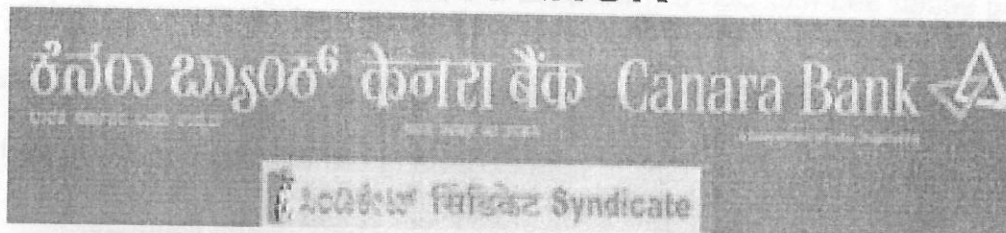


STATE LEVEL BANKERS' COMMITTEE KARNATAKA

**PROCEEDINGS OF THE
150th SLBC MEETING
HELD ON 19.06.2020**

**CONFERENCE HALL, NO.334
III FLOOR, VIDHANA SOUDHA
BENGALURU – 560001**

CONVENOR



HEAD OFFICE: ANNEXE, BENGALURU

**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK: HEAD OFFICE: BENGALURU
MINUTES OF THE 150TH MEETING OF SLBC HELD ON 19.06.2020**

The 150th SLBC meeting of the state of Kanataka was held on 19.06.20 at 2.30 pm in conference hall, Vidhana Soudha, Bengaluru under the chairmanship of Sri T Vijay Baskar, Chief Secretary, GoK and attended by Smt Vandita Sharma ACS & DC, GoK, Ms A Manimekhalai ED:Canara Bank, Sri Jose J Kattoor, RD:RBI, Sri Srivatsava, GM, NABARAD, Sri Manivannan, Convenor-SLBC & GM besides Principal Secretaries, Secretaries, Commissioners & Directors from Govt. departments / corporations and senior executives from RBI, NABARD and different banks.

Sri T Manivannan, Convenor in his opening remarks has welcomed all the members & invitees and mentioned about the importance of the meeting – being the historic 150th meeting. He welcomed all the dignitaries and the participants and congratulated the bankers for their sincere efforts for providing the banking services and implementing COVID relief measures and PMGKY during the testing times of corona pandemic.

Sri T M Vijay Bhaskar, CS, GoK presided over the meeting, launched the ACP 2020-21 and released the booklet along with other dignitaries. ACP for 2020-21 was pegged at Rs 3,65,556 crores with share of priority sector credit being Rs 2,55,940 crores i.e.70.01 % of total credit.

Ms. A Manimekhalai, Executive Director, Canara Bank, while delivering her key note address, has extended a warm welcome to the Honourable Chief Secretary of Karnataka Shri T M Vijay Bhaskar, Smt. Vandita Sharma, Addl. Chief Secretary & Development Commissioner GoK to the 150th SLBC meeting on behalf of SLBC and Canara Bank. She also extend a warm welcome to Shri Jose J Kattoor, Regional Director, Reserve Bank of India, Karnataka, Shri.H R Srivatsa, General Manager, NABARD and other dignitaries who were present in the meeting. The contributions of the erstwhile CGM of NABARD, Karnataka Sri. P V S Suryakumar, who has been elevated as DMD NABARD Mumbai, were placed on record by her.

On behalf of all the bankers in the State she thanked the Government of Karnataka for being proactive and taking effective steps to control and combat the pandemic.

She mentioned that, in the face of this unseen emergency, SLBC with the support and guidance of Central and State government machinery had conducted a special SLBC on 02.05.2020 to come out with common guidelines to ensure smooth functioning of the banking sector and four COVID 19 support loan models were shared to all the banks for implementation at their level and hoped that all the banks have implemented the same.

Before conclusion of speech, she urged upon all the banks and other stake holders to concentrate on four priorities.

- i. To popularize the GECL scheme among the existing borrowers and sanction loans to all eligible borrowers.
- ii. Extend KCC to the farmers for animal husbandry and fisheries.
- iii. Sanction all the applications received under PM Kisan Saturation Campaign.
- iv. To ensure coverage of all eligible crops, as the Kharif season has started, under PMFBY / WBCIS.

She emphatically stressed that bankers as the financial health keepers of the country have crucial responsibility of keeping the wheels of the economy up and running and expressed satisfaction as bankers as a community have risen to the occasion and have displayed tremendous grit and determination.

Sri .T.M Vijaya Bhaskar, Chief Secretary, GoK in his address has hailed the meeting as a landmark as it is the 150th SLBC. He mentioned while its happy to launch ACP 2020-21 with higher outlay it is also time to review the achievements under ACP 2019-20.

➤ ***Progress under Annual Credit Plan 2019-20***

He noted that the Overall achievement in the year under Annual Credit Plan at 143.65% and the Overall achievement in the year under Priority Sector in Annual Credit Plan at 94.17%. Overall achievement under MSME in the year under Annual Credit Plan at 170.24%.

Overall achievement in the year under agriculture under Annual Credit Plan at 79.64%. But the performance of Priority Housing at 22.95% and Priority Education at 25.97% is unsatisfactory.

Overall achievement under Non-Priority advances is robust at 245.76% is clearly indicating a shift of focus of Bankers from Priority Sector to Non-Priority sectors, which is not a positive trend for the State. Added to that is the serious concern of the negative growth rate of 3% under Advances to Priority Sectors which has slipped below the mandatory norm of 40%, to 38%. The regulators and the Banks need to introspect in the matter deeply and take corrective steps to accomplish mandatory norms under Priority Sector in the coming quarters.

➤ ***Crop Loan Waiver Scheme :***

He thanked to the co-operation from banking fraternity, the progress in the implementation of Crop Loan Waiver Scheme is encouraging. Releases made so far has reached 9.62 lakh accounts and Rs 7160.40 Crore have been credited to farmers' accounts.

➤ ***100% saturation of PM-Kisan farmers under KCC Loans.***

Based on the details furnished by SLBC, there are 47.74 lakh KCC / Crop Loans (as at 31.12.2019) as against 64.40 lakh PM Kisan farmers in the State and 16.73 lakh PM-Kiasn farmers are to be covered under KCC Cards.

Though the overall coverage appears reasonable, the disparity between districts is quite high and it is a matter of concern that there are 7 districts (Ballari, Koppal, Mysuru, Tumakuru, Kolar, Chitradurga & Chikkaballapur) where the coverage is less than 50% and is as low as 32.78% in Chikkaballapur District.

In another six districts (Kodagu, Davanagere, Dakshina Kannada, Bagalkote, Bidar & Vijapura) the percentage of coverage is more than 100% (ranges between 120% to 388% of the PM-Kisan population. The Banks need to review the data of coverage. If the same is discounted and assumed at 100% coverage in these districts, then the overall coverage under KCC Cards will be 65.84% of PM-Kisan numbers and out of

64.40 lakh PM-Kisan farmers, 42.40 lakh farmers can be deemed to have been covered under KCC Loans leaving a huge number of about 22 lakh PM-Kisan farmers to be covered under the campaign.

Convenor SLBC, Departments of Agriculture & Horticulture need to draw proper strategies along with Convenor SLBC and banks, to arrive at the list of PM Kisan farmers who have not availed crop loans/ KCC loans so far and to take quick action to accomplish 100% saturation of PM-Kisan farmers under KCC Loans in a time bound manner as kharif season has already commenced.

➤ **Coverage of PM-Jan Dhan Yojana account holders under PM-Gareeb Kalayana Yojana :**

Based on the data of Aadhaar seeded PMJDY accounts, Government of India has taken steps to release 3 instalments Rs 500 each to all women account holders. As per the details furnished by SLBC on 15.4.2020, the total number of accounts which were credited the first instalment of Rs.500 is 82,38,716.

The number of JanDhan accounts as on 31.12.2019 is 161.93 lakh (160.85 lakh as on 31.3.2020) and the total number of Aadhaar seeded JanDhan accounts is 122.27 lakh (121.37 lakh as on 31.3.2020). Thus the anticipated benefit under PMGKY lost by the women account holders of these 39.66 lakh persons in the State whose PMJDY accounts are not seeded with Aadhaar, which assuming that 50% of the accounts being of women, is Rs.297 Crore. This is a huge loss to the poor people of the State either due to non-submission of Aadhaar data to the Banks or non-seeding of the Aadhaar data in JanDhan accounts by Banks.

Banks under leadership of Convenor SLBC are advised to take all steps necessary to ensure that all the JanDhan accounts get Aadhaar seeded and mapped so that they become eligible under PM Garib Kalyan Yojana. The Revenue Department through the district administrations may support the banks in ensuring that the Aadhaar data is received by the Banks and those poor who have not opened the accounts approach the Banks for account opening. In addition to that those accounts of the poor which were opened before 2014 are classified as JanDhan accounts as per procedure.

➤ **Scale of Finance for 2020-21**

In its report of the Internal Working Group of Reserve Bank of India under the Chairmanship Mr. M K Jain, Deputy Governor RBI, says "DCC Banks are the conveners of the District Level Technical Committees (DLTC) and play a major role in fixing the Scale of Finance (SoF). However, they lack the resources and technical capabilities to carry out such exercises which need more scientific approach. Moreover, as the financial health of most of the DCCBs is not sound, they fix a lower Scale of Finance (SoF). This issue can be addressed by assigning the responsibility of fixing the SoF for Crops to SLBC at State Level which is justifiable as banks have emerged as the main purveyors of the credit to farming community".

In the light of the above, Agricultural Department, Co-operation Department & Convenor SLBC may take immediate steps to fix appropriate Scale of Finance for 2020-21, as the kharif lending season has already commenced, preferably before this month end.

➤ ***Pradhan Mantri Fasal Bheema Yojana (PMFBY) made optional from 2020-21***

Under the PMFBY, which was launched in February 2016, it was mandatory for loanee farmers to take crop insurance cover under this scheme. Major changes in the Pradhan Mantri Fasal Bheema Yojana (PMFBY) have been made, making it optional for farmers to take insurance under the scheme, with a view to plug loopholes in the farm insurance scheme.

Since this issue has been a sensitive matter, Banks may adopt proper procedures to communicate and educate the farmers properly about the scheme guidelines and take adequate steps to get farmers' options, to ward off themselves against any liability in future.

➤ ***Waiver of penalty for delayed registration of loan documents due to Covid-19.***

During the Special SLBC meeting held on 02.05.2020, to enable disbursement of loans Government of Karnataka was requested to waive penalty on Stamp duty for registration of loan documents.

The Circular No.: STP/02/2020-21 dated: 16.05.2020 issued by the Government of Karnataka in the matter is already sent to Convenor SLBC for information and circulation among the banks.

➤ ***Emergency Credit Line Guarantee Scheme :***

He noted that in response to the adverse impact of COVID-19 on MSMEs and other small businesses, many banks have already introduced schemes under the Government of India introduced the Emergency Credit Line Guarantee Scheme which is fully guaranteed emergency credit line to MSMEs.

SLBC has informed that as on 9.6.2020, 24877 accounts have been extended additional loans of Rs.1362.17 Crore. However comparing with the exposure of over Rs.92000 crore to MSME, there is a long way to accomplish the goal set by Govt of India.

The whole hearted support from all Banks for all and specially to MSMEs & farmers so that they can restart their businesses which are in distress due to the Corona crisis.

SLBC may place before this house the steps taken by the banks to lend pro-actively under this scheme and also place the bank-wise performance under the scheme.

➤ ***Participation of Government Departments under TReDS platform :***

All the Departments, Boards, Corporations & State Undertakings which are buyers from MSME units are given an option to decide to participate on the platforms of TReDs.

➤ ***PM MUDRA Loans***

There is a reduction on the number of accounts disbursed overall by 73,809 accounts and the same is 1,75,458 under Shishu category. The trend is negative under Tarun

category both in number accounts and amount disbursed. The Bankers need to introspect in the matter and take appropriate steps.

➤ **Credit Deposit Ratio.**

It is a matter of concern that CD Ratio of the State has declined from 79.90% as at March 2019 to 75.20% in December 2019 and as at 31.3.2020 it is 74.01%. . The C D Ratio of the State has been above 75% for a fairly long period and Bankers need to introspect the reasons for such a steep decline of 5.89% over March 2019.

He informed that, the Lead districts like Udupi, Uttar kannada and Dhakshina Kannada the CD ratio is less than 60 % and he requested SLBC to give special focus on these three Districts and to advise these LDCMs to bestow personal attention to push credit growth apart from critical review of the CD Ratio at all DCC / DLRC Meetings.

➤ **Opening of Banking outlets in Rural Branches**

Opening of banking outlets is pending in 13 locations (Indian Postal Payment Bank- 6; Federak Bank Ltd., - 2; Karnataka Grameena Bank-3 & UCO Bank -2) & opening of one branch in aspirational district by Karnataka Grameena Bank at Honegera is pending.

He requested concerned banks to ensure to open these outlets immediately.

