

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
कर्नाटक राज्य स्तरीय बैंकर्स समिति
STATE LEVEL BANKERS' COMMITTEE,
KARNATAKA

೧೫೩ನೇ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಸಭೆಯ ಕಾರ್ಯ ಸೂಚಿ ಟಿಪ್ಪಣಿ
AGENDA NOTES OF 153rd SLBC MEETING



ದಿನಾಂಕ : ಸೋಮವಾರ, ೨೬ನೇ ಏಪ್ರಿಲ್, ೨೦೨೧
Date : Monday, 26th April, 2021

Through Video Conference
ವೀಡಿಯೋ ಸಂವಾದದ ಮೂಲಕ

ಸಂಯೋಜಕರು ಸಂಯೋಜಕ CONVENOR

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಕೆನರಾ ಬೆಂಕ Canara Bank 
ಭಾರತ ಸರ್ಕಾರದ ಒಂದು ಉದ್ದಮೆ भारत सरकार का उपक्रम A Government of India Undertaking

 ಸಿಂಡಿಕೇಟ್ ಸಿಂಡಿಕೇಟ್ Syndicate

ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕರ್ಸ್ ಸಮಿತಿ

STATE LEVEL BANKERS' COMMITTEE,
KARNATAKA

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AGENDA NOTES OF 153rd SLBC MEETING

ದಿನಾಂಕ: ಸೋಮವಾರ, ೨೬ನೇ ಏಪ್ರಿಲ್ ೨೦೨೧

ಸಮಯ: ಮಧ್ಯಾಹ್ನ ೩.೦೦ ಘಂಟೆಗೆ

DATE: Monday, 26th March 2021

TIME: 3.00 PM

Through Video Conference

ವೀಡಿಯೋ ಸಂವಾದದ ಮೂಲಕ

ಸಂಯೋಜಕರು ಸಂಯೋಜಕ Convenor



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

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

AGENDA OF 153rd SLBC meeting – 26.04.2021

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STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK

**AGENDA NOTES FOR 153rd SLBC MEETING &
BANKING STATISTICS AS ON 31st DECEMBER 2020**

As per the revised RBI guidelines on Lead Bank Scheme, SLBC convened the Steering Committee Meeting on 20.04.2021 at Board Room, 3rd Floor, Canara Bank, HO Annexe, Gandhi Nagar, Bengaluru by virtual mode under the Chairmanship of Sri. B Chandrasekhara Rao, SLBC Convener & General Manager, Canara Bank. The list of participants is provided in Annexure-1 (Page No.48)

The suggestions of the members were incorporated in the final Agenda for the 153rd SLBC meeting.

AGENDA 1: Confirmation of the minutes of 152nd SLBC meeting held 28.12.2020.

The minutes of 152nd SLBC meeting held on 28.12.2020 were circulated to all the member banks and Govt. departments. The minutes of the same may be approved as no suggestions for amendment were received. Copy of the proceedings is appended to this Agenda as Annexure-1A (page no. 49 to 90).

AGENDA 2: FOLLOW-UP ACTION ON THE DECISIONS TAKEN DURING THE PREVIOUS SLBC MEETING

Sl.	Action Points	Action Taken
01.	<p>Standardized system for direct flow of data from CBS of the member banks:</p> <p>During 152nd SLBC, GM-SLBC informed the House that the Revamped Portal was opened in PARALLEL RUN with the existing Portal for feeding data for September quarter 2020.</p> <p>SLBC had requested all the Banks to update the data in both the Portals after due comparison ensuring data consistency.</p>	<p>All standard data templates and block codes have been provided to the member Banks and LDCMs.</p> <p>The revamped Portal was opened in PARALLEL RUN along with the existing Portal for feeding data for December quarter 2020. The same was informed to all Banks & LDCMs.</p> <p>So far only 23 Banks have entered the data in revamped Portal and updation by many major banks is still pending.</p> <p>All member Banks are once again requested to update the data in Revamped Portal after due comparison with the existing portal data to enable us to take forward with the Revamped Portal so that the existing Portal can be dispensed with from next quarter.</p>
02	<p>Operationalization of Central Sector Schemes of financing</p>	<p>Lending under the scheme has taken off, Banks have started lending under the</p>

	facility under Agriculture Infrastructure Fund:	scheme, However large and innovative projects suitable under scheme are to be sourced by line departments.
03	Cybercrime Coordination & Response.	SLBC has shared the SOP finalized by RBI to all the Member Banks for adoption and implementation in Karnataka state on or before 31.01.2021. Further, SLBC has forwarded the escalation matrix details submitted by Banks to Police Authorities as per the instructions of RBI.
04	Integration of FRUITS (Farmer Registration & Unified Beneficiary Information System) with Banks	Piloting of the project on integration of FRUITS with banks extended for all bank branches of Canara Bank located in Chikkaballapura district in addition to the existing two branches of Canara Bank (Nelamangala and Tavarekere).
05	Banking Outlets :Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs)	As result of continuous follow up by SLBC, Kotak Mahindra Bank has opened its branch at Managalli village and started functioning since 24.03.2021.

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):

Out of the 609 villages originally identified by DFS and allocated to various banks, one centre which was pending for coverage by Kotak Mahindra Bank at Managalli village of Chamaraja Nagar district is been covered with a bank branch.

With this SLBC is glad to inform the house that all the 609 villages of **unbanked rural centres (URCs)** identified by DFS have been covered by CBS enabled banking outlets.

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

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 dt. 30.11.2020.

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

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):

As on Dec 2020	Total No. of BC locations	No. of active BCs available	No. of inactive BC locations	BCs certified by IIBF
	8963	8837	126	4369

***As on 18.02.2021, the no. of inactive BCs have been reduced from 126 to 119.**

From the above table, it may be noted that;

- Out of 8963 BCs, 8837 BCs are active and doing transactions through Micro ATMs.
- There are 126 inactive BCs due to resignation and other reasons.
- Out of 8963 BCs, 4369 BCs are certified by IIBF and remaining 51% of BCs are to be certified by IIBF within the timelines fixed by IBA.

Bank wise details of BCs as on 31.12.2020 are furnished as an annexure 4A (page no. 91).

SLBC requests respective Banks to activate all inactive BCs and appoint new BCs where BCs have resigned / not certified by IIBF within timelines and initiate measures for making these centers functional.

4.2: Financial literacy initiatives by banks.

The status of FLCs as on 31.12.2020 as reported by sponsor Banks is as under:

As on Dec 2020	Financial Literacy Centres (FLCs)				
	As on 30.09.2020		As on 31.12.2020		Total FLCs
	Functional	Non Functional	Functional	Non Functional	
Total	136	41	130	47	177

SBI and UBI are requested to expedite appointment of 28 and 17 FL Counsellors, respectively and make these FLCs functional.

Details of Bank wise status of FLCs as on 31.12.2020 are furnished as an annexure 4B (page no. 91).

Data on literacy camps conducted by FLCs for the quarter ended Sep'20 & Dec'20 is furnished as under:

Type of Camps conducted	No. of programs conducted		No. of people benefitted	
	Sep 2020	Dec 2020	Sep 2020	Dec 2020
Special Camps	725	1375	38266	89899
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	2658	3834	94702	215898
Out of target specific camps, camps conducted for school children.	86	102	5062	6301
Total No of Camps (Special camps and Target specific camps)	3383	5204	132968	305797

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

Further, SLBC requests sponsor Banks & all member banks to focus on conducting more digital financial literacy camps through FLCs & rural branches in the aspirational districts such as Raichur & Yadgir.

SLBC requests RBI to examine the possibility of relaxing the prior banking experience criteria for appointing the FLC counsellors.

4.2.1: Advertisement of Ponzi schemes/Cyber frauds/PMJDY frauds in KSRTC Buses

As per the decision taken in SLCC meeting chaired by the Chief Secretary, GoK and convened by RBI on 01.08.2016, SLBC has carried out the publicity campaign in 4 districts viz. Bangalore City, Mysore, Belagavi and Kalburgi out of subscriptions totaling to Rs.69.50 lakhs on issues of unauthorized collection of funds by fraudulent entities & to educate the investors cautioning them of illicit schemes through advertisements in the vernacular language on KSRTC / BMTC buses & in bus shelters by utilizing the funds received from member Banks. SLBC was incurred an amount of Rs.33.16 lakhs.

Now SLBC has issued work order to Sole Advertising Agency of KSRTC, NEKRTC & NWKRTC of Karnataka and given wide publicity in the 6 districts viz. Raichur, Yadgir, Mangalore, Shimoga, Haveri and Vijayapura by utilizing the remaining funds of Rs.32.40 lakhs and carrying advertisement on 150 buses for a period of 3 months from 01.01.2021 to 31.03.2021.

Confirmations were received from concerned LDMs regarding advertisements placed on buses in the identified bus routes of districts.

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

UIDAI, Bangalore has informed that as on 18.02.2021, 949 kits are active with 414476 enrolments/updates in the last 30 days against 840 active kits with 227613 enrolments/updates in the last 30 days as on 18.11.2020.

As informed by UIDAI, the Aadhaar enrolment centres of following Banks 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.

Name of the Bank/s	Average enrolments per day during last 30 days as on 18.02.2021
J & K Bank	Nil
ESAF & DCB	One
Dhanalaxmi & IOB	Two
TMB & Axis	Three
RBL & PSB	Four
UCO, CBI & Fincare	Five
KVB & Bandhan	Six
Ujjivan	Seven

SLBC requests above Banks to improve the enrolments and carryout minimum enrolments/updates to avoid penalty being levied by UIDAI.

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

Bank wise status of AECs is provided as annexure 4C (Page no. 92).

Bank wise status of readiness of enrolment centers as per UIDAI in Karnataka is provided in Annexure 4D (page no. 93)

Further as advised by House during 152nd SLBC, all Banks having enrolment centres in the state of Karnataka are requested to ensure proper display of Aadhaar Enrolment Centre board outside the premises for the convenience of public.

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

DFS 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 KPIs in Phase II by the end of September 2021.

DFS has requested DCs/DMs & LDMs of aspirational districts and SLBCs of respective states 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.

In this regard, Additional Secretary, DFS has also requested CS, GoK to initiate necessary process for ensuring the above in the state vide D.O. letter no. 6/5/2018-FI dt.01.02.2021.

SLBC has also requested Controlling Heads of Member Banks operating in Raichur & Yadgir districts to coordinate with LDMs & District Administrations in participating camps and outreach programs at the locations as decided by the District Administration.

In response to the request from SLBC, the Additional Chief Secretary, Finance Department, GoK has suitably instructed the District Collectors of Raichur & Yadgir districts.

The latest progress of KPIs by Banks at aspirational districts, reported by respective LDMs are as under;

(A) Raichur district:

Particulars	Key Performance Indicators (KPIs) as on 31.01.2021			
	Bank Accounts (CASA) per lakh population	PMJJBY enrollments per lakh population	PMSBY enrollments per lakh population	APY enrollments per lakh population
Target set by DFS	129755	9772	30303	2886
Achievement till Jan 2021	136036	6679	12365	2542
% Achievement	104.84	68.34	40.80	88.07
Gap to target (per lakh population)	Achieved	3093	17938	344

(B) Yadgir district:

Particulars	Key Performance Indicators (KPIs) as on 31.01.2021			
	Bank Accounts (CASA) per lakh population	PMJJBY enrollments per lakh population	PMSBY enrollments per lakh population	APY enrollments per lakh population
Target set by DFS	129755	9772	30303	2886
Achievement till Jan 2021	106731	4070	9885	2148
% Achievement	82.26	41.65	35.50	74.42
Gap to target (per lakh population)	23024	5702	20418	738

First SLIC meeting was held under the co-chairmanship of Joint Secretary, DFS and the Secretary to Govt, Finance Department, GoK on 21.10.2020. Proceedings have already been shared to all Banks, LDMs in the state for information & necessary action along with members of SLIC.

All member banks are requested to arrange for review of branch wise performance in the above two aspirational districts and further improve the progress to achieve the target.

As advised by GoK: FD, the Deputy Commissioners of two aspirational districts are requested to organize camps and facilitate progress under PMJJBY & PMSBY.

Copy of the letter no FD 30 CAM 2020 dated 09.02.2021 furnished in annexure no 4E (page no 94 to 99).

AGENDA 4.5: Skill development:

4.5.1 : RUDSETI / RSETIs

There are 33 RUDSETI(7) / RSETI(26)s functioning in the state of Karnataka.

4.5.2 : Status of RSETIs / RUDSETIs as on 31.12.2020 reported by sponsor Banks is as under:

Name of the Sponsoring Institution	No. of RSETIs	Target for 2020-21		Achievements (after 21.09.2020)	
		Programmes	Trained	Programmes	Trained
RUDSETI	7	131	3040	116	2750
Canara Bank	13	259	6080	213	5484
State Bank of India	7	116	2610	88	2048
Union Bank of India	2	38	755	31	681
Bank of Baroda	2	38	875	29	780
Kotak Mahindra Bank	1	18	510	15	414
District Central Cooperative Bank	1	16	550	24	601
Total	33	616	14420	516	12758

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

Sl No.	Particulars	As on 31.12.2020 (Cumulative since inception)	During FY 2020-21
1	No. of training programmes conducted	10644	516
2	No. of persons trained	305720	12758
3	No. of persons secured employment / self-employment	218146	1628
4	No. of trained persons credit linked	135749	531

The progress achieved by RSETIs during the quarter is provided in Annexure 4F (page no. 100 to 102).

All member banks are requested to arrange for credit linkage to all RUDSET/RSET trained candidates to foster self employment.

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

As on 28.02.2021, about Rs.19.25 crore is pending to be released by SRLM to various RSETIs in Karnataka and the pendency is continuing for many years.

RSETI wise details are provided in Annexure 4G (page no.103 to104).

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 Brand band infrastructure and enhancing the bouquet of services through Broad band in rural areas

DFS, MOF GOI vide letter no F.NO.1/23/2013-FI (C-60988) dated 11.12.2020 sought the details of Gram panchayats in all states where inadequate Telecom connectivity is hampering opening/operation of bank branches/BCs manning banking outlet in the prescribed format as provided.

SLBC has submitted the details as requested by DFS on 22.12.2020 containing 544 Number of Gram Panchayat's where Telecom connectivity is hampering the operation of bank branches and BCs.

DFS with their vide letter no F.No. 6/13/2020-FI (C-475600) dated 16.03.2021 (enclosed as an annexure 4H, page no. 105 to 110) 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 vide letter no.114/SLBC/2021/F-612 dt.09.04.2021 has shared the list containing 544 Number of Gram Panchayat's to Karnataka LSA, DoT where Telecom connectivity is hampering the operation of bank branches and BCs under copy to state SPOC, CSC e-Governance Services India Ltd., Karnataka for doing the needful. Copy enclosed as annexure 4-I in page no 111 to 113.

AGENDA 5: KCC

5.1 KCC Loans – Disbursements & Outstanding:

Cumulative disbursement of KCC up to Dec'20		KCC O/s as on 31.12.2020	
No. of Cards (in lakhs)	Amount (in crores)	No. of Cards (in lakhs)	Amount (in crores)
27.24	27049.51	44.73	52907.60

Bank wise data on KCC loan as on Dec 20 is provided in the Annexure 5A (Page no. 114).

District wise data on KCC loan as on Dec 2020 is provided in the Annexure 5B (Page no 115).

Banks are requested to advise the bank branches to ensure issuance of KCC to all eligible Agriculturists, Animal husbandry and Fisheries farmers in the state.

5.2. Saturation of PM Kisan beneficiaries with KCC:

GOI has launched a special drive starting from 08.02.2020 for covering all PM Kisan beneficiaries under KCC scheme till end of April 2020.

In the second phase of KCC saturation drive i.e, from 1st June 2020 in Karnataka, banks have sanctioned 7.34 lakh KCC loans amounting to Rs 9815.23 crore for the PM Kisan beneficiaries as on 19.02.2021 and it is furnished in the Annexure 5C and page no 116.

Progress as per FI plan portal during the second phase of KCC saturation is given as here below.

(No. in lakhs, sanction limit in crores)

As on	Cumulative KCC application received	Cumulative no. of KCC sanctioned	Cumulative sanction limit
04.12.2020	6.93	6.78	9266.17
19.02.2021	7.46	7.34	9815.23

Though there is progress in KCC saturation, banks are requested to further improve the performance.

5.3: Issuance of KCC-AH to dairy farmers of Milk Cooperatives and Milk Producer Societies/Unions:

Ministry of Fisheries, Animal husbandry and Dairying launched a special drive from 1st June to 31st July 2020, for KCC saturation of agriculture allied activities with special focus on providing all dairy farmers of Milk Cooperatives and Milk processing companies with Kisan Credit Card (KCC) and same has been extended from 1st Aug to 30th Sep 2020. The special drive on saturation of KCC –Dairy is further extended by three months from 1st October 2020 to 31st December 2020 vide Ministry of Fisheries, Animal Husbandry and Dairying, GOI letter ref. F.No. M-02022/14/2020-CDD dated 24.09.2020.

SLBC has conducted several coordination meetings with all stake holders like State Controlling Heads of all Banks, LDMs DDMs, KMF, Milk Union MDs, DCCBs and Apex Bank to sort out the issues to facilitate expeditious sanctions.

KCC-Dairy progress as per PM plan portal and PMFBY portal during the second phase of KCC saturation is given as here below.

(no. in lakhs)

As on date	Cumulative no of KCC-AH applications submitted as per KMF	Cumulative no. of KCC-AH loans sanctioned
04.12.2020	3.94	1.39
12.02.2021	5.54	1.71

Bank wise KCC-AH details are given in the annexure 5D (page no. 117).

We are happy to inform that our state has **secured 1st position** in the country with respect to KCC –Dairy sanctions by the collective efforts of all banks, LDMs.

SLBC requests all the State Controlling Heads of banks to advise their branches for expeditious sanctions of pending applications lying with bank branches as per extant guidelines.

5.4. Issuance of KCC-Fisheries.

As per the data provided by Department of Fisheries, GoK, out of 14118 applications mobilized and submitted to bank branches by Department of fisheries, GoK during Hon'ble Prime Minister visit to Tumkur in the beginning of year 2020, 2980 sanctions with sanctioned amount of Rs 15.38crores as on 25.02.2021(provided in the annexure 5E provided in page no. 118). Department of Fisheries, GoK to reconcile the data on application submitted to the bank branches with the help of LDMs at district level.

Total Application Submitted	Total Sanctions (No.)	Amount Sanctioned (Rs. in crores)	Total Rejected (No.)	Pending for Sanction (No.)
14118	2980	15.38	3180	7958

Meeting was organized with Fishery department on 26.03.2021 and it was decided that reconciliation to be carried out at district level, accordingly SLBC has written letter to all the LDMs requesting for the following.

- To conduct meeting of banks district coordinators and district fishery department.
- To reconcile number of KCC-F applications submitted to branches and received by the branches.
- To come out with actual number of KCC-F applications received by the branches and sanctioned, rejected and pending with branches.

5.5. Conferring award in recognition of performance under KCC-Dairy:

SLBC had communicated all the banks and LDMs on 01.12.2020 on felicitating best performing branches to recognize and encourage sincere work put in by best performing branches under PSBs, RRBs and DCCS.

Accordingly, as per PMFBY portal, SBI, Jayamangala branch, Ramanager dist (1300 accounts) has sanctioned highest number of KCC dairy loans amongst PSBs, Karnataka Grameena Bank Hagare branch (565), Hassan dist has sanctioned highest number of loans amongst RRBs and Hassan DCC Bank (12000) has sanctioned highest number of KCC Dairy loans amongst cooperative banks.

5.6. PMFBY AND RWBCIS:

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

- Season wise claim settlement status under PMFBY as on 04.03.2021 is given in the Annexure 5F (page no.119).**

Pending claims (Rs 31.69 crore) from Kharif 2016 to rabi and summer 2017-18 are mainly due to paddy rice issue, NEFT rejections cases, synthetic yield, Insurance company objections, higher to higher yield.

- Season wise claim settlement status under RWBCIS as on 25.02.2021 is given in the Annexure 5G (page no.120)**

Pending claims (Rs 2.21 crore) from Kharif 2016 to Rabi 2017 are mainly due to NEFT rejections.

SLBC requests

- all banks to get all PMFBY beneficiary account Aadhaar seeded to minimize rejections.
- Agriculture Department, GoK to coordinate and expedite settlement of insurance claims by insurance companies to the farmers.

5.6.2. Redressal of pending issues on settlement of crop insurance claims by state level redressal committee

As per the instruction of ACS&DC, GoK all the concerned banks have ready settled claims pertaining PMFBY Kharif 2017, Kharif 2018 and Rabi 2018. Insurance companies viz., AIC Ltd., and UIIC Ltd., have rejected insurance proposals pertaining to PMFBY Kharif 2017 and PMFBY Kharif and Rabi 2018 after keeping crop insurance proposals for more than 1 year and subsequently premium was returned to banks and this was against the prevailing guidelines.

There are two references pending at state level redressal committee on crop insurance filed by State Bank of India and Canara Bank (e-Syndicate Bank) against insurance companies.

SLBC requests Chairman of state level redressal committee {ACS (Agriculture)} on crop insurance to convene a meeting to redress the issue.

5.7: Sharing of KCC details along with last four digits of Aadhaar to Agriculture Commissioner, GoK

SLBC has already submitted bank-wise Kisan Credit Card account details along with last four digits 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 for de-duplication of PM Kisan beneficiaries and to find out the left out beneficiaries for PM Kisan with KCC.

Subsequently Department of agriculture has provided the list of accounts submitted with insufficient information, which is to be re submitted to the department after rectification. SLBC has already requested concerned banks to submit the required information immediately in the prescribed format to enable the Agriculture department to come out with left out PM Kisan beneficiaries for KCC saturation.

All concerned banks are requested to provide the complete information of the KCC account holder in the prescribed format immediately to take up the Agriculture department, GoK for de- duplication.

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

As a part of recommendation of internal working group on agriculture credit to farmers 100% digitization of land records of the state has to be carried out to allow banks and financial institutions to view records and register charges etc.,

GoK has come with a proposal to integrate FRUITS with banks with respect to agriculture lending so as to bring efficiency and preventing siphoning of state fund through multiple claims of interest subvention, interest subsidy etc., besides helping all stake holders like Government, Banks and Farmers.

Piloting of the project on integration of FRUITS with banks is extended for all bank branches of Canara Bank located in Chikkaballapura district in addition to the existing two branches (Nelamangala and Tavarekere).

AGENDA 6. Crop Loan Waiver Scheme -2018

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

GoK, under CLWS-2018, has released Rs. 7556.86 crores towards crop loan accounts of 10,00,767 farmers of commercial banks and RRBs till 08.04.2021.

Bank-wise consolidated details of CLWS-2018 amount released provided in annexure 6A page no 121.

The phase-wise and bank-wise details of the CLWS amounts released to commercial banks and RRBs are furnished in the Annexure 6B (Page 122-124)

6.2: Actions to be taken by Banks on priority for CLWS -2018.

- Pendency in feeding of alternate account (Pendency at Manager level and Pendency at DGM level in case of closed accounts after 31.12.2017.
- Green list approval pendency, FSD Pendency and CLWS accounts pending at various stages .

Banks to refer letter dated 17.10.2020 received from Secretary Administrative Reforms-DPAR/ Head of CLWS Special – GoK which was already forwarded to banks.

In last SLBC meeting banks are requested to complete all CLWS related work at all level by 31.01.2021.

As informed in 152nd SLBC meeting the banks has to approach concern department (CLWS Spl Cell or Finance department-Fiscal Reform GoK) to resolve the issues if any of individual banks and also revert to department for resolving the any issues.

6.3 Other Issues pertaining to CLWS-2018

Draft Internal Audit booklet along with Annexures/tables/Certificates were submitted along with feedback from banks (Booklet was already placed in 150th SLBC Agenda) to Finance Department, GoK for perusal and final approval to enable banks to start the process of carrying out internal audit is awaited.

AGENDA 7: Fisheries Loan Waiver Scheme:

Fisheries loan waiver scheme: Green List Finalisation

Department is finalising the Green list and started releasing waiver amount to eligible accounts.

Gist of the payment details provided by Fisheries Department Karnataka are as below:

Earlier 15099 fishermen were green listed for clearance of loan waiver amount of Rs 38.49 Crore from the department, out of which 11033 have been cleared by crediting Rs 30.74 Crore to respective loan accounts.

Now, 4017 fishermen out of 4050 have been credited with loan amount of Total Rs 7,70,54,565/- returned earlier form Green List1.

S N	Particular's	No of account	Amount (Crores)
1	1 st release	11033	30.74
2	2 nd release	4017	7.70
3	Yet to release	49	0.05
Total		15099	38.49

District wise and Bank wise claim settled by department and their e-mail are provided in Annexure No 7A (page no.125-126).

Some of the updated guidelines (Ref no 04/Sala Manna/2019-21(2) dt 25.01.2021 and 28.01.2021) received from fisheries department is provided in Annexure 7B & 7C (page no. 127-130) for reference.

Department informed that, with respect to 7195 failed list, the respective District Level Committees are attending to verify the same. Software to update the status of verification of failed list is being developed by BMC and will be processed at the earliest.

Immediately after receiving of communication from fisheries department regarding Software to update the status of verification of failed list, banks are requested to do the task as per extant guidelines/procedure of department.

AGENDA 8: RBI agenda

8.1. Conduct of study on CD ratio

During the 152nd SLBC meeting, the Chief Secretary, GoK, while reviewing the CD ratio of Karnataka, had expressed concern on the decline in CD ratio in Karnataka. He requested the Reserve Bank of India to undertake a study and compare the CD ratio movement with other states and also analyse the reasons for reduction in CD ratio by conducting data analysis. We inform the House that subsequent to the conduct of the study, a copy of the Report was shared with the Government of Karnataka on April 1, 2021.

The study report on CD Ratio is indicated in Annexure 8A (Page No.131 to 144)

8.2. Representation from Krishika Samaja, Sullia, Dakshina Kannada

RBI, Bengaluru was in receipt of a representation from the captioned organization representing arecanut growers of Sullia taluk, Dakshina Kannada district highlighting the exploitation faced by them through forced selling to M/s. CAMPCO, an organization formed for the benefit of farmer community, on account of lower quoting of prices by them as against the prevalent rate.

They have brought to the notice of both the central and state governments, the hardships faced by them on account of low realization, forced selling, rising cost of fertilizers, etc. and requested for an intervention through fixing of scientific rates for various products grown by them and also arrange for direct purchase of their produce.

Further, as per the latest government notification, one ration card holder is only eligible for crop loan of Rs.3.00 lakh at 0% interest. Under the earlier dispensation, they could avail credit as per their requirement from co-operative societies. The current restriction would lead to more than half of the acreage being unused/ underutilized on account of inadequacy of funding. Hence they have requested for continuation of crop loan as required by the farmers and provide loans at 0 % interest instead of the 7% interest. The organization has also requested for repayment exemption of both short term and long term loan availed by the farmer community for a period of three years.

The concerned government department may like to respond on the issue.

