

STATE LEVEL BANKERS' COMMITTEE : KARNATAKA
Convenor – SYNDICATE BANK : CORPORATE OFFICE : BENGALURU

AGENDA NOTES FOR 134th MEETING OF SLBC
& BANKING STATISTICS PERTAINING TO DECEMBER 2015

AGENDA 1.0 CONFIRMATION OF THE MINUTES OF 133rd SLBC MEETING

The Minutes of 133rd SLBC Meeting held on 21.12.2015 were circulated vide letter No. 793/2015/2944/SLBC/101-133 dated December 30, 2015. The Minutes may be approved as no suggestions for amendments were received.

AGENDA 1.1 FOLLOW-UP ACTION ON THE DECISIONS TAKEN DURING THE PREVIOUS SLBC MEETING

| Action Points | Action Taken |
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| 1) Banks in association with District Administration & Line departments to continue organizing counseling camps and provide relief measures to distressed farmers in the affected areas in tune with RBI guidelines in all the 136 drought affected Taluks as declared by Govt of Karnataka. | LDMs / Banks have conducted so far 86 camps for counseling for distressed farmers in association with District administration / NABARD / RBI. The participation from Agriculture / Horticulture Department is solicited. |
| 2) With regard to fixation of scale of finance for crop loans, it was decided that NABARD to work out scale of finance for crop loans with a range as an indicator for District Level Technical Committees. The DDM:NABARD and LDMs of the district shall take leading role for finalization of scale of finance for the crops. | We have taken up the matter with CGM : NABARD vide our letter ref : 775/2015/2944/SLBC/F-101-133 dated 22.12.2015, in this regard. As per the feedback received, NABARD has collected the information pertaining to 15 Districts and the remaining under process. |
| 3) With regard to non-participation / non-cooperation of private sector banks in implementation of Govt. sponsored schemes, it was decided that SLBC to convene a meeting of state co-coordinators of private sector banks in association with RBI and impress upon them to participate in govt. sponsored schemes. | SLBC had convened a meeting of State Coordinators of Pvt Sector Banks under the chairmanship of Sri Vivek Deep GM : FIDD : RBI, Bengaluru on 12.1.2016, wherein all the Banks have agreed for wholehearted participation in implementation of Govt sponsored schemes and also attending the BLBC/DCC/DLRC meetings. |
| 4) SLBC to take a special review of performance under Govt. sponsored schemes in Hyderabad Karnataka Region, as these districts are reeling under severe drought/witnessing more number of farmers suicide and require assistance at this junction. | The Convenor-SLBC had taken up Special Review of performance under Govt sponsored schemes of Bidar, Kalaburgi Districts on 22.1.2016 & Koppal and Ballari Districts on 6.2.2016, wherein all the Banks have been advised to accord utmost importance for implementation of Govt spon. Schemes and accomplish the set targets. DCs/CEOs had also participated in the meeting at some centres. All Banks have assured to speed up sanctions. It was also noticed that some Line Depts have circulated the targets in the last week of Dec. 2015. |

| | |
|--|--|
| 5) LDMs in association with Department of Agriculture/AIC of India to organize awareness camps on Crop Insurance Schemes for mobilizing more number of non loanee farmers in particular and loanee farmers in general. | All the concerned have been informed accordingly vide SLBC letter No. 793/2015/2944/SLBC/101-133 dated 30.12.2015. As per the feedback received, 6 LDMs have organized awareness camp in this regard. |
| 6) The line departments implementing their scheme to sponsor eligible applications only to the extent of 125% of their allocated target and not to bunch the applications at the bank branch level. | The decision of the SLBC has been communicated to the concerned departments vide SLBC letter No. 085/2016/2944/SLBC/101-133 dt 1.2.2016. However, it is observed that some departments are sponsoring applications 300 to 400 % of the allotted targets. |

AGENDA 2.0: IMPLEMENTATION OF PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

During the VC meeting held on 28.1.2016, the DFS reviewed the progress under PMJDY. The gist of directions given is furnished here below for compliance / action by the concerned stakeholders. Further, the Secretary, MoF in the VC meeting held on 3.2.2016 with MDs & CEOs of Banks informed that they have advised all the State Govts to extend full support and cooperation to the Banks in successful implementation of the scheme.

- a) SLBC Convenors were directed to ensure that the frame work for SLBC/DCC and DLRC meetings, as per the RBI Master Circular on LEAD Bank Schemes is followed. Participation of the District Collector and various public representatives must be ensured in the DCC and DLRC meetings. In view of this, all the Banks having lead bank responsibilities are requested to take note of the directions and advise their LDMs accordingly.
- b) Active participation of the State Mission Directors / State Government in conducting financial literacy sessions in every district is sought to take the task of financial literacy forward in each state. The State Administration is requested to advise their training centres accordingly.
- c) All SLBCs were requested to initiate the financial literacy program for school children, with a special focus on female students of class 9 and 10, in their States after the success of the program in Gujarat, Maharashtra and Madhya Pradesh. The State Administration is requested to advise the Education Dept to associate with the concerned Lead District Managers in organising the program.
- d) Further, mapping of various skilling centres with FLCs/ Bank Branches has been done by SLBCs. Banks / FLCs were now advised to conduct financial literacy sessions for trainers who will in turn train the participants at the skilling centers in coordination with mapped FLC / Bank. They were advised to update the progress in conducting financial literacy sessions in the state on the PMJDY portal on regular basis. The sponsoring Banks are requested to advise their FLCs accordingly.
- e) State Government to actively participate and provide all necessary support to banks in organizing financial literacy camps for distribution of pending RuPay cards and PINs & activation of cards and sensitization on the importance of swiping the card once in every 90 days to keep the insurance cover live. The State Administration is requested to advise the DCs / CEOs in this regard.
- f) With the roll out of DBT schemes for PDS and food subsidy in States, active involvement of the State government in envisaged. On the issue of multiplicity of accounts for credit of subsidy under DBT, banks were advised to ensure credit of subsidy in the existing bank account. Banks should observe due diligence while opening new account for DBT transactions as it results in duplicity of accounts.

- g) It was also informed that the FIF of NABARD can be utilized for financial literacy work conducted by banks.
- h) It was also informed that many State Governments are offering Panchayat bhawans for setting up bank branch / ATM / Bank Mitra to expand the banking network. Efforts must be made by SLBC/ Banks to open the brick or mortar branches for coverage of SSAs. The State Administration is requested to advise the concerned Dept in this regard.
- i) As only 40,000 RuPay card compliant devices are operational on the field country as a whole, all banks were advised to deploy the devices at the earliest as it deprives the beneficiaries of the Rs 1 lac inbuilt accident insurance benefit.

