related to opening of Students Accounts for Scholarship purpose and Aadhaar seeding them. The district collectors and the LDMs also took part in the meeting through VC. After a detailed review of the progress in opening of Students Accounts for Scholarship purpose, Aadhaar seeding and NPCI mapping of the accounts, the Chief Secretary advised all the DCs to collect the details of the students enrolled vis-a-vis the total No. of accounts opened at branches. He also advised the DCs to arrange to refer the names of the students who are yet to submit the Aadhaar details and mandates to submit immediately to their banks for seeding. Further, the CS advised to refer the students who are yet to open accounts, to nearby banks to open the accounts at the earliest. He also requested the bankers to attach top priority for opening of accounts, for Aadhaar seeding and NPCI mapping of the students' accounts. GM, SLBC requested all the member banks to accomplish the task in respect of all pending accounts on a mission mode and to open the new accounts wherever the students have not yet opened accounts.

(Action: All member banks and Department)

At this juncture, the ACS, e-governance informed the house that the GoK could not release scholarship amount to almost 4.50 lakh students because of pending Aadhaar seeding and pending NPCI mapping. He requested the banks as well as department officials to give utmost importance for completion of the above tasks so that GoK can release the scholarship to the students for purchase of study material for the new academic year 2019-20. GM, SLBC again requested the member banks to have concern towards poor students who are not getting their scholarship amounts from GoK since last one year. Almost 4.50 lakh students are suffering because of non-compliance.

(Action: All member banks and Department)

4 (o): With regard to progress in disbursements under MUDRA scheme, GM, SLBC informed the House that banks have shown good performance under MUDRA during FY 2018-19. Banks in the state have sanctioned 74.41 lakh accounts amounting to Rs.33807 Crore during FY 2018-19 showing an improvement of 16.34 lakh accounts and Rs.4462.44 Crore amount over that of FY 2017-18. However, he expressed concern that during the FY 2018-19 Karnataka state slipped to secured second position and Tamil Nadu upgraded to first position on all India basis. In order to ensure that Karnataka State to be the topper at all India Level, GM, SLBC requested all the banks to implement the scheme in a big way during FY 2019-20.

(Action: All member banks)

4 (p): With regard to providing add-on services through Toll Free Desk for addressing Public Grievances Redressal of Flag ship programmes like PMJDY, PMJBY, PMSBY, APY, MUDRA and PMFBY, GM informed the House that as per the decision taken in the 144th SLBC meeting, SLBC has already placed work order to the vendor. SLBC has applied for a separate line at call centre and the call centre will commence its functioning shortly and the commencement date will be informed to all member banks. He also informed that SLBC has already paid the deposit amount towards the toll free number and the same toll free number is retained for ease of the customers.

AGENDA-5: REVIEW OF CREDIT DISBURSEMENT BY BANKS:

5 (a): With regard to achievement under ACP of the state, Priority Sector Lending GM, SLBC presented a comparative analysis of disbursements during FY 2018-19 vis-à-vis that of FY-2017-18 as under:

Disbursements under Agricultural Advances

- Banks have disbursed Rs.37824 Crore under Agri-Short Term loans registering 58.22% achievement to Annual target during FY 2018-19, which is marginally less compared to disbursement of Rs.39287 Crore registering an achievement of 67.08% during previous FY 2017-18.
- Achievement under disbursement of Agri-term loans is good at Rs.31879 Crore registering an achievement of 94.64% during FY 2018-19.
- Further, SLBC has verified the quantum of short term loans converted into term loans during the year which might have been reflected as term loan disbursements during the FY 2018-19, the details of which are as under:

During FY 2018-19, banks have rephased 169632 accounts amounting to Rs.3909 Crore. Even, if we deduct this amount from Agri-term loans presuming that these might have been reflected as disbursement under term loans, the net disbursements under term loans will be Rs.27970 Crore which accounts to 83.03% achievement.

- The disbursement under total agriculture during FY 2018-19 was Rs.69703 Crore registering an achievement of 70.65%.

The slowdown in disbursement of Agricultural loans during FY 2018-19 is mainly because of non-renewal & non-enhancement of KCCs and also due to slowdown in disbursement under Agri-term loans.

Total PSA

- The disbursement under total PSA during FY 2018-19 was Rs.163194 Crore registering an achievement of 82.15%. The shortfall in achievement of target was mainly due to lesser disbursements under Agricultural advances.

5 (b): **Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes.** With regard to progress under government sponsored schemes, GM, SLBC informed the House that the Chief Secretary, GoK has already covered this aspect in his address and requested the all the departments to sponsor the applications steadily from the beginning of the financial year instead of bunching at the end of the financial year. GM, SLBC requested the member banks to advise their branches to dispose the applications as and when received without keeping them pending for long time and also to maintain a register and duly record the scheme wise details on date of receipt of applications, date of sanction/disbursement/rejection of the proposals and same shall be verified by the executives during their visits to the branch. GM, SLBC also requested the LDMs to review the implementation of Government Sponsored Schemes effectively in BLBC & DCC/DLRC meetings.

