

STATE LEVEL BANKERS' COMMITTEE KARNATAKA

**PROCEEDINGS OF THE
154th SLBC MEETING
HELD ON 05.08.2021**

**CONFERENCE HALL, NO.122
VIKASA SOUDHA
BENGALURU – 560001**

VIDEO CONFERENCE

CONVENOR



HEAD OFFICE:ANNEXE, BENGALURU

STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK
MINUTES OF THE 154th MEETING OF SLBC HELD ON 05.08.2021

The 154th SLBC meeting of the state of Karnataka was held on 05.08.2021 at 3.00 pm in conference hall, Vikasa Soudha, Bengaluru under the Chairmanship of Sri. P Ravi kumar, Chief Secretary, GoK and attended by Smt. Vandita Sharma, ACS & DC, GoK, Sri. B Chandrasekhara Rao, Convenor-SLBC Karnataka and Sri. Brij Mohan Sharma, ED: Canara Bank, Sri. M Karthikeyan, General Manager, Officer in Charge: RBI, Sri. Niraj Kumar Verma, CGM: NABARD who attended through video conference besides Principal Secretaries, Secretaries, Commissioners & Directors from Govt. departments / corporations and senior executives from RBI, NABARD and different banks.

Sri B Chandrasekhara Rao, Convenor in his opening remarks welcomed all the dignitaries, members, also the participants attending this meeting through Video Conference & invitees and thanked the Banking fraternity and State government in keeping the economy up and running during this period of uncertainty i.e., in first & Second wave of COVID Pandemic in the State. He also requested to continue the effort on providing banking service to customer in the present pandemic COVID situation, PMSVANidhi and other financial support measures.

Sri. Brij Mohan Sharma, Executive Director, Canara Bank, in his key note address, once again welcomed all dignitaries for the meeting on the behalf of SLBC Karnataka.

He thanked all banking friends for the support extended during this testing time and also appreciated the efforts of government of Karnataka for successfully bringing the chain under control. He further thanked all the LDMs and health department, GOK for extending support to provide vaccination to our bank staff.

Now it's time for us to bounce back and restore the momentum of economic growth ensuring COVID protocol, said in his opening remarks.

He informed that, Government of India had initiated a number of schemes under Athmanirbhar Abhiyan namely ECGLS 1.0 to ECGLS 4.0, PMSVANidhi first and second tranche, PMFME, Agricultural infrastructural Fund scheme, AIF Animal Husbandry etc. and urged upon the bankers to achieve the target allotted under all these programmes.

He informed the house that Karnataka state rank 1st under Mudra loans and 5th position in case of PMSVANidhi scheme and requested for a better performance in implementing 2nd tranche of PMSVANidhi in the state.

He informed that, integration of FRUITS with banks was launched on 22.12.2020 at NABARD in branches of Canara Bank is successfully implemented in the entire district of Chikkaballapur. He requested all the member banks to get on boarded in all their branches with the help of department of e governance, GOK for the benefit of all stake holders.

Discussion on disbursement of credit with reference to the ACP in Karnataka State under various parameters viz., Agriculture, MSME, Weaker Sections, etc will be deliberated in detail.

He also informed house that, Performance of Banks in Aspirational Districts namely Raichur & Yadgir identified by DFS under Targeted Financial Inclusion Intervention Programme(TFIIP) of Aspirational District Programme of NITI Aayog needs more focus at enrolling customers under PMJJBY & PMSBY schemes in order to achieve the overall Key Performance Indicators of DFS by 30.09.2021.

He appreciated all the Stake holders & Bankers operating in the Raichur district in making district as 99.95% & 98.80% digitally enabled under SB and CA respectively which was selected under Expanding and Deepening of Digital Payments Ecosystem of RBI and requested AXIS bank to achieve 100%

He informed that Canara Bank has initiated CSR activity in Karnataka state during COVID pandemic and contributed Rs.1 Crore to CM Relief Fund for medical support and appealed Member Banks to contribute liberally.

He requested member banks to keep the momentum of overall growth in business, with special emphasis on priority sector advances and show glittering performance in this FY 2021-22.

Sri.P Ravi kumar, Chief Secretary, GoK in his address, whole heartedly thanked banking fraternity for generous contribution under their CSR activity especially towards oxygen concentrator and other necessary equipment.

He has expressed happiness over the overall progress under ACP, but was unhappy on performance under PSA which is at 38% as it is below the mandatory target of 40%, even though performance under Agricultural credit was good. He was happy with FRUITS BANK integration as pilot project took up by Canara bank branches in Chikballapura district and was successful. He insisted to roll out FRUITS portal across banks in the state.

He urged the banks to pass on covid relief measures for MSME units as per the RBI directives wholeheartedly without giving scope for complaints and insisted banks to restrain from taking the coercive recovery steps from MSME borrowers. Banks have performed well with implementation of Govt. sponsored schemes, Banks have performed well under PMSVANidhi scheme compared to other states with respect to sanctions and disbursements, however disbursements are less than 50% of the total sanction and same has to be improved to great extent, he urged all the banks to concentrate on sanctioning loans under PMSVANidhi.

He has expressed displeasure over the performance of Pradhan Mantri Avas Yojana in the state in spite of the various meetings conducted in this regard at various levels. He requested for expeditious sanction of PMAY loans by all banks in the state.

He said that, the CD ratio has been decreasing in the state and insisted SBI and Union Bank of India to arrest the trend among PSU category. Yes Bank, Kotak Mahindra bank, ICICI bank and Indusind bank have shown drastic reduction in CD ratio which is to be examined.

He expressed the concern over the closure of rural bank branches and requested RBI to supervise the issue of closure of rural branches and to ensure the availability of banking

outlet with the radius of 5 km as there is instance of proposal of shifting of branch to 12 KM away branch. As all payments are made through DBT availability of banks is mandatory according to him. He also requested banks to ensure the availability of Kannada knowing officers/staff, especially in village branches to serve the rural customer.

Smt. Vandita Sharma, ACS & DC, GoK, in her address mentioned that the

- Priority sector finance is not good in our state and still housing loans to poor through AHL is not extended by banks and even with fortnightly review from last 4 months..
- She was surprised that guidelines on housing/AHP is not percolated to branches by state controlling office of banks even after four months and hence once again requested banks to send guidelines, list documents required to all branches/offices.
- She informed that, in case of PMSVANidhi in Karnataka State the banks sanctioned around 1.27 lakhs against the applications 2.5 lakhs and performance is very poor. She felt very bad that 25 to 30% of the applications are rejected by banks which is more compared to other States.
- She advised banks to give more focus on KCC saturation as it is stagnated from last 2 to 3 quarters.
- In case of Fishermen's KCC sanction is only 50 % out of 14000 application and progress is stagnant from last 6 month, in case of Animal Husbandry KCC- KMF department submitted 5.54 lakhs applications and sanction is less than 2 lakhs.
- Agriculture infrastructure fund (AIF), government submitted 183 application, but bank sanctioned 10 application.
- She once-again stressed about lending to priority sectors like Education loans, Housing loans, PMSVANidhi, KCC saturation, Animal Husbandry KCC & AIF and she also requested banks to send advisory to bank branches for sanctioning of loans to improve the progress.
- She expressed that, even with repeated request to provide list of NPA accounts in all sectors from banks, banks are unable to provide the details which would have helped the government to help for recovery of loans through joint recovery campaign/drive/in-teams etc., She once-again requested banks to send NPA account details so that government can extend necessary help required to recover the loans. She told that, the same is being stressed by her in SLBC Sub-committee meeting on recovery, rehabilitation and Govt. Sponc. Scheme.

Shri. R Karthikeyan, General Manager, Officer-In-Charge, RBI in his address highlighted the important developments during the preceding quarter.

He informed that RBI had come out with various relief measures to be implemented by banks to reduce the burden of customers/public and advised banks to take the necessary steps and efforts to ensure that the schemes announced percolate into all sectors of the economy.

GM, O-i-C highlighted some of the COVID 19 relief measures announced after the last SLBC meeting held on 26.04.2021 as under:

- With regard to liquidity measures, to mitigate the adverse impact of the second wave of the pandemic on certain contact-intensive sectors, RBI introduced a separate liquidity window of Rs.15000 crores which will be opened till March 31, 2022, with tenors of up to three years at the repo rate.

- Further RBI, on review of the "Resolution Framework 2.0 – with respect to "Resolution of Covid-19 related stress of Micro, Small and Medium Enterprises (MSMEs)" dated May 5, 2021., enhanced the cap on eligibility conditions of aggregate exposure, including non-fund-based facilities, of all lending institutions to the MSME borrowers from ₹25 crores to Rs 50.00 crore.
- In the back drop of Govt restrictions to avoid spread of COVID, periodicity on updation of KYC for pending accounts were relaxed and accounts were permitted to operate without any restrictions till 31.12.2021. He also mentioned about master direction on liberalised guidelines on updation of KYC and new concept of updation of KYC by banks based on Video based Customer Identification Process (V-CIP).
- In order to further enhance customer convenience, and to leverage the 24x7 availability of RTGS, NACH which is currently available on bank working days, is made available on all days of the week effective from August 1, 2021 which helps for DBT payment of large number of beneficiaries, transfer of govt. subsidies etc.
- Under, priority sector lending – to facilitate liquidity on smaller MFIs, it has been decided to allow PSL classification to fresh credit extended by SFBs to registered NBFC-MFIs and other MFIs (Societies, Trusts etc.) which are members of RBI recognized 'Self-Regulatory Organisation' of the sector and which have a 'gross loan portfolio' of up to ₹500 crore as on 31 March 2021, for the purpose of on-lending to individuals. Bank credit as above will be permitted up to 10% of the bank's total priority sector portfolio as on 31 March 2021, credit, which will be valid up to 31.03.2022.
- The Public and Private Sector Banks were advised of the GOI decision to continue with the 2% interest subvention to banks and 3% prompt repayment incentive to farmers for short term loans for agriculture and allied activities up to Rs.3 lakhs per farmer, which are due between 01.03.2021 to 30.06.2021 for the extended period of repayment of loans up to 30.06.2021 or date of repayment which is earlier.
- While talking about risk management mechanism in UCBs, all UCBs having asset size of ₹5000 crore or above were mandated to appoint a Chief Risk Officer (CRO).
- Further in view of the increased use of outsourcing as a means for reducing costs as well as for availing specialist expertise by Co Operative banks, RBI has put in place necessary safeguards/guidelines for addressing the risks inherent in outsourcing of activities, on managing risks in outsourcing.

He advised the banks to concentrate more on priority sector lending, better performance under KCC and Govt. Sponsored schemes as advised by Chief Secretary, GoK.

He instructed State controlling office of banks to advise concerned State controlling heads, District coordinators and branch managers to participate in meetings like SLBC, DCC, DLRC and BLBC regularly without fail.

Sri Niraj Kumar Verma, Chief General Manager NABARD while addressing the house highlighted the following:

- In his address, he saluted all the bankers, financial sector and government department who acted as a front line warriors in prevailing COVID 19 situation and deliberated duties.
- FRUITS, He told that from 05.08.21 to 15.08.21 training is started, all banks has to implement FRUITS in pilot from 15.08.2021 to 31.08.2021. Finally he told that from 01.09.2021 FRUITS should be rolled out in all the bank branches in Karnataka as training to the nodal officers and technical officers will be completed by that time.
- He informed that banks are not providing data to SLBC in-time, who is a coordinating agency and it is affecting data flow to next authorities like government , RBI etc,. As it is a two way process he requested all banks to provide data in-time to SLBC.
- NABARD through FIF is supporting funds for financial literacy programme like Mobile VANS, Micro ATM, POS machine, hand held projectors and requested banks to utilize the same by approaching RO NABARD.
- Regarding Scale of finance (SOF) for crop loans, he requested State Level Task Force to revisit and communicate the SOF for smooth flow of credt to agricultural sector.
- He informed that, Karnataka Government initiated soil testing of farmers land and he requested all banks to coordinate department of agriculture and promote this scheme, as farmers needs soli health card.
- He congratulated Government of Karnataka, Agricultural Department, ACS & DC, ACS planning for introduction of digital plat-form to farmers to market their produce.
- PMFME & AIF progress is slow in Karnataka compared to other state and he requested all banks and other government agencies to improve the progress and informed that NABARD is ready to give any kind of support in this regard.
- Regarding SHG finance, he felt that in RRBs average loan size per SHG is around 3 lacs, but it is very low in commercial banks, He requested all commercial banks to increase per SHGs ticket size as per their eligibility.

He informed that, 7th August to 13th August, country is celebrating Handloom Week, NABARD is organizing this at Udupi, Dharwad, Mandya, Bengaluru .He requested banks to conduct handloom week in their own way to encourage handloom sector.

Subsequently **Sri B Chandrasekhara Rao, Convenor-SLBC Karnataka** has initiated and moderated agenda wise discussion by hearing the issues & suggestions from departments & bankers and directions from the Chair.

AGENDA 1.0: CONFIRMATION OF THE MINUTES OF 153rd SLBC MEETING HELD 26.04.2021.

The Minutes of 153rd SLBC meeting held on 26.04.2021 circulated to all the member banks and Govt. departments. The minutes of the same approved.

AGENDA 2.0: FOLLOW-UP ACTION ON THE DECISIONS TAKEN DURING THE PREVIOUS SLBC MEETING

The action taken by the SLBC on various action points evolved during 153rd were taken note of by the House, the details of which are as furnished below.

2.1: Standardized system for direct flow of data from CBS of the member banks.

Convenor informed that, SLBC conducted a meeting with all banks on Revamped Portal in, which was chaired by RBI, on 07.05.2021 wherein it was advised by RBI to update the data in the Revamp Portal for March quarter 2021 by 15.05.2021.

He informed that 4 Banks namely Axis Bank, ICICI Bank, Kotak Mahindra Bank and KS Coop Apex Bank have not yet started data entry/submission in the Revamp Portal as on date.