➤ **Performance under State Sponsored Schemes.**

It is observed that the performance under the schemes of the PMEGP (120%), NRLM (100%), Animal Husbandry Dept. (97.90%), D Devraj Urs BC Development Corporation (77.48%) and Karnataka Bhoj Development Corporation (75.37%) is encouraging.

The performance under other State Government programmes in 2019-20 is not up to the expected level.

➤ **Implementation of Kannada in Banking:**

Kannada Abhivridhhi Pradhikara has been espousing the usage of Kannada language in banking sector and following action points suggested by them for adoption:

- a) Employing Kannadigas for working in branches in Karnataka.
- b) Training Kannadigas for participating in all India competitive exams for banking recruitment.
- c) Removing officials who do not learn kannada and replacing them with Kannada knowing employees.
- d) Kannada knowing employees working elsewhere be brought back to Karnataka and posted at Branches for improving the customer service distinctly.
- e) Not to transfer the Kannada knowing new promotes outside the State and post them within the State.
- f) All the Banks need to ensure that the Non-Kannadiga Officials are trained well so that they can transact in Kannada with customers.

- g) Need for strict implementation of tri-lingual formula in all Banks in the State.
- h) All challans, deposit receipts, cheques, receipts, pass books, loan applications, demand drafts, account opening forms, loan documents, notices, and all other customer related documents & letters need to be in Kannada.
- i) Banks websites & internet banking should be enabled in Kannada language also.

SLBC Convener & all Banks need to confirm adoption of the same.

Bank-wise progress / adoption may be placed before SLBC as a regular agenda in future.

➤ ***Popularization of National Common Mobility Card.***

National Common Mobility Card (NCMC) has been introduced to enable people to pay multiple kinds of transport charges, including metro services and toll tax, across the country. There is no progress in this area in the last 2 quarters and the support from Bankers is again sought to popularize this concept in the State in general and in Bangalore in particular. Bangalore Metro has been taking active steps for making available NCMC Cards at its counters. Banks may under the leadership of new SLBC Convener, may chalk out strategies and methods in achieving the same, without further delay.

Bankers were urged to achieve targets particularly PSC under ACP 20-21 and mentioned that the GoK has extended support by opening up several sectors of economy to enable bankers to resume financing activity. Advised the banks to submit request for waiver of stamp duty on additional mortgage for COVID19 loans.

IOB, SBI and Yes Bank were requested to refund the amounts on account of frauds to different departments / corporations.

The active and responsive services of Sri.T. Manivannan, SLBC- Convenor &GM, due for superannuation, were appreciated by him and extended welcome to Sri BCS Rao, the incumbent Convenor.

Later on **Smt. Vandita Sharma, ACS & DC, GoK**, in her address has observed that share of agricultural credit was only 79.64 and more support is required by the farming community due to last year floods and crop loan restructuring has come down to 46% from 66% instead of increasing. Private banks fared well than PSU banks she mentioned. RBI was requested to look into the matter of sanctioning/renew existing crop loans to farmers if up to date interest is repaid. She requested for covering 12 lakh women beneficiaries in PMKISAN list with KCC and advised for de-duplication of PM KISAN list by using K-portal /FRUIT ID developed by Department of Agriculture. Bankers were advised to settle all pending insurance claims of 2017-18 & 2018-19 expeditiously. Regarding COVID relief loans, she observed that sanctions to MSME needs to be stepped up and more publicity to be given for COVID credit products at branch level. AH & Fisheries departments were advised to share the list of eligible persons for sanction of credit facilities. She requested for improved performance under GSS and not to adjust the PMKISAN proceeds to any outstanding liabilities.

Sri. Jose J Kattoor, RD, RBI in his address highlighted the important developments from the RBI side as mentioned below.

Quote “

I would like to highlight some of the important developments from the RBI side that have taken place after the last special SLBC meeting and the comprehensive measures taken by RBI to deal with the effects of lockdown imposed on account of COVID-19 pandemic on the economy.

The Monetary Policy Committee (MPC) meeting was held on May 22, 2020. Taking cognizance of the evolving factors and based on the assessment of the macroeconomic situations and financial market conditions, RBI announced further additional measures.

Some of them are as under:

- The policy repo rate under the liquidity adjustment facility (LAF) was reduced by 40 bps to 4.0 per cent from 4.40 per cent with immediate effect.
- The marginal standing facility (MSF) rate and the Bank Rate was reduced to 4.25 per cent from 4.65 per cent.
- Reverse repo rate under the LAF was reduced to 3.35 per cent from 3.75 per cent.

1. Internal Working Group to review Agriculture Credit:

The Internal Working Group (IWG) 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. The following issues were discussed during the previous SLBC meeting.

- 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 government to 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.

I would request the State government to update the progress on the issues.

2. Emergency Credit Line guarantee Scheme (ECLGS)

As part of first tranche of economic stimulus to help businesses, Government of India had announced additional funding of up to Rs.3.00 lakh crore at a concessional rate of maximum 9.25% through a collateral-free Emergency Credit line Guarantee Scheme for the MSME sector and interested MUDRA loan borrowers. The coverage would be provided by National Credit Guarantee Trustee Company (NCGTC). The progress in disbursement / funding would be monitored by DFS.

The Scheme was taken up for discussion during the 58th Empowered Committee Meeting for MSME on May 20, 2020. I am told that the Commissioner of MSME, GoK has conducted the first state level Task Force Committee meeting for MSME on June 3, 2020.

I advise the banks to conduct outreach programmes and popularize the ECLGS scheme among the existing MSME borrowers and also display the scheme guidelines at all bank branches / offices in vernacular language.

In order to clear the air and confusion prevailing amongst various borrowers while approaching banks seeking limits, I would advise the SLBC to prepare a common checklist together with a list of documents to be submitted by the MSME borrowers desirous of availing the limits under the scheme.

3. Scale of Finance: The IWG had inter alia also recommended that there should be state-wide fixation of scale of finance (SoF) for crops and allied agricultural activities across the state to bring transparency and uniformity. During the 148th SLBC meeting, NABARD had informed that revised guidelines dated April 15, 2020 have been issued. As per the revised guidelines, District Level Technical Committees (DLTCs) would furnish inputs to the State Level Technical Committee (SLTC). SLTC would finalize the SoF for the state for all the crops including horticulture crops, animal husbandry and fisheries etc. RBI had followed it up with a Circular dated April 30, 2020 addressed to all the Banks and SLBC/ UTBC. I urge SLBC to finalize the SoF so as to be ready for banks reference for the ensuing Kharif season.

4. Last mile connectivity: During the previous SLBC meeting I had highlighted on the guidelines issued by RBI from time to time 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 a banking outlet in every village within a radius of 5 kms/ hamlet of 500 households in hilly regions. I urge SLBC and all the banks to ensure that all the villages are provided with a banking outlet well within the target date of completion i.e June 30, 2020 and submit the status report as per format provided by us.

5. Deepening of digital payments: As per the recommendations of the High-Level Committee on Deepening of Digital Payment (CDDP) set up by RBI under the Chairmanship of Shri Nandan Nilekani. I understand that the sub-committee formed at the SLBC level had last met on January 29, 2020. SLBC may appraise the subsequent developments in reviewing the implementation of this programme in the identified district of your state.

I request GoK to issue suitable guidance and enabling instructions to the various stakeholders involved so as to ensure implementation of the scheme within the time frame. I also 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 on a regular basis while also review the progress in the SLBC meetings.

6. Pro-Active Governance and Timely Implementation (PRAGATI)

The Pro-Active Governance and Timely Implementation (PRAGATI) meeting to review implementation of Social Security Schemes was held under the Chairmanship of Hon'ble Prime Minister on January 22, 2020 to review the performance of PMJJBY & PMSBY in terms of enrolment, claims settlement, grievance redressal and overall benefits to the people at large across the nation. The issues raised were shared by RBI with banks on April 7, 2020 with an advise to undertake / initiate certain actions for increasing the coverage and spreading awareness among targeted beneficiaries under these schemes.

NSFI 2019-24, as one of its objective, had also envisaged that "Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY etc.) by March 2020.

I advise SLBC to initiate the actions as suggested and also review the progress in consultation with all stakeholders in order to achieve the government's vision of a financially included society along with universal insurance coverage.

I would like to recap some of the circulars issued since 149th SLBC meeting held on May 2, 2019

5. Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans

In view of the extension of lockdown and continuing disruption because of Covid – 19 the RBI, vide its Circular dated May 23,2020, had permitted all lending institutions to extend moratorium by another three months i.e. up to August 31, 2020. In order to ensure that farmers do not pay higher interest during the extended moratorium period, the Government has decided to continue the availability of 2%IS and 3% PRI to the farmers for the extended period of repayment up to August 31,2020 or date of repayment, whichever is the earlier. This benefit will be applicable to all short-term loans for Agriculture and Animal Husbandry, Dairy and Fisheries (AHDF) up to Rs 3 lakh per farmer (up to Rs 2 lakh for AHDF farmers).

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 H R Srivatsa, GM NABARD addressed the house as under:

"We are meeting amidst rising cases of COVID -19 on the one hand while easing of lockdown is taking place on the other hand. With some green shoots in general being observed in economy and with timely onset of monsoon, we are hopeful of agricultural operations and related credit flow will take off in right earnest. While the lockdown did effect the overall economy to a large extent, direct effect of the same on the agri economy was probably limited as pandemic came in this region at almost end of Rabi harvesting season. However, while procurement and marketing was generally affected, the FPOs emerged as bright spots at places, as they were able to take care of marketing of produce and cater to needs of local residents.

Karnataka State Annual Credit Plan Priority Sector projections for the year 2020-21 is Rs 2.55 lakh crore against NABARD SFP projection of Rs 2.44 lakh crore. However, it is observed that total projection in Annual Credit Plan 2020-21 for Agriculture Sector at Rs 1.12 lakh crore is less than projection for the same in the Annual Credit Plan of 2019-20 (Rs 1.14 lakh crore).

Since the last meeting of the SLBC, NABARD has issued guidelines on:

- Policy for refinance for ST limits to state Handloom Dev Corporations, Financing of Working capital needs to weavers by all banks

- Circular to State Coop banks and RRBs regarding continuation of Int subvention and prompt repayment up to 31 August 2020 as per the directions of Dept of Agri and Farmers welfare.

NABARD has till date provided Special Liquidity Fund support to the Coop banks (Rs 1700 cr), RRBs (Rs 500 cr) and NBFC- MFIs (Rs 385 cr).

NABARD would like to bring the attention of SLBC to the following:

- Conduct of SLTC meeting – NABARD has issued a circular dated 15 April 2020 to all the State governments to reconstitute the DLTC and SLTC for fixing of SoF to the crops in tune with the recommendations of the Internal Working Group of the RBI. Since for the year 2020-21 all the meetings at DLTC level has been held, the SLTC may be convened at the earliest to fix the Scale of Finance before the lending for Kharif season picks up.
- FPO Financing – Since the FPOs have demonstrated their capability during the COVID 19 crisis, banks may come forward to finance the working capital needs of the FPOs liberally.
- Only few banks have issued policy guidelines for financing the FPOs. Banks may step up efforts for financing the FPOs.
- Banks such as SBI, BOB, BOI, Canara Bank, etc., have entered into MOU with SFAC for coverage of FPC financing under Credit Guarantee Fund Scheme and to provide collateral free credit to FPCs.
- Banks may come forward to finance the reverse migrant labour through various existing schemes implemented by them
- District Credit Plans not yet launched in Chikmagalur, Dakshin Kannada, Bellari, Davangere, North Kanara and Bidar. LDMs yet to take charge in Bellari dist.
- In the KCC saturation drive in respect of Coop Banks and RRBs which are being monitored by NABARD – as on date 170136 applications received in Coop banks and all have been sanctioned. In RRBs 88030 applications were received and 77035 were sanctioned. The RRBs are requested to expedite sanctioning the balance. The other commercial banks are also requested to work towards the saturation of KCC.
- Though the overall achievement of ACP 2019-20 was 94.17%, the achievement under ST Agri and LT Agri as also overall Agri lending was around 80% of the target fixed. RRBs have achieved only 55% of the target for agriculture credit under ACP 2019-20. Further, the achievement under Housing under priority sector was 22.95% whereas for Housing (non-priority) was 262%. Concerted efforts are required to promote affordable housing by banks.
- The average finance per SHG was Rs 1.26 lakh by CBs during the FY 2019-20 as compared to Rs.1.30 lakh (since inception). Commercial banks may increase the quantum of loan to SHGs to help them undertake meaningful economic activities to enable them increase their income level.”

Subsequently Sri T Manivannan, Convenor has initiated and moderated agenda wise discussion by hearing the issues & suggestions from departments & bankers and directions from the Chair.

AGENDA 1.0: CONFIRMATION OF THE MINUTES OF 148th and 149th SLBC MEETING HELD 20.03.2020 and 02.05.2020 respectively.

The Minutes of 148th SLBC meeting held on 20.03.2020 and 149th Special SLBC meeting held on 02.05.2020 and amendments in the proceedings of the 149th Special SLBC meeting were circulated to all the member banks and Govt. 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 148th 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.** Convenor has informed that, the block codes downloaded from the LG Directory, GOI website has been circulated to all the Banks & LDCMs for mapping their branches in the state with the respective block codes. The vendor has been finalized and PO has already been issued to the vendor. SLBC requested all the banks to map their branches with the block codes provided and also enable them in their CBS system by 31.07.2020, so that the data flow/extraction can happen.