(Action: All line departments, Banks and LDMs)

5. (c): With regard to credit flow to minority communities, GM, SLBC informed the House that there is a growth of Rs.5409 Crore (15.4%) in advances to minority communities as at March 2019 over March 2018 and the share of advances to minority communities in total PSA has increased from 13.45% as at March 2018 to 13.82% as at 31.03.2019 and expressed that SLBC is hopeful that with the same trend, the share of minority community advances in the state will surpass the mandatory level of 15% soon. GM, SLBC requested all member banks to increase disbursement towards minority communities so as to surpass mandatory level of 15% during FY 2019-20.

Action: All member banks)

5 (d): With regard to flow of credit to Minority Communities in Minority concentrated districts, GM, SLBC informed the house that the flow of credit to minority communities in all the three minority community concentrated districts has surpassed the mandatory level of 15% of total Priority Sector Advances of the respective Districts.

6 (e): **With regard to performance under KCCs**, GM, SLBC, informed the House that there is a reduction in KCCs as at 31.03.2019 over that as on 31.03.2018. No. of KCC reduced by 1.73 lakh accounts amounting to Rs.3407 Crore. Note: The GM, SLBC also informed that the major reduction in KCCs is due to reduction of No. of KCCs in the banks viz., Union Bank of India (-126117 Cards amounting to Rs.2057 Crore), Corporation Bank (-50815 cards amounting to Rs.1654 Crore), SBI (-41163 Cards amounting to Rs.369 Crore), BOB (-18971 cards amounting to Rs.160 Crore), PNB (-6295 cards amounting to Rs.104 Crore), Yes Bank (-13294 cards amounting to Rs.361 Crore), PKGB (-39031 cards amounting to Rs.400 Crore), KGB (-44557 cards amounting to Rs.141 Crore). GM, SLBC requested these banks to verify the correctness of data and rectify the errors, if any, by contacting the IT officer, SLBC so that accurate data can be carried over to the FY 2019-20. GM also appealed to all member banks in general and the banks listed above in particular to give focussed attention for renewal and sanctioning of fresh KCCs as the CLWS-2018 will be almost come to an end soon.

(Action: All member Banks)

5 (f): **With regard to PMFBY, GM SLBC informed the House the following aspects:**

5 (f).1: Regarding PMFBY-Kharif 2016 Claim pendency, GM informed the House that the claim pendency has reduced by Rs.40.74 Crore from Rs.109.93 Crore as on 25.11.2018 to Rs.68.66 Crore as on 31/03/2019. The Department has informed that the above claim settlements are pending for want of clarification/decisions from GOI on two major issues (1) Paddy-Rice issue where the pendency is Rs.59.69 Crore and (2) Newly formed IUs issue where the pendency is Rs.5.95 Crore. In addition to these two major issues, Rs.3.02 Crore is pending due to Bank account- Aadhaar activation issue. GM, SLBC requested the department to ensure settlement of these pending claims at the earliest.

(Action: Agriculture Department)

5 (f).2: With regard to PMFBY-Rabi & Summer 2016-17 Claim pendency, GM, SLBC informed the House that the pending claim amount has marginally reduced from Rs.204.56 Crore as at 30.11.2018 to Rs.202.21 Crore as at 31.03.2019 due to the major issue “Higher to Higher unit” i.e. due to non-conduct of sufficient number of crop cutting experiments. GM, SLBC requested the department and the insurance companies to settle the above remaining claims at the earliest.

(Action: Agriculture department and the Insurance Companies)

5 (f).3: With regard to Kharif 2017 Claim pendency, GM informed the House that the pending claim amount has considerably reduced from Rs.20.46 Cr. as at 30.11.2018 to Rs.6.84 Cr. as at 31.03.2019 due to major reason of NEFT rejections due to discrepancies in “Account numbers”. GM, SLBC requested the department and the insurance companies to settle the pending claims at the earliest.

(Action: Agriculture department and the Insurance Companies)

5 (f) 4: With regard PMFBY-Rabi & Summer 2017-18 Claim pendency, GM, SLBC informed the house that the pendency is very marginal at Rs.0.48 Cr. and he requested the Department and the insurance companies to settle the same at the earliest.

(Action: Agriculture department and the Insurance Companies)

5 (f) 5: With regard to PMFBY-Kharif 2019 notification, GM informed the House that the department of Agriculture has issued notification dated 10.04.2019 for PMFBY-Kharif 2019 season. As season has already commenced, SLBC requested the controlling offices of all banks to commence enrolments (1) as and when the Crop loans/KCCs are sanctioned/ renewed in case of loanee farmers and (2) to spread message among the non-loanee farmers to enrol their crops for insurance at the earliest instead of creating last minute pressure on the bank branches. GM, requested the controlling offices of the banks to advise their branches to debit the premium (1) to the crop loan/KCC accounts in case of loanee farmers and credit to “Crop insurance premium collection account” and (2) to debit SB accounts or collect cash in case of non-loanee farmers and credit the same to “Crop insurance premium collection account”, within each cut off date. The amount so collected is to be remitted through “Pay gov” within 15 days of each cut-off date.

