

STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
CONVENOR



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Date : Mar. 21, 2016

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

Dear Sir,

Sub: Proceedings of 134th SLBC Meeting held on 25th February 2016

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We are forwarding herewith the proceedings of 134th SLBC Meeting held on **Thursday, 25th February 2016** at 11.00 am in the Conference Hall, Vidhana Soudha, Bengaluru.

Kindly submit compliance report to the action points wherever applicable on top priority at your earliest.

Yours faithfully,

(M. Mohan Reddy)
Convenor – SLBC &
GM, Syndicate Bank

Encl : a.a.

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

MINUTES OF THE 134th MEETING OF SLBC HELD ON 25.02.2016

The 134th SLBC Meeting was held on 25th February 2016 at the Conference Hall, Vidhana Soudha, Bengaluru under the Chairmanship of Sri Arun Shrivastava, Managing Director & Chief Executive Officer, SyndicateBank.

The Chairman-SLBC extended warm and hearty welcome to Sri Aravind Jadhav, Chief Secretary, GoK; Smt Latha Krishna Rao, Addl. Chief Secretary and Dev. Commissioner : GoK; Sri Eugene E Karthak, Regional Director : RBI & Sri M.I. Ganagi, Chief General Manager : NABARD. He also extended cordial welcome to Principal Secretaries, Secretaries to Govt of Karnataka, Senior Executives from Reserve Bank of India and NABARD, Senior Officers from the State Govt, representing various Line Departments, Corporations and Boards, Senior Executives from Commercial Banks, Co-operative Banks, Chairmen of RRBs, other Financial Institutions, UIDAI, General Insurance Companies, NGOs & other participants present in the meeting.

Sri Arun Shrivastava, Managing Director & Chief Executive Officer, Syndicate Bank in his key note address expressed his happiness that, Karnataka State stood first in implementation of the MUDRA scheme with 145% achievement as per the data released by DFS and thanked all the bankers and line departments for remarkable achievement and further touched upon important agenda items as follows:

On providing relief measures to the distress farmers and farmers' suicide incidences in the State, he said that SLBC has taken several measures to mitigate the hardships faced by the distressed farmers in all the 136 taluks declared as drought hit by Govt of Karnataka. SLBC had advised all the LDMs to continue to organize Counselling camps and extend relief measures to the distressed farmers. Accordingly, the LDMs have organized Counseling Camps/Jagruthi Jatras involving District Administration, connected Line Departments, Matadipathis, religious and farmers leaders in various districts. So far, LDMs have conducted 86 such camps.

In the meanwhile, Banks have restructured / rescheduled 2,67,207 Agricultural Loan accounts involving ₹ 2464 cr. and provided 25,288 fresh Crop Loan / Kisan Credit Card to the extent of ₹ 365.94 cr. to affected persons as a relief measure extended in drought affected areas. SLBC had also taken decision to waive overdue / compound interest of the affected Pomegranate & Grape growers and communicated to all the Banks and concerned Departments. He expressed his happiness that the Association of Pomegranate growers have come forward to take advantage of the offer. He appealed to all the Banks to extend the benefit to all the eligible growers and make best use of the opportunity. Further, he said that the Banks are prepared to lend additional requirements by renewing the existing loan for the farmers who approach the Banks for the purpose.

On implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY), he said that the Ministry of Finance during the VC Meeting held recently with the MDs & CEOs of the Banks has conveyed the importance of financial literacy, issue and activation of RuPay Cards to the PMJDY beneficiaries. DFS has advised to utilize the existing FLCs, ITIs and operational Skill Centres to impart financial literacy to the beneficiaries and also map the same with the FLCs and Bank Branches.

Further, he said that the Hon'ble Prime Minister has launched a new crop insurance scheme **Pradhan Mantri Fasal Bima Yojana (PMFBY)** on 13.1.2016, which will help in easing of the burden of premiums on farmers who take loans for their cultivation.

He expressed his happiness that the ACS & DC, GoK has already convened a meeting in this regard to work out the modalities. He requested all the stakeholders to put their best efforts for successful implementation of the pro-farmer scheme.

Further, he said that the Ministry of Finance, Govt of India has informed that the Hon'ble Prime Minister will be officially launching the programme **STAND-UP INDIA** shortly and advised all Bank branches to keep 2 good proposals per branch; one for SC/ST and one for Women for green field project with the loan amount between ₹ 10 lakh to ₹ 1 cr.

Touching upon the ACP 2015-16, he said that, upto the quarter ended Dec. 2015 the Banks have disbursed ₹ 97439 cr. as against the annual target of ₹ 112460 cr. recording an achievement level of **86.64%** under Priority Sector Credit. The Banks have achieved **92.75%** under agriculture and allied sector, **148.96%** under MSE against their targets. However, the achievement is 33.25% under Housing, 34.76% under Education and 46.03% under other priority sectors, which are below the allocated targets. He requested the Banks to gear up their efforts to reach the targets in the remaining period of the year.

He appealed to all the Banks to take note of the directions of RBI in opening of **Brick & Mortar Branches in villages with population more than 5000 without a Bank Branch of a scheduled Commercial Bank.**

On going through the performance of Govt sponsored schemes, he observed that the Banks have done well in some of the schemes like NRLM, SULM, Karnataka Maharshi Valmiki ST Dev. Corporation, Udyogini, Pashu Bhagya, etc. However, in other schemes like NULM, PMEGP, etc., the performance needs to be improved. He said that the majority of the Line Departments have sponsored the applications during the first week of January 2016, which had direct bearing on performance of the Schemes. However, implementation of Govt sponsored schemes need to be given priority and hence he requested the Banks to walk an extra mile to accomplish the set targets before the year-end.

On the issue of Non Performing Assets of the Banks, he said that the NPAs have risen to the alarming extent and there is immediate need to curb the same. The Govt of India had expressed its concern over rising of NPAs and stressed the need for recovery and advised all the Banks to initiate steps to contain the same. In case of advances under Govt sponsored schemes also there is alarming raise in NPAs and hence he solicited the support and cooperation of the line departments in extending assistance to the Banks in recovery of such loans.

Before concluding his address, the chairperson welcomed once again all the participants to the meeting and requested them to make the deliberations fruitful.

Thereafter, Shri Eugene E Karthak, the Regional Director, Reserve Bank of India, in his address said that SLBC has been directed to identify villages with population of more than 5000 without a bank branch of scheduled commercial bank. As per the roadmap prepared, out of the 1000 villages with population of above 5000, 790 villages are already having a brick and mortar branch of a scheduled commercial bank, the coverage is almost 80%. He called upon the banks to cover the remaining 210 villages immediately without waiting for the time line of 31st March 2017.

He suggested the banks to keep the millions of a/cs opened under PMJDY alive through the help of FLCs. He also informed that the revised guidelines for FLCs have been formulated by RBI and he advised for tailor made approach by FLCs and rural branches for different target groups, like farmers, SHGs, Micro & Small Entrepreneurs, School children, senior citizens, etc. for disseminating the financial literacy.

