

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

೧೫೬ನೇ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ. ಸಭೆಯ ಕಾರ್ಯ ಸೂಚಿ ಟಿಪ್ಪಣಿ  
AGENDA NOTES OF 156<sup>th</sup> SLBC MEETING



ದಿನಾಂಕ : ಬುಧವಾರ, ೨ನೇ ಮಾರ್ಚ್, ೨೦೨೨  
Date : Wednesday, 2nd March, 2022

# Through Video Conference  
# ವೀಡಿಯೋ ಸಂವಾದದ ಮೂಲಕ

ಹಂಯೋಜಕರು ಸಂಯೋಜಕ CONVENOR

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಕೆನರಾ ಬೆಂಕ Canara Bank

ಭಾರತ ಸರ್ಕಾರದ ಒಂದು ಸಂಸ್ಥೆ

ಭಾರತ ಸರ್ಕಾರದ ಒಂದು ಸಂಸ್ಥೆ

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 156<sup>th</sup> SLBC MEETING**

**ದಿನಾಂಕ: ೦೨.೦೩.೨೦೨೨, ಬುಧವಾರ**  
**ಸಮಯ: ಮಧ್ಯಾಹ್ನ ೩.೦೦ ಘಂಟೆಗೆ**

**DATE: Wednesday, 2<sup>nd</sup> March 2022**  
**TIME: 3.00 PM**

**# Through Video Conference**  
**# ವೀಡಿಯೋ ಸಂವಾದದ ಮೂಲಕ**

**ಸಂಯೋಜಕರು ಸಂಯೋಜಕ Convenor**



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

**156<sup>th</sup> MEETING OF SLBC DATED 02.03.2022 - AGENDA INDEX**

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

**AGENDA OF 156<sup>th</sup> SLBC meeting – 02.03.2022**

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

**AGENDA NOTES FOR 156<sup>th</sup> SLBC MEETING &  
BANKING STATISTICS AS ON 31<sup>st</sup> DECEMBER 2021**

As per the revised RBI guidelines on Lead Bank Scheme, SLBC convened the Steering Committee Meeting on 02.02.2022 (Through Virtual mode) at VC Room, 4<sup>th</sup> Floor, Canara Bank, HO Annexe, Gandhi Nagar, Bengaluru under the Chairmanship of Sri. A Muralikrishna, Convenor SLBC Karnataka & General Manager, Canara Bank. The list of participants is provided in Annexure-1 (Page No. 66)

The suggestions of the members were incorporated in the final Agenda for the 156<sup>th</sup> SLBC meeting.

**AGENDA 1: Confirmation of the minutes of 155<sup>th</sup> SLBC meeting held 12.11.2021.**

The minutes of 155<sup>th</sup> SLBC meeting held on 12.11.2021 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.67 to 116).

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

Sl.	Action Points	Action Taken
01.	<p><b>Standardized system for direct flow of data from CBS of the member banks:</b></p> <p>During 155<sup>th</sup> SLBC, GM-SLBC informed the House that all Banks have entered the data for September quarter 2021.</p> <p>SLBC Convener requested all Banks to update the data in the SLBC Revamp Portal after due comparison with the data for previous quarter/year before 10<sup>th</sup> of first month of next quarter.</p>	<p>All banks except Standard Chartered Bank have entered the data for December quarter 2021. Standard Chartered Bank have claimed exemption from furnishing the data as it is whole subsidiary of MNC.</p> <p>SLBC also conducted a VC meeting with Banks on 07.01.2022 to ensure the data updation in the SLBC Revamp Portal is completed by 10.01.2022.</p> <p>All Banks were again requested to update the data in SLBC Revamp Portal after due comparison with the data for previous quarter/year before 10<sup>th</sup> of first month of next quarter.</p>
02	<p>Integration of FRUITS (Farmer Registration &amp; Unified Beneficiary Information System) with Banks</p>	<p>Majority of banks have on boarded to the FRUITS portal and branches have started filing form 3 and mortgage through FRUITS portal</p>

## **2.01a : TIMELY SUBMISSION OF DATA BY BANK, ADHEREING TO THE SCHEDULE OF SLBC MEETING**

*As per the extant guidelines of RBI, SLBC has to collect and consolidate the data on various Agenda at quarterly intervals. SLBC has to submit the data within the time and hence requests all banks to adhere to the time schedule and submit data.*

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

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

- i. Adhere to the timeline
- ii. Consistency of data
- iii. Additional information/reason in case of wide variations

Banks to ensure uploading of data by 10<sup>th</sup> of first month of succeeding quarter.

### **Observation of SLBC:**

- Most of the Banks did not upload and verify the data by 10<sup>th</sup> of first month of next quarter. Standard Chartered Bank have not yet uploaded the data in the SLBC Revamp Portal. Standard chartered Bank has informed that since they are whole subsidiary of MNCs, they are exempted from uploading the data.
- Rectification takes more than weeks' time which cause delay in consolidation of data.
- Some banks request for permission to reload previous quarter data, citing rectification as the reason.

## **2.01b: Allotting District and Block Codes to Vijayanagara District.**

SLBCs are collecting data from bankers on the basis of District and Block codes available in LG directory, GOI website.

In respect of Vijayanagara district which is newly formed, the district Codes and Block codes are not made available in LG directory. Due to this SLBC is collecting data of Vijayanagara district and Bellary district together as one district.

Many of the bankers in these two districts are requesting for the district and block codes. Hence SLBC request Concern Department, Government of Karnataka to allot the District and Block Codes to Vijayanagara District in the LG directory of GOI website.

## **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 Centers (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. SLBC requested Department of Financial Services to provide data regarding 284 villages which do not have either ATM, IPPB, any bank branches or no Brick and Mortar branches



within 5 KMs radius in Karnataka State, based on the discussions happened in SLBC meeting held on 12.11.2021 and Southern Zonal Council held on 14.11.2021 about unbanked villages.

SLBC has received reply from DFS on 26.11.2021 that based on criteria of villages having any bank branch/BCs or IPPB centre, there is no unbanked villages in Karnataka state as on 31.10.2021 based on the data updated by Banks on the Jan Darshak App. Meantime SLBC has received list of 334 villages list from DFS and same is forwarded to all LDMs to ascertain required details.

### **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 18<sup>th</sup> may 2017.

## **AGENDA 4: Financial inclusion Initiatives:**

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

As on Dec 2021	Total No. of BC locations	No. of active BCs available	No. of inactive BC locations	BCs certified by IIBF
	9432	9126	306	4860

**\*As on 31.12.2021, the No. of inactive BCs are 306. This is due to high number of inactive BCs of Bank of Baroda which is 146.**

**\*As on 31.12.2021, the no. of inactive BCs have been increased from 288 to 306.**

From the above table, it may be noted that;

- Out of 9432 BCs, 9126 BCs are active and doing transactions through Micro ATMs.
- There are 306 inactive BCs due to resignation and other reasons.
- Out of 9432 BCs , 4860 BCs are certified by IIBF and remaining 48.47 % of BCs are to be certified by IIBF within the timelines fixed by IBA.

SLBC request all the member banks that, by March 2022 or within the timelines fixed by IBA all the Business Correspondents should be certified by IIBF.

Bank wise details of BCs, FLCs & AECs as on 31.12.2021 are furnished as an Annexure 4A page no 117.

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

#### 4.2: Financial literacy initiatives by banks.

The status of FLCs as on 31.12.2021 as reported by sponsor Banks is as under:

As on Dec 2021	Financial Literacy Centers (FLCs)				
	As on 30.9.2021		As on 31.12.2021		Total FLCs
	Functional	Non Functional	Functional	Non Functional	
<b>Total</b>	<b>122</b>	<b>55</b>	<b>147</b>	<b>40</b>	<b>177</b>

SBI, UBI, BOB & BOI banks are requested to expedite appointment of 20,16,3 & 1 FL Counsellors respectively and make these FLCs functional.

Data on literacy camps conducted by FLCs for the quarter ended Sep 21 & Dec 21 is furnished as under.

SLBC request respective banks to appoint FL Counsellors and make these FLCs functional within one month, as promised by UBI and other banks in steering committee.

As advised by RBI in steering committee meeting, banks are requested to take note of RBI circular dated 04.02.2009 para (8- Qualification and Training of Counsellors) (RBI/ 2008-09/371 RPCD.CO.MFFI.BC.No.86 /12.01.18/2008-09) regarding appointment of FL Counsellors.

(Quarterly)

Type of Camps conducted	No. of programs conducted			No. of people benefitted		
	Sep 2021	Dec 2021	Cumulative data from 01.04.2021 to 31.12.2021	Sep 2021	Dec 2021	Cumulative data from 01.04.2021 to 31.12.2021
Special Camps	1199	1034	3385	101868	94169	206381
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	2948	3942	8205	217924	325733	609608
Out of target specific camps, camps conducted for school children.	271	793	1138	14291	77133	91794
<b>Total No of Camps ( Special camps and Target specific camps)</b>	<b>4418</b>	<b>5769</b>	<b>12728</b>	<b>334083</b>	<b>497035</b>	<b>907783</b>

SLBC requests all the sponsor banks to oversee the functioning of FLCs, involve them in the outreach programmes and also 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 namely Raichur & Yadgir.

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

UIDAI, Bangalore has informed that as on 31.12.2021, 969 kits are active with 290278 enrolments/updates in the last 30 days against 952 active kits with 290157 enrolments/updates in the last 30 days as on 30.09.2021.

As informed by UIDAI, the Aadhaar enrolment centers of following Banks are performing less than minimum 8 transactions (enrolments/updates) per day per center against the revised target communicated by UIDAI w.e.f. 31.12.2021.

<b>Name of the Bank/s</b>	<b>Average enrolments per day during last 30 days as on 31.12.2021</b>
Jammu and Kashmir Bank	Zero
Tamil Nadu Mercantile Bank & Bandhan bank	One
ESAF & RBL Bank	Two
Karur vysya bank, Indusind bank Ltd , Fincare Small Finance bank & Punjab & Sindh Bank	Three
Central Bank of India	Four
Ujjivan Small Finance Bank	Five
Equites small finance Bank	Six
Lakshmi Vilas Bank, YES Bank Ltd & Punjab National Bank	Seven

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 4B page no 118.

#### **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 radius of every inhabited village in the identified aspirational districts.
- To achieve 100% target 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 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.

DFS through their letter ref No.6/4/2021-FI dated 12.01.2022 (Provided in annexure 4C page no 119-121) has extended timeline till 31.03.2022 to achieve the targets allotted under the KPI's. Same was communicated through SLBC letter ref 14/SLBC/2021/F-TFIIP dated 12.01.2022 to Raichur and Yadgir LDM to utilize this opportunity and ensure achievement of 100% benchmark on all KPIs.

The progress of KPIs by Banks at aspirational districts, reported by respective LDMs as on 31.12.2021 are as under:

**(A) Raichur district:**

Particulars	Key Performance Indicators (KPIs) as on 31.12.2021			
	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 Dec 2021	135431	6129	13310	2910
% Achievement	104.37	62.72	43.92	100.83
Gap to target (per lakh population)	Achieved	3643	16993	Achieved



(B) Yadgir district:

Particulars	Key Performance Indicators (KPIs) as on 31.12.2021			
	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 Dec 2021	166889	7386	17490	3133
% Achievement	128.62	75.58	57.72	108.58
Gap to target (per lakh population)	Achieved	2386	12813	Achieved

All member banks and LDMs 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 per the extended timeline by 31.03.2022.

All member banks and LDMs (Raichur and Yadgir district) need to improve in PMJJBY and PMSBY and achieve the allotted target set by DFS by taking special initiative like conducting of camps, by creating awareness and by involving BCs, FLCs, RSETIs in special mode.

**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 31.12.2021 reported by sponsor Banks is as under:**

Name of the Sponsoring Institution	No. of RSETIs	Target for 2021-22		(Quarterly) Achievements (as at 31.12.2021)		
		No. of Programmes	No of person needs to train	No of Programmes	No of person Trained	% Ach
RUDSETI	7	197	5425	93	2295	42
Canara Bank	13	370	9905	189	4652	47
State Bank of India	7	198	5450	112	2684	49
Union Bank of India	2	55	1503	26	598	40
Bank of Baroda	2	50	1450	37	957	66
Kotak Mahindra Bank	1	28	850	19	495	58
DCC Bank	1	29	870	17	350	40
Total	33	927	25453	493	12031	47

\*Because of Covid-2<sup>nd</sup> and 3<sup>rd</sup> 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 31.12.2021 (Cum since inception)	During FY 2021-22
1	No. of training programs conducted	11415	493
2	No. of persons trained	324604	12031
3	No. of persons secured employment / self-employment	233720	11274
4	No. of trained persons credit linked	143561	4359

The progress achieved by RSETIs during the year up to the quarter end is provided in the Annexure 4C page No 122 .

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 labourers 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.

#### 4.5.4. CB RSETI Ballari- Allotment of 1.11-acre land to The Director, CBRSETI, Ballari on 33 years lease basis:

Canara Bank has informed that allotment of land to CB RSETI, Ballari on lease for 33 years. The District administration of Ballari district has allotted the land of 1.11 acres in TS No.1084/2b, near Bandihatti village, Ballari in the name of "The CEO, ZO, Ballari" instead of "The Director, CB RSETI, Ballari".

As per the guidelines of MoRD, the land should be allotted in the name of "The Director, RSETI" whereas the land is allotted in the name of "The CEO, ZP" at Ballari.

Canara bank has requested the house to solve the issue.

The allotment of 1.11 acres land to CB RSETI Ballari in the name of The Director, CBRSETI ,Ballari on 33 years lease basis is discussed under the chairmanship of DC, Ballari held on 18.06.2021.

Canara bank letter dated 25.01.2022 is placed as annexure 4E page no... 123.  
Minutes of the meeting held on 18.06.2021 is placed as annexure 4F page no 124-130.

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

As on 31.12.2021, about Rs 23.93 crore is pending to be released by SRLM to various RSETIs in Karnataka and the pendency is continuing for many years. RSETI wise details are provided in Annexure 4G page no.131-133, SLBC has requested the GOK for early clearance of the dues vide its letter 08/SLBC/2022/RSETIs dated 06.01.2022.

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

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

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.

Ministry of Communications, Department of Telecommunication, Karnataka LSA vide their letter ref No.DDG(R1)/KTK/ LSA/1-7/SLBC/21-22/102 dated 28.10.2021 (Provided in Annexure 4H page no 134-135) has requested to send revised list of GPs/Villages list wherever actually connectivity problem exist for Bank Branches/BCs. In spite of repeated mails and telephonic contacts we are yet to receive data from many LDMs.

**SLBC advice strictly to LDMs to provide the said data within 21.02.2022 without fail.**

**4.8: Performance by Banks under Annual Atal Pension Yojana (APY) Targets during FY 2021-22: (from 01.04.2021 to 31.12.2021)**

Karnataka has achieved 54% of APY target set by PFRDA during FY 2021-22 upto 31.12.2021.

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	246874	52 %
PVT Banks	1267	30		38010	11707	30 %
RRB	1780	70		124600	84917	68 %
Total	9770			633220	343495	54%

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

**Performance of PSU under APY:**

SI No	Bank	Annual Target	APY accounts opened in FY 2021-22 till 31 Dec 2021	Annual Target Achievement
1	Canara bank	126770	106735	84%
2	State Bank of India	108780	78663	72%
3	Central Bank of India	8190	3707	45%
4	Bank of Baroda	48160	20119	42%
5	Bank of India	9450	3866	41%
6	Indian Oversea Bank	15470	6130	40%
7	Bank of Maharashtra	4200	1181	28%
8	UCO	4620	1075	23%
9	Union Bank of India	55510	8758	16%
10	Punjab & Sindh Bank	10	137	15%
11	Punjab National Bank	11690	1345	12%

**Performance of Private Sector Banks under APY:**

SI No	Bank	Annual Target	APY accounts opened in FY 2021-22 till 31 Dec 2021	Annual Target Achievement
1	Tamilnad merchantile bank	600	1514	252%
2	Bandhan Bank limited	690	470	68%
3	Karnataka Bank	16170	7354	45%
4	Dhanalakshmi Bank limited	360	146	41%
5	Axis Bank	19950	5564	28%
	YES Bank	1500	335	22%
6	HDFC Bank	21700	4033	19%
	Kotak Mahindra Bank	4860	496	10%
7	ICICI Bank	16660	1213	7%

**Performance of RRBs under APY:**

SI No	Bank	Annual Target	APY accounts opened in FY 2021-22 till 31 Dec 2021	Annual Target Achievement
1	KVGB	44730	43459	97%
2	KGB	79870	41455	52%

Bank wise and District wise performance report under APY during FY 2021-22 (upto 31.12.2021) provided by PFRDA is placed as annexure 4I page no 136-139.



**4.8.1.APY CITIZEN's CHOICE (H2, FY 2021-22) Campaign period 1-Feb-2022 to 31-Mar-2022 :**

PFRDA announced APY CITIZEN's CHOICE H2-FY 2021-22 campaign period 1-Feb-2022 to 31-Mar-2022 to Banks and LDMs.

The APY CITIZEN'S CHOICE Campaign focuses on sourcing maximum no. of APY accounts through the widespread branch network of all the banks in all the districts/states across India. DFS/PFRDA believes in rewarding the best performers who painstakingly work towards the growth of APY scheme and are instrumental in taking the scheme to greater heights.

SLBC vide letter no 30/SLBC/2022/F-566 dated 01.02.2022 has requested all member banks and LDMs to be guided accordingly and advise the Bank Branches to achieve the allotted targets by conducting APY camps, enrolling more APY from SHG members etc.

**AGENDA 5: KCC**

**5.1 KCC Loans – Disbursements & Outstanding:**

KCC Target for 2021-22		Disbursement of KCC from April 2021 to Dec 2021		KCC Outstanding as on			
				30 <sup>th</sup> Sept 2021		31 <sup>st</sup> Dec 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)	No. of Cards (in lakhs)	Amount (in crores)
57.62	71923	30.08	32603.97	42.59	51381.66	43.48	51060.87

Bank wise data on KCC loan as on Dec 2021 is provided in the Annexure 5A (Page no.140).

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.

**Major Banks KCC O/s furnished below:**

Name of Banks	KCC O/s as on 30.09.2021		KCC O/s as on 31.12.2021	
	No. of Cards	Amount (in crores)	No. of Cards	Amount (in crores)
<b>PSBs</b>				
Canara Bank	421520	6552.97	422188	6671.99
State Bank of India	206449	4129.83	204203	4155.82
Union Bank Of India	213022	6353.04	69590	2104.14
Bank of Baroda	92086	2006.6	91136	1999.14
Bank of India	20013	299.51	19823	300.28
Bank of Maharashtra	7147	122.26	7114	121.01
Central Bank of India	4394	88.44	4431	88.2
Indian Bank	11630	203.28	11180	198.38
Indian Overseas Bank	19112	273.26	18108	261.25

Punjab National Bank	11110	200.72	11302	210.46
Punjab and Synd Bank	3	0.04	3	0.04
UCO Bank	3011	43.32	2957	43.93
<b>MAJOR Private Banks</b>				
Karnataka Bank Ltd	175023	2250.39	173795	2244.52
HDFC Bank Ltd	180442	2707.28	180159	2671.88
Axis Bank Ltd	14812	1023.81	15182	1037.8
ICICI Bank Ltd	22096	1422.51	20810	1432.68
Kotak Mahindra Bank	1435	21.25	1426	21.38
<b>RRBs</b>				
KGB	279021	2887.14	292111	4289.92
KVGB	352429	6507.26	363834	6765.51
<b>Co-Operative Bank</b>				
K.S.Coop Apex Bank Ltd	2210027	13578.92	2426191	15919.53

\* Reduction in KCC Outstanding is majorly due to the decrease in figures of Union Bank of India (4248.90 crores) in December quarter 2021.

## 5.2. KCC saturation for PM Kisan beneficiaries in the state

SLBC has already requested member banks to share the details of KCC borrowers along with Hash aadhaar by using the protocol given by the e-Gov, GoK. SLBC has received hash aadhaar only from banks Viz., Canara Bank, Union Bank of India, Bank of Baroda, SBI, Indian bank, UCO Bank, Karur Vysya Bank, Bank of Maharashtra, Karnataka bank, KVGB and Karnataka Grameena Bank and same has been shared to Projector Director, FRUITS, e-Gov, GoK.

Remaining banks have not shared Hash aadhaar of KCC borrowers in spite of SLBC request and repeated follow ups. Pending banks are requested to immediately submit the hash aadhaar to enable e-Gov, GoK to come out with pending PM kisan beneficiaries to be covered under KCC ambit.

## 5.3 KCC-Dairy and other animal husbandry activities:

Ministry of animal husbandry and Dairying, GOI started drive from 1<sup>st</sup> June 2020 to 31<sup>st</sup> July 2020 to extend KCC-Dairy loans to milk pourers of milk unions subsequently extended up to 31<sup>st</sup> 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. 8<sup>th</sup> November 2021. DFS has suspended the campaign from 14.01.2022 to 31.01.2022 in view of the increasing in the covid cases. Progress under the campaign as on 14.01.2022 is given herebelow.

	Total no. appl received	Total no. appl accepted	Toto no. of appl sanctioned	Total no. appl rejected
KCC-AH	16213	16054	3284	397
KCC-FISH	1493	1400	168	37

Reason for rejection are mainly due to default of existing borrowers.

KCC dairy loans sanctions during the quarter and outstanding as on 31.12.2021 (Annexure 5B, page no 141).

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

Disbursement of KCC-Dairy from April 2021 to Dec 2021		KCC Dairy O/s as on 30.09.2021		KCC Dairy O/s as on 31.12.2021	
No. of Cards	Amount (in crores)	No. of Cards	Amount (in crores)	No. of Cards	Amount (in crores)
80631	195.05	195848	361.96	202018	379.54

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 Dec 2021 is provided in Annexure 5C (page no.142.)

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

Disbursement of KCC-Fisheries from April 2021 to Dec 2021		KCC-fisheries O/s as on 30.09.2021		KCC-fisheries O/s as on 31.12.2021	
No. of Cards (in lakhs)	Amount (in crores)	No. of Cards (in lakhs)	Amount (in crores)	No. of Cards (in lakhs)	Amount (in crores)
3036	25.99	4779	85.76	4887	74.26*

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 29.01.2022 is given in the Annexure 5D ( page no 143).

There is a pending claim of Rs 0.01 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 55.73 crore for the period of Kharif 2018 to Rabi and Summer 2019-20 and Rs 25.19 crores for the period of Kharif 2020 to Rabi and summer 2020-21.

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

In steering committee meeting it was suggested to create awareness among farmers for enrolling crop insurance in single platform by involving NABARD, Banks, FLCs and agricultural department along with normal process.

**b). Season wise claim settlement status under RWBCIS as on 25.01.2022 is given in the Annexure 5E (page no...144).**

There is pending claim of Rs 9.62 crores for period of Kharif 2016 to Rabi 2018 are mainly due to NEFT rejections. And there is pending claim of Rs 85.34 crores for period of Kharif 2019 and Rabi 2020.

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

**c) Allowing dormant Pradan mantri Jan Dhan yojana (PMJDY), Small and BSBD Account to receive DBT claims and removal of transaction limit of Rs 50,000/- and Rs 100000/- for DBT credits of PMFBY and RWBCIS.**

We draw your attention to our mail dated 13.05.2021 on advising banks for allowing DBT credits for dormant accounts and removal of transaction limit of Rs 50,000/- and Rs 1.00 lakh for PMFBY and RWBCIS claims as per the DFS letter dated 05.04.2021 {F. No. 6/3/2020-FI (C-450358) enclosed an annexure 5F (page no. 145-152)}.

But based on the letter received from Agriculture Commissioner, (letter enclosed as annexure 5G page no.153-155) it is observed that many banks have not complied with these directions. Even it came for discussion in the PMFBY review meeting held on 21.01.2022 under chairmanship of Sri. Bhagwanth Khuba, Hon'ble Minister of state for chemicals and fertilizers, New and Renewable energy and advised to keep it as agenda for discussion and get the compliance from banks regarding this.

In view of above, member banks are requested to confirm for compliance of the same within one week from this SLBC meeting to confirm the same to DFS as well as state Agriculture and Horticulture department.

Banks are strictly advised not to debit any minimum balance charges to **PMJDY and BSBD account as per the discussion happened in steering committee meeting.**

**d) Direct Benefit Transfer (DBT) payments under Government Schemes- Credit to bank accounts:**

We draw attention of member banks to RBI letter ref BLR.FIDD.LBS. No. S-433 /02.04.001/2021-22 dated 07.01.2022 (Provided in annexure 5H page no 156-157) wherein it has mentioned that almost all payments under various Government schemes are directly credited to the bank accounts of the beneficiaries through Aadhar based DBT system. In addition, insurance payments to eligible farmers by insurance companies, Minimum Support Price (MSP) payments to farmers from the Government are also carried out through the DBT mechanism. Banks in the State have been facilitating DBT payments to their account holder beneficiaries of such Government payments. Needless to add that, any failed transactions with respect to DBT payments would immensely impact the beneficiaries adversely, depriving them of the Government assistance.

The two major reasons attributed for DBT payment failures in the State are i) Dormant/inoperative account, and ii) amount exceeding credit limit fixed for the account. The issue was also raised in the 155<sup>th</sup> SLBC meeting by the Additional Chief Secretary (e-Governance).

In this connection, we invite members' attention to RBI circular DBOD.No.Leg.BC.53/09.07.005/2013-2014 dated 17.09.2013 on unclaimed Deposits/Inoperative Accounts in banks-Treatment of certain savings bank accounts opened



for credit of Scholarship amounts and credit of DBT under Government Schemes, wherein banks were advised to allot a different "product code" in their CBS to accounts opened for DBT, etc. so that the stipulation of inoperative/dormant account due to non-operative does not apply while crediting proceeds under Government grants, welfare benefits and payment against procurements.

Further, RBI master Direction DBR.AML.BC.No 81/14.01.001/2015-16 dated 25.02.2016, on -Know Your Customer (KYC) Direction, updated as on 10.05.2021, prescribes that the limits set for small accounts for their balances, shall not be considered while making deposits through Government grants, welfare benefits and payment against procurements.

In addition, vide our circular DBR.LEG.BC. No. 47/09/07/005/2018-19 dated 10.07.2019, on Financial Inclusion-Access to Banking Services- Basic Savings Bank Deposit Account, it has been prescribed that the BSBD account shall be considered a normal banking service available to all, without any requirement of minimum balance, and there is no limit on number and value of deposits that can be made in a month in such accounts.

SLBC requests member banks to act based on above lines.

## **5.6. Agenda of Agricultural department GoK.**

### **5.6.1 Long pendency in verification of crop insurance proposals by Banks:**

It is provided that in after Kharif 2018 season, for the seasons and villages where it is available, Crop Survey data will be used in settlement of crop insurance claims. In case of loanee farmer cases where the crop seen in crop survey is different from that insured, and the difference does not fall within the exemptions provided, the bank branch which had given the loan is to be the verifier. The proposals are displayed to banks for further verification along with the photo as in crop survey data. The banks are to verify the proposals against the crop survey data under PMFBY in Samrakshane portal and opt either "Recommend for acceptance" OR "Recommend for Rejection." Only after this, these proposals go to Insurance Company login and once acknowledged, considered for claim processing.

As of 01.02.2022, 5540 (5214+326=5540) Insurance cases are extremely long pending for settlement as they are pending for verification by Banks for two seasons as tabulated below.

### **FOR 2019 KHARIF SEASON**

S N	Type of Banks	Bank name	Proposals
1	PSBs	State Bank of India	321
2		Union Bank of India	38
3		Canara Bank	831
4		Bank of Baroda	9
5		Bank of Maharashtra	14
6		Punjab National Bank	96
7		Central Bank of India	5
8		Indian Bank	12
9		Indian Overseas Bank	37

10	<b>PVT Banks</b>	Axis Bank Ltd	869
11		HDFC Bank Ltd	177
12		ICICI Banking Corporation Bank Ltd	37
13		IDBI Bank	9
14		Karnataka Bank	22
15	<b>RRBs</b>	Karnataka Vikasa Grameen Bank	384
16		Karnataka Grameen Bank (e Kaveri GB)	2348
17	<b>Co-op</b>	DAVANAGERE DCC Bank	5
<b>Total</b>			<b>5214</b>

**FOR 2020-21 RABI SEASON**

<b>S-N</b>	<b>Type of Banks</b>	<b>Bank name</b>	<b>Proposals</b>
1	<b>PSBs</b>	Canara Bank	30
2		Union Bank of India	7
3		State Bank of India	3
4		Bank of Baroda	1
5		Bank of India	22
6		Indian Overseas Bank	6
7	<b>PVT Banks</b>	Axis Bank Ltd	29
8		HDFC Bank Ltd	3
9		ICICI Banking Corporation Bank Ltd	104
10		IDFC First Bank	6
11	<b>RRBs</b>	Karnataka Vikasa Grameen Bank	13
12	<b>Co-op</b>	BAGALKOT DCC Bank	102
<b>Grand Total</b>			<b>326</b>

Letters had been written, Video Conferences have been done many times, but the above remain pending even now. This is not only resulting in claim settlement getting closed, the refund of premium to farmers, State and Government of India is pending due to it.

It is requested that the SLBC direct the defaulting Banks to complete the verification by 28.02.2022 failing which the proposal will be treated as rejected by the Bank (refund of premium to farmers, State and Government of India has to be done), and any claim raised by the farmer later, will have to be paid for by the said Bank along with such interest as may be levied.

### 5.6.2 : Compliance with directions regarding exemptions to DBT in Jandhan and BSBD accounts

In case of settlement of crop insurance claim payments, it is seen that nearly 3% of payments are getting bounced back. Some of the main reasons are as follows. One of the reasons for this is that "transferred amount is more than the credit limit fixed for the account". And this happens in "Jandhan" and Basic Savings Bank Deposit accounts in which there cannot be a credit of more than Rs. 50000 anytime and a total of more than Rs. 1 Lakh credited in a year.

In this regard it is submitted that as per RBI's circular DBOD. No. Leg. BC. 53/09.07.005/2013-2014, dated September 17, 2013, banks have been advised to give a separate product code for accounts receiving DBT payments, so that the accounts are not classified as inoperative. As regard to the transaction limits, it is informed that PMJDY accounts are BSBD accounts. Further, as per RBI circular dated 10.06.2019 for BSBD accounts there is no limit on the number and value of deposits that can be made in a month. Also, as per the RBI master direction on KYC dated February 25, 2016 [Section 23 (on small accounts)], the limit of aggregate credits of Rs. 1 lakh in a financial year and the limit of balance not exceeding Rs. 50,000 at any point of time shall not be considered while making deposit through Government grants, welfare benefits and payment against procurements.

Had all the banks in the State complied with afore-mentioned RBI guidelines, the following 49 crop insurance claims amounting to Rs. 31.5 Lakhs would not have bounced back with the remarks "credit limit exceeds."

S.N	Bank name	Failure reason	No of proposals	Claim Amt(Rs.)
<b>PSBs</b>				
1	Canara Bank	CREDIT LIMIT EXCEEDS/inactive Adhaar	7	444067.4
2	State Bank of India	CREDIT LIMIT EXCEEDS/inactive Adhaar	3	246608.34
3	Union Bank of India	CREDIT LIMIT EXCEEDS/inactive Adhaar	2	46058.59
4	Central Bank of India	CREDIT LIMIT EXCEEDS	1	137681.7
<b>Private Banks</b>				
1	Axis Bank Ltd	CREDIT LIMIT EXCEEDS	7	691045.62
2	HDFC Bank Ltd	CREDIT LIMIT EXCEEDS	4	301474.34
3	ICICI Banking Corporation Bank Ltd	ACCOUNT RESTRICTED	3	4034.73
4	ICICI Banking Corporation Bank Ltd	CREDIT LIMIT EXCEEDS	1	60023.7
5	DCB Bank	CREDIT LIMIT EXCEEDS	2	196885.92
<b>RRBs</b>				
1	Karnataka Vikasa Grameen Bank	ACCOUNT RESTRICTED	2	4479.52
2	Karnataka Vikasa Grameen Bank	CREDIT LIMIT EXCEEDS	1	112260.52
3	Karnataka Vikasa Grameen Bank	CREDIT LIMIT EXCEEDS/inactive Adhaar	1	101096.78
4	Karnataka Grameen Bank(e-PKGB)	ACCOUNT RESTRICTED	1	62210.25
5	Karnataka Grameen Bank(e-PKGB)	CREDIT LIMIT EXCEEDS	8	295997.32
<b>Co-operative Banks</b>				
1	BAGALKOT DCC Bank	CREDIT LIMIT EXCEEDS	2	70656.3
2	BIDAR DCC Bank	CREDIT LIMIT EXCEEDS	1	15792.43
3	BIJAPUR DCC Bank	CREDIT LIMIT EXCEEDS	1	12209.08
4	KCC BANK	CREDIT LIMIT EXCEEDS	1	320882.15
<b>Total</b>			<b>49</b>	<b>3142085.48</b>

It is requested that the SLBC may please direct the above tabulated Banks to comply with the directions cited above and permit the exception for DBT payments so that farmers are not denied of payments they are genuinely entitled to by law and procedure.