The Axis bank and KS Coop Apex banks have promised to complete the process by 31.08.2021 and the ICICI bank had promised to complete the process by 15.08.2021 to house for which RBI cautioned that no more time will be given to any bank beyond the accepted date in the house. The house advised Kotak Mahindra bank to complete the process by 31.08.2021.

(Action: Axis Bank, ICICI Bank, Kotak Mahindra Bank, KS Coop Apex Bank & SLBC)

2.2: Integration of FRUITS (Farmer Registration & Unified Beneficiary Information System) with Banks

Convenor informed the house that, Piloting of the project on integration of FRUITS with banks extended for all bank branches of Canara Bank located in Chikkaballapura district and now training programme is started for bankers (master trainer) in coordination with e-governance department GoK from 05.08.2021 to implement the same in Karnataka. He requested banks to advise the branches and offices for making use of training programme for smooth implementation of FRUITS in their respective banks.

(Action: ALL Banks)

AGENDA-3: Review of financial inclusion initiatives, expansion of banking network and Financial Literacy

3.1: Banking Outlets: Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs):

Convenor informed the house that, Out of the 609 villages originally identified by DFS and allocated to various banks, all are presently covered by CBS enabled banking outlets there by making pendency NIL.

3.2: Status of opening of Banking Outlets (Branch/BC) in unbanked villages within a radius of 5 KM from the village:

Convenor informed the house that, As per Jan Dharshak app and FI Plan portal, there is no unbanked village within a 5 km radius from any village in Karnataka and NIL pendency as per DFS NIC report dtd. 30.11.2020.

3.3: Status of opening of Brick and Mortar branches in villages having population of 5000 and more:

Convenor informed the house that, Out of 210 villages initially identified, concerned banks have opened banking outlets in all allotted villages as per RBI Banking outlet definition contained in RBI Circular. No. BAPD.BC.69/ 22.01.001/2016-17 dated 18th may 2017.

AGENDA 4: Financial inclusion Initiatives

4.1: Functioning of Business Correspondents (Review of Operations of Business Correspondents – hurdles/issues involved):

Convenor informed that, there are 136 inactive BCs as on 31.03.2021 and which got reduced to 118 as on 05.06.2021.

Convenor, SLBC requested respective Banks to activate all inactive BCs and appoint new BCs where BCs have resigned / not certified by IIBF within the timeline fixed by IBA and initiate measures for making these centers functional.

(Action: ALL Banks)

4.2: Financial literacy initiatives by banks.

In the House, SBI, UBI, BOB & BOI are advised to expedite appointment of 29, 16, 1 & 1 FL Counsellors respectively and make these FLCs functional before 31.08.2021.

(Action: SBI, UBI, BOB & BOI)

The house advised the Karnataka Bank Ltd to take necessary arrangements for running 5 FLCs (Bantwal, Alur, Tiptur, Kundagol and Hangal) by the Bank's wholly owned subsidiary – KBL Services Ltd by 15.08.2021 and Karnataka Bank Ltd promised the house for completion of the process by 15.08.2021.

(Action: Karnataka Bank Ltd)

SLBC requested all the sponsor banks to oversee the functioning of FLCs and also arrange for prompt and accurate reporting.

Further, SLBC requested sponsor Banks & all member banks to focus on conducting more digital financial literacy camps through FLCs in Haveri (as it is selected for digitalization) and in the aspirational districts of Raichur and Yadgir (as it is selected for digitalization).

(Action: SBI, UBI, BoI, BoB, KGB, KVGB, CanaraBanks & All member Banks, and LDMs of Raichur, Yadgir & Haveri districts)

4.3: Status of Aadhaar Enrolment Centres in banks in the state:

Convenor informed the house that, because of second wave of COVID 19, the Aadhaar Enrolment Centres were not worked properly/suspended and from 01.07.2021 it was started working.

Convenor informed that, UIDAI, Bangalore has informed that as on 31.03.2021, 968 kits are active with 315924 enrolments/updates in the last 30 days against 949 active kits with 414476 enrolments/updates in the last 30 days as on 31.03.2021.

He also told that, as informed by UIDAI, the Aadhaar enrolment centres of Banks like J & K Bank, ESAF, IOB, TMB & Fincare, Dhanlakshmi, RBL & UCO, PSB & Bandhan, CBI, Ujjivan & Equitas and Axis are performing less than minimum 8 transactions (enrolments/updates) per day per centre against the revised target communicated by UIDAI w.e.f. 01.10.2020.

Convenor SLBC also requested above Banks to evaluate the reasons and arrange for necessary intervention to improve the enrolments and carryout minimum enrolments/updates to avoid penalty being levied by UIDAI.

(Action: J & K Bank, ESAF, IOB, TMB & Fincare, Dhanlakshmi, RBL & UCO, PSB & Bandhan, CBI, Ujjivan & Equitas and Axis).

Further, SLBC requested all Member Banks to give more focus for enrolments/updates in Raichur, Yadgir & Haveri districts.

(Action: All Banks & LDMs of Raichur, Yadgir, Haveri districts)

4.4: State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP):

Convenor informed the house that, he visited both the aspirational districts in the last week and conducted the meeting in both the districts and reviewed the performance. He also informed the house that he advised both the LDMs to achieve target before September 2021 without fail.

Convenor informed the house that, DFS with their vide letter no.F.No.6/5/2018-FI(Vol II) (C-300382286) dt.07.01.2021 has communicated the decisions of NLSC meeting held on 02.12.2020 to all Convenor of SLBCs, LDMs & DCs/DMs of 40 aspirational districts regarding convergence of timelines to achieve 100% benchmark on all Key Performance Indicators (KPIs) in Phase II by the end of September 2021.

He also told that, DFS has requested **DCs/DMs & LDMs of aspirational districts** to take immediate and appropriate steps to ensure the following;

- Availability of at least one banking touch-point (Branch/BC/Kiosk) within 5 km distance of every inhabited village in the identified aspirational districts.
- To achieve 100% target by 22.09.2021 by organizing camps and outreach programs in the locations decided by the District Administration.
- To consider the available resources and information by DLIC to spread financial awareness in the district with the help of respective Gram Panchayats.

Convenor in view of new policy for PMJJBY & PMSBY from 01.06.2021, SLBC (vide letter no. 176/SLBC/2021/F-TFIIP dt.09.06.2021) requested Controlling Heads of Member Banks operating in Raichur & Yadgir districts to suitably sensitize their District Coordinators/Bank branches for active participation in achieving 100% benchmark set by DFS so as to achieve targets by September 2021.

He requested ACS & DC, GoK to suitably advise District Administration & line departments of aspirational districts to coordinate with LDMs for suitable action plan for organizing camps and outreach programs as decided by the District Administration for renewals and fresh enrolments.

SLBC once again requested all member banks to arrange for review of branch wise performance and further improve the progress to achieve the target by September 2021 without fail.

The Chief Secretary of GoK, expressed his unhappiness about the poor performance of PMJJBY and PMSBY and advised SBI to take necessary steps to achieve the targets as the SBI is the Lead bank in both the districts.

SBI representative informed that, in both the districts nodal officers are appointed and LDMs will be sensitized once again for achieving of targets by September 2021.

(Actions: Line dept GOK, SBI, DCs & LDMs Raichur &Yadgr Districts and All Banks in Raichur &Yadgir Districts)

Performance by Banks under Annual Atal Pension Yojana (APY) Targets during FY 2020-21:

Convenor informed the house that, Karnataka has achieved 74% of APY target (Major Banks achieved 65%, PVT Banks-37%, RRB-123%) set by DFS which is administered & monitored by PFRDA during FY 2020-21 and he told that current FY year targets were already communicated to member banks and requested member banks to achieve the same.

The PFRDA representative informed the house that, the financial year target is 633000 and only 57000 had been opened in first quarter and requested all banks, LDMs, SLBC to concentrate more on opening of APY accounts and achieving the targets.

PFRDA also informed that, CanaraBank, KVGB performed well, but still more participation required from UBI, KGB, BoB, IOB, Axis Bank. PFRDA informed the house that Karnataka has to perform well and should come within the top 10 State. National average of APY is 9 % to 10 %, but in case of Karnataka coverage is around 8.5 % even though Karnataka is a forward state and is below the national average and they requested all banks, LDMs and SLBC to give more focus on enrolling of APY for achieving the targets. They also offered, the necessary required support for capacity building, training from PFRDA.

(Actions: all banks, LDMs and SLBC)

PFRDA also requested SRLM of the State for sensitizing their SHGs for enrolling all members under APY in the FY 2021-22 and they also requested SRLM, SLBC to make use of webinar which is going to be conducted by PFRDA in near future for achieving targets.

(Actions: SRLM – GoK& SLBC)

PFRDA informed the house that KVGB is with in top 5 RRBs of the country.

The Chief Secretary of GoK, expressed concern about the poor performance of private banks, BoB, UBI and strictly advised to these banks for concentrating more on enrolling APY.

(Actions: Private Banks, BoB and UBI)

AGENDA 4.5: Skill development:

4.5.1 : RUDSETI / RSETIs

4.5.2 : Status of RSETIs / RUDSETIs as on 31.03.2021 reported by sponsor Banks is as under:

Convenor informed the house that training programmes conducted were 661 against the target of 616 as on 31.03.2021.

4.5.3: Functioning and performance of RUDSETI(7) / RSETI(26)s in Karnataka state

Convenor, informed house that 661 trainings were conducted and number of trained persons credit linked were 1913 during financial year 2020-21.

Convenor also requested, all sponsor banks to arrange for credit linkage during the Middle of training programme itself by inviting concerned banks to foster self-employment and also arrange for awareness programmes to migrant labours in each district in coordination with the District Labour Offices for the awareness programmes conducted by RSETIs.

(Action: State Director of RSETIS/RUDSETIS, Convenor-SLBC Sub-Committee on RSETIS & Dept. of Skill development- GoK)

4.6: Issues - Reimbursement of pending BPL claims of training expenditures

Convenor informed the house that, as on 31.05.2021, about Rs.24.57 crore is pending to be released by SRLM to various RSETIs in Karnataka and the pendency is continuing for many years.

(Action: Dept. of Skill development- GoK, SRLM & GoK)

He also informed the house that, during the State Level Steering Committee meeting held on 17.06.2021 under the Chairmanship of Secretary to Govt, Skill Development, it was decided to remit the claim amount from SRLM office (KSRLPS) directly to respective RSETI accounts under information to nodal office of Sponsor Banks & SDR, NACER, in future.

SLBC congratulated Dr. S Selvakumar, IAS, Secretary to Govt, Skill Development department and Ms. Manjushree IAS, Mission Director, National Livelihood Mission On behalf of sponsor Banks for their historical decision in making the smooth procedure for reimbursement of claims to RSETIs.

4.7: 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 machines and status of implementation of e-receipts and e-payments in the State

4.7.1: Utilizing Bharat Net Broad band infrastructure and enhancing the bouquet of services through Broad band in rural areas

Convenor informed the house that, DFS with their vide letter no F.No. 6/13/2020-FI (C-475600) dated 16.03.2021 has requested all SLBCs from whom they have received list of GPs where opening/operation of branches/BC points hampered due to lack of Telecom Connectivity to coordinate with CSC e-governance Services India Ltd which is providing WiFi services in GPs & FTTH connections to 5 Govt institutions at GP level and DoT Licensed Service Areas of state.

SLBC has shared the list (vide letter no.114/SLBC/2021/F-612 dt.09.04.2021) containing 544 Number of Gram Panchayat's to Karnataka LSA, DoT under copy to state SPOC, CSC e-Governance Services India Ltd., Karnataka for doing the needful with additional information sought by department on 17.05.2021 under information to Advisor Karnataka LSA, SPOC CSC e-governance Services India Ltd and DFS.

Ministry of Communications, DoT, Karnataka LSA has suitably requested respective telecom service providers (BBNL, BSNL & CSC-SPV) vide their letters dated 15.07.2021 to restore the connectivity at the earliest.

(Action: BBNL, BSNL & CSC-SPV state SPOC, CSC e-Governance Services India Ltd., Karnataka)

AGENDA 5: KCC

Agenda 5.1 KCC loans –Disbursement and outstanding:

Convenor-SLBC requested all the member banks to sanction KCC loans to all the eligible farmers for agriculture and allied activities.

(Action: All Banks)

5.2. KCC saturation for PM Kisan beneficiaries in the state

Convenor informed the house that SLBC submitted bank-wise Kisan Credit Card account details along with last four digits of Aadhaar of all the Public sector, private sector and Regional Rural banks and Apex has submitted KCC details of cooperative banks along with last four digits of Aadhaar to Agriculture Commissioner, GoK to find out the left out beneficiaries for PM Kisan with KCC by keeping Aadhaar as base. Subsequently, department of agriculture has provided the list of accounts submitted with insufficient information such as Aadhaar, village, and taluk etc.,. In spite of our repeated follow up, majority of banks have failed to submit the full information as collecting such data involves much manual work. As such finalizing the list of non loanee in PM Kisan list is not successful.

ACS agriculture, GoK informed the house that agriculture department has shared the around 12 lakh of women PM Kisan beneficiaries list to SLBC during the last year and requested for covering all the beneficiaries under KCC.

SLBC-Convenor informed that SLBC has also shared the bank wise women PM kisan beneficiaries list to banks in the last year itself and requested banks to cover all women PM Kisan beneficiaries under KCC. It was directed by ACS agriculture to give the list of women beneficiaries once again to bankers for taking action and achieving KCC saturation.

(Action: All Banks)

5.3. Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS):

SLBC Convenor informed the house that SLBC has communicated PMFBY Kharif 2021 notification vide GO dated 07.06.2021 and RWBCIS Kharif 2021-22 dated 08.06.2021 notification along with relevant annexures to all the member banks and LDMs .

He requested all the member banks and LDMs to communicate the same to all the bank branches and advise them to cover all the eligible farmers availed KCC for notified crops.

(Action: All banks and LDMs)

5.3.3. Season wise insurance claims settlement status under PMFBY and RWBCIS

SLBC Convenor requested both Agriculture and Horticulture departments to follow up with insurance companies to settle the pending claims.