Further, he called upon the stakeholders like LDMs, DDMs of NABARD, LDOs of RBI, NGOs, SHGs, Panchayats, District & Block Level Offices, BCs, Farmers' Clubs to join and conduct camps for financial literacy. He expressed his happiness that out of 176 blocks, i.e., around 85% of the blocks are covered with the FLCs. He requested the banks to ensure opening of FLCs in the remaining 29 blocks immediately.

Afterwards, Sri M.I. Ganagi, CGM, NABARD informed the House that the State Focus Paper 2016-17 was launched during the State Credit Seminar organized by NABARD on 28th January 2016. The total potential assessed for the State towards Priority Sector lending has increased by 33.5% from ₹ 108373.01 cr. for 2015-16 to ₹ 144693.94 cr. for 2016-17. He expressed concern that some banks have reduced their Agriculture and Priority sector lending targets for 2015-16 vis-à-vis those for 2014-15 and requested SLBC to take up the matter with the concerned banks and ensure that targets are set appropriately for 2016-17. He advised that the size of the Annual Credit Plan to be finalised for the State in the first week of April should exceed ₹ 145000 cr. to ensure that it is aligned to the potential assessed.

Referring to the action point of 133rd SLBC held on 21st Dec. 2015 with regard to Scale of Finance that NABARD should take up the fixation of the Scale of Finance (SoF) in a range, he indicated that NABARD is in the process of relooking into the SoF fixed by DLTCs for 2016-17 based on detailed break-up of cost of cultivation and yield estimates sourced from Agriculture/Horticulture Departments and KVKs/AUs at district level. On a comparison of the same with the SoF fixed by DLTC in different districts, it is observed that there are wide variations. The findings will be placed before the SLBC Sub-Committee on Agriculture & Allied activities to be convened exclusively for the purpose shortly, before presenting to SLBC for taking a final call in the matter. However, as per RBI guidelines, SoF fixed in DLTCs is to be followed uniformly by all banks and the same has to be necessarily reviewed and if necessary, moderated by State Level Technical Committee (SLTC) convened by State Cooperative Bank to avoid any large scale variations. Though this practice is being followed in other States, it is presently not in vogue in Karnataka state. There is an urgent need to revive this practice. It was decided that KSCAB will convene the SLTC on 29th Feb. 2016 to review and moderate the scales of finance.

While referring to action points of 132nd SLBC held on 18th Sep. 2015 with regard to concession refinance, whereby NABARD was to take up with Government of India for increasing the quantum of Short Term refinance for Cooperative banks and RRBs, Sri Ganagi informed that an additional ₹ 450 cr. have been allocated for Cooperative banks under ST refinance of which only 70% has been utilized by the banks. He advised the banks to avail the remaining 30% allocation before the year end.

Thereafter, Smt Latha Krishna Rao, ACS & DC, GoK in her address said that the per capita assistance has not been increasing and remains stagnant for the last 2-3 years. Hence, she requested NABARD to speed up the process of revising the activity-wise unit assistance. She expressed her satisfaction on the performance of Banks under Govt sponsored schemes, like NRLM, NULM. However, she observed that the performance under PMEGP, CMEGP, SULM, Rajiv Gandhi Loan Scholarship schemes is not upto the expected levels. She also pointed out that large number of applications are kept pending by Private Banks and advised the Depts to furnish the Bank-wise/Scheme-wise particulars of pendency. In response, the Convenor-SLBC informed that the applications under PMEGP, CMEGP were forwarded to the Banks during the month of January 2016 and hence the progress could not be achieved. He also informed that SLBC had convened a meeting Private Banks on 12.1.2016, where they have been advised to dispose of all the pending applications early.

Touching upon the Pradhan Mantri Fasal Bima Yojana, she said that this scheme will overcome the bottlenecks of the earlier insurance schemes. This scheme does not make difference between loanee and non-loanee farmers, whereas it was mandatory for loanee farmers only in the earlier scheme. However, she said that Weather Based Crop Insurance Scheme will continue for 2016-17. She advised SLBC to outline the responsibility of the Banks with regard to coverage of crop and area under the scheme. She observed that the crop insurance benefit has not been transferred to the farmers even after the lapse of one year. She advised the Banks to follow the timeline for transfer of benefits to the farmers.

Thereafter, Sri Aravind Jadhav, Chief Secretary, GoK in his address appreciated all the bankers for their contribution towards Financial Sector in the State of Karnataka. He said that the financial sector is the key driver for the economic development of the State/Country. Bengaluru is IT hub and Global capital of Start-ups. The City is also a hub of data analytics of the World and quoted example of City Bank, whose hubs are here and they are able to give any kind of required information. He called upon the Banks to take quick decisions to help young generation for taking Start-ups. He advised all the bankers to make their education loan portfolio stronger leading to stronger Start ups so that all the youngsters are benefitted.

As the State is having an excellent environment for growth in financial sector he called upon all the bankers to actively participate in the Central and State Schemes like PMJDY where every citizen of India is having bank account linked with Aadhaar which enables to implement many more Govt Sponsored Schemes.

He informed that the per capital assistance in real term is low in Karnataka. Hence, he suggested to look into it while computing credit plans for ensuing year.

He said that every activity in the country which is worth insurable is to be insured and any activity which is insurable should have a banking transaction. He advised the Banks to take up inadequacy mapping in their area and SLBC to collate and take up for implementation in the SLBC meetings, thereby the regional imbalance, society imbalance, sectorial imbalance can be addressed. He suggested SLBC to go in for inadequacy mapping on all the sectors for the State of Karnataka for every Bank and Govt Departments.

The Chief Secretary, GoK advised SLBC to furnish data with Bank-wise & District-wise to have more meaningful discussion.

Thereafter, regular Agenda was taken up for deliberations by Sri M. Mohan Reddy, the Convenor & General Manager, Syndicate Bank, after due permission from the Chair.

AGENDA 1.0 CONFIRMATION OF THE MINUTES OF 133rd SLBC MEETING

The Minutes of 133rd SLBC Meeting held on 21.12.2015 were circulated vide letter No. 793/2015/2944/SLBC/101-133 dated December 30, 2015. The Minutes were approved as no suggestions for amendments were received.

AGENDA 1.1 FOLLOW-UP ACTION ON THE DECISIONS TAKEN DURING THE PREVIOUS SLBC MEETING

The action taken on the various action points during the previous meetings were taken note by the House.

AGENDA 2.0: IMPLEMENTATION OF PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

The Convenor-SLBC briefed the gist of directions given by DFS during the VC meeting held on 28.1.2016 for compliance / action by the concerned stake holders and said that the State Govts have been advised to extend full support and cooperation to the Banks in successful implementation of the scheme. The house deliberated on the subject and requested all the stake holders to follow the directions.

He further said that the State Level FI Committee has to be formed in terms of directions by Secretary (FS) to Chief Secretaries of State, where the Chief Secretary shall be the Chairman with Nodal Officer of DFS and SLBC Nodal Officer being the Members and State Mission Director as Member Secretary. The suggestions / Feedback from the State Mission Director are to be uploaded on the PMJDY portal.

