

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



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Date: Aug. 01, 2018

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 / Madam,

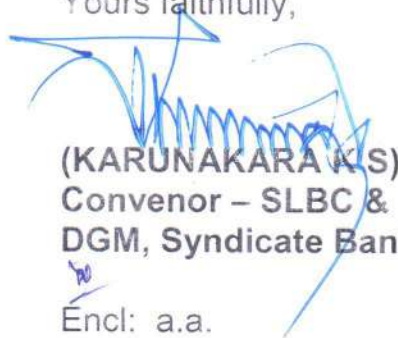
Sub: Proceedings of 141st SLBC Meeting held on 24th July. 2018

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We are forwarding herewith the proceedings of 141st SLBC Meeting held on **Tuesday, the 24th July, 2018** at 2.30 pm in the Conference Hall, Room No.334, III Floor, Vidhan Soudha, Bengaluru. In addition to the minutes of regular agenda, the minutes of special agenda on "**Agriculture Loan Waiver Scheme of Govt. of Karnataka**" is also enclosed separately.

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

Yours faithfully,


(KARUNAKARA K S)
Convenor – SLBC &
DGM, Syndicate Bank

Encl: a.a.



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

MINUTES OF THE 141st MEETING OF SLBC HELD ON 24.07.2018

The 141st SLBC Meeting was held on 24th July 2018 at the Conference Hall, Vidhana Soudha, Bengaluru under the Chairmanship of Sri T.M. Vijay Bhaskar, Chief Secretary, GoK.

Sri Ch. S.S. Mallikarjuna Rao, Executive Director, Syndicate Bank extended hearty welcome to Sri T.M. Vijay Bhaskar, Chief Secretary, GoK, Sri D.V. Prasad, ACS & DC, GoK, Sri P J Thomas, Regional Director, RBI. He also extended cordial welcome to Addl. Chief Secretaries, 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-op. Banks, Chairmen of RRBs, Officials from other Financial Institutions, UIDAI, General Insurance Companies, NGOs & other participants present in the meeting.

Sri Ch. S.S. Mallikarjuna Rao, Executive Director, Syndicate Bank in his key note address touched upon various Agenda items slated for discussion in the house. He expressed his happiness that Banks in the state have been continuously achieving the targets under farm sector, MSE and priority sector for the last three years. During 2017-18 Banks have lent Rs.1, 70,650 Cr. under Priority Sector against the target of Rs.1, 60,020 Cr. recording 106.64 % achievement. He congratulated the Bankers for their contribution in achieving the target and requested them to maintain the same enthusiasm in achieving the targets during the current year 2018-19. However, he appealed to the Bankers to give focused attention to increase credit flow under Education, Housing, Social Infrastructure and Renewable Energy segments where the achievement is not satisfactory during the Financial Year 2017-18.

With regard to the preparation of Annual Credit Plan for the state of Karnataka for the FY 2018-19, he informed the house that SLBC collected District-wise Annual Credit Plan projections for the year 2018-19 from all the 30 Districts. While arriving at the Annual Credit Plan 2018-19, the Banks have taken into account the disbursement made during 2017-18, he remarked.

Further ED informed the house that the State was reeling under drought continuously for last three years and this year, the State is receiving good rains and likely to have a good monsoon during the current year. The farmers are in need of financial assistance to take up Agricultural activities. Hence, he appealed to the Bankers to assist the farmers by way of providing the timely finance to continue their Agricultural activities.

On the issue of Seeding of Aadhar & Mobile Numbers in Savings Bank accounts, ED informed the house that the GoI intends to transfer all individual benefits through Aadhar based DBT Scheme. As per the information received from DFS, of all the 724.76 lakh operative SB A/cs, 581.22 lakh A/cs have been seeded with Aadhar with a percentage of 80.19 and 621.30 lakh A/cs seeded with Mobile with a percentage of 86.16. However, the performance requires further improvement. Referring to the guidelines of GoI, he requested all the stakeholders to complete the process of seeding of Aadhaar and its authentication immediately so that the seamless credit of benefits can be extended to all the beneficiaries.

With regard to the adoption of villages by the Bankers for cashless transactions as per the resolution passed in the 140th SLBC meeting, ED informed that various Banks in the state have adopted 92 villages and requested all the Bankers which are yet to adopt the villages to make arrangements for adoption of villages for cashless transactions.

With regard to conducting financial literacy camps as per the directions of RBI, ED informed the house that the FLCs and Rural branches of Banks have to adopt a tailor made approach for conducting financial literacy camps for different groups viz. farmers, Micro and Small Entrepreneurs, school children, SHGs, senior citizens etc. for promoting financial literacy particularly digital financial literacy. He requested all the Bankers present in the meeting to sensitize their staff in this regard to promote Financial Literacy in a big way.

In respect of Karnataka Raitha Suraksha Pradhan Mantri Fasal Bima Yojana (KRS-PMFBY) ED brought to the notice of the house in respect of the notifications issued on implementation of KRS-PMFBY for Kharif 2018-19 and KRS-WBCIS Kharif and Rabi 2018-19 by Department of Agriculture and Horticulture respectively for covering the crops under the scheme. He requested all the Bankers and LDMs to give wide publicity to the above scheme so as to cover all loanee farmers and maximum number of non loanee farmers.

On the issue of Performance under Implementation of MUDRA & STAND UP INDIA and other Govt. Sponsored Schemes, ED expressed his happiness with regard to the good performance of Banks in the State for 2017-18 under MUDRA & Stand Up India schemes. Similarly, in case of Govt. sponsored schemes, namely, SHG-Bank credit linkage NRLM, Dairy and ISB schemes of Karnataka Maharshi Valmiki ST Dev. Corporation, Tourist taxi scheme of D.Devaraj Urs BC Development Corporation, Self employment scheme of Karnataka Minority Development Corporation, Animal Husbandry, Pashu Bhagya, Schemes of Dr. B.R. Ambedkar Dev. Corporation, SHG-Bank credit linkage under NULM, Chaitanya scheme of D. Devraj Urs BC Dev. Corporation, the Banks have shown good performance, ED remarked. However, ED invited the attention of the Bankers to attach high priority in other schemes namely, Rajiv Gandhi Chaitanya Yojana, Minority Dev. Corporation,

PMAY, PMEGP, CMEGP, Weavers Credit Card, Rajiv Gandhi Loan Scholarship Schemes as the performance under the above schemes has not been satisfactory. He also requested all the Line Departments to sponsor the applications evenly to the Banks well in advance instead of bunching at the fag end of the year and advised both Govt. Officials and Bankers to see that the targets set for 2018-19 are achieved well in time.

Further, ED also made an appeal to all the stakeholders to intensify their efforts to accelerate the momentum under PMJDY, PMJJBY, PMSBY, APY, MUDRA & Stand up India which are the flagship programmes of GoI, as these schemes aim towards meaningful Financial Inclusion.

Finally, ED informed the house with regard to the announcement made by Government of Karnataka in respect of crop loan waiver scheme. In order to formulate the modalities with detailed guidelines for its smooth implementation, he said that a special agenda item has been placed in this meeting for its threadbare discussion to arrive at consensus.

Sri C B L Narasimha Rao, GM SLBC thanked ED Syndicate Bank for his keynote address and requested RD, RBI Sri. PJ Thomas to address the house. RD touched upon some of the important developments that have taken place after the last SLBC meeting.

With regard to Revamp of Lead Bank Scheme - Action Points for SLBC Convenor Banks/ Lead Banks, he informed the house regarding constituting a "Committee of Executive Directors" of Reserve Bank of India to study the efficacy of the Lead Bank Scheme and suggest measures for improvement. On the basis of the Committee's recommendations the following are the 'action points' to be implemented by the SLBC Convener Banks/Lead Banks, RD remarked.

- SLBC meetings should primarily focus on policy issues with participation of only the senior functionaries of the Banks/ Government Departments. All routine issues may be delegated to sub-committee(s) of the SLBC.
- In cases where the Managing Director/Chief Executive Officer/Executive Director of the SLBC Convenor Bank is unable to attend SLBC Meetings, the Regional Director of the RBI shall co-chair the meetings along with the Additional Chief Secretary/Development Commissioner of the State concerned.
- The corporate business targets for branches, blocks, districts and states may be aligned with the Annual Credit Plans (ACP) under the Lead Bank Scheme to ensure better implementation.
- The integrity & timeliness of the data submitted by Banks to SLBC, DCC and BLBC for the purpose has been an issue as, a significant portion of this data is manually compiled and entered into the Data Management Systems of the SLBC Convener Banks. The Banks have to ensure that the relevant data are



directly downloadable from the CBS and/ or MIS of the Banks with a view to keeping manual intervention to a minimal level in the process. Necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all Banks to implement the envisaged data flow mechanism.

- To strengthen the BLBC forum which operates at the base level of the Lead Bank Scheme, it is necessary that all branch managers attend BLBC meetings and enrich the discussions with their valuable inputs. Controlling Heads of Banks may also attend a few of the BLBC meetings selectively.
- Rural Self Employment Training Institutes (RSETIs) should be more actively involved and monitored at various fora of LBS particularly at the DCC level. Focus should be on development of skills to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro enterprises. RSETIs should design specific programmes for each district/ block, keeping in view the skill mapping and the potential of the region for necessary skill training and skill up- gradation of the rural youth in the district.

Continuing his address RD touched upon few Action Points for Lead Banks. He requested the Lead Banks to ensure compliance to RBI guidelines issued vide RBI circular dated April 6, 2018. With regard to Financial Literacy Week (June 4-8, 2018) RD informed that the Reserve Bank of India has since 2017, earmarked one week in a year as the Financial Literacy Week with the aim of furthering financial literacy and thereby creating awareness on key financial topics. Accordingly, RBI had advised all Banks to observe the first week of June this year (June 4-8, 2018) as FL Week with the theme of "Consumer Protection". The theme has been chosen to create awareness among the consumers of financial services about their rights, responsibilities, good practices and resolution mechanism in a fast changing digital financial landscape. He said that RBI has distributed Financial Literacy posters to all the Banks for display at their branches and advised all the Bankers to ensure that their branches display these posters for a minimum period of 6 months.

RD RBI brought to the notice of the house regarding Continuation of Interest Subvention Scheme for short-term crop loans. As an interim measure, the Interest Subvention Scheme will be implemented in 2018-19 till further instructions are received, on the terms and conditions approved for the Scheme (ISS) for 2017-18. From 2018-19 the ISS is being put on DBT mode on 'In kind/services' basis and not on "In cash" basis and all loans processed in 2018-19 are required to be brought on ISS portal/DBT platform, once it is launched, RD remarked.

Regarding the issue pertaining to Ombudsman Scheme for Non-Banking Financial Companies, 2018, RD informed the house that Reserve Bank of India (RBI) has decided to provide a system of Ombudsman for redressal of complaints against deficiency in services concerning deposits, loans and advances and other specified matters pertaining to Non-Banking Financial Companies. To begin with, the Scheme will be operationalized for all deposit accepting NBFCs and based on the experience

gained, the Scheme would be extended to include the remaining identified categories of NBFCs, RD remarked.

In respect to issue pertaining to Prohibition on dealing in Virtual Currencies (VCs), RD informed that the entities regulated by the Reserve Bank shall not deal in VCs or provide services for facilitating any person or entity in dealing with or settling the services include maintaining accounts, registering, trading, settling, clearing, giving loans against virtual tokens, accepting them as collateral, opening accounts of exchanges dealing with them and transfer / receipt of money in accounts relating to purchase/ sale of VCs.

With regard to Incorporation of Name of the Purchaser on the Face of the Demand Draft, RD shared his concerns arising out of the anonymity provided by payments through demand drafts and its possible misuse for money laundering. As such, it has been decided that the name of the purchaser be incorporated on the face of the demand draft, pay order, banker's cheques, etc., by the issuing bank. These instructions shall take effect for such instruments issued on or after September 15, 2018, RD informed the house.

With regard to the input credit linkages and ancillary affiliations, RD informed that it has now been decided to temporarily allow Banks and NBFCs to classify their exposure, to all MSMEs, including those not registered under GST, as a 'standard' asset, as per the 180 days past due criterion, subject to certain conditions. With this additional benefits, RD requested the Banks to extend additional credit to this sector and enable higher growth in the region.

With regard to the issue concerning a Roadmap for opening banking outlets in villages with population more than 5000 without a bank branch of scheduled commercial bank, RD invited the attention of the Bankers to the RBI circular DBR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017 on "Rationalization of Branch Authorization Policy- Revision of Guidelines" which inter alia permits scheduled commercial Banks (other than RRBs) to open, unless otherwise specifically restricted, banking outlets in Tier 1 to Tier 6 centres without having the need to take permission from Reserve Bank of India in each case. Further, it states that at least 25 percent of the total number of 'Banking Outlets' opened during a financial year should be opened in unbanked rural centres. An 'Unbanked Rural Centre' (URC) is a rural (Tier 5 and 6) centre that does not have a CBS enabled "Banking Outlet" of a scheduled commercial bank, a Small Finance Bank, a Payment Bank or a Regional Rural Bank or a branch of Local Area Bank or licensed Cooperative Bank for carrying out customer based banking transaction. As per contents of the circular referred above, the SLBCs shall compile and have an updated list of all unbanked rural centres in the State which shall be displayed on their website. This list will facilitate Banks to choose/indicate the place where they wish to open a 'banking outlet'. He requested the Bankers to comply with the guidelines issued vide RBI circular dated June 8, 2017 on aligning the Roadmap for



Unbanked Villages having population more than 5000 with the revised guidelines on Branch Authorization Policy. In this connection, he advised the SLBC Convener to comply with the criteria of opening at least 25 percent of the total banking outlets in unbanked rural in Tier 5 and 6 centres as prescribed vide DBR circular dated May 18, 2017. He appealed to the Banks to accord priority to villages without a banking outlet having population more than 5000 (i.e. Tier 5 centres) and ensure that all such villages under their jurisdiction are covered with a Banking Outlet on priority basis. The updated list of unbanked rural centres shall be tabled in all SLBC meetings during discussions on the progress of providing banking services in unbanked rural centre, RD informed the house.

Finally RD brought to the notice of all Bankers that RBI issues Master circulars every year in the month of July and this year 2018 also, Master Circulars have been issued on various subjects especially with regard to Priority Sector Lending, Kisan Credit Card, Deen Dayal Antyodaya Yojana, Credit facilities to Minority communities, SHG Linkage Programme etc. He urged upon the Bankers to ensure that all their branches comply with RBI guidelines issued in all these Master Circulars without fail.

Thereafter, Sri C B L Narasimha Rao, GM SLBC requested Sri T M Vijay Bhaskar, Chief Secretary, Govt. of Karnataka to release the State Annual Credit Plan for FY 2018-19 for the state of Karnataka. Sri T.M. Vijay Bhaskar, Chief Secretary, Government of Karnataka after releasing the State Annual Credit Plan for FY 2018-19, addressed the House.

Sri. T M Vijay Bhaskar, Chief Secretary, Govt. of Karnataka, in his address said that it is his pleasure to Release the Annual Credit Plan 2018-19. He said that performance of all the Banks in most of the parameters in the Annual Credit Plan 2017-18 is satisfactory for which he complemented all the Banks and Departments. He also expressed his happiness for surpassing the Annual Credit Plan 2017-18 targets to the extent of 107%, especially under Micro and Small Enterprises which is the major job creators of our country to the extent of 184%. However he observed that there are short falls with regard to disbursements under crop loans. GM SLBC clarified to the CS that the shortfall in lending under crop loan is due to the proposed loan waiver scheme of the State Govt., by which farmers did not come forward to renew their crop loans. Continuing his address, CS expressed his happiness with regard to disbursements in term loans to agriculture which has shown encouraging trends. With regard to the projections under Annual Credit Plan for the FY 2018-19, CS said that, as the state is receiving good rainfall during this year, farmers are happy and expect short term and term loans to undertake Agricultural activities after nearly 5-6 years of continuous drought. He expressed his happiness that, the Annual Credit Plan of Rs.180761 Cr. envisages the growth of 13% over the target of 2017-18 and 6% growth over the achievement. The target under crop loans is quite ambitious and hoped that, once the crop loan waiver issue is sorted out, Banks will extend crop loans to the farmers and achieve the set target.

CS expressed his happiness that CD ratio in the state as a whole has shown improvement from 73% in the previous year to 77% during 2017-18. However, he observed that the CD ratio in few Districts is less than 60%. He requested the Banks in such Districts to put in special efforts to improve the CD ratio. He complimented the Bankers for the good progress under lending to weaker section, SC/ST, Minority and Women. He further said that the performance under the Social Security Schemes Viz. PMJJY, PMJBY, APY, is quite satisfactory and requested SLBC to give special attention to see that the progress improves in the coming days. However, he requested the Bankers and the department officials sit together and sort out the issues involved in successful implementation of PMAY scheme as the performance is poor compared to the number of applications logged into the PMAY portal. He advised the officials implementing PMAY scheme to meet GM SLBC with all the requisite data so as to show improved performance under PMAY scheme. Further he said that the performance of Corporations and Departments has been good in implementing various state government sponsored schemes and advised the concerned departments to sponsor the applications by the end of September for early disposal of the applications by Banks. He complimented the Bankers for their very good performance under SHGs and JLGs wherein Banks have not only achieved the targets but exceeded the target by huge margin.

Continuing his address, CS touched upon the issue of doubling of farmers' income by 2022. He said that this being the National Goal, advised SLBC to set up a committee under the Chairmanship of the Development Commissioner with experts in the field of Agriculture, Irrigation, Agro Processing Industry, Marketing and Bankers to chalk out and implement the strategies to achieve the doubling of farmers' income by 2022.

With regard to the progress under opening of Aadhar Enrolment centres, CS noted that Banks have set up twice the number of Aadhar Enrolment centres against the set target. On the issue of Farmers Produce Organizations, he said that there are already schemes to assist FPOs under different schemes and he hoped that NABARD and the State Govt. will initiate the necessary steps to strengthen the FPOs. He requested the Bankers to adopt more number of villages to promote digital literacy in a big way.

Regarding the special Agenda on the Karnataka Agriculture Loan Waiver Scheme, he sought the support from the Banks in implementing the Scheme successfully. Further he invited suggestions from Banks in formulating the guidelines to implement the scheme early. He said that the total outlay for the scheme being the largest among all the states in the country, he sought the co-operation of the Banks in smooth implementation of the scheme and also requested them to extend fresh crop loans to the farmers. He suggested forming a Special Sub Committee to assist the Govt. of Karnataka in the process of implementation of the crop loan waiver scheme as early as possible.

Thereafter, regular Agenda was taken up for deliberations by Sri C.B.L. Narasimha Rao, the Convenor-SLBC & General Manager, Syndicate Bank.

**AGENDA 1.0: CONFIRMATION OF THE MINUTES OF 140th SLBC MEETING
HELD ON 14.02.2018**

GM informed the house that the minutes of 140th SLBC Meeting held on 14.02.2018 to review the performance as on Sep 2017 were circulated vide letter No. 120/2018/2944/SLBC/101-140 dated 28.2.2018. He requested the house to approve the same as no suggestions for amendments were received. The house approved the minutes of 140th SLBC Meeting held on 14.02.2018.

**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 meeting were taken note by the House and the Convenor has reiterated the following issues for action.

1. On the issue of Reimbursement of Service Charges to Banks under Crop Insurance Schemes of PMFBY / WBCIS / NAIS, GM informed the house that SLBC has taken up with the Secretary, Agriculture Dept., GoK vide letter No.152 dated 22.03.2018 requesting them to advise all the Insurance Companies to reimburse the service charges from 2015-16 onwards. Accordingly, they have informed all Insurance companies to release the service charges to the Banks at the earliest. This aspect was also discussed during various meetings conducted by the department. However, the release of service charges is still pending. GM requested Dept. of Agriculture for early resolution of the same. The representative from Dept. of Agriculture said that the decision was taken to raise Bank wise invoice in the portal itself within a week to enable insurance companies to make payment of service charges to the Banks.

(Action: Dept. of Agriculture)

2. On the issue of Aadhaar Authentication & Setting up of Centres for Aadhaar enrolment, GM informed that as per the mails received from various Banks operating in the state, 2162 Aadhaar enrolment and updation centers as against expected 1100 centers have been opened throughout the state.

However, ADG, Aadhar said that Bank have provided the list of only 852 centres and requested the Bankers to send remaining list. Further he said that out of 852 centres, only 661 centres are operational for the past one month. He requested the Banks to make the remaining centres operational. He said that as per their MIS Reports, it is observed that some of the centres are operational beyond the Banking hours and outside the premises also. He informed that this has been brought to the knowledge of the Bank Management and Bank Managers are to be advised suitably in this regard.

(Action: Controlling offices of the Banks)

Participating in the discussion, ACS, e-governance Sri Rajeev Chawla said that there was a complaint in the print media that Bank centres are being used only for "half a day", that too only for enrolment purpose. Now as per the instructions of UIDAI, these centres can be used by anybody and not just for Banking purposes that too for the whole day and requested SLBC to communicate the same to Bankers. Responding to these observations, Convenor of SLBC informed the house that necessary instructions have been issued to all the Banks not to be operational after the Banking hours and outside the Bank premises. However, the same will be reiterated once again.

(Action: SLBC and Banks)

Intervening in the discussion, Chief Secretary informed that all the 5629 Gram Panchayats in the State are provided with trained staff and Aadhar updation equipments and requested Bankers to make use of them also and ensure that all the centres become operational immediately.

(Action: Banks)

3. With regard to the issue of Promotion of Cashless Transactions by Adoption of Villages by Banks, GM informed that so far, totally 92 villages are adopted by various Banks in the state and requested other Banks to adopt villages early so that cashless transactions are promoted in a big way. LDMs shall review the progress in this regard in BLBC and DLRC meetings.

(Action: Banks and LDMs)

4. In respect of providing space for BCs at Gram Panchayat Office, GM SLBC once again requested the officials of RDPR to issue suitable instructions to Gram Panchayats in the matter. Responding to this, officials from the department informed the house that necessary instructions have been already issued to all GPs to provide space for BCs at Gram Panchayat Office. Immediately, Chief Secretary advised the line Department to provide the copy of instructions given to all the Grama Panchayat to SLBC in this regard so that SLBC will take up the same with the controlling offices of various Banks in turn to advise their Branches to utilize the space provided to the BCs in the office of GPs

(Action: RDPR, SLBC and Banks)

• **BANKING STATISTICS AS OF MARCH 2018:**

The GM SLBC presented the Banking Statistics encompassing Deposits, Advances, Credit Deposit Ratio, Total PSA, Advances to MSE/Agriculture/Weaker Section, Net work of Bank branches in the state of Karnataka as on March 2018. From the data he observed that:

- The share of PSA in the state reduced from 45.47% as on 31.03.2017 to 42.48% as on 31/03/2018. However, the total PSA level is still above the mandatory level of 40%.
- The share of Agricultural advances has been improved from 20.60% as on 31/03/2017 to 21.28% as on 31/03/2018.
- There is a marginal reduction in share of weaker section advances. However, the level is considerably above the mandatory level of 10%.



- The total number of branches operating in the state has been reduced from 10968 as on 31/03/2017 to 10807 as on 31/03/2018. The reduction is mainly because of merger of some non-viable branches with nearby branches and also due to merger of SBI associate **Banks** with SBI.

- **ACP projections and achievements for the last 3 years:**

GM SLBC presented the achievement of Banks under Crop loan, Term loan, MSE and OPS for the years 2015-16, 2016-17, 2017-18 and made the following observations:

- There is a shortfall in Crop loan disbursements which is mainly because of non-renewal of short term Crop loan in anticipation of debt waiver. However, the shortfall has been compensated with enhanced disbursement in Agricultural term loans. Thus the achievement in disbursements under total farm sector stood at 102.79%.
- There is good performance under MSE sector especially because of good progress under MUDRA.
- The progress is more than 100% under total priority sector.

- **State Credit Seminar - 2017-18** : GM SLBC dealt in detail with regard to **State Credit Seminar - 2017-18** convened by NABARD, RO, Bangalore on 21.2.2017 wherein It has projected **Rs. 1,79,160 Cr** under Priority Sector Credit (23.82% growth over previous year) for the year 2016-17 against which Banks have achieved a disbursement level of **Rs.1,70,650 Cr** which works out to 95.25% of PLP projections.

- **Ground Level Credit Targets for Agriculture-2018-19**: He also touched upon Ground Level Credit Targets for Agriculture-2018-19 as per NABARD: RO: Bengaluru vide their letter No. NB.RO/CPD/GCD/3531/GCL-Corers 2017-18 dated 26.03.2018, wherein ground level Credit target for Agriculture during 2018-19 will be at **Rs.11, 00,000 Cr** for Pan India. The total Agriculture Credit target indicated for the State of Karnataka is **Rs. 60506 Cr** of which Crop loan target of **Rs. 36173 Cr** and Term Loan target of **Rs. 24333 Cr** . GM remarked. He also touched upon agency-wise allocation of target to Karnataka State under Agricultural Credit as per PLP of NABARD for the year 2018-19. The allocation made by NABARD is not the upper ceiling and Banks must endeavor to achieve higher disbursements and in case, the Annual Credit plan target is more than the target allocated now, the higher target may be retained for implementation and monitoring, GM informed the house.

- **Aggregation of District Credit Plans 2018-19**, GM: SLBC informed that SLBC has collected District-wise Annual Credit Plan projections for the year 2018-19 from all the 30 Districts and the total Priority Sector Credit works out to **Rs.180761 Cr**. The overall growth rate comes to 12.96% over the previous year's target of **Rs.160020 Cr**. The share of Commercial **Banks**, RRBs & Co-op. **Banks/others** comes to **Rs.136525 Cr**, **Rs.22132 Cr** & **Rs.22104 Cr** respectively, GM informed the house.

- **Guidelines for Merger/Closure/ Shifting/Conversion of Banking**: GM SLBC touched upon Guidelines for Merger/Closure/ Shifting/Conversion of Banking

Outlets and informed the house that within the purview of above guidelines, few Banks have closed their branches by merging to the nearby branches. The major impact was also due to merger of associate Banks of State Bank with State Bank of India. As a result, the number of branches has been reduced. However, number of Rural Branches has increased, GM informed the House.

1(a): Status of Opening of Banking outlets in un-Banked villages, CBS- enabled Banking outlets at the un-Banked rural centres (URCs)

With regard to the above, GM dealt in detail about the guidelines of RBI with regard to Opening of banking outlets in unbanked villages. However, as per the latest position, unbanked villages are covered either by Bank Branch or by BCs. Hence, no unbanked villages are in the state, GM informed the house.

Intervening in the discussions, Chief Secretary said that the Dept. of RDPR has furnished the list of Gram Panchayats and requested to open a Banking outlet in each Gram Panchayat as these GPs are the 3rd tier of the Panchayat Raj System and they have lot of responsibility to implement number of major programmes and they have large amount of transactions too. As such, Banking outlet is to be situated at Gram Panchayat head quarters only. He advised to map whether all the GPs are covered.

Convenor SLBC informed that the list of GPs provided by RDPR, have been mapped with Banking outlets and list of unbanked GP is hosted in SLBC website. He requested all the Bankers to cover all the GPs with Banking outlets and place BCs at Head Quarters of GPs where space is provided by Gram Panchayat centers.

(Action: All Banks)

1(b): Review of operations of Business Correspondents—hurdles / issues involved

With regard to the above issue, the GM informed the house regarding the number of BC locations in the state, number of Micro ATMs with which BCs are doing transactions. As per the directions of the DFS, the SLBC is making verification calls to Bank Mitras and submitting weekly reports to DFS and as on date, only 48 BCs have resigned out of 5303 BC locations, GM informed the House and requested the Banks to engage BCs in the locations where BCs have resigned and also where BCs are not operative.

(Action: All Banks)

- GM also touched upon the **issues/Hurdles faced by BCs** such as Network/Connectivity Issues, Frequent inactiveness of BCs due to various reasons. Timely repair and replacement services of Micro ATMs, Timely payment of incentives Regular Training/Awareness programmes etc and requested the Bankers to attend to the above issues with all seriousness.

(Action: All Banks)

1(c): Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues / connectivity options (Bharat Net, VSAT, etc.), installation of ATMs and PoS machine and status of implementation of e-receipts and e-payments in the state

With regard to the above issue, GM informed the house that 92 villages have been adopted by various Banks in the state as per the resolution taken in the 140th SLBC meeting and requested to adopt the villages for cashless transactions through their Rural and Semi urban branches so as to increase number of villages for cashless transactions in the state. He called upon the Bankers to avail the services of BCs and FLCs for the same.

(Action: All Banks)

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

Initiating the discussion on the status of roll out of DBT in the state, the representative from the line Department informed that as per their MIS Report, still 13 lakh Aadhar numbers are yet to be mapped with NPCI and the Bank wise pendency is on higher side with all the Banks. He called upon Banks to take steps to map with NPCI to achieve good progress. He informed that there are two parts in seeding and in many cases, the part II has not been filled and hence the problem of pendency has arisen and it is to be filled by the beneficiary. Hence ACS-e-Governance advised the Dept and Banks to attend to it to achieve the desired progress. Further he said that out of 14 lakh joint accounts which are to be converted in to individual accounts still 5 lakh accounts are pending. He requested the Bankers to co-operate in this regard.

(Action: Department and all Banks)

ACS e-Governance discussed on sharing of account details with their department as the Govt. is starting a DBT process for all Khajane payments to the beneficiaries through Aadhaar enabled accounts in next 6 to 8 months. He said that in many cases, the Aadhaar seeding has been defective leading to wrong payments. Hence, he said that the Department will provide the Bank wise Aadhar numbers mapped with NPCL and requested the Banks to furnish the name of the account holder from the CBS data base of the Bank to cross check for correctness of Aadhaar seeding and to avoid the wrong payment. He requested each Bank to furnish the name of the nodal officer to sort out the issue.

(Action: All Banks)

a: MGNREGA:

With regard to the above issue, GM SLBC informed the house that, as per the information provided by the Dept., out of total 60,33,094 **MGNREGA** workers, 34,02,121 workers have been converted into Aadhaar Based Payment which works out to 56.39% as on 07.06.2018. GM requested the Bankers and the concerned Govt. officials to ensure that the remaining accounts are also converted into Aadhaar Based Payment accounts at the earliest.

(Action: All Banks & Department)

b: Social Security Pensions:

GM SLBC informed the house that the Dept. has confirmed that 11.86 lakh Social Security Pension beneficiaries in the State are receiving pension through Banks of which only 5.67 lakh accounts are mapped with NPCI as on 12.06.2018. GM SLBC requested the Bankers and the concerned Govt. officials to ensure that all the beneficiaries are mapped with NPCI at the earliest.

(Action: Department and all Banks)

Progress under Aadhaar/Mobile seeding of operative CASA a/cs in Karnataka State as on 01.06.2018:

The Bank-wise Progress under Aadhaar/ Mobile seeding of SB a/cs in Karnataka state as on 31.03.2018 was reviewed by GM SLBC. He observed that in all the Districts of Karnataka state, Direct Benefit Transfer (DBT) has been implemented successfully. The wage payments in MGNREGA, input subsidy to farmers and Social Security Pensions are being carried out through DBT, GM remarked.

1(e): Review of inclusion of Financial Education in the School Curriculum, Financial literacy initiatives by Banks (particularly digital financial literacy)

GM informed the house that, as per RBI Circular No., RBI/2015-16/286 FIDD. FLC.BC.No.18/12.01.018/2015-16 dated 14.01.2016, FLCs and rural branches of Banks have to adopt a tailor made approach for different target groups Viz., farmers, Micro and Small Entrepreneurs, school children, SHGs, Senior citizens, etc. There should be adequate synchronization at the ground level between the different stakeholders viz. LDM, DDM of NABARD, LDO of RBI, District and Local administration, Block level officials, NGOs, SHGs, BCs, Farmers' clubs, Panchayats, PACS, village level functionaries etc. during the conduct of financial literacy camps. Banks have implemented these directions and have conducted various activities through FLCs and Rural Branches, GM informed the house.

1(f): Creating awareness about various schemes, subsidies, facilities e.g. Crop Insurance, renewable energy:

With regard to creating awareness among all member Banks, GM informed the house that SLBC has advised all LDMs to give wide publicity for various Govt. schemes and also to highlight subsidy and Crop insurance benefits among the customers in all BLBC meetings. The BCs and FLCs are also playing major role in dissemination of information among the villagers on these schemes. Majority of Nationalised Banks and RRBs are conducting extension programmes through their Branches and giving wide publicity to various schemes, GM informed the house. Further he requested all member Banks to further strengthen the efforts in the above direction so that more people are benefitted. He also brought to the notice of the house that the implementing departments are also giving wide publicity to the schemes through posters, Banners, Handbills and News papers, etc.

GM SLBC requested all Banks to submit a consolidated report on No. of camps conducted through FLCs, No. of extension programmes organised, No. of people

attended/ benefitted through these programmes at quarterly intervals to SLBC so as to review the progress under this agenda.

(Action: Department and all Banks)

1(g): Review of efforts towards end to end projects involving all stakeholders in the supply chain

GM informed the house that a new agenda item on the captioned subject is incorporated as per the revised agenda suggested by RBI. He requested various departments implementing this type of projects to submit data to SLBC to discuss under this head from ensuing SLBC meetings.

(Action: All the Departments implementing end to end projects)

1 (h): Progress under Social Security Schemes:

Reviewing the Progress under Social Security Schemes, GM informed the house regarding the good progress achieved in enrolments under PMSBY and PMJJBY where the growth rate is 16.02% and 17.41% respectively. Further, GM expressed his happiness with regard to excellent performance in respect of APY where the growth is at 126.21%. However, he felt that there exists good potential under these schemes to improve coverage and requested all the Bankers/LDMs to continue with their good work till all eligible people are enrolled.

(Action: All Banks and LDMs)

1 (I): Progress under PMJDY:

GM, after comparing the progress achieved in respect of implementation of PMJDY scheme as on 31.03.2017 against the performance as on 31.03.2018, he observed that the performance is found to be very poor compared to the potential available and requested the Bankers to attach priority in enrolling all eligible people under PMJDY.

(Action: All Banks)

1 (j): Progress in disbursements under MUDRA scheme:

GM observed that the number of entrepreneurs financed under all three components of MUDRA shows good improvement with good growth in amount disbursed also. He requested all the Banks to ensure timely sanction of loans under MUDRA so as to show good growth under MSME advances.

(Action: All Banks)

AGENDA 2.0: REVIEW OF CREDIT DISBURSEMENT BY BANKS

2 (a): ACHIEVEMENT UNDER ACP of the state, Priority Sector Lending

GM took up a detailed review of the progress under achievement under ACP of the state and made the following observations:

- There is a shortfall in short term Crop loan disbursements mainly because of non-renewal of short term Crop loan in anticipation of debt waiver. However, the shortfall has been compensated with enhanced disbursement in Agricultural term

loans. Thus total farm sector as a whole has recorded 102.79% under the achievement VS target.

- There is good performance under MSE sector especially because of good progress under MUDRA.
- The progress is more than 100% in disbursements under total priority sector.

He appealed to the Bankers to give focussed attention during 2018-19 to ensure increased credit flow under education, housing, Social Infrastructure and renewable energy segments where the achievement was not satisfactory during 2017-18.

(Action: All Banks)

2 (b): Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes

GM informed the house that, as per RBI guidelines, performance under Govt. sponsored schemes shall be discussed in the sub-committees and the major observations shall be brought to the main SLBC for suitable directions. He requested that the in-charge of SLBC sub-committee to review the performance under Govt. sponsored schemes and to submit the report to SLBC immediately.

(Action: In-charge of sub-committee on GSS)

2(c): Flow of Credit to MSMEs and for affordable housing

• CLSS - PRADHAN MANTRI AWAS YOJANA (Housing for All 2022)

GM informed the house regarding Credit Linked Subsidy Scheme (CLSS)- Housing for All (Urban) Mission of Pradhan Mantri Awas Yojana (PMAY) which was launched by the Hon'ble Prime Minister & SLNA (State Level Nodal Agency) has fixed target of financing 25000 beneficiaries for FY 2017-18. The Dept. has requested the Banks to promote scheme in a big way. The list of identified beneficiaries as received from the Dept. has already been circulated to all the Banks for further action, GM informed the house.

As per the information provided by the Department, 210677 people have applied for housing loans in PMAY MIS portal. However, Banks have sanctioned only 6824 applications. This progress being very dismal compared to the total number of people applied in the portal, GM requested the Bankers to advise their branches to regularly verify the PMAY portal and approach the parties according to their addresses furnished in the Portal to increase number of sanctions on parity with the total number of people applied for housing loans in the portal.

At this juncture MD, RGRHCL informed the house that the pendency at bank branch level being very high, requested the Bankers to advise their branches to dispose the applications on priority. Intervening in the discussions, CS informed the house that CLSS-PRADHAN MANTRI AWAS YOJANA (Housing for All 2022) being a very important programme of the GoI, advised MD, RGRHCL to call on GM SLBC



immediately with full list of beneficiaries who have registered their names in the portal to sort out the issues early.

CS also requested MD, RGRHCL to organise Housing loan Melas and workshops at District/ Taluka Level so as to create awareness among the target group. He also requested GM SLBC to instruct all LDMs to take up critical review the progress under implementation of PMAY in DCC and BLBC meetings regularly and to initiate steps for disposal of the pending applications at the earliest.

(Action: MD-RGRHCL, All Banks and LDMs)

2 (d): KCC loan, Crop insurance under PMFBY

- **KCC Loans:** GM informed the house that Banks have issued 38,65,832 Kissan Credit Cards during the FY 2017-18 amounting to Rs.33,539 Crore. The cumulative outstanding number of KCCs as on 31/03/2018 stood at 51,36,314 with an outstanding amount of Rs.59,614 Crore.

- **Crop insurance under PMFBY:**

GM placed before the house regarding the number of enrolments under PMFBY & WBCIS Kharif 2018 as on 11.07.2018 based on the notifications issued by the Dept of Agriculture, Govt. of Karnataka vide Ref. No. ಕೃ.35.ಕೃ.ಕೃ.ಉ.2018 dated 12.04.2018 on implementation of KRS-PMFBY for Kharif 2018-19 containing declaration of Gram Panchayat and Hobli-wise crops eligible for coverage under the scheme. Similarly, the Dept of Horticulture, Govt. of Karnataka has issued Notification dated 26.05.2018 on **KRS-R-WBCIS Kharif and Rabi 2018-19** for covering various Horticulture Crops and the same has been circulated amongst the Banks and LDMs.

GM requested all the Bankers and LDMs to give wide publicity to cover all loanee farmers and maximum number of non-loanee farmers under Crop insurance.

(Action: All Banks and LDMs)

- **Kharif 2016 / Rabi 2016-17 / Summer 2016-17: Claim Initiation/pendency:**

GM, SLBC reviewed the long pending claims pertaining to Kharif 2016/Rabi 2016-17 Summer 2016-17 and requested the Dept. of Agriculture to sort out the issues raised by the Insurance Companies immediately so as to settle the claims early. The official from the Dept. of Agriculture informed the house that almost all the issues are sorted out except paddy/rice issue and assured the house that claims settlement in respect of Kharif 2016 / Rabi 2016-17 / Summer 2016-17 will be done in two weeks time. Intervening in the discussion, CS advised the official of the Dept. of Agriculture to address this issue at the earliest.

(Action: Dept. of Agriculture)

2 (e) Grant of Education Loans:

GM brought to the notice of the house that, during the FY 2017-18, various Banks in the state of Karnataka have sanctioned Education loans to 39894 beneficiaries as

against the target of 61702. The performance of Banks in lending under Education loans is not up to the mark, as the percentage of achievement v/s target works out to 65% only, GM remarked. He requested the Bankers to attach highest priority for this programme especially during the beginning of the academic year itself so that the targets are achieved in the FY 2018-19.

(Action: All Banks)

2(f) Progress under SHG-Bank linkage/ Joint Liability Groups:

• SELF HELP GROUPS:

GM, after reviewing the progress under SHG-Bank linkage, expressed his happiness because of the excellent performance done by Banks during the year 2017-18. As against the target for Credit linking of 2,50,000 SHGs, Banks have Credit linked 484254 SHGs up to the quarter ending March 2018. The performance of Banks under Credit linkage of SHGs stood at 194%. GM requested all Banks to continue the excellent work done by them during FY 2018-19 also.

Intervening in the discussion, CS wanted to know the average quantum of loan per SHG extended. Bankers informed the CS that it ranges from Rs.3.0 lakh to Rs.15.0 lakh per group for which CS expressed his happiness and advised the Bankers to continue to lend to SHGs in a big way.

• JOINT LIABILITY GROUPS:

GM informed the house that, against the target of Credit linking of 90,000 JLGs for the State for 2017-18, Banks have Credit linked 1,47,039 JLGs with a Credit limit of Rs. 1503.51 Crore up to March 2018.

(i) Digitization of SHGs.

GM brought to the notice of the house that NABARD is implementing Phase III of e-Shakti Project from the year 2017-18. They have targeted Digitization of SHGs in 75 districts pan India of which 5 districts are from Karnataka viz., Bagalkote, Bidar, Dharwad, Chitradurga and Uttara Kannada. All the Banks in these districts are requested to extend cooperation to the Implementing Agencies in these districts in accomplishment of task of digitization of SHGs at the earliest, GM remarked.

(Action: All Banks)

(ii) Village Level Programme

GM brought to the notice of the house that during the year 2017-18, NABARD had proposed to conduct 1700 Village Level Programmes through rural branches of Banks. SLBC had requested all the Banks to conduct the programmes by organizing Credit camp/linkage meets where activities like sanction, release, recovery camps, etc. may be included. The programmes can also be in the form of awareness camps to give the SHG members information on bank linkage, operation of loan accounts (Term loan and CC), prompt payment, subvention, etc. All Banks—CBs and DCCBs were requested to conduct VLPs through their rural branches and forward a consolidated proposal indicating number of programmes to be conducted in various districts to NABARD for extending financial support for which NABARD will sanction

an amount of Rs. 2,000/- per programme. GM requested the Bankers to make use of this scheme.

(Action: All Banks)

AGENDA 3.0: DOUBLING OF FARMERS' INCOME BY 2022

NABARD AGENDA NOTES:

GM, SLBC requested GM, NABARD to present the agenda items pertaining to NABARD. GM, NABARD dealt in detail on the following agenda items:

- 3.1. GLC in Agriculture – 2018-19:
- 3.2 Data on Agri term loan in the SLBC agenda
- 3.3 Doubling of Farmers' Income:
- 3.4 Promotion of Producers Organizations in Farm Sector (FPO):
- 3.5 Support available for Formation and Development of OFPOs
- 3.6 New Policy on Skill Initiatives
- 3.7 Self-Help Groups: Digitization of SHGs:
- 3.8 Financial Inclusion:
- 3.8 (a) BHIM - Referral Bonus Scheme for Individuals and BHIM - Cash back Scheme for Merchants - Support:
- 3.8 (b) Incentivizing Promotional Scheme for BHIM Aadhaar Merchant Incentive Scheme:

GM, NABARD made an observation that investment credit in the state of Karnataka is on higher level and also growing steadily. However, he observed that, Capital Investment in the Farm Sector is not happening to the extent of achievement reflected in ACP because Banks are reporting the restructured crop loan accounts as term loan disbursements and requested the Bankers to attach priority for this important issue. He brought to the notice of the house regarding digitalization of SHGs being taken up by NABARD and requested the cooperation of the Bankers in achieving the desired results at an early date as it will help the policy makers and the Bankers to monitor the progress under various schemes of the Government.

(Action: All Banks)

AGENDA 4.0: CD RATIO, REVIEW OF DISTRICTS WITH CD RATIO BELOW 40% AND WORKING OF SPECIAL SUB-COMMITTEES OF DCC (SCC)

GM presented the Bank wise / District wise / State wise CD ratio as on 31.03.2018 and made the following observations:

- The overall CD ratio of the state as a whole is 77% as on 31/03/2018. There is considerable improvement in CD Ratio compared to 73% as on March 2017.
- Except 5 districts viz., Uttar Kannada (37.90%), Udupi (49.74%), Dharwad (56.01%) Dakshina Kannada (57.26%) and Mysore (59.46%) all other 25 Districts in the state are having CD ratio of more than 60%. However, only district i.e. Uttar Kannada is having CD ratio of less than 40% (37.90%), GM informed the house

and requested the LDCM in Uttar Kannada to Critically review the CD ratio of the Banks in DCC and BLBC meetings to see that CD ratio improves steadily.

- Bank wise CD Ratio shows that all five major commercial Banks operating in the state are having CD Ratio of more than 60% except OBC which is having CD Ratio of 44%.
- Out of other commercial Banks, all Banks are having CD ratio of above 60% except Karnataka Bank having 53% and Tamil Nadu Merchantile Bank having 48%. GM requested the officials from these two Banks to take steps to improve the CD ratio on par with other Banks in the state.

Intervening in the discussions, CS wanted to know the reasons for the poor CD ratio from the officials representing Karnataka Bank and Tamil Nadu Merchantile Bank. The executive from Karnataka Bank who was present in the meeting assured CS that Bank will put in all their best efforts to increase their CD ratio in the days to come.

(Action: Banks with less than 60% CD ratio and LDMs of 5 Districts)

AGENDA 5.0: POSITION OF NPAs IN RESPECT OF SCHEMATIC LENDING, CERTIFICATE CASES AND RECOVERY OF NPAs

1.1 NON-PERFORMING ASSETS POSITION:

GM expressed concern regarding the high NPA level in the state and requested the CS to instruct the District Administration to help the Bankers in recovery of overdue accounts.

1.2 RECOVERY OF BANK DUES UNDER PMEGP:

GM expressed his concern regarding the high NPA level under PMEGP scheme in the state and requested the officials from the Department to assist the branches in recovery of overdue accounts. Intervening in the discussion, CS also expressed his concern about the rise in the NPA level under PMEGP scheme and advised the Department Officials to organize recovery camps at fortnightly intervals and to report the developments to SLBC.

(Action: KVIC, KVIB, DIC and All Banks)

1.3 RECOVERY OF BANK DUES UNDER KPMR & KACOMP Acts:

GM gave a detailed picture with regard to the number of cases filed, amount involved, cases resolved and the pending details under KPMR & KACOMP Acts. He observed that, the number of cases resolved is very meager compared to number of fresh cases filed and cumulative outstanding carried forward from the previous years. He also gave the age wise classification of the pending cases which is alarming. GM requested the officials of the concerned departments to conduct frequent reconciliation meetings and arrange for joint recovery drives to expedite recovery under these acts. He also requested the Banks to advise their LDCMs to coordinate with the Bank branches and the concerned Department to increase number of joint recovery drives.

(Action: Department, LDMs and All Banks)



5.4 RECOVERY OF BANK DUES UNDER SARFAESI, DRT AND LOK ADALATS Acts:

GM gave a detailed picture with regard to the number of cases filed, amount involved, cases resolved and the pending details under SARFAESI Act and observed that the recovery made during the year is very nominal. He requested the CS to advise the concerned officials to attach importance for recovery of dues filed under SARFAESI Act, DRT and LOK ADALATS Acts.

AGENDA 6.0: REVIEW OF RESTRUCTURING OF LOANS IN NATURAL CALAMITY AFFECTED DISTRICTS IN THE STATE, IF ANY:

GM informed the house that, since the Govt of Karnataka has not declared Annewari in any part of the state during the year 2017-18, there will be no discussion on this agenda point.

AGENDA 7.0: 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:

GM informed the house that, this agenda being newly incorporated as per the revised SLBC agenda as suggested by RBI, requested the concerned departments to provide the requisite data to SLBC at quarterly intervals in future to have a meaningful discussion and review under this agenda.

(Action: Concerned Departments)

AGENDA 8.0: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY

8(a): Large project conceived by the State Government to help improve C-D Ratio

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

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

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

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

GM informed the house that, this agenda being newly incorporated as per the revised SLBC agenda as suggested by RBI, requested the concerned departments to provide the requisite data to SLBC at quarterly intervals in future to have a meaningful discussion and review under this agenda.

(Action: Concerned Departments)



AGENDA 9.0: EFFORTS TOWARDS SKILL DEVELOPMENT ON MISSION MODE PARTNERING WITH KVK, HORTICULTURE MISSIONS, NATIONAL SKILL DEVELOPMENT CORPORATION, ASCI, ETC. INCLUDING A REVIEW OF FUNCTIONING OF RSETIs

GM briefed the house with regard to the achievements made by 33 RUDSETI/ RSETIs which are functional in the state in respect of number of candidates trained, candidates settled and credit linked for establishing various self employment ventures. Intervening in the discussion, CS advised the officials from the National Skill Development Corporation/ KVK/ Horticulture Mission/ ASCI to provide the details of activities being carried out by their departments to SLBC in future so as to enable the house to review the progress in future.

(Action: NSDC/ KVK/ Horticulture Mission/ ASCI)

AGENDA 10.0: STEPS TAKEN FOR IMPROVING LAND RECORD, PROGRESS IN DIGITIZATION OF LAND RECORDS AND SEAMLESS LOAN DISBURSEMENTS:

GM expressed his happiness that, all land records in the state have been digitised under Bhumi Project and updation is being done regularly.

AGENDA 11.0: SHARING OF SUCCESS STORIES AND NEW INITIATIVES AT THE DISTRICT LEVEL THAT CAN BE REPLICATED IN OTHER DISTRICTS OR ACROSS THE STATE:

GM shared two success stories who were trained by RSETIs and requested other Banks to send success stories so that the same can be shared for the benefit of the members of the house.

(Action: All Banks)

AGENDA 12.0: DISCUSSION ON MARKET INTELLIGENCE ISSUES e.g.

- (a): Ponzi Schemes / Illegal Activities of Unincorporated Bodies / Firms / Companies Soliciting Deposits from the Public**
- (b): Banking Related Cyber Frauds, phishing, etc.**
- (c): Instances of usurious activities by lending entities in the area, cases of over Indebtedness**
- (d): Credit related frauds by borrower groups etc.**

GM SLBC gave a detailed picture on the above issues based on the letter received from RBI wherein the names of 7 firms/companies as listed below have been shared and advised the Bankers to instruct their Bank branches and sensitize their officials on the observations of the RBI and to be cautious.

- Monetary Advisory- No 56/4, 2nd Floor, Nandi Building Bowring hospital Road Shivajinagar, Bengaluru.
- Injaz International and associated group, Wilson garden Bengaluru.
- Ambidant Marketing Private Limited. Kanakanagar, Bengaluru
- Vikram Investments, Bangalore



- Complaint against Vihaan Direct Selling Private Limited (QNET) Level 07, Mfar Green heart, Manyata Tech park, Hebbal, Outer ring road, Bengaluru – 560045
- Bankmitrabc Pvt Ltd. #1137, R.G. Towers, above Arrow Showroom,
- DSAS Associates and Ashima Globus Holdings Pvt Ltd. Shanti Nagar , Jayanagar, Bengaluru

(Action: All Banks)

AGENDA 13.0: ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

GM SLBC presented the details of unresolved items evolved during DCC/DLRC meetings received from LDCMs and requested the concerned officials/Banks to resolve the issues concerning them immediately.

(Action: All Banks)

AGENDA 14.0: TIMELY SUBMISSION OF DATA BY BANK, ADHERING THE SCHEDULE OF SLBC MEETING:

GM informed the house that SLBC has to collect and consolidate the data on various agenda at quarterly intervals but noted that in spite of repeated mails, phone calls to the state level coordinators, the SLBC is not getting proper response from some of the Bankers/ Departments. Hence, he appealed to the bankers and Departments to submit the required data/ information in time so as to ensure that the SLBC meetings are convened as per the time schedule

(Action: All Govt. Departments and SLBC coordinators of all Banks)

AGENDA 15.0: ANY OTHER MATTERS WITH THE PERMISSION OF THE CHAIR.

15. (a) Misuse of Name and Logo of Commercial Banks by various entities:

GM informed the house that various entities are operating fraudulent websites displaying name, logo and image of banks for collecting money from the public in the name of enlisting them as customer service points (CSPs) of the banks whose logo is displayed on their website. He requested all the Bankers to sensitize all their branches and officials in controlling offices in this matter and take appropriate action as per laws to curtail misuse of name and logo of banks by various entities.

(Action: All Banks)

15.(b) Opening of Bank Branches:

GM brought to the notice of the house that, General Manager RBI, Bangalore has requested bankers to explore the possibility of opening a Nationalized Bank branch at Satya Sai Nagara, SDVL post, Sadali Hobli of Chikkaballapur District and Koratikere Gram Panchayat of Channagiri taluka in Davanagere District. GM requested the Bankers to explore the possibility of opening a bank branch in the above mentioned places and to inform the developments to SLBC.

(Action: All Banks and LDMs)

**15.(c):Difficulties faced by the Banks in remitting court fee while filing DRT cases:**

GM explained the difficulties being faced by the Bankers in remitting court fee while filing DRT cases and requested the CS to direct the concerned officials to accept court fee through NEFT/RTGS mode as it was permitted earlier. The DRT officials are requested look into this and permit the Banks to remit the court fee through NEFT/RTGS.

(Action: DRT)

15. (d) SUB COMMITTEE MEETINGS HELD DURING THE REVIEW PERIOD:

GM explained the details of the SLBC sub committee meetings conducted during the review period and observed that meetings of the sub committees on Retail Loans & Review of functioning of RSETI & RUDSETI were not held. Intervening in the discussion, CS advised the concerned officials/Banks to ensure that the Sub-committee Meetings shall be convened as per schedule and submit the minutes of the meetings to SLBC at the earliest.

(Action: All sub-committee heads)

TABLE AGENDA:

With the permission of the chair, the agenda on Inclusion of AKMI (Association of Karnataka Micro Finance) as member in the sub-committee of SHGs and JLGs of SLBC was placed before the house. GM informed the house that a request has been received from AKMI requesting SLBC to Include AKMI (Association of Karnataka Micro Finance) as member in the sub-committee of SHGs and JLGs of SLBC.

AKMI is having 28 MFIs as its members in the state of Karnataka with borrowal accounts of 79,45,541 with an outstanding balance of Rs.16,500/- crore having its presence in the entire state. AKMI is already a member of SLBC and they attend meetings regularly. Now they have requested SLBC to include them as member in the sub-committee of SHGs and JLGs, of SLBC. The house agreed to the request of AKMI and permitted SLBC to include authorized representative of AKMI as a member of the SLBC sub-committee on SHGs and JLGs.

Finally, CGM SBI proposed vote of thanks.

**AGENDA-III: SPECIAL AGENDA ON KARNATAKA AGRICULTURE LOAN
WAIVER SCHEME FOR FARMERS:**

Immediately after the regular Agenda of SLBC, CS requested the Bankers and the top level Government officials concerned with debt waiver scheme of the GoK to discuss on this special Agenda. The proceedings of the deliberations on Agenda-III are Annexed to this main proceedings.

CBL Narasimha Rao
(General Manager-Convenor SLBC)

STATE LEVEL BANKERS' COMMITTEE: KARNATAKA**CONVENOR****SYNDICATE BANK: CORPORATE OFFICE: BENGALURU****MINUTES OF THE SPECIAL AGENDA ON LOAN WAIVER SCHEME OF GOVT. OF
KARNATAKA- SLBC MEETING DATED 24.7.2018**

The 141ST SLBC Meeting was held on 24th July 2018 at the Conference Hall, Vidhana Soudha, Bengaluru under the Chairmanship of Sri T M Vijay Bhaskar, Chief Secretary, GoK wherein Sri CH S.S. Mallikarjuna Rao, Executive Director, Syndicate Bank, Sri D V Prasad: ACS & DC: GoK, Sri P.J. Thomas: Regional Director: RBI, Dr. Subramanyam, Economic Advisor to Hon'ble Chief Minister of Karnataka were present. The meeting was also attended by Shri ISN Prasad, ACS, Finance Department, Shri Rajeev Chawla ACS, DPAR (e-governance), Shri Anil Kumar Jha, Principle Secretary, Finance Department, Smt. Meera Srivatsava, Additional Secretary, Finance Department, senior executives from Nationalized Banks, RRBs, Private Banks, Cooperative Banks and officials from various Govt. Departments.

After launching of the Annual Credit Plan for the FY 2018-19 and after completion of Regular agenda items, the Chief Secretary requested the Bankers and top level officials from the Finance Department GoK to stay back in the venue to have Deliberations on Special Agenda on Karnataka Agriculture Loan Waiver scheme for farmers.

On behalf of Gok. Sri T M Vijay Bhaskar, Chief Secretary made an appeal to all the Bankers to extend full cooperation in smooth implementation of the proposed loan waiver scheme to the farmers. Thereafter, Shri Anil Kumar Jha, Principle Secretary, Finance Department, explained the loan waiver scheme and the details of the sacrifices expected by the GoK from the Bankers. He elaborated on the various sacrifices expected by the GoK from the banks, which are as under:

1. Fully waive Interest in NPA Loans, Restructured crop loans and overdue crop loans, from 01.01.2018 till waiver scheme is implemented fully.
2. In case of NPA crop loans, banks may waive 50% of the outstanding book liability and waive the entire unapplied interest and charge.
3. In case of restructured loans, waive entire interest unrecovered and recover the principal interest net of recoveries plus other expenses.
4. In case of overdue crop loans, waive to the extent of 50% of the interest outstanding.
5. The GoK may reimburse the waiver amount over a period of 4 years. The Government will be issuing bonds towards the waiver amount involved and banks may waive the interest thereon or charge a nominal interest.

Sri Jha also made a reference to the farmers' debt waiver schemes implemented by four states viz., Maharashtra, UP, Telangana and Andhra Pradesh. While referring these schemes, he informed that banks have made sacrifices in these

states in case of NPAs. However, he also informed that in the state of Karnataka, the NPA component is less compared to other segments viz., restructured loans and overdue loans. Hence, the GoK is expecting sacrifice in interest component under these segments also.

In response to the above, ED from Syndicate Bank informed the house on the salient features of the farmers' debt waiver schemes of four states and sacrifice made by the Bankers and also modalities followed. Further, he informed the house that Karnataka state Govt. has formulated the scheme by picking salient features of debt waiver schemes of all the four states and thus the burden on the Bankers is more. ED also expressed that, in case of three RRBs, the proportion of Priority Sector advances and Agricultural advances is as high as 75 to 85%. Hence, implementation of the Debt waiver scheme will erode their capital and they will not be in a position to continue with their further lending. He said that though SLBC can discuss on the loan waiver scheme, the individual banker have to put up to their boards. However, SLBC will submit it in a positive manner so that the individual banks can convince their boards for a final decision in the matter. He made an appeal to the top officials of GoK., to look into the schemes of other four states and have a pragmatic approach so that there will be a reasonable burden on the Banks. Then he requested the other Bankers to respond. The gist of the responses of the Bankers is as under:

- **State Bank of India-** CGM, SBI while endorsing the views of the ED Syndicate Bank, informed that one of the critical issues in the debt waiver scheme of the state is with regard to issue of No Due Certificate to farmers. He opined that issue of NDC to the farmers without closure of accounts will be a legal issue.
- **Canara Bank-** The DGM, Canara Bank expressed that taking 50% load in NPAs will be a big hit especially for RRBs where the proportion of Agricultural lending is very high. He also opined that taking cut off date as 31.12.2017 may be extended to 30.06.2018 because the Banks have already closed their accounts as on 31.03.2018 and published their balance sheets and paid the tax also. Further, he said that GoK should come out with little more clarity on the modalities of payment of waiver amount to the Banks. He also wanted to know the procedure to deal the situation where the balances remains in the account after crediting waiver amount and also in case of farmers where they have accounts with more than one bank.
- **Vijaya Bank-** GM, Vijaya Bank expressed concern about burden on their bank which roughly works out to little more than Rs.700 Crore. However, he said that his bank will go along with the SLBC decision.
- **Corporation Bank-** GM Corporation bank expressed that any hit on the principle amount will be difficult for the Bank and taking burden of 50% of book balance on NPAs is also difficult. However, he expressed that they can have a look on the prospective interest.
- **All 3 RRBs-** The Chairmen of KVGB and representatives of PKGB and KGB endorsed the views of ED, Syndicate Bank and also reiterated that as agreed during the bankers meeting in the presence of Hon'ble CM, they requested for a separate package for RRBs.
- **Bank of Baroda-** The DRM, Banka of Baroda while endorsing the views of all the Bankers, expressed that he is looking forward for a pragmatic approach.
- **Bank of India-** The DGM, Bank of India while concurring with the views of all the above Bankers expressed that he wants to know procedure to deal with balance remaining in the accounts after crediting waiver amount and if these accounts are

- to be continued how RBI will take it for Asset classification of these accounts and how to extend fresh loans keeping the uncovered balances outstanding.
- Bank of Maharashtra – The DGM from Bank of Maharashtra expressed that they are having very good OTS scheme which is applicable to farmers also. However, the farmers are not coming forward to avail OTS scheme in anticipation of loan waiver. She also expressed that cut off date may be extended to 30.06.2018 as taking burden of interest is difficult due to losses incurred by banks on account of huge NPAs. She also requested the Govt. to issue a letter to put up to their competent authority.
 - Central Bank of India- the DGM from Central Bank of India concurred with the views of Canara Bank. He also referred to the loan waiver scheme of Maharashtra.
 - Punjab National Bank-The DGM from PNB while concurring with the views of SLBC, requested to change the cut off date from 31.03.2018 to 30.06.2018 as the interest has been already booked. He also informed on their OTS scheme.
 - Oriental Bank of Commerce- The representative from OBC concurred with the views of SLBC and agreed to take up the decision of SLBC to their top management.
 - HDFC Bank- Representative from HDFC bank concurred with the views of the entire Banking community.
 - Karnataka Bank-The GM from Karnataka Bank concurred with the views of SLBC
 - Ratnakar Bank Ltd.-Agreed to take up the decision of SLBC to their top management. He made an appeal to the house to issue guidelines to consider classification of other accounts of same farmer as standard assets.

After listening to the opinions of the Bankers, the Chief Secretary requested ED Syndicate Bank to give clarifications to the issues raised by the fellow Bankers. Then ED informed that the SLBC cannot be convened frequently and to take the things forward, he suggested constituting a sub-committee under the chairmanship of General Manager, SLBC and all the major banks which are having farm loan exposure of more than Rs.500 Cr in the state as its members. He further suggested that 3 RRBs with their sponsor banks will have separate sub-committee as their issues are to be dealt separately.

With this, ED informed that 13 major Banks excluding 3 RRBs out of 16 Banks having farm loan exposure of more than Rs.500 Crore in the state will be the members of the sub-committee with SLBC as the convenor and General Manager, SLBC as Chairman of this sub-committee. The quorum will be a minimum of 8 out of these 13 members. However, the proceedings of the meetings will be circulated among all the Bankers. Any suggestions from the member banks will be considered for discussions.

The thirteen members of the major sub-committee are:

- (1) Syndicate Bank, (2) SBI (3) Canara Bank, (4) Corporation Bank, (5) Vijaya Bank, (6) BOI, (7) Union Bank of India, (8) Karnataka Bank (9) IDBI, (10) Federal Bank (11) HDFC (12) Axis Bank (13) ICICI.

In order to address to the specific issues of RRBs, it was decided to have a separate sub-committee of three RRBs with their sponsored Banks under the Chairmanship of General Manager, SLBC. The quorum will be all 6 members.

- (1) KVGB - (2) Syndicate Bank



- (3) PKGB - (4) Canara Bank
(5) KGB - (6) SBI

Dr. Subramanyam, Economic Adviser to CM also favored the idea of formation of sub-committees to work out the modalities in a comprehensive manner so as to speed-up the process in taking forward the loan waiver scheme. Instead of attending all the requests in one go, he suggested to have segment wise approach such as clearing the NPA accounts to begin with followed by restructured accounts and then the other overdue accounts.

Agreeing to the suggestions of Dr. Subramanyam, ED Syndicate Bank requested the state Government to be sympathetic with the problems of the bankers and to cooperate with them so as to successfully implement the loan waiver scheme.


All the members agreed to the constitution of above two sub committees under the Chairmanship of General Manager, SLBC Karnataka and authorized these sub-committees to conduct the meetings and take decisions on behalf of all member Banks of SLBC. There will be members from the Govt. of Karnataka for each of the above two sub-committees. However, the names and designation of these members will be communicated by the GoK shortly.

In view of urgency in taking forward the scheme, it has been decided to convene the first meeting of the sub-committees on 01.08.2018. The time and venue will be intimated by the concerned officials of GoK.

The State Government announced to set up a cell comprising good number of Govt. officials to build the data on number of eligible accounts, amount of waiver, removal of fake accounts, etc.

The meeting was concluded with vote of thanks by the CGM, SBI Bangalore.

These proceedings on special agenda are addendum to the main proceedings of 141st SLBC meeting dated 24.07.2018. However, in view of urgency the proceedings of the special agenda on loan waiver are circulated among the members for their information.


CBL Narasimha Rao
(General Manager-Convenor SLBC)

LIST OF PARTICIPANTS

PART-A

Sl.	Name Shriyuths -	Designation	Organization
1	T M Vijay Bhaskar	Chief Secretary	Govt. of Karnataka
2	D V Prasad	Addl. Chief Sec. & Dev. Com.	Govt. of Karnataka
3	P J Thomas	Regional Director	Reserve Bank of India
4	CH S S Mallikarjuna Rao	Executive Director	Syndicate Bank
5	C B L Narasimha Rao	Convenor-SLBC & GM	Syndicate Bank
STATE GOVERNMENT DEPARTMENTS			
6	ISN Prasad	Addl. Chief Secretary	Finance Department



7	Rajeev Chawla	Addl. Chief Secretary	DPAR (e-Governance)
8	Anil Kumar Jha	Principal Secretary	Finance Department
9	Smt. Meera Srivastava	Addl. Secretary	Finance Department
9a	Sunil Kurthkoti	Advisor	Finance Department
RESERVE BANK OF INDIA			
10	Sanjeev Singha	General Manager	RBI
11	Gopal B Terdal	Asst. General Manager	RBI
12	T Rajagopal	Asst. General Manager	RBI
13	N B Dattatreya	Asst. General Manager	RBI
APEX INSTITUTIONS			
14	Dr K U Vishwanathan	General Manager	NABARD
15	M R Natarajan	Asst. General Manager	NABARD
CONVENOR – SYNDICATE BANK			
16	K S Karunakara	Dy. General Manager	Syndicate Bank – SLBC
17	K N Janardhan	Asst General Manager	Syndicate Bank – SLBC
18	P Vishwanath Reddy	Asst General Manager	Syndicate Bank – PSCD
19	Y A Vajanthree	Chief Manager	Syndicate Bank – SLBC
20	Vishva N S	Chief Manager	Syndicate Bank – ZO – Bengaluru
21	Chandrashekarappa K	Sr Manager	Syndicate Bank – SLBC
22	Yetish M D	Sr Manager	Syndicate Bank – ZO – Bengaluru
23	Ananda Nayaka K N	Sr Manager	Syndicate Bank – SLBC
24	Ravikumara	Sr Manager	Syndicate Bank – SLBC
25	Nagaraj B	Sr Manager	Syndicate Bank – SLBC
26	Praveen	Sr Manager	Syndicate Bank – PSCD
27	Ankur	Asst. Manager	Syndicate Bank – SLBC
STATE BANK OF INDIA			
28	Abhijit Majumdar	Chief General Manager	State Bank of India
29	Sesh Kumar Adiraju	Dy. General Manager	State Bank of India – LHO
30	Ramesh Mayya	Asst. General Manager	State Bank of India
31	R K Dabade	Chief Manager	State Bank of India
NATIONALISED BANKS			
32	Sandeep Kumar Gupta	General Manager	Indian Bank
33	D M Mujumdar	General Manager	Corporation Bank
34	Smt. C S Vijayalakshmi	Dy. General Manager	Canara Bank
35	Palanivelu K	Dy. General Manager	Canara Bank
36	Gopalkrishna Nair	Dy. General Manager	Vijaya Bank
37	C Sadanand Rao	Dy. General Manager	Andhra Bank
38	S Eawarappa	Dy. General Manager	Bank of India
39	Smt. Chitra Datar	Dy. General Manager	Bank of Maharashtra
40	K Shivanand	Dy. General Manager	Central Bank of India
41	Ramdas Hegde	Dy. General Manager	Punjab National Bank
42	TK Jayakumar	Dy. General Manager	UCO Bank
43	P K Behura	Dy. General Manager	Indian Overseas Bank
44	M Arumugam	Zonal Head	Allahabad Bank
45	Venkatesh N C	Asst. General Manager	IDBI Bank
46	Sunil Sinha	Asst. General Manager	Bank of Baroda
47	Suhas B	Asst. General Manager	Union Bank of India
48	Mohan C	Asst. General Manager	Dena Bank
49	T Rudrappa	Chief Manager	Indian Bank
50	K Srinivas Prabhu	Chief Manager	Indian Overseas Bank
51	B Kumaran	Chief Manager	Allahabad Bank
52	K Y G Sukumar	Chief Manager	Central Bank of India
53	P Venkat Rao	Chief Manager	United Bank of India
54	S R Asthana	Chief Manager	UCO Bank
55	B Ravikumar	Chief Manager	Andhra Bank
56	K V Raghavendra Prasad	Sr Manager	Oriental Bank of Commerce



57	Taranjeet Kaur	Sr. Manager	Bank of Baroda
58	Tulasiram N H	Sr. Manager	Canara Bank
59	Sandeep Satapatty	Sr. Manager	Central Bank of India
60	S C Kolummath	Sr. Manager	Bank of India
61	R A Patil	Sr. Manager	Union Bank of India
62	Smartin K Cherian	Manager	Vijaya Bank
63	Gayathri V	Manager	South Indian Bnk
64	Yuvaraj Gorakh Kedar	Dy. Manager	Bank of Maharashtra
65	S Arumugaraj	Asst. Manager	Tamilnadu Mercantile Bank
66	Madangopal	Officer	Punjab National Bank
67	Anju C	Asst Manager	Oriental Bank of Commerce
68	Sharana Basava	Asst Manager	Andhra Bank
PRIVATE BANKS			
69	Nagaraja Rao B	General Manager	Karnataka
70	Suman Guptha	Asst. Vice President	Kotak Mahindra Bank
71	Sandeep K	Asst. Vice President	RBL Bank
72	H S Katti	Asst. Vice President	RBL Bank
73	H S Reddy	Regional Manager	Kotak Mahindra Bank
74	Girish Kumar D V	Regional Manager	Kotak Mahindra Bank
75	Smt. S Meenakshi Sundaram	Regional Manager	City Union Bank
76	Deepak Kumar H M	State Head	RBL Bank
77	Anurag Gupta	Dy. Vice President	HDFC Bank
78	G S Prabhu	Dy. Vice President	Axis Bank
79	Kalmesh N B	ROM	Axis Bank
80	Manku Bhattacharjee	State Co-ordinator	ICICI Bank
81	Sanjeev Agarwal	Executive	Jammu & Kashmir Bank
82	Nirish G Lalan	Cluster Head	Yes Bank
83	Shareef M K	Manager	Axis Bank
84	Raghavendra Deshpande	Manager	Karur Vysya Bank
85	Manoj Kumar M	Manager	Federal Bank
86	Shabeer Ahmed K K	Manager	Federal Bank
87	M V Rajaraman	Manager	Punjab & Sind Bank
88	Praveen C V	Asst Manager	Lakshmi Vilas Bank
89	Hemanth	Asst. Manager	Yes Bank
90	Sachin K B	DM	Ujjivan Small Finance Bank
91	Sumeet sourav	Asst. Manager	Ujjivan Small Finance Bank
92	Gaurav Sanyaz	Asst. Vice President	Bandhan Bank
93	Maruti Moger	Asst. Vice President	Equitas Bank
CO OPERATIVE BANKS/ OTHER BANKS/INSTITUTIONS			
94	Jayavibhava Swamy	CEO	KVIB
95	C N Devaraj	Managing Director	Apex Bank
96	Dr Girish Karnad T G	Asst General Manager	HUDCO
97	F B Balikai	Executive Director	K.F.R.C., Bagalkot
98	Basanna. R	Director	K.F.R.C., Bagalkot
99	P Nallamuthu	State Director	KVIC
100	K P Venugopal	Asst. Director	KVIC
101	C R Srinivasa	Asst. General Manager	KSCARD
102	Anupama N K	DO	KSCARD
103	Ramakrishna B Mane	State Director	RSETIs
REGIONAL RURAL BANKS			
104	S Ravindran	Chairman	Karnataka Vikas Grameena Bank
105	N G Shylendra Udupa	General Manager	Pragati Krishna Grameena Bank
106	P Bhaskar Rao	General Manager	Kaveri Grameena Bank
107	M Vedavyas Bhat	Chief Manager	Kaveri Grameena Bank
108	V Nagaraj	Chief Manager	Pragati Krishna Grameena Bank

**PART-B**

109	K M Asha	Addl Reg of co-op societies	Co-Operation Department
110	M Manjunath Naik	Secretary	Animal Husbandry
111	Eranna	Under Secretary	Skill Department
112	G D Gopinath	Dy Secretary for ACS	PWD
113	Srinivasulu	Managing Director	Social Welfare Dept.
114	Upendra Singh	Commissioner	RDPR
115	G Krishna	Commissioner	MSME
116	R Girish	Commissioner	Textiles
117	Dr T Shivaramabhat	Director	AH & VS
118	Prof M K Nayak	Director	Dept of Higher and Collegiate Edu.
119	Jaykumar H S	Jt. Director	Commerce & Industries Dept.
120	Dr Sadashiva	Jt Director	KMF
121	Dr K V Halagappa	Addl Director	AH & VS
122	S Chandrappa	Dy Director	MSME
123	Manorame S	Asst Director	Horticulture Dept.
124	Shanthalakshmi	Superintendent	Dept of Higher and Collegiate Edu.
125	Basappa C Karadi	SMMU – S&C	DAY-NULM
126	Rohit S	Project Engineer	RPDP (MGNREGA)
127	Indira G	PO (T)	DWCD
128	Suma K S	Typist	Dept of Higher and Collegiate Edu.
129	N Ramesh	State Prog.Manager(FI)	NRLM
130	S M Desai	Sr Advisor	Dept of Agri Crop Insurance
BOARDS/CORPORATIONS/GOVT. OF INDIA			
131	V N Hegse	CEO	AKMI
132	Rohini C Hiremath	General Manager	KSWDC
133	Dr M R Ekanthappa	Managing Director	D D Urs B C Dev Corporation
134	Dr H Natraj	Managing Director	DR Babu J R L I Dev Corporation
135	V Anbukumar	Managing Director	RGRHCL
136	R S Gopalan	Asst. Director General	UIDAI
137	Rajendran B	Asst Director	MSME-GoI
138	R G Rao	Asst Director	MSME-GoI
139	T N Manjula	Asst General Manager	KMVSTDC
140	Leena Kallammanavar	Asst General Manager	KSWDC
141	Ravikanth Sharma	Cluster Head	NPCI
142	Hemkumar G	Regional Manager	NHB
143	Punitaa Chadha	Manager	NPCI
144	Md Saleem	Development Office	KMDC
INSURANCE COMPANIES			
145	M Arjunan	Sr Branch Manager	LIC of India
146	G Aditya Kumar	Dy Manager(Micro Ins)	LIC of India
147	Ravi Indoria	Manager	SBI Gen Ins. co
148	Revathi Chandra	Manager	Oriental Insurance co.
149	Hukum Singh	Manager	Reliance General Insurance
150	Lalit Gosh	Manager	Reliance General Insurance

Note:

- Participants in Part-A and Part-B were present for regular SLBC meeting
- Participants in Part-A were present for Special Agenda on loan waiver scheme of GoK