GM, SLBC reiterated that branches have to strictly adhere to the revised PMFBY guidelines dated 28.09.2018 issued by GOI. As implementation of PMFBY scheme through Samrakshane portal is already stabilised, the insurance companies may not consider any lapses or delay in remittance of premium leading to the concerned bank officials being held accountable. Hence, every care has to be taken by the branches and controlling offices of banks in strict implementation of the scheme in tune with the revised guidelines.

5 (f) 6: With regard to PMFBY Claim issue of Tumkur District, GM informed the House that initially the CEO, ZP of Tumkur district vide letter dated 20.12.2018 reported that claims in respect of 9551 farmers of Tumkur district have been rejected by the insurance companies for various reasons under PMFBY Kharif 2017. The CEO has informed that the farmers have not received the claims due

to not providing proof of debit of premium and/or debiting of premium by bank branches after cutoff date and other reasons. The CEO, ZP has attributed the non settlement of claims in these cases to negligence on the part of bank branches and requested SLBC to conduct an enquiry into the matter and take up with the concerned banks to make good the losses incurred by the farmers. They have also sent a letter to Agriculture department to calculate the bank wise claim amount involved in the above cases and they have sent the same to the concerned banks to make good the losses. However, in view of the genuine problems faced by the bank branches, SLBC represented to the department to take a sympathetic view and pursue the insurance companies to settle the claims as a special case.

GM, SLBC also informed the house that the department had put their best efforts to pursue AIC to settle the claims as a special case. In the meeting dated 12.04.2019 chaired by the Commissioner of Agriculture and participated by the representatives of concerned banks, executives from SLBC and officials from AIC, this issue was discussed at length. However, the AIC has not agreed to the request of the banks as there was inordinate delay in remittance of the premium. The proceedings of the meeting dated 12.04.2019 have been circulated to all concerned banks under a copy to SLBC, wherein the department has informed that the following banks could not prove that the premium was debited within the cutoff date. Though the department has calculated the details on claim amount involved Bank wise and bank-branch wise, in the proceedings, they have not insisted for immediate payment of claims to the farmers. However, it is stated that if the concerned farmers fight for payment of claims through relevant forums, then the concerned banks are responsible for such payments. SLBC has already communicated the proceedings of the meeting to the concerned banks through mail dated 31.05.2019.

GM, SLBC requested the banks not to give scope for such lapses in future which may fall heavily on the concerned bank officials to make good the loss to the farmers which may arise due to non-settlement of the claims by the insurance companies.

(Action: All member banks)

- 5 (f) 7: With regard to Grace period for debiting of crop insurance premium in respect of non-loanee farmers, GM, SLBC informed the House that considering the request of SLBC on behalf of all member banks in the 144th SLBC meeting, the department has issued a circular No. JDA (CI)/ letters/18/2019-20 dated 22.05.2019 wherein, they have considered providing one day grace period for debit of premium in respect of non-loanee farmers but with a condition that the details of such non-loanee farmers to be submitted in 19 column format. SLBC, on behalf of member banks has submitted a reply to the department that though one day grace period is acceptable; the condition that details of such non-Loanee farmers are to be provided in 19 column format through mail by 9.00 AM next day is impractical and impossible and hence cannot be complied with. Hence, SLBC requested the department to convene one more meeting of the banks and insurance companies to sort out this issue amicably.

(Action: The department and the insurance companies)

5(g) With regard to sanction of Education Loans, GM informed the House that during the FY 2018-19, the banks in the state have sanctioned Education loans to the tune of Rs.1957 Crore covering 96753 students as against the annual financial target of Rs.6027 Crore under both priority and non-priority segments. GM, SLBC requested the member banks to organise Education Loan campaigns in collaboration with Universities/ Colleges and give focussed attention to ensure good disbursement towards this important segment.

(Action: All member banks)

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

5 (h) 1: With regard to progress in credit linkage of SHGs, GM informed the House that as against the annual target for Credit linking of 250000 SHGs for the FY 2018-19, banks have Credit linked 276409 SHGs achieving 110%. However, GM informed that the average finance per group works out to Rs.1.22 lakh during the year and Rs.1.29 lakh since inception which needs to be improved to achieve the financial target.

(Action: All member banks)

5 (h).2: With regard to performance in financing JLGs, GM informed the House that banks have Credit linked 1.91 lakh JLGs with an amount disbursed of Rs.4829 Crore

5 (h) 3: With regard to activities of AKMI (Association of Karnataka Micro Finance Institute), GM, SLBC informed the House that AKMI is having a membership of 29 Micro Finance organisations who are having 1907 branches with staff strength of 21712 employees across the state. As per the report submitted by them the outstanding finance to JLGs with their 29 registered MFI is Rs.22007 Crore to 1.79 lakh JLGs.

6.0: With regard to NABARD's agenda for SLBC, GM, SLBC, requested the DGM, NABARD to make presentation on various agenda notes of NABARD. However, CGM, NABARD informed the House that the major agenda of NABARD is on doubling of farm income and to have a detailed discussion and to evolve effective strategies towards doubling of farmers' income, a separate committee will be formed and meeting of the committee will be convened soon. GM, SLBC appreciated the CGM, NABARD for this proactive initiation and assured to extend full cooperation from SLBC and the member banks and continued with the remaining agenda items of SLBC.