Since the launch of the programme and upto 05.02.2016, the Banks have opened 86.81 lakh BSBD accounts. Of which, 27.02 lakh accounts are with 'zero' balance and the remaining 59.79 lakh accounts with balance of ₹ 1032.60 cr. The total number of accounts with Aadhaar seeding is 48.61 lacs. The number of a/cs in rural areas is 50.52 lakh and in urban areas is 36.29 lakh. The Banks have so far issued 75.92 lakh RuPay cards. The Bank-wise/ District-wise details were furnished to the House.

It is observed that there is delay in settlement of insurance claims by the Insurance Companies for want of certificates like post-mortem certificate, FIR, etc. Hence, the State Administration was requested to arrange to advise the concerned Depts to issue the required certificates to facilitate insurance companies to settle the claims expeditiously.

The Chief Secretary, GoK advised the Banks to ensure 100% linkage of PMJDY accounts with Aadhaar by 31st March 2016.

The Convenor-SLBC informed that as per the directions of the DFS, SLBCs are required to issue clearance certificate to the Banks for the centres having no connectivity to facilitate Banks to claim the funds for establishment of V-Sat connectivity under FIF of NABARD. The House deliberated on the subject and resolved that SLBC may issue clearance certificate in consultation with the TERM Cell, Karnataka.

(Action : Banks / Line Depts)

Issues related to BCs / Bank Mitras

The House deliberated on the subject and all the Banks were requested to ensure their Bank Mitras are available in their allotted SSAs and provide the updated information to SLBC.

With regard to certification of Bank Mitras, the Convenor said that as the timeline of Dec. 2015 fixed by IBA has already lapsed, all the Banks were requested to provide the latest position on certification of BCs and also engaging certified BCs.

(Action : Banks)

FINANCIAL LITERACY CENTRES (FLCs):

The Convenor-SLBC informed that as per the resolution adopted in the meeting of the Bankers, Trustees of FLCs on 24.7.2015, the opening of FLCs should have been completed by 30.9.2015. However, the allotted Banks are yet to open FLCs in the 15 centres (SBI-2; Vijaya Bank-3; Corporation Bank-2, SBH-5, PKGB, KVGB & Andhra Bank-1 each). In the backdrop of recent focus on FLC activity, DFS has given definite time line and also directions which has already been circulated to respective Banks. All the Banks were requested to comply with the same.

The representative from KVGB informed that the FLC at Muddebihal will be opened by March 2016. The Convenor-SLBC requested the concerned Banks to expedite opening of FLCs in the remaining centres immediately.

During the deliberations, the Chief Secretary, GoK sought the performance of 14 FLCs opened by SBI. In response to this, the Bank representative informed that FLCs are opened a month back and they do not have real data. The CS advised the Bank to report the progress achieved by these newly opened 14 FLCs directly to him so that he will directly monitor their progress.

A list of FLCs opened were presented to the House. The same is also hosted in SLBC website (www.slbcarnataka.in).

(Action : SBI, Vijaya Bank, Corporation Bank, SBH, PKGB, KVGB & Andhra Bank)

IMPLEMENTATION OF SOCIAL SECURITY SCHEMES BY GOVT OF INDIA

- (1) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY),**
- (2) PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) &**
- (3) ATAL PENSION YOJANA (APY)**

The Progress in enrolment of applications as on 30.1.2016 was presented to the House.

It was informed to the House that the DFS : MoF: Gol has extended timeline upto 31st March 2016 for Government on co-contribution under APY. Further, the DFS has also extended the last date of enrolment under PMJJBY & PMSBY from 30.11.2015 to 31.05.2016. It is pertinent that there is no requirement of any certificate of good health in PMSBY. In view of the above, the Banks were requested to take advantage of the extension of time-line by the Govt and put all out efforts for enrolment of maximum number of beneficiaries.

It was informed to the House that with regard to APY, DFS has assured that the State Govts will actively participate in enrolling the unorganised sector employees through the Labour & other Depts which are associated with eligible employees. The Convenor requested the Line departments to extend the necessary cooperation.

The Bank-wise status as on 30.1.2016 of the 3 schemes was presented to the House.

(Action : Banks / Line Depts.)

AGENDA 2.1 : ROADMAP FOR OPENING BRICK & MORTAR BRANCHES IN VILLAGES WITH POPULATION MORE THAN 5000 WITHOUT A BANK BRANCH OF A SCHEDULED COMMERCIAL BANK

The house after threadbare deliberations advised all the Banks / LDMs to take note of the directions of RBI and ensure to open Branches in their allotted villages before March 2017.

(Action : LDMs / Banks)

AGENDA 2.2 : ROLL OUT OF PRADHAN MANTRI MUDRA YOJANA (PMMY)

The Convenor-SLBC informed that Karnataka State stands at No.1 position in implementation of the scheme as per the data released by DFS.

The Banks have sanctioned ₹ 6078.46 cr as against the financial target of ₹ 7868.86 cr as on 5.2.2016. The Bank-wise achievement for the current financial year comprising categories under Shishu, Kishore & Tarun were presented to the House.

The Banks were also requested to submit the monthly progress report on MUDRA to SLBC, MUDRA and DFS: CP/RRB: Ministry of Finance, Gol on regular basis.

(Action : Banks)

Mapping of ITIs (Industrial Training Institutes) with FLCs (Financial Literacy Centres)

As per the directions of DFS: MoF: Gol for mapping of the existing Govt ITI Institutes with the FLCs, SLBC has mapped the existing 144 Govt ITIs, 1256 Private ITIs, 287 Operational Skill Centres & 9 Vocational Training Partners with the FLCs / Bank Branches for the purpose of imparting financial literacy / skill development training. The details have been circulated to all the Banks / LDMs already.

All the Banks were requested to submit the data on training to SLBC within the time schedule.

(Action : Banks)

AGENDA 3.0: PROVIDING RELIEF MEASURES TO THE DISTRESS FARMERS AND FARMERS' SUICIDE INCIDENCES IN THE STATE

During the discussion, the Chief Secretary, GoK sought the relief measures extended by Kaveri Gramin Bank. The representative from KGB informed that they have conducted camps and rephased / restructured the loan accounts and extended fresh finance to the distressed farmers. The representative from KVGB informed that the farmers are not coming forward to execute the necessary documents for restructuring / rephasing of loans inspite of conducting camps and persuasion by the Bank representatives.

The CS, GoK advised the Secretary, Agriculture to instruct the District authorities and Agriculture Officers to cooperate in conducting camps and counselling the distressed farmers. The Convenor-SLBC informed that the Banks are ready to conduct special camps in this regard.

The Convenor presented to the House the position of relief measures extended by Banks by way of restructuring / reschedule / providing fresh finance in drought affected areas.

