

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

೧೫೫ನೇ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ. ಸಭೆಯ ಕಾರ್ಯ ಸೂಚಿ ಟಿಪ್ಪಣಿ
AGENDA NOTES OF 155th SLBC MEETING



ದಿನಾಂಕ : ಶುಕ್ರವಾರ, ೧೨ನೇ ನವೆಂಬರ್, ೨೦೨೧
Date: Friday, 12th November, 2021

ಸ್ಥಳ : ಸಭಾಂಗಣ, ಕೊಠಡಿ ಸಂಖ್ಯೆ:೩೩೪, ೩ನೇ ಮಹಡಿ,
ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು-೫೬೦ ೦೦೧

**VENUE: CONFERENCE HALL, NO.334, 3rd FLOOR,
VIDHANA SOUDHA, BENGALURU - 560 001.**

ಸಂಯೋಜಕರು ಸಂಯೋಜಕ **CONVENOR**

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಕೆನರಾ ಬೆಂಕ Canara Bank

ಭಾರತ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ

भारत सरकार का उपक्रम

A Government of India Undertaking

ಸಿಂಡಿಕೇಟ್ ಸಿಂಡಿಕೇಟ್ Syndicate

ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

कर्नाटक राज्य स्तरीय बैंकर्स समिति

STATE LEVEL BANKERS' COMMITTEE,
KARNATAKA

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AGENDA NOTES OF 155th SLBC MEETING

ದಿನಾಂಕ: ಶುಕ್ರವಾರ, ೧೨ನೇ ನವೆಂಬರ್ ೨೦೨೧

ಸಮಯ: ಮಧ್ಯಾಹ್ನ ೩.೦೦ ಘಂಟೆಗೆ

DATE: Friday, 12th November 2021

TIME: 3.00 PM

VENUE: CONFERENCE HALL, # 334
3rd FLOOR, VIDHANA SOUDHA
BENGALURU-560 001

ಸಂಯೋಜಕರು ಸಂಯೋಜಕ Convenor





ಉ. ೩೧೪/ ೨೦೨೧ /೨೯೪೪/ಎಸ್.ಎಲ್.ಬಿ.ಸಿ/ಕ-೧೦೧-೧೫೫

ದಿನಾಂಕ : ೦೬.೧೧.೨೦೨೧

ಎಲ್ಲಾ ಬ್ಯಾಂಕುಗಳ ರಾಜ್ಯ ನಿಯಂತ್ರಣ ಕಛೇರಿ/ State Controlling Offices of all
Scheduled Commercial Banks, RRBs, Cooperative Banks,
ಕೇಂದ್ರ ಮತ್ತು ರಾಜ್ಯ ಸರ್ಕಾರದ ಸಂಬಂಧಪಟ್ಟ ಇಲಾಖೆಗಳು / Line Departments of GOI and GoK,
ಜಿಲ್ಲಾ ಅಗ್ರಣೀಯ ಬ್ಯಾಂಕುಗಳ ವ್ಯವಸ್ಥಾಪಕರು, ಭಾರತೀಯ ಜೀವ ವಿಮಾ ನಿಗಮ ಮತ್ತು ಜನರಲ್ ಇನ್ಸೂರೆನ್ಸ್
ಕಂಪನಿಗಳು ಮತ್ತು ಇತರೆ ಆಹ್ವಾನಿತರು/ LDMs, LIC of India, General Insurance Companies &
Other Invitees.

ಮಾನ್ಯರೇ,

Dear Sir / Madam,

ವಿಷಯ : ೧೫೫ ನೇ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಸಭೆ ಶುಕ್ರವಾರ ದಿ: ೧೨.೧೧.೨೦೨೧, ಮಧ್ಯಾಹ್ನ ೩.೦೦ ಘಂಟೆಗೆ.

Sub: 155th SLBC Meeting on Friday, 12.11.2021 at 3.00 pm.

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೧೫೫ನೇ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
ಸಭೆಯನ್ನು ದಿ. ೧೨.೧೧.೨೦೨೧, ಶುಕ್ರವಾರ
ಮಧ್ಯಾಹ್ನ ೩.೦೦ ಘಂಟೆಗೆ ಕೋರಡಿ ಸಂಖ್ಯೆ ೩೩೪,
ಮೂರನೇ ಮಹಡಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರಿನಲ್ಲಿ
ಆಯೋಜಿಸಲಾಗಿದೆ.

ಕಾರ್ಯಕಲಾಪದ ಸಭೆಯ ಕಾರ್ಯ ಸೂಚಿ
ಟಿಪ್ಪಣಿಯನ್ನು ತಮ್ಮ ಅವಗಾಹನೆಗಾಗಿ ಶೀಘ್ರದಲ್ಲಿ
ತಲುಪಿಸಲಾಗುವುದು.

ತಾವು ತಪ್ಪದೆ ಈ ಸಭೆಯಲ್ಲಿ ಭಾಗವಹಿಸಲು
ಕೋರಲಾಗಿದೆ.

We wish to inform you that the 155th
SLBC Meeting is scheduled to be held on
12.11.2021, Friday 3.00 pm in the
Conference Hall, Room No. 334, III Floor,
Vidhana Soudha, Bengaluru.

The Agenda Notes for the Meeting will
be sent to you shortly for your perusal.

We request you to kindly make it
convenient to attend the meeting.

ಸೂಚನೆ: ವಿಧಾನ ಸೌಧ ಪ್ರವೇಶಿಸಲು ದಯವಿಟ್ಟು ಈ ಪತ್ರವನ್ನು ತೆಗೆದುಕೊಂಡಿ ಬನ್ನಿ (ಉತ್ತರ ದ್ವಾರದ/ ಗೇಟ್ ಮೂಲಕ)
Note: Please bring this letter to facilitate easy entry to Vidhana Soudha (from North
Gate).

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

Yours faithfully,

(ಬಿ ಚಂದ್ರಶೇಖರ್ ರಾವ್/B Chandrasekhara Rao)

ಪ್ರಸಂಯೋಜಕರು/ Convenor,

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ/

State Level Bankers' Committee- Karnataka, ಕೆನರಾ ಬ್ಯಾಂಕ್/ Canara Bank

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

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

AGENDA OF 155th SLBC meeting – 12.11.2021

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25M	SOP for Hypothecation termination given by GoK	492-494

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

**AGENDA NOTES FOR 155th SLBC MEETING &
BANKING STATISTICS AS ON 30th JUNE 2021 and 30th SEPTEMBER 2021**

As per the revised RBI guidelines on Lead Bank Scheme, SLBC convened the Steering Committee Meeting on 02.11.2021 at Board Room, 3rd Floor, Canara Bank, HO Annexe, Gandhi Nagar, Bengaluru 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.53)

The suggestions of the members were incorporated in the final Agenda for the 155th SLBC meeting.

AGENDA 1: Confirmation of the minutes of 154th SLBC meeting held 05.08.2021.

The minutes of 154th SLBC meeting held on 05.08.2021 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. 54 to 102).

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 154th SLBC, GM-SLBC informed the House that the Revamped Portal was for feeding data for quarter June 2021.</p> <p>Remaining Four Banks namely Axis Bank, ICICI Bank, Kotak Mahindra Bank and KS Coop Apex Bank have promised to update the data by 31.08.2021 for June 2021 Quarter. SLBC had requested all the Banks to update the data in Revamp Portal with ensuring data consistency.</p>	<p>All banks have entered the data for September quarter 2021.</p> <p>SLBC conducted meeting with banks on 29.09.2021 along with RBI representative and also on 18.10.2021 regarding revamp portal data for June 2021 and September 2021 quarter.</p> <p>All Banks are requested to update the data in Revamped Portal after due comparison with the data for previous quarter/year before 10th of first month of next quarter.</p>
02	<p>Integration of FRUITS (Farmer Registration & Unified Beneficiary Information System) with Banks</p>	<p>Trainings have been given to state nodal officers and master trainers of bank and SLBC has already advised all bank to adopt the FRUITS portal across the state from 01.09.2021 and majority of banks have already started on boarding to portal.</p>
03	<p>Range of scale of finance for agriculture crops and working capital for allied activities for the Financial Year 2021-22.</p>	<p>State Level Technical Committee held under the Chairmanship of ACS Agriculture, GoK on 09.04.2021 finalised range of scale of finance for agriculture crops and working capital for allied</p>

	<p>activities for the financial Year 2021-22. SLBC has communicated SLTC minutes and range of scale of finance for the financial year 2021-22 to all the banks and LDMs.</p> <p>Subsequently, on 06.08.2021 SLTC revisited range of scale of finance for 5 crops and revised the range of SOF for only two crops viz., Red Gram and Soybean and minutes of meeting has been communicated to all the banks and LDMs.</p>
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2.01a: Challenges and Hurdles faced by SLBC regarding collecting of data through Revamp portal from Banks (Standardized system for direct flow of data from CBS of the member banks):

- Most of banks are not provided with data from respective head offices of banks even by 16th of first month of next quarter.
- Many a time it is seen that banks advances figure in different sheets are not matching. Portal has inbuilt checks and such mismatching data will not get uploaded.
- These rectification takes more than weeks which cause delay in consolidation of data.
- Some banks request for permission to reload previous quarter data, citing rectification as the reason.
- Some of the Banks have also entered the data in negative values in the Revamp Portal which is invalid.
- SLBC sent repeated mails, phone calls, letters to banks and SLBC conducted VC meeting with banks on 29.09.2021 along with RBI representative and also on 18.10.2021 regarding revamp portal data for June 2021 and September 2021 quarter, but banks are not providing data by adhering to the time lines and also do not check the data.
- Banks to ensure uploading of data by 10th of first month of succeeding quarter. Correction if any to be completed latest by 14th and portal will be closed at EOD of 15th.

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, all are presently covered by CBS enabled banking outlets there by making pendency NIL.

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

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

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

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 June 2021	Total No. of BC locations	No. of active BCs available	No. of inactive BC locations	BCs certified by IIBF
	9247	9108	139	4565

As on Sep 2021	Total No. of BC locations	No. of active BCs available	No. of inactive BC locations	BCs certified by IIBF
	9115	8827	288	4611

*As on 30.09.2021, the no. of inactive BCs is 288. This is due to high number of inactive BCs of HDFC Bank.

*As on 30.09.2021, the no. of inactive BCs have been increased from 139 to 288.

From the above table, it may be noted that;

- Out of 9115 BCs, 8827 BCs are active and doing transactions through Micro ATMs.
- There are 288 inactive BCs due to resignation and other reasons.
- Out of 9115 BCs, 4611 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, FLCs & AECs as on 30.09.2021 are furnished as an Annexure 4A page no 103.

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 30.09.2021 as reported by sponsor Banks is as under:

As on June 2021	Financial Literacy Centres (FLCs)				
	As on 30.06.2021		As on 30.09.2021		Total FLCs
	Functional	Non Functional	Functional	Non Functional	
Total	117	60	122	55	177

SBI, UBI, BOB & BOI are requested to expedite appointment of 35,16,3 & 1 FL Counsellors respectively and make these FLCs functional.

Data on literacy camps conducted by FLCs for the quarter ended Jun'21& Sept 21 is furnished as under:

Type of Camps conducted	No. of programs conducted		No. of people benefitted	
	Jun 2021	Sep 2021	Jun 2021	Sep 2021
Special Camps	1152	1199	10344	101868
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	1315	2948	65951	217924
Out of target specific camps, camps conducted for school children.	74	271	370	14291
Total No of Camps (Special camps and Target specific camps)	2467	4418	76295	334083

*In June quarter because of Covid-2nd wave the number of camps and number of participants are less.

SLBC requests all the sponsor banks to oversee the functioning of FLCs , involve them in the outreach programmes and involve them in saturation of PMSS schemes. 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.

Karnataka Bank vide letter no. HO/BBDC/FIC-RBI-01/OR:1189/21-22 dt.04.09.2021 has confirmed that activation of 5 FLCs i.e Bantwal, Hangal, Kundagol, Tiptur and Alur and all the activities of FLCs have been initiated.(Provided in Annexure 4B in Pg no.104)

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

UIDAI, Bangalore has informed that as on 25.10.2021, 952 kits are active with 290157 enrolments/updates in the last 30 days against 968 active kits with 315924 enrolments/updates in the last 30 days as on 30.06.2021.

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. 25.10.2021

Name of the Bank/s	Average enrolments per day during last 30 days as on 25.10.2021
Karur Vysya Bank	One
Tamil Nadu Mercantile Bank	Two
Bandhan Bank Ltd,ESAF & Punjab & Sindh Bank	Three
UTIITSL, Ujjivan & Fincare Small Finance Bank Ltd	Four
IndusInd Bank Ltd , Central Bank Of India & RBL Bank Ltd	Five
Equats small fianance Bank & Dhanalaxmi Bank	Six

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

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

Bank wise status of enrolment centers as per UIDAI in Karnataka is provided in Annexure 4C, page No.105.

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 and GoK: FD vide letter no FD 30 CAM 2020 dated 09.02.2021 has advised the Deputy Commissioners of two aspirational districts to organize camps and facilitate progress under PMJJBY & PMSBY.

DFS vide letter F.No.6/4/2021-FI dated 24.02.2021 has communicated the details on appointment of Nodal Officers from the Lead Bank of the district for smooth implementation of the TFIIP in 112 districts under Aspirational District Programme of NITI Aayog.

Keeping in view of new policy year for PMJJBY & PMSBY SLBC vide letter no. 176/SLBC/2021/F-TFIIP dt.09.06.2021 has also requested Controlling Heads of Member Banks operating in Raichur & Yadgir districts to suitably sensitize their District Coordinators/Bank branches for achieving 100% benchmark set by DFS by September 2021 and requested ACS & DC, GoK to suitably advise District Administration & line departments of aspirational districts to coordinate with LDMs for suitable action plan for organizing camps and outreach programs as decided by the District Administration for renewals and fresh enrolments.

The progress of KPIs by Banks at aspirational districts, reported by respective LDMs as on 30.09.2021 are as under

(A) Raichur district:

Particulars	Key Performance Indicators (KPIs) as on 30.09.2021			
	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 Sep 2021	132917	5638	12147	2687
% Achievement	102.44	57.70	40.08	93.11
Gap to target (per lakh population)	Achieved	4134	18156	199

(B) Yadgir district:

Particulars	Key Performance Indicators (KPIs) as on 30.09.2021			
	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 Sep 2021	143659	7008	16817	2345
% Achievement	110.72%	71.72%	55.50%	81.24%
Gap to target (per lakh population)	Achieved	2764	13486	541

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 the cut off date is already over.

AGENDA 4.5: Skill development:

4.5.1: RUDSETI / RSETIs

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

4.5.2: Status of RSETIs / RUDSETIs as on 30.09.2021 reported by sponsor Banks is as under:

Name of the Sponsoring Institution	No. of RSETIs	Target for 2021-22		Achievements (as at 30.09.2021)		
		No. of Programmes	No of person needs to train	No of Programmes	No of person Trained	% Ach
RUDSETI	7	197	5425	49	1214	22.38
Canara Bank	13	370	9905	96	2372	23.95
State Bank of India	7	198	5450	45	1052	19.3
Union Bank of India	2	55	1503	15	317	21.09
Bank of Baroda	2	50	1450	23	573	39.52
Kotak Mahindra Bank	1	28	850	6	151	17.76
DCC Bank	1	29	870	11	242	27.82
Total	33	927	25453	245	5921	23.26

*Because of Covid-2nd wave the progress against target is less.

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

SI No.	Particulars	As on 30.09.2021 (Cum since inception)	During FY 2021-22
1	No. of training programs conducted	11240	245
2	No. of persons trained	320319	5951
3	No. of persons secured employment / self-employment	229055	6193
4	No. of trained persons credit linked	141398	2043

The progress achieved by RSETIs during the year up to the quarter end is provided in the Annexure 4D page no.106.

All member banks are requested to arrange for credit linkage to all RUDSET/RSET trained candidates to foster self-employment and also arrange for awareness programmes to migrant labours in each district in coordination with the District Labour Offices for the awareness programmes conducted by RSETIs.

SLBC requests RSETIs to conduct credit awareness programmes in the middle of the training programmes and to share the list of trainers to local banks for facilitating credit linkage.

As advised by SLBC steering committee meeting held on 02.11.2021, SLBC requests NACER and NAR to revamp/update the curriculum regarding functioning/performance of RUDSETIs / RSETIs and reskilling of directors.

4.5.4. Amalgamation of 3 RSETIs a sponsored by Canara bank in Karnataka.

Canara bank has mentioned that after the amalgamation of Syndicate bank with Canara bank w.e.f 01.04.2020, in the following three District, 2 RSETs/ RUDSETI are sponsored by them.

For operational convince and effective monitoring Canara bank has obtained permission from Board of Directors for amalgamation of 3 RSETIs in the state of Karnataka as those districts are already having the presence of another RSETs/ RUDSETI of Canara bank.

The details of the RSETs/ RUDSETI continued and one's to be amalgamated are given below

Sl No	Name of the District in Karnakataka State	RSETI to be continued	RSETI recommended for amalgamation
1	BENGALURU RURAL	RUDSETI, ARASINAKUNTE	RSETI, SONNAHALLIPURA
2	RAMANAGARA	RSETI, HAROHALLY	RSETI, VAJARAHALLY
3	UDUPI	RUDSETI, BRAMHAVAR	RSETI, MANIPAL

Canara bank has requested the house to permit for the same. The merger of above mentioned 3 RSETIs discussed in State Level Steering Committee on RSETIs (SLSCR) held on 09.09.2021.

Minutes of the meeting provided by SLSCR is placed as annexure 23B, page No.330 to 334).

Canara Bank letter dated 09.08.2021 is placed as annexure 4E, page No.107.

As these 3 RSETI are working from past some years and providing training to unemployed youths/others, so in SLBC Steering committee held on 02.11.2021 State government representative and RBI are not accepted for amalgamation of above said RSETs/RUDSETI. They have suggested to convert above said RSETs/RUDSETIs into specialized computer training centers, instead of amalgamation.

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

As on 30.09.2021, about Rs.26.45 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 4F page no.108.

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 with their vide letter no F.No. 6/13/2020-FI (C-475600) dated 16.03.2021 has requested all SLBCs from whom they have received list of GPs during 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 under copy to state SPOC, CSC e-Governance Services India Ltd., Karnataka for doing the needful.

The additional information sought by DoT, Karnataka LSA on 22.04.2021 for doing the needful has been submitted by SLBC on 17.05.2021 under information to Advisor Karnataka LSA, SPOC CSC e-governance Services India Ltd and DFS.

SLBC vide letter no 250/SLBC/2021/F-251 dt 12.08.2021 has provided 59 GPs/Villages list to CSC to make provision of FTTH service in these 59 GPs/Villages and confirm us.

SLBC vide letter no 251/SLBC/2021/F-251 dt 12.08.2021 has been requested by department of telecommunication to use wireless broadband connectivity in 468 GPs/Villages till the Bharath FTTH connection is made available by CSC/BSNL/BBNL services. Further we requested CSC to make provision of FTTH services in respect of 59 GPs/Villages as advised by Department of Telecommunication.

4.8: Performance by Banks under Annual Atal Pension Yojana (APY) Targets during FY 2021-22: (from 01.04.2021 to 30.09.2021)

Karnataka has achieved 32 % of APY target set by PFRDA during FY 2021-22 upto 30.09.2021.

Bank Category	No. of branches as on 01.04.2021	Target PFRDA branch	by per	Total Target	Performance by Banks	Achievement %
Major Banks	6723	70		470610	144903	31 %
PVT Banks	1267	30		38010	5712	15 %
RRB	1780	70		124600	53034	43 %
Total	9770			633220	203649	32 %

* Major Banks (ALL PSBs and 4 Private banks i.e. ICICI Bank, AXIS Bank, HDFC Bank, IDBI Bank)

Bank wise and District wise performance report under APY during FY 2021-22 (upto 30.09.2021) provided by PFRDA is placed as annexure 4G page no.109 to 111.

APY CITIZENS CHOICE achievement: -

"APY CITIZENS's CHOICE (H1, FY 2021-22)" campaign starts from 01-08-2021 to 30-09-2021.

Under this campaign SLBC Karnataka has qualified for Certificate of Appreciation and among Banks Tamilnad Mercantile Bank has qualified for Award of Excellence.

Following 5 Banks and 14 LDMs are qualified for Certificate of Excellence.

SI no	Type of Organization	Banks/LDMs	Status of Achievement
1	Banks	1.Canara Bank, 2.State Bank of India 3.Karnataka Vikas Grameena Bank 4. Dhanlaxmi Bank Limited 5. Karnataka Gramin Bank	Certificate of Excellence

2	LDMs	1. Kalaburagi, 2. Gadag 3. Bidar, 4. Raichur 5. Belagavi, 6. Vijayapura 7. Ballari, 8. Haveri 9. Koppal, 10. Bagalkote 11. Yadgir, 12. Mandya 13. Davangere, 14. Chamarajanagara	Certificate of Excellence
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Bank wise and LDM wise performance report under APY CITIZEN's CHOICE Campaign list Provided by PFRDA is placed as annexure 4H page no .112 to 113.

AGENDA 5: KCC

5.1 KCC Loans – Disbursements & Outstanding:

KCC Target for 2021-22		Disbursement of KCC from April 2021 to sept 2021		KCC O/s as on 30.09.2021	
No. of Cards (in lakhs)	Amount (in crores)	No. of Cards (in lakhs)	Amount (in crores)	No. of Cards (in lakhs)	Amount (in crores)
57.62	71923	19.06	21079.18	42.59	51381.66

Reduction in the total KCC accounts to the tune of 2 lakh as compared to March 2021 is mainly on the account of reduction in the KCC accounts by the Apex bank (reduced by 3.78 lakh KCC accounts).

On 08.11.2021 Apex Banks has reported that it had omitted 4.23 lakh KCC accounts with amount of Rs 2060.69 while uploading the consolidated KCC of all the DCCBs in the revamped portal. After adding left out KCC of Apex bank outstanding KCC of state will be 46.82 lakh accounts with amount of Rs 53442.35 crores.

Bank wise data on KCC loan as on Sep 2021 is provided in the Annexure 5A (Page no 114).

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. KCC saturation for PM Kisan beneficiaries in the state

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 as per FIPLAN portal, in Karnataka, banks have sanctioned 11.24 lakh KCC loans amounting to Rs 16,769 crore for the PM Kisan beneficiaries as on 30.09.2021 since inception of campaign.

As per the last SLBC meeting decision SLBC has already communicated details of women PM Kisan beneficiaries to all the member banks and advice to cover left out beneficiaries under KCC ambit.

SLBC requests all the member banks to cover all the left out PM Kisan beneficiaries to cover under ambit of KCC. SLBC had sent a reminder for the status from banks on this on 29.10.2021.

SLBC has already requested member banks to share the details of KCC borrowers along with hash aadhaar and protocol for generating the hash of aadhaar. SLBC is yet to receive the same. SLBC requests member banks to submit the same at an early date to enable e-Governance department, GoK to come out with left out PM Kisan beneficiaries to cover under KCC ambit.

SLBC also requests GoK to advise agriculture and Horticulture departments to mobilize left out farmers to avail KCC from formal credit.

5.3 KCC-Dairy and other animal husbandry activities:

Ministry of animal husbandry and dairying, GOI started drive from 1st June 2020 to 31st July 2020 to extend KCC-Dairy loans to milk pourers of milk unions subsequently extended up to 31st Dec 2020.

In order to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries under KCC, DFS: GOI has launched a special saturation drive in the form of weekly "District Camps" for a period of 3 months w.e.f. 8th November 2021.

State animal husbandry and fisheries department shall appoint district nodal officers to coordinate with LDMs for conducting weekly camps in the district. KCC coordination committee has to be constituted at district level for scrutiny of sourced applications as per the SOP. Coordination committee will function under the overall supervision of Deputy Commissioner / District Magistrate. A copy of **standard operating procedure** for holding weekly camps is given as annexure 5B (page no. 115 to 119).

KCC dairy loans sanctions during the quarter and outstanding as on 30.09.2021 (Annexure 5C, page no.120).

Progress on KCC Dairy as on Sept 2021 is given in the below table.

Disbursement of KCC-Dairy from April 2021 to sept 2021		KCC Dairy O/s as on 30.09.2021	
No. of Cards	Amount (in crores)	No. of Cards	Amount (in crores)
33032	81.48	195848	361.96

SLBC requests all State Controlling Heads of banks for expeditious sanctions of pending KCC-AH applications at the earliest.

5.4. Issuance of KCC-Fisheries:

GOI and GoK has been giving lots of thrust to sanction of KCC for fisherman and fishery farmers. Performance under KCC-Fisheries as on September 2021 is provided in annexure 5D (page no.121)

Progress on KCC Fisheries as on Sept 2021 is given in the below table.

Disbursement of KCC-Fisheries from April 2021 to sept 2021		KCC-fisheries O/s as on 30.09.2021	
No. of Cards (in lakhs)	Amount (in crores)	No. of Cards (in lakhs)	Amount (in crores)
3000	21.47	4779	85.76

SLBC requests all State Controlling Heads of banks for expeditious sanctions of KCC fishery loans as per the extant guidelines in coordination with fisheries department.

5.5. Pradhan Mantri Fasal BimaYojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS):

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

a). Season wise claim settlement status under PMFBY as on 22.10.2021 is given in the Annexure 5E (page no.122).

There is a pending claim of Rs 16.88 crore for the period of Kharif 2016 to Rabi and Summer 2017-18 and it is being settled through Escrow account.

There is pending claim of Rs 94.74 crore for the period of Kharif 2018 to Rabi and Summer 2019-20 .

SLBC requests Department of Agriculture, GoK to advise ICs settle the pending claims at the earliest.

b). Season wise claim settlement status under RWBCIS as on 30.09.2021 is given in the Annexure 5F (page no.123).

There is pending claim of Rs 4.95 crores for period of Kharif 2016 to Rabi 2018 are mainly due to NEFT rejections. And there is pending claim of Rs 20.76 crores for period of Kharif 2019 and Rabi 2019.

SLBC requests Department of Horticulture, GoK to advise ICs settle the pending claims to farmers at the earliest.

Banks, LDMs and Agricultural Department are requested to create awareness amongst farmers about NPA loans (as per revamped PMFBY guidelines) are not covered by banks as loanee farmers under PMFBY/WBCIS through posters in bank branches, Gram Panchayat's, bus stand, Autos and also through FLCs, RSETIEs and BCs.

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

FRUITS team, e-Governance, GoK in coordination with SLBC and NABARD has trained all the state nodal officers and bank master trainers (2 officers from each regional offices of banks) along with their technology management teams. GoK has issued Government order vide letter no. 83/MNMU/2021 on 23.06.2021 on using of FRUITS portal for filing form 3 declaration (Given as annexure 5G, page no.124). SLBC has already issued advisory for adoption of FRUITS portal in agriculture lending across banks in Karnataka state from 01.09.2021. Revenue department, GoK has issued GO for sub registrar offices for implementation of FRUITS portal and presently GoK has made 9 SROs live for implementation of FRUITS Portal and with effect from 01.11.2021 (GoK letter provide as annexure 5H, page no.125) in all SROs of the state will be made live for implementation of FRUITS portal. In this connection SLBC requests all the banks

- A) To train their branches for adoption of FRUITS portal for charge/mortgage creation and release of charge/mortgage for agriculture loans.
- B) To ensure the availability of e-token for officials in all the agriculture oriented branches.
- C) To send public key extract to FRUITS team for uploading from back end.
- D) For installation of necessary software in at least one PC in each branch.

- E) To coordinate between FRUITS team and their branches for effective implementation from back end by banks.

Bank wise status of on boarding to FRUITS portal is furnished in annexure 5I (page no.126).

SLBC requests all the member banks to adopt FRUITS portal without any delay. State nodal officers to be in touch with FRUITS team to resolve issues raised by the branches for smooth implementation of FRUITS portal.

Kotak Mahindra Bank, Tamil Nadu Mercantile bank, Indusind Bank, Bandan Bank, Equitas SFB and ESAP bank are not on-boarded to the FRUITS portal.

5.6.1 Clarification on Form 3 declaration:

ACS e –Governance, GoK has written letter to SLBC vide: DO. No. DPAR (e-Gov) 283 ACS 2021 dated 21.10.2021 (letter enclosed as an annexure 5J page .127 to 128) to advise banks including cooperative banks go for form 3 itself for creating charge or for creating mortgage irrespective of loan amount for all agriculture loans as per the Karnataka Agricultural Credit Operation and Miscellaneous Provisions Act (KACOMP) 1974.

SLBC requests all the banks to go for form 3 declaration irrespective of the loan amount for all agriculture loans and not to send any of the farmer to sub registrar offices either for the charge creation/form 3 or mortgage creation.

AGENDA 6. Crop Loan Waiver Scheme -2018

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

GoK, under CLWS-2018, has released Rs. 7669.68 crores towards crop loan accounts of 9,83,941 farmers of commercial banks and RRBs till 30.10.2021.

Bank-wise consolidated details of CLWS-2018 amount released provided in annexure 6A page no .129

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

Banks and LDMs are requested to advise their branches/Managers/DGMs to complete these pending works as per the extant guidelines of GoK.

- Pending Green List accounts for approval.
- FSD incomplete.
- FSD not uploaded.
- Pendency in feeding of alternate account (Pendency at Manager level and Pendency at DGM level) in case of closed accounts after 31.12.2017,

6.3: Pressurizing the farmers who are eligible for waiver under CLWS 2018 for repayment

Back ground: The Hon'ble Home Minister of Karnataka has requested the Hon'ble Chief Minister regarding pressurizing the farmers who are eligible for waiver under CLWS 2018 for repayment by Banks.

The Finance Department, GoK with their vide ref no FD-CAM/12/2020 dated 30.10.2021 (enclosed as annexure 6B page no.130 to 133) regarding pressurizing the farmers who are eligible for waiver under CLWS 2018 for repayment and advised to request banks that all the banks to convince the farmers who have already received the incentive / waiver under the CLWS to renew their crop loans and to take proactive steps to renew their crop loans in a mission mode.

SLBC requests banks

- Convince the farmers who have already received the incentive / waiver under the CLWS to renew their crop loans.
- To take proactive steps to renew their crop loans in a mission mode.
- To provide fresh/new agricultural loans/crop loans to CLWS beneficiaries as per the extant guidelines.
- To settle the portion of the liability of the NPA loans which is to be waived by the banks as per the CLWS guidelines.

AGENDA 7: Fisheries Loan Waiver Scheme:

7.1: Status of loan waiver scheme of the Fisheries Department.

The Government of Karnataka under Notification dated 30.07.2019 approved the Fisheries Loan Waiver scheme- loans sanctioned at 2 % rate of interest to the fishermen during 2017-18 and 2018-19 through Commercial and Regional Rural Bank (loan up to 50000/-). Under this scheme 22948 fishermen have claimed loan waiver. For this scheme Rs. 49.00 crore was released to the fishery Department. The loan applications of 22948 fishermen were scrutinized by the banks and 4241 applications were found to be in-eligible under this scheme.

At present applications of 17064 fishermen have been scrutinized and Rs. 46.43 crore has been credited to their bank accounts.

7.2: Recommendations by the fishery Department:

1. Since provision has been made in the software for entering the alternate bank account numbers and changed IFSC code, **The banks are requested to enter the same in FLWS portal.**
2. Once the entries regarding bank details have been completed, department would release the amount.
3. All the department officers/LDMs have been instructed to coordinate with the bank branches.

District wise and Bank wise claim settled by department and their e-mail are provided in Annexure No 7A (page no.134).

AGENDA 8: RBI agenda (inputs from Reserve Bank of India)

8.1. Financial Literacy

a. Scaling up of Centre for Financial Literacy (CFL) Project

In the first phase, 114 blocks of Karnataka (out of 1050 blocks of our country) have been identified to operationalize the scaled up CFL project through two NGOs (DHAN foundation and MOTHER Ron) in collaboration with three sponsor banks namely State Bank of India, Canara Bank and Bank of Baroda by December 1, 2021. After signing of Memorandum of Understanding by the sponsor banks and NGOs, the operationalization of the project in certain blocks have not taken off at the desired pace. The sponsor banks are urged to accelerate the operationalization process in coordination with the NGOs at the earliest.

b. National Strategy for Financial Education (NSFE)

Among the vision set forth in the NSFE document, all financial service providers are required to display financial literacy messages in a prominent location in their website. Karnataka based banks were advised during the preceding meetings, to come up with their plan / strategy to take forward the vision. In this context, National Centre for Financial Education (NCFE) has recently come out with e-learning courses on basic financial education covering topics from Banking, Securities Markets, Insurance and Pension products. Member banks are urged to popularize the same for attaining the broader objective of financial literacy leading to financial inclusion.

c. Appointment of Financial Literacy Counsellors (FLC)

Out of the 177 FLCs operating in the State, only 125 FLCs are presently active as on date. The requirement of taking up early appointment of FLCs by the respective banks has been reiterated to the banks concerned. However, the progress in this regard is not on the expected lines. Banks are once again advised to appoint FL counsellors where the posts have fallen vacant.

d. Conduct of Financial Literacy (FL) Camps by Rural Branches of Banks

In terms of extant instructions, rural branches of banks are required to conduct one Financial literacy camp per month (on the third Friday of each month after branch hours). It has been observed that many rural bank branches were not conducting such camps or not aware of such requirements. In view of the easing of pandemic related restrictions, member banks are encouraged to ensure compliance with the above requirements.

8.2. Financial Inclusion

a. Expansion and deepening of Digital Payment Ecosystem in the Aspirational districts

Out of the two aspirational districts in the State, viz. Raichur and Yadgir, the former was taken up for 100% digitization coverage during the first phase which was completed during August 2021. As decided in last SLBC meeting, two other districts viz., Yadgir and Haveri has been identified for deepening the digital payment ecosystem during the year.

SLBC, Karnataka and the Convenor, Sub-Committee on Expansion and Deepening of the Digitalization (SBI) are urged to coordinate with banks operating in the region for achieving the objective at the earliest.

b. Milestones under National Strategy for Financial Inclusion (NSFI)

(i) Access to Livelihood and Skill Development

The new entrants to the financial system, if eligible and willing to undergo any livelihood or skill development programme may be given the relevant information about the ongoing Govt. livelihood programmes by RUDESETIs/RSETIs/ NRLM/NULM. On a perusal of the data under "Access to livelihood and Skill Development", it is observed that the progress in onboarding the beneficiaries through bank/ credit linkage is not up to the desired level.

SLBC is urged to coordinate with the Sub-committee on Financial Inclusion and draw up specific time bound targets for achieving higher enrollments and credit linkage to achieve the targets set forth in the Vision Documents.

(ii) PRAGATHI meeting – Review of Social Security Schemes – PMJJBY and PMSBY

Another milestone under NSFI has been to get enrolled every willing and eligible adult (enrolled under PMJDY) under an insurance scheme (PMJJBY, PMSBY etc.), pension scheme (NPS, APY etc.). On a review of the progress made under the above scheme it is observed that the enrollment under the Atal Pension Yojana (APY), Pradhan Mantri Jeevan Jyoti Bhima yojana (PMJJBY) and Pradhan Mantri Suraksha Bhima Yojana (PMSBY) insurance schemes has been very poor. All the stakeholders may take necessary measures to achieve the vision set forth in the NSFI documents.

8.3. Lead Bank Scheme

a. Standardized system for flow of data from CBS of banks

It is understood that all member banks have onboarded on the revamped data portal of SLBC which facilitates standardised data flow and management system under the Lead Bank Scheme (LBS). As per the extant guidelines, all the member banks must upload and verify the quarterly data in the revamp portal within 15 days from the date of closure of the respective quarters. However, the banks have been found wanting in uploading / verifying the data in time thereby delaying the review process of Lead Bank Scheme. The banks are advised to verify the integrity of data prior to uploading as also ensure timely uploading of data in the revamped portal.

b. Integration of FRUITS (Farmer Registrations & Unified Beneficiary Information System) in Banks.

Dept. of Financial Services (DFS), GoI, in their letter F.No.19/11/2021-RRB dated July 19, 2021, addressed to banks and NABARD had advised to adopt the FRUITS portal by banks in the State. Accordingly, bank Nodal Officers have been instructed to co-ordinate with FRUITS team and Regional Offices of banks for onboarding on to the portal with respect to agriculture lending. Banks are advised to complete the process of onboarding to the portal by end November 2021, and ensure that the digital certificates are invariably sent by their controlling/Head offices to all the identified bank branches in the State within the timeline.

Further, in the 154th SLBC meeting, the e-Governance department, GoK was requested to enable two more functions under the FRUITS portal viz., (a) Release of

charge/ mortgage from the Record of Rights (RoR) and (b) option to generate encumbrance certificate after creation of charge/ mortgage.

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

The House was informed during the previous SLBC meeting, that presently, out of the 27 state government undertakings and 73 Boards/ Corporations functioning in the state, only two undertakings were registered under TReDS platform. The State government had also committed to ensure onboarding of all the other undertakings at the earliest. A letter was also addressed by the State Government to concerned departments to ensure compliance in the matter. Finance Department, GoK may apprise on the progress in the matter.

d. Annual Credit Plan (ACP) achievements during last 5 years - An analysis

On analyzing the ACP data of last five years, it has been observed that there is a need for more equitable allocation of targets across the districts. It is observed that some districts are given prominence while allocating targets. The number of bank branches in the districts and the Potential Linked Plan (PLP) of NABARD needs to be carefully factored in while allocating the targets for the districts. The same may be considered while preparing annual credit plan next year.

8.4. Market intelligence issues

a. JAA Lifestyle

An entity by the name JAA Lifestyle collected money from the public by offering higher interest rates under Multi-Level Marketing scheme. Innocent people were lured to become members of the company in an attractive pyramid scheme wherein Rs. 1109/- was collected from each member as personal verification fees and cheated crores of rupees. The bank account of the entity has been frozen. The complaint was forwarded to AIGP, Crime, Bengaluru through Sachet portal. In response, Police authorities vide letter dated July 02, 2021 has informed that a case was registered against the captioned entity under BUDS Act, 2019.

b. Money Cash -Digital Lending Application

The entity was providing short-term loans to customers through an online platform and collecting higher interest rates. The app was promoted by M/s. Money Cash Limited which was reportedly having an office in Bangalore and appears to be an Unincorporated Body (UIB). The address mentioned in the app was fake and the entity could not be traced. Information has been forwarded to AIGP Crime, Bengaluru for information and necessary action.

c. M/s Maitri Suvarnasiddhi Pvt Ltd

A complaint was received wherein the complainant has alleged that he had invested in a gold scheme at M/s Maitri Suvarnasiddhi Pvt Ltd, Dhule office, Maharashtra, wherein the investor should pay a yearly instalment of Rs. 10,500/- for a term of 6 years which is redeemable at the end of term for Gold product worth Rs.93,100/-. The entity provided bonds for the money collected and the now said entity has closed its office. As per MCA portal, M/s Maitri Suvarnasiddhi Pvt Ltd is registered at RoC, Bengaluru. Therefore, the Finance Department, Government of Karnataka has been requested to take up the matter with ROC, Bengaluru vide RBI letter dated September 09, 2021.

d. Yelo Bank

The entity is using the term "bank" in its name without obtaining registration from Reserve Bank of India. It publicises offering new way of experiencing banking for Bharat's Workforce' which includes premium Zero balance account, unlimited Free ATM withdrawals, quick and simple Money transfer and interest free overdraft. The entity founded by Bangalore based company Fin Health Pvt Ltd claims on their website that ICICI Bank and Federal Bank as its "Banking Partners".

e. e-Oracle formerly known as ESPN GLOBAL

The entity e-Oracle, formerly known as ESPN, is running a Money Circulation/Multi-Level Marketing (MLM)/ Chain Marketing/ Pyramid / Binary Structure Schemes. The entity claims to be a multinational company based out of Poland and Malaysia, as per <https://help.e-oracle.com>. It appears that the entity doing business under ponzi scheme is one of the fastest MLM in India with many investors having invested huge of money in their scheme. Earlier, RBI had received a complaint against the above entity which is operating through online platform and the same has been forwarded to AIGP Crime, Bengaluru for information and necessary action.

AGENDA 9: NABARD AGENDA

Agenda 9.1. Farmers Registration and Unified Beneficiary Information System (FRUITS) – Slow Progress in respect of FRUITS-Bank Integration in Karnataka

FRUITS is a unified database on Farmers, developed by Government of Karnataka. DPAR, e-Governance in association with NIC has developed an exclusive FRUITS-Bank integration portal enabling bankers to link KAVERI application of Registration Department for creation of encumbrance and mortgage and seed the charge in land records

The project is being piloted in Karnataka. It was observed that against 10062 bank branches in Karnataka only 8496 branches have gone Live and 3641 branches have sent their Digital Certificate for on-boarding the portal.

Keeping in view the importance accorded by GoI in the said project, banks are requested to expedite the implementation.

Under FRUITS platform, digitally signed Form 3 (the declaration form prescribed under the Karnataka Agricultural Credit Operations And Miscellaneous Provisions act, 1974, for creation of charge) to be uploaded in FRUITS portal by the banks, which in turn is linked to KAVERI and BHOOMI portal where charge is created in RoR. Banks may please note and refrain from sending the farmers to SRO for physical registration/charge creation.

Agenda 9.2. Support to Government of Karnataka under RIDF

NABARD has been supporting GoK for creating rural infrastructure in Agri and allied sector, rural connectivity and other sectors of rural development which has considerable effect on rural economy. The sector wise details of support extended so far are given below:

Sector Wise RIDF details (Tranche I-XXVI) as on 28.10.2021

(Rs. Crore)

Sn	Name of the Sector	No. of projects	Total Financial Outlay	Loan Sanctioned	Amount Disbursed
1	Agriculture and allied projects	4878	1509.66	1392.76	1170.48
2	Social sector projects	21049	4445.44	3783.76	2658.62
3	Irrigation projects	5209	4052.88	3407.61	2798.23
4	Rural roads and bridges	12580	7898.24	6440.43	5945.24
	Total	43716	17906.22	15024.56	12572.57

Impact of RIDF

RIDF assistance has helped in creating more than 43887 KM of road length and 53187 M of bridge length brought more than 4.20 lakh Ha of land under irrigation besides creation of education and social infrastructure in rural areas.

The list of irrigation projects completed during H1, FY 2021-22 is indicated for which gives scope for enhancing credit to crop production and allied activities.

With a view to optimizing the benefits accrued from the implementation of these projects banks may consider extending crop loan and other investment credit to farmers operating in the command area of these projects.

Agenda 9.3. Bridging the credit linkage gap in SHG financing

The Parliamentary Committee on Rural Development during a study visit to Mumbai on 21 August 2021 and observed that the credit gap at All-India level in SHG financing has been widening. Further, there has been a declining trend of per SHG loan as well. The position in Karnataka is as under:

1. The credit gap in SHG Financing in Karnataka has sharply increased from 23.84% as on 31 March 2020 to 44.79% as on 31 March 2021, is a cause of concern.
2. The credit gap by RRBs and Cooperative Banks stands at 52.65% and 71.30%, which are higher than the national average of 43.48% and 64.68% respectively.
3. The year wise average amount of loan disbursed per SHG has also marginally decreased from 2.21 lakh per SHG in 2019-20 to 2.16 lakh per SHG in 2020-21.

The observation of Parliamentary Committee may please be taken cognizance by all banks and all efforts may be taken to channelize credit to SHGs so as to decrease credit gap.

Agenda 9.4. Financial Inclusion Fund

1. Grant support is available for various schemes under Financial Inclusion Fund (FIF) from NABARD to SCBs/ RRBs/ RCBs/ SFBs and PBs. The target allocated during the current year for sanction and disbursement are Rs.8.595 crore and Rs.7.655 crore respectively for the State of Karnataka.

2. The various schemes supported under FIF for which Banks can claim grant support are as under:

- (i) Conduct of Financial and Digital Literacy Campos by rural branches of Banks.
- (ii) Reimbursement of Examination fee of BC/ BF
- (iii) Deployment of micro ATM
- (iv) Demonstration Van for Banking Technology (for RCBs/ RRBs)
- (v) Deployment of PoS/mPoS terminals in Tier 3 to Tier 6 centres

- (vi) VSAT deployment in sub-service area (SSA) of the Bank for new branches opened and for kiosk/fixed CSP
 - (vii) Mobile signal booster deployment in SSA of Bank for new branches opened and for kiosk/fixed CSP
 - (viii) Installation of solar power unit/ UPS deployment in SSA of Bank for new branches opened and for kiosk / fixed CSP
 - (ix) Positive Pay System (for RCBs)
 - (x) Implementation of BBPS/ Green PIN (for RRBs/ RCBs)
 - (xi) Reimbursement for Handheld projector
3. The grant support available is 90% of the eligible expenditure incurred by the implementing Bank for Special Focus Districts and 60% for other districts for SCBs/ SFBs/ PBs, 80% for RRBs and 90% for RCBs subject to scheme-wise ceiling as per our Circular No.105 dated 23.04.2019.
4. Saturation Drive for Jan Suraksha Schemes/ PMSBY and PMJJBY – revision in terms and conditions w.e.f. 16.10.2021- DFS, GoI letter dated 12.10.2021 sent to SLBC convenor with a request to sensitize LDMs to ensure that the message on the subject is spread to enable wider participation under the two schemes.

Agenda 9.5. Assignment of Targets and Status of implementation of PM KUSUM Yojana in the state.

SLBC/Banks are requested to provide the details on the targets allocated and achievement under PMKUSUM Yojana in the state of Karnataka.

Agenda 9.6: Streamlining the reporting mechanism of Ground Level credit flow at state level and district level.

It has been observed that the GLC being reported at state level differs from that of district level data. A suitable mechanism may be evolved to avoid the discrepancy in GLC reporting.

Agenda 9.7: Agriculture Infrastructure Fund

SLBC has allocated physical & financial targets to banks for the years 2021-22 and 2022-23. Banks, in turn, may allocate branch wise targets depending on the potential. Banks need to drive awareness about the scheme - include AIF as a key Agri scheme in all local marketing campaigns, bank melas, etc. Banks can also generate AIF projects through their business correspondents.

Agenda 9.8: Special Refinance Schemes of NABARD

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

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

Agenda 9.9: KCC Animal Husbandry and Fisheries: Banks are requested to process KCC Animal Husbandry and Fisheries applications pending on PMFBY portal

AGENDA 10. Banking statistics as on 30th June 2021 and 30th September 2021:

10.1: Business figures under various parameters: Amount in Crore

Particulars	Sep 2020	March 2021	June 2021	Sep 2021	Y-o-Y – variance Sep 20 to Sep 21		Variation Sep 2021 over June 2021	
					Absolute	In %	Absolute	In %
Deposits	1059217	1151507	1195653	1193050	133833	12.64	-2603	-0.22
Advances	761743	802100	786317	809577	47834	6.28	23260	2.96
Credit-Deposit Ratio	71.92	69.66	65.76	67.86	-4.06		2.10	
Total PSA	295609	311799	313595	313601	17992	6.09	6	0.001
% of PSA to Total Advances	38.81	38.87	39.88	38.74	-0.07		-1.14	
Agricultural Advances	142278	149082	148448	155983	13705	9.63	7535	5.08
% of Agri. Advances to Total Adv.	18.68	18.59	18.88	19.27	0.59		0.39	
Advances to MSME	100522	103830	109676	105789	5267	5.24	-3887	-3.54
% of MSME to Total Advances	13.20	12.94	13.95	13.07	-0.13		-0.88	

Sector	Particulars
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 12.64% in Deposits and 6.28% in Advances. CD ratio of the state as on 30.09.2021 is 67.86.
Total PSA	There is a Y-o-Y growth of 6.09% in Total Priority Sector Advances.
Agricultural advances	There is a Y-o-Y growth of 9.63% in Agricultural Advances.
MSME sector	There is a Y-o-Y growth of 5.24% in MSME Advances.

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:

(in numbers)

Particulars	Sept 2020	March 2021	Sept 2021	Variation of Sept '21 over Sept '20
1. Rural	4209	4218	4202	-7
2. Semi-Urban	2605	2629	2558	-47
3. Urban (including Metro)	4732	4808	4830	98
Total	11546	11655	11590	44

In comparison to the September quarter 2020, there is an increase of 44 branches for the September quarter 2021.

Also, there is a decrease of 23 rural branches by Canara Bank due to merger of close proximity branches and 13 rural branches by K S Coop Apex Bank in September 2021 over September 2020.

Bank wise No. of bank branches in the state is provided in Annexure 10A (Page no. 135).

10.2.1 Rural bank branch closing issue: Concerned 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; (DCC/DLRC meeting proceedings is provided as annexure 10B page no.136 to 166)

Sl No	District name	Bank name	Branch Name	Parameter	Distance between branches	Remarks
1	Bangalore urban	Central Bank of India	IIHR Hesarraghatta	To merge with Hesarraghatta Main Branch	3.0 Kms to CBI. But SBI br inside the campus.	As SBI has opened their branch in the campus and tractions of the IIHR have been shifted to SBI which is inside the campus. And IIHR issued notice to CBI to vacate the premises.
2	Bangalore urban	Federal Bank	Thirupalya	To be shift to Golahalli	1.5 Kms	Existing branch is in first floor with narrow staircase physically challenged and senior citizen

						customers are facing difficulty in accessing branch. *Network connectivity issue *ATM could not be installed in the premises.
3	Bangalore Rural	Canara Bank	T Begur	To merge with Canara Bank II(e syndicate) Sri Siddartha Medical College, T Begur branch	0.2 Kms	Existing branch and Canara bank-II (e syndicate) Sri Siddartha Medical College T Begur branch, these two branches located in with a distance of less then 200 meters. In T Begur already Karnataka Bank and BOI are working.

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

a).Shri. D K Suresh , Hon'ble Member of Parliament, Lok Sabha has requested to open a nationalized bank branch in Yerehalli village of Ramanagara Taluk, Ramanagara District which is a part of his Parliamentary constituency.

SLBC advised the LDM Ramanagar to conduct a survey and submit the report regarding opening of the branch. According to the LDM all the banking needs of this particular village is being met by the UBI Kutagal which is 3 Kms away from the Village and necessities of an new branch is not felt and the same is forwarded to DFS. Copy of the letter to DFS available in Annexure 10 C page no .167.

10.4: ATM Network:

(in numbers)

Particulars	Sept 2020	Sept 2021	Variation of Sept '21 over Sept ' 20
1. Rural	2379	2214	-165
2. Semi Urban	3523	3068	-455
3. Urban	11528	11884	356
Total	17430	17166	-264

❖ The total number of ATMs has decreased from 17430 as on 30.09.2020 to 17166 as on 30.09.2021, thus showing an decrease of 264 ATMs during the year.

❖ The decrease in rural ATMs is majorly due to closure of rural ATMs of Union Bank of India (99), State Bank of India (65) and Canara Bank (129) from September quarter 2020 to September quarter 2021.

❖ Bank wise No. of ATMs in the state is provided in Annexure 10D (Page no168).

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 March 2021 of FY 2020-21 vis-à-vis disbursements up to the quarter ending June 2021 and September 2021 of FY 2021-2022:

Sector	Annual Target 2020-21	March 2021		Annual Target 2021-22	June 2021		Sept 2021	
		Achievement	% Ach.		Achievement	% Ach.	Achievement	% Ach.
Short Term Loan	66018	69910	105.90	71923	10118	14.07	29401	40.88
Agri Term Loan	46181	56547	122.45	54069	9277	17.16	21865	40.44
Total Agri Loans	112199	126457	112.71	125992	19395	15.39	51266	40.69
MSE/MSME	93089	98626	105.95	111827	20517	18.35	34447	30.80
Export Credit	3019	4292	142.17	3628	203	5.59	284	7.83
Education	5805	1299	22.37	5970	105	1.75	554	9.28
Housing	27055	5811	21.48	30165	900	2.98	3545	11.75
Social Infrastructure	2318	276	11.92	2201	136	6.16	156	7.09
Renewable Energy	1703	10	0.59	3111	13	0.42	143	4.60
Other PSA	10754	8910	82.85	9498	1859	19.57	3043	32.04
Total PSA	255940	245681	95.99	292392	43126	14.75	93438	31.96
Agriculture (NP)	1820	1738	95.50	1723	616	35.76	542	31.46
Education (NP)	1920	675	35.14	2328	60	2.56	810	34.79
Housing (NP)	12897	29246	226.76	20771	8819	42.46	16941	81.56
Personal Loans	17943	33769	188.20	27394	4496	16.41	10749	39.24
Others	75036	214371	285.69	151764	61656	40.63	137495	90.60
Total Non-Priority	109616	279799	255.25	203980	75647	37.09	166537	81.64
Total Credit	365556	525480	143.75	496372	118773	23.93	259975	52.38

SLBC requests controlling offices of all banks to ensure accurate reporting as per revised classification of PSL and MSME.

- Bank wise & sector wise level of disbursement/achievement in PSA and NPSA under Annual Action Plan during FY 2020-21 is provided in Annexure 11A (Page no. 169 to 172).
- Bank wise level of outstanding under PSA and NPSA as on 30.09.2021 Annexure 11B (Page no. 173-176).

SLBC requests all banks to reach the prescribed target by December 2021 by capitalizing the leads obtained during outreach programme.

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
25.08.2021	867.68	750.18	86.46	739.27	85.65

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 banks with minimum seeding of Aadhaar are IDFC First Bank and Tamil Nadu Merchantile Bank and in case of mobile seeding it is NIL in respect of Kotak Mahindra Bank.

The Bank-wise Progress under Aadhaar seeding of CASA accounts and Mobile seeding of SB a/cs in Karnataka state as on 25.08.2021 is furnished in the annexure 12A (page no.177 to 178).

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

(Outstanding No. of Accounts in lakh):

Particulars	30.06.2021	30.09.2021	Variation
No. of PMJDY A/cs O/S	139.73	153.63	13.90
Total Aadhaar Seeded A/cs	112.27	123.61	11.34
% Aadhaar Seeding	80.35	80.45	0.10

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 total progress under PMJDY as on Sep 2021 is provided in Annexure 12 B (page no. 179).

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

12.3.1: MGNREGA:

As per the information provided by the Dept.:

Particulars	As on 15.09.2021
Total MGNREGA accounts	83,66,459
Accounts converted into Aadhaar Based Payment	39,80,326
Achievement in %	47.57%

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. Chitradurga, Davanagere, Bengaluru Rural, Dakshina Kananda, Chikkaballapura, Mysore, Kodagu, Chamarajanagara, Udupi, Kolar, Raichur, Belagavi, Koppal, Bagalkot, Vijayapura, Bidar, Bengaluru Urban, Kalaburagi and Yadgir. SLBC requests Member Banks to improve Aadhaar seeding and mapping with special emphasis on Yadgir and Raichur districts.

District wise Aadhaar based payment details are furnished in Annexure 12C (page no. 180)

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:**(No. of enrolments in lakh)**

Scheme	O/s As on June 2021	O/s As on Sep 2021	Growth	
	Total	Total	No.	%age
PMSBY	106.56	108.98	2.42	2.27
PMJJBY	43.77	45.20	1.43	3.27
APY	17.48	18.57	1.09	6.24
Total	167.81	172.75	4.94	2.94

- Bank wise progress under all the above social security schemes as on Sep 2021 is provided in Annexure 12D (page no.181) .
- SLBC requests all the banks to give focused attention to extend the benefit of all these social security schemes to all citizens of their area of operation on a campaign mode.
- All member banks are requested to create awareness through FLCs and facilitate achievement of saturation under social security schemes.

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 Connect Business Solutions Ltd., Hyderabad.

The total no. of calls received at the Helpdesk from July 2019 to September 2021 is 18202.

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

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 2021-22: Latest position regarding allotment of targets and achievements of various Govt. sponsored schemes for the financial year 2021-22 is furnished here below.

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 Livelihood (NRLM) Rural Mission	SHG Bank Linkage Groups	487270	390000	402062	373678	82.51	28.32
2	PMEGP	First Dose	4563	13749.00	1805	5088.67	39.55	37.01
		Second Dose	41	492.35	5	42.86	12.19	8.70
3	NULM							
	Self-Employment							
	a) SEP-Individual		2409	192.72	456	NR	18.93	NR
	b) SEP-Groups		273	109.20	28	NR	10.25	NR
	SHG-Bank-Credit-Linkage		1249	1249.00	152	NR	12.16	NR
4	Karnataka Karmachaari development corporation Ltd Sapayi		7916	6600	NR	NR	NR	NR
5	Karnataka Adijambava development corporation Ltd							
	ISB-Self Employment		129	258.00	NR	NR	NR	NR
	ISB-Transport Vehicle		280	980.00	NR	NR	NR	NR
6	Dr. Babu Jagjivanram Leather Industries Dev. Corp Ltd							
	ii.Svavalambhi/Sanchaari		50	NR	NR	NR	NR	NR
	iii. Working Capital for Self-Employment Scheme		100	NR	NR	NR	NR	NR
7	Karnataka State Women Devp. Corp.	Udyogini	1479	1500.59	NR	NR	NR	NR
8	Dr.B R Ambedkar Develop. Corporation Ltd. Scheme							
	Entrepreneurship development scheme		3135	4002.50	NR	NR	NR	NR
9	Karnataka Thanda Development corporation Ltd		NR	NR	NR	NR	NR	NR
10	Karnataka State Bhovi development							

	corporation ltd							
11	Vishwakarma Development corporation Ltd		NR	NR	NR	NR	NR	NR
12	Karnataka Maharishi Valmiki Scheduled Tribes Development Corporation Limited		NR	NR	NR	NR	NR	NR
13	D Devaraj Urs Backward class development Corporation Ltd		NR	NR	NR	NR	NR	NR

** NR: Not received

Note: SLBC Karnataka has received target for the FY 2021-22 from KVIC, Bengaluru, DAY NULM, Karnataka state women and child development corporation ltd, Dr. Babu Jagajeevan Ram Leather Industries Development Corporations Ltd, Adhijambhava Development Corporation Ltd and Sapayi Karmachari development corporations, Dr.B.R Ameddkar Development Corporation Ltd and same has been communicated to all Lead district managers of Karnataka state.

Following State Government line departments have not submitted progress and target for the financial year 2021-22, such as

- Karnataka Thaanda Development Corporation Ltd.
- Bhovi development Corporation Ltd.
- Vishwakarma Development corporation Ltd
- Karnataka state Maharshi Valmikee development corporation Ltd.
- D Devaraj Urs Backward class development Corporation Ltd

Performance under PMEGP & NRLM has been very satisfactory

SLBC requests all member banks to sanction and disbursement of all pending applications under Government sponsored scheme.

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

Progress under National Rural Livelihood Mission (NRLM) progress as on 30.09.2021 is provided in Annexure 13A (page no. 182 to 183)

Target and Achievement under PMEGP scheme in Karnataka as on 30.09.2021 is provided in Annexure 13B (page no.184 to 192)

Target and Progress under DAY-NULM as on Sep 2021 is provided in Annexure 13C (page no.193 to 221).

Target under Udyogini scheme for the FY 2021-22 is provided in Annexure 13D (page no.222 to 226).

Target under Self-employment scheme of Dr. Babu Jagjivan Ram Leather Industries Corporation Limited is provided in Annexure 13E (page no.227 to 231).

Target under Sapayi Karmachari development Corporation Limited is provided in Annexure 13F (page no.232 to 234).

Target under Adhijambhava development Corporation Limited is provided in Annexure 13G (page no.235 to 250).

Target under Dr.B R Ambedkar Development corporation Ltd is provided in Annexure 13G1 (page no.251to 253).

13.2: PMAY-U (Housing for All 2022)

13.2.1. CLSS

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

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

As on 18.10.2021, 87554 applicants have received subsidy amount of Rs. 1807.41 Cr under PMAY (U)_CLSS.

Bank wise and District wise progress reports received from RGRHCL is provided as an Annexure 13 H (page no .253 to 259).

Among the PSB Top lending institution under PMAY_ CLSS is State Bank of India.

Among the Private Bank Top lending institution is ICICI Bank Ltd

Among the HFC Top lending institution is Housing Development Finance Corp Ltd

Summary on PMAY-U CLSS Progress in Karnataka State as on 18.10.2021

SL No.	State	Loan Amt	Subsidy credited	Amt in Crore	
				Amt	No. Of loan sanctioned & subsidy released
1	Karnataka	17780.79	1807.41		87554

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 preferably by automating the process.

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 house-less poor.

Progress achieved in bank linkages under AHP vertical of PMAY (U)

The details of AHP approved projects where in bank loan is required is as follows:

IA	Ongoing/ Upcoming	No of projects	No of DUs	Project Cost	Ben. Share
KSDB	Ongoing	138	83119	4459.71	1185.22
	Upcoming	129	97134	6516.28	3140.55
ULB	Ongoing	14	24161	1374.52	579.07
	Upcoming	33	37465	2444.94	1118.24
RGHCL	Ongoing	1	100000	6000	3060
Total	Ongoing (A)	153	207280	11834.23	4824.29
	Upcoming (B)	162	134599	8961.22	4258.79
	Total (A+B)	315	341879	20795.45	9083.08

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

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

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

SLBC has simplified housing loan application format, minimized list of documents to be submitted to banks.

RGHCL has empaneled valuer & legal advisors. They are providing valuation / legal opinion reports.

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

Housing departments at various districts has started submitting applications to banks for loan under AHL.

Progress under PMAY- AHP as on 28.10.2021:

RGHCL							
Project	No. of Houses	No. of Select ed Benefi ciaries	Benefic iary details submitt ed to LDMs	No. of CIBIL Score Cleared	No.of application submitted to bank with all documents	No.of Loan sancti oned	No.of Loan Disbursed
ongoing	57892	32349	27047	14949	5644	1450	73
KSDB: Slum Board							
Ongoing	No.of Houses	Benefi ciary details submit	No. of CIBIL score Cleared	No.of applicat ion submitt	No.of loan sanctioned	No.of Loan Disbur	Remarks

			Banks	ents			
Ongoing	56835	30145	12700	9042	1200	40	-

Bank wise and District wise progress under PMAY-AHP provided in the annexure 13 I (Page No.260 to 299)

Few months ago, SLBC and SBI have suggested for few modifications in PMAY-AHP circular which was issued by GoK, still now SLBC have not received any updated/modified circular of PMAY-AHP from GoK.

Various review meetings were conducted by ACS & DC with LDMs and Member banks and state line departments in coordination with SLBC for effective implementation of PMAY-AHP scheme.

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

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 30.06.2021			O/s as at 30.09.2021		
No. of A/cs	Amount	% to total PSA	No. of A/cs	Amount	% to total PSA
2209119	40188	12.82	2001771	39023	12.44

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

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

Bank wise balance outstanding to Minority Communities as on September 2021 provided in Annexure 13J (page no. 293).

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 Jun 2021 and Sep 2021 is as follows:

Name of the District	Amount in Lakhs		
	Bidar	Kalburgi	Dakshina Kannada
	Jun 2021	Jun 2021	Jun 2021
O/s advances under Priority Sector Credit	469739	907000	1854363
Lending to Minority Community	105616	190100	584823
% of Minority Community Lending to PSA	22.49	20.96 %	31.53 %

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

Name of the District	Amount in Lakhs		
	Bidar	Kalburgi	Dakshina Kannada
	Sep 2021	Sep 2021	Sep 2021
O/s advances under Priority Sector Credit	464496.2	673900	1864172
Lending to Minority Community	70696.12	124000	606783
% of Minority Community Lending to PSA	15.22 %	18.40 %	32.55%
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 (01.04.2021 to 30.09.2021) of the FY 2021-22, various banks in the state of Karnataka have disbursed Education loans to the tune of Rs 1363.48 Crores to 85135 accounts under both priority and non-priority segments.

Education Loans Outstanding as on 30.09.2021 and disbursement from 01.04.2021 to 30.09.2021 (Amount in crores)

Agency	Priority segments		Non-Priority segments		Total (priority and non-priority segments)	
	Outstanding as on 30.09.2021	Disbursement from 30.09.2021	Outstanding as on 30.09.2021	Disbursement from 30.09.2021	Outstanding as on 30.09.2021	Disbursement from 30.09.2021
PSB	4973.09	486.19	1896.98	590.41	6870.07	1076.60
Private Banks	358.53	53.16	144.01	214.90	502.54	268.06
RRBs	470.39	13.85	26.67	2.82	497.06	16.67
Cooperatives & Other Banks	2.28	0.39	6.00	1.76	8.18	2.15
Total	5804.29	553.59	2073.66	809.89	7877.95	1363.48

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:

Bank of Baroda informed that, the RGELS (Rajiv Gandhi Education Loan Subsidy) Portal has been created by their Bank's IT Team (for lodging/submitting/consolidating subsidy claims under RGLS) and testing of the same is in progress. The Education Loan sanction cell of Bank of Baroda is coordinating with Department of Collegiate Education for finalizing the input and output files into the portal and BoB is assured that the same is expected to be ready for operation by 10th of November, 2021.

SLBC once again request Bank of Baroda to expedite the matter at the earliest in coordination with Department of Collegiate education-GoK.

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

13.5.1: SELFHELP GROUPS:

Agency	As at SEP 2021					
	Credit Linkage for Sep 2021 quarter of FY 2021-22		Cumulative No. of SHGs credit linked upto Sep 21 quarter of FY 2021-22		Average finance per group (Rs. in lakh)	
	No. of SHGs	Amount (Rs. in Cr)	No. of SHGs	Amount (Rs. in Cr)	For Sep 21 quarter of the FY 2021-22	Up to Sep 21 quarter of the FY 2021-22
Commercial Banks	25204	1038.61	49121	2320.06	4.12	4.72
RRBs, Cooperatives & Other Banks	17221	407.42	56427	503.50	2.37	0.89
Total	42425	1446.03	105548	2823.56	3.41	2.68

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

Bank wise progress under SHGs is provided in Annexure 13K (page no. 294).

13.5.2: JOINT LIABILITY GROUPS:

Agency	Balance O/s as on Sep 2021		Average finance per JLG (in lakhs)
	No. of JLGs	Amount (Rs. in Crore)	
Commercial Banks	1441534	5888.25	0.41
RRBs, Cooperatives and Small Finance Banks	947932	2710.34	0.29
Total	2389466	8598.59	0.36

Bank wise progress under JLG-Bank linkage program as at Sep 2021 is given in Annexure 13 L (page 295).

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

13.6: Progress in Stand Up India scheme as on 30.09.2021

(Nos. in actuals and Amount in crores)

Scheme	Sanctioned as on Sep 2020		Sanctioned as on Sep 2021	
	No. of A/Cs	Sanction Amt.	No. of A/Cs	Sanction Amt.
SC	32	9.53	107	23.05
ST	7	2.05	18	3.46
Women	223	56.63	304	74.98
Total	262	68.22	429	101.49

- District-wise, Bank-wise details of sanctions and disbursements under SUI as on Sep 2021 is provided in Annexure 13M (page no.296 to 297)

SLBC requests all the Banks to implement the scheme in a big way in the State by taking advantage of the publicity and marketing done during credit outreach programme in the state.

13.7: Progress in Sanctions under MUDRA scheme:

Member banks have sanctioned 1562221 MUDRA loans amounting to 8253.10 Cr from 01.04.2021 to 30.09.2021

Amount in Crore

Scheme	Sep 20		Sep 21	
	No. of a/cs	Amount sanctioned	No. of a/cs	Amount sanctioned
Shishu	811966	2058.37	1225831	3271.59
Kishore	294922	4005.01	317257	3489.84
Tarun	27802	2084.40	19133	1491.67
Total	1134690	8147.78	1562221	8253.10

Bank-wise, district-wise and state-wise sanctions and disbursements under MUDRA is given in annexure 13N (page no.298 to 301).

Karnataka state has secured number 4th position with respect to MUDRA loan sanctions and disbursements in the country with the active participation of all member banks and support from line department and to reach the 1st position by end of the third quarter of the current financial year.

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 30.09.2021 is 67.60%.

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

Amt in Cr

Sl	Name of the district	As on June 2021		As on Sep 2021			
		Deposits	Advance	CD Ratio %	Deposits	Advances	CD Ratio %
01	Uttara Kannada	17872.17	6645.7	37.18	18199.58	6788.94	37.30
02	Udupi	29759.13	13050.47	43.85	30808.8	13397.57	43.49

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

Bank wise CD ratio as on Sep 2021 is provided in Annexure 14A. (Page no. 302.) and District wise CD ratio as on Sep 2021 is provided in Annexure 14B (Page no. 303).

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

15.1: Non-Performing assets position as on 30.09.2021:

Amount in Crore

Sl.	Sector	30.09.2021			
		Acs - No.	NPA Amt	Total Loan O/s	% of NPA
1	AGRICULTURE	892882	18185	155983	11.66
2	MSME	469356	13599	105789	12.85
3	HOUSING	23948	1361	36577	3.72
4	EDUCATION	27362	675	5804	11.63
5	OTHER PRIORITY SECTOR ADV	147718	879	9448	9.30
6	NON PRIORITY SECTOR ADV	312019	21638	495964	4.36
7	TOTAL NPAS	1873285	56337	809565	6.96

Bank wise and segment wise NPA position is provided in Annexure 15A (Page no.304 to 307).

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

15.2: Recovery of bank dues under PMEGP:

The summary of scheme-wise NPA position as at Sep 2021 is furnished here under:

(Amount in Crore)

Balance O/S	NPA Level	% of NPA
727.50	184.32	25.34

Bank-wise NPA level under the above schemes is furnished in Annexure 15B (Page no.308).

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

(Amount in lakhs)

FY 2020-21 (for the quarter ending Sep 2021)	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
Sep 2021	42491	107520	16765	14292	7187	14580	52069	107233	28593

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 15C (Page no. 309).

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

(Amount in Lakh)

Particulars	Cumulative from 01.04.2021 to 30.09.2021		
	No. of Notices sent	Amount involved	Amount Recovered
SARFAESI	11382	406387	28762
DRT	3031	109143	5808
LOK Adalat	26929	32391	1814
Total	41342	547921	36384

The Bank wise data on this Agenda is provided in Annexure 15D (Page no. 310).

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

Revenue Department (Disaster Management), GoK has issued flood notifications with crop loss vide GoK order No. RD 336 TNR 2021: Bengaluru, dated:11.08.2021 & dated: 17.08.2021, meanwhile SLBC communicated to all Lead District Managers of Karnataka state and Member Banks

SLBC requests all member banks to extend the relief measures as per RBI master circular vide No. RBI.FIDD.CO.FSD.BC No.9/05.10.001/2018-19 dated 17.10.2018 on extension of relief measures in area affected by natural calamity and also request all member banks to extend the relief measures to all the eligible farmers and also cover left over accounts from earlier restructure process on or before 10.11.2021 and 16.11.2021 respectively.

Member banks have restructured 21896 accounts and amount of Rs. 2212.39 Cr from 01.07.2021 to 30.09.2021 and the same is provided in an annexure 16A (page no.311).

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. DIGITAL DOCUMENT EXECUTION (DDE)- National E-Governance Services Limited:

Ministry of Finance, Govt of India, Department of Revenue, has advised State Governments to facilitate the implementation of digital e-stamping through NeSL – SCHIL-IGR (National e-Governance Services Limited (NeSL) -Stock Holding Corporation of India (SHCIL) /Inspector General Revenue (IGR) of State Govts) platform vide notification No.S-33013/04/2019 dated 30.06.2020 (annexure 17A, page no.312 to 321). NeSL is an Information Utility (IU) mandated to serve as a repository of legal evidence for financial credit contracts. NeSL has set up a secured Digital Document Execution (DDE) platform that operates on a remote basis which would assist the banking sector by daily pushing out several thousand loan documents to MSMEs or Individuals, without any physical signatures or paperwork between banks and their customers. Some of the Banks have already integrated their IT Platform to NeSL DDE platform.

Bankers are requested to take up the matter with their Head Office / Corporate Office and initiate DDE in their day to day banking and be part of "ease of doing business". It saves substantial resources and facilitates dematerialization of digital contracts, helps in expediting disbursement of sanctioned loan more particularly in the current pandemic situation. A presentation on the workflow of DDE is being made by NeSL.

17.2: Promotion of Organic Farming - RBI:

Agriculture department informed that, Joida taluk 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 (Joida takuk of Uttara Kannada district). Banks are also requested to support for implementation of organic farming in Joida Taluk by extending finance to all eligible farmers expeditiously.

We request agricultural department to include this issue in **New Agriculture Policy** for Karnataka State.

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, with Dairy farmers connected with milk unions, dept of fisheries to provide sufficient working capital to these farmers and to enhance the liquidity position and also help them to take timely agricultural operations to boost their income.

In view of the thrust given the GOI for doubling farmers' income by the year 2022 SLBC requests all the member banks to provide KCC/working capital to farmers, lend under Agri

infrastructure fund scheme, PMFME (one district one product scheme) Masta sampada scheme and animal husbandry infrastructure fund scheme.

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. Banks shall capitalize the credit outreach programme which was conducted all over the state during month of October in doubling of farmers income.

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).

We request GoK to explore the possibility of implementation of land leasing act 2016 in Karnataka state which will facilitate agricultural lending.

Agenda related to Agri infrastructure fund (AIF) scheme is placed in agenda no 25.4 and Animal Husbandry Infrastructure Fund scheme (AHIFS) 25.5.

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: Issues related to Bhoomi Portal:

The KVGB and other banks are facing some issues while logging in bhoomi portal and creating charge through bhoomi portal (KVGB letter provided in annexure 20A page no.322) and Bhoomi office is requested assist banks for resolving the issues.

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. Umesh P trained by RSETI Harohalli as shared by State Director of RSETIs is provided as Annexure 21 A (page no.323 to 325).

AGENDA 22 : ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

SLBC, at quarterly intervals, calls for the details of unresolved agendas evolved during DCC/DLRC meetings, if any, from LDMs for its review under this Agenda., this time, we have received four agenda from LDM Bengaluru Urban and Bengaluru rural regarding branch merger/closure is placed in agenda no 10.2.1 and already discussed.

LDMs are requested to conduct DCC and DLRC meeting regularly for each quarter as per time guidelines and furnish the unresolved agenda to SLBC.

AGENDA 23: 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		
2	SHG-Linkage	Addl. Chief Secretary, Skill Development, Entrepreneurship & Livelihood Dept., GoK	Canara Bank		
3	Recovery & Rehabilitation and Govt. Sponsored Schemes	ACS & DC., GoK	State Bank of India		
4	Agri & Allied activities	ACS-Agriculture Dept., GOK	Canara Bank	07.10.21	Annex 23A (page no. 326 to 329)
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	09.09.21	Annex 23B (page no.330 to 334)
7	Financial Inclusion	Convenor, SLBC Karnataka	Union Bank of India	30.08.21	Annex 23C (page no. 335 to 337)
8	Deepening of Digital Payments	State Bank of India	State Bank of India	26.10.21	

AGENDA 24: Aatma Nirbhar Bharat Abhiyan**24.1: 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.

The Scheme would be applicable to all loans sanctioned under GECL during the period from the date of issue of these guidelines by NCGTC to 31.03.2022 or till

guarantees for an amount of Rs 4,50,000 crore are issued (taking into account all components of ECLGS), whichever is earlier.

Updated Operational Guidelines:

The Scheme shall be named as 'Emergency Credit Line Guarantee Scheme (ECLGS)'. It shall have the following components, ECLGS 1.0, ECLGS 1.0(Extension), ECLGS 2.0, ECLGS 2.0(Extension) ECLGS 3.0, ECLGS 3.0(Extension) and ECLGS 4.0 (hereinafter together referred as the 'Scheme').

ECLGS-1.0 refers to the scheme for providing 100% Guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers whose total credit outstanding (fund based only) across all lending institutions and days past due as on February 29, 2020 was upto Rs.50 crore and upto 60 days respectively.

ECLGS 1.0(Extension) refers to the scheme for providing additional support to existing Borrowers of ECLGS 1.0 or new borrowers eligible under ECLGS 1.0 based on revised reference date of March 31, 2021.

ECLGS-2.0 refers to the scheme for providing 100% Guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers in the 26 sectors identified by the Kamath Committee on Resolution Framework vide its report dated 04.09.2020 and the Healthcare sector whose total credit outstanding (fund based only) across all lending institutions and days past due as on February 29, 2020 was above Rs.50 crore and not exceeding Rs.500 crore and upto 60 days respectively.

ECLGS 2.0(Extension) refers to the scheme for providing additional support to existing borrowers of ECLGS 2.0 or new borrowers eligible under ECLGS 2.0 based on revised reference date of March 31, 2021.

ECLGS 3.0 refers to the scheme for providing 100% guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers in the Hospitality (hotels, restaurants, marriage halls, canteens etc.), Travel & Tourism, Leisure & Sporting and Civil Aviation (scheduled and non-scheduled airlines, chartered flight operators, air ambulances, airports and ground handling units) sectors whose days past due are upto 60 days as on February 29, 2020.

ECLGS 3.0(Extension) refers to the scheme for providing additional support to existing borrowers of ECLGS 3.0 or new borrowers eligible under ECLGS 3.0 based on revised reference date of March 31, 2021.

ECLGS 4.0 refers to the scheme for providing 100% guarantee to member lending institutions in respect of eligible credit facility extended by them to eligible hospitals/nursing homes/clinics/medical colleges / units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. for setting up of on-site oxygen producing plants.

The credit product for which guarantee would be provided under the Scheme shall be named as 'Guaranteed Emergency Credit Line (GECL)'.

Main purpose of the scheme:

To provide 100% guarantee coverage for the GECL assistance of loan outstanding as on 29th February, 2020 or 31st March 2021, whichever is higher, to eligible borrowers, in the form of additional term loan /working capital term loan facility and/or non-fund based facility (under ECLGS 2.0, 2.0(Extension) & 4.0) in case of banks and Financial Institutions, and

additional term loan facility, in case of NBFCs, from all Member Lending Institutions (MLIs) to eligible Business Enterprises / Micro, Small and Medium Enterprise (MSME) borrowers, including interested PMMY borrowers, in view of COVID-19 crisis, as a special Scheme.

Updated operational guidelines and FAQs is provided in annexure 24A (.page No.338 to 382)

Summary on ECLGS 1.0 Progress in Karnataka State as on 30.09.2021

(Amt. in Lakhs)

SL No	Bank Type	Eligible under ECLGS scheme		Cumulative Sanctioned Loans under ECLGS		% Sanctioned Amount over total eligible amount	Cumulative Disbursed loans under ECLGS		% Disbursed Amount over Total
		No.of A/cs	Amount	No.ofAcs	Amount		No. of Acs	Amount	
1	Public Sector Banks	208776	534466.09	162992	514534.84	96.27	140692	471824.3	88.28
2	Total Private Banks	64621	573779.22	46108	445050.11	77.56	25623	288918.97	50.35
1+2	Total of Both PSBs & Private Banks	273397	1108245	209100	959585	87	166315	760743	69

In our state, member Banks have sanctioned 209100 accounts with amount of Rs 9595.85 crore. under ECLGS scheme against total eligible amount of Rs 11082.45 crores as on 30.09.2021.

Summary on ECLGS 2.0, 3.0 & 4.0 progress in Karnataka State as on 30.09.2021

(Amt. in Lakhs)

SL No.	Type	Cumulative Sanctioned Loans under ECLGS		Cumulative Disbursed loans under ECLGS	
		No.ofAcs	Amount	No. of Acs	Amount
1	ECLGS 2.0	5162	55298	1547	49755
2	ECLGS 3.0	341	5853	332	5106
3	ECLGS 4.0	220	3454	218	3345

Bankwise progress under ECLGS 1,2,3 & 4 provided in annexure 24B (page no.383 to 386).

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

24.2: PMSVANidhi scheme:

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.

GOI has launched 2nd Trench under PMSVANidhi scheme and mean while Government of Karnataka has given 2nd Trench target of 53927 number of accounts and same has been communicated to all LDMs to allocate the same to concerned district bank branches based on the actual disbursement as on 31.03.2021.

As per instruction of DFS, GOI and SLBC, Lead district Managers and District bank coordinator have organized the *Sankalapa Se Siddhi Mela* from 01.07.2021 to 15.08.2021 under PMSVANidhi and sanctioned and disbursed left over eligible applications under PMSVANidhi scheme.

SLBC has received a letter from IBA, GOI (IBA Standing committee on MSME) vide letter SB/SC-MSME/2021-22/10473 dated: 25.10.2021 wherein they have requested state government to fully exemption of stamp duty to PMSVNidhi scheme, same as already been exempted in 7 state, IBA letter is provided in annexure No. 24C (page No.387 to 390).

In view of the above, SLBC requests to state government to fully exemption of the stamp duty for PM SVANidhi scheme.

DFS, GOI issued circular to all financial institution for inclusion of urban street vendors in MSME category, detail circular provided in annexure No 24D (page No.391 to 394).

SLBC has received a letter from MD, National Livelihood Mission, GoK vide letter 275/DAY-NULM 2021-22 dated:02.11.2021 and DO wherein they have requested all financial institutions to cover all PM SVANidhi beneficiaries and their families under Prime Minister's Jan Suraksha Schemes (PMJSS) on priority basis in coordination with Urban Local Bodies, detail is provided in annexure No.24E (page No.395 to 401.)

In view of the above, SLBC requests to all member banks to cover all PM SVANidhi beneficiaries and their families under Prime Minister's Jan Suraksha Schemes (PMJSS) on priority basis in coordination with Urban Local Bodies,

Various review meetings were conducted by ACS & DC, GoK with LDMs and Member banks and state line departments in coordination with SLBC.

A joint review meeting of Minister of Housing & Urban Affairs and Department of Financial services was held on 10.12.2021 to achieve the goal of disbursal target of 30 lakhs and 1 lakhs for 1st & 2nd tranche loans respectively by Deepawali 2021.

Progress under PMSVANidhi scheme in Karnataka state as on 28.10.2021

Particulars	Total Loan Applied (Excluding Rejections)	SANCTIONED	DISBURSED	Pendency for Sanction against Loan Applied	Pendency for Disbursement against sanctioned	% of Disbursement over Total Sanctions
27.10.21	184388	143322	129866	41066	13456	70.43
30.09.20	47878	12079	2176	35799	9903	18.01
2nd Trench	539	336	212	203	124	23.00

As on 28.10.2021 member banks have sanctioned 143322 accounts against total applications (184388) applied by street vendors under PM SVANidhi scheme and Karnataka secured 5th 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.

Bank wise & district wise and Statewise sanction/disbursements/pendency/rejection of applications under the scheme is furnished in Annexure 24F (page no. 402 to 408).

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

The PM FME scheme is a central sector scheme with an outlay of INR 10,000 cr to support the unorganized micro food processing units in the country. The objectives of the scheme are: Formalization of micro food processing units. Financial assistance to individuals for up-gradation of units.

Eligibility criteria for individual micro enterprises under the scheme: Existing micro food processing units in operations, with investment not exceeding Rs. 1 crore and turnover not exceeding Rs. 5 crore.

The scheme adopts the **One District One Product (ODOP)** approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products.

An agreement has been signed with the **Union Bank of India** as the Nodal Bank of the scheme and MoUs with 11 banks as official lending partners for the PMFME Scheme.

KAPPEC, GoK have conducted two awareness programme in-coordination with SLBC, CFTRI, NABARD and MoFPI for all member banks and LDMS on **03.03.2021** and **11.05.2021**.

SLBC conducted a special review meeting on PMFME with banks and LDMS on **10.06.2021** & **19.08.2021** and pendency status is being forwarded to the state coordinators and LDMS for follow up on fortnightly basis.

SLBC request state coordinators to monitor for pendency and ensure early sanction.

Progress under PMFME scheme in the state of Karnataka as on 18.10.2021

Details	No. of Accounts
Total applications submitted to Banks	269
Total No. of Sanctions	53
Total No. of disbursement	53
Pending for sanction	216

Bank wise Sanctions and Branch wise & district wise pendency of applications under the scheme is provided in Annexure 24G (page no.409 to 431).

Specific issues faced by Member Banks:

- Land Conversion issues.
- Udyog aadhaar Enrolment.
- Portal issues.

SLBC requests line departments of GoK to resolve the issues

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

24.4: Agri Infrastructure Fund scheme:

As per the national portal on Agriculture infrastructure fund scheme, banks have received total applications of 1195 on the portal and sanctioned 912 applications as on 29.10.2021 of which commercial banks have sanctioned only 17 loans (out the 122 application received).

SLBC requests all member banks to guide applicant to get the help from District Resource Person and also to advise their branches and administrative offices to cover all activities coming under AIF scheme by routing the application through the AIF portal.

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

SLBC requests member banks to sanction and disburse AIF loans as and when received on the portal without delay. And LDMs to review to review the status of pendency of AIF applications and resolve them based on the pendency status provided in the SLBC.

24.5: Animal Husbandry Infrastructure Fund scheme:

Entrepreneurs can apply for loans under Animal Husbandry Infrastructure Fund scheme through Udyami Mitra portal which covers all infrastructural requirements related to animal husbandry. Banks have started sanctioning loans under Animal husbandry infrastructure scheme. Banks are requested to report progress under the scheme to the SLBC in monthly intervals to review the same in SLBC meetings.

Banks are requested to advise the bank branches for expeditious sanction of loans under animal husbandry infrastructure fund scheme.

Department of animal husbandry and fisheries, GoK is requested to mobilize and hand hold the entrepreneurs to upload proposals in the Udyami Mitra portal and also in DPR preparation.

AGENDA 25 : Other Issues

25.1A: Expansion and deepening of Digital Payment Ecosystem in the Aspirational district – Raichur:

Raichur LDM has confirmed that all banks operating in Raichur district has achieved the target of 100 % Digitization of savings and Current accounts as on 14.08.2021. The progress made by all bank branches is incorporated in Annexure II statement (enclosed). Each Bank has confirmed the 100% digitization of all savings and current accounts. The confirmation from Axis Bank regarding 100% digitization is provided as an annexure 25A (page no.432 to 435).

25.1B. Expansion and deepening of Digital Payment Ecosystem

Reserve Bank of India, had during October 2019, advised SLBCs/ UTLBCs to identify one district in their respective States/ UTs and allot the same to a bank having significant footprint for making the district 100% digitally enabled. Out of the two aspirational districts in the state, Raichur district was identified for 100% digital enabling.

Going forward, in order to leverage the experience gained during implementation of the Programme, it has now been decided to extend to in one or two other districts in consultation with State Government and other stakeholders.

In 154th SLBC meeting held on 05.08.2021 house had finalized the "Yadgir and Haveri" districts for extension of "Expanding and Deepening of the Digital Payment Ecosystem " Programme of RBI by considering factors such as availability of digital infrastructure/internet connectivity, literacy level among the population etc. The nodal bank of identified districts are as under.

SI No	Name of District	Name of the Nodal Bank
1	YADGIRI	State Bank of India
2	HAVERI	Bank of Baroda

SLBC requests the digital subcommittee and LDMs of Haveri and Yadgir district to conduct the field level survey of merchant/traders/business/utility service providers. Based on the assessment exercise, realistic branch wise targets should be assigned to each member bank. keeping in view factors such as penetration of banks in the area, number of merchant establishments in the area, availability of digital infrasture, connectivity issue.

A special DCC meeting shall be convened at the earliest to discuss the modalities to initiate steps to cover 100% of the eligible accounts under one of the digital banking facility. First subcommittee meeting on this was conducted on 26.10.2021 by SBI.

25.2. 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.

As requested by RBI, SLBC has collected generic email id of Banks, contact details of nodal executive/officer and escalation levels details from Member Banks and submitted to police authorities under information to RBI, Bengaluru to follow up/lodge complaints if the SOP is not adhered to.

The SOP finalized by RBI has already provided to all Banks by SLBC vide letter no.013/SLBC/2020/Cybercrime dt.15.01.2021 for adoption of SOP and its implementation on or before 31.01.2021 by inviting opinion/suggestion on SOP since 07.11.2020.

RBI in coordination with Police department conducted meeting with all state heads of member banks to impress upon importance of implementation of SOP on Cyber Crime immediately without further loss of time

So far, SLBC has received confirmation from only 15 Banks viz., State Bank of India, Bank of Baroda, Karnataka Bank, City Union Bank, Dhanalakshmi Bank, Federal Bank, Karur Vysya Bank, Indusind Bank, Yes Bank, KVGB, Ujjivan Bank, DCB Bank, HDFC, Suryodaya Small Finance Bank and RBL about adoption of SOP & its implemented by Bank for handling cyber frauds in Karnataka.

SLBC requests remaining banks to comply the directions of RBI in handling cyber frauds in Karnataka state.

25.3: Performance of Karnataka Farmers resource Centre, Bagalkot (KFRC):

The functioning of KFRC being reviewed on quarterly basis through Board of Trustees meeting. 33rd KFRC Board of Trustees meeting was held on 27.09.2021 through video conference under the chairmanship of Managing Trustees and Convener, SLBC Karnataka. The architecture for new KFRC building construction has been finalized. Proceeding of 33rd BoT is provided in Annexure 25B (page no.436 to 440)

25.4: A. 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, without giving scope for complaints from general publics.

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

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

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

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

25.4: B. Implementation of Tri-lingual formula in Banks.

SLBC has received a representation of National working President, National Human Rights protection & corruption control board vide No. FD 12 CAM 2019 dated: 27.07.2021 from Additional Chief Secretary to Government, Finance Department, Vidhana soudha for implementing tri-lingual formula in Banks (Representation copy is provided in annexure 25C (Page No.441 to 443).

National working President, National Human Rights protection & corruption control board have requested banks to implement a trilingual format (English, Hindi, Kannada (Regional Language where the branch is located) for all banking communications; such as announcements, display indicators and scheme details. This rule should also be applicable for account opening forms, passbooks, pay-in-slips and other printed materials

Convener, SLBC request all member banks to implement tri-lingual formula in Banks.

25.4. C: Awareness creation for taking IBPS exams/Bank Jobs by Karnataka State degree graduate.

The LDMs have to visit all the degree colleges operating in their district along with banking training institute, Regional managers of banks operating the district to create awareness for taking banking IBPS exams/bank jobs by taking one class for final year degree students.

LDMs have to complete visits to all the degree colleges by the end of the financial year and quarterly progress report has to be submitted for creating awareness programme.

Quarterly Reporting format by LDMs:

Name of the District:			Quarter end:
S N	Name of Taluk	No of Degree colleges in the Taluk	No of Awareness programme conducted in the Taluk

LDMs can take the assistance of RESTIs/RUDSETIs/FLCs for creating the awareness.

The state controlling office of banks has to advise their Regional managers/Regional officer/Districts coordinators for extending necessary support to LDMs for creating awareness programme to degree colleges for taking banking exams.

25.5: Agenda: Sub: Sharing of information with investigating agencies

GOK and police department has observed that banks were not extending support to various investigation agencies like Police, CID, Enforcement Directorate etc., for sharing information/data related to their customers/companies like transaction details, KYC etc., when requested by them Further, Finance department, GoK, has also observed that the police and the competent authorities experience huge delay in getting information from banks. This forces the statutory authorities to initiate corrective action against the bank officials also.

In view of the above, GoK has emphasized the need to sensitize the banks. In this regard we have been advised by RBI in this regard (Provided RBI vide letter no FIDD (BG). No. S-205/02.01.020/2021-22 dated 08.09.2021 in given as an annexure 25D (pageno.444 to 445)and SLBC has written letter to banks vide no 275/SLBC/0070/2021/cybercrime dated 09.09.2021 (annexure 25E, page no.446) to sensitize State/District controlling office/Coordinators of Banks, the bank branches of all Banks regarding following aspects.

- a)The necessity to furnish the information requested by the investigating agencies and competent authorities under KPIDFE Act, in time;
- b)Stipulate timelines for supplying information by banks to the investigating agencies and other competent authorities; and
- c)To create a regular monitoring mechanism in banks to ensure timely supply of the requisite information by banks to the authorities concerned.

We request banks, to sensitize all controlling office/bank branches regarding above aspects for necessary action.

The Cyber training & research division CID, Bengaluru conducted meeting regarding speedy disposal of cases under KPIDFE & BUDS Act and realization of the assets on 14.09.2021 with major Banks and other members/invitees.

25.6: Special Agenda on Saturation drive on Jan Suraksha Schemes:

Based on the speech made by Hon'ble Prime Minister, on the day of independence of 2021,"a campaign is being initiated for enrolment of persons eligible under the three schemes namely Jan Suraksha Schemes (JSS) viz. Pradhan Mantri Jeevan Bima Yojana (PMJJBY), for life cover, Pradhan Mantri Suraksha Bima Yojana (PMSBY) for personal accident cover and Atal Pension Yojana (APY) for pension. Campaign commenced from 02.10.2021 and for achieving saturation enrollment under each of the PMJSS schemes of the unenrolled accounts by 30.09.2022.

DFS has instructed SLBC has to conduct special SLBC meeting towards saturation of eligible persons under the three PMJSS schemes that include both digital campaigns and periodic physical camps/drives, the first round of which will begin from 02.10.2021. Entire banking system is directed to gear up for the saturation of PMJSS schemes. SLBC request the banks to take initiatives in this regard at the earliest.

The detailed actions needs to addressed by banks as per DFS (DFS letter) with Ref:F.no.21(23)2014-FI (Mission) dt 27.09.2021 of DFS-GOI and Ref: e.f.No. H-12011/2/2015-Ins.II dt 12.10.2021 of DFS-GOI and brief write-up on PMJJBY, PMSBY and APY are provided as annexure 25F (page no.447 to 461)

SLBC requests all the State controlling office of banks and LDMS to participate actively in Saturation drive on Jan Suraksha Schemes, provide necessary advice/instruction to your concern banks branches and play your active roles according to Department of Financial Services, Ministry of Finance, GOI.

SLBC requests GOK to allocate one nodal department preferably Rural Development & Panchayath Raj Department to coordinate & share the Citizen information to SLBC to enable banks to saturate all the left out beneficiaries under PM Jan Suraksha Schemes.

Agenda No: 25.7: As per the advice of IBA standing committee on agriculture and allied activities

IBA standing committee meeting on agriculture and allied activities was held on 03.09.2021 under chairmanship of the MD and CEO of Bank of Baroda (IBA letter provided as annexure 25G, page no.462 to 464). The committee while deliberating on issues pertaining to setting up of ARC s for agricultural loans resolved that, ARC may not be workable for agricultural loans as debt waivers by state governments target bank accounts of farmers. It was also resolved to look into the issue of recovery of overdue loans under agriculture at SLBC level.

It was also opined that effectiveness of state recovery act differs from state to state and hence based on the state expertise the issue to be deliberated in state level SLBCs.

SLBC has put forth certain points for discussion as here below.

25.7.1). Strengthening of Karnataka (KACOMP ACT) 1974:

At present in the state of Karnataka (KACOMP ACT) 1974 THE KARNATAKA AGRICULTURAL CREDIT OPERATIONS AND MISCELLANEOUS PROVISIONS ACT is applicable for agricultural loans. But most of the banks in Karnataka is not filing cases under this act as it is not so effective in our state as compared to the neighboring state of Kerala. In Karnataka there is reservations in accepting the application at office of district registrar of cooperative societies. Once accepted again delay observed in issuing of recovery certificates. Once recovery certificate is issued then in getting execution by district Deputy commissioner office again time lag is observed.

Present position on KAMPOC

RCs pending as at 30.09.2021		Upto 1 year	1 to 3 years	Above 3 years	Total pending cases
A/cs	Amt	A/cs	A/cs	A/cs	A/cs
41951	104966	15949	12612	13390	41951

Total of 41951 cases pending as on 30.09.2021, for 11590 bank branches out of which 13390 cases are more than 3 years old.

Suggestion by SLBC- If the lodging of recovery under KACOMP is made through a portal, it will facilitate reaching of the application to the concerned official and will also help monitoring of the pendency status both for banks and government officials..

Further deduction of incentive to revenue officials on actual recovery can also be considered with the consent of all bankers.

SLBC request for an open discussion on this issue for arriving at a resolution on recovery of agricultural loans.

25.7.2). Relief Measures in areas affected by natural calamity

Presently State government issuing natural calamity declaration notification, subsequently after time lapse of months' disaster management cell GOK is providing

crop loss. But banks are unable to go ahead with restructuring without the percentage of crop loss as per the RBI master circular.

SLBC therefore request GOK to issue the percentage of crop loss along with natural calamity declaration notification. SLBC also request GoK to provide slab wise crop loss (33% to 50% and 50% and above) to provide proper repayment period as per RBI master guidelines.

25.7.3). Transfer of mortgaged agricultural property- issues

Currently the land transfer transaction (sale/transfer/mortgage etc.) are registered at sub registrar office even though the agriculture land is mortgaged to a bank. SLBC requests to issue direction to department of stamps and registration to not to allow land transfer transaction if the seller/transferee availed any kind loan facility from any financial institute without no objection certificated from lender.

Agenda No : 25.8: Continuation of 1% interest subvention to crop loan prompt payers of loan upto the sanction limit of one lakh.

Government of Karnataka has continued the 1% interest subvention for crop loans upto the sanctioned limit of Rs.1,00,000 for the promptly repaid accounts. Details on continuity of scheme is given in letter dated 27.07.2021 (provided as an annexure 25H, page No.465 to 471).

Agenda No. 25.9: 4% interest subsidy to the entrepreneurs of scheduled caste and schedule tribes.

As announced in the budget of 2021-22 on extension of the existing scheme of 4% interest subsidy to the entrepreneurs of scheduled caste and scheduled tribes to start commercial and business activities like shop[s]/dealership/franchise and hotel industries, to avail the loan up to a maximum of rupees one crore from scheduled commercial banks. Detailed GoK proceedings and Govt. order provided in annexure 25 I (page No.471 to 477).

Agenda : 25.10: Grievances of coffee growers:

Chairman coffee board which is under the ministry of commerce and industries has represented Hon'ble Minister of Finance and corporate affair, GOI regarding grievances of coffee growers. He has sought special relief package for coffee growers and requested to suitable direction to the concerned authorities to issue clear directions to all the banks regarding SERFAESI action of coffee lands (letters are provided as annexure 25J, pager no 478 to 483).

- 1) **Restructuring of loans:** coffee growing areas of Karnataka are declared as natural calamity affected region during the year 2018, 2019 and 2020 as per natural calamity declaration by state government. In this regard, eligible coffee growers accounts were restructured and some accounts were not got benefited with restructuring as per the master guidelines as these accounts were in overdue status as the cutoff date.
- 2) **Compounding of interest:** Growers are reporting that banks are levying interest on interest and penal interest on the restructured coffee loans which is against the spirit of master guidelines. In this regard banks may refer RBI master directions RBI/FIDD/2018-19/65 master direction FIDD. CO. FSD. BC No. 10/05.10.001/2018-19 and act accordingly.

- 3) **Fresh loans:** As per the master guidelines once the loans are rescheduled, banks shall grant fresh crop loans to the affected people based on the scale of finance of the crop and the cultivation area as per the extant guidelines. But growers are complaining that banks are denying to grant fresh loans which affect their capital investment and against the spirit of RBI Guidelines. In this regard also banks may refer RBI master directions RBI/FIDD/2018-19/65 master direction FIDD. CO. FSD. BC No. 10/05.10.001/2018-19 and act accordingly.
- 4) **One-time settlement:** Growers are reporting that who had availed one-time settlement (OTS) from banks are deprived of fresh crop loan. In this regard banks can take appropriate decision based on respected banks' guidelines.
- 5) **Clarification on SARFAESI Act:** Coffee Board has requested Finance Ministry to issue suitable directions to concerned authorities to issue clarifications to all the banks that the expression of agriculture land under section 31 (i) of the SARFAESI Act. Coffee board has informed that the matter is before the Hon'ble supreme court. As the matter is before the Hon'ble Supreme Court, SLBC cannot comment on the same. This has been discussed in the special sub-committee meeting on agriculture and allied activities.

Agenda : 25.11 :SVAMITVA Scheme

As apprised by Ministry of Panchayati Raj, Hon'ble PM has launched the SVAMITVA Scheme on 24.04.2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits.

The DFS letter with vide No. 6/30/2021-FI (C-509718) dated 01.11.2021 and letter of Ministry of Panchayati Raj N-19011/7/2021-Governance dated 27.10.2021 and Note on SVAMITVA Scheme (a. The Brief Steps in the scheme, b. Objective of the Scheme, c. Scheme Achievements and d. Way forward details) are provided in annexure 25K (page No.484 to 488.).

The demarcation of abadi areas would be done using drone Surveying technology, with the collaborative efforts of the Ministry of Panchayati Raj, State Panchayathi raj Department, State revenue Department and Survey of India.

Objective of the Scheme:

- I. Creation of accurate land records for rural planning and reduce property related disputes.
- II. To bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.
- III. Determination of property tax, which would accrue to the GPs directly in States where it is devolved or else, add to the State exchequer.
- IV. Creation of Survey infrastructure and GIS maps that can be leveraged by any department for their use.
- V. To support in preparation of better-quality Gram Panchayat Development Plan (GPDP) by making use of GIS maps.

SLBC requests concern department-GoK (Like., State Panchayathi raj Department, State revenue Department).

- For SVAMITVA Scheme status on demarcation of inhabited land in rural areas by using the latest drone survey and their status on Property cards/Record of Rights.
- Regarding property Card formats and whether any changes are required therein.
- The property Cards/Title deeds issued by States can be recognized for creating equitable mortgage.

SLBC suggest the banks,

- To formulate internal guidelines for issuance of loan against the issued property cards.
- Financing against the property Card may be included as a part of Annual Credit Plan of the Banks and monitored at DCC/SLBC level.

Agenda: 25.12: Adoption of One Time Settlement Scheme of SBI to other Nationalized Banks.

SLBC has received letters from Principal Secretary to GoK, Horticulture and Sericulture department vide letter no. Horti/15/PRS/202, Director, Horticulture, GoK vide letter no. DH/AD/FR/ADH-2/E415549/2020-21 dated: 04.11.2021 and also from Secretary to Government (Fiscal Reforms), FD, GoK vide no. FD-CAM/37/2021 dated 08.11.2021 on behalf of Karnataka Pomegranate Grower Association wherein they have requested for adoption of One Time Settlement Scheme of SBI in other Nationalized Banks (annexure 25L, page no. 489 to 491).

As formation of One Time Settlement policy is dependent on individual banks' Board based on their financial position and other parameters.

SLBC has no role implementation banks' OTS policies, however we request all other nationalized banks to examine their OTS policies in line with SBI OTS policy.

Agenda: 25.13: Online Hypothecation of vehicles for Vehicles Loans by Banks

The transport department of GoK is coming up with online technology for creation/cancellation of hypothecation on Vehicles.

Scopes are:

- To create / cancel hypothecation of vehicles for Vehicles loans by banks online at bank level.
- May avoid selling of vehicles even though it was hypothecated to banks.

SOP for Hypothecation termination provided by department is provided as annexure 25M (page No . 492 to 494)

SLBC requests transport department-GoK to provide detailed guidelines to be followed by banks for implementation.

SLBC also request banks to discuss with their IT teams/controlling offices for implementation.

Annexure - 1

SLBC – KARNATAKA LIST OF PARTICIPANTS

Steering Sub – Committee meeting held on 02.11.2021 on
finalization of Agenda for 155th SLBC Meeting

Sl. No.	Name Shriyuths -	Designation	Organization
1	B Chandrasekhara Rao	Convenor- SLBC & GM	Canara Bank
2	Sunil Kurtkoti	Advisor- Finance Department	Finance Department, GoK
3	Nagaraj N	Asst. General Manager	RBI
4	Sandeep Dharkar	Deputy General Manager	NABARD
5	Ramu Muchi	Asst. General Manager	State Bank of India
6	S V Srinivas	Chief Manager	State Bank of India
7	Ravi B	Divisional Manager	Canara Bank
8	Sudakar D Nayal	General Manager	Bank of Baroda
9	B Indumathi	Senior Manager	Bank of Baroda
10	Sunil Kumar Yadav	Deputy General Manager	Union Bank of India
11	Nagaraj Deshnur	Chief Manager	Union Bank of India
12	Mahesh V Naik	Chief Manager	Bank of India
13	T Raghupathy	Senior Manager	Bank of Maharashtra
14	Rajkamal	Chief Manager	Central Bank of India
15	N Sriram	Asst. General Manager	Indian Overseas Bank
16	Shivanna S	Chief Manager	Punjab & Synd Bank
17	G. B. Nityanand	AVP & CRDM	Axis Bank
18	Manku Bhattacharjee	State Coordinator	ICICI Bank Ltd
19	J M Sahana	CGM	Apex Bank
20	Suraj	Branch Head	Bandhan Bank
21	Murali Mohan N	Area Manager	Ujjivan SFB
22	P C Damodaran	Deputy General Manager- SLBC	Canara Bank
23	Sujatha J	Asst. General Manager- SLBC	Canara Bank
24	TS Vasudevatatachar	Divisional Manager-SLBC	Canara Bank
25	Nagaraja B	Senior Manager-SLBC	Canara Bank
26	Rajasha H P	Senior Manager-SLBC	Canara Bank
27	Vidya	Manager – SLBC	Canara Bank
28	Ankur	Officer-SLBC	Canara Bank

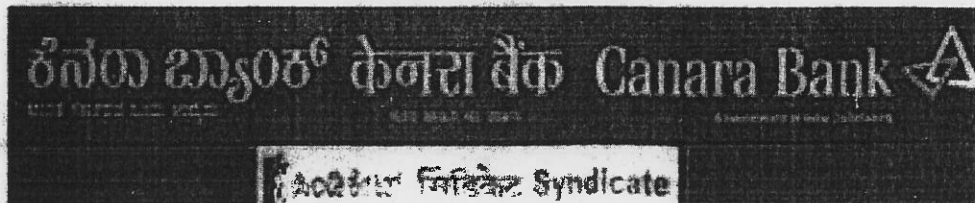
STATE LEVEL BANKERS' COMMITTEE KARNATAKA

PROCEEDINGS OF THE
154th SLBC MEETING
HELD ON 05.08.2021

CONFERENCE HALL, NO.122
VIKASA SOUDHA
BENGALURU – 560001

VIDEO CONFERENCE

CONVENOR



HEAD OFFICE: ANNEXE, BENGALURU

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(Action: ALL Banks)

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

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

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

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

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

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

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

AGENDA 4: Financial inclusion Initiatives

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

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

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

(Action: ALL Banks)

4.2: Financial literacy initiatives by banks.

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

(Action: SBI, UBI, BOB & BOI)

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

(Action: Karnataka Bank Ltd)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(Actions: all banks, LDMs and SLBC)

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

(Actions: SRLM – GoK& SLBC)

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

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

(Actions: Private Banks, BoB and UBI)

AGENDA 4.5: Skill development:

4.5.1 : RUDSETI / RSETIs

after case over - forward to boards

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

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

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

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

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

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

NACER 1 Nof people

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

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

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

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

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

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

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

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

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

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

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

AGENDA 5: KCC

Agenda 5.1 KCC loans –Disbursement and outstanding:

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

(Action: All Banks)

5.2. KCC saturation for PM Kisan beneficiaries in the state

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

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

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

(Action: All Banks)

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

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

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

(Action: All banks and LDMs)

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

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

SLBC requested

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

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

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

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

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

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

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

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

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

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

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

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

(Action: Apex Bank)

AGENDA 6. Crop Loan Waiver Scheme -2018

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

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

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

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

(Action: FD-FR, GOK)

AGENDA 7: Fisheries Loan Waiver Scheme (FLWS):

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

(Action: Fisheries Department, GoK & Banks)

AGENDA 8.0:

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

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

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

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

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

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

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

(Action: AXIS Bank)

8.1.B1. Expansion and deepening of Digital Payment Ecosystem

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

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

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

The discussion part provided in proceeding agenda no 26.1B.

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

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

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

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

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

8.1.D. Promotion of Organic Farming:

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

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

(Action: Agricultural Department-GoK)

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

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

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

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

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

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

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

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

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

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

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

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

8.1.F. National Strategy for Financial Education:

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

(Action: All Banks Karnataka State)

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

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

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

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

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

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

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

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

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

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

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

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

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

(Action: Finance Department, Fiscal reform GoK)

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

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

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

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

8.1.K. Cybercrime reporting and response

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

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

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

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

(Action: SLBC & All remaining banks)

8.2. Discussion on Market intelligence issues

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

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

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

(Action: AIGP Crime, GoK, Bengaluru)

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

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

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

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

(Action: AIGP Crime, GoK, Bengaluru)

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

AGENDA 9: NABARD AGENDA

9.1. Agriculture Infrastructure Fund

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

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

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

(Action: All Banks & LDMs Karnataka State).

9.2. Special Refinance Schemes of NABARD

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

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

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

(Action: All Banks & LDMs Karnataka State)

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

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

(Action: All Banks & LDMs Karnataka State)

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

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

(Action: All Banks & LDMs Karnataka State)

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

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

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

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

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

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

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

9.4. Promotion and bank linkage of SHGs & JLGs:

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

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

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

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

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

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

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

(Action: All Banks & LDMs)

9.6. Support to Government of Karnataka under RIDF

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

Impact of RIDF

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

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

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

10.1: Business figures under various parameters:

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

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

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

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

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

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

(Action: All Banks & LDMs)

10.2: Branch Network

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

10.2.1 Rural bank branch closing issue:

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

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

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

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

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

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

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

(Action: Concern Banks & LDMs)

10.3: ATM Network

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

AGENDA 11: REVIEW OF CREDIT DISBURSEMENT BY BANKS:

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

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

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

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

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

(Action: All Banks & LDMs)

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

(Action: SBI)

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

(Action: All Banks)

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

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

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

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

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

(Action: All Banks & LDMs)

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

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

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

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

(Action: All Banks)

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

12.3.1: MGNREGA:

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

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

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

(Action: All member Banks, LDMs and RDPR)

12.4: Progress under Social Security Schemes:

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

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

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

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

(Action: All member Banks and LDMs)

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

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

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

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

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

(Action: All Banks & LDMs)

AGENDA 13: Government sponsored schemes

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

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

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

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

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

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

(Action: Concerned Department, GoK and Banks)

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

13.2.1: CLSS

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

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

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

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

(Action: ALL Banks & LDMs)

13.2.2 : Affordable Housing in Partnership (AHP)

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

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

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

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

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

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

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

(Action: RGHCL, Housing Dept. GoK)

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

(Action: All Banks & LDMs)

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

(Action: SBI)

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

(Action: All Banks)

13.3 CREDIT FLOW TO MINORITY COMMUNITIES

13.3.1: Progress under finance to Minority Communities in the state

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

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

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

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

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

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

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

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

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

13.4: Grant of Education Loans:

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

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

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

(Action: All Banks)

13.4.1: Disposal of Educational loans under RGLS:

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

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

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

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

13.5.1.A: SELF HELP GROUPS:

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

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

(Action: All Banks)

13.5.2 : JOINT LIABILITY GROUPS:

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

(Action: LDM & All Banks)

13.6: Progress in Stand Up India scheme as on 31.03.2021

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

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

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

(Action: All Banks & LDMs)

13.7: Progress in Sanctions under MUDRA scheme:

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

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

(Action: All Banks)

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

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

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

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

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

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

(Action: LDMs & DCs, All Banks)

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

15.1: Non-Performing assets position as on 31.03.2021:

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

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

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

(Action: ALL Banks)

15.2: Recovery of bank dues under PMEGP

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

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

(Action: Banks)

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

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

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

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

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

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

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

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

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

(Action: ALL Banks & GoK)

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

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

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

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

17.1: Promotion of Organic Farming - RBI:

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

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

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

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

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

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

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

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

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

(Action: LDMs & All banks)

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

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

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

20.1: Bhoomi Bank Integration System:

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

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

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

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

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

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

(Action: Bhoomi and Kaveri Online Department GoK)

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

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

AGENDA 22 : ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

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

(Action: Kotak Mahindra Bank, State coordinator)

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

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

(Action: Bank State coordinator & LDMs)

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

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

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

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

(Action: All Member Banks)

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

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

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

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

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

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

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

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

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

(Action: LDMs)

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

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

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

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

AGENDA 25: Aatma Nirbhar Bharat Abhiyan

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

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

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

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

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

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

(Actions: All Banks)

25.2: PMSVANidhi scheme & Socio Economic profiling:

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

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

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

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

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

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

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

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

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

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

25.4: Agriculture Infrastructure fund scheme:

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

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

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

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

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

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

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

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

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

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

25.5: Animal Husbandry Infrastructure Development Fund (AHIDF)

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

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

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

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

AGENDA 26 : Other Issues

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

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

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

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

(Action: AXIS Bank)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(Action: LDM Vijayanagara & SBI)

26.4: Implementation of Kannada language by Banks.

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

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

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

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

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

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

26.5 : Commercial Bank Branch per lakh population in Karnataka:

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

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

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

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

(Action: Banks & LDMs)

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

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

26.7 : Credit Enhancement Guarantee Scheme for Scheduled Castes.

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

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

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

(Action: Banks & LDMs)

26.8: SLBC Karnataka Website:

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

26.9. Crop survey – Karnataka

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

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

(Action: Banks and LDMs)

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

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

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

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

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

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

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

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

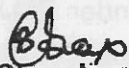
The details have been provided to all Controlling Heads/ Co-ordinators of Banks in the state for utilizing the BC sakhis in local bank branches at their requirement through their

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

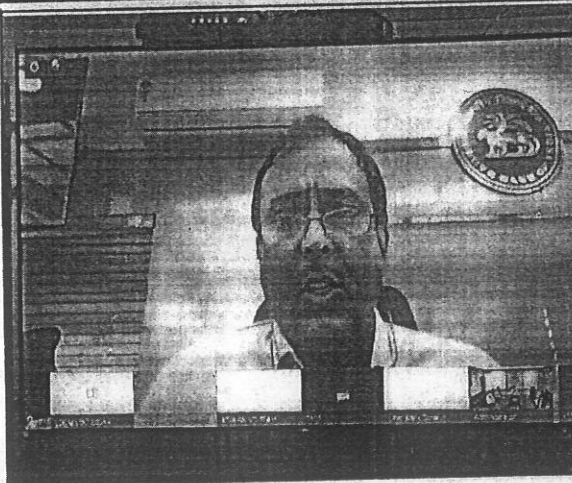
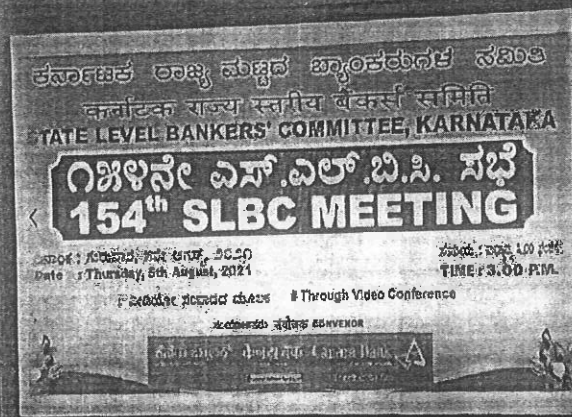
(Action: All Banks & LDMs)

Conclusion

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


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





Photos of the 154th SLBC meeting held on 05.08.2021

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

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

CONVENOR – Canara BANK

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

NATIONALISED BANKS

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

PRIVATE BANKS (Through VC)

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

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

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

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

Lead District Managers (Through VC)

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

Name of participants in VC Screen

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

4A

ANNEXURE-

Bank Wise Bank Mitrs, Aadhaar Enrolment Centres & FLCs AS ON 30.9.2021

Sl.	NAME OF THE BANK	Bank Mitrs (BCs)				Aadhaar Enrolment Centres (AECs)			Financial Literacy Centres (FLCs)		
		Active BCs	Inactive BCs	Total BCs	Out of Total BCs, no. of BCs certified by IIBF	Functional	Non Functional	Total AECs	Functional	Non Functional	Total FLCs
1	Canara Bank	1534	42	1576	860	97	44	141	50	0	50
2	State Bank of India	2725	27	2752	1843	158	7	165	15	35	50
3	Union Bank Of India	268	12	280	245	74	0	74	8	16	24
4	Bank of Baroda	1011	0	1011	400	70	6	76	12	3	15
5	Bank of India	83	0	83	0	12	0	12	0	1	1
6	Bank of Maharashtra	20	6	26	6	0	0	0	0	0	0
7	Central Bank of India	27	0	27	0	12	0	12	0	0	0
8	Indian Bank	26	4	30	0	10	0	10	0	0	0
9	Indian Overseas Bank	78	2	80	0	27	0	27	0	0	0
10	Punjab National Bank	9	1	10	0	6	0	6	0	0	0
11	Punjab and Synd Bank	0	0	0	0	2	0	2	0	0	0
12	UCO Bank	29	6	35	0	5	0	5	0	0	0
13	IDBI Bank	0	0	0	0	9	0	9	0	0	0
14	Karnataka Bank Ltd	84	0	84	50	46	0	46	5	0	5
15	Kotak Mahendra Bank	68	0	68	0	14	8	22	0	0	0
16	Catholic Syrian Bank Ltd.	0	0	0	0	2	0	2	0	0	0
17	City Union Bank Ltd	0	0	0	0	2	0	2	0	0	0
18	Dhanalaxmi Bank Ltd.	0	0	0	0	1	0	1	0	0	0
19	Federal Bank Ltd.	1	0	1	0	3	0	3	0	0	0
20	J and K Bank Ltd	0	0	0	0	0	0	0	0	0	0
21	Karur Vysya Bank Ltd	14	0	14	0	2	0	2	0	0	0
22	Lakshmi Vilas Bank Ltd	0	0	0	8	0	8	8	0	0	0
23	Ratnakar Bank Ltd	0	0	0	0	5	0	5	0	0	0
24	South Indian Bank Ltd	0	0	0	11	0	0	0	0	0	0
25	Tamil Nadu Merchantile Bank Ltd.	0	0	0	0	1	0	1	0	0	0
26	IndusInd Bank	0	0	0	0	0	0	0	0	0	0
27	HDFC Bank Ltd	294	160	454	161	29	1	30	0	0	0
28	Axis Bank Ltd	8	0	8	0	8	0	8	0	0	0
29	ICICI Bank Ltd	0	0	0	0	0	0	0	0	0	0
30	YES BANK Ltd.	0	0	0	0	5	0	5	0	0	0
31	Bandhan Bank	0	0	0	0	6	0	6	0	0	0
32	DCB Bank Ltd	0	0	0	0	1	0	1	0	0	0
33	IDFC Bank	546	0	546	0	0	0	0	0	0	0
34	Karnataka Grameena Bank	1285	15	1300	514	116	0	116	22	0	22
35	Karnataka Vikas Grameena Bank	676	13	689	513	63	0	63	10	0	10
36	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	0
37	K.S.Coop Apex Bank Ltd	0	0	0	0	0	0	0	0	0	0
38	Indl.Co.Op.Bank Ltd.	0	0	0	0	0	0	0	0	0	0
39	KSFC	0	0	0	0	0	0	0	0	0	0
40	Equitas Small Finance Bank	0	0	0	0	8	0	8	0	0	0
41	Ujjivan Small Finance	0	0	0	0	12	0	12	0	0	0
42	Suryoday Small Finance Bank	6	0	6	0	0	0	0	0	0	0
43	ESAF Small Finance Bank	35	0	35	0	2	0	2	0	0	0
44	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0
45	India Post Payments Bank Limited			0	0	0	0	0	0	0	0
46	Airtel Payments Bank	0	0	0	0	0	0	0	0	0	0
	Total	8827	288	9115	4611	808	74	882	122	55	177



Karnataka Bank Ltd.

Your Family Bank, Across India

Regd. & Head Office
P. B. No.599, Mahaveera Circle
Kankanady
Mangalore - 575 002

Phone : 0824-2228318/179/236
E-Mail : fincell@ktkbank.com
Website : www.karnatakabank.com
CIN : L85110KA1924PLC001128

BRANCH BANKING & DIGITAL CHANNELS DEPARTMENT - (FI CELL)

HO/BBDC/FIC-RBI-01/ OR: 1189 /21-22

04th September, 2021

Deputy General Manager

Reserve Bank of India

Financial Inclusion and Development Department

10/3/8, Nrupathunga Road, Bangalore - 560001.

Dear Sir,

Sub:- Activation of Financial Literacy Centres (FLCs).

Ref:- RBI circular Ref No FIDD.FLC.No.S313/12.01.018/2021-22 dated 23.07.2021

In continuation of our letter HO/BBDC/FIC-RBI-01/OR: 1103/21-22 dated 30.08.2021, we submit that the five Financial Literacy Centres (FLCs) at B.C Road - Bantwal, Hangal, Kundagol, Tiptur and Alur, which were temporarily closed by Canara Financial Advisories Trust (CFAT) have been activated by us and all the activities of FLCs have been initiated.

Further, FLCs are also advised to conduct monthly financial literacy camps by referring to the RBI guidelines. We also instructed the FLCs to propagate the messages of RBI during the financial awareness programmes every month, in addition to the existing guidelines.

This is for your kind information.

Thanking You,

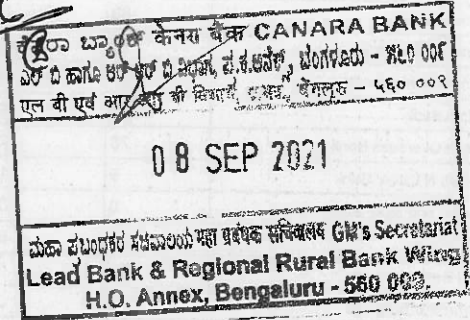
Yours faithfully,

Raja B S

GENERAL MANAGER

CC: 1) The Convener - SLBC, Karnataka, General Manager, Canara Bank, Bengaluru. ✓

2) The Chief Compliance Officer, Head Office, Mangaluru.



BANK WISE STATUS OF AEC AS ON 25.10.2021

Sl No	Bank Name	Active kits	Total Enrolments/Updates in last 30 days	Avg. Enrolments/Updates/day
1	Andhra Bank	10	2938	15
2	Axis Bank Ltd	42	7641	9
3	Bandhan Bank Ltd	5	311	3
4	Bank of Baroda	73	24147	17
5	Bank of India	10	3374	17
6	Bank of Maharashtra	3	781	13
7	CANARA BANK	83	20134	12
8	Canara Bank II	38	13279	17
9	CENTRAL BANK OF INDIA	10	1025	5
10	CityUnion Bank Limited	2	806	20
11	CORPORATION BANK	51	16546	16
12	Dhanlaxmi Bank	1	118	6
13	Equitas Small Finance Bank Limited	8	926	6
14	ESAF SMALL FINANCE BANK LIMITED	2	134	3
15	Federal Bank	9	2144	12
16	Fincare Small Finance Bank Limited	12	1043	4
17	HDFC Bank Limited	31	5845	9
18	ICICI Bank Ltd	30	7048	12
19	IDBI Bank Ltd	8	2330	15
20	IDFC BANK LIMITED	6	2451	20
21	Indian Bank	12	3886	16
22	Indian Overseas Bank	25	5343	11
23	IndusInd Bank Limited	7	651	5
24	Karnataka Bank	46	15234	17
25	Karnataka Gramin Bank	109	33335	15
26	KARNATAKA VIKAS GRAMEENA BANK	69	27264	20
27	KarurVysya Bank	2	49	1
28	Kotak Mahindra Bank	22	4246	10
29	Lakshmi Vilas Bank	8	1575	10
30	LHO BANGALORE	162	76579	24
31	Punjab & Sindh Bank	2	135	3
32	Punjab National Bank	5	1074	11
33	RBL Bank Limited	5	528	5
34	South Indian Bank	10	2456	12
35	Tamil Nadu Mercantile Bank	1	44	2
36	Ujjivan Small Finance Bank	7	605	4
37	Union Bank Of INDIA	18	3121	9
38	UTIITSL	3	256	4
39	YES Bank Limited	5	755	8
	Total	952	290157	15

Annexure 4 D

RSETIs in Karnataka-Training Details (01 Apr 2021 to 30-Sep 2021)

SN	RSETI Name	Targets		No of Programs	Total Trained	% Ach	Total	Total
		Prog	Candidate				settled	Credit linked
1	CANB Chikkaballapur	26	750	5	109	15	1	-
2	CANB Davanagere	30	750	5	116	15	-	-
3	CANB Haliyal	35	875	10	283	32	27	26
4	CANB Harohalli	30	750	4	94	13	-	-
5	CANB Hassan	29	750	6	153	20	23	22
6	CANB Kolar	27	750	8	193	26	1	-
7	CANB Ramanagara	26	750	4	78	10	-	-
8	CANB Shimoga	30	750	12	269	36	-	-
9	CANB Sonnahallipur	24	680	4	81	12	5	2
10	CORPB Chikmagalur	28	750	11	238	32	19	2
11	CORPB Kodagu	27	753	4	79	10	-	-
12	KMB Bagalkot	28	850	6	151	18	9	1
13	RUDSETI Bengaluru	27	750	9	220	29	10	3
14	RUDSETI Brahmavar	28	750	4	96	13	4	-
15	RUDSETI Chitradurga	28	825	9	230	28	23	21
16	RUDSETI Dharwad	30	825	12	291	35	36	34
17	RUDSETI Mysore	29	775	5	124	16	7	3
18	RUDSETI Ujre	27	750	4	94	13	-	-
19	RUDSETI Vijayapura	28	750	6	159	21	1	-
20	SBI Chamarajanagar	28	750	1	27	4	-	-
21	SBI Gadag	28	850	5	112	13	11	10
22	SBI Gulbarga	30	750	7	152	20	-	-
23	SBI Koppal	28	850	6	126	15	-	-
24	SBI Raichur	30	850	9	208	24	2	-
25	SBI Tumkur	30	800	13	329	41	-	-
26	SBI Yadgir	24	600	4	98	16	-	-
27	DCC Bank Bidar	29	870	11	242	28	7	7
28	SYNDB Belgaum	30	800	16	436	55	42	30
29	SYNDB Bellary	30	800	11	263	33	79	-
30	SYNDB Manipal	25	750	5	155	21	40	28
31	SYNDB Kumta	28	750	6	142	19	-	-
32	VB Haveri	25	700	12	315	45	6	6
33	VB Mandya	25	750	11	258	34	5	4
	Z Total	927	25453	245	5921	23.3	358	199

All member banks are requested to arrange for credit linkage to all RUDSET/RSET trained candidates to foster self-employment and also arrange for awareness programs to migrant labours in each district in coordination with the District Labour Offices for the awareness programs conducted by RSETIs.

FROM:
THE GENERAL MANAGER
RURAL DEVELOPMENT SECTION
FINANCIAL INCLUSION WING
HO: BENGALURU
E: hords@canarabank.com; T: 080- 22371485
Ref: FIW/RDS/125/2021-22;

TO:
THE GENERAL MANAGER
S L B C SECTION
LB & RRB WING,
HO, BENGALURU.

Date: 09.08.2021

SUB: Agenda for the State Level Bankers Committee (SLBC) meeting -
Amalgamation of 3 RSETIs sponsored by our Bank in the state of
Karnataka.

As per the guidelines of MoRD, the Bank designated as Lead Bank is entrusted with the responsibility of opening / operating one RSETI / RUDSETI in the District.

After the amalgamation of Syndicate Bank with Canara Bank w.e.f. 01.04.2020, in the following three Districts, 2 RSETIs / RUDSETIs exists which are sponsored by our Bank.

For operational convenience and effective monitoring, we have sought permission from our Board of Directors for amalgamation of three RSETIs in the state of Karnataka at the following three Districts as another RSETI / RUDSETI sponsored by our Bank is already functioning in the same district.

Sl.No.	Name of the District in Karnataka State	RSETI to be continued	RSETI recommended for amalgamation
1	BENGALURU RURAL /	RUDSETI, ARASINAKUNTE	RSETI, SONNAHALLIPURA
2	RAMANAGARA	RSETI, HAROHALLY	RSETI, VAJARAHALLY
3	UDUPI	RUDSETI, BRAMHAVAR	RSETI, MANIPAL

Our Board of Directors have permitted for amalgamation of 3 RSETIs sponsored by the Bank in the State of Karnataka as another RSETI / RUDSETI sponsored by our Bank is already functioning in the same district. The Board of Directors have directed to place the same as an Agenda for permission from State Level Bankers' Committee (SLBC).

In view of the above, we request you to place "the Amalgamation of 3 RSETIs sponsored by our Bank in the state of Karnataka" (mentioned above), as "an Agenda for permission", in the ensuing State Level Bankers Committee (SLBC) Meeting.



K A SINDHU
GENERAL MANAGER (Designate)

Annexure - 4 F
2. Issues- Reimbursement of pending BPL claims of training expenditures:

NRLM BPL Claims of RSETIs in Karnataka pending as on 30-09-2021 (incl Sept.21 claims)								
SN	Name of the RSETI	Total no. of prog	Total Trained	No. of BPL candidates	Claimed	Received	Amount Rejected	Pending
1	CANB Chikkaballapur	383	11467	4302	19644563	11866761	0	7777802
2	CANB Davanagere	106	2993	1626	9504515	3759476	0	5745039
3	CANB Haliyal	374	10903	5185	34049159	18534955	0	15514204
4	CANB Harohalli	331	9054	5088	23228727	13519503	0	9709224
5	CANB Hassan	321	9357	3000	12100155	6707800	0	5392355
6	CANB Kolar	131	3405	2878	10699609	5496600	0	5203009
7	CANB Ramanagara	152	3998	2852	9696311	6473507	0	3222804
8	CANB Shimoga	344	10295	2723	11905606	6948440	0	4957166
9	CANB Sonnahallipur	112	3050	2579	9044486	5780101	657800	2606585
10	UBIB Chikkamagaluru	76	2077	1248	11603986	1814592	0	9789394
11	UBIB Kodagu	123	3405	2337	14151317	448000	665407	13037910
12	KMB Bagalkot	275	7805	1532	10630991.4	3354600	0	7276391.4
13	RUDSETI Bengaluru	148	3307	1860	10790254	3216230	0	7574024
14	RUDSETI Brahmavar	499	3520	2896	15637920	8991800	47200	6598920
15	RUDSETI Chitradurga	125	3370	3079	22808893	10929000	0	11879893
16	RUDSETI Dharwad	288	8048	2402	19190729	9712822	23600	9454307
17	RUDSETI Mysore	257	7231	2182	25142354	10778518	0	14363836
18	RUDSETI Ujire	374	3750	2144	13518769	9188600	0	4330169
19	RUDSETI Vijayapura	176	4936	3159	19632001	11641480	166680	7823841
20	SBI Chamarajanagar	24	574	207	735360	450000	0	285360
21	SBI Gadag	81	2123	2075	12482789	3124949	437038	8920802
22	SBI Gulbarga	81	1656	1353	8636879	3339804	75650	5221425
23	SBI Koppal	114	2739	2247	18669141	6256870	0	12412271
24	SBI Raichur	260	7177	2805	18751670	8976216	0	9775454
25	SBI Tumkur	125	3083	2385	15690739	3585200	0	12105539
26	SBI Yadgir	149	4167	689	4849525	90000	0	4759525
27	DCCB Bidar	43	1090	1279	13104896	2881200	0	10223696
28	CANB Belgaum	197	5147	3258	18146964	7312000	0	10834964
29	CANB Bellary	239	6729	2433	11892072	4507000	864200	6520872
30	CANB Manipal	228	5485	2464	13410741	5140200	406400	7864141
31	CANB Kuma	146	3344	2527	22972278	11947590	0	11024688
32	BOB Haveri	141	3454	2813	17751977	10850562	0	6901415
33	BOB Mandya	154	4015	3157	14010086	8576984	26628	5406474
TOTAL		6577	162754	82764	494085462	226201360	3370603	264513499
BANK WISE NRLM BPL CLAIMS - Karnataka -18-10-2021								
1	Canara Bank Total	3064	85227	40915	206295186	107993933	1928400	96372853
2	Union Bank Total	199	5482	3585	25755303	2262592	665407	22827304
3	Kotak M Bank Total	275	7805	1532	10630991	3354600	0	7276391
4	RUDSETI Total	1867	34162	17722	126720920	64458450	237480	62024990
5	SBI Total	834	21519	11761	79816103	25823039	512688	53480376
6	DCCB Bidar Total	43	1090	1279	13104896	2881200	0	10223696
7	BOB (VB) Total	295	7469	5970	31762063	19427546	26628	12307889
All Banks Total		6577	162754	82764	494085462	226201360	3370603	264513499
NRLM-BPL Claims (Year wise) - Position as on 18-10-2021								
1	2011-12	186	5855	674	3479230	3479230	0	0
2	2012-13	626	11977	3036	12577978	11956378	0	621600
3	2013-14	766	16591	8579	26406710	26406710	0	0
4	2014-15	651	17918	8284	27780950	26864750	96400	819800
5	2015-16	695	21427	7746	26485100	25500476	41024	943600
6	2016-17	708	19378	8058	30752845	26753795	481250	3517800
7	2017-18	664	17320	8797	49596992	38666578	1386274	9544140
8	2018-19	733	18637	12436	90500001	59259885	716655	30523461
9	2019-20	717	18480	12836	95679124	4539200	649000	90490924
10	2020-21	696	11956	9306	96384838	2774358	0	93610480
11	2021-22	135	3215	3012	34441694	0	0	34441694
Total		6577	162754	82764	494085462	226201360	3370603	264513499

Annexure-46

BANK WISE PERFORMANCE OF APY										
Name of the State (As per LGD Database)	NLOO Reg. No.	APY SP Name	Bank Category	No. of Branches as on 1st April, 2021	AAPB Target	Annual Target	APY accounts opened in Q1 & Q2 of FY 2021- 22	AAPB Achieved as on 30 Sep, 2021	Annual Target Achievement	APY accounts opened since inception till 30 Sep, 2021
KARNATAKA	7000652	CENTRAL BANK OF INDIA	Major Bank	117	70	8,190	1,818	16	22%	20,813
KARNATAKA	7000663	PUNJAB AND SIND BANK	Major Bank	13	70	910	105	8	12%	2,263
KARNATAKA	7000803	AXIS BANK LTD	Major Bank	285	70	19,950	3,253	11	16%	45,361
KARNATAKA	7000825	ICICI BANK LIMITED	Major Bank	238	70	16,660	810	3	5%	27,691
KARNATAKA	7000965	HDFC BANK LTD	Major Bank	310	70	21,700	2,099	7	10%	55,674
KARNATAKA	7001750	CANARA BANK (Including eSYNDICATE BANK)	Major Bank	1,811	70	125,770	64,106	35	51%	534,318
KARNATAKA	7001783	INDIAN OVERSEAS BANK	Major Bank	221	70	15,470	3,323	15	21%	32,277
KARNATAKA	7001794	PUNJAB NATIONAL BANK (Including eORIENT)	Major Bank	167	70	11,690	495	3	4%	16,264
KARNATAKA	7001816	BANK OF INDIA	Major Bank	135	70	9,450	2,129	16	23%	30,825
KARNATAKA	7001820	BANK OF BARODA (Including Dena & Vijaya)	Major Bank	688	70	48,160	11,739	17	24%	209,248
KARNATAKA	7001831	INDIAN BANK (Including eALLAHABAD BANK)	Major Bank	179	70	12,530	1,222	7	10%	24,580
KARNATAKA	7001875	UCO BANK	Major Bank	66	70	4,620	641	10	14%	6,416
KARNATAKA	7001886	BANK OF MAHARASHTRA	Major Bank	60	70	4,200	902	15	21%	7,858
KARNATAKA	7001912	UNION BANK OF INDIA (Including eANDHRA)	Major Bank	793	70	55,510	6,586	8	12%	95,794
KARNATAKA	7001945	IDBI BANK LTD	Major Bank	86	70	6,020	987	11	16%	31,039
KARNATAKA	7002015	STATE BANK OF INDIA	Major Bank	1,554	70	108,780	44,688	29	41%	267,659
KARNATAKA	7001035	INDUSIND BANK LIMITED	PVT	22	30	660	5	0	1%	20
KARNATAKA	7001120	YES BANK LIMITED	PVT	50	30	1,500	241	5	16%	1,059
KARNATAKA	7001293	STANDARD CHARTERED BANK	PVT	3	30	90	-	-	0%	14
KARNATAKA	7001330	TAMILNAD MERCANTILE BANK LTD	PVT	20	30	600	1,057	53	176%	3,073
KARNATAKA	7001433	THE LAKSHMI VILAS BANK LTD	PVT	59	30	1,770	-	-	0%	130
KARNATAKA	7001455	THE CATHOLIC SYRIAN BANK LIMITED	PVT	16	30	480	79	1	3%	1,391
KARNATAKA	7001492	THE FEDERAL BANK LTD	PVT	102	30	3,060	24	2	7%	813
KARNATAKA	7001525	DHANLAXMI BANK LIMITED	PVT	12	30	360	3,757	7	23%	60,142
KARNATAKA	7001540	KARNATAKA BANK LIMITED	PVT	539	30	16,170	-	-	0%	539
KARNATAKA	7001573	DCB BANK LIMITED	PVT	19	30	570	148	5	18%	515
KARNATAKA	7001584	RBL BANK LIMITED	PVT	28	30	840	33	1	2%	1,020
KARNATAKA	7001691	THE KARUR VYSYA BANK LTD	PVT	53	30	1,590	-	-	0%	5
KARNATAKA	7001735	THE JAMMU AND KASHMIR BANK LTD	PVT	8	30	240	-	-	0%	5
KARNATAKA	7001746	THE SOUTH INDIAN BANK LTD MARKETING	PVT	55	30	1,650	46	1	3%	1,415
KARNATAKA	7002343	CITY UNION BANK LTD	PVT	41	30	1,230	139	3	11%	2,061
KARNATAKA	7002866	KOTAK MAHINDRA BANK	PVT	162	30	4,860	169	1	3%	2,306
KARNATAKA	7004664	BANDHAN BANK LIMITED	PVT	23	30	690	-	-	0%	14
KARNATAKA	7004804	IDFC BANK LIMITED	PVT	55	30	1,650	14	0	1%	628
KARNATAKA	7007222	KARNATAKA VIKAS GRAMEENA BANK	RRB	639	70	44,730	25,452	40	57%	228,403
KARNATAKA	7005106	KARNATAKA GRAMIN BANK	RRB	1,141	70	79,870	27,582	24	35%	352,779
KARNATAKA Total				9,770		633,220	203,649	21	32%	2,064,702

46 - Annexure

DISTRICT WISE PERFORMANCE OF APY

Name of the State (As per LGD Database)	Name of the District (As per LGD Database)	Bank Category	No. of Branches as on 1st April, 2021	AAPB Target	Annual Target	APY accounts opened in Q1 & Q2 of FY 2021-22	AAPB Achieved as on 30 Sep, 2021	Annual Target Achievement	APY accounts opened since Inception till 30 Sep, 2021
KARNATAKA	BAGALKOTE	Major Bank	148	70	10,360	3,887	26	38%	31,424
KARNATAKA	BAGALKOTE	PVT	30	30	900	112	4	12%	1,855
KARNATAKA	BAGALKOTE	RRB	76	70	5,320	2,480	33	47%	22,065
KARNATAKA	BALLARI	Major Bank	178	70	12,460	5,520	31	44%	49,028
KARNATAKA	BALLARI	PVT	28	30	840	234	8	28%	2,774
KARNATAKA	BALLARI	RRB	89	70	6,230	2,134	24	34%	30,655
KARNATAKA	BELAGAVI	Major Bank	366	70	25,620	8,755	24	34%	78,218
KARNATAKA	BELAGAVI	PVT	57	30	1,710	205	4	12%	2,031
KARNATAKA	BELAGAVI	RRB	171	70	11,970	10,325	60	86%	81,655
KARNATAKA	BENGALURU RURAL	Major Bank	214	70	14,980	3,653	17	24%	49,920
KARNATAKA	BENGALURU RURAL	PVT	50	30	1,500	329	7	21%	1,972
KARNATAKA	BENGALURU RURAL	RRB	19	70	1,330	539	28	41%	6,928
KARNATAKA	BENGALURU URBAN	Major Bank	1,747	70	122,290	26,039	15	21%	326,005
KARNATAKA	BENGALURU URBAN	PVT	407	30	12,210	1,026	3	8%	17,248
KARNATAKA	BENGALURU URBAN	RRB	52	70	3,640	1,763	34	48%	18,421
KARNATAKA	BIDAR	Major Bank	98	70	6,860	4,009	41	58%	26,058
KARNATAKA	BIDAR	PVT	9	30	270	55	6	20%	648
KARNATAKA	BIDAR	RRB	54	70	3,780	973	18	26%	13,592
KARNATAKA	CHAMARAJANAGARA	Major Bank	78	70	5,460	1,847	24	34%	15,351
KARNATAKA	CHAMARAJANAGARA	PVT	10	30	300	59	6	20%	344
KARNATAKA	CHAMARAJANAGARA	RRB	26	70	1,820	936	36	51%	6,179
KARNATAKA	CHIKABALLAPURA	Major Bank	92	70	6,440	2,059	22	32%	19,301
KARNATAKA	CHIKABALLAPURA	PVT	17	30	510	13	1	3%	501
KARNATAKA	CHIKABALLAPURA	RRB	37	70	2,590	251	7	10%	11,247
KARNATAKA	CHIKAMAGALURU	Major Bank	163	70	11,410	4,161	26	36%	38,182
KARNATAKA	CHIKAMAGALURU	PVT	36	30	1,080	423	12	39%	3,339
KARNATAKA	CHIKAMAGALURU	RRB	53	70	3,710	573	11	15%	11,754
KARNATAKA	CHITRADURGA	Major Bank	105	70	7,350	2,491	24	34%	27,453
KARNATAKA	CHITRADURGA	PVT	25	30	750	48	2	6%	1,195
KARNATAKA	CHITRADURGA	RRB	84	70	5,880	1,936	23	33%	26,199
KARNATAKA	DAKSHINA KANNADA	Major Bank	459	70	32,130	9,971	22	31%	90,098
KARNATAKA	DAKSHINA KANNADA	PVT	92	30	2,760	350	4	13%	5,325
KARNATAKA	DAKSHINA KANNADA	RRB	27	70	1,890	298	11	16%	7,551
KARNATAKA	DAVANGERE	Major Bank	134	70	9,380	2,992	22	32%	25,433
KARNATAKA	DAVANGERE	PVT	33	30	990	303	9	31%	2,299
KARNATAKA	DAVANGERE	RRB	65	70	4,550	1,961	30	43%	23,097
KARNATAKA	DHARWAD	Major Bank	214	70	14,980	4,423	21	30%	47,215
KARNATAKA	DHARWAD	PVT	43	30	1,290	131	3	10%	1,999
KARNATAKA	DHARWAD	RRB	77	70	5,390	2,040	26	38%	21,435
KARNATAKA	GADAG	Major Bank	83	70	5,810	2,154	26	37%	19,593
KARNATAKA	GADAG	PVT	9	30	270	5	1	2%	178
KARNATAKA	GADAG	RRB	60	70	4,200	2,996	50	71%	22,200
KARNATAKA	HASSAN	Major Bank	206	70	14,420	5,079	25	35%	46,383
KARNATAKA	HASSAN	PVT	41	30	1,230	179	4	15%	4,166
KARNATAKA	HASSAN	RRB	61	70	4,270	1,526	25	36%	18,593
KARNATAKA	HAVERI	Major Bank	100	70	7,000	2,697	27	39%	26,484
KARNATAKA	HAVERI	PVT	20	30	600	81	4	14%	791
KARNATAKA	HAVERI	RRB	80	70	5,600	3,059	38	55%	31,447

KARNATAKA	KALABURAGI	Major Bank	149	70	10,430	6,172	41	59%	38,125
KARNATAKA	KALABURAGI	PVT	18	30	540	69	4	15%	758
KARNATAKA	KALABURAGI	RRB	67	70	4,690	2,125	32	45%	22,660
KARNATAKA	KODAGU	Major Bank	113	70	7,910	2,490	22	31%	21,023
KARNATAKA	KODAGU	PVT	14	30	420	64	5	15%	1,460
KARNATAKA	KODAGU	RRB	26	70	1,820	471	18	26%	4,698
KARNATAKA	KODAGU	Major Bank	127	70	8,890	2,263	18	25%	28,198
KARNATAKA	KODAGU	PVT	12	30	360	49	4	14%	529
KARNATAKA	KODAGU	RRB	45	70	3,150	608	14	19%	15,480
KARNATAKA	KODAGU	Major Bank	91	70	6,370	2,469	27	39%	19,168
KARNATAKA	KODAGU	PVT	15	30	450	40	3	9%	537
KARNATAKA	KODAGU	RRB	51	70	3,570	1,264	25	35%	15,193
KARNATAKA	KODAGU	Major Bank	163	70	11,410	3,641	22	32%	39,569
KARNATAKA	KODAGU	PVT	14	30	420	40	3	10%	1,640
KARNATAKA	KODAGU	RRB	58	70	4,060	2,111	36	52%	21,086
KARNATAKA	KODAGU	Major Bank	336	70	23,520	5,308	16	23%	67,171
KARNATAKA	KODAGU	PVT	64	30	1,920	244	4	13%	2,451
KARNATAKA	KODAGU	RRB	103	70	7,210	2,972	29	41%	32,512
KARNATAKA	KODAGU	Major Bank	137	70	9,590	4,838	35	50%	30,536
KARNATAKA	KODAGU	PVT	20	30	600	56	3	9%	912
KARNATAKA	KODAGU	RRB	67	70	4,690	1,579	24	34%	20,323
KARNATAKA	KODAGU	Major Bank	124	70	8,680	2,752	22	32%	26,788
KARNATAKA	KODAGU	PVT	20	30	600	302	15	50%	3,353
KARNATAKA	KODAGU	RRB	14	70	980	562	40	57%	4,250
KARNATAKA	KODAGU	Major Bank	207	70	14,490	4,501	22	31%	39,136
KARNATAKA	KODAGU	PVT	41	30	1,230	467	11	38%	4,591
KARNATAKA	KODAGU	RRB	43	70	3,010	1,255	29	42%	15,457
KARNATAKA	KODAGU	Major Bank	204	70	14,280	5,249	26	37%	46,104
KARNATAKA	KODAGU	PVT	36	30	1,080	291	8	27%	3,950
KARNATAKA	KODAGU	RRB	68	70	4,760	1,121	16	24%	17,205
KARNATAKA	KODAGU	Major Bank	292	70	20,440	4,893	17	24%	51,198
KARNATAKA	KODAGU	PVT	53	30	1,590	147	3	9%	5,138
KARNATAKA	KODAGU	RRB	23	70	1,610	543	24	34%	7,316
KARNATAKA	KODAGU	Major Bank	198	70	13,860	3,552	18	26%	39,987
KARNATAKA	KODAGU	PVT	23	30	690	84	4	12%	1,883
KARNATAKA	KODAGU	RRB	46	70	3,220	977	21	30%	12,816
KARNATAKA	KODAGU	Major Bank	138	70	9,660	5,282	38	55%	30,254
KARNATAKA	KODAGU	PVT	19	30	570	119	6	21%	617
KARNATAKA	KODAGU	RRB	79	70	5,530	2,734	35	49%	21,918
KARNATAKA	KODAGU	Major Bank	58	70	4,060	1,756	30	43%	14,677
KARNATAKA	KODAGU	PVT	11	30	330	187	17	57%	976
KARNATAKA	KODAGU	RRB	59	70	4,130	922	16	22%	17,250
KARNATAKA	KODAGU	Major Bank	9,769		633,150	203,649	21	32%	2,064,702
KARNATAKA	KODAGU	PVT							
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KARNATAKA	KODAGU	Major Bank							
KARNATAKA	KODAGU	PVT							

Annexure - 4H

4.9 A-1

4.2 A-1

APY CITIZEN'S CHOICE HI, FY 2021-22 - Scorecard for SLBC State Coordinators														
Sr. No.	Name of the State/ Union Territory (as per NLCOWS District Mapping)	State category (Big/Medium/Small)	Name of the APY SP	NLOO Reg. No.	Bank Category	No. of Branches in the State as on 1st April 2021	Target - B AAPB target for State Coordinators	Target Minimum Number of APY Accounts to be sourced (By Total No. of Branches of the same Bank in the State)	No. of APY Accounts enrolled (From 1st Aug to 30 Sep 2021) Status as on 1st Oct, 2021	No. of APY Accounts enrolled on 1st October, 2021	No. of APY Accounts enrolled (From 1st Aug to 1st Oct 2021) Status as on 1st Oct, 2021	Average Account Per Branch of the State (Total no. of APY Accounts sourced by the Bank / Total No. of Branches of the same Bank in the state)	% of Target Achievement	Status of Achievement
1	KARNATAKA	Big	TAMILNAD MERCANTILE BANK PVT LTD	7001330	PVT	20	6	120	908	134	1,042	52	868%	Award of Excellence
2	KARNATAKA	Big	KARNATAKA VIKAS GRAMEENA BANK	7000722	RRB	639	15	9,585	14,855	249	15,104	24	158%	Certificate of Excellence
3	KARNATAKA	Big	STATE BANK OF INDIA	7002015	Major Bank	1,554	15	23,310	31,527	1,071	32,598	21	140%	Certificate of Excellence
4	KARNATAKA	Big	DHANLAXMI BANK LIMITED	7001525	PVT	12	6	72	22	61	83	7	115%	Certificate of Excellence
5	KARNATAKA	Big	KARNATAKA GRAMIN BANK	7005106	RRB	1,141	15	17,115	17,687	-	17,687	16	103%	Certificate of Excellence
6	KARNATAKA	Big	CANARA BANK	7001750	Major Bank	1,811	15	27,165	26,685	505	27,190	15	100%	Certificate of Excellence

APY CITIZEN'S CHOICE HI FY-2021-22 - Scorecard for LDMS

Sr. No.	Name of the District (as per NLCCs wise District Mapping)	Name of the State / Union Territory (as per NLCCs wise District Mapping)	State Category	No. of Branches in the State as on 1st April 2021	Target Minimum Number of APY Accounts to be sourced - 14 AAPB & No. of Branches	No. of APY Accounts enrolled (From 1st Aug to 30 Sep 2021) Status as on 1st Oct. 2021	No. of APY Accounts enrolled on 1st October, 2021	No. of APY Accounts enrolled (From 1st Aug to 1st Oct 2021) Status as on 1st Oct, 2021	% of Target Achievement	Status of Achievement
1	KALABURAGI	KARNATAKA	Big	234	3,276	5,502	141	5,643	172%	Certificate of Excellence
2	GADAG	KARNATAKA	Big	152	2,128	3,101	41	3,142	148%	Certificate of Excellence
3	BIDAR	KARNATAKA	Big	161	2,254	3,170	32	3,202	142%	Certificate of Excellence
4	RAICHUR	KARNATAKA	Big	224	3,136	4,291	104	4,395	140%	Certificate of Excellence
5	BELAGAVI	KARNATAKA	Big	594	8,316	11,143	209	11,352	137%	Certificate of Excellence
6	VIJAYAPURA	KARNATAKA	Big	236	3,304	4,275	119	4,394	133%	Certificate of Excellence
7	BALLARI	KARNATAKA	Big	295	4,130	4,718	116	4,834	117%	Certificate of Excellence
8	HAVERI	KARNATAKA	Big	200	2,800	3,235	26	3,261	116%	Certificate of Excellence
9	KOPPAL	KARNATAKA	Big	157	2,198	2,333	43	2,376	108%	Certificate of Excellence
10	BAGALKOTE	KARNATAKA	Big	254	3,556	3,694	112	3,806	107%	Certificate of Excellence
11	YADGIR	KARNATAKA	Big	128	1,792	1,842	66	1,908	106%	Certificate of Excellence
12	MANDYA	KARNATAKA	Big	235	3,290	3,369	66	3,435	104%	Certificate of Excellence
13	DAVANGERE	KARNATAKA	Big	232	3,248	3,242	115	3,357	103%	Certificate of Excellence
14	CHAMARAJANAGARA	KARNATAKA	Big	114	1,596	1,558	40	1,598	100%	Certificate of Excellence

Annexure - SA

	ANNEXURE -				
	KARNATAKA				
	BANK WISE TOTAL KCC	Reports in Crore			
	Sep-21				
SR.	Name of Bank	NO. OF KCC ISSUED from 01.04.2021 to 30.09.2021 (Including renewal)	AMOUNT DISBURSED DURING from 01.04.2021 to 30.09.202	TOTAL NO. OF KCC AS ON END OF CURRENT QUARTER	OUTSTANDING Amount. AS ON END OF CURRENT QUARTER
1	CANARA BANK	30850	481.85	421520	6552.97
2	STATE BANK OF INDIA	43992	1676.01	206449	4129.83
3	UNION BANK OF INDIA	220886	2172.3	213022	6353.04
4	BANK OF BARODA	1087	153.41	92086	2006.6
5	BANK OF INDIA	782	106.04	20013	299.51
6	BANK OF MAHRASHTRA	821	14.15	7147	122.26
7	CENTRAL BANK OF INDIA	1821	9.58	4394	88.44
8	INDIAN BANK	0	0	11630	203.28
9	INDIAN OVERSEAS BANK	6195	77.85	19112	273.26
10	PUNJAB NATIONAL BANK	1169	38.47	11110	200.72
11	PUNJAB AND SIND BANK	0	0	3	0.04
12	UCO BANK	76	1.29	3011	43.32
13	IDBI BANK	900	21.9	6194	198.26
14	KARNATAKA BANK	40542	494.2	175023	2250.39
15	KOTAK MAHINDRA BANK	0	0	1435	21.25
16	CSB BANK LIMITED	0	0	0	0
17	CITY UNION BANK	0	0	56	1.02
18	DHANLAXMI BANK	0	0	0	0
19	FEDERAL BANK	5223	133.43	2809	134.65
20	J & K BANK	0	0	0	0
21	KARUR VYASYA BANK	0	0	32	4.06
22	LAXSHMI VILAS BANK	4	0	7	0.02
23	RBL BANK	322	9.54	2531	94.15
24	SOUTH INDIAN BANK	9	0.03	64	16.6
25	TAMILNAD MERCANTILE BANK	12	0.4	75	1.94
26	INDUSIND BANK	0	0	0	0
27	HDFC BANK	32447	793.44	180442	2707.28
28	AXIS BANK	85	0.15	14812	1023.81
29	ICICI BANK	13308	355.88	22096	1422.51
30	YES BANK	35	2.05	131	5.65
31	BANDHAN BANK	0	0	0	0
32	DCB BANK	540	82.64	1302	192.01
33	IDFC FIRST BANK	995	29.05	643	60
34	KARNATAKA GRAMEENA BANK	109660	1573.63	279021	2887.14
35	KARNATAKA VIKAS GRAMEENA BA	213980	3915.9	352429	6507.26
36	KSCARD BK.LTD	0	0	0	0
37	K.S.COOP APEX BANK LTD	1180947	8935.28	2210027	13578.92
38	KSFC	0	0	0	0
39	EQUITAS SMALL FINANCE BANK	0	0	0	0
40	UJJIVAN SMALL FINANCE BANK	25	0.71	78	1.47
41	SURYODAY SMALL FINANCE BANK	0	0	0	0
42	ESAF BANK	0	0	0	0
43	JANA SMALL FINANCE BANK LTD.	0	0	0	0
44	INDIA POST PAYMENTS BANK	0	0	0	0
45	AIRTEL PAYMENTS BANK	0	0	0	0
	Grand Total	1906713	21079.18	4258704	51381.66

वित्त मंत्रालय
वित्तीय सेवाएं विभाग
"जीवन दीप"
१०, पार्लियामेन्ट स्ट्रीट,
नई दिल्ली-११०००१

MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
"JEEVAN DEEP"
10, PARLIAMENT STREET,
NEW DELHI-110 001

दिनांक Dated the 5th Nov 200 2021

Dear Sir/Madam,

As part of the Atmanirbhar Bharat Package for farmers, Hon'ble Finance Minister had announced Rs. 2 lakh crore concessional credit boost to 2.5 crore farmers through Kisan Credit Cards (KCC). Accordingly, a special drive was launched w.e.f 1st June 2020 to provide KCC to farmers, with special focus on PM-Kisan beneficiaries, Animal Husbandry farmers and fishermen. As a result of concerted and sustained efforts by the Department/State Agencies and Banks, we have so far been able to provide more than 2.56 crore KCC cards to eligible farmers. This includes about 13.59 lakh KCCs for animal husbandry farmers and 46,574 KCCs to fishermen.

2. While reviewing the progress of KCC saturation drive, it has been observed that although, KCC saturation drive has resulted in very good coverage of farmers engaged in crop cultivation, a significant chunk of the farmers engaged in animal husbandry, dairy and fisheries activities, are yet to be provided with the facility of KCC. These farmers are the most unserved segment of the society, in terms of institutional credit for their working capital requirement.

3. Accordingly, in order to further streamline the process of credit delivery through KCC to the animal husbandry and fisheries farmers, a Standard Operating Procedure (SOP)/ Guidelines for issue of separate KCC for animal husbandry, dairy and fisheries farmers have been issued on 24.09.2021. The same has been shared with all PSBs & NABARD (for Cooperative Banks & RRBs). A copy of the SoP is also available on the website of DFS, i.e., <https://financialservices.gov.in>.

4. Also, in order to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries under KCC, it has now been decided to launch a special saturation drive in the form of weekly "District-level Camp" for a period of 3 months w.e.f. 8th November 2021. A copy of Standard Operating Procedure (SoP) for holding the weekly camp is Annexed.

5. In view of above, you are kindly requested to issue suitable instructions to all zonal and regional head, bank branches and other field functionaries, including the RRBs sponsored by your bank for their proactive participation in the camp and ensure seamless processing and sanctioning of KCC to eligible Animal Husbandry & Fisheries farmers in a timely manner. You are also requested to kindly monitor the progress of the camp from your personal desk and ensure successful holding of camps.

With regards

Encl: As above.

Your sincerely

S/d-

Sanjeev Kaushik
Additional Secretary (FI)

1. Chairman SBI
2. MD & CEOs of all PSBs
3. Chairman NABARD(with respect to Cooperative Banks)

Copy to:

All SLBC Convenors with request for:

- (i) Overall coordination with the State Governments on District level KCC Camp.
- (ii) Collection of data from LDMs and reporting to DFS.

**Standard Operating Procedure (SoP) for “District-level Special KCC Campaign”
to provide the benefit of Kisan Credit Card to eligible Animal Husbandry and
Fisheries farmers**

A Campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities will be launched from 8th Nov, 2021 with the to be held on every Friday of the week. In case, Friday being a holiday, the date of campaign will be rescheduled either for Thursday or Saturday, the alternate working day, as the case may be.

B. The broad contours of the campaign will be as under:

1. **“District-level KCC Camp”** will be held for on the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries.
2. State Animal Husbandry Department/ State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.
3. The applications will be sourced by the Nodal officers from eligible farmers for Animal Husbandry and Fisheries activities, through District Veterinary Surgeons, District Fishery Officer, field supervisors of district milk unions and CSC.
4. A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:
 - (a) Lead District Manager- Convenor ✓
 - (b) DDM, NABARD - Member ✓
 - (c) District Nodal Officer, Department of Animal Husbandry - Member ✓
 - (d) District Nodal Officer, Department of Fisheries - Member ✓
 - (e) Bank’s representatives at District Level –Member

The Coordination Committee will function under the overall supervision of the District Magistrate.

5. During this Campaign **‘District level KCC Camp’** will be organized at least once a week.
 - a) A preliminary scrutiny of the applications will be conducted as per the standard checklist and applications found complete in all respects will be accepted by banks with a proper acknowledgement to the applicant.
 - b) Acknowledgement with running number for accepted applications.
 - c) The accepted application forms will be sent to bank branches/ handed over to representatives of Banks concerned, and a record of the same will be maintained at LDM office.
 - d) The concerned Bank branch in the District will process the accepted applications within 15 days of their receipt, as per the extant policy/guidelines.
 - e) Logistics and other incidental support for holding the District-level KCC Camp, will be facilitated by the Department of Animal Husbandry (DAH&D, Department of Fisheries (DoF) and District Administration.
 - f) Monthly Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the Distt. Magistrate and Nodal Officers for communicating the status to the applicants.
 - g) Pending finalization of online portal by DAHD, data on the application submitted during the Camp will be shared on a monthly basis with the and Department of Fisheries.

KCC Acknowledgement Slip

(Bank's Copy)

Acknowledgment No: Name of Distt/xxxx

Name of Farmer	
Any acceptable OVD as per the SOP	
Mobile Number	
KCC Applied for	Animal Husbandry/ Dairy/ Fisheries/Poultry
Application found in order and accepted In-principle. Forwarded to:	
Name of Bank	
Branch	
IFSC Code	
Date of Receipt	

Authorized Representative

KCC Acknowledgement Slip

(Applicant's Copy)

Acknowledgment No: Name of Distt/xxxx

Name of Farmer	
Any acceptable OVD as per the SOP	
Mobile Number	
KCC Applied for	Animal Husbandry/ Dairy/ Fisheries/Poultry
Application found in order and accepted In-principle. Forwarded to:	
Name of Bank	
Branch	
IFSC Code	
Date of Receipt	

Authorized Representative

Note:

- a) *This is only an acknowledgement of receipt of the application and should not be construed as a sanction of the proposal. A decision regarding sanction of the application will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the Bank, and as per the extant guidelines / regulations of KCC issued by RBI.*
- b) *The application will be taken up for consideration only after receipt of complete application along with documents as per the Checklist.*
- c) *The application will be disposed of within fifteen days from the date of receipt of the complete application as stated at pt. no. 2 above.*
- d) *Monthly Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the Distt. Magistrate and Nodal Officers for communicating the status to the applicants.*

Check-list for KCC Application

Whether the farmer is eligible as per SOP	Yes/ No
Whether already a KCC account holder	Yes/ No
If Yes, account details of KCC	Account number: Bank Name: Amount Sanctioned:
Existing KCC holders – Enhancement of KCC limit	Yes/ No
Proof of identity: Self attested copy of Voter's ID Card / Driving License / PAN Card / Aadhar Card / Passport / Photo IDs issued by Govt. authority etc	Submitted/ not submitted
Proof of Residence: Recent telephone bill / electricity bill / property tax receipt (not older than 2 months) / Voter's ID Card / Aadhar Card / Passport / Certificate issued by Govt. Authority / Local Panchayat / Municipalities etc.	Submitted/ not submitted
Applicant's recent Photograph (2 copies).	Submitted/ not submitted
Details submitted for determining the loan eligibility as per para 9 of SoP.	Submitted/ not submitted
Loan application amount is within Rs 1.60 lakh No collateral is required for KCC up to Rs 1.60 lakh	Yes/No
Loan application amount is above Rs 1.60 lakh a.) Tripartite agreement between the farmer, processing/ marketing agency, e.g. Milk Union / Federation, Fisheries Federation, etc. & the Bank. b.) Processing cum marketing unit agency, e.g. Milk Union / Federation, Fisheries Federation, etc., to certify the farmer whose details are given has been supplying their produce to them and payment is being done through DBT in the bank account number of the farmer mentioned in the form (Designated account).	Submitted/ not submitted Submitted/ not submitted

Strike off whichever is not applicable.

Annexure - SC

ANNEXURE -

KARNATAKA

BANK WISE TOTAL KCC FOR ANIMAL HUSBANDRY (DAIRY)

Reports in Actual

Sep-21

SR.	Name of Bank	NO. OF KCC for Animal husbandry ISSUED from 01.04.2021 to 30.09.2021 (including	AMOUNT DISBURSED ISSUED from 01.04.2021 to 30.09.2021	TOTAL NO. OF KCC for Animal husbandry AS ON END OF CURRENT QUARTER	OUTSTANDING Amount. AS ON END OF CURRENT QUARTER
1	CANARA BANK	2460	113353011	58007	106457127
2	STATE BANK OF INDIA	1633	84100041.66	15550	323371927.2
3	UNION BANK OF INDIA	2872	30732691.08	9857	79002810.1
4	BANK OF BARODA	3	189000	12167	61938539.19
5	BANK OF INDIA	161	9925280.04	1371	38183768.3
6	BANK OF MAHRASHTRA	5	203000	5	20151
7	CENTRAL BANK OF INDIA	5	28059	87	53390711.57
8	INDIAN BANK	0	0	674	12307107.82
9	INDIAN OVERSEAS BANK	44	2117929.93	446	15824273.9
10	PUNJAB NATIONAL BANK	0	1000	6	264637.93
11	PUNJAB AND SIND BANK	0	0	0	0
12	UCO BANK	1	106000	1031	76554349.26
13	IDBI BANK	5	76650.9	141	2036844.17
14	KARNATAKA BANK	42	43098353	617	101408401.5
15	KOTAK MAHINDRA BANK	0	0	0	0
16	CSB BANK LIMITED	0	0	0	0
17	CITY UNION BANK	0	0	0	0
18	DHANLAXMI BANK	0	0	0	0
19	FEDERAL BANK	94	15194081	93	25244612.2
20	J & K BANK	0	0	0	0
21	KARUR VYASYA BANK	0	0	0	0
22	LAXSHMI VILAS BANK	0	0	0	0
23	RBL BANK	0	0	231	14469473.38
24	SOUTH INDIAN BANK	0	0	0	0
25	TAMILNAD MERCANTILE B	0	0	0	0
26	INDUSIND BANK	0	0	0	0
27	HDFC BANK	38	841.5	91	1021.45
28	AXIS BANK	0	0	1	656913
29	ICICI BANK	0	0	0	0
30	YES BANK	0	0	0	0
31	BANDHAN BANK	0	0	0	0
32	DCB BANK	0	0	0	0
33	IDFC FIRST BANK	0	0	0	0
34	KARNATAKA GRAMEENA B	2446	102510911.4	18545	484009973.7
35	KARNATAKA VIKAS GRAM	4895	256656000	14791	644995914.6
36	KSCARD BK.LTD	0	0	0	0
37	K.S.COOP APEX BANK LTD	18328	156505611.5	62137	621256736.2
38	KSFC	0	0	0	0
39	EQUITAS SMALL FINANCE	0	0	0	0
40	UJJIVAN SMALL FINANCE	0	0	0	0
41	SURYODAY SMALL FINAN	0	0	0	0
42	ESAF BANK	0	0	0	0
43	JANA SMALL FINANCE BA	0	0	0	0
	Grand Total	33032	814798462	195848	3619690803

ANNEXURE -					
KARNATAKA					
BANK WISE KCC FISHRIES			Reports in Actual		
Sep-21					
SR.	Name of Bank	NO. OF KCC for Fisheries ISSUED FROM 01.04.2021 TO 30.09.2021 (Including renewal)	AMOUNT DISBURSED from 01.04.2021 to 30.09.2021	TOTAL NO. OF KCC for Fishries AS ON END OF CURRENT QUARTER	OUTSTANDING Amount. AS ON END OF CURRENT QUARTER
1	CANARA BANK	54	8199505.08	384	36590334.69
2	STATE BANK OF INDIA	137	359000	693	45725621.88
3	UNION BANK OF INDIA	2326	144728099.2	2327	620838448.9
4	BANK OF BARODA	12	1871200	102	20036627.76
5	BANK OF INDIA	141	1013838.1	141	4297931.2
6	BANK OF MAHRASHTRA	3	175000	3	173443
7	CENTRAL BANK OF INDIA	0	0	12	342327.64
8	INDIAN BANK	0	0	5	489216.69
9	INDIAN OVERSEAS BANK	6	432384.6	24	2090532.72
10	PUNJAB NATIONAL BANK	0	0	0	0
11	PUNJAB AND SIND BANK	0	0	0	0
12	UCO BANK	0	0	6	1928756.21
13	IDBI BANK	0	0	1	40938
14	KARNATAKA BANK	42	43098353	617	101408401.3
15	KOTAK MAHINDRA BANK	0	0	0	0
16	CSB BANK LIMITED	0	0	0	0
17	CITY UNION BANK	0	0	0	0
18	DHANLAXMI BANK	0	0	0	0
19	FEDERAL BANK	3	600000	3	600360
20	J & K BANK	0	0	0	0
21	KARUR VYASYA BANK	0	0	0	0
22	LAXSHMI VILAS BANK	0	0	0	0
23	RBL BANK	0	0	0	0
24	SOUTH INDIAN BANK	0	0	0	0
25	TAMILNAD MERCANTILE BANK	0	0	0	0
26	INDUSIND BANK	0	0	0	0
27	HDFC BANK	0	0	0	0
28	AXIS BANK	0	0	0	0
29	ICICI BANK	0	0	0	0
30	YES BANK	0	0	0	0
31	BANDHAN BANK	0	0	0	0
32	DCB BANK	0	0	0	0
33	IDFC FIRST BANK	0	0	0	0
34	KARNATAKA GRAMEENA BANK	41	2191540	102	5970593
35	KARNATAKA VIKAS GRAMEENA BA	37	2261000	129	6139115.34
36	KSCARD BK.LTD	0	0	0	0
37	K.S.COOP APEX BANK LTD	198	9790000	230	10880000
38	KSFC	0	0	0	0
39	EQUITAS SMALL FINANCE BANK	0	0	0	0
40	UJJIVAN SMALL FINANCE BANK	0	0	0	0
41	SURYODAY SMALL FINANCE BANK	0	0	0	0
42	ESAF BANK	0	0	0	0
43	JANA SMALL FINANCE BANK LTD.	0	0	0	0
	Grand Total	3000	214719919.9	4779	857552648.3

Agenda: 5.1.1 (a)

PMFBY Year wise/Season wise Insurance premium payment and eligible farmers claim settlement from 2016-17 to 2020-21 (Rs. in lakhs)
as on 22.10.2021

Year/Season	No. of Enrolled Farmers			Area(Ha)	Sum Insured	Farmers Share	GOK Share	GOI Share	Total	Claim Initiated		Total claim Settled		Pending		Remarks
	Lonee Farmers	Non-lonee Farmers	Total							No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	
2016 Kharif	743450	200100	943550	1303214.00	560953.00	14966.59	32009.49	32009.49	78985.57	682008	100244.64	681975	100063.48	33	181.16	Pending claims of Rs.1688.18 lakhs settlement is in progress through Escrow Account
2016-17 Rabi & Summer	148679	1031018	1179697	1701619.00	436543.00	6617.84	28148.59	28148.59	62915.02	1187996	85084.32	1169108	83859.60	18888	1224.72	
2017 Kharif	572141	761012	1333153	1873067.00	822166.00	20303.06	75294.68	75294.68	170892.42	556061	60999.50	552892	60739.12	3169	260.38	
2017-18 Rabi & Summer	11089	11832	22921	36063.00	13926.00	231.16	960.80	960.80	2152.76	8983	1050.78	7712	1060.61	101	21.92	
2018 Kharif	532782	690206	1222988	1452383	644296.83	15258.48	49354.79	49354.79	113968.06	826347	159373.19	822082	158662.37	4265	710.82	Pending claim amount of Rs.9474.29 lakhs settlement is in progress by insurance companies
2018-19 Rabi & Summer	65779	496183	561962	737568.00	245173.00	3636.60	17504.80	17504.80	38636.19	453460	100261.76	453160	100178.73	300	83.03	
2019 Kharif	597732	822711	1420443	1215210.81	561074.00	13325.79	59127.73	59127.73	131581.25	587688	68122.53	526240	61167.09	61448	6955.44	
2019-20 Rabi & Summer	74448	607038	681486	828792	273705	4030.11	22462.71	22462.71	48955.53	177258	19434.21	160872	17709.21	16386	1725.00	
2020 Kharif	442111	902671	1344782	1261303.34	574680.62	13196.039	62211.767	58487.725	133895.53	383956	52021.29	363825	50522.4463	20131	1498.84	Pending claims settlement is in progress by insurance companies
2020-21 Rabi & Summer	9066	134596	143662	221013.43	75620.26	1135.24	8108.26	7985.67	17229.16	723	56.82	715	56.77	8	0.05	

RWBCIS enrollement, settlement and pending claim settlement status from 2016-17 to 2021-22 as on 30-09-2021

Year and Season	*No of Enrolled Cases	i) Loanee	ii) Non Loanee	Farmer share	Area Insured (Ha)	Total Claims initiated	*No of beneficiary cases claim initiated	Claim Amount settled by company	no of cases (claim settled)	Pending claims	*Pending beneficiary cases	% claim settled	Remarks
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Kharif 2016	171198	154896	16302	4255.75	90427.58	26451.05	170567	26447.85	170557	3.20	10	99.99	
Rabi 2016	7598	2718	4880	410.60	7127.10	1834.25	7598	1834.25	7598	0.00	0	100.00	
Kharif 2017	150787	127612	23175	3768.88	67614.05	20860.07	150787	20689.95	149153	170.12	1634	99.18	Returned due incorrect bank Acc.no/ IFSC code/ name mismatch etc., Aadhaar based payment is under Progress.
Rabi 2017	3072	2245	827	285.99	3498.50	2893.17	3072	2893.17	3072	0.00	0	100.00	
Kharif 2018	172612	99533	73079	3955.66	72174.26	29553.27	150337	29237.97	149122	315.30	1215	98.93	Claim Settlement is under Progress for clear cases.
Rabi 2018	6617	1231	5386	458.97	7003.52	5069.27	6617	5063.12	6598	6.15	19	99.88	Returned due incorrect bank Acc.no/ IFSC code/ name mismatch etc., AEPS is under Progress.
Kharif 2019	240297	188418	51879	6135.12	114802.42	40957.61	212550	40131.77	203952	825.84	8598	97.98	Claim Settlement is under Progress for clear cases.
Rabi 2019	21006	5356	15650	1840.26	19852.12	21287.04	18823	20036.87	18163	1250.17	660	94.13	Claim Settlement is under Progress for clear cases.
Kharif 2020	282713	230444	52269	7158.51	136867.52								
Rabi 2020	8112	447	7665	320.52	7967.68								
Kharif 2021	348043	267256	80787	10132.24	181277.73								
Total	1412055	1080156	331899	38722.50	708612.48	148905.73	720351	146334.96	708215	2570.78	12136	98.77	

Annexure SG



ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಸಂಖ್ಯೆ: ಕಂಇ/83/ಎಂಎನ್‌ಎಂಯು/2021

ಕರ್ನಾಟಕ ಸರ್ಕಾರ ಸಚಿವಾಲಯ,
ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ,
ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 23-06-2021

ಅಧಿಸೂಚನೆ

ನೋಂದಣಿ ಮತ್ತು ಮುದ್ರಾಂಕ ಇಲಾಖೆಯ ಕಾವೇರಿ ತಂತ್ರಾಂಶದಲ್ಲಿ ರೈತರು ಫೋಷಣ ಪತ್ರಗಳನ್ನು ಸಲ್ಲಿಸುವಾಗ ಬ್ಯಾಂಕಿನಿಂದ ನಮೂನೆ-3 ನ್ನು ಉಪ ನೋಂದಣಾಧಿಕಾರಿಗಳ ಕಛೇರಿಗೆ ಭೌತಿಕವಾಗಿ ಸಲ್ಲಿಸಬೇಕಾಗಿದ್ದು, ಇದರಿಂದ ರೈತರಿಗೆ ಕೃಷಿ ಸಾಲ ವಿತರಿಸುವಲ್ಲಿ ವಿಳಂಬವಾಗುವುದನ್ನು ತಪ್ಪಿಸಲು ಈ ಪದ್ಧತಿಯನ್ನು ಸರಳೀಕರಣಗೊಳಿಸಿ, FRUITS ತಂತ್ರಾಂಶದಿಂದ ಆನ್‌ಲೈನ್ ಮುಖಾಂತರ ಕಟುಹಿಸಲಾಗುವ ಡಿಜಿಟಲ್ ಸಹಿವುಳ್ಳ ಫೋಷಣ ಪತ್ರಗಳನ್ನು (Declaration/Form-3) ಉಪ ನೋಂದಣಿ ಕಛೇರಿಗಳಲ್ಲಿನ ಕಾವೇರಿ ತಂತ್ರಾಂಶದಲ್ಲಿ ಫೈರಿಂಗ್ ಮಾಡಲು ಅವಕಾಶವಾಗುವಂತೆ ಇ-ಆಡಳಿತ ಇಲಾಖೆಯ ಅಭಿವೃದ್ಧಿಪಡಿಸಿರುವ FRUITS ತಂತ್ರಾಂಶದೊಂದಿಗೆ ಕಾವೇರಿ ತಂತ್ರಾಂಶವನ್ನು ಸಂಯೋಜನೆಗೊಳಿಸಲು ಆದೇಶಿಸಿದೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆಜ್ಞಾನುಸಾರ
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ,

(ಕೆ.ವಿ.ಕೆ. ಬಾಚ್)
ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ,
ಕಂದಾಯ ಇಲಾಖೆ
(ನೋಂದಣಿ ಮತ್ತು ಮುದ್ರಾಂಕ)

ಇವರಿಗೆ: ಸಂಕಲನಸರಾರು, ಕರ್ನಾಟಕ ರಾಜ್ಯಪತ್ರ, ಬೆಂಗಳೂರು - ಮುಂದಿನ ಇ-ಗೆಜೆಟ್‌ನಲ್ಲಿ ಪ್ರಕಟಣೆ ಮಾಡಲು ಕೋರಲಾಗಿದೆ.

ಪ್ರತಿ:

- 1) ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳು, ಸಿಬ್ಬಂದಿ ಮತ್ತು ಆಡಳಿತ ಸುಧಾರಣಾ ಇಲಾಖೆ (ಇ-ಆಡಳಿತ) ಇವರ ಅಪ್ಪ ಕಾರ್ಯದರ್ಶಿ, ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ, ಬೆಂಗಳೂರು.
- 2) ನೋಂದಣಿ ಮಹಾಪರಿವೀಕ್ಷಕರು ಹಾಗೂ ಮುದ್ರಾಂಕಗಳ ಆಯುಕ್ತರು, ಕಂದಾಯ ಭವನ, 8 ನೇ ಮಹಡಿ, ಕೆ.ಜಿ.ರಸ್ತೆ, ಬೆಂಗಳೂರು.
- 3) ಎಲ್ಲಾ ಜಿಲ್ಲಾ ನೋಂದಣಾಧಿಕಾರಿಗಳಿಗೆ.
- 4) ಎಲ್ಲಾ ಹಿರಿಯ /ಉಪ ನೋಂದಣಾಧಿಕಾರಿಗಳಿಗೆ.
- 5) ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು, ಕಂದಾಯ ಇಲಾಖೆ (ವಿವಿಧ ನಿರ್ವಹಣೆ, ಭೂಮಿ & ಯುಪಿ&ಆರ್), ಇವರ ಅಪ್ಪ ಕಾರ್ಯದರ್ಶಿ, ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ, ಬೆಂಗಳೂರು.
- 6) ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ (ವಿವಿಧ ನಿರ್ವಹಣೆ, ನೋಂದಣಿ ಮತ್ತು ಮುದ್ರಾಂಕ) ಇವರ ಅಪ್ಪ ಸಹಾಯಕರು, ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ, ಬೆಂಗಳೂರು.
- 7) ಶಾಖಾ ರಕ್ಷಾ ಕಡತ / ಹೆಚ್ಚುವರಿ ಪ್ರತಿಗಳು.

ಸಂಖ್ಯೆ : Comp/121/2020-21

ನೋಂದಣಿ ಮಹಾಪರಿವೀಕ್ಷಕರು ಮತ್ತು
ಮುದ್ರಾಂಕಗಳ ಆಯುಕ್ತರವರ ಕಛೇರಿ,
8ನೇ ಮಹಡಿ, ಕಂದಾಯ ಭವನ
ಕೆಂಪೇಗೌಡ ರಸ್ತೆ, ಬೆಂಗಳೂರು- 09
ದಿನಾಂಕ : -10-2021.


ಜ್ಞಾಪನ

ವಿಷಯ: ನೋಂದಣಿ ಮತ್ತು ಮುದ್ರಾಂಕ ಇಲಾಖೆಯ ಕಾವೇರಿ ತಂತ್ರಾಂಶವನ್ನು ಇ-ಆಡಳಿತ
ಇಲಾಖೆಯ "FRUITS" ತಂತ್ರಾಂಶದೊಂದಿಗೆ ಸಂಯೋಜನೆ ಮಾಡಲು ಅನುಮತಿ
ನೀಡುವ ಬಗ್ಗೆ.

- ಉಲ್ಲೇಖ: 1. ಸರ್ಕಾರದ ಅಧಿಸೂಚನೆ ಸಂಖ್ಯೆ: ಕಂಇ/83/ಎಂಎನ್‌ಎಂಯು/2021, ದಿನಾಂಕ:
23-06-2021.
2. ಈ ಕಛೇರಿ ಸಮ ಸಂಖ್ಯೆ ಪತ್ರ ದಿನಾಂಕ: 23-06-2021, 12-08-2021 ಮತ್ತು
19-08-2021.
3. ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳು, ಇ-ಆಡಳಿತ ಸುಧಾರಣೆ ಇಲಾಖೆ
(ಇ-ಆಡಳಿತ) ಇವರ ಪತ್ರ ಸಂಖ್ಯೆ: ಡಿಪಿಎಆರ್ (ಇ-ಆಡಳಿತ)/ 266/ಎಸಿಎಸ್
2021, ದಿನಾಂಕ: 28-09-2021.

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಉಲ್ಲೇಖ(1)ರ ಸರ್ಕಾರದ ಆದೇಶದನ್ವಯ ನೋಂದಣಿ ಮತ್ತು
ಮುದ್ರಾಂಕ ಇಲಾಖೆಯ ಕಾವೇರಿ ತಂತ್ರಾಂಶದಲ್ಲಿ ರೈತರು ಫೋಷಣೆ ಪತ್ರಗಳನ್ನು ಸಲ್ಲಿಸುವಾಗ ಬ್ಯಾಂಕಿನಿಂದ
ನಮೂನೆ-3ನ್ನು ಉಪನೋಂದಣಾಧಿಕಾರಿಗಳ ಕಛೇರಿಗೆ ಭೌತಿಕವಾಗಿ ಸಲ್ಲಿಸಬೇಕಾಗಿದ್ದು, ಇದರಿಂದ ರೈತರಿಗೆ ಕೃಷಿ
ಸಾಲ ವಿತರಿಸುವಲ್ಲಿ ವಿಳಂಬವಾಗುವುದನ್ನು ತಪ್ಪಿಸಲು ಈ ಪದ್ಧತಿಯನ್ನು ಸರಳೀಕರಣಗೊಳಿಸಿ, "FRUITS"
ತಂತ್ರಾಂಶದಿಂದ ಆನ್‌ಲೈನ್ ಮುಖಾಂತರ ಕಳುಹಿಸಲಾಗುವ ಡಿಜಿಟಲ್ ಸಹಿವುಳ್ಳ ಫೋಷಣಾ ಪತ್ರಗಳನ್ನು
(Declaration / Form-3) ಉಪನೋಂದಣಿ ಕಛೇರಿಗಳಲ್ಲಿ ಕಾವೇರಿ ತಂತ್ರಾಂಶದಲ್ಲಿ ಫೈಲಿಂಗ್ ಮಾಡಲು
ಅವಕಾಶವಾಗುವಂತೆ ಇ-ಆಡಳಿತ ಇಲಾಖೆಯು ಅಭಿವೃದ್ಧಿಪಡಿಸಿರುವ "FRUITS" ತಂತ್ರಾಂಶದೊಂದಿಗೆ ಕಾವೇರಿ
ತಂತ್ರಾಂಶವನ್ನು ಸಂಯೋಜನೆಗೊಳಿಸಲು ಆದೇಶಿಸಲಾಗಿತ್ತು. ಅದಂತೆ ಉಲ್ಲೇಖ(2)ರನ್ವಯ ಪ್ರಾಯೋಗಿಕವಾಗಿ
ದಾವಣಗೆರೆ, ಚಿಕ್ಕಬಳ್ಳಾಪುರ, ಅಥಣಿ, ಹುಬ್ಬಳ್ಳಿ ಉತ್ತರ, ಪಾವಗಡ ಮತ್ತು ರಾಯಚೂರು ಜಿಲ್ಲೆಯ ಎಲ್ಲಾ
ಉಪನೋಂದಣಿ ಕಛೇರಿಗಳಲ್ಲಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗಿದ್ದು, ಯಶಸ್ವಿಯಾಗಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿರುತ್ತದೆ.

ಆದುದರಿಂದ ಕಾವೇರಿ ಮತ್ತು "FRUITS" ಸಂಯೋಜಿತ ತಂತ್ರಾಂಶವನ್ನು ರಾಜ್ಯದ ಎಲ್ಲಾ
ಉಪನೋಂದಣಿ ಕಛೇರಿಗಳಲ್ಲಿ ಸಂಯೋಜಿಸಲಾಗಿದ್ದು, ದಿನಾಂಕ: 01-11-2021 ರಿಂದ ಕಡ್ಡಾಯವಾಗಿ ಸದರಿ
ಸಂಯೋಜನೆಗೊಳಿಸಲಾದ ತಂತ್ರಾಂಶದಿಂದ Declaration / Form-3 ಮತ್ತು ಇದಕ್ಕೆ ಸಂಬಂಧಿಸಿದ
Discharge Certificate ದಸ್ತಾವೇಜನ್ನು ಫೈಲಿಂಗ್ ಮಾಡಲು ಸೂಚಿಸಿದೆ.

 25.10.21
ನೋಂದಣಿ ಮಹಾಪರಿವೀಕ್ಷಕರು ಮತ್ತು
ಮುದ್ರಾಂಕಗಳ ಆಯುಕ್ತರು, ಬೆಂಗಳೂರು.

ಪ್ರತಿಯನ್ನು:

1. ಮೆ:ಸಿ-ಡಾಕ್, ಪುಣೆ ರವರಿಗೆ ಪಾಲನಾ ಕ್ರಮಕ್ಕಾಗಿ.
2. ರಾಜ್ಯದ ಎಲ್ಲಾ ಜಿಲ್ಲಾನೋಂದಣಾಧಿಕಾರಿಗಳಿಗೆ ಹಾಗೂ ರಾಜ್ಯದ ಎಲ್ಲಾ ಉಪನೋಂದಣಿ ಕಛೇರಿಗಳ ಪಾಲನಾ
ಕ್ರಮಕ್ಕಾಗಿ.

FRUITS IMPLIMENTATION PROGRESS AS ON 08.11.2021

SR.	Name of Bank	Total branches	No. agri branches	Admin credential obtained or not	Digital certificates uploaded (no. of branches)
1	CANARA BANK	1688	1217	YES	1150
2	STATE BANK OF INDIA	1680	804	YES	532
3	UNION BANK OF INDIA	802	638	YES	605
4	BANK OF BARODA	681	443	YES	385
5	BANK OF INDIA	138	133	YES	0
6	BANK OF MAHRASHTRA	64	21	YES	
7	CENTRAL BANK OF INDIA	109	65	YES	16
8	INDIAN BANK	152	71	YES	54
9	INDIAN OVERSEAS BANK	223	150	YES	0
10	PUNJAB NATIONAL BANK	163	23	YES	70
11	PUNJAB AND SIND BANK	13	3	YES	0
12	UCO BANK	64	26	YES	18
13	IDBI BANK	87	64	YES	64
14	KARNATAKA BANK	539	500	YES	78
15	KOTAK MAHINDRA BANK	182		NO	0
16	CSB BANK LIMITED	39	15	YES	0
17	CITY UNION BANK	41	25	YES	0
18	DHANLAXMI BANK	12	3	YES	0
19	FEDERAL BANK	106	35	YES	0
20	J & K BANK	9	8	YES	0
21	KARUR VYASYA BANK	51	15	YES	0
22	LAXSHMI VILAS BANK	61	5	YES	0
23	RBL BANK	54	19	YES	0
24	SOUTH INDIAN BANK	58	47	YES	0
25	TAMILNAD MERCANTILE BANK	20		NO	0
26	INDUSIND BANK	80		NO	0
27	HDFC BANK	323		YES	56
28	AXIS BANK	298	100	YES	60
29	ICICI BANK	337		YES	11
30	YES BANK	71	12	YES	12
31	BANDHAN BANK	153		NO	0
32	DCB BANK	25		YES	0
33	IDFC FIRST BANK	94		YES	0
34	KARNATAKA GRAMEENA BANK	1134	1134	YES	983
35	KARNATAKA VIKAS GRAMEENA BANK	629	629	YES	61
39	EQUITAS SMALL FINANCE BANK	80		NO	0
40	UJJIVAN SMALL FINANCE BANK	80	12	YES	0
41	SURYODAY SMALL FINANCE BANK	73		YES	0
42	ESAF BANK	23		NO	0
43	JANA SMALL FINANCE BANK	51		YES	0
Grand Total		10487	6217		4723

agri oriented branches

Amrune SJ

RAJEEV CHAWLA, I.A.S.,
Additional Chief Secretary to Government
Department of Personnel and
Administrative Reforms
(e-Governance) and
Director, Sakala Mission



Karnataka Government Secretariat
Room No. 106, 1st Floor, 2nd Gate
M.S. Building, Bengaluru-560 001
Office No. 080-22032633/22353953
Fax: 080-22259109
email: acsegov@karnataka.gov.in

DO No. DPAR (e-Gov) 283 ACS 2021

Date: 21.10.2021

Dear Shri. Chandrashekar,

Sub: Using form 3 (declaration) for all loan cases (irrespective of amount) and for creating charge or for creating mortgage.

- Ref. 1. Registration act 1908.
2. Karnataka Agricultural Credit Operations And Miscellaneous Provisions Act. 1974. act No. 2 of 1975.
3. Revenue Department's notification No. ಕಂಇ.83/ಎಂಎಸ್‌ಎಂಯು/2021. Dated 23-6-2021.

Apropos to the above cited subject, as you are aware, banks are now using FRUITS-Bank integration portal and sending the digitally signed form 3 through FRUITS to KAVERI and electronically filing it in a paperless and contactless manner. In turn the same is being sent electronically to Bhoomi where charge is created in RoR (RTC). I complement SLBC for the same which, with the help of NABARD, has supported the state government in making this possible.

It is noted that many banks are sending farmers with mortgage document for physical registration in SRO. This is defeating the very purpose of this integrated paperless and contact less process. As you are aware the registration processes in Karnataka are guided by The Registration Act, 1908 and Karnataka Agricultural Credit Operations and Miscellaneous Provisions Act. 1974, act No. 2 of 1975. You may please peruse the same.

It is very clear from these two acts that:

1. Form 3(the declaration form) is prescribed under the Karnataka Agricultural Credit Operations and Miscellaneous Provisions Act. 1974 act and related rules. This is the format for declaration by borrower prescribed to mortgage or creating a charge on land/immovable property. (This is already being used by Financial Institution for filing in SRO and further creation of charge in RoR).
2. There is no separate format for mortgage. Form 3 is also meant for mortgage.
3. There is no upper limit (of loan amount) until which form 3 can be used as per the act and rules. For any loan without any upper or lower limit form 3 can be used for mortgage or creating charge.
4. Both mortgage and charge are used side by side in all sections of both the acts without any discrimination or priority.
5. There is no registration fee for filing of form 3.
6. There is no requirement of personal appearance for mortgage (as per Registration act 1908).

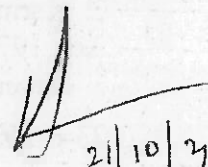
Therefore, there is no reason for sending farmers with mortgage documents physically to SRO. Of course, banks are at liberty to check the eligibility and credit worthiness of an agriculturist including obtaining internal legal opinion before extending loan. However, after the decision to extend the loan is taken by bank to farmer form 3 itself shall be used for mortgage and charge creation regardless of amounts of loan.

In this regard, I request you to advise all banks including all cooperative financial institutions to use form 3 for all loan cases (irrespective of amount) and for creating charge or for creating mortgage as per the 1974 act and use FRUITS bank integration to file it in KAVERI through FRUITS in a paperless contact less manner.

With best wishes.

Yours sincerely,

Sri.B Chandrashekar Rao.
Convener, SLBC Karnataka &
General Manager Canara Bank
Bengaluru.



21/10/21

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Annexure - 6A

ANNEXURE : 6.

Bank wise Amount released by the GoK under CLWS-2018 to Commercial banks & RRBs as on 30.10.2021

S N	Name of the Bank	Total amount since inception
1	KGB (e-Pragathi Krishna Gramin Bank)	1821.84
2	Karnataka VikasGrameena Bank	968.55
3	Canarabank	952.16
4	State Bank of India	1335.11
5	KGB (e-KaveriGrameena Bank)	679.46
6	Canarabank e-Syndicate Bank	518.52
7	BoB (e-Vijaya Bank)	403.94
8	UBI (e-Corporation Bank)	428.24
9	Union Bank of India	88.62
10	Karnataka Bank Ltd	66.11
11	ICICI bank Ltd.	41.07
12	Bank of India	52.56
13	Indian Overseas Bank	47.04
14	CBI	41.05
15	Punjab National Bank	34.31
16	HDFC Bank	33.87
17	Axis Bank Ltd	21.47
18	Indian Bank	26.71
19	Bank of Maharashtra	27.59
20	IDBI Bank	20.17
21	UBI (e-Andhra Bank)	11.97
22	PNB (e-Oriental Bank of Commerce)	8.53
23	RBL Bank	3.43
24	DCB Bank Ltd.	0.81
25	KBS Bank	1.29
26	Indian Bank (e-Allahabad bank)	0.53
27	Kotak Mahindra bank	2.96
28	UCO bank	16.71
29	BoB (e-Dena bank)	6.29
30	Tamilnad Mercantile Bank	0.04
31	PNB (e-United Bank of India)	0.03
32	Bank of Baroda	5.84
33	Federal Bank	2.12
34	KarurVysya Bank	0.71
35	South Indian Bank	0.04
	Total	7669.68



GOVERNMENT OF KARNATAKA

No. FD- CAM/12/2020

Karnataka Government Secretariat,

401, 4th, M S Building,

Bengaluru, Date: 30.10.2021

From,

Additional Chief Secretary to Government,
Finance Department,
Vidhana Soudha,
Bengaluru.

To,

The Convenor
State Level Bankers' Committee &
General Manager
Canara Bank
Head Office Annexe
Gandhinagar, Bengaluru

Sir,

Sub: Reports of pressurizing the farmers who are eligible for
waiver under Crop Loan Waiver Scheme 2018 for repayment
of crop loans.

Hon'ble Home Minister of Karnataka vide his letter of September 2021 (copy enclosed) has requested the Hon'ble Chief Minister as under:

“ನನ್ನ ಕ್ಷೇತ್ರದ ರೈತರು ವಿವಿಧ ಬ್ಯಾಂಕುಗಳಿಂದ ಬೆಳೆ ಸಾಲವನ್ನು ಪಡೆದಿದ್ದು, ಸರ್ಕಾರವು ರೈತರ ಸಾಲ ಮನ್ನಾ ಮಾಡಿರುವುದರಿಂದ, ಬಾಕಿ ಇರುವ ಮೊತ್ತವನ್ನು ಬ್ಯಾಂಕಿಗೆ ಕಟ್ಟಿರುವುದಿಲ್ಲ. ಆದರೆ ಸರ್ಕಾರದಿಂದ ಮನ್ನಾ ಮಾಡಲಾದ ಸಾಲದ ಮೊತ್ತ ಬ್ಯಾಂಕುಗಳಿಗೆ ಜಮೆ ಆಗಿಲ್ಲವೆಂಬ ಕಾರಣ ನೀಡಿ, ಸಾಲದ ಮೊತ್ತವನ್ನು ಮರುಪಾವತಿಸುವಂತೆ ರೈತರ ಮೇಲೆ ಬ್ಯಾಂಕುಗಳು ಒತ್ತಡ ಹಾಕುತ್ತಿದ್ದಾರೆ. ಆದ್ದರಿಂದ ಬ್ಯಾಂಕುಗಳಿಗೆ ಸೂಕ್ತ ನಿರ್ದೇಶನ ನೀಡಿ ಬಾಕಿ ಇರುವ ರೈತರ ಬೆಳೆ ಸಾಲವನ್ನು ಮರುಪಾವತಿಸುವ ಕುರಿತು ರೈತರ ಮೇಲೆ ಒತ್ತಡ ಹೇರಬಾರದಾಗಿ ಬ್ಯಾಂಕುಗಳಿಗೆ ಸರ್ಕಾರದಿಂದ ನಿರ್ದೇಶನ ನೀಡಲು ಕೋರಿದೆ.”

Many farmers are complaining that there are being pressurized by the banks to repay the crop loans which are eligible for waiver under the CLWS. The Banks / Branch Managers may be advised from the SLBC, not to pressurize the farmers who are eligible for waiver under the CLWS and where the waiver amount / incentive amount is yet to be received to the credit of respective crop loan accounts.

The office of the Hon'ble Chief Minister is also receiving many representations / complaints regarding harassment of the farmers for repayment of the agricultures loans. They include:

- a. Many farmers who are eligible for incentive under the Crop Loan Waiver Scheme are representing for waiver of the loans even after their crop loan accounts are credited with the incentive amount.
- b. Some farmers whose loan accounts were not eligible under the Crop Loan Waiver Scheme and hence rejected by the branch managers are also representing to Government for waiver of their crop loans.
- c. Some farmers who have not submitted details of Ration Card, Aadhaar Number or whose Ration Card / Aadhaar Number / Survey Numbers are not verified successfully in the CLWS portal are also representing to Government for waiver of their crop loans.
- d. Some farmers who have received the waiver amount in full (waiver amount under the CLWS is the outstanding liability as on 31.12.2017 or Rs. 2.00 lakhs whichever is lower) are also representing to the Government for waiver of the interest thereon or for waiver loans beyond Rs.2.00 lakhs also.
- e. Some farmers are also representing that the portion of the liability of the NPA loans which is to be waived by the banks as per the CLWS guidelines are not waived even after the credit of waiver amount from the CLWS Cell.

It is informed from the CLWS Cell that waiver / incentive in case of 9,83,941 accounts have been already credited to the respective loan accounts and in case of 10982 farmers, cases are being processed for payment.

In all these cases listed above the status is being conveyed to the farmers from this office and also from Crop Loan Waiver Scheme Cell. However it is felt that the Banks / Branches may refer to the individual farmer data available in the CLWS Portal and inform the status to the farmers appropriately.

Persuading the farmers for renewal of their crop loans after the receipt of the waiver / incentive amount under the CLWS is beneficial both to the farmer as well as to the banks. Hence it is advised that all the banks may be requested to convince the farmers who have already received the incentive / waiver under the CLWS to renew their crop loans and to advise the branches to take proactive steps to renew their crop loans in a mission mode. Kindly take up the matter as an agenda in the ensuing SLBC meeting scheduled on 12.11.2021.

Yours faithfully

(Manju Prasannan Pillai)
Secretary to Government
(Fiscal Reforms)
Finance Department



ಕ್ರಮಾಂಕ: No.: Pscm/7/423/2021
Ecm/3069208/21 ಟಿಪ್ಪಣಿ

ದಿನಾಂಕ / DATED: 23/09/2021

ಮಾನ್ಯ ಶ್ರೀ ಅರಗ ಜ್ಞಾನೇಂದ್ರ, ಗೃಹ ಸಚಿವರು, ರವರ ಪತ್ರ ಸಂಖ್ಯೆ:
ಗೃಸ/ /2021-22, ದಿನಾಂಕ: -09-2021 ಅನ್ನು ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಿದೆ.

ಮಾನ್ಯ ಸಚಿವರ ಪತ್ರದಲ್ಲಿ ತನ್ನ ಕ್ಷೇತ್ರದ ಜನರು ವಿವಿಧ ಬ್ಯಾಂಕುಗಳಿಂದ ಬೆಳೆ
ಸಾಲವನ್ನು ಪಡೆದಿದ್ದು, ಈ ಬೆಳೆ ಸಾಲವನ್ನು ಸರ್ಕಾರವು ಮನ್ನಾ ಮಾಡಿರುವುದರಿಂದ
ಸಾಲವನ್ನು ರೈತರು ಕಟ್ಟಿರುವುದಿಲ್ಲ. ಆದರೆ ಬ್ಯಾಂಕಿಗೆ ಸಾಲದ ಮೊತ್ತ ಜಮೆ
ಆಗಿರುವುದಿಲ್ಲವೆಂದು ಸಾಲ ಮರುಪಾವತಿಸುವಂತೆ ರೈತರ ಮೇಲೆ ಬ್ಯಾಂಕ್‌ಗಳು ಒತ್ತಡ
ಹಾಕುತ್ತಿವೆ. ಆದ್ದರಿಂದ ಬೆಳೆ ಸಾಲವನ್ನು ಮರುಪಾವತಿಸುವಂತೆ ರೈತರ ಮೇಲೆ ಒತ್ತಡ
ಹಾಕಬಾರದೆಂದು ಬ್ಯಾಂಕುಗಳಿಗೆ ನಿರ್ದೇಶನ ನೀಡುವಂತೆ ಕೋರಿರುತ್ತಾರೆ. ಈ ಬಗ್ಗೆ
ಅಗತ್ಯ ಕ್ರಮ ಕೈಗೊಳ್ಳುವಂತೆ ತಿಳಿಸಲು ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಯವರಿಂದ
ನಿರ್ದೇಶಿತನಾಗಿದ್ದೇನೆ.

(ಎನ್. ಮಂಜುನಾಥ ಪ್ರಸಾದ್)

973
04/10/2021

ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ,
ಆರ್ಥಿಕ ಇಲಾಖೆ.

Mr. Kuntal

O/o ACS, FD
No: 3069208
Dt: 27/9/21

unfnd

440

FF

12/10

ಆರಗ ಜ್ಞಾನೇಂದ್ರ
ಗೃಹ ಸಚಿವರು
ARAGAJNANENDRA
Home Minister



ಕೊಠಡಿ ಸಂಖ್ಯೆ:38-39
ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು-01
Room No. 38-39
Vikasa Soudha, Bengaluru-01
ದೂರವಾಣಿ ಸಂ:080-22252292
E-mail:araga.jnanendra@gmail.com

ಸಂಖ್ಯೆ: ಗೃಸ/ /2021-22.

ದಿನಾಂಕ: /09/2021

ಮಾನ್ಯರೆ,

ನನ್ನ ಕ್ಷೇತ್ರದ ರೈತರು ವಿವಿಧ ಬ್ಯಾಂಕುಗಳಿಂದ ಬೆಳೆ ಸಾಲವನ್ನು ಪಡೆದಿದ್ದು, ಸರ್ಕಾರವು ರೈತರ ಸಾಲ ಮನ್ನಾ ಮಾಡಿರುವುದರಿಂದ, ಬಾಕಿ ಇರುವ ಮೊತ್ತವನ್ನು ಬ್ಯಾಂಕಿಗೆ ಕಟ್ಟಿರುವುದಿಲ್ಲ. ಆದರೆ, ಸರ್ಕಾರದಿಂದ ಮನ್ನಾ ಮಾಡಲಾದ ಸಾಲದ ಮೊತ್ತ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಜಮಾ ಆಗಿಲ್ಲವೆಂಬ ಕಾರಣ ನೀಡಿ, ಸಾಲದ ಮೊತ್ತವನ್ನು ಮರುಪಾವತಿಸುವಂತೆ ರೈತರ ಮೇಲೆ ಬ್ಯಾಂಕುಗಳು ಒತ್ತಡ ಹಾಕುತ್ತಿದ್ದಾರೆ. ಆದ್ದರಿಂದ, ಬ್ಯಾಂಕುಗಳಿಗೆ ಸೂಕ್ತ ನಿರ್ದೇಶನ ನೀಡಿ ಬಾಕಿ ಇರುವ ರೈತರ ಬೆಳೆ ಸಾಲವನ್ನು ಮರು ಪಾವತಿಸುವ ಕುರಿತು ರೈತರ ಮೇಲೆ ಒತ್ತಡ ಹೇರಬಾರದಾಗಿ ಬ್ಯಾಂಕುಗಳಿಗೆ ಸರ್ಕಾರದಿಂದ ನಿರ್ದೇಶನ ನೀಡಲು ಕೋರಿದೆ.

ಗೌರವಗಳೊಂದಿಗೆ,

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

(ಆರಗ ಜ್ಞಾನೇಂದ್ರ)

ಸನ್ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಗಳು,
ಕರ್ನಾಟಕ ಸರ್ಕಾರ,
ವಿಧಾನಸೌಧ.

Annexure - 7A

ANNEXURE

FLWS STATUS OF CREDIT

DISTRICT	BANK	No. of Loanees	Amt_ ₹Lakh
Dakshina Kannada	UBI (e-ANDHRA BANK)	31	8.93
	BANK OF BARODA	702	177.84
	UBI(e-CORPORATION BANK)	279	64.81
	Canara Bank (e-SYNDICATE BANK)	6	1.94
	BoB (e-VIJAYA BANK)	52	15.92
Dakshina Kannada Total		1070	269.44
UDUPI	Bank of Baroda (eVB)	131	21.61
	UBI(e-CORPORATION BANK)	16287	4160.38
	BoB (e-VIJAYA BANK)	695	181.32
UDUPI Total		17113	4363.32
Grand Total		18183	4632.76

ANNEXURE -					
KARNATAKA					
BANK WISE BRANCH NETWORK AS ON SEPTEMBER 2021					
Reports in Actual					
SR.	Name of Bank	Rural	Semi-Urban	Urban	Total
1	CANARA BANK	751	337	600	1688
2	STATE BANK OF INDIA	458	417	805	1680
3	UNION BANK OF INDIA	225	210	367	802
4	BANK OF BARODA	285	149	247	681
5	BANK OF INDIA	27	31	80	138
6	BANK OF MAHRASHTRA	11	10	43	64
7	CENTRAL BANK OF INDIA	10	33	66	109
8	INDIAN BANK	15	25	112	152
9	INDIAN OVERSEAS BANK	70	61	92	223
10	PUNJAB NATIONAL BANK	9	22	132	163
11	PUNJAB AND SIND BANK	0	1	12	13
12	UCO BANK	8	9	47	64
13	IDBI BANK	7	31	49	87
14	KARNATAKA BANK	187	153	199	539
15	KOTAK MAHINDRA BANK	44	32	106	182
16	CSB BANK LIMITED	0	8	31	39
17	CITY UNION BANK	0	6	35	41
18	DHANLAXMI BANK	0	0	12	12
19	FEDERAL BANK	22	35	49	106
20	J & K BANK	0	0	9	9
21	KARUR VYASYA BANK	1	12	38	51
22	LAXSHMI VILAS BANK	3	11	47	61
23	RBL BANK	3	12	39	54
24	SOUTH INDIAN BANK	1	8	49	58
25	TAMILNAD MERCANTILE BANK	0	9	11	20
26	INDUSIND BANK	1	8	71	80
27	HDFC BANK	22	74	227	323
28	AXIS BANK	14	75	209	298
29	ICICI BANK	59	80	198	337
30	YES BANK	11	14	46	71
31	BANDHAN BANK	9	72	72	153
32	DCB BANK	5	1	19	25
33	IDFC FIRST BANK	9	28	57	94
34	KARNATAKA GRAMEENA BANK	838	149	147	1134
35	KARNATAKA VIKAS GRAMEENA BA	427	140	62	629
36	KSCARD BK.LTD	178	0	25	203
37	K.S.COOP APEX BANK LTD	442	201	226	869
38	KSFC	0	0	0	0
39	EQUITAS SMALL FINANCE BANK	7	21	52	80
40	UJJIVAN SMALL FINANCE BANK	17	28	35	80
41	SURYODAY SMALL FINANCE BANK	17	24	32	73
42	ESAF BANK	2	8	13	23
43	JANA SMALL FINANCE BANK LTD.	7	5	39	51
44	INDIA POST PAYMENTS BANK	0	8	23	31
45	AIRTEL PAYMENTS BANK	0	0	0	0
Grand Total		4202	2558	4830	11590

Annexure - 10 B



संयुक्त ब्यांक ऑफ़ इंडिया
सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

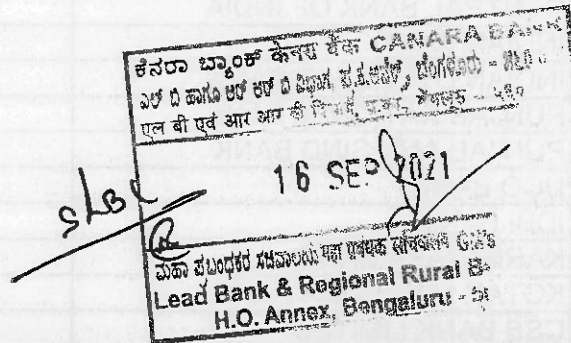
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

REGIONAL OFFICE, Santosh Complex, K.G. Road, BENGALURU-9

RM:RO:BANG:P&D:2021-22:09

Dt. 15/09/2021

The Convenor,
SLBC, Bengaluru,
C/o Canara Bank,
Head Office Annexe, V Floor,
5th Main, Gandhinagar,
BENGALURU-560009.



Dear Sir,

Reg: Merging of our IIHR Branch, Hesaraghatta (Rural) with our Hesaraghatta Main Branch(Rural).

Ref: Bengaluru Urban LDM Letter No.LBOU:06:60:2021-22, Dt.30/08/2021.

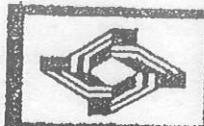
In connection with the above, our request was placed before DCC Meeting held on 28/07/2021 and the committee after the elaborate discussion has considered our request favorably. Accordingly, the committee has recommended the same to SLBC for approval vide their captioned letter.

As the matter was pending since January 2021, we request you to accord your approval in the ensuing SLBC.

Thanking you,

Yours faithfully,
For CENTRAL BANK OF INDIA,

(PRAVIN KINI)
SENIOR REGIONAL MANAGER



सेण्ट्रल बैंक ऑफ इंडिया
Central Bank of India

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REGIONAL OFFICE, FIRST FLOOR, SANTOSH COMPLEX KEMPE GOWDA ROAD, BANGALORE 560009
RO/BANG/P & D/2020-21 /25

15.01.2021

LEAD BANK OFFICE
BANGALORE URBAN DISTRICT
CIRCLE OFFICE: BANGALORE
86, SPENCERS TOWERS
M G ROAD
BANGALORE 560 001

Dear Sir,

REG: Permission for merging of our IIHR , Hesaraghatta Branch with our Hesaraghatta Branch

Our IIHR branch had taken up this issue with your office in 2019 and your office had informed them that for closing/shifting or merging, it has to be taken up with concerned Regional / Zonal office and Lead Bank has no role to play.

IIHR Branch was opened as an extension counter for IIHR institute and was attached to Hesaraghatta Branch. It is situated in the campus of IIHR institute and caters mainly to them only. It was later converted to a full-fledged Branch and classified as Rural Branch.

Now SBI has opened a Branch in IIHR campus and existence of our Branch in the campus is found non viable. Hence, it is decided to merge IIHR Branch with Hesaraghatta Branch which is also a Rural Branch located at a close proximity of 3 kms.

It is opined that the closure of any rural branch requires District Consultative Committee approval. Hence we request you to take up the matter with DCC for merger of our IIHR(Rural) Branch with our Hesaraghatta Branch (Rural)

The approval of DCC may please be obtained at the earliest to facilitate us to merge our IIHR Branch (Rural) with Hesaraghatta Branch (Rural)

Thanking you,

Yours faithfully,

(Pravin Kini)
Senior Regional Manager

Telephone: 22265652, 53, 54

Email: rmbangro@centralbank.co.in

Fax: 080-2225858

Visit us at our Website: <http://www.centralbankofindia.co.in>

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संदर्भ : LBOU: 06 : 60 : 2021-22

दिनांक : 30/08/2021

ಇವರಿಗೆ/ सेवा में / To,

The General Manager / Convenor
State Level Bankers Committee
Canara Bank, Head Office (Annexe)
Gandhinagar,
Bengaluru

ಮಾನ್ಯರ / प्रिय महोदय / महोदया Dear Sir,

विषय Sub: Seeking permission for Merging of Central Bank of India, IIHR, Hesarraghatta (Rural) branch with their Hesarraghatta Main branch (Rural branch).

The Regional Office of Central Bank of India, Bengaluru, vide their letter reference RO/BANG/P&D/2020-21/25 dated 15/01/2021 has requested us to permit for merging of their IIHR, Hesarraghatta branch to Hesarraghatta Main Branch as SBI has opened their Branch in the Campus and transactions of the IIHR have been shifted to SBI.

The said request has been placed before DCC meeting held on 28/07/2021. Upon elaborate discussion, the Committee has agreed to recommend the same to SLBC for their approval.

We are herewith enclosing the request letters of Central Bank Regional Office, Bengaluru along with proceedings of the DCC meeting held on 28/07/2021 for your perusal and permission.

ಗೌರವದೊಂದಿಗೆ / सादर / With regards,

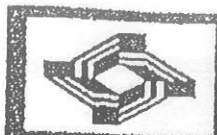
ತಮ್ಮ ವಿಶ್ವಾಸಿ / भवदीय / Yours faithfully,

ಜಿಲ್ಲಾ ಮಾರ್ಗದರ್ಶಿ ಪ್ರಬಂಧಕರು / अग्रणी जिला प्रबंधक / Lead District Manager
ಬೆಂಗಳೂರು ನಗರ ಜಿಲ್ಲೆ / बेंगलूरु शहरी जिला / Bangalore Urban District.

अग्रणी बैंक कार्यालय - शहर
केनरा बैंक, अंचल कार्यालय
भू तल, स्पेन्सर टवर्स,
86, महात्मा गाँधी रास्ता,
बेंगलूरु- 560001.

The Lead Bank Office Urban,
Canara Bank, Circle Office,
Ground Floor, Spencer Towers,
86, M G Road,
Bangalore--560001

Phone---080-25310035
25310037
Mob: 9449867110



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Central Bank of India

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REGIONAL OFFICE, FIRST FLOOR, SANTOSH COMPLEX KEMPE GOWDA ROAD, BANGALORE 560009

RO/BANG/P & D/2021-22/

02/08/2021

The Lead District Manager,
C/o Canara Bank,
Bengaluru Urban District,
BENGALURU.

Sir,

REG: Merging of our IIHR Branch, Hesaraghatta (Rural) with our Hesaraghatta Main Branch (Rural).

Ref: Our Representation Letter No.RO/BANG/P&D/2020-21/25, Dt.15/01/2021.

Further to our captioned representation, the matter was placed before DCC/DLRC dated 28/07/2021. During the meeting, the discussion took place and the decision was kept in abeyance for want of some clarification on the issue with reference to RBI guidelines.

In connection with the above, we, after the verification of the Circular of RBI bearing No. DBR.

No.BAPD.BC.69/22.01.001/2016-17, dt.18/05/2017 pertaining to rationalization of Branch Authorization Policy-Revision of guidelines, we clarify as follows:

- We have 4608 Branches pan India as on 31/03/2021 out of which, 1603 Branches are in Rural Area constituting 34.79% of total branches.
- Our IIHR Branch (Rural), Hesaraghatta, was earlier an Extension Counter to Indian Institute of Horticulture Research (IIHR), located inside the IIHR Campus, catering mainly to the employees of IIHR. This extension counter was got converted in to full-fledged branch in 2012.
- The existing branch is located in Banked area. In the same IIHR campus, State Bank of India (SBI) has come up as full-fledged branch and is main bankers to IIHR. As such, the banking needs of that centre is continued to be met.
- Since SBI has come up with its branch at the same location, IIHR has issued Notice to Central Bank of India vacate the Branch Premises occupied by us, as their banking needs are now being met by SBI.

..2.

Telephone: 22265652, 53, 54

Fax:080-2225858

Email: rmbangro@centralbank.co.in

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REGIONAL OFFICE, FIRST FLOOR, SANTOSH COMPLEX KEMPE GOWDA ROAD, BANGALORE 560009

- 2 -

- In view of the above circumstances, we have been advised by our higher authorities to merge IIHR branch, Hesarghatta (Rural) with our Hesarghatta Main Branch (Rural). Hence, the proposal of merger was placed before DCC/DLRC for approval which satisfies the condition as stipulated in Para 5 of the above RBI circular.

In view of the above, we once again request you to consider our request and approve the merging of our IIHR Branch, Hesarghatta (Rural) with our Hesarghatta Main Branch (Rural). Kindly do the needful at the earliest to facilitate us to proceed further in the matter.

Thanking you,

Yours faithfully,
For CENTRAL BANK OF INDIA,

(PRAVIN KINI)
SENIOR REGIONAL MANAGER

Cc to: AGM, RBI, Bengaluru

Telephone: 22265652, 53, 54

Email: rmbangro@centralbank.co.in

Fax: 080-2225858

Visit us at our Website: <http://www.centralbankofindia.co.in>

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- 140 -

Lead Bank Office, Bangalore Urban District.

DISTRICT CONSULTATIVE COMMITTEE FOR BANKING DEVELOPMENT	
CHAIRMAN	CONVENOR
Chief Executive Officer (CEO), Zilla Panchayat Office, Bangalore Urban District, Kariappa Road, Banashankari, Bangalore-560078 Ph No: 080- 26710580	Lead District Divisional Manager (LDDM), Lead Bank Office, Bangalore Urban District, Canara Bank, Circle Office, Bangalore Metro, No.86, Ground Floor, Spencer Towers, M.G.Road, Bangalore-560001 Ph: 080 25310035 / 080 25310037 E-mail: lboblurban@canarabank.com

Ref.No: LBO:BU:DCC:PRO:G-16: 55 : 2021-22

DATE: 02/08/2021

//TO ALL THE DCC MEMBERS IN BANGALORE URBAN DISTRICT//

Dear Sir,

Sub: Proceedings of the DCC meeting held on 28/07/2021 of Bangalore Urban District.

We are forwarding herewith the proceedings of DCC meeting held on 28/07/2021 at Zilla Panchayath Office, Bangalore Urban District, Banashankari, Bangalore.

All the members are requested to initiate action wherever applicable and submit the compliance report to Lead Bank Office.

Yours faithfully,

--sd--

**Lead District Manager
Bangalore Urban Dist.**



Lead Bank Office, Bangalore Urban District.

**PROCEEDING OF THE DCC MEETING HELD ON 28/07/2021 AT "SABHANGANA",
ZILLA PANCHAYAT OFFICE, BANGALORE URBAN DISTRICT, BANASHANKARI,
BANGALORE - 560 078**

The DCC meeting for the quarters December 2020 and March 2021 was held on 28/07/2021 at 11.00 AM at 'Sabhangana', Zilla Panchayat Office, Bangalore Urban District, Banashankari, Bangalore under the Chairmanship of Sri Sangappa IAS, CEO, ZP Bangalore Urban District.

Sri G A N Murthy Officer, LBO Office, Bangalore Urban District welcomed the dignitaries on the dais. He also welcomed the officials from Line Departments, other Government departments, Bankers of Bangalore Urban District and FLCs and other Organizations.

Thereafter, LDM initiating the meeting and took up the agenda for deliberation.

Agenda 1: Confirmation of the minutes of the previous DCC meetings held on 28/12/2020

The proceedings of the previous DCC meeting held on 25/09/2020 circuited to all the members vide our letter No. LBO BU DCC PRO G 16 294 2020-21 dated 27.01.2021 was taken as read and recorded after confirmation by the members and got approved.

Agenda 2: Discussion on Latest instructions/Guidelines issued by RBI/NABARD/GOI and adherence to the same.

Mr.Nagaraj, AGM, FIDD, RBI, Bangalore has informed major changes in guidelines to the House. All Banks have to follow the scheme guidelines from the Govt. of India from time to time and update their knowledge.

Ms.Riktika Moitra Mukherjee, AGM, NABARD dealt at length the various schemes that NABARD has formulated like the refinance scheme at 3% for priority sector loans from Rs.1 lakh to Rs.25.00 lakhs.

Agenda 3: Government Sponsored Schemes: - Target Allotment for 2020-21 & 2021-22 and ACP target for the quarter March 2021 and June 2021:

The following charts are showing the figures of ACP target and achievement for March 2021 quarter and Year end 2020-21 and the target fixed for June 2021 quarter for the Bangalore Urban District.

Lead Bank Office, Bangalore Urban District.

ACP TARGET FOR THE QUARTER MARCH 2021 and YEAR ENDED 2020-21 and JUNE 2021 quarter. LDM has informed the following target allotment and achievement for March 2021 and target allotment for the quarter June 2021.

FOR THE YEAR END 2020-21:

DETAILS OF THE ACP TARGET AND DISBURSEMENTS FOR THE YEAR 2020-21 (Rupees in lakhs)				
SL NO	NAME OF THE SECTOR	ACP TARGET	ACHIEVEMENT	%age
1	Agriculture	638200	1330024	208
2	MSME	5169639	6682277	129
3	Export	158000	84103	53
b4	Education	142700	72224	51
5	Housing	1070730	585229	55
6	Other Priority	30731	255414	831
	TOTAL	7210000	9009271	125

FOR MARCH 2021 Quarter:

DETAILS OF THE ACP TARGET AND DISBURSEMENTS FOR THE QUARTER ENDED FOR THE YEAR 2020-21 (Rupees in lakhs)				
SL NO	NAME OF THE SECTOR	ACP TARGET	ACHIEVEMENT	%age
1	Agriculture	127600	377555	296
2	MSME	1033928	2148438	208
3	Export	31680	23267	73
4	Education	28460	22917	72
5	Housing	213365	202631	95
6	Other Priority	6887	41645	1654
	TOTAL	1441960	2816453	195

FOR THE JUNE 2021 Quarter:

SL NO	NAME OF THE SECTOR	ACP 2021-22 YEAR TARGET	ACP 2021-22 JUNE 2021 QUARTER TARGET
1	Agriculture	803600	160720
2	MSME	7217800	1443560
3	Export	160000	32000
4	Education	143000	28600
5	Housing	1428000	285600
6	Other Priority	97600	19520
	TOTAL	9850000	1970000



Lead Bank Office, Bangalore Urban District.

Government Sponsored Schemes:

Sl No	Name of the Scheme	Target for the year 2020-21	No of the applications for the year 2020-21				Remarks
			Sponsored	Sanctioned	Rejected	Pending	
1	NRLM SHG Nos.	5649	5995	5995	0	0	
	Amt in lakhs	14053.01		16944.32			
2	Karnataka Women and Child welfare Udyogini	200	158	3	0	155	
3	Dr Babu Jagajeevanram Leather Dev corpn	12	9			9	
	Maharshini Vlamiki ST Dev Corpn	39	23			23	
4	District Phy Handicapped Dev Coprn	110	196			196	
5	PMEGP	255	3186	291			
	KVIB	29	22	7	10	5	
6	Devraj Urs Backward Class Devp Corp (N)	117	8	8	0	0	
7	Karnataka Alemaari and Are Alemari	16	4	0	1	3	Pending with Karnataka

Lead Bank Office, Bangalore Urban District.

DEV Coprn							Bk, BOB, SBI
Karnataka Vishwakarma Dev Coprn	1	3	1	0	2		Pending with SBI and Canara Bank
Chigara Chowdaiah Dev Coprn	4	3	0	0	3		Pending with UBI - 1 and SBI - 2
Department of Culture	50	37	15	11	11		
Handicrafts (S)	No targets given for 2020-21						

Name of the Department	Target for the year 2021-22	No of the applications for the year 2021 - 22				Remarks
		Sponsored	Sanctioned	Rejected	Pending	
GP	255					

LDM has requested the Line Departments to submit the targets to Lead Bank Office for the financial year 2022 and also requested the Bankers to process the applications pending for the FY 2021 as mentioned above. The list of Bank/Branch wise pending loan application list is already sent to respective Banks' ROs.



Lead Bank Office, Bangalore Urban District.

Agenda 4: Government Sponsored Schemes - Discussion:

- A. PMSVANidhi – 2ND DOSE – LDM informed the Bankers that for those who have repaid the first dose promptly, they will be eligible for 2nd dose of Rs.20,000/- each. He called upon the Banks to sanction loans under "SANKALP SE SIDDI" scheme. The achievements will be periodically reviewed by the DEC, GOI, Chief Secretary, Government of Karnataka and SLBC.
- B. PMFME - PRIME MINISTER MICRO FOOD PROCESSING ENTERPRISES SCHEME - "ONE DISTRICT ONE PRODUCT"

LDM informed about the scheme PM-FME (Prime Minister - Micro Food Processing Enterprises) Scheme launched by Government of India:

Highlights of the scheme:

- The scheme facilitates the upgradation of existing food processing activities and support for common infrastructure.
- The intending beneficiaries are existing individual micro food processing enterprises and group enterprises such as SHGs/FPOs/co operatives.
- Individual enterprises engaged in processing of One District One Product (ODOP).
- FPOs / Producer co-operatives engaged in processing of ODOP produce with minimum turnover of Rs. 1 crore are eligible under the scheme.
- SHGs having 3 years experience in ODOP processing with sufficient own funds to meet 10% of the project cost and 20% margin money for working capital are eligible.
- Back-end subsidy of 35% of project cost with maximum amount of Rs. 10 lakhs.

C. AIF & AHIDF - AGRICULTURE INFRASTRUCTURE FUND & ANIMAL HUSBANDRY INFRASTRUCTURE DEVELOPMENT FUND

LDM informed about the launching of AHIDF and AIF schemes by Govt of India. The highlights of the scheme are:

- Eligible entities (EE) for Support under AHIDF: Farmers Producer Organisation (FPO), Private Companies, individual entrepreneurs, Section 8 companies & Micro Small & Medium Enterprises.
- Availability of 3% interest subvention for loans sanctioned under AHIDF scheme.

Lead Bank Office, Bangalore Urban District.

- The Eligible Entities will not be able to get the interest subvention if the EE is not able to pre-payment of loan amount in any given year.
- The Guarantee will be provided only for those projects which are viable and are covered under MSME defined ceilings and the guarantee coverage would be up to 25% of the credit facility available to the EE.
- The EE will submit the proposal with complete DPR through "Udyami Mitra" portal as approved by SIDBI.
- The Director of Agriculture Department, GoK has requested DDM, NABARD to release posters pertaining to the AIF Scheme guidelines. Accordingly, Mr. Nitro Mukherjee, DDM, NABARD has released the posters of AIF along with CEO, ZP, Bengaluru Urban District, AGM, RBI, Bengaluru and other officials of the Dias. The posters were delivered to all the Bankers with a request to display the said posters in prominent places at their Bank branches for the benefit of the public.

AFFORDABLE HOUSING PROJECT

The Director of Housing Department, Government of Karnataka has expressed the need for sanction of affordable housing loans of Karnataka Housing Board and Rajeev Gandhi Housing Corporation Ltd. He requested all the Banks to process the applications already submitted by the respective Board and Corporation.

PENDING APPLICATIONS IN THE PORTAL SPONSORED BY SIDBI/KVIB

The Director of Agriculture Department, Government of Karnataka has requested all the Banks to log into the portal on daily basis and if any application is received by the Branches, the same shall be processed immediately.

Agenda for the meeting of Farmers Income by 2022:

By the year 2022, the Government of India has resolved to double the income of farmers and give new impetus to the rural sector from the view point of rural and agricultural development and better capital formation and culture.

LDM has requested all the Bankers to organize camps and seminars for saturation of farmers by extending the scope of CC to fisheries and allied activities.

Agenda for the meeting of MSME – Portal based loan scheme for MSME:

The LDM has requested all the Bankers to receive emails from the Ministry of MSME, Government of India, New Delhi regarding the status of the applications pending in the portal at various Banks Branches in the District.

LDDM has requested all the Bankers to process the applications by ensuring NIL outstanding status.



Lead Bank Office, Bangalore Urban District.

Agenda 7: Saturation of Kisan Credit Cards:

The LDM informed the house that in the previous meetings also, the scheme were discussed and the loans under KCC to be issued to fisheries and for beekeeping, rabbit farming, piggery, goat rearing, sheep rearing etc., from Rs. 2 lakhs to Rs. 3 lakhs, if tie up is available with no collateral security. Hence, all the Bank branches about the campaign to achieve KCC saturation for dairy farmers.

LDM also emphasized the need for improvement in Agriculture lending to facilitate achieving of the set goal doubling of farmer's income by 2022.

Agenda 8: APY (ATAL PENSION YOJANA)/PMJJBY/PMSBY.

The LDM emphasized the Bankers to achieve APY targets speedily and more citizens to be covered under the umbrella of PMJJBY, PMSBY and eligible citizens by conducting camps and seminars.

LDM informed that every bank branch in Bangalore Urban District is given APY Target as below:

Sl No.	Category	Target for FY 2021-22
1	Major Banks (PSBs and 4 Private Banks - HDFC, Axis, ICICI & IDBI Bank)	70 APY accounts
2	Regional Rural Banks	70 APY accounts
3	Private Banks (others)	30 APY accounts

Agenda 9: Permission for Merger/Shifting of Bank Branches, closure of BC & staggering of timings :

LDM has informed the House that the request for merger/shifting of the following Rural Branches and closure of BC and the staggering of Business hours is as under:

1. **Central Bank of India:** IIHR Hesaraghatta Branch (Rural Branch) to be merged with their Hesaraghatta Branch.

The matter was discussed elaborately and the Committee has recommended for merger as requested by CBI, RO Bangalore. Hence, matter will be taken up with SLBC, Bengaluru for their approval.

2. **Federal Bank:** Thirupalya Branch (Rural Branch) to be shifted to Golahalli (Neighbouring Village)

Lead Bank Office, Bangalore Urban District.

The Committee has recommended the proposal based on the shifting of the rural branch (Chirunalya) to Golahalli which also happens to be the rural branch and situated within the Service Area. Hence, matter will be taken up with SLBC, Bengaluru for their approval.

3. **LEO Bank:** Closure of banking outlet at Chandapur Branch as the BC has resigned.

The Committee has declined the proposal and advised the Bank to appoint suitable BC immediately.

4. **SLBC North:** Request for staggering of Branch Business Hours.

For uniform banking hours, a decision was taken by SLBC for entire Karnataka after consultation by the Special DCC Meeting held earlier. AGM, RBI confirmed that the said timings cannot be altered by any Bank. Hence, the proposal was declined.

Agenda - All other matter with the permission of the House.

---NIL---

The meeting was concluded by Vote of thanks

Lead Director (Convener)

Chief Executive Officer (Chairman)

LBO - Bangalore Urban Dist.

ZP - Bangalore Urban Dist.

10.2.1

Zonal Office, Bangalore

FEDERAL BANK
BANK OF INDIA GROUP

BGRR/Thirupalya/2021

05th March 2021

To

Lead District Manager
Bangalore Urban
Canara Bank

Dear Sir,

SUB: Permission for shifting of Br.Thirupalya to Gollahalli (Neighbouring Village)

Thirupalya branch (IFSC: FDRL0002112) of Federal Bank was opened on 25th March 2013.

We propose to shift this branch to a neighbouring village, Gollahalli due to following constraints :

1. Existing branch is in the first floor with narrow staircase. Physically challenged customers and in particular Senior citizens have expressed their difficulty in accessing the branch.
2. Frequent Network connectivity issues.
3. Due to structural constraints ATM could not be installed in the premises, which can be arranged in the new location.

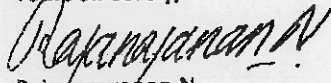
We have identified a suitable new premises in Gollahalli village which is also an unbanked area and which is only 1500 meters away from the current Thirupalya branch.

Since the new premises that we have identified (at Gollahalli) is located at the border of Thirupalya village, along with addressing Financial inclusion requirements of customers in the unbanked villages of Gollahalli, existing customers from Thirupalya can also be catered to without any discontinuity or inconvenience.

Hence, we request you to permit us to shift the Branch to the new premises at Gollahalli

Looking forward for favourable consideration.

Yours Sincerely,



Rajanarayanan N
Vice President & Zonal Head

Zonal office, 1st Floor, Halcyon Complex, St .Marks Road, Bangalore- 560001, Karnataka:Ph: 080 22074609