SLBC requested

- All banks to get all PMFBY/RWBCIS beneficiary accounts Aadhaar seeded and Mapped with NPCI to minimize rejections.
- Agriculture and horticulture departments to create awareness and motivate farmers to get their account seeded with Aadhaar to enable the account to be DBT compliant.
- Agriculture and horticulture departments to expedite settlement of insurance claims by insurance companies to the farmers.
- Banks to enable PMJDY accounts and Basic Savings Bank Accounts (BSBDA) to receive PMFBY/RWBCIS claims of more than Rs 50,000 in a single transaction and relax limitations for DBT payments and also to enable dormant accounts of crop insurance beneficiaries to receive PMFBY/RWBCIS claims.
- SLBC had already forwarded the letter received from DFS to member banks in this regard.

(Action: All banks, Agri dept., and Hort dept.,)

5.4: Integration of FRUITS (Farmer Registration & Unified Beneficiary Information System) with Banks

Convenor SLBC informed the house that Canara Bank has successfully implemented piloting of implementation of FRUITS portal its branches in Chikkaballapura district with the help of e-Governance department.

DFS has already advised all the banks vide letter F. No. 19/11/2021-RRB dated 19.07.21 to adopt Farmers Registration and Unified Beneficiary Information System (FRUITS) in Karnataka state in all banks after successful implementation of this portal in Canara bank branches.

SLBC convenor informed the house that FRUITS portal is ready for implementation across the bank in the state and it will be rolled out from 1st Sept 2021 for adoption by all the banks in agriculture lending.

ACS, e-Governance explained the importance of implementation of FRUITS portal across state. He touched upon following points on FRUITS portal.

- Both GOI and the State Governments spending substantial amount on subsidies, there are chances of duplication of availing interest subvention and interest subsidy.
 - No electronic validation of land ownership and crop grown details.
 - Not enough IT enabled checks to detect farmers availing multiple loans on same land in different banks and / or branches.
 - No common data base or unified IT system for sanctioning and disbursement of loan across different banks.
 - All above issues will be resolved by implementing FRUITS.
 - Fruits help to create encumbrance and charge for all Agriculture loans in RoR (except where RBI has exempted) digitally.
 - Avoids Physical process of visiting sub registrars office by farmer and chances of mishandling and corruption.
 - RBI and DFS has insisted on 100% charge creation in RoR through land record integration.-for which FRUITS is the solution.
 - Resolved in SLBC meeting held on 07-10-2020 to use FRUITS - for advancing agricultural loans.
 - The FRUITS data base is farmer wise and all lands belonging to a farmer is available in one place along with other attributes.
 - FRUITS is also integrated with **Crop Survey** data and has details of crops grown in each plot in all seasons.
- FRUITS database is used by banks to obtain farmers data to Identify the farmers, their personal details, land details and crop details for extending crop loans.
 - After the processing of loan, the processed data is be pushed back to FRUITS with digital signature.
 - FRUITS in-turn send the required digitized data, to the sub registrar office (KAVERI) for creation of encumbrance/ charge/mortgage with e-sign of farmer.
- KAVERI after filing the encumbrance sends details (J slip) to Bhoomi for entry in RoR.
 - Mutation process is automatically initiated in Bhoomi and approved by the designated officer.
 - All these data is pushed back from KAVERI/ Bhoomi to FRUITS software which in-turn shall provide the data to the Banks.
 - Same process is followed for releasing the charge once loan is repaid
 - FRUITS System becomes a common platform by integrating all the institutions to bring much authenticity in the process.
 - He also said that training schedule is chalked out for banks and assured to hand hold bankers for implementation of FRUITS portal.
 - He requested SLBC to share state nodal officers and master trainers details to e-Governance, GoK.
 - He requested to banks to adopt the FRUITS portal which will be rolled out on Sept 1, 2021 across the bank in the state.

(Action: All banks, E Governance, NABARD, SLBC)

5.5: Range of scale of finance for agriculture crops and working capital for allied activities for the Financial Year 2021-22.

Convenor SLBC informed that State Level Technical Committee held under the Chairmanship of ACS Agriculture, GoK on 09.04.2021 finalised range of scale of finance for agriculture crops and working capital for allied activities for the Financial Year 2021-22. SLBC has already communicated SLTC minutes and range of scale of finance for agriculture crops and working capital for allied activities for the financial year 2021-22 to all the banks and LDMs.

He also informed that range of scale of finance for red gram/tur and soybean crops are under review as representations received from LDMs for revisiting for the same and it will be finalised soon by SLTC.

(Action: Apex Bank)

AGENDA 6. Crop Loan Waiver Scheme -2018

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

Regarding progress under implementation of CLWS-2018 of GoK, Convenor: informed the house that the GoK as a part of CLWS-2018 has released Rs. 7626.80 crores towards crop loan accounts of 10,09,473 farmers of commercial banks and RRBs till 05.07.2021. CLWS Spl. cell released CLWS amount to the 13966 accounts with an amount of 82.64 crores, which were bounced back for various reasons and the branches have provided alternate account numbers.

6.2 : Internal Audit of the CLWS-2018 accounts by the implementing banks:

Convenor informed that, as per the suggestions / observations of Finance Department-GoK and CLWS Spl. Cell GoK SLBC have modified the Booklet. The draft of Modified Internal Audit booklet along with Annexures/tables/Certificates were submitted (Booklet-draft was already placed in 150th SLBC Agenda & Modified booklet annexures provided in Annexure 6D) to Finance Department, GoK for perusal and final approval, to enable banks to start the process of carrying out internal audit .

(Action: FD-FR, GOK)

AGENDA 7: Fisheries Loan Waiver Scheme (FLWS):

Convenor informed the house that, as per the information provided by fisheries department, FLWS amount of Rs. 38.49 crores released towards Fisheries loan accounts of 15099. As informed by fisheries department they are attending the issues to clear the remaining claims.

(Action: Fisheries Department, GoK & Banks)

AGENDA 8.0:

8.1.A. Scaling up of Centre for Financial Literacy (CFL) Project:

RBI informed that, as one of the milestones under NSFI, 114 blocks in Karnataka have been identified for scaled up CFL project. Two NGOs, DHAN Foundation and MOTHER Ron have been identified to open CFLs in Karnataka. Canara Bank, SBI and Bank of

Baroda have been identified as sponsor banks in these 114 blocks to facilitate the project.

It is learnt that the sponsor banks have already initiated and completed signing of MoUs at almost half of the identified blocks. The stakeholders are urged to complete the process at the earliest and operationalize the project without any further delay.

(Action: stakeholders - Canara Bank, SBI and Bank of Baroda)

8.1.B. Expansion and deepening of Digital Payment Ecosystem in the Aspirational district – Raichur:

RBI congratulated all the 28 member banks functioning in the district for achieving the target except Axis Bank. Axis bank assured the complete the remaining process by 31.08.2021. RBI advised the AXIS bank to completes the process and send report to SLBC, Sub-committee-SBI and copy to RBI-Bengaluru.

(Action: AXIS Bank)

8.1.B1. Expansion and deepening of Digital Payment Ecosystem

RBI informed the house that, in order to leverage the experience gained during implementation of the programme, it has now been decided to extend the programme in one or two other districts in consultation with State Government and other stakeholders.

SLBC, Karnataka advised to identify one or two such districts after conduct of a feasibility assessment based on various parameters such as availability of digital infrastructure/ internet connectivity, literacy level among the population etc., as indicated in our Circular No 71339 dated July 14, 2021 and submit the status to the Regional Office, Bengaluru the names of such identified districts together with Nodal Banks to which they have been allotted.

While discussing the agenda of 26.1B, the house identified Yadgir and Haveri districts for Expansion and deepening of Digital Payment Ecosystem.

The discussion part provided in proceeding agenda no 26.1B.

(Action: Convenor SBI- Expansion and deepening of Digital Payment Ecosystem, State Controlling Head-BoB, LDM Yadgir, LDM Haveri, All banks State controlling Heads- functioning in the district and SLBC)

8.1.C. Standardized system for data flow of data from CBS of the member banks:

The detailed discussion had in agenda no 2.01. The four Banks namely Axis Bank, ICICI Bank, Kotak Mahindra Bank and KS Coop Apex Bank have not yet started data entry/submission in the Revamp Portal as on date.

The Axis bank and KS Coop Apex banks have promised to complete the process by 31.08.2021 and the ICICI bank had promised to complete the process by 15.08.2021 to house and RBI informed that no more time will be given to ICICI bank. The house advised Kotak Mahindra bank to complete the process by 31.08.2021.

(Action: Axis Bank, ICICI Bank, Kotak Mahindra Bank and KS Coop Apex Bank)

8.1.D. Promotion of Organic Farming:

During the 153rd SLBC meeting held during April 2021, Agriculture department, Government of Karnataka had informed that Joida taluk of Uttara Kannada district was identified for implementation of organic farming on pilot basis.

Agricultural department, informed the house that Joida taluk of Uttara Kannada district was identified and stake holder meeting will be conducted shortly. ACS & DC advised the Agricultural department to take the lead for promotion of organic farming in Joida taluk.

(Action: Agricultural Department-GoK)

8.1.E. Internal Working Group to review Agriculture Credit:

The Internal working Group to review Agricultural Credit (IWG-AC) (Chairman M.K. Jain) had made certain recommendations which are at various stages of implementation of State and Central Governments.

Three recommendations as indicated below were to be taken up with the State government for implementation.

- a) 100% digitization of land records of the State through the Bhoomi package;

Chief Secretary of GoK informed the house that, there is no paper record/RTC and house informed that, it can be taken it as 100%.

- b) Promote and conduct awareness drives for land consolidations to enable farmers to achieve economies of scale and incentive to make long term investments; and

- c) Allocate larger portion of the State government borrowing from RIDF fund for rural infrastructure development in the State need further attention

It was informed that NABARD had made a allocation of Rs.900 crore under RIDF to the State government towards rural infrastructure development in the 3 State. Further, during the 153rd SLBC meeting held during April 2021, the State Government had informed the progress on integration of Farmers Registration and Unified beneficiary Information System (FRUITS) with banks for agriculture lending.

Convenor informed the house that, Piloting of the project on integration of FRUITS with banks extended for all bank branches of Canara Bank located in Chikkaballapura district and now training is started to train bankers (master trainer) in coordination with e-governance department from 05.08.2021 to implement the same PAN-Karnataka.

During June 2021, updates on the promotional efforts for consolidation of land records during the quarter ended March 2021 was sought from the government. The reply is awaited.

Concerned State Government departments requested to provide the developments on the above three recommendations.

(Action: Bhoomi Monitoring Cell, Kaveri Online Services-Department of Stamps and Registration, E-Governance Department, Revenue Department, Agriculture department and Concern Government Department).

8.1.F. National Strategy for Financial Education:

Among the vision set forth in the NSFE document, all financial service providers are required to display financial literacy messages in a prominent location in their website. Karnataka based banks were advised during the preceding meetings, to come up with their plan / strategy to take forward the vision.

The banks based in Karnataka are advised to brief on the action taken / initiatives in the matter.

(Action: All Banks Karnataka State)

8.1.G. National Strategy for Financial Inclusion (NSFI): Access to Livelihood and Skill Development (Milestone under NSFI):

The half-yearly statement on " NSFI- Access to livelihood and skill development " as on March 31,2021 (received from SLBC) that out of the 13430 beneficiaries identified for credit linkage under Access to Livelihood and Skill Development programmes conducted by RSETIs, only 1434 beneficiaries have been credit linked.

RBI advised, the stakeholders to extend full support and co-operation in achieving the vision set forth in the documents.

(Action: All Banks, LDMs, & Convenor SLBC FI Sub-Committee-UBI)

8.1.H. PRAGATHI meeting – Review of Social Security Schemes – PMJJBY and PMSBY (Milestone under NSFI):

One of the milestone under NSFI has been to get enrolled every willing and eligible adult (enrolled under PMJDY) under an insurance scheme (PMJJBY, PMSBY etc.), pension scheme (NPS, APY etc.) by March 2020.

RBI informed that, on a review of the progress made under the above scheme and from the half-yearly statement submitted by SLBC, Karnataka for the half year ended March 2021, out of 1,83,00,030 PMJDY account holders identified, only 2.87% have been enrolled under the Atal Pension Yojana (APY) and 6.5% and 14% under PMJJBY and PMSBY insurance schemes respectively, which is relatively underachieved from the previous half year.

RBI advised, all the stakeholders to extend full support and co-operation in achieving the vision set forth in the documents

(Action: All Banks, LDMs, & Convenor SLBC FI Sub-Committee-UBI)

8.1.I. Progress in Registration under Trade Receivable Discounting System (TReDS):

SLBC, Karnataka was advised during the 61st Empowered committee meeting on MSME held on February 15, 2021 to take up with the State government line departments for compulsory registration of state government undertakings under TReDS platform. It is informed by the Finance Department (Fiscal Reforms) that presently out of the 27 state government undertakings and 73 Board/ Corporations only two state government undertakings viz., Karnataka State Agricultural Produce Processing & Export Corporation Ltd and Bangalore Electricity Supply Company Ltd have registered under TReDS as at the end of February 2021. It may be noted that registering and carrying out transactions through TReDS platform will greatly benefit the MSME sector.

Finance Department, Fiscal reform GoK informed the house that only two organization is on boarded 1.Karnataka State agricultural produce processing export corporation and 2.BESCOM. Finance department-FR also informed that they already informed the Boards, corporation and concern department for on boarding (under TReDS platform).

The Chief Secretary- GoK advised Finance Department-FR to send details of Corporations/Board to their office (CS office) to take-up the matter with concerned for implementation..

(Action: Finance Department, Fiscal reform GoK)

8.1.J. Monitoring the progress on Unidentified / unrecognized clusters of MSME for facilitating availability of banking outlets and credit flow:

RBI informed that, on a review of the quarterly reports to monitor the progress of credit linkage to unrecognized MSME clusters at 18 districts identified in the State, it is observed that credit linkage under Bengaluru Urban district has been completed. Further, during the last SLBC meeting, the House was informed that out of the 6974 units yet to be credit linked, only four districts have reported credit linkage to 460 MSME units. Reserve Bank is yet to receive the progress from the remaining 14 districts.

The Director MSME, requested the house/RBI to provide the details regarding Unidentified / unrecognized clusters of MSME for facilitating availability of banking outlets and credit flow, . RBI informed that they are sending the list through SLBC.

(Action: Director-MSME, SLBC Sub-Committee on MSME-UBI& SLBC)

8.1.K. Cybercrime reporting and response

RBI informed that, as deliberated in previous SLBC meetings, a model SOP for cybercrime reporting had been provided to all banks by SLBC advising all banks to adopt the same. However, SLBC has received confirmation about implementation of the same only from few banks. Banks are once again advised to file a Cyber Information Report (CIR) within two hours of the occurrence of an event reported by an individual and confirm the implementation of the SOP urgently.

Convenor informed that, SLBC has received confirmation from only 12 Banks viz., State Bank of India, KVGB, Karnataka Bank, City Union Bank, Dhanalakshmi Bank, Federal Bank, Karura Vysya Bank, Indusind Bank, Yes Bank, DCB Bank, Ujjivan Bank and Suryodaya Small Finance Bank about adoption of SOP & its implemented by Bank for handling cyber frauds in Karnataka.

The Chief Secretary advised, SLBC to send details of banks pending for implementation to RBI, so that RBI can advise the concern banks.

Convenor SLBC requested remaining banks to send confirmation on adoption of SOP.

(Action: SLBC & All remaining banks)

8.2. Discussion on Market intelligence issues

House was appraised about the Market Intelligence (MI) information of certain entities functioning under the jurisdiction of the RBI, Regional Office VIZ. 1. **Power Bank Application (Digital Lending application)** 2. **Unauthorised conduct of Non-Banking Financial Activities by "Money Chahiye Finance Service" / "Online Finance and Investment Private Limited, Karnataka"**.

8.2.A. Power Bank Application (Digital Lending application)

A case of an unauthorized deposit collection scheme through a digital platform which has the characteristics of an illegal Multi-Level Marketing (MLM) scheme, was received through SACHET portal wherein it was reported that the company, through an app named "Power Bank", has allegedly collected money from the public, and defaulted in repayment. It is observed that the subject entity is neither registered with the Reserve Bank of India, nor a registered company. The complaints were forwarded to AIGP Crime, Bengaluru through SACHET portal and also vide email dated May 17, 2021.

(Action: AIGP Crime, GoK, Bengaluru)

8.2.B. Unauthorised conduct of Non-Banking Financial Activities by "Money Chahiye Finance Service" / "Online Finance and Investment Private Limited, Karnataka" .

An unregistered entity named Money Chahiye Finance Service" / "Online Finance and Investment Private Limited is carrying out unauthorized non-banking financial activities by falsely claiming to have Certificate of Registration (COR) from the Reserve Bank of India, Department of Non-Banking Supervision, Karnataka Regional Office.

RBI has issued a public notice dated April 5, 2021, in the matter cautioning the public about the activities of the said entity and alerting them about the risk involved in entering into any transaction with the subject entity.

The matter was referred to AIGP Crime, Bengaluru by the Reserve Bank in May 2021, with a request to enquire and take necessary action at their end, including blocking of the entity's website.

(Action: AIGP Crime, GoK, Bengaluru)

Members (Banks, LDMs & Line Departments) were requested to create awareness among the public to avoid possible frauds and financial loss and report the suspicious activities in Sachet portal.

AGENDA 9: NABARD AGENDA

9.1. Agriculture Infrastructure Fund

NABARD informed that, SLBC has allocated physical & financial targets to banks for the years 2021-22 and 2022-23. Banks, in turn, may allocate branch wise targets depending on the potential.

Banks need to drive awareness about the scheme - include AIF as a key Agri scheme in all local marketing campaigns, bank melas, etc. Banks can also generate AIF projects through their business correspondents. Ensure that every branch manager in every

district of Karnataka understands AIF process & is able to follow through with it on the AIF platform.

(Action: All Banks & LDMs Karnataka State).

9.2. Special Refinance Schemes of NABARD

Banks are requested to avail benefit of the following Special Refinance Schemes announced by NABARD to increase credit flow under Priority Sector Lending:

9.2.a) Special Refinance Scheme in NABARD Watershed and Wadi Project areas:

NABARD will provide **concessional refinance @3%** to all eligible FIs i.e. CBs, SFBs, RRBs and DCCBs for financing all economic activities covering primary, secondary and tertiary sectors in watershed project areas and micro agro processing activities in wadi project areas to enable banks to deepen investment credit to the beneficiaries in these project areas. **Ultimate lending rate to the borrowers shall be 6 months MCLR+1% or EBLR+2.5% whichever is less.**

(Action: All Banks & LDMs Karnataka State)

9.2.b) Special Refinance Scheme for promoting Micro Food Processing Enterprises:

NABARD will provide **concessional refinance @4%** to all eligible FIs i.e. CBs, SFBs, RRBs and DCCBs to encourage banks to lend micro food processing activities and create sustainable livelihood and employment opportunities for rural youth. **Ultimate lending rate will be 6 months MCLR+1% or EBLR+2.5% whichever is less.** Loans sanctioned to Micro food enterprises from **Rs.1 lakh to Rs.25 lakh** will be eligible for concessional refinance. Banks may converge this scheme with PM-FME and seek refinance from NABARD.

(Action: All Banks & LDMs Karnataka State)

9.2.c) Schematic Refinance for Water, Sanitation and Hygiene (WASH):

NABARD will provide **concessional refinance @5.15 % per annum at quarterly interest rates to Scheduled Commercial Banks, SFBs, RRBs and StCBs** for financing WASH related such as such as construction of toilets/ twin-pit toilets, Repairing of old sanitation units, Enlarging existing toilet to toilet-cum-bathroom with piped water connection, Construction or renovation of shared toilet facility, Installing/adding a hand-wash facility, Constructing/converting an existing toilet to an accessible family toilet, Domestic water motor pump/borewell/tubewell/sumps, Water connection pipelines, Water storage-overhead tanks, Rainwater harvesting structures, Water filters/purifiers, Community water purifier plants, Waste water systems – Pipe, drain, soakpits, SHGs for setting up sanitary napkin manufacturing units, WASH Enterprise promotion – retail mart, WASH mart etc., Setting up Faecal Sludge treatment plant.

(Action: All Banks & LDMs Karnataka State)

9.3. Grant support under Financial Inclusion Fund (FIF):

Grant support is available for various schemes under Financial Inclusion Fund (FIF) from NABARD to SCBs. The target allocated during the current year for sanction and

disbursement are Rs.8.595 crore and Rs.7.655 crore respectively for the State of Karnataka. The various schemes supported under FIF for which SCBs can claim grant support are as under:

- (i) Conduct of Financial and Digital Literacy Camps by rural branches of Banks.
- (ii) Reimbursement of Examination fee of BC/ BF
- (iii) Deployment of micro ATM by SCBs in schools and colleges in Special Focus Districts and in milk societies in all districts
- (iv) Deployment of PoS/mPoS terminals in Tier 3 to Tier 6 centres
- (v) VSAT deployment in sub-service area (SSA) of the Bank for new branches opened and for kiosk/fixed CSP
- (vi) Mobile signal booster deployment in SSA of Bank for new branches opened and for kiosk/fixed CSP
- (vii) Installation of solar power unit/ UPS deployment in SSA of Bank for new branches opened and for kiosk / fixed CSP

The grant support available is 90% of the eligible expenditure incurred by the Bank for Special Focus Districts and 60% for other districts subject to scheme-wise ceiling as per NABARD's Circular No.105 dated 23.04.2019.

Banks are requested to make use of the FIF of NABARD and for expansion and deepening of digital payment ecosystem.

(Action: SCBs & All SCBs, SLBC Sub-Committee on FI-UBI)

9.4. Promotion and bank linkage of SHGs & JLGs:

NABARD informed that, the target for Karnataka for credit linkage of SHGs and JLGs for 2021-22 is 5 lakh & 3.25 lakh respectively. NABARD, Karnataka will be advising separately on the Agency wise and District wise target to SLBC for onward allocation to Banks and LDMS. The potential to bring together the formal banking structure and the rural poor for mutual benefit, through SHG-JLG-BLP programme may be exploited by all financial institutions.

SLBC already communicated (on 25.06.2021) to LDMS for allocation of NABARD-Target for Credit Linkage of SHG/JLGs for the year 2021-22- Karnataka State and all the LDMS are advised to reallocate the targets of their District amongst bank branches in consultation with DDMs, NABARD and ensure accomplishment of the targets well within the time schedule. LDMS shall also take up the review of the bank wise progress in DCC/ DLRC and branch wise review in BLBC meetings.

(Action: All Banks, LDMS, &SLBC Sub-Committee on SHG-Canara Bank)

9.5. New AMI sub-scheme of ISAM - Submission of Online Claims by FIs in Portal - Relaxation (up to 30.9.2021):

Ministry of Agriculture & Farmers' Welfare, Govt. of India, vide their Order F. No. M-11011/12/New Scheme/2019-AMI (Pt.-2) dated 07 June 2021, have granted relaxation up to 30.09.2021 for online submission of AMI subsidy claims by FIs, in view of the ongoing difficulties faced due to COVID 19 pandemic. This relaxation will be applicable only for projects where bank loan has been sanctioned up to 31.03.2021, i.e. projects eligible under the scheme. Further, the Ministry of Agriculture & Farmers' Welfare, Govt. of India, vide their Order F. No. M-11011/12/New Scheme/2019-AMI (Pt.-3) dated 11 June 2021, had approved the continuation of Agricultural Marketing Infrastructure (AMI)

sub scheme of Integrated Scheme for Agricultural Marketing (ISAM) up to 30th June 2021.

Banks and LDMs are requested to take-note of the same for necessary action.

(Action: All Banks & LDMs)

9.6. Support to Government of Karnataka under RIDF

House was appraised by NABARD that, NABARD has been supporting GoK for creating rural infrastructure covering Agri and allied sector, rural connectivity and improving standards of social sector which has multiple effect on economic development and also informed about the sector wise details of support extended so far.

Impact of RIDF

NABARD informed that, Under RIDF, GoK has undertaken rural infrastructure projects in all the districts of the State. RIDF assistance has helped in creating more than 43887 KM of road length and 53187 M of bridge length besides creation of education and social infrastructure in rural areas.

Further, RIDF assistance has helped the state in bringing more than 4.20 lakh Ha of land under irrigation. The list of irrigation projects completed during 2020-21 is indicated in Annexure 9A page no 140-153. With a view to optimizing the benefits accrued from the implementation of these projects, banks may consider extending crop loan and other investment credit to farmers operating in the command area of these projects.

AGENDA 10. Banking statistics as on 31st March 2021:

10.1: Business figures under various parameters:

Convenor presented the Banking Statistics on Deposits, Advances, CD Ratio, total PSA, Advances to MSE/ Agriculture/ Weaker Section in the State of Karnataka as on March 2021.

There is a Y-o-Y growth of 14.85% in deposits and 7.00% in advances as on Mar 2021 over Mar 2020. The CD ratio of the state is 69.66% as on March 2021.

The level of PSA in the State has increased from Rs. 2,85,959 crores as on Mar 20 to Rs. 3,11,799 crores as on Mar 21 showing an absolute growth of Rs. 25,840 crores and percentage growth of 9.04% on Y-O-Y basis.

Agricultural advances have increased from Rs. 1,30,905 crores as on Mar 20 to Rs. 1,49,082 Crores as on Mar 21, showing an increase of Rs.18,177 crores (13.89%) on Y-O-Y basis.

The outstanding level under MSME have increased by Rs.1,399 Crores from Rs. 1,02,431 Crores as on Dec 2020 to Rs.1,03,830 Crores as on Mar 2021 i.e. growth of 1.37 % on Q-o-Q basis.

The Convenor requested member banks, LDMs to give more focus on priority sector lending, further improve the disbursements under PSA and ensure reporting as per revised classification of PSL and MSME.

(Action: All Banks & LDMs)

10.2: Branch Network

Convenor informed the house that, the number of bank branches has increased from 11606 as on 31.12.2020 to 11655 as on 31.03.2021, thus showing an increase of 49 branches for the March quarter 2021.

10.2.1 Rural bank branch closing issue:

Convenor informed the house that, as per RBI's notification no. RBI/2016-17/306 DBR No.BAPD.BC.69/22.01.001/2016-17 dt.18.05.2017, Banks having general permission may shift, merge or close all Banking Outlets except rural outlets and sole semi urban outlets at their discretion. However Banks should seek the approval from DCC/DLRC for closure/merger/shifting of any rural Banking Outlet as well as a sole semi urban Banking Outlet.

The House of 154th SLBC meeting has reviewed the decision of DCC/DLRC for closure of rural branches by Canara Bank, SBI, Union Bank of India, Bank of Baroda, ICICI Bank, & DCC Bank in the respective districts and accorded approval for closure of below mentioned rural branches only by respective banks.

Respective banks should take all required measures and steps to ensure continued services to the customers.

Sl No	District name	Bank name	Branch Name	Parameter	Distance between branches	Remarks
1	Shivamogga	Canara Bank	Konandur-II (Canara II)	To merge with Konandur-I (canara I) Branch	300 mtrs	Due to amalgamation
2	Shivamogga	Canara Bank	ChickpeteNagar (Canara I)	To merge with Nagar (Canara II) Branch	350 mtrs	Due to amalgamation
3	Belagavi	Canara Bank	Kulgod II (Canara II)	To merge with Kulgod I (Canara I)	10 mtrs	Due to amalgamation
4	Dakshina Kannada	Canara Bank	Sri KshetraDharmasthala (Canara I)	To merge with Dharmasthala (Canara II)	300 mtrs	Due to amalgamation
5	Dakshina Kannada	Canara Bank	Belthangady (Canara I)	To merge with Belthangady-II (Canara II)	100 mtrs	Due to amalgamation
6	Dakshina Kannada	Canara Bank	Guruvayanakere II (Canara II)	To merge with Guruvayanakere I (Canara I)	500 mtrs	Due to amalgamation
7	Dakshina Kannada	Canara Bank	KurnadMudipu (Canara I)	To merge with Ammembal (Canara II)	100 mtrs	Due to amalgamation
8	Hassan	Canara	Aluru II	To merge with	600	Due to

		Bank	(Canara II)	Aluru (Canara I)	mtrs	amalgamation
9	Hassan	Canara Bank	Halebeedu II (Canara II)	To merge with Halebeedu (Canara I)	600 mtrs	Due to amalgamation
10	Chikmagalur	Canara Bank	Sringeri II (Canara II)	Sringeri I (Canara I)	50 mtrs	Due to amalgamation
11	Chikmagalur	Canara Bank	Koppa I (Canara I)	Koppa II (Canara II)	100 mtrs	Due to amalgamation
12	Kodagu	State Bank of India	Somwarpet Branch (11261)	Main Road, Somwarpet Branch (40153)	100 mtrs	Due to amalgamation
13	Dakshina Kannada	Union Bank of India	Derlakatte (UBI)	Derlakatte (eCorp)	200 mtrs	Due to amalgamation
14	Belagavi	ICICI Bank	Galatga	To merge with Bhoj Branch	7 km	Merger of branches by ensuring availability KVGB & SBI branches in Galata village.
15	Belagavi	ICICI Bank	Karatga	To merge with Shiradwad	7 km	Merger of branches by ensuring availability Canara Bank branch in Karatga village.
16	Hassan	DCC Bank	Hanabalu	For closure	Closure of DCC branch is approved in DCC by ensuring availability of Karnataka Bank Ltd branch in Hanabalu village.	

The house has not approved the proposal of closing of Khanagaon branch and Athikaribettu branch of Bank of Baroda at Belagavi and Dakshina Kannada districts respectively.

The Bank of Baroda representative informed the house that, the matter will be taken with the concerned, regarding the decision on Khanagaon branch and Athikaribettu branch of Bank of Baroda.

(Action: Concern Banks & LDMs)

10.3: ATM Network

Convenor informed the house that, total number of ATMs has increased from 17388 as on 31.03.2020 to 17690 as on 31.03.2021, thus showing an increase of 302 ATMs during the period.

AGENDA 11: REVIEW OF CREDIT DISBURSEMENT BY BANKS:

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

Convenor presented a comparative analysis of disbursement up to the quarter ending March 2021 of FY 2020-21 vis-à-vis disbursements up to the quarter ending March 2020 of FY 2019-20:

- The banks have disbursed Rs.69910Crore under Short Term agriloans registering 105.90 % achievement to the Annual target.
- The banks have disbursed Rs.56547Crore as on March 2021 under Agricultural Term loans registering 122.45 % achievement to the Annual target.
- Total agriculture registering 112.71 % achievement to the annual target.
- The banks have disbursed Rs.98626Crore under MSME registering 105.95 % achievement to the Annual target.
- The banks have disbursed Rs.5811Crore under priority Housing registering only 21.48 % achievement to the Annual target.

Convenor requested member banks to improve lending under priority sector credit with focus on KCC, KCC Dairy, MSME, priority housing, education loans and other priority sector for the FY 2021-22.

The Chief Secretary advised banks to focus more on improving CD ratio of the State.

(Action: All Banks & LDMs)

The ACS & DC, GoK informed that SBI has to give proper focus on sanctioning of loans under AHP. SBI informed that product creation is going on in CBS and it will be completed shortly.

(Action: SBI)

The ACS & DC, GoK informed that, Axis bank, BoB, BoI, Karnataka Bank, Federal bank performance is very poor. She stressed on the advice that same representative should attend meetings on AHL, to have continuity in discussion and ensure result.

(Action: All Banks)

AGENDA 12: Status of rollout of Direct Benefit Transfer in the State – Aadhaar seeding and Authentication:

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

Convenor informed that, percentage of Aadhaar seeding is 86.38 and percentage of mobile seeding is 85.66 as on 28.05.2021.

Convenor requested, all member banks & LDMs to sensitize the branches and to arrange for further improving Aadhaar and mobile seeding to facilitate more and more Aadhaar based online DBT credits and popularize digital banking particularly in two aspirational districts of Raichur and Yadgir.

The Banks / LDMs are requested to instruct all their branches to complete aadhaar seeding and mapping with NPCI in a **campaign mode** with proper guidance for doing at CBS and achieve it for 100 % by next SLBC meeting.

(Action: All Banks& LDMs)

12.2: Progress under Aadhaar and Mobile seeding in PMJDY a/cs:

Convenor informed that, % of Aadhaar seeding is 82.96 % and % of mobile seeding is 75.30 as on 31.03.2021 in PMJDY a/cs.

Convenor requested, all member banks to encourage customers of new PMJDY and existing PMJDY accounts for Aadhaar and mobile seeding.

Member banks are requested to pay special attention to two aspirational districts – Raichur & Yadgir.

(Action: All Banks)

12.3: Progress under Online DBT Credits through AEPS in different schemes:

12.3.1: MGNREGA:

Convenor informed the house that as per the information provided by the department there are 76,36,517 **MGNREGA** workers' accounts in the state of which, 38,21,838 accounts have been enabled into Aadhaar Based Payment which works out to 50.05 % as on 03.06.2021.

He requested GoK to extend necessary support in organising camps in the districts where achievement is less than 50% under Aadhaar based payment to MGNREGA workers' viz. Kolar, Bagalkote, Bangalore Urban, Vijayapura, Bidar, Kalburgi & Yadgir. SLBC requested Member Banks to improve Aadhaar seeding and mapping with special emphasis on Yadgir and Raichur districts.

Convenor requested the Dept. to share the Bank-wise list of pending beneficiary details for taking up with the respective Banks.

(Action: All member Banks, LDMs and RDPR)

12.4: Progress under Social Security Schemes:

Convenor informed the House that, the performance of banks in all the three Social Security Schemes (PMSBY 20.85 % growth, PMJJBY 27.09 % growth & APY 32.68 % growth) as on March 2021.

SLBC requested all the banks to give focused attention to extend the benefit of all these social security schemes to all eligible customers in their area of operation on a campaign mode.

He requested all the banks to create awareness through FLCs and facilitate achievement of INSURED and PENSIONED INDIA goal.

Detailed discussion and advice of PFRDA is provided in Agenda 4.4.

(Action: All member Banks and LDMs)

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

Convenor informed that, as per the decision of the House in the 153rd SLBC Meeting held on 26.04.2021, the cost incurred over SLBC Tollfree Number expenses will be shared equally by the Banks having 50 or more branches in the state of Karnataka from 01.04.2021. The number of branches as on 31.03.2021 has been taken as the benchmark for arriving at the same. There are presently 33 Banks falling under the criteria of having 50 or more branches in the state of Karnataka as on 31.03.2021. The list of the Banks are mentioned in the Annexure 12G of 154th agenda booklet.

SLBC has sent the communications to the above mentioned 33 Banks for reimbursement for the cost incurred over Toll free Number expenses for the period from April 2021 to June 2021 and requested to make the payment immediately.

(Action: For Banks with branches of 50 or more)

All member Banks and LDMs (For LDMs in DLRC/DCC/BLBC meeting) are requested to popularize this Toll Free Number (1800 4259 7777) among their customers and also requested to display the details in branches regarding **add-on services through Toll Free Desk with respect to PMJDY, PMJJBY, PMSBY, APY, MUDRA and PMFBY**

(Action: All Banks & LDMs)

AGENDA 13: Government sponsored schemes

13.1 Performance under Govt Sponsored Schemes for the FY 2020-21:

Convenor informed the house that, NRLM & PMEGP performance is good as compared to other Government Sponsored scheme.

ACS & DC instructed to sponsoring agencies of state government to work together for improvement of Government sponsored schemes and requested to line department for recovery of NPA accounts under Government sponsored scheme in coordination with banks.

ACS & DC also requested all member banks to submit list of NPA accounts scheme wise and bank wise for recovery of overdue amount in coordination with banks.

ACS & DC informed that regarding Govt sponsored Schemes the review is going on in the SLBC Sub-committee meeting on Recovery, Rehabilitation and other measures & Govt sponsored Schemes.

Chief Secretary, GoK directed all Govt. sponsoring agencies to communicate the targets for the FY 2021-22 to banks immediately, instead of sending the target at the fag-end of the year to enable the banks to sanction in time.

(Action: Concerned Department, GoK and Banks)

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

13.2.1: CLSS

Convenor informed the house that, MoHUA, GoI has launched Credit Linked Subsidy Scheme (EWS / LIG) on 17.06.2015. It has extended the scheme to MIG-1 & MIG-2 category on 01.01.2017.

- Credit Linked Subsidy Scheme is one of the component of PMAY (U).
Period:
 - **EWS / LIG : 17.06.2015 to 31.03.2022**
 - **MIG-1 & MIG-2 : 01.01.2017 to 31.03.2021.**
- HUDCO/NHB and SBI have been identified as Central Nodal Agencies (CNAs)
- 370 & 134 Primary Lending Institutions have signed MoU with National Housing Bank & HUDCO respectively under CLSS.

As on 15.06.2021 **82169** applicants have received subsidy amount of Rs. 1696.58 under PMAY (U)_CLSS.

SLBC requested the member banks to consider maximum possible number of loans under the scheme and also arrange to check each housing loan proposal for its eligibility under PMAY scheme preferably by automated process.

(Action: ALL Banks & LDMs)

13.2.2 : Affordable Housing in Partnership (AHP)

Convenor informed the house that, under Affordable Housing in Partnership vertical of Pradhan Mantri Awas Yojana (Urban) in convergence with State housing schemes, different implementing agencies have been constructing houses in the urban regions for eligible house-less poor.

Under these projects, unit cost ranges from Rs. 4.50 lakh to Rs. 10.60 lakh (excluding land /infrastructure cost). GoI & GoK will provide Rs. 2.70 lakh to General & Rs. 3.50 lakh to SC/ST beneficiaries. Beneficiaries share amounts to Rs. 1.00 lakh to Rs. 7.90 lakh. It is proposed to collect 10000/- of his share from his saving and balance amount from bank loan

Under these projects, beneficiaries share amounts to Rs. 9083.08crore. As per SLSCM direction, this amount will be collected as follows:

- 10000/- of contribution will be collected from beneficiaries (saving): Rs. 3418.79 crore (Appx.)
- Balance amount will be mobilized through bank loan. Rs. 5664.29 crore (Appx.)

Convenor informed that, SLBC has simplified housing loan application format, minimized list of documents to be submitted to banks. RGHCL has empaneled valuer & legal advisors. They are providing valuation / legal opinion reports.

Convenor informed that, regular meetings are being conducted at various level (ACS & Development Commissioner, Secretary, DoH, MD, RGHCL in coordination with SLBC etc, to review the progress and sort out the bottlenecks.

Housing departments at various districts has started submitting applications to banks for loan under AHL. SLBC requested housing departments to enclose all the required documents as per SOP and checklist while submitting application to banks.

(Action: RGHCL, Housing Dept. GoK)

Convenor SLBC also requested member banks to expedite processing and sanctioning of applications received by branches as per SOP.

(Action: All Banks & LDMs)

The ACS & DC, GoK informed that SBI has to give proper focus on sanctioning of loans under AHP. SBI informed that new product creation is on in CBS will be completed shortly.

(Action: SBI)

The ACS & DC, GoK informed that, Axis bank, BoB, BoI, Karnataka Bank, Federal bank performance is very poor. She strictly told that for meeting same representative should attend so that continuity for discussion will be there.

(Action: All Banks)

13.3 CREDIT FLOW TO MINORITY COMMUNITIES

13.3.1: Progress under finance to Minority Communities in the state

Convenor informed the house that there is outstanding of Rs.42656 Crores to minority communities as on 31.03.2021.

SLBC requested all Banks to achieve mandatory requirements under PSA lending to Minorities in their ACP targets during FY 2021-22 by sanctioning maximum loans to minority community in Karnataka state .

Further, SLBC requested all Banks to ensure mandatory lending of 15 % Priority Sector advances to minority community in their annual target without fail, as prescribed by RBI.

SLBC also requested, Minority Development Corporation of all districts to sponsor applications from all eligible minorities and take up the issues if any with SLBC through Lead District Managers.

(Action: ALL Banks, LDMs & Minority Development Corporation-GoK)

13.3.2: Progress under finance to Minority Communities in the identified districts of state

Convenor informed the house that the flow of credit to minority communities in all the three minority community concentrated districts has surpassed the mandatory level of 15% of total Priority Sector Advances of respective Districts.

SLBC requested Lead District Manager of Bidar (SBI) and Kalburgi (SBI) districts and Dakshina Kannada District (Canara Bank) for achievement of target under Credit flow to Minority for the FY 2021-22.

(Action: LDMs Bidar and Kalburgi and Dakshina Kannada District)

13.4: Grant of Education Loans:

Convenor informed the house that, during the review period of the March quarter 2021 of the FY 2020-21, various banks in the state of Karnataka have disbursed Education loans to the tune of Rs.1,974 Crores covering 97,709 students as against the annual financial target of Rs.7,725 Crores under both priority and non-priority segments.

The performance of banks in lending under Education loans-PS as the percentage of achievement v/s target works out to 22.37% mainly due to the Covid 19 pandemic.

SLBC requested the member banks to sanction more number of education loans to all eligible and deserving students and reach the targets for FY 2021-22.

(Action: All Banks)

13.4.1: Disposal of Educational loans under RGLS:

Convenor informed the house that, Department of Collegiate Education, Bengaluru and Bank of Baroda (BoB) are came to MoU agreement for Rajiv Gandhi Loan Scholarship Scheme to provide interest subsidy for education loans.

Convenor requested Bank of Baroda to make portal live, as assured in last SLBC meeting and he also requested Department of Collegiate Education, Bengaluru to provide claim procedure and targets, to help the banks for proper implementation of scheme.

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

13.5: Progress under SHG-Bank linkage/ Joint Liability Groups:

13.5.1.A: SELF HELP GROUPS:

Convenor informed the house that, Credit Linkage up to March 2021 quarter of FY 2020-21 of Rs. 7556.64 crores.

The house expressed that the Average finance per group is very less and requested member banks to examine properly while dispersing/processing the credit to SHGs.

(Action: All Banks)

13.5.2 : JOINT LIABILITY GROUPS:

Convenor informed the house that, total disbursement up to March quarter FY 2020-21 is Rs.3213.99 crores and also requested member banks to give focus on SHG/JLGs and achieve allocated targets.

(Action: LDM & All Banks)

13.6: Progress in Stand Up India scheme as on 31.03.2021

Convenor told that, as on March 2021 banks have sanctioned an amount of Rs. 70.83 crores.

Convenor also requested LDMs to place as an agenda in District Level Consultative Committee (DLCC). Further, the status of implementation of the scheme and related issues may be placed in the agenda of the regular meetings of the said committees. Convenor felt that, may be banks are sanctioning loans, but not reporting properly in portal and advised banks to report the data properly in portal.

The Chief Secretary feel very sad about poor performance of sanction under Stand Up India scheme and advised banks to concentrate more on sanctioning of loans under Stand Up India scheme to SC, ST & Women's.

(Action: All Banks & LDMs)

13.7: Progress in Sanctions under MUDRA scheme:

Convenor informed the house that, Member banks have sanctioned 4645196 MUDRA loans amounting to 30199.18 crore upto March 2021. Karnataka state has secured number 1st position with respect to MUDRA loan sanctions and disbursements in the country.

Convenor requested all the Banks to implement the scheme in a big way in the State in FY 2021-22 also.

(Action: All Banks)

AGENDA 14: CD ratio, review of districts with CD ratio below 60% and working of special sub-committees of DCC (SCC)

14.1: Districts with CD Ratio of less than 60% as on March 2021:

Convenor informed the house that, Uttara Kannada district has shown improvement in CD Ratio, but the CD Ratio of Udupi district has reduced in comparison to March 2020 quarter due to high increase in deposits

DCs and LDMs are requested to continue necessary corrective measures in this regard and continuously monitor the same in their special subcommittee and DCC meetings. It is informed by the LDMs of these districts that District level Sub-committee is formed to review Bank wise CD ratio.

All member Banks in the district were advised to reach the CD Ratio target of 60% for every quarter by the respective DCs & LDMs.

The Chief Secretary advised banks, DCs & LDMs to focus more on improving CD ratio of the Districts.

(Action: LDMs & DCs, All Banks)

AGENDA 15: Position of NPAs in respect of schematic lending, certificate cases and recovery of NPAs

15.1: Non-Performing assets position as on 31.03.2021:

AGENDA: 15: Position of NPAs in respect of schematic lending, certificate cases and recovery of NPAs

Convenor has informed the house that total non-Performing assets position as on 31.03.2021 is 54756.47 crores.

ACS & DC again pointed about non-receipt of data from banks and advised banks to provide the list of NPA accounts under different sectors, so that state government extend help regarding recovery of NPA loans.

(Action: ALL Banks)

15.2: Recovery of bank dues under PMEGP

Convenor informed the house that under PMEGP share of NPA is 19.35% and requested the concerned depts. to extend necessary support to banks for recovery.

ACS & DC again advised the banks to provide the list of accounts due/NPA under PMEGP and so that GoK will provide necessary support for recovery of loans through KVIC, KVIB & DIC department.

(Action: Banks)

15.3: Recovery of bank dues under KPMR & KACOMP Acts:

Convenor requested the departments and the banks to arrange more and more joint recovery drives in association with Revenue Officials to improve recovery in RC filed cases. SLBC also requests LDMs to coordinate the joint recovery drives in a big way.

(Action: Revenue Dept. & All LDMs and Banks)

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

Convenor informed the house that, from 01.04.2020 to 31.03.2021, 40368 Notices sent for amount involved of 1611967 lakh and recovered 124402 lakh.

15.5 : Disposal of Cases filed by financial institution under SARFAESI Act - 2002 before District Magistrate.

Convenor informed the house that, total of 2785 cases under SARFAESI are pending with District Magistrate's in district for clearance.

SLBC requested State government to issue necessary directions to the concerned for expeditious disposal of all pending application cases under SARFAESI.

CS GOK advised to submit the names of the districts where pendency is more.

(Action: ALL Banks & GoK)

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

Convenor informed the house that, Revenue Department (Disaster Management), GoK has issued new notification with crop loss vide GoK order No.RD 644 TNR 2020 : Bengaluru, dated:01.02.2021 and same has been circulated to all member banks and

Lead district Manager to extend the relief measures to all the eligible farmers as per the extant guidelines of RBI.

AGENDA 17: Discussions on policy initiatives of the Central/State Government/RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy, etc.), and expected involvement of banks (DISCUSSION ON POLICY INITIATIVES OF GOI, GoK, RBI AND NABARD):

17.1: Promotion of Organic Farming - RBI:

The agriculture department informed that, Joida taluk of Uttara Kannada district is selected as Organic farming taluk for implementation.

Agricultural department, informed the house that Joida taluk of Uttara Kannada district was identified and stake holder meeting will be conducted shortly. ACS & DC advised the Agricultural department to take the lead for promotion of organic farming in Joida taluk.

Convenor requested, Agricultural department-Organic cell to provide road map & suitable action plan for transformation of identified area and also to include this issue in **New Agriculture Policy** for Karnataka State. Banks are also requested to support for implementation of organic farming in Joida Taluk by extending finance to all eligible farmers expeditiously.

(Action: Agricultural Department, Organic Cell-GoK & All Banks)

18: Doubling of farmers Income by 2022-Developing Benchmarks for monitoring at different Fora:

Convenor, SLBC informed to house that, as per RBI directives Doubling of farmer's income by 2022 is to be reviewed in BLBC, DCC/DLRC and SLBC meetings as a regular agenda item.

He told that, SLBC in coordination with member banks and LDMs taken up the KCC saturation for PM Kisan beneficiaries, Dairy farmers connected with milk unions, fish farmers and fish catchers to provide sufficient working capital in the hands of the farmers to enhance the liquidity position to take up timely agricultural operations to boost the income of the farmers.

In view of the thrust given the GOI for doubling farmers' income by the year 2022 SLBC requests all the member banks to provide KCC/working capital to farmers, to lend under Agri infrastructure fund scheme, and one district one product scheme (ODOP), whereby farmers will be enabled with easy transport, storage for sufficient period and fetch good value to their produce.

SLBC requested all the LDMs to review the progress of Doubling of farmer's income by year 2022 as per bench mark parameters provided by RBI at DCC, DLRC and BLBC meetings.

(Action: LDMs & All banks)

AGENDA 19: Discussion on improving rural infrastructure/ credit absorption capacity

Convenor informed the house that, the agenda related to Agri infrastructure fund (AIF) scheme and Animal Husbandry Infrastructure Development Fund (AHIDF) under AatmaNirbhar Bharat Abhiyan are provided in agenda no 25.4 and 25.5 respectively.

AGENDA 20: Digitalization of Land records (Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements)

20.1: Bhoomi Bank Integration System:

20.1a: Automation of remittance of Mutation Charges by banks to GoK:

Convenor informed the house that, the Bhoomi monitoring cell is providing one new option thro' online payment gateway application for remittance of mutation charges for all participating banks for which SOP is being sought from Bhoomi Monitoring Cell.

(Action: All Banks, & Bhoomi Monitoring Cell, GoK)

20.1b: Clarification regarding Submission of Manager's Aadhaar Card in Sub - Register Office for Mortgage creation and lien cancelation.

LDM Shimoga, Ballari, Udupi, DK, Dharwad and others are receiving representations from branches that, Sub-register office is asking Manager's Aadhaar Card number for Mortgage creation and lien cancelation. In fact the lien in record is being done in official capacity and hence bankers are objecting to give purely personal details like aadhaar to department.

SLBC requested Bhoomi and Kaveri Online Department officials to look into the matter and find out ways to create lien without personal details wherever the same is done in official capacity.

(Action: Bhoomi and Kaveri Online Department GoK)

AGENDA 21 :Sharing of success stories and new initiatives at the district level that can be replicated in other districts or across the State

Convenor informed the house about the, success story of Smt. Manjula R & Sri. Rudraswamy trained from RSETI Attibele & Holalkere respectively as shared by State Director of RSETIs.

AGENDA 22 : ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

Convenor informed the house that, as advised in last SLBC meeting Kotak Mahindra Bank, State coordinator requested to submit fortnightly report through LDM Vijayapura regarding sanctioning of loans by Ingaleswar & Tadawalaga branches of Kotak Mahindra Bank and is provided in annexure 22A, but quires not yet replied satisfactorily. The house strictly advised the Kotak Mahindra Bank, State coordinator to send fortnightly report to SLBC without fail.

(Action: Kotak Mahindra Bank, State coordinator)

Convenor advised LDMs to conduct DCC and DLRC meeting regularly for each quarter as per time guidelines and furnish the unresolved agenda to SLBC. LDMs are also advised to call all the Stake holders of DCC and DLRC (Including Small finance Banks, Payment Banks & Local Area Banks) while conducting DCC and DLRC meeting.

RBI and Convenor SLBC advised all banks state coordinators/controlling offices to instruct their banks District Co-ordinators / Branch Managers / ROs to attend DCC, DLRC, BLBC meeting regularly.

(Action: Bank State coordinator & LDMs)

Convenor SLBC, also requested LDM controlling office of banks (Canara Bank, SBI, UBI & BoB), Karnataka State to advise their LDMs to conduct the DCC/DLRC/BLBC as per prescribed / mandated schedules in future and ensure us for conducted DCC/DLRC/BLBC meetings regularly for each quarter by your LDMs.

(Action: LDM controlling office of banks Canara Bank, SBI, UBI & BoB)

AGENDA 23: TIMELY SUBMISSION OF DATA BY BANK, ADHEREING TO THE SCHEDULE OF SLBC MEETING

Convenor requested member banks to provide quarterly data to portal within **within 15 days from the closure of the quarter** and non-submitted banks name will be escalated to their top managements and RBI.

(Action: All Member Banks)

Convenor told that, as on date 4 Banks namely Axis Bank, ICICI Bank, Kotak Mahindra Bank and KS Coop Apex Bank have not yet started data entry/submission in the Revamp Portal. Due to non-submission by these banks SLBC is forced to maintain both the portal for agenda data and **resulted in duplication of work for Banks as well as SLBC.**

He also informed that, in many banks old portal data cannot be extracted as new system is already introduced. To get rid of this issue all Banks are requested to submit data in Revamp Portal only from June Quarter 2021 without fail.

The Axis bank and KS Coop Apex banks have promised to complete the process by 31.08.2021 and the ICICI bank had promised to complete the process by 15.08.2021 to house. The house advised Kotak Mahindra bank to complete the process by 31.08.2021

(Action: Axis Bank, ICICI Bank, Kotak Mahindra Bank and KS Coop Apex Bank & All Banks)

Convenor requested, all the Govt. departments to submit the status of the schemes implemented by them-"Bank wise" and "District wise, so that the "Bank wise"and "District wise" performance can be effectively reviewed and discussed in the concerned SLBC sub committee meetings and then a compact note can be placed in the regular SLBC meetings. He informed that, while furnishing the information, the Govt. Departments are requested to provide the Bank wise details as under:

- Target allocated (Physical and financial as applicable)
- Applications sponsored (No. and amount involved)

- Applications sanctioned (No. and amount sanctioned)
- Applications rejected (No.)
- Applications pending (No.)

(Action: Line Department, Corporations, Boards- GoK)

LDMs are requested to review district wise performance/ progress in BLBC and DCC/DLRC meetings effectively.

(Action: LDMs)

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

Convenor informed house that this time all the Sub-Committee meeting were conducted for the quarter end March 2021.

Convenor requested the SLBC Sub-committee convenors to conduct meeting regularly, without any delay, so that SLBC can place the proceedings of sub-committees in SLBC meeting.

(Action: Convenors of all SLBC Sub-Committees, Canara Bank, SBI, UBI, BOB & State Director for RESETIs, Karnataka)

AGENDA 25: Aatma Nirbhar Bharat Abhiyan

25.1: ECLGS for Existing MSME borrowers during COVID-19 situation:

Convener SLBC informed house that detail guidelines on ECLGS 1.0, 2.0, 3.0 and 4.0 and also informed as the loans under ECLGS 1.0, 2.0, 3.0 and 4.0 can be sanctioned upto 30.09.2021 for sanctioning and disbursed upto 31.12.2021, subject to terms and conditions as specified in the Operational Guidelines and FAQs.

Convenor SLBC also informed that, in our state, member Banks have sanctioned around 200676 accounts with amount of Rs 8330.13crores under ECLGS scheme against total eligible amount of Rs 10401.91crores as on 31.03.2021.

The chief secretary, GoK opined that Performance of private banks under ECLGS scheme is very poor as compared to PSBs.

Chief Secretary, GoK emphasized on the importance of ECLGS 4.0 (financing 2 crore loan for oxygen production unit installation at other than metro places) and requested all banks to sanction and disburse all pending applications.

Convener SLBC request all member to sanction all pending applications and disburse sanctioned loans.

(Actions: All Banks)

25.2: PMSVANidhi scheme & Socio Economic profiling:

Convener, SLBC informed to house that GOI has launched 2nd Trench under PMSVANhi scheme and mean while Government of Karnataka has given 2nd Trench target of 53927 number of accounts and same has been communicated to all LDMs to allocate the same to concerned district bank branches based on the actual disbursement as on 31.03.2021. and also requested all member banks to sanction pending applications in Tier -2 and Tier-3 cities on or before 15.08.2021.