### 5.6.3 NPCI validation failed cases:

Aadhaar seeding with beneficiary bank accounts is compulsory to receive any Direct Benefit Transfers (DBT) including, crop insurance claims.

It is noted that a significant number of cases the crop insurance claims pushed by DBT bounced back due to non/improper seeding of Aadhaar with the bank account of the beneficiary farmer. There were cases where Aadhaar numbers were not in the data base of the bank's details. Enquiries made revealed that some bank branches are not very helpful with farmers in linking their accounts with Aadhaar. Some of the bank branches were not aware of proper procedure of Aadhaar seeding. Farmers are told that their account is already seeded, while Aadhaar number was entered in the Bank server but not the NPCI portal. Under PMFBY the Government of India and the State have taken up IEC activities for the farmers on the need and procedure of Aadhaar seeding. However, Banks are required to advise and train all staff to seed all farmer's accounts to respective Aadhaar through NPCI. This will be helpful not only in PMFBY, but all other DBT benefits given by the Government.

Also, in cases of "Aadhaar inactive" Bank needs to change and upload the status as "Active" on NPCI portal, and in case of "Error in Aadhaar" Bank is supposed to take fresh KYC documents and consent by the account holder and then follow the same procedure as needed for fresh seeding.

Thus, in 9152 cases, Rs. 13.30 crores has resulted in failure of payment under PMFBY is Bank wise that is as follows-

S.N	Bank Name	Canceled	Error in Aadhaar No.	Aadhaar Inactive	Aadhaar Not Seeded	Total	Amount in Rs.
<b>PSBS</b>							
1	Canara Bank		133	390	524	1047	10525800.31
2	Union Bank of India			82	95	177	1816426.7
3	State Bank of India	1	16	392	352	761	8921908.37
4	Bank of Baroda		52	165	163	380	3641206.71
5	Bank of India		2	24	40	66	352768.97
6	Bank of Maharashtra			5	30	35	89645.26
7	Indian Bank			7	4	11	91112.64
8	Indian Overseas Bank			26	16	42	278559.65
9	Central Bank of India			5	9	14	121915.96
10	Punjab National Bank			12	7	19	68202.42
11	UCO Bank			6	9	15	92141.86
<b>Private Banks</b>							
12	Axis Bank Ltd			135	217	352	7946962.22

13	DCB Bank		14	1	6	21	413352.23
14	Federal Bank			2	1	3	18175.26
15	HDFC Bank Ltd			60	26	86	1961803.53
16	ICICI Bank		3689	85	151	3925	78020249.84
17	IDBI Bank				3	3	15300.75
18	Karnataka Bank			57	49	106	790647.02
19	Kotak Mahindra Bank			2	1	3	14582.81

#### RRBs

1	Karnataka Vikasa Grameen Bank		321	223	48	592	6898655.8
2	Karnataka Grameen Bank (e- Kaveri)			51	13	64	549821.57
3	Karnataka Grameen Bank (e- PKGB)		70	94	41	205	2406715.69

#### Co-Operative Banks

1	BAGALKOT DCC Bank		12	118	17	147	1512473.59
2	BANGALORE DCC Bank			5		5	10753.05
3	BELLARY DCC Bank		2			2	8901.51
4	BIDAR DCC Bank		204	24	7	235	1005349.36
5	BIJAPUR DCC Bank			12	10	22	208165.3
6	CHITRADURGA DCC Bank			13	20	33	234844.73
7	DAVANAGERE DCC Bank		1	4	1	6	41951.7
8	GULBURGA DCC Bank		122	26	23	171	511579.21
9	HASSAN DCC Bank				1	1	4791.99
10	Kodagu DCC Bank			1		1	2584.7
11	Mandya DCC Bank			19	1	20	158339.23
12	Mysore DCC Bank			2		2	26832.65
13	North Kanara DCC Bank		2	76	88	166	843450.43
14	Raichur DCC Bank			17	8	25	219386.31
15	Shimoga DCC BANK			34	70	104	810005.82
16	South Canara DCC Bank			14		14	876.48
17	Tumkur DCC Bank			25	46	71	545532
18	KCC BANK		27	104	69	200	1825850.75
	<b>Grand Total</b>	<b>1</b>	<b>4667</b>	<b>2318</b>	<b>2166</b>	<b>9152</b>	<b>133007624.3</b>



The granular data of the above has been shared with the SLBC, and in some cases may be more than once.

SLBC requests to Banks to take corrective action to seed the Aadhaar with bank accounts in the above cases by or before 28.02.2022.

**5.6.4 : Corrigendum issued by Under Secretary to Government , Horticulture department vide No. HORTI 140 HPP 2020(e-office) on Horticulture cluster Development programme nominating state nodal department ,cluster development agency, cluster development cell, and Evaluation committee.**

The undersecretary has issued corrigendum regarding nomination of Deputy Director and the said corrigendum is enclosed as annexure No.5I. page No.158-159.

This is for the information of the member banks.

## **AGENDA 6. Crop Loan Waiver Scheme -2018**

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

GoK, under CLWS-2018, has released Rs. 7686.16 crores towards crop loan accounts of 10,18,087 farmers of commercial banks and RRBs till 31.01.2022.

Bank-wise consolidated details of CLWS-2018 amount released provided in annexure 6A page no .160.

### **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 as the CLWS scheme may close at any time.

- 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, etc.,

LDMs and Bank branches are also requested to consult and coordinate with tahsildar for resolving of TLC pending issues.

### **6.3 : Internal Audit of the CLWS-2018 accounts by the implementing banks**

Internal Audit booklet along with Annexures/tables/Certificates were finalized in coordination with CLWS Special Cell GoK and Finance Department-(FR) GoK with time schedule. It will be communicated shortly to all the member banks to enable banks to start the process of carrying out internal audit. In this connection SLBC requests all member banks to carry out internal audit process as per booklet.

## **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/-).

Directorate Of Fisheries in Karnataka informed that, an amount of Rs. 49.00 crore was released to implement the scheme and Rs. 46.33 crore has been utilized. Options has been given to enter 1633 alternate accounts against those loan accounts which have been closed down due to various reasons like closure of accounts, unique ID issues etc. Approximately 1300 alternate accounts have been entered and green list is being prepared by Bhoomi Monitoring Cell. At Present only 2.67 crores remain in the account and will be utilized for the purpose it has been sanctioned for.

District wise and Bank wise claim settled by department and their e-mail are provided in Annexure No 7A (page no.161).

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.

SLBC requests member banks to advise their concern bank branches for providing alternate account number at the earliest, so that the beneficiaries will get the benefits of the Scheme.

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

### **8.I. Financial Literacy:**

Out of the 177 Financial Literacy Centres (FLCs) operating in the State, only 139 FLCs are presently active. Banks are advised to appoint FLCs in vacant positions. Further, 38 Centres for Financial Literacy (CFL) in 114 blocks of the State has been operationalized through two NGOs viz M/s Dhan Foundation and M/s Mother Ron. Sponsor Banks are to monitor the activities of these CFLs.

### **8.II. Financial Inclusion**

#### **Deepening of Digital Payment Ecosystem**

Yadgir and Haveri districts have been identified for deepening of digital payment ecosystem in the State. As deliberated during the 7<sup>th</sup> meeting of SLBC Sub-Committee on deepening of digital payment ecosystem, all stakeholders are advised to ensure achievement of 100% digitization in both the districts as per stipulated timelines.

### **8.III. Lead Bank Scheme**

#### **a. Meetings under Lead Bank Scheme (LBS)**

Controlling Offices of banks to ensure that the Lead District Managers (LDMs) conduct various meetings under the Lead Bank Scheme (LBS), viz., District Consultative Committee (DCC), District Level Review Committee (DLRC) and Block Level Bankers' Committee (BLBC) within the stipulated timeline of 90 days from the end of quarter concerned. It has been observed

that DCC/ DLRC meetings have not been conducted or delayed in several districts. Further, many banks have not been participating in such fora, eliciting severe criticism from the Chairmen of such fora. Banks are to ensure participation of appropriate level authority in such meetings as per extant guidelines.

**b. Direct Benefit Transfer (DBT) payments under Government Sponsored Schemes**

It has been reported that several DBT payments under Govt. sponsored schemes (GSS) were being rejected by banks for various reasons. Controlling Offices of the banks in the State need to ensure that DBT payments to beneficiaries under various GSS are not rejected on account of accounts being classified as dormant / inoperative and / or the amount exceeding the credit limit fixed for the account.

**c. Status of Opening of Banking Outlets in Unbanked Villages within a radius of 5 Km from the village:**

Talagunda Gram Panchayat is located in Shira Taluk, Tumakuru District in Karnataka with a total population of 4511. It has been reported by the representatives of the Gram Panchayat that the nearest available bank branches of Canara Bank, Karnataka Bank and State Bank of India (SBI) are located at a distance of 10 Kms from the Gram Panchayat.

As per Strategic Objective IV.1 of National Strategy for Financial Inclusion (NSFI) 2019-24, every village to have access to a formal financial service provider within a reasonable distance of 5 KM radius. Necessary arrangements may be made in this regard.

**8.IV. Micro Small and Medium Enterprises (MSME)**

**a. Study on credit offtake to MSME sector**

Reserve Bank had conducted an All-India study on credit offtake to MSME Sector, wherein the number of new MSME accounts opened by Scheduled Commercial Banks (SCBs) and disbursement of MSME loans made by SCBs during the last four financial years (2018-2021) were analysed. The important findings from the study are as under:

- The new MSME accounts opened by Public Sector Banks (PSBs) reported an increase of 38.55 % for the year ended March 2021 compared to March 2020, however the amount disbursed during the same period reported a marginal increase of 1.29%.
- The new MSME accounts opened by Private Sector Banks (PvSBs) reported a decline by 78% in March 2021 compared to March 2020, and the amount disbursed reported a decline of 30.38%.
- The new accounts in Micro segment reported a decrease of 62.03% for the year ended March 2021 compared to March 2020, while the amount disbursed during the same period reported a decrease of 37.16%.
- The new accounts in Small segment reported a decrease of 7.70% for the year ended March 2021 compared to March 2020, while the amount disbursed during the same period reported a decrease of 21.27%.
- The new MSME accounts in Medium segment reported an increase of 39.87 % for the year ended March 2021 compared to March 2020, and the amount disbursed during the same period reported an increase of 55.71%.
- The loan amount disbursed by SCBs reported a decrease of 3.44% for the year ended March 2021 vis-à-vis March 2020.
- PSBs reported an increase of 75.22 % in the number of accounts for the year ended March 2021 vis-à-vis March 2020, while the loan amount disbursed during the same period reported a decline of 2.60%.
- PvSBs reported a decline of 5.97% in the loan amount disbursed for the year ended March 2021 vis-à-vis March 2020, while the number of accounts reported a decrease of 14.41%.

- Foreign Banks reported an increase of 8.56% in the loan amount disbursed for the year ended March 2021 vis-à-vis March 2020, while the number of accounts reported a decrease of 22.22%.
- The loan disbursed to micro segment reported a decrease of 11.47% for the year ended March 2021 vis-à-vis March 2020, while the number of accounts to which loan was disbursed reported a marginal increase of 3.36% for the same period.
- The loan disbursed to small segment reported a decrease of 9.03% for the year ended March 2021 vis-à-vis March 2020, while the number of accounts to which loan was disbursed reported an increase of 23.51% for the same period..
- The loan disbursed to medium segment reported an increase of 37.95% and the number of accounts to which loan was disbursed reported an increase of 54.58%, for the year ended March 2021 vis-à-vis March 2020.

All stakeholders are required to draw an action plan for improving the credit offtake to MSMEs and for on-boarding new units.

## **8.V. Market intelligence issues**

### **a. Unauthorised lending**

During a raid conducted by the Economic Offences Wing (EoW) at a company in Bengaluru, it was found that 04 Chinese citizens opened more than 60 companies & 59 accounts in different banks and were doing unauthorized lending by offering loans to the public through mobile applications, namely Cash Master, Krazy Rupee, I Rupee, Cashin, Rupee Menu, and E Rupee. Through these apps, they were harassing the public by charging exorbitant interest & threatening for repayment of the loan. A case has been registered against these 04 Chinese accused and it is under investigation.

### **b. Cybercrime Incident Reporting (CIR)**

Around 679 Cybercrime Incident Reports (CIR) cases are pending with various banks as on January 20, 2022. All banks are advised to ensure prompt action in this regard.

## **AGENDA 9: NABARD AGENDA**

### **9.1- ACP Targets for RRBs**

During the Empowered Committee Meeting of RRBs convened by Reserve Bank of India on 21.12.2021, both RRBs have expressed concern about allocation of high Annual Credit Plan (ACP) targets. Therefore rationalisation of ACP targets to RRBs may be looked into.

### **9.2: Organizing post- handholding disbursement events under Stand up India Scheme**

The Stand up India scheme aims at promoting entrepreneurship among women and scheduled castes and tribes, being anchored by Department of Financial Services (DFS), Ministry of Finance, Government of India.

As per the guidelines of Department of Financial Services (DFS), Ministry of Finance, Government of India issued vide letter no 28/01/2016-IF-II dated 09.03.2021, the District Level Credit Committee (DLCC) under the Collector with the LDM as Convener shall periodically review cases of both types of borrowers, meeting at least once each quarter. SIDBI and NABARD officers join the review meetings.

LDMs are requested to extend necessary help to DDMs in conduct of quarterly events with stakeholders/post disbursement handholding events at district level and monitor the performance of the scheme in the district.

### 9.3. Bridging the credit linkage gap in SHG financing

It has been observed that the credit gap at All-India level in SHG financing has been widening. 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.

Banks may please take cognizance and all efforts may be taken to channelize credit to SHGs so as to decrease credit gap.

### AGENDA 10. Banking statistics as on 31<sup>st</sup> December 2021:

#### 10.1: Business figures under various parameters: Amount in Crore

Particulars	Dec 2020	Sep 2021	Dec 2021	Y-o-Y – variance Dec 21 to Dec 20		Variation Dec 2021 over Sep 2021	
				Absolute	In %	Absolute	In %
Deposits	1084412	1193050	1208489	124077	11.44	15439	1.29
Advances	785893	809577	848037	62144	7.91	38460	4.75
<b>Credit-Deposit Ratio</b>	<b>72.47</b>	<b>67.86</b>	<b>70.17</b>	<b>-2.30</b>		<b>2.31</b>	
Total PSA	305628	313601	331165	25537	8.36	17564	5.60
<b>% of PSA to Total Advances</b>	<b>38.89</b>	<b>38.74</b>	<b>39.05</b>	<b>0.16</b>		<b>0.31</b>	
Agricultural Advances	145987	155983	160971	14984	10.26	4988	3.20
<b>% of Agri. Advances to Total Adv.</b>	<b>18.58</b>	<b>19.27</b>	<b>18.98</b>	<b>0.40</b>		<b>-0.29</b>	
Advances to MSME	102431	105789	117533	15102	14.74	11744	11.10
<b>% of MSME to Total Advances</b>	<b>13.03</b>	<b>13.07</b>	<b>13.86</b>	<b>0.83</b>		<b>0.79</b>	
<b>Sector</b>	<b>Particulars</b>						
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 11.44% in Deposits and 7.91% in Advances. CD ratio of the state as on 31.12.2021 is 70.17%.						
Total PSA	There is a Y-o-Y growth of 8.36% in Total Priority Sector Advances.						
Agricultural advances	There is a Y-o-Y growth of 10.26% in Agricultural Advances.						
MSME sector	There is a Y-o-Y growth of 14.74% in MSME Advances.						

## 10.2: Branch Network: (in numbers)

Particulars	Sep 2021	Dec 2021	Variation of Dec '21 over Sep' 21
1. Rural	4202	4208	6
2. Semi-Urban	2558	2599	41
3. Urban (including Metro)	4830	4713	-117
<b>Total</b>	<b>11590</b>	<b>11520</b>	<b>-70</b>

In comparison to the September quarter 2021, there is decrease of 70 branches for the December quarter 2021.

This decrease is due to erroneous submission of data by SBI in September quarter 2021. SBI has informed that several back offices and Depts such as DSH, RACCs, RBO, FIMMs, etc. were erroneously included in the September quarter 2021 figures which has been corrected in December quarter 2021.

Bank wise No. of bank branches in the state is provided in Annexure 10A (Page no. 162).

### 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 151<sup>st</sup> 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.163-215)

Sl No	District name	Bank name	Branch Name	Parameter	Distance between branches	Remarks
1	Hassan	Canara Bank	Arehalli	Arehalli	250 mts	Relocation of Branch
2	Hassan	Canara Bank	Banavara	Banavara	200 mts	Relocation of Branch
3	Hassan	Canara Bank	Bagur	Bagur	400 mts	Relocation of Branch
4	Hassan	Canara Bank	Kalkere	Kalkere	200 mts	Relocation of Branch
5	Hassan	Canara Bank	Habbana ghatta	Habbanag hatta	200 mts	Relocation of Branch
6	Hassan	Bank of Baroda	Arekere	Closure		Conversion of Arekere branch into Service outlet linked to Javagal branch which is 12 km. Present business of Arekere branch is 12.86 crores even after completion of 8 years of operation. Scope for improvement in Business is very limited in the area of



						operation and the branch is continuously under loss since inception. Kolagunda branch of Canara bank is within 5 km radius from Arekere village.
7	Vijayapura	Canara Bank	Hiremarul	Nalatwad	5000 mts	Hiremarul branch is to be <u>merged</u> with Nalatwad branch which is 5 km and accessibility to customers is convenient.
8	Tumkur	SBI	Dandinashivara	Ammasandra	3000 mts	Dandinashivara branch is to be <u>merged</u> with Ammasandra branch since it is loss making branch .
9	Tumkur	SBI	Kodigehalli	Turuvekere	3000 mts	Kodigehalli branch is to be <u>merged</u> with Turuvekere branchesince is loss making branch .

### 10.3: ATM Network:

(in numbers)

Particulars	Sept 2021	Dec 2021	Variation of Dec '21 over Sep ' 21
1.Rural	2214	2191	-23
2.Semi Urban	3068	3069	1
3.Urban	11884	11796	-88
<b>Total</b>	<b>17166</b>	<b>17056</b>	<b>-110</b>

- ❖ The total number of ATMs has decreased from 17166 as on 30.09.2021 to 17056 as on 31.12.2021, thus showing an decrease of 110 ATMs during the quarter.
- ❖ The difference in total ATMs is due to reduction in ATMs for Karnataka Gramin Bank, Bank of India and Canara Bank.
- ❖ The decrease in rural ATMs is majorly due to closure of rural ATMs by Karnataka Gramin Bank (40) and Canara Bank (13) during the quarter.
- ❖ Bank wise No. of ATMs In the state Is provided In Annexure 10C (Page no.216).

## AGENDA 11: REVIEW OF CREDIT DISBURSEMENT BY BANKS:

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

The following table shows a comparative analysis of disbursement up to the quarter ending December 2020 of FY 2020-21 vis-à-vis disbursements up to the quarter ending December 2021 of FY 2021-2022:

Sector	Annual Target 2020-21	Dec 2020		Annual Target 2021-22	(in crores) Dec 2021	
		Achievement	% Ach.		Achievement	% Ach.
Short Term Loan	66018	52737	79.88	71923	42555	59.17
Agri Term Loan	46181	34741	75.23	54069	37621	69.58
<b>Total Agri Loans</b>	<b>112199</b>	<b>87478</b>	<b>77.97</b>	<b>125992</b>	<b>80176</b>	<b>63.64</b>
MSE/MSME	93089	75049	80.62	111827	56279	50.33
Export Credit	3019	2361	78.20	3628	259	7.14
Education	5805	915	15.76	5970	936	15.68
Housing	27055	3677	13.59	30165	5992	19.86
Social Infrastructure	2318	251	10.83	2201	42	1.91
Renewable Energy	1703	8	0.47	3111	122	3.92
Other PSA	10754	7327	68.13	9498	5152	54.24
<b>Total PSA</b>	<b>255940</b>	<b>177066</b>	<b>69.18</b>	<b>292392</b>	<b>148958</b>	<b>50.94</b>
Agriculture (NP)	1820	1334	73.30	1723	288	16.72
Education (NP)	1920	371	19.32	2328	597	25.64
Housing (NP)	12897	21935	170.08	20771	29953	144.21
Personal Loans	17943	23291	129.81	27394	19061	69.58
Others	75036	149839	199.69	151764	218533	144.00
<b>Total Non-Priority</b>	<b>109616</b>	<b>196770</b>	<b>179.51</b>	<b>203980</b>	<b>268432</b>	<b>131.60</b>
<b>Total Credit</b>	<b>365556</b>	<b>373836</b>	<b>102.27</b>	<b>496372</b>	<b>417390</b>	<b>84.09</b>

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 2021-22 is provided in Annexure 11A (Page no. 217-228).
- District wise & sector wise level of disbursement/achievement in PSA and NPSA under Annual Action Plan during FY 2021-22 is provided in Annexure 11B (Page no. 229-234).
- Bank wise level of outstanding under PSA and NPSA as on 31.12.2021 Annexure 11C (Page no. 235-242).

SLBC requests all banks to reach the prescribed target by March 2022 by capitalizing the leads obtained during outreach programme.

Major Bank wise performance/Achievement of ACP as on December 2021

(in crores)

S N	Name of Bank	Priority Sector			Non-Priority Sector			Total Credit		
		Target	Achievement	% Achievement	Target	Achievement	% Achievement	Target	Achievement	% Achievement
PSBs										
1	Canara Bank	45678	19626	42.97	26094	33103	126.86	71772	52729	73.47
2	State Bank of India	46108	20735	44.97	29218	31888	109.14	75326	52623	69.86
3	Union Bank Of India	20081	14051	69.97	16292	12521	76.85	36373	26572	73.05
4	Bank of Baroda	17419	11206	64.33	16199	14938	92.22	33618	26144	77.77
5	Bank of India	6531	3112	47.65	5393	7846	145.48	11924	10958	91.90
6	Bank of Maharashtra	3016	1303	43.20	2513	2028	80.70	5529	3331	60.25
7	Central Bank of India	4780	701	14.67	4196	917	21.85	8976	1618	18.03
8	Indian Bank	6459	1981	30.67	7136	1417	19.86	13595	3398	24.99
9	Indian Overseas Bank	7019	753	10.73	5306	497	9.37	12325	1250	10.14
10	Punjab National Bank	7561	1026	13.57	8264	3088	37.37	15825	4114	26.00
11	Punjab and Synd Bank	759	6	0.79	692	51	7.37	1451	57	3.93
12	UCO Bank	2073	303	14.62	2721	162	5.95	4794	465	9.70
Major Pvt Banks										
1	Karnataka Bank Ltd	12225	3259	26.66	7268	3342	45.98	19493	6601	33.86
2	HDFC Bank Ltd	7374	7032	95.36	13384	41495	310.03	20758	48527	233.77
3	Axis Bank Ltd	7640	3023	39.57	8599	11926	138.69	16239	14949	92.06
4	ICICI Bank Ltd	7937	7223	91.00	9021	26521	293.99	16958	33744	198.99
5	Kotak Mahindra Bank	5432	3730	68.67	4473	9491	212.18	9905	13221	133.48
RRBs										
1	KGB	18357	7849	42.76	2547	499	19.59	20904	8348	39.93
2	KVGB	9879	5800	58.71	1290	824	63.88	11169	6624	59.31
Co-Op Sector										
1	K.S.Coop Bank Ltd Apex	22195	14552	65.56	1995	5841	292.78	24190	20393	84.30

SLBC request all the member banks for special initiative to achieve priority sector targets by March 2022 especially in case of agriculture, MSME, Housing, and Education sectors.

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
31.12.2021	861.5	759.45	88.15 %	748.67	87.42 %

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 Tamilnadu mercantile Bank, HDFC Bank and Yes Bank and in case of mobile seeding it is 5.87% in respect of Kotak Mahindra Bank.

The Bank-wise Progress under Aadhaar seeding annexure 12A. (page no.243). of CASA accounts and Mobile seeding of SB a/cs in Karnataka state as on 31.12.2021 is furnished in the annexure 12B (page no.244).

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

(Outstanding No. of Accounts in lakh):

Particulars	30.09.2021	31.12.2021	Variation
No. of PMJDY A/cs O/S	153.63	144.28	-9.35
Total Aadhaar Seeded A/cs	123.61	121.61	-2.00
% Aadhaar Seeding	80.45	84.28	3.83

The decrease in PMJDY accounts and Aadhaar seeded accounts is due to decrease in figures for Canara Bank.

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 TOTAL PROGRESS UNDER PMJDY AS ON 31 <sup>st</sup> DECEMBER 2021			
SI No	Name of Bank	Total No. of Outstanding PMJDY Accounts	Aadhaar Seeded
1	CANARA BANK	2789124	2454455
2	STATE BANK OF INDIA	3798388	2679828
3	UNION BANK OF INDIA	882321	1135538
4	BANK OF BARODA	483065	670685
5	BANK OF INDIA	135908	223315
6	BANK OF MAHRASHTRA	75390	69771
7	CENTRAL BANK OF INDIA	141028	106782
8	INDIAN BANK	187830	143365
9	INDIAN OVERSEAS BANK	274890	231189
10	PUNJAB NATIONAL BANK	154878	127801
11	PUNJAB AND SIND BANK	12460	39564
12	UCO BANK	120675	100188
13	IDBI BANK	34180	26649
14	KARNATAKA BANK	121947	103267
15	KOTAK MAHINDRA BANK	36524	23488
16	CSB BANK LIMITED	1149	2376
17	CITY UNION BANK	3696	2847
18	DHANLAXMI BANK	4	14
19	FEDERAL BANK	38939	12286
20	J & K BANK	3961	2496

21	KARUR VYASYA BANK	0	12962
22	LAXSHMI VILAS BANK	0	0
23	RBL BANK	16975	8562
24	SOUTH INDIAN BANK	8512	6623
25	TAMILNAD MERCANTILE BANK	185	650
26	INDUSIND BANK	44191	41454
27	HDFC BANK	147089	74782
28	AXIS BANK	94024	33905
29	ICICI BANK	113806	87704
30	YES BANK	258	249
31	BANDHAN BANK	0	0
32	DCB BANK	677	2962
33	IDFC FIRST BANK	1373	1359
34	KBS BANK	0	0
35	KARNATAKA GRAMEENA BANK	2708613	2165472
36	KARNATAKA VIKAS GRAMEENA BANK	1868692	1562161
37	KSCARD BK.LTD	0	0
38	K.S.COOP APEX BANK LTD	4355	3764
39	KSFC	0	0
40	EQUITAS SMALL FINANCE BANK	0	0
41	UJJIVAN SMALL FINANCE BANK	0	0
42	SURYODAY SMALL FINANCE BANK	1333	3223
43	ESAF BANK	121519	0
44	JANA SMALL FINANCE BANK LTD.	193	122
45	AU SMALL FINANCE BANK LTD.	55	1
46	FINCARE SMALL FINANCE BANK LTD	0	0
47	INDIA POST PAYMENTS BANK	0	0
48	AIRTEL PAYMENTS BANK	0	0
49	STANDARD CHARTERED BANK	0	0
	<b>Grand Total</b>	<b>14428207</b>	<b>12161859</b>

### 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 28.01.2022
Total MGNREGA accounts	8663199
Accounts converted into Aadhaar Based Payment	4055827
Achievement in %	46.82

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, Ballari, Chikkaballapura, Dakshina Kananda, Mysore, Chamarajanagara, Kodagu ,Koppal, Kolar, Raichur, Udupi, Belagavi, Bagalkot,

Vijayapura, Bidar, Kalaburgi, Bengaluru Urban 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.245)

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

#### 12.4: Progress under Social Security Schemes:

Scheme	Outstanding as on		Growth	
	30 <sup>th</sup> Sep 2021	31 <sup>st</sup> Dec 2021	No.	%age
PMSBY	108.98	117.94	8.96	8.22
PMJJBY	45.20	48.97	3.77	8.34
APY	18.57	21.58	3.01	16.20
Total	172.75	188.49	15.74	9.11

- Bank wise progress under all the above social security schemes as on Dec 2021 is provided in Annexure 12D ( page no...246-247) .
- 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 Conneqt Business Solutions Ltd., Hyderabad.

The total no. of calls received at the Helpdesk from July 2019 to December 2021 is 20991.

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, etc.) and impact of these schemes.**

**13.1 Performance under Govt. Sponsored Schemes for the FY 2021-22:** Latest position on progress / achievements of various Govt. sponsored schemes for the financial year 2021-22 is furnished here below.

**Numbers actual, Amount in Lakhs.**

SL	Name of the Govt Department/ Scheme	CAT	Target		Progress		Achievement %	
			Phy	Fin	Phy	Fin	Phy	Fin
1	National Rural Livelihood Mission (NRLM)	SHG Bank Linkage Groups	487270	390000	402062	393678.41	82.51	
2	DAY NULM							
	Self-Employment							
	a) SEP-Individual		2409	192.72	71	NR	2.94	NR
	b) SEP-Groups		273	109.20	38	NR	13.91	NR
	SHG-Bank-Credit-Linkage		1249	1249.00	176	NR	14.09	NR
3	Karnataka Sapsayi Karmachari development corporation Ltd		7916	6600	4220	4811.75	53.31	72.91
4	Karnataka Adijambava development corporation Ltd							
	ISB-Self Employment		129	258.00	Beneficiaries not yet selected by the selection committee of GoK			
	ISB-Transport Vehicle		280	980.00	Beneficiaries not yet selected by the selection committee of GoK			
5	Dr. Babu Jagjivanram Leather Industries Dev. Corp Ltd							
	ii.Svavalambhi/Sancha ari		120	175.00	118	204.70	98.33	100
	iii. Working Capital for Self-Employment Scheme		100	100.00	32	19.00	32	19
			220	275.00	150	223.70	68.18	81.35
6	Karnataka State Women Devp. Corp.	Udyogini	1479	1500.59	117	194.72	7.91	12.97
7	Dr .B R Ambedkar Develop. Corporation Ltd. Scheme							
	Entrepreneurship development scheme		3135	4002.50	2027	5439.17	64.66	135.89
8	Karnataka Maharishi		3605	7605.41	1143	2665	31.70	35.04

**NR: Not received from concern state government department.**

Performance under NRLM , schemes sponsored by Dr.B R Ambedkar Development corporation Ltd and Dr. Babu Jagjivanram Leather Industries Dev. Corp. has been very satisfactory.

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

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

Progress under National Rural Livelihood Mission (NRLM) progress as on 31.12.2021 is provided in Annexure 13A (page no.248-250)

Progress under DAY-NULM as on Dec 2021 is provided in Annexure 13B (page no.251-161). Progress under Udyogini scheme for the FY 2021-22 is provided in Annexure 13C (page no...262-263).

Progress under Self-employment scheme of Dr. Babu Jagjivan Ram Leather Industries Corporation Limited is provided in Annexure 13D (page no.264-273).

Progress under Safayi Karmachari development Corporation Limited is provided in Annexure 13E (page no.274).

Progress under Dr.B R Ambedkar Development corporation Ltd is provided in Annexure 13F (page no.275-277).

Progress Karnataka Maharishi Valmiki Scheduled Tribes Development Corporation Limited Annexure 13G (page no.278-284).

### **13.1a: Timely Submission Of Data by Line Departments:**

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

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

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

### **13.1b: PMEGP**

Government of India has approved the introduction of a new credit linked subsidy programme called Prime Minister's Employment Generation Programme (**PMEGP**) by merging the two schemes that were in operation till **31.03.2008**, namely Prime Minister's RojgarYojana (**PMRY**) and Rural Employment Generation Programme (**REGP**) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. At the state level, the scheme is implemented through State

KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centers (DICs) and banks. In such cases KVIC routes government subsidy through designated banks for eventual disbursement to the beneficiaries / entrepreneurs directly into their bank accounts.