(Action: ALL Banks)

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

Convenor informed the house about the progress in housing and that 11 % of PSA is marked for housing for FY 2020-21. He requested the member banks to ensure credit flow to the housing sector.

Secretary housing informed that, as cabinet has approved to alienate undivided share of land along with house allotted in favour of individual beneficiaries, it is easy for beneficiaries to offer the same as collateral to banks i.e. banks will get the collateral for loans under affordable housing project. 5.50 lacs beneficiaries required support and requested to flag the issue in retail loans subcommittee meeting.

(Action: ALL Banks and Housing Department)

- **Status of opening of banking outlets (Branch/BC) in unbanked villages within a radius of 5 KM from the village:**

Out of 214 villages list received from DFS, 201 centres have been covered by banking outlets and status has been updated in the Jan Dhan Darshak app. For the rest of 13 villages, Convenor requested the concerned banks to open banking outlets and update the latitude/longitude position in JDD app. In this context Federal Bank representative assured to open banking outlet at the earliest and Karnataka Grameena Bank representative informed that the 3 villages are covered by Bank Mitras.

RD, RBI advised SLBC to address letters to India Post Payments Bank and UCO Bank for compliance to opening of banking outlets with timelines.

(Action: India Post Payments Bank, Federal Bank Ltd, Karnataka Grameena Bank and UCO Bank)

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

Convenor informed that SBI has already opened full-fledged banking outlet in Kotha village. In Honagera village KGB has informed that, apart from exclusive BC operating in Honagera village KGB is having Hattikuni branch within 4 km distance and extending all the banking facilities to villagers of Honagera. Hence, it was requested to consider the same and treat it as covered. The request was approved by the house.
(Action:KGB)

AGENDA-3: Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs).

As per the latest information, ONE centre – allotted to Kotak Mahindra Bank-remain as an uncovered village in the State as against 609 villages originally identified by DFS and allocated to various banks.

Kotak Mahindra Bank representative informed that they propose to open branch in Managalli village instead of Alagumole in of Kollegal taluk, Chamarajnagar district and a request letter seeking approval from SLBC shall be sent.

Convenor informed the house that, the matter shall be taken up with DFS.

(Action: Kotak Mahindra Bank and SLBC)

3.1: Status of opening of Brick and mortar branches in villages having Population of 5000 and more:

Convenor informed that, in spite of continuous follow-up from SLBC and also assurances given to the House by the concerned banks in various meetings, action is still pending from PNB (Amachavadi village) and AXIS bank (Yerandi village). The PNB representative informed that they are on the job and the branch will be opened by 20.08.2020 and AXIS bank informed that the branch will be opened by 30.06.2020.

(Action: PNB & AXIS Bank)

3.2: Review of operations of business correspondents–hurdles / issues Involved and 3.3: The bank wise details of inactive BCs and places where BCs have resigned are as under:

Convenor has informed that, out of 7136 BC locations, in 6892 BC locations the BCs are active and 244 BC locations are inactive.

He thanked all the BCs for their yeomen services of reaching out to and providing banking services actively at the doorsteps in the villages itself during difficult times.

Convenor, requested the banks to take steps to appoint BCs in inactive centers by 31.07.2020.

(Action: All Banks)

The Chief Secretary, directed RDPR to identify the Gram Panchayath headquarters centres, which do not have BCs. Convenor advised RDPR to inform the same to concerned banks thro' SLBC to enable them to initiate necessary steps in this regard.

(Action: RDPR Department)

AGENDA 4.0: Financial inclusion Initiatives

4.1: Financial literacy initiatives by banks, particularly digital financial literacy.

Convenor informed the house that RBI and NABARD have been playing key role for Financial literacy activities by extending necessary support and guidance to the banks.

SLBC requested all the member banks to oversee the functioning of FLCs, further improve their functioning and also to ensure that correct reports are submitted to SLBC.

(Action: All Member Banks)

4.2: Resuming Aadhaar enrolment and updation activities at AECs of Banks

Convenor requested all the member banks to reopen their Aadhaar enrolment centres to restart the Aadhaar enrolment and updation activities immediately as common service centres of the state have already resumed Aadhaar enrolment activities. All member banks to issue guidelines and report confirmation by 30.06.2020

(Action: All Member Banks)

AGENDA 5.0 KCC, Saturation of PM Kisan beneficiaries with KCC saturation, Saturation of dairy farmers connected with milk federation with Dairy KCC, PMFBY issues.

5.1 KCC Loans:

| Disbursed during FY 2019-20 | | Cumulative O/S as on 31.03.2020 | |
|-----------------------------|----------------|---------------------------------|----------------|
| No. of Cards (Lakh) | Amount (Crore) | No. of Cards (Lakh) | Amount (Crore) |
| 33.75 | 30802 | 46.42 | 51719 |

Convenor requested Banks to advise the bank branches to ensure issue of KCC to all eligible, Agriculturist, Animal husbandry and fisheries farmers in the state.

(Action: All Member Banks)

5.2: Allowing banks to renew KCC accounts by collecting only interest portion:

Convenor said that Covid 19 pandemic led lockdown has disrupted all the sectors in general and agriculture sector in particular. Farmers are unable to harvest their farm produce on time due to restricted movement of laborers and also forced them to resort to distress sales. Although RBI extended the moratorium of 6 months starting from March 2020 to August 2020 through their regulatory packages to tide over cash flow during Covid 19 pandemic, it will not help the farmers to bring the entire principal and interest for renewal of KCC loans. CS has advised SLBC to address a letter to RBI in this regard and RD:RBI was requested to look into the matter.

(Action: RBI, Bengaluru & SLBC)

5.3. Saturation of PM Kisan beneficiaries with KCC:

Convenor reported to the house that, in Karnataka state, out of 5.08 lakh KCC applications received, 3.04 lakh KCC applications were sanctioned with total sanctioned limit of Rs

2248 crores as against target of 4 lakh KCC accounts during the campaign period 12.02.2020 to 30.04.2020.

The second phase of special drive has commenced from 1st June 2020 to 31st July 2020 for issuance of KCC to agriculture and allied activities.

He also said that SLBC has already shared the bank wise PM Kisan beneficiaries list to all the concerned banks to saturate the left out beneficiaries as per extant guidelines.

(Action: All Member Banks)

5.4: Sharing of KCC and other agriculture borrower details to GoK

The ACS & DC, GoK requested bankers to share the KCC details of all the banks along with adhaar details for de-duplication of PM Kisan beneficiaries and to find out the left out beneficiaries for KCC saturation.

Convenor requested all banks to provide KCC account holder details along with last four digits of Aadhaar number in the format provided by the Agriculture Commissioner to SLBC, to enable the SLBC to submit the consolidated data to Agriculture Commissioner by 30.06.2020.

Agriculture Commissioner to collect KCC details of commercial banks from SLBC and those of DCC/KCC banks from Cooperative department, to come out with the left out beneficiaries of PM Kisan for KCC saturation with the help National information Centre.

The Chief Secretary, GoK advised the Agriculture Department to collect and route the KCC applications of left out PM Kisan beneficiaries to the concerned bank branches. Meanwhile Convenor requested the Agriculture Commissioner to send the Taluk wise/ Bank wise left out PM Kisan beneficiaries to SLBC to push the same list to concerned bank branches for KCC saturation.

(Action: Agriculture Department, All Member Banks & SLBC)

5.5: Issuance of KCC-AH to dairy farmers of Milk Cooperatives and Milk Producer Companies:

Ministry of Fisheries, Animal husbandry and Dairying has launched Special drive from 1st June to 31st July 2020, for providing all dairy farmers of Milk Cooperatives and Milk producer companies with Kisan Credit Card (KCC).

Convenor said that SLBC has already shared the various advisories received from DFS, Ministry of fisheries, Animal Husbandry and dairying on providing KCC to all the dairy farmers connected with Milk unions and Milk producing companies and requested all the banks to go through these advisories to instruct their bank branches accordingly to extend KCC to dairy farmers in a mission mode as per extant guidelines.

As per the suggestions, the Karnataka Milk Federation needs to get the KCC forms printed and duly filled by the farmers by utilizing the services of Dairy Cooperative Societies secretaries. Secretary of the Milk Society needs to certify on specific numbers of cattle and milk supplied to the society in the last financial year and their milk payment is being done through DBT in the account number mentioned in the farm. And "Extension officer/Assistant Manager/Deputy Manager of Milk union" needs to

recommend KCC loan for milk pourer by accepting/acknowledging the correctness of the certificate of the secretary of milk society.

MD, Karnataka Milk Federation said that there are 25, 65,000 milk pourers are registered with KMF, of which active milk pourers are 8, 66,000 only. Amongst 8,66,000 active milk pourers, 200,000 active pourers have already availed Dairy KCC from banks. KMF has already printed and supplied sufficient number of applications to their milk unions as per IBA format and milk unions have already filled 300000 dairy KCC applications. He has listed some of shortcomings during this ongoing campaign such as branches are not aware of the guidelines including DCC bank branches and non-acceptance of Dairy KCC applications.

Convenor requested all the member banks to advise their bank branches to accept the applications and to extend the Dairy KCC as per the extant guidelines. The Chief Secretary, GoK has advised the Apex bank to guide the DCC banks to accept the Dairy KCC applications and to sanction the KCC loans as per extant guidelines.

Convenor requested the MD, KMF to send applications of active pourers (that is 8,66,000 milk pourers) only as the animal husbandry activity practiced and milk poured details during last financial year needs to be certified by the secretary and KMF officials in the application.

For the query raised by the officials from Fishery department on extending KCC for women fish merchants, Convenor told that these fish merchants are not eligible for Fishery KCC and these sections of people can be covered under MUDRA loans.

For the another query raised by the Fishery department official on the requirement of collateral security for fishery KCC, Convenor clarified that KCC limit of up to Rs 1,60,000/- can be availed on hypothecation of fish and equipments used for fishing and collateral is not required as per RBI guidelines.

(Action: KMF & All Member Banks)

5.6. PMFBY AND RWBCIS:

5.6.1. PMFBY notification for the Kharif 2020:

Convenor said that Agriculture department, GoK has issued the notification on implementation of PMFBY during Kharif 2020 along with various Annexures vide notification number AGD/78/AAD 2020 dated 06.06.2020 and SLBC has circulated the same to all banks and LDMs.

He has advised the member banks to follow the revamped PMFBY guidelines wherein loanee farmer can "opt out" from the scheme by giving declaration, mentioning that the farmer does not want to participate in the schemes any time during the year for the upcoming season but at least 7 days before the cutoff date. If farmers wants to join back the scheme then, he is mandatorily required to submit the "opt in" declaration.

(Action: All Member Banks)

5.6.2. Crop insurance claims settlement pertaining to PMFBY Kharif 2017, Kharif 2018 and Rabi 2018 by banks as directed by The CEO, PMFBY, GOI

Convenor pressed upon the letter received form Joint Secretary and CEO, PMFBY, Ministry of Agriculture and Farmers welfare, GOI wherein he has directed all the

concerned banks to settle the pending claims pertaining to PMFBY Kharif 2017, Kharif 2018 and Rabi 2018 vide letter F. No. 13012/04/2017-credit –II (Pt-1) dated 30.04.2020.

He has requested State Bank of India, Canara Bank, Union Bank of India, Karnataka Grameena Bank, Bank of India, Central Bank India, Federal Bank, DCB Bank and IDBI Bank to settle the pending insurance claims pertaining to PMFBY Kharif 2017, Kharif 2018 and Rabi 2018 to the farmers accounts by 30.06.2020 by obtaining necessary approvals from the competent authority.

(Action: Concerned Member Banks)

5.7: Use of K-Kisan portal and using of FRUITS ID (Farmer Registration and Unified beneficiary Information System) in sanction of Agriculture based loans.

The Commissioner, Agriculture has explained the details of K-Kisan portal for which they have intended to provide login credentials to the bank branches where the branches would be enabled with an option to view all the land records and address of the farmers by entering the Aadhaar of farmers. Branches can also download the RTCs of farmers. Branches can take credit decision based on encumbrances noted on the RTC as these are directly fetched from Bhoomi server. Branches will be able to see the FRUIT ID once they enter the loan number sanctioned to farmers. Banks are allowed to note their loan details on the RTCs and they can also remove the details once the loan is closed. Since the FRUIT ID is unique to a farmer and it is linked to their Aadhaar, multiple borrowing by a farmer can be avoided.

The Chief Secretary expressed his concern about duplication of work on the part of bank branches as they are required to enter the loan details both in bank core banking system as well as in K-Kisan portal and suggested to explore the possibilities of integration between bank CBS and K- Kisan portal by duly addressing the security concerns of banks. However he advised the Agriculture Commissioner to take it up on a pilot basis and work it out on that.

