

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

**AGENDA NOTES FOR 163rd SLBC MEETING &
BANKING STATISTICS AS ON 30.09.2023**

As per the revised RBI guidelines on Lead Bank Scheme, SLBC Karnataka convened the Steering Committee Meeting on 31.10.2023 at 3rd Floor, Conference Hall, Canara Bank, HO Annexe, Gandhi Nagar, Bengaluru under the Chairmanship of Sri. M Bhaskara Chakravarthy Convenor SLBC Karnataka and General Manager, Canara Bank. The suggestions/modifications offered by the members have been duly incorporated.

AGENDA 1: Confirmation of the minutes of 162nd SLBC meeting held on 11.08.2023

The minutes of 162nd SLBC meeting held on 11.08.2023 were circulated among all the member banks and Govt. Departments. As no suggestions received, the house may kindly confirm the minutes.

AGENDA 2: Follow-up action on the decisions taken during the previous SLBC meeting

Sl.	Action Points	Action Taken																		
01.	Standardized system for direct flow of data from CBS of the member banks.	Despite repeated reminders HDFC Bank, IndusInd Bank, DCB Bank and Apex Bank have delayed in uploading the data.																		
02	ACS, Finance Department GoK requested to provide study report of Business Correspondents of other Southern States.	<p>SLBC vide letter HOBLR: LB&FIW: SLBC: BC: V: 868: 2023-24 dated 07.09.2023 submitted data to respective department. As per study report BC distribution is on par with other Southern States.</p> <p>The comparative availability of BC in southern states is as below.</p> <table border="1"> <thead> <tr> <th>Sl. No.</th> <th>State</th> <th>1 BC availability for population of</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>Karnataka</td> <td>515</td> </tr> <tr> <td>02</td> <td>Tamilnadu</td> <td>633</td> </tr> <tr> <td>03</td> <td>Andhra Pradesh</td> <td>575</td> </tr> <tr> <td>04</td> <td>Telangana</td> <td>620</td> </tr> <tr> <td>05</td> <td>Kerala</td> <td>2063</td> </tr> </tbody> </table>	Sl. No.	State	1 BC availability for population of	01	Karnataka	515	02	Tamilnadu	633	03	Andhra Pradesh	575	04	Telangana	620	05	Kerala	2063
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AGENDA 2.1: Progress under Social Security Schemes:

(No. of enrolments in lakh)

Scheme	Outstanding as on	
	30 th June 2023	30 th Sept 2023
PMSBY	140.72	162.08
PMJJBY	95.03	65.50
APY	29.07	31.51

NOTE: The variation in data for PMJJBY is due to the decrease in data reporting by SBI (June 48.02 lakh & Sept 12.69 lakh, difference of 35.33 lakh) .

- DFS vide their letter reference F NO. 6(45)2023 – (Mission Office) has launched jansuraksha campaign at Gram Panchayat Level in all districts from **01.10.2023 to 31.12.2023 to saturate and cover all uncovered eligible accounts.**
- The objective of the campaign is to ensure that every eligible citizen should get benefits of the scheme. Therefore, it is decided conduct camps at each gram Panchayat level covering all districts from 01.10.2023 to 31.12.2023.
- Bank wise progress under all the above social security schemes as on 30th Sept. 2023 is provided in Annexure 1(page no.34).

AGENDA 2.2 Conducting Ghar Ghar KCC Abhiyan (GGKA)

This has reference to special Campaign viz Ghar Ghar KCC Abhiyan to be conducted from 01/10/2023 to 31/12/2023 in order to extend KCC to uncover farmers with more focus on PM KISAN beneficiary.

The Hon'ble Minister of Finance and Corporate Affairs and Hon'ble Minister of Agriculture and farmers Welfare, Gol have launched "Ghar Ghar KCC Abhiyan" on 19th September 2023 to saturate the remaining PM KISAN beneficiaries with short term agriculture loans through KCC. The campaign will start from 1st October 2023 to 31st December 2023.

There are 411910 uncovered PM KISAN beneficiary in the Karnataka state which are to be saturated. SLBC request all member banks and LDMS to cover all the PM KISAN beneficiary under Ghar Ghar KCC Abhiyan well before the 31st December 2023.

As on 24.11.2023, banks have saturated 1,23,612 PM KISAN beneficiaries and 2,11,003 beneficiaries are yet to be cover.

Name of Bank	Saturated Beneficiaries	Pending Beneficiaries
Canara Bank	50377	83583
State Bank of India	29099	48517
Bank of Baroda	17318	22982
Union Bank of India	16207	19953
Karnataka Bank Ltd.	1	18410

SLBC request all the banks to clear the pendency and cover all PM KISAN Beneficiaries under KCC.

Bank wise and District wise uncovered PM KISAN beneficiaries as per PMFBY Gol Portal as on 24.11.2023 enclosed as annexure -2 (page no 35-36)

AGENDA 2.3: Review of Restructuring of Loans in Natural Calamity Affected Districts in The State

GoK Vide letter reference GO No RD 449 TNR 2023 dated 13.09.2023, In Karnataka state 216 (195+21) talukas declared as drought affected.

A Special SLBC was conducted on 07.10.2023 under the chairmanship of Additional Chief Secretary and Development Commissioner GoK and it was instructed that all drought affected eligible farmers has to benefitted.

Name of Bank	No of Eligible Account	No of accounts restructured	No of accounts refinanced
CANARA BANK**	220770	73	0
State Bank of India	49500	118	0
KGB	281085	8459	0
KVGB*	118129	7	0

*KVGB Bank informed that many farmers are approaching for the renewals.

**it is informed by subcommittee that farmers are not coming forward for restructuring of loans as they are expecting benefits from Government and hence bank failed to obtain consent letter.

Bank wise restructure and refinance data as on 24.11.2023 is enclosed as Annexure 3 page no 37

AGENDA 3: PMSVANidhi scheme

Lending under the PMSVANidhi scheme is extended till December, 2024. Credit Guarantee and Interest Subsidy claims on all loans will be paid till March 2028.

Karnataka Ranks 5th position in sanction of PMSVANidhi loans.

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

Progress under PMSVANidhi scheme in Karnataka state as on 02.11.2023

Term	Target	Total Loan Applied eligible applns	Sanctioned	Disbursed	Pendency for Disbursement	Returned by Bank	% Sanctioned against Target	% disbursement against Target
1st Term	313000	366289	306706	290302	16404	11235	97.99	92.75
2nd Term	110200	106941	91862	87274	4588	2369	85.9	81.61
3rd Term	19900	15623	14655	14131	524	129	73.64	71.01
Total	443100	488853	413223	391707	21516	13733	93.26	88.4

Major Pendency are under following banks. – **Karnataka Bank (16128), Canara Bank (6652), Bank of Baroda (4256), KVGB (4555)**

Bank wise & district wise sanction/disbursements/pendency/rejection of applications under the scheme and guidelines are furnished in Annexure 4 page no. 38-44

AGENDA 4: Review Of Credit Disbursement By Banks

4.1. Achievement under ACP and Priority Sector Lending

The following table shows a comparative analysis of disbursement up to the quarter ending Sept of FY 2022-23 vis-à-vis disbursements up to the quarter ending Sept of FY 2023-2024:

Sector	Annual Target	Sept -22		Annual Target	Sept -23	
	2022-23	Ach	% Ach.	2023-24	Ach	% Ach.
Short Term Loan	81896	34277	41.85	97995	53842	54.94
Agri Term Loan	58977	36203	61.38	79475	39065	49.15
Total Agri Loans	140873	70480	50.03	177469	92907	52.35
MSME	129604	61980	47.82	132129	91379	69.16
Export Credit	3967	570	14.37	3948	299	7.56
Education	6316	441	6.98	4540	506	11.15
Housing	32794	2764	8.43	25572	2856	11.17
Social Infrastructure	2549	1061	41.62	3659	22	0.60
Renewable Energy	3565	46	1.29	2869	19	0.67
Other PSA	10555	4118	39.01	15960	5898	36.95
Total PSA	330223	141460	42.84	366147	193885	52.95
Total Non-Priority	259483	210825	81.25	477663	297215	62.22
Total Credit	589706	352285	59.74	843810	491100	58.20

Bank wise & sector wise level of disbursement/achievement in PSA and NPSA under Annual Action Plan during Sept quarter 2023 is provided in Annexure--5 (Page no. 45-56).