SLBC is in receipt of circular from KVIC vide No. PMEGP/POLICY/2021-22 regarding relaxation of EDP training for claiming Margin Money under PMEGP up to March 2022, same circulated to all member banks and LDMS through email and also provided in annexure.13H Page No.286-286.

**CONSOLIDATED BANK WISE PERFORMANCE FOR THE YEAR - 2021-22 Under PMEGP by (KVIC/KVIB/DIC) As on 31.01.2022 (Full details in annexure13I page no287-288)**

(Projects in No's & M.M. Rs. In Lakhs)

Sl No	BANK	Target		Forwarded to Bank		Sanctioned by Bank		Rejected by Bank		Pending at bank	
		Pro	M.M.	Pro	M.M.	Pro	M.M.	Pro	M.M.	Pro	M.M.
1	CANARA BANK	890	2690.00	6287	19262.46	1923	5431.05	3490	10256.66	1178	3630.55
2	BANK OF BARODA	401	1214.00	1643	5339.41	427	1531.72	261	860.98	1077	3318.45
3	UNION BANK OF INDIA	439	1317.00	1880	5722.95	502	1499.52	853	2300.29	672	2227.85
4	STATE BANK OF INDIA	755	2280.00	5033	15007.53	682	1550.72	2842	8401.40	1653	4910.00
5	KARNATAKA VIKAS GRAMEENA BANK			3489	8010.42	671	1084.91	974	2151.15	2038	4827.77
6	KARNATAKA BANK LTD			1132	3552.43	149	498.66	275	777.39	784	2488.08
7	KARNATAKA GRAMIN BANK	1139	3419.00	2168	5674.78	275	353.00	669	1699.35	1351	3658.19
8	INDIAN OVERSEAS BANK	123	369.00	277	952.04	59	227.15	54	146.76	183	625.72
9	BANK OF INDIA	47	141.00	469	1432.42	129	375.30	91	269.14	284	866.86
10	INDIAN BANK	72	216.00	396	1173.83	92	294.75	66	140.07	271	824.71
11	ICICI BANK LIMITED			78	357.95	24	210.00	0	0.00	59	209.20
12	PUNJAB NATIONAL BANK	65	195.00	191	572.50	33	87.77	96	271.46	66	211.10
13	CENTRAL BANK OF INDIA	41	123.00	249	790.80	41	141.10	42	136.39	171	516.63
14	BANK OF MAHARASHTRA	34	102.00	167	506.35	27	93.75	29	64.06	117	365.16
15	IDBI BANK			179	518.47	27	80.05	44	124.81	114	317.58
16	UCO BANK	37	111.00	86	271.05	10	16.25	22	55.63	53	189.67
17	AXIS BANK LTD			79	261.32	6	14.05	5	14.50	71	241.82
18	PUNJAB AND SIND BANK	20	60.00	13	34.25	2	3.50	7	18.25	4	12.25
19	OTHER BANKS	500	1512.00	400	1361.43	21	84.23	40	150.90	345	1139.43
	TOTAL	4563	13749.0	24214	70802.39	5100	13577.48	9860	27839.19	10491	30581.02

TARGET AND ACHIVEMENT UNDER PMEGP FOR 2 <sup>nd</sup> LOAN IN KARNATAKA STATE DURING 2021-22						
(Status As on 31.01.2022)						
(Projects and Employment in Nos.& M M Rs.In Lakhs.)						
NAME OF THE STATE	TARGET			ACHIVEMENT		
	PROJECTS	M M INVOLVED	EMPLOYMENT	PROJE CTS	M M INVOLVED	EMPLOYMENT
KARNATAKA	41	492.35	328	9	58.49	72

Bank wise referred back cases under PMEGP scheme from 2018-19 to 2021-22 (as on 31.01.2022 is provided bellow

(Projects in No's & M.M. Rs. In Lakhs)			
S. No	Name of the Bank	Pending for M.M. Disbursement	
		Projects	M. M
1	CANARA BANK	278	648.09
2	STATE BANK OF INDIA	107	214.68
3	UNION BANK OF INDIA	61	155.00
4	BANK OF BARODA	45	129.19
5	KARNATAKA VIKAS GRAMEENA BANK	100	129.08
6	KARNATAKA GRAMIN BANK	76	85.04
7	KARNATAKA BANK LTD	33	86.92
8	BANK OF INDIA	24	57.44
9	INDIAN BANK	17	38.29
10	INDIAN OVERSEAS BANK	12	31.31
11	PUNJAB NATIONAL BANK	9	27.03
12	ICICI BANK LIMITED	2	17.50
13	CENTRAL BANK OF INDIA	6	15.92
14	BANK OF MAHARASHTRA	5	12.54
15	Other Banks	11	35.33
	<b>TOTAL</b>	<b>786</b>	<b>1683.36</b>

Year wise & Bank wise application pending at bank under PMEGP scheme provided in annexure 13J page no 289-290. And Status of updation of TDR/SRF details by Bank and Bank wise loan released but margin money not yet claimed under PMEGP from 16-17 to 21-22 (as on 31.01.22) provided in annexure 13K page no 291-292).

SLBC request all member banks to attend the KVIC referred back cases under PMEGP on TOP PRIORITY.

### **13.2: PMAY-U (Housing for All 2022)**

#### **13.2.1. CLSS**

Ministry of Housing and Urban Affairs, GOI has launched Pradhan Mantri Awas Yojana (Urban) to provide housing for all urban poor by 2022.

The Mission will be implemented through four verticals:

1. In-situ slum redevelopment using land as resource.
2. Credit Linked Subsidy scheme.
3. Affordable Housing in Partnership (AHP).
4. Beneficiaries Led Construction or enhancement

#### **About Rajiv Gandhi Housing Corporation Limited:**

RGHCL has been nominated as State Level Nodal Agency for implementation of PMAY (U).

#### **Credit Linked Subsidy Scheme:**

##### **Introduction:**

- Credit linked subsidy will be provided on home loans taken by eligible urban poor for construction of new house; extension of house, purchase, repurchase.
- Credit Linked Subsidy Scheme –EWS / LIG was launched on 17.06.2015 and will be implemented upto 31.03.2022.  
Annual income  
EWS : up to Rs.3,00,000/  
LIG: Rs.3,00,001/- to Rs.6,00,000/
- Credit Linked Subsidy scheme MIG 1 & MIG 2 was launched on 01.01.2017 and will be implemented upto 31.03.2021.  
Annual income  
MIG 1 : Rs.6,00,001/- to Rs.12,00,000/  
MIG 2: Rs.12,00,001/- to Rs.18,00,000/
- A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house either in his/her name or in the name of any member of his family in any part of India. An adult earning member (irrespective of marital status) can be treated as a separate household provided that he does not own a pucca house in his name and in case of married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme.
- Beneficiaries of EWS and LIG would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 20\* years or during tenure of loan whichever is lower. The credit linked subsidy will be available only for loan amounts upto Rs 6 lakhs. Maximum loan amount will be as per eligibility of beneficiary decided by bank based on due diligence. The carpet area of houses being constructed should be upto 30 square metres and 60

square metres for EWS and LIG, respectively. The beneficiary, at his discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only. For incremental housing/extension, the area limit will be 30 sq.mt. and 60 sq.mt. of carpet area for EWS and LIG category respectively.

- Beneficiaries of MIG 1 would be eligible for an interest subsidy at the rate of 4 % for a tenure of 20\* years or during tenure of loan whichever is lower. The credit linked subsidy will be available only for loan amounts upto Rs 9 lakhs. The carpet area of houses being constructed should be upto 160 square metres.
- Beneficiaries of MIG 2 would be eligible for an interest subsidy at the rate of 3 % for a tenure of 20\* years or during tenure of loan whichever is lower. The credit linked subsidy will be available only for loan amounts upto Rs 12 lakhs. The carpet area of houses being constructed should be upto 200 square metres.
- Additional loans, if any, will be at nonsubsidized rate.
- Interest subsidy will be credited upfront to the loan account of beneficiaries through banks, resulting in reduced housing loan and Equated Monthly Instalment (EMI).
- The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9 %.
- As such, loans sanctioned and disbursed on and after date of launch of the scheme would be eligible for the benefit under CLSS, provided all the parameters of the Scheme have been complied with.
- HUDCO and RAY are nominated as Central Nodal Agencies. This scheme is implemented through Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks, State Cooperative Banks, Urban Cooperative Banks, Small Finance Banks<sup>3</sup>, Non Banking Financial Company – Micro Finance Institutions (NBFC MFIs). They have to enter MoU with one of the CNAs.
- In lieu of the processing fee for housing loan for the borrower, bank will be given a lump sum amount of Rs. 3,000 in case of EWS/ LIG and Rs. 2000 in case of MIG 1 & 2 per sanctioned application.
- All the Statutory towns as per Census 2011 and towns notified subsequently including Notified Planning/Development Areas and the areas falling within notified Planning/ Development area under the jurisdiction of an Industrial Development Authority/Special Area Development Authority/Urban Development Authority or any such Authority under State legislation are covered under this scheme.

As on 31.01.2022, 87081 applicants have received subsidy amount of Rs. 1876.43 Cr under PMAY (U)\_CLSS.

#### Summary on PMAY-U CLSS Progress in Karnataka State as on 31.01.2022

SL No.	State	Loan Amt	Amt in Crore	
			Subsidy credited Amt	No. Of loan sanctioned & subsidy released
1	Karnataka	18023.37	1876.43	87081



**Major Banks Progress under PMAY\_CLSS as on 31.12.2021**

SL No.	Name of the Bank	Subsidy Released (in Cr.)	Total Loan Account with valid Aadhaar	Loan Amount(in Cr).
<b>Major PSBs</b>				
1	State Bank of India	641.26	28578	6444.39
2	Canara Bank	199.18	9626	1122.37
3	Union Bank of India	66.99	2940	553.40
4	Bank of Baroda	52.66	1992	391.45
5	Punjab National Bank	13.67	477	110.55
6	Indian Bank	27.72	1010	256.10
7	Bank of India	7.12	303	61.10
<b>RRBs</b>				
8	Karnataka Vikas Grameena Bank	17.39	590	74.51
9	KGB	13.34	131	71.37
<b>Private Banks</b>				
10	ICICI Bank Ltd.	51.64	1868	639.51
11	Karnataka Bank Ltd.	26.91	1198	164.63
12	Axis Bank Ltd.	25.70	989	274.78
13	IDBI Bank Ltd.	15.32	682	178.87
14	The Federal Bank Ltd	3.26	120	34.83
<b>Major HFCs</b>				
15	Housing Development Finance Corporation Ltd.	230.57	10521	2769.07
16	LIC Housing Finance Ltd.	182.66	8738	1933.50
17	PNB Housing Finance Ltd.	28.50	1186	450.26
18	IIFL Home Finance Ltd.	27.58	1106	241.03
19	Can Fin Homes Ltd.	24.67	1070	218.64
20	Dewan Housing Finance Corporation Ltd.	41.15	732	423.08

Bank wise and District wise progress reports received from PMAY-CLSS by RGHCL is provided as an Annexure 13L. (page no 293-296).

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 wherein 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
	Ongoing (A)	153	207280	11834.23	4824.29
Total	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 31.01.2022:

RGHCL							
Project	No. of Houses	No.of application submitted to bank with all documents	No of Applications returned by bank seeking additional documents	No.of Loan sanctioned	No.of Disbursed	Loan	
All	64728	8357	424	2598		73	
KSDB: Slum Board							
Project	No.of Houses	Benefi ciary details submit ted to LDMs	No. of CIBIL score Cleared/C onsent received from Banks	No.of application submitted to bank with all documents	No. of loan sanction ed	No. of Loan Disburse d	Rema rks
Ongoing	57892	32349	27047	12909	2408	187	

#### Major Banks Progress under PMAY AHP scheme sponsored by RGHCL as on 31.01.2022

Name of the Banks	No. of application submitted to bank	No. of loan sanctioned	No. of Loan Disbursed
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	with documents	all		
<b>Major PSBs</b>				
Canara Bank		3693	1447	0
SBI		1432	651	0
UBI		495	66	0
Bank of Baroda		447	30	
PNB		112	0	0
CBI		106	13	
Indian Bank		110	5	0
UCO Bank		38	2	0
BOI		80	8	0
BOM		36	0	0
IOB		45	8	0
<b>RRBs</b>				
KGB		898	407	0
KVGB		313	144	0
<b>Major Private Banks</b>				
Karnataka Bank		719	13	0
Federal Bank		164	0	0
HDFC		100	8	
ICICI		70	0	0
<b>Cooperative Bank</b>				
KDCC		234	103	73

**Major Banks Progress under PMAY AHP scheme sponsored by KSDB as on 31.01.2022**

Name of the Banks	No. of application submitted to bank with documents	No. of loan sanctioned all	No. of Loan Disbursed
<b>Major PSBs</b>			
Canara Bank	3247	572	7
SBI	3049	829	0
UBI	1103	117	0
Bank of Baroda	1601	313	180
CBI	88	5	0
Indian Bank	123	32	0
PNB	71	30	0
Bank of India	442	81	0
UCO Bank	48	0	0
BOM	43	7	0
<b>RRBs</b>			
KGB	733	57	0
KVGB	402	136	0
<b>Major Private Banks</b>			
Karnataka Bank	637	25	0
Federal Bank	42	0	0
HDFC	185	0	0
ICICI	70	0	0

Bank wise and District wise progress under PMAY-AHP provided in the annexure 13M.(Page No.297-303)

SLBC Karnataka has circulated modified PMAY AHP circular to all member banks and Lead district manager, which has received from MD, RGHCL

Various review meetings were conducted by ACS & DC, GoK 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 and modified Guidelines issued by GOK.

### 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 30.09.2021			O/s as at 31.12.2021		
No. of A/cs	Amount	% to total PSA	No. of A/cs	Amount	% to total PSA
2001771	39023	12.44	2013197	36803	11.11

The decrease in total loans outstanding to minorities is due to decrease in figures of Canara Bank.

Further, SLBC requests all Banks to ensure wherever possible 15 % of targets and outlays under various scheme to be earmarked for minorities. As per RBI master circular credit facilities to minorities ref FIDD.GSSD.BC.No.01/09.10.01/2021-22 dated 01.04.2021 all scheduled commercial bank are required to ensure that within the overall target for priority sector lending and the sub target of 12% for the weaker sections, sufficient care is taken to ensure that minority communities also receive an equitable portion of the credit.

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 December 2021 provided in Annexure 13N(page no.304-307).

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

The outstanding level of credit to minority communities in the identified Districts as at Dec 2021 is as follows:

Name of the District	Amount in Lakhs		
	Bidar Dec 2021	Kalburgi Dec 2021	Dakshina Kannada Dec 2021
O/s advances under Priority Sector Credit	463844.49	605300	1864351
Lending to Minority Community	71618.31	106900	621004
% of Minority Community Lending to PSA	15.44%	17.66%	33.31%
All Banks to ensure wherever possible 15 % of targets and outlays under various scheme to be year marked for minorities.	15%		

From the above table, it may be observed that:

- SLBC requests all Banks to ensure wherever possible 15 % of targets and outlays under various scheme to be year marked for minorities. As per RBI master circular credit facilities to minorities ref FIDD.GSSD.BC.No.01/09.10.01/2021-22 dated 01.04.2021 all scheduled commercial bank are required to ensure that within the overall target for priority sector lending and the sub target of 12% for the weaker sections, sufficient care is taken to ensure that minority communities also receive an equitable portion of the credit.
- 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 31.12.2021) of the FY 2021-22, various Banks in the state of Karnataka have disbursed Education loans to the tune of Rs 1532.19 Crores to 54214 accounts under both priority and non-priority segments.

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 is created for lodging/submitting/consolidating subsidy claims under RGLS in coordination with Department of Collegiate Education

SLBC has forwarded the letter reference no ZO/BZ/AG/21-22/006 dated 19.01.2022 (Enclosed in annexure 13O, page no 308-310) received from Bank of Baroda regarding RAJIV GANDHI EDUCATION LOAN INTEREST SUBSIDY SCHEME from department of Collegiate education-request for initiating claims of interest subsidy by all banks along with excel formats to banks and LDMs.

In this connection SLBC request banks to go through the above referred letter and excel sheet which is self-explanatory for claiming of interest subsidy regarding Rajiv Gandhi Education Loan Interest Subsidy Scheme. A separate file for each year of the claim is to be submitted to the mail id: [elsc.bengaluru@bankofbarod.co.in](mailto:elsc.bengaluru@bankofbarod.co.in) .

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

##### 13.5.1: SELFHELP GROUPS:

Agency	As at DEC 2021					
	Credit Linkage for Dec 2021 quarter of FY 2021-22		Cumulative No. of SHGs credit linked upto Dec 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 (Oct 21 – Dec 21) period	For (Apr 21 – Dec 21) period
Commercial Banks	47069	1257.82	91671	3580.72	2.67	3.91
RRBs, Cooperatives & Other Banks	19106	554.87	40165	1216.67	2.90	3.03
<b>Total</b>	<b>66175</b>	<b>1812.69</b>	<b>131836</b>	<b>4797.39</b>	<b>2.74</b>	<b>3.64</b>

Bank wise progress under SHGs is provided in Annexure 13P(page no.311-312).

### 13.5.2: JOINT LIABILITY GROUPS:

Agency	Balance O/s as on Dec 2021		Average finance per JLG (in lakhs)
	No. of JLGs	Amount (Rs. in Crore)	
Commercial Banks	1349316	5832.05	0.43
RRBs, Cooperatives and Small Finance Banks	1372707	3650.44	0.27
<b>Total</b>	<b>2722023</b>	<b>9482.49</b>	<b>0.35</b>

Bank wise progress under JLG-Bank linkage program as at Dec 2021 is given in Annexure 13Q (page 313).

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

### 13.6: Progress in Stand Up India scheme as on 31.12.2021

(Nos. in actuals and Amount in crores)

Scheme	Sanctioned as on Sep 2021		Sanctioned as on Dec 2021	
	No. of A/Cs	Sanction Amt.	No. of A/Cs	Sanction Amt.
SC	107	23.05	196	36.67
ST	18	3.46	61	9.13
Women	304	74.98	567	118.36
<b>Total</b>	<b>429</b>	<b>101.49</b>	<b>824</b>	<b>164.16</b>

- District-wise, Bank-wise details of sanctions and disbursements under SUI as on Dec 2021 is provided in Annexure 13R (page no.314-315)

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 "Azadi Ka Amrit Mahaotsav" in the state.

### 13.7: Progress in Sanctions under MUDRA scheme:

Member banks have sanctioned 2734263 MUDRA loans amounting to 16590.90 Cr from 01.04.2021 to 31.12.2021

Scheme	Sep 21		Dec 21	
	No. of a/cs	Amount sanctioned	No. of a/cs	Amount sanctioned
Shishu	1225831	3271.59	2088397	5754.70
Kishore	317257	3489.84	600894	8067.77
Tarun	19133	1491.67	44972	2768.44
<b>Total</b>	<b>1562221</b>	<b>8253.10</b>	<b>2734263</b>	<b>16590.90</b>

Bank-wise, district, State wise sanctions and disbursements under MUDRA is given in Annexure.13S (page no.316-320).

Karnataka state has secured number 4<sup>th</sup> 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 1<sup>st</sup> position by end of the fourth 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 31.12.2021 is 70.17%.

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

**Amt in Cr**

Sl	Name of the district	As on Sep 2021		As on Dec 2021			
		Deposits	Advance	CD Ratio %	Deposits	Advances	CD Ratio %
01	Uttara Kannada	18199.58	6788.94	37.30	18463.38	7054.64	38.21
02	Udupi	30808.8	13397.57	43.49	30963.68	13983.31	45.16

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 Dec 2021 is provided in Annexure 14A (Page no.321-322) and District wise CD ratio as on Dec 2021 is provided in Annexure 14B (Page no.323).

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

**15.1: Non-Performing assets position as on 31.12.2021:**

**Amount in Crore**

Sl.	Sector	As at 31.12.2021			
		Acs - No.	NPA Amt.	Total Loan O/s Amt.	% of NPA
1	AGRICULTURE	960059	19033.35	160970.73	11.82
2	MSME	367662	12313.04	117532.53	10.48
3	HOUSING	20117	955.41	36975.87	2.58
4	EDUCATION	25983	565.39	5870.91	9.63
5	OTHER PRIORITY SECTOR ADV	206086	821.69	9815.13	8.37
6	NON PRIORITY SECTOR ADV	285321	22283.61	516789.22	4.31
7	TOTAL NPAS	1865228	55972.49	847954.39	6.60

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

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 Dec 2021 is furnished here under:  
(Amount in Crore)

Balance O/S	NPA Level	% of NPA
775.46	191.45	24.69

Bank-wise NPA level under the above schemes is furnished in Annexure 15B. (Page no 332).

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

(Amount in lakhs)

FY 2020-21 (for the quarter ending Dec 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 pendi ng for more than 1 year.
	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs
Dec 2021	51347	106534	1376	4109	2021	6666	50702	103977	27641

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 EDMs to coordinate the joint recovery drives in a big way.

The bank wise data on this Agenda is provided in Annexure 15C (Page no.333).

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

(Amount in Lakh)

Particulars	Cumulative from 01.04.2021 to 31.12.2021		
	No. of Notices sent	Amount involved	Amount Recovered
SARFAESI	14005	690650	56445
DRT	2736	153541	21017
LOK Adalat	68158	101287	4312
Total	84899	945478	81774

The Bank wise data on this Agenda is provided in Annexure 15D (Page no.334).

15.5: We have been informed by Canara Bank, SBI, BOB and Union Bank of India, that they have taken special initiative for Tour operator affected because of COVID .

Apart from this M/s.National Credit Guarantee Trustee Company Limited has issued guidelines to all the scheduled Commercial Banks in respect of tour operators.

#### OPERATIONAL GUIDELINES OF NCGTC

To provide guarantee coverage for loans provided by Scheduled Commercial Banks to registered Tourist Guides (recognized/ approved by M/o Tourism and State Govts/ UT

Administrations) and Travel & Tourism Stakeholders recognized/ approved by the Ministry of Tourism, Govt. of India, under the new Loan Guarantee Scheme for the Covid affected Tourism Service Sector, to discharge liabilities and restart their business affected due to Covid -19 pandemic. This scheme will be subject to a maximum loan of Rs.10 lakhs each for Travel & Tourism Stakeholders and upto Rs.1.00 lakh each for registered Tourist Guides. The guarantee cover provided by NCGTC would be 100% in all cases. The scheme is valid till 31st March, 2022, or till guarantees for an amount of Rs. 250 crores are issued under the scheme, whichever is earlier.

Further NCGTC informs that, based on feedback and with a view to bring about more clarity, the following sentence has been added at the end of para 5 (iii) of the operational guidelines of the LGSCATSS. "However, such of the borrowers who do not have any existing relationship with any SCB registered with NCGTC under the scheme, may also approach any Scheduled Commercial Bank registered with NCGTC under the scheme and avail benefit under the scheme," The detailed Operational Guidelines on LGSCATSS, updated as on February 02, 2022, have been uploaded on their website, Detailed guidelines issued by NCGTC is Annexed as 15E Page No.335-348.

SLBC requests all member banks to arrange to publicize these modifications and provide support to the eligible borrowers.

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

Member banks have restructured 8844 accounts and amount of Rs.1184 Cr from 01.10.2021 to 31.12.2021 and the same is provided in an annexure 16A page no349).

#### **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):**

##### **17.2: 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.

#### **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) Matsya 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**

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

#### **19.1: Agri Infrastructure Fund scheme:**

SLBC requests all member banks to guide applicants 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.

#### **STATUS OF AIF - BANKWISE - AS ON 05 FEBRUARY 2022**

S.No.	Name of the Bank/FI	Target for 2021-22 (Rs.Cr)	Sanctioned (Nos.)	Sanctioned Amount (Rs.Cr)	Achievement (%)	Disbursed (Nos.)	Disbursed Amount (Rs.Cr)
1	Cooperative Banks	250.00	885	306.69	123%	615	88.36
2	Canara Bank	375.00	39	48.47	13%	30	36.28
3	Union Bank of India	300.00	12	20.00	7%	6	10.22
4	State Bank of India	375.00	11	14.21	4%	6	10.58
5	Karnataka Bank	50.00	4	7.10	14%	3	7.86
6	Kotak Mahindra Bank	25.00	4	6.78	27%	4	4.01

7	Bank of India	50.00	8	6.43	13%	4	2.84
8	IDBI Bank	13.00	8	6.01	46%	3	2.99
9	Karur Vysa Bank	13.00	3	6.00	46%	3	5.12
10	Indian Bank	25.00	3	3.76	15%	3	2.84
11	Bank of Baroda	300.00	2	3.45	1%	2	1.33
12	HDFC Bank	125.00	2	2.10	2%	2	2.10
13	Central Bank of India	25.00	1	0.31	1%	0	0.00
14	AU SFB	0.00	1	0.10		1	0.03
15	NABKISAN Finance Ltd	0.00	2	0.10		1	0.06
16	Axis Bank	125.00	0	0.00	0%	0	0.00
17	Bank of Maharashtra	25.00	0	0.00	0%	0	0.00
18	Catholic Syrian Bank	25.00	0	0.00	0%	0	0.00
19	ICICI Bank	125.00	0	0.00	0%	0	0.00
20	Indian Overseas Bank	25.00	0	0.00	0%	0	0.00
21	Indusind Bank	13.00	0	0.00	0%	0	0.00
22	J&K Bank	10.00	0	0.00	0%	0	0.00
23	Karnataka Gramin Bank	50.00	0	0.00	0%	0	0.00
24	Karnataka Vikas Grameen Bank	38.00	0	0.00	0%	0	0.00
25	Punjab National Bank	50.00	0	0.00	0%	0	0.00
26	Punjab & Sind Bank	25.00	0	0.00	0%	0	0.00
27	South Indian Bank	13.00	0	0.00	0%	0	0.00
28	Uco Bank	25.00	0	0.00	0%	0	0.00
29	Yes Bank	25.00	0	0.00	0%	0	0.00
	<b>TOTAL</b>	<b>2500.00</b>	<b>985</b>	<b>431.51</b>	<b>17%</b>	<b>683</b>	<b>174.62</b>

AIF PORTAL - FIs - STATUS AS ON 05.02.2022 bank wise Pending for processing by bank/FI provided in annexure 19A page no 350 .

## 19.2: 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.

### **19.3: Financing against e-NWR/Ware House Receipts (WHRs) issued by WDRA registered warehouses (WHs):**

As members are aware the Government of India had enacted the warehousing (Development and Regulation) Act, 2007 to put in place a negotiable warehouse receipt (NWR) system in the country. Prior to this, warehouse receipts did not have a regulatory backup and therefore, did not enjoy the fiduciary trust of depositors or banks. The warehousing development and regulatory Authority (WDRA) was set up by Government of India to implement provisions of the W (D&R) act.

- WDRA has developed a robust mechanism of registration warehouses. The registration process is **online** and is **contactless**.
- WDRA can also organize inspections at the request of banks and other financial institutions giving pledge loans against e-NWRs.
- WDRA has implemented a system of electronic Negotiable Warehouse Receipts (eNWR) by issuing certificates of registration to two repositories namely, National E-repository Limited (NERL) and CDSL commodity Repository Limited (CCRL) for creation and management of eNWRs.
- The eNWRs issued by warehouses registered by WDRA for approved commodities are eligible for pledge financing.
- Banks can see the e-NWR on the repository system and also mark their lien, which ensures a secure robust system for them. Being closely monitored by WDRA, eNWRs enjoy the trust of banks and other stakeholders.

As advised by ware housing development and regulatory Authority (WDRA) we request public Sector banks to extend pledge finance to applicants wanting to pledge e-NWRs and avail loans under the PSL scheme. The loan given against eNWRs in Karnataka will help our state farmers to avoid distress sale of their produce and get better prices in future and thereby increase their income.

IBA letter states that, if banks can give a forward-looking statement that from one year on they will finance only against e-NWRs from their registered warehouses, this may encourage more warehouses to seek WDRA registration. The member banks may examine / consider that from one year on they will finance only against e-NWR issued by registered warehouses under WDRA as suggested by MoCA.

SLBC requests all the public sector banks to extend pledge finance to applicants wanting to pledge e-NWRs and avail loans under PLS scheme.

Letter received by SLBC from Warehousing Development and Regularly Authority chair person is enclosed as an Annexure 19B (page no.351-352) and letter written by IBA to chairman, SBI and MD&CEO of all the member banks are enclosed as an Annexure 19C (page no.353).



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

**20.1 Integration of FRUITS (Farmer Registration & Unified Beneficiary Information System) with Banks**

FRUITS Portal is rolled out across the state with the effect from 01.11.2021 and all SROs of made live implementation of FRUITS portal. In this connection SLBC requests all the banks state controlling heads

- A) To advise their regional offices to train and handhold their branches for adoption of FRUITS portal for charge/mortgage creation and release of charge/mortgage for agriculture loans.
- B) To advise their regional offices to coordinate between FRUITS team and their branches for effective implementation seem less work flow.

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

**20.2 Clarification on Charge creation/form 3 declaration irrespective of agriculture loan amount:**

ACS e –Governance, GoK has written letter to SLBC vide: DO. No. DPAR (e-Gov) 283 ACS 2021 dated 21.10.2021 to advise banks including cooperative banks go in 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.

But, major banks raised objections to the e-Governance, GoK letter on creation of charge /form 3 declaration irrespective of loan amount as banks are creating charge for lesser agriculture loan amounts and mortgage for higher loan amounts as per the legal opinion received from their respective panel advocates.

~~Subsequent to discussion with RBI on the issue, SLBC has collected opinions on creation of charge /form 3 declaration irrespective of loan amount from major banks and shared the same with ACS e-Governance office for revisiting the same at their end.~~

ACS e-Governance has assured to call a joint meeting of FRUITS team, IGR department and major banks to have clarity & to take a final call on charge creation irrespective of agriculture loan amount. However presently banks are following the existing practice of creating the charge on land for smaller agriculture loan amounts and mortgages for higher loan amounts. Farmers are visiting sub registrar office only for creating mortgages.

**20.3: Sub -Register Office are insisting for Bank Manager's Aadhar Card duringing Mortgage creation and lien cancelation.**

LDM Shimoga and Dharwad have received representations from branches that, Sub-register offices are asking Manager's Aaadhar 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 requests department of stamps and Registration, GoK to advise SRO suitably to not to insist Aadhaar card details of Bank managers for registration of mortgage and lein cancellation.

**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 Sri . Sridhara M trained by RSETI Holalur as shared by State Director of RSETIs is provided as Annexure 21A (page no 354-356).

**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 agenda from LDM Hassan, Vijayapura, Tumakuru regarding rural branch merger/closure is placed in agenda no 10.2.1 and already discussed.

LDMs are requested to conduct DCC and DLRC meeting regularly by involving/inviting all respective stake holders for each quarter as per time guidelines and furnish the unresolved agenda to SLBC.

The controlling heads of banks are requested to advice their bank managers, district coordinators to attend all BLBC, DCC & DLRC meetings without fail.

**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	25.11.21	Annex 23A (page no.357-359)
2	SHG-Linkage	Addl. Chief Secretary, Skill Development, Entrepreneurship & Livelihood Dept., GoK	Canara Bank	18.11.21 11.02.22	Annex 23B (page no.360 to 369)
3	Recovery & Rehabilitation and Govt. Sponsored Schemes	ACS & DC., GoK	State Bank of India	28.01.22	Annex 23C (page no.370 to 373)
4	Agri & Allied activities	ACS-Agriculture Dept., GOK	Canara Bank	10.02.22	-
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	-	-
7	Financial	Convenor, SLBC	Union Bank of	-	-

	Inclusion	Karnataka	India		
8	Deepening of Digital Payments	State Bank of India	State Bank of India	24.01.22	Annex 23D (page no. 374 to 375-376)

#### AGENDA 24: Aatma Nirbhar Bharat Abhiyan

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

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.

##### Main purpose of the scheme:

To provide 100% guarantee coverage for the GECL assistance of loan outstanding as on 29<sup>th</sup> February, 2020 or 31<sup>st</sup> 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.

##### Summary on ECLGS Progress in Karnataka State as on 31.12.2021

( 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 eligible amount
		No. of A/cs	Amount	No. of A/cs	Amount		No. of A/cs	Amount	
1	Public Sector Banks	221878	690292.08	183009	670621.52	97.15	156227	540732.30	78.33
2	Total Private Banks	64621	573779.22	46108	445050.11	77.56	25623	288918.97	50.35
	Total of Both PSBs & Private Banks	286499	1264071	229117	1115672	88.00	181850	829651	66

In our state, member Banks have sanctioned 229117 accounts with amount of Rs 11153.72 crore. under ECLGS scheme against total eligible amount of Rs 12640.71 crore as on 31.12.2021.