Since the launch of the programme and upto 05.02.2016, the Banks have opened 86.81 lakh BSBD accounts. Of which, 27.02 lakh accounts are with 'zero' balance and the remaining 59.79 lakh accounts with balance of ₹ 1032.60 cr. The total number of accounts with Aadhaar seeding is 48.61 lacs. The number of a/cs in rural areas is 50.52 lakh and in urban areas is 36.29 lakh. The Banks have so far issued 75.92 lakh RuPay cards. The Bank-wise/ District-wise details are furnished in the Annexure-A-1 & A-2.

It is observed that there is delay in settlement of insurance claims by the Insurance Companies for want of certificates like post-mortem certificate, FIR, etc. Hence, the State Administration is requested to arrange to advise the concerned Depts to issue the required certificates to facilitate insurance companies to settle the claims expeditiously.

Issues related to BCs / Bank Mitras

As per the information provided by the Banks, out of 7,622 SSAs allotted, 5,191 are covered under fixed BC locations (including 5 covered through Mobile Vans) and 2,431 covered through Branches as on 31.01.2016. The Bank-wise details are furnished in Annexure-B.

On verification of calls made by SLBC to ascertain the availability of Bank Mitras, it was found that out of the total 5299 Bank Mitras, 3478 Bank Mitras are available in the allotted SSA and the remaining could not be contacted for the reasons that some Banks have not furnished mobile numbers of Bank Mitras / some Bank Mitras have left the job, etc.

All the Banks are requested to ensure their Bank Mitras are available in their allotted SSAs and provide the updated information to enable SLBC to complete the task given by the DFS.

IBA vide their Cir. No.SB/CIR/FI/1477 via mail dated Oct. 14, 2015 had informed member banks of the time scheduled for examination and dates for online registration designed by IIBF, to achieve 100 percent certification of Bank Mitra/BC/BF by December 2015. As the timeline fixed by IBA has already lapsed, all the Banks are requested to provide the latest position on certification of BCs and also engaging certified BCs.

We wish to reiterate that with effect from 1st November 2015 only certified candidate could be engaged as BC agent by the banks.

FINANCIAL LITERACY CENTRES (FLCs):

As per the resolution adopted in the meeting of the Bankers, Trustees of FLCs on 24.7.2015, the opening of FLCs should have been completed by 30.9.2015. However, the allotted Banks are yet to open FLCs in the following 29 centres. In the backdrop of recent focus on FLC activity, DFS has given definite time line and also directions which has already been circulated to respective Banks. All the Banks are requested to comply with the same.

1) State Bank of India

| Sl. No. | Block | District | Sl. No. | Block | District |
|---------|-------------------|-----------------|---------|--------------|----------------|
| 1. | Lingsugur | Raichur | 9. | Bilgi | Bagalkot |
| 2. | Hosadurga | Chitradurga | 10. | Hirekerur | Haveri |
| 3. | Basavana Bagewadi | Bijapur | 11. | Gangavathi | Koppal |
| 4. | Nelamangala | Bangalore Rural | 12. | Nanjangud | Mysore |
| 5. | Honnali | Davanagere | 13. | Kudligi | Bellary |
| 6. | Channarayapatna | Hassan | 14. | Ankola | Uttara Kannada |
| 7. | Chintamani | Chickballapur | 15. | Jewargi | Gulbarga |
| 8. | Navalgund | Dharwad | 16. | Shidlaghatta | Chickballapur |

2) Vijaya Bank

| Sl. No. | Block | District | Sl. No. | Block | District |
|---------|--------------|---------------|---------|-----------|----------------|
| 1. | Hiriyur | Chitradurga | 3. | Gundlupet | Chamarajanagar |
| 2. | Gouribidanur | Chickballapur | | | |

3) Corporation Bank

| Sl. No. | Block | District | Sl. No. | Block | District |
|---------|---------------|-----------------|---------|--------|----------|
| 1. | Doddaballapur | Bangalore Rural | 2. | Sandur | Bellary |

4) State Bank of Hyderabad

| Sl. No. | Block | District | Sl. No. | Block | District |
|---------|----------|----------|---------|-------|----------|
| 1. | Afzalpur | Gulbarga | 4. | Aurad | Bidar |
| 2. | Sedam | Gulbarga | 5. | Manvi | Raichur |
| 3. | Bhalki | Bidar | | | |

5) Andhra Bank

| Sl. No. | Block | District |
|---------|-----------|----------|
| 1. | Siruguppa | Bellary |

6) Karnataka Vikas Gramin Bank

| Sl. No. | Block | District |
|---------|------------|----------|
| 1. | Muddebihal | Bijapur |

7) Pragathi Krishna Gramin Bank

| Sl. No. | Block | District |
|---------|---------|------------|
| 1. | Jagalur | Davanagere |

Hence, the respective Banks to expedite opening of FLCs in the above centres immediately.

A list of FLCs opened is furnished in Annexure-C and also hosted in SLBC website (www.slbc.karnataka.in).

IMPLEMENTATION OF SOCIAL SECURITY SCHEMES BY GOVT OF INDIA

- (1) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY),
- (2) PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) &
- (3) ATAL PENSION YOJANA (APY)

The Progress in enrolment of applications as on 30.1.2016 is furnished herebelow:

(No. in lakhs)

| Scheme | Total No. of a/cs eligible | Achievement | No. of applications recd in rural areas | No. of applications recd in urban areas | No. of applications recd from males | No. of applications recd from females | No. of claims settled |
|--------------|----------------------------|--------------|---|---|-------------------------------------|---------------------------------------|-----------------------|
| PMJJBY | 331.68 | 28.58 | 12.59 | 15.99 | 16.46 | 12.12 | 1380 |
| PMSBY | 438.04 | 60.76 | 25.19 | 35.57 | 34.42 | 26.34 | 163 |
| APY | 233.88 | 1.51 | 0.53 | 0.98 | 0.87 | 0.64 | 0 |
| Total | 1003.60 | 90.85 | 38.31 | 52.54 | 51.75 | 39.10 | 1543 |

The DFS : MoF: GoI has extended timeline upto 31st March 2016 for Government Co-contribution under APY.