(Action: NABARD, SLBC and member Banks)

6.1: With regard to preparation of List at district level in respect of third parties (e.g. Valuers) who submit false certificates resulting in frauds in banks, GM informed the House that in order to facilitate all the banks working in the district, the LDMs are advised to prepare and maintain a list of third parties like valuers in case of Gold Loans, who submit false certificates with mollified intention of committing frauds by the customers in Banks and the details of such third parties may be discussed in BLBC and DCC/DLRC meetings to alert the bankers and to save them from possible frauds.

(Action: LDMs)

7.0: With regard to CD RATIO, the GM, SLBC informed the House that the CD Ratio of the state as a whole as on 31.03.2019 has witnessed an increase of **3.0% from 76.9% as on 31.03.2018 to 79.9% as on 31.03.2019**. However, he expressed concern that as observed by the CS, GoK in his address the CD ratio of 3 banks viz., Andhra Bank (52.0%), Dena Bank (39.0%) and Tamilnadu Merchantile bank (57.0%) is less than 60%: Similarly, GM, SLBC expressed concern that CD Ratio of three districts viz., Uttar Kannada (39.44%), Udupi (49.55%) and Mysore (59.49%) is less than 60%. GM, SLBC requested executives of 3 banks and LDMs and banks of 3 districts to improve credit flow under various segments to raise the CD Ratio above 60% level.

(Action: 3 banks and LDMs & banks in 3 districts)

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

8.1. With regard to position of NPAs, GM informed the House that:

- NPAs in all sectors have shown an increasing trend.
- NPAs under total advances have increased from 5.9% as at 31/03/2018 to 6.2% as at 31/03/2019.
- NPAs under Agri advances have increased from 8.7% as at 31/03/2018 to 12.5% as at 31/03/2019.
- NPAs under total PSA have increased from 8.2% as at 31/03/2018 to 10% as at 31/03/2019.
- The increasing trend in NPAs is a matter of concern for the banks.

GM, SLBC, requested for intervention from the GoK, to arrest the increasing trend under NPA. The ACS & DC assured the bankers to extend all possible co-operation from the department in this regard and requested banks to provide the details at the earliest.

(Action: Banks and Govt. departments)

8.2 With regard to recovery of dues under PMEGP, GM informed the House that, after the 144th SLBC meeting, the NPA level in PMEGP reduced from 17% as on 31.03.2018 to 15% as on 31.03.2019. GM, SLBC requested LDMs to organize for joint recovery drives with the involvement of sponsoring agencies and bank branches to reduce NPAs.

(Action: LDMs KVIC/KVIB/DIC & banks)

8.3 **With regard to recovery under KPMR & KACOMP Acts**, GM, SLBC informed the House that banks have filed very few cases under these Acts during the FY 2018-19 and banks expressed that concerned authorities are not accepting RC applications in view of the prevailing CLWS-2018 scheme. Just 2028 RC cases have been recovered during FY 2018-19 as against 27254 RC cases pending as at the beginning of June 2018. GM, SLBC requested the departments and the banks to arrange for more and more joint recovery drives in association with Revenue Officials to improve recovery in RC filed cases.

(Action: LDMs, Revenue Officials & Concerned Govt. departments)

8.4 With regard to recovery under SARFAESI, DRT & LOK ADALATS Acts, GM, SLBC informed the House that the banks have recovered Rs.1059.56 Crore In 38816 accounts under all the above three Acts. GM, SLBC observed that the recovery made in not up to the expected level when compared to the amount involved of Rs.17197 Crore. GM, SLBC requested the concerned departments and bank's to organize recovery drives to improve recovery under these Acts,

9.0 SPECIAL AGENDA ON CLWS-2018

9.1: Regarding progress in implementation of CLWS-2018 of GoK, GM, SLBC, informed the house that the GoK has so far released Rs.5297.19 Crore towards 7.49 lakh loans of farmers of commercial Banks including RRBs till 19.06.2019. Further, GM requested all the member banks to complete the task of (1) approval of all 1008 pending Green listed accounts (2) filing of FSDs in respect of all 6174 pending accounts and (3) uploading of FSDs in all 33347 pending accounts at the earliest so that the GoK would release the eligible waiver/incentive amounts to these 40529 crop loan accounts.

9.3: With regard to coverage of NPA crop loan accounts under CLWS-2018, GM, SLBC informed the house that SLBC has received a mail on 11.06.2019 along with a letter from the Secretariat, GoK ref. no.FD.08.CAM.2018 dated 07.06.2019 duly signed by Secretary to Government seeking for consent from the banks to implement he scheme in accordance with proceedings of the top level bankers already communicated to FD, GoK. GM, SLBC requested the member banks to take up the matter for the approval of their respective boards and convey their decision to the nodal department under a copy to the convenor, SLBC at the earliest.