In discussion the Additional Chief Secretary, Agriculture informed about the outcome of subcommittee of agriculture and allied activity. He added that the achievement in case of agriculture was only 80% mainly on account of RRBs with less than 60% and SBI with 39%. He also informed that the flow of credit to agriculture is negative in some of the banks and term loan growth is also low. Regarding FPOs, he told that there is a case for convergence of efforts by NABARD, Government and all banks in supporting information activities and gave details of FPOs in state - 260 FPOs promoted by NABARD, 99 FPOs supported by horticulture department, 24 FPOs by Agriculture and 5 FPOs by Sericulture department, totaling close to 400. Farmers involved were 2,07,038 and extent of land is 2,79,000 hacters with involvement of 331 crores business in 3 year to 4 years and he expressed that it is a very promising area in future. He told that suggestion of NABARD on giving focus to FPOs and some courses on FPOs in universities is done.

(Action: Agriculture Department, SLBC & All Member Banks)

Agenda 6.0 Crop Loan Waiver Scheme -2018

6.1: Progress in implementation of CLWS-2018 of GoK:

Regarding progress under implementation of CLWS-2018 of GoK, Convenor: informed the house that the GoK as a part of CLWS-2018 has released Rs. 7160.40

crores to crop loan accounts of 9,62,260 farmers of Banks including RRBs till 12.06.2020.

6.2: Crop loan Waiver Scheme: Important actions to be taken by Banks on Priority:

Convenor requested all the member banks to complete the following tasks viz:

- To provide information about waiver/incentive returned accounts on the account of wrong categorization of accounts while uploading crop loan data, as it required by CLWS Special cell to process the data for release of eligible amounts.
- Banks are requested to upload left over eligible accounts through XSD file provided by CLWS Special cell. Entering of alternate account in case of closed accounts after 31.12.2017 and also requested to complete (1) pending for approval of Green listed accounts (2) pending for filing of FSDs and (3) pending for uploading of FSDs.

(Action: ALL Banks)

6.3: Some of the aspects/issues regarding CLWS 2018:

The Convenor informed that few banks/LDMs have raised following issues with respect to crop loan waiver scheme 2018.

1. The Banks like, SBI, Canara Bank, e-SyndicateBank, BOI, KGB, KVGB, UBI and few other banks have to upload left out eligible accounts data to CLWS portal.
2. While filing FSD/after FSD also, message is showing that "Aadhaar Authentication Failed, Ration card and Land Verification Failed" by the portal even though customers are giving/given valid documents details.
3. Cases for "Aadhaar Name match Failed, Ration card Name match Failed and Mismatch of Land Name and name of the owner as per RTC" and such cases may be pending at TLC. LDM Chikkamangaluru informed that TLC approved cases are moving to FSD locked by TLC in TLC login. Sometime TLC approved cases are also not appearing in Green list and showing Green list as "NO" in CLWS website and also waiver amount not credited but appearing as FSD locked by TLC in TLC login. The same LDM Chikkamangaluru informed that Canara Bank, Panchnahalli branch not able to do 12 FSD to upload because of final save and lock has happen and requesting to reopen the save and lock button to make changes.
4. Banks are facing problem to make changes in FSD filing/uploading (RC/Sy No/Aadhaar) in DEO/Manager login.
5. Some banks such as SBI, AXIS, ICICI, Karnataka Bank, Corporation Bank and few other banks have returned the waiver amount as the farmer is eligible for incentive amount only and NOT waiver, now the banks are requesting to provide incentive for eligible farmers left out. Few Banks have returned the incentive amount as the farmer is eligible for waiver amount and NOT incentive, now those banks are requesting to provide waiver for eligible farmers left out.
6. Krishna Bheema Samrudhi Local Area Bank is representing that in initial stages they have uploaded data, but in some cases (92 accounts) date of opening the accounts is either not picked up / wrongly picked up by the portal (as 01.01.1900).
7. For cases rejected due to wrong Aadhaar/SyNo/Ration card numbers, a further list and guidance/assistance required for such cases.

8. Branches are facing error while converting regular account to overdue accounts (eg where the incentive amount already received and refunded, refunded accounts are enable to convert as green list was already approved, portal is not allowing to convert such accounts, sometime not found in Manager's login in the CLWS portal).
9. Banks are reporting that even though a farmer has not taken loan from co-operative society and not a co-operative loan waiver beneficiaries, but in portal it is showing as co-operative waiver beneficiaries and it is showing as ineligible, but actually they are eligible.
10. Provision for modification of data, if wrongly entered as Income Tax payer /Pensioner/Co-operative loan beneficiary/Govt or PSU employee in CLWS portal. Also LDCMs also sought clarification on Aadhaar and RC not submitted by customers for waiver and FSD failed cases are pending at branches due to not availability of valid RC and not allowing to approve FSD at the branches. Sometime branches are unable to fetch Ration Card or Aadhaar card details, Land details in CLWS portal (while filing FSD, FSD not saved etc.)
11. The Kaveri Gramina Bank is merged with Pragathi Krishna Gramin Bank and named as Karnataka Grameena Bank. The Karnataka Grameena Bank requesting to route the CLWS credits (ACH Credits) of e-Kaveri Gramina Bank to e-Pragathi Krishna Gramin Bank (Issues in IFSC code and MICR numbers due to amalgamation). KGB of Kamalapur Branch (IFSC code PKGB0011118) of Kalaburgi taluq& District is not reflecting under DGM login for approving alternate account number. KGB of Harapanahalli taluk branches unable to update ration card details under FSD for Harapanahalli taluk branches owing to changes of District from Davangere to Ballari District. KGB of Santhemavathur Branch, Kunigal Taluk in some customer IDs (35010861935, 35000440838, 63140017164, 35001678419, 35016685227) they are unable to upload the FSD as it was already saved and locked at back end and in customer id 35007920114 they are unable to approve in green list showing error no changes is made. KGB, Metikurke branch of Chitradurga District FSD updated details are not moving to FSD failed tab in spite of all the mandatory document details has updated (In-case of 49 accounts).
12. E-KGB requesting for enabling of DGM login to Sri. BC Ravindra, General Manager and in one case of e-PKGB (a/c no 51815354036415) RSL reported has NPA in excel file.
 Bank of India: The district ie.,(Mysore, Hassan, Kolar,.. etc.,) is not reflecting under DGM Login ID of Sri S Ramakrishna and only Bengaluru Urban district-Virgonagar Branch is reflecting.
 IDBI bank requesting for login credential to DGM Sri.Nebu Thomas Koshy to Mysore-Anand arcade and Mysore Jai Laxmipuram Branch.
 Punjab National Bank (e-OBC) Circle office is not able to verify as DGM's Login is not allowing for ORBC0101109-Hubli Airport Branch, ORBC0101405-Bidar branch.
 HDFC bank enable to update the alternate account number in Gulbarga, Shahpur, Yadgir branch.
13. Syndicate Bank informed that even though the banks have verified all the details in green-list but the status is showing as 'NO'. Syndicate Bank Hubballi RO represented letter dated on 26.12.2019 with subject "CLWS not credited to eligible accounts of Belavanki Branch", same is forwarded to CLWS.
14. IOB bank Kergalli Salundi branch has reported that two accounts which are mentioned under FSD not filed are already approved by manager and FSD completed and asking guidance procedure to be done at branch level further as

- these accounts have not come to green list, same is forwarded to CLWS, same cases maybe available with other banks.
15. Karnataka Bank & few other banks requesting to clarify regarding 60 day norms from the date of credit of waiver amount for settling of account under OTS as some farmers are approaching branches even after the cut-off date of 60 days and HDFC requesting to clarify regarding 60 days completed because of some confusion was raised due to shortfall of waiver amount received.
 16. LDCM Chikkamangalore informed that Canara Bank, Mallandur Branch (0556) represented that the 36 KCC accounts, wherein Sanction date/renewal date picked-up prior to 01.04.2009 even it was sanctioned/renewed after 01.04.2009 and requesting for modification on the same.
 17. Karnataka Bank has informed that, they have yet to receive CLWS amount in case of 3725 accounts and represented to GoK with the subject 'Permission to resubmit CLWS data'. The Finance Department given letter with reference number FD 08 CAM 2019 dt 04.10.2019 addressed to SSLR for verification by the auditors.
 18. ICICI bank states that, in their 340 NPA category still they have not received waiver amount.
 19. AXIS bank asked clarification to department for the customers who closed both loan account and SB account in case of feeding of alternate account numbers in case of closed accounts after 31.12.2017.

Convenor requested the concern departments to take note of the issues referred.

(Action: Finance Department and CLWS Spl. Cell)

The Karnataka Bank have raised the issue regarding non-receipt of CLWS amount in case of 3725 accounts of their bank where government audit was over and also incentive amount pertaining to accounts for which waiver amount was returned to GoK.

ACS & DC informed the CLWS Special cell to resolve the issue by taking state audit report.

State government Audit to be completed within 15 days and submit report to CLWS Spl cell.

(Action: CLWS Spl. Cell)

6.4 Other CLWS Issues:

A copy of the draft on Internal Audit by Banks on CLWS GoK 2018 prepared by SLBC along with Annexures/tables/certificates has sent to Advisor to FD GoK, CLWS Spl Cell and CLWS sub-committee member banks for their feedback. Feedback received from banks is provided in annexure 19 of agenda. A draft Internal Audit booklet (provided as Annexure-20 of Agenda,) for Finance Department, GoK for their approval and perusal. After approval by GoK, the participating banks shall start the process of carrying out internal audit.

7.0: Waiver Scheme for Fisheries loans availed with interest subvention @2% in FY 2017-18 and 2018-19 in Commercial banks and RRBs :

The Convenor informed the house that, SLBC has circulated guidelines (Kannada & English) issued by fisheries department, GoK to all the controlling head of Banks and 3 coastal districts LDCMs. The department is also enabled portal for entering of data and doing FSDs for bank branches. Convenor requested all the banks and 3 coastal districts LDCMs to advise the bank branches in their districts to complete the process as per the extant guidelines.

(Action: All Banks & LDCMs of 3 coastal districts)

AGENDA 8.0: DISCUSSION ON MARKET INTELLIGENCE ISSUES - RBI.

| Sr. No. | Name of the entity | Nature of the Activity / Brief summary of the case |
|---------|--|--|
| 1 | M/s Eagle Eye Traders, Bengaluru City. | Received information through RBI SACHET portal; it is alleged that the captioned entity is accepting funds from public / investors by advertising high rates of returns of 3% auto bank transfer, referral commission 0.5% for 20 days and binary Commission of 10%. |
| 2 | LR Trading, Bengaluru www.longrichtech.com www.ltrading.biz | Address 1: 22 nd Floor, World Trade Centre, Brigade gateway campus, Malleswaram, Bengaluru Address 2: # 1833, 41 st Cross, 3 rd floor, Jayanagar, 9 th block, Bengaluru Address 3: No. 8, Sanjeevani annex, Sathy Main Road, Ganapathy, Coimbatore-641006 Received complaint through RBI SACHET portal; It is alleged in the said complaint that the captioned entity is collecting money since September 2019 in guise of investments under assurance of 2 to 3 percent daily returns for 200 days. |
| 3 | SaiGoKul Finance, Gulbarga | Complaint received from Consumer Education and Protection Cell (CEPC), RBI, Bengaluru. In the complaint it is alleged that one individual named Mr. Keshava Rao, a chartered accountant and a private money lender, has been running Sai GoKul Finance (Earlier known as Goverdhan finance) and is allegedly carrying out illegal financial activities such as ' <i>black money</i> ' handling and also allegedly charging excessive interest rates for his customers against housing loans and vehicle loans. Further it is also alleged that the staff of the said entity are illegally collecting blank bank cheques from the investors and partners and purportedly threatening them u/s 138 of NI Act. |
| 4 | Vevetos Wellness Centre Private Limited www.vevetos.com Unit No. 2201A, World Trade Center, 22 nd floor, Brigade Gateway campus, Malleswaram | As per the newspaper reports, the captioned entity has allegedly carried out multi-level marketing business and reportedly sold certain wellness products and has allegedly cheated members of general public by promising commission of 8% on introducing new members. |

| | | |
|--|---------------------------|--|
| | (W), Bengaluru 560055. | Company is found to be registered with RoC- Coimbatore with CIN U74995TZ2017PTC029828 FIR has been lodged in Ashok nagar police station against company's CEO and VP. |
|--|---------------------------|--|

| | |
|---------------|---------------------------|
| No. of frauds | Amount involved in crores |
| 1129 | 6.96 |

Convenor, informed the house about the latest details of the units with suspicious nature of activities and with whom banks should exercise caution to avoid possible frauds and financial loss.

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

AGENDA 8.1: RBI other Agenda for 150TH SLBC meeting:

A. Progress of implementation of IWG

The Internal Working Group on Agricultural Credit had made certain recommendations which are at various stages of implementation by State and Central Governments. The following issues were also discussed at the 148th SLBC meeting.

- i) Ensure that the "Bhoomi" platform achieves 100% digitization 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 to 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 to allocate a larger portion of their borrowing from RIDF for the purpose of absorbing funds for rural infrastructure development in the state.