Bank-wise progress under ECLGS is provided in Annexure 24A. (page no.377 ).

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 2<sup>nd</sup> Trench under PMSVANidhi scheme and meanwhile Government of Karnataka has given 2<sup>nd</sup> 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.

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 for full exemption of stamp duty to PMSVANidhi scheme, same as already been exempted in 7 states, till now we have not received any letter from GoK, Hence once again IBA Standing committee on MSME, GO, has requested to us to provide the status of stamp duty exemption for PMSVANidhi scheme in Karnataka state vide their letter vide no.SB/MBR/SC-MSME/10856 dated: 28.01.2022 same is provided as annexure 24B page No.378-384.

SLBC once gain requests the state government for full exemption of the stamp duty for PM SVANidhi scheme.

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.

#### Progress under PMSVANidhi scheme in Karnataka state as on 18.01.2022

Particulars	Total Loan Applied (Excluding Rejections)	SANCTI ONED	DISBU RSED	Pendency for Sanction against Loan Applied	Pendency for Disbursem ent against sanctioned	% of Disburseme nt over Total Sanctions
1 <sup>st</sup> Trench	234426	158909	140749	75517	18160	60.04
2 <sup>nd</sup> Trench	7033	5826	4707	1207	1119	80.79

#### Major Bank progress under PM SVANidhi scheme as on 18.01.2022

SL. NO	BANK NAME	Total No.of loan	Total Disbursed	Total Sanctioned	Total Returned by Bank

		applied			
1	2	3	4	5	6
<b>Major PSBs</b>					
1	Canara Bank	54239	37477	42317	10377
2	State Bank of India	57565	44611	46988	9899
3	Union Bank of India	22444	14844	16583	3845
4	Bank of Baroda	16057	7042	8199	4497
5	Bank of India	5299	3864	3933	1228
6	Central Bank of India	3000	1656	1704	742
7	Punjab National Bank	1801	674	729	732
8	Indian Bank	6262	3644	4100	1348
9	Indian Overseas Bank	4098	1742	1875	1779
10	UCO Bank	1487	646	718	649
11	Bank of Maharashtra	1536	895	941	542
<b>RRBs</b>					
11	RRB Karnataka Vikas GB	10512	5579	6143	2435
12	RRB Karnataka GB	10610	6672	7438	1654
<b>Major Private Banks</b>					
13	Karnataka Bank Ltd	17525	7301	7994	3267
14	Kotak Mahindra Bank Limited	1540	594	690	100
15	HDFC Bank	10341	392	5020	222
16	IDBI Bank	1584	664	744	598
17	Federal Bank	1187	241	300	323
14	Karur Vysya Bank Ltd	850	260	297	212
15	Axis Bank	741	128	150	72

As on 18.01.2022 member banks have sanctioned 158909 accounts against total applications (234426) applied by street vendors under PM SVANidhi scheme and Karnataka secured 5<sup>th</sup> 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 sanction/disbursements/pendency/rejection of applications under the scheme is furnished in Annexure 24C (page no.385-391).

#### 24.2a Socio economic profiling:

*SVANidhi se Samruddhi* an additional component of PMSVANidhi scheme, is facilitating linkages to select Central Government schemes for PM SVANidhi beneficiaries and their families in 125 cities in India, where as 7 corporations Karnataka like Mysuru, Tumkur, Davanagere-Bettgeri, Hubli-Dharwad, Belgaum, Ballari and Gadag. Under this program, three schemes of DFS-PMJDY, PMSBY and PMJJY are selected. As PMSBY, PMJJY are also covered under Jan Suraksha schemes, it is imperative that all PMSVANidhi beneficiaries and their families are covered under these schemes.

DFS and Additional Secretary, MOUHA, GOI has directed to conduct weekly city level camps for schemes linkage starting on first Monday of every month.

In view of the above, SLBC requests member banks and LDMs to organize the *SVANidhi se Samruddhi* weekly city level camps in coordination with ULBs and District Bank coordinator's for ensuring maximum sanction of benefits and timely report their activities on *SVANidhi se Samruddhi* portal. SOP on SVANidhi se samruddhi is provided in annexure 24D.page No.392-403.

#### Progress under Socio economic profiling (*SVANidhi Se Samruddhi*) as on 31.12.2021;

ULB Name	Total Beneficiaries	Vendors profiled	Balance to be Profiled	Profiling Percentage (%)	Family Members Profiled
Belgaum	2681	2586	95	96.46	6069
Tumkur	2274	2108	166	92.70	4867
Bellary	3478	3010	468	86.54	3835
Gadag-Betageri	1490	1091	399	73.22	1065
Hubli-Dharwad	5076	3086	1990	60.80	7307
Davanagere	3319	1988	1331	59.90	2640
Mysore	8145	4281	3864	52.56	7531
Total	26463	18150	8313	68.59	33314

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

The PMFME 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.

Government of Karnataka has issued new GO No.Agri/AFT/26/2021 Bengaluru dated 14.01.2022 regarding granting of additional 15 % subsidy to PMFME loan and subsidy amount increased to 50% from existing 35%, detail GO provided in annexure 24E page No.404-407..

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.

Various review meeting has conducted by ACS &DC, GoK with member banks in coordination with SLBC.

DFS and MOFPI also have conducted various review meeting with SLBC and Member Banks.

#### **Progress under PMFME scheme in the state of Karnataka as on 05.02.2022**

Details	No of Accounts
Target for the State	2680
Total applications submitted to Banks	576
Total No.of Sanctions	139
Loan under process	235
Total Rejection	202

<b>Bank wise progress under PMFME scheme as on 05.02.2022</b>						
S.No	Bank Name	Targets Given	Applications Submitted	Applications Rejected	Applications Sanctioned	Target Achieved (%)
1	CANARA BANK	670	144	75	43	6.42
2	STATE BANK OF INDIA	854	124	29	43	5.04
3	BANK OF BARODA	192	51	29	14	7.29
4	UNION BANK OF INDIA	144	21	2	9	6.25
5	KARNATAKA VIKAS GRAMEENA BANK	120	26	3	8	6.67
6	BANK OF INDIA	56	10	2	7	12.5
7	KARNATAKA BANK LIMITED	192	46	16	6	3.13
8	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED	0	39	2	3	0



9	CENTRAL BANK OF INDIA	16	2	1	1	6.25
10	HDFC BANK	72	22	10	1	1.39
11	IDBI BANK	0	7	2	1	0
12	INDIAN OVERSEAS BANK	8	3	2	1	12.5
13	KARNATAKA GRAMIN BANK	280	46	20	1	0.36
14	KARUR VYSYA BANK	0	1	0	1	0
15	AXIS BANK	0	3	2	0	0
16	BANK OF MAHARASHTRA	10	2	0	0	0
17	FEDERAL BANK	0	5	4	0	0
18	ICICI BANK LIMITED	0	4	0	0	0
19	IDFC First Bank Ltd	0	1	1	0	0
20	INDIA POST PAYMENT BANK	0	1	1	0	0
21	INDIAN BANK	32	4	0	0	0
22	INDUSIND BANK	0	1	0	0	0
23	KOTAK MAHINDRA BANK LIMITED	0	2	0	0	0
24	PUNJAB NATIONAL BANK	16	5	1	0	0
25	PUNJAB AND SIND BANK	10	0	0	0	0
26	SOUTH INDIAN BANK	0	1	0	0	0
27	SRI VASAVAMBA CO OPERATIVE BANK LTD	0	1	0	0	0
28	SUCO SOUHARDA SAHAKARI BANK LTD	0	1	0	0	0
29	TAMILNAD MERCANTILE BANK LIMITED	0	2	0	0	0
30	UCO BANK	8	0	0	0	0
31	Ujjivan Small Finance Bank Limited	0	0	0	0	0
32	VIJAYA BANK	0	1	0	0	0
<b>Total</b>		<b>2680</b>	<b>576</b>	<b>202</b>	<b>139</b>	<b>5.19</b>

We are pleasure to inform that Karnataka state has secured 4<sup>th</sup> Place in PAN India.

District wise and state wise progress under PMFME scheme is provided in annexure 24Fpage No408-411.

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

## **AGENDA 25 : Other Issues**

### **25.1. 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 154<sup>th</sup> 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

LDM Haveri and Yadgiri have submitted survey report and review format 1 & 2 for the Dec 2021 quarter. In 7<sup>th</sup> Digital Sub-Committee meeting dated 24.01.2022 meeting, DGM RBI expressed displeasure on the low performance of member banks especially in case of Current accounts in both districts and advised all banks to ensure 100% digitization of both Savings accounts and Current accounts by February 15,2022.

### **25.2. Cybercrime reporting and response:**

As per the deliberations in the House of 151<sup>st</sup> 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. 34<sup>th</sup> KFRC Board of Trustees meeting was held on 10.01.2022 through video conference under the chairmanship of Managing Trustees and Convener, SLBC Karnataka. The architecture for new KFRC building construction and compound wall design have been finalized. Proceeding of 34<sup>th</sup> BoT is provided in Annexure 25A (page no.412-414)

### **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.

Convener requests all member banks to ensure above details and send confirmation letter to SLBC by 28<sup>th</sup> February 2021 and same will be reviewed and placed before in next SLBC meeting.

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: 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 began on 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.

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 has submitted its request to the Kutumba department, GOK for sharing details of electoral who have attained majority during the past three years. SLBC once again requests the state government to share the data at an early date.

SLBC request all 15 Banks to submit saturation drive Jan suraksha PMJDY and PMMY data ok weekly basis intime and enable SLBC to upload data in DFS portal. (BOB, BOI, BOM, Canara, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab & Sindh Bank, Punjab National Bank, SBI, UCO, Union Bank of Indian, Jammu & Kashimr Bank, KGB and KVGB.)

#### **Agenda 25.6 : Activities under Azadi ka Amrit Mahotsav (AKAM) in Karnataka state**

GOI, India is celebrating 75 years of independence "Azadi ka Amrit mahotsav (AKAM)" which commenced on 12<sup>th</sup> March 2021 marked a 75-week countdown to the 75<sup>th</sup> Anniversary of our Independence on 15<sup>th</sup> August 2022 and will continue for a year thereafter, till 15<sup>th</sup> August 2023. The whole program has been categorized under iconic, non-iconic (anchor and non-anchor) and media campaign / activity.

Ministry of Finance has allocated iconic months, and the iconic activities will have be conducted during those months. In this connection, DFS has advised us as under:

- 1.All the public sector banks have to identify 75 branches for opening 75 Jandhan accounts.
- 2.Provide 75 micro insurances.
- 3.Sanction 75 KCCs, 75 Mudra Loans, loans to 75 women entrepreneurs, 75 SC/STs, 75 PMSVANidhi loans, 75 education loans etc during iconic week. copy of the letters addressed to us are enclosed for your immediate reference.

SLBC has written letter vide 362/SLBC/0070/HPR/2021/ AKAM/2, Dated: 21-12-2021 to member of PSBs and LDMs of Karnataka state wherein requested PSBs and LDMs to celebrate "Azadi ka Amrit Mahotsav (AKAM)" in Karnataka state as per direction of DFS, GOI. The list of activities to be conducted by respective member banks are enclosed as Annexure 25B Page Nos.415-429.

## **Agenda: 25.7 :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 already placed an agenda in 155<sup>th</sup> SLBC meeting and advised banks and concern department for necessary action.

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.

Further, we request concern State Government Department (Viz., Revenue Department, Department of rural development and Panchayat Raj , SS & LR), Banks and house to deliberate the issue regarding SVAMITVA about followings:

1. Recognition of property cards by Banks, as authentic legal documents.
2. To examine all issues related to use of SVAMITVA Property Cards for mortgage purpose for facilitation of additional loan facilities.

### **Banks views on SVAMITVA Property Cards:**

The PR Cards alone cannot be considered as a Title Document for a property unless necessary Legislative changes are brought in, stipulating that PR Cards issued SVAMITVA Scheme shall confer absolute ownership rights to the holders with unconditional rights of transfer.

In light of the above, we may request concerned state government departments to issue necessary legislative changes stipulating property cards issued under SVAMITVA Scheme shall confer absolute ownership rights to the holders with unconditional right of transfer.

The individual Banks views are provided in Annexure 25C page no 430-434.

## **Agenda 25.8: KHAJANE II – Pending Reimbursement of Karnataka State Pension to Canara Bank**

The Canara Bank is representing to SLBC Karnataka for reimbursement of pending claims of an amount of Rs. 580.64 crores from Karnataka State Pension department.

### **I.BACKGROUND:**

Centralized Pension Processing Centre (CPPC), General Administration wing, Canara Bank is handling Karnataka State Pensions on behalf of Government of Karnataka. Karnataka State Treasury has implemented the package KHAJANE II for online submission of scrolls (claims) & reimbursement without submission of hard copies of scrolls since January 2021. Canara Bank was the first to implement through this package. Accordingly, since January 2021, all pension payment scrolls disbursed by Canara bank have been submitted online through their bank SFTP server except for the outstanding amounts due to issues at Khajane II.

### **II.PRESENT POSITION OF PENDING REIMBURSEMENT**

The details of pension disbursed to Karnataka State Pensioners as well as to other state pensioners staying in Karnataka, Scrolls submitted by Canara Bank online in Khajane II package since January 2021, claims received from Karnataka Treasury and outstanding as on 12.01.2022 is provided by Canara Bank are given below for your kind perusal: (In Crores)

<b>Month</b>	<b>Pension Disbursed</b>	<b>Scroll Submitted</b>	<b>Claim received</b>	<b>Outstanding as on 12.01.2022</b>
Jan -21	298.61	298.61	298.61	0.00
Feb-21	303.51	303.33	303.33	0.18
Mar-21	256.29	251.75	251.75	4.54
Apr-21	316.08	305.12	305.12	10.96
May-21	303.93	283.79	283.79	20.14
Jun-21	300.14	279.86	279.86	20.28
Jul-21	297.76	274.64	274.64	23.12
Aug-21	351.27	302.54	302.54	48.73
Sept-21	329.16	295.48	295.48	33.68
Oct-21	323.00	239.82	239.82	83.18
Nov-21	366.10	265.81	265.81	100.29
Dec-21	341.40	105.86	105.86	235.54
<b>TOTAL</b>	<b>3787.25</b>	<b>3206.61</b>	<b>3206.61</b>	<b>580.64</b>

### **III. ISSUES AT KHAJANE II**

The package was implemented from January 2021. However, the bank states that following issues are still pending at Khajane II side due to which Canara bank unable to place scrolls for pending amounts.

- 1.Non development of scrolls for the Reconciled Records.
- 2.Non Migration of data for Reconciled DCRG (Death Cum Retirement Gratuity) & CVP (Commuted Value of Pension)
- 3.Non providing of PMOE (Pension Memorandum of Errors) Analysis sheet from the month of April to be shared by Khajane II Team.

4. Non Updation of Change Scrolls for all the months
5. Non Updation of DA Slab Rates
6. Non Provision of Case IDs for the Newly Added Records
7. Non Migration of PPOs.

Canara Bank vide their repeated letters taken up with Commissioner of Treasuries (CoT) for reimbursement of pending amount. Canara Bank also states that, the weekly review of pending reimbursement is being conducted by Commissioner of Treasuries (CoT), however an amount of Rs.580.64 crores is still pending as on 12.01.2022.

SLBC, requested the Finance Department GoK for early reimbursement.

SLBC once again requests Finance Department to look into the matter and advice concerned department for early settlement of pending reimbursement of Karnataka State Pension claims of Canara Bank.

**Agenda 25.9: Standardized Bankers certificate/Line of Credit (BC/LOC) letter to be issued by the Banks.**

Karnataka Bank through vide letter (provided in annexure 25D, page no 435) states that, the Banks are extending various types of funded credit/non funded credit to the customers by way of BC/LOC. However the different department of the government prescribe different formats for BC / LOC to be issued by the banks. The Bank states that, RBI also has made an observation regarding issuing of BC/LOC in different format

In this connection, SLBC requests the state Government to advice its' Finance department for a standardized format for BC / LOC to be issues by the Banks.

**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 for suitable direction to the concerned authorities to issue clear directions to all the banks regarding SERFAESI action of coffee lands.

The issues related to grievances of coffee growers were discussed in special sub-committee on Agriculture and allied activities on 07.10.2021 at length and it was advised to LDMs of Kodadu, Chikkamagalore and Hassan to further deliberate at special District level bankers committee meeting. Following are the points given by the coffee board for deliberation at special DLBCs.

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, many eligible coffee growers were not benefited by restructuring as per the master guidelines of RBI letter no. RBI/FIDD/2018-19/65, FIDD. CO. FSD. BC No. 10/05.10.001/2018-19 October 17, 2018.

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.



3) Fresh loans: As per 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. But growers are complaining that banks are denying to grant fresh loans which affects their capital investment and against the spirit of RBI Guidelines.

4) One-time settlement: Growers are reporting that who had availed one-time settlement (OTS) from banks are deprived of fresh crop loans. Hence the issue may please be taken up with banks and a report may please be sought bank wise number of OTS accounts granted, fresh loans sanctioned and also number of proposals denied.

Opinions/decisions of the DLBCs of Kodagu, Chikkamagaluru and Hassan districts and the proceedings received from these districts are provided in annexure 25E page no 436-444.

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## ANNEXURES

## Annexure - 1

### SLBC – KARNATAKA LIST OF PARTICIPANTS

**Steering Sub – Committee meeting held on 02.02.2022 @11 a.m. on  
finalization of Agenda for 156<sup>th</sup> SLBC Meeting**

Sl. No.	Name Shriyuths -	Designation	Organization
1	A Muralikrishna	Convenor- SLBC Karnataka & General Manager	Canara Bank
2	Manju Prasannan Pillai	Secretary Finance Department -(Fiscal Reforms)	Finance Department, GoK (through VC)
3	Sunil Kurtkoti	Advisor- Finance Department	Finance Department, GoK (through VC)
4	Anand K Pathak	Deputy General Manager	RBI (through VC)
5	N Nagaraj	Asst. General Manager	RBI (through VC)
6	Santhaprakash S	Manager	RBI (through VC)
7	Sandeep Dharkar	Deputy General Manager	NABARD (through VC)
8	P C Damodaran	Deputy General Manager- SLBC Karnataka	Canara Bank
9	Ramu Muchi	Asst. General Manager	State Bank of India (through VC)
10	S V Srinivas	Chief Manager	State Bank of India (through VC)
11	Bhavani Mannan	Asst. General Manager	Canara Bank (through VC)
12	Anand	Senior Manager	Canara Bank (through VC)
13	Prasanna Ram	Asst. General Manager	Bank of Baroda (through VC)
14	Jyothi	Senior Manager	Bank of Baroda (through VC)
15	B Indumathi	Senior Manager	Bank of Baroda (through VC)
16	Sunil Kumar Yadav	Deputy General Manager	Union Bank of India (through VC)
17	Nagaraj Deshnur	Chief Manager	Union Bank of India (through VC)
18	G. B. Nityanand	AVP & CRDM	Axis Bank (through VC)
19	Pushpa	Senior Manager	ICICI Bank Ltd (through VC)
20	Sujyothi Monnappa	DGM PND	Apex Bank (through VC)
21	Prasun	AVP	Bandhan Bank (through VC)
22	Manohar S K	Lead Bank Officer	Equitas SF Bank (through VC)
23	T S Vasudevatatachar	Divisional Manager - SLBC	Canara Bank
24	Nagaraja B	Senior Manager - SLBC	Canara Bank
25	Vidya	Manager - SLBC	Canara Bank
26	Ankur	Officer-SLBC	Canara Bank

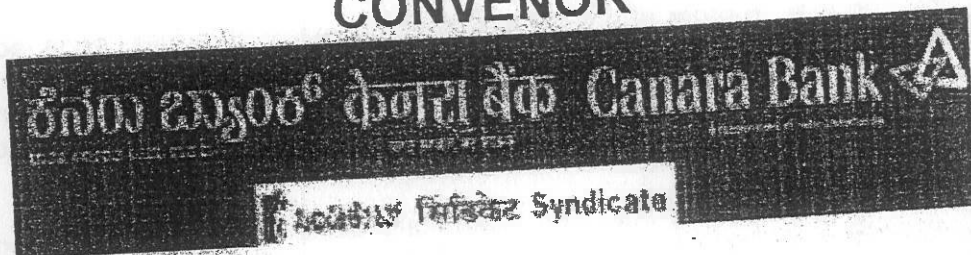
Annexure - 1A

# STATE LEVEL BANKERS' COMMITTEE KARNATAKA

PROCEEDINGS OF THE  
155<sup>th</sup> SLBC MEETING  
HELD ON 12.11.2021

CONFERENCE HALL,  
Room NO 334, Vidhana Soudha,  
BENGALURU - 560001

CONVENOR



HEAD OFFICE: ANNEXE, GANDHINAGAR  
BENGALURU 560 009

**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA**  
**CONVENOR: CANARA BANK**  
**MINUTES OF THE 155<sup>th</sup> SLBC MEETING and BANKING STATISTICS AS ON 30<sup>th</sup>**  
**JUNE 2021 and 30<sup>th</sup> SEPTEMBER 2021 HELD ON 12.11.2021**

The 155<sup>th</sup> SLBC meeting of the state of Karnataka was held on 12.11.2021 at 3.00 PM at conference hall, # 334, Vidhana Soudha, Bengaluru under the Chairmanship of Sri. P Ravi kumar, Chief Secretary, GoK and attended by Smt. Vandita Sharma, ACS & DC, GoK, Sri. Brij Mohan Sharma, Executive Director, Canara Bank, Sri R Gurumurthy, Regional Director, Reserve Bank of India, Sri Niraj Kumar Verma, Chief General Manager, NABARD, Sri. B Chandrasekhara Rao, Convenor-SLBC Karnataka besides Principal Secretaries, Secretaries, Commissioners & Directors from Govt. departments / corporations and senior executives from RBI, NABARD and all member banks.

Sri. B Chandrasekhara Rao, Convenor, SLBC Karnataka, in his opening remarks welcomed Shri. P. Ravi kumar, Chief Secretary, GoK and Smt. Vandita Sharma, ACS & DC, GoK, Sri. Brij Mohan Sharma, Executive Director, Canara Bank. Sri. R Gurumurthy, RD, RBI, Shri Niraj Kumar Verma, CGM, NABARD and welcomed all the dignitaries, members, participants & invitees.

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

He informed that, Government of India had initiated a number of schemes under Athmanirbhar Bharat Abhiyan namely ECLGS 1.0 to ECLGS 4.0, PMSvanidhi first and second tranche, PM Formalisation of Micro Food Processing Enterprises (PMFME) with ODOP-One District One Product concept. Agricultural infrastructural Fund scheme which plans to cover 10,000 FPOs, Support for post-harvest storage, AIF, AHIDF, etc. He urged upon the bankers to achieve the target allotted under AIF, PMSVanidhi etc which will contribute in a big way in enhancing farmers income and meeting the needs of the most vulnerable sections of the society.

He informed that, in order to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries activities under KCC, it has now been decided to launch nationwide AHDF KCC campaign, special saturation drive in the form of weekly "District-level Camp" for a period of 3 months w.e.f 8<sup>th</sup> November 2021 and he requested all Banks to participate in big way and achieve saturation.

He shared with the house that, Karnataka state ranks 4<sup>th</sup> under Mudra sanctions and disbursement and 5<sup>th</sup> position in case of PMSvanidhi scheme. He requested for a better performance in implementing 2<sup>nd</sup> tranche of PMSvanidhi in the state.

He informed that FRUITS team, e-Governance, GoK in coordination with SLBC and NABARD has trained all the state nodal officers and bank master trainers and also informed that majority of the bankers have already on boarded to the FRUITS portal. 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 in all SROs of the state made live for implementation of FRUITS portal.

He told that, Total Priority Sector Advances (PSA) target for FY 2021-22 is 2,92,392 crores and achievement during September quarter 2021 is 93,438 crores (31.96%). Out of total PSA Agriculture Achievement is 51,266 crores (40.69%) and MSE/MSME is 34,447 crores (30.80%).

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 on enrolling customers under PMJJBY & PMSBY schemes in order to achieve the overall Key Performance Indicators of DFS.

He appreciated all the Stake holders & Bankers operating in the Raichur district in making district as 100% digitally enabled under Savings accounts and Current accounts which was selected under Expanding and Deepening of Digital Payments Ecosystem of RBI.

He informed the house that, as per instruction from DFS -GOI, SLBC has coordinated with all LDMs to conduct credit outreach Programme in Karnataka state. The main intention of this credit outreach Programme is to create awareness/ Promotion on various types of loans available in banks (Agriculture, MSME, Education, Home, Vehicle, Personal Consumer Loan, etc.), popularizing the PM Jan Suraksha Schemes by Creating awareness and enabling Customers for opening of PMJDY accounts and by enrolling under Social Security Schemes like PMSBY, PMJJBY, and APY. He informed that, in Karnataka credit outreach Programme commenced on 13.10.2021 and in 27 districts successfully organized. During outreach Programme total number of account sanctioned is 154608 and amount 5871.98 crores.

He informed the house that, Hon'ble Prime Minister, in his Independence day speech announced initiation of a campaign for enrolment of persons eligible under the three schemes namely 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 on 02.10.2021 and for achieving saturation enrollment under each of the PMJSS schemes of the unenrolled accounts by 30.09.2022.

He further stated that at present, in Karnataka, handling of Cyber frauds by Banks is by sending Cyber Incidence Report (CIR) to nodal officers of the banks through email and getting response by other banks are delayed. In order to have seamless flow of CIR, Canara Bank is hosting a website for the use of Police department, RBI and all Banks in the state.

He requested member banks to keep the momentum of overall growth in business, with special emphasis on priority sector advances.

He once again took this opportunity to congratulate Bankers and Govt. Departments for their untiring efforts during testing times of COVID 19 pandemic and requested to take it forward and show glittering performance during the FY 2021-2022.

He once again extended a warm welcome to all the members and invitees, and requested for active participation in deliberations and to make meeting successful and purposeful one.

Shri. R Gurumurthy, Regional Director, Reserve Bank of India, RBI in his address highlighted the important developments during the preceding quarter.

- He informed that all member banks have on-boarded the revamped portal of SLBC for collection of data in standardized format for direct flow of data from CBS of banks. He mentioned that a few banks viz., ICICI bank Ltd. and Karnataka State Apex Co-op Bank Ltd were not submitting data properly as per schedule and advised these banks to take note of the same. He advised banks for timely submission of data only after proper verification of data.
- Banks were instructed to take necessary action towards appointment of Financial Literacy Counsellors (FLC) in districts, where FLCs have become inactive.
- With regard to measures for handling cyber-crimes, the house was informed that Canara Bank would be coming up with an Application Programming Interface (API) for expediting communication between the police authorities and banks so that an appropriate action is initiated during the 'golden hour' of reporting such crimes, while ensuring customer confidentiality. Banks were urged to implement the Cybercrime Incidence Reporting/SOP drafted by SLBC/banks and approved by RBI.
- He congratulated the organisations, which were involved in on-boarding FRUITS portal like NABARD, State government, SLBC, Canara Bank and other banks. He advised all the banks to provide digital certificates for on-boarding the FRUITS portal. As discussed in Steering Committee meeting held on 02.11.2021, he sought clarification from concern department of government on the following:
  - A. Although the banks have been advised to go for Form 3 for creation of charge or creation of mortgage, irrespective of loan amount for all agricultural loans as per Karnataka Agricultural Credit Operations and Miscellaneous Provisions Act, 1974, what would be the validity of Form 3 for the loans extended under hypothecation of standing crops.
  - B. Legality of charge/mortgage, when agricultural land is sold or divided among the family members without repayment of loan amount.
  - C. Validity of first charge, where more than one bank extends agricultural loan

He requested the house/concerned department for sorting of the above issues for full implementation of FRUITS portal.

- While talking of the report of Internal Working Group (IWG) to review Agricultural Credit and importance of streamlining of credit disbursement and integrating technology in the process to improve efficiency, the concerned state government department was requested to update the status of implementation of IWG recommendations.
- The house was informed about the representation of the handloom and handicraft sectors and the stress faced by them during the COVID pandemic period. The banks were advised to support this sector with necessary institutional credit. In this context the banks were also advised to refer to the revised Priority sector Lending guidelines issued by RBI during September 2020, which incentivized flow of credit to micro enterprises including the handloom and handicraft industry. He urged banks to specifically address the credit needs of this sector and also



requested SLBC Karnataka to coordinate and provide the necessary support to member banks.

**Sri Niraj Kumar Verma, Chief General Manager, NABARD** highlighted the following:

- Farmers Registration and Unified Beneficiary Information System (FRUITS) -Slow Progress in respect of FRUITS-Bank Integration in Karnataka and he requested the member banks to expedite the implementation of FRUITS by Keeping in view the importance accorded by GoI in the said project.
- Bridging the credit linkage gap in SHG financing: He informed that the observation of Parliamentary Committee may please be taken cognizance by all banks and all efforts may be put to channelize credit to SHGs to decrease credit gap.
- Banks are requested to make use of the FIF of NABARD for expansion and deepening of digital payment ecosystem.
- NABARD CGM advised the banks to push more sanctions to eligible customers under AIF and AHIDF.

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 154<sup>th</sup> SLBC MEETING HELD 05.08.2021.**

The Minutes of 154<sup>th</sup> SLBC meeting held on 05.08.2021 circulated to all the member banks and Govt. departments. The minutes of the same was 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 154<sup>th</sup> were taken note of by the House, the details of which are as under:

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

Convenor, SLBC requested all banks to update the data in Revamped Portal after due comparison with the data for previous quarter/year before 10<sup>th</sup> of first month of next quarter.

Convenor, also requested banks to be ready with all scripts/applications by 15.12.2021 for providing data for December 2021 quarter.

The Chief Secretary-GoK advised all the State controlling office of banks to provide the data as per the time schedule.

**(Action: All Banks)**

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

Convenor informed the house that, 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.

(Action: ALL Banks)

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

Convenor informed the house 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 communicated SLTC minutes and range of scale of finance for the financial year 2021-22 to all the banks and LDMs.

Convenor also informed that, on 06.08.2021 SLTC revisited the 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 have been communicated to all the banks and LDMs.

**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):**

Convenor, advised all that, the banks have to ensure uploading of data by 10<sup>th</sup> of first month of succeeding quarter. Correction if any to be completed latest by 14<sup>th</sup> and portal will be closed at EOD of 15<sup>th</sup>.

(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 dated. 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 18<sup>th</sup> may 2017.

The ACS e-governance informed the house that, as informed by Joint Secretary DBT mission, in Karnataka 284 villages do not have either ATM, IPB, any bank branches and he also told that Home minister advised specifically for physical branches.

The Chief secretary GoK advised e-governance department to send 284 villages list to SLBC, so that SLBC can take appropriate actions.

Convenor SLBC also requested the ACS e-governance to provide 284 village details for taking appropriate and necessary actions.

(Action: e-governance-GoK, Banks & SLBC)

#### 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 288 inactive BCs as on 30.09.2021 and majority of which are from HDFC.

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 centres functional.

The Chief Secretary GoK advised HDFC bank and other banks to activate the inactive BCs and HDFC bank promised for activation by December quarter.

(Action: ALL Banks and HDFC Bank)

##### 4.2: Financial literacy initiatives by banks.

SBI, UBI, BOB & BOI were requested to expedite appointment of 35,16,3 & 1 FL Counsellors respectively and make these FLCs functional. The SBI representative informed the house that, out of 35, 18 already appointed and reported, but for remaining 17 FLCs applications sought from retired bank officials and promised to complete by 31.12.2021.

UBI informed that, out of 16, 6 activated and for remaining UBI promised to appoint shortly.

(Action: SBI, UBI, BOB & BOI)

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

(Action: ALL Banks)

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

Convenor informed that, 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.

He also told that, as informed by UIDAI, the Aadhaar enrolment centres of Banks like Karur Vysya Bank, Tamil Nadu Mercantile Bank, Bandhan Bank Ltd, ESAF & Punjab & Indh Bank, UTIITSL, Ujjivan & Fincare Small Finance Bank Ltd, IndusInd Bank Ltd.

Central Bank Of India & RBL Bank Ltd, Equitas small finance Bank & Dhanalakshmi Bank 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.

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: Karur Vysya Bank, Tamil Nadu Mercantile Bank, Bandhan Bank Ltd, ESAF & Punjab & Sindh Bank, UTIITSL, Ujjivan & Fincare Small Finance Bank Ltd, IndusInd Bank Ltd, Central Bank Of India & RBL Bank Ltd, Equitas small finance Bank & Dhanalakshmi Bank).

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

Convenor informed the house that, by keeping in view of new policy year for PMJJBY & PMSBY, SLBC vide letter no. 176/SLBC/2021/F-TFIIP dt.09.06.2021 had 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.

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 cutoff date is already over, the SLBC Convenor informed the house that, SLBC has requested DFS for extension of time for achieving benchmark.

(Actions: LDMs Raichur & Yadgir Districts and All Banks in Raichur & Yadgir Districts)

#### AGENDA 4.5: Skill development:

4.5.1 : RUDSETI / RSETIs

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

Convenor informed the house that 245 training programmes were conducted against the target of 927 as on 30.09.2021.

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

Convenor informed house that 245 trainings were conducted and number of trained persons credit linked were 2043 during financial year 2020-21 as on 30.09.2021.

All member banks were requested to arrange for credit linkage to all RUDSETI/RSETI 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 requested RSETIs to conduct credit awareness programmes in the middle of the training programmes and to share the list of trainees to local banks for facilitating credit linkage.

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

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

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

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

Convenor informed that after the amalgamation of Syndicate bank with Canara bank w.e.f 01.04.2020, they are having 2 RSETIs in each of the three districts namely Bengaluru rural, Ramanagara, and Udupi District

For operational convince and effective monitoring, Canara bank has obtained permission from its Board of Directors to amalgamate 3 RSETIs in the state of Karnataka as these districts are already having the presence of another RSETs/ RUDSETI sponsored by them.

The details of the same are as under:

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

The house accepted for amalgamation of RSETI Vajarahally with RUDSETI Harohally, as it has forest department issue in Vajarahally and the house also house accepted amalgamation of RSETI Manipal with RUDSETI, Bramhavar as Manipal and Bramhavar are nearby places in the same District.

The House advised to continue both the RSETI, Sonnahallipura and RUDSETI, Arasinakunte working in Bengaluru Rural district as statuesque and placed for re-examination.

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

Convenor informed the house that, 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 since many years.

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

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

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

Convenor informed the house that, SLBC through 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 he requested CSC to make provision of FTTH services in respect of 59 GPs/Villages as advised by Department of Telecommunication.  
(Action: BBNL, BSNL & CSC-SPV state SPOC, CSC e-Governance Services India Ltd., Karnataka)

4.8: Performance by Banks under Annual Atal Pension Yojana (APY) Targets during FY 2021-22: (From 01.04.21 to 30.09.21)

Convenor informed the house that, Karnataka has achieved 32% of APY target (Major Banks achieved 31%, PVT Banks-15%, RRB-43%) set by DFS which is administered & monitored by PFRDA during FY 2021-22 from 01.04.2021 to 30.09.2021.

Convenor told that, under "APY CITIZENS'S CHOICE (H1, FY 2021-22)" campaign from 01-08-2021 to 30-09-2021, SLBC Karnataka has qualified for Certificate of Appreciation and among Banks Tamilnad Mercantile Bank has qualified for Award of Excellence. The 5 Banks (1.Canara Bank, 2.State Bank of India, 3.Karnataka Vikas Grameena Bank 4. Dhanlaxmi Bank Limited, 5. Karnataka Gramin Bank) and 14 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 are qualified for Certificate of Excellence.

The Chief Secretary-GoK congratulated SLBC Karnataka, TMB, 5 banks and 14 LDMs. The Chief Secretary of GoK, expressed concern about the poor performance of private banks and other PSBs and strictly advised to these banks to concentrate more on enrolling APY.

The Convenor requested all the banks and LDMs to achieve APY target for FY 2021-22 by conducting special camps with the assistance of BCs, SHGs, FLCs, RSETIs / RUDSETIs.

#### AGENDA 5: KCC

(Actions: All Banks and LDMs)

##### 5.1 KCC Loans – Disbursements & Outstanding:

SLBC-Convenor informed the house that reduction in the total KCC accounts by 2 lakhs as on Sep 2021 compared to March 2021 was mainly on the account of Apex bank.

He also informed that SLBC has been informed by Apex bank on 08.11.2021 it had omitted 4.23 lakh KCC accounts with amount of Rs 2060.69 while uploading the consolidated KCC

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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.

Convenor-SLBC requested all the member banks to sanction KCC loans to all the eligible farmers for agriculture and allied activities and to move in the direction to achieve the set target for the year 2021-22.

**(Actions: All Banks)**

With respect to representations received from LDMs for revision of scale of finance of FY 2021-22 for few crops, SLBC convener informed that a SLTC meeting was held on 06.08.2021 for revisiting range of scale of finance for 5 crops and the committee revised the range of SOF for only two crops viz., Red Gram and Soybean and minutes of meeting had been communicated to all the banks and LDMs.

**(Action: All banks and LDMs)**

## **5.2. KCC saturation for PM Kisan beneficiaries in the state:**

SLBC Convener informed the house that KCC saturation drive had started on 8<sup>th</sup> Feb 2020 by DFS: GOI to cover all the PM Kisan Samman Nidhi Yojana beneficiaries under KCC facility and as per FIPLAN portal, banks have sanctioned 11.24 lakh KCC loans amounting to Rs. 16,769 crores in state as on 30.09.2021.

Additional Chief Secretary e-Governance informed that if existing KCC details are provided along with hash of Aadhaar, e-Governance would help bankers in getting list of farmers who have not yet availed KCC, based on FRUITS data.

The convener informed the house that banks have been requested to provide the hash aadhaar of their KCC borrowers almost a month back. So far, no bank has provided the details.

SLBC Convenor requested all member banks to share hash Aadhaar of their KCC borrowers before 23.11.2021 to SLBC to enable the e-Governance Department, GoK to segregate the uncovered PM Kisan beneficiaries from PM Kisan data base of GoK to saturate with KCC.

**(Actions: All Banks)**

## **5.3 KCC-Dairy and other animal husbandry activities:**

Convenor informed the house that banks had sanctioned 1.95 lakhs farmers amounting Rs. 336 crores as on 30.09.2021.

Convenor SLBC informed the house that DFS: GOI had launched a special saturation drive in the form of weekly "District level Camps" for a period of 3 months w.e.f. 8<sup>th</sup> November 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries under KCC.

He requested state animal husbandry and fisheries department, GoK to appoint district nodal officers to coordinate with LDMs for conducting weekly camps in the districts as per DFS: GOI SOP. He requested animal husbandry and fisheries department, GoK to direct the nodal officers to source the eligible applications to place it in the district level weekly coordination committee meetings/camps for maximum coverage of animal husbandry and fisheries farmers with the KCC facility.



SLBC requested all State Controlling Heads of banks to advise their branches to dispose off the KCC AH&F applications within 15days from the date receipt during campaign period.

(Actions: All Banks)

#### **5.4. Issuance of KCC-Fisheries:**

SLBC Convenor informed the house that banks have sanctioned 4479 KCC – Fisheries loans amounting to Rs. 85.76 crores as at September 2021.

SLBC requested all State Controlling Heads of member banks for expeditious sanctions of KCC fishery loans as per the extant guidelines.

(Actions: All Banks)

#### **5.5. Pradhan Mantri Fasal Bima Yojana (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.**

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

(Actions: Department of Agriculture, GoK)

##### **b). Season wise claim settlement status under RWBCIS as on 30.09.2021.**

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

(Actions: Department of Horticulture, GoK)

The Convener informed the house that there are no major issues in claim settlement under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS). A few cases are not settled due to NEFT failures.

The ACS (e-Gov) informed that now all the payments are being done through Aadhaar based payments. Therefore, now there is no question of NEFT failure. However, he informed that, in spite of clear RBI directions, banks are rejecting payments providing the reason that the credited amount is more than the upper limit fixed for the account. Besides, payments in case of dormant accounts are also getting failed. The RBI representatives informed that in case of DBT, they should not be any upper limit and requested State Government to provide sample cases and assured that they would look into the matter.

(Action: All banks)

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

SLBC Convenor informed the house 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. Convenor informed that most of the banks have already on-boarded to the FRUITS Portal except few private banks viz., Kotak Mahindra Bank, Tamil Nadu Mercantile Bank, Indusind Bank, Bandhan Bank, Equitas SFB and ESAP bank.

Convenor informed that 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 in all SROs of the state will be made live for implementation of FRUITS portal.

SLBC requested 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.

SLBC requested 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.

The ACS (e-Gov) informed that IGR has already issued circular making all SROs live and no physical Form 3 (Declaration) with respect to Agriculture Loan would be accepted by any SRO from 1<sup>st</sup> November. It was also informed that Government (Co-Operative Department) has issued order mandating all Co-Operative Financial institutions to use FRUITS for Agriculture lending and also to use FRUITS data for claiming interest subsidy. All the banks were advised to provide DSC certificates to e-Governance within 22<sup>nd</sup> November 2021.

(Actions: All Banks)

The house advised Kotak Mahindra Bank, Tamil Nadu Mercantile bank, Indusind Bank, Bandhan Bank, Equitas SFB and ESAP bank to get on-board to the FRUITS portal by 22.11.2021.

(Actions: Kotak Mahindra Bank, Tamil Nadu Mercantile bank, Indusind Bank, Bandan Bank, Equitas SFB and ESAP bank)

#### 5.6.1 Clarification on Form 3 declaration irrespective loan amount

Convenor informed that, ACS e-Governance, GoK has written letter to SLBC vide: DO. No. DPAR (e-Gov) 283/ACS 2021 dated 21.10.2021 to advise banks including cooperative banks go in for Form 3 declaration 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.

ACS e-Governance informed that, as per the provision of Karnataka Agricultural Credit Operation and Miscellaneous Provision Act 1974 there is no upper or lower limit of credit amount for using Form 3. Form 3 includes mortgage and ultimately results in creation of encumbrance and entry of liability in RoR. There is no requirement of separate registration of mortgage at sub registrar offices. However, the bankers are free to ascertain the eligibility of borrower by obtaining legal opinion and also to obtain necessary title deeds for creation of internal mortgage documentation. Once banks decide and lend agricultural loan, form 3 would be sufficient to create encumbrance and for creation of charge in RoR.

ACS e-Governance told all the banks to use Form 3 irrespective of loan amount. It was also informed that irrespective of agricultural loan amount sub registrars would not entertain any request for charge/mortgage creation outside FRUITS-Bank portal.

Reserve Bank of India, Bengaluru has made certain observations with respect to form 3 declaration irrespective of loan amount in agriculture lending and also non requirement of separate mortgage as per the KACOMP act. SLBC Convenor also sought for further deliberations in detail with banks along with their legal teams, RBI and state Govt. line departments to take the final call in this regard.

(Action: e-Gov, GoK, IGR,GoK, SLBC, RBI and All Banks)

## **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. 7669.68 crores towards crop loan accounts of 9,83,941 farmers of commercial banks and RRBs till 30.10.2021.

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

Convenor requested, banks and LDMs to advise their branches/Managers/DGMs to complete pending work {Like Pending Green List accounts for approval, b..FSD incomplete, c..FSD not uploaded, d..pendency in feeding of alternate account-Pendency at Manager level and Pendency at DGM level in case of closed accounts after 31.12.2017}, as per the extant guidelines of GoK.

(Actions: All Banks and LDMs)

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

Convenor informed the house that, the Hon'ble Home Minister of Karnataka has brought to the notice of the Hon'ble Chief Minister regarding banks pressurizing the farmers who are eligible for waiver under CLWS 2018 for repayment.

The Finance Department, GoK vide ref no FD-CAM/12/2020 dated 30.10.2021 addressed to SLBC, advised SLBC to request 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.

**Convenor SLBC requested banks and LDMs to advise their branches to**

- 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.

The Chief Secretary-GoK advised banks to not to pressurize the farmers who are eligible for waiver under CLWS and also advised to provide fresh or renew the loan as per the guidelines/eligibility.

(Actions: All Banks and LDMs)

## **AGENDA 7: Fisheries Loan Waiver Scheme (FLWS):**

Convenor informed the house that, as per the information provided by fisheries department, FLWS amount of Rs. 46.43 crores released towards 17064 fisheries loan accounts. As informed by fishery Department provision has been made in the software

for entering the alternate bank account numbers and changed IFSC code, the banks were requested to enter the same in FLWS portal.

(Action: All Banks)

#### **AGENDA 8.0: RBI agenda**

##### **8.1. Financial Literacy**

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

RBI informed that, 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.

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

##### **8.1.b. National Strategy for Financial Education (NSFE)**

RBI informed the house that, 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, RBI also informed that, 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.

Members banks are urged to popularize the same for attaining the broader objective of financial literacy leading to financial inclusion.

(Action: All Banks)

##### **8.1.c. Appointment of Financial Literacy Counsellors (FLC)**

RBI RD told that, out of the 177 FLCs operating in the State, only 125 FLCs are presently active as on date. He reiterated the need of taking up early appointment of FLCs by the respective banks concerned, but the progress in this regard is not on the expected lines.

Banks were once again advised to appoint FL counsellors where the posts have fallen vacant.

(Action: All FLCs Sponsored Banks)

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

RBI informed the house that, 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 are not conducting such camps or not aware of such requirements.

RBI informed that, in view of the easing of pandemic related restrictions, member banks are encouraged to ensure compliance with the above requirements.

(Action: All Banks)

## 8.2. Financial Inclusion

### 8.2a. Expansion and deepening of Digital Payment Ecosystem in the Aspirational districts

RBI RD informed the house that, out of the two aspirational districts in the State, viz. Raichur and Yadgir, Raichur 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 have been identified for deepening the digital payment ecosystem during the year.

RBI RD advised, 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.

RBI also advised SBI and BOB to provide nodal officers of banks for implementation of Expansion and deepening of Digital Payment Ecosystem in Yadgir and Haveri districts.  
(Action: SLBC, Karnataka and the Convenor, Sub-Committee on Expansion and Deepening of the Digitalization (SBI))

The detailed discussion part provided in proceeding agenda no 26 1B

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

### 8.2b. Milestones under National Strategy for Financial Inclusion (NSFI)

#### 8.2.b.(i) Access to Livelihood and Skill Development

RBI informed that, 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. RBI RD is expressed dissatisfaction after perusal of the data under "Access to livelihood and Skill Development" and it is observed that the progress in onboarding the beneficiaries through bank/ credit linkage is not up to the desired level. RBI advised SLBC 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.

(Action: SLBC, Karnataka and the Convenor, Sub-Committee on FI (UBI))

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

Another milestone under NSFI is to get enrolled every willing and eligible adult (enrolled under PMJDY) under an insurance scheme (PMJJBY, PMSBY etc.), pension scheme (NPS, APY etc.).

RBI RD informed that, 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 is very poor.  
RBI RD advised all the stakeholders to take necessary measures to achieve the vision set forth in the NSFI documents.

### 8.3. Lead Bank Scheme

(Action: All Banks)

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

It is understood that all member banks have on boarded on the revamped data portal of SLBC which facilitates standardized data flow and management system under the Lead Bank Scheme (LBS).

RBI RD informed the house that, 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.

RBI RD advised, the banks to ensure timely uploading of data in the revamped portal. After verifying the integrity of data.

(Action: All Banks)

#### 8.3.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 154<sup>th</sup> 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.

(Action: All Banks and e-Governance department, GoK)

#### 8.3.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.

RBI informed that, the State government had also committed to ensure onboarding of all the other undertakings at the earliest and a letter was also addressed by the State Government to concerned departments to ensure compliance in the matter.



Finance Department, GoK requested to apprise on the progress in the matter.  
(Action: Finance Department, GoK)

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

RBI informed that, 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.

(Action: LDMs, DDMs-NABARD SLBC & RO-NABARD)

#### 8.4. Discussion on Market Intelligence issues-RBI

House was appraised about the Market Intelligence (MI) information of certain entities functioning under the jurisdiction of the RBI, Regional Office VIZ. 1. JAA Lifestyle, 2. Money Cash -Digital Lending Application, 3. M/s Maitri Suvarnasiddhi Pvt Ltd, 4. Yelo Bank and 5. e-Oracle formerly known as ESPN GLOBAL.

##### 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.

(Action: AIGP Crime, GoK, Bengaluru)

##### 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.

(Action: AIGP Crime, GoK, Bengaluru)

##### 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.

(Action: Finance Department, Government of Karnataka, Bengaluru)

**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".

(Action: ICICI Bank and Federal Bank)

**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.

(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**

**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. NABARD CGM informed that, 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 were requested to expedite the implementation.

NABARD CGM also informed that, 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.

(Action: All Banks)

**Agenda 9.2. Support to Government of Karnataka under RIDF**

CGM informed the house that, 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.

### Impact of RIDF

RIDF assistance has helped in creating more than 43887 KM of road length and 53187 KM 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

CGM informed the house that, with a view to optimize 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.

(Action: All Banks)

### Agenda 9.3. Bridging the credit linkage gap in SHG financing

House was appraised by NABARD that the Parliamentary Committee on Rural Development during a study visit to Mumbai on 21 August 2021 has 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.

NABARD informed the house about 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.

As per 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.

(Action: All Banks)

### 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 crores and Rs. 7,655 crores 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.

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

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.

Convenor requested the Banks state coordinators, LDMs to participate actively by providing necessary advice to bank branches on Saturation Drive for Jan Suraksha Schemes/ PMSBY and PMJJBY.

(Action: All Banks, LDMs and SLBC Sub-Committee on FI-UBI)

**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 PM KUSUM Yojana in the state of Karnataka.

Convenor requested state controlling heads of banks to provide the target allocated by their bank for Karnataka State and also progress on PM KUSUM to SLBC.

(Action: All Banks)

**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.

(Action: All Banks and LDMs)

**Agenda 9.7: Agriculture Infrastructure Fund**

The house was appraised by the NABARD 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.

(Action: All Banks & LDMs)

**Agenda 9.8: Special Refinance Schemes of NABARD**

NABARD requested Banks 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.

(Action: All Banks & LDMs)

**Agenda 9.9: KCC Animal Husbandry and Fisheries:**

NABARD requested the Banks to process KCC Animal Husbandry and Fisheries applications pending on PMFBY portal.

(Action: All Banks & LDMs)

**AGENDA 10. Banking statistics as on 30<sup>th</sup> June 2021 and 30<sup>th</sup> September 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 June 2021 and September 2021.

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. The CD ratio as on June 2021 is 65.76.

The level of PSA in the State has increased from Rs. 295609 crores as on Sept 2020 to Rs. 313601 crores as on Sept 2021 showing an absolute growth of Rs. 17992 crores and percentage growth of 6.09% on Y-O-Y basis. The outstanding level under PSA as on June 2021 is 3,13,595 Crores.

Agricultural advances have increased from Rs. 142278 crores as on Sept 2020 to Rs. 155983 Crores as on September 21, showing an increase of Rs. 13705 crores (9.63 %) on Y-O-Y basis. The outstanding level under Agricultural advances as on June 2021 is 1,48,448 Crores.

The outstanding level under MSME have increased by Rs. 5267 Crores from Rs. 100522 Crores as on Sept 2020 to Rs. 105789 Crores as on Sept 2021 i.e. growth of 5.24 % on Y-o-Y basis. The outstanding level under MSME as on June 2021 is 109676 Crores.

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 11546 as on 30.09.2021 to 11590 as on 30.09.2021, thus showing an increase of 44 branches on Y-o-Y basis. The number of branches as on March 2021 is 11655.

### 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 155<sup>th</sup> SLBC meeting has reviewed the decision of DCC/DLRC for merger of rural branches by Central Bank of India and Canara Bank and shifting of Federal Bank branch in the respective districts and accorded approval for merger/shift 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	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	0.2 KMs	Existing branch and Canara bank-II (e syndicate) Sri Siddartha

				College, T Begur branch		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.
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(Action: Concern Banks & LDMs)

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

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.

Convenor informed the house that, the SLBC advised the LDM Ramanagara 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 a new branch is not felt and the same is forwarded to DFS.

**10.3: ATM Network**

Convenor informed the house that, total number of ATMs is 17430 as on 30.09.2020 and 17166 as on 30.09.2021.

**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 June 2021 and September 2021 of FY 2021-22.

- The banks have disbursed Rs. 29401 Crore under Short Term agri loans registering 40.88 % achievement to the Annual target as on 30.09.2021. As on 30.06.2021, 10118 crores disbursed Short Term agri loans.
- The banks have disbursed Rs. 21865 Crore as on September 2021 under Agricultural Term loans registering 40.44 % achievement to the Annual target. As on 30.06.2021, 9277 crores disbursed Agricultural Term loans.
- Total agriculture registering 40.69 % achievement to the annual target as on 30.09.2021.



- The banks have disbursed Rs. 34447 Crore under MSME registering 30.80 % achievement to the Annual target as on 30.09.2021. As on 30.06.2021, 20517 crores disbursed under MSME.
- The banks have disbursed Rs. 3545 Crore under priority Housing registering only 11.75 % achievement to the Annual target as on 30.09.2021. As on 30.06.2021 900 crores disbursed under priority Housing.

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 priority sector lending and improving CD ratio of the State.

The ACS & DC advised SBI and all the other banks to give more focus on sanctioning of loans under AHP, PMAY schemes.

(Action: All Banks & LDMs)

#### **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 86.46 and percentage of mobile seeding is 85.65 as on 25.08.2021.

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 and also in Haveri district as it is selected for digitalization.

(Action: All Banks & LDMs)

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

Convenor informed that, % of Aadhaar seeding is 80.45% as on 30.09.2021 in PMJDY a/cs.

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

(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 83,66,459 MGNREGA workers' accounts in the state of which, 39,80,326 accounts have been enabled into Aadhaar Based Payment which works out to 47.57 % as on 15.09.2021.

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. Chitradurga, Davanagere, Bengaluru Rural, Dakshina Kananda, Chikkaballapura,

Mysore, Kodagu, Chamarajanagara, Udupi, Kolar, Raichur, Belagavi, Koppal, Bagalkot, Vijayapura, Bidar, Bengaluru Urban, Kalaburagi and 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 are (PMSBY 108.98 % growth, PMJJBY 45.20 % growth & APY 18.57 % growth) as on September 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, BCs and facilitate achievement of INSURED and PENSIONED INDIA goal.

(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 the house that, the Toll Free number 1800 4259 7777 continues to be functional through vendor M/s Connect Business Solutions Ltd., Hyderabad and the total no. of calls received at the Helpdesk from July 2019 to September 2021 is 18202.

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

(Action: All banks and LDMs)

### **AGENDA 13: Government sponsored schemes**

#### **13.1 Performance under Govt Sponsored Schemes for the FY 2021-22:**

Convenor informed the house that, Performance under PMEGP & NRLM is satisfactory as compared to other Government Sponsored scheme.

Convenor told that, 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, Karnataka state Maharshi Valmikee development corporation Ltd and same are communicated to all Lead district managers of Karnataka state.

Line departments of State Government like Karnataka Thaanda Development Corporation Ltd., Bhovi development Corporation Ltd., and Vishwakarma Development Corporation Ltd, have not submitted progress and target for the financial year 2021-22.

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, Banks and LDMs)**

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

#### **13.2.1: CLSS**

Convener, SLBC informed to house that as on 18.10.2021, 87554 applicants have received subsidy amount of Rs. 1807.41 Cr under PMAY (U)\_CLSS.

SLBC requested the member banks to consider maximum possible number of loans under the PMAY\_CLSS scheme and also arrange to check each housing loan proposal for its eligibility under PMAY scheme preferably by automating the 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 borrower's 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.)

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.

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.

Convener told that, SLBC and SBI have suggested for few modifications in PMAY-AHP circular which was issued by GoK and informed that SLBC yet to receive updated/modified circular on PMAY-AHP from GoK.

ACS & DC, GoK has expressed her displeasure about performance of banks under PMAY\_AHP and also opined that state Bank India has not given any interest on PMAY\_AHP loan sanctions and as of now SBI has not issued any circular on PMAY\_AHP and also not created any product code, simply delaying by giving simple reasons since from beginning.

ACS&DC, requested all banks including SBI to sanction all pending application under PMAY\_AHP.

Convener SLBC also requested member banks to expedite processing and sanctioning of applications received by branches as per SOP without further delay.

**(Action: RGHCL, KSDB, Housing Dept. GoK, All Banks & LDMs)**

### **13.3 CREDIT FLOW TO MINORITY COMMUNITIES**

#### **13.3.1: Progress under finance to Minority Communities in the state**

Convenor informed the house that there is outstanding of Rs. 39023 Crores to minority communities as on 30.09.2021.

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

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 are 70696.12 lakhs in Bidar District, 124000 lakhs in Kalburgi District, and 606783 lakhs in Dakshina Kannada District.

SLBC requested Lead District Manager of Bidar (SBI) and Kalburgi (SBI) districts and Dakshina Kannada District (Canara Bank) to advise branches for more Credit flow to Minority Communities during 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 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. The performance of banks in lending under Education loans-PS is less due to COVID 2<sup>nd</sup> wave as the colleges were not started in the initial period of financial year.

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

**(Action: All Banks)**

##### **13.4.1: Disposal of Educational loans under RGLS:**

The 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 has assured that the same is promised to be ready for operation by 10th of November, 2021.

Convenor requested Bank of Baroda to expedite the matter at the earliest in coordination with Department of Collegiate education-GoK and also requested to send status to SLBC.

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

#### **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 September 2021 FY 2021-22 of Rs. 2823.56 crores.

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

**(Action: All Banks)**

##### **13.5.2 : JOINT LIABILITY GROUPS:**

Convenor informed the house that, total outstanding as on 30.09.2021 is Rs. 8598.59 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 30.09.2021**

Convenor informed the house that, as on September 2021 banks have sanctioned an amount of Rs.101.49 crores.

The Chief Secretary expressed concern 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 beneficiaries.

Convenor requested all the member 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.

(Action: All Banks & LDMs)

**13.7: Progress in Sanctions under MUDRA scheme:**

Convenor informed the house that, Member banks have sanctioned 1562221 MUDRA loan accounts amounting to Rs.8253.10 Cr from 01.04.2021 to 30.09.2021. Karnataka state has secured 4<sup>th</sup> 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 September 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 June 2021 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 and LDMs in the district were advised to reach the CD Ratio target of 60% for every quarter.

(Action: Uttara Kannada, Udupi LDMs & DCs and 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 30.09.2021:**

**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 30.09.2021 is 56,337 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 can extend help regarding recovery of NPA loans.

(Action: ALL Banks)

**15.2: Recovery of bank dues under PMEGP**

Convenor informed the house that NPA % under PMEGP is 25.34% and requested the concerned dept. to extend necessary support to banks for recovery.

(Action: KVIC, KVIB & DIC department and 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 01.04.2021 to 30.09.2021, 41342 Notices sent and amount involved is Rs. 547921 lakhs and recovered Rs.36384 lakhs.

(Action: ALL Banks & GoK)

**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 the same to all Lead District Managers of Karnataka state and Member Banks

Convenor informed that, SLBC had requested 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 17.10.2021 on extension of relief measures in area affected by natural calamity and also requested 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.

(Action: ALL Banks)

**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:**

Convenor informed that, 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.

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.

Convenor requested bankers 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", as it saves substantial resources and facilitates dematerialization of digital contracts, helps in expediting disbursement of sanctioned loan more particularly in the current pandemic situation.

Sri.HB Vaidya, Executive Business Relations, National e-governance Services Ltd. done the presentation in this regard to house.

(Action: ALL Banks)

#### 17.2: 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).

Banks were also requested to support for implementation of organic farming in Joida Taluk by extending finance to all eligible farmers expeditiously.

The GoK informed the house that, Gram panchayat level initiation has been started regarding organic farming.

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

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

Convenor told that, 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.

He told that, 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 requested all the member banks to provide KCC/working capital to farmers, lend under Agri infrastructure fund scheme, PMFME (one district one product scheme) Matsya sampada scheme and animal husbandry infrastructure fund scheme.

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.

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

**(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 24.4 and 24.5 respectively.

NABARD CGM advised the banks to push more sanctions to eligible customers under AIF and AHIDF.

**(Action: All banks)**

**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 and house informed that as the FRUITS portal on-boarded and can be create through FRUITS portal.

**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 Sri. Umesh P trained by RSETI Harohalli as shared by State Director of RSETIs.

**AGENDA 22 : ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING**

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

**(Action: LDMs & LDM State controlling office of Banks, CanaraBank, SBI, UBI, BoB)**

**AGENDA 23: SUB COMMITTEE MEETINGS HELD DURING THE REVIEW PERIOD:**

Convenor informed house that this time four (1. Agri & Allied activities, 2 Review of functioning of RSETI & RUDSETI, 3. Financial Inclusion and 4. Deepening of Digital Payments) Sub-Committee meeting were conducted by Convenors of SLBC Sub-committees.

Canara Bank informed the house that SHG-Linkage Sub-committee meeting is fixed on 18.11.2021.

The Sub-committee Convenors UBI-MSME, SBI- Recovery & Rehabilitation and Govt. Sponsored Schemes, BoB- Retail Loans, promised to complete the Sub-committee meeting by 31.11.2021.

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 24: AatmaNirbhar Bharat Abhiyan**

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

Convener SLBC informed house that 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.

Convenor SLBC also informed to that, in our state, member Banks have sanctioned 209100 accounts amounting to Rs.9595.85 crore. Under ECLGS scheme against total eligible amount of Rs.11082.45 crores as on 30.09.2021 under ECLGS 1.0 but under ECLGS 2.0, 3.0 & 4.0 sanctions are very poor.

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

Representative of KASSIA informed to house that after 2<sup>nd</sup> wave of Covid MSME entrepreneurs are not aware about ECLGS 2.0, 3.0 and 4.0. Some of the eligible beneficiaries are not availed any benefit under ECLGS. He also opined that publicity of the ECLGS scheme not up to the mark, hence he requested the house to create publicity among the beneficiaries.

(Actions: All Banks)

**24.2: PMSVANidhi scheme:**

Convener SLBC informed the house that 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.

In view of the above, SLBC requested 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 and ACS&DC, GoK opined that banks have not sanctioned pending applications

Smt. Manjushree, MD, NULM has opined that performance under 1<sup>st</sup> Trench and 2<sup>nd</sup> Trench PMSVNidhi scheme is very poor, she requested all banks to sanction all pending applications and if not eligible, reject the applications with valid reason.

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

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

The MD, KAPPEC, GoK has given presentation on PMFME scheme and informed that, 61 applications have been sanctioned by banks and 211 application pendency at branch level. He further informed that, branches are giving reasons that scrutiny of documents is under process.

The MD, KAPPEC, GoK requested all member banks to sanction PMFME loan to eligible beneficiaries.

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

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

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

#### **24.4: Agri Infrastructure Fund scheme:**

SLBC - Convenor informed that as per national portal on Agriculture infrastructure fund, banks have sanctioned 912 AIF loans out of 1195 applications received. He requested GoK to advise line departments and district administrations to mobilize and hand hold the farmers to upload proposals in national AIF portal.

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

(Actions: All Banks and LDMs)

#### **24.5: Animal Husbandry Infrastructure Fund scheme:**

SLBC Convenor requested banks to advise their branches for expeditious sanction of loans under animal husbandry infrastructure fund scheme.

He requested GoK to advise Department of Animal Husbandry and Fisheries, GoK to mobilize and hand hold the entrepreneurs to upload proposals in the Udyami Mitra portal and also in DPR preparation.

(Actions: All Banks and Department of Animal Husbandry and Fisheries, GoK)

## **AGENDA 25: Other Issues**

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

Convenor informed the house that, 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.

### **25.1B. Expansion and deepening of Digital Payment Ecosystem**

Convenor requested 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 infrastructure, connectivity issue.

Convenor told that, 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 by respective LDMs.

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. RBI also advised SBI and BOB to provide nodal officers of banks for implementation of Expansion and deepening of Digital Payment Ecosystem in Yadgir and Haveri districts.

SBI representative informed the house that, they have done 100 % digitization in Raichur and promised to do 100% digitalization in Yadgir District and also in Haveri district with the support of Bank of Baroda.

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

### **25.2. Cybercrime reporting and response:**

Convenor informed the house that, 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.

He told that, 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.

Convenor appraised the house that, 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 requested remaining banks to comply the directions of RBI in handling cyber frauds in Karnataka state.

**(Action: All remaining Banks)**

**25.3: Performance of Karnataka Farmers resource Centre, Bagalkot (KFRC):**The performance of KFRC will be reviewed in KFRC meeting of trustees on quarterly basis.

Convenor, SLBC Karnataka has informed that, 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. He also informed that the architecture for new KFRC building construction has been finalized.

Convenor informed the house that next term is Union Bank of India to appoint executive director for KFRC and requested Union Bank of India to complete the selection and appointment procedure to work as executive director of KFRC from 21.01.2022 as SBI term is completing by 20.01.2022.

**(Action: Union Bank of India)**

**25.4: A.Implementation of Kannada language by Banks.**

Convenor informed the house that, 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 at all the branches.
- 2) Use Kannada language in bank ATMs, BNAs, Sign boards, letter heads, bank/branch/offices seal and in RSETIs/RUDSETIs and FLCs.

Convenor informed the house about the letter received from Kannada Abhivruddi Pradhikara for below aspects

1. Providing employment to Kannadigas in commercial Banks.
2. Providing training to candidates at district level.
3. Strict implementation of Kannada in Banking on day to day basis.
4. Group C & D employees should be from Karnataka State.

Convenor requested all the member banks for possibility for examination of above aspects.

He requested all the member banks to sensitize the counter staff to handle customers politely and properly in kannada and requested banks to send one advisory to all their staffs.

The Principle Secretary-GoK, department of agriculture advised all the banks to make availability of forms, (Loan applications, challans, ATMs, BNAs, Sign boards, letter heads, bank/branch/offices seal) in Kannada.

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 once again requested all member banks to ensure availability of account opening forms, loan applications, challans etc., in Kannada language at all the branches and Use Kannada language in bank ATMs, BNAs, Sign boards, letter heads, bank/branch/offices seal and in RSETIs/RUDSETIs and FLCs and send confirmation letter to SLBC by 15.12.2021 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)**

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

Convenor informed the house that, 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.

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 requested all member banks to implement tri-lingual formula in Banks.  
**(Action: All Banks)**

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

Convenor the house that, 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 awerence for taking banking IBPS exams/bank jobs by taking one class for final year degree students.

He also told that, 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

Convenor told that, LDMs can take the assistance of RESTIs/RUDSETIs/FLCs for creating the awareness.



In house, the state controlling office of banks are requested to advise their Regional managers/Regional officer/Districts coordinators for extending necessary support to LDMs for creating awareness programme to final year degree colleges students for taking banking exams/Bank jobs.

**(Action: LDMs, All Banks and RESTIs/RUDSETIs/FLCs)**

The Principle Secretary-GoK, department of agriculture advised LDMs to visit employment cell/bureau, present in the colleges/universities and create awareness.

**(Action: LDMs)**

#### **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 ( page no.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.

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

**(Action: all Banks)**

Convenor told that, 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.

Convenor informed the house that, the 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.

Convenor further informed that, 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 and 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 requested 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.

(Action: All Banks and LDMs)

Convenor informed the house that, as the electoral data in PDF form and not able to sort the list. Convenor requested GoK to provide all adults who have attained majority (citizen) in the last three years i.e. 2019, 2020 & 2021 (and if available details of public with age between 18 to 70) with the details of name, age/date of birth, Village name, Taluk, District, address and phone number for saturation under PM Jan Suraksha Schemes and convenor requested e-governance department to provide help in this regard.

SLBC requested 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.

(Action: GoK)

#### Agenda No: 25.7: 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. The committee while deliberating on issues pertaining to setting up of ARCs 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.

Convenor informed the house that, with advise of IBA standing committee, 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 neighbouring 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 KACOMP ACT pending cases as on 30.09.2021 are 41951 and for 11590 bank branches out of which 13390 cases are more than 3 years old. SLBC suggested that - 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.

(Actions: GoK Concern Department)

**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 requested 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.

(Actions: Agriculture and Disaster Management department-GoK)

**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.

Convenor SLBC requested 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.

(Actions: Department of stamps and registration department-GoK)

The Principle Secretary-GoK, department of agriculture advised to discuss these issue in detail in SLBC Subcommittee on Agriculture and allied activity.

(Actions: Convenor SLBC Sub-committee on Agriculture and Allied activity-CanaraBank)

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

Convenor, informed the house that, 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 and same was forwarded by SLBC to all the banks along with GoK letter. Convenor requested the banks and LDMs to advise the branches necessarily in this regard and banks has to claim the subvention as per the guidelines.

(Actions: All Banks & LDMs)

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

Convenor informed the house that, 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 was forwarded by SLBC to all the banks.

Convenor requested the banks and LDMs to advise the branches necessarily in this regard as per the guidelines.

**(Actions: All Banks & LDMs)**

**Agenda : 25.10: Grievances of coffee growers:**

SLBC Convenor informed the house that Chairman coffee board had sent a representation on grievances of coffee growers to Hon'ble Minister of Finance and corporate affair, GOI. He has sought special relief package for coffee growers and requested suitable direction to the concerned authorities to issue clear directions to all the banks regarding SERFAESI action of coffee lands.

- 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.

Convenor informed that, this has been discussed in the special sub-committee meeting on agriculture and allied activities, further it was decided to discuss these issues at district level in special DCC meeting with all stalk holders including coffee growers associations and coffee board representative of the district.

(Actions: LDMs)

**Agenda: 25.11 :SVAMITVA Scheme**

Convenor informed that, 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 agenda booklet.

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.

Convenor SLBC requested 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.

(Actions: State Panchayathi raj Department, State revenue Department)

Convenor SLBC suggested 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.

(Actions: All Banks and LDMs)

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

Convenor, SLBC informed the house that, 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

Convenor informed the house that, the formation of One Time Settlement policy is dependent on individual bank's Board based on their financial position and other parameters. SLBC has no role in implementation of banks' OTS policies, however convenor requested all other nationalized banks to explore the possibilities of extending benefits in line with the SBI OTS policy. The Principle Secretary-GoK, department of agriculture opined the same.

**(Actions: All other Nationalized Banks)**

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

Convenor informed the house that, 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.

Convenor SLBC requested, transport department-GoK to provide detailed guidelines/SOP to be followed by banks for implementation.

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

**(Actions: Transport department-GoK and All Banks)**

**Table Agenda 1 of RBI : Need for Credit to revitalize Handloom and Handicraft Industry**

Convenor informed that, while in the Covid-19 pandemic has affected the economy as a whole, the handloom and handicraft sectors have faced the brunt of the pandemic. The Bank has received a representation highlighting the stress faced by them during the pandemic and seeking financial support. With the economy showing signs of recovery, this sector needs to be supported with necessary institutional credit for catering to the increasing demand for handloom and handicraft products.

Attention of banks is drawn to the revised Guidelines on Priority Sector Lending issued by RBI during September 2020 which incentivized flow of bank credit to the Micro Enterprises which also includes handloom and handicraft industry along with specified categories under Weaker Sections covering Artisans, village and cottage industries. Member banks are urged to specifically address the credit needs of this sector as also the field level difficulties faced by them, if any.

SLBC, Karnataka is requested to coordinate and provide necessary support to the member banks in this regard.

(Actions: All Banks)

**Table Agenda: 2 of Housing Department: Modification of PMAY AHP Circular,**

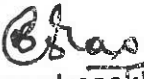
Convener SLBC informed to house that SLBC has received PMAY\_AHP circular on Bank linkage under AHP vertical of PMAY (Urban) by housing department, GoK through their Cir vide No. DOH 101 HFA 2021 dated: 01.06.2021 for sanctioning of PMAY AHP loan to eligible beneficiaries by the banks meanwhile SLBC/ SBI bank has made few observations and requested for amendments by Housing department.

Sponsoring agencies have confirmed that only clause No.12 and 32 agreed for modification in PMAY\_AHP circular but they have not agreed to modify clause no.7, 33 and 34 and also given suitable justification.

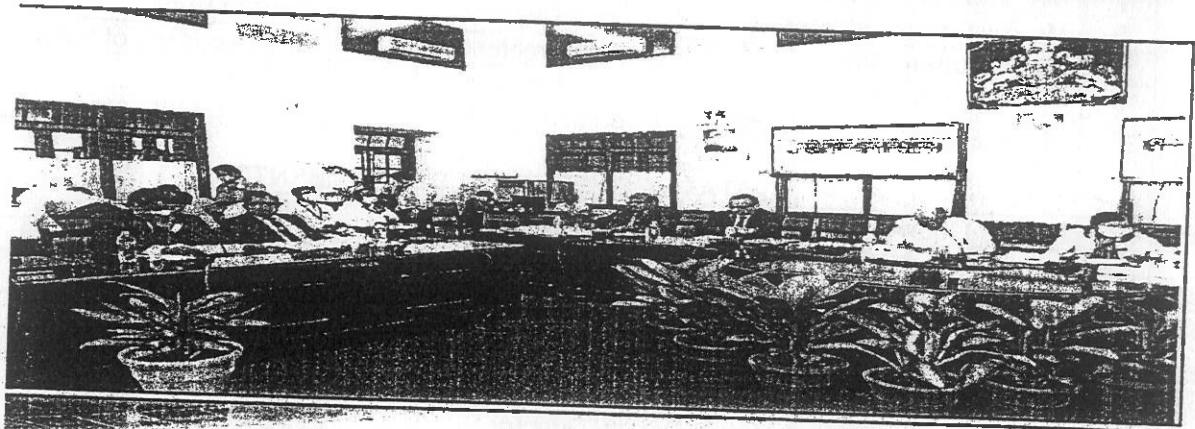
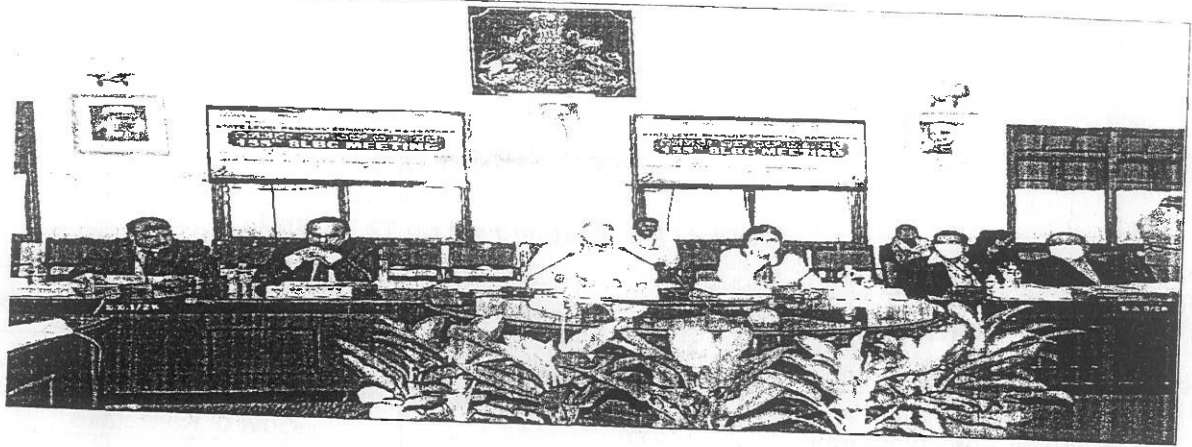
ACS&DC, GoK has expressed displeasure about State Bank of India asking clarification on PMAY\_AHP and she will escalate said issues with Finance Minister and Department of financial services, Government of India.

**Conclusion**

The 155<sup>th</sup>SLBC meeting concluded by proposing **Vote of thanks** by Shri.A Murali Krishna, Deputy General Manager, Union Bank of India.

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





**ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕುಗಳ ಸಭೆ**  
**ವಿಭಾಗೀಯ ರಾಜ್ಯ ಸ್ತರದ ಬ್ಯಾಂಕುಗಳ ಸಭೆ**  
**STATE LEVEL BANKERS COMMITTEE, KARNATAKA**

**೧೫೫ನೇ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ. ಸಭೆ**  
**155<sup>th</sup> 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, 334, 3<sup>rd</sup> FLOOR, VIDHANA SOUDHA, BENGALURU-560 001

ಸಂಯೋಜಕರು ಸಂಯೋಜಕ CONVENOR  
 ಕೆನರಾ ಬ್ಯಾಂಕ್ ಕೆನರಾ ಬ್ಯಾಂಕ್ Canara Bank

Photos of the 155<sup>th</sup> SLBC meeting held on 12.11.2021



PROCEEDINGS OF THE 155<sup>th</sup> SLBC MEETING HELD ON 12.11.2021

SLBC – KARNATAKA  
LIST OF PARTICIPANTS  
155<sup>th</sup> SLBC Meeting held on 12.11.2021

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	Mr. Brij Mohan Sharma	Executive Director	Canara Bank
4	Sri. R Gurumurthy	Regional Director	Reserve Bank of India
5	Sri. Niraj Kumar Verma	Chief General Manager	NABARD
6	Sri. B. Chandrasekhara Rao	Convenor-SLBC & GM	Canara Bank
<b>STATE GOVERNMENT DEPARTMENTS</b>			
7	Rajeev Chawla	Addl. Chief Secretary	DPAR: e-Governance
8	Umashankar S R	Principal Secretary	Agriculture Department
9	Manju Prasannan Pillai	Secretary (Fiscal Reforms)	Finance Department
10	Dr.Ravishankar	Secretary	Housing Department
11	Diwakara M S	Additional Director	Agriculture Department
12	Anuradha M N	DDA	Agriculture Department
13	Dr N S Jayaprakash	Deputy Director	AH & VS
14	M Surendra Kumar	Deputy Director	Department of Industry & Commerce
15	Nandini B S	Joint Director	Department of Industry & Commerce
16	K. Dhanraj	Joint Director	Horticulture
17	Shakeel Ahmed	JDH & PD (Fruits)	Horticulture & e-Governance
18	Nagendra Prasad K	Director	Horticulture
19	Divya A R	SADH	Horticulture
20	Sunil Kurtkoti	Advisor	Finance Department
21	H B Vaidya	Executive Relations Business	National e-Governance Services Ltd,
22	Dr. K. Ramachandra Bhat	Director (AH)	KMF
23	Ramacharya	Director	Dept. of Fisheries
24	Indiramma G	General Manager	KSWDC
25	Dr Mohan Rao	State Director	KVIC
26	R Senthil Kumar	Deputy Director	KVIC
27	A C Diwakar	Addl. RCS (Cr)	Department of Co-operation
28	Somashekar	Asst. Director	Revenue Department (Disaster Management)
29	P N Ravindra	IGR	Stamps & Registration-GoK
30	P Shankar	Head Relationship	NESL
31	K Sandeep	Senior Vice President IT	NESL
32	Suresh Sagar	Ex Joint Secretary	KASSIA
33	N Manjushree	MD NLM	SDEL
34	Deepak Sinha	State Project Manager	PMFME
35	M H Banthanal	Managing Director	KAPPEC
36	B Venkatesh	Commissioner	KSDB
37	H L Prabhakara	AIGR	DSR
38	M Chakrapani	CS	KMDCL
39	Dr Tasveem Ahmed Shoceb	Joint Director	Coffee Board
40	Dr V Chandra Shekar	Senior Officer	Coffee Board
41	V N Hegde	CEO	AKMI

42	R V Kulkarni	Ombudsman	AKMI
43	Shivakumar S M	Joint General Manager	HUDCO Ltd.
44	Sujatha C	General Manager	D Devaraj Urs class Dev Comm
45	Kavitha M Warangal	Managing Director	KMVDC
47	Kavitha M S	General Manager	Karnataka Adi Jambava Development Corporation
48	Pawan Kumar Pahwa	ADG	UIDAI
49	B K Hemanth Kumar	General Manager	Dr B R Ambedkar Development Corporation
50	Ashok H Kurani	General Manager	KSFC
51	Anupama N K	General Manager	KSCARD Bank
52	S.Sridhar	Director	DOT Gol

**Reserve Bank of India**

53	Anand K Pathak	Deputy General Manager	Reserve Bank of India
54	N Nagaraj	Asst. General Manager	Reserve Bank of India

**NABARD**

55	Sandeep Dharkar	Deputy General Manager	NABARD
56	Jiksy Raphael	Asst. General Manager	NABARD

**CONVENOR - Canara BANK**

57	P C Damodaran	Deputy General Manager - SLBC	Canara Bank
58	Basavaraju. C	Divisional Manager - SLBC	Canara Bank
59	Nagaraja B	Senior Manager - SLBC	Canara Bank
60	Ravikumara	Senior Manager - SLBC	Canara Bank
60	Rajesh H. P.	Senior Manager - SLBC	Canara Bank
61	M Vidya	Manager- SLBC	Canara Bank
62	Ankur	Officer - SLBC	Canara Bank

**PUBLIC SECTOR BANKS**

63	Debananda Sahoo	Chief General Manager	Canara Bank
64	Ravi B	Divisional Manager	Canara Bank
65	Anand C	Senior Manager	Canara Bank
66	P Shankar Rao	Deputy General Manager	State Bank of India
67	S V Srinivas	Chief Manager	State Bank of India
68	A Murali Krishna	Deputy General Manager	Bank of Baroda
69	Prasanna Ram R	Assistant General manager	Bank of Baroda
70	Sunil Kumar Yadav	Deputy General Manager	Union Bank of India
71	Nagaraj Deshnur	Chief Manager	Union Bank of India
72	P K Kini	Deputy General Manager	Central Bank of India
73	M. Gururajachar	Chief Manager	Central Bank of India
74	Mukesh K Jha	Deputy General Manager	Bank of India
75	Ravi Shankar Narayan	Deputy General Manager	UCO Bank
76	D S Murthy	Deputy General Manager(ZM)	Indian Bank
77	R V Narasimha Rao	Assistant General manager	Indian Bank
78	Sridhar Behera	Chief Manager	Indian Overseas Bank
79	Shivanna. S	Chief Manager	Punjab & Sind Bank
80	T Raghupathy	Senior Manager	Bank of Maharashtra

**PRIVATE BANKS**

81	Manjula N	Chief Manager	Karnataka Bank
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82	Sushma Shetty	AGM	IDBI Bank
83	N Premanand	MAC Head	HDFC Bank
84	G. B. Nityanand	AVP& CRDM	Axis Bank
85	Rekha Rai	SVP – Cluster Head	Yes Bank
86	Joral Jamen Chuvathi	Chief Manager	South Indian Bank
87	D R Jagadish	Agri Officer	Karur Vysya Bank
88	Sajad Shafi Shah	Executive	J & K Bank
89	Edward Panwraj R	Chief Manager	Tamilnad Merchantile Bank Ltd
90	Manoj Kumar. M	Senior Manager	Federal Bank
91	Suman Guptha	Chief Manager	Kotak Mahindra Bank Ltd
92	Narayana Reddy	Assistant Manager	RBL Bank
93	D Suman Kumar	Chief Manager	LVB now DBS
94	Kiran Joshi	Cluster Head	CSB Bank
95	Raj Kumar	Cluster Head	CSB Bank
96	Prasun Lahs	AVP & BH	Bandhan Bank
97	Sheeji K	Chief Manager	IDFC First Bank
98	Prashanth Shenoy	AVP – II	Equitas SF Bank
99	Sachin K B	Divisional Manager	Ujjivan Bank
100	Vijay K	Regional Head	Indusind Bank
102	Umashankar R	Chief Manager	Dhanlakshmi Bank
103	Karthik R	Executive	ESAF Bank
104	Govindaraj G K	AGM – Circle	Indian Postal Payment Bank
105	T Sumanth	Chief Manager	Airtel Payment Bank
106	Deepak goyal	State Head	Airtel Payment Bank
107	Sudhakar Panchi	AVP	AU Small Finance Bank

**CO OPERATIVE BANKS/ OTHER BANKS/INSTITUTIONS**

108	C N Devaraj	Managing Director	Apex Bank
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**Grameena Bank**

109	P Gopi Krishna	Chairman	Karnataka Vikas Grameena Bank
110	M R Manjunath	Assistant General manager	Karnataka Gramccna Bank
111			

**Lead District Managers**

106	Revathi Sudhakar	LDM	Hassan
107	Babu Balaganur	LDM	Raichur
108	B D Yellurkar	LDM	Tumkur
109	M. N. Manjunath	LDM	Ramanagara
110	Deepak M P	LDM	Mandya
111	Gopinadha Sastry P	LDM	Mysore
113	K. Subba Naik	LDM	Bengaluru Urban
114	Basavaraja. O	LDM	Chickaballapur
115	Suresh	LDM	Chikkamangalur
116	K N Siddeswara	LDM	Yadgir
117	Prabhudev N G	LDM	Haveri
118	Praveen M P	LDM	Dakshina Kannada
119	R K Balachandra	LDM	Kodagu

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ANNEXURE-											
Bank Wise Bank Mitrs, Aadhaar Enrolment Centres & FLCs AS ON 31.12.2021											
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	1586	4	1590	860	134	7	141	50	0	50
2	State Bank of India	2567	84	2651	1861	154	11	165	30	20	50
3	Union Bank Of India	268	12	280	245	74	0	74	8	16	24
4	Bank of Baroda	1118	146	1264	400	69	7	76	12	3	15
5	Bank of India	83	0	83	0	12	0	12	0	1	1
6	Bank of Maharashtra	39	5	44	6	0	0	0	0	0	0
7	Central Bank of India	38	0	38	0	12	0	12	0	0	0
8	Indian Bank	39	2	41	0	7	1	8	0	0	0
9	Indian Overseas Bank	86	0	86	27	28	0	28	0	0	0
10	Punjab National Bank	9	1	10	0	6	0	6	0	0	0
11	Punjab and Syd Bank	0	0	0	0	2	0	2	0	0	0
12	UCO Bank	29	6	35	0	5	0	5	9	0	9
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	66	0	66	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	1	0	1
27	HDFC Bank Ltd	447	19	466	215	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	636	0	636	0	0	0	0	0	0	0
34	KBS Bank	0	0	0	0	0	0	0	0	0	0
35	Karnataka Grameena Bank	1285	15	1300	514	116	0	116	22	0	22
36	Karnataka Vikas Grameena Bank	677	12	689	663	63	0	63	10	0	10
37	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	0
38	K.S.Coop Apex Bank Ltd	0	0	0	0	0	0	0	0	0	0
39	Indl.Co.Op.Bank Ltd.	0	0	0	0	0	0	0	0	0	0
40	KSFC	0	0	0	0	0	0	0	0	0	0
41	Equitas Small Finance Bank	0	0	0	0	8	0	8	0	0	0
42	Ujjivan Small Finance	0	0	0	0	12	0	12	0	0	0
43	Suryoday Small Finance Bank	6	0	6	0	0	0	0	0	0	0
44	ESAF Small Finance Bank	40	0	40	0	2	0	2	0	0	0
45	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0
46	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0
47	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0
48	India Post Payments Bank Limited	0	0	0	0	0	0	0	0	0	0
49	Airtel Payments Bank	0	0	0	0	0	0	0	0	0	0
50	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0
Total		9126	306	9432	4860	838	43	881	147	40	177

BANK WISE STATUS OF AEC AS ON 31.12.2021				
Sl.No	Bank Name	Active Kits	Total Enrolments /Updates in last 30 days	Avg. Enrolments/ day
1	STATE BANK OF INDIA	153	70442	18
2	City Union Bank Limited	2	908	18
3	Bank of India	10	4366	17
4	Bank of Baroda	72	28013	16
5	Canara Bank II	96	34354	14
6	Andhra Bank	10	3276	13
7	Karnataka Bank	46	14251	12
8	Canara Bank	192	54789	11
9	KotakMahindra Bank	17	4740	11
10	Indian Bank	13	3569	11
11	Corporation Bank	57	15215	11
12	Axis Bank Ltd	42	11010	10
13	Dhanlaxmi Bank	1	253	10
14	IDBI Bank Ltd	9	2238	10
15	Federal Bank	8	1973	10
16	South Indian Bank	11	2615	10
17	IDFC BANK LIMITED	6	1425	10
18	ICICI Bank Limited	34	8008	9
19	Union Bank Of India	19	4292	9
20	INDIAN OVERSEAS BANK	26	5676	9
21	HDFC Bank Limited	38	8083	9
22	BANK OF MAHARASHTRA	4	755	8
23	Lakshmi Vilas Bank	8	1451	7
24	YES Bank Limited	5	868	7
25	Punjab National Bank	4	652	7
26	Equitas Small Finance Bank	8	1248	6
27	Ujjivan Small Finance Bank	6	719	5
28	Central Bank of India	14	1359	4
29	Karur Vysya Bank	3	262	3
30	IndusInd Bank	13	1113	3
31	Fincare Small Finance Bank Limited	19	1391	3
32	Punjab & Sind Bank	2	130	3
33	RBL Bank Limited	8	424	2
34	ESAF SMALL FINANCE BANK LIMITED	4	173	2
35	Tamil Nadu Mercantile Bank	1	31	1
36	Bandhan Bank Ltd	7	202	1
37	Jammu and Kashmir Bank	1	4	0
Grand Total		969	290278	12

F.No 6.4/2021-FI  
Government of India  
Ministry of Finance  
Department of Financial Services

IIIrd Floor, Jeevan Deep Building,  
Sansad Marg, New Delhi-110 001  
Dated:12.01.2022

To

- i) District Collectors (DCs)/District Magistrates (DMs) of the 112 Aspirational Districts
- ii) Lead District Managers of the 112 Aspirational Districts
- iii) State Level Banker's Committee (SLBC) Convenors of the 26 States and UTLBC Convenors of J&K Union Territory (As per List Enclosed)

**Subject: Review of progress in respect of the Targetted Financial Inclusion Intervention Programme (TFIIP) in 112 Districts under the Aspirational Districts Programme (ADP) of NITI Aayog-Reg.**

Sir,

I am to state that the Targetted Financial Inclusion Intervention Programme (TFIIP) has been launched in 112 Districts (across 26 states and 1 Union Territory) under the Aspirational Districts Programme (ADP) of NITI Aayog and is being implemented.

2. The key objectives of the TFIIP for the ADP for which the 100% targets to be achieved by the end of September, 2021 are as under:

- i. Ensuring availability of at least one banking touch-point (branch / BC kiosk) within 5 km distance of every inhabited village in the Districts; and
- ii. Enhancing coverage under the identified Key Performance Indicators (KPIs) for financial inclusion in camp / Mission mode to reach to 100% of the benchmark level for Aspirational Districts (ADs) [KPIs relate to number of bank accounts (CASA) and enrolments under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) per lakh of population]

3. A three-tier implementation structure for the TFIIP had been established wherein all the stakeholders of the 112 Aspirational Districts (ADs) were requested to make efforts to achieve the targets allocated for the Key Performance Indicators (KPIs) and ensure that no village remains unbanked in their District till 30.09.2021.

4. On perusal of the data for the month of November, 2021, 49 villages are found to be uncovered in 13 Districts. Further, target achievement for the four KPI's is as under (Annexure I and Annexure II enclosed):

CASA		PMJJBY		PMSBY		APY	
Target achieved	9	Target achieved	10	Target achieved	10	Target achieved	44
75%-99%	50	75%-99%	20	75%-99%	18	75%-99%	29
50%-74%	48	50%-74%	44	50%-74%	42	50%-74%	27
less than 50%	5	less than 50%	38	less than 50%	42	less than 50%	12

5. As the aforementioned data indicates that many Districts are lagging behind the targets, it has been decided to extend the timeline for TFIP till 31.03.2022.

6. All the stake holders are requested to make all out efforts to cover the uncovered villages and achieve the targets allotted under the KPI's till the extended timeline.

Encl: as above

Yours faithfully



(A. K. Dogra)

Director (FI)

Tel: 011- 237487774

Email: dogra.ak@nic.in

Copy to:

Chairman State Bank of India & MD/CEOs of all Public Sector Banks and Jammu & Kashmir Bank:- For Information and Necessary Action



(A.K. Dogra)

Director (FI)



List of 26 States and 1 UT for the Aspirational Districts Programme

S.No.	States/UT
1	Andhra Pradesh
2	Arunachal Pradesh
3	Assam
4	Bihar
5	Chhattisgarh
6	Gujarat
7	Haryana
8	Himachal Pradesh
9	Jharkhand
10	Karnataka
11	Kerala
12	Madhya Pradesh
13	Maharashtra
14	Manipur
15	Meghalaya
16	Mizoram
17	Nagaland
18	Odisha
19	Punjab
20	Rajasthan
21	Sikkim
22	Tamil Nadu
23	Telangana
24	Tripura
25	Uttar Pradesh
26	Uttarakhand
27	Jammu & Kashmir UT

## RSETIs in Karnataka-Training Details (01 April 2021 to 31-December 2021)

SN	RSETI Name	Targets		No of Programs	Total Trained	% Ach	Total settled	Total Creditlink
		Prog	Candidate					
1	CANB Chikkaballapur	26	750	11	263	35	476	228
2	CANB Davanagere	30	750	14	342	46	335	192
3	CANB Haliyal	35	875	21	578	66	647	294
4	CANB Harohalli	30	750	11	285	38	406	79
5	CANB Hassan	29	750	15	341	45	337	164
6	CANB Kolar	27	750	15	394	53	289	38
7	CANB Ramanagara	26	750	8	153	20	277	160
8	CANB Shimoga	30	750	21	466	62	427	128
9	CANB Sonnahallipur	24	680	11	229	34	161	58
10	CORPB Chikmagalur	28	750	17	372	50	305	99
11	CORPB Kodagu	27	753	9	226	30	177	37
12	KMB Bagalkot	28	850	19	495	58	212	68
13	RUDSETI Bengaluru	27	750	15	332	44	275	96
14	RUDSETI Brahmavar	28	750	7	175	23	225	6
15	RUDSETI Chitradurga	28	825	14	356	43	614	269
16	RUDSETI Dharwad	30	825	22	547	66	225	73
17	RUDSETI Mysore	29	775	11	289	37	183	56
18	RUDSETI Ujire	27	750	10	256	34	290	140
19	RUDSETI Vijayapura	28	750	14	340	45	603	165
20	SBI Chamarajanagar	28	750	5	144	19	28	0
21	SBI Gadag	28	850	16	351	41	321	167
22	SBI Gulbarga	30	750	20	394	53	200	123
23	SBI Koppal	28	850	13	324	38	284	128
24	SBI Raichur	30	850	22	540	64	445	171
25	SBI Tumkur	30	800	24	585	73	210	56
26	SBI Yadgir	24	600	12	346	58	128	77
27	DCC Bank Bidar	29	870	17	350	40	407	337
28	SYNDB Belgaum	30	800	22	588	74	421	236
29	SYNDB Bellary	30	800	17	445	56	358	112
30	SYNDB Manipal	25	750	11	295	39	664	280
31	SYNDB Kumta	28	750	12	273	36	453	43
32	VB Haveri	25	700	20	521	74	465	210
33	VB Mandya	25	750	17	436	58	426	71
Z Total		927	25453	493	12031	47	11274	4359

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:	TO:
THE ASST GENERAL MANAGER R D SECTION, FINANCIAL INCLUSION WING HO: BENGALURU, E: <a href="mailto:hofid@canarabank.com">hofid@canarabank.com</a> T: 080 - 22371485	THE CONVENEOR State Level Bankers Committee CANARA BANK, S L B C SECTION, LB & RRB WING, HO, BENGALURU.
Ref: FIW: RDS:RSETI:BALLARI/345/2021-22	Date: 25.01.2022

Sub: CBRSETI BALLARI- Allotment of 1.1 acre land to The Director, CBRSETI, Ballari on 33 years lease basis - matter to be placed in SLBC meeting.  
Ref:

We request you to place the following matter as Agenda in the upcoming SLBC meeting.

**ALLOTMENT OF LAND TO CB RSETI, BALLARI ON LEASE FOR 33 YEARS:**

The District administration of Ballari District has allotted the land of 1.11 acres in TS No.1084/2b, near Bandihatti Village, Ballari in the name of "The CEO, ZP, Ballari", instead of "The Director, CB RSETI, Ballari".

As per the guidelines of MoRD, the land should be allotted in the name of "The Director, RSETI", whereas the land is allotted in the name of "The CEO, ZP", at Ballari.

We had requested the District authorities to allot the land in the name of "The Director, CB RSETI, Ballari" on lease basis for a period of "33 Years". Copy of the proceedings of the meeting held on 18.06.2021 chaired by the DC, Ballari is enclosed for your ready reference.

Accordingly, we have sent a communication No.CBFI/RDS/CBCRD/CDRSETI BALLARI/21/2021-22; Dtd 05.08.2021 to "The Principal Secretary, RDPR, GOK, Bengaluru". We have requested for allotment of land in the name of "The Director, CB RSETI, Ballari" for 33 years lease period. Copy is enclosed for your reference.

Further, copy of the letter from Ballari District Commissioner addressed to "The Principal Secretary, Revenue Department, Government of Karnataka, Bengaluru, requesting for allotment of 1.1 acre land to the Director, CBRSETI, Ballari on 33 years lease is also enclosed for your reference.

Yours Faithfully

  
K RENUSRI  
ASST GENERAL MANAGER



PROCEEDINGS OF THE MEETING HELD ON 18.06.2021

The Meeting was held on 18.06.2021 at 6.30 pm at DC office Ballari under the chairmanship of Sri. Pavan Kumar Malapati, Deputy Commissioner, Ballari and Smt. K R Nandini, Chief Executive Officer, Zilla Panchayath, Ballari.

The meeting was convened for discussing the issues related to land allotment to RSETI for construction of training institute at Ballari.

**Following Members were present**

The other members present in the meeting were Sri. P S Manjunath, Additional Deputy Commissioner, Ballari, Sri. Ramesh P Konareddi, Assistant Commissioner, Ballari, Sri. Sharana Basava Reddy D, Director, Canara Bank RSETI, Ballari.

The Director Canara Bank RSETI Ballari informed that the land was allotted for the construction RSETI building by Deputy commissioner, Ballari with land at T.S No. 1084/2b Ext.1.11 acre Near Bandi hatti Village and the allotment was in the name of CEO, ZP as the CEO is the chairperson of DLRAC, RSETI, hence RSETI, Director requested the Chief Executive Officer ZP, Ballari for Lease Agreement in favour of Director, RSETI during the DLRAC meeting held on 21.11.2020. The CEO ZP Ballari/Chairman of DLRAC RSETI had informed that the land was allotted to RSETI in the name of Chairman of RSETI and there is no need of lease agreement / MOU to RSETI as it amounts to leasing of our own land to our self. As per the CEO's advise, RSETI requested HO, CanaraBank for permitting the building construction work and wherever approvals are required like building licence, water connection and electricity connection etc., RSETI has to apply in the name of Chairman, DLARC, RSETI. The Bank is informing that since the ownership is lying with the CEO, ZP, bank is seeking either lease agreement or MOU between CEO and RSETI for investing in the building construction work.

The RSETI, Ballari had sought permission to proceed for construction from The Managing Trustee, CBCRDT HO:Canara Bank, Bangalore vide ref No: 41 & 42/CBRSETI/Ballari/2020-21 dtd 23.11.2020 and 30.11.2020 respectively.

The Head office has reiterated its stand on allotment of land to RSETI ballari conveyed vide their letter ref no 037/2020/PSCD/2943/IV/KLP/B-3 where in it is mentioned that RESETI to take up with DC/CEO for lease agreement or MOU or allotment of land in the name of The Director, RSETI, Ballari.

During the discussion, the Deputy Commissioner informed that the land cannot be transferred in the name of The Director, Canara Bank RSETI, Ballari and more over

the said land is allotted to RSETI, it is already in the name of the Chairman (DLRAC) RSETI ballari i.e. CEO, ZP, SYND RSETI (Now Canara Bank RSETI).

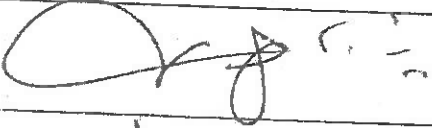
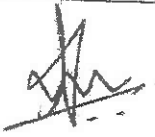


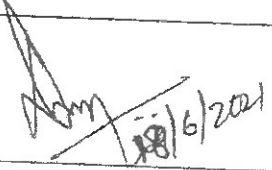
The CEO, ZP Ballari, reiterated that there is no need of lease agreement / MOU / Bipartite agreement/Tripartite agreement to RSETI as it amounts to leasing of our own land to our self.

The Director, Canara Bank RSETI informed that the Bank can invest amount for Building construction only if the land is allotted to The Director, Canara Bank RSETI, Ballari or lease agreement in favour of The Director, Canara Bank RSETI, Ballari with reference to the RSETI - SOP Part I Chapter 4 (page no 62) about the ownership of the property in the RSETI (RSETI Sponsor Bank/Trust).

The Deputy Commissioner, Ballari offered land to RSETI to purchase, but RSETI director informed that the Bank is in favour of entering lease agreement or MOU with the district administration.

After the detailed discussion with all the members, the forum opined that a proposal in this regard would be submitted to GoK for approving the Lease agreement for 33 years between the District administration and The Director, Canara bank RSETI Ballari for the construction of RSETI Building in the allotted land.

The Meeting was concluded with vote of thanks to all members.

The Deputy Commissioner, Ballari	
The Chief Executive Officer, Zilla Panchayath, Ballari	
The Additional Deputy Commissioner, DC Office, Ballari	
The Assistant Commissioner, DC office Ballari	
The Director, Canara Bank RSETI, Ballari	 18/6/2021

REF : FIW/RDS/151/2021-22;

DATE: 27.08.2021

The Convenor / SDR - Karnataka,  
State Level Steering Committee on RSETIs (SLSCR),  
BENGALURU.

Dear Sir,

SUB: Agenda for the meeting of State Level Steering Committee  
on RSETIs (SLSCR) to be held on 03.09.2021.

We request you to place the following matters as Agenda in the subject meeting to be held on 03.09.2021.

(1) ALLOTMENT OF LAND TO CB RSETI, BALLARI ON LEASE FOR 33 YEARS:

The District administration of Ballari District has allotted the land of 1.11 acres in TS No.1084/2b, near Bandihatti Village, Ballari in the name of "The CEO, ZP, Ballari", instead of "The Director, CB RSETI, Ballari".

As per the guidelines of MoRD, the land should be allotted in the name of "The Director, RSETI", whereas the land is allotted in the name of "The CEO, ZP", at Ballari.

We request you to allot the land in the name of "The Director, CB RSETI, Ballari" on lease basis for a period of "33 Years". Copy of the proceedings of the meeting held on 18.06.2021 chaired by the DC, Ballari is enclosed for your ready reference.

Accordingly, we have sent a communication No.CBFI/RDS/CBCRD/TCBRSETI BALLARI/21/2021-22;Dated 05.08.2021 to "The Principal Secretary, RDPR, GOK, Bengaluru". We have requested for allotment of land in the name of "The Director, CB RSETI, Ballari" for 33 years lease period. Copy is enclosed for your reference.

(2) 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.

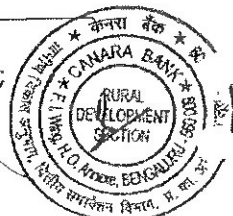
For operational convenience and effective monitoring, we have sought permission from our Board of Directors for amalgamation of three RSETIs in the state of Karnataka at the following three Districts as another RSETI / RUDSETI sponsored by our Bank is already functioning in the same district.

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

ग्रामीण विकास अनुभाग / RURAL DEVELOPMENT SECTION,  
वित्तीय समावेशन विभाग / Financial Inclusion Wing,  
कॉर्पोरेट कार्यालय / Head Office - Annexe,  
पाँचवी मंजिल / 5th Floor, दूसरा क्रॉस / 2nd Cross,  
गांधीनगर / Gandhinagar, बेंगलुरु / Bengaluru - 560 009

Tel: 080-2287 9210

E-mail: [hords@canarabank.com](mailto:hords@canarabank.com);  
[www.canarabank.com](http://www.canarabank.com);

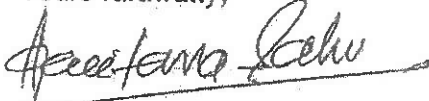


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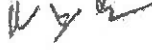
Our Board of Directors have permitted for amalgamation of 3 RSETIs sponsored by the Bank in the State of Karnataka as another RSETI / RUDSETI sponsored by our Bank is already functioning in the same district.

Please do the needful,

Yours faithfully,



AMITAVA SAHU  
DEPUTY GENERAL MANAGER





ಜಿಲ್ಲಾಧಿಕಾರಿಗಳ ಕಾರ್ಯಾಲಯ, ಬಳ್ಳಾರಿ ಜಿಲ್ಲೆ, ಬಳ್ಳಾರಿ-583101

OFFICE OF THE DEPUTY COMMISSIONER, BALLARI DISTRICT, BALLARI 583101

Telephone: 08392-277100. Fax: 08392-272538

Email: dcbellary@gmail.com

ಸಂ/ಕಂ/ಪನಿ/70/2009-10

ದಿನಾಂಕ: 18/12/2021

ಇವರಿಗೆ

ಮಾನ್ಯಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು

ಕಂದಾಯ ಇಲಾಖೆ 5ನೇ ಮಹಡಿ

ಬಹುಮಹಡಿ ಕಟ್ಟಡ

ದಾ/ಅಂಬೇಡ್ಕರ್ ಬೀದಿ

ಬೆಂಗಳೂರು-560001

ಮಾನ್ಯರೇ.

ವಿಷಯ: ಬಳ್ಳಾರಿ ನಗರದ ಟಿ.ಎಸ್. ನಂ:1084/2 ವಿಸ್ತೀರ್ಣ 1.54 ಹೆಕ್ಟೇರ್ ವಿಸ್ತೀರ್ಣ 48573 ಚದರ ಅಡಿ (1.11 ಎಕರೆ) ಜಮೀನನ್ನು ಕೆನರಾ ಬ್ಯಾಂಕ್ ಗ್ರಾಮೀಣ ಸ್ವ-ಉದ್ಯೋಗ ತರಬೇತಿ ಸಂಸ್ಥೆ ಬಳ್ಳಾರಿ ಇವರಿಗೆ 33 ವರ್ಷಗಳ ಅವಧಿಗೆ ಗುತ್ತಿಗೆ ನೀಡುವ ಕುರಿತು ಸರ್ಕಾರದ ಪೂರ್ವಾನುಮೋದನೆ ನೀಡುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ:1) ನಿರ್ದೇಶಕರು ಕೆನರಾ ಬ್ಯಾಂಕ್ ಗ್ರಾಮೀಣ ಸ್ವ-ಉದ್ಯೋಗ ತರಬೇತಿ ಸಂಸ್ಥೆ ಬಳ್ಳಾರಿ

ಇವರ ಮನವಿ ದಿನಾಂಕ: 05.08.2021

2) ಸಹಾಯಕ ಆಯುಕ್ತರು ಬಳ್ಳಾರಿ ಇವರ ಪತ್ರ ಸಂ/ಕಂ/VHS/29/2019-20 ದಿನಾಂಕ: 25/11/2019.

3) ತಹಶೀಲ್ದಾರರು ಬಳ್ಳಾರಿ ಇವರ ಪತ್ರ ಸಂ/ ಕಂ/ಭೂಮಿ/213/2019-20

ದಿನಾಂಕ:22/11/2019

4) ನಗರ ಭೂ ಮಾಪಕರು ಬಳ್ಳಾರಿ ಇವರ ವರದಿ.

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ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಉಲ್ಲೇಖಿತ(1) ರಂತೆ ನಿರ್ದೇಶಕರು ಕೆನರಾ ಬ್ಯಾಂಕ್ ಗ್ರಾಮೀಣ ಸ್ವ-ಉದ್ಯೋಗ ತರಬೇತಿ ಸಂಸ್ಥೆ ಬಳ್ಳಾರಿ ಇವರು ಅರ್ಜಿ ಸಲ್ಲಿಸಿ, ಬಳ್ಳಾರಿ ನಗರದ ಟಿ.ಎಸ್.ನಂ.1084/2 ಒಟ್ಟು ವಿಸ್ತೀರ್ಣ 48573 ಚದರ ಅಡಿ( 1.11 ಎಕರೆ) ಜಮೀನನ್ನು ಕೆನರಾ ಬ್ಯಾಂಕ್ ಗ್ರಾಮೀಣ ಸ್ವ-ಉದ್ಯೋಗ ತರಬೇತಿ ಸಂಸ್ಥೆಗೆ ಕಟ್ಟಡ ನಿರ್ಮಾಣಕ್ಕಾಗಿ 33 ವರ್ಷಗಳ ಅವಧಿಗೆ ಲೀಜ್ ಕಂ ಒಪ್ಪಂದದ ಮೇರೆಗೆ ನೀಡಲು ಮನವಿ ಸಲ್ಲಿಸಿರುತ್ತಾರೆ.

ಈ ಸಂಬಂಧ ದಿನಾಂಕ 18/06/2021 ರಂದು ಜಿಲ್ಲಾಧಿಕಾರಿಗಳ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ನಡೆದ ಸಭೆಯಲ್ಲಿ ಎಲ್ಲಾ ಸದಸ್ಯರೊಂದಿಗೆ ಚರ್ಚಿಸಿದಂತೆ ಪ್ರಸ್ತಾಪಿತ ಜಮೀನನ್ನು ನಿರ್ದೇಶಕರು ಕೆನರಾ ಬ್ಯಾಂಕ್ ಗ್ರಾಮೀಣ ಸ್ವ-ಉದ್ಯೋಗ ತರಬೇತಿ ಸಂಸ್ಥೆ ಬಳ್ಳಾರಿ ಇವರಿಗೆ 33 ವರ್ಷಗಳ ಅವಧಿಗೆ ಗುತ್ತಿಗೆಗೆ ನೀಡಲು ಸರ್ಕಾರದ ಪೂರ್ವಾನುಮೋದನೆ ನೀಡುವಂತೆ ಕೋರಿ ಸರ್ಕಾರಕ್ಕೆ ಪತ್ರ ಬರೆಯಲು ತಿರ್ಮಾನಿಸಲಾಗಿರುತ್ತದೆ.



ಉಲ್ಲೇಖ (2) ರ ಸಹಾಯಕ ಆಯುಕ್ತರು ಬಳ್ಳಾರಿ ಇವರ ವರದಿಯನ್ವಯ ಬಳ್ಳಾರಿ ನಗರದ ಟಿ.ಎಸ್. ನಂ:1084/2 ಒಟ್ಟು ವಿಸ್ತೀರ್ಣ 1.54 ಎಕರೆ ಪೈಕಿ 48573 ಚದರ ಅಡಿ (1.11 ಎಕರೆ) ಜಮೀನನ್ನು ಕೆನರಾ ಬ್ಯಾಂಕ್ ಗ್ರಾಮೀಣ ಸ್ವ-ಉದ್ಯೋಗ ತರಬೇತಿ ಸಂಸ್ಥೆಗೆ ಮಂಜೂರು ಮಾಡಲು ತಹಶೀಲ್ದಾರರ ವರದಿಯೊಂದಿಗೆ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಸಲ್ಲಿಸಿರುತ್ತಾರೆ. ಸದರಿ ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ಪ್ರಸ್ತಾಪಿತ ಜಮೀನು ಅಸ್ತಿ ಪ್ರಕರಣ ಪತ್ರದನ್ವಯ ಗ್ರಾಮರಾಣಾ ಶಿವಾ ಜಮೀನು 'ಸಾಗುವಿಡಿ' ಎಂದು ನಮೂದಾಗಿರುತ್ತದೆ. ತಹಶೀಲ್ದಾರರ ವರದಿಯಂತೆ ಪ್ರಸ್ತಾಪಿತ ಜಮೀನಿನಲ್ಲಿ ಯಾವುದೇ ಅನಧಿಕೃತ ಕಟ್ಟಡಗಳು ಇರುವುದಿಲ್ಲ. ಹೈಟೆನ್ಸನ್ ವಿದ್ಯುತ್ ತಂತಿ ಹಾಯ್ದು ಹೋಗಿರುವುದಿಲ್ಲ. ಸದರಿ ಜಮೀನಿನಲ್ಲಿ ಐತಿಹಾಸಿಕ ಸ್ಮಾರಕಗಳು, ಕಟ್ಟಡಗಳು, ಬೆಲೆಬಾಳುವ ಗಿಡಮರಗಳು ಇರುವುದಿಲ್ಲ. ಹಾಗೂ ಯಾವುದೇ ಸರ್ಕಾರಿ ಉದ್ದೇಶಕ್ಕಾಗಿ ಕಾಯ್ದಿರಿಸಿರುವುದಿಲ್ಲ. ಸದರಿ ಜಮೀನಿಗೆ ನಕ್ಷೆ ಪ್ರಕಾರ ರಸ್ತೆ ಸಂಪರ್ಕ ಇರುವುದರಿಂದ ಕೋರಿಕೆ ಸಂಸ್ಥೆಗೆ ಗುತ್ತಿಗೆ ಅಧಾರದ ಮೇಲೆ ಮಂಜೂರು ಮಾಡಲು ಯೋಚಿಸಿರುತ್ತದೆ ಎಂದು ವರದಿ ಸಲ್ಲಿಸಿರುತ್ತಾರೆ.

ಕಾರಣ ಸಹಾಯಕ ಆಯುಕ್ತರು ಬಳ್ಳಾರಿ ಮತ್ತು ತಹಶೀಲ್ದಾರರು ಬಳ್ಳಾರಿ ಇವರ ವರದಿಯನ್ನಾಧರಿಸಿ ನಿರ್ದೇಶಕರು ಕೆನರಾ ಬ್ಯಾಂಕ್ ಗ್ರಾಮೀಣ ಸ್ವ-ಉದ್ಯೋಗ ತರಬೇತಿ ಸಂಸ್ಥೆ ಬಳ್ಳಾರಿ ಇವರಿಗೆ ಬಳ್ಳಾರಿ ನಗರದ ಟಿ.ಎಸ್. ನಂ:1084/2 ಒಟ್ಟು ವಿಸ್ತೀರ್ಣ 1.54 ಎಕರೆ ಪೈಕಿ 48573 ಚದರ ಅಡಿ (1.11 ಎಕರೆ) ಜಮೀನನ್ನು 30 ವರ್ಷಗಳ ಅವಧಿಗೆ ಕರ್ನಾಟಕ ಭೂ ಮಂಜೂರಾತಿ ನಿಯಮಗಳು 1969 ರನಿಯಮ 19(1)(ಡಿ) ರಡಿ ಗುತ್ತಿಗೆಗೆ ನೀಡಲು ಸರ್ಕಾರದ ಪೂರ್ವಾನುಮೋದನೆ ನೀಡಲು ಪ್ರಸ್ತಾವನೆಯನ್ನು ಸಲ್ಲಿಸಲಾಗಿದೆ.

ಲಗತ್ತ:-ಮೇಲಿನಂತೆ  
ಪುಟ 01 ರಿಂದ 11 ರವರೆಗೆ

ತಮ್ಮ ವಿಶ್ವಾಸಿ  
ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು  
ಬಳ್ಳಾರಿ

ಪ್ರತಿಯನ್ನು:- ನಿರ್ದೇಶಕರು ಕೆನರಾಬ್ಯಾಂಕ್ ಗ್ರಾಮೀಣ ಸ್ವ ಉದ್ಯೋಗ ತರಬೇತಿ ಸಂಸ್ಥೆ ಡಿ ಬಿ ಸಿ ಕಂಪೌಂಡ್ ಹೊಸಪೇಟೆ ರಸ್ತೆ ಬಳ್ಳಾರಿ ಇವರಿಗೆ ಮಾಹಿತಿಗಾಗಿ

21/1/2021  
ವಾಣಿಜ್ಯಾಂಗ  
UNESPACHED

Rural Self Employment  
Training Institute (Synd RSEI) Ballari.

55 JAN 2022

RECEIVED

The Principal Secretary  
Rural Development & Panchayath Raj (RDPR)  
Govt of Karnataka  
Room No. 505, 5<sup>th</sup> Floor, Gate 3, MS Building  
Dr B R Ambedkar Veedhi, Bengaluru Pin-560001

Respected sir,

Sub: Request for allotment of land for RSETI Ballari in the name of Director, RSETI, Ballari.

<<<<<<

As per the guidelines of Ministry of Rural Development (MoRD), Govt of India, for developing the campus for RSETI, the State Govt need to allot minimum 1.00 acre land on 33 years lease in the name of Director of the RSETI.

We thank Deputy Commissioner of Ballari District, Govt of Karnataka for allotting 1.11 Acre land at T.S. N.1084/2b, near Bandi Hatti Village, Ballari in the name of CEO, Zilla Panchayath, Ballari who is chairman of DLRAC for Rural Self Employment Training Institute (RSETI) purpose.

For our bank to proceed further with the construction, it is necessary to allot the land in the name of Director, RSETI, Ballari instead of CEO, ZP, Ballari or to enter into Memorandum of Understanding (MoU). We are following it up with Ballari District D.C. and other officials for the same. In the meeting held on 18.06.2021 at DC office Ballari attended by DC, CEO, Zilla Panchayath, Ballari, Additional DC, Ballari & Director RSETI Ballari, it was decided to refer the matter to Govt of Karnataka for allotting the land in the name of Director, RSETI for 33 years lease period.

We request your good selves to consider our request favourably and allot the land in the name of Director, RSETI, Ballari for 33 years lease period so as to enable us to proceed with the construction of the building.

Thank you

Yours sincerely

  
GENERAL MANAGER



Issues- Reimbursement of pending BPL claims of training expenditures:

NRLM BPL Claims of RSETIs in Karnataka pending as on 31-12-2021 (incl Dec 21 claims)								
Sl	Name of the RSETI	Total no. of prog	Total Trained	No. of BPL candidates	Claimed	Received	Amount Rejected	Pending
1	CANB Chikkaballapur	377	10830	10614	8319218	1383128	0	6936090
2	CANB Davanagere	365	12178	10889	3949599	0	0	3949599
3	CANB Haliyal	428	11487	8741	2965059	0	0	2965059
4	CANB Harohalli	450	12556	10364	9186392	0	0	9186392
5	CANB Hassan	335	9638	8468	4421804	0	0	4421804
6	CANB Kolar	341	10937	9565	4645028	165000	0	4480028
7	CANB Ramanagara	447	13835	11058	9186392	0	0	9186392
8	CANB Shimoga	399	12119	8893	5293856	1105890	0	4187966
9	CANB Sonnahallipur	366	11781	11429	2118366	330701	0	1787665.00
10	UBIB Chikkamagaluru	284	7167	6232	10148386	744192	845406	8558788
11	UBIB Kodagu	188	5138	3794	13586397	244400	665407	12676590
12	KMB Bagalkot	415	11950	9006	8342191	1065800	0	7276391
13	RUDSETI Bengaluru	387	9673	6924	10790254	3216230	0	7574024
14	RUDSETI Brahmavar	334	8670	6396	15637920	8970600	80400	6586920
15	RUDSETI Chitradurga	528	16629	15484	22808893	10929000	972264	10907629
16	RUDSETI Dharwad	428	12380	9379	19190729	9657622	78800	9454307
17	RUDSETI Mysore	424	12169	10353	25142354	10778518	0	14363836
18	RUDSETI Ujire	344	8970	5859	13518769	9188600	0	4330169
19	RUDSETI Vijayapura	510	15027	12312	18351929	11641480	166680	6543769
20	SBI Chamarajanagar	190	4506	4385	285360	0	0	285360
21	SBI Gadag	320	9341	8879	12482789	3124949	0	9357840
22	SBI Gulbarga	287	8026	7204	8561229	2784004	0	5777225
23	SBI Koppal	358	11170	10687	17586087	5173816	0	12412271
24	SBI Raichur	294	8016	5903	15019870	5244416	0	9775454
25	SBI Tumkur	314	8607	7712	13727539	1622000	0	12105539
26	SBI Yadgir	162	4514	3976	4849525	90000	0	4759525
27	DCCB Bidar	334	9533	7668	8656996	0	0	8656996
28	CANB Belgaum	370	9721	7293	13806065	5252800	0	8553265
29	CANB Bellary	304	8436	4653	5224392	0	270000	4954392
30	CANB Manipal	291	7247	5036	6276080	0	0	6276080
31	CANB Kumta	275	7138	5855	9511402	0	0	9511402
32	BOB Haveri	263	6865	6036	7353979	2702486	0	4651493
33	BOB Mandya	303	8350	7880	12270209	5368794	0	6901415
TOTAL		5143	32450	26892	24821505	1087342	157392	13696134
BANK WISE NRLM BPL CLAIMS - Karnataka 31-12-2021								
1	Canara Bank Total	4748	137903	112858	84903653	8237519	270000	76396134
2	Union Bank Total	472	12305	10026	23734783	988592	1510813	21235378
3	Kotak M Bank Total	415	11950	9006	8342191	1065800	0	7276391
4	RUDSETI Total	2955	83518	66707	125440849	64382050	1298144	59760655
5	SBITotal	1925	54180	48746	72512399	18039185	0	54473214
6	DCCB Bidar Total	334	9533	7668	8656996	0	0	8659996
7	BOB (VB) Total	566	15215	13916	19624188	8071280	0	11552908

All Banks Total		1141 5	32460 4	268927	34321605 8	10078442 6	307895 7	239351675
NRLM-BPL Claims (Year wise) - Position as on 31-12-2021								
1	2011-12	186	5855	674	2147630	2147630	0	0
2	2012-13	626	11977	3036	6468178	5662578	0	805600
3	2013-14	766	16591	8579	6708310	6336510	0	371800
4	2014-15	651	17918	8284	10150200	9234000	4000	912200
5	2015-16	695	21427	7746	10056500	9107704	0	948796
6	2016-17	708	19378	8058	14418845	10649045	106000	3663800
7	2017-18	664	17320	8797	29398967	19198280	462232	9738455
8	2018-19	733	18637	12436	63406364	32463848	107158 2	29870934
9	2019-20	717	18480	12836	83444774	3210473	142035 8	78813943
10	2020-21	696	11956	9306	90839296	2774358	14785	88050153. 6
11	2021-22	493	12031	1450	16989602	0	0	16989602
Total		4141 5	12460 4	268927	34321605 8	10078442 6	307895 7	239351675

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕುಗಳ ಸಮಿತಿ

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕರ್ಸ್ ಸಮಿತಿ

State Level Bankers Committee-Karnataka

ಕನ್ವೀನರ್ ಸಂಯೋಜಕ Convenor

ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ ಕನ್ವೀನರ್ ಕರ್ನಾಟಕ Canara Bank

Head Office Annexe, V Floor, 5<sup>th</sup> Main, Gandhinagar, Bengaluru - 560009

Phone: 080 2234 3490, Fax: 080 2234 3489 Email: slbcbangalore@gmail.com. website: www.slbc-karnataka.in

Ref:08/SLBC/2022/RESTIs

Date: 06.01.2022

The Chief Secretary  
Govt of Karnataka

Respected Sir,

**Sub: Pending claims to be released by SRLM to various RSETIs in Karnataka.**

With reference to the captioned subject, we would like to bring to your kind notice that reimbursement of BPL claims pertains to training expenditure of RSETIs are pending since 2012-2013. This issue was discussed in earlier SLBC meetings and also in the previous SLBC meeting held on 12.11.2021. The total amount outstanding as on 18.10.2021 is Rs.26.45 crores.

**BANK WISE NRLM BPL CLAIMS - Karnataka -30-09-2021: Amount in actuals**

Sl No	Bank	Claimed (Rs)	Received (Rs)	Amount Rejected (Rs)	Pending (Rs)
1	Canara Bank Total	206295186	107993933	1928400	96372853
2	Union Bank Total	25755303	2262592	665407	22827304
3	Kotak M Bank Total	10630991	3354600	0	7276391
4	RUDSETI Total	126720920	64458450	237480	62024990
5	SBI Total	79816103	25823039	512688	53480376
6	DCCB Bidar Total	13104896	2881200	0	10223696
7	BOB (VB) Total	31762063	19427546	26628	12307889
	<b>ALL BANKS TOTAL</b>	<b>494085462</b>	<b>226201360</b>	<b>3370603</b>	<b>264513499</b>

We request your kind selves to advise the concerned department to release the amount at an early date. The RSETIs wise and year wise outstanding amount is enclosed to this letter for your kind perusal.

Yours faithfully,

/ A MURALIKRISHNA /

CONVENOR

SLBC Karnataka

Copy to-

- 1) The Additional Chief Secretary and Development Commissioner, GoK -This is for your kind information.
- 2) The Secretary Finance Department Fiscal Reforms GoK --This is for your kind information.
- 3) Department of Skill Development, SRLM & GoK --This is for your kind information.
- 4) The State Director of RSETI, GoK --This is for your kind information

Annexure - 4H



Ministry of Communications, Department of Telecommunications  
O/o Deputy Director General (R1), Karnataka LSA,  
First Floor, Sanchai Complex, 47<sup>th</sup> cross, 9<sup>th</sup> Main, 5<sup>th</sup> Block, Jaya Nagar, Bangalore - 41  
Ph. 080-26657111 and E-mail: D\_dirr1 ktk-dgt-dot@gov.in

No. DDG (R1)/KTK LSA/1-7/SLBC/21-22/102

dated @ Bangalore the 28.10.2021

To,

The Convenor,

State Level Bankers' Committee - Karnataka

Email Id: slbcbangalore@gmail.com, slbckarnataka@nanarabank.com, karnataka.slbc@gmail.com

Sir Madam,

**Sub: - Telecom connectivity for SLBC branches/Banking correspondents-reg.**

**Reference: Letter No. DDG (R1)/KTK LSA/1-7/SLBC/21-22/64 dated 03-08-2021**

Vide reference (1), it was requested to reverify the list of GPs Villages where connectivity problem exists for the bank branches/banking correspondents. This office is yet to receive the verified list. In parallel, this office has been pursuing with all stakeholders for facilitating the connectivity for the 544 no of locations. The CSC (SPV) reported that the "Banks are not ready to take the FTTH Connection as there is no Information from their bank offices". The list of the 28 locations, where CSC attempted to provide the connections and faced difficulties in providing the connections, is enclosed as Annexure-I. In Chillargi, Bidar the FTTH connection is activated by CSC. In this regard, SLBC is requested to coordinate with the concerned banks branches and facilitate the connections. Further, it is requested that Lead Bank Managers SLBC may be requested to coordinate with CSC incharge and resolve the difficulties faced by the CSC. It is also requested to re-confirm the exact list of sites/Banks where connectivity is required.

A coordination meeting with SLBC, BBNI and CSC is proposed to be held shortly. In this regard, it is requested to nominate a nodal officer to attend the same and facilitate the connectivity for the bank branches/banking correspondents.

28/10/21

Director (Rural-I)

Karnataka LSA, DoT, Bangalore  
(निदेशक आर1)

Director (R1)

कर्नाटक एन डी टी - कूरल विभाग

Karnataka LSA, Dept. of Telecommunications

ಬೆಂಗಳೂರು / Bengaluru

Copy:-

1. Advisor, Karnataka LSA, 1st floor, CIO building, Rajbhawan road, Bengaluru-560001.
2. Shri Ibrahim Gadekar, CSC incharge, Bangalore, (Ph no 9686444929, Mail id ibrahim.gadekar@esc.gov.in)

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕುಗಳ ಸಮಿತಿ  
ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬ್ಯಾಂಕರ್ಸ್ ಸಮಿತಿ  
State Level Bankers Committee-Karnataka

ಕನ್ವೀನರ್ ಸಂಯೋಜಕ Convenor

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಕೆನರಾ ಬ್ಯಾಂಕ್ Canara Bank

Head Office Annexe, V Floor, 5<sup>th</sup> Main, Gandhinagar, Bengaluru - 560009  
Phone: 080 2234 3490. Fax: 080 2234 3489 Email: slbcbangalore@gmail.com website: www.slbc-karnataka.in

Ref: 367 /SLBC/DOT/2021

Date: 28.12.2021

To:  
The Lead District Managers  
Karnataka state

Sir/Madam

Sub: Telecom connectivity for Banks branches/Banking Correspondents  
Ref : No.DDG(R1)/KTK LSA/1-7/SLBC/21-22/102 dated 28.10.2021(enclosed)

Please refer to our mails dated 09.11.2021, 16.11.2021 and 23.11.2021, wherein we had requested to submit the required data, we are yet to receive the same.

Now, we have received above referred letter from Ministry of Communications, Department of Telecommunications Karnataka, it is requested to reverify the list of 544 GPs/villages where connectivity problems exist for the Bank Branches/Banking Correspondents.

We are attaching 544 GPs/Villages list were identified in the state based on the previous feedback received from the LDMs/Banks. kindly go through the list and resubmit fresh list wherever actually connectivity problems exist for Bank Branches/BCs.

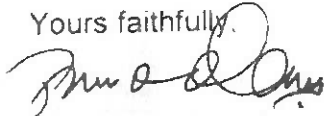
CSC(SPV) reported that when CSC officials visited bank branches, branch heads have informed that they are not ready to take FTTH connection as there is no information from their higher officials. We request all State Controlling heads and LDMs to communicate all your Bank Branches/BC point about CSC(SPV) provider details.

In spite of our repeated mails and telephonic contacts we are yet to receive data from your end. In future if any case of connectivity issue exists at your bank branches you may have to directly contact the Department to resolve issues.

Kindly submit revised list of GPs/villages where connectivity issue exists, immediately.

Please do the needful.

Yours faithfully,

  
(P C Damodaran)

SLBC Karnataka &

Deputy General Manager, Canara Bank

Copy to: The State Controlling Heads of Banks, Karnataka state for information and necessary action and also please coordinate with LDMs.

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 FY 2021-22 till 31 Dec, 2021	AAPB Achieved as on 31 Dec, 2021	Annual Target Achievement	APY accounts opened since Inception till 31 Dec, 2021
KARNATAKA	7000652	CENTRAL BANK OF INDIA	Major Bank	117	70	8,190	3,707	32	45%	22,702
KARNATAKA	7000663	PUNJAB AND SIND BANK	Major Bank	13	70	910	137	11	15%	2,295
KARNATAKA	7000803	AXIS BANK LTD	Major Bank	285	70	19,950	5,564	20	28%	47,672
KARNATAKA	7000825	ICICI BANK LIMITED	Major Bank	238	70	16,660	1,213	5	7%	28,094
KARNATAKA	7000965	HDFC BANK LTD	Major Bank	310	70	21,700	4,033	13	19%	57,608
KARNATAKA	7001750	CANARA BANK (Including eSYNDICATE BANK)	Major Bank	1,811	70	126,770	106,735	59	84%	576,947
KARNATAKA	7001783	INDIAN OVERSEAS BANK	Major Bank	221	70	15,470	6,130	28	40%	35,084
KARNATAKA	7001794	PUNJAB NATIONAL BANK (Including eORIENTAL BANK)	Major Bank	167	70	11,690	1,345	8	12%	17,114
KARNATAKA	7001816	BANK OF INDIA	Major Bank	135	70	9,450	3,866	29	41%	32,562
KARNATAKA	7001820	BANK OF BARODA (Including Dena & Vijaya Bank)	Major Bank	688	70	48,160	20,119	29	42%	217,628
KARNATAKA	7001831	INDIAN BANK (Including eALLAHABAD BANK)	Major Bank	179	70	12,530	2,759	15	22%	26,117
KARNATAKA	7001875	UCO BANK	Major Bank	66	70	4,620	1,075	16	23%	6,850
KARNATAKA	7001886	BANK OF MAHARASHTRA	Major Bank	60	70	4,200	1,181	20	28%	8,137
KARNATAKA	7001912	UNION BANK OF INDIA (Including eANDHRA BANK & eANDHRA BANK LTD)	Major Bank	793	70	55,510	8,785	11	16%	97,993
KARNATAKA	7001945	IDBI BANK LTD	Major Bank	86	70	6,020	1,562	18	26%	31,614
KARNATAKA	7002015	STATE BANK OF INDIA	Major Bank	1,554	70	108,780	78,663	51	72%	301,634
KARNATAKA	7001035	INDUSIND BANK LIMITED	PVT	22	30	660	19	1	3%	34
KARNATAKA	7001120	YES BANK LIMITED	PVT	50	30	1,500	335	7	22%	1,153
KARNATAKA	7001293	STANDARD CHARTERED BANK	PVT	3	30	90	-	-	0%	14
KARNATAKA	7001330	TAMILNAD MERCANTILE BANK LTD	PVT	20	30	600	1,514	76	252%	3,530
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	-	-	0%	245
KARNATAKA	7001492	THE FEDERAL BANK LTD	PVT	102	30	3,060	150	1	5%	1,462
KARNATAKA	7001525	DHANLAXMI BANK LIMITED	PVT	12	30	360	146	12	41%	935
KARNATAKA	7001540	KARNATAKA BANK LIMITED	PVT	539	30	16,170	7,354	14	45%	63,739
KARNATAKA	7001573	DCB BANK LIMITED	PVT	19	30	570	-	-	0%	539
KARNATAKA	7001584	RBL BANK LIMITED	PVT	28	30	840	200	7	24%	567
KARNATAKA	7001691	THE KARUR VYSYA BANK LTD	PVT	53	30	1,590	50	1	3%	1,037
KARNATAKA	7001735	THE JAMMU AND KASHMIR BANK LTD	PVT	8	30	240	-	-	0%	55
KARNATAKA	7001746	THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT	PVT	55	30	1,650	577	10	35%	1,946
KARNATAKA	7002343	CITY UNION BANK LTD	PVT	41	30	1,230	256	6	21%	2,178
KARNATAKA	7002866	KOTAK MAHINDRA BANK	PVT	162	30	4,860	496	3	10%	2,633
KARNATAKA	7004664	BANDHAN BANK LIMITED	PVT	23	30	690	470	20	68%	484
KARNATAKA	7004804	IDFC BANK LIMITED	PVT	55	30	1,650	140	3	8%	754
KARNATAKA	7000722	KARNATAKA VIKAS GRAMEENA BANK	RRB	639	70	44,730	43,459	68	97%	246,410
KARNATAKA	7005106	KARNATAKA GRAMIN BANK	RRB	1,141	70	79,870	41,455	36	52%	366,652
KARNATAKA Total				9,770		633,220	343,495	35	54%	2,204,548



## 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 FY 2021-22 till 31 Dec, 2021	AAPB Achieved as on 31 Dec, 2021	Annual Target Achievem ent	APY accounts opened since inception till 31 Dec, 2021
KARNATAKA	BAGALKOTE	Major Bank	148	70	10,360	6,104	41	59%	33,641
KARNATAKA	BAGALKOTE	PVT	30	30	900	168	6	19%	1,911
KARNATAKA	BAGALKOTE	RRB	76	70	5,320	4,902	65	92%	24,487
KARNATAKA	BALLARI	Major Bank	178	70	12,460	10,766	60	86%	54,274
KARNATAKA	BALLARI	PVT	28	30	840	418	15	50%	2,958
KARNATAKA	BALLARI	RRB	89	70	6,230	3,613	41	58%	32,134
KARNATAKA	BELAGAVI	Major Bank	366	70	25,620	13,399	37	52%	82,862
KARNATAKA	BELAGAVI	PVT	57	30	1,710	361	6	21%	2,187
KARNATAKA	BELAGAVI	RRB	171	70	11,970	14,379	84	120%	85,709
KARNATAKA	BELAGAVI	Major Bank	214	70	14,980	6,234	29	42%	52,501
KARNATAKA	BELAGAVI	PVT	50	30	1,500	524	10	35%	2,167
KARNATAKA	BENGALURU RURAL	Major Bank	19	70	1,330	1,017	54	76%	7,406
KARNATAKA	BENGALURU RURAL	RRB	1,747	70	122,250	43,830	25	36%	343,796
KARNATAKA	BENGALURU RURAL	Major Bank	407	30	12,210	2,380	6	19%	18,602
KARNATAKA	BENGALURU URBAN	RRB	52	70	3,640	3,052	59	84%	19,710
KARNATAKA	BENGALURU URBAN	Major Bank	98	70	6,860	6,090	62	89%	28,139
KARNATAKA	BIDAR	Major Bank	9	30	270	87	10	32%	680
KARNATAKA	BIDAR	RRB	54	70	3,780	1,384	26	37%	14,003
KARNATAKA	CHAMARAJANAGARA	Major Bank	78	70	5,460	3,215	41	59%	16,719
KARNATAKA	CHAMARAJANAGARA	PVT	10	30	300	74	7	25%	359
KARNATAKA	CHAMARAJANAGARA	RRB	26	70	1,820	1,245	48	68%	6,488
KARNATAKA	CHIKKABALLAPURA	Major Bank	92	70	6,440	4,158	45	65%	21,400
KARNATAKA	CHIKKABALLAPURA	PVT	17	30	510	29	2	6%	517
KARNATAKA	CHIKKABALLAPURA	RRB	37	70	2,590	505	14	19%	11,501
KARNATAKA	CHIKKAMAGALURU	Major Bank	163	70	11,410	6,426	39	56%	40,447
KARNATAKA	CHIKKAMAGALURU	PVT	36	30	1,080	1,202	33	111%	4,118
KARNATAKA	CHIKKAMAGALURU	RRB	53	70	3,710	885	17	24%	12,066
KARNATAKA	CHITRADURGA	Major Bank	105	70	7,350	6,710	64	91%	31,672
KARNATAKA	CHITRADURGA	PVT	25	30	750	101	4	13%	1,248
KARNATAKA	CHITRADURGA	RRB	84	70	5,880	2,504	30	43%	26,767
KARNATAKA	DAKSHINA KANNADA	Major Bank	459	70	32,130	15,487	34	48%	95,614

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 FY 2021-22 till 31 Dec, 2021	AAPB Achieved as on 31 Dec, 2021	Annual Target Achievem ent	APY accounts opened since inception till 31 Dec, 2021
KARNATAKA	DAKSHINA KANNADA	PVT	92	30	2,760	843	9	31%	5,818
KARNATAKA	DAKSHINA KANNADA	RRB	27	70	1,890	1,184	44	63%	8,437
KARNATAKA	DAVANGERE	Major Bank	134	70	9,380	6,637	50	71%	29,078
KARNATAKA	DAVANGERE	PVT	33	30	990	682	21	69%	2,678
KARNATAKA	DAVANGERE	RRB	65	70	4,550	3,111	48	68%	24,247
KARNATAKA	DHARWAD	Major Bank	214	70	14,980	6,675	31	45%	49,467
KARNATAKA	DHARWAD	PVT	43	30	1,290	243	6	19%	2,111
KARNATAKA	DHARWAD	RRB	77	70	5,390	3,898	51	72%	23,293
KARNATAKA	GADAG	Major Bank	83	70	5,810	3,308	40	57%	20,747
KARNATAKA	GADAG	PVT	9	30	270	27	3	10%	200
KARNATAKA	GADAG	RRB	60	70	4,200	4,982	83	119%	24,186
KARNATAKA	HASSAN	Major Bank	206	70	14,420	7,779	38	54%	49,083
KARNATAKA	HASSAN	PVT	41	30	1,230	294	7	24%	4,281
KARNATAKA	HASSAN	RRB	61	70	4,270	2,197	36	51%	19,264
KARNATAKA	HAVERI	Major Bank	100	70	7,000	4,127	41	59%	27,914
KARNATAKA	HAVERI	PVT	20	30	600	136	7	23%	846
KARNATAKA	HAVERI	RRB	80	70	5,600	5,527	69	99%	33,915
KARNATAKA	KALABURAGI	Major Bank	149	70	10,430	9,141	61	88%	41,094
KARNATAKA	KALABURAGI	PVT	18	30	540	111	6	21%	800
KARNATAKA	KALABURAGI	RRB	67	70	4,690	2,599	39	55%	23,134
KARNATAKA	KODAGU	Major Bank	113	70	7,910	3,727	33	47%	22,260
KARNATAKA	KODAGU	PVT	14	30	420	115	8	27%	1,511
KARNATAKA	KODAGU	RRB	26	70	1,820	687	26	38%	4,914
KARNATAKA	KOLAR	Major Bank	127	70	8,890	4,556	36	51%	30,491
KARNATAKA	KOLAR	PVT	12	30	360	119	10	33%	599
KARNATAKA	KOLAR	RRB	45	70	3,150	1,143	25	36%	16,015
KARNATAKA	KOPPAL	Major Bank	91	70	6,370	3,845	42	60%	20,544
KARNATAKA	KOPPAL	PVT	15	30	450	104	7	23%	601
KARNATAKA	KOPPAL	RRB	51	70	3,570	1,841	36	52%	15,770
KARNATAKA	MANDYA	Major Bank	163	70	11,410	6,592	40	58%	42,520
KARNATAKA	MANDYA	PVT	14	30	420	138	10	33%	1,738

# 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 FY 2021-22 till 31 Dec, 2021	AAPB Achieved as on 31 Dec, 2021	Annual Target Achievem ent	APY accounts opened since Inception till 31 Dec, 2021
KARNATAKA	MANDYA	RRB	58	70	4,060	2,823	49	70%	21,798
KARNATAKA	MYSURU	Major Bank	336	70	23,520	10,568	31	45%	72,431
KARNATAKA	MYSURU	PVT	64	30	1,920	434	7	23%	2,621
KARNATAKA	MYSURU	RRB	103	70	7,210	4,332	42	60%	33,872
KARNATAKA	RAICHUR	Major Bank	137	70	9,590	7,572	55	79%	33,270
KARNATAKA	RAICHUR	PVT	20	30	600	90	5	15%	946
KARNATAKA	RAICHUR	RRB	67	70	4,690	2,773	41	59%	21,517
KARNATAKA	RAMANAGARA	Major Bank	124	70	8,680	4,102	33	47%	28,138
KARNATAKA	RAMANAGARA	PVT	20	30	600	455	23	76%	3,506
KARNATAKA	RAMANAGARA	RRB	14	70	980	731	52	75%	4,419
KARNATAKA	SHIVAMOGGA	Major Bank	207	70	14,490	8,685	42	60%	43,320
KARNATAKA	SHIVAMOGGA	PVT	41	30	1,230	819	20	67%	4,943
KARNATAKA	SHIVAMOGGA	RRB	43	70	3,010	1,821	42	60%	16,023
KARNATAKA	TUMAKURU	Major Bank	204	70	14,280	9,197	45	64%	50,052
KARNATAKA	TUMAKURU	PVT	36	30	1,080	473	13	44%	4,132
KARNATAKA	TUMAKURU	RRB	68	70	4,760	1,521	22	32%	17,605
KARNATAKA	UDUPI	Major Bank	292	70	20,440	9,208	32	45%	55,513
KARNATAKA	UDUPI	PVT	53	30	1,590	395	7	25%	5,386
KARNATAKA	UDUPI	RRB	23	70	1,610	1,746	76	108%	8,519
KARNATAKA	UTTARA KANNADA	Major Bank	198	70	13,860	7,655	39	55%	44,090
KARNATAKA	UTTARA KANNADA	PVT	23	30	690	214	9	31%	2,013
KARNATAKA	UTTARA KANNADA	RRB	46	70	3,220	1,780	39	55%	13,619
KARNATAKA	VILAVAPURA	Major Bank	138	70	9,660	7,818	57	81%	32,790
KARNATAKA	VILAVAPURA	PVT	19	30	570	183	10	32%	681
KARNATAKA	VILAVAPURA	RRB	79	70	5,530	5,061	64	92%	24,245
KARNATAKA	YADGIR	Major Bank	58	70	4,060	3,263	56	80%	16,184
KARNATAKA	YADGIR	PVT	11	30	330	488	44	148%	1,277
KARNATAKA	YADGIR	RRB	59	70	4,130	1,671	28	40%	17,999
KARNATAKA Total			9,769		633,150	343,495	35	54%	2,204,548

ANNEXURE - 5A					
KARNATAKA					
BANK WISE TOTAL KCC AS ON DECEMBER 2021					
Reports in Crore					
SR.	Name of Bank	TOTAL NO. OF KCC AS ON END OF CURRENT QUARTER	OUTSTANDING Amount. AS ON END OF CURRENT QUARTER	NO. OF KCC ISSUED DURING Fin Year (Including renewal)	AMOUNT DISBURSED Fin Year
1	CANARA BANK	422188	6671.99	170151	2410.9
2	STATE BANK OF INDIA	204203	4155.82	94482	3275.85
3	UNION BANK OF INDIA	69590	2104.14	289319	2743
4	BANK OF BARODA	91136	1999.14	1574	319.96
5	BANK OF INDIA	19823	300.28	1152	142.97
6	BANK OF MAHRASHTRA	7114	121.01	1188	21.9
7	CENTRAL BANK OF INDIA	4431	88.2	2703	16.73
8	INDIAN BANK	11180	198.38	276	4.9
9	INDIAN OVERSEAS BANK	18108	261.25	8249	105.77
10	PUNJAB NATIONAL BANK	11302	210.46	1843	61.75
11	PUNJAB AND SIND BANK	3	0.04	0	9
12	UCO BANK	2957	43.93	204	3.18
13	IDBI BANK	6046	193.26	1255	30
14	KARNATAKA BANK	173795	2244.52	41084	529.36
15	KOTAK MAHINDRA BANK	1426	21.38	0	9
16	CSB BANK LIMITED	0	0	0	9
17	CITY UNION BANK	74	1.61	84	1.48
18	DHANLAXMI BANK	0	0	0	9
19	FEDERAL BANK	2595	120.66	7845	210.72
20	J & K BANK	0	0	0	9
21	KARUR VYASYA BANK	30	3.89	0	9
22	LAXSHMI VILAS BANK	0	0	4	0
23	RBL BANK	2716	0	511	9
24	SOUTH INDIAN BANK	58	17.59	52	1.26
25	TAMILNAD MERCANTILE BANK	75	1.94	24	9
26	INDUSIND BANK	0	0	0	9
27	HDFC BANK	180159	2671.88	59723	1247.67
28	AXIS BANK	15182	1037.8	1722	119
29	ICICI BANK	20810	1432.68	19279	570.62
30	YES BANK	160	8.06	76	9
31	BANDHAN BANK	0	0	0	0
32	DCB BANK	1204	174.4	591	90.67
33	IDFC FIRST BANK	0	0	995	29
34	KBS BANK	0	0	0	0
35	KARNATAKA GRAMEENA BANK	292111	4289.92	162592	2392.9
36	KARNATAKA VIKAS GRAMEENA BA	363834	6765.51	282523	5205.22
37	KSCARD BK.LTD	0	0	0	0
38	K.S.COOP APEX BANK LTD	2426191	15919.53	1858343	13059
39	KSFC	0	0	0	0
40	EQUITAS SMALL FINANCE BANK	0	0	0	9
41	UJJIVAN SMALL FINANCE BANK	86	1.6	37	0.96
42	SURYODAY SMALL FINANCE BANK	0	0	0	0
43	ESAF BANK	0	0	0	9
44	JANA SMALL FINANCE BANK LTD.	0	0	0	0
45	AU SMALL FINANCE BANK LTD.	0	0	0	9
46	FINCARE SMALL FINANCE BANK LI	0	0	0	0
47	INDIA POST PAYMENTS BANK	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	9
49	STANDARD CHARTERED BANK LTD	0	0	0	0
Grand Total		4348587	51060.87	3007881	32603.9,

## ANNEXURE - 5B

KARNATAKA

## BANK WISE TOTAL KCC FOR ANIMAL HUSBANDAR AS ON DECEMBER 2021

Reports in Crore

SR.	Name of Bank	Cummulative no. of KCC sanctioned from April to Dec 2021	Cummulative Disbursement from April to Dec 2021	O/c no. of KCC as on Dec 2021	O/c balance of KCC as on Dec 2021
<b>Major Banks</b>					
1	CANARA BANK	7681	35.63	61021	108.51
2	STATE BANK OF INDIA	7056	27.49	16050	33.51
3	UNION BANK OF INDIA	5896	5.51	9857	7.78
4	BANK OF BARODA	14	0.12	13001	6.19
5	BANK OF INDIA	553	1.31	1462	4.21
6	BANK OF MAHRASHTRA	7	0.02	7	0.02
7	CENTRAL BANK OF INDIA	20	0.42	170	6.11
8	INDIAN BANK	58	0.17	674	1.34
9	INDIAN OVERSEAS BANK	98	0.54	450	1.68
10	PUNJAB NATIONAL BANK	6	0.12	12	0.13
11	PUNJAB AND SIND BANK	0	0	0	0
12	UCO BANK	31	0.32	1012	7.52
13	IDBI BANK	34	0.05	115	0.12
14	KARNATAKA BANK	99	1.53	617	10.94
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	63	1.8	314	3.86
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	1.44
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	109	0.9	121	0.96
28	AXIS BANK	0	0	1	0.07
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	KBS BANK	0	0	0	0
35	KARNATAKA GRAMEENA BANK	7702	31.23	18499	47.17
36	KARNATAKA VIKAS GRAMEENA BA	10855	56.2	16267	75.86
37	KSCARD BK.LTD	0	0	0	0
38	K.S.COOP APEX BANK LTD	40349	31.69	62137	62.12
39	KSFC	0	0	0	0
40	EQUITAS SMALL FINANCE BANK	0	0	0	0
41	UJJIVAN SMALL FINANCE BANK	0	0	0	0
42	SURYODAY SMALL FINANCE BANK	0	0	0	0
43	ESAF BANK	0	0	0	0
44	JANA SMALL FINANCE BANK LTD.	0	0	0	0
45	AU SMALL FINANCE BANK LTD.	0	0	0	0
46	FINCARE SMALL FINANCE BANK LI	0	0	0	0
47	INDIA POST PAYMENTS BANK	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	0
49	STANDARD CHARTERED BANK LTD	0	0	0	0
<b>Grand Total</b>		<b>80631</b>	<b>195.05</b>	<b>202018</b>	<b>379.54</b>

## ANNEXURE - 5C

KARNATAKA

## BANK WISE TOTAL KCC FOR FISHRIES AS ON DECEMBER 2021

Reports in Crore

SR.	Name of Bank	Cummulative no. of KCC sanctioned from April to Dec 2021	Cummulative Disbursement from April to Dec 2021	O/c no. of KCC as on Dec 2021	O/c balance of KCC as on Dec 2021
1	CANARA BANK	120	1.25	431	3.8
2	STATE BANK OF INDIA	289	0.04	710	4.67
3	UNION BANK OF INDIA	2150	19.94	2327	47.81
4	BANK OF BARODA	141	1.32	141	1.32
5	BANK OF INDIA	12	0.08	141	0.48
6	BANK OF MAHRASHTRA	0	0	0	0
7	CENTRAL BANK OF INDIA	0	0	7	0.02
8	INDIAN BANK	1	0.01	5	0.06
9	INDIAN OVERSEAS BANK	3	0.02	24	0.21
10	PUNJAB NATIONAL BANK	1	0	1	0
11	PUNJAB AND SIND BANK	0	0	0	0
12	UCO BANK	0	0	6	0.17
13	IDBI BANK	1	0	1	0
14	KARNATAKA BANK	46	1.81	617	13.01
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	2	0.02	2	0.2
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	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	1	0.1	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	KBS BANK	0	0	0	0
35	KARNATAKA GRAMEENA BANK	14	0.13	109	0.64
36	KARNATAKA VIKAS GRAMEENA BA	28	0.22	131	0.85
37	KSCARD BK.LTD	0	0	0	0
38	K.S.COOP APEX BANK LTD	227	1.05	234	1.22
39	KSFC	0	0	0	0
40	EQUITAS SMALL FINANCE BANK	0	0	0	0
41	UJJIVAN SMALL FINANCE BANK	0	0	0	0
42	SURYODAY SMALL FINANCE BANK	0	0	0	0
43	ESAF BANK	0	0	0	0
44	JANA SMALL FINANCE BANK LTD.	0	0	0	0
45	AU SMALL FINANCE BANK LTD.	0	0	0	0
46	FINCARE SMALL FINANCE BANK LI	0	0	0	0
47	INDIA POST PAYMENTS BANK	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	0
49	STANDARD CHARTERED BANK LTD	0	0	0	0
	Grand Total	3036	25.99	4887	74.26

# Annexure - 5D

**PMBSY - 2016-17 to 2021-22 Year wise/Season wise Insurance premium payment and eligible farmers claim settlement (Rs. in crores) as on 01.02.2022**

Year/Season	Enrolment	Farmers Share of Premium	Total Premium	Claim Initiated		Total claim Settled		Pending		Pendency as percentage to claims initiated	Remarks
				No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount		
2016 Kharif	1398164	14362.77	75745.73	682467	1002.24	682467	1002.24	0	0	0	
2016-17 Rabi & Summer	1179697	6617.84	62915.02	1187996	850.84	1187996	850.84	0	0	0	
2017 Kharif	1333153	20303.06	170892.42	556061	610.00	554307	608.72	1754	0.01	0	For Kharif 2017 Rs.0.013 crores for 1754 beneficiaries, it is the Ariskere CCE revision case that has resulted in this claim recently and USGC has been directed to settle it.
2017-18 Rabi & Summer	29387	231.16	2152.76	8983	10.51	8983	10.51	0	0	0	
2018 Kharif	1528986	15258.48	113968.06	835759	1612.39	824170	1590.17	11589	22.22	1	
2018-19 Rabi & Summer	565009	3626.60	38636.19	453460	1002.62	453160	1001.79	300	0.83	0	
2019 Kharif	1420443	13325.79	131581.25	581755	682.27	566414	662.01	15341	20.27	3	
2019-20 Rabi & Summer	681486	4030.11	48955.52	177258	194.3421	166391	181.92	10867	12.42	6	Pending claim amount of Rs.55.73 crores settlement is in progress by Insurance companies and includes bounced back cases
2020 Kharif	1344771	13196.04	133895.53	422806	521.03	405232	511.97	17574	9.06	2	
2020-21 Rabi & Summer	143662	1135.24	17229.16	65428	84.9425	55520	68.82	9908	16.13	19	
2021 Kharif	1267901	3304.09	34024.60	48587	25.1494	48587	25.15	0	0.00	0	
<b>Total</b>		<b>95391.17</b>	<b>829996.24</b>	<b>5020560</b>	<b>6596.33</b>	<b>4953227</b>	<b>6514.14</b>	<b>67333</b>	<b>80.93</b>	<b>1</b>	

Wherein the Rs.80.93 crores is pending due to

1. For Kharif 2017, Rs.0.013 crores is due to the Ariskere CCE revision case that has to be settled by USGC
2. For Kharif 2018, pending claims of Rs.19.13 crores is due from UIC and Rs.3.07 crores is pending by remaining ICs namely USGC, reliance, AIC, F&I and NIA
3. For Rabi & Summer 2018-19, Rs.0.83 crores is pending to be settled by ICs namely AIC, USGC, F&I and NIA
4. For Rabi 2019-20, pending claims of Rs.5.80 crores is due to be settled by AIC due to higher yield issue.
5. For Rabi & Summer 2020-21, Rs.16.13 crores is in settlement process by ICs, as the claims were initiated recently.
6. Rs.21.51 crores is due to the NPCI validation failure issues out of which for banks it is Rs.13.30 crores which will be settled by ICs once the banks will send saadhaar with bank account.
7. Credit limit reached cases claims of Rs.0.31 crores is pending and ICs will settle once the banks will resolve the issue.
8. Remaining pendency is due to bounce back cases namely account holder expired, account closed, invalid destination, invalid receiver IFSC etc.

# Annexure - SE

RWB/CIS -2016-17 to 2021-22 Kharif and Rabi claim settlement details as on 25-01-2022  
(Rs in Lakh)

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	15302	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	20703.71	149605	156.36	1182	99.25	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	31293.66	160022	30494.55	151436	799.11	8586	97.45	Claim Settlement is under Progress for clear cases.
Rabi 2018	6617	1231	5386	458.97	7003.52	5069.27	6617	5065.08	6606	4.19	11	99.92	Returned due incorrect bank Acc.no/ IFSC code/ name mismatch etc., AEPs is under Progress.
Kharif 2019	240297	188418	51879	6135.12	114802.42	43518.13	220974	40844.44	208876	2673.69	12098	93.86	Claim Settlement is under Progress for clear cases.
Rabi 2019	21006	5356	15650	1840.26	19852.12	21672.62	15227	20390.54	18550	1282.08	677	94.08	Claim Settlement is under Progress for clear cases.
Kharif 2020	282713	230444	52269	7158.51	136867.52	38382.91	266115	35562.40	239746	2820.51	20369	92.65	Claim Settlement is under Progress.
Rabi 2020	8112	447	7665	320.52	7967.68	3614.75	6573	1857.22	3654	1757.53	2919	51.38	Claim Settlement is under Progress.
Kharif 2021	348043	267256	80787	10132.24	181277.73								
Rabi 2021	10765	196	10569	438.78	10766.27								
Total	1422820	1080156	331899	38722.50	708612.48	195584.89	738864	186093.22	959700	9496.67	45852	95.14	

Claim calculation will be started after the term sheet risk period completion



Government of India  
Ministry of Finance  
Department of Financial Services

3rd Floor, Jeevan Deep Building  
Sansad Marg, New Delhi - 110001

Dated: 05.04.2021

**SLBC Convenor, Karnataka**

and General Manager

Canara Bank, Gandhi Nagar, Bengaluru

Karnataka-560 009

**Sub.: Request to allow dormant Pradhan Mantri Jan Dhan Yojana (PMJDY) A/Cs to receive DBT claims and transaction limits of Rs. 50,000/- and Rs. 1 lakh to be removed for Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) - Reg.**

Sir Madam,

Please find enclosed a copy of DO letter dated 07.12.2020 of Addl. Secretary, Ministry of Agriculture and Farmers Welfare (MoAFW) on the subject cited above.

2. It is stated in the letter that Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) are mainly implemented in rural areas where accounts under Pradhan Mantri Jan-Dhan Yojana (PMJDY) are mostly used by farmers for credit of the claim amounts. The letter, inter alia, highlighted the issue of Dormant account and transaction limits. Further, MoAFW has requested as under:

- i. **Dormant A/Cs under PMJDY may be allowed to receive DBT claims under PMFBY/RWBCIS with the facility of identification with some special coding system (preferably scheme code of PFMS).**
- ii. **Transaction limits of Rs. 50,000/- and one lakh for financial year may also be removed for PMFBY/RWBCIS.**

3. In above context, it is stated that as per RBI's circular DBOD.No.Leg.BC.53/09.07.005/2013- 2014 dated September 17, 2013, banks have been advised to ensure that DBT payments to accounts are not rejected due to savings bank accounts being classified as inoperative/dormant. Also, banks have been advised to give a separate product code for accounts receiving DBT payments, so that the accounts are not classified as inoperative.

As regards the transaction limits, it is informed that PMJDY A/Cs are BSBD A/Cs and as per RBI circular dated 10.6.2019 for BSBD accounts there is no limit on the number and value of deposits that can be made in a month. For the small A/Cs, as per RBI Master Direction on KYC dated February 25, 2016 [Section 23 (on Small Accounts)] it is mentioned that the limit of aggregate credits of Rs.1 lakh in a FY and the limit of balance not exceeding Rs.50,000 at any point of time, shall not be considered while making deposits through Government grant welfare benefits and payment against procurements.

5. Suitable directions may therefore kindly be issued to the member Banks to comply with the above mentioned RBI guidelines and ensure that no claim payment is rejected for the account being dormant/inoperative or for reason of transaction limits in the account.

Yours faithfully



(Sushil Kumar Singh,

Director (F

Tel: 23362422

Email: sushilidas.dad@hub.nic.in

Copy to:

MD & CEO,

Canara Bank: For information and necessary action

Fwd: Allowing dormant Pradhan Manthri Jan Dhan Yojana (PMJDY) A/Cs to receive DBT claims and removal transaction limit of Rs 50,000/- and Rs. 1.00 lakh for Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (R...

slbcbangalore bangalore <slbcbangalore@gmail.com>

Fri 14-Jan-22 12:53 PM

To: SLBC KARNATAKA <slbckarnataka@canarabank.com>

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From: **slbcbangalore bangalore** <slbcbangalore@gmail.com>

Date: Tue, 25 May 2021 at 11:00

Subject: Fwd: Allowing dormant Pradhan Manthri Jan Dhan Yojana (PMJDY) A/Cs to receive DBT claims and removal transaction limit of Rs 50,000/- and Rs. 1.00 lakh for Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBICs) -Reg.

To: CANARA BANK <blrco@canarabank.com>, SLBC CELL BANGALORE

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Cc: SLBC KARNATAKA <karnatakaslbc@gmail.com>

Gentle Reminder

Sir,

Please find herewith enclosed letter received from Department of Financial Service on

- allowing DBT credits for Dormant A/Cs under PMJDY and  
- removal of transaction limit of Rs 50,000/- and Rs 1.00 lakh for financial year for PMFBY/RWBCIS claims settlements.

Request to please be guided by the DFS letter on DBT crop insurance claims and ensure credits without rejections as per guidelines.

Request to place the letter before the competent authority or state controlling head for information and necessary directions.

ಗೌರವಗಳೊಂದಿಗೆ / सादर / Regards

ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ/

कर्नाटक राज्य स्तरीय बैंकर्स समिति/State Level Bankers' Committee – Karnataka

ಸಂಯೋಜಕರು / संयोजक / Convenor

ಕೆನರಾ ಬ್ಯಾಂಕ್ / केनरा बैंक / Canara Bank

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From: **slbcbangalore bangalore** <slbcbangalore@gmail.com>

Date: Thu, 13 May 2021 at 16:29

Subject: Allowing dormant Pradhan Manthri Jan Dhan Yojana (PMJDY) A/Cs to receive DBT claims and removal transaction limit of Rs 50,000/- and Rs. 1.00 lakh for Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) -Reg.

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