(Action: All member banks having eligible NPA crop loans)

AGENDA 10.0: Restructuring of loans in natural calamity affected areas in the state, if any: Under this agenda, GM, SLBC informed the House that during the FY 2018-19, banks have rephased 1.70 lakh accounts involving an amount of Rs.3909.13 Crore. GM, SLBC requested the banks to extend relief measures to all eligible people affected by the natural calamities on priority and requested LDMs to review the progress in BLBC and DCC/DLRC meetings.

(Action: All member banks and LDMs)

10 (a): Request received form Codagu Planters' Association for total Restructuring of Crop Loans in view of total devastation caused by heavy rain & Landslide during august 2018 in Kodagu District. Under this agenda, GM, SLBC informed the House that SLBC has received a letter from Codagu Planters Association and it was observed from the contents of the letter that the Coffee growers borrowed funds from banks through Kissan Credit Card/Crop loans to maintain their coffee plantations and these loans suppose to be repaid after the crop harvest. But during 2018-19, due to heavy rain and massive landslide caused during August 2018, these growers have not only lost their entire standing coffee and pepper crops, but also the pristine plantation land along with houses and other infrastructure, which would take a long time to rebuild. This natural

calamity has been assessed by both the State and Central governments and relief/rehabilitation measures are being initiated as per NDFR norm.

In view of the above, the growers are not able to repay the principal crop loan as well as the interest. These affected growers are not in a position to pay high rate of interest let alone the principal, as they have lost their prime source of income i.e., standing crop as well as the plantation area. As such, they have requested to issue necessary orders to the public sector as well as private banks including cooperative banks in the devastated areas to restructure the crop loans, as announced by the Finance Minister and not to charge exorbitant rate of interest for restructured loans. In this background, GM, SLBC requested the member banks including private and cooperative banks to restructure the existing loans and extend fresh loans to the affected people and also to consider charging a reasonable interest to these loans. Further, SLBC requests all the LDMs and the banks operating in the flood affected areas to attend to the requests of the coffee growers on a sympathetic ground.

(Action: Banks and LDMs of the affected districts)

AGENDA 11.0: 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:

No discussions were held in the House as there was no data/ information for discussions under this Agenda.

AGENDA 12.0: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE/ CREDIT ABSORPTION CAPACITY

No discussions were held in the House as there was no data/ information for discussions under this Agenda.

AGENDA 13.0 PARTNERING WITH KVK, HORTICULTURE MISSIONS, NATIONAL SKILL DEVELOPMENT CORPORATION, ASCI, ETC. INCLUDING A REVIEW OF FUNCTIONING OF RSETIs

13.1 (a): With regard to functioning and performance of RUDSETI/RSETIs in Karnataka state: GM informed the House that 33 RUDSETI/ RSETIs are functional in the state of Karnataka and these 33 RUDSETI/ RSETIs have trained 26041 candidates in 1014 training programmes during the FY 2018-19 i.e. from 01.04.2018 to 31.03.2019 against the annual target of training 24795 candidates through 902 training programmes. Thus the achievement against the annual target in terms of number of candidates trained is 105% and in terms of number of programmes, it is 112%. The performance is good. GM, requested all the banks to extend requisite credit to the eligible RUDSETI/ RSETIs trained candidates to increase the reach and also requested the banks are 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.

(Action: Member Banks and RUDSETI/RSETIs)

AGENDA 14.0: STEPS TAKEN FOR IMPROVING LAND RECORD, PROGRESS IN DIGITIZATION OF LAND RECORDS AND SEAMLESS LOAN DISBURSEMENTS

Under the above agenda, GM: SLBC informed the House that SLBC has communicated to 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 KACOMP Act.1974 besides guiding the farmers to utilize the same. SLBC requests the LDMs to discuss this aspect in BLBC and DCC/DLRC meetings so that Bank Branches shall create awareness among the people especially among the farmers to avail hassle free services through this online services facility. In this regard, SLBC has received a letter from the CS, GoK requesting the banks not to make the farmers to visit Sub Registrar office to file Form-3 to create charge in favour of the Bank at the time of availing loan and again for cancellation of charge after closure of the account. SLBC has circulated the message of the CS, GoK among all the member banks and LDMs with a request to make use of the above online services launched by the GoK and help the farmers so as to ensure that farmers are not made to visit Sub-Registrar's office frequently.

(Action: All member banks)

AGENDA 15.0: SHARING OF SUCCESS STORIES AND NEW INITIATIVES AT THE DISTRICT LEVEL THAT CAN BE REPLICATED IN OTHER DISTRICTS OR ACROSS THE STATE:

Under this agenda GM, SLBC shared 4 success stories of the candidates trained by RSETIs /RUDSETIs and requested the member banks to send success stories of their RSETIs to SLBC regularly.

(Action: All member banks and NACER)

AGENDA 16.0: DISCUSSION ON MARKET INTELLIGENCE ISSUES

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 with regard to Credit related frauds by borrower groups etc. GM, SLBC informed the House about the latest details of the units with nature of activities provided by the RBI with whom banks should exercise caution to avoid possible frauds and financial loss. GM, SLBC requested all the member banks to circulate the list among all their branches and offices to display in notice boards and also create awareness among the customers and common public to avoid incidents of frauds.