(Action: Bhoomi Monitoring Cell, Kaveri Online Services-Department of Stamps and Registration, Concern Government Department)

B. Conduct of DCC/ DLRC meetings

In terms of extant instructions(MC on Lead Bank Scheme) Lead Banks are required to prepare an Annual Schedule of DCC and DLRC meetings on Calendar year basis in consultation with all the concerned in the beginning of each year and circulate the same to all members to enable them to attend the DCC and DLRC meetings. Lead Banks are also advised to ensure that DCC and DLRC meetings are either convened clubbing meeting of present quarter with that of previous quarter(s) or both the meetings are held simultaneously. Lead Banks may be advised to ensure that DCC/DLRC meetings are not held simultaneously and also held every quarter to avoid clubbing of meetings.

(Action: The LDCMs and Controlling office of Canara Bank, SBI, BoB and Union Bank of India who is taking the responsibility of District lead Banks)

C. PRAGATI meeting

The Pro-Active Governance and Timely Implementation meeting held on January 22, 2020 to review the implementation of social security schemes such as PMJJBY & PMSBY, vide RBI letter dated April 7, 2020. In view of the concerns shared therein, SLBC was requested to advise banks to take the following action to increase the coverage and spreading awareness among targeted beneficiaries under PMJJBY and PMSBY.

- a) Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes.
- b) Streamline procedures and leverage technology to speed up claim settlement process and improve outreach.
- c) Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY and PMSBY.
- d) Enrol beneficiaries of other government scheme like PM Ujjawala, PM Kisan, MGNREGA etc. under the scheme.
- e) Use SMS and other digital platforms to make account holders aware of the schemes and also seek auto debit mandate from them.
- f) Leverage marketing Channels like Banking Correspondents(BCs) for ensuring Pan India coverage and innovate ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY and PMSBY and
- g) Fix target of fresh enrolment under PMJJBY and PMSBY to enhance enrolment till March 31, 2021.

The status report of the implementation of these schemes has to be placed in the ensuing SLBC meetings.

(Action: All member Banks & SLBC)

D. 100% Digitization of Raichur district

While assessing the progress of digitization in Raichur District as of May 2020, it can be seen that the total number of operative Savings bank accounts were 2228836, out of which Debit/Rupay cards coverage was observed as 41.25%. Net banking coverage was found to be 6.23% and Mobile Banking/UPI/USSD coverage stood at 13.55%. The total number of operative Savings Bank accounts covered with at least one of the facilities namely Debit/Rupay cards, net banking, mobile banking, UPI, USSD were 800096 and percentage of such accounts to total operative accounts was 35.9. The total number of operative Current Accounts were 43095, out of which number of net banking to Casa was 15432, percentage of Net banking coverage was 35.81. The number of POS/QR availed by Current Accounts was 4395 and percentage coverage of POS/QR was 10.2 out which POS/QR issued to shopkeepers (other than CA holders) was 5768, POS/QR issued to Government/Public Service providers was 89 and the same issued to other was 4989, the total POS/QR other than Current Account holders figured at 10818. With regard to Financial Literacy, camps on Digital Financial Literacy were recorded at 140230 and participants were about 10186.

Of the total 2228836 SB a/cs, 35.9% have been covered by at least one of the facilities- Debit/Rupay cards, net banking, mobile banking, UPI, USSD.

Still 64.1% of SB A/Cs need to be covered.

In our letter dated January 23, 2020, SLBC was advised, inter alia, to conduct field level assessment/ survey of the district identified by the SLBC for making them 100% digitally enabled and allocate targets for merchant on-boarding per branch in the district. SLBC

may apprise if the field level assessment/survey of Raichur has been conducted and information with regard to branch-wise targets (metro/urban/semi-urban/rural) assigned to banks for on-boarding merchants/traders/utility service providers as well as latest achievement position.

(Action: LDCM, Raichur, SBI, All member Banks & SLBC)

E. Deepening and Expansion of Digitalization eco system- NFSI Vision.

AGENDA 9: NABARD's AGENDA FOR 150thSLBC MEETING

9.1: Support to Government of Karnataka under RIDF

As on 31.03.2020, 43564 projects have been sanctioned to the Govt. of Karnataka under RIDF I-XXV covering Irrigation projects, Flood Protection Works, Ground Water Recharge Structures, Roads, Bridges, Godowns, Rural Markets, Primary Schools, Secondary Schools, First Grade colleges, ITIs, Polytechnic Colleges, Backward Classes Hostels, PU Colleges, Anganwadi Centres, Primary Health Centres, Watershed development, Village Knowledge Centers, Rural Service Centers, Sericulture and Fish Jetties as detailed below:

Sector Wise RIDF details (Tranche I-XXV) as on 31.03.2020

| Sn | Name of the Sector | No. of projects | Total financial outlay | No of loans sanctioned | Amount disbursed in crores |
|----|---------------------------------|-----------------|------------------------|------------------------|----------------------------|
| 1 | Agriculture and allied projects | 4892 | 1560.86 | 1436.40 | 1035.19 |
| 2 | Social sector projects | 21031 | 3948.20 | 3361.10 | 2195.66 |
| 3 | Irrigation projects | 5048 | 3010.22 | 2712.33 | 2370.43 |
| 4 | Rural roads and bridges | 12593 | 7909.39 | 6449.35 | 5782.43 |
| | Total | 43564 | 16428.67 | 13959.18 | 11383.71 |

Impact of RIDF

The RIDF assistance has helped the state in bringing more than 4.49 lakh ha of land under irrigation. Further, RIDF assistance has helped in creating more than 45383 Km of road length and 57214 m of bridge length besides creation of education and social infrastructure in rural areas. Under RIDF, GoK has undertaken rural infrastructure projects in all the districts of the State benefiting 198 Taluks.

Irrigation Projects completed during the year 2019-20:

A total of 95 irrigation projects with project cost of Rs.56.85 Crore and RIDF loan of Rs.54.00 Crore were completed during the year 2019-20. The 95 projects completed during the year 2019-20 has helped the state in bringing 4787.75 ha of land under irrigation. The district-wise details of these projects are indicated below:

(Rs. Lakh)

| District | No. of projects | Project Cost | RIDF Loan Sanctioned | RIDF Loan Released | Irrigation potential (ha.) - CCA |
|------------------|-----------------|----------------|----------------------|--------------------|----------------------------------|
| BAGALKOTE | 1 | 49.00 | 46.55 | 12.83 | 38.61 |
| BANGALORE RURAL | 1 | 125.00 | 118.75 | 73.91 | 75.00 |
| BELGAUM | 9 | 875.00 | 831.25 | 754.75 | 395.93 |
| BIDAR | 3 | 235.60 | 223.82 | 178.20 | 158.70 |
| BIJAPUR | 5 | 352.00 | 334.40 | 234.77 | 151.02 |
| CHAMARAJANAGAR | 3 | 140.00 | 133.00 | 126.12 | 260.00 |
| CHIKBALLAPUR | 2 | 120.00 | 114.00 | 100.03 | 68.00 |
| CHIKMAGALUR | 3 | 60.00 | 57.00 | 30.73 | 108.20 |
| CHITRADURGA | 6 | 413.00 | 392.35 | 307.92 | 300.93 |
| DAKSHINA KANNADA | 2 | 150.00 | 142.50 | 93.16 | 58.43 |
| DAVANGERE | 10 | 633.00 | 601.35 | 530.87 | 473.77 |
| DHARWAD | 4 | 120.40 | 114.38 | 72.18 | 87.68 |
| GULBURGA | 1 | 88.00 | 83.60 | 73.99 | 33.17 |
| HASSAN | 5 | 267.00 | 253.65 | 227.24 | 198.00 |
| HAVERI | 8 | 335.00 | 318.25 | 268.15 | 246.08 |
| KOPPAL | 2 | 130.00 | 123.50 | 51.79 | 60.31 |
| MANDYA | 4 | 212.00 | 201.40 | 173.70 | 511.49 |
| MYSORE | 4 | 255.00 | 242.25 | 222.09 | 895.95 |
| RAICHUR | 2 | 175.00 | 166.25 | 76.95 | 118.57 |
| SHIMOGA | 6 | 300.00 | 285.00 | 244.99 | 183.95 |
| TUMKUR | 8 | 405.00 | 384.75 | 296.57 | 171.00 |
| UDIPI | 1 | 50.00 | 47.50 | 33.67 | 42.19 |
| UTTAR KANNADA | 2 | 75.00 | 71.25 | 52.96 | 53.73 |
| YADGIR | 3 | 120.00 | 114.00 | 106.78 | 97.04 |
| Total | 95 | 5685.00 | 5400.75 | 4344.35 | 4787.75 |

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.

We hence have to peg the maximum annual food grain production at 130 lakh MT with a total warehouse capacity requirement of 65.00 lakh MT. But, the warehouse capacity available in the State for storage of agriculture produce (public & 50% of GBY) is 40.66 lakh MT and the estimated gap in capacity is 24.34 lakh MT. Development of Cold chain infrastructure and even standalone cold storage units, to begin with, can improve the storage and incomes of Horticulture farmers.

9.2: Farmers Producers Organizations (FPOs) - Convergence with State Government:

- NABARD has so far promoted 260 FPOs in Karnataka State. The total shareholders of NABARD promoted FPOs is close to 90,000. In addition to NABARD, there are other agencies promoting FPOs in Karnataka State. As these

FPOs cater to the interest and empowerment of farming community in general and Small and Marginal Farmers in particular, there is a need to treat all FPOs uniformly in terms of support provided by GoK to the FPOs. SFAC has been extending benefits / assistance to all FPOs irrespective of their origin / promoting agency.

The following suggestions are made for promoting effective convergence of FPOs with State Government:

- Support under all eligible Schemes like agro service centres, input dealership, etc.
- In order to build a culture of professionalism in the FPOs, the Government may advise Management Institutes, Universities, etc. to introduce courses on FPO education in their curriculum / syllabus of Rural Management or Agri-Business Management. To achieve this, Government may incentivise Universities with a Grant Component. Government may encourage the Students to pursue course on FPOs and their fees to some extent may be reimbursed by the Government.
- Presently Agriculture / Horticulture students have to undergo Rural Agriculture Work Experience Programme (RAWEP) and Hands on Training (HOT) Courses in their Final Year. Government may initiate steps to include FPO as a concept in these courses.
- Extension support through ATMA.
- Issue of agent membership in APMC on priority and waiving of charges, if any.

(ii) For Credit Support:

- Only few banks have issued policy guidelines for financing the FPOs. Banks may step up efforts for financing the FPOs.
- Banks such as SBI, BOB, BOI, Canara etc., have entered into MOU with SFAC for coverage of FPC financing under Credit Guarantee Fund Scheme and to provide collateral free credit to FPCs.

(iii). The Ministry of Agriculture & Farmer's Welfare, GoI has launched the Capital Investment Subsidy Scheme under restructured National Bamboo Mission during 2018-19. The scheme provides new avenues for bamboo plantation and also for holistic development of its value chain in potential states. The restructured National Bamboo Mission provides for a number of activities which have credit linked subsidy component (www.nbm.nic.in). NABARD has circulated the detailed operational guidelines related with the procedure for sanction and release of subsidy to the all SLBC Convenors vide letter dated 25 June 2019.

9.3: Ground Level Credit Target for Agriculture -2020-21

Keeping in view 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 38% of the total agriculture credit. LDMS may be advised to review of performance by all banks regularly in the DCC/BLBC forums.

9.4: Launching of District Annual Credit Plan -2020-21

It is observed that due to COVID-19, some of the districts have not launched Annual Credit Plan 2020-21 by 31 March 2020. SLBC may advise LDMS to expedite the launching of Annual Credit Plans.

9.5: Conduct of ACABC workshop and target for sanction of ACABC schemes
NABARD will be conducting ACABC workshops in Dharwad, Bellary, Tumkur, Mysore, Shimoga, Haveri, Gulbarga and Bijapur districts during the year. GOI has allocated a target of 80 applications to be sanctioned by banks in Karnataka for the FY 2020-21.

9.6: KCC saturation campaign (Crop loan, Animal husbandry and Fisheries) Banks to issue KCCs to all remaining eligible PM Kisan beneficiaries who had applied for KCCs during the special KCC drive of Govt. of India. Further, Second Phase of Special Drive starting from 1st June 2020 for issue of KCCs to farmers for agriculture and allied activities, targeting to cover 2.5 crore farmers including those engaged in dairy, poultry and fisheries activities. (Ref. NABARD Circular No.146/DoR-43/2020 dated 01 June 2020).

9.7: Extending Support to Banks under Financial Inclusion Fund (FIF)

Under the Financial Inclusion Fund(FIF) maintained at NABARD, for FY 2020-21, an allocation of Rs.780.95 lakh has been earmarked for Karnataka for extending support to banks in order to put in place the required Financial Inclusion infrastructure in banks as well as for creating awareness and spreading Financial Literacy.