SLBC send a communication to all banks and LDMs to organize PMSVANidhi camps from 05.07.2021 to 15.08.2021 under Special Campaign Sankalpa Se Siddhi.

Smt. Manjushree, MD,NULM has given presentation on progress under PMSVANidhi scheme in Karnataka state and she has opined that performance under the scheme is very poor. She has expressed displeasure about huge number of PMSVANidhi application rejection from banks and also requested to all banks to sanction all pending application and to revisit all rejected applications.

ACS & DC has opined that PMSVANidhi performance is very poor as compared to neighbored state and requested to sanction all pending application and revisiting off all rejected applications.

(Action: NULM , GoK and ALL Banks & LDMs)

25.3: New Centrally Sponsored Scheme for "PM - Formalization of Micro food Processing Enterprises (PM FME)"

Sri.Manoj Rajan, Special secretary, PMFME and AIF GoK has given presentation on PMFME scheme and 183 application pendency at branch level and he opined that banks have rejected application without valid reason, also branches are giving reasons that scrutiny of documents is under process and requested all member banks to sanction PMFME loan to eligible beneficiaries. Bank-wise pendency is given for follow-up by banks and PMFME awareness is to be created.

ACS & DC, GoK expressed his displeasure over the poor performance under PMFME scheme and requested all member banks to sanction pending application.

Convenor requested all member banks to sanction all pending applications, if not eligible, to return the applications with valid reason.

(Action: All Banks, LDMs, Special officer of PM FME, Agricultural department-KAPPEC)

25.4: Agriculture infrastructure fund scheme:

Convenor informed the house that, as per the national portal on Agriculture infrastructure fund scheme, banks have received total applications of 1059 on the portal and sanctioned 830 applications as on 17.06.2021.

Convenor SLBC requested all member banks to advise their branches and administrative offices to cover all activities coming under AIF scheme by routing the application through the AIF portal.

He further informed that, SLBC allotted bank wise target in consultation with NABARD of Rs 2500 crores for financial year 2021-2022 and Rs 2500 crores to financial year 2022-23 and communicated to banks.

Convenor requested GoK to advise line departments and district administrations to organize/mobilize beneficiaries and source the applications to bank branches.

SLBC requested member banks to sanction and disburse AIF loans as and when received on the portal without delay.

Sri. ManojRajan, Special Secretary, GoK for PMFME and AIF informed the house that, under the umbrella of AatmaNirbhar Bharat Abhiyanthere are two key flagship programmes which are PMFME and AIF. Karnataka stands in number 4th position in the country with respect to AIF sanctions. Banks have sanctioned 840 loans, out of which 826 are from cooperative banks.

Further, he requested for greater participation from Commercial banks for implementation of the same. He said that Karnataka is the first state fix the physical and financial targets in the country. He requested member banks to reallocate the targets amongst branches and review the progress in frequent intervals.

He said that SLBC has advised lead banks of each districts to play major role in the implementation of scheme and LDMs to conduct bank mela or town hall meeting in association with Department of agriculture and horticulture and DDM, NABARD to create awareness amongst farmers, staffs under supervision of deputy commissioners at the district level.

He requested private commercial banks to participate in AIF also and meet the target allotted by SLBC in coordination with NABARD.

(Action: All Banks, LDMs, Special Secretary for PM FME, AIF, Agricultural department, Horticultural department)

25.5: Animal Husbandry Infrastructure Development Fund (AHIDF)

Convenor SLBC informed the house that, Prime Minister recently announced AatmaNirbhar Bharat Abhiyan stimulus package mentioned about setting up of Rs.15,000 crores animal Husbandry Infrastructure Development Fund (AHIDF). He told that, the Animal Husbandry Infrastructure Development Fund has been approved for incentivizing investments by individual entrepreneurs, private companies, MSME, Farmers Producers Organization's (FPOs) and section 8 companies to establish (i) the dairy processing and value addition infrastructure, (ii) Meat processing and value addition infrastructure and (iii) Animal Feed Plant.

Convenor informed that, entrepreneurs can apply for loans under Animal Husbandry Infrastructure Fund scheme through UdyamiMitra portal which covers all infrastructural requirements related to animal husbandry. Banks are requested to advise the bank branches for expeditious sanction of loans under animal husbandry infrastructure fund scheme. He requested department of animal husbandry and fisheries, GoK to create awareness and hand hold the entrepreneurs to apply loans through the portal.

SLBC requests all member banks to advise the concerned branches to dispose the applications as per extant guidelines.

(Action: All Banks, LDMs, Animal husbandry and fisheries dept., GoK)

AGENDA 26 : Other Issues

26.1A: Digital District: Expanding and Deepening of Digital Payments Ecosystem in Raichur District:

The convenor informed the house regarding progress made by banks in the digital district of Raichur as on 31.03.21 is as follows.

- a) out of the the total number of operative Savings bank accounts of 1618013, accounts covered with at least one of the facilities namely Debit/Rupay cards, net banking, mobile banking, UPI, USSD were 1617207 and percentage of such accounts to total operative accounts was 99.95%.
- b) out of the total number of operative Current Accounts of 26851, number of accounts covered with at least one of digital modes of payments i.e. Net Banking, POS and QR code are 26529 i.e. 98.80%.
- c) 942 Financial Literacy, camps on Digital Financial Literacy were conducted and participants were about 38071.
- d) Review of digital data in Raichur district as on 31.03.2021 is provided in Annexure 26A, (page no. 374).
- e) All Banks except Axis Bank has achieved 100% digitisation. We once again request Axis Bank to complete digitisation process in Raichur district without any delay.
- f) As per the latest data submitted by Axis Bank, % of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings accounts for Axis Bank is 96.56% and % of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/Business Accounts for Axis Bank is 86.18%.

RBI advised the AXIS bank to complete the process and send report to SLBC, Sub-committee-SBI and copy to RBI-Bengaluru.

(Action: AXIS Bank)

26.1B: Extension of Expanding and Deepening of the Digital Payments Ecosystem: In two more Districts.

Convenor informed the house that, Reserve Bank of India, Central Office, Mumbai vide letter no.FIDD.CO.LBS.No.71339/02.01.001/2021-22 dated 14.07.2021 has requested all SLBC/UTLBC Convenor Banks to extend the programme in one or two other districts as well, in consultation with State Governments / UT Administrations and other stakeholders based on the experience gained during implementation of the pilot programme.

RBI has suggested that districts may be chosen after a feasibility assessment considering the factors such as availability of digital infrastructure / internet connectivity, literacy level among the population etc.

Convenor informed the house that, SLBC vide letter no.219/SLBC/2021/F-Digital dated 15.07.2021 has suggested some of the name of indicative districts (Davanagere, Mysuru, Tumkuru, Haveri, Ramanagara) to the Convenor, Sub Committee of SLBC on Expanding and Deepening of the Digital Payments Ecosystem, State Bank of India, LHO

Bengaluru by considering the factors such as availability of digital infrastructure / internet connectivity, literacy level among the population etc.

After the deliberations the house selected **Yadgir and Haveri Districts** to implement extension of Expanding and Deepening of the Digital Payments Ecosystem and the Convenor, Sub Committee of SLBC on Expanding and Deepening of the Digital Payments Ecosystem, State Bank of India, FI, LHO Bengaluru to coordinate and monitor the progress.

The Convenor SLBC also requested State controlling office of Bank of Baroda to advise their LDM Haveri and coordinate with Sub Committee of SLBC on Expanding and Deepening of the Digital Payments Ecosystem, State Bank of India, LHO Bengaluru for 100% digitalization.

The Convenor advised LDM Yadgir and LDM Haveri to coordinate and take necessary action to achieve 100% digitisation in Yadgir and Haveri Districts.

The Convenor requested all state controlling heads of member banks operating in Yadgir and Haveri District to coordinate with LDM Yadgir, Haveri, SBI, BoB and also advised to take necessary action to achieve 100% digitisation in Yadgir and Haveri Districts.

(Action: Convenor SBI- Expansion and deepening of Digital Payment Ecosystem, State Controlling Head-BoB, LDM Yadgir, LDM Haveri, All banks State controlling Heads- functioning in the district and SLBC)

26.2: Performance of Karnataka Farmers resource Centre, Bagalkot (KFRC):
The performance of KFRC will be reviewed in KFRC meeting of trustees.

Convenor, SLBC Karnataka has informed that, the functioning of KFRC being reviewed on quarterly basis through Board of Trustees (BoT) meeting. On 23.06.2021, 32ndBoT was held under the chairmanship of Convener, SLBC Karnataka.

26.3: Proposal by Special Officer, Vijayanagara district to nominate a Lead Bank, designate Lead District Manager, nomination of a Lead District Officer from RBI, nominating a District Development Manager from NABARD and sanctioning an RSETI.

Convenor informed that, Government of Karnataka vide Notification No.REV:E:4:LRD:2019 dated:08-02-2021 created Vijayanagar district, the 31st district of Karnataka state with Hospete as its district headquarters.

Vijayanagar district comprising of 6 talukas viz. Hospete, Koodligi, Hagaribommanahalli, Kottur, Hoovina Hadagali and Harappanahalli carved out of Bellary district.

He added that, Special Officer of Vijayanagara district vide letter no.REV:Other:01:2021-22 dated 17.04.2021 has requested SLBC to nominate the name of the Lead Bank, LDM from Lead Bank, LDO from RBI, DDM from NABARD along with a new RSETI. Further informed that District Administration will provide suitable land and all cooperation for creation of RSETI.

SLBC has suitably requested RBI, NABARD and NACER vide letters dated 06.05.2021 to consider the proposal of Special Officer, Vijayanagara district for nomination of Lead Bank & LDM, DDM and creation of RSETI respectively.

RBI vide their letter no. FIDD.CO.LBS.BC.No.11/02.08.001/2021-22 dt.27.05.2021 has assigned the lead Bank responsibility to State Bank of India.

NABARD has confirmed that DDM Ballari will hold additional charge of DDM Vijayanagara district who is stationed at Ballari HQ & RBI has nominated the LDO..

Convenor informed that, the SBI also nominated LDM for Vijayanagara district and advised LDM Vijayanagara to coordinate with all stake holder for proper implementation of Lead bank scheme as per RBI guidelines.

SLBC has requested SBI, LHO Bengaluru for creation of new RSETI at the earliest by coordinating with NACER & District Administration.

(Action: LDM Vijayanagara & SBI)

26.4: Implementation of Kannada language by Banks.

SLBC has received several references from The President, Kannada Abhivruddi Pradhikara, GoK regarding better implementation of Kannada in bank branches in Karnataka state.

Hence, all member banks and LDMs are requested to ensure:

- 1) Availability of account opening forms, loan applications, challans etc., in Kannada language in the branches.
- 2) Use Kannada language in bank ATMs, BNAs, Sign boards, letter heads, bank/branch/offices seal and in RSETIs/RUDSETIs and FLCs.

LDMs are requested to ensure the above said aspects in DLRC, DCC and BLBC meetings with district coordinators of banks and bank branch Managers.

Convenor requested all member banks to ensure above details and send confirmation letter to SLBC and same will be reviewed and placed before in next SLBC meeting.

(Action: All Banks, LDMs, State Director of RSETIs/RUDSETIs, Sponsor banks of FLCs)

26.5 : Commercial Bank Branch per lakh population in Karnataka:

As informed by ACS Planning-GoK, there is a decline in commercial bank branch per lakh population in Karnataka as per Economic outlook report with respect to SDG India Index 2020-21 of NITI Aayog.

SLBC was advised to check the values and hence has made a district wise comparative study of commercial bank branch per lakh population. The density of bank branches has increased from 16.49 in March 2019 to 17.21 in March 2021.

Convenor informed that, as there is a need for improvement in density of bank branches, SLBC has advised Lead District Managers to explore the possibility of opening new branches in their operational area and work towards achieving the target figure of 31.26 of NITI Aayog.

SLBC once again requested both Banks state controlling office and LDMs to expedite the matter for achieving the target.

(Action: Banks & LDMs)

26.6: Request from Fincare Small Finance Bank, AU Small Finance Bank, Jio Payment Bank and Krishna Bhima Samruddhi Local Area Bank for SLBC Karnataka membership.

The Convenor informed the house that, Fincare Small Finance Bank, AU Small Finance Bank Limited, Jio Payment Bank and Krishna Bhima Samruddhi Local Area Bank have requested for membership of SLBC. House accepted these banks for SLBC membership.

26.7 : Credit Enhancement Guarantee Scheme for Scheduled Castes.

The Convenor informed that, The Department of Social Justice & Empowerment under the aegis of Ministry of Social Justice & Empowerment, Government of India, has sponsored the "Credit Enhancement Guarantee Scheme for Scheduled Castes" under its social sector initiatives.

The objective of the Scheme is to promote entrepreneurship amongst the Scheduled Castes, by providing Credit Enhancement Guarantee to Member Lending Institutions (MLIs), who shall be providing financial assistance to these entrepreneurs. IFCI has been appointed as nodal agency for implementation of the scheme.

IFCI has entered into MOU with 25 Banks (now 17 after the mergers). They would appreciate that the active involvement of MLIs in promotion of the CEGSSC Scheme is necessary to achieve its objective of promoting entrepreneurship among the Scheduled Castes etc. This fund provides guarantee (Rs. 15 lakh to Rs. 5 crore) for the loans sanctioned to SC entrepreneurs by Banks/MLIs is provided in Agenda booklet.

(Action: Banks & LDMs)

26.8: SLBC Karnataka Website:

Convenor informed the house that, SLBC Karnataka had revamped their website in both the language Kannada and English version and website address is <http://slbckarnataka.com/>.

26.9. Crop survey – Karnataka

Convenor informed the house that, Karnataka Govt. is been conducting crop survey of each survey number of farmers in the state since Kharif 2018 and the details of crops along with pictures uploaded in the crop survey Karnataka website.
URL of Karnataka crop survey: cropsurvey.karnataka.gov.in

Convenor requested Banks and LDMs to advise Bank branches to make use of the same while giving agricultural loans.

(Action: Banks and LDMs)

26.10: Table Agenda for 154th SLBC Meeting : “KSRLPS –SHG Bank Linkages MoU” by NULM :

Mission Director DAY NULM informed to house that, we have 2154 BC Sakhis and they have to be deployed by the local bank branches. BC Sakhis are certified by IIBF as per MoRD advisory under “Mission One GP One BC Shakhi”.

GOI, MoRD has been following up on enrolments of SHG members under PMJJBY, PMSBY along with APY. Department observed a good response during the special drive from 20th June to 21st July and fresh enrolments of 359918 & 304924 have been done under PMSBY & PMJJBY respectively.

Vide DO # I- 12011/31/2016- RL (C)- Part (1) dated 28.07.21 New targets given by MoRD is 2392048 under PMJJBY, 1268014 under PMSBY and 164942 under APY. Hence, the enrollment drive has to be continued. KSRLPS solicits the bankers cooperation in this regards.

Mission Director DAY NULM has informed that they are going to use community guardians like CRPs, BC Sakhis to collect applications and necessary documents from SHG members to submit before local branches. They requested Bankers to ensure that applications are received and covered under the schemes by promptly covering under PMJJBY and PMSBY under social security scheme.

GOI has requested to keep updated the progress on weekly & fortnightly basis as they need information on fresh enrolments, renewals and claims & claim settlements. GoK had Requested Banks & SLBC to share the information. For this purpose GOK requested SLBC to come up with mechanism where these information can be registered & collected.

Sanjeevini-KSRLPS the implementing agency of National Rural Livelihood Mission in the State of Karnataka is desirous of accelerating bank credit linkage for Self-Help Groups (SHGs). In order to simplify the commercial services to SHGs & to ensure last mile connectivity, interested Banks are requested to enter into MoU with us. So far ICICI Bank has come forward to sign MoU with us and the concept is already known to the Bankers & also shared the MoU with SLBC.

Convener, SLBC informed house that as per the DO letter dated: 19.07.2021 received from the ACS & DC, GoK, SLBC has collected the district wise details of certified BC Sakhis among SHG members from the NLM- Sanjeevini KSRLPS, GoK on 02.08.2021.

The details have been provided to all Controlling Heads/ Co-ordinators of Banks in the state for utilizing the BC sakhis in local bank branches at their requirement through their

existing setup with TSPs/corporate BC and also requested all **Public, Private and Regional Rural Banks** who would be desirous to enter in to MoU for ensuring credit linkage of SHGs, establishing a monitoring system w.r.t credit linkage and timely repayment and deployment of IIBF certified SHG women as BC Sakhis

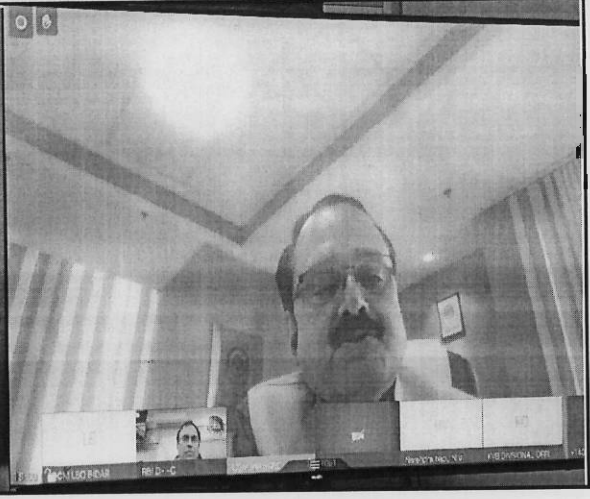
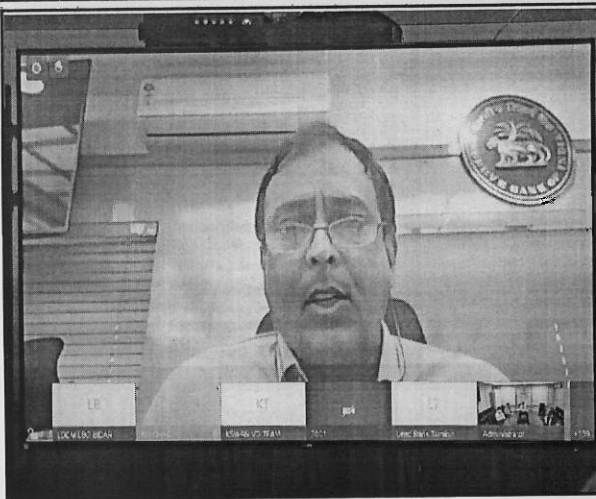
(Action: All Banks& LDMs)

Conclusion

The 154thSLBC meeting concluded by proposing **Vote of thanks** by Shri. Pankaj Thapliyal, Deputy General Manager (FI), State Bank of India.


(B. Chandrasekhara Rao)
Convenor, SLBC Karnataka
& General Manager, Canara Bank.





Photos of the 154th SLBC meeting held on 05.08.2021

**SLBC – KARNATAKA
LIST OF PARTICIPANTS
154th SLBC Meeting held on 05.08.2021**

Sl. No.	Name Shriyuths -	Designation	Organization
1	Sri.P.Ravi Kumar	Chief Secretary	Govt of Karnataka
2	Mrs.Vandita sharma	Addl. Chief Sec. & Dev. Com.	Govt of Karnataka
3	Sri.Brij Mohan Sharma	Executive Director	Canara Bank (Through VC)
4	M Karthikeyan	General Manager, Officer in Charge	Reserve Bank of India (Through VC)
5	Sri. Niraj Kumar Verma	Chief General Manager	NABARD (Through VC)
6	Sri. B. Chandrasekhara Rao	Convenor-SLBC & GM	Canara Bank
STATE GOVERNMENT DEPARTMENTS			
7	Dr.Raj Kumar Khatri	Addl. Chief Secretary	Agriculture Department (Through VC)
8	Rajeev Chawla	Addl. Chief Secretary	e- governance(Through VC)
9	Manju Prasannan Pillai	Secretary (Fiscal Reforms)	Finance Department (Through VC)
10	Dr S Selva Kumar	Secretary	Skill Development (Through VC)
11	ZiyaUllah	RCS	RCS Karnataka(Through VC)
12	B.K. Dikshit	Commissioner for Agriculture	Agriculture Department (Through VC)
13	Dr.Basavaraj	MD, RGHCL	Housing(Through VC)
14	ManojRanjan	Special Secretary, Food Processing-GoK	PMFME, AIF (Through VC)
15	Manjushree	MD NLM	DAY NULM(Through VC)
16	Sunil Kurtkoti	Advisor	Finance Department (Through VC)
17	K P Mohan Raj	IGR Karnataka	Registration Dept.
18	H L Prabhakara	AIGR	Registration Dept.
19	Ramakrishna Mane	State Director for RSETIs	NACER MoRD(Through VC)
20	Bipul Chandra Saha,	National Director RSETI'S	NACER MoRD(Through VC)
21	Dr. Ashish Dongare	PFRDA	PFRDA (Through VC)
22	Mahesh Kumar	KSRLPS	KSRLPS (Through VC)
23	Nandagopala	Additional Director	Coffee Board Head office
24	Smt.VinothPriya	Director	MSME(Through VC)
25	Venkatesh	Karnataka Slum Development Board	Karnataka Slum Development Board(Through VC)
26	SAGAR	Representative - KASSIA	KASSIA(Through VC)
27	SatyakiRastogi	General Manager	SIDBI(Through VC)
28	Chandra Mouli	Deputy General Manager	SIDBI(Through VC)
29	C N Rajesh	Sr. Manager	KFRC Bagalkot(Through VC)
Reserve Bank of India(Through VC)			
30	R Sudeep	General Manager	Reserve Bank of India (Through VC)
31	Anand K Pathak	Dy. General Manager	Reserve Bank of India (Through VC)
32	N Nagaraj	Asst. General Manager	Reserve Bank of India (Through VC)
NABARD(Through VC)			
33	Sandeep Dharkar	Deputy General Manager	NABARD (Through VC)
34	Riktika	Asst. General Manager	NABARD (Through VC)

CONVENOR – Canara BANK

35	P C Damodaran	Deputy General Manager	Canara Bank
36	Sujatha G	Asst. General Manager	Canara Bank (Through VC)
37	C Basavaraju	Divisional Manager	Canara Bank (Through VC)
38	T S Vasudevatatachar	Divisional Manager	Canara Bank (Through VC)
39	Nagaraja B	Senior Manager	Canara Bank
40	Ravikumara	Senior Manager	Canara Bank (Through VC)
41	Rajasha H. P.	Senior Manager	Canara Bank
42	Nagalinga Murthy M. R.	Senior Manager	Canara Bank (Through VC)
43	Ankur	Officer	Canara Bank

NATIONALISED BANKS

44	DebanandaSahoo	Chief General Manager	Canara Bank
45	B Parswanath	Deputy General Manager	Canara Bank
46	Anand C	Senior Manager	Canara Bank
47	Shantanu Pendsey	General Manager	State Bank of India(Through VC)
48	Shankar Rao P	Deputy General Manager	State Bank of India(Through VC)
49	Pankaj Thapliyal	Deputy General Manager	State Bank of India
50	S V Srinivas	Chief Manager	State Bank of India
51	Sreedhar	Senior Manager	Punjab National Bank (Through VC)
52	Sunil Kumar Yadav	Deputy General Manager	Union Bank of India(Through VC)
53	Nagaraj deshanur	Chief Manager	Union Bank of India(Through VC)
54	Govindaraj G K	AGM	Bank of Baroda (Through VC)
55	B. Indumathi	Senior Manager	Bank of Baroda (Through VC)
56	Uma	DZH	UCO Bank(Through VC)
57	BS Poorna Kumar	AGM-ZO Bengaluru	Indian Bank (Through VC)
58	MN Somappa	Chief Manager	Indian Bank (Through VC)
59	YuvarajKedar	Manager	Bank of Maharashtra(Through VC)

PRIVATE BANKS (Through VC)

60	DebrajGanguly	Vice President	Axis Bank
61	G. B. Nityanand	AVP& CRDM	Axis Bank
62	Anil Varugese	Nodal Head	HDFC
63	MankuBhattacharjee	State coordinator	ICICI
64	Suman Guptha	Business Co-Ordinator	Kotak Mahindra Bank Ltd
65	Nishant& Lloyd lobo	Representative of KMB	Kotak Mahindra Bank Ltd
66	Sushma Shetty	Asst. General Manager	IDBI Bank Limited
67	Patel J S	Coordinator	Karnataka Bank
68	Jagadish D R	Asst. Manager	Karur Vysya Bank
69	Gracy VV	Manager	South Indian Bank
70	Major	Coordinator	Federal Bank
71	Hitha	Manager	Yes Bank
72	Sathianathan	Coordinator	ESAF SFB

CO OPERATIVE BANKS/ OTHER BANKS/INSTITUTIONS (Through VC)

73	N. S. Krishna Murthy	Chief General Manager	Apex Bank
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Grameena Bank (Through VC)

74	Shreenath Joshi	Chairman	Karnataka Gramin Bank
75	Nagaraj	Credit & FI	Karnataka Gramin Bank
76	P. Gopi Krishna	Chairman	Karnataka Vikas Grameena Bank
77	V V YAJI	Chief Manager	Karnataka Vikas Grameena Bank

Lead District Managers (Through VC)

78	Sathisha M	LDM	BIDAR
79	D Gopal reddy	LDM	BAGALKOT
80	SubbaNaik	LDM	Bengaluru Urban
81	Madhusudhan Mc	LDM	Bengaluru Rural
82	Sushrut D Shastri	LDM	Davangere
83	BabuBalaganur	LDM	Raichur
84	Praveen M P	LDM	Dakshina Kannada
85	B D Yellurkar	LDM	Tumkur
86	Yetish M.D.	LDM	Shimoga
87	GopinadhaSastry P	LDM	Mysore
88	N. Kadarappa	LDM	Mandya
89	RevathiSudhakar	LDM	Hassan
90	Balachandra	LDM	Madikere
91	Narendra Babu NV	LDM	Vijayapura
92	Intesar Hussain	LDM	Kalburgi

Name of participants in VC Screen

Sl. No.	Name of participants in VC Screen	Name of participants in VC Screen	Name of participants in VC Screen
93,94,95	Commissioner, AH & VS	Dr. Mohan Rao, Director, Bangalore	Shimoga District Co-operative centre
96,97,98	Basavaraja O	KSC Apex Bank Ltd.	Director of Fisheries Karnataka
99,100,101	Basavaraju	DCB Bank Ballari	Dr. G M Nagaraja
102,103,104	UIDAI RO Bangalore	UCO Bank	SBI LHO Bengaluru
105,106,107	Prabhakaran K P	Revathi Chandra	LBO cta
108,109,110	Ranjana	T Sumanth	RO Bangalore
111,112,113	RBI Bengaluru	KVGB HO	Sakaldeo Modi
114,115,116	Director Rural 1	DDA organic	Director AH, KMF
117,118,119	Director R2	Barkha Chhabra	CPO
120,121,122	SCDCC Bank	Harish Kumar Reddy V	DDG R2, DOT, Karnataka LSA
123,124,125	DMA Bangalore	Hemanth Kumar B R	Shiva Kumar S M
126,127,128	DMA Bangalore	ADCL	Sivakumar
129,130,131	JDA Crop insurance	Somashekar H S	KCC Bank Ltd Dharwad
132,133,134	JDH Bio center	SudharkarNayak	KSRLPS COO Ops
135,136,137	KSWAN VC TEAM	ADR1 KTK	Sunil Kumar
138,139,140	MD AdijambavaCorporation	MD KMDC	Mukesh Kumar Jha
141,142,143	Suresh N Sagar	Kishore, JTO, DoT	Abdulajeej Nadaf
144,145,146	KSC Apex Bank Ltd	Coffee Board Head Office	Coffee Board
147,148,149	Kanara DCC bank lt. Sirsi	Karnataka Slum Development Board	