(Action: All banks and LDMs)

AGENDA 17.0: ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

SLBC, at quarterly intervals, calls for the details of unresolved items evolved during DCC/DLRC meetings, if any, from LDCMs for its review under this

Agenda. However, this time, no LDMs have submitted the information under this agenda.

AGENDA 18.0: TIMELY SUBMISSION OF DATA BY BANK, ADHERING THE SCHEDULE OF SLBC MEETING

Under this agenda, GM, SLBC informed the House that neither the banks nor the Govt. departments are adhering to time schedules for submitting the requisite data to the SLBC from time to time which is coming in the way of timely consolidation of statistics/ information. GM, SLBC requested all the banks and Govt. departments to submit the data to SLBC in time in future.

(Action: All banks and line departments)

19.0: FIXING OF UNIFORM BANKING HOURS FOR ALL PUBLIC SECTOR BANK BRANCHES IN THE COUNTRY:

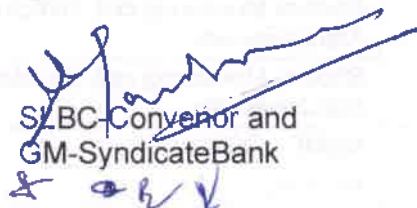
GM, SLBC informed the house that a meeting was called by the DFS on 10.06.2019 regarding EASE. Among various agenda items in the meeting one of the Agenda was on fixation of "Uniform Customer Banking hours for all Public Sector Bank branches. The role of SLBC at state level and LDMs at district level is very crucial in finalizing uniform customer banking hours in the District/ state. A pad note on the process flow for fixing uniform customer banking hours was already communicated Banks and LDMs. GM, SLBC requested all member banks and LDMs to complete the task at the earliest and submit the finalized list to SLBC for approval and circulation.

(Action: PSBs and LDMs)

AGENDA-20: SUB COMMITTEE MEETINGS HELD DURING THE REVIEW PERIOD:

GM, SLBC informed the house that except one committee, all other 7 Sub-Committees have conducted meetings during March 2019 quarter and proceedings have been circulated.

At the end the CS, GoK and ACS & DC, GoK in presence of ED, Syndicate Bank, GM, RBI, CGM, NABARD and all members of SLBC felicitated Shri Narasimha Rao GM & Convenor SLBC who will be retiring on superannuation on 31.07.2019 and appreciated for his outstanding contribution in successful implementation of CLWS-2018 by GoK and also in making the SLBC forum more vibrant and effective. The CS, also felicitated DGM, SLBC, Sri. K. S. Karunakara and AGM, SLBC, Sri. K.N Janardhana on the eve of their retirement on superannuation on 30.06.2019. The meeting was concluded with vote of thanks.


SLBC-Convenor and
GM-Syndicate Bank

**SLBC – KARNATAKA
LIST OF PARTICIPANTS
145th SLBC Meeting held on 26.06.2019**

Sl. No.	Name Shriyuths -	Designation	Organization
1	T M Vijay Bhaskar	Chief Secretary	Govt of Karnataka
2	Mrs. Vandita sharma	Addl. Chief Sec. & Dev. Com.	Govt of Karnataka
3	Sri. Nageswara rao y	OSD & Whole time director	Syndicate Bank
4	Smt. K.S. Jyotsna	General Manager	Reserve Bank of India
5	Sri. C B L Narasimha Rao	Convenor-SLBC & GM	Syndicate Bank
6	Sri. T. Manivannan	Convenor-SLBC & GM	Syndicate Bank
7	P V S Surya Kumar	Chief General Manager	NABARD
STATE GOVERNMENT DEPARTMENT			
8	Rajeev Chawla	Addl. Chief Secretary	DPAR (e-Governance)
9	H.B. Shobha	Deputy Director of Agriculture	Agriculture Department
10	B. Nagabhushana	Assistant Director	Agriculture Department
11	Sunil Kurtkoti	Advisor	Finance Department
12	Dr. Rajkumar K	Addl. Chief Secretary	Revenue Department
13	C. Puttnanjaiah	Under Secretary	Revenue Department
14	L.K. Atheeo	Principal Secretary	RDPR
15	S.Rohith	Project engineer	RDPR (MGNREGA)
16	Sampath Kumar D V	Inspector	Registrar of Co-op Societies
17	T.S. Sukumar	Assistant Registrar	Registrar of Co-op Societies
18	Dr. T. Manjunath	Director	AH & VS
19	Jagadeesh K.K.	CAO & Director	Dept of Collegiate Education
20	Shanthalakshmi	Superintendent	Dept of Collegiate Education
21	Satyanarayana	Joint Director, Academics	Dept of Collegiate Education
22	Poornima B	Second division Assistant	Dept of Collegiate Education
23	S.Suresh. N. Sagar	Jt. Secretary	KASSIA
24	Basavaraj S javali	President	KASSIA
25	Nagesha	APO	KASSIA
26	Gunjan krishna	Commissioner	MSME
27	Dr. S.A. Ahmed	Scientist- D	Central Silk board
28	S. Prakash	Joint Director	Department of Handloom & Textiles
29	Gangadhara swamy	Additional Director	Bhoomi Monitoring cell, Directorate of Atal Janasnehi
30	Siddalinga reddy	Assistant Commissioner	Bhoomi Monitoring cell, Directorate of Atal Janasnehi
31	Vigneshwar Maiya	Assistant Director	MSME - GOI
32	U.P. Singh	Commissioner	AH & VS
33	Dinesh Kumar	Deputy director	Dept of Fisheries
34	Ramakrishna B Mane	State Director for RSETIS	NACER
RESERVE BANK OF INDIA			
35	N B Dattatreya	Asst. General Manager	RBI
APEX INSTITUTIONS			
36	H.R. Srivartsa	Dy. General Manager	NABARD