Considering the prevailing covid-19 situation, the focus will be on promoting digitization across the rural areas. Further, in order to address the regional aspirations and requirements, a differentiated approach has been evolved under the schemes of FIF so as to provide more thrust to backward districts that are constrained by various physical, economic and sociological characteristics, termed as the special Focus Districts (sFDs). In Karnataka, Raichur and Yadgir have been identified as Special Focus districts where under the eligible grant support has been enhanced to 90% of the eligible expenditure incurred by the implementing banks. The grant support for projects in other districts would be limited to 60%, 80% and 90% for Scheduled Commercial Banks (including Payment and Small Finance Banks), Regional Rural Banks and Rural Cooperative Banks.

The details of schemes under FIF are detailed in NABARD circular No.NB.105/DFIBT-04/2019 dated 23 April 2019 already circulated to all banks.

(Action: All member Banks, LDCMs & Concern departments).

AGENDA 10.0 BANKING STATISTICS AS OF MARCH 2020:

The Convenor presented the Banking Statistics on Deposits, Advances, CD Ratio, total PSA, Advances to MSE/ Agriculture/ Weaker Section in the State of Karnataka as on March 2020.

1. There is a Q-o-Q growth of 5.25% in deposits and 4.64% in advances as on March 2020 over December 2019. The CD ratio of the state has remained same as on March 2020 as compared to Dec 2019 quarter.
2. The level of PSA in the State has increased from Rs. 2,75,998 crores as on Dec 2019 to Rs. 2,85,959crores as on March 2020 showing an absolute growth of Rs.9,961crores and percentage growth of 3.61% on Q-O-Q basis.
3. Agricultural advances have increased from Rs. 1,27,910 crores as on Dec 2019 to Rs. 1,30,905Crores as on March 2020, showing an increase of Rs.2,995crores. In comparison to March 2019, there is an increase of Rs. 992crores.
4. The outstanding level under MSME have increased by Rs.4,784 crores from Rs.98,027 Crores as on Dec 2019 to Rs.1,02,811 Crore as on March 2020.

10.2: Branch Network:

The Convenor informed the house that the number of bank branches has increased from 11140 as on 31.03.2019 to 11471 as on 31.03.2020, thus showing an increase of 331 branches

10.3: ATM Network:

The Convenor informed the house that the total number of ATMs has increased from 16732 as on 31.03.2019 to 17388 as on 31.03.2020, thus showing an increase of 656 ATMs during the period.

10.4: Representations of the peoples' representatives referred by the RBI and Chief Secretary for opening of branches: Opening of bank branch in Peta –Alur village of Mundaragi Taluk, Gadag District by KVGB.

The village is having more than 6500 population and nearby 4 villages are having population of around 10000. In total about 16500 population. The issue has been already discussed in DLRC meeting. The Peta – Alur village presently serviced by KVGB by their Mevundi Branch situated at 7 kms away from the village. After thorough survey and since scope is there to open a bank branch LDCM, Gadag has recommended for opening of new branch of KVGB in Peta-Alur village. House to deliberate on this issue.

Convenor informed the house that, present branch is 7 KM away from Peta-Alur village and as there is scope for opening of bank branch, issue shall be discussed with KVGB and shall advise to open bank branch.

(Action: KVGB)

AGENDA 11: 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 MARCH 2020 of FY 2019-20 vis-à-vis disbursements up to the quarter ending March 2019 of FY-2018-19.

- The banks have disbursed Rs.57804 Crore under Short Term loans registering 79.38% achievement to the Annual target.
- The banks have disbursed Rs.33733 Crore under Agricultural Term loans registering 80.08% achievement to the Annual target.
- Total agriculture registering 79.64 % achievement to the annual target.
- The banks have disbursed Rs.92056 Crore under MSE/MSME registering 170.24% achievement to the Annual target.

The Convenor informed the house that banks have to improve priority sector more compared to non-priority sector. He also remarked that this year focus on housing and other priority sector target is more and requested member banks to improve priority sector lending during FY 2020-21.

11.2: Progress in disbursements under MUDRA scheme:

The Convenor, informed that, the amount financed under MUDRA scheme shown comparatively good improvement during Mar 2020 over Mar 2019 and but there is marginal decrease in sanction under Tarun segment. However, during the year Mar 2020, Karnataka state has secured third position at all India level next to Tamil Nadu (Rs.35006 crores) and Uttar Pradesh (Rs 30,949 crores).

The Chief secretary asked SBI, BOB and Canara bank for the reasons for decrease in numbers and advised all banks to give special focus to Mudra loans so that the Karnataka state shall be topper under Mudra financing at All India level once again.

(Action: All Banks)

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

12.1: MGNREGA:

Convenor informed the House that as per the information provided by the dept, there are 65,93,115 MGNREGA workers' accounts in the state of which, 39,92,941 accounts have been converted into Aadhaar Based Payment which works out to 60.56% as on 04.06.2020. Convenor requested banks and the concerned govt. officials to ensure that the remaining accounts are also converted into Aadhaar Based Payment accounts at the earliest.

(Action: All member Banks and Aadhaar Enrolment Center banks)

12.2: Social Security Pensions:

Convenor informed the House that, the dept. has informed that there are 65.20 lakh Social Security Pension beneficiaries in the State who receive pension through banks and post offices of which , 56.31 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 as on 09.06.2020.

The GoK has taken a decision to release the pensions only through DBT towards credit of Aadhaar seeded accounts. Hence, Convenor 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.

Chief Secretary requested that, all the banks have to give special focus on digital life certificate by training & incentivizing BCs for providing Jeevan Praman services in the villages itself particularly to the handicapped and old aged customers to ease their difficulty & inconvenience.

Convenor also requested the banks to provide training to BCs and create awareness regarding digital life certificate. He also informed that Canara Bank BCs are enabled with digital life certificate service.

RBI, RD informed that, banks has to give this service in their door steps, especially for old aged persons above 70 years old. He advised SBI to enable digital life certificate, if it was not done in Karnataka and insisted to issue a circular and advise the branches.

(Action: All member Banks & SBI)

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

(Figures in Lakh)

| 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 |
|----------|----------------------------|--------------------------------------|----------------------|--|-----------------------------------|---|--------------|
| May 2020 | 774.02 | 667.71 | 86.27 | 399.94 | 51.67 | 656.79 | 85.19 |

Convenor informed the House that the Aadhaar authentication is 51.67% as on May 2020 and requested the member banks to complete the Aadhaar authentication process on top priority.

Chief Secretary informed that PMGKY is only for Aadhaar seeded accounts and requested the banks to focus on and complete Aadhaar seeding and authentication as all PMJDY-Women beneficiaries in the state, who are otherwise eligible, couldn't receive benefits of PMGKY.

(Action: All Banks)

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

Discussed in Agenda item no 4.2:

12.5: Progress under Social Security Schemes:

Convenor informed the House that the performance of banks in all the three social security schemes (PMSBY, PMJJBY & APY) during the March 2020 quarters of FY 2019-20 is satisfactory. The performance under APY is very good compared to two other schemes.

However, keeping in view the potential available, Convenor requested all the banks to give focused attention to extend the benefit of all the three social security schemes to all eligible people in their area of operation in a campaign mode. He also requested the banks to improve progress in PMSBY and PMJJBY as the progress is less. He also requested all the banks to cover BCs under social security schemes.

(Action: All banks, LDMs)

12.6 Progress under PMJDY:

Convenor informed the House that

A] There is an increase in the total number of PMJDY accounts from 137.16 lakh as on 31.03.2019 to 160.85 lakh as on March 2020

B] There is an increase in the total number of RuPay cards activated from 60.14 Lakh as on 31.03.2019 to 61.01 Lakh as on March 2020 and he also requested member banks to continue to popularize PMJDY and RuPay cards with Aadhaar seeding.

(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:

Convenor informed that Toll Free number 1800 4259 7777 is functional through vendor M/s Conneqt Business Solutions Ltd., Hyderabad. The cost of maintaining this add-on service is shared among 19 major banks.

The Toll-free Help Desk has started functioning since July 2019. The total no. of calls received at the Helpdesk from July 2019 to May 2020 is 7589. He requested all the member Banks to popularize this Toll Free Number among their customers.

(Action: All Banks)

19 Major Banks were requested for remitting Rs. 2 lakhs as "Revenue Expenditure Reserve" for Toll free Desk. The Banks which are yet to remit the amount of Rs. 2 lakhs are HDFC Bank, AXIS Bank, ICICI Bank and Kotak Mahindra Bank and were advised to remit the same without any further delay.

(Action: HDFC Bank, AXIS Bank, ICICI Bank and Kotak Mahindra Bank)

Similarly, 19 member Banks were requested to remit Rs. 57,638.20 as Revenue Expenditure for the period from July 2019 to December 2019 for Toll free Desk. The Banks which are yet to remit the amount of Rs. 57,638.20 are Kotak Mahindra Bank, AXIS Bank, Union Bank of India (e-Corporation Bank) and Indian Bank. He also requested these Banks to remit the same at the earliest.

(Action: Kotak Mahindra Bank, AXIS Bank, Union Bank of India (e-Corporation Bank) and Indian Bank)

13.0: Discussion on lending towards government sponsored schemes and impact of these schemes.

The Convenor informed to house that the banks are financing government sponsored activities on priority basis and the performance is satisfactory except PMAY(U) and appraised house about department-wise progress under government sponsored schemes.

1. Animal Husbandry & Vet services: Against physical target of 1207 and with financial target of 454.74 lakhs, the performance is Physical 387 and Financial 141.3 lakhs has been achieved.

2. Dr. Babu Jagjivanram Leather Industries Dev. Corporation Ltd.: Against physical target of 100, the performance is Physical 70 and Financial 125.59 lakhs has been achieved.

3.National Rural Livelihood Mission (NRLM) : Against physical target of 455654 and with Financial target of 10423.75 lakhs, the performance is Physical 516862 and Financial 11657.88 lakhs has been achieved.

4.KARNATAKA MAHARSHI VALMIKI ST DEV. CORPN. : Against physical target of 3169 and with financial target of 7755 lakhs, the performance is Physical 2081 and Financial 3278 lakhs has been achieved.

5.PMEGP : Against physical target of 2967 and with Financial target of 8901.13 lakhs, the performance is Physical 3560 and Financial 10377.32 lakhs has been achieved.

6.DR.B.R.AMBEDKAR DEV.CORPN : Against physical target of 5592 and with Financial target of 18967.50 lakhs, the performance is Physical 1158 and Financial 3677.89 lakhs has been achieved.

- I) **Karnataka Adijambava DEV.CORPN:** Against physical target of 972 and with financial target of 4002 lakhs, the performance is Physical 604 and Financial 1895.23 lakhs has been achieved.
- II) **Karnataka Thanda DEV.CORPN:** Against physical target of 388 and with Financial target of 1598 lakhs, the performance is Physical 262 and Financial 871.13 lakhs has been achieved.

7.D. Devraj Urs BC Dev Corpn : Against physical target of 2500 and with Financial target of 500 lakhs, the performance is Physical 1937 and Financial 429.29 lakhs has been achieved.

8.CMEGP : Against physical target of 3000 and with Financial target of 6000 lakhs, the performance is Physical 1078 and Financial 1887.12 lakhs has been achieved.

9.National Urban Livelihood Mission (NULM) : Against physical target of 5960 and with Financial target of 10360 lakhs, the performance is Physical 1971 and Financial 2661 lakhs has been achieved.

10.KARNATAKA STATE WOMEN DEVP. CORP. : Against physical target of 4557 and with Financial target of 2530 lakhs, the performance is Physical 1626 and Financial 2678.25 lakhs has been achieved.

11.KARNATAKA BHOVI DEV. CORPORATION : Against physical target of 471 and with Financial target of 2080.50 lakhs, the performance is Physical 355 and Financial 1322.52 lakhs has been achieved.

12KARNATAKA MINORITY DEV. CORPN. (KMDC) : Against physical target of 1486 and with Financial target of 1536 lakhs, the performance is Physical 693 and Financial 966.61 lakhs has been achieved.

13.KARNATAKA VISWAKARMA COMMUNITY DEV. CORPORATION : Against physical target of 256 and with Financial target of 64 lakhs, the performance is Physical 19 and Financial 8.70 lakhs has been achieved.

14.PMAY-U (Housing for All 2022) – CLSS :

MoHUA, GOI has launched Credit Linked Subsidy Scheme (EWS / LIG) on 17.06.2015. It has extended the scheme to MIG-1 & MIG-2 category on 01.01.2017. HUDCO/NHB and SBI have been identified as Central Nodal Agencies (CNAs) 370 & 134 Primary Lending

Institutions have signed MoU with National Housing Bank & HUDCO, respectively under CLSS.

As on 31.03.2020, only 46812 applicants have availed loan under PMAY(U)_CLSS. Secretary housing opined that Housing loans sanctioned under PMAY scheme is very less not up to the mark and compared to other state our state progress is very less hence they have requested bankers to sanction maximum loans under PMAY(U) schemes and also requested to SLBC to effective implementation of PMAY (U)

Convenor has informed that henceforth SLBC will review Housing loans Sanctions under PAMY scheme on Bi-Monthly basis.

(Action: All Banks)

AGENDA 14.0: CD RATIO, REVIEW OF DISTRICTS WITH CD RATIO BELOW 60% AND WORKING OF SPECIAL SUB-COMMITTEES OF DCC (SCC)

Convenor, has informed to house that CD ratio of three coastal district Uttara Kannada, Udupi, Dakshina Kannada is 40.54%, 48.54% and 57.53% respectively.

The Chief Secretary, GoK has informed to House that Kerala and Goa states CD ratio was 60 to 70% and requested to SLBC to conduct one special meeting with all three LDMs of the three coastal districts of Karnataka for improving CD ratio.

(Action: SLBC & LDMs)

AGENDA: 15.0: POSITION OF NPAs IN RESPECT OF SCHEMATIC LENDING, CERTIFICATE CASES AND RECOVERY OF NPAs

15.1: NON-PERFORMING ASSETS POSITION:

Convenor informed the house that increasing trend in in NPA 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.

Chief Secretary and Additional Chief Secretary GoK have requested the bankers to provide list of NPA borrowers those who have availed loans under government sponsored scheme.

Chief Secretary, GoK has advised to send area wise list to concern DC offices and district officer will coordinate for recovery of NPA and overdue amount.

(Action: Govt. Departments & Banks)

15.2: RECOVERY OF BANK DUES UNDER PMEGP:

Convenor 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. SLBC advised LDMs to coordinate the joint recovery drives in a big way.

State Director, KVIC has requested banker to provide list of PMEGP loan NPA accounts to assist in recovery of NPA amount through joint drives involving both bankers and DIC, district officials.

He also informed that banks may adjust back end subsidy to loan accounts in case they go bad.

(Action: KVIC/KVIB/DIC & Banks)

15.3: RECOVERY OF BANK DUES UNDER KPMR & KACOMP Acts:

Bank have filed few cases under KPMR & KACOMP Acts during fourth quarters of FY 2019-20 and the Pendency as at end of march 2020 is 27953 account mounting of Rs.30851 lakhs.

Convenor, 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: Concern Govt. Departments & Banks)

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

Convenor informed the house that Bank have filed few cases under SARFAESI, DRT & LOK ADALATS Acts during all four quarters of FY 2019-20 and just rs.1583.46 crore recovered.

AGENDA16.0: REVIEW OF RESTRUCTURING OF LOANS IN NATURAL CALAMITY AFFECTED DISTRICTS IN THE STATE, IF ANY

Convenor informed the house that during period June'19 to March'20, banks have actively participated in restructuring of loans for flood affected farmers of 22 districts . SLBC had organized 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.

AGENDA17.0: 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. Circular on Scale of Finance (SOF)-Fixing by District Level Technical Committee (DLTC) and State Level Technical Committee (SLTC)

17.1 a: District Level Technical Committee (DLTC) - Reconstitution

Convenor, has informed to house that District Level Technical Committee (DLTC) to be reconstituted by District Administration with District Central Cooperative Banks as its Convenor and shall work in alignment with District Consultative Committee. The District Collector/District Magistrate shall be appointed as Chairman of the committee and in his absence head of the agriculture department of the district may chair the meeting as per RBI letter no. 2032/05.10.003/2019-20 dtd. 30.04.2020 and NABARD letter No. 37/01/2020-21, 109/34/2020 dtd 15.04.2020 addressed to the Chief Secretary of All State governments.

(Action: Apex Bank, Agriculture Department-GoK and LDCMs)

17.1.b: State Level Technical Committee (SLTC) -Reconstitution

Convenor, has informed that State Level Technical Committee (SLTC) to be reconstituted by Secretary Agriculture/ Agriculture Commissioner, Department of Agriculture with State Co-operative Bank as its convenor and shall work in alignment with State Level Banker's Committee (SLBC). The Secretary Agriculture/ Agriculture Commissioner of the State shall be the chairman of the committee and in his absence the Director of Agriculture to chair the meeting as per RBI letter no. 2032/05.10.003/2019-20 dtd. 30.04.2020 and NABARD letter No. 37/01/2020-21, 109/34/2020 dtd 15.04.2020 addressed to the Chief Secretary of All State governments.

Convenor, requested the Apex bank to convene the State Level Technical committee under the Chairmanship of Secretary Agriculture/Agriculture Commissioner, GoK with all the members as per the new circular issued by NABARD to approve/finalise the scales of finance fixed by the DLTCs for agriculture and allied activities for financial year 2020-21 by 30.06.2020.

(Action: Apex Bank, Agriculture Department- GoK and SLBC)

AGENDA18.0: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY

Convenor has informed that:

a): Formulation of large projects 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, ASCI, ETC. INCLUDING A REVIEWOF FUNCTIONING OF RSETIs

Convenor has informed that:

- There are 33 RUDSETI/ RSETIs functioning in the state of Karnataka.
- These 33 RUDSETI/ RSETIs have trained 296240 candidates in 10261 training programmes during the FY 2019-20.

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

AGENDA20.0: STEPS TAKEN FOR IMPROVING LAND RECORD, PROGRESS IN DIGITIZATION OF LAND RECORDS AND SEAMLESS LOAN DISBURSEMENTS

Convenor requested all member Banks to visit <https://kaverionline.karnataka.gov.in> and be guided by the manual of instructions 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. LDMs were advised 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)

20.1 Delay in loan disbursement: Kaveri Online portal- Online Filing of mortgages - Form No. 3 of agricultural loans / crop loans under KACOMP Act.

Convenor informed the house that

- Haveri Districts been selected for adoption of Kaveri online portal on pilot basis, LDM Haveri has informed many branch managers in the district have reported the following problems vide his letter reference NO. LBO/NGP/HVR/239/2020-21 dated 06.06.2020 (Letter provided in Annexure 67of agenda booklet).
- 1) Lack of training: lead bank has shared write ups and FAQs, still many bankers are unable to complete the process in the portal due to technical glitches.
 - 2) Few KVGB branch managers reported that due to poor connectivity in their branches, they are unable to open website/complete document uploading process.
 - 3) Delay in response to online booking appointment from concerned SRO office after document from login.
 - 4) While uploading document in portal technical error pop up and automatically gets logged out and unable to complete the process causing pending of loan sanctions.

Hence, Haveri district bank branches are requesting GoK to permit them to switch over to the offline method of charge creation/mortgage creation as following earlier through SRO till completion of Kharif season. And they are requesting you to impart the training for bank branches and also to provide the help line number for bankers to get the clarification on problem faced by them on the portal.

Convenor requested the concern department to allow the offline mode widow till technical problem is resolved. The Chief Secretary has also told that offline can be allowed upto resolving of technical issues.

(Action: Kaveri Online portal- Department of Stamps and Registration GoK)

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

SLBC, at quarterly intervals, calls for the details of unresolved issues, if any, evolved during DCC/DLRC meetings, from LDCMs for its review by the house. However, this time, no information was received from any LDCM under this agenda.

(Action: LDMs)

AGENDA 22.0: SUB COMMITTEE MEETINGS HELD DURING THE REVIEW PERIOD:

The details of SLBC Sub-committee meetings conducted during the Review period are as under:

Convenor has informed the house about the details of SLBC Sub-committee meetings conducted during the Review period and requested the convenors of the sub-committees to submit the details of the meetings with action points to SLBC so as to circulate the same among all the members for implementation.

Convenor informed the house that in 148th SLBC, SBI was selected as Nodal Bank for 100% digitalization project of RBI for Raichur district which was selected as digital district, as SBI is lead bank with largest network.

As SBI is the Lead Bank in Raichur district and the Nodal Officer appointed for Digital expansion in Raichur district is also from SBI and therefore SLBC requested SBI to take up the responsibility of convening the sub-committee on Deepening of Digital payments for better monitoring and progress and also requested to conduct subcommittee meeting on proceedings Deepening of Digital Payments with in 30.06.2020.

The executive of SBI has agreed to take up the responsibility of convenorship to conduct Subcommittee meeting on Deepening of Digital Payment and also requested SLBC to issue suitable advisory in this regard.

(Action: SBI and Subcommittee members)

AGENDA 23.0: MISCELLANIOUS ISSUES:

AGENDA 23.1: COVID-19 Situation

Convenor informed the house that the prevailing Covid19 situation in the country is precarious and the general economic activities have come to a standstill due to lockdowns which was inevitable to save the human disaster from happening.

The exemptions now allowed in several districts in the state are aimed at improving and reviving the lost tempo of credit off-take and to give momentum for restarting the agriculture and allied activities, MSME and retail trade. Banks will have to play a crucial role to ensure this happens in a systematic and conducive manner.

SLBC has conducted 149th Special SLBC meeting on 02.05.2020 to identify and address specific issues related to easy and sufficient availability of credit to

1. Agricultural and allied sector,
2. MSME and
3. Other sectors of the rural economy in prevailing COVID 19 situation.

During COVID 19 situation Major Banks were disbursed crop loans of Rs.752.72 crores to 71083 borrowers and agricultural term loans of Rs.88.88 crores to 10641 borrowers. SHG loans of Rs.46.49 crores were disbursed among 2461 accounts and also major banks have disbursed Rs.1290.74 crores as MSME loans @10 % additional to existing borrower by 47814 accounts.

(Action: All Banks)

Agenda 23.2: ECLGS for Existing MSME borrowers during COVID-19 situation:

Convenor has informed the house that Govt. of India had announced additional funding of up to 3 lakh crore at a concessional rate of maximum 9.25% through Emergency Credit Line Guarantee Scheme (ECLGS) for the MSME sector hit hard by the Corona Virus crises. Under this scheme, 100% guarantee coverage will be provided by NCGTC for additional funding of up to 3 lakh crore to eligible MSME and interested MUDRA loan borrowers. This scheme is valid up to 31.10.2020.

Further, SLBC has instructed vide letter 142/SLBC/2944/HPR/2020/MSME/1 dated: 09-06-2020 to all member banks to conduct MSME outreach programme and also requested to all member to displaying the scheme guidelines in local language at branch level.

In our state Major Banks were sanctioned around 50406 accounts and amount of Rs.1907.24 Cr under ECLGS scheme as on 13.06.2020.

Secretary MSME has appraised the house about bank wise ECLGS MSME loans sanctions and disbursements and opined that performance of banker in ECLGS loans disbursement is very poor and also informed as few bank branch managers are not aware about ECLGS scheme and some branch manager instructed borrowers to submit audit report and offer additional collateral security. Immediately Convenor of SLBC has requested to Secretary MSME to submit bank wise issues related ECLGS directly to SLBC and also opined that private banks were not interested in sanctioning of ECLGS loans especially ICICI Bank, Axis Banks.

MSME dept. has conducted meeting with DC of each district and DIC officials for effective implementation of ECLGS scheme.

Secretary of MSME has requested to bankers to concentrate on clusters particularly in areas like Peenya, Mysore and Shivamoga having 8 to 10 clusters to reach out to more borrowers and thereby achieve the targets easily and quickly.

Convenor has informed that all major banks have sanctioned ECLGS loan @ 20 % of existing loans of the MSME borrower and banks are to follow 3 type assessment while arriving limit to be sanctioned.

At this juncture, in response to clarification sought by industries dept., Ms A Manimekhalai, ED, Canara Bank has clarified that in view of the latest guidelines banks have to fund to the extent of 33 % of turnover, instead of 20 % of turnover, as followed by SBI and Canara Bank.

Director of MSME has appraised about ECLGS sanction and disbursement status of banks and also opined that private banks were not interested to sanctioning of ECLGS loans especially ICICI Bank, Axis Banks.

Convenor has informed to house that sanctions and disbursements were initially slow, but of late momentum has picked up and requested bankers to cover all eligible MSME borrowers under ECLGS scheme before 30.06.2020.

(Action: All Banks)

23.3: Disposal of Educational loans under RGLS:

Convenor has informed the house that Department of Collegiate Education, Bengaluru and Bank of Baroda (e-Vijaya Bank) are requested to finalize MOU soon and thereafter targets can be communicated for financing of these RGLS loans.

(Action: Department of Collegiate Education, Bengaluru and Bank of Baroda)

23.4: Digital District: Expanding and Deepening of Digital Payments Eco-system in Raichur District:

Convenor has informed to House that the LDCM, Raichur and Nodal officer of SBI has to follow-up regularly with the banks and bank branches to achieve 100 % digitalization in Raichur District.

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. Annexure II data for 31.03.2020 as in RBI format is attached in Annexure 72 of Agenda.

As SBI is the Lead Bank in Raichur district and the Nodal Officer appointed for Digital expansion in Raichur district is also from SBI, Convenor requested SBI to take up the responsibility of convening the sub-committee on Deepening of Digital payments for better monitoring and progress.

(Action: LDCM-Raichur, SBI, SLBC member Banks & SLBC)

23.5: Allotment of enrollment targets under Atal Pension Yojana (APY) to Banks / Department of Posts for FY 2020-21:

Convenor has forwarded the target per branch for FY 2020-21 which is received from PFRDA with enclosed letter of DFS No 16/7/2015-PR (pt) dated 01.06.2020 (Provided in annexure 73, Page no. 301 to 302).

Convenor has requested to all the State Controlling Head/Coordinators of banks to advise their bank branches to achieve the set targets (Target per branch).

Target under APY for FY 2020-21 under each category:

| Category | Target per branch FY 2020-21 |
|---|------------------------------|
| Major Banks (ALL PSBs and 4 Private banks i.e. ICICI Bank, AXIS Bank, HDFC Bank, IDBI Bank) | 60 |
| Regional Rural Banks | 60 |
| Private Banks (Other) | 30 |
| Co-Operative Banks | 20 |
| Department Post | 30 |
| All Small Finance Banks | 50 |
| All Payment Banks | 50,000 (Absolute) |

(Action: All Banks)

23.6: Implementation of Kannada by banks:

Convenor has drawn the attention of the house to a letter received from GoK with reference FD 04 CAM 2020 dated 28.05.2020 seeking developments on following items (Annexure 74 of Agenda)

- 1) Implementation trilingual rule by the PSU banks, Apex Bank, Cooperative banks and Private banks
- 2) Availability of printed challans, cheques, receipts, passbooks, housing loan application, vehicle loan application, education loan application; address change application, Nomination application, single account transfer application, account opening form, fixed deposit certificate, Demand draft and all other applications as per trilingual rules.
- 3) Implementation of Kannada language in banks website
- 4) Relieving of employees who have not learnt kannada as per 2014 recruitment guidelines and replacing these employees with Kannada knowing employees.

All banks are advised to the follow the guidelines.

(Action: All Banks)

23.7: Discussion on modification in Working Capital Assessment for Khadi Institutions of KVIC/KVIB under ISEC by the Financing Bank Branches in Karnataka State.

Convenor has informed house that KVIC, Bengaluru requested the bankers to honour the ISEC issued by the KVIC/KVIB and extend the working capital assistance requirement under ISEC scheme of KVIC and also requested all bankers to follow the scheme guidelines.

(Action: All Banks)

23.8: Co-option of FKCCI as SLBC member:

Convenor has informed house that Federation of Karnataka chambers of Commerce & industry has requested for membership of SLBC.

The request was not considered favourably by the house as there is a scope for such similar demands from multiple organizations.

23.9: Performance of Karnataka Farmers resource Centre, Bagalkot (KFRC):

The 29th Board of Trusty meeting was held on 05.06.2020, wherein the performance of KFRC for 2019-20 was reviewed and approved the budget for 2020-21.

Table Agenda 1. Aatma Nirbhar Bharat Abhiyan

Convenor informed the house that Hon'ble Prime Minister, in his fifth address to the nation since the great lockdown announced 'AatmaNirbhar Bharat Abhiyan' package

of Rs. 20 lakh crore to revive the Indian economy, to help farmers, migrant workers, etc. and to revive the industrial sector. This package is 10% of India's total GDP.

The details about the package were announced by the Finance Minister Nirmala Sitharaman in 5 tranches are as follows

Overall Announcements: Rs. 20,97,053

| Sl. No. | Tranches | Amount in Cr |
|---------|-----------------------------|------------------|
| 1 | First Tranche | 5,94,550 |
| 2 | Second Tranche | 3,10,000 |
| 3 | Third Tranche | 1,50,000 |
| 4 | Fourth and Fifth Tranches | 48,100 |
| | Sub Total (A) | 11,02,650 |
| 5 | Earlier Measures incl PMGKP | 1,92,800 |
| 6 | RBI Measures (Actual) | 8,01,603 |
| | Sub Total (B) | 9,94,403 |
| | GRAND TOTAL (A+B) | 20,97,053 |

- ✓ MSMEs are provided with 6 relief measures under Aatma Nirbhar Bharat Abhiyan Package-- Rs. 3 lakh crore Collateral-free loan to be provided (45 MSMEs will be benefitted), Government will infuse Rs. 20,000 crores in the stressed MSMEs (2 lakh MSMEs will be benefitted), Government will provide a fund of Rs. 50,000 crores to the MSMEs having potential growth, the new definition of MSMEs is given, Global tender is not allowed for government procurement up to Rs. 200 crore and local trade fairs are not possible.
- ✓ For a period of 12 months, the government will provide interest subvention support of 2% for MUDRA-Shishu Loan payees, i.e., relief of Rs. 1,500 crore and will benefit 3 crore Mudra Shishu loan holders.
- ✓ 50 lakh street vendors will be provided with Special Credit Facility of Rs 5000 crore.
- ✓ Credit Link Subsidy Scheme has been extended till March 31, 2021, from earlier March 31, 2020. This will benefit nearly 2.5 lakh middle-class families.
- ✓ Through NABARD, Rs. 30,000 working capital fund is provided by the government to help small and marginal farmers for post-harvest of the Rabi crops and for the preparation for the Kharif crops. Through Kisan Credit Card (KCC), 2 lakh crore concessional credit boost will be provided to 2.5 crore farmers.
- ✓ Rs. 1 lakh crore to be provided to aggregators, FPOs, etc. to strengthen agricultural infrastructure.
- ✓ Rs. 10,000 crore will be provided to the micro-food enterprises to promote Vocal for Local vision of Prime Minister Modi and will benefit around 2 lakh micro-food enterprises.
- ✓ Under PM Matsya Sampada Yojana, Rs. 11,000 crore will be provided for marine, inland fisheries and aquaculture; Rs. 9,000 crore will be allocated for infrastructure to make people self-reliant. This will provide employment to more than 55 lakh people and is expected to double India's exports to Rs 1 lakh crore.

- ✓ Rs. 15,000 crore has been allocated by the government to Animal Husbandry Infrastructure Development Fund-- to support dairy infrastructure and animal husbandry.
- ✓ 10-Honey Beekeepers will be allocated Rs. 5,000 crore to stop all the imports of wax in the country. This will benefit nearly 2 lakh bee beekeepers and will provide quality honey to the consumers.

1.1 2nd Trenches: Implementation of PradhanaMantri Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme:

Convenor informed to house that PMSVANidhi Scheme, which shall be operational w.e.f 01.07.20, after notification of the rules and scheme under Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act 2014 by GoK, is a Central Sector Scheme i.e. fully funded by Ministry of Housing and Urban affairs with the following objectives:

- (i) To facilitate working capital loan up to Rs.10000/-
- (ii) To incentivize regular repayment; and
- (iii) To reward digital transactions.

The scheme will help formalize the street vendors with above objectives and will open up new opportunities to this sector to move up the economic ladder.

Convenor appraised the house about the objectives, eligibility of states, eligibility criteria of beneficiaries, identification of beneficiaries, credit product details, rate of interest, interest subsidy, lending institution details, credit guarantee, selection mechanism, steering and monitoring committees under the main scheme and guidelines have already been circulated.

He also informed the house that SLBC will communicate district-wise list of street vendors and requested all member banks to sanction working capital of Rs.10, 000/- to eligible street vendors

(ACTION: SLBC, SD, E&LD and All Banks)

2. Guidelines on Investment of Surplus (Bulk deposits) boards, corporations, Local bodies, Authorities and Autonomous Bodies etc:

Convenor informed to house that Government of Karnataka has issued circular vide No.FD 8 TAR 2020 dated: 12.03.2020 on Investment of Surplus (Bulk deposits) boards, corporations, Local bodies, Authorities and Autonomous Bodies etc. we have informed by Government of Karnataka as " **In e-Bidding the Regional/Zonal/Head offices of Banks only shall participate and no individual bank branch shall participate in e-Auctions with immediate effect and said circular has already been communicated by SLBC to all member banks**".

Sri.Sunil Kurthkoti , Advisor, FD, GoK has explained new guidelines and operational issues about investment of bulk deposits, in banks by boards / corporations / local bodies etc, in detail and requested all banks to adhere to the revised guidelines.

(ACTION: All Banks)

Before conclusion of the meeting, Chief Secretary, GoK felicitated Sri T.Manivannan, Convenor for his active role and contribution in organizing SLBC activities and welcomed Sri BCS Rao as the new convenor of SLBC.

The 150th SLBC Meeting concluded by proposing **vote of thanks** by Mrs.Vidyalaxmi R, Assistant General manager of Karnataka Bank.


(T Manivannan)
Convenor SLBC & GM, Canara Bank



Photo of the 150th SLBC meeting held on 19.06.2020

**SLBC – KARNATAKA
LIST OF PARTICIPANTS
150th SLBC Meeting held on 19.06.2020**

| Sl. No. | Name Shriyuths - | Designation | Organization / Departments |
|-------------------------------------|------------------------|-------------------------------------|----------------------------------|
| 1 | T M Vijay Bhaskar | Chief Secretary | Govt of Karnataka |
| 2 | Vandita sharma | Addl. Chief Sec. & Dev. Com. | Govt of Karnataka |
| 3 | A. Manimekhalai | Executive Director | Canara Bank |
| 4 | Jose. J. Kattoor | Regional Director | Reserve Bank of India |
| 5 | T. Manivannan | Convenor-SLBC & GM | Canara Bank |
| 6 | H R Srivatsa | General Manager | NABARD |
| STATE GOVERNMENT DEPARTMENTS | | | |
| 7 | Dr.Raj Kumar Khatri | Additional Chief Secretary | Dept. of Agriculture |
| 8 | Dr.Ekroop Caur | Secretary (B& R) | Finance Department |
| 9 | Manju Prasannan Pillai | Addl. Secretary (Fiscal Reforms) | Finance Department |
| 10 | Sunil Kurtkoti | Advisor | Finance Department |
| 11 | S Ziyauallah | Director | MSME |
| 12 | Maheshwar Rao | Principal Secretary | MSME |
| 13 | H M Srinivasa | Addl. Director | MSME |
| 14 | Dr. Mamatha B R | Mission Director | KSRLPS-Sanjeevini |
| 15 | Venkatesh H C | Consultant CLWS | Bhoomi Monitoring Cell |
| 16 | M Jagannadha Rao | State Director | KVIC |
| 17 | Manoj Kumar Meena | Secretary | Dept. of Housing |
| 18 | B C Satheesh | Managing Director | KMF |
| 19 | Dr. D N Hegde | Director - AH | KMF |
| 20 | Indiramma G | General Manager | KWDC |
| 21 | S SelvaKumar | Secretary | Skill Development |
| 22 | Brijesh K Dikshit | Commissioner | Dept. of Agriculture |
| 23 | Divakara M S | Addl. Dir. Agriculture | Dept. of Agriculture |
| 24 | H L Prabhakara | Project Director | Center for e-governance |
| 25 | B S Sridhar | DIGR(ent)a/c | Stamps & Registration Department |
| 26 | Ramakrishna | Director | Dept. of Fisheries |
| 27 | Sumathi B S | Project Officer | DAY-NULM |
| 28 | R ShivaPrakash | Addl. RCS (Credit) | Dept. of Co-operation |
| 29 | Dr. K.V.Halagappa | Addl. Director (Development) | Dept. of AH & VS |
| 30 | K Dhanaraj | Joint Director | Dept. of Horticulture |
| 31 | Sathish | AHO | Dept. of Horticulture |
| RESERVE BANK OF INDIA | | | |
| 32 | Sanjeev Singha | General Manager | Reserve Bank of India |
| 33 | N Nagaraj | Asst. General Manager | Reserve Bank of India |
| NABARD | | | |
| 34 | A K Sharma | Deputy General manager | NABARD |
| 35 | R K Dudihalli | Assistant General Manager | NABARD |

LDMs

| | | | |
|----|-----------------|---------------------|-------------|
| 36 | B I Hosamath | LDM Kolar | Canara Bank |
| 37 | Madhusudhan M C | LDM Bengaluru Rural | Canara Bank |

SLBC – CANARA BANK

| | | | |
|----|-----------------------|------------------------|--------------------|
| 38 | B Chandra Sekhara Rao | Deputy General Manager | Canara Bank – SLBC |
|----|-----------------------|------------------------|--------------------|

MEMBER BANKS

| | | | |
|----|---------------------|---------------------------|-------------------------|
| 39 | N Lakshminarayana | Chief General Manager | Canara Bank |
| 40 | M K Dhama | Deputy General Manager | State Bank of India |
| 41 | N Narayana Swamy | Assistant General Manager | State Bank of India |
| 42 | B. Jaya prakash | Chief Manager | Bank of Baroda |
| 43 | K Srinivas Prabhu | Chief Manager | Indian Overseas Bank |
| 44 | V S Geetha | Assistant General Manager | Central Bank of India |
| 45 | Vijay Kumar | Deputy General Manager | Punjab National Bank |
| 46 | B.R. Nagaraj | Senior Manager | Bank of India |
| 47 | P Seetharamaiah | Deputy General Manager | Union Bank of India |
| 48 | Padmabahushan Jain | Senior Manager | HDFC Bank |
| 49 | Vidyalaxmi R | Assistant General manager | Karnataka Bank |
| 50 | Nityanand | CRDM | Axis Bank |
| 51 | Hariharan | Asst. Vice President | Federal Bank |
| 52 | Suman Guptha | Chief Manager | Kotak Mahindra Bank |
| 53 | N.S. Krishna Murthy | General Manager | Apex Bank |
| 54 | B Giridhara Prabhu | Assistant General Manager | Karnataka Grameena Bank |