(Action : Secretary, Agri Dept / Banks)

AGENDA 4.0 : PROGRESS REPORT ON NEGOTIABLE WAREHOUSE RECEIPTS (NWRs) BY WAREHOUSING DEVELOPMENT AND REGULATORY AUTHORITY (WDRA)

As per the information received from the Bank, 2662 Loans have been disbursed amounting to ₹ 145.95 cr., and the outstanding is 7139 a/cs amounting to ₹ 2208.53 cr as on 31.12.2015 under the scheme. The Bank-wise/District-wise position was presented to the House. All the Banks / LDMs were requested to accord priority for accelerate lending under the scheme. Further, the LDMs were advised to review the progress in the DCC / DLRC meetings as an agenda item regularly. The Dept of Agriculture was requested to assist the Banks in mobilizing the farmers.

(Action : Banks/LDMs/Dept of Agriculture)

AGENDA 5.0: INTEREST SUBSIDY SCHEME ON CROP LOANS TO FARMERS UPTO ₹ 100000/- THROUGH PSBs/RRB

It was informed to the House that the Interest subsidy claims in respect of **84,200** farmers to the tune of ₹ **3.75** cr has been submitted to Dept of Agriculture during the quarter. The amount settled during the quarter is ₹ **0.63** cr involving **12,447** farmers. The claims to the extent of ₹ **14.87** cr involving **3,64,195** farmers are pending with the Dept. All the Banks were requested to lodge claims under the scheme to SLBC for doing the needful. The Dept of Agriculture was requested to clear the pendency at the earliest.

(Action : Banks / Dept of Agriculture)

AGENDA 6.0: WEAVERS CREDIT CARD UNDER THE COMPREHENSIVE FINANCIAL PACKAGE:

As against the target of 8000 cards, the Banks have issued 646 Cards with a limit of ₹ 306.00 lakhs as on 31.12.2015, leaving a big gap.

The house requested the Handloom/Textile Dept to create awareness amongst the weavers and sponsor eligible applications to Banks as Banks are not getting the suitable loan applications.

(Action : Dept of Textiles / Banks)

AGENDA 7.0: SETTING UP OF KARNATAKA FARMERS' RESOURCE CENTRE [KFRC] AT BAGALKOT

The KFRC has conducted 103 training programmes involving 6735 participants during the current fiscal 2015-2016 up to 31.1.2016. The cumulative works out to 520 programmes and 35634 participants since inception.

Problems faced by KFRC in construction of new Campus Building

The Convenor-SLBC informed that the issue is being discussed in the SLBC Meetings since from the last one year and representations have been submitted to the Hon'ble Chief Minister and also taken up with the Chief Secretary, GoK. However, the issue is not yet resolved and sought immediate intervention of the Govt as the building construction is stalled.

AGENDA 8.0: REPORT OF THE HIGH LEVEL COMMITTEE TO REVIEW LEAD BANK SCHEME - IMPLEMENTATION OF THE RECOMMENDATIONS

It was informed to the House that the meetings on (a) Sub-Committee on Retail Loans was held on 9.12.2015, (b) Sub-Committee on Weaker Section Advances was held on 29.12.2015, (c) Sub-Committee on MSME was held on 19.12.2015 & 26.8.2015 and the minutes were presented to the House.

The Convenors of other Sub-Committees were requested to convene the meetings at the earliest and submit the proceedings.

(Action : The Convenor Banks)

AGENDA 9.0 : START-UP INDIA / STAND-UP INDIA PROGRAMME

As per the information gathered, the Banks have granted loans to 17439 SC/ST beneficiaries and 75919 Women beneficiaries as on 31.12.2015. The amount outstanding is ₹ 203.97 cr towards SC/ST and ₹ 963.49 cr towards Women Beneficiaries. The Bank-wise achievement as on 31.12.2015 was presented to the House.

With regard to STAND-UP INDIA, DFS has informed through messages that the Hon'ble Prime Minister will be officially launching the programme shortly and advised all Bank branches to keep 2 good proposals per branch for the purpose; one for SC/ST and one for Women for green field project with the loan amount between ₹ 10 lakh to ₹ 1 cr. SIDBI will coordinate reporting system.

All the Banks were requested to take note of the advance message and be prepared for the programme with the proposals.

(Action : Banks)

AGENDA 9.1 : SECURITY ASPECTS OF ATMs:

The Convenor-SLBC informed that the Police Department has issued notice to Banks that each ATM should mandatorily have a security guard owing to series of theft attempt and also lifting of few ATMs. The Police Dept is insisting Bankers to make arrangement for 24 x 7 security, which involve huge cost implication. Banks take into account the commercial aspect like highest number of hits while locating the site for ATMs. The Police Dept emphasizes on security aspects. As per RBI guidelines, Branches are to be opened along with ATMs in the remote areas also. Banks are not recovering much cost from ATM transaction and the service charges are regulated by RBI. In this connection, the Indian Banks' Association during the meeting on ATM Interchange Fee had advised SLBC to take up with the State Police at the SLBC Meetings for resolving the issue.

During the discussion, the Addl. DG, Police Dept informed that all the Dy. Commissioners, Superintendent of Police have been directed to provide normal security to all the Branches as well as ATMs. The Banks are having their own policy of security, which is conflicting with the security expected to be provided. He also informed that 3670 ATMs are existing in Bengaluru City alone and the security is carried out by Banks themselves. Of which, security provided to 1723 ATMs do not comply with the standards as per the directives of RBI/IBA. Further, he said that the security personnel engaged by Banks are outsourced contract employees and they will collate with the offenders and commit the crimes which are endanger to security of ATMs.

He suggested the Banks to install ATMs at secured places, like near Petrol Bunks, Police Stations and the places where they were busy 24 x 7 hours and advised Banks to provide their own security. Further, he informed that counterfeit notes are found in the ATMs and he requested the Banks to follow the guidelines issued by RBI in this regard.

(Action : Banks)

AGENDA 9.2 : DIFFICULTIES FACED BY BANKS IN REGISTRATION OF POLICE COMPLAINTS IN MATTERS RELATING TO BANK FRAUDS

It is informed by Indian Banks' Association (IBA) that some of the Banks faced challenges in filing police complaints. The police do not accept the complaints ab initio filed by the bank, citing various reasons, even in the cases where the Bank / Customer have suffered actual financial loss. In respect of the attempted fraud cases or where there is no financial loss to the Bank / Customer or the entire fraud loss amount has been recovered, the police does not entertain the complaints. In this regard, IBA has advised all the SLBCs to take up this issue with the respective State Govt officials at the SLBC Meetings for resolution and request them to instruct the local police stations in the State to allow banks to file the complaints.

Intervening in the discussion, the Chief Secretary, GoK suggested the Banks to go for e-filing with the Police and advised the Dept of Police to accept the complaints lodged through e-filing and take necessary action.

(Action : Banks / Police Dept.)

AGENDA 9.3 : PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

The Convenor-SLBC requested the Secretary, Agriculture Dept to brief about the scheme.