Bank wise level of outstanding for PSA and NPSA as on 30.09.2023 Annexure-6 Page no.57-64)

4.2 Major Bank wise performance/Achievement of ACP as on Sept 2023

(Rs in crores)

Name of the Bank	TOTAL PRIORITY			TOTAL CREDIT		
	Target	Achievement	% Achieve	Target	Achievement	% Achieve
PSBs						
Canara Bank	53406.61	26528.24	49.67	104359.49	54316.27	52.05
State Bank Of India	47117.76	19745.97	41.91	109709.90	41018.72	37.39
Union Bank Of India	28180.27	13613.31	48.31	64377.95	29704.22	46.14
Bank Of Baroda	25076.20	13524.70	53.93	54498.43	26072.12	47.84
Bank Of India	6235.52	3212.26	51.52	12688.90	7372.01	58.10
Bank Of Maharashtra	2139.94	680.81	31.81	8424.26	2095.39	24.87
Central Bank Of India	1876.71	756.44	40.31	3857.24	1419.85	36.81
Indian Bank	7221.78	2863.10	39.65	16062.12	7838.36	48.80
Indian Overseas Bank	3250.59	890.16	27.38	6062.37	1408.32	23.23
Punjab National Bank	1872.75	695.57	37.14	7178.16	3143.56	43.79
Punjab And Sind Bank	300.74	105.52	35.09	492.08	937.07	190.43
UCO Bank	2672.59	409.66	15.33	3951.99	549.50	13.90
Major Pvt Banks						
Karnataka Bank	7265.07	10088.41	138.86	19014.26	15888.57	83.56

HDFC Bank	24869.68	17412.41	70.01	85769.94	78525.82	91.55
Axis Bank	9199.73	13306.43	144.64	28401.35	32461.92	114.30
ICICI Bank	15850.23	11039.50	69.65	58028.88	49859.73	85.92
Kotak Mahindra Bank	14590.54	7414.20	50.82	35032.97	15693.47	44.80
RRBs						
Karnataka Grameena Bank	17931.55	7645.19	42.64	21352.64	8161.90	38.22
Karnataka Vikas Grameena Bank	10074.10	5293.64	52.55	12553.34	6246.61	49.76
Co-Op Sector						
K.S.Coop Apex Bank Ltd	32288.70	13347.15	41.34	40482.54	21706.95	53.62

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

AGENDA 5. ACP performance district wise (Top 5 district and bottom 5 five district)

SR. No.	Name of the Bank	Priority Sector			Total Credit		
		Target	Achievement	% Achieve	Target	Achievement	% Achieve
Top 5 district under ACP performance							
1	DHARWAD	6874.95	6642.37	96.62	14580.69	10631.34	72.91
2	DAKSHINA KANNADA	16423.54	15630.07	95.17	43299.98	29297.82	67.66
3	HAVERI	3907.37	3615.32	92.53	4274.83	4435.29	103.75
4	KODAGU	3223.89	2299.12	71.32	4504.7	3399.49	75.47
5	CHIKKAMAGALURU	5086.04	3568.70	70.17	7142.78	4437.43	62.12
Bottom 5 District under ACP performance							
1	BIDAR	5920.37	1589.48	26.85	9788.09	2893.17	29.56
2	HASSAN	13638.59	4648.41	34.08	15838.02	5853.9	36.96
3	KALABURAGI	8478.26	3035.13	35.80	10684.00	4341.22	40.63
4	VIJAYAPURA	11274.15	4197.78	37.23	15529.36	5799.61	37.35
5	UDUPI	10644.5	4209.31	39.54	13877.95	6416.19	46.23

AGENDA 6: PMAY-U

Rajiv Gandhi Housing Corporation Limited:

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

Affordable Housing in Partnership (AHP)

Under AHP vertical, 347453 houses are being constructed under 400 projects across the State through RGHCL, ULBs and KSDB.

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

Based on banker's request, GoK has relaxed all the conditions in order to ease sanctioning loans.

Meeting held under chairmanship of MD RGHCL department GoK during which banks expressed their issues while sanctioning and disbursement of loan which is as below

1. Registration process to be started for disbursement of loan.
2. Unit Cost of the individual units not shared by departments.
3. Beneficiaries are unable to submit require documents for sanctioning the loan.

Union Bank of India was identified as Nodal Bank for digital documentation on AHP. Union Bank of India kindly update the latest status regarding the same.

SLBC request department to update the latest position regarding the scheme.

Progress under Bank linkage is provided in the annexure 7 page no 65-66

AGENDA 6.1: DBT Failure cases of Gruha Lakshmi Scheme: -

Government of Karnataka has launched Gruha Lakshmi scheme, offering a monthly assistance of Rs. 2000 to about 1.1 crore women who are heads of their households. e-Governance department of GoK has requested SLBC that there are 92108 beneficiary's payment have failed due to Aadhar Number not linked to account, E- KYC failed, Death case and pending in CDPO login.

SLBC request all member banks to activate all the accounts by conducting camps with Women and Child Development Department in association with LDMs.

District wise DBT transaction failure cases under Gruha Lakshmi scheme is provided in the Annexure - 7 -A page no 67

AGENDA 7: Review of Districts having CD ratio less than 60% and working of Special sub-committees of DCC (SCC)

Districts with CD Ratio of less than 60% as on September 2023:

(Rs in Cr)

SI No.	Name of the district	As on June 2023			As on Sept 2023		
		Deposits	Advances	CD Ratio %	Deposits	Advances	CD Ratio %
1	Uttara Kannada	20803.12	9122.90	43.85	21315.94	9426.61	44.22
2	Udupi	35634.63	17040.90	47.82	37037.57	17747.10	47.92

- **The CD Ratio of the state as a whole as on 30.09.2023 is 78.21 %.**
- **SLBC advised LDMs of these districts to share the proceedings of Special Sub-committee to review progress under CD ratio on regular basis as it is informed by respective LDMs that Sub Committee has been already formed.**
- Bank wise and district wise CD ratio as on Sept 2023 is provided in Annexure 8 (Page no 68-69)

AGENDA 8: Issues - Reimbursement of pending BPL claims of training expenditures:

As on 30.09.2023, about **Rs. 25.49 crores** are pending to be released by SRLM to various RSETIs in Karnataka and the pendency is continuing for many years. SLBC once again request SRLM to clear the long pending dues to banks. RSETI wise details are provided in Annexure -9 (page No.70-71)

Bank Name	Pending Amt.(Crores)
Canara Bank	8.56
Union Bank	3.48
Kotak M Bank	0.48
RUDSETI	6.30
SBI Total	4.11
DCCB Bidar	1.28
BOB (VB) T	1.29
Total	25.50

SLBC request Mission Director, NRLM Department to release the fund.

AGENDA 9: Review of financial inclusion initiatives, expansion of banking network and Financial Literacy

As per Jan Dhan Darshak app and FI Plan portal, as on date, there are 10 unbanked villages without any Branch, BC, or IPPB within a radius of 5 KM as on September 2023. Out of 10 villages, 6 villages already having IPPB centres. Due to technical error they are unable to update in JDD portal and the same is taken up with DFS, Gol.

Remaining 4 villages State Bank of India is yet to appoint BCs.

We request State Bank of India [3] to appoint banking outlets immediately.

Present status of opening of brick & mortar branches at more than 3000 populations:

Sl.no	District	Sub District	Village name	Village code	Population	Allocated bank	Present status
2	Uttara Kannada	Bhatkal	Koppa	603823	3832	Canara Bank	Canara Bank has requested for change of alternate location. The matter was taken up with Uttara Kannada District Administration/Commissioner.
4	Chamara janagara	Chamara janagar	Punajur State Forest	619781	4705	State Bank of India	State Bank of India is looking for alternative location as Punajur State forest area is a reserve forest area not feasible.

Vide our letter dated 14.09.2023, SLBC requested the District Commissioner of Uttara Kannada Districts to allocate alternate location instead of Koppa village. We request State Government to intervention to resolve the issue.

AGENDA 10: Financial inclusion Initiatives:

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

As on Sept 2023	Total No. of BC locations	No. of active BCs available	No. of inactive BC locations	BCs certified by IIBF
	107057	91219	15838	10625

*As on 30.09.2023, the No. of inactive BCs are 15838. This is due to high number of inactive BCs of following banks:

Bank Name	Inactive BC as on 30.06.2023	Inactive BC as on 30.09.2023
Fino Payment Bank	0	9849
Yes Bank	9390	3746
Canara Bank	122	97
State Bank of India	292	1361
Bank of Baroda	315	106
AXIS Bank	499	426
HDFC Bank	65	49
India Bank	0	18
IDFC	50	36

Bank wise details of BCs as on 30.09.2023 is furnished as an Annexure -10 (page No.72)

10.2: Financial literacy initiatives by banks.

The status of FLCs as on 30.09.2023 as reported by sponsor Banks is as under:

	Financial Literacy Centers (FLCs)				Total FLCs
	As on 30.06.2023		As on 30.09.2023		
	Functional	Non Functional	Functional	Non Functional	
Total	148	29	147	30	177

SBI, UBI & BOI, Banks are requested to expedite appointment of 22, 7 & 1 FL Counsellors respectively and make these FLCs functional.

SLBC requests member banks to ensure that all FLCs are functional by 31.12.2023 Activities of FLCs enclosed in annexure- 11 (page No 73.)

AGENDA 11: Inputs from RBI:

Agenda for 163rd SLBC Meeting - Inputs from Reserve Bank of India

1. Declaration of drought in 216 taluks in Karnataka

162nd (S) Special SLBC meeting was held to extend measures by banks in areas affected by natural calamity (drought) in Karnataka and to discuss " KCC Abhiyan" on October 07, 2023. The state government has declared Natural Calamity vide GO No RD 449 TNR 2023, dated September 13, 2023. Regional Director, Reserve Bank of India mentioned that since already more than 2 weeks were lost in initiating relief measures under RBI Master Directions on Natural Calamities, GOK was requested to provide extent of crop losses for each taluk. She advised that it is imperative for the banks to now identify the borrowers eligible for restructuring with utmost speed and without any loss of time. She also advised SLBC to set up a sub-committee for effective monitoring and implementation of severely drought affected taluks. The State Govt provided the crop losses taluk wise on the same evening. Subsequent to the above notification, GoK has additionally declared drought in 21 taluks vide G.O. No. RD 449 TNR 2023 dated October 10, 2023. SLBC has forwarded the proceedings of the special sub-committee meeting held on November 2, 2023.