Further, the DFS has also extended the last date of enrolment under PMJJBY & PMSBY from 30.11.2015 to 31.05.2016. It is pertinent that there is no requirement of any certificate of good health in PMSBY. In view of the above, the Banks are requested to take advantage of the extension of time-line by the Govt and put all out efforts for enrolment of maximum number of beneficiaries.

With regard to APY, DFS has assured that the State Govts will actively participate in enrolling the unorganised sector employees through the Labour & other Depts which are associated with eligible employees.

The Bank-wise status as on 30.1.2016 of the 3 schemes is furnished in Annexure-D.

AGENDA 2.1 : ROADMAP FOR OPENING BRICK & MORTAR BRANCHES IN VILLAGES WITH POPULATION MORE THAN 5000 WITHOUT A BANK BRANCH OF A SCHEDULED COMMERCIAL BANK

On a review of the roadmap, it has been observed by RBI that coverage of banking services in unbanked villages is skewed towards the BC model and the ratio of branches to BC is very low.

In view of the foregoing, the Reserve Bank of India vide their Cir. FIDD.CO.LBS.BC. No.82/02.01.001/2015-16 dated 31.12.2015 has informed that increasing banking penetration and financial inclusion, brick and mortar branches are an integral component. Therefore, it has been decided to focus on villages with population of above 5000 without a bank branch of a scheduled commercial bank. This will also enable the Banks to provide quality financial services and timely support to BC outlets that would help in sustaining and strengthening the services provided through BCs and also ensure close supervision of BC operations.

Accordingly, SLBC Convenors were advised to identify villages with population of above 5000 without a bank branch of a scheduled commercial bank in their State. The identified villages may be allotted amongst scheduled commercial banks (including Regional Rural Banks) for opening of branches. The opening of bank branches under this roadmap should be completed by 31st March 2017. SLBCs were also advised to submit the details of allocated villages to various Banks to their respective Regional Offices of RBI by 31st Jan. 2016. The quarterly monitoring and review mechanism to be instituted by DCCs and SLBCs to evaluate the progress under this roadmap. The SLBC Convenor Banks should arrange to submit quarterly statement of District-wise, Bank-wise progress in opening of branches commencing from the quarter ended March 2016 by the 15th of the following month to the respective ROs of RBI and also publish it on the respective SLBC Website.

In this regard, SLBC has prepared the roadmap in tune with the RBI guidelines. As per the roadmap prepared out of the 1000 villages with population of above 5000, 790 villages are already having a brick and mortar branch of a scheduled commercial bank and in the remaining 210 villages, branches are required to be opened. The details of centres identified for opening of Branches is furnished in the Annexure-E-1. The Bank-wise / District-wise number of Branches to be opened is furnished in the Anexure-E-2 & E-3.

SLBC has communicated the same to all the Banks with an advise to initiate immediate action for opening of brick and mortar branches in their allotted villages within the time schedule and submit the quarterly progress report to SLBC commencing from the quarter March 2016. The LDMs were also advised to discuss the issue in the DCC/DLRC meetings and follow-up with concerned Banks and ensure opening of Branches well before stipulated time of March 2017.

All the Banks / LDMs are requested to take note of the directions of RBI and ensure to open Branches in their allotted villages before March 2017.

Further, some of the Public Representatives are representing for opening of Bank Branches in the unbanked areas and also opening of ATMs in rural areas in their constituencies to facilitate providing banking facilities. Sri D.K. Suresh, Hon'ble MP of Bengaluru Rural has forwarded the list of centres where bank branches need to be opened and also centres for installing ATMs. The list has been forwarded to concerned Banks and LDMs with an advise to explore the possibility of opening of Branches / ATMs in those centres. The Banks / LDMs are requested to inform the action taken in this regard.

AGENDA 2.2 : ROLL OUT OF PRADHAN MANTRI MUDRA YOJANA (PMMY)

Pradhan Mantri MUDRA Yojana was launched to 'fund the unfunded' enterprises to the formal financial system and extending affordable credit to them. This segment mainly consists of non-farm enterprises in manufacturing, trading and services whose credit needs are below ₹ 10.00 lakh.

Karnataka State stands at No.1 position in implementation of the scheme as per the data released by DFS.

The Banks have sanctioned ₹ 6078.46 cr as against the financial target of ₹ 7868.86 cr as on 5.2.2016. The Bank-wise achievement for the current financial year comprising categories under Shishu, Kishore & Tarun are furnished in the Annexure-F.

The Banks are also requested to submit the monthly progress report on MUDRA to SLBC, MUDRA and DFS: CP/RRB: Ministry of Finance, Gol on regular basis.

Mapping of ITIs (Industrial Training Institutes) with FLCs (Financial Literacy Centres)

As per the directions of DFS: MoF: Gol for mapping of the existing Govt ITI Institutes with the FLCs, SLBC has mapped the existing 144 Govt ITIs, 1256 Private ITIs, 287 Operational Skill Centres & 9 Vocational Training Partners with the FLCs / Bank Branches for the purpose of imparting financial literacy / skill development training. The details have been circulated to all the Banks / LDMs already.

All the Banks are requested to submit the data on training to SLBC within the time schedule.

AGENDA 3.0: PROVIDING RELIEF MEASURES TO THE DISTRESS FARMERS AND FARMERS' SUICIDE INCIDENCES IN THE STATE

The Government of Karnataka has declared 136 taluks as drought affected during the current year 2015-16 and the same has been communicated to all the Banks/LDMs with an advise to initiate immediate steps for providing relief measures in tune with the RBI guidelines.

SLBC has taken several measures to mitigate the hardships faced by the distressed farmers. SLBC had advised all the LDMs to continue to organize Counselling camps and extend relief measures to the distressed farmers. Accordingly, the LDMS have organized Counseling Camps/Jagruthi Jatras involving District Administration, connected Line Departments, Matadipathis, religious and farmers leaders in various districts. So far, LDMs have conducted 86 such camps.

The Banks are prepared to lend additional requirements by renewing the existing loan provided the farmers approach the Bank.

In the meanwhile, Banks have restructured / rescheduled 17466 Agricultural Term Loan a/cs involving ₹ 271.72 cr; converted 2,49,741 Crop Loan / Kisan Credit Card a/cs into Term Loan involving ₹ 2192.28 cr; and provided 12,721 fresh Crop Loan / Kisan Credit Card to the extent of ₹ 188.44 cr and fresh agricultural term loans of 12567 a/cs involving ₹ 177.50 cr. as a relief measure extended in drought affected areas.

AGENDA 4.0 : PROGRESS REPORT ON NEGOTIABLE WAREHOUSE RECEIPTS (NWRs) BY WAREHOUSING DEVELOPMENT AND REGULATORY AUTHORITY (WDRA)

As per the information received from the Bank, 2662 Loans have been disbursed amounting to ₹ 145.95 cr., and the outstanding is 7139 a/cs amounting to ₹ 2208.53 cr as on 31.12.2015 under the scheme. The Bank-wise/District-wise position is furnished in Annexure-G-1 & G-2.

All the Banks / LDMs are requested to accord priority for accelerate lending under the scheme. Further, the LDMs are advised to review the progress in the DCC / DLRC meetings as an agenda item regularly. The Dept of Agriculture is requested to assist the Banks in mobilizing the farmers.

AGENDA 5.0: INTEREST SUBSIDY SCHEME ON CROP LOANS TO FARMERS UPTO ₹ 100000/- THROUGH PSBs/RRB

The Interest subsidy claims in respect of **84,200** farmers to the tune of ₹ **3.75** cr has been submitted to Dept of Agriculture during the quarter. The amount settled during the quarter is ₹ **0.63** cr involving **12,447** farmers. The claims to the extent of ₹ **14.87** cr involving **3,64,195** farmers are pending with the Dept. All the Banks are requested to lodge claims under the scheme to SLBC for doing the needful. The Dept of Agriculture is requested to clear the pendency at the earliest.

AGENDA 6.0: WEAVERS CREDIT CARD UNDER THE COMPREHENSIVE FINANCIAL PACKAGE:

The Ministry of Textiles, GoI has allocated a target for issue of 8000 WCC for the financial year 2015-16 for Karnataka. The Dept of Textiles & Handlooms, GoK has allocated the District-wise targets and communicated to all the Districts.

As the progress is being reviewed by the Ministry of Textiles, NABARD is required to submit the progress in issue of WCC, amount sanctioned and amount disbursed to GoI. The Banks are requested to submit the progress report by 5th of the following month and take effective steps to issue weavers' credit cards and achieve the target by the year end.

As against the target of 8000 cards, the Banks have issued 646 Cards with a limit of ₹ 306.00 lakhs as on 31.12.2015, leaving a big gap.

In this regard, the house requests the Handloom/Textile Dept to create awareness amongst the weavers and sponsor eligible applications to Banks as Banks are not getting the suitable loan applications.

AGENDA 7.0: SETTING UP OF KARNATAKA FARMERS' RESOURCE CENTRE [KFRC] AT BAGALKOT

Karnataka Farmers' Resource Centre [KFRC] is set up at Bagalkot through SLBC with the support of Govt. of Karnataka, NABARD, 10 Banks [Viz., Syndicate Bank, Canara Bank, Corporation Bank, Vijaya Bank, State Bank of India, State Bank of Mysore, State Bank of Hyderabad, Karnataka Vikas Grameena Bank, The Karnataka Bank Ltd and Krishna Grameena Bank] and B.V.V. Sangha, Bagalkot. KFRC is an Apex State Level Institute constituted under Charitable Trust. Any institution/individual making donations / contributions to KFRC, is eligible to claim Income Tax exemptions under section 80G of IT Act.

The KFRC has conducted 103 training programmes involving 6735 participants during the current fiscal 2015-2016 up to 31.1.2016. The cumulative works out to 520 programmes and 35634 participants since inception.

Problems faced by KFRC in construction of new Campus Building

The issue is being discussed in the SLBC Meetings since from the last one year and representations have been submitted to the Hon'ble Chief Minister and also taken up with the Chief Secretary, GoK. However, the issue is not yet resolved. Immediate intervention of the Govt is solicited as the building construction is stalled.

AGENDA 8.0: REPORT OF THE HIGH LEVEL COMMITTEE TO REVIEW LEAD BANK SCHEME - IMPLEMENTATION OF THE RECOMMENDATIONS

In tune with RBI guidelines, SLBC has constituted the following SLBC Sub-Committees.

- a) Sub-Committee on Agriculture & Allied Activities
- b) Sub-Committee on MSME
- c) Sub-committee on Retail Loans
- d) Sub-Committee on Weaker Section Advances
- e) Sub-Committee on Recovery & Rehabilitation & Other Measures
- f) Sub-Committee on SHG-Bank Linkage & R-SETIs

The meetings on (a) Sub-Committee on Retail Loans held on 9.12.2015 (Annexure-H-1), (b) Sub-Committee on Weaker Section Advances held on 29.12.2015 (Annexure-H-2) (c) Sub-Committee on MSME held on 19.12.2015 & 26.8.2015 (Annexures-H-3 & H-4) have been convened and the minutes are furnished in Annexures as indicated. The Convenors of other Sub-Committees are requested to convene the meetings at the earliest and submit the proceedings.

AGENDA 9.0 : START-UP INDIA / STAND-UP INDIA PROGRAMME

The Reserve Bank of India vide their letter ref No.FIDD.MSME&NFS/06.02.31/2015-16 dated 19.10.2015 has informed that the Hon'ble Prime Minister in his address to Nation on Independence Day had launched "START-UP INDIA" Programme which envisages to disburse loans by all the 1.25 lakh Bank Branches in the country for start-ups to the tribals in the locality where there is any tribal habitation and where there is no tribal habitation, the branch can provide the loans to a dalit or a tribal, give financial support to them and thus 1.25 lakhs dalit entrepreneurs to come up. Banks to give them new dimensions to start up and secondly these 1.25 lakh branches can formulate a special scheme for women entrepreneurs.

As per the information gathered, the Banks have granted loans to 17439 SC/ST beneficiaries and 75919 Women beneficiaries as on 31.12.2015. The amount outstanding is ₹ 203.97 cr towards SC/ST and ₹ 963.49 cr towards Women Beneficiaries. The Bank-wise achievement as on 31.12.2015 is furnished in the Annexure-I.

With regard to STAND-UP INDIA, DFS has informed through messages that the Hon'ble Prime Minister will be officially launching the programme shortly and advised all Bank branches to keep 2 good proposals per branch for the purpose; one for SC/ST and one for Women for green field project with the loan amount between ₹ 10 lakh to ₹ 1 cr. SIDBI will coordinate reporting system.