The Secretary, Agriculture Dept said that the scheme is being implemented with two objectives, i.e., Yield based and Weather based. The coverage under earlier insurance schemes was only 14 lakh ha of the 111 lakh ha of cropped area covering only 12.25% of the total cropped area. Under the scheme, there is no cap on sum insured, no cap on premium amount and only 1 or 2 agencies for the entire State for all the crops.

In Karnataka, the budgetary allocation was only ₹ 100 cr. But, as per PMFBY allocation, it needs ₹ 700 cr. The premiums to be paid by the farmers was ranging from 2% to 15% in the earlier schemes. The Premium rates are common to all the loanee and non-loanee farmers.

He further said that the notification will be issued by March 2016 and requested all the Banks to inform their Branches for implementation and to follow seasonality discipline as given in the guidelines. For detailed scheme guidelines, he requested refer official website of PMFBY.

The Chief Secretary, GoK suggested for notifying all the crops under insurance coverage and if any crops are left out for coverage as stated by Representative of Vijaya Bank, such crops may be brought to the notice of the concerned for ensuring its coverage for insurance.

The representative of Canara Bank sought the assistance of Govt Departments for mobilizing the non-loanee farmers for insurance coverage. Further, the representative from Syndicate Bank requested the Govt to provide GP-wise list of farmers to cross-check with the list of loanee farmers for ensuring coverage of all the non-loanee farmers.

(Action : Banks / Agri Dept / Insurance Agencies)

AGENDA 10.0 : REVIEW OF BANKING STATISTICS AS OF DECEMBER 2015

The Bank-wise position as of December 2015 was presented to the House in respect of Branch Net Work, Deposits, Advances and CD ratio.

Branch Network:

As at the end of Dec. 2015, the total number of bank branches in the State was **10295**, out of which, Commercial Banks-**7655**, RRBs-**1713**, KSCARD Bank-**203**, DCC Bank-**692** and KSFC- **32** Branches.

ATMs : There are **14375** ATMs in the State, out of which, **2343** are in rural, **2712** are in S. Urban, **3397** are in Urban and **5923** are in Metro areas.

Deposits:

The aggregate deposits of Banks was ₹ **658554 cr** as at the end of December 2015, when compared to the level of ₹ **592383 cr** as on December 2014, registering an increase of ₹ **66171 cr** showing a growth rate of **11.17%**.

Advances:

The total outstanding Advances of Banks was ₹ **494443 cr** as at the end of December 2015 as compared to the level of ₹ **435116 crore** as at December 2014, registering an increase of ₹ **59327 crore** showing a growth rate of **13.63%**.

Credit-Deposit Ratio:

The Credit Deposit Ratio as of December 2015 was **75.08%** vis-à-vis **73.45%** as of December 2014 showing a increase of 1.63%. The CD ratio was at 99% in Rural areas, 85% in Semi-Urban, 73% in Urban and 70% in Metro areas. Banks which are having CD Ratio below 60% need to take necessary steps immediately to increase flow of credit to productive sectors of the economy.

Banks were requested to improve their CD Ratio by accelerating lending to various sectors, having good potential for credit deployment in the State and contribute towards overall economic development.

Priority Sector Advances:

The outstanding level of **total priority sector advances** of Banks stood at ₹ 202011 cr as of December 2015 as against ₹ 175878 cr as at December 2014 showing an increase of ₹ 26133 cr recording a **growth of 14.86%**. The percentage of priority sector advances of Banks works out to **40.86%**, above the Benchmark level of **40%** stipulated by RBI.

The total **agricultural advances** as at December 2015 were to the tune of ₹ 97987 cr constituting **19.82%** of the total advances of Banks against mandatory level of 18%.

The outstanding **Advances to Weaker Sections** by Banks was ₹ 67194 cr constituting **13.60%** of the total Advances with an increase of ₹ 2844 cr over the corresponding previous year level. The outstanding advances to Small & Marginal farmers was to the tune of ₹ 57087 cr covering about **57.92 lakh** accounts, constituting **58.26%** of the total Agriculture credit. The outstanding advances to SCs/STs were ₹ 11833 cr constituting **2.39%** of the total advances.

The Bank-wise position of Priority Sector and Weaker Section Advances as at December 2015 was presented to the House.

AGENDA 10.1: COVERAGE UNDER CREDIT GUARANTEE SCHEME OF CREDIT GUARANTEE FUND TRUST FOR MICRO & SMALL ENTERPRISES [CGTMSE] –

Under guarantee scheme of CGTMSE, Banks have covered 13440 units with an approved amount of ₹ 566.76 cr during the QE December 2015 and the cumulative progress was 187951 units amounting to ₹ 9582.72 crore [Source: Credit Guarantee Fund Trust for Micro & Small Enterprises].

AGENDA 11. 0: IMPLEMENTATION OF ANNUAL CREDIT PLAN (2015-16)

The progress in disbursement under Annual Credit Plan for the quarter ended Dec. 2015 Sector-wise & Agency-wise is furnished in the **Annexure IV**. The Bank-wise progress under Crop Loan/ KCC were furnished to the House.

(₹ in Crore)

Sector	Agency-wise Disbursement								% Ach.
	Comm. Banks		RRBs		Coop. Banks & Others		Total		
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	
Agri & Allied-Total	39111	44359	11335	6638	12174	7080	62620	58077	92.75
MSE	15617	25206	1026	1441	1462	292	18105	26939	148.96
Education	2663	987	230	52	96	0	2989	1039	34.76
Housing	13530	4511	588	297	341	0	14459	4808	33.25
Others	10929	5860	1907	716	1451	0	14287	6576	46.03
Total PSA	81850	80923	15086	9144	15524	7372	112460	97439	86.64
Crop Loan / KCC	25452	9315	6136	4827	10012	6753	41600	20895	50.23

The House observed that the disbursements under Education, Housing and other Priority Sectors need to be improved and hence advised all the Banks to step up lending under these sectors.

AGENDA 12.0: CENTRAL AND STATE SPONSORED SCHEMES

The House reviewed the performance under the following schemes.

GOVT SPONSORED SCHEMES DATA 2015-16						
S No	NAME OF THE SCHEME	Target	NO OF APPLICATIONS			
			Recd	Sanctioned	Rejected	Pending
1	Rajiv Gandhi Loan Scholarship		693	363	153	177
2	CMEGP	2000	2725	374	53	2298
3	PMEGP	2391	7706	1891	273	5542
4	NRLM -Groups	156250		100537		
	NRLM-RGCY	275881	107112	51248	14468	41366
5	NULM – Individuals	6116	9330	5371	612	3347
	NULM –Groups	151	275	177	5	93
6	SULM(Individual)	3152	9441	2708	0	6733
	SULM(Group)	357	504	223	0	281
7	Dr. B R Ambedkar Dev Corp - SEP	4738	1623	206	17	1400
	Dr. B R Ambedkar Dev Corp - ISB	1227	472	98	9	365
	Dr. B R Ambedkar Dev Corp - DAIRY	1991	460	58	11	391
8	Kar. Mah. Valmiki ST Dev Corp (SEP)	3115	3268	3268		
	Kar. Mah. Valmiki ST Dev Corp ISB)	500	354	255	19	80
	Kar. Mah. Valmiki ST Dev Corp-Dairy	1500	306	107	38	161
9	Karnataka Minorities Devl Corp Ltd	5000	2892	2686	43	163
10	Women & Child Welfare-UDYOGINI	15000	10651	9057	651	943
11	Pashu Bhagya					
	Dairy	10395	11223	4490	828	5905
	Sheep / Goat	5492	6933	3271	1461	2201
	Piggery	1319	994	965	29	965
	Poultry	949	679	132	0	547
12	D. Devraj Urs BC Dev. Corp. (Chaitanya)	5121	12721	3111	1696	7914

Under Rajiv Gandhi Loan Scholarship Scheme, the GM: Vijaya Bank raised the issue of return of whole lot of Interest Subsidy claims of 2014-15 by the Dept. He suggested to consider the eligible cases instead of returning the whole lot and specific reasons shall be furnished for the rejected claims to enable the Banks to resubmit the claims.

The Mission Director, NRLM informed the House that the Karnataka is the best performer next to Andhra Pradesh in the country under NRLM Scheme. Further, he informed that the targets for the current year has already been achieved and requested the Bankers to increase the average lending.

Under Rajiv Gandhi Chaitanya Scheme, the Mission Director, NRLM informed that PKGB, KVGB have already entered into MoU with NRLM and now Vijaya Bank has also come forward to enter into MoU. He called upon other bankers to enter into MoU for enabling smooth implementation of the scheme.

With regard to NULM & SULM, the Director, DMA informed that as per the suggestions made by Banks in the 132nd SLBC meeting, the DMA is developing a portal through which details of interest subsidy will be collected from Banks and the eligible interest subsidy will be transferred online to Banks / Beneficiaries. For the success of this online interest transfer portal, sharing of individual borrower details like loan account number, interest charged, interest subsidy claimed by Bank in the portal is essential. She requested all the Banks to share the loan details in the portal. She sought the approval of the House for this arrangement. The House accorded its approval.

She further informed that the achievement presented by SLBC is higher when compared to the data available with the Dept. Hence, she requested the Banks to reconcile the data with NULM. The Convenor-SLBC informed that during his visit to Bellary, Koppal, Kalaburgi, Bidar Districts it was informed that the beneficiaries are not approaching the Branches. He requested the Dept to motivate the beneficiaries to contact the Branch for availing the loan.

On implementation of Pashu Bhagya Scheme, the representative from AH & VS Dept., informed that PKGB is insisting for collateral security for extending the credit facilities under the scheme and the House clarified that the subsidy is front-ended and hence the question of collateral security does not arise.

The Chairman-SLBC requested all the Line Departments to sponsor the applications uniformly spread over the year, instead of bunching at the fag end of the year. He also requested to sponsor the applications proportionate to their targets as already decided in the previous SLBC (125% of the targets) for enabling the Banks to scrutinize the proposals and ensure sanctions in time.

The Convenor-SLBC requested all the Departments to provide the District-wise/Bank-wise progress data to review the performance of each District / Bank in future.

(Action : Line Depts / Banks)

HOUSING FOR ALL 2015-2022 - PRADHAN MANTRI AWAS YOJANA

The guidelines have been discussed during the 132nd & 133rd SLBC meetings. The revised model application forms and checklist received from MoHUPA has been circulated to all the Banks & LDMs. The targets under the scheme is 7000 and same has been communicated on 9.2.2016 to LDMs with an advise to allocate the same among the Banks.

The Director, DMA informed that out of 14,000 applications submitted to Banks under RRY, which is similar to the present scheme, 7000 applications are pending with the Banks. She requested all the Banks to consider the above applications under interest subvention scheme.

(Action : Banks)

AGENDA 13.0 :SPECIAL FOCUS PROGRAMMES

The House reviewed the performance under (a) Credit flow to Minority Communities (b) Flow of credit to Minority Communities in identified districts (c) Credit flow to Women (d) Kisan credit card (e) Self Help Groups / JLGs (f) Lending through MFIs (g) Stree Shakti Programme.

The House advised the Banks / LDMs / Line Depts to accord importance for implementation of the schemes.

AGENDA 18.0: IMPLEMENTATION OF SPECIAL SCHEMES

The House reviewed the performance under (a) Agri-Clinics / Agri-Business (b) Rural Godowns (c) Rural Godowns (d) Implementation of National Horticulture Board [NHB] Subsidy Scheme.

AGENDA 19.0 : RECOVERY

The House reviewed the position under (a) Recovery of Bank dues under Govt sponsored schemes (b) Non Performing Assets Position (c) Recovery under SARFAESI / DRT / Lok Adalat (d) Recovery under KPMR & KACOMP Acts

The Convenor-SLBC requested the Govt to appoint Special Tahsildars in the Districts where lot of pendency of Recovery Certificates are there for execution.

(Action : Line Dept)

AGENDA 20.0 : LEAD BANK SCHEME – STRENGTHENING & MONITORING INFORMATION SYSTEM (LBS-MIS)

SLBC had advised all Banks to submit the above statements as per the periodicity of submission. The consolidated statements of LBS-MIS-I, II,III, IV & V for the State as a whole, as on December 2015 were presented to the House.

AGENDA 21. 0 : NABARD AGENDA NOTES:

The CGM : NABARD took up the review on (I) Area Development Plans/Schemes (II) Short term finance (iii) RIDF – Irrigation Projects (iv) SHG, JLG Financing (v) Solar Powered V-SAT connectivity in Sub-Service Areas (vi) Submission of daily reports for progress under PMJJBY, PMSBY & APY (VII) Preparation of Banking Plans for Watershed Development Projects

All the Banks / RRBs / Coop. Banks / Line Departments were requested to take note of the guidelines and act accordingly.

AGENDA 22 : ANY OTHER MATTERS WITH THE PERMISSION OF CHAIR

Request of RDPR Dept., GoK for opening of ATMs at the centres where Water Purifying Centres are established by Gram Panchayats

In the State Level Vigilance and Monitoring Committee meeting held on 16.10.2015, under the chairmanship of the Hon'ble Minister for Rural Development & Panchayat Raj, the chairperson has requested the Banks to install ATMs at the centres where Water Purifying Centres are established by Gram Panchayats. This arrangement will be convenient to the rural people for transacting with Banks as every household invariably visits these centres for drinking water.

All the Banks were requested to explore the possibility of opening of ATMs at such centres.

(Action : Banks)

PLACEMENT OF GOVT SURPLUS FUNDS WITH RRBs

The Convenor informed that the circular / instructions of the Social Welfare Dept is against the standards set by State / Central Govt regarding placement of Govt deposits with RRBs.

The Chairman, Kaveri Gramin Bank requested the Chief Secretary, GoK to issue instructions to all the Pr. Secretaries / Secretaries / MDs of State owned Corporations to place their surplus funds with the RRBs fulfilling the criteria laid down by the State Govt vide order dated 10.6.2012.

(Action : Line dept)

The Convenor-SLBC said that Sri Y. Srihari, AGM-SLBC, Syndicate Bank is retiring from the services of the Bank on superannuation during this month and placed on record the yeomen services rendered during his tenure at SLBC.

The meeting was concluded with vote of thanks by Sri Y. Srihari, AGM, Syndicate Bank.

Agency-wise participants list is enclosed.

IMPORTANT DECISIONS TAKEN IN THE MEETING

- 1) State Government to actively participate and provide all necessary support to banks in organizing financial literacy camps for distribution of pending RuPay cards and PINs & activation of cards and sensitization on the importance of swiping the card once in every 90 days to keep the insurance cover live. The State Administration to advise the DCs / CEOs in this regard.
- 2) Banks to ensure 100% linkage of PMJDY accounts with Aadhaar by 31st March 2016
- 3) The allottee Banks to open FLCs in the 15 centres (SBI-2; Vijaya Bank-3; Corporation Bank-2, SBH-5, PKGB, KVGB & Andhra Bank-1 each) immediately in the backdrop of recent focus on FLC activity by DFS.
- 4) State Govts to extend necessary cooperation in enrolling the unorganised sector employees through the Labour & other Depts in opening of Social Security Scheme a/cs like PMSBY, PMJJBY, APY.
- 5) Banks / LDMs to take note of the directions of RBI and ensure to open Branches as per Roadmap for opening Brick & Mortar Branches in villages with population more than 5000 without a Bank Branch of a scheduled Commercial Bank before March 2017.
- 6) The Secretary, Agriculture to instruct the District authorities to cooperate in conducting camps and counselling the distressed farmers with the cooperation of Banks.
- 7) The House sought the assistance of Govt Departments for mobilizing the non-loanee farmers for insurance coverage and to provide GP-wise list of farmers to cross-check with the list of loanee farmers for ensuring coverage of all the non-loanee farmers under PMFBY.
- 8) The Govt to appoint Special Tahsildars in the Districts where lot of pendency of Recovery Certificates are there for execution.

SLBC – KARNATAKA
LIST OF PARTICIPANTS
134th SLBC Meeting held on 25.02.2016

Sl. No.	Name Shriyuths -	Designation	Organization
1	Aravind Jadhav	Chief Secretary	Govt of Karnataka
2	Smt Latha Krishna Rao	Addl. Chief Sec. & Dev. Com.	Govt of Karnataka
3	Arun Shrivastava	Chairman-SLBC, MD & CEO	Syndicate Bank
4	Eugene E Karthak	Regional Director	Reserve Bank of India
5	M I Ganagi	Chief General Manager	NABARD
6	M Mohan Reddy	Convenor-SLBC & GM	Syndicate Bank
STATE GOVERNMENT DEPARTMENTS			
7	Smt Prachi Pandey	Addl. Secretary (FR)	Finance Dept.
8	N. Manjunatha Prasad	Secretary	Agriculture Dept
9	Dr. Syeed Ahmed	For Secretary	Dept of AH & VS
10	Dr. Manjula N	Director	Directorate of Municipal Admn.
11	D V Swamy	Mission Director	RDPR-NRLM
12	Bhaskar Rao	Addl. DGP – CRIME	Karnataka Police
13	Dr R Raju	Commissioner	Textiles & Handlooms
14	Chakravarthi Mohan	Commissioner	Dept of Collegiate Education
15	Pandurang B. Nayak	Commissioner	Agriculture Dept
16	M. Nagarathna	Jt Secretary	Dept of Minority Welfare
17	Prabhakara H.L.	Proj. Director (UID & KRDH)	Centre for e-Governance
18	Anil Uppin	Addl. Director	Industries & Commerce Dept.
19	G. Ramanathan	Advisor (Financial Inclusion)	Finance Department
20	S.V. Giriappa	Accounts Officer	Dept of Collegiate Education
21	V. Lokesha	Jt. Director	Industries & Commerce Dept
22	H. Prakash	Addl. Director, MSME	Industries & Commerce Dept.
23	Dr. R.K. Chaluvaiiah	Jt. Director	Dept of AH & VS
24	Dr. C.G. Nagaraju	Jt Director	Dept of Horticulture
25	N Ramesh	State Programme Manager-FI	KSRLP – Sanjeevini
26	Sandeep Patil	Sr. Consultant	Centre for e-Governance
27	M S Rajashekar	State Mission Manager	Dept of Municipal Administration
28	Pushpa M.	MIS Specialist	Dept of Municipal Administration
29	B.S. Bharathi devi	Project Officer (SS)	Dept of Women & Child Development
30	M Muniraju	ASO	Dep. of Economics & Statistics
31	S H Santhosh Kumar	Jt Registrar	Sericulture Dept
32	Shobha H B	Dy. Director	Dept of Agriculture
33	Gopalaiah	Dy. Secretary	Dept of Horticulture
34	Jyothi R.J.	Under Secretary	Dept of Horticulture
35	Lakshmi	SO	Dept of Horticulture
RESERVE BANK OF INDIA			
36	N. Gopal	General Manager	RBI
37	K Ganesh	Dy. General Manager	RBI
38	Laxmipathi	Asst. General Manager	RBI
APEX INSTITUTIONS			
39	A C Sahu	General Manager	SIDBI
40	P A Prem Kumar	Dy. General Manager	NABARD
41	Bonani Roy Choudhury	Asst General Manager	NABARD
42	R.N. Karthikeyan	Regional Resident Rep.	NHB
CONVENOR – SYNDICATE BANK			
43	Y. Srihari	Asst General Manager	Syndicate Bank – SLBC
44	S Rama Rao	Asst General Manager	Syndicate Bank – FI
45	B R Hiremath	Asst General Manager	Syndicate Bank – PSCD
46	H.K. Suresh	Chief Manager	Syndicate Bank – SLBC
47	Pullaiah Dayapule	Sr Manager	Syndicate Bank – SLBC
48	K Chandrashekarappa	Sr Manager	Syndicate Bank – SLBC
49	Siddanagouda	Manager	Syndicate Bank – SLBC

NATIONALISED BANKS			
50	M G Bhat	General Manager	Canara Bank
51	C Sathish Ballal	General Manager	Vijaya Bank
52	Sudhakar Jotian	Dy. General Manager	Bank of India
53	P V Venkateswaran	Dy. General Manager	Indian Overseas Bank
54	E. Khaleel Basha	Dy. General Manager	UCO Bank, ZO
55	B. Rathna Kumar	Dy. General Manager	Dena Bank
56	K. Manjunath	Dy. Regional Manager	Central Bank of India, RO
57	K N Naik	Asst. General Manager	Bank of Baroda
58	Shreenath Joshi	Asst. General manager	Canara Bank
59	V.S.R. Murthy	Asst. General Manager	Andhara Bank
60	K Manjunath	Asst. General Manager	Central Bank of India
61	O N Gupta	Asst. General Manager	Oriental Bank of Commerce
62	Aparna Vinod	Asst. General Manager	IDBI Bank
63	R. Elangu	AGM & CRM	United Bank of India
64	D Srinirvasa Rao	Chief Manager	Corporation Bank
65	K Shiva Shankar	Chief Manager	Indian Bank
66	Venkatesh, V.	Chief Manager	Indian Overseas Bank, RO
67	K Hanmantha Reddy	Chief Manager	Dena Bank
68	S.C. Agarwal	Chief Manager	Allahabad Bank
69	P Venkat Rao	Chief Manager	United Bank of India
70	Manju Verma	Chief Manager	Punjab & Sind Bank
71	C B Hugar	Sr. Manager	Bank of India
72	R A Patil	Sr. Manager	Union Bank of India
73	Uday Kumar S.M.	Sr. Manager	Punjab National Bank
74	K Solomon Ravi Kumar	Sr. Manager	Bank of Maharashtra
75	Prasobha S Pillai	Sr. Manager	Oriental Bank of Commerce
76	Madhu Babu Garimella	Manager	Bharatiya Mahila Bank
77	R Naveen	Manager	Andhra Bank
STATE BANK GROUP			
78	M A Samad	General Manager	State Bank of Mysore
79	P. Balakishan	Dy. General Manager (Agri)	State Bank of Mysore
80	S. Santosh	Dy. General Manager (MSME)	State Bank of Mysore
81	K. Sowrappa	Dy. General Manager (FI)	State Bank of Mysore
82	Bhupen Deka	Dy. General Manager (ABU)	State Bank of India
83	T.R. Pahwa	Dy. General Manager	State Bank of India
84	T Sudha	Asst. General Manager	State Bank of Hyderabad
85	D.K. Ananda Kumar	Chief Manager (LB)	State Bank of Mysore
86	D.V.S. Reddy	Chief Manager (ABU)	State Bank of India
87	V. Achutharama Gupta	Chief Manager	State Bank of Travancore
88	J.L. Jain	Chief Manager	State Bank of Bikaner & Jaipur
89	J.K. Narayan	Br. Manager	State Bank of Patiala
90	Rajesh N.K.	Manager	State Bank of Mysore
PRIVATE BANKS			
91	Subhaschandra Puranik	General Manager	Karnataka Bank
92	Girish Kumar D.V.	Chief Manager	Kotak Mahindra Bank
93	Alexander Muthalaly	Chief Manager	Federal Bank
94	R Ravi Kumar	Sr. Manager	Dhanalaxmi Bank
95	Binod P	AVP & Nodal Officer	HDFC Bank
96	H M Girish Kumar	Manager	Karur Vysya Bank
97	Indira M D	Manager	South Indian Bank
98	P.S. Venkatesh	Circle Head Blr-2	Axis Bank
99	K.S. Muthu Kumar	Agri Officer	Tamilnad Mercantile Bank
100	Rajanna MP	Cluster Head	RBL Bank
101	Khurshid Ahmed Mir A.	Executive	Jammu & Kashmir Bank
102	Mehmood Khan Dafedar	Nodal Officer	Axis Bank
103	Pinto A.P.	Asst. Manager	Catholic Syrian Bank
104	Anshul Gupta	Junior Officer	Lakshmi Vilas Bank

CO OPERATIVE BANKS/ OTHER BANKS/INSTITUTIONS			
105	H. Balashekar	MD & CEO	KSCARD Bank
106	P.L. Krishna	CGM	KSC Apex Bank
107	Sangamesh Sulegaon	o/o GM (C2)	KSFC
108	Venkatesh H.C.	Executive Director	K.F.R.C., Bagalkot
109	Basanna. R	Director	K.F.R.C., Bagalkot
110	M Linganna	State Director	SPC for RSETIs
111	K.J. Morab	CEO	AKMI
112	Kavya Shetty	Vice President	Fincare – (Future Financial Services Pvt. Ltd.)
113	Swathi Murali	Policy Analyst	Selco Foundation
114	Ramnath N Dixit	Senior Advisor	Selco Solar
REGIONAL RURAL BANKS			
115	R Ravi Kumar	Chairman	Pragati Krishna Grameena Bank
116	D Somasekhara Sastry	Chairman	Kaveri Grameena Bank
117	Suryakant R Ganga	General Manager	Karnataka Vikas Grameena Bank
BOARDS/CORPORATIONS/GOVT. OF INDIA			
118	Mohammed Saleem	Managing Director	Karnataka Minority Dev. Corp.
119	K.N. Gangadhar	Managing Director	K.M.V.S.T. Dev. Corporation
120	Dr M R Ekantappa	Managing Director	Dr Devraj Urs BC Dev Corporation
121	K.C. Sreeramaiah	Managing Director	Dr. B R Ambedkar Dev Corp.
122	N. Pankaja	General Manager	Karnataka Women's Dev. Corp.
123	DR G P Devaraj	General Manager	K.M.V.S.T. Dev. Corporation
124	G.V. Dhanamjaya Rao	ADG, TERM Cell	Dept of Telecommunications, Gol
125	Anjali Ellis Shanker	ADG	UIDAI, Gol
126	Mahesh M Heervatte	Dy. Director	UIDAI, Gol
127	M. Jagannadha Rao	State Director	KVIC, Bengaluru
128	M. Ashok	Dy Chief Executive Officer	KVIB, Bengaluru
129	D.C. Dhananjayan	Head Jobman	Coir Board, RO
130	Rangaswamy R	PA to CPMG	Dept of Posts
131	Balappa P Bhajantri	Dy. Director	Vocational Rehabilitation Centre for Handicapped
132	Dr. T. Mohan	Psychologist	/do/
133	Leena Kallammanavar	Asst. Manager Marketing	K S W D C
134	Ganeshappa M	General Manager	Dr. B R Ambedkar Dev Corp.
135	T.N. Manjula	Asst. Gen. Manager	K.M.V.S.T. Dev. Corporation
136	M. Lingadurai	State Nodal Officer	K V I C
137	Asha S.	Manager	R G R H C L
138	Dr. Suresh Babu	Director (AH)	K M F
LEAD DISTRICT MANAGERS			
139	A.K. Narayana Murthy	Lead District Chief Manager	LDO, Ramanagara
140	M. Ananda	Lead District Chief Manager	LDO, Belagavi
141	I.G. Kumargoud	Lead District Chief Manager	LDO, Ballari
142	U.N. Sagar	Chief Manager – SBI, R-6, Hubli	Rep. of LDO, Gadag
143	Y. Sanya Prakash Rao	Lead District Manager	LDO, Koppal
144	S. Swarnalatha	Lead District Manager	LDO, Chickballapur
145	K.S. Gurudath	Lead District Manager	LDO, Bengaluru Urban
146	A.C. Vijaya Kumar	Lead District Chief Manager	LDO, Davanagere
147	Padmaji G.S.	Dy. Manager	LDO, Kalaburgi
INSURANCE COMPANIES			
148	A. Krishnaraj	Asst. Manager	AIC of India
149	B. Prabhakar	Asst. Manager	AIC of India