CONVENOR – SYNDICATE BANK

37	K S Karunakara	Deputy General manager	Syndicate Bank - SLBC
38	S. Nazeer Ahmed	Deputy General manager	Syndicate Bank - SLBC
39	K.N. Janardhana	Asst General Manager	Syndicate Bank – SLBC
40	Rajendra Prasad CK	Chief Manager	Syndicate Bank – SLBC
41	Yetish M D	Sr Manager	Syndicate Bank – ZO – Bengaluru
42	Ananda Nayaka K N	Senior Manager	Syndicate Bank - SLBC
43	Ravi Kumara	Senior Manager	Syndicate Bank – SLBC
44	B Nagaraja	Senior manager	Syndicate Bank – SLBC
45	Ankur	Asst. Manager	Syndicate Bank – SLBC
46	Suresh M	Assistant General manager	Syndicate Bank - Zo

NATIONALISED BANKS

47	N. Veerabhadrapa	Deputy General Manager	Corporation Bank
48	I.V. shashidhara	Chief Manager	Corporation Bank
49	Uma Devi M.V.	Assistant General manager	UCO Bank
50	Amudha S	Manager	UCO Bank
51	N. lakshminarayana	General Manager	Canara Bank
52	N.H. Tulsiram	Senior Manager	Canara Bank
53	S.A.Sudarshan	General manager	Bank of Baroda
54	B. jaya prakash	Chief Manager	Bank of Baroda
55	Prasad	Chief Manager	Andhra Bank
56	Debabrutha M	Chief Manager	Allahabad Bank
57	R. Kiran Phulekar	Manager	Allahabad Bank
58	D C M Reddy	Circle Gen Manager	Andhra Bank
59	A.Manikanta reddy	Manager	Andhra Bank
60	K Srinivas Prabhu	Chief Manager	Indian Overseas Bank
61	Md. Imtiaz Ahsar	Senior Manager	Central Bank of India
62	MadanGopal	Officer	Punjab National Bank
63	Ramdas Hegde	Deputy Gen Manager	Punjab National Bank
64	Anju C	Asst. Manager	Oriental Bank of Commerce
65	J.P. Sama	Chief manager – Circle Office	Oriental Bank of Commerce
66	B.R.Nagaraj	AFD – Bangalore Zonal Office	Bank of India
67	Yuvaraj Kedar	Deputy Manager	Bank of Maharashtra
68	Chitra Dayar	Deputy Gen manager	Bank of Maharashtra
69	S. Shivanna	Chief Manager	Punjab & Sind Bank
70	Venkatesh N C	Assistant General Manager	IDBI
71	B.S. Kumar	Senior Manager	Union Bank of India

STATE BANK GROUP

72	S V Srinivasa	Chief Manager	State Bank of India
73	H.N. Sudheendra	Chief Manager	State Bank of India

PRIVATE BANKS

74	Lohith I M	Manager	YES Bank
75	Mahesh V	Cluster Head	HDFC Bank
76	Raghunad C	Nodal Officer	HDFC Bank
77	Bhaskar Yelandur	Deputy Vice President	HDFC Bank

78	P. Siva Kumar	RPM & AVP	Axis Bank
79	Shareef M K	Nodal Officer	Axis Bank
80	Gracy V V	Manager, RO	South Indian Bank
81	Partha Sarathy	Regional Operations	Equitas small Finance Bank ltd
82	B. Pradeep	Regional Business Manager - HL	Ujjivan Small Finance Bank
83	Manoj Kumar M	Manager	Federal Bank
84	Harish Babu G V	Portfolio Manager	DCB Bank Ltd
85	N.D. Venkatesh	Vice president	Lakshmi Vilas Bank
86	Jennifer	Assistant Manager	Lakshmi Vilas Bank
87	Suman Guptha	Asst. Vice President	Kotak Mahindra
88	Ajit menon	Branch manager	Dhanalaxmi Bank
89	Seby Paul	Senior Manager	Catholic Syrian Bank
90	Gaurav Sanyaz	Assistant Vice president	Bandhan bank
91	Armugaraj S	Asst. Manager	Tamilnad Mercantile Bank Ltd
92	Prashanth	Cluster Head	IDFC bank ltd
93	C.R. Sreenivasa	Deputy General Manager	KSCARD Bank Ltd
94	Bharath G T	Technical Manager & Supervisor	KSCARD Bank Ltd
95	M. Bhattacharjee	State Co-Ordinator	ICICI Bank limited
CO OPERATIVE BANKS/ OTHER BANKS/INSTITUTIONS			
96	V N Hegde	CEO	AKMI
97	B.M. Pamar	Ombudsman	AKMI
98	S. Manjula	Deputy General Manager	Apex Bank
REGIONAL RURAL BANKS			
99	Shreenath Joshi	Chairman	Karnataka Grameena Bank
100	S Ravindran	Chairman	Karnataka Vikas Grameena Bank
BOARDS/CORPORATIONS/GOVT. OF INDIA			
101	Dr. M. R. Ekanthappa	CEO	K V I B
102	M. Jaganatha Rao	State Director	K V I C
103	K.P. Venugopal	Nodal Officer	K V I C
104	T.K. Venugopal	Assistant General Manager	Devraj urs BC dev corporation ltd.
105	C. Sujatha	Project Officer	Devraj urs BC dev corporation ltd.
106	F.B. Balikai	Executive Director	KFRC Bagalkot
107	B. Rajesh	Director	KFRC Bagalkot
108	Surendra Babu G	ADG	UIDAI
109	P.C. Venkatesan	MSP	UIDAI
110	C.H. Vasundhara Das	Managing director	K S W D C
111	A.Anusha	Superintendent	K S W D C
112	Arun Kumar	General Manager	DR. BR A D C Ltd
113	ShivaKumar S M	Joint General Manager	HUDCO Ltd
114	Savitha	Assistant Director	Department of Women & Child Development (DWCD)
115	T.N. Manjula	Assistant General Manager	K.M.V.S.T. Dev. Corporation
116	L.S. Sikandar	Development officer	KMDC
117	Dr. Sadashiva	Joint Director	Karnataka Milk Federation
118	Basappa C.K.	SMMU & SL	Skill Development DAY - NULM

119	Siddiq Pasha	Deputy Secretary to GoK	Skill Development Department
120	Dinesh K Hebbar	Deputy Director	Department of Horticulture
121	Dr. Mahadevamma M	Deputy Director	Department of Horticulture
122	Sathish K S	Assistant Horticulture officer	Department of Horticulture
123	U.R. Subramanya	Joint Director	Department of Education & Skills
124	H.S. jayaKumar	Joint Director (TC)	Director of Industries & Commerce
125	Sunil Kumar	Joint Director	Director of Industries & Commerce
126	Dr. Mamatha B.K.	Mission Director	NRLM
127	V. Anbukumar	MD & Commissioner, SWD	RGRHCL
128	Gangadevi S R	SDE	RGRHCL
129	Venkatesh H C	Consultant	Bhovi Development Corporation
130	G. Brahmaiah	Director	Department of Telecommunication
131	G. Nataraja	Director Postal Services	Department of Posts
132	Suresh	Circle Nodal Officer	IPPB
133	Abhisar Sharma	AGM & Circle head	India Post Payment Bank
INSURANCE COMPANIES			
134	A.Senthil Kumar	Branch Manager	LIC of India
135	S. Varun	Deputy Manager	Agri Insurance Co of India
136	Roop Kishore	Assistant manager	Agri Insurance Co of India
137	M. Sribabu	Deputy Manager	Bajaj Alliance GIC Ltd
LEAD DISTRICT MANAGERS			
138	C Basavaraju	Lead District Chief Manager	LDO, Hassan
139	S.S. Vishwanath	Lead District Chief Manager	LDM, Chickballapur
140	Sushrut D Shastri	Lead District Chief Manager	LDM, Davangere
141	Rudresh D C	Lead District Chief Manager	LDM, Udupi
142	Sunanda B K	Lead District Chief Manager	LDM, Chamrajnagara
143	Venkatachalapathy	Lead District Chief Manager	LDM, Mysore
144	Baburao Borale	Lead District Chief Manager	LDM, Koppal
145	V. Rahul	Lead District Chief Manager	LDM, Belgaum
146	M.P. Praveen	Lead District Chief Manager	LDM, Dakshina Kannada
147	Somanna Gowda Ainapura	Lead District Chief Manager	LDM, Vijayapura
148	N. Kadarappa	Lead District Chief Manager	LDM, Mandya
149	Solomon Menezes	Lead District Chief Manager	LDM, Shimoga
150	Prabhudev N.G.	Lead District Chief Manager	LDM, Haveri
151	NingeGowda	Lead District Chief Manager	LDM, Chitradurga
152	Jyothi Ganesh	Lead District Chief Manager	LDM, Tumkur
153	R. Gopal	Lead District Chief Manager	LDM, Yadgiri
154	Suhas S Joshi	Lead District Chief Manager	LDM, Ramnagara
155	Giri Gowda J R	Lead District Chief Manager	LDM, Chickmagalur
156	R.K. Balachandra	Lead District Chief Manager	LDM, Kodagu
157	M.C. Madhusudhan	Lead District Chief Manager	LDM, Bangalore Rural