All the Banks are requested to take note of the advance message and be prepared for the programme with the proposals.

AGENDA 9.1 : SECURITY ASPECTS OF ATMs:

The Police Department has issued notice to Banks that each ATM should mandatorily have a security guard owing to series of theft attempt and also lifting of few ATMs. The Police Dept is insisting Bankers to make arrangement for 24 x 7 security, which involve huge cost implication.

Banks take into account the commercial aspect like highest number of hits while locating the site for ATMs. The Police Dept emphasizes on security aspects. As per RBI guidelines, Branches are to be opened along with ATMs in the remote areas also. Banks are not recovering much cost from ATM transaction and the service charges are regulated by RBI.

In this connection, the Indian Banks' Association during the meeting on ATM Interchange Fee by has advised SLBC to take up with the State Police at the SLBC Meetings for resolving the issue.

The House may discuss on the issue.

AGENDA 9.2 : DIFFICULTIES FACED BY BANKS IN REGISTRATION OF POLICE COMPLAINTS IN MATTERS RELATING TO BANK FRAUDS

It is informed by Indian Banks' Association (IBA) that some of the Banks faced challenges in filing police complaints. The police do not accept the complaints ab initio filed by the bank, citing various reasons, even in the cases where the Bank / Customer have suffered actual financial loss. In respect of the attempted fraud cases or where there is no financial loss to the Bank / Customer or the entire fraud loss amount has been recovered, the police does not entertain the complaints.

In this regard, IBA has advised all the SLBCs to take up this issue with the respective State Govt officials at the SLBC Meetings for resolution and request them to instruct the local police stations in the State to allow banks to file the complaints.

The House may discuss on the issue.

AGENDA 9.3 : PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

The Hon'ble Prime Minister has launched a new crop insurance policy on 13.1.2016 named Pradhan Mantri Fasal Bima Yojajna (PMFBY) which will help in easing of the burden of premiums on farmers who take loans for their cultivation. The new crop insurance scheme will have a rebated premium rate on the principal sum insured.

The objective of the scheme

- to provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases.
- to stabilise the income of farmers to ensure their continuance in farming.
- to encourage farmers to adopt innovative and modern agricultural practices
- to ensure flow of credit to the agriculture sector.

Implementing Agency :

The scheme shall be implemented through a multi agency framework by selected insurance companies under the overall guidance and control of the Dept of Agriculture, cooperation and Farmers Welfare (DAC & FW), Ministry of Agriculture and Famers Welfare (MoA&FW),

Govt of India and the concerned State in coordination with various other agencies, viz., Financial Institutions like Commercial Banks, Coop Banks, Regional Rural Banks and their regulatory bodies, Govt departments viz., Agriculture, Cooperation, Horticulture, Statistics, Revenue, Information/Science & Technology, Panchayat Raj, etc.

DAC & FW has designed / empanelled Agriculture Insurance Company of India (AIC) and some private insurance companies to participate in the Govt sponsored agriculture / crop insurance scheme based on their financial strength, infrastructure, manpower and expertise, etc.

MANAGEMENT OF THE SCHEME:

The existing State Level Co-ordination Committee on Crop Insurance (SLCCCI), Sub-Committee to SLCCCI, District Level Monitoring Committee (DLMC) already overseeing the implementation & monitoring of the ongoing crop insurance schemes like National Agricultural Insurance Scheme (NAIS), Weather Based Crop Insurance Scheme (WBCIS), Modified National Agricultural Insurance Scheme (MNAIS) and Coconut Palm Insurance Scheme (CPIS) shall be responsible for proper management of the Scheme. IA shall be an active member of SLCCCI and District Level Monitoring Committee (DLMC) of the scheme.

UNIT OF INSURANCE:

The Scheme shall be implemented on an 'Area Approach basis' i.e., Defined Areas for each notified crop for widespread calamities with the assumption that all the insured farmers, in a Unit of Insurance, to be defined as "Notified Area" for a crop, face similar risk exposures, incur to a large extent, identical cost of production per hectare, earn comparable farm income per hectare, and experience similar extent of crop loss due to the operation of an insured peril, in the notified area.

Defined Area (i.e., unit area of insurance) is Village / Village Panchayat level by whatsoever name these areas may be called for major crops and for other crops it may be a unit of size above the level of Village / Village Panchayat.

In due course of time, the Unit of Insurance can be a Geo-Fenced/Geo-mapped region having homogenous Risk Profile for the notified crop.

CROPS AND NOTIFIED AREA:

CROPS: The Scheme can cover all the Crops for which past yield data is available and grown during the notified season, in a Notified Area and for which yield estimation at the Notified Area level will be available based on requisite number of Crop Cutting Experiments (CCEs) being a part of the General Crop Estimation Survey (GCES).

NOTIFIED AREA: Notified Area is the Unit of Insurance decided by the State Govt. for notifying a Crop during a season. The size of the Unit of Insurance shall depend on the area under cultivation within the unit. For major crops, the Unit of Insurance shall ordinarily be Village / Village Panchayat level and for minor crops may be at a higher level so that the requisite number of CCEs could be conducted during the notified crop season. States may notify Village / Village Panchayat as insurance unit in case of minor crops too if they so desire.

FARMERS TO BE COVERED: All farmers growing notified crops in a notified area during the season who have insurable interest in the crop are eligible.

COMPULSORY COVERAGE: The enrolment under the scheme, subject to possession of insurable interest on the cultivation of the notified crop in the notified area, shall be compulsory for following categories of farmers:

Farmers in the notified area who possess a Crop Loan account/KCC account (called as Loanee Farmers) to whom credit limit is sanctioned / renewed for the notified crop during the crop season.

AND

Such other farmers whom the Government may decide to include from time to time.

VOLUNTARY COVERAGE : Voluntary coverage may be obtained by all farmers not covered under Compulsory Coverage, including Crop KCC/Crop Loan Account holders whose credit limit is not renewed.

RISKS TO BE COVERED & EXCLUSIONS:

RISKS: Following risks leading to crop loss are to be covered under the scheme :-

YIELD LOSSES (standing crops, on notified area basis) : Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks, such as

- (i) Natural Fire and Lightning
- (ii) Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado etc.
- (iii) Flood, Inundation and Landslide
- (iv) Drought, Dry spells
- (v) Pests/ Diseases etc.

PREVENTED SOWING (on notified area basis):- In cases where majority of the insured farmers of a notified area, having intent to sow/plant and incurred expenditure for the purpose, are prevented from sowing/planting the insured crop due to adverse weather conditions, shall be eligible for indemnity claims upto a maximum of 25% of the sum-insured.

POST-HARVEST LOSSES (individual farm basis): Coverage is available upto a maximum period of 14 days from harvesting for those crops which are kept in "cut & spread" condition to dry in the field after harvesting, against specific perils of cyclone / cyclonic rains, unseasonal rains throughout the country.

LOCALISED CALAMITIES (individual farm basis): Loss / damage resulting from occurrence of identified localized risks i.e. hailstorm, landslide, and Inundation affecting isolated farms in the notified area.

EXCLUSIONS: Risks and Losses arising out of following perils shall be excluded:-

War & kindred perils, nuclear risks, riots, malicious damage, theft, act of enmity, grazed and/or destroyed by domestic and/or wild animals, In case of Post-Harvest losses the harvested crop bundled and heaped at a place before threshing, other preventable risks.

SUM INSURED / LIMIT OF COVERAGE:

In case of Loanee farmers under Compulsory Component, the Sum Insured would be equal to Scale of Finance for that crop as fixed by District Level Technical Committee (DLTC) which may extend up to the value of the threshold yield of the insured crop at the option of insured farmer. Where value of the threshold yield is lower than the Scale of Finance, higher amount shall be the Sum Insured. Multiplying the Notional Threshold Yield with the Minimum Support Price (MSP) of the current year arrives at the value of sum insured. Wherever Current year's MSP is not available, MSP of previous year shall be adopted. The crops for which, MSP is not declared, farm gate price established by the marketing department / board shall be adopted.

Further, in case of Loanee farmers, the Insurance Charges payable by the farmers shall be financed by loan disbursing office of the Bank, and will be treated as additional component to the Scale of Finance for the purpose of obtaining loan.

For farmers covered on voluntary basis the sum-insured is upto the value of Threshold yield i.e., threshold yield x (MSP or gate price) of the insured crop.

PREMIUM RATES:

| Sl. No. | Season | Crops | Maximum Insurance charges payable by farmer (% of Sum Insured) |
|---------|---------------|--|--|
| 1 | Kharif | Food & Oilseeds crops (all cereals, millets, & oilseeds, pulses) | 2.0% of SI or Actuarial rate, whichever is less |
| 2 | Rabi | Food & Oilseeds crops (all cereals, millets, & oilseeds, pulses) | 1.5% of SI or Actuarial rate, whichever is less |
| 3 | Kharif & Rabi | Annual Commercial / Annual Horticultural crops | 5% of SI or Actuarial rate, whichever is less |

CALENDER OF ACTIVITY:

The broad seasonality discipline is given in the below chart.

| S.No. | Activity | Kharif | Rabi |
|-------|---|--|--|
| 1 | Issuance of Administrative Instructions by Government of India | February | August |
| 2 | Conduct of SLCCCI meeting to decide for notification of Crops and Notified areas, limits of Sum Insured and adoption of Level of Indemnity etc. | March | September |
| 3 | Loaning period (loan sanctioned) for Loanee farmers covered on Compulsory basis. | April to July | October to December |
| 4 | Cut-off date for receipt of Proposals of farmers (loanee & non-loanee). | 31st July | 31st December |
| 5 | Cut-off for receipt of Declarations of Loanee farmers covered on compulsory basis & non-loanee farmers covered on Voluntary basis from Bank branches to respective Nodal Offices. | Within 15 working days for loanee farmers and seven working days for non-loanee farmers after cut-off date | Within 15 working days for loanee farmers and seven working days for non-loanee farmers after cut-off date |

| | | | |
|---|--|---|---|
| 6 | Cut-off date for receipt of Declarations of farmers covered on voluntary basis from designated Insurance Agent(s) to Insurance Companies | Within two working days after receiving declaration / premium | Within two working days after receive declaration / premium |
| 7 | Cut-off date for receipt of Declarations of Loanee farmers covered on compulsory basis & non-loanee farmers covered on voluntary basis from respective Nodal Offices of Banks to Insurance Company | Within seven working days from receipt of Declarations by the respective Nodal Offices of Banks | Within seven working days from receipt of Declarations by the Respective Nodal Offices of Banks |
| 8 | Cut-off date for receipt of yield data | Within a month from final harvest | Within a month from final harvest |

For detailed scheme guidelines, members are requested to refer the website of PMFBY.

In this connection, the ACS & DC, GoK had convened a meeting of all stakeholders on 30.1.2016 to work out modalities for successful implementation of the scheme and detailed guidelines will be communicated on receipt of the same from SLCCCI.

AGENDA 10.0 : REVIEW OF BANKING STATISTICS AS OF DECEMBER 2015

The Bank-wise position as of December 2015 is furnished in **Annexure IA** in respect of Branch Net Work, Deposits and **Annexure IB** for Advances and CD ratio.

Branch Network:

As at the end of Dec. 2015, the total number of bank branches in the State was **10295**, out of which, Commercial Banks-**7655**, RRBs-**1713**, KSCARD Bank-**203**, DCC Bank-**692** and KSFC- **32** Branches.

ATMs : There are **14375** ATMs in the State, out of which, **2343** are in rural, **2712** are in S. Urban, **3397** are in Urban and **5923** are in Metro areas.

Deposits:

The aggregate deposits of Banks was ₹ **658554 cr** as at the end of December 2015, when compared to the level of ₹ **592383 cr** as on December 2014, registering an increase of ₹ **66171 cr** showing a growth rate of **11.17%**.

Advances:

The total outstanding Advances of Banks was ₹ **494443 cr** as at the end of December 2015 as compared to the level of ₹ **435116 crore** as at December 2014, registering an increase of ₹ **59327 crore** showing a growth rate of **13.63%**.

Credit-Deposit Ratio:

The Credit Deposit Ratio as of December 2015 was **75.08%** vis-à-vis **73.45%** as of December 2014 showing a increase of 1.63%. The CD ratio was at 99% in Rural areas, 85% in Semi-Urban, 73% in Urban and 70% in Metro areas.

Further analysis indicates that some banks with good presence are having CD Ratio below the bench mark level of 60%. [Oriental Bank of Commerce – 54%, State Bank of Patiala – 46%, State Bank of Travancore – 49%, UCO Bank – 55%, Karnataka Bank - 45%, Kotak Mahindra Bank – 58%, Karur Vysya Bank – 56%]. Banks which are having CD Ratio below 60% need to take necessary steps immediately to increase flow of credit to productive sectors of the economy.

Banks are requested to improve their CD Ratio by accelerating lending to various sectors, having good potential for credit deployment in the State and contribute towards overall economic development.

Priority Sector Advances:

The outstanding level of **total priority sector advances** of Banks stood at ₹ **202011 cr** as of December 2015 as against ₹ **175878 cr** as at December 2014 showing an increase of ₹ **26133 cr** recording a **growth of 14.86%**. The percentage of priority sector advances of Banks works out to **40.86%**, above the Benchmark level of **40%** stipulated by RBI.

The total **agricultural advances** as at December 2015 were to the tune of ₹ **97987 cr** constituting **19.82%** of the total advances of Banks against mandatory level of 18%.

The outstanding **Advances to Weaker Sections** by Banks was ₹ **67194 cr** constituting **13.60%** of the total Advances with an increase of ₹ **2844 cr** over the corresponding previous year level. The outstanding advances to Small & Marginal farmers was to the tune of ₹ **57087 cr** covering about **57.92 lakh** accounts, constituting **58.26%** of the total Agriculture credit. The outstanding advances to SCs/STs were ₹ **11833 cr** constituting **2.39%** of the total advances.

The position of Priority Sector and Weaker Section Advances as at December 2015 is presented in **Annexure II A and B** respectively.

AGENDA 10.1: COVERAGE UNDER CREDIT GUARANTEE SCHEME OF CREDIT GUARANTEE FUND TRUST FOR MICRO & SMALL ENTERPRISES [CGTMSE] –

Under guarantee scheme of CGTMSE, Banks have covered 13440 units with an approved amount of ₹ **566.76 cr** during the QE December 2015 and the cumulative progress was **187951** units amounting to ₹ **9582.72 crore** [Source: Credit Guarantee Fund Trust for Micro & Small Enterprises].

AGENDA 11. 0: IMPLEMENTATION OF ANNUAL CREDIT PLAN (2015-16)

The progress in disbursement under Annual Credit Plan for the quarter ended Dec. 2015 Sector-wise & Agency-wise is furnished in the **Annexure IV**. The Bank-wise progress under Crop Loan/ KCC is furnished in the Agenda No.13.3 Annexure-XII.

(₹ in Crore)

| Sector | Agency-wise Disbursement | | | | | | | | % Ach. |
|---------------------|--------------------------|--------------|--------------|-------------|----------------------|-------------|---------------|--------------|---------------|
| | Comm. Banks | | RRBs | | Coop. Banks & Others | | Total | | |
| | Target | Ach. | Target | Ach. | Target | Ach. | Target | Ach. | |
| Agri & Allied-Total | 39111 | 44359 | 11335 | 6638 | 12174 | 7080 | 62620 | 58077 | 92.75 |
| MSE | 15617 | 25206 | 1026 | 1441 | 1462 | 292 | 18105 | 26939 | 148.96 |
| Education | 2663 | 987 | 230 | 52 | 96 | 0 | 2989 | 1039 | 34.76 |
| Housing | 13530 | 4511 | 588 | 297 | 341 | 0 | 14459 | 4808 | 33.25 |
| Others | 10929 | 5860 | 1907 | 716 | 1451 | 0 | 14287 | 6576 | 46.03 |
| Total PSA | 81850 | 80923 | 15086 | 9144 | 15524 | 7372 | 112460 | 97439 | 86.64 |
| Crop Loan / KCC | 25452 | 9315 | 6136 | 4827 | 10012 | 6753 | 41600 | 20895 | 50.23 |

Credit Flow to Micro & Small Enterprises [MSE] – December 2015

As per the guidelines issued by Gol/RBI, the Banks have taken steps for increasing the flow of credit to Micro & Small Enterprises. The outstanding level of credit to Micro & Small Enterprises stood at ₹ **61729 cr** as at December 2015 (**Annexure IIA of Agenda 10**). The percentage of advances to Micro & Small Enterprises was at the order of **12.48%** to the total advances.

EDUCATION LOANS:

With an objective of providing financial support to deserving and meritorious students to pursue higher studies, Banks have formulated Education Loan scheme as per IBA guidelines. As at Dec. 2015, the outstanding level of education loans stood at ₹ **5112 cr** covering **234408 a/cs** (Annexure-IIA of Agenda No.10). Banks have disbursed loans to 82909 students amounting to ₹ **1038.94 cr** up to the end of Dec. 2015 (Annexure-IV of Agenda No.11 & LBS-MIS-III). In addition, the loans outstanding under Education Loan under non-priority sector is ₹ **608.38 lacs** involving **8092 a/cs**.

HOUSING LOANS AND REVERSE MORTGAGE LOAN SCHEME:

The Banks have been financing for construction of houses under different schemes to encourage housing sector and to increase the availability of residential houses to the needy people. The outstanding level of advances under Housing as at December 2015 stood at ₹ **29082 cr** covering **442368** accounts (Annexure-IIA of Agenda No.10). During 2015-16, the Banks have disbursed ₹ **4808.04 cr** involving **89623** accounts (Annexure-IV of Agenda No.11 and LBS-MIS-3). In addition, the loans outstanding under Housing Loan under non-priority sector is ₹ **55279.17 lacs** involving **172439 a/cs**.

Public Sector Banks have formulated Reverse Mortgage Loan Scheme for the benefit of the Senior Citizens. The Banks assisted **7086** persons with a loan amount of ₹ **1103.19 cr** as at Dec. 2015.

Under RRY, the outstanding was 2111 a/cs involving ₹ 17.55 cr. Under EWS and LIG categories, 8298 and 3256 loans with loan amount of ₹ 3.12 cr & ₹ 75.36 cr have been disbursed, respectively and the outstanding amount was ₹ 4757.88 cr (27877 a/cs) & ₹ 1588.15 cr (78258 a/cs), respectively. Under DRI loans the outstanding balance as on Dec. 2015 was ₹ 92.36 cr (3488 a/cs).

AGENDA 12.0: CENTRAL AND STATE SPONSORED SCHEMES

12.1: RAJIV GANDHI LOAN SCHOLARSHIP SCHEME

As per the decision taken in the SLBC Sub-Committee on Retail Loans held on 9.12.2015, the Dept of Collegiate Education has appointed nodal officers at College / Taluk / District level for smooth implementation and to review the progress of the scheme.