2. Conducting a study on MSME Sector

FIDD Central Office is conducting a study on MSME sector through FIDD, Regional Offices to assess the current state of formal credit linkage and the challenges faced by MSMEs in accessing finance. The study involves a nationwide survey of 10000 representative MSME samples to be carried out through FIDD Regional Offices. For sourcing leads, RBI would be consulting the banking sector, the local MSME associations, District Industries Centres, State Government officials and cluster committees to reach to the informal micro enterprises and encourage their participation in the survey. The timeline for completing the survey is between November 01, 2023 to December 15, 2023. All the stakeholders are requested to extend their support.

3. IWG Report to review Agriculture credit – Progress review of recommendations – Model Land leasing Act proposed by NITI Ayog

In terms of para 5.1.iii of the Recommendations of the Internal Working group to review Agriculture Credit, State Government having a highly restrictive legal framework should be encouraged to reform their legal framework on the basis of Model Land Leasing Act proposed by NITI Aayog / Land Licensed Cultivators' Act 2011 of the State of Andhra Pradesh so that formal lending to tenant farmers can improve. The action taken by GoK as on March 04, 2022 was "Department of Agriculture, GoK is working on this aspect keeping in view that the land allotted to SC and ST beneficiaries are not mis-utilised if land leasing is permitted. Further, the matter is under consideration by the Administrative Department and developments will be informed in due course. GoK, vide letter no. RD 36 LRA 2023 dated June 27, 2023 with reference to UO Note no. FD-CAM/63/2021 dated 22/05/2023, has confirmed that the proposal is under examination.

RBI, Central Office has again reviewed and found out that the recommendation has not seen enough progress in our State. State government is requested to take more steps for ensuring implementation of the recommendation of Internal working group on agriculture credit. Revenue Department (Lands reforms), GoK, vide our letter FIDD (BG) No. S- / 02.03.041/ dated September 13, 2023, was requested to have an early update on this recommendation. State government is requested to update us in this regard.

4. Clarification regarding opening of specialized MSME branches in each district

A reference is invited to para 5.1 of Master Direction FIDD.MSME & NFS.12/06.02.31/2017-18 on "Lending to MSME Sector" dated July 24, 2017 wherein

Public Sector Banks (PSBs) have been advised to open at least one specialized MSME branch in each district.

In this connection, it is clarified that the opening of specialized MSME branches by PSBs in each district may not be insisted upon in case the banks have put in place alternative arrangements to meet the MSME credit requirements in the district concerned. However, the banks may ensure that credit flow to the MSME sector is not impeded due to non-availability of specialized MSME branches. The above clarification was brought to the notice of members of EC meeting on MSME held on August 07, 2023.

SLBC is advised to bring it to the notice of all SLBC member banks.

5. Priority Sector Lending Reporting — Definition of "disbursement"

We draw the attention of all SLBC members to RBI Circular RPCD.CO.Plan. BC 15/04.09.01/2013-14 dated July 24, 2013 on Priority Sector Lending Reporting — Definition of "disbursement", Accordingly, disbursements are defined as under:

Cash credit/overdraft account and running accounts of similar nature: Debit summation minus interest and other charges or sanctioned limit, whichever is lower for the particular period under consideration (monthly/quarterly/half yearly/yearly).

Term Loans: Debit summation minus interest and other charges for the particular period under consideration (monthly/quarterly/half yearly/yearly).

SLBC Karnataka is advised to seek confirmation from all the member banks on the adherence to the above circular for all priority sub sectors.

6. Delay in data submission by Banks in SLBC Revamped Portal

As per para 2.3.4 of RBI Master Circular on Lead Bank Scheme dated April 03, 2023, banks are required to upload the quarterly data in SLBC revamped portal within 15 days from the end of concerned quarter. Further, in terms of letter FIDD.CO.LBS.No S96141/02.01.001/2021-22 dated August 25, 2021, SLBC convenor bank have been instructed to submit the quarterly MIS statement to the concerned ROs within 15 days from the end of the respective quarter.

On account of delayed and incomplete submission of various statements by banks, SLBC Karnataka was advised during 162nd SLBC meeting to form a committee to streamline the data collection process and to eliminate the risk of delayed, incomplete and unreliable data. In this connection, an e- mail reminder was sent to SLBC on October 10, 2023, however, we have not received any update as on date.

SLBC Karnataka may apprise the house on formation of the above committee.

7. LBS meetings

(i) DCC and DLRC meetings

As per para 2.2.2 and Annex V of the Master Circular on LBS dated April 03, 2023, it needs to be ensured that meetings are held at quarterly intervals. It has been observed that both District Consultative Committee (DCC) and/or District Level Review Committee (DLRC) meetings of previous quarter, i.e., June 2023, of the following districts have not been held till October 25, 2023 :-

Sl. No.	District	Lead Bank	Concerned Quarter	Expected date of Meeting
1	Bidar	SBI	June 2023	Information yet to receive from LDM
2	Mysuru	SBI	June 2023	Information yet to receive from LDM

It has also been observed that both DCC and DLRC meetings (of 5 districts) for the quarter ended June 2023 in Kolar (October 20, 2023), Koppal (October 04, 2023), Ramanagara (October 12, 2023), Tumakuru (October 12, 2023) and Uttara Kannada (October 17, 2023) were held beyond the prescribed timeline of 90 days from end of concerned quarter.

Further, the DCC/DLRC meeting intimation of Kolar districts was sent to RBI just one day prior to the date of the meeting. Still lead bank failed to provide a facility to attend the meeting through video conference mode, resulting in LDO's inability to attend the meeting. All LDMs have been advised to furnish meeting notices at least 3 working days in advance. Controlling Heads of the lead bank are advised to issue instructions to LDMs to avoid such delays in future. State Government is also requested to instruct the Deputy Commissioner and CEOs of all districts to ensure that notice period is reasonable so that all stakeholders can attend these important LBS meetings.

(ii) Meetings of SLBC Sub-Committees

As per para 2.3.2 of RBI Master Circular on Lead Bank Scheme dated April 03, 2023, the meetings of various sub-committees of SLBC are expected to be held at quarterly intervals. The following meetings have not been conducted till date for quarter ended June 2023:

SI No.	Sub Committee	Convenor Bank	Pending quarters
1	Expanding and Deepening of Digital payment	State Bank of India	June 2023
2	Currency – Security (newly formed)	State Bank of India	March 2023*

*Neither meeting date nor the proceedings were received.

Reminder mail has already been sent to SBI on October 12, 2023 for conducting the sub-committee meeting on EDDPE. State Bank of India may please state the reasons for non-conduct of the above meetings.

SLBC Karnataka forwarded a letter dated October 31, 2023 addressed to State Director for RESETIs Karnataka with a copy marked to FIDD Bengaluru regarding the non-conduct of meetings of Sub Committee on Review of functioning of RSETI/ RUDSETI and advised to ensure the conduct of the meetings for the quarter ended March, June and September 2023. We would like to seek an update in this regard.

(iii) Sub-committee on CD Ratio- Udupi and Uttara Kannada

The CD Ratio of Udupi and Uttara Kannada continue to be low at 47.92% and 44.22%, respectively, compared to state CD ratio of 78.21%, as on QE September 2023.

With persistent follow-up, LDM Uttara Kannada vide email from October 12, 2023, has forwarded the proceedings of the sub-committee meeting held on September 01, 2023. However, RBI had not received any intimation regarding conduct of the meeting.

Therefore, LDM Uttara Kannada has been advised vide email dated October 17, 2023 to include LDO in the committee and prepare an action plan for improvement in the CD ratio. Further, it was also advised to send intimation of sub-committee meetings to RBI, at least three working days in advance, to enable officials to attend the meetings.

LDM Udupi, is yet to update RBI on formation of sub-committee, despite sending reminders, latest sent on October 25, 2023. Controlling office of the LDM and SLBC are advised to ensure formation of the sub-committee, latest by November 10, 2023.

8. Expanding and Deepening of Digital Payment Eco System (EDDPE)

A meeting with the major banks present in the state was held on August 30, 2023 at Reserve Bank of India, Bengaluru to review the status of EDDPE in the three newly identified districts in 161st SLBC meeting held on May 05, 2023- Bengaluru Urban, Chikkamagaluru and Dharwad. The banks were also apprised of the FIDD, CO letter dated August 09, 2023 on covering all the remaining districts in Karnataka under EDDPE. All banks are advised to strive hard to achieve the same at the earliest. Out of these districts Chikkamagaluru has already achieved the 100% digitisation as per SLBC mail dated October 31, 2023. SLBC Karnataka is targeting digitalisation of remaining 28 districts by December 2024. However, this is not acceptable and SLBC is advised to finish 14 districts viz Dharwad, Bengaluru Urban, Bengaluru Rural, Mysuru, Dakshina Kannada, Davanagere, Belgaum, Koppal, Kolar, Kodagu, Ballari, Gadag, Bagalkote and Chikkaballapura by December 2023 and remaining 13 districts by January 2024.

Further, SLBC was requested by CO, FIDD vide email dated September 07, 2023 to take up the districts on priority for making them 100% digitally enabled by leveraging the setup of DBUs since digital infrastructure in the form of DBU is already available in these districts. Out of five such districts viz, Bengaluru Urban, Bengaluru Rural, Dakshina Kannada, Mysuru and Raichur, one district Raichur has already achieved 100% digitisation during August 2021. SLBC was requested to take up these districts on priority. A reminder mail from FIDD, Bengaluru was sent to SLBC on September 20, 2023 to furnish the status. We are yet to receive any update in this regard. SLBC is requested to provide the current status. Further, to review the progress made in the EDDPE Program, a meeting was held with 23 banks and officials from SLBC on November 09, 2023 at RBI, Bengaluru.

9. Meeting with ICICI Bank

A meeting with ICICI bank was held on November 7, 2023 at RBI Bengaluru. GM, FIDD clarified that for calculation of Gross NPA, Balance in Interest Suspense account + DICGC/ECGC claims received and held pending adjustment + Part payment received and kept in suspense account + Total provisions held should be taken while technical write-off should not be taken into account. All the member banks are advised to adopt the above definition while calculating CD ratio. This definition is also available under Glossary on RBI website.

10. Special Camps and Target-Specific camps

As per RBI Circular on FLC Policy Review dated March 02, 2017, controlling offices of banks in the state were advised to ensure that:

- (i) Minimum number of special camps (2 per month per FLC) and target-specific camps (5 per month per FLC) are conducted by their sponsored FLCs without fail.

- (ii) Minimum number of camps by rural branches of banks are conducted (one camp per month on the Third Friday of each month after branch hours).

3643 Rural branches have conducted 14,122 programs in September 2023 quarter against the targeted programs of 10,928.

Last quarter achievement was 90.96 % only. I congratulate all the banks for ensuring conduct of prescribed number of camps and advise all to ensure to continue achieving the laid down targets in ensuing months. However, four districts, namely, Bengaluru Urban, Hassan, Kodagu and Vijayapura have shortfall. LDOs have pointed out in their reports in last three months that several rural branches did not conduct the above camps. The LDMs of above districts (Annexure-1) and controlling heads of banks whose branches have not achieved the targets are advised to look into the matter.

Data on shortfall in FLC camps for June 2023 and September 2023 quarters

Shortfall data	Jun-23			Sept-23		
	No of Banks	No of FLCs	Shortfall	No of Banks	No of FLCs	Shortfall
Special Camps	4	10	23	5	8	18
Target Specific Camps	4	10	44	6	9	71

The shortfall in conduct of target specific camps by FLCs has increased in September 2023 vis-à-vis June 2023. Detailed data on shortfall in FLCs camps for Sept 2023 quarter is given in Annexure-1 and 1A.

In this regard, controlling offices of the banks are advised to ensure that FLCs (listed in Annexure 1A) that are failing to hold requisite camps for consecutive quarters are monitored more closely and report completion of backlog by November 10, 2023.

11. Inactive Fixed Point Business Correspondent (BC) Outlets (FBC)

With increasing relevance of Business Correspondent (BC) model in delivering financial services at the last mile, it becomes imperative that quality of financial services delivered at the BC outlet is also up to the mark. One of the key indicators for gauging quality of financial services at the BC outlets is by assessing the level of inactivity of the BC outlets. Inactive BC is also included as an indicator under the FI Index for assessing the quality aspect of financial inclusion.

Data on bank wise inactivity Fixed Point BCs (FBCs) pertaining to Karnataka for March 31, 2023, and June 30, 2023 are furnished in the table below:

State/UT wise inactive Fixed Point BC data		
State	KARNATAKA	
Bank Name	Inactivity (%) - Mar 23	Inactivity (%) - Jun 23
Airtel Payments Bank Limited	17.79%	21.09%
Bank of Baroda	21.98%	24.87%
Bank of India	16.10%	57.89%
Canara Bank	3.27%	5.27%

Central Bank of India	10.71%	7.14%
Fino Payments Bank Limited	61.21%	61.29%
HDFC Bank Ltd	18.16%	16.49%
IDFC First Bank Ltd.	2.14%	10.99%
India Post Payments Bank Limited	61.04%	74.67%
Indian Bank	28.57%	28.57%
JIO Payments Bank Limited	10.85%	9.27%
Karnataka Vikas Grameena Bank	0.00%	1.45%
Karur Vysya Bank Ltd.	100.00%	100.00%
Kotak Mahindra Bank Ltd	14.71%	14.71%
Paytm Payments Bank Limited	32.40%	40.51%
Punjab National Bank	28.57%	30.00%
State Bank of India	11.96%	12.30%
UCO Bank	44.44%	45.45%

Source: Data as reported by SCBs (including RRBs & PBs)

SLBC Karnataka is advised to furnish the data to the above mentioned concerned banks and ascertain the reasons for the inactivity and and work towards addressing the same.

12. “100 Days 100 Pays” Campaign

The Reserve Bank had run a focused campaign under the caption “100 Days 100 Pays”, from June 01, 2023 to September 08, 2023, with primary purpose to persuade the banks to make concerted efforts to trace and settle the top 100 unclaimed deposits of every bank in every district of the country within 100 days.

Accordingly, 14 banks have settled 4051 accounts amounting to Rs 82.59 crores till September 08, 2023 as per the data furnished by SLBC and updates received from banks. State Heads of the banks are requested to continue their efforts to trace and settle the unclaimed deposits.

Further, FIDD, RBI has shared the list of accounts to SLBC and banks, containing details of 72 accounts amounting to Rs.44.88 crores, comprising of various Government Departments, judiciary, others etc. The matter was also highlighted in 162nd SLBC meeting held on August 11, 2023. State Government is requested to provide an update.

Reserve Bank of India launched a Centralised Web Portal UDGM (Unclaimed Deposits– Gateway to Access InforMation) on [August 17, 2023](#) for the public to facilitate and make it easier for them to search their unclaimed deposits across multiple banks at one place. The search facility initially made available for seven banks and was for 30 banks as on date which covers around 90% of such unclaimed deposits (in value terms) in Depositor Education and Awareness (DEA) Fund.

13. Market Intelligence Issues

- i. Karz Mukti Abhiyan

We are in receipt of a note from our Central Office pointing out that false loan waiver assurance by Karz Mukti Abhiyan has seriously damaged the credit discipline.

Modus Operandi

It is learnt that a campaign called “Karz Mukti Abhiyan”, targets borrowers across states and assures loan waivers by charging fee anywhere between ₹100 – 1500 towards legal charges, commission, etc. Borrowers who have obtained loans from banks/ SFBs/ NBFCs/ FIs/ Government, etc. are registered with the campaign representatives and are told to not repay their loans, stating that the matter is being raised at PMO level.

2. It has been stated that the volunteers of “Karz Mukti Abhiyan” state “when the government could waive thousands of crores worth of loans of corporates, why will it not waive loans of the needy?” As a consequence of the campaign, MFI borrowers are denying payment of instalments in anticipation of fictitious “loan waiver” in the various regions in the States of Punjab, Haryana, Uttar Pradesh, Rajasthan and Maharashtra, with daily reports of the campaign spreading to new areas.

3. As per inputs received, the website (<https://www.karzmukt Bharat.co.in/>) and Facebook pages related to the campaign has content related to the campaign, with a YouTube channel of an individual named Mr. Shahnawaz containing over 800 videos and Facebook page’s Abhiyan section containing 450 videos. Brief of the observations from few videos are as under:

i) The campaign is spearheaded by an individual Shahnawaz Chaudhary (<https://www.facebook.com/shahnawazchaudharytrainer/>) who has his own Facebook and YouTube pages that contain several videos related to the campaign and personal finance. In several videos, Mr. Shahnawaz and campaign volunteers have argued that the government has waived off loans worth thousands of crores of corporates, but hasn’t done the same for those who need it the most i.e., farmers, small business owners, etc. Mr. Shahnawaz has also promised a resolution to all such aggrieved borrowers. While no explicit statement was observed that discouraged borrowers from paying EMIs for money borrowed from REs, some of the speeches have a tendency to influence borrowers to stop loan repayments and take refuge under the campaign’s promises.

ii) The website of the campaign states three primary demands that the campaign has from the government:

a) Waiving of loans up to ₹1 crore for all individuals who were affected by demonetization, GST implementation, COVID lockdowns and are unable to repay their loans.

b) For those cases where waiving of loans is not possible, a moratorium of at least two years be granted to such individuals.

c) All apps and money lenders which are charging exorbitant interest rates leading to large debt on borrowers, such apps shall be closed down. Further, for cases where borrowers have repaid amounts greater than government stipulated guidelines on interest charged, the difference may be refunded.

iii) In one of the videos, Mr. Shahnawaz has claimed that the government and RBI’s guidelines have mandated a cap of 2% monthly interest rate for any lender.

iv) Another video titled in the lines of RBI launching the CMS portal and Toll Free Helpline to assist borrowers who are caught in a debt trap, and that the Bank launched these features in response to the pressure that the campaign has created. The video further states that on receipt of notices from banks to borrowers for seizure of collateral, borrowers can refuse the same stating that they are associated with the Abhiyan and

that such seizure is not permitted until a response from PMO/ Finance Ministry is received in the matter.

(https://www.youtube.com/watch?v=OZxptGxpMm4&ab_channel=ShahnawazChaudharyBhartiyaBusinessTraining)

v) Mr. Shahnawaz has also claimed in several videos that the Indian government has initiated a plan to shut down all unauthorized mobile apps indulging in illegal activities and that loans borrowed from such apps need not be repaid.

4. Based on the content perused related to the campaign, it is observed that an odd mix of facts and misinformation is being circulated through the videos and sessions of the campaign.

This information may be disseminated by all SLBC stakeholders to uphold credit discipline.

ii. Complaints received through SACHET portal

RBI has received complaints on SACHET portal against 10 online digital lending apps, namely Hugo Loan, Pat Money, Ok Rupee, Good Rupee, Loan Front, Cash Credit, Paysense, Tru Balance, Speed Rupee.

The nature of complaints are as follows:

- a) Charging exorbitant processing charge/interest rate.
- b) Disbursement of loan without consent. (Complainant checks for the eligibility by installing the app but has not applied for the loan)

Harassment by calling the persons in the contact list and verbal abuse.

The complaints have been forwarded to Economic Offences Wing, Bengaluru for necessary action.

AGENDA 12: NABARD AGENDA:

AGENDA 12.1: Ghar Ghar KCC Abhiyan- PM KISAN KCC Saturation Campaign:

Government of India has launched the KCC Saturation drive i.e. "Ghar Ghar KCC Abhiyan" with special focus to saturate PM Kisan beneficiaries during the period from 1st Oct 2023 to 31st Dec 2023. LDMs may be advised to undertake the following at district level, in line with the Standard Operating Procedure of the saturation campaign:

- Urgently convene Special DCC meeting for sensitizing and seeking guidance of the district administration, Bankers and line departments regarding the "Ghar Ghar KCC Abhiyan". As on date districts of Belgavi, Bidar, Bagalkote, Chikkaballapur, Chikkamagalur, Chitradurga, Chamarajanagar, B.Rural, Dharwad, Haveri, Koppal, Kalaburagi, Kodagu, Mysore, Raichur, Yadgir not yet conducted the Special DCC meeting (16 districts).
- Plan and convene BLBC meetings of all the blocks to prepare ground level action plan with respect to "Ghar Ghar KCC Abhiyan" and monitor the branch-wise progress of conversion of potential farmers into KCC account holders and Mobilize bank branches for undertaking successful "Ghar Ghar KCC Abhiyan" campaigns.
- Advise all the FLCs/CFLs and RSETIs for awareness and outreach activities amongst farmers and regularly facilitate, review and monitor progress of "Ghar Ghar KCC Abhiyan".

- Form a Special Task Force along with DDM, NABARD to carry out the campaign execution.

District wise status of KCC Saturation as on date are placed below

S.no	District Name	No. of Banks	No. of Branches	Saturated Beneficiaries	Pending Beneficiaries	Total no. of Beneficiaries
1	Bagalkote	22	275	21	11708	11729
2	Ballari	23	174	10	4451	4461
3	Belagavi	25	642	2	45425	45427
4	Bengaluru Rural	8	30	0	1633	1633
5	Bengaluru Urban	24	333	8	2603	2611
6	Bidar	20	191	27	13903	13930
7	Chamarajanagara	19	74	98	7635	7733
8	Chikkaballapura	16	145	10	19905	19915
9	Chikkamagaluru	18	210	3	7700	7703
10	Chitradurga	21	200	0	15589	15589
11	Dakshina Kannada	20	478	27	17338	17365
12	Davangere	19	199	0	15586	15586
13	Dharwad	22	304	297	9644	9941
14	Gadag	16	146	6	10124	10130
15	HASSAN	21	275	804	27559	28363
16	Haveri	20	209	2	15332	15334
17	Kalaburagi	25	218	0	18331	18331
18	Kodagu	15	91	59	2096	2155
19	Kolar	19	161	10	10490	10500
20	Koppal	18	131	30	9505	9535
21	Mandya	19	227	6	22018	22024
22	Mysuru	23	361	1	10406	10407
23	Raichur	22	207	34	17342	17376
24	Ramanagara	21	128	8	8272	8280
25	Shivamogga	21	300	91	18504	18595
26	Tumakuru	21	232	2	21630	21632
27	Udupi	17	312	0	10559	10559
28	Uttara Kannada	20	313	31	20096	20127
29	Vijayapura	19	245	35	11611	11646
30	Yadgir	14	82	0	4580	4580
	TOTAL	588	6893	1622	411575	413197

Districts of Belagavi, Hassan, Mandya, Tumakuru, Uttara Kannada and Banks comprising Canara Bank, SBI, KaGB, KVGB and Bank of Baroda constitutes 50% of KCC saturation pendency.

AGENDA 12.2: Entry of loan details for 2021-22 and 2022-23 in the KCC ISS portal (fasalrin.gov.in)

The GOI has developed an integrated portal for KCC-Interest Subvention Scheme in order to have a complete access to the granular data of farmers/borrowers of KCC including information about loans sanctioned and eligible interest subvention claims of

the banks and to review and monitor the scheme progress & its utilization. All banks are to ensure submission of all the short term loans processed in 2021-22 and 2022-23 on the ISS portal / DBT platform on priority basis.

GOI is conducting Weekly VC every Wednesday to redress the issues pertaining to the portal. All banks may be advised to attend the same and complete data entry.

Status of entry of loan details for 2021-22 and 2022-23 in KCC ISS portal is placed below

Bank Name	Data Sharing 2021-22	Data Sharing 2022-23	Operative KCC	% sharing 2021-22	% sharing 2022-23
BAGALKOT DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1,43,413	53,274	2,37,514	60%	22%
MANDYA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	1,43,490	1,44,149	1,72,057	83%	84%
THE BENGALURU DISTRICT CENTRAL CO-OPERATIVE BANK LTD	70,363	70,409	2,13,965	33%	33%
THE BELAGAVI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	39,690	2,78,653	5,16,404	8%	54%
THE BELLARY DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	57,691	4	1,11,893	52%	0%
THE CHIKMAGALUR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	46,015	40,054	53,504	86%	75%
THE CHITRADURGA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	60,744	57,604	63,285	96%	91%
THE DAWANGERE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	73,192	62,526	1,60,719	46%	39%
THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., BIDAR	1,51,512	1,49,361	1,71,803	88%	87%
THE GULBARGA AND YADGIR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	1,16,827	1,35,623	0	NA	NA
THE HASSAN DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	1,50,524	562	1,67,626	90%	0%
THE KANARA DISTRICT CENTRAL CO- OPERATIVE BANK LTD.	48,500	69,763	87,160	56%	80%
THE KARNATAKA CENTRAL CO-OPERATIVE BANK LTD.,(DHARWAD)	1,05,793	97,195	1,29,043	82%	75%
THE KODAGU DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	14,990	0	0	NA	NA
THE KOLAR AND CHICKABALLAPUR DISTRICT CO OPERATIVE CENTRAL BANK LTD.	41,243	10,886	47,342	87%	23%
THE MYSORE AND CHAMARAJNAGAR DISTRICT COOPERATIVE CENTRAL BANK LTD.	88,622	19,585	93,890	94%	21%
THE RAICHUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	98,435	93,788	1,04,499	94%	90%
THE SHIMOGA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	67,631	53,927	4,05,231	17%	13%
THE SOUTH CANARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1,26,223	1,30,699	1,44,588	87%	90%
THE TUMKUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1,33,394	1,45,229	1,29,542	103%	112%

Bank Name	Data Sharing 2021-22	Data Sharing 2022-23	Operative KCC	% sharing 2021-22	% sharing 2022-23
THE VIJAYAPURA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1,51,444	2,04,027	2,18,249	69%	93%
KARNATAKA GRAMIN BANK	1,83,301	2,33,439	2,99,663	61%	78%
KARNATAKA VIKAS GRAMEENA BANK	1,67,006	2,49,771	4,13,136	40%	60%

Banks are requested to complete the data entry for 2021-22 & 2022-23 by **30th Nov 2023**, and claims for 2022-23 will be settled **only through** online mode.

AGENDA 12.3: Resumption of nationwide fisheries and AH KCC campaign.

Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying informed that the Nationwide Fishery KCC Campaign has resumed from 1st May 2023 and will continue till 31st March 2024 for providing Kisan Credit Card facility to all eligible Fishery and Animal Husbandry Farmers. Banks are requested to sanction KCC under AH & Fisheries to eligible farmers.

AGENDA 12.4: Submission of Utilisation Certificate under Govt Subsidy Schemes(GSS)

All banks are advised to submit the UCs immediately upon receipt of final subsidy to NABARD, in case of AMIS and ACABC, as the same is to be reported to GoI for final closure of each subsidy case.

Bank wise pendency in submission of UCs for AMI & ACABC are placed below

AMI scheme		ACABC	
Axis bank	3	Canara	102
Canara	4	SBI	26
UBI	1	Indian Bank	4
Federal bank	1	UBI	45
HDFC	2	BOB	27
ICICI	2	Raichur DCCB	1
Indian Bank	3	Bagalkot DCCB	3
Karnataka Bank	2	Karnataka Bank	13
Karur VysYA BANK	4	KVGB	5
Kotak Mahindra Bank	2	Karnataka Gramin Bank	13
KSCARDB Ltd.	9	Karur Vysya Bank	9
KSCAB	2	Axis Bank	4
KaGB	5	Bank of India	9
SBI	1	IOB	1
Total	41	Punjab National Bank	3
		HDFC	2
		Total	267

AGENDA 12. 5: Support to Government of Karnataka under RIDF

NABARD has been supporting GoK in creating rural infrastructure covering Agriculture and allied sector, rural connectivity, and social sector including drinking water projects enabling overall development of rural areas. The complete list of the projects sanctioned are available on our website viz., www.nabard.org. The sector-wise summary of support extended from the RIDF tranche (I to XXIX) are as indicated below:

(Amt. in Rs. Crore)

S. No	Name of the Sector	No. of projects	Total Financial Outlay	Loan Sanctioned	Amount Disbursed
1	Agriculture and Allied	4995	2249.60	2095.71	1388.93
2	Bridges	1922	1289.86	1050.42	931.84
3	Irrigation	5231	6750.09	5314.62	4165.50
4	Roads	10720	7064.86	5755.14	5118.55
5	Social	21000	8060.48	5215.61	3933.93
	Total	43896	25414.90	19431.50	15538.75

AGENDA 12.6: Financial Inclusion Fund

- Grant support is available for various schemes under Financial Inclusion Fund (FIF) from NABARD. The various schemes supported under FIF for which Banks can avail grant support are as under:
 - Conduct of Financial and Digital Literacy Camps by rural branches of Banks.
 - Reimbursement of Examination fee of BC/ BF
 - Demonstration Van for financial literacy (For RRBs and RCBs)
 - Deployment of micro ATM by
 - a) SCBs in schools and colleges in Special Focus Districts and in milk societies in all districts
 - b) RRBs in Schools and colleges in SFDs, Fixed BC points, branches, Milk Societies in all districts
 - c) RCBs in Branches, PACS/Milk Societies/other non credit societies.
 - Deployment of PoS/mPoS terminals in Tier 3 to Tier 6 centres
 - Implementation of Green Pin facility(For RRBs and RCBs)
 - Onboarding Bharat Bill Payment System(For RRBs and RCBs)
 - Installation of solar power unit/ UPS deployment in SSA of Bank for new branches opened and for kiosk / fixed CSP
 - On boarding to Positive Pay System (PPS) (Applicable for RCBs only)
- The grant support for SFDs is 90% of the eligible expenditure incurred by the implementing bank. For other districts and for projects applicable to SFD and other districts alike, grant support is 60%, 80% and 90% of eligible expenditure for SCBs, (including SFBs and PBs), RRBs and RCBs respectively subject to scheme-wise ceiling as per our Circular No.11451-11899 dated 31.01.2023.
- Sponsor Bank of the concerned RSETI/RUDSETI who have been sanctioned grant support under FIF for purchase of training equipment and maintenance thereof are requested to submit claim for the same to NABARD.

Status of Applications sanctioned to RUDSETI/RSETI for CAPEX SUPPORT but claims awaited

S.No.	Sponsor Bank	Institute
1	Bank of Baroda	BOB RSETI HAVERI
2	Bank of Baroda	BOB RSETI MANDYA

S.No.	Sponsor Bank	Institute
3	Canara Bank	CB RSETI BALLARI
3	Canara Bank	CB RSETI HALIYAL
4	RUDSETI, Canara Bank	RUDSETI ARSHINAKUNTE
5	RUDSETI, Canara Bank	RUDSETI BRAHMAVAR
6	RUDSETI, Canara Bank	RUDSETI CHITRADURGA
7	RUDSETI, Canara Bank	RUDSETI DHARWAD
8	RUDSETI, Canara Bank	RUDSETI MYSURU
9	RUDSETI, Canara Bank	RUDSETI UJIRE
10	RUDSETI, Canara Bank	RUDSETI VIJAYAPURA
11	State Bank of India	SBI RSETI GADAG
12	State Bank of India	SBI RSETI KALABURAGI
13	State Bank of India	SBI RSETI KOPPAL
14	State Bank of India	SBI RSETI RAICHUR
15	State Bank of India	SBI RSETI TUMKUR
16	State Bank of India	SBI RSETI YADGIR
17	State Bank of India	SBI RSETI CHAMARAJANAGAR
18	Union Bank of India	UNION RSETI CHIKKAMAGALURU
19	Union Bank of India	UNION RSETI KODAGU

AGENDA 12.7: Credit Guarantee Scheme:

NABSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD, has been established to manage the Credit Guarantee Scheme of GoI. Two of such schemes are: Credit Guarantee Scheme for Farmers Producer Organization (FPO) under the Central Sector Scheme for Formation and Promotion of 10,000 FPOs and Credit Guarantee Scheme for Animal Husbandry and Dairying under the Animal Husbandry Infrastructure Development Fund of GoI. These Schemes intend to encourage the Lending Institutions to extend credit to the FPOs and borrowers of Animal Husbandry and Dairying Infrastructure activities.

In this state of Karnataka under Credit Guarantee Scheme, 99 FPOs have been covered with credit guarantee amount of Rs.27.18 crore and No. of Credit Guarantee issued are 136. KStCB and DCCBs have not yet enrolled under the scheme, while both the RRBs and major Commercial banks are already part of the scheme.

We request SLBC to include the review of progress made by banks under the AHIDF & FPO Scheme as a regular in the SLBC meeting.

AGENDA 13: Expanding and Deepening of the Digital Payments Ecosystem:

RBI CO Mumbai vide their letter ref FIDD.CO.LBS.No. S704/02.01.014/2023-24 dated 09.08.2023 informed that all the Districts in the State has to be digitally covered to all eligible accounts. Timelines for completion of 100% digitization in all the Districts are before 31.12.2024. performance of the districts is given below.

Name of District	% of Eligible Savings Accounts	% of Eligible Current/Business Accounts
Bengaluru Urban	91.46%	85.06 %
Chikkmagalur	100 %	100%
Dharwad	98.35 %	95.27

AGENDA 14: Pradhan Mantri Fasal Bima Yojana(PMFBY) Agriculture Department:

ICICI Bank had enrolled farmers under PMFBY in 2019-20 & 2020-21 using the same e-Aadhaar enrollment number or not entering the actual Aadhaar number, thereby violating paragraph 6.3 of Pradhan Mantri Fasal Bima Yojana operational guidelines.

Year wise proposals pending for approval by the bank

Year wise Pendency for claim is provided in annexure 12 page no 74

Year	Bank_name	Proposal count	ClaimAmt(Rs.)
2019-Kharif	ICICI Banking Corporation Bank Ltd	400	10852636
2019-Rabi&Summer	ICICI Banking Corporation Bank Ltd	136	2460893
2020-Kharif	ICICI Banking Corporation Bank Ltd	158	3430117
Grand Total		694	16743646

AGENDA 15: KCC

15.1 KCC Loans – Disbursements & Outstanding:

[cards in lakhs] [Amount in crores]

Disbursement of KCC from 1 April 2023 to 30 Sept 2023		KCC Outstanding as on 30 th Sept 2023	
No. of Cards	Amount	No. of Cards	Amount
24.69	30964.97	46.45	61520.54

Bank wise data on KCC loan as on Sept 2023 is provided in the Annexure-13 (Page No. 75)

15.2 KCC-Dairy and other Animal Husbandry activities:

In order to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries under KCC, **DFS: GOI has resumed nationwide AHDF KCC Campaign from 01st May 2023 to 31st March 2024** and the scheme is extended till **31st March 2024**. All the bankers and LDMs are requested to take note.

Progress under the campaign as on 13.10.2023 is given here below.

Parameters	Total no. of application received	Total no. of application accepted	Toto no. of application sanctioned	Total no. of application rejected
KCC-AH	157705	156235	72387	9280
KCC-FISH	29481	28347	13392	323
Total	187186	184582	85779	9603

District wise progress under this campaign data is given in Annexure No -14 [page No.76-77)

All the banks have shown excellent performance under KCC AH & Fishery campaign launched by DFS.

KCC AH O/S as on 30.09.2023 amounts to ₹ **755.41** Crores for **167468** accounts.

KCC Fisheries O/S as on 30.09.2023 amounts to ₹ **282.4** Crores for **19114** accounts.

KCC Dairy loans sanctioned during the quarter and outstanding as on 30.09.2023 is provided in the Annexure -15(page No.78)

Performance under KCC-Fisheries as on Sept. 2023 is provided in Annexure -16 (page no.79)

15.3. Animal Husbandry Infrastructure Development Fund and FPOs:

Animal Husbandry Infrastructure Development Fund and the Central Sector Scheme [CSS] for formation and Promotion of 10000 FPOs. Both are having Credit Guarantee component to encourage the banks to lend for these two activities. Credit guarantee relations are being managed by NABSanrakshan Trustee Pvt Ltd, a wholly owned subsidiary of NABARD. RBI suggested to handhold FPOs, SLBC, and NABARD in coordination with RBI to impart training to them.

Member banks are requested to give more impetus to these schemes.

15.4 Agriculture Infrastructure Fund (AIF):-

SLBC requests all member banks to guide applicants to get the help from District Resource Persons and to advise their branches and administrative offices to cover all activities coming under AIF scheme by routing the application through the AIF portal. During FY 2023-24 banks sanctioned 346 accounts amounting 395 Crores.

Progress under the scheme is given in the Annexure -17 (Page No.80).

AGENDA 16. Banking statistics as on 30th Sept 2023:

16.1: Business figures under various parameters:

(Amt in Cr)

Particulars	Sept-22	Mar-23	Sept-23	Y-o-Y – variance Sept 22		Variation over Mar 2023	
				Absolute	In %	Absolute	In %
Deposits	1287377	1411808	1488120	200743	15.59	76312	5.41
Advances	935982	1038003	1163919	227937	24.35	125916	12.13
Total Business	2223359	2449811	2652039	428680	19.28	202228	8.25
Credit-Deposit Ratio	72.70	73.52	78.21	5.51		4.69	
Total PSA	367325	392945	417526	50201	13.67	24581	6.26
% of PSA to Total Advances	39.24	37.86	35.87	-3.37		-1.99	

Agricultural Advances	177458	192268	203317	25859	14.57	11049	5.75
% of Agri. Adv. to Total Adv.	18.96	18.52	17.47	-1.49		-1.05	
Advances to MSME	130507	143047	155706	25199	19.31	12659	8.85
% of MSME to Total Advances	13.94	13.78	13.38	-0.56		-0.4	

Sector	Particulars
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 15.59 % in Deposits and 24.35 % in Advances. CD ratio of the state as on 30.09.2023 is 78.21 %.
Total PSA	There is a Y-o-Y growth of 13.67 % in Total Priority Sector Advances.
Agricultural advances	There is a Y-o-Y growth of 14.57 % in Agricultural Advances.
MSME sector	There is a Y-o-Y growth of 19.31 % in MSME Advances.

16.2: Branch Network:

(In numbers)

Particulars	Jun 2023	Sept 2023	Variation of Sept 23 over June 23
1. Rural	4296	4304	8
2. Semi-Urban	2727	2740	13
3. Urban (including Metro)	4980	5003	23
Total	12003	12047	44

In comparison to the June quarter 2023, there is an increase of **44** branches for the Sept. quarter 2023.

The variation in data is due the Union Bank of India has reported (26) new branches and Axis reported (12) banks

Bank wise No. of bank branches in the state is provided in Annexure -18 (Page No 81-82)

16.3 Status of Rural Bank Branch closure: Concerned bank to explain:

Dist. name	Bank name	Merging Branch /Relocation	Acquiring Branch	Distance between branches	Remarks
Nil					

16.4: ATM Network:

(In numbers)

Particulars	June 2023	Sept 2023	Variation of Sept 23 over June 23
1. Rural	2156	2172	16
2. Semi Urban	3538	3542	4

3. Urban	11806	11761	-45
Total	17500	17475	-25

- ❖ The total number of ATMs has decreased from 17500 as on 30.06.2023 to 17475 as on 30.09.2023, thus showing a decrease of 25 ATMs during the quarter.

Bank wise No. of ATMs in the state is provided in Annexure - 19 (Page no 83-84).

16.5: Progress under Aadhar seeding of operative CASA a/cs:

(Rs in Lakhs)

As on	No. of operative CASA A/cs	No. of CASA A/cs seeded with Aadhar	% of Aadhar seeding
07.07.2023	926.41	825.6	89.1
29.09.2023	950.04	851.92	89.7

- All member banks are requested to sensitize the branches for further improving in Aadhar seeding.
- The Bank-wise Progress under Aadhar seeding of CASA accounts in Karnataka state as on 29.09.2023 is furnished in the Annexure - 20 (page No. 85)

AGENDA 17: Government sponsored schemes & discussion on lending towards Government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, etc.) and impact of these schemes.

17.1. Performance under various Govt. Sponsored Schemes as on 30.09.2023: Latest position on progress / achievements of various Govt. sponsored schemes are furnished in the Annexures: (Page No.)

Progress is shown of actual number of applications sponsored to the corporation.

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

17.2: PMEGP performance as on 30.09.2023

TARGET AND ACHIVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2023-24 (As on 30.09.2023)									
STATE	TARGET			ACHIVEMENT			ACHIVEMENT IN %		
	PRO (No)	M M (Lakh)	EMP (NO)	PRO (No)	M M (Lakh)	EMP (NO)	PRO (No)	M M (Lakh)	EMP (NO)
KARNATAKA	5215	15124	41720	1931	7266.44	15448	37.02	48.04	37.02
NOTE: The Percentage of Margin Money Utilization 48.04 %									

TARGET AND ACHIVEMENT UNDER PMEGP FOR 2nd LOAN IN KARNATAKA STATE DURING 2023-24
(Projects and Employment in Nos.& M M Rs.In Lakhs.)

Status as on	TARGET			ACHIVEMENT		
	PRO	M M	EMP	PRO	M M	EMP
30.09.2023	51	502.68	408	15	104.48	120

All member banks are requested to look into the matter and arrange for sanction of maximum loans under PMEGP scheme, if otherwise in order. Performance under the scheme as on 30.09.2023 as Annexure No.21 (page no 86)

The percentage of NPA under PMEGP is **17.36%**.

17.3: CREDIT FLOW TO MINORITY COMMUNITIES

17.3.1: Progress under finance to Minority Communities in the state

(Amount Rs. In Crore)

O/s as at 30.06.2023			O/s as at 30.09.2023		
No. of A/cs	Amount	% to total PSA	No. of A/cs	Amount	% to total PSA
3297550	41599.05	10.56	2576730	43047.41	10.31

Note: The data variation in number of account is due to the decrease in data reporting by Ujjivan Small Finance bank (No of accounts reported June 2023- 952380 and Sept 2023 -145098, Difference of 807282)

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.

SLBC request Minority department to source the maximum application to reach the Prime Minister 15 points programme.

Bank wise balance outstanding to Minority Communities as on Sept 2023 provided in Annexure - 22(Page No.87) .

17.3.2: 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 Sept 2023 is as follows:

(Amount in Crs)

Name of the District	Bidar		Kalburgi		Dakshina Kannada	
	Jun 23	Sept 23	Jun 23	Sept 23	Jun 23	Sept 23
O/s advances under Priority Sector Credit	2494.63		7600.82	9676.55	21741.81	22320.91
Lending to Minority Community	0.78		945.94	978.28	7974.48	8432.36
% of Minority Community Lending to PSA	3.12		12.44	10.10	36.68	37.78

- Sufficient care to be 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.

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

Progress under Self Help Groups (SHG):

Agency	As at Sept. 2023				
	Credit Linkage for Sept 2023 quarter of FY 2023-24		Cumulative during FY 2023-24		Average finance per group (Rs. in lakh)
	No. of SHGs	Amount (Rs. in Cr)	No. of SHGs	Amount (Rs. in Cr)	For (Apr 23 – Sept 23) period (cumulative)
PSBs + PVTs	33281	1201.27	260607	7643.58	2.93
RRBs, Cooperatives & Other Banks	18244	523.22	28739	862.72	3.00
Total	51525	1724.49	289346	8506.30	2.94

Bank wise progress under SHGs is provided in Annexure -23 (page no.88)

Progress under Joint Liability Groups (JLGs):

Agency	Balance O/S as on Jun 2023		Average finance per JLG Member (in lakhs)	Balance O/S as on Sept 2023		Average finance per JLG Member (in lakhs)
	No. of JLGs	Amount in Cr		No. of JLGs	Amount in Cr	
PSBs+PVTs	1795582	8303.37	0.46	1738683	9589.22	0.55
RRBs, Cooperatives and Small Finance Banks	1298156	4813.44	0.37	1161362	4757.41	0.41
Total	3093738	13116.81	0.42	3000223	14346.63	0.49

Bank wise progress under JLG-Bank linkage program as at Sept 2023 is given in Annexure- 24(page No.89).

17.5: Progress in Stand Up India scheme as on 30.09.2023

Member banks have sanctioned 819 SUI loans amounting to Rs.179.55 Cr from 01.04.2023 to 30.09.2023

(Nos. in actuals and Amount in crores)

Scheme	Sanctioned during Sept 23 Quarter		Cumulative FY 2023-24		
	No. of A/Cs	Sanction Amt.	No. of A/Cs	Sanction Amt.	

SC	174	39.83	195	43.99
ST	54	8.83	57	9.31
Women	591	130.89	699	153.28
Total	819	179.55	951	206.58

Bank-wise and District wise details of sanctions and disbursements under SUI as on Sept 2023 is provided in Annexure -25 (page No.90) Further member banks are requested to share the outstanding as at end of each quarter, henceforth. SLBC request MSME department SC/ ST corporation, KVIC and DICC to source maximum number of applications and submit to respective banks.

17.6: Progress in Sanctions under MUDRA scheme:

[Amount in Crores]

Scheme	June 2023 Qtr.		Sept 2023 Qtr.		Cumulative FY 2023-24	
	No of A/cs	Amount Sanctioned	No of A/cs	Amount Sanctioned	No of A/cs	Amount Sanctioned
Shishu	578373	2054.74	1079631	3698.56	1658004	5753.3
Kishore	306244	4312.82	553662	5550.98	859906	9863.8
Tarun	24333	2627.02	13851	1278.3	38184	3905.32
Total	908950	8994.58	1647144	10527.84	2556094	19522.42

(Data Source- SIDBI Portal)

Member banks have sanctioned 2556094 MUDRA loans amounting to 19522.42 Cr from 01.04.2023 to 30.09.2023

Bank-wise, District, State wise sanctions and disbursements under MUDRA is given in annexure -26 (page no.91).

Karnataka state has secured number **3rd position** with respect to MUDRA loan sanctions and disbursements in the country with the active participation of all member banks and support from line department and to reach the 1st position by end of the Second quarter of the current financial year.

17.7 Progress under PMFME scheme: Progress under PMFME scheme in the state of Karnataka as on 30.09.2023

Details	No of A/cs
Target for Karnataka State	6850
Application Submitted to Banks	5414
Sanctions/Under process	4035
Rejection	1379
Cumulative Sanction	2937
Disbursement during FY	577
Cumulative Disbursement	2520
% sanction during FY	74.52%

Karnataka state has secured **7th Place** in PAN India in terms of disbursement.

District wise, bank wise and target and progress under PMFME scheme is provided in Annexure - 27 (Page No.92).

AGENDA 18: Position of sector wise NPAs:

18.1: Non-Performing assets position as on 30.09.2023:

(Amount in Crore)

Sl.	Sector	As on 30.06.2023		As at 30.09.2023			
		NPA Amt.	% of NPA	Acs - No.	NPA Amt.	Total Loan O/s Amt.	% of NPA
1	Agriculture	18964.60	9.72	834449	18964.85	203317.94	9.33
2	MSME	11251.17	7.67	308079	11032.50	155706.40	7.09
3	Housing	540.78	1.48	10750	619.91	38347.26	1.62
4	Education	446.24	7.41	20841	477.04	6142.28	7.77
5	Other Priority sector adv	944.44	8.16	91238	911.50	12602.75	7.23
6	Non priority sector NPA	20029.61	3.07	411579	20240.35	746393.81	2.71
7	Total NPAs	52250.47	4.98	1678590	52324.08	1163920.47	4.50

Bank wise and segment wise NPA position is provided in Annexure- 28(Page No.93-102).

18.2: Recovery of Bank's dues under PMEGP:

The PMEGP NPA position as at Sept 2023 is furnished here under:

(Amount in Crore)

As on 30th Sept 2023		
Balance O/S	NPA Level	% of NPA
1032.24	179.22	17.36

Bank-wise NPA level under the PMEGP scheme is furnished in Annexure –29(Page no. 103-104)

SLBC had requested all the member banks to share NPA details with KVIC, which had assured to assist in recovery. Few banks are yet to share the PMEGP data.

We request government to advice department to help in recovery of PMEGP NPA cases.

AGENDA 19: Issues remaining unresolved at DCC/DLRC meeting

SLBC has not received any unresolved issues from the LDMS.

AGENDA 20: Subcommittee meetings held during the review period:

Sub-committee on **Retail loans meeting (Bank of Baroda)** for September, December 2022 March 2023 and June 2023 are not conducted.

SLBC requests convener banks to conduct above meeting immediately and share the minutes.

State Bank of India is the Convenor for the Subcommittee on weaker section and SLBC request Convenor bank that they should include data on SC/ST loan, Women loan and Other Backward Class loan and it should be discussed on quarterly basis.

AGENDA 21: Other issues

21.1. Implementation of Kannada language by Banks.

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.

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.

SLBC request member banks to ensure imparting Kannada language training to non-Kannada employees. Further, banks are requested to inform the number of training so conducted to SLBC on quarterly basis.

21.2: Performance by Banks under Annual Atal Pension Yojana (APY) Targets during FY 2023-24: (01.04.2023 to 30.09.2023)

Karnataka has achieved **41%** of APY target set by PFRDA during FY 2023-24 upto 30.09.2023.

Bank Category	No. of branches as on 01.04.2023	Target by PFRDA per branch	Total Target	Performance by Banks	Achievement %
PSB	5528	100	552800	196468	35.54 %
Major Pvt Banks	1046	70	73220	7641	10.43 %
PVT Banks	1376	30	41280	11443	27.72 %
RRB	1752	100	175200	132190	75.45%
COOP BANK	255	20	5100	1863	36.52 %
Total	9957		847600	349605	41%

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

Bank wise and District wise performance report provided by PFRDA is placed as Annexure 30 (Page no.105) .

21.3: Progress under Aadhar seeding in PMJDY A/cs:**(Outstanding No. of Accounts in lakh)**

Particulars	30.06.2023	30.09.2023
No. of PMJDY A/cs O/S	184.73	188.08
Total Aadhar Seeded A/cs	145.26	150.42
% Aadhar Seeding	78.63	79.79

All member banks are requested to encourage customers of new PMJDY and existing PMJDY accounts for Aadhar seeding.

Bank wise total progress under PMJDY Aadhar seeding as on 30th Sept 2023 is provided in the Annexure - 31(Page No.106).

21.4: Status of Aadhar Enrolment Centers in banks in the State:

UIDAI, Bangalore has informed that as on 19.07.2023, 716 kits are active with 390986 Enrolments / updates in the last 30 days against 583 active kits with 183589 enrolments/updates in the last 30 days as on 30.09.2023

SLBC requests all Banks to improve the enrolments and carry out maximum enrolments/updates. SLBC also 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 – 32(page No.107).

AGENDA 22: Skill Development:

22.1: RUDSETI / RSETIs There are 7 RUDSETIs and 24 RSETIs functioning in the state of Karnataka.

22.2: Status of RSETIs / RUDSETIs as on 30.09.2023 reported by sponsor Banks is as under:

(Quarterly)

Name of the Sponsoring Institution	No. of RSETIs	Target for 2023-24		Achievements (as at 30.09.2023)		
		Programmes	Trained	Programmes	Trained	% Ach
RUDSETI	7	188	5390	121	3336	62
Canara Bank	11	300	8442	162	4497	53
State Bank of India	7	193	5478	112	2895	53
Union Bank of India	2	57	1576	32	847	54
Bank of Baroda	2	50	1600	824	824	52
Kotak Mahindra Bank	1	28	875	15	451	52
DCC Bank	1	33	990	18	570	58
Total	31	849	24351	1284	13420	55

22.3: Functioning and performance of RUDSETI (7) / RSETI (24) in Karnataka state

Sl No.	Particulars	As on 30.09.2023 (Cum since inception)	During FY 2023-24
1	No. of training programs conducted	13134	1284
2	No. of persons trained	369262	13420

3	No. of persons secured employment / self-employment	266245	1668
4	No. of trained persons credit linked	163736	873

The progress achieved by RSETIs during the year is provided in the Annexure – 33 (page No.108).

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

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.

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

There were 2 lands allotted to our RSETI prior April 2022 but both are under litigation at High Court Benches Kalaburagi and Dharwad.

Now, the proposed land for allotment of our RSETI was earlier allotted to Gorakshana Sangha Ballari. Further, as per the latest RTC, it is evident that Gorakshana Sangha had purchased the proposed land many years ago.

It is also to be noted that, in Column 12 of RTC, Name of the Farmer, Sri Basappa who is cultivating paddy at the land is also evident.

In this regard, we are continuously following up with the concerned authorities for early allotment land to our RSETI.

22.5 Providing add-on services through Toll Free Desk for addressing Public

The total no. of calls received at the Helpdesk from April 2023 to Sept 2023 is 4743

All member Banks are requested to popularize this Toll Free Number **180042597777** among their customers.

As advised in previous SLBC Meetings steps have taken to popularise the toll free Desk.

AGENDA 23: Other received from stake holders for discussion

23.1 Issues arising while registering the equitable mortgage on multiple properties for a single loan: -

SLBC received communication from Karnataka Bank and it is informed that while registering the equitable mortgage on multiple properties for a single loan, borrower was required to pay the stamp duty based on the limit. However, with the upgradation of KAVERI portal, the registration procedure has been changed and accordingly, documents need to be uploaded property wise in the portal with loan details. While doing so loan amount needs to be mentioned separately against each property and borrower is required to pay the stamp duty separately for each property even though it is a single loan.

Borrower has to pay the stamp duty on multiple times for a single loan.

SLBC request member banks, E-Governance department, Stamps and registration department to discuss on issue and we request state Government department to issue necessary legislative changes.