8.3. Setting up of Centre for Financial Literacy (CFL)

The CFL pilot project on financial literacy was initiated by RBI in 2017 in nine states across eighty blocks by six Non-Government Organizations (NGOs) in collaboration with eight sponsor banks for a three year period, with funding support from Financial Inclusion Fund (FIF) of NABARD and respective banks. The NGOs, registered with DEA Fund Cell, DoR for the project were selected through a rigorous process of screening. The project was initiated with the objective of exploring innovative and participatory approaches to financial literacy.

The project was subsequently extended to twenty tribal/ economically backward blocks in three states in 2019 with funding from the Depositor Education and Awareness (DEA) Fund and sponsor banks for a period of two years (to sync with the three years 80 CFL project)

One of the milestones of the National Strategy for Financial Inclusion (NSFI: 2019-2024) is to expand the reach of CFLs to every block in the country. Accordingly, it has been decided to scale up the outreach of CFLs to every block in the country, in a phased manner with one CFL serving three blocks.

Details of the Standard Operating Procedure (SOP) as applicable to CFLs have also been communicated.

Presently, RBI has identified three adjoining blocks to be serviced by CFLs as part of the FL process. In our state, currently around 114 blocks have been identified for this purpose. Two NGOs, DHAN Foundation and MOTHER Ron have been identified as CFLs in the state.

RBI, Bengaluru has held preliminary discussions with these two NGOs during March 2021. They are in discussions with the sponsor banks, Canara Bank, State Bank of India and Bank of Baroda, for entering into Memorandum of Understanding (MoU). Respective banks may inform the developments in this regard.

8.4. Expansion and Deepening of Digital Payment ecosystem in the aspirational district – Raichur

The Sub-Committee meeting on Expanding and Deepening of Digital Payment Ecosystem was held on March 25, 2021 with all the stakeholders. The meeting was convened specifically to review the progress on ensuring 100% digitization of the district by March 2021. On a perusal of the statement submitted, it is observed that the overall achievement of the district is 99.95% and 98.80% coverage under Savings Bank accounts and business Current Accounts respectively. Confirmation from SLBC Sub-Committee Bank on 100% achievement is awaited.

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

Convenor has informed that, all standard data templates and block have been provided to the member banks and LDCMs and informed to map block codes and district code as per LG Directory. While the time line for completion of the project was December 2020, we have been informed by SLBC, Karnataka that 22 member banks are yet to update the data in revamped portal ensuing direct flow of data from CBS of the member banks. Further, Sub-Committee on Financial Inclusion has advised banks to ensure that the integration is complete in all respects by June 2021. This is contrary to what is stipulated in para 3 of RBI Circular FIDD.CO.LBS.No.321/02.01.001/2020-21 dated October 9, 2020. SLBC, Karnataka is requested to clarify / update on the status of implementation.

8.6. Promotion of Organic Farming

In the 151st SLBC meeting, Agriculture department was requested to select a district for implementation of organic farming on pilot basis and approach DC office. The developments in the matter is awaited.

8.7. Internal Working Group to review Agriculture credit

The Internal working Group on Agricultural Credit had made certain recommendations which are at various stages of implementation of State and Central Governments.

Three recommendations relating to

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

We have been given to understand that NABARD had made a normative allocation of Rs.900 crore under RIDF to the state government towards rural infrastructure development in the state. I, therefore, request the state government to brief the forum on developments under the remaining two areas, viz., digitization of land records and consolidation of land holdings.

8.8. 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. We have been informed by the Finance Department (Fiscal Reforms) that presently 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.

Finance Department may inform the further progress in the matter.

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

On a review of the quarterly reports to monitor the progress of credit linkage to unidentified/ unrecognized MSME clusters at 18 districts identified in the state, credit linkage under Bengaluru Urban district has been completed. Further, out of the 6974 units yet to be credit linked, only four districts have reported credit linkage to 460 MSME units. We are yet to receive the progress from the remaining 14 districts.

The list of the 14 districts is being shared with SLBC with an advice to take up with the respective Lead Bank for reporting the progress.

8.10. National Strategy for Financial Education (NSFE)

As you are all aware that National Centre for Financial Education (NCFE) in consultation with all the Financial Sector Regulators, DFS and other Ministries of GoI and other stakeholders, have come up with the second NSFE document for the period 2020-25. Karnataka based banks were advised during the previous SLBC meeting (152nd) to come out with their plans/ strategy to take forward the vision of the documents.

I would once again request the banks to brief on the action taken/ initiatives in the matter.

8.11. Inclusion of financial education content in School syllabus / curriculum

We have been informed by the Director, NCERT, Bengaluru that the state government has adopted NCERT syllabus and the syllabus on financial education has been included in the science and mathematics text books under standard VI to X. With the inclusion of the above, the state has completed the introduction of financial education in the school curriculum for classes 6th to 10th . I congratulate them.

8.12. National Strategy for Financial Inclusion (NSFI)

The National Strategy for Financial Inclusion (NSFI) 2019-2024 has been prepared under the aegis of the Financial Inclusion Advisory Committee which aims to provide access to formal financial services in an affordable manner, broadening and deepening financial inclusion and promoting financial literacy and consumer protection.

It has laid down six strategic pillars with recommendations, and Action plans and Milestones to be achieved by March 2021.

I urge all the stakeholders to extend full support and co-operation for achieving the vision set forth in the documents.

8.13. PRAGATHI Meeting - Review of Social Security Schemes - PMJJBY and PMSBY

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 December 2020, out of 180,13,837 PMJDY account holders identified, only 8% have been enrolled under the Atal Pension scheme (APY) and 22.43% and 53.31 under PMJJBY and PMSBY insurance schemes respectively.

SLBC, Karnataka is requested to update the progress as on March 2021.

8.14. Credit flow under PMSVANidhi Scheme

The Regional Office had taken up the issue of low credit offtake under the Scheme with the MD/CEOs of the three Small Finance Banks (SFB) viz., Jana SFB, Ujjivan SFB and Fincare SFB wherein the banks were advised to intensify their efforts to reach out to the target group by March 31, 2021. While the banks have furnished data on the progress made therein and steps initiated like training in the PMS portal specific to the product and process at all branches on a regular basis, and resolution of the initial technical challenges impacting processing of new applications, the progress made is not encouraging.

I would once again urge the banks to ensure higher credit disbursement under the Scheme to ensure that the target groups are brought into the formal credit process.

8.15. Discussion on Market Intelligence issues

We share hereunder Market Intelligence (MI) information of certain entities functioning under the jurisdiction of the Regional Office.

Sr No.	Name of the Entity	Nature of Activity / Complaint
1	Kushiro Financial Services Private Limited S515, South Block Manipal Centre, 47 Dickenson Road Bangalore Bangalore KA 560042 IN & Rajajinagar, Bengaluru.	Providing short term loans to customers through online platforms/ mobile apps. The company is alleged to be charging very high interest rates, harass for loan repayment, misuse personal data by sharing with their friends, relations and neighbours. The complaints were forwarded to RoC, Bengaluru on March 23, 2021 through SACHET portal. Reply is awaited from RoC.
2	"VEDAAS" 102, Eden Park, Golden Square, Vittal Mallya Road, Bengaluru-560001	The entity appears to have engaged in business of trade in gold, silver and copper by collecting money from the customers and offering higher interest rates. 2. It was gathered that one Shri. Anil G N was associated with the subject entity and it was noticed that Shri Anil G N is a partner in the captioned entity and a convict in CC.NO 12264/16 dated February 22, 2017. 3. The complaint was forwarded to Revenue Department for examination of the case under the provisions of BUDS Act, 2019/KPID Act, 2004. Reply from GoK (Revenue) is awaited.
3	CKG Infotech Private Limited no. 14/1-1, Opp. Tollgate Bus Stop, Near Prasanna Theatre, Police Quarters Layout, 6th Block, Bangalore, Karnataka & also in Rajajinagar, Bengaluru.	the entity was providing short-term loans to customers through an online platform and collecting higher interest rates. 2. it is gathered that the subject entity and another associated company named "PRONEVUS" are still appears to be operating in Mysore and Hassan City. 3. As the subject company appears to be carrying out unauthorised lending activity, the complaint was forwarded to AIGP Crime, Bengaluru and reply for the same is awaited.
4	VY Capital", Gadag District, Karnataka and also office at Nagasandra, Bengaluru Urban (No 01, Swathika Nilaya, Ground Floor, MS Ramaiah Enclave, Nagasandra, Bangalore - 560073, Behind Metro Station, Opposite Poorna Prajna School)	Unauthorized deposit collection. Among other charges, a case has been registered under Section 21 of the BUDS Act, 2019 by Gadag CEN police station with Crime No. 4/2021 and the investigation is underway.

8.16.Cybercrime reporting and response:

As per the deliberations in the House of 151st SLBC, the SOP prepared jointly by SLBC & Karnataka Bank, has been finalized under the Chairmanship of General Manager, Department of Supervision, RBI, Bengaluru during a meeting convened by RBI on 04.01.2021 with the select member banks, by incorporating UPI/payment gateway related issues.

Further, RBI has requested SLBC to obtain escalation levels details from all Banks for the police department to follow up/lodge complaints if the SOP is not adhered to.

The list submitted by Banks containing generic email id, contact details of nodal executive/officer and escalation levels has been submitted to police authorities by SLBC on 30.01.2021 under information to RBI, Bengaluru.

The model SOP finalized by RBI, has been provided to all Banks vide our letter no.013/SLBC/2020/CyberCrime dt.15.01.2021 and advised to adopt SOP for implementation by Bank on or before 31.01.2021 by inviting opinion/suggestion on SOP since 07.11.2020.

As on 01.04.2021, only Karnataka Bank, Ujjevan Bank, Dhanalakshmi Bank and Federal Bank have confirmed that SOP has been adopted & implemented by them for handling cyber frauds in Karnataka.

SLBC requests remaining banks to adopt the SOP and implement the system at the earliest and confirm as the same is to be complied to RBI directions.

AGENDA 9: NABARD AGENDA

9.1. Support to Government of Karnataka under RIDF

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. The sector wise details of support extended so far are given below:

Sector Wise RIDF details (Tranche I-XXVI) as on 28.02.2021

(Rs. Crore)

Sn	Name of the Sector	No. of projects	Total Financial Outlay	Loan Sanctioned	Amount Disbursed
1	Agriculture and allied projects	4891	1603.87	1472.82	1137.09
2	Social sector projects	21035	4350.93	3703.42	2472.07
3	Irrigation projects	5122	3942.00	3302.28	2729.41
4	Rural roads and bridges	12580	7898.23	6440.42	5894.10
	Total	43628	17795.03	14918.94	12232.67

Impact of RIDF

Under RIDF, GoK has undertaken rural infrastructure projects in all the districts of the State. RIDF assistance has helped in creating more than 45383 KM of road length and 57214 M of bridge length besides creation of education and social infrastructure in rural areas.

Further, RIDF assistance has helped the state in bringing more than 4.49 lakh Ha of land under irrigation. The list of irrigation projects completed during 2020-21 is indicated in Annexure 9A (page no. 148-149). 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.

9.2: Agriculture Infrastructure Fund

SLBC requested the member banks to issue operational Guidelines of AIF scheme to all the controlling offices and branches of respective banks. It is suggested that wide publicity may be given by member banks at field level and projects eligible under the scheme may be processed/financed. Banks should ensure issue of login credentials of AIF portal (agriinfra.dac.gov.in) to all the controlling offices/branches.

9.3: Agri Clinic and Agri Business Centre (ACABC):

This programme aims to tap the expertise available in the large pool of Agriculture Graduates. Irrespective of whether you are a fresh graduate or not, or whether you are currently employed or not, you can set up your own Agri Clinic or Agri Business Centre and offer professional extension services to innumerable farmers.

As an integral part of this nationwide initiative, specialized training will be provided to Agriculture Graduates interested in setting up such a centre. Being provided free of cost, the 2-month training course will be offered by select institutes across the country.

Bank loans available for Agri-clinics and Agribusiness Centres :

Ceiling of project cost for subsidy has been enhanced to Rs.20 lakhs for an individual project (25 lakhs in case of extremely successful individual projects) and to Rs.100 lakhs for a group project.

Banks are requested to advise their banks branches about the scheme details and provide the financial assistance to un-employed youth of agricultural graduate for the benefit of farmers as per the extant guidelines. MANAGE-ACABC of Hyderabad are requested to provide the details of pending application of bank sanction for appraisal to respective banks.

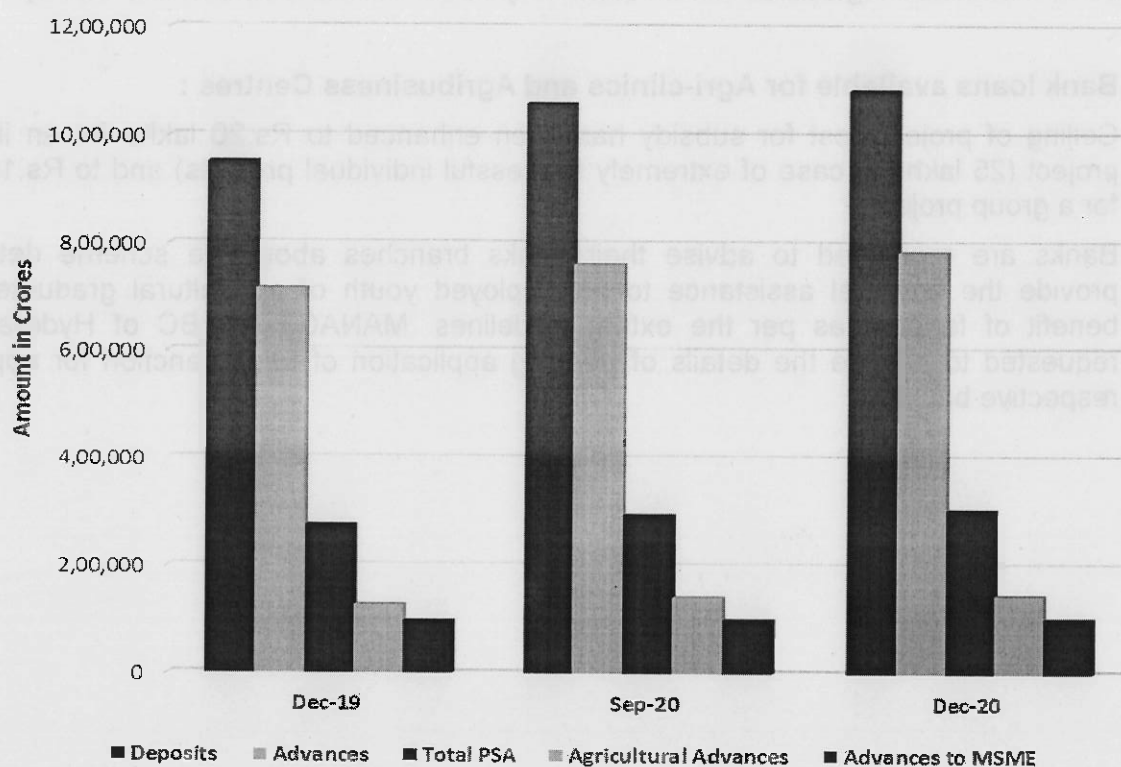
AGENDA 10. Banking statistics as on 31st December 2020:

10.1: Business figures under various parameters:

Amount in Crore

Particulars	Dec-19	Sep-20	Dec-20	Y-o-Y variation Dec 2020 over Dec 2019		Variation Dec 2020 over Sep 2020	
				Absolute	In %	Absolute	In %
Deposits	9,52,545	10,59,217	10,84,412	1,31,867	13.84	25,195	2.38
Advances	7,16,380	7,61,743	7,85,893	69,513	9.70	24,150	3.17
Credit-Deposit Ratio	75.21	71.92	72.47	-2.74		0.56	
Total PSA	2,75,998	2,95,609	3,05,628	29,630	10.74	10,019	3.39
% of PSA to Total Advances	38.53	38.81	38.89	0.36		0.08	
Agricultural Advances	1,27,910	1,42,278	1,45,987	18,077	14.13	3,709	2.61
% of Agri. Advances to Total Adv.	17.86	18.68	18.58	0.72		-0.10	
Advances to MSME	98,027	1,00,522	1,02,431	4,404	4.49	1,909	1.90
% of MSME to Total Advances	13.68	13.20	13.03	-0.65		-0.16	

Banking Statistics as on December 2020 (Amt in Crores)



Sector	Particulars
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 13.84% in deposits and 9.70% in advances as on Dec 2020 over Dec 2019. The CD ratio of the state is 72.47% as on Dec 2020.
Total PSA	The level of PSA in the State has increased from Rs. 2,75,998 crores as on Dec 2019 to Rs. 3,05,628 crores as on Dec 2020 showing an absolute growth of Rs.29,630 crores and percentage growth of 10.74% on Y-O-Y basis.
Agricultural advances	Agricultural advances have increased from Rs. 1,27,910 crores as on Dec 2019 to Rs. 1,45,987 Crores as on Dec 2020, showing an increase of Rs.18,077 crores (14.13%) on Y-O-Y basis.
MSME sector	The outstanding level under MSME have increased by Rs.4,404 Crores from Rs.98,027 Crores as on Dec 2019 to Rs.1,02,431 Crores as on Dec 2020 i.e. growth of 4.49 % on Y-o-Y basis.

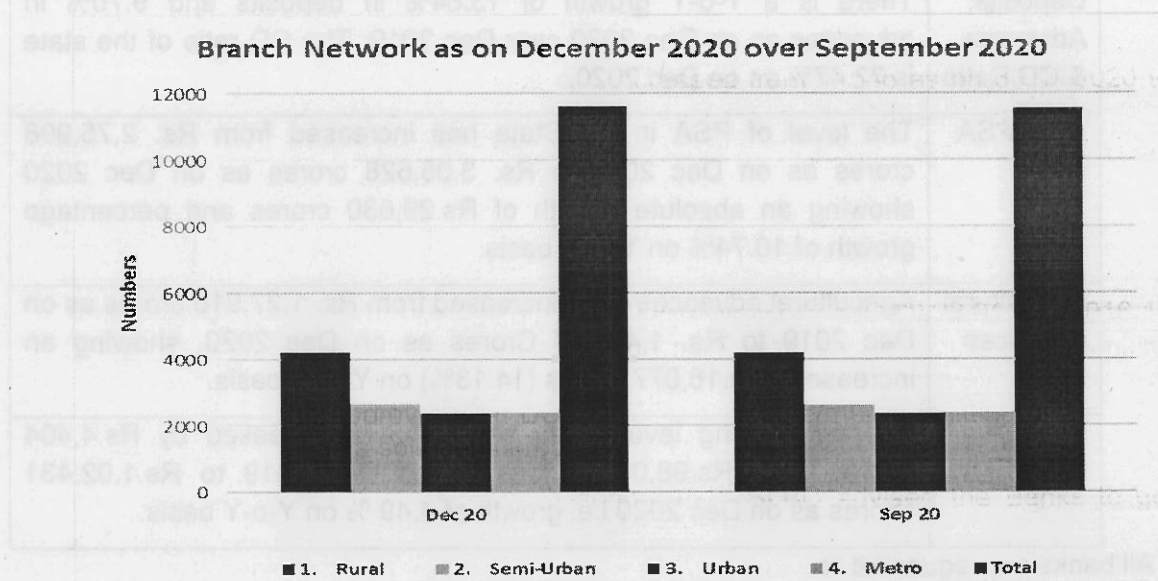
All banks are requested to

- o further improve the disbursements under PSA
- o ensure reporting as per revised classification of PSL and MSME.

10.2: Branch Network:

Particulars	DEC 2020	SEP 2020	(in numbers)
			Variation over Dec '20 to Sep'20
1. Rural	4213	4209	4
2. Semi-Urban	2645	2605	40
3. Urban	2361	2356	5
4. Metro	2387	2376	11
Total	11606	11546	60

In comparison to the September quarter 2020, there is an increase of 60 branches for the December quarter 2020. This increase is mainly due to the addition of Jana Small Finance Bank as a member of SLBC from December quarter 2020.



- ❖ The number of bank branches has increased from 11546 as on 30.09.2020 to 11606 as on 31.12.2020, thus showing an increase of 60 branches.
- ❖ Bank wise No. of bank branches in the state is provided in Annexure 10A (Page no. 150).

10.2.1 Rural bank branch closing issue: Concern bank to explain:

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.

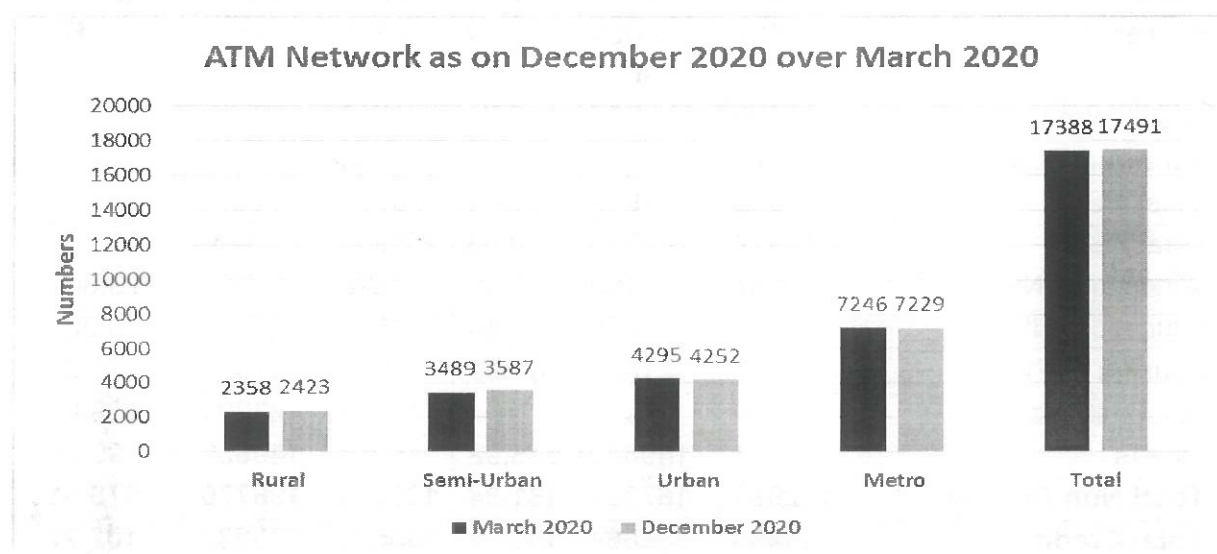
The Chief Secretary, GoK in his speech during 151st SLBC advised the Banks to get approval from SLBC before closure of rural branches.

In view of the above, SLBC received the proceedings of DCC/DLRC from some of the LDMs for closure of rural branches by Banks in their districts. The details are furnished as under;

Sl No	District name	Bank name	Branch Name	Parameter	Remarks
1	Ramanagar	Bank of Baroda	Bidadi (eVijaya)	To merge with Kenchanakuppe (BoB) Branch	Merger of branches proposed due to amalgamation of Banks where two branches of amalgamated entity are functioning in the same vicinity within the distance from 100 mtrs to 600 mtrs.
2	Udupi	Canara Bank	Shankarpura-II (eSynd)	To merge with Shankarpura-I Branch	
3	Udupi	Canara Bank	Kaup-I (canara)	To merge with Kaup-II (eSynd) Branch	
4	Udupi	Canara Bank	Moodubelle-II (eSyndicate)	To merge with Moodubelle-I (canara) Branch	
5	Udupi	Canara Bank	Shiroor-I (canara)	To merge with Shiroor-II (eSynd) Branch	Minutes of DCC meetings is placed as annexure 10A1 (page no.150 A to 150 O)
6	Udupi	Canara Bank	Bidkalkatte (eSynd)	Jannaadi (canara)	
7	Udupi	Canara Bank	Byndoor-I (canara)	Byndoor-II (eSynd)	

10.3: ATM Network:**(in numbers)**

Particulars	MARCH 2020	DEC 2020	Variation over March'20 to Dec'20
1. Rural	2358	2423	65
2. Semi-Urban	3489	3587	98
3. Urban	4295	4252	-43
4. Metro	7246	7229	-17
Total	17388	17491	103



- ❖ The total number of ATMs has increased from 17388 as on 31.03.2020 to 17491 as on 31.12.2020, thus showing an increase of 103 ATMs during the period.
- ❖ Bank wise No. of ATMs in the state is provided in Annexure 10B (Page no. 151).
- ❖ The increase in rural and semi-urban ATMs and the decrease in Urban ATMs is due to the shifting of ATMs by SBI.
- ❖ In addition to the above, total number of Mobile Demo Vans operated by RRBs and Co-operative Banks in the state of Karnataka is 27.
- ❖ Total number of White Label ATMs in the state of Karnataka is 1101.

AGENDA 11: REVIEW OF CREDIT DISBURSEMENT BY BANKS:**11.1. Achievement under ACP of the state, Priority Sector Lending**

The following table shows a comparative analysis of disbursement up to the quarter ending December 2020 of FY 2020-21 vis-à-vis disbursements up to the quarter ending December 2019 of FY 2019-20:

(Amount in Cr)

Sector	Annual Target 2019-20	December 2019		Annual Target 2020-21	December 2020	
		Achievement	% Ach.		Achievement	% Ach.
Short Term Loan	72816	45136	61.99	66018	52737	79.88
Agri Term Loan	42122	24313	57.72	46181	34741	75.23
Total Agri Loans	114938	69449	60.42	112199	87478	77.97
MSE/MSME	54074	67852	125.48	93089	75049	80.62
Export Credit	2611	5106	195.56	3019	2361	78.20
Education	4971	1004	20.20	5805	915	15.76
Housing	25577	4094	16.01	27055	3677	13.59
Social Infrastructure	1490	56	3.76	2318	251	10.83
Renewable Energy	1274	2	0.16	1703	8	0.47
Other PSA	7582	1960	25.85	10754	7327	68.13
Total PSA	212517	149523	70.36	255940	177066	69.18
Agriculture (NP)	1537	1100	71.57	1820	1334	73.30
Education (NP)	1587	468	29.49	1920	371	19.32
Housing (NP)	12137	21965	180.98	12897	21935	170.08
Personal Loans	64909	13979	21.54	17943	23291	129.81
Others	22811	149849	656.92	75036	149839	199.69
Total Non-Priority	102981	187361	181.94	109616	196770	179.51
Total Credit	315498	336884	106.78	365556	373836	102.27

SLBC requests controlling offices of all banks to

- Formulate schemes and strategies & action plans to accelerate lending in the remaining quarters make the much needed credit available for productive purposes and achieve ACP targets and
- Ensure accurate reporting as per revised classification of PSL and MSME.
- ACP achievement vis-à- target during FY 2020-21 and balance outstanding as on December 2020 is provided in Annexure 11A (Page no. 152)
- Bank wise & sector wise level of achievement in PSA under Annual Action Plan during FY 2020-21 is provided in Annexure 11B (Page no. 153 to 154).
- Bank wise & purpose wise level of achievement in Non-Priority Sector Advances under Annual Action Plan during FY 2020-21 is provided in Annexure 11C (Page no.155 to 156).
- Bank wise level of Priority sector advance as on 31.12.2020 Annexure 11D (Page no. 157 to 158).
- Bank wise level of Non-Priority sector advance as on 31.12.2020 Annexure 11E (Page no. 159 to 160).