As per the latest information gathered from Banks, the Colleges have sponsored totally 693 applications to various Bank Branches. Out of which, 363 applications have been sanctioned and 153 applications are rejected and 177 reported to be pending with the Banks.

The Dept to furnish the latest progress under the scheme.

12.2: CHIEF MINISTER'S EMPLOYMENT GENERATION PROGRAMME (CMEGP)

The Secretary to Govt., Commerce & Industries Dept. (MSME, Mines & Textiles), GoK vide their letter CI/73/CSC/2014 dated 13.10.2014 has informed that the Dept. of Industries & Commerce is implementing Karnataka Self Employment Scheme. The objective of the scheme is to provide all necessary assistance and facilitation for setting up of Micro Enterprises by first generation entrepreneurs, groom them on the essential of conceiving new ideas, planning, building project proposal, getting them loans / subsidies under the various loan schemes from Banks in rural areas.

Further, it is informed that the Dept. proposes to extend the benefit for 2000 unemployed youth during 2015-16.

The Govt. Order bearing No.CI:73:CSC:2014 dated 20.9.2014 containing the detailed guidelines of the scheme and also the District-wise targets are already circulated.

It is informed by the Dept that they have sponsored 2725 applications to various Bank Branches as against the physical target of 2000 for the year 2015-16. The Banks have sanctioned 93 loans so far. The District-wise progress is furnished in Annexure-J.

12.3: PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME [PMEGP]

Khadi & Village Industries Commission [KVIC] is the nodal agency for implementing Rural Employment Generation Programme [REGP] of GOI, Ministry of Micro, Small & Medium Enterprises [MSME]. KVIC Mumbai has advised that while implementing the programme, the nodal agencies/blocks have to ensure coverage of social category beneficiaries such as SC-15%, ST -7.5%, OBC-27%, Minorities-5%, Ex Serviceman-1%, PHC -3%, Women-30% (overall).

The progress under PMEGP for the year 2015-16 (as on **01.02.2016**) is as follows:

(₹ in lacs)

| Sr. No | Agency | Revised Target for 2015-16 | | | No. of projects received | No. of applications forwarded to Banks | No. of Projects sanctioned by banks | No. of projects sanctioned and loans disbursed | No. of Projects returned/rejected by bank | No. of claims pending for disbursement of previous year 2014-15 | | No. of projects availed Margin Money Subsidy during current year 2015-16 | | | Pending MM Claims |
|--------|--------------|----------------------------|----------------|--------------|--------------------------|--|-------------------------------------|--|---|---|----------------|--|----------------|--------------|-------------------|
| | | Proj. | MM | Emp. | | | | | | A/c | Amount | Proj. | MM | Emp. | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 1 | KVIC | 717 | 1434.60 | 5736 | 5169 | 2146 | 2 | 1 | 0 | 626 | 2380.44 | 286 | 1356.25 | 2106 | 1024.19 |
| 2 | KVIB | 718 | 1434.60 | 5744 | 4952 | 2313 | 16 | 6 | 0 | 1042 | 2438.74 | 430 | 1286.25 | 3542 | 1152.49 |
| 3 | DIC | 956 | 1912.80 | 7648 | 6893 | 3247 | 48 | 11 | 0 | 1511 | 3613.72 | 752 | 1768.45 | 5999 | 1845.27 |
| | Total | 2391 | 4782.00 | 19128 | 17014 | 7706 | 66 | 18 | 0 | 3179 | 8432.90 | 1468 | 4410.95 | 11647 | 4021.95 |

All the Banks are requested to advise their Nodal Branches to release the pending subsidy, if any and submit Utilisation Certificate to KVIC.

12.4: NATIONAL RURAL LIVELIHOOD MISSION (NRLM):

The State Office of NRLM has informed that totally 100537 SHGs have been credit linked by the Banks involving an amount of ₹ 2500.49 cr., with an average lending per SHG to ₹ 2.49 lacs. The Dist-wise achievement are furnished in the Annexure-K.

RAJEEV GANDHI CHAITANYA SCHEME

The KSRLPS has allocated a target of 275881 loans for 2015-16 under the scheme. It has sponsored 107112 applications against which, 51248 applications have been sanctioned, 14498 applications rejected and 41366 applications are pending with Banks (includes the figures of 2014-15 & 2015-16).

The District-wise applications sanctioned / pending under the scheme for 2015-16 is furnished in the Annexure-L-1.

12.5: NATIONAL URBAN LIVELIHOOD MISSION (NULM) & STATE URBAN LIVELIHOOD MISSION (SULM)

National Urban Livelihood Mission:

The Dept has communicated the District-wise targets for 2015-16 under the scheme and the same has been communicated to all the LDMs vide letter No.695 dt 17.11.2015 for allocation amongst Banks in their District.

Status of Physical Achievement of the NULM Cities

| NATIONAL URBAL LIVELIHOODS MISSION | | | | | | | | | |
|--|------------------------------|---------------------------------|--|--------------------------------|---------------|------------------------------|---------------------------------|--|--------------------------------|
| Progress for the year 2015-16 by end of December 2015 | | | | | | | | | |
| Self Employment Program (Individual & Group) | | | | | | | | | |
| Individual | | | | | Groups | | | | |
| Target | No. of applications received | No of Applications Sent to Bank | No of application sanctioned by the bank | Applications Pending with Bank | Target | No. of applications received | No of Applications Sent to Bank | No of application sanctioned by the bank | Applications Pending with Bank |
| 4765 | 9458 | 7935 | 1270 | 5205 | 105 | 116 | 116 | 28 | 76 |

1. Under SEP (Individual) as against a target of 4765 Banks have sanctioned only 1270 applications and keeping 5205 applications pending. Percentage achievement is only 27%.
2. Under SEP (Group) as against a target of 105 Bank have sanctioned 28 loans and keeping 76 applications pending. Percentage achievement is 26%.
3. Performance of individual banks under self employment is given in the Annexure-L2.

Status of Physical Achievement of the Non-NULM Cities

| STATE URBAL LIVELIHOODS MISSION (SULM) | | | | | | | | | |
|--|------------------------------|---------------------------------|--|--------------------------------|---------------|------------------------------|---------------------------------|--|--------------------------------|
| Progress for the year 2015-16 by end of December 2015 | | | | | | | | | |
| Self Employment Program (Individual & Group) | | | | | | | | | |
| Individual | | