

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

165th SLBC MEETING ON 15th MAY 2024 - AGENDA INDEX

Agenda	Particulars	Page no.
1.1	Confirmation of the minutes of 164 th SLBC meeting held on 27.02.2024.	1
1.2	Follow-up action on the decisions taken during the previous SLBC meeting.	1
1.3	Delay / Non Submission of data by the member banks for submission to regulators.	1
2.1	Progress under Social Security Schemes.	2
2.2	Review of Restructuring of Loans in Natural Calamity Affected Districts in the State.	2
3	PMSVANidhi scheme.	2-3
4	Review of Credit Disbursement by Banks.	3
4.1	Achievement under ACP and Priority Sector Lending.	3-4
4.2	Major Bank wise performance/Achievement of ACP as on March 2024.	4-5
5	District wise ACP performance- (Top 5 Districts and bottom 5 five Districts).	5-6
6	PMAY-U (Rajiv Gandhi Housing Corporation Limited).	6-7
7	Review of Districts having CD ratio less than 60% and working of Special sub-committees of DCC (SCC).	7
8	Issues - Reimbursement of pending BPL claims of training expenditures.	7-8
9	Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy.	8
10	Financial inclusion Initiatives.	8
10.1	Functioning of Business Correspondents (Review of Operations of Business Correspondents – hurdles/issues involved).	8-9
10.2	Review of Financial Literacy Camps (FLCs).	9-10
10.3	Centre for Financial Literacy (CFLs).	10
10.4	State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP).	10-11
11	RBI Agenda.	11
11.1	Accord priority in deliberations at SLBC for districts performing poorly in financial inclusion and for assessing reasons stalling credit growth.	11-12
11.2	Inactive Fixed Point Business Correspondent (BC) Outlets (FBC) and other BCs.	12
11.3	Annual Credit Plan targets for FY 2024-25.	12
11.4	Public Tech Platform for Frictionless Credit.	12
11.5	Persistent delay in data submission.	13
11.6	Non-conduct or delay in conduct of LBS fora meetings (DCC / DLRC / SLBC Sub-committee).	13-14
11.7	Misuse of Business Correspondent (BC) Model.	14-15
11.8	Financial Literacy Camps by rural branches of Banks.	15
11.9	Awareness regarding Cybercrime Helpline number 1930.	15-16

12	NABARD agenda.	16
12.1	Continuation of ACABC Scheme FY 2024-25.	16
12.2	Resumption of nationwide fisheries and AH KCC campaign.	16
12.3	Revised AMI Guidelines and Utilization Certificates GSS Schemes.	16
12.4	Digitization of Scale of Finance.	16
12.5	Unit Cost 2024-25.	16-17
12.6	Pledge financing for agriculture commodities through electronic Negotiable Warehouse Receipt (e-NWR).	17
12.7	Support Under NABSanrakshan Credit Guarantee Scheme.	17
12.8	Support under Financial Inclusion.	18
12.9	Support to Government of Karnataka under RIDF.	18
12.10	Inviting Urban Co-operative Banks & Small Finance Banks for DCC/DLRC meetings.	18
13	Expanding and Deepening of the Digital Payments Ecosystem.	18-19
14.1	Pradhan Mantri Fasal Bima Yojana (PMFBY) Agriculture Department:	19
14.2	Restructured Weather Based Crop Insurance Scheme.	19
15	Kisan Credit Card.	20
15.1	KCC Loans – Disbursements & Outstanding.	20
15.2	1% interest Subvention for KCC loans:	20
15.3	KCC-Dairy and other Animal Husbandry activities.	20-21
15.4	Agriculture Infrastructure Fund (AIF).	21
16	Banking statistics as on 31 st March 2024.	21
16.1	Business figures under various parameters.	21
16.2	Branch Network.	22
16.3	Status of Rural Bank Branch closure.	22
16.4	ATM Network.	22
16.5	Progress under Aadhar seeding of operative CASA accounts.	22
17	Government sponsored schemes & discussion on lending towards Government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, etc.) and impact of these schemes.	23
17.1	Performance under various Govt. Sponsored.	23
17.2	PMEGP performance as on 31.03.2024.	23
17.3	Credit flows to Minority Communities.	23-24
17.3.1	Progress under finance to Minority Communities in the State.	24
17.3.2	Progress under finance to Minority Communities in the identified Districts of State.	24
17.4	Progress under SHG-Bank linkage/ Joint Liability Groups.	24-25
17.5	Progress in Stand Up India scheme as on 31.03.2024.	25
17.6	Progress in Sanctions under MUDRA scheme.	25-26
17.7	Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the state of Karnataka as on 31.03.2024.	26
17.8	Progress under DAY-NULM scheme as on 31.03.2024	26-27
18	Position of sector wise NPAs.	27
18.1	Non-Performing assets position as on 31.03.2024.	27

18.2	Recovery of Bank's dues under PMEGP.	27
19	Issues remaining unresolved at DCC/DLRC meeting.	27
20	Subcommittee meetings held during the review period.	27-28
20.1	DCC/DLRC Meetings.	25
21	Other issues.	28
21.1	Implementation of Kannada language by Banks.	28
21.2	Performance under Atal Pension Yojana (APY) scheme for FY 2023-24: (01.04.2023 to 31.03.2024).	28-29
21.3	Progress under Aadhar seeding in PMJDY accounts.	29
21.4	Status of Aadhar Enrolment Centers in Banks in the State.	29
22	Skill Development.	29
22.1	Status of RSETIs / RUDSETIs as on 31.03.2024 reported by sponsor Banks.	29-30
22.2	Functioning and performance of RUDSETIs (7) / RSETIs (24) in Karnataka State.	30
22.3	CB RSETI Ballari - Allotment of 1.11-acre land to The Director, CBRSETI, Ballari on 33 years lease basis.	30
22.4	Opening of new RSETI in Vijayanagara District.	30
22.5	Providing add-on services through Toll Free Desk for addressing Public.	30
23	Other Agendas received from stake holders for discussion.	30
23.1	Performance review of Central Sector Interest Subsidy (CSIS) scheme.	30-31
23.2	Addition of credit to specific area while preparing District Credit Plan.	31
24	Success Stories.	31
25	Addition of Shivalik Small Finance Bank as a SLBC member Bank.	31
26	Stamp Duty charges.	32
27	Unclaimed deposits.	32
28	Strict recovery policy by Micro Finance Institutes in the State of Karnataka.	32