

STATE LEVEL BANKERS' COMMITTEE:KARNATAKA

**CONVENOR: SYNDICATE BANK: CORPORATE OFFICE:BENGALURU
MINUTES OF THE 148TH MEETING OF SLBC HELD ON 20.03.2020**

The 148th SLBC meeting was held on 20.03.2020 at the meeting Hall, Vidhana Soudha, Bengaluru and Shri.T.M VijayaBhaskar, Chief Secretary, GoK presided over the meeting.

Shri.Mrutyunjay Mahapatra, MD & CEO of SyndicateBank extended warm and hearty welcome to all participants and complimented the participants for taking time to come over for the meeting amid the ongoing National crisis. He said "the nation is undergoing a serious crisis and bankers who are providing essential service to the nation probably cannot get insulated as much as others". He told "keeping ourselves safe while providing basic financial services because otherwise if the financial services like ATM withdrawal from the banks, remittance of money, E-Commerce breakdown, then the Nation's crisis will multiply manifold; so we have a very responsibility and as SLBC members with guidance and cooperation with the state government we will have to do whatever we can and we will have to be on the side of the administration in taking forward the general citizens through this hour of crisis".

Speaking on performance under ACP 2019-20 for Dec 2019 quarter he said " although it may seem a little less but I think given the current circumstances ,we had a little bit of uncertainty right from the beginning due to the debt waiver scheme and its implementation and we started late I think this achievement is quite creditable, the total priority sector advances the banks recorded 70.36% achievement , surpassed MSME targets, very good performance in Agriculture sector," Continuing he said " it is a matter of concern that the performance of banks in priority sector advances such as education, housing and renewable energy is not up to the expected level and I think we will have to innovate, will have to revive schemes, will have to work with the developmental banking institutions such as NABARD and also the people like the NGOs and other intermediaries who are active in the field and we must take it forward".

Speaking on State focus paper he said the Chief Minister of the state has launched NABARD State Focus Paper on 18th March 2020 and NABARD has projected credit potential of ₹ 244564.28 crores for the financial year 2020-21. Further he said that restructuring is the need of the hour and restructuring is a legitimate requirement and legitimate right of the MSME customers; Reserve Bank of India has again extended the benefit of onetime restructuring and forbearance without an asset classification downgrade to standard accounts of GST registered MSMEs that were on Default as on 1st January 2020; the restructuring under the scheme has to be implemented for all eligible accounts.

Further he said that all the member banks have sanctioned KCC loan under campaign mode which was launched by DFS as KCC saturation drive has been extended it up to 30 April 2020. He said against a physical target 4.00 lakh accounts banks have already received 4.47 lakh applications; he congratulated all the Banks for it and expressed gratitude to the state government authorities who in levels have

put in best & extensive collaboration and cooperation in achieving this sponsoring of applications.

He said that SyndicateBank will be getting amalgamated with Canara Bank probably next time SLBC will be convened under the convenorship of Canara bank and he had the good fortune and privilege of associating with all of you, enjoyed every moment, enjoyed the patronage and also the extremely friendly state administration. He concluded expressing appreciation and gratitude to the State Government of Karnataka for the excellent cooperation given as SLBC convener.

He concluded his keynote address by requesting all the member banks, Officials of line departments of Central & State Government and other participants to actively deliberate on the agenda items and make meeting a grand success.

Shri. T.M. Vijay Bhaskar, Chief Secretary, GoK in his address, recalling his VC with Honourable Prime Minister on Covid 19, he said the Prime Minister emphasised on mitigating the economic effects on affected people like daily wage peoples, factory sector and economic sector.

The CS told that majority of workers/sectors can't do work from home and the tourism, travel, hospitality are badly affected because of Covid. He emphasised the representation of Taxi owner that they are unable to pay EMIs, similarly Small and Medium factory also unable to pay EMIs and requested the house to keep these aspect while taking steps for recovery in these affected sectors. He requested the participants not to panic on Covid 19.

Speaking on ACP 2019-20, he emphasised that the progress in housing finance and education loan is quite not satisfactory and informed the concerned to do the progress and also requested the SLBC sub-committee to call a meeting to improve the position of these two aspects.

He informed that all the work related to Crop Loan Waiver Scheme should be completed by 31.03.2020. He advised the concerned banks to improve the CD ratio where it is low. He emphasised that, the performance under State government scheme also should be improved.

Implementation of Kannada in Banking, Shri. Nalin Kumar Kateel, the Member of Parliament, has written that the customer services in banking especially in rural area is affected due to posting of non-kannada knowing branch managers in the state and he requested that the kannada knowing employees working outside the state should brought back to Karnataka and posted in branches and banks need to ensure that the non-Kannada employee should be trained well, so that they can transact in Kannada and help the customer especially at front desk. Kannada Abhivruddi Pradikara has asked for tri-lingual formula in all banks, channels, Deposit receipt, Cheques receipt, pass books, Loan papers and still progress is low. Internet banking also should be enabled in Kananda.

He informed that, as per the scheme of amalgamation of Bank, the SyndicateBank is merging with CanaraBank with effect from 1st April 2020. He said that Syndicate bank is the convenor of SLBC in the lead bank system since from inception from 1969 and thanked Syndicate bank for fruitful and useful relationship and managed SLBC very effectively and satisfactorily. He appreciated the Syndicate Bank on the behalf of

State Government and wished to place on record with heartfelt appreciation to the present MD & CEO Shri.Mrutyunjay Mahapatra and previous MD & CEOs and present SLBC convenor Shri.T.Manivannan and all previous convenors of SLBC for playing their role very effectively and for instrumenting the SLBC work very smoothly and for willing and ready partners of state government in all programmes. He wished the CanaraBank to show new responsibility equally and effectively and wished for success.

The ACS & Development Commissioner Smt Vandita Sharma thanked all participants narrating the difficult circumstances outside and said " the government is functioning a little more than normal and government has to function more than normal in a time of crisis; it is the government's duty first and foremost to come to the rescue of the public". She said that everyone in the government has seized of the task and a lot and lot of work behind the scenes is going on to ensure that this entire disease is contained.

Continuing she said performance under ACP2019-20 as on Dec 2019 is better than expected because the performance was very bad in Sep 2019. She discussed on the sector-wise breakup and performance. She said "agriculture is our first and foremost priority undoubtedly and we need to see that we reach our ACP target to the maximum extent possible this year; we started with the drought like last year but by end of July we were inundated with floods; agriculture actually picked up there is been some instances of bumper crops in some areas. She said "I would request that we should focus on agriculture sector much more similarly the other sectors also education and Housing have really taken a beating; the trend is not at all encouraging even in the non-farm sector where it was 140% in 2016 and now in 2019 it is 105%; this is the sector which actually performs better but here also it is quite discouraging. She continued "I would request the banks to ensure that we stop this decline, we have to reflect on the reasons for this and also if there is something which we can do together it will be very good if we can discuss this why is it that there is so much of decline and what is it that the government can do to help you we are here to even join hands on that cause"

Speaking on the sub-committee on Recovery she said NPAs are going up and she requested the bankers to share the list of NPAs so that administration can approach defaulters and help in recovery and remarked that recovery culture should be there & the repayment culture should be there. She said that recovery has taken a hit because of the loan waiver but in the government schemes like employment guarantee scheme, education loans etc., and administration should be able to help bankers out to some extent.

Concluding she thanked SyndicateBank for having taken the onerous responsibility and performing so beautiful and well and conducting SLBC meetings very nicely in the state and she expressed her gratitude & thanks to the SyndicateBank.

Shri. Jose. K. Kattoor, RD, RBI in his address highlighted the important developments from the RBI side and the same is given herebelow.

Quote “

I would like to highlight some of the important developments from the RBI side that have taken place after the last SLBC meeting.

1. **Internal Working Group to review Agriculture Credit:** As you know an Internal Working Group to review Agriculture Credit headed by Shri. M.K. Jain, Deputy Governor, constituted to understand the various constraints in agriculture credit absorption had suggested some workable solutions which are at various level of implementation by State and Central Government. I would request G.o.K to initiate certain measures indicated below to augment agricultural credit absorption in the state:

i) Ensure that the “Bhoomi” platform achieves 100% digitisation of land records of the state and is made fool proof to allow banks and financial institutes to view records, register charges, etc. with ease.

ii) State Governments should promote and conduct awareness drives for land consolidation so that the farmers can achieve economies of scale and have the incentive to make long term investments.

iii) State Governments should allocate a larger portion of their borrowing from RIDF for the purpose of absorbing funds for rural infrastructure development in the state.

2. **Last mile Connectivity:** Reserve Bank of India had from time to time issued guidelines and rolled out ‘Roadmaps’ for providing banking services in unbanked rural areas. Against this backdrop and as per the objectives under National Strategy of Financial Inclusion 2019-24 for further expanding the banking coverage and ensuring universal access to financial services we have advised SLBCs to ensure that there is banking outlet in every village within a radius of 5 kms / hamlet of 500 households in hilly regions. I advise SLBC and all the banks to ensure that all these villages are provided with a banking outlet well within the target date of completion i.e. June 30, 2020.

3. **Revamp of Lead Bank Scheme – Developing a standardised system of data flow and management:** It is contemplated that SLBC Convenor bank will ensure that their website/web portal is having a provision for uploading periodical data in approved format by controlling office of each bank and each Banks’ controlling office at state level will upload the CBS extracted data in SLBC portal of that state. SLBC should ensure that the migration to the new data flow and management system is completed before March 2020.

4. **Kisan Credit Card (KCC) Scheme:** (FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated February 04, 2019) As you are all aware KCC facility is now extended to Animal Husbandry farmers and Fisheries for their working capital requirements. I advise all the Banks to implement the Scheme as per the guidelines and the SLBC to review / monitor the performance under this scheme as a regular agenda in all the SLBC / DCC Meetings.

5. **Deepening of digital Payments:** As per the recommendations of the High-Level Committee on Deepening of Digital Payments (CDDP) set up by RBI under the chairmanship of Shri Nandan Nilekani, I understand, SLBC has constituted a sub-committee on digital payments. Since Raichur district is identified for the purpose, I suggest, SLBC and all the bankers operating in the district take measures to make the district 100% digitally enabled within one year and SLBC may submit a report on the progress made in this regard to FIDD, RBI, on a regular basis while also reviewing the progress in this regard in the SLBC meetings. I urge SLBC and bankers to strive to be the first state to convert Raichur in to 100% digitally enabled.

6. **COVID-19- Operational and Business Continuity Measures:** The World Health Organization (WHO) has declared the recent outbreak of the novel coronavirus disease (COVID-19) a pandemic. While the Government of India, in co-ordination with the state machineries, is already taking steps for preventing and controlling the local transmission of disease, we have advised all the banks/financial institutions to finetune their operational and business continuity plans, by taking stock of critical processes in the emerging situations/scenarios with the aim of continuity in critical interfaces and preventing any disruption of services, due to absenteeism either driven by the individual cases of infections or preventive measures. As the situation requires to be monitored closely, both from business and social perspective, a Quick Response Team may be constituted for the purpose, which

shall provide regular updates to the top management on significant developments and act as a single point of contact with regulators/outside institutions/agencies.

7. SLBC Convenor Banks are required to place the prescribed minimum information on the **websites of SLBCs** and keep it updated regularly, at least on quarterly basis. Information related to the Banking Network in the State uploaded in the SLBC web site is as on March 31, 2018 and is almost two years old. I request the Convenor Bank to keep the website updated regularly.

8. It may be recalled that the financial position of **Yes Bank Ltd.** had undergone a steady decline largely due to inability of the bank to raise capital to address potential loan losses and resultant downgrades, triggering invocation of bond covenants by investors and withdrawal of deposits. The Bank was placed under an order of moratorium on March 5, 2020 which was expected to be effective up to April 3, 2020. On March 6, 2020, the Reserve Bank of India placed in public domain a draft scheme of reconstruction of the Yes Bank Ltd. The reconstruction scheme was approved on March 16 and the bank started functioning normally from March 18, 2020.

9. I would like to recap some of the circulars issued since 147th SLBC meeting held on November 28, 2019 -

- i) Facility of NEFT is now made available 24x7 from December 16, 2019. There will be 48 half-hourly batches every day. The system will be available on all days of the year, including holidays.
- ii) In order to give further impetus to digital retail payments, it has now been decided that member banks shall not levy any charges from their savings bank account holders for funds transfers done through NEFT system which are initiated online (viz. internet banking and/or mobile apps of the banks).
- iii) With a view to leveraging the digital channels for Customer Identification Process (CIP) by Regulated Entities (REs), the Reserve Bank has decided to permit Video based Customer Identification Process (V-CIP) as a consent based alternate method of establishing the customer's identity, for customer onboarding.
- iv) Interest Subvention Scheme for MSMEs' issued vide circular dated February 21, 2019 is simplified and modified to permit Interest Subvention to trading activities also without UdyogAadhar Number (UAN). Requirement of UdyogAadhar Number (UAN) may be dispensed with for units eligible for GST. Unit not required to obtain GST, may either submit Income Tax Permanent Account Number (PAN) or their loan account must be categorized as MSME by the concerned bank.
- v) **Cash withdrawal using Point of Sale (PoS) terminals:** It has been decided that the requirement of obtaining permission from the RBI be dispensed with and that henceforth, banks may, based on the approval of their Board, provide cash withdrawal facility at PoS terminals. The designated merchant establishments may be advised to clearly indicate / display the availability of this facility along with the charges, if any, payable by the customer.
- vi) **Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances:** It has been decided to extend the one-time restructuring of MSME advances. Accordingly, a one-time restructuring of existing loans to MSMEs classified as 'standard' without a downgrade in the asset classification is permitted, up to December 31, 2020.
- vii) **Short Term Crop Loans eligible for Interest Subvention Scheme (ISS) and Prompt Repayment Incentive (PRI) through KCC** Ministry of Agriculture & Farmers Welfare vide their Office Memorandum, No. F. 1-20/2018-Credit-I, dated January 23, 2020 has advised that Short Term Crop Loans eligible for Interest Subvention Scheme (ISS) and Prompt Repayment Incentive (PRI) should be extended only through KCC thus making KCC a prerequisite for claiming Interest Subvention (IS) and Prompt Repayment Incentive (PRI) by farmers w.e.f. April 1, 2020. In view of this, banks are advised to ensure that all Short Term Crop Loans eligible for Interest Subvention (IS) and Prompt Repayment Incentive (PRI) benefit are extended only through KCC w.e.f. April 1, 2020. The existing Short Term Crop Loans which are not extended through KCC shall be converted to KCC loans by March 31, 2020.

10. A NAMCABS workshop was held on February 6 and 7, 2020 at Raichur and a Town Hall Meeting on February 5, 2020 at Raichur. Apart from NAMCABS, RBI also conducts Town Hall Meetings all over the state every quarter

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

I urge all the bankers to continue our efforts for better credit flow to this sector.

I wish today's deliberation in this meeting be a great success leading to a fruitful co-ordination of the efforts of banks and government departments in bringing overall growth of the state and the country.

“ UNQUOTE

Shri. P V S Suryakumar, CGM, NABARD addressed the House on the following points and the same is given herebelow.

Quote “

- I. NABARD has prepared a State Focus Paper (SFP) indicating that the potential for priority sector credit in the state for 2020-21 is estimated at Rs 244564 cr. The SFP was released by Shri B S Yediyurappa, Hon'ble Chief Minister of Government of Karnataka in the presence of Chief Secretary, ACS&DC, GM Syndicate bank & Convenor SLBC and other senior officials of the State Government on 18 March 2020
- II. The State Focus paper is a consolidation of the district potential linked credit plans which forms the basis for the District Credit plans.
- III. The estimate represents an increase of 4.3% over projections for 2019-20.
- IV. Based on a limited survey done by the DDMs of NAABRD it was observed that credit needs of only 57% farmers were met by the banks, KCC loan size is declining and the DCCBs are unable to meet the credit demand.
- V. Another finding was that the farmers are still anticipating loan waiver and are defaulting which are resulting in increasing NPAs.
- VI. There is a need to motivate the farmers to take up allied and off farm activities for stabilised income.
- VII. A need to step the saturation drive for KCC which is also the priority of DFS, GoI.
- VIII. Regarding the Ground level credit flow based on the data available up to 31 December 2019, while the overall priority sector achievement was 70% the credit flow to the agriculture was only 60% of the ACP target.

“ Unquote.

Thereafter, regular Agenda was taken up for the deliberations by T.Manivannan, Convenor-SLBC & GM, Canara Bank.

AGENDA 1.0: CONFIRMATION OF THE MINUTES OF 147TH SLBC MEETING HELD ON 26.06.2019 AND 30.08.2019 RESPECTIVELY.

The Minutes of 147th SLBC Meeting held on 28th Nov 2019 were circulated to all the departments. The Minutes of the same were approved.

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 147th were taken note by the House, the details of which are as shown below.

- **Standardized system for direct flow of data from CBS of the member banks.**
All standard data templates were sent to all LDCMs for their opinion and GM SLBC informed that after extensive discussions, the finalizing of vendor is completed and vendor is attending this software project.

- **Flow of Credit to CLSS Pradhan Mantri AwasYojana (PMAY-Housing for All 2022).**

Special review meeting on PMAY were also conducted by Chief Secretary at periodical intervals. The department again expressed that the dispersal of loans under CLSS is very poor, nodal agencies are not releasing interest subsidy, Government released new portal (CLAP) for CLSS and banks & beneficiaries can check the status. He requested the banks to give more thrust for PMAY and more cooperation for CLSS.

- **Opening of Branches in “Aspirational Districts”**

The GM SLBC requested Karnataka Grameena Bank to open the branch at the earliest in Honagera of Yadgir block.

(Action : Karnataka Grameena Bank)

AGENDA 3.0 Opening of banking outlets in unbanked villages.

In the list circulated we have only 2 locations/villages were pending and Kotak Mahindra Bank was advised send confirmation to SLBC for having branches operational in these two centres. GM SLBC requested the Bank requested to send confirmation mail and complete the task on or before 04.04.2020.

(Action :Kotak Mahindra Bank)

- **Opening of Brick& Mortar Branches in villages having population of 5000 and more.**

The details of 6 villages allotted to following 6 banks were discussed and GM SLBC requested the banks to complete the task immediately and submit details before .

(Action :BOB,BOM,PNB,Federal,Axis and Karnataka Bank)

- **Review of operations of business correspondents–hurdles / issues Involved:**
GM informed the House that Out of 6571 BC locations, in 6477 locations the BCs are active and doing transactions through Micro ATMs. There are 94 locations the BCs are inactive which includes 37 locations wherein BCs have resigned. GM, SLBC requested the banks where BCs have resigned / inactive to initiate steps for making these centers full-fledged centers or appoint full-fledged BCs in resigned cases.

(Action- SBI, KGB, Canara, KVGB, BOB, IOB, Union Bank of India, Kotak Mahindra, BOI, BOM, Karnataka Bank Ltd., Andhra Bank, Indian Bank, PNB, CBI banks)

- **Opening of branches in “Aspirational Districts”:**

The GM SLBC requested Karnataka Grameena Bank to open the branch at the earliest in Honagera of Yadgir block.

(Action : Karnataka Grameena Bank)

AGENDA 4.0 Financial literacy initiatives

4.1 Review of inclusion of Financial Education in the School Curriculum.

It has been RBI's endeavour to ensure that people from all walks of life are brought into the financial sector through financial inclusion. Financial inclusion has been an important development agenda for India. As per the National Strategy on Financial Education (NSFE), basic financial education is required to be included in school curriculum up to Senior Secondary level. This is based on the premise that the most effective way to impart financial education is to weave it into the normal content of curriculum. Accordingly, at the instance of RBI, CBSE has developed financial education work books for classes 6 to 10 in collaboration with NCFE and all financial sector regulators, viz., RBI, SEBI, IRDA and PFRDA.

RBI has been in touch with the Department of Education, Government of Karnataka requesting them to introduce these workbooks in the school curriculum of Karnataka Secondary Education Board.

We request Government of Karnataka to take a lead in inclusion of these work books in its school curriculum.

(Action – Government of Karnataka)

4.2 Financial literacy initiatives by banks (particularly digital financial literacy)

GM informed the House that FLCs and rural branches of banks have to adopt a tailor made approach for different target groups Viz., farmers, Micro and Small Entrepreneurs, school children, SHGs, Senior citizens, etc. There should be adequate synchronization at the ground level between the different stakeholders viz. LDM, DDM of NABARD, LDO of RBI, District and Local administration, Block level officials, NGOs, SHGs, BCs, Farmers' clubs, Panchayats, PACS, village level functionaries etc. during the conduct of financial literacy camps.

He requested all the member banks to oversee the functioning of their sponsored FLCs and ensure that correct reports are submitted to SLBC. During FY 2019-20 total 6611 camps were conducted benefitting 749364 persons.

(Action: All Banks, LDMs,DDMs,LDOs& FLCs)

AGENDA-5: KCC loans saturation, insurance issues under PMFBY

5.1 KCC Loans:

GM informed the House that 25.28 lakh cards are issued up to Dec 2019 quarter of FY 2019-20 amounting to Rs.23238 Crore (including renewals). The cumulative outstanding number of KCCs stood at 447.73 lakh with an outstanding amount of Rs.51889 Crore.

All banks are requested for focussed attention in this regard banks and to ensure issue of KCC to all eligible animal husbandry and fisheries farmers in the state and he requested line departments to extend full support.

(Action: All banks & Departments of Agriculture, Vet Services, Horticulture, Fisheries, Sericulture)

5.2 PMFBY Crop Insurance claims of KHARIF 2017(AIC issue) &KHARIF AND RABI 2018(UIIC Issue):

GM informed that SLBC and other bankers have raised the objection on rejection proposals and returning of insurance premium after 7 to 12 months of submission of proposals and premium by highlighting para 16.2, point 12 of Revised PMFBY guidelines " cut-off date for insurer to accept or reject the farmers' data on portal is within 15 days form the cut-off date for uploading of data/information by banks/PACS/CSC/Agent, respectively for loanee and within 30 days for non-loanee farmers".

The Commissioner of Agriculture, GoK has informed that the clarification on the same is awaited from GOI on this. And the Joint Secretary, Ministry of Agriculture and Farmers Welfare, GOI insisted banks to submit the granular data to Agriculture department, GoK on the rejected proposals to examine and also to take further decision on the same

(Action: All banks & Department of Agriculture)

Agenda 6.0 :CROP LOAN WAIVER SCHEME -2018

Regarding progress under implementation of CLWS-2018 of GoK, GM, SLBC informed the house that the GoK under CLWS-2018 has released Rs. 6859.45 Crore towards crop loan accounts of 916592 farmers of commercial Banks including RRBs till 18.02.2020.

GM requested all the member banks to complete the task of approval of pending (1) Green listed A/cs, (2) FSD filing and (3) FSD Uploading at the earliest and discussions were held on aspects and issues of CLWS as per agenda notes. The same was reiterated by Additional Chief Secretary &Dev Commissioner GoK.

(Action: All Banks)

Agenda 7.0 : BHOOMI - BANK INTEGRATION

7.1 Remitting of Mutation charges under Bhoomi-Bank integration.

The Director- Bhoomi& UPOR, Revenue department have requested the banks to remit the amount towards mutation charges to GoK. GM SLBC requested all member banks to collect the amount from their respective branches and make a single remittance to the account of Secretary to Government, Bhoomi& UPOR. The details of amount remitted and deposit of deposit shall be sent to Bhoomi Monitoring Cell for their reconciliation.

(Action: All Banks and Bhoomi& UPOR)

AGENDA - 8.0: DISCUSSION ON MARKET INTELLIGENCE ISSUES - RBI.

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 with whom banks should exercise caution to avoid possible frauds and financial loss. And he informed all the Bank officials & government officials that, if anyone come across any un-authorized collection of deposits or Ponzi Schemes, he requested to escalate the same to SLCC (State Level Co-ordination Committee)/ Sub-Committee of SLCC / RBI/ SLBC.

(Action: All banks, LDMs and Govt. Departments)

AGENDA 9.0: NABARDs AGENDA FOR SLBC

GM, SLBC requested the CGM, NABARD to make presentation on various agenda notes of NABARD. the summary of topics which are as follows:

1. Credit Potential for Agriculture

NABARD has prepared Potential Linked Credit Plans (PLPs) for the year 2020-21 for all the 30 districts and due care has been taken to assess the Agriculture Credit Potential on realistic basis, to ensure adequate credit is made available to the agriculture sector. The State Credit Seminar 2020-21 has been planned on March 2020 to discuss the State Level Projections for Priority Sector.

2. Identification of gaps in rural and agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, Agri-marketing etc.)

i. Irrigation Infrastructure

The gross irrigated area in the state was 35.48 lakh ha. and the net irrigated area was 31.04 lakh ha. in 2016-17. The gross irrigated area as a percentage to total cultivated area was 30.12 per cent, which was only one third. As such, there is a need to create suitable irrigation projects for optimum utilisation of surface and ground water resources.

ii. Estimated gap in storage facilities in Karnataka:

The Annual Food Grain Production data for the period 2000-01 to 2014-15 indicates that the food grain production crossed 100 lakh MT in 11 years and it has crossed 130 lakh MT on two occasions.

Hence, assuming a maximum annual food grain production of 130 lakh MT, the total warehouse capacity requirement may be estimated as 65.00 lakh MT. The warehouse capacity available in the State for storage of agriculture produce is 40.66 lakh MT and the estimated gap in capacity is 24.34 lakh MT.

Further, development of Cold chain infrastructure and even standalone cold storage units, to begin with, can improve the storage and incomes of Horticulture farmers.

iii. **Financing of infrastructure for Integrated Agriculture and Horticulture Development:**

Developing six Designated Food Parks (Tumakuru, Chitradurga, Kolar, Kalaburagi, Bagalkote and Mandya) and five Agro Processing Clusters (Belgaum, Udupi, Davangere, Bangalore Rural, Dakshin Kannada) notified by Govt. of India in the state for processing and value addition of Agriculture and Horticulture produce.

iv. **Financing of projects under Integrated Scheme for Agriculture Marketing:**

Under the relaunched GoI scheme Integrated Scheme for Agriculture Marketing, 2018-2020, Banks can finance Storage Infrastructure Projects, Farmer- Consumers Market and Development/ Upgradation of Rural Haats.

Subsidy ranging from 25% - 33.33% for Registered FPOs, Panchayats, Women, SC/ST beneficiaries or their Cooperatives/ SHGs is available under the scheme.

v. **Irrigation Projects completed during the year 2018-19:**

A total of 250 irrigation projects with project cost of Rs.133.23 Crore and RIDF loan of Rs.126.55 crore were completed during the year 2018-19. The 250 projects completed during the year 2018-19 has helped the state in bringing 11111.83 Ha of land under irrigation.

3. Ground Level Credit Target for Agriculture -2019-20

Keeping in view the thrust of GoI's thrust on capital formation in agriculture for increasing production and productivity, a sub-target has been made for agriculture term loan at 36% of the total agriculture credit. SLBC may share this concern with all the banks in the State and advise the LDMS for review of performance by all banks regularly in the DCC/BLBC forums.

4. Support under FIF -Problem of Connectivity in Bank Branches

The Major Challenge in efficient delivery of Financial services in the remote and less developed areas has been poor connectivity and intermittent power supply. In order to address this issue, NABARD has supported deployment of solar powered VSATs to Kiosks/ Fixed CSP in Dark areas out of Financial Inclusion Fund. In the Differentiated Strategy support under Connectivity and Power Infrastructure announced Vide Circular No 105/DFIBt-04/2019 dated 23 April 2019 support is available for New Bank Branches/Fixed CSP.

AGENDA 10.0 BANKING STATISTICS AS OF DECEMBER 2019:

10.1 :Business Figures Under Various Parameters:

The GM, SLBC presented the Banking Statistics on Deposits, Advances, CD Ratio, total PSA, Advances to MSE/ Agriculture/ Weaker Section in the State of Karnataka as on Dec 2019.

1. There is a Y-o-Y growth of 19% in deposits and 16% in advances as on Dec 2019 over Dec 2018. The CD ratio of the state has decreased by 2% as on Dec 2019 as compared to Dec 2018 quarter.
2. The level of PSA in the State has increased from Rs.2,61,671 Crores as on Dec.2018 to Rs.2,75,998 Crores as on Dec 2019 showing an absolute growth of Rs.14,327 Crores and percentage growth of 5% on Y-O-Y basis. However as on March 2019 comparison, there is a decrease of Rs. 17,745 crore due to reduced lending due to natural calamities.
3. Agricultural advances have reduced from Rs. 1,31,037 Crores as on Dec 2018 to Rs. 1,27,910 Crores as on Dec 2019, showing an decrease of Rs.3,127 Crores. In comparison to March 2019, there is a reduction of Rs. 2003crore.
4. The outstanding level under MSME have increased by Rs.14960 Crore from Rs.83,067 Crore as on Dec .2018 to Rs.98,027 Crore as on Dec.2019.
5. The Weaker Section Advances have shown increment from Rs.87,745 Crore as on Dec 2018 to Rs.92,911 Crore as on Dec .2019 showing a increase of Rs.5166 Crore (+6%). The Weaker Section advances level to total advances in the State stands at 13% as on Dec 2019 which is above the mandatory level of 10%.

10.2 Branch Network:

The GM SLBC informed the house that the number of branches have increased to 11365 as on Dec 2019 from 11140 as on Mar 2019 registering 225 additional branches.

10.3: ATM Network:

The GM SLBC informed the house that the number of ATMs have increased to 17311 as on Dec 2019 from 16732 as on Mar 2019 registering 579 additional ATMs.

10.4 : Representations of the peoples' representatives referred by the RBI and Chief Secretary for opening of branches:

NIL

10.5 Issues related to connectivity:

The department of Telecommunications has confirmed that connectivity issues have been resolved in all the BC locations in the state. However, they have requested SLBC to refer to them the list of BC locations where connectivity issues are noticed so as to resolve the same at the earliest.

GM SLBC informed house that as on date SLBC has not received any complaints on connectivity issues that are to be resolved.

AGENDA 11.0: REVIEW OF CREDIT DISBURSEMENT BY BANKS

11.1 : Achievement under ACP of the state, Priority Sector Lending

GM presented a comparative analysis of disbursement up to the quarter ending Dec 2019 of FY 2019-20 vis-à-vis disbursements up to the quarter ending Mar 2019 of FY-2018-19.

- The banks have disbursed Rs.45136 Crore under Short Term loans registering 61.99% achievement to the Annual target. This needs improvement by Mar quarter. As such, banks are requested to ensure higher credit flow both under fresh and renewals of KCCs, GM remarked.
- The banks have disbursed Rs.24313Crore under Agricultural Term loans registering 57.72% achievement to the Annual target. However, due to drought like situation till July 2019, followed by wide spread natural disaster by floods in 22 districts, the growth is slowed down.
- The banks have disbursed Rs.67852Crore under MSME registering 125.48% achievement to the Annual target.
- Banks have shown poor performance under all other components of PSA viz., Education, Housing, Social Infrastructure and Renewable energy.

The ACS & DC, GoK and GM, SLBC complimented banks for the very good growth in disbursals inspite of natural disaster induced low credit take off during the first two quarters of FY 2019-20 and requested the banks for disbursement of agricultural and priority sector loans, so that the ACP can be achieved for the Mar 2020 quarter.

(Action: All banks)

11.1 : Achievement under MSME

GM SLBC informed that the number of entrepreneurs financed and also the amount financed under MUDRA scheme shown good improvement during DEC 2019 over DEC 2018 in overall achievement, but there is marginal decrease in sanction in Tarun segment, which is to be made up during Mar 2020 quarter. He said, during the year DEC 19, Karnataka state has secured Second position at all India level next to Tamil Nadu (Rs.17399 crores) and in order to ensure that Karnataka State to be the topper at all India Level requested all the Banks to implement the scheme in a big way.

(Action: All banks)

Agenda 12.0 Status of rollout of Direct Benefit Transfer in the state. Aadhaar seeding and Authentication

12.1 : MGNREGA:

GM informed the House that as per the information provided by the dept, there are 71,75,421 MGNREGA workers' accounts in the state of which, 46,07,153 accounts have been converted into Aadhaar Based Payment which works out to 64% as on

05.02.2020 GM, SLBC requested banks and the concerned govt. officials to ensure that the remaining accounts are also converted into Aadhaar Based Payment accounts at the earliest and he also requested the banks to keep the Aadhaar Enrolment Centre in an active status.

(Action: Concerned line Departments & Aadhaar Enrolment Center Banks)

12.2 : Social Security Pensions:

GM informed the House that the dept. has informed that there are 60.77 lakh Social Security Pension beneficiaries in the State who receive pension through banks and post offices of which 50.56 lakh beneficiaries are seeded with Aadhaar numbers. However, only 13.12 lakh beneficiaries are having bank accounts and drawing pensions through banks of which only 5.67 lakh accounts are mapped with NPCI. The GoK has taken a decision to release the pensions only through DBT towards credit of Aadhaar seeded accounts. Hence, GM, SLBC requested all the member banks in the state to direct their branches to ensure opening of accounts of all the beneficiaries and to map with NPCI at the earliest.

12.3 : Progress under Aadhaar/Mobile seeding of operative CASA a/cs:

As on	No. of operative CASA A/cs	No. of CASA A/cs seeded with Aadhaar	% of Aadhaar seeding	No. of CASA A/cs Aadhaar authenticated	% CASA A/cs Aadhaar authenticated	No. of operative SB A/cs seeded with mobile No.	% of seeding
Feb 2020	786.34	696.37	89	423.96	54	688.67	88

GM, SLBC informed the House that the Aadhaar authentication is 54 % as on Feb 2020 and requested the member banks to complete the Aadhaar authentication process on top priority.

(Action: All Banks)

12.4: Status of Aadhaar enrolment centres in banks in the state:

UIDAI, Bangalore has informed that 901 centres are active for the last 30 days. GM, SLBC requested concerned banks to ensure activation of remaining centres.

(Action: All the Aadhaar Enrolment Center Banks)

12.5 : [a] Creating awareness about various schemes, subsidies, facilities e.g. Crop Insurance, renewable energy etc:

GM, SLBC informed the House that in BLBC meetings, LDCMs are creating awareness on various schemes among all the member banks and they in turn give wide publicity for various govt. schemes, subsidy schemes and crop insurance benefits among the customers. The BCs and FLCs are playing a vital role in dissemination of information among the villagers on these schemes. GM, SLBC requested member banks to conduct extension programmes through their branches to give wide publicity to various schemes.

(Action: All banks, LDMs, SLBC)

[b] Progress under Social Security Schemes:

GM informed the House that the performance of banks in all the three social security schemes during the first three quarters of FY 2019-20 is satisfactory. However, keeping in view the potential available, GM, SLBC requested all the banks to give focused attention to extend the benefit of all these three social security schemes to all eligible people in their area of operation on a campaign mode. He also requested the banks to improve progress in PMSBY and PMJJBY as the progress is less.

(Action: All banks, LDMS)

12.6 : Progress under PMJDY:

GM informed the House that

A] there is an increase in the total number of PMJDY from 137.16 Lakh as on 31.03.2019 to 161.93 Lakh as on Dec 2019

B] there is an increase in the total number of RuPay cards activated from 60.14 Lakh as on 31.03.2019 to 68.66 Lakh as on Dec 2019 and he also requested member banks to continue to popularise PMJDY and RuPay cards.

(Action: All banks)

12.7 : Providing add-on services through Toll Free Desk for addressing Public Grievances Redressal of Flagship programmes like PMJDY, PMJJBY, PMSBY, APY, MUDRA and PMFBY:

GM brought to the notice of the House regarding setting up of "Toll Free Desk" for addressing Public Grievances Redressal of Flagship programmes like PMJDY, PMJJBY, PMSBY, APY, MUDRA and PMFBY Toll Free number 1800 4259 7777 is functional through vendor M/s Connect Business Solutions Ltd., Hyderabad. The cost of maintaining this add-on service is shared among 19 major banks. He requested all the member Banks to popularize this Toll Free Number among their customers.

The tollfree system is now operational with 3 executives in 6 local languages viz: English, Hindi, Kannada, Telugu, Tamil and Malayalam. The system is fully operational and payments are also being made to the vendor for services and hence request other bankers to pay up the dues.

(Action: All Banks)

AGENDA - 13.0 Lending towards government sponsored schemes and Credit flow to Minority Communities

GM informed the House that the banks are financing govt sponsored activities on priority basis and the performance is satisfactory. He requested user departments to sponsor the proposals and not to bunch at the end of financial year end. He further said there is a growth of Rs.4935 Crore (12.15%) in advances to minority

communities as at Dec 2019 over March 2019. The share of advances to minority communities in total PSA has increased from 13.82% as at March 2019 to 16.50% as at Dec 2019, GM remarked. He hoped that with the same trend will be continued.

(Action: All banks)

Flow of credit to Minority Communities in identified districts

GM informed the House that the flow of credit to minority communities in all the three minority community concentrated Bidar, Dakshina Kannada and Kalburagi districts has surpassed the mandatory level of 15% of total Priority Sector Advances of respective Districts.

(Action: All banks)

13.4 [a] Education Loans:

GM, SLBC informed the House that, during the review period of the FY 2019-20, various banks in the state of Karnataka have sanctioned Education loans to the tune of Rs.1331 Crore covering 65949 students as against the annual financial target of Rs.6558 Crore under both priority and non-priority segments. The performance of banks in lending under Education loans is not up to the mark, as the percentage of achievement v/s target works out to 20.31% only, GM remarked. GM requested all the banks to give focussed attention on sanction of education loans.

(Action: All banks)

13.4 [c 1] Self Help Groups:

For the FY2019-20, banks have Credit linked 282064 SHGs with amount Rs. 3899.50 crores up to the quarter ending Dec 2019, GM, informed the House. ACs & Dc remarked the figures to be rechecked with the department and there is some discrepancy reported by NRLM

(Action: All banks and NRLM)

13.4 [c 2] Joint Liability Groups:

Banks have Credit linked 181912 JLGs with a Credit limit of Rs. 3509.78 Crore up to Dec 2019. The cumulative performance of Banks under Credit linkage of JLGs stood at 461625 JLGs with Rs4530.23 crores. The good work done by banks may be continued so as to cover all eligible JLGs in the state, GM remarked.

(Action: All banks)

AGENDA 14.0: CD RATIO, REVIEW OF BANKS AND DISTRICTS WITH CD RATIO BELOW 60%

The CD Ratio of the state as a whole as on Dec 2019 has witnessed a decrease of 5.23% from 79.90% as on 31.03.2019 to 75.21% as on 31.12.2019. The reduction is due to wrong reporting of advances figures by Union Bank of India in Mar 2019.

The CD ratio of the following banks viz., Karnataka Bank Ltd, Rathnakar Bank Ltd and Tamilnad Mercantile Bank are still below 60%. Similarly, Uttara Kannada, Udupi & Dakshina Kannada districts have shown the CD Ratio of less than 60% as on 31.12.2019. GM, SLBC requested the executives from these Banks as well as LDMS of Uttara Kannada, Udupi & Dakshina Kannada districts to ensure increased lending to reach the bench mark level of 60% CD ratio at an early date.

(Action: Karnataka Bank, RBL, TMC & LDCMs in Uttara Kannada, Udupi & Dakshina Kannada districts)

AGENDA 15: POSITION OF NPAs IN RESPECT OF SCHEMATIC LENDING, CERTIFICATE CASES AND RECOVERY OF NPAs

15.1 Non-Performing Assets position:

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

(Action: Govt. departments)

15.2 Recovery of Bank dues under PMEGP

GM informed the House that, after the deliberations in the 143rd SLBC meetings, officials from KVIC/KVIB/DIC have organized joint recovery drives and thanked the department officials for their support in organizing joint recovery drives and requested the officials to continue to organize joint recovery drives involving banks on a continuous basis.

(Action: KVIC/KVIB/DIC & banks)

15.3 Recovery of Bank dues under KPMR & KACOMP Acts:

GM, SLBC informed the House that:

- Banks have filed very few cases under KPMR & KACOMP Acts during all the three quarters of the FY 2019-20. Banks have expressed that the concerned authorities are not accepting RC applications in view of the prevailing CLWS.
- Just 335 RC cases have been recovered during quarter Dec 2019 as against 28008 RC cases pending as at the end of Sep 2019. The pendency as at end of Dec 2019 is 28595.

GM, SLBC, requested the departments and the banks to arrange more and more joint recovery drives in association with Revenue Officials to improve recovery in RC filed cases. He also requested LDMS to coordinate the joint recovery drives in a big way.

(Action: LDMS, revenue officials & concerned Govt. departments)

15.4 Recovery of Bank dues under SARFAESI, DRT & LOK ADALATS Acts:

Recovery during first three quarters of the FY 2019-20:

GM informed the House that the amount recovered compared to the amount involved is nominal at 16% under SARFAESI, 9% under DRT and 0.51% under LOK Adalat.

AGENDA 16.0: REVIEW OF RESTRUCTURING OF LOANS IN NATURAL CALAMITY AFFECTED DISTRICTS IN THE STATE, IF ANY

GM informed the house that during the June to Dec 2019, the banks have actively participated in restructuring of loans for flood affected farmers of 22 districts. SLBC had organised a special SLBC for flood affected farmers on 30th August 2019 and many important decisions were taken for flood affected farmers for restructuring. Apart from Agriculture loans, other loans were also recommended for restructuring. The details of the accounts restructured during the period were informed.

AGENDA 17.0: 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

17.1 World Bank - Ease of Doing Business 2021: Elimination of requirement of company seal in opening of bank accounts by Companies.

IBA has communicated to all Chief Executives of member Banks regarding elimination of Company seal while opening of Bank accounts by companies. This has been reiterated by the CS vide letter ref KUM/DD/EODB/DB/365/2019-20 dated 03.01.2020. GM informed that SLBC has advised member banks for compliance.

(Action: All banks)

AGENDA 18.0: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY

a): Any large project conceived by the State Government to help improve CD Ratio of Banks/RRBs.

(b): Explore the scope of state-specific potential growth areas and the way forward – choosing partner Banks.

(c): Discussion on findings of region-focused studies, if any, and implementing the suggested solutions

(d): Identification of gaps in rural and Agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, Agri-marketing etc.)

(e): Implementation of Model Land Leasing Act 2016 (exploring possibility)

No data for discussions under this Agenda

AGENDA19.0 PARTNERING WITH KVK, HORTICULTURE MISSIONS, NATIONAL SKILLDEVELOPMENT CORPORATION ETC. INCLUDING A REVIEW OF FUNCTIONING OF RSETIs

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

- There are 33 RUDSETI/ RSETIs functional in the state of Karnataka.
- These 33 RUDSETI/ RSETIs have trained 21586 candidates in 833 training programmes during the FY 2019-20 against the annual target of training 24388 candidates through 882 training programmes.
- The achievement against the annual target in terms of number of candidates trained is 94 % and in terms of number of programmes, it is 89%. The performance is good.

(Action: All Banks, LDMs, NRLM, Dept of Skill Devt, Entrepreneurship & Livelihood)

AGENDA 20.0: STEPS TAKEN FOR IMPROVING LAND RECORD, PROGRESS IN DIGITIZATION OF LAND RECORDS AND SEAMLESS LOAN DISBURSEMENTS

GM: SLBC informed the House that SLBC requests all member Banks to visit <https://kaverionline.karnataka.gov.in> and be guided by the manual of instruction available in the site and effectively utilize the services of the "KOS" for filing Declarations under KACO&MP Act.1974 besides guiding the farmers to utilize the same. 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.

(Action: All banks and LDMs)

AGENDA21.0: ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

This time, no LDMs submitted the information under this agenda and hence no discussion took place.

AGENDA 22.0: TIMELY SUBMISSION OF DATA BY BANK, ADHERING THE SCHEDULE OF SLBC MEETING

GM informed the House that this agenda is repeatedly being discussed in all the meetings and observed that neither the banks nor the Govt. departments are adhering to time schedules for submitting the requisite data to SLBC from time to time which is coming in the way of timely consolidation of statistics/information which helps

SLBC & Govt to have a detailed discussion and to arrive at decisions which will help the stake holders for smooth implementation of the various govt schemes.

Though SLBC is releasing the portal for entry of data well in advance, the member Banks are not entering data though the data is available through their CBS immediately after closure of the quarter. This is causing delay in adhering to the schedule/ calendar of the meetings already submitted by SLBC to RBI. SLBC requests all member Banks to enter the data in the portal at the earliest.

Mismatch of data is another important aspect to be taken care by the member Banks. Many Banks are submitting the data at the fag-end and the data so submitted is highly erroneous in relation to data submitted for the previous quarter. The portal released by the SLBC for entry of current quarter's data contains earlier quarter's data also, we request member Banks to compare the data of current quarter with the previous quarter's data already there so as to avoid such miss matches in future.

All the Govt. departments are requested to submit the status of the schemes implemented by them- "Bank wise" and "District wise, so that the "Bank wise" and "District wise" performance can be effectively reviewed and discussed in the concerned SLBC sub committee meetings and then a compact note can be placed in the regular SLBC meetings.

Further, GM, SLBC informed the House that the district wise performance can also be followed-up with LDMs to review the progress in BLBC and DCC/DLRC meetings effectively.

He once again appealed all the banks and Govt. departments to submit the data to SLBC in time in future.

(Action: All banks and line departments)

AGENDA 23.0: FIXATION OF "UNIFORM CUSTOMER BANKING HOURS FOR ALL PUBLIC SECTOR BANK BRANCHES.

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. As decided in the 145th SLBC meeting the issue of uniform banking hours is taken up with all 99.5% of the offices opted for 10.00 AM to 4.00 PM and with few deviations. Further he said, SLBC communicated to bankers about Uniform Banking Hours implementable from 01.10.2019. The publication was also made in leading newspapers.

(Action: All banks)

AGENDA-24: SUB- COMMITTEE MEETINGS HELD DURING THE REVIEW PERIOD:

GM, SLBC informed the House the details of SLBC Sub-committee meetings conducted during the Review period. GM, SLBC informed the House that the convenors of the sub-committees are requested to send the proceedings of the

meetings with action points to SLBC so as to circulate the same among all the members for implementation.

(Action: Chairman & Conveners of all Sub-committees)

AGENDA 25: MISCELLANIOUS ISSUES:

25.1: Disposal of Educational loans under RGLS:

Director of Collegiate Education has reported that applications are to be finalised for sanction of education loans at various banks under Rajiv Gandhi Loan Scholarship Scheme. The concerned banks are requested to direct their branches where the applications are likely to be sponsored soon to sanction and dispose the proposals based on merits at the earliest. This is in view of the urgency to make up for time lost.

MOU by Department of Collegiate Education, Bengaluru with Bank of Baroda (e-Vijaya Bank) is likely to be finalized soon and thereafter targets will be communicated for financing of these RGLS loans.

(Action: BoB & Department of Collegiate Education)

25.2 Selection of Raichur as Digital District at SLBC level:

A meeting was convened at RBI with representatives of Major Banks, LDM Raichur, DDM Raichur and officers from SLBC on January 29, 2020 to review the plan and progress made to digitize Raichur district completely.

The GM, FIDD apprised the gathering about the purpose of convening the meeting. The bankers were advised to submit a report on the status of digitisation of the district as on January 31, 2020 and also advised that the data in the revised format needs to be submitted and reviewed on monthly basis. The LDM, Raichur was advised to assess the shadow areas in the district requiring improvement in data connectivity so that the same could be taken up with the concerned service providers like BSNL, etc.

The LDM was also advised to ensure that all the villages in the district with population more than 2000 are provided with a banking outlet and all villages in the district have at least one bank branch or banking outlet within five kms. Information regarding villages without the provision of banking facility as aforesaid has to be provided to RBI & SLBC and would be reviewed at monthly intervals.

The bankers were advised to ensure that all their entrepreneur account holders are provided with infrastructure like POS machines, QR code, M PoS, etc. the progress of which would also be reviewed in all the subsequent monthly meetings.

GM reiterated the directions of RBI and requested to ensure compliance for achievement of 100% digitalisation of Raichur district.

(Action: Co-ordinator SBI, all Banks and LDCM Raichur)

25.3. Revision in guidelines for Administration of Subsidy for loans granted under Government Sponsored Schemes by Canara Bank:

Canara Bank has informed the revision in policy on subsidy matters viz. claims to various departments, follow up for receipt of subsidy are being done by respective branches. In order to have better monitoring need is felt to entrust the work relating to subsidy matters to Regional Offices in Karnataka. Process flow for front end subsidy and back end subsidy is elaborated.

GM requested member banks to follow the guidelines scrupulously.

(Action: Banks)

25.4: IMPLEMENTATION OF NATIONAL COMMON MOBILITY CARD (NCMC):

National Common Mobility Card has been launched to provide an easy, convenient, fast and fail-proof method of digital payment to citizens for all routine low value transactions including public transport and retail. The idea is to enable a single interoperable digital payment mode in all the Metros, Railways and Bus services along with retail to fulfil the vision of "One Nation One Card"

The steps to be initiated by the Banks for implementation of the National Common Mobility Card in the state has already been communicated vide letter no. FD 01 CAM 2019 dated 11. 07.2019.

(Action: BMRCL & Banks)

25.5 APY CITIZEN'S CHOICE-2020" CAMPAIGN from 01.02.2020 to 31.03.2020

GM informed that district-wise targets were to LDCMs and advised the LDCMs to communicate the APY targets to respective District coordinators of banks for active participation in campaign.

(Action: LDCMs & Banks)

25.6 Federal Bank issues in loans arranged against Karnataka State warehousing Corporation:

GM drew the attention of to the issue of Federal Bank Ltd (vide their letter ref SLBC/WH/2/2020 dated 17.02.2020) wherein they have expressed their grievance regarding the loss of security items financed by them based on warehouse receipts issued by APMC Chintamani and APMC Kampli. He requested for needful action by GoK department.

(Action: Secretary, Co-op department)

25.7 Working knowledge in Kannada for Branch heads in Karnataka state and Kannada related discussions.

GM SLBC draw the attention of bank representatives to Kannada AbhivruddiPradhikara directions regarding need for branch heads to know Kannada and the same to be ensured while posting as branch heads and also KAD to organize

needful training to non-kannada knowing staff for their operational usage. The GoK officials were requested to inform about the training modules, duration, whether online or otherwise and other details for dissemination among banks. **The CS spoke on implementation of Tri Lingual Policy with emphasis on Kannada in offices in the state of Karnataka and the implementation of Kannada in offices** (in banks in particular) to have better understanding of the locality and customers in the state of Karnataka is introduced an agenda item as requested by GoK. The Chief Secretary suggested that Kannada AbhivruddiPradikarahas developed courses and a twitter handle for teaching Kannada to non-kannadigas, so banks can approach and get the benefits.

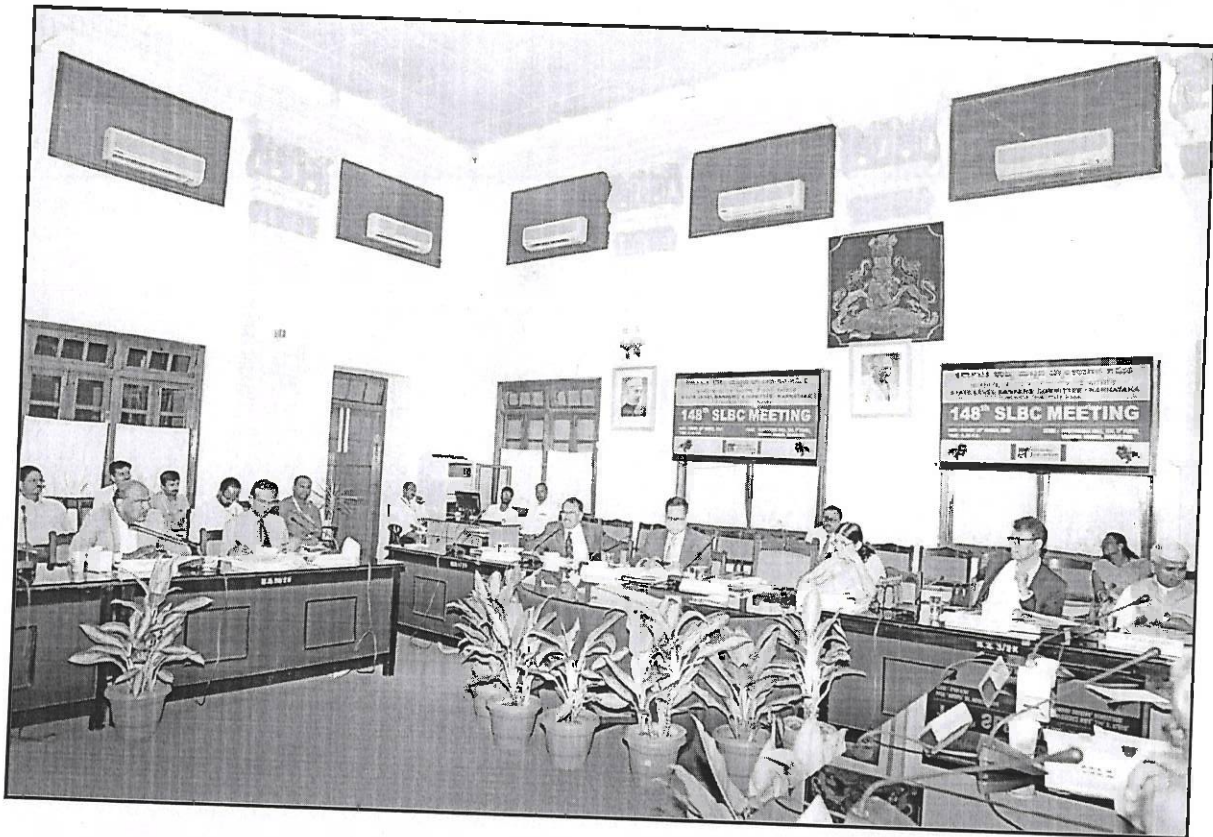
The GM, SLBC requested Banks to give training to Non Kannadiga bank officers to learn Kannada, further if any request come to SLBC, then SLBC may also arrange common training programme and he requested the banks to keep documents/delivery channels and forms in kannada also.

CS, GoK has made a request to banks for Bank websites in local languages for better understanding by the customers/farmers of Karnataka state.

(Action: Line departments & Banks)

The 148th SLBC Meeting concluded by proposing **vote of thanks** by Shri.Lakshminarayana, CGM, Canara Bank.


(T/Manivannan)
Convenor, SLBC & GM.



Photos of the 148th SLBC meeting held on 20.03.2020

**SLBC – KARNATAKA
LIST OF PARTICIPANTS
148th SLBC Meeting held on 20.03.2020**

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. Mrutyunjay Mahapatra	MD & CEO	Syndicate Bank
4	Sri. Jose. J. Kattoor	Regional Director	Reserve Bank of India
5	Sri. T. Manivannan	Convenor-SLBC & GM	Syndicate Bank
6	P V S Surya Kumar	Chief General Manager	NABARD

STATE GOVERNMENT DEPARTMENTS

7	B.K. Dikshit	Commissioner for Agriculture	Agriculture Department
8	Manju Prasannan Pillai	Secretary (Fiscal Reforms)	Finance Department
9	Sunil Kurtkoti	Advisor	Finance Department
10	S. Ziyaullah	Director	MSME
11	H.L. Prabhakar	Development officer	E- governance
12	S.R. Mahesh	Commissioner	AH & VS
13	Ramakrishna B Mane	State Director for RSETIS	NACER

RESERVE BANK OF INDIA

14	Sanjeev Singha	General Manager	Reserve Bank of India
15	N B Dattatreya	Asst. General Manager	Reserve Bank of India

APEX INSTITUTIONS

16	H.R. Srivartsa	General Manager	NABARD
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CONVENOR – SYNDICATE BANK

17	S. Nazeer Ahmed	Deputy General manager	Syndicate Bank - SLBC
18	Rajendra Prasad C K	Chief Manager	Syndicate Bank – SLBC
19	AnandaNayaka K N	Senior Manager	Syndicate Bank – SLBC
20	Ravi Kumara	Senior Manager	Syndicate Bank – SLBC
21	B Nagaraja	Senior Manager	Syndicate Bank – SLBC
22	Rajesh	Senior Manager	Syndicate Bank – SLBC
23	Ankur	Asst. Manager	Syndicate Bank – SLBC

PUBLIC SECTOR BANKS

24	N. Lakshminarayana	Chief General Manager	Canara Bank
25	N.H. Tulsiram	Senior Manager	Canara Bank
26	N. Veerabhadrappa	General Manager	Corporation Bank
27	T.K. JayaKumar	Deputy Gen Manager/Zonal Head	UCO Bank
28	B. Jaya prakash	Chief Manager	Bank of Baroda
29	A.Manikantareddy	Manager	Andhra Bank
30	K SrinivasPrabhu	Chief Manager	Indian Overseas Bank
31	Narendra N Malalikal	Deputy General Manager	Central Bank of India
32	RamdasHegde	Deputy Gen Manager	Punjab National Bank
33	G.K. Agarwal	Deputy General Manager	Oriental Bank of Commerce
34	B.R. Nagaraj	Senior Manager	Bank of India
35	Neha Thakur	Manager	Indian Bank
36	R. D. Deshmukh	Deputy Zonal Manager	Bank of Maharashtra
37	S. Shivanna	Chief Manager	Punjab & Sind Bank
38	B.Suhas	Assistant General Manager	Union Bank of India
39	Yetish M D	Senior Manager	Syndicate Bank – ZO – Bengaluru
40	Sesh Kumar Adiraju	Deputy General Manager	State Bank of India

PRIVATE BANKS

41	BhaskarYelandur	Deputy Vice president	HDFC Bank
42	Vidyalaxmi R	Assistant General manager	Karnataka Bank
43	G.P. Nithyanand	C R D M	Axis Bank
44	Manoj Kumar M	Senior Manager	Federal Bank
45	V. chandramouli	Deputy General Manager	SIDBI
46	Gunasheela	Manager	SIDBI
47	Suman Guptha	Chief Manager	Kotak Mahindra

CO OPERATIVE BANKS/ OTHER BANKS/INSTITUTIONS

48	R Usha	General Manager	Apex Bank
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BOARDS/CORPORATIONS/GOVT. OF INDIA

49	V. Annappa	Deputy CEO	K V I B
50	M. Jaganatha Rao	State Director	K V I C
51	Manoj Kumar meena	Secretary	Housing
52	T.R. Shobha	Managing Director	K S W D C
53	Vijay Kumar N	General manager	K S W D C
54	Savitha Y D	Asst. Director	DWCD
55	ShivaKumar S M	Joint General Manager	HUDCO Ltd