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:

(Figures in Lakh)

As on	No. of operative CASA A/cs	No. of CASA A/cs seeded with Aadhaar	% of Aadhaar seeding	No. of operative SB A/cs seeded with mobile No.	% of seeding
19.02.2021	851.20	740.35	86.98	726.31	85.75

All member banks are requested to sensitize the branches and arrange for further improving in 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 Bank-wise Progress under Aadhaar seeding of CASA accounts and Mobile seeding of SB a/cs in Karnataka state as on 19.02.2021 is furnished in the annexure 12A (page no. 161) and annexure 12B (page no. 162), respectively.

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

(Outstanding No. of Accounts in lakh):

Particulars	31.12.2019	31.12.2020	Variation
Total No. of A/cs opened	161.93	181.77	19.84
Total Aadhaar Seeded A/cs	122.27	148.81	26.54
% Aadhaar Seeding	75.51	81.87	6.36
Total accounts having Mobile Number	125.76	135.08	9.32
% Mobile Seeding	77.66	74.32	-3.34

All member banks are requested 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.

Bank wise details on the above parameters are provided in Annexure 12 C (page no. 163).

12.3: Progress under Online DBT Credits through AEPS in different schemes:**12.3.1: MGNREGA:**

As per the information provided by the Dept.:

- There are 78,91,527 **MGNREGA** workers' accounts in the state as on 18.02.2021
- Of this, 42,73,642 accounts have been converted into Aadhaar Based Payment which works out to 54.15% as on 18.02.2021.

Particulars	As on 18.11.2020	As on 18.02.2021
Total MGNREGA accounts	76,41,115	78,91,527
Accounts converted into Aadhaar Based Payment	42,19,871	42,73,642
Achievement in %	55.23 %	54.15 %

GoK is requested 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 requests Member Banks to improve Aadhaar seeding and mapping with special emphasis on Yadgir and Raichur districts.

District wise details are furnished in Annexure 12D (page no.164) .

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

12.4: Progress under Social Security Schemes:

Scheme	O/s As on Sep 2020			O/s As on Dec 2020			(No. of enrolments in lakh) Growth	
	Rural	Urban	Total	Rural	Urban	Total	No.	%age
PMSBY	53.35	42.69	96.04	56.97	43.77	100.74	4.70	4.89
PMJJBY	22.31	18.09	40.40	23.75	19.06	42.81	2.41	5.97
APY	8.25	6.59	14.84	8.95	6.85	15.80	0.96	6.47
Total	83.91	67.37	151.28	89.67	69.68	159.35	8.07	5.33

- Bank wise and district wise progress under all the above social security schemes as on Dec 2020 is provided in Annexure 12E (page no 165 to 166) and Annexure 12F (page no. 167), respectively.
- The performance of banks in all the three Social Security Schemes during the Dec quarter 2020 has been satisfactory.
- SLBC requests 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.
- All member banks are requested to create awareness through FLCs and facilitate achievement of INSURED and PENSIONED INDIA goal.

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:

Toll Free number 1800 4259 7777 continues to be functional through vendor M/s Conneqt Business Solutions Ltd., Hyderabad.

The total no. of calls received at the Helpdesk from July 2019 to February 2021 is 13140.

All member Banks are requested to popularize this Toll Free Number among their customers.

As on date, SLBC is yet to receive the reimbursement for the cost incurred over Toll free Number expenses for the period from April 2020 to January 2021 of Rs. 104136.80 each from 3 Banks namely Axis Bank, ICICI Bank and Bandhan Bank. SLBC requests the above mentioned Banks to do the needful without any further delay.

SLBC proposes that the cost incurred over Toll Free Number to 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 will be taken as the benchmark for arriving the same.

SLBC requests the House to deliberate on the matter.

AGENDA13: Government sponsored schemes & discussion on lending towards Government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes.

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

Performance under Govt Sponsored Schemes for the FY 2020-21: For the year 2020-21, targets for different schemes under GSS except PMEGP, NULM, DAY-NULM, NACDC, Adi Jambava, Udyogini (KSWDC), Dr. Babu Jagajeevan Ram Leather Industries Development Corporation Ltd, Sheep & Goat Corporation and Karnataka Thaanda Development Corporation and Karnataka Bhovi development corporation and Karnataka state Maharshi Valmiki corporation schemes communicated to member banks.

Latest position regarding allotment of targets and achievements of various Govt. sponsored schemes for the financial year 2020-21 is furnished here below.

A. Government sponsored Scheme.

Number is actual, Amount in Lakhs.

SL	Name of the Govt Department/ Scheme	CAT	Target		Progress		Achievement %	
			Phy	Fin	Phy	Fin	Phy	Fin
1	National Rural Livelihood Mission (NRLM)	SHG Bank Linkage Groups	475980	1039147	575749	1130986	100	100
2	PMEGP (15.03.2021)		3526	10576.52	3511	9981.15	99	94
3	NULM							
	Self-Employment							
	a) SEP-Individual		3000	6000	917	1194.57	30.56	19.90
	b) SEP-Groups		300	1500	60	297.76	20.00	19.85
	SHG-Bank-Credit-Linkage		1500	1500	429	1015.44	28.60	67.69
	Total		4800	9000	1406	2507.77		

4	Karnataka Maharshi Valmiki Scheduled Tribes Development Corporation Limited		5053	9639	1619	4139.26	32.04	42.94
5	Karnataka State Women Devp. Corp.	Udyogi ni	1813	2000	257	NA	14.17	NA
6	Dr.BR Ambedkar Develop. Corporation Ltd. Scheme							
	i.SEP (2020-21 Target)		3234	3234.00				
	ii.SEP back log for 2019-20		584	2390.50	3272	8576.06	39.52	65.86
	iii.Special Package		4461	7395.50				
	Total		8279	13020.00				

B.

	Name of the Govt Department/Scheme		Target	
1	Animal Husbandry &Vet services	CAT	Phy	Fin
	i. Special Unit scheme	Sheep	191	NA
		Goat	92	NA
	ii.Girijana	sheep	71	NA
		Goat	45	NA
2	Karnataka AdijambavaDev.Corp			
	i.SEP - ISB	-	2500	2500
3	Nijasharana Ambigara Choudaiah Development Corporation		625	125
4	Dr. Babu Jagjivanram Leather Industries Dev. Corp Ltd			
	i. Cobbler		50	0
	ii.Establishment of Direct Sale Shop		90	0
	iii. Working Capital for Self-Employment Scheme		100	0
5	Karnataka Thaanda Development Corporation Ltd.			
	i. Entrepreneurship		368	0
	ii.Micro Credit scheme		200	0
6	Karnataka Bhovi development corporation Ltd			
	i. Entrepreneurship		1250	1250

SLBC requests the line department to initiate required steps for completion of the schemes.

Details of department-wise progress reports are provided in following annexures:

Progress under National Rural Livelihood Mission (NRLM) progress as on 31.12.2020 is provided in Annexure 13A (page no. 168 to 169).

Target and Achievement under PMEGP scheme in Karnataka is provided in Annexure 13A1 (Page no.169A-169C)

Progress under DAY-NULM as on 31.12.2020 is provided in Annexure 13B (page no.170 to 173).

Progress under Dr. B R Ambedkar Develop. Corporation Ltd. Scheme as on 31.12.2020 is provided in Annexure 13C (page no. 174-175).

Progress under Udyogini scheme as on 31.12.2020 is provided in Annexure 13D (page no. 176 to 178).

Karnataka Bhovi Development Corporation has communicated Target for the FY 2020-21 same is provided in annexure 13E (page No. 179 to 180).

Progress under Self-employment scheme of Dr. Babu Jagjivan Ram Leather Industries Corporation Limited is provided in Annexure 13E1 (page no.181 to 187).

Target and progress under Karnataka Maharshi Valmiki Scheduled Tribes Development Corporation Limited is provided in Annexure 13E2 (page no. 188 to 198).

13.1.1. Karnataka Sheep & Wool Development Corporation Ltd., informed that under Animal Husbandry & Veterinary Services department for 2020-21, Rashtriya Krishi Vikas Yojana (RKVY-RAFTAAR) the Mobile Meat stall scheme is announced for Mobile Meat stall to Sheep & Wool producer's co-op societies.

The gist of the scheme are:

- Purpose: Mobile Meat stall with fully equipped vehicle
- Beneficiaries: Sheep & Wool producers co-op societies
- Unit cost: 11.00 lakhs, Subsidy: 5.50 lakhs, remaining 5.50 lakhs, they can avail through financial institute like nationalized banks, RRBs, District Co-Operative Banks or they can pay/invest on their own.
- Corporation informed that, the targets is 200 nos, one unit for one taluks and around 116 applications selected by department and financial institutes also provided sanction letters.

SLBC has already forwarded the scheme guidelines to banks and LDMs and the same is provided in annexure 13F (page no. 199 to 206).

13.2: PMAY-U (Housing for All 2022)

13.2.1. CLSS

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

HUDCO/NHB and SBI have been identified as Central Nodal Agencies (CNAs) 370 & 134 Primary Lending Institutions have signed MoU with National Housing Bank & HUDCO respectively under CLSS.

As on 04.02.2021, only 53695 applicants have availed loan under PMAY (U)_CLSS. Bank wise and District wise progress reports received from RGRHCL is provided as an Annexure 13G (page no 207 to 210).

Summary on PMAY-U CLSS Progress in Karnataka State as on 04.02.2021

Amt in Lakhs

SL No.	Bank Type	Loan Amt	Disbursed amt	Subsidy Amt credited	No. Of loan sanctioned & subsidy released	NO.of ac.s pending for subsidy release @ NHB & HUDCO level
1	PSB	479832.75	318137.73	36347.05	17828	6392
2	RRB	11794.25	10369.09	2125.61	1055	351
3	Private Banks	457687.64	313958.64	29284.70	13852	1230
4	HFC	613846.72	479408.70	43930.15	20960	4062
Total		1563161.36	1121874.16	111687.51	53695	24070

Note: As on 31.03.2021 member banks have sanctioned 73124 no.of loans under the PMAY (U)_ CLSS scheme.

SLBC requests 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.

13.2.2 : Affordable Housing in Partnership (AHP)

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 site-less poor.

Financial representation of the housing projects under AHL

Project cost	Gok	GOI	Contribution by customer	Bank loan
5 to 15 lakhs	Up to 2.70	Up to 5 lakh	0.50 to 1 lakh	0.50 to 8 lakh

The details of the projects implemented under AHP vertical of PMAY (U):

(Rs. In crores)							
Vertical	No of projects	No of approved houses	Project Cost	Gol share	GoK share	Implementing Agency Share	Beneficiaries Share
On going	186	211036	12083.69	3165.53	3210.58	809.87	4897.67
Upcoming	170	135375	9133.80	2030.64	2485.00	280.20	4338.08
Grand Total	356	346411	21217.50	5196.17	5695.58	1090.08	9235.75

Implementing agencies will allocate house along with undivided share of land as per GoK GO to the beneficiaries. Bank can sanction loan by mortgaging the house along with undivided share of land. In case, the beneficiary defaults, the financing bank has the right to seize and auction the house or allot to alternative beneficiary.

RGRHCL, GoK has empaneled 16 banks (including MFIs) for sanctioning of loan under AHP vertical namely Bandan Bank, BOB, SBI, KaGB, ICICI Bank Nivara Home Finance Ltd, IDBI Bank Ltd, Indostar, Aadhaar Bank, IIFL HFC, Jana Bank, Swatantra Micro Finance Yes Bank, Axis Bank, Ujjivan Bank, Home First Finance Company.

KSDB, GoK has empaneled Bank of Baroda at Udupi District.

Special review meeting on progress under PMAY_U_ , AHP & PM SVANidhi was held on 11.02.2021 with all member banks under chairmanship of Hon'ble Chief Minister, of Karnataka, wherein bank are directed to implement of the scheme in bigger way in Karnataka State.

Two consultative meetings were conducted by SLBC with Banks and RGRHCL & KSDB as a follow-up and common guidelines were issued to Banks followed by review meeting by ACS & DC.

Circular / letter vide No. RGN/09/2021-22 dated: 06.04.2021 (Provided in annexure 13G1 page no. 211 to 212) from Registration and stamp dept. GoK to their Sub-Registers across the state regarding guidelines on undivided share of land under AHP. Registration of super built of Area (SBA) with undivided share of Land at time of Registration of Mortgaged property under AHP. SLBC already forwarded the circular to member banks to issues necessary guidelines to your bank branches and also to LDMs.

Summary on Progress under AHP in Karnataka State as on 20.04.2021

Sponsoring Agencies	Project Type	Beneficiaries detail Submitted by LDMs to Banks	Consent /In- Principle Sanctions received from Banks	Loan applications submitted by sponsoring Agencies
KSDB	Ongoing	39994	16341	2029
RGHCL	Ongoing	13975	7428	8256
Total (A)		53969	23769	10285
KSDB	Upcoming	92696	70872	0
RGHCL	Upcoming	13842	6977	5473
Total (B)		106538	77849	5473
Grand Total (A+B)		160507	101618	15758

Note: Complete set of applications from sponsoring agencies as per SOP given by SLBC are awaited.

The latest (20.04.2021) Bank-wise PMAY-U –AHP application status on ongoing projects sponsored by RGHCL and KSDB provided as an annexure 13G1 (page no. 213 to 214 A).

SLBC once again requests member banks to issue necessary guidelines to your bank branches in this regard

13.2.3. Rural Housing Interest Subsidy Scheme (RHSS):

The Government of India (GOI) has envisioned the nation to be housed in pucca houses by the time it completes 75 years of independence. Under this vision 'Housing For All by 2022', every houseless family or household living in a derelict or a kutch house in rural areas will live in dignified conditions with basic amenities of water, sanitation and electricity. To enable this endeavor, the GOI is providing institutional finance under the Rural Housing Interest Subsidy Scheme (RHSS).

Spearheaded by the Ministry of Rural Development, the RHSS will provide rural households with inexpensive and easy access to institutional finance in the form of loans from PLIs such as IIFL Home Finance Ltd, at a subsidized interest rate, to construct a pucca house or modify their current house.

Details of RHGSS scheme guidelines furnished in annexure 13H (Page no. 215 to 235)

DFS, GOI letter regarding RHSS provided in annexure 13I (page no. 236).

13.3: CREDIT FLOW TO MINORITY COMMUNITIES

13.3.1: Progress under finance to Minority Communities in the state

Amounts Rs. In Crore

O/s as at 31.12.2020		
No. of A/cs	Amount	% to total PSA
20,98,654	47938	15.69

The mandatory requirements of 15 % to PSA of minority has been achieved.

- All the Banks are requested to give more emphasis to the Minority lending.

Bank wise and religion wise advances to Minority Communities as on Dec 2020 is provided in Annexure 13J (page no. 237 to 238).

Bank wise disbursement and balance outstanding to Minority Communities as on Dec 2020 provided in Annexure 13K (page no. 239 to 241).

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

The outstanding level of credit to minority communities in the identified Districts as at Dec - 2020 is as follows:

Amount in Lakhs

Name of the District	Bidar	Kalburgi	Dakshina Kannada
	Dec 2020	Dec 2020	Dec 2020
O/s advances under Priority Sector Credit	448623	992200	1811770
Lending to Minority Community	103058	257300	534084
% of Minority Community Lending to PSA	22.97%	25.93%	29.48%

Mandatory level of advances to Minority Communities out of total PSA	15%
--	-----

From the above table, it may be observed 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.
- SBI is the Lead Bank in Bidar and Kalburgi districts and Canara Bank is the Lead Bank in Dakshina Kannada District.

13.4: Grant of Education Loans:

During the sanctioning review period of the Dec quarter 2020 of the FY 2020-21, various banks in the state of Karnataka have disbursed Education loans to the tune of Rs.1,286 Crores covering 67,424 students as against the annual financial target of Rs.7,725 Crores under both priority and non-priority segments.

Education Loans Outstanding as on 31.12.2020 and disbursement from 01.04.2020 to 31.12.2020.

Agency	Priority segments		Non-Priority segments		Total (priority and non-priority segments)	
	Outstanding as on 31.12.20	Disbursement from 01.04.20	Outstanding as on 31.12.20	Disbursement from 01.04.20	Outstanding as on 31.12.20	Disbursement from 01.04.20
Commercial Banks	6017	899	1558	366	7575	1265
RRBs	379	16	23	5	402	21
Cooperative s& Other Banks	146	0	4	0	150	0
Total	6542	915	1585	371	8127	1286

The performance of banks in lending under Education loans as the percentage of achievement v/s target works out to 16.65%.

SLBC requests the member banks to sanction more number of education loans to all eligible and deserving students and reach targets.

13.4.1: Disposal of Educational loans under RGLS:

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. Bank of Baroda also informed in their letter that they requested their corporate office to create web portal for lodging the subsidy claims. The copy of the MoU and BoB letter is provided in 13L page no. (242-249).

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

13.5.1: SELFHELP GROUPS:

Agency	As at December 2020					
	Credit Linkage up to Dec 2020 quarter of FY 2020-21		Cumulative No. of SHGs credit linked since inception		Average finance per group (Rs. in lakh)	
	No. of SHGs	Amount (Rs. in Cr)	No. of SHGs	Amount (Rs. in Cr)	Up to Dec 2020 quarter of the FY 2020-21	Since inception
Commercial Banks	184836	2284.17	2073348	26869.32	1.24	1.30
RRBs	71744	1887.48	639100	9175.92	2.63	1.44
Cooperatives & Other Banks	307245	1197.97	825458	8359.20	0.39	1.01
Total	563825	5369.62	3537906	44404.44	0.95	1.26

Cooperative Banks are requested to analyse the reason for low average per group finance and initiate measures to improve the same.

Bank wise progress under SHGs is provided in Annexure 13M (page no. 250).

Cumulative progress in SHG linkage during the quarter ending December 2020 is provided in Annexure 13N (page no. 251).

13.5.2: JOINT LIABILITY GROUPS:

Agency	As at December 2020					
	Disbursement up to Dec 2020 quarter FY 2020-21		Balance O/s as on Dec 2020		Average finance per group (Amount in lakh)	
	No. of JLGs	Amount (Rs. in Crore)	No. of JLGs	Amount (Rs. in Crore)	Up to Dec 2020 quarter of the FY 2020-21	As on date
Commercial Banks	122681	816.40	559041	2503.74	0.67	0.45
RRBs	14079	122.83	48802	482.73	0.87	0.99
Cooperatives and Small Finance Banks	79206	512.58	380461	2204.79	0.65	0.58
Total	215966	1451.81	988304	5191.26	0.67	0.53

Bank wise progress under JLG-Bank linkage program as at Dec 2020 is given in Annexure 13O (page no.252).

All member Banks are requested to give more emphasis to JLG lending.

13.6: Progress in Stand Up India scheme as on 31.01.2021

(Nos. in actuals and Amount in crores)

Scheme	Sanctioned as on June 2020		Sanctioned as on Sep 2020		Sanctioned as on Jan 2021	
	No. of A/Cs	Sanction Amt.	No. of A/Cs	Sanction Amt.	No. of A/Cs	Sanction Amt.
SC	2	0.61	2	0.45	52	13.43
ST	0	0	00	00	5	0.85
Women	20	4.92	36	8.64	163	37.06
Total	22	5.53	38	9.09	220	42.53

- District-wise, Bank-wise details of sanctions and disbursements under SUI as on Jan 2021 is provided in Annexure 13P (page no 253 to 254)

Amendment of Stand Up India scheme:

The letter received from department of financial service, Ministry of Finance ref no F No.28/01/2016-IF-II dated 09.03.2021 is provided in annexure 13Q (page no. 255 to 256) regarding Implementation of budget announcement FY 2021-22 on amendment of Stand Up India Scheme.

Gist are here below:

- (i) The extent of margin money to be brought by the borrower may be reduced from upto 25% to 'upto 15% of the project cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution.
- (ii) Loans for enterprises in Activities allied to agriculture' e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agrclinic and agribusiness centers, food & agro processing, etc. (excluding crop loans, land improvement such as canals, irrigation, wells) and services supporting these, shall be eligible for coverage under the Scheme.

The Banks are requested to take necessary steps to actively implement the scheme with the above mentioned amendments.

The LDMs are requested 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.

13.7: Progress in Sanctions under MUDRA scheme:

Member banks have sanctioned 2375419 MUDRA loans amounting to 15372.68 cr upto Dec 2020.

Amount in Crore

Scheme	June 20		Sep 20		Dec 20	
	No. of a/cs	Amount sanctioned	No. of a/cs	Amount sanctioned	No. of a/cs	Amount sanctioned
Shishu	32574	97.74	803384	1976.83	1694437	4570.97
Kishore	29470	529.16	285919	3821.95	637957	7546.75
Tarun	6914	531.13	26162	1954.1	43025	3254.96
Total	68958	1158.03	1115465	7752.89	2375419	15372.68

Bank-wise, district-wise and state-wise sanctions and disbursements under MUDRA is given in annexure 13 R (page no.257 to 260).

We are happy to inform that Karnataka state has secured number 1st position with respect to MUDRA loan sanctions and disbursements in the country with the active participation of all member banks.

SLBC requests all the Banks to implement the scheme in a big way in the State.

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

The CD Ratio of the state as a whole as on 31.12.2020 is 72.47%.

14.1: Districts with CD Ratio of less than 60% as on December 2020:

SI	Name of the district	As on Dec 2019			As on Dec 2020		
		Deposits (in crores)	Advances (in crores)	CD Ratio %	Deposits (in crores)	Advances (in crores)	CD Ratio %
01	Uttara Kannada	15347	6249	40.72	16638	6885	41.38
02	Udupi	24143	11712	48.51	27407	12507	45.64

While Uttara Kannada district has shown improvement in CD Ratio, the CD Ratio of Udupi district has reduced in comparison to December 2019 quarter due to high increase in deposits.

DCs and LDMs are requested to continue necessary 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. Sub-committee meetings was held in Udupi on 25.03.2021 and Uttara Kannada on 18.03.2021 to review the status.

Bank wise CD Ratio, Deposits and Advances as on Dec 2020 is provided in Annexure 14A (Page no. 261), Annexure 14B (Page no. 262), Annexure 14C (Page no. 263) respectively.

District wise CD ratio as on Dec 2020 is provided in Annexure 14D (Page no. 264).

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

15.1: Non-Performing assets position as on 31.12.2020:

SI.	Sector	Amount in Crore			
		30.09 2020		31.12.2020	
		No.	Amt	No.	Amt
01	AGRICULTURE	1220681	17772.87	1122869	18111.58
02	MSME	335406	8887.42	320132	8425.96

03	HOUSING	25042	1332.88	21789	1208.35
04	EDUCATION	24892	510.51	24119	498.49
05	OTHER PRIORITY SECTOR ADV	420675	11470.07	94172	6351.92
06	NON PRIORITY SECTOR ADV	773851	17096.27	767042	14125.87
07	TOTAL NPAS	2800547	57070.02	2350123	48722.17

Bank wise and segment wise NPA position is provided in Annexure 15A (Page no. 265)
Bank wise data on NPAs in Housing and Education loans provided in Annexure 15B (Page no. 266).

SLBC requests GOK to provide required assistance in recovery of the bad loans.

15.2: Recovery of bank dues under PMEGR:

The summary of scheme-wise NPA position as at Dec 2020 is furnished here under:
(Amount in Crore)

Agency	Balance O/S	NPA Level	% of NPA
KVIC	246.17	56.52	22.96
KVIB	160.56	30.59	19.05
DIC	188.02	28.98	15.41
Total	594.75	116.09	19.52

From the above it is evident that percentage of NPA in KVIC & KVIB more than DIC.
Bank-wise NPA level under the above schemes is furnished in Annexure 15C (Page no. 267)

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

(Amount in lakhs)

FY 2020-21 (for the quarter ending Dec 2020)	RCs pending as on previous quarter		RCs filed during the quarter		RCs disposed during the quarter		RCs pending as at the end of the quarter		RCs pending for more than 1 year.
	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs
Dec 2020	44184	111263	7855	10009	8102	10515	43937	110757	26595

SLBC requests 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.

The bank wise data on this Agenda is provided in Annexure 15D (Page no. 268).

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

(Amount in Lakh)

Particulars	Cumulative from 01.04.2020 to 31.12.2020		
	No. of Notices sent	Amount involved	Amount Recovered
SARFAESI	8655	497850	30381
DRT	6066	780365	43754

LOK Adalat	10101	35407	5350
Total	24822	1313622	79485

The Bank wise data on this Agenda is provided in Annexure15E (Page no. 269).

Total of 2567 cases under SARFAESI are pendency with District Magistrate's in district for clearance.

GOI & GoK have already advised DMs/DCs to give clearance for SARFAESI cases expeditiously.

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

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 , notification provided in annexure 16A (page no. 270 to 271).

We, therefore, request all member banks to extend the relief measures to all the eligible farmers and also cover left over accounts from earlier restructure process.

As on 31.12.2020 member banks are restructured 190746 accounts with an amount of Rs. 3521.82 Cr.

Bank wise and district wise restructure information furnished in annexure 16B (page no. 272 to 273)

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 takuk of Uttara Kannada district is selected as Organic farming taluk for implementation.

Agricultural department-Organic cell is requested to provide road map & suitable action plan for transformation of identified area and banks are also requested to support for implementation of organic farming in Joida Taluk by extending finance to all eligible farmers expeditiously.

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

RBI vide their letter no. FIDD. CO.LBS. BC No. dated 29 September 2016 had advised all the SLBC Convenor banks and LDMs to include " Doubling of farmers income by 2022" as regular agenda under lead bank scheme in various fora such as SLBC, DCC, DLRC and BLBC.

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 trust given the GOI for doubling farmers' income by the year 2022 SLBC request all the member banks to provide KCC/working capital to farmers as per the banks terms and condition in timely manner, and to loans under Agri infrastructure fund scheme and One district one product scheme, thereby farmers are able transport, store for longer time and value additional for the produce to fetch higher prices for the produce and double the farmers income by year 2022.

SLBC requests 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.

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

- a. Any large project conceived by the State Government to help improve C-D Ratio.
- b. Explore the scope of state-specific potential growth areas and the way forward – choosing partner banks.
- c. Discussion on findings of region-focused studies, if any, and implementing the suggested solutions
- d. Identification of gaps in rural and agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, agri-marketing etc.)
- e. Implementation of Model Land Leasing Act 2016 (exploring possibility)

Agenda related to Agri infrastructure fund (AIF) scheme and Animal Husbandry Infrastructure Development Fund (AHIDF) under AatmaNirbhar Bharat Abhiyan is placed 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:

The Bhoomi monitoring cell is developing one new option thro' online payment gateway application for remittance of mutation charges.

URL: <https://sbiepay.sbi/> shall be made available for all participating banks for making payment of mutation charges of Rs.35/- per transaction.

SLBC has sought SOP in this regard from Bhoomi Monitoring Cell.

20.1b: Bhoomi- Bank Integration System – Issues:

The member banks are facing different types of issues in bhoomi bank integration system, like.,

- Bhoomi Bank application is not fetching,
- Charge is not appearing in the land records (RTC) in the cases for which initiated charge creation through Bhoomi Bank Integration application, etc.

Member banks are requested to escalate the issues directly and Bhoomi monitoring cell-GoK is requested to arrange for solving Bhoomi-Bank integration issues expeditiously.

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

Success story of Smt. Priyadarshini trained from RSETI Shidlaghatta, Chikkaballapur district under Beauty Parlor Management from 11.01.2021 to 10.02.2021 as shared by State Director of RSETIs is provided as Annexure 21A (page no. 274).

AGENDA 22 : ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

SLBC, at quarterly intervals, calls for the details of unresolved items evolved during DCC/DLRC meetings, if any, from LDCMs for its review under this Agenda. However, this time, no information was received under this agenda except from LDM Kalaburgi and Vijayapura and issue are as follows.

LDM, Kalaburgi informed that, some of the banks like Axis Bank, ICICI bank, Kotak Mahindra Bank, Indian overseas banks & Catholic Syrian Bank are not attending regularly for DCC/DLRC meeting. Hence we request all banks state controlling office to advise your banks district coordinators to attend DCC/DLRC meeting regularly.

LDM Vijayapura informed about Ingaleshwar & Tadawalaga branches of Kotak Mahindra Bank as under;

1. Branches are not at all entertaining any applications referring to PS Advances, KCC loans & other Govt Sponsored schemes.
2. Branches are not responding to LDM reminder letters in attending to customer complaints.

LDM informed that in DCC meeting held on 26.03.2021, it was decided to direct Kotak Mahindra Bank to close Ingaleshwar branch. (Details of meeting dated 26.03.2021 is provided in annexure 22A (page no. 275 to 279)

Kotak Mahindra Bank is requested to expedite matter to the house.

LDMs to conduct DCC and DLRC meeting regularly for each quarter as per time guidelines.

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

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

As per the extant guidelines of RBI, SLBC has to collect and consolidate the data on various Agenda at quarterly intervals. **RBI is insisting a certificate on quarterly basis**

for prompt submission of quarterly statements. Hence we request all banks to adhere to the schedule of submission.

Submission of error free and consolidated data in time is very essential to keep up the time schedule.

Major issues to be taken care by member banks while uploading data are as follows:

- i. Adhere to the time line
- ii. Consistency of data
- iii. Additional information in case of wide variations

The Revamped Portal was opened PARALLEL RUN with the existing Portal for feeding data for December quarter 2020. The same was informed to all the Banks & LDCMs. **“As per the RBI guidelines all the Banks need to enter data in the Portal within 15 days from the closure of the quarter”.**

We find that only 20 Banks have entered the data in revamped Portal and still feeding by many major banks are pending. As SLBC intend to dispense the existing Portal and move forward with the Revamp Portal in future, all the Banks are requested to enter the data simultaneously in the Revamp Portal as well after due comparison with the existing portal data.

All the Govt. departments are requested 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. 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.)

The district wise performance can also be followed-up with LDMs to review the progress in BLBC and DCC/DLRC meetings effectively.

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

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

Sl.	Name of the sub Committee	Chairman	Convenor Bank	Date of meeting	Minutes (Annexure No.)
1	MSME	Principal Secretary – Industries and Commerce., GoK	Union Bank of India	17.03.21	Annex 24A (page no. 280 to 281)

2	SHG-Linkage	Addl. Chief Secretary, Skill Development, Entrepreneurship & Livelihood Dept., GoK	Canara Bank	20.03.21	Annex 24B (page no. 282 to 288)
3	Recovery & Rehabilitation and Govt. Sponsored Schemes	ACS & DC., GoK	State Bank of India	09.03.21	Annex 24C (page no. 289 to 292)
4	Agri & Allied activities	ACS-Agriculture Dept., GOK	Canara Bank	09.04.21	-
5	Retail Loans	Principal Secretary, Housing Dept., GoK	Bank of Baroda	-	-
6	Review of functioning of RSETI & RUDSETI	Addl. Chief Secretary, Skill Development, Entrepreneurship & Livelihood Dept, GoK	State Director for RESETIs, Karnataka	24.03.21	Annex 24D (page no. 293 to 299)
7	Deepening of Digital payments	State Bank of India	State Bank of India	25.02.21	Annex 24E (page no. 300 to 301)
8	Financial Inclusion	Convenor, SLBC Karnataka	Union Bank of India	23.03.21	Annex 24F (page no. 302 to 303)

AGENDA 25: AatmaNirbhar Bharat Abhiyan

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

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

Modification in Operational Guidelines:

Please refer to the Operational Guidelines of the scheme, last amended on October 31, 2020. We wish to inform that the scheme has since been amended as per details below:

1. The existing scheme has been renamed as ECLGS 1.0 and the turnover limit prescribed therein has been removed.

2. The scope of the existing scheme has been enlarged with introduction of ECLGS 2.0, which is an 'opt-in' facility and enables extension of guaranteed emergency credit line facility (in the form of fund based or non-fund based facility or a mix of two) upto 20% of their fund based outstanding as on February 29, 2020 subject to :

- I. Their loan outstanding being above {50 crore & not exceeding {500 crore and days past due upto 30 days as on February 29, 2020;

- II. They having operations in the 26 sectors identified by the Kamath Committee on Resolution Framework in its report dated September 04, 2020 and the Healthcare sector;

Repayment period for fund based facility under ECLGS 2.0 shall be 5 years including moratorium of one year.

Government of India has introduced ECLGS 3.0 through NCGTC vide their letter No. 0007/NCGTC/ECLGS, dated:01.04.2021 to cover business enterprises in Hospitality, Travel & Tourism and sporting sectors, detailed guideline on ECLGS 3.0 is provided in Annexure -25A (page no. 304 to 306)

The last date of sanction and disbursement of fund based loans under ECLGS 1.0, 2.0 and 3.0 has been extended upto 30.06.2021 and 30.09.2021 respectively. With regard to non-fund based facility under ECLGS 2.0, the date by which first tranche should be utilized has been extended upto September 30.2021 or till guarantees for an amount of Rs. 3 lakh crore are issued by NCGTC, whichever is earlier.

The updated detailed Operational Guidelines & updated FAQs have been uploaded on NCGTC website. We advise you to make the best use of the modifications introduced in the scheme.

Summary on ECLGS Progress in Karnataka State as on 31.12.2020

SL No.	Bank Type	(Amt. in Lakhs)							
		Eligible under ECLGS scheme		Cumulative Sanctioned Loans under ECLGS		% Sanctioned Amount over total eligible amount	Cumulative Disbursed loans under ECLGS		% Disbursed Amount over Total eligible amount
		No. of A/cs	Amount	No. of A/cs	Amount		No. of A/cs	Amount	
1	Public Sector Banks	260568	570018	157516	487283	85.49	124190	447595	78.52
2	Total Private Banks	63808	490878	39374	325285	66.27	20321	242790	49.46
1+2	Total of Both PSBs & Private Banks	324376	1060896	196890	812568	77	144511	690386	65

In our state, member Banks have sanctioned around 196890 accounts with amount of Rs 8125 crores under ECLGS scheme against total eligible amount of Rs 10609 crores as on 31.12.2020 details of bank-wise information furnished in Annexure 25B (page no.307 to 308)

All member banks are requested to complete the financing of left over eligible accounts, if any immediately.

25.2: PMSVANidhi scheme & Socio Economic profiling:

PM SVANidhi Scheme which was operational w.e.f 01.07.2020 after notification of the rules and scheme under Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act 2014 and GO 144/2020 dated: 15.06.2020 by GoK, is a Central Sector Scheme i.e fully funded by Ministry of Housing and Urban affairs.

For effective implementation of PM SVANidhi scheme in Karnataka state, SLBC has conducted review meetings with major banks coordinators, 30 Lead district managers along with NULM technical group on 04.09.2020, 22.09.2020 and 28.01.2021 by video conference, discussed about main issues pertaining to PM SVANidhi portal and other scheme related issues, besides review meeting by DFS: GOI, MoHUA: GOI and CS , ACS&DC, GoK

Hon'ble Chief Minister, GoK has reviewed progress under PMSVANidhi scheme on 11.02.2021 with all member banks. The same was followed by various meeting by ACS & DC on 06.03.2021, 10.03.2021 and 18.03.2021 and LDMs and state line departments.

PM SVANidhi Progress in Karnataka							
30.09.2020			03.04.2021				
Total Applications applied by street vendors	No. of A/c Sanctioned	No. of A/c Disbursed	Total Applications applied by street vendors (including Rejection)	No. of A/c Sanctioned	% of Sanctions over Total Applications	No. of A/c Disbursed	% of Disbursement over Total Sanctions
47878	12079	2176	239305	125968	52.64	103860	82.45

As on 03.04.2021 member banks have sanctioned 125968 accounts against total applications (239305) applied by street vendors under PM SVANidhi scheme and Karnataka secured 4th place in PAN India.

All member banks are requested to pay special attention to pendency in sanction and disbursements and clear the same at the earliest.

Member bank are requested to take note that, certain relaxation have been provided by DFS ,SIDBI to RRBs & Co-operative banks to report disbursements easily without QR code.

Bank wise & district wise sanction/disbursements/pendency of applications under the scheme is furnished in Annexure 25C (page no. 309 to 312).

Top 10 states progress under PMSVANidhi scheme is provided in annexure 25D (page no. 313).

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

- 1) Government of India on 29.06.2020 launched the PM Formalization of Micro Food Processing Enterprises (PM FME) scheme as a part of Prime Minister's 'Atmanirbhar Bharat Abhiyan'.
- 2) The scheme will be implemented for five years until 2024-25. It will generate investment of Rs 35,000 crore, generate 900,000 jobs and help 800,000 units.
- 3) GOI has created portal <https://mofpi.nic.in/pmfmf/>, Member banks hereby advised to login said portal for further information and guidelines.
- 4) Detail scheme guideline once again provided in Annexure No. 25E (page no. 314 to 327)
- 5) KAPPEC is the nodal agency for implementation of the scheme with ODOP – ONE DISTRICT ONE PRODUCT” –approach In Karnataka State and District wise OD OP final approval copy also furnished.
- 6) GoK is requested to source applications to banks for sanctions and disbursements to issue guidelines to agricultural department.

25.4: Agri infrastructure fund scheme:

A VC meeting was conducted by Department of Agriculture, Co operation and Farmers Welfare (DAC&FW), Ministry of Agriculture, GOI on 24.03.2021 for Government of Karnataka and Uttar Pradesh officials along with Boston Consulting Group (BCG), a knowledge partner appointed by GOI who will share the expertise and guide for implementation of scheme on pilot basis in two to three districts with respect to 2 to 3 crops.

As per the GoK advise, nodal bank have been allotted to each district to coordinate for participation of banks in Bank Mela/Town Hall meeting.

As per the national portal on Agriculture infrastructure fund scheme, banks have received total applications of 995 on the portal and sanctioned 760 applications (provided in the annexure 25F page 328) as on 09.04.2021.

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

GoK is requested to advise district administration and Agriculture Department to organize/mobilize beneficiaries and source the applications to bank branches.

25.5: Animal Husbandry Infrastructure Development Fund (AHIDF)

The recently announced Prime minister's AatmaNirbhar Bharat Abhiyan stimulus package mentioned about setting up of Rs.15,000 crore animal Husbandry Infrastructure Development Fund (AHIDF). 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.

The implementation guidelines for Animal Husbandry Infrastructure Development Fund (AHIDF) and FAQs on AHIDF is provided in annexure 25 H (page no.330 to 353).

AGENDA 26 : Other Issues

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

Expanding and Deepening of Digital Payments Ecosystem -Progress Report as on 31.03.2021								
District: RAICHUR, KARNATAKA								
No. of Branches in Raichur district	Digital coverage for individuals (Savings Accounts)			Digital coverage for business (Current Accounts)			Digital Financial Literacy	
	Total No. of Operative SB Accs. (A)	Out of (A), no.of Operative SB Accounts covered with at least one of the facilities	% of such Accounts Out of total Operative Savings Accounts	Total No. of Operative Current Accounts (B)	Out of (B), no.of Operative Current Accounts covered with at least one of digital modes of payments	% of such Accounts Out of total Operative Current Accounts	No. of FLC camps on Digital FL	No. of people participated
249	1618013	1617207	99.95	26851	26529	98.80	942	38071

Progress made by banks in the digital district of Raichur as on 31.03.2021 is as follows.

- 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%.
- 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%.
- 942 Financial Literacy, camps on Digital Financial Literacy were conducted and participants were about 38071.
- Review of digital data in Raichur district as on 31.03.2021 is provided in Annexure 25G, (page no. 329).

26.2. 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 and bank/branch seal.

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

The functioning of KFRC being reviewed on quarterly basis through Board of Trustees meeting. On 02.02.2021, 31st BoT was held under the chairmanship of Convener, SLBC Karnataka. Proceedings of 31st KFRC BoT provided in Annexure 25I (page no. 354 to 357)

26.4 New initiative by member banks for improving customer service:

Airtel payment bank has developed one new initiative that, even though the fraudsters obtains the OTP and other personnel details, final message will to go customer to their mobile to opt for "yes or No" for accepting/rejecting of the transactions.

**SLBC – KARNATAKA
LIST OF PARTICIPANTS
Steering Sub – Committee on 20.04.2021**

Sl. No.	Name Shriyuths -	Designation	Organization
1	Sunil Kurtkoti	Advisor	Govt. of Karnataka
2	B Chandrasekhara Rao	Convenor-SLBC & GM	Canara Bank
3	Nagaraj N	Asst. General manager	RBI
4	Sandeep Thoker	Deputy General manager	NABARD
5	S V Srinivas	Chief Manager	State Bank of India
6	B Indumathi	Senior Manager	Bank of Baroda
7	Suma Pavithra	Chief Manager	Union Bank of India
8	Puttaswamy	Manager	Apex Bank
9	J V S Prasad	Deputy General Manager	Canara Bank
10	Bhavani	Asst. General Manager	Canara Bank
11	Basavaraj C	Chief Manager	Canara Bank
12	Nagaraju	Senior Manager	Canara Bank
13	Rajasha H P	Senior Manager	Canara Bank
14	Ankur	Officer	Canara Bank

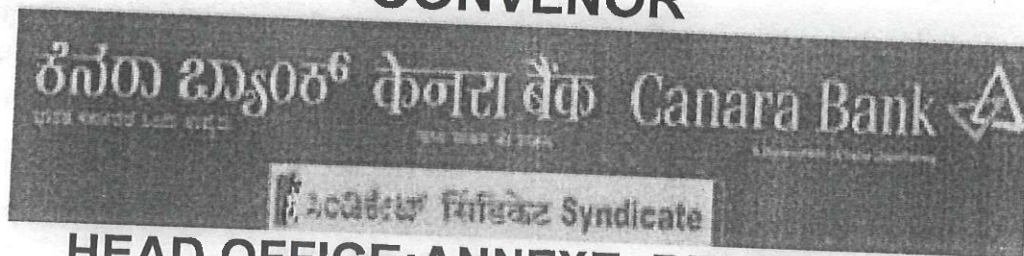
- Annexure - 1A -

STATE LEVEL BANKERS' COMMITTEE KARNATAKA

PROCEEDINGS OF THE
152nd SLBC MEETING
HELD ON 28.12.2020

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

CONVENOR



HEAD OFFICE: ANNEXE, BENGALURU

STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK
MINUTES OF THE 152nd MEETING OF SLBC HELD ON 28.12.2020

The 152nd SLBC meeting of the state of Kanataka was held on 28.12.2020 at 3.00 pm in conference hall, Vidhana Soudha, Bengaluru under the Chairmanship of Sri T M Vijay Bhaskar, Chief Secretary, GoK and attended by Smt Vandita Sharma ACS & DC, GoK, Ms A Manimekhalai, ED:Canara Bank, Sri Jose J Kattoor, RD:RBI, Sri Niraj Kumar Verma, CGM:NABARAD, Sri B Chandrasekhara Rao, Convenor-SLBC Karnataka 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 members & invitees and thanked the banking fraternity and government for the support extended for providing the banking services and implementing COVID relief measures during the testing times. He also requested to continue the effort under ECGLS and other financial support measures.

Ms. A Manimekhalai, Executive Director, Canara Bank, during her address, welcomed Shri T M Vijay Bhaskar, Honourable Chief Secretary, GoK and Smt. Vandita Sharma, ACS&DC, Shri Jose J Kattoor, RD,RBI , Shri Niraj Kumar Verma, CGM, NABARD and other dignitaries from various banks and other department.

She wished for Covid free environment and appealed for continued observation of health protocols till return of normalcy.

She observed that having provided the immediate relief to the vulnerable and affected segments, now its time reconstruct and rebuild our economy at the earliest thro' various revival schemes of GOI, GoK, RBI, and NABARD in true spirit.

She expressed happiness that banks in the state, despite various issues, have already reached out to and delivered all the relief measures. While state has been in forefront in case of KCC-Dairy and Mudra sanctions with 1st rank, it is in 7th position in case of PMSvanidhi scheme by disbursing 40280 loans amounting Rs 40.09 crore , she added.

She appreciated initiative taken by GoK on Cyber Crimes & Financial Frauds and informed the house that the SOP had already been circulated to all banks for suggestions. She requested the bankers to operationalize the same at the earliest to safeguard the interests of public.

She informed that the state as a whole has achieved 58.66% of ACP for the September quarter of 2020 and the CD ratio at 71.92 % as on 30.09.2020

She added that there is a Y-o-Y growth of 12.90% in deposits and 8.74% in advances as on 30.09.2020 over Sept 2019.

Sri .T.M Vijaya Bhaskar, Chief Secretary, GoK in his address

- 1) Society has passed through very trying time but the still we have to be careful as the pandemic is not completely over.
- 2) There is some improvement in certain banking parameters, but still more to be done .
- 3) Happy to note the improvement in PSA credit from 37.18 % to 38.81 % during the quarter, but is still below the mandatory level of 40%.
- 4) It is heartening to note that percentage of agricultural credit had crossed mandatory 18% of the total credit.
- 5) Overall achievement under ACP is very healthy.
- 6) ACP achievements under Agriculture & MSME has been quite satisfactory.
- 7) But as always Priority housing share is very low in spite of large number of project undertaken.
- 8) As Central and state share in this regard is already released, he requested banks to support to complete these half completed projects by lending to the eligible beneficiaries, Government had modified guidelines by deciding to give pattas to these house owners and permit beneficiaries to mortgage their undivided share of land which should support the lending.
- 9) Non priority HL sanctions are more as usual
- 10) Achievement under non priority credit is 92.87% indicating a shift from priority to non priority sector credit lending which is to be reversed.
- 11) Thanked all for almost completing the crop loan waiver scheme.
- 12) Requested to achieve the KCC saturation drive by sanctioning loans to remaining 14 lakh farmers.
- 13) Congratulated all for making Karnataka number one in India under KCC dairy
- 14) Congratulated all stake holders including SLBC for achievement under ECGLS and requested to cover the remaining 33 % of the borrowers.
- 15) Congratulated for being No 1 in India under Mudra loan.
- 16) Thanked all stake holders for improved performance under PMSVanidhi.
- 17) Observed that contribution from private sector bank under PMSVanidhi is very low and requested them to disburse all the eligible applications submitted to them.
- 18) Under TREDsplatform, he requested the departments to participate to support MSME.
- 19) Position regarding Aspirational districts – Expressed mixed feeling. Progress under CASA is good in both districts. Under PMJJBY and PMSBY position of both the district to be improved. Requested for close monitoring by Lead Bank and SLBC and advised to achieve target.
- 20) Regarding CD ratio he expressed concern over its reduction by 8 %. Advised Canara bank , ICICI, HDFC and Karnataka bank who are having comparatively lesser CD ratio to improve the same.
- 21) Aadhaar seeding –to be improved. Number of active BCs also to be improved.
- 22) He expressed concern over not conducting DCC and DLRC meeting regularly and advised to conduct the same as per schedule.
- 23) Advised to have a detailed discussion over closure of rural bank branches in the state.
- 24) Performance under government sponsored schemes not impressive and requested all line departments to follow-up with banks and achieve the target. He also directed the department to participate in recovery drive along with bankers.

25) As this year is declared as "Kannada Kayaka Varsha" he requested banks to implement the recommendations of Kannada Abhivruiddi Pradhikara without giving any scope for complaint. Major suggestions are

- All banks to have Kannada language cell.
- All the employees in the banks to learn Kannada and proper training to be given to them to work in Kannada as per KDA act 2016.
- To setup a committee for Kannada in line with TOLIC in Hindi.
- All banks to have 50% library books in Kannada.
- All magazines to have Kannada pages also, to celebrate Kannada week, to use Unicode etc.

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

1. KCC saturation has not shown much progress after previous SLBC. Also observed decline in number which is a matter of concern. Advised to cover all the beneficiaries of PM KISSAN under KCC.
2. To cover remaining milk pourers of the state under KCC dairy KCC AH dairy without any delay, even though the State is number one in the country.
3. There is large scope for KCC fisheries also and hence requested to consider KCC under fisheries and loans under "Mathsya Sampada" scheme of GOI.
4. She requested SLBC to submit the progress under agricultural infrastructure fund as much progress is not visible.
5. Expressed happiness over launching of FRUITS.
6. Assured that training will be provided by GOK with respect to FRUITS utility.
7. Acknowledged reduction in NPA outstanding in some banks. But observed that the list of NPAs to Government is not being submitted.
8. GOK had made a format for review of Government sponsored scheme with names of all agencies which will have to be submitted both by department and bankers for better review.
9. Expressed concern over lower level of disbursement over sanction.

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

- 1) Expressed thanks to Sri T M Vijaya Bhaskar for his leadership and coordination achieved under his leadership.
- 2) RBI had taken many steps to retain the stability of the economy.
- 3) The major components are Liquidity , regulatory and export related measures
 - Liquidity measures ensured banks, NBFCs and other market participants do not face any problem in liquidity. RRBs also allowed to participate in LAF and MSF windows and ensured liquidity.
 - Restructuring allowed in 26 sectors and one time restructuring for MSMEs , moratorium, standstill in IRAC norms are the regulatory measures by RBI.
 - Under export, additional time was given to both exporters and importers for receivables .
- 4) Under "Cybercrime Coordination and Response" all banks have notified the name and Generic mail IDs.

- 5) The second essential pre requisite namely-Model standard operating procedure for handling of Cyber crime reporting proposed by Canara Bank jointly with Karnataka bank is still under consideration by banks for final submission .
- 6) RBI had received large number of complaints from unauthorised online platforms , who reportedly charge high interest rate/hidden charges who also make threatening calls to customers for recovery. RBI cautioned the general public on this vide press release dated December 23.2020.
- 7) Requested SLBC to spread awareness in public and caution not to fall prey to such activities.
- 8) Advised SBI to focus on achieving 100% digital payment ecosystem in Raichur district which is coming to end by March 31.2021.
- 9) NSFE(National strategy for financial Education) for 2020-25 : Banks to come out with plans and strategies and keep informed SLBC and RBI in this regard. SOP for applicable to CFLS is already communicated to banks.
- 10) Requested government departments to get registered under TReDS.
- 11) Advised banks to ensure that stipulated procedures are followed in currency chests of banks, such as working of CC TV's 24x7 with backup of 90 days ,availability of exclusive joint custodians at CCs.
- 12) To implement clean note policy without giving scope for complaints from customers regarding soiled and cut note exchange .
- 13) To accept coins from customers across the counter including 10 rupee coins and conduct coin meals to ensure distribution of coins.
- 14) Delay noticed in responding to ombudsman complaints by internal ombudsman.
- 15) Introduction of certain measures to improve the efficacy of grievance redressal mechanism like monetary disincentives in the form of recovery of cost of redress of complaints.
- 16) Expressed concern over reduction in CD ratio by 8 % points. Instructed to form a subcommittee to formed the specific formats to be chalked out to regain the earlier level of CD ratio.
- 17) DCC/DLRC meetings were not conducted during June and September in certain districts which is not acceptable and advised to comply with guidelines in future.
- 18) He thanked state government for the initiative taken for launching of FRUITS.

(Text of the speech enclosed- Annexure)

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

- Congratulated state government for pilot launching of FRUITS.
- Rastriya E Marketing or REMS –Karnataka is a pioneer. In this all FPOs are in this platform. NABARD would like other aggregators to join in REMS.
- NABARD had signed MOU with SBI for the development of tribal and other poverty aviation programmes. Appealed other banks to follow it.
- PACs of two districts in Karnataka state identified for 100% computerisation in coordination with GOK.
- NABARD had digitised 3 lakh SHGS under Stree Shakthis. PAN India. Requested banks to make payment digitally.
- NABARD has launched sanitation literacy campaign in 100 villages of Karnataka, He requested other stakeholders to get themselves involved in this sanitation literacy campaign.

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 151st SLBC MEETING HELD 07.10.2020.

The Minutes of 151st SLBC meeting held on 07.10.2020 circulated to all the member banks and Govt. departments. The minutes of the same were approved.

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

The action taken by the SLBC on various action points evolved during 151st were taken note of by the House, the details of which are as furnished below.

Standardized system for direct flow LDM's of data from CBS of the member banks.

Convenor has informed that, all standard data templates and block codes have been provided to the member Banks and LDMs, the revamped Portal is in PARALLEL RUN with the existing Portal for feeding data for September quarter 2020. The same was informed to all the Banks & LDMs.

The Convenor requested all member Banks to update the data in Revamped Portal after due comparison with the existing portal data to enable SLBC to take forward with the Revamped Portal so that the existing Portal can be dispensed with from next quarter.

(Action: ALL Banks)

Operationalization of Central Sector Schemes of financing facility under Agriculture Infrastructure Fund:

Convenor has informed the house that, SLBC allocated the Rs 450 crores target for all member banks in consultation with NABARD for the FY 2020-21 and requested the member banks to finance under Agriculture Infrastructure Fund scheme and report the progress in Agif portal as well to SLBC.

(Action: ALL Banks)

Status of Crop Insurance Claims settlement pertaining to PMFBY Kharif 2017, Kharif 2018 and Rabi 2018 by banks as directed by CEO, PMFBY, GOI

Convenor has informed house that SLBC has followed up with concerned Banks and concerned banks have confirmed settlement of the claims in full.

Cybercrime Coordination & Response.

Convenor informed the house that proposed SOP was prepared jointly by SLBC and Karnataka Bank and was circulated to all the banks and requested the member banks to take permission from competent authority, so that it can be implemented shortly.

AGENDA-3: Banking Outlets:

(Action: ALL Banks)

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

Convenor informed the house that, in 151st SLBC advised Kotak Mahindra Bank to open Banking Outlet at reallocated unbanked village Managalli on or before 31.12.2020. Kotak Mahindra bank representative informed the house that, they are awaiting for GP- PDO NOC for opening of branch and also informed that branch will be made operational immediately after getting NOC.

Convenor also informed that, SLBC is following up with Kotak Mahindra Bank and requested to expedite the process at reallocated village Managalli within timelines.

(Action: Kotak Mahindra bank)

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 DhanDarshak app and FI Plan portal there is no unbanked villages within a radius of 5 KMs from any village in Karnataka and he thanked for cooperation of member banks in achieving this by covering the state with a banking outlet within a radius of 5 km as per DFS:NIC report as on 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, the 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.

3.4: Representations of the peoples' representatives referred by the RBI and Chief Secretary for opening of branches:

Convenor informed that, Bank branch at Peta-Alur village and reported that Bank has started functioning from 28.12.2020 at Peta Alur village and they are opening branch shortly in January 2021.

(Action: KVGB)

AGENDA 4: Financial inclusion Initiatives

4.1: Functioning of Business Correspondents:

Convenor informed that, there are 169 inactive BCs as on 30.09.2020 due to resignation and other reasons which got reduced to 129 as of now.

Convenor, SLBC requested respective Banks to activate all inactive BCs and appoint new BCs where BCs have resigned and initiate measures for making these centers functional and also informed Canara Bank,, KGB, and BOB to take special efforts to reduce inactive BCs.

(Action: Canara Bank, KGB, BoB & ALL Banks)

4.2: Financial literacy initiatives by banks.

Convenor informed that, because of COVID 19 the retired bankers are not showing much interest to work in FLCs and he also informed that as per information from SBI they are in the process of appointing FLCs. SBI and UBI are requested to expedite early appointment of FL Counsellors and make these FLCs functional.

Convenor requested all the sponsor banks to oversee the functioning of FLCs and also to expedite appointing FLC counsellors wherever it's pending due to resignation of existing counsellors and also arrange for prompt and accurate reporting.

Further, Convenor SLBC requested sponsor Banks & all member banks to focus on conducting more financial literacy camps through FLCs & rural branches in the aspirational districts such as Raichur & Yadgir.

(Action: SBI, UBI & ALL other Banks)

4.2.1: Advertisement of Ponzi schemes/Cyber frauds/PMJDY frauds in KSRTC Buses

Convenor informed that, as per the decision taken in SLCC meeting chaired by the Chief Secretary, GoK and convened by RBI on 01.08.2016, SLBC has carried out the publicity campaign in 4 districts viz. Bangalore City, Mysore, Belagavi and Kalburgi out of subscriptions totaling to Rs.69.50 lakhs and SLBC has incurred an amount of Rs.33.16 lakhs.

He informed that, SLBC has initiated another exercise to give wide publicity in the 6 districts viz. Raichur, Yadgir, Mangalore, Shimoga, Haveri and Vijayapura by utilizing the remaining funds of Rs.32.40 lakhs and issued work order to Sole Advertising Agency of KSRTC, NEKRTC & NWKRTC of Karnataka for carrying advertisement on 150 buses for a period of 3 months from 01.01.2021 to 31.03.2021. SLBC propose to launch the advertisement from first week of January 2021.

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

Convenor informed that, UIDAI, Bangalore has reported that as on 30.09.2020, 811 kits are active for the last 30 days with 286225 enrolments/updates in the last 30 days.

5.2. Saturation of PM Kisan beneficiaries with KCC:

SLBC Convenor informed the house that, the KCC saturation drive started on 8th Feb 2020 by DFS: GOI to cover all the PM Kisan Samman Nidhi Yojana beneficiaries under KCC facility and in the Karnataka state, banks have sanctioned 6.78 lakh KCC loans amounting to Rs 9266.17 crore for the PM Kisan beneficiaries as on 04.12.2020.

Further, SLBC Convenor requested all the member banks to cover all the PM Kisan beneficiaries with KCC facility.

(Action: All member banks)

5.3: Issuance of KCC-AH to dairy farmers of Milk Cooperatives and Milk Producer Societies/Unions:

SLBC Convenor informed the house that the second phase KCC saturation special drive started from 1st June 2020 to 31st July 2020 to extend KCC-Dairy loans to milk pourers of milk unions subsequently extended upto 31st Dec 2020.

Convenor-SLBC informed the house that, as on 04.12.2020 banks have sanctioned 1, 39,000 KCC-Dairy loans against the 3.94 lakh KCC-AH physical applications submitted by KMF/Milk unions to the bank branches. He has informed the house that our state has secured 1st position in the country with respect to KCC -Dairy sanctions by the collective efforts of all banks, LDMs.

The Chief Secretary, GoK and ACS&DC, GoK have advised the KMF to submit all the remaining active milk pourers KCC-Dairy applications to bank branches to enable branches to sanction more KCC-Dairy loans.

SLBC convenor requested all State Controlling Heads of banks for expeditious sanctions of KCC-AH loans as still huge number of active milk pourers are to be covered under KCC facility.

(Action: KMF & All member banks)

5.4. Issuance of KCC-Fisheries.

SLBC Convenor requested member banks to immediately submit the actual status on total KCC-Fisheries applications submitted, sanctioned, rejected and pending by t banks which are reportedly submitted by fisheries department to banks. Format is shared by SLBC to banks for sharing this information. As per DFS directions.

ACS&DC has advised Department of Fisheries, GoK to actively participate in mobilizing KCC-Fisheries application and follow with the bank branches.

He also requested all member banks to advise the concerned branches to dispose the pending KCC-Fishery applications as per extant guidelines.

(Action: All member banks and Dept. of Fisheries, GoK)

As informed by UIDAI, the Aadhaar enrolment centres of Bandhan, IOB, Punjab & Sind Bank, CBI, DCB, RBL, Axis, Fincare, TMB, Indusind, PNB, Ujjivan SFB, LVB, HDFC, UBI, KarurVysya and Yes Bank are performing with less than minimum of 8 transactions (enrolments/updates) per day per centre against the revised target communicated by UIDAI w.e.f. 01.10.2020.

Convenor requested above these Banks to improve the enrolments and carryout minimum enrolments/updates to avoid penalty being levied by UIDAI.

(Action: Bandhan, IOB, Punjab & Sind Bank, CBI, DCB, RBL, Axis, Fincare, TMB, Indusind, PNB, Ujjivan SFB, LVB, HDFC, UBI, KarurVysya and Yes Bank)

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

Convenor informed that, SLBC has convened the 1st SLIC meeting for the TFIIP within Aspirational District Programme (ADP) on 21.10.2020 through Microsoft Teams VC for the aspirational districts Raichur & Yadgir under the co chairmanship of Sri. Suchindra Misra, IAS, Joint Secretary: DFS and Dr. Ekroop Caur, Secretary to Government, Finance Department (Budget & Resources), GOK and all other designated executives of the Committee & representatives of Finance Dept. of GoK in terms of Finance Department and SLBC has communicated the proceedings of the 1st SLIC meeting for TFIIP to all of its members, Controlling Heads of all Banks.

Further, informed that, SLBC advised LDMs to place the Minutes of SLIC in the next DLIC meeting of two districts and report confirmation.

Convenor also requested all member banks to arrange for review of branch wise performance and further improve the progress to achieve the target.

As advised by GoK: FD, the Deputy Commissioners of two aspirational districts are requested to organize camps and facilitate progress under PMJJBY & PMSBY.

Chief Secretary GoK also advised SBI to give more focus on these two district as SBI is the Lead bank in these districts and achieve Key Performance Indicators (KPIs).

(Action: SBI, All Banks, DC's and LDMs of Raichur & Yadgir district)

AGENDA 5: KCC

5.1 KCC Loans – Disbursements & Outstanding:

For query raised by ACS & DC, GoK on non-improvement KCC numbers year on year basis, SLBC Convenor clarified that the main reason for non increase in KCC number was on account of reclassification of agriculture gold loans from KCC category to normal agricultural gold loans. However the numbers would be picked up on the account of ongoing KCC campaign.

(Action: All member banks)

5.5. PRADHAN MANTRI MATSYA SAMPADA YOJANA (PMMSY):

SLBC Convenor informed the house that Hon'ble Prime Minister Narendra Modi digitally launched Pradhan Mantri Matsya Sampada Yojana (PMMSY) on 10.09.2020 in Bihar. Foreseeing an enormous potential in fishery sector, the Government of India has launched a mega scheme 'PRADHAN MANTRI MATSYA SAMPADA YOJANA (PMMSY)' for the holistic growth of fisheries and aquaculture sector covering inland, brackish water and marine sub-sectors to ensure food and nutritional security coupled with economic prosperity of fishers, fish farmers and fishery entrepreneurs.

SLBC Convenor informed about the slow progress in the scheme. ACS, GOK advised fisheries department to take lead and bring applicants to the bankers for effective implementation of the scheme. Department of fisheries informed that they have already approved projects amounting project cost Rs 85 crores and they advised beneficiaries to approach banks. They also promised to share the list of benefices to SLBC.

(Action: Fisheries Dept. GoK and All member banks)

5.6. PMFBY AND RWBCIS:

5.6.1. Season wise insurance claims settlement status under PMFBY and RWBCIS a) **Season wise claim settlement status under PMFBY as on 30.10.2020:**

SLBC convenor requested Agriculture commissioner, GoK to take steps to complete the settlement of all the pending claims to be settled by insurance companies for the period between 2016 and 2018.

(Action: Agri. Dept., GoK)

b) Season wise claim settlement status under RWBCIS as on 30.10.2020:

SLBC convenor requested Horticulture department, GoK to take steps to complete the settlement of all the pending claims to be settled by insurance companies for the period between 2016 and 2018.

(Action: Hort. Dept., GoK)

5.6.2. Constitution of committee for settlement of additional claims arising due to problems/mistake/errors/omissions under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructure Weather Based Crop Insurance Scheme (RWBCIS).

Agriculture Commissioner has informed the house that the state level committee is already constituted to resolve grievances/problems of FIs and to facilitate the time bound claim settlement of genuine insured farmers due to any problems/mistake/errors/omissions by FIs/ICs in implementation of PMFBY and RWBCI and the Government order will be sent to SLBC.

Convenor SLBC has requested Agriculture Commissioner, GoK to provide GO on the constitution of Committee to enable SLBC to forward the communications to all the member banks and to publish in SLBC website.

(Action: Agri. Dept., GoK)

5.7: Sharing of KCC details along with last four digits of Aadhaar to Agriculture Commissioner, GoK

SLBC Convenor informed the house that, subsequent to submission of KCC details along with last four digits of Aadhaar by SLBC, Department of agriculture, GoK has provided the list of accounts with insufficient information, which is to be re submitted to the department after rectification. SLBC has already sent mails to the concerned banks to resubmit the data with required information.

SLBC Convenor requested all the concerned banks to immediately submit the full information. GoK through SLBC to enable them to come out with uncovered PM Kisan beneficiaries for bringing them under the ambit of KCC.

(Action: All member banks)

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

Convenor SLBC informed the house that the integration of FRUITS portal with banks is underway. Many meeting between ACS-e- Governance, NABARD, SLBC and Canara Bank have been held. Piloting of the project was inaugurated on 27.12.2020 at NABARD, Bengaluru with the great initiative of e-Governance department, GoK and NABARD with two branches (Nelamangala and Tavarekere) of Canara bank and branches have also started working on the portal.

Additional Chief Secretary, e-Governance, GoK informed the house that the process would eliminate visiting of sub register office by the farmers for creation of charge or form 3 declaration, around 70 lakh farmers have been registered under FRUITS platform with around 2,00,000 land parcels (RTCs). E-signing by farmers in bank branches for form 3 declaration would be pushed by FRUITS portal to the Kaveri software for creation of charge and the process is completely compliant of information technology act. He requested bankers to nominate one nodal officer who can be a single point of contact with the department for any type clarification. Convenor requested ACS, E governance to conduct training programme to bank officers regarding handling FRUITS software.

(Action: All member banks, e-Governance dept., GoK and NABARD)

Agenda 6.0 Crop Loan Waiver Scheme -2018

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

Regarding progress under implementation of CLWS-2018 of GoK, Convenor: informed the house that the GoK as a part of CLWS-2018 has released 7556.86 crores towards crop loan accounts of 10,00,767 farmers of commercial banks and RRBs till 16.12.2020.

6.2: Actions to be taken by Banks on priority for CLWS -2018.

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

- Pendency in feeding of alternate account (Pendency at Manager level and Pendency at DGM level) in case of closed accounts after 31.12.2017,
- Green list approval pendency & FSD Pendency.

He informed that, the Banks to refer letter dated 17.10.2020 received from Secretary Administrative Reforms-DPAR/ Head of CLWS Special – GoK which was already forwarded to banks and requested banks to take-up the issues with concern department of GoK.

The Convenor requested member banks to take up their issues with the concerned department and all the issues should be resolved by January 2021 end.

The Secretary Administrative Reforms-DPAR/ Head of CLWS Special – GoK informed that from past 1 to 2 months 7 meetings were conducted with banks through VC and trying to follow-up issues one to one individually and remarkable progress achieved. He also informed the house that within 10 to 15 days they will try to resolve remaining issues if any of individual banks and also informed banks to revert to department for any issues for resolving the issues.

(Action: All Banks & CLWS Spl. Cell-GoK)

6.3 Other Issues pertaining to CLWS-2018

Convenor informed that, Draft Internal Audit booklet was submitted (Booklet was already placed in 150th SLBC Agenda) to Finance Department and final approval is awaited. After approval by GoK, the participating banks shall start the process of carrying out internal audit.

(Action: Finance Department & All Banks)

AGENDA 7: Fisheries Loan Waiver Scheme:

Fisheries loan waiver scheme: Green List Finalisation

Convenor informed the house that, fisheries department started crediting amount to beneficiaries and in case of 4050 accounts with an amount of Amount Rs 7,75,76,589/- is returned due to closure of accounts etc. He requested concerned department to provide SOP/guidance/assistance to banks for resolving the issues as in case of CLWS.

The Secretary Administrative Reforms-DPAR/ Head of CLWS Special – GoK informed that they will provide details after discussing with fisheries department for processing of bounced accounts in case of closed cases for adopting same process of CLWS.

(Action: Bhoomi Monitoring Cell & Fisheries Department, GoK)

AGENDA 8.0: DISCUSSION ON MARKET INTELLIGENCE ISSUES - RBI.

House was appraised about the fraudulent activities of entities VIZ. 1. Popular Finance, 2. S.V.S. Finance Limited, Nanjangud - Sharing of information, 3. Extrasum – Bengaluru, 4. Emex Fundamental Trade Marketing International Pvt Ltd – Bengaluru, 5 Complaint against Mudra personal loan, 6 Shri Vishwaguru Multi-Purpose Cooperative Society Limited – Belagavi, 7. Indian Cooperative Credit Society Limited, Bengaluru, 8. Zoomcar India Pvt Ltd – Bengaluru and nine types of online frauds VIZ. 1. www.tips4market.com, Bengaluru, 2. Take Profits, Mumbai, 3. Justmoney.in, Bengaluru, 4. Sublime Financial

Advisory, Bengaluru, 5. Complaint against Equity Mania Financial Advisory, Bengaluru, 6. Small trade, Bengaluru, 7. Complaint against Panchawati Multi-State Co-operative Credit Society Ltd., 8. Complaint against DhanLaxmi Finance – Reg, 9. Complaints against Digital India CSP and Bank Mitra CSP BC Private Limited

Members were requested to create awareness among the public to avoid possible frauds and financial loss and report the suspicious activities in Sachet portal.

8.1: RBI other agenda:

8.1.1: Internal Working Group to review Agriculture Credit

House was appraised about the recommendations of The Internal Working Group on Agricultural Credit had made certain recommendations which are at various stages of implementation by GOI and GoK like 100% digitization of land records to enable banks and financial institutes to view records, registers charges, etc, with ease., to promote and conduct awareness drives for land consolidation so that the farmers can achieve economies of scale and have the incentive to make long term investments and State Governments to allocate a larger portion of their borrowing from RIDF for the purpose of absorbing funds for rural infrastructure development in the state.

GoK was requested to pursue the progress.

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

8.1.2: Deepening and Expansion of Digital Payment Systems

Convenor informed house that, the Sub-Committee meeting on Expanding and Deepening of Digital Payment Ecosystem was held on November 06, 2020 with all the stakeholders. The banks functioning in Raichur were urged to ensure timely submission of periodical statements, mapping of financial institutions with departments / organisations, streamlining of Bank accounts for facilitating DBT, review on progress reports (Annexure II) and performance of banks, implementation of dedicated financial literacy initiatives to promote digital payments and, ensuring 100% digitization of the district by March 2021. Convenor requested, SBI and other banks to give more focus on 100% digitization of the district by March 2021.

(Action: Convenor-Sub-committee on digital payments, All Banks, LDM Raichur and SBI-Karnataka State Controlling office).

8.1.3: High level committee meeting on quantum of relief in case of severe natural calamities.

A High-level committee meeting to decide on quantum of relief in case of severe natural calamities was held on the recommendation of inter-ministerial central team and subcommittee of national executive committee. The office memorandum dated October 20, 2020 has been issued by Ministry of Agriculture & Farmers' Welfare, GOI, advising

State Governments/UTs to share a copy with their respective SLBCs and concerned district authorities.

Accordingly, SLBC may extend the benefit of Interest Subvention Scheme and Prompt Repayment Incentive under severe natural calamity as per the decision of HLC.

(Action: Agricultural Department, Disaster management Department & Concerned Govt. Department).

8.1.4: Promotion of Organic Farming

The commissioner agriculture informed the house that, Joida takuk of Uttara Kannada district is selected as Organic farming taluk for implementation.

The Convenor requested department to provide road map for transformation of identified area so that banks start implementation accordingly. He also requested banks to provide support for implementation of organic farming in Joida Taluk in Uttara Kannada.

(Action: Organic Cell, Agricultural Department, GoK).

8.1.5: Conduct of DCC/DLRC meeting for the June and September Quarter

In terms of para 2.2.6 of MC on Lead Bank Scheme, DCC/DLRC meetings must be convened once in a quarter to review the implementation of various schemes under the Lead Bank Scheme, among others. DCC/DLRC meetings also provide feedback to the SLBC on various issues that need to be discussed on a wider platform, so that these receive adequate attention at the State Level. Non-conduct of the meetings defeats the very purpose of its constitution and the Lead Bank Scheme.

It is observed that DCC/DLRC meetings for the June quarter have not been conducted in 8 districts (Bidar, Vijayapura, Chikmagalur, Kalburgi, Koppal, Ramanagara, Uttara Kannada and Yadgir) and DCC in 1 of the districts (Chikballapur).

DCC/DLRC meetings for the Sept 2020 quarter have been conducted only in 2 districts and DLRC meeting in only one district. Controlling offices of Lead Banks are advised to ensure that the meetings are conducted regularly for each quarter.

Convenor SLBC advised LDMs to conduct DCC/DLRC meeting regularly and requested controlling office of banks of LDMs to ensure the same.

(Action: LDMs, DCs, GOK, Canara Bank, SBI, UBI & BoB)

8.1.6: Universal Access to Financial Services – All the villages as identified by DFS under “banking access to every village within a 5 km radius / hamlet of 500 households in hilly areas” have been completed as on date by the banks.

SLBC may forward us a confirmation to enable us to communicate to our Central Office.

(Action: SLBC & Banks)

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8.1.7: Access to Livelihood and Skill Development – Under NSFI 2019-2024 document, one of the milestone to be attained is to gather details of the account holder including unemployed youth, and women who are willing to undergo skill development and be a part of the livelihood programme, and further be shared to the concerned skill development centers / livelihood mission and vice versa.

A template has been shared with SLBC calling for information and to review the progress at half yearly intervals.

SLBC is requested for early submission of the report for assessment on the progress made.

(Action: SLBC & Banks)

8.1.8: PRAGATI Meeting: Review of Social Security Schemes – PMJJBY and PMSBY
A half yearly statement to review the progress in enrolment of beneficiaries under Social Security Schemes for the period September 2020 has been prepared and forwarded by SLBC. From the statement, we observe that out of 18013837 PMJDY account holders, only 8% have been enrolled under the Pension Scheme, and 22.43% and 53.31 under PMJJBY and PMSBY respectively.

All the banks to ensure complete coverage within the stipulated timeframe as per the NSFI document.

(Action: All member Banks & LDMs)

AGENDA 9: NABARD's AGENDA FOR 151st SLBC MEETING

9.1. Support to Government of Karnataka under RIDF

House was appraised by CGM, about sanctions and disbursements to GoK under RIDF amounting to Rs14928.72 and Rs11745.32 crores respectively.

9.2. Agriculture Infrastructure Fund

Convenor informed the house that, SLBC has already allotted 450 crores as a target for various banks for the financial year 2020-21 in consultation with NABARD.

Convenor requested the banks to sanction loans under Agriculture Infrastructure Fund scheme and report the progress to SLBC.

(Action: All Banks)

9.3: Joint Liability Group

NABARD extends financial support for awareness creation and capacity building of all stakeholders of this programme. To enhance the credit flow to targeted population through JLG mode, NABARD extends grant assistance per JLG to banks for formation, nurturing and financing of JLGs.

Banks need to adopt JLG mode of lending, at least where lending to individuals is not possible due to land title/security related issues.

(Action: All Banks)

AGENDA 10. Banking statistics as on 30th September 2020:

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 September 2020.

There is a Y-o-Y growth of 12.90% in deposits and 8.74% in advances as on Sep 2020 over Sep 2019

The level of PSA in the State has increased from Rs. 2,70,788 crores as on Sep 2019 to Rs. 2,95,609 crores as on Sep 2020 showing an absolute growth of Rs.24,821 crores and percentage growth of 9.16 % on Y-o-Y basis.

Agricultural advances have increased from Rs. 1,27,572 crores as on Sep 2019 to Rs. 1,42,278 Crores as on Sep 2020, showing an increase of Rs.14,706 crores and Y-o-Y growth of 11.53% .

The outstanding level under MSME have increased by Rs.8,447 Crores from Rs.92,075 Crores as on Sep 2019 to Rs.1,00,522 Crores as on Sep 2020 i.e. growth of 9.17 % on YoY basis.

The CD ratio of the state is 71.92% as on Sep 2020 as against 74.67% as on 30.09.2019 which is a matter of concern.

Chief Secretary requested RBI to study and compare the CD ratio movement with other State.

Chief Secretary , GoK advised to analyze the reasons for reduction in CD ratio by conducting data analysis and to conduct meeting with banks to resolve the negative trend on the basis of bankwise/sectorwise/districtwise data analysis.

(Action: RBI, SLBC & All Banks)

10.2: Branch Network:

Convenor informed the house that, the number of bank branches has increased from 11469 as on 31.03.2020 to 11546 as on 30.09.2020, thus showing an increase of 77 branches.

Chief Secretary in his speech advised the banks to get prior approval from SLBC before closure of rural branches.

(Action: ALL 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 17430 as on 30.09.2020, thus showing an increase of 42 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 SEPTEMBER 2020 of FY 2020-21 vis-à-vis disbursements up to the quarter ending SEPTEMBER 2019 of FY 2019-20:

- The banks have disbursed Rs. 37694 Crore under Short Term agriloans registering 57.10 % achievement to the Annual target.
- The banks have disbursed Rs. 18052 Crore as on September 2020 under Agricultural Term loans registering 39.09 % achievement to the Annual target.
- Total agriculture registering 49.68 % achievement to the annual target.
- The banks have disbursed Rs. 46543 Crore under MSME registering 50.00 % achievement to the Annual target.

Convenor requested member banks to improve lending under priority sector credit .with focus on KCC, KCC Dairy, MSME, housing and other priority sector during FY 2020-21.

(Action: All Banks)

11.2: Progress in Sanctions under MUDRA scheme:

Convenor informed the house that, Karnataka state has secured **number one position** with respect to MUDRA loan sanctions and disbursements in the country. He requested all the Banks to implement the scheme in a big way in remaining part of the year also.

(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 87.57 and percentage of mobile seeding is 85.06 as on 30.10.2020

Convenor requested, all member banks 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.

(Action: All Banks)

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

Convenor informed that, % of Aadhaar seeding is 80.70 and % of mobile seeding is 74.79 as on 30.09.2020 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 76,41,115 **MGNREGA** workers' accounts in the state of which, 42,19,871 accounts have been enabled into Aadhaar Based Payment which works out to 55.23% as on 18.11.2020 .

He told that, GoK is requested 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 requests 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)

12.3.2: Social Security Pensions:

Convenor told that, in the light of account based DBT, the Directorate of Social Security and Pensions, Revenue department, GoK has informed that they are not able to make payment to customers of 289 bank branches due to non-mapping of branches in RBI master file.

Convenor informed the house that, SLBC has forwarded the list of such branches to the concerned Banks for correction of the IFS Code in the RBI Master file where direct credit of Social Security Pension to the concerned beneficiaries are to be credited.

SLBC requests controlling offices of all the member banks in the state to update the correct IFSC code in RBI Master file at the earliest to enable Dept. to effect successful payment of SSS with special emphasis on Raichur and Yadgiri districts.

(Action: All member Banks and LDMs)

12.4: Progress under Social Security Schemes:

Convenor informed the House that, the performance of banks in all the three Social Security Schemes (PMSBY 2.91 % growth, PMJJBY 2.56 % growth & APY 6.92 % growth) during the Sep quarter 2020 has been satisfactory.

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.

(Action: All member Banks and LDMs)

12.5: PRAGATI – Review of Social Security Schemes – PMJJBY & PMSBY

Convenor informed that, SLBC advised banks to pay attention to issues like conducting periodic publicity campaigns and take the action to increase the coverage and spread awareness among targeted beneficiaries under PMJJBY and PMSBY.

Further, as per RBI directions, Sub-Committee of SLBC on Financial Inclusion was advised to to deliberate upon the issues/concerns associated with the enrolment of PMJDY customers in the insurance schemes of PMJJBY, PMSBY, NPS and APY in their ensuing meetings and suggest measures to SLBC.

Convenor informed that, SLBC requested line departments of GoK, such as Labour & Construction Workers Board, Health & Family Welfare Board, Women & Child Development Board, Rural Development & Panchayath Raj Department, etc to extend necessary cooperation for organizing camps to cover eligible persons at Bank branches. SLBC also requested all the banks to give focused attention to extend the benefit of all these social security schemes to all eligible people in their area of operation on a campaign mode.

(Action: All member Banks, LDMs, Convenor, Sub-Committee of SLBC on FI - UBI, and Labour & Construction Workers Board, Health & Family Welfare Board, Women & Child Development Board, Rural Development & Panchayath Raj Department,)

12.6: 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 the house that, toll Free number 1800 4259 7777 continues to be functional through vendor M/s Conneqt Business Solutions Ltd., Hyderabad. The total no. of calls received at the Helpdesk from July 2019 to November 2020 is 11727.

He requested all member Banks to popularize this Toll Free Number among their customers.

(Action: All banks & LDMs)

12.7: 1% interest subvention to crop loan with sanction limit upto 1 lakh by Government of Karnataka.

Convenor informed the house that, Director of Agriculture, GoK has issued circular vide No.DDA(C1)/CLIS/5/2020-21 dated 01.07.2020, informing that 1 % interest subvention scheme for crop loan sanctioned up to 1 lakh for promptly paid farmers is continued during current year 2020-21.

(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, target awaited from Devraj Urs BC Dev.Corp., Karnataka Vishwakarma Dev.Corp., Karnataka Maharshi Valmiki ST Dev.Corp., Karnataka Bhovi Dev.Corp., Pashu Bhagya from Veterinary Dept. and National Horticulture Board.

He also informed the house that, NRLM performance is good as compared to other Government Sponsored scheme. NRLM, GOK expressed the concern regarding the poor disbursement amount compared to sanctions.

Chief Secretary, GoK directed the concerned departments to send the targets of the current year along with the list of pending applications to SLBC. He also advised NRLM department to cater targeted number of applications to banks.

(Action: NRLM, Concerned Department and Banks)

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

Convenor informed the house that, Member banks was sanctioned around 51593 applications under PMAY (U)CLSS and Karnataka placed at 6th position in PAN-INDIA as on 30.09.2020.

Chief Secretary, GoK opined that Gujarat state has placed first in the country but our state position and performance has very poor under CLSS which, need improvement by proactive approach by bankers.

SLBC, Secretary Housing department and also chief Secretary, GoK requested Member Banks to sanction maximum housing loan under PMAY AHP projects as government of Karnataka had introduced system of issuing pattas to house owners.

Under AHP there is no progress in the state as a whole which is specific to urban area, informed the Secretary Housing department.. To this CS, GOK directed the department to collect the applications and submit them to the banks where the customers are dealing. CS entrusted the responsibility of submitting the applications to the housing development department, GOK and advised LDMS to review the same in BLBC and DCC meetings.

(Action: RGHCL, Housing Dept. Gok, ALL Banks & LDMS)

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 a growth of Rs.1311 Crores in advances to minority communities as at Sep 2020 over March 2020.

SLBC requested to member banks to sanction maximum loans to minority community in Karnataka state.

(Action: ALL Banks)

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.

(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 Sep quarter 2020 of the FY 2020-21, various banks in the state of Karnataka have disbursed Education loans to the tune of Rs.650 Crores covering 30,102 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 as the percentage of achievement v/s target works out to 8.41% 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.

(Action: ALL Banks)

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

13.5.1.A: SELF HELP GROUPS:

Convenor requested GoK to study the administrative set up (SERP in the state of AP & Telangana, KutumbaShree in Kerala and Jeevika in Bihar), hand holding & benefits being extended to and models of SHGs in neighboring states and adopt with suitable customization and up gradation to further scale up the progress in the state and also SLBC hereby submitted the new approach/model for strengthening of SHGs in Karnataka, based on learnings from SERP-AP, KUDUMBASHREE-Kerala and JEEViKA-Bihar models.

(Action: NRLM, KSRLPS-Sanjeevini, GoK Chairman & Convenor SLBC Sub-committee on SHG)

13.5.2 : JOINT LIABILITY GROUPS:

Convenor informed the house that, total disbursement during Sep quarter FY 2020-21 is Rs.4611.11 crores and also requested member banks to give focus on SHG/JLSs and achieve allocated targets.

(Action: LDM, DDM-NABARD & All Banks)

13.6 :Progress in Stand Up India scheme as on 30.09.2020

Convenor told that due to COVID 19 banks couldn't sanction loans under this scheme in Sep quarter as expected. As on 30.11.2020 banks have sanctioned an amount of Rs. 9.36 Crores to 40 beneficiaries and Karnataka secured 11th place in loan sanction under StandUp India Scheme.

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 September 2020:

Convenor informed the house that, All the 3 districts Uttara Kannada, Udupi and Dakshina Kannada districts have shown improvement CD Ratio. DCs and LDCMs were requested to 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. Subcommittee meetings held in Udupi on 04.06.2020, Dakshina Kannada on 28.09.2020 and Uttara Kannada on 16.12.2020 to review the status.

All member Banks in the district were advised to reach the CD Ratio target of 60% by March 2021 by the respective DCs.

(Action: LDMs & DCs, All Banks, SLBC)

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

15.1: Non-Performing assets position as on 30.09.2020:

Convenor informed the house that total non-Performing assets position as on 30.09.2020 is 57070.02 crores.

ACS & DC 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 17.35 % and requested the concerned depts. to extend necessary support to banks for recovery.

Chief Secretary, GoK requested to KVIC, KVIB & DIC dept., to give support to bankers to recovery of overdues of loans sanctioned under government sponsored Scheme.

(Action KVIC, KVIB & DIC bankers)

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:

SLBC requested State government to issue necessary directions to the concerned for expeditious disposal of all pending application cases under SARFAESI, DRT & LOK ADALATS Acts. ACS, GoK informed that in spite of the repeated request in SLBCs and sub committees no such list is forthcoming from banks and wherever list is received , action was taken. Convenor agreed to collect such list and submit to GOK for action.

(Action: ALL Banks SLBC & GoK)

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

Convenor informed the house that Government of Karnataka has issued following notifications regarding declaration of flood affected areas in Karnataka and same has been circulated to all member banks,

Revenue Department (Disaster Management), GoK has communicated crop wise loss for first two notifications (Provided in Annexure 16 Page No 245-251) **but crop loss for November 2020 notifications is still awaited** . Convenor, SLBC requested all member banks to extend the relief measures to all the eligible farmers.

Chief Secretary, instructed to Disaster management to issue notification along with crop loss in consultation with ACS & DC.

DGM, SLBC requested to GoK to instruct concerned Department/s to provide crop loss along with natural calamity notification together in one go to enable banks to extend the relief measures to all the eligible farmers.

(Action: ALL Banks, Disaster management & Agriculture Department, GoK)

AGENDA17: DISCUSSION ON POLICY INITIATIVES OF GOI, GoK, RBI AND NABARD:

17.1: Fraudulent activities in the name of PMJDY

Convener, SLBC informed to house that DFS vide letter no.F.No.21(6)2014-FI (Mission Office) dated 24.12.2019 informed that a complaint has been received by DFS regarding fraud committed by some entities using the picture of the Hon'ble Prime Minister name and logo of the PMJDY and office address of the department. The copy of the letter is enclosed.

SLBC requested all Banks to mitigate the fraudulent activities in the name of PMJDY by sensitizing the Bank branches & BCs by creating widespread publicity in this regard including displaying related disclaimer on their official websites in vernacular language and confirm to SLBC.

(Action: ALL Banks and Govt. of Karnataka)

17.2: Cybercrime reporting and response:

Convenor, SLBC informed to house that as per the deliberations at 151st SLBC,

- SLBC has collected the names of Nodal Officer and generic email ids from banks and same is submitted to RBI.
- Provisional SOP drafted by SLBC and Karnataka Bank shared with RBI is furnished as an annexure 17A (page no. 253 to 256)
- As per the SOP a dedicated cyber cell details provided by police authorities have been shared to all Banks.
 - 1) Mail ID : ccps_cir@ksp.gov.in
 - 2) Nodal Officer Phone number : 9480801411
 - 3) Land line: 080-22943771
- Further, SLBC has requested all Banks to
 1. Place the matter before Competent Authority for necessary sanction and approval for the system.
 2. Furnish the opinion/suggestion on SOP shared by SLBC and also for the inputs/queries received from the Commissioner of Police, Bengaluru City through RBI on 27.11.2020, latest by **04.12.2020**.
 3. Furnish the time line for arranging IT logistics and call centre with access to & authority for debit transaction of account and enable us to intimate the same to RBI.
 4. Record the generic mail id of Police Department as mentioned above and furnish confirmation regarding taking note of the same.

All banks are once again requested to complete the arrangements and indicate readiness to implement the system with suggestions to SOP and confirm the same as directed by RBI.

(Action: ALL Banks)

17.2.1: Constitution of High Level Committee to monitor prevention of Cyber Crime and Financial Frauds:

Convenor informed to house that Deputy Secretary to Government (Crimes, Prisons & Cinema) Home Department, GOK has communicated the Government Order No.HD 86 COD 2020, Bangalore dated 21.10.2020 that Government is pleased to constitute a High Level Committee consisting of their representatives of Law enforcement agencies, RBI, Banks and Home and Law departments to look into the following;

- Deliberate upon all types of specific cases of cybercrime and financial frauds in recent past, use micro analysis of the collected big data for various cybercrime and suggest amendments in Legislative frame work.
- Analyze specific requirements of Law Enforcing Agencies, Banks and other Stakeholders and suggest actionable recommendations to take preventive measures in cybercrimes and financial frauds.

(Action: ALL Banks & Deputy Secretary to Government (Crimes, Prisons & Cinema) Home Department, GoK)

17.3: National Strategy for Financial Inclusion (NSFI) 2019-2024 – Implementation of Milestones

Convenor informed to house that the NSFI sets forth the vision and key objectives of the Financial Inclusion policies in India to help expand and sustain the financial inclusion process. The strategy aims to provide access to formal financial services in an affordable manner, broadening and deepening financial inclusion and promoting financial literacy and consumer protection.

SLBC has been advised the Convenor, Sub-Committee of SLBC vide letter 285 dated 21.11.2020 on Financial Inclusion to periodically review the issues affecting the progress of the initiatives taken under NSFI 2019-24 in ensuing meetings.

(Action: Convenor, Sub-Committee Financial Inclusion)

17.4: National Strategy for Financial Inclusion (NSFI):2019-24 - Access to Livelihood and Skill Development

Convenor, SLBC informed to house that RBI vide their letter no.FIDD.CO.LBS.No.485/02.01.012/2020-21 dated 13.11.2020 has suggested the following action plan and milestones to achieve the objective as under:

- a) All the relevant details pertaining to the ongoing skill development and livelihood generation programmes through RSETIs, NRLM, NULM, PMKVY shall be made available to customers at the time of account opening. For these The details of the account holders who are willing to undergo skill development and be a part of the livelihood programme may be shared to the concerned skill development centres / livelihood mission and vice versa.
- b) For newly financially included SHGs/Micro entrepreneurs, a framework for a focused approach ensuring conveyance of efforts from civil society / banks / NGOs to increase their awareness on financial literacy, managerial skills, credit and market linkages needs to be developed by National Skill Development Mission.
- b) Skill development centres / livelihood mission preferably to have a regional mechanism by which relevant information pertaining to these programmes in the state is made readily available to the public.

SLBC advised all member banks having Skill Development Centre's to create a suitable mechanism for attainment of the above mentioned milestones under the NSFI : 2019-24 and submit the Half yearly Progress report to SLBC (within 20 days from HY end) in time.

(Action: ALL Banks)

17.5: Pradhan Mantri Adarsh Gram Yojana (PMAGY)

SLBC informed to house that DFS vide their letter no.F.No.6/02/2020-FI (C-300448002) dated 26.11.2020 requested SLBCs/UTLBCs to coordinate with State Government to ensure implementation of (PMAGY) scheme in 1315 number of villages in 28 districts in Karnataka for comprehensive development through convergence with the other schemes of the Centre and States to achieve saturation in the villages identified by the D/o Social Justice & Empowerment (DoSJ& E).

Following are the three schemes of DFS identified for implementation in convergence of (PMAGY);

- Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

SLBC vide letter no.293/SLBC/2020/F-668 dt.30.11.2020 had requested GoK to advise the respective District Administration & line departments to organize camps to cover eligible persons at Bank branches under above 3 schemes of DFS.

Further, SLBC vide letter no.292/SLBC/2020/F-668 had requested - Sub Committee of SLBC on Financial Inclusion for deliberations in the regular Sub Committee meetings in this regard.

Convenor requested respective line departments, all member Banks and LDMS to ensure implementation of these schemes in convergence with PMAGY in the 1315 number of villages of 28 identified districts thereby ensuing fulfillment of the deliverables under (PMAGY)

(Action: All banks, LDMS & Convenor Sub-committee FI)

17.6: Door Step Banking Services (DSB) & Universal Touch Points - Over view of PSB Alliance

Convenor SLBC, informed to house that;

1. RBI, vide its circular dated 9th November 2017; advised all Banks to provide set of Banking Services to all strata of customers through its employee or Agents.
2. Door Step Banking is a service envisaged as part of EASE of banking reforms, through which customers' can avail major Banking transaction services at their Door Step.
3. The facility has been country wide launched by Hon'ble Finance Minister on 09.09.2020.
4. M/s Atyati Technologies Pvt. Ltd. and M/s Integra Microsystem Pvt Ltd. are the Service Providers to provide "Door Step Banking through Universal Touch Points" facility to customer(s) of Member Banks in 60 & 40 Specified Centres respectively out of which 5 centres are in Karnataka. There is a single umbrella -PSB alliance for this.

5. Unique Selling Point - Simple, Secure and hassle-free Doorstep Banking Service at nominal charges. Dual benefit to improve customer convenience and reduce dependence on Branch Banking.

17.6.1: Services rendered by DSB Agents in Karnataka state as per IBA records:

Convenor informed the house regarding 11 Non-Financial Services and 2 Financial Services rendered by DSB Agents in Karnataka state as per IBA records.

ACS, Gok advised agricultural department GOK to take note of this initiative .

17.7: Promotion of Organic Farming:

The discussion happened in agenda no 8.1.4 of RBI

17.8: Launch of VISVAS Yojana by NSFDC: An interest subvention scheme for SC and OBC individual and SHGs.

Convener, SLBC informed to house that, in order to support the marginalized SC/OBC households to come out of poverty, the Minister of Social Justice and Empowerment has launched an interest Subvention Scheme named "Vanchitkai Samoochaur Vargon Ki Aarthik Sahayta" (VISVAS) Yojana. The scheme will be implemented by National Scheduled castes Finance & Development Corporation for SC and OBC target groups respectively.

Further details of the scheme can be viewed on the website of Corporations – www.nsfdc.nic.in&www.nbcfdc.gov.in.

Convener, SLBC requested all member banks and LDMs to take steps to popularize the VISVAS scheme in Karnataka State.

(Action: All banks& LDMs)

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

Convener, 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.

LDMs have been advised to discuss it as a regular agenda in all the fora with Benchmark parameters and Growth parameters of NABARD.

Convenor informed that banks are implementing schemes such as KCC-Dairy and KCC saturation for PM Kisan beneficiaries besides PMFBY and providing financial assistance under Agriculture infrastructure fund in right spirit towards achieving the goal of Doubling of farmer's income by 2022.

(Action: LDMs & All banks)

AGENDA19: RUDSETI / RSETIs

19.1: Status of RSETIs / RUDSETIs as on 30.09.2020 reported by sponsor Banks is as under:

Convenor informed the house that no training programmes conducted was 153 against the target of 927 as on 30.09.2020 and it's less because of prevailing COVID 19 and he requested the State Director of RSETIS/RUDSETIS to ensure to conduct more training programmers in remaining periods of financial year.

(Action: Director of RSETIS/RUDSETIS)

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

Convener, informed house that 153 trainings were conducted and number of trained persons credit linked were 27 During financial year 2020-21, and added that it is less progress was due to COVID-19 pandemic.

(Action: State Director of RSETIS/RUDSETIS)

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

Convenor requested GoK to intervene in releasing of pending claims of Rs.19.90crore (as on 30.11.2020) which is released by SRLM to various RSETIs in Karnataka and the pendency is continuing for many years.

Chief secretary, GOK instructed the skill development department to re allocate/ re appropriate the available fund of the department (as the expenditure is comparatively low in the department) and to release the same as the same is pending for many years. RD, RBI State director and CS< GOK expressed concern over low level of credit linkages to Rsetti trained candidate. RSETTI state director Sri Ramakrishna Mane suggested that give target under PMEGP for RSETTI trained candidates to improve the credit linkage.

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

AGENDA 20: Digitalization of Land records

Bhoomi Bank Integration System:

20.1: Remittance of Mutation Charges under Bhoomi Bank integration to the Secretary to Government, Bhoomi and UPOR PD account.

Convener requested Union Bank of India (e-Corporation Bank) to arrange to remit the pending amount to GoK immediately.

(Action: Union Bank of India)

20.2: 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.

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

20.3: Bhoomi- Bank Integration System – Issues:

Convenor informed that even after following all the procedures for creation of charge over property, the charge is not reflecting in record of rights (RoR), RTC in respect of two branches of KVGB.

SLBC vide letter no 0116/2020/2944/SLBC/F-275 dated 28.04.2020 also sent letter to Bhoomi Monitoring Cell on the captioned subject along with issues of banks like 1.KVGB, 2.Bank of Baroda, 3 UBI (e-Corporation Bank), 4.HDFC Bank and Central bank of India. The HDFC bank still reports that the technical issues and reflecting of charge on RTC is not resolved.

GoK is requested to arrange for solving Bhoomi-Bank integration issues expeditiously.

(Action: Bhoomi Monitoring Cell, GoK)

AGENDA 21 : ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

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

The discussion happened in detail in agenda no 8.1.5: **Conduct of DCC/DLRC meeting for the June and September Quarter of RBI.**

Convenor SLBC advised LDMs to conduct DCC/DLRC meeting regularly and requested controlling office of banks of LDMs to ensure the same.

The Chief Secretary also advised LDMs and DCs to conduct DCC/DLRC meetings regularly as per Lead bank scheme guidelines.

(Action: LDMs, Karnataka State, LDM State controlling offices, Canara Bank, SBI, UBI & BoB and all DCs in Karnataka State)

AGENDA 22 : Sub-Committee meetings held during the review period

Convenor informed house that all the Sub-Committee meeting were conducted and in case some sub-committee got delayed because of prevailing COVID 19.

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

Convener SLBC Karnataka has informed that, as per available information, 2567 cases of amount Rs.1173.94 crore pending at District Magistrate level, therefore SLBC requested

to Government of Karnataka to instruct DMs to disposal off pending cases at District Magistrate level.

Chief Secretary, advised SLBC to submit district wise list to GOK to enable them to take up with DCs. Convener, SLBC requested all member banks to submit district wise the SARFAESI cases pending at District magistrate level for submission of the data to GoK.

All banks are requested to continue to submit the pendency list on quarterly basis to SLBC.
(Action: All Banks, DCs-GoK & LDMs of all Districts)

AGENDA 24: OTHER ISSUES:

Agenda 24.1: ECLGS for Existing MSME borrowers during COVID-19 situation:

Convener informed that as on 30.10.2020 position of the above scheme - that out of eligible Rs 10695.27 Crore all branches sanctioned the loan to the tune of Rs 8029.53 crore at 75% coverage and also informed that Government of India extended the said scheme up to 31.03.2021.

Convener, SLBC requested all member banks to sanction ECLGS loan to all eligible MSME borrowers and achieve 100% target at the earliest. Karnataka secured 5th Place (PSBs) in PAN-India.

(Action: All Banks and LDMs, MSME-GoK)

Agenda 24.2: AtamaNirbhar Bharat Abhiyan: PMSVANidhi scheme:

House was appraised of the details and progress of PMSVANidhi Scheme which became operational w.e.f 01.07.2020 after notification of the rules and scheme under Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act 2014 by GoK. He mentioned that as on 21.12.2020 member banks have sanctioned 76783 accounts and also disbursed 40952 accounts under PM SVANidhi scheme and Karnataka secured 7th place in PAN- India.

Chief Secretary, also directed to all the member banks to sanction pending applications and disbursement of all sanctioned loans at the earliest.

(Action: All Banks and LDMs, NULM-GoK)

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

Convener informed the house about the details of the scheme launched on 29.06.2020 as a part of Prime Minister's 'Atmanirbhar Bharat Abhiyan' under which nearly 200,000 micro enterprises will get credit-linked subsidy support.

Further convenor also informed the house that KAPPEC is the nodal agency for implementation of the scheme with ODOP – ONE DISTRICT ONE PRODUCT" –In Karnataka State and Final list of ODOP of Karnataka state under PM-FME scheme has been approved by Ministry of Food Processing Industries, GOI.

(Action: All Banks& LDMs)

24.4: Disposal of Educational loans under RGLS:

Regarding educational loans under RGLS convenor requested, Collegiate Education Bengaluru, and Bank of Baroda (e-Vijaya Bank) to finalize MOU soon and thereafter to communicate the targets. BOB finalized draft of MoU and sent draft to Department of Collegiate Education, Bengaluru.

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

24.5: Representation from farmers not to insist on CIBIL score while lending to farmers.

Convenor informed the house that, Finance department (FR) vide their vide letter no FD 04 CAM 2020 dt 15.10.2020 addressed to SLBC forwarded a representation from farmers of Marikatte village, Bailhongal Taluk, Belagavi District dt 07.09.2020 requesting not to insist on CIBIL score while lending to farmers and requested banks to adopt a common farmer friendly and fair approach in the matter to extend succor to the farming community.

The Chief Secretary, asked Canara Bank & SBI regarding their feedback on insisting CIBIL score while lending to farmers.

The Commissioner, agriculture informed the house that, it was already discussed in earlier SLBC meetings and he requested house on some clear clarification.

The Convenor informed the house that, the matter will be taken-up with RBI, after getting clarification from RBI, the details will be provided.

(Action: All Banks, SLBC & RBI)

24.6: 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 30.11.20 is as follows.

- a) out of the the total number of operative Savings bank accounts of 1818448, accounts covered with at least one of the facilities namely Debit/Rupay cards, net banking, mobile banking, UPI, USSD were 1460410 and percentage of such accounts to total operative accounts was 80.31%.
- b) out of the total number of operative Current Accounts of 29710, number of accounts covered with at least one of digital modes of payments i.e. Net Banking, POS and QR code are 17885 i.e. 60.20%.
- c) 723 Financial Literacy, camps on Digital Financial Literacy were conducted and participants were about 24342.
- d) Review of digital data in Raichur district as on 30.11.2020 is provided in Annexure 24E, page no.310.

Convenor requested all member Banks in the Raichur district to give more emphasis to digitization so that we can achieve 100% digitization of Raichur district by March 2021.

It was also discussed in agenda no 8.1.2: Deepening and Expansion of Digital Payment Systems of RBI.

Convenor requested, SBI and other banks to give more focus on 100% digitization of the district by March 2021.

(Action: Convenor-Sub-committee on digital payments, All Banks, LDM Raichur and SBI-Karnataka State Controlling office).

24.7 Registration under TReDs.

Convenor, SLBC informed to House that "60th Empowered Committee meeting on MSMEs was held on 21.10.2020 under the chairmanship of Regional Director, RBI wherein RD, RBI has advised SLBC to take up with state government line departments for compulsory registering under TReDS platform.

Convener, SLBC requested GoK to issue necessary directions to all concerned department to get registered under TReDS platform.

Chief Secretary, GoK advised all heads of Government line dept. to issue necessary guidelines for registration of Govt departments under TReDs platform.

24.8 Implementation of Kannada language by Banks.

(Action: GoK)

Convenor, SLBC informed to House that Sri. T. S. Nagabharana, Chairman of Kannada Abhivruddi Pradhikara, GoK had conducted a VC with SLBC on 11.11.2020 to review the status of implementation of Kannada in Banks where he urged SLBC to advise all the banks to strictly implement the Kannada language in all bank branches operating in Karnataka state.

Letters received from Kannada Abhivruddi Pradhikara vide no.493/2020 dated: 11.12.2020 and Chief Secretary Office, GoK dated 18.11.2020 for effective implementation of Kannada in Banks.

All member banks are requested to

- Submit the duly filled-in questionnaire regarding implementation of Kannada in banks in the prescribed format and the same is been communicated to all the member banks on 20.11.2020.SLBC

- Submission of information on C and D class non-Kannadiga employees working in bank branches functioning in Karnataka state.

- Ensure availability of account opening forms, loan applications, challans etc., in Kannada language in the branches.

- Use Kannada language in bank sign boards, letter heads and bank/branch seal.

Chief Secretary, informed in detail about the letter received from regarding implementation of Kannada in banks and Kannada Kayaka Varsha which is mentioned in his presidential speech.

Convener SLBC requested all member banks to instruct their bank branches to follow trilingual language policy. He also requested to member banks should give training to non-Kannadiga employees who are working in bank branches, and to advise them to learn

kannada within 6 month after join to bank branches Karnataka and also requested to give pre-recruitment training at district level.

(Action: All Banks & LDMs)

24.9 PERFORMANCE OF KARNATAKA FARMERS RESOURCE CENTRE, BAGALKOT (KFRC) THE PERFORMANCE WILL BE REVIEWED IN KFRC OF TRUSTEES.

Convener, SLBC Karnataka has informed that functioning of KFRC being reviewed quarterly in Board of Trustees meeting. KFRC, Bagalakote has conducted 21 webinar based training programmes for 433 candidates and 6 physical training programmes for 162 candidates. Due to covid-19 pandemic not much training were conducted by KFRC.

(Action: ED,KFRC)

24.10: PMEGP Scheme.

Convener, SLBC Karnataka has informed that Karnataka stands 4th place in PAN India under PMEGP scheme. During the Video Conference held on 18.12.2020, chaired by Joint Chief Executive Officer and South Zone In charge and Dy. CEO (PMEGP) KVIC., Mumbai, the following action points were suggested.

1. To clear the pending applications forwarded to the banks. (Since from 2016-17 to 2019-20)
2. For the loans sanctioned projects, bankers to claim the Margin Money through portal by completing the norms. The bank wise data for 1080 involving Margin Money of Rs: 38.14 crores has already been made available to the bankers. (Since from 2016-17 to 2019-20)
3. Loans sanctioned but disbursement is yet to be made for 972 projects (Since from 2016-17 to 2019-20) - bank wise data has already been made available to the bankers.
4. 3558 number of beneficiaries are yet to undergo for EDP Training in Karnataka State. Bankers may advise the beneficiaries to complete the EDP and EDP Certificate may be uploaded in the portal.

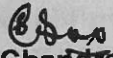
Representative of KVIC, Bengaluru requested to member banks to either sanction or reject the pending application with proper reason.

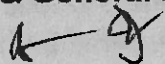
Convener, SLBC requested all member banks to comply the above action point given by KVIC, Bengaluru as earliest.

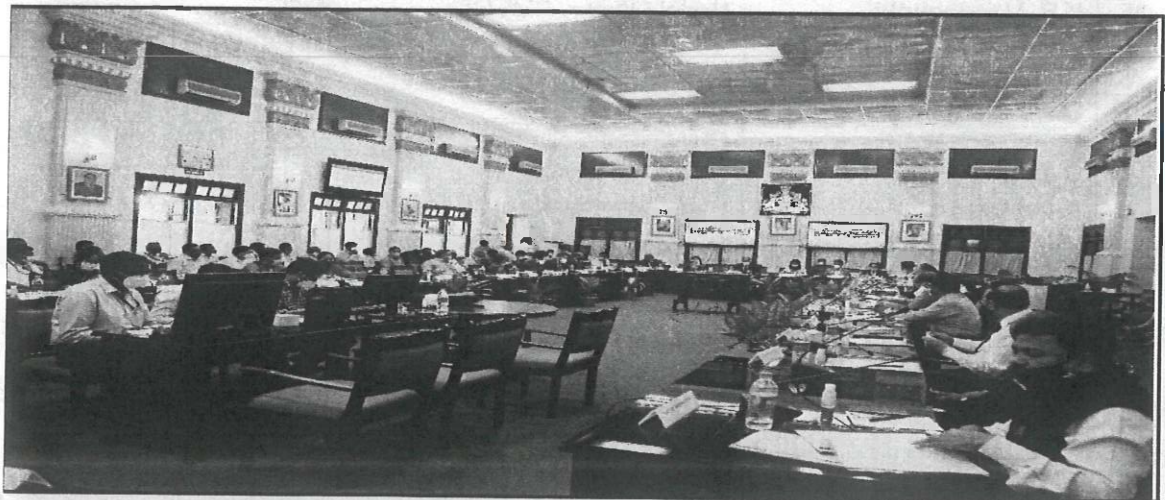
(Action: All Banks)

Conclusion

The 152nd SLBC meeting concluded by proposing *Vote of thanks* by Shri. Shantanu Pendsey, General Manager, State Bank of India.


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





Photos of the 152nd SLBC meeting held on 28.12.2020

SLBC – KARNATAKA
LIST OF PARTICIPANTS
152nd SLBC Meeting held on 28.12.2020

Sl. No.	Name Shriyuths -	Designation	Organization
1	T. M. Vijay Bhaskar	Chief Secretary	Govt of Karnataka
2	Vandita sharma	Addl. Chief Sec. & Dev. Com.	Govt of Karnataka
3	A. Manimekhalai	Executive Director	Canara Bank
4	Jose. J. Kattoor	Regional Director	Reserve Bank of India
5	B. Chandrasekhara Rao	Convenor-SLBC & GM	Canara Bank
6	Niraj Kumar Verma	Chief General Manager	NABARD
STATE GOVERNMENT DEPARTMENTS			
7	Rajeev Chawla	Addl. Chief Secretary	e-Governance
8	Manoj Kumar Meena	Secretary	Housing
9	Manju Prasannan Pillai	Secretary (Fiscal Reforms)	Finance Department
10	Sunil Kurtkoti	Advisor	Finance Department
11	MunishMoudgil	Secretary DPAR(AR) & Head of CLWS Spl Cell	DPAR (AR)
12	B.K. Dikshit	Commissioner for Agriculture	Agriculture Department
13	B.S.Harish	Addl. RCS(cr)	Department of Co-operation
14	Dr. H.S. Jayanna	Additional Director	AH & VS
15	K. Dhanraj	Joint Director	Horticulture
16	JagadeeshMulagund	Asst. Hort. Officer	Horticulture
17	R. VinodhPriya	Director	MSME
18	H.M. Srinivasa	Addl. Director	MSME
19	Dr. K. Ramachandra Bhat	Director (AH)	KMF
20	Dr. S. K. Raghavan	Joint Director	KMF
21	Dineshkumar	JD	Dept. of Fisheries
22	GireeshaOmkar	DD Fisheries	Dept. of Fisheries
23	Shobha T.R.	MD	KSWDC
24	Chandrakumar G V	ED(II)	KSFC
25	K.P. Venugopal	Nodal Officer, PMEGP	KVIC
26	Somashekar	Asst. Director	Revenue Department Disaster Management
27	Dr. S. Saritha	DD (Slat) DSSP	Dept. of Revenue
28	Venkatesh H.C.	CLWS Spl Cell Office	Dept. of Revenue - CLWS
29	V. Madhusudhan	DIGR(Enforcement)	Stamps & Registration
30	Ramakrishna Mane	State Director for RSETIs	NACER MoRD
Reserve Bank of India			
31	Sanjeev Singha	General Manager	Reserve Bank of India
32	G Venkatesh	Asst. General Manager	Reserve Bank of India
NABARD			
33	Sandeep Dharkar	Deputy General Manager	NABARD

CONVENOR – Canara BANK

34	J. V. S. Prasad	Deputy General Manager	Canara Bank
35	Sujatha. G	Asst. General Manager	Canara Bank
36	Basavaraj. C	Divisional Manager	Canara Bank
37	Nagaraja B	Senior Manager	Canara Bank
38	Ravikumara	Senior Manager	Canara Bank
39	Rajesha H. P.	Senior Manager	Canara Bank
40	Veeranjaneyulu A	Senior Manager	Canara Bank
41	Nagalinga Murthy M. R.	Manager	Canara Bank
42	Hemanth C V	Manager	Canara Bank
43	Ankur	Officer	Canara Bank

NATIONALISED BANKS

44	V. M. Giridhar	Chief General Manager	Canara Bank
45	A Majumder	Chief General Manager	State Bank of India
46	Shantanu Pendsey	General Manager	State Bank of India
47	V. Seetharaman	DGM-Sales	SBI-FIMM Department
48	S V Srinivas	CM lead bank section	SBI-FIMM Department
49	P. Seetharamaiah	Deputy General Manager	Union Bank of India
50	Suma Pavithra	Chief Manager	Union Bank of India
51	Mini T. M.	Zonal Manager	Bank of Baroda
52	B. Indumathi	Senior Manager	Bank of Baroda
53	Prasanna Kumar Behura	Deputy General Manager	Indian Overseas Bank
54	N. Sriram	Chief Manager	Indian Overseas Bank
55	S. D. Modi	Assistant General manager	Punjab National Bank
56	Ravi Bagade	Assistant General Manager	Bank of Maharashtra
57	Mukesh K Jha	Deputy General Manager	Bank of India
58	Mahesh V Naik	Senior Manager	Bank of India
59	Uma Devi Malli. V	Assistant General manager	UCO Bank
60	Padmavathy Srikanth	Assistant General manager	Indian Bank
61	M. Gururajachar	Chief Manager	Central Bank of India
62	Shivanna. S	Chief Manager	Punjab & Synd Bank

PRIVATE BANKS

63	Raja B.S.	Deputy General Manager	Karnataka Bank
64	Bhaskar Yelandur	DVP	HDFC Bank
65	Manku Bhattacharjee	State-Coordinator	ICICI Bank Ltd
66	G. B. Nityanand	AVP & CRDM	Axis Bank
67	Manoj Kumar. M	Senior Manager	Federal Bank
68	Suman Guptha	Chief Manager	Kotak Mahindra Bank Ltd
69	Unnikrishnan. S	Deputy General Manager	IDBI Bank

CO OPERATIVE BANKS/ OTHER BANKS/INSTITUTIONS

70	N. S. Krishna Murthy	Chief General Manager	Apex Bank
Grameena Bank			
71	Shreenath Joshi	Chairman	Karnataka Grameena Bank
72	Chandrasekhar D Moro	General Manager	Karnataka VikasGrameena Bank
Lead District Managers			
73	RevathiSudhakar	LDM	Hassan
74	PitchaiahRapuri	LDM	Kolar
75	Yetish M.D	LDM	Shimoga
76	BabuBalaganur	LDM	Raichur
77	Bheem Rao Panchal	LDM	Yadgir
78	Narayana Swamy. N	LDM	Tumkur
79	M. N. Manjunath	LDM	Ramanagara
80	N Kadarappa	LDM	Mandya
81	T E Nagappa	LDM	Mysore
82	M. C. Madhusudhan	LDM	Bengaluru Rural
83	K. SubbaNaik	LDM	Bengaluru Urban
84	Basavaraja. O	LDM	Chickaballapur
85	Giri Gowda. J.R	LDM	Chikkamangalur

Annexure: Talking Points of RD-RBI- SLBC 28th December 2020 :

1. I learn that this would be the last SLBC chaired by Chief Secretary Shri Vijay Bhaskar. He has so ably led this forum and under his guidance, in the past few years, we have achieved fruitful outcomes. More than anything else I think the level of coordination that we have achieved between the government and the banks would not have been possible without your sagacious leadership.

2. Pandemic related measures

a. Have taken steps broadly in three categories

- i. Liquidity measures- To ensure banks, NBFCs and other market participants do not face any problems in liquidity. Availability of surplus system wide liquidity has ensured that there is no frictional issues as far as liquidity is concerned and there is no impact on financial stability. The latest two steps are on tap targeted long term repo operations (TLTRO) have been extended to 26 +5 (31) sectors. These exposures of banks are also guaranteed by under ECLGS. RRBs have been allowed to participate in LAF and MSF windows and the call/notice and term money markets both as lenders and borrowers. This will help our two RRBs to manage their liquidity much better at an affordable cost that would also benefit the customers.
 - ii. Regulatory measures- Around 33 measures have been taken in regulation. Recent ones are restructuring allowed in 26 sectors under the Kamat committee dispensation and one-time restructuring for MSMEs, moratorium, standstill in IRAC norms etc.
 - iii. Export related measures- additional time has been allowed to both export and importers for receivables and payables. A lot of powers have been delegated to ADs to decide on write offs etc at their end.
- b. The reason why these measures are significant is that the eco system has been made for banks to go ahead and lend. Reviving the economy requires banks to lend. I would request both SLBC and the individual bank representatives to ensure that credit flow is not impeded in any manner. Banking sector should support the ongoing revival in economic activities. I would call upon all those present here to initiate proactive moves to ensure that credit growth is brought back so that economy revives.

3. Follow-up on the action taken on the last meeting's Agenda on "Cybercrime coordination and response":

In the last meeting of the SLBC, as part of the Agenda items, "Cybercrime coordination and response" certain actions were agreed upon. I am informed that all the 34 banks operating in the State have since identified/ notified the name of the Nodal Officer and the generic email ids along with and contact details to the Police Authorities. The generic email id/ contact details, as advised by the Bengaluru Police, have also been informed to all the banks. The banks must ensure that the generic emails/ contacts are operational and responsive to the messages received from the Police.

The second essential prerequisite was to put in place a "Model- Standard Operating Procedure" to enable consistent handling of "cyber information reports" (CIR) as received by the banks from the Police authorities over their generic email ids. I am informed that an SOP has been proposed by the member banks which is still under finalization in coordination with the Police Authorities. Pending finalization of an SOP, I request banks to give top priority and quick response to police authorities when they seek assistance.

4. Unauthorised Digital Lending Platforms/Mobile Apps

Off late it is seen that the mode of processing of loan applications and disbursements through digital channels (websites / mobile apps) have risen sharply. The idea of a digital platform is

rather simple as it just brings lenders and borrowers together on the online platform. People borrow due to speed and ease of obtaining loans for various purposes and lenders reach out to a much wider base of customers. There are numerous mobile applications/ internet websites, which claim to offer instant and hassle-free loans to retail individuals, small traders, and other borrowers.

These Digital Lending Platforms (DLPs) could be Peer to Peer (P2P), directly owned and operated by a bank/ NBFC as an extended branch or may have agency tie-ups with the banks/ NBFCs who are the actual lenders. RBI came out with a circular on June 24, 2020 which made it mandatory for the lending banks/ NBFCs through DLPs to lend through proper loan agreements, disclose their names in the loan agreements, display the name of DLPs on their websites and ensure customers' awareness on grievance redressal mechanism.

However, there are large number of other online platforms which are unauthorised/ have unknown sources of funding/ unknown lender. We receive large number complaints from the borrowers on harassment, charging of very high interest rates (25%-35%) quoting deceptively as daily/ monthly rates, high penalty on delay (1.5% to 2% per day of delay), hidden fees, accessing personal contacts from mobile, making threatening calls to customers' contacts, etc. Such app-based lenders have mushroomed across the country and many are alleged to have overseas funding. RBI has cautioned the general public against unauthorised Digital Lending Platforms/ Mobile Apps vide press release dated December 23, 2020.

Legitimate public lending activities can be undertaken by Banks, NBFCs registered with RBI and other entities who are regulated by the State Governments under statutory provisions, such as the money lending acts of the concerned states. I request SLBC members to spread awareness in public and caution not to fall prey to such unscrupulous activities and verify the antecedents of the company/ firm offering loans online or through mobile apps. Complainants may be directed to the Police Authorities or to the Sachet portal (<https://sachet.rbi.org.in>) for lodging complaint in this regard.

5. Deepening and expanding digital payment Ecosystem

a. Need to focus on that

b. All banks should focus in the next 3 months on achieving 100% digital payment ecosystem in Raichur district by March 31, 2021. There are a few banks lagging behind in this. They need to push this further. The sub-committee constituted for this purpose should now meet every month during the next 3 months to review and take measures to ensure that we achieve this by March 31, 2021.

6. NSFE for 2020-25

a. The document has been put out. This was discussed in the last meeting. Banks were to come out with their plans and strategies. I would request all the banks to take up this in right earnest and keep both SLBC and RBI briefed on the specific steps that you intend to take on this count in the coming year.

b. Presently, RBI has identified three adjoining blocks to be serviced by CFLs as part of the FL process. In our state, currently around 114 blocks have been identified for this purpose. The thinking is to have 1050 blocks each, covered across the country, by December 2021 and 2022 respectively. Going forward, it is proposed to cover all the blocks in the country by March 2024 as per the NSFE document. The department has called for certain details on the type of premises from where the FLCs are functioning. Details of SOP as applicable to CFLs have also been communicated. I would request all the banks present here to provide the details called for at an early date to take ahead this programme.

Seven Banks (SBI, Canara Bank, UBI, BOB, KGB, KVGB, Karnataka Bank Ltd.) have their presence as a Sponsor Bank in the blocks identified for scaling up of CFL Project.

Some of the salient features of the CFL Project are:-

1. Single point of contact for NGOs and banks to be assigned.
2. Training for block/Field Co-ordinators to be conducted at regular intervals.
3. DDMs may be involved closely with the functioning of the CFL Project in the district.
4. Banks to submit the bills for reimbursement of both the capital & operational expenditure on quarterly basis to RBI within 15 days from end of the quarter.
5. For better co-ordination at the block level, concerned LDMs/ resource persons of the banks shall be invited to the Block Level Bankers' Committee (BLBC) meetings.

7. Registration under TReDS

SLBC was advised at the 60th Empowered Committee meeting on MSMEs held on 21.10.2020 to take up with the State Government line departments for compulsory registration under TReDS platform. It is however ascertained from SLBC that as on date no Government undertaking has registered under TReDS platform.

8. Currency Management

- Currency management is an important function of the Reserve Bank which is being carried out through the banks. We have 190 currency chests in the State, a majority (110) being owned by State Bank of India. Currency in the chests belong to Reserve Bank and is National Treasure. It has to be guarded with fool proof security and appropriate systems and procedures should be in place to ensure smooth operation of the CCs.
- During our on-site inspections and from the information collected through off site returns, we have found that several CCs are not following the stipulated procedures as required for currency management which is a cause of major concern.
- While it has to be ensured that the joint custodians of the CCs have to be exclusively appointed for the said purpose, in many CCs joint custodians have been entrusted with other responsibilities leading to insufficient attention towards the CC operations. This is fraught with great risk as the monitoring of CC operations is not being carried out diligently. This can lead to frauds or mismanagement.
- In this context, in a recent instance, in one of the CCs we found that a major fraud had happened because the bank had not given much importance to the systems and procedures that were to be followed. There was no frisking, there was no monitoring of operations through CCTV, etc., and the outsourced officials who were responsible for counting and sorting of notes pocketed Rs. 22 lakhs plus. It was observed that the chest in charge had not been diligent in monitoring the cash operations either through CCTV or in person.
- We have also found that in the soiled note remittances received at RBI from the currency chests, several multi cut and forged notes are there apart from shortages. This implies that the chests are not sorting the notes properly as per the guidelines. We are dealing such cases stringently and penalties are being imposed on the banks for not following the guidelines properly.
- Another area of concern is with regard to implementation of clean note policy. We get umpteen complaints from the public stating that banks are not exchanging cut and mutilated notes at their branches and they do not get good notes from ATMs. Our incognito visits to branches has revealed that many branches show an apathetic attitude to exchange of cut and

mutilated notes and put public to difficulty. We have dealt with such cases severely and penalty has been imposed on banks for deficiency in services and would continue to do so.

- It is also reported that in several currency chests coins have accumulated, especially Rs. 10 coins as these are not being distributed to the branches. Special efforts need to be taken like periodic coin melas, etc. to ensure that these coins are distributed to the public.

- As regards the operations of CCs, the following points are reiterated:

- (i) Need for regular verification of balances at the CCs by the controlling offices with people unconnected with the CC;

- (ii) Need for close monitoring by CCTV by the CC in charge on a real time basis and periodic verification of CCTV footage by the security officer/ visiting officer;

- (iii) Ensure that all CCTV cameras are up and working without any blind spots and the CCTV recordings are stored for a minimum period of 90 days;

- (iv) Need for frisking at all cash processing areas;

- (v) Strengthening the system for detection and reporting of FICN by banks for which periodic training is to be provided to the cash handling officers; and

- (vi) Joint custodians should not be entrusted with any other work other than that of the CC operations.

9. As you are aware complaints from customer are handled by Internal Ombudsman of the bank or Ombudsman at RBI or CEPC Cells of RBI. It is noticed that of late there has been inordinate delay in responding to complaints when they are referred to the banks by OBO/RBI. Turnaround Time (TAT) taken for these has to come down. With a view to enhancing the efficacy of the grievance redressal scheme we are putting in place a comprehensive framework comprising:-

- i) Enhanced disclosures on customer complaints.

- ii) Monetary disincentives in the form of recovery of cost of redress of complaints.

- iii) Undertaking intensive review of grievance redress mechanisms and supervisory action against regulated entities failing to improve their redress mechanisms.

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Annexure 4A and 4B.

Bank wise details of BCs as on 31.12.2020 are as under:

Sl.	NAME OF THE BANK	Bank Mitrs (BCs)			
		Total BCs (A)	Out of (A) Active BCs	Out of (A) Inactive BCs	BCs certified by IIBF
1	State Bank of India	2955	2955	0	1837
2	Canara Bank	1641	1623	18	1252
3	KGB	1300	1254	46	513
4	KVGB	700	695	5	411
5	Bank of Baroda	717	701	16	313
6	IDFC Bank	553	553	0	0
7	HDFC Bank Ltd	411	395	16	43
8	Union Bank Of India	280	268	12	0
9	Karnataka Bank Ltd	84	84	0	30
10	Indian Overseas Bank	80	78	2	0
11	Kotak Mahendra Bank	68	68	0	0
12	Bank of India	34	34	0	0
13	Central Bank of India	31	31	0	0
14	UCO Bank	35	29	6	0
15	Indian Bank	30	25	5	0
16	Karur Vysya Bank Ltd.	14	14	0	0
17	ICICI Bank Ltd	9	9	0	0
18	Punjab National Bank	8	8	0	0
19	Axis Bank Ltd	8	8	0	0
20	Bank of Maharashtra	4	5	0	0
21	Federal Bank Ltd.	1	1	0	0
Total		8963	8837	126	4369

The status of FLCs as on 31.12.2020 as reported by sponsor Banks is as under:

Sl.	Sponsor Bank Name	Financial Literacy Centres (FLCs)			
		As on 30.09.2020		As on 31.12.2020	
		Functional	Non Functional	Functional	Non Functional
1	Canara Bank	50	0	50	0
2	SBI	25	25	22	28
3	UBI	9	15	7	17
4	BOB	15	0	14	1
5	Karnataka Bank	5	0	5	0
6	KGB	22	0	22	0
7	KVGB	10	0	10	0
8	BOI	0	1	0	1
Total		136	41	130	47

Annexure 4C

Sl. No.	NAME OF THE BANK	Aadhaar Enrolment Centres (AECs) as on 31.12.2020		
		Functional	Non Functional	Total AECs
1	Canara Bank	129	12	141
2	State Bank of India	147	18	165
3	Union Bank Of India	74	0	74
4	Bank of Baroda	53	0	53
5	Bank of India	12	0	12
6	Bank of Maharashtra	5	0	5
7	Central Bank of India	12	0	12
8	Indian Bank	10	0	10
9	Indian Overseas Bank	27	0	27
10	Punjab National Bank	6	0	6
11	Punjab and Synd Bank	1	0	1
12	UCO Bank	5	0	5
13	IDBI Bank	10	0	10
14	Karnataka Bank Ltd	43	0	43
15	Kotak Mahendra Bank	12	0	12
16	Catholic Syrian Bank Ltd.	2	0	2
17	City Union Bank Ltd	2	0	2
18	Dhanalaxmi Bank Ltd.	1	0	1
19	Federal Bank Ltd.	3	0	3
20	J and K Bank Ltd	0	0	0
21	Karur Vysya Bank Ltd.	2	0	2
22	Lakshmi Vilas Bank Ltd	8	0	8
23	Ratnakar Bank Ltd	5	0	5
24	South Indian Bank Ltd	8	1	9
25	Tamil Nadu Merchantile Bank Ltd.	1	0	1
26	IndusInd Bank	9	0	9
27	HDFC Bank Ltd	28	3	31
28	Axis Bank Ltd	13	0	13
29	ICICI Bank Ltd	0	0	0
30	YES BANK Ltd.	5	0	5
31	Bandhan Bank	6	0	6
32	DCB Bank Ltd	0	0	0
33	IDFC Bank	4	0	4
34	Karnataka Grameena Bank	110	6	116
35	Karnataka Vikas Grameena Bank	63	0	63
36	KSCARD Bk.Ltd	0	0	0
37	K.S.Coop Apex Bank Ltd	0	0	0
38	Indl.Co.Op.Bank Ltd.	0	0	0
39	KSFC	0	0	0
40	Equitas Small Finance Bank	8	0	8
41	Ujjivan Small Finance	11	0	11
42	Suryoday Small Finance Bank	0	0	0
43	ESAF Small Finance Bank	0	0	0
44	Jana Small Finance Bank	0	0	0
45	India Post Payments Bank Limited	0	0	0
46	Airtel Payments Bank	0	0	0
	Total	835	40	875

Status of readiness of Banks in Karnataka as on 18.02.2021

Sr.No	Bank Name	Active Kits	Total Enrolments/Updates in last 30 days	Avg. Enrolments/day
1	SBI LHO BANGALORE	155	107196	30
2	KARNATAKA VIKAS GRAMEENA BANK	63	42762	30
3	Canara Bank II(Syndicate Bank)	40	20921	23
4	Karnataka Gramin Bank	113	57917	22
5	Indian Bank	10	5078	22
6	IDBI Bank Ltd	9	4474	22
7	Karnataka Bank	48	22886	21
8	CORPORATION BANK	54	25211	20
9	Bank of Baroda	38	17587	20
10	IDFC BANK LIMITED	6	2698	20
11	Bank of India	10	4496	20
12	Punjab National Bank	4	1684	18
13	South Indian Bank	9	3732	18
14	Kotak Mahindra Bank	17	6955	18
15	CANARA BANK	90	36652	18
16	Federal Bank	8	2999	16
17	Bank of Maharashtra	3	1047	15
18	Union Bank Of INDIA	18	6092	15
19	Andhra Bank	9	2986	14
20	ICICI Bank Ltd	34	11151	14
21	CityUnion Bank Limited	2	632	14
22	YES Bank Limited	5	1316	11
23	HDFC Bank Limited	34	8828	11
24	Lakshmi Vilas Bank	11	2666	11
25	IndusInd Bank Limited	7	1331	8
26	Equitas Small Finance Bank Limited	8	1414	8
27	Ujjivan Small Finance Bank	8	1285	7
28	Bandhan Bank Ltd	9	1195	6
29	KarurVysya Bank	2	260	6
30	Fincare Small Finance Bank Limited	27	3015	5
31	UCO BANK	6	669	5
32	CENTRAL BANK OF INDIA	21	2223	5
33	RBL Bank Limited	10	941	4
34	Punjab & Sindh Bank	2	171	4
35	Axis Bank Ltd	39	3010	3
36	Tamil Nadu Mercantile Bank	1	62	3
37	Indian Overseas Bank	14	788	2
38	Dhanlaxmi Bank	1	56	2
39	ESAF SMALL FINANCE BANK LIMITED	2	61	1
40	DCB Bank Ltd	1	29	1
41	J & K Bank	1	0	0
Grand Total		949	414476	19



ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಸಂಖ್ಯೆ: ಎಫ್‌ಡಿ 30 ಸಿಎಎಂ 2020

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಚಿವಾಲಯ.

#251, 2ನೇ ಮಹಡಿ, ವಿಧಾನ ಸೌಧ.

ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 09.02.2021

ಇವರಿಂದ,

ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ,

ಆರ್ಥಿಕ ಇಲಾಖೆ,

ವಿಧಾನ ಸೌಧ,

ಬೆಂಗಳೂರು.

ಇವರಿಗೆ,

ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು,

ಯಾದಗಿರಿ ಜಿಲ್ಲೆ,

ಯಾದಗಿರಿ.

ಮಾನ್ಯರ,

ವಿಷಯ: ಮಹತ್ವಾಕಾಂಕ್ಷೆಯ ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಉದ್ದೇಶಿತ ಹಣಕಾಸು ಸೇವೆ ಹಸ್ತಕ್ಷೇಪ ಕಾರ್ಯಕ್ರಮದ

ಬಗ್ಗೆ, "Targeted Financial Inclusion Intervention Programme"(TFIIP).

ಉಲ್ಲೇಖ: ಇದೇ ಸಮ ಸಂಖ್ಯೆಯ ಪತ್ರ ದಿನಾಂಕ: 27.11.2020.

ಉದ್ದೇಶಿತ ಹಣಕಾಸು ಸೇವೆ ಹಸ್ತಕ್ಷೇಪ ಕಾರ್ಯಕ್ರಮ (ಟಿಎಫ್‌ಐಐಪಿ) ಅಡಿಯಲ್ಲಿ ಜಿಲ್ಲಾ ಮಟ್ಟದ ಅನುಷ್ಠಾನ ಸಮಿತಿಗಳ ವಿವರವಾದ ಮಾರ್ಗಸೂಚಿಗಳು ಮತ್ತು ಪ್ರಮಾಣಿತ ಕಾರ್ಯಾಚರಣಾ ಕಾರ್ಯವಿಧಾನಗಳ ಕುರಿತು 27.08.2020 ರ ಈ ಇಲಾಖೆಯ ಪತ್ರ ಎಫ್‌ಡಿ 30 ಸಿಎಎಂ 2020 ಗೆ ಗಮನವನ್ನು ಆಹ್ವಾನಿಸಲಾಗಿದೆ. ಕೋವಿಡ್-19ರ ಪರಿಸ್ಥಿತಿಯನ್ನು ಗಮನದಲ್ಲಿಟ್ಟುಕೊಂಡು ಗುರಿಯನ್ನು ಸಾಧಿಸಲು ಸೆಪ್ಟೆಂಬರ್ 2021ರವರೆಗೆ ಯೋಜನೆಯ ಅವಧಿಯನ್ನು ಕೇಂದ್ರ ಸರ್ಕಾರವು ಕಾರ್ಯಕ್ರಮದ ವಿಸ್ತರಿಸಿದೆ. ಕೇಂದ್ರ ಸರ್ಕಾರವು ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳಿಗೆ ಬರೆದ ಪತ್ರ ಸಂಖ್ಯೆ: 00 No.6/5/2018-FI ದಿ: 01.02.2021ನ್ನು ಲಗತ್ತಿಸಿದೆ.

ರಾಷ್ಟ್ರ ಮಟ್ಟದ ಸ್ಪಿರಿಂಗ್ ಸಮಿತಿಯು ಈಕೆಳಗಿನ ಪ್ರಮುಖ ಅಂಶಗಳನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳಲು ತಿಳಿಸಿದೆ.

1. ಶೇಖಡ 100ಗುರಿಯನ್ನು ಎಲ್ಲಾ ಪ್ರಮುಖ ಕಾರ್ಯಕ್ಷಮತೆ ಸೂಚಕಗಳಲ್ಲಿ (KPI) ಸಾಧಿಸುವುದು.
2. ಈ ಸಾಧನೆ ಮಾಡಲು ಜಿಲ್ಲಾಡಳಿತವು ಒ್ಯಾಂಕುಗಳ ಮತ್ತು ಸಂಬಂಧಪಟ್ಟ ಇತರ ಇಲಾಖೆಗಳ ಸಹಯೋಗದೊಂದಿಗೆ ಜಿಲ್ಲಾಡಳಿತವು ನಿರ್ಧರಿಸಿದ್ದ ಸ್ಥಳಗಳಲ್ಲಿ ಶಿಬಿರಗಳನ್ನು ಮತ್ತು ಜನಸಂಪರ್ಕ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಏರ್ಪಡಿಸಬೇಕು.
3. ಜಿಲ್ಲಾಧಿಕಾರಿಗಳ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ಜಿಲ್ಲಾ ಮಟ್ಟದ ಸಮನ್ವಯ ಸಮಿತಿಯು ಸಭೆಗಳನ್ನು ನಿಯಮಿತವಾಗಿ ಏರ್ಪಡಿಸಬೇಕು ಮತ್ತು ಜಿಲ್ಲೆಯಲ್ಲಿ ಲಭ್ಯವಿರುವ ಸಂಪನ್ಮೂಲಗಳನ್ನು ಮತ್ತು ಮಾಹಿತಿಯನ್ನು ಬಳಸಿಕೊಂಡು ಪ್ರತಿಯೊಂದು ಗ್ರಾಮ ಪಂಚಾಯತಿಯ ಸಹಕಾರದೊಂದಿಗೆ ಜನರಲ್ಲಿ ಆರ್ಥಿಕ ಅರಿವು ಮೂಡಿಸಲು ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳಬೇಕು.

4. ಜಿಲ್ಲೆಯ ಜನ ವಸತಿಯಿರುವ ಪ್ರತಿಯೊಂದು ಗ್ರಾಮಕ್ಕೂ 5 ಕೀ.ಮಿ ದೂರದೊಳಗೆ ಬ್ಯಾಂಕಿಂಗ್ ಸೌಲಭ್ಯಗಳನ್ನು (ಶಾಖೆ/ವಿನಿಮಯ ಕರೆಸ್ಪಾಂಡೆಂಟ್ / ಕಿಯೋಸ್ಕ್) ಒದಗಿಸಬೇಕು.

5. ಜಿಲ್ಲಾಡಳಿತವು, ಕೇಂದ್ರ ಸರ್ಕಾರವು ಕಾರ್ಯಕ್ರಮದ ಅಡಿಯಲ್ಲಿ ಪ್ರಗತಿಯನ್ನು ವರದಿ ಮಾಡಲು ನಿರ್ಧರಿಸಿದ್ದ ನಮೂನೆಯಲ್ಲಿ (ಪ್ರತಿ ಲಗತ್ತಿಸಿದೆ) ದಿನಾಂಕ: 15.02.2021ರಿಂದ ಪ್ರಾರಂಭಿಸಿ, ಪ್ರತಿ ಹದಿನೈದು ದಿವಸಗಳಿಗೆ ಈಕೆಫೇರಿಗೆ (e-mail: secybud-fd@karnataka.gov.in & secyfr-fd@karnataka.gov.in ಮತ್ತು ಕೇಂದ್ರ ಸರ್ಕಾರಕ್ಕೆ ಇ-ಮೇಲ್ ಮೂಲಕ (e-mail: missionfi@nic.in ಮತ್ತು fi-dfs@nic.in) ತಪ್ಪದೆ ಸಲ್ಲಿಸಬೇಕು.

ಕೇಂದ್ರ ಸರ್ಕಾರವು ಒದಗಿಸಿದ ಡೇಟಾದ ಆಧಾರದ ಮೇಲೆ 31.12.2020 ರಂತೆ ಕಾರ್ಯಕ್ರಮದಡಿಯಲ್ಲಿ, ಗುರುತಿಸಲಾದ ಪ್ರಮುಖ ಕಾರ್ಯಕ್ಷಮತೆ ಸೂಚಕಗಳಾದ (KPI), ಜನ್ ಧನ್ ಯೋಜನೆ, ಪ್ರಧಾನ್ ಮಂತ್ರಿ ಜೀವನ್ ಜ್ಯೋತಿ ಬಿಮಾ ಯೋಜನೆ (PMJJBY), ಪ್ರಧಾನ್ ಮಂತ್ರಿ ಸುರಕ್ಷಾ ಬಿಮಾ ಯೋಜನೆ (PMSBY) ಮತ್ತು ಅಟಲ್ ಪಿಂಚಣಿ ಯೋಜನೆ (APY) ನಿಮ್ಮ ಜಿಲ್ಲೆಯ ಸ್ಥಾನವು ಕೆಳಕಂಡಂತಿದೆ:

ವಿವರಗಳು ಯಾದಗಿರಿ ಜಿಲ್ಲೆ(123 ಬ್ಯಾಂಕ್ ಶಾಖೆಗಳು)	ಬ್ಯಾಂಕ್ CASA ಖಾತೆಗಳ ಸಂಖ್ಯೆ	PMJJBY ದಾಖಲಾತಿ ಸಂಖ್ಯೆ	PMSBY ದಾಖಲಾತಿ ಸಂಖ್ಯೆ	APY ದಾಖಲಾತಿ ಸಂಖ್ಯೆ
ಕಾರ್ಯಕ್ರಮದ ಅಡಿಯಲ್ಲಿ ಗುರಿ (ಪ್ರತಿ ಲಕ್ಷಕ್ಕೆ)	129755	9772	37760	2886
ಜನವರಿ 2020 ರಂತೆ ಪ್ರಗತಿ (ಪ್ರತಿ ಲಕ್ಷಕ್ಕೆ)	96250	2424	5931	152
ಡಿಸೆಂಬರ್ 2020 ರಂತೆ ಪ್ರಗತಿ (ಪ್ರತಿ ಲಕ್ಷಕ್ಕೆ)	104363	3601	8430	1891
ಶೇಕಡಾವಾರು ಗುರಿ ಸಾಧನೆ	80.43	36.85	22.33	65.52
ನಿವ್ವಳ ಗುರಿ(11.74 ಲಕ್ಷ ಜನಸಂಖ್ಯೆಗೆ)	1523324	114723	443302	33882
ಡಿಸೆಂಬರ್ 2020 ರಂತೆ ಸಾಧನೆ	1225222	42276	98968	22200
2020 ರಲ್ಲಿ ನಿವ್ವಳ ಸೇರ್ಪಡೆ	95247	13818	29338	20416
ಗುರಿ ಸಾಧಿಸಲು ಆಗಬೇಕಾದ ಪ್ರಗತಿ	298102	72448	344334	11681
ಪ್ರತಿ ಶಾಖೆಗೆ ಗುರಿ ಸಾಧಿಸಲು ಆಗಬೇಕಾದ ಪ್ರಗತಿ (ಸರಾಸರಿ)	2424	589	2799	95

CASA (Current Accounts and Savings Account) ಖಾತೆಗಳ ಅಡಿಯಲ್ಲಿ ಗುರಿಯ ಸಾಧನೆಯು 85.90% ರಷ್ಟು ಉತ್ತೇಜನಕಾರಿಯಾದರೂ ಜಿಲ್ಲೆಯ ಪ್ರತಿ ಶಾಖೆಗೆ ಗುರಿ ತಲುಪಲು ಬೇಕಾದ ಸರಾಸರಿ ಅಂತರ 2424 ಖಾತೆಗಳಿದ್ದು ಸಾಕಷ್ಟು ಸವಾಲನ್ನು ಒಡ್ಡುತ್ತದೆ. ಅದೇ ರೀತಿ ಪಿಎಂಜೆಜಿವಿವ್ಯ (589), ಪಿಎಂಎಸ್‌ಬಿವ್ಯ (2799) ಮತ್ತು ಎಪಿವ್ಯ (95) ಅಡಿಯಲ್ಲಿ ಗುರಿ ಸಾಧಿಸಲು ಪ್ರತಿ ಶಾಖೆಯು ಸೇರಿಸಬೇಕಾದ ಅಂತರವನ್ನು ಸಾಧಿಸಲು ಏಕೀಕೃತ ಪ್ರಯತ್ನಗಳು ಬೇಕಾಗುತ್ತವೆ. ಯೋಜನೆಯ ವಿಸ್ತರಿಸಿದ ಅವಧಿಯಲ್ಲಿ ಪ್ರತಿ ಶಾಖೆಗೂ ಮೇಲೆ ತಿಳಿಸಿದ ಪ್ರಗತಿಯ ಅಂತರವನ್ನು ಗಮನದಲ್ಲಿಟ್ಟುಕೊಂಡು, ಪರಿಷ್ಕೃತ ಗುರಿಗಳನ್ನು 25.02.2021ರೊಳಗಡೆ ನಿರ್ಧರಿಸಬೇಕಾಗಿ ಕೋರಿದೆ.

ಮೇಲೆ ವಿವರಿಸಿದ ಅಂಶಗಳ ಬಗ್ಗೆ ಜಿಲ್ಲೆಯ ಬ್ಯಾಂಕರುಗಳ ಸಹಾಯದೊಂದಿಗೆ ತಮ್ಮ ಜಿಲ್ಲೆಯ ಪ್ರಗತಿಯನ್ನು ರಾಷ್ಟ್ರಮಟ್ಟದಲ್ಲಿ ಗುರುತಿಸಲ್ಪಡುವ ನಿಟ್ಟಿನಲ್ಲಿ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳಬೇಕೆಂದು ಕೋರಲು ನಿರ್ದೇಶಿತವಾಗಿದ್ದೇನೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

(ಮಂಜು ಪ್ರಸನ್ನನ್ ಪಿಳ್ಳೆ)

ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ

(ವಿತ್ತೀಯ ಸುಧಾರಣೆ)

ಆರ್ಥಿಕ ಇಲಾಖೆ

9/2/2021

ದಿನಾಂಕ: 9/2/2021
ಆರ್ಥಿಕ ಇಲಾಖೆ

ಪ್ರತಿಯನ್ನು

1. ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿರವರ ಅಪ್ಪ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
2. ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿರವರ ಅಪ್ಪ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ, ಬಹುಮಹಡಿ ಕಟ್ಟಡ, ಬೆಂಗಳೂರು.
3. ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ (ಆಯವ್ಯಯ ಮತ್ತು ಸಂಪನ್ಮೂಲ)ರವರ ಅಪ್ಪ ಕಾರ್ಯದರ್ಶಿ, ಆರ್ಥಿಕ ಇಲಾಖೆ, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.
4. ಸಂಚಾಲಕರು, ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕುಗಳ ಸಮಿತಿ ಮತ್ತು ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು ಕೆನರಾ ಬ್ಯಾಂಕ್, ಕೇಂದ್ರ ಕಛೇರಿ, ಗಾಂಧಿನಗರ, ಬೆಂಗಳೂರು 560009.

L10h



ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಸಂಖ್ಯೆ: ಎಫ್‌ಡಿ 30 ಸಿಎಎಂ 2020

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಚಿವಾಲಯ,
#251, 2ನೇ ಮಹಡಿ, ವಿಧಾನ ಸೌಧ,
ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 09.02.2021

ಇವರಿಂದ,

ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ,
ಆರ್ಥಿಕ ಇಲಾಖೆ,
ವಿಧಾನ ಸೌಧ,
ಬೆಂಗಳೂರು.

ಇವರಿಗೆ,

ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು,
ರಾಯಚೂರು ಜಿಲ್ಲೆ,
ರಾಯಚೂರು.

ಮಾನ್ಯರ,

ವಿಷಯ: ಮಹತ್ವಾಕಾಂಕ್ಷೆಯ ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಉದ್ದೇಶಿತ ಹಣಕಾಸು ಸೇವೆ ಹಸ್ತಕ್ಷೇಪ ಕಾರ್ಯಕ್ರಮದ
ಬಗ್ಗೆ, "Targeted Financial Inclusion Intervention Programme"(TFIIP).

ಉಲ್ಲೇಖ: ಇದೇ ಸಮ ಸಂಖ್ಯೆಯ ಪತ್ರ ದಿನಾಂಕ: 27.11.2020.

ಉದ್ದೇಶಿತ ಹಣಕಾಸು ಸೇವೆ ಹಸ್ತಕ್ಷೇಪ ಕಾರ್ಯಕ್ರಮ (ಟಿಎಫ್‌ಐಐಪಿ) ಅಡಿಯಲ್ಲಿ ಜಿಲ್ಲಾ ಮಟ್ಟದ ಅನುಷ್ಠಾನ ಸಮಿತಿಗಳ ವಿವರವಾದ ಮಾರ್ಗಸೂಚಿಗಳು ಮತ್ತು ಪ್ರಮಾಣಿತ ಕಾರ್ಯಾಚರಣಾ ಕಾರ್ಯವಿಧಾನಗಳ ಕುರಿತು 27.08.2020 ರ ಈ ಇಲಾಖೆಯ ಪತ್ರ ಎಫ್‌ಡಿ 30 ಸಿಎಎಂ 2020 ಗೆ ಗಮನವನ್ನು ಆಹ್ವಾನಿಸಲಾಗಿದೆ. ಕೋವಿಡ್-19ರ ಪರಿಸ್ಥಿತಿಯನ್ನು ಗಮನದಲ್ಲಿಟ್ಟುಕೊಂಡು ಗುರಿಯನ್ನು ಸಾಧಿಸಲು ಸೆಪ್ಟೆಂಬರ್ 2021ರವರೆಗೆ ಯೋಜನೆಯ ಅವಧಿಯನ್ನು ಕೇಂದ್ರ ಸರ್ಕಾರವು ಕಾರ್ಯಕ್ರಮದ ವಿಸ್ತರಿಸಿದೆ. ಕೇಂದ್ರ ಸರ್ಕಾರವು ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳಿಗೆ ಬರೆದ ಪತ್ರ ಸಂಖ್ಯೆ: 00 No.6/5/2018-FI ದಿ: 01.02.2021ನ್ನು ಲಗತ್ತಿಸಿದೆ.

ರಾಷ್ಟ್ರ ಮಟ್ಟದ ಸ್ಪೀರಿಂಗ್ ಸಮಿತಿಯು ಈಕೆಳಗಿನ ಪ್ರಮುಖ ಅಂಶಗಳನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳಲು ತಿಳಿಸಿದೆ.

1. ಶೇಕಡ 100ಗುರಿಯನ್ನು ಎಲ್ಲಾ ಪ್ರಮುಖ ಕಾರ್ಯಕ್ರಮದ ಸೂಚಕಗಳಲ್ಲಿ (KPI) ಸಾಧಿಸುವುದು.
2. ಈ ಸಾಧನೆ ಮಾಡಲು ಜಿಲ್ಲಾಡಳಿತವು ಬ್ಯಾಂಕುಗಳ ಮತ್ತು ಸಂಬಂಧಪಟ್ಟ ಇತರ ಇಲಾಖೆಗಳ ಸಹಯೋಗದೊಂದಿಗೆ ಜಿಲ್ಲಾಡಳಿತವು ನಿರ್ಧರಿಸಿದ್ದ ಸ್ಥಳಗಳಲ್ಲಿ ಶಿಬಿರಗಳನ್ನು ಮತ್ತು ಜನಸಂಪರ್ಕ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಏರ್ಪಡಿಸಬೇಕು.
3. ಜಿಲ್ಲಾಧಿಕಾರಿಗಳ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ಜಿಲ್ಲಾ ಮಟ್ಟದ ಸಮನ್ವಯ ಸಮಿತಿಯು ಸಭೆಗಳನ್ನು ನಿಯಮಿತವಾಗಿ ಏರ್ಪಡಿಸಬೇಕು ಮತ್ತು ಜಿಲ್ಲೆಯಲ್ಲಿ ಲಭ್ಯವಿರುವ ಸಂಪನ್ಮೂಲಗಳನ್ನು ಮತ್ತು ಮಾಹಿತಿಯನ್ನು ಬಳಸಿಕೊಂಡು ಪ್ರತಿಯೊಂದು ಗ್ರಾಮ ಪಂಚಾಯತಿಯ ಸಹಕಾರದೊಂದಿಗೆ ಜನರಲ್ಲಿ ಆರ್ಥಿಕ ಅರಿವು ಮೂಡಿಸಲು ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳಬೇಕು.

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4. ಜಿಲ್ಲೆಯ ಜನ ವಸತಿಯಿರುವ ಪ್ರತಿಯೊಂದು ಗ್ರಾಮಕ್ಕೂ 5 ಕೀ.ಮಿ ದೂರದೊಳಗೆ ಬ್ಯಾಂಕಿಂಗ್ ಸೌಲಭ್ಯಗಳನ್ನು (ಶಾಖೆ/ಬಿಸಿನೆಸ್ ಕರೆಸ್ಪಾಂಡೆಂಟ್ / ಕಿಯೋಸ್ಕ) ಒದಗಿಸಬೇಕು.

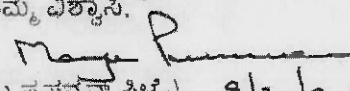
5. ಜಿಲ್ಲಾದಳಿತವು, ಕೇಂದ್ರ ಸರ್ಕಾರವು ಕಾರ್ಯಕ್ರಮದ ಅಡಿಯಲ್ಲಿ ಪ್ರಗತಿಯನ್ನು ವರದಿ ಮಾಡಲು ನಿರ್ದೇಶಿಸಿದ್ದ ನಮೂನೆಯಲ್ಲಿ (ಪ್ರತಿ ಲಗತ್ತಿಸಿದೆ) ದಿನಾಂಕ: 15.02.2021ರಿಂದ ಪ್ರಾರಂಭಿಸಿ, ಪ್ರತಿ ಹದಿನೈದು ದಿವಸಗಳಿಗೆ ಈಕಛೇರಿಗೆ (e-mail: secybud-fd@karnataka.gov.in & secyfr-fd@karnataka.gov.in ಮತ್ತು ಕೇಂದ್ರ ಸರ್ಕಾರಕ್ಕೆ ಇ-ಮೇಲ್ ಮೂಲಕ (e-mail: missionfi@nic.in ಮತ್ತು fi-dfs@nic.in) ತಪ್ಪದೆ ಸಲ್ಲಿಸಬೇಕು.

ಕೇಂದ್ರ ಸರ್ಕಾರವು ಒದಗಿಸಿದ ಡೇಟಾದ ಆಧಾರದ ಮೇಲೆ 31.12.2020 ರಂತೆ ಕಾರ್ಯಕ್ರಮದಡಿಯಲ್ಲಿ, ಗುರುತಿಸಲಾದ ಪ್ರಮುಖ ಕಾರ್ಯಕ್ರಮತೆ ಸೂಚಕಗಳಾದ (KPI), ಜನ್ ಧನ್ ಯೋಜನೆ, ಪ್ರಧಾನ್ ಮಂತ್ರಿ ಜೀವನ್ ಜ್ಯೋತಿ ಬಿಮಾ ಯೋಜನೆ (PMJJBY), ಪ್ರಧಾನ್ ಮಂತ್ರಿ ಸುರಕ್ಷಾ ಬಿಮಾ ಯೋಜನೆ (PMSBY) ಮತ್ತು ಅಟಲ್ ಪಿಂಚಣಿ ಯೋಜನೆ (APY) ನಿಮ್ಮ ಜಿಲ್ಲೆಯ ಸ್ಥಾನವು ಕೆಳಕಂಡಂತಿದೆ:

ವಿವರಗಳು ಯಾದಗಿರಿ ಜಿಲ್ಲೆ(123 ಬ್ಯಾಂಕ್ ಶಾಖೆಗಳು)	ಬ್ಯಾಂಕ್ CASA ಖಾತೆಗಳ ಸಂಖ್ಯೆ	PMJJBY ದಾಖಲಾತಿ ಸಂಖ್ಯೆ	PMSBY ದಾಖಲಾತಿ ಸಂಖ್ಯೆ	APY ದಾಖಲಾತಿ ಸಂಖ್ಯೆ
ಕಾರ್ಯಕ್ರಮದ ಅಡಿಯಲ್ಲಿ ಗುರಿ (ಪ್ರತಿ ಲಕ್ಷಕ್ಕೆ)	129755	9772	37760	2886
ಜನವರಿ 2020 ರಂತೆ ಪ್ರಗತಿ (ಪ್ರತಿ ಲಕ್ಷಕ್ಕೆ)	95932	4840	9799	1766
ಡಿಸೆಂಬರ್ 2020 ರಂತೆ ಪ್ರಗತಿ (ಪ್ರತಿ ಲಕ್ಷಕ್ಕೆ)	111454	5033	10569	2196
ಶೇಕಡಾವಾರು ಗುರಿ ಸಾಧನೆ	85.90	51.50	27.99	76.09
ನಿವ್ವಳ ಗುರಿ (19.28 ಲಕ್ಷ ಜನಸಂಖ್ಯೆಗೆ)	2501676	188404	728013	55642
ಡಿಸೆಂಬರ್ 2020 ರಂತೆ ಸಾಧನೆ	2148833	97036	203770	42339
2020 ರಲ್ಲಿ ನಿವ್ವಳ ಸೇರ್ಪಡೆ	299264	3721	14846	8290
ಗುರಿ ಸಾಧಿಸಲು ಆಗಬೇಕಾದ ಪ್ರಗತಿ	352843	91368	524242	13303
ಪ್ರತಿ ಶಾಖೆಗೆ ಗುರಿ ಸಾಧಿಸಲು ಆಗಬೇಕಾದ ಪ್ರಗತಿ (ಸರಾಸರಿ)	1400	363	2080	53


CASA (Current Accounts and Savings Accounts) ಖಾತೆಗಳ ಅಡಿಯಲ್ಲಿ ಗುರಿಯ ಸಾಧನೆಯು 85.90% ರಷ್ಟು ಉತ್ತೇಜನಕಾರಿಯದರೂ ಜಿಲ್ಲೆಯ ಪ್ರತಿ ಶಾಖೆಗೆ ಗುರಿ ತಲುಪಲು ಬೇಕಾದ ಸರಾಸರಿ ಅಂತರ 1400 ಖಾತೆಗಳಿದ್ದು ಸಾಕಷ್ಟು ಸವಾಲನ್ನು ಒಡ್ಡುತ್ತದೆ. ಅದೇ ರೀತಿ ಪಿಎಂಜೆಜಿಬಿವೈ (363), ಪಿಎಂಎಸ್‌ಬಿವೈ (2080) ಮತ್ತು ಎಪಿವೈ (53) ಅಡಿಯಲ್ಲಿ ಗುರಿ ಸಾಧಿಸಲು ಪ್ರತಿ ಶಾಖೆಯು ಸೇರಿಸಬೇಕಾದ ಅಂತರವನ್ನು ಸಾಧಿಸಲು ಏಕೀಕೃತ ಪ್ರಯತ್ನಗಳು ಬೇಕಾಗುತ್ತವೆ. ಯೋಜನೆಯ ವಿಸ್ತರಿಸಿದ ಅವಧಿಯಲ್ಲಿ ಪ್ರತಿ ಶಾಖೆಗೂ ಮೇಲೆ ತಿಳಿಸಿದ ಪ್ರಗತಿಯ ಅಂತರವನ್ನು ಗಮನದಲ್ಲಿಟ್ಟುಕೊಂಡು, ಪರಿಷ್ಕೃತ ಗುರಿಗಳನ್ನು 25.02.2021ರೊಳಗಡೆ ನಿರ್ದೇಶಿಸಬೇಕಾಗಿ ಕೋರಿದೆ.

ಮೇಲೆ ವಿವರಿಸಿದ ಅಂಶಗಳ ಬಗ್ಗೆ ಜಿಲ್ಲೆಯ ಬ್ಯಾಂಕರುಗಳ ಸಹಾಯದೊಂದಿಗೆ ತಮ್ಮ ಜಿಲ್ಲೆಯ ಪ್ರಗತಿಯನ್ನು ರಾಷ್ಟ್ರಮಟ್ಟದಲ್ಲಿ ಗುರುತಿಸಲ್ಪಡುವ ನಿಟ್ಟಿನಲ್ಲಿ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳಬೇಕೆಂದು ಕೋರಲು ನಿರ್ದೇಶಿತಳಾಗಿದ್ದೇನೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

 (ಮಂಜು ಪ್ರಸನ್ನನ್ ಪಿಳ್ಳೆ) 9/2/2021
 ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ
 (ವಿತ್ತೀಯ ಸುಧಾರಣೆ)
 ಆರ್ಥಿಕ ಇಲಾಖೆ

ಪ್ರತಿಯನ್ನು

1. ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
2. ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ, ಬಹುಮಹಡಿ ಕಟ್ಟಡ, ಬೆಂಗಳೂರು.
3. ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ (ಆಯವ್ಯಯ ಮತ್ತು ಸಂಪನ್ಮೂಲ)ರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ಆರ್ಥಿಕ ಇಲಾಖೆ, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.
4. ಸಂಚಾಲಕರು, ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕುಗಳ ಸಮಿತಿ ಮತ್ತು ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು ಕೆನರಾ ಬ್ಯಾಂಕ್, ಕೇಂದ್ರ ಕಛೇರಿ, ಗಾಂಧಿನಗರ, ಬೆಂಗಳೂರು 560009.


ಹೊರಡಿಸಲಾಗಿದೆ
ದಿನಾಂಕ: 10/02/2024
ಆರ್ಥಿಕ ಇಲಾಖೆ

R10k

SLSCR - 02-03-2021 Agenda No.4.

Progress of RSETIs under AAP - 2020-21

SN	RSETIs	2020-21						Total settled	Self Employed		Wage Employed
		Targets		Achievements		Bank linked	Own funds				
		No.of Program	Total trained	No.of Program	Total trained						
									%		
1	CANB Chikkaballapur	20	450	12	339	75	58	39	19	-	
2	CANB Davanagere	22	550	18	506	92	125	15	110	-	
3	CANB Haliyal	26	650	30	772	119	62	12	50	-	
4	CANB Harohalli	20	450	15	383	85	81	11	70	-	
5	CANB Hassan	20	450	14	356	79	104	49	55	-	
6	CANB Kolar	20	480	16	435	91	63	5	58	-	
7	CANB Ramanagara	15	350	13	281	80	25	-	25	-	
8	CANB Shimoga	20	450	15	423	94	14	9	5	-	
9	CANB Sonnahallipur	20	375	11	254	68	42	1	41	-	
10	CANB Belgaum	18	400	18	421	105	12	-	12	-	
11	CANB Bellary	18	500	18	495	99	211	127	84	2	
12	CANB Manipal	20	525	18	462	88	7	2	5	-	
13	CANB Kumta	20	450	15	357	79	5	-	5	2	
	CANB Total	259	6080	213	5484	90	809	270	539	4	

SLSCR - 02-03-2021 Agenda No.4.

Progress of RSETIs under AAP - 2020-21

SN	RSETIs	2020-21						Total settled	Self Employed		Wage Employed
		Targets		Achievements			Bank linked		Own funds		
		No.of Program	Total trained	No.of Program	Total trained	%					
14	RUDSETI Bengaluru	18	400	18	352	88	35	9	26	-	
15	RUDSETI Brahmavar	15	375	11	283	75	90	13	77	-	
16	RUDSETI Chitradurga	20	500	23	543	109	46	14	32	1	
17	RUDSETI Dharwad	20	500	16	400	80	49	-	49	-	
18	RUDSETI Mysore	20	465	17	408	88	57	9	48	7	
19	RUDSETI Ujire	18	350	14	355	101	31	10	21	-	
20	RUDSETI Vijayapur	20	450	17	409	91	3	3	-	-	
	RUDSETI Total	131	3040	116	2750	90	311	58	253	8	
21	SBI Chamarajanagar	6	100	1	20	20	-	-	-	-	
22	SBI Gadag	20	450	22	530	118	45	13	32	-	
23	SBI Gulbarga	18	375	11	221	59	-	-	-	-	
24	SBI Koppal	22	510	17	390	76	64	10	54	-	
25	SBI Raichur	20	500	16	424	85	-	-	-	-	
26	SBI Tumkur	15	375	14	322	86	6	6	-	-	
27	SBI Yadgir	15	300	7	141	47	37	21	16	-	
	SBI Total	116	2610	88	2048	78	152	50	102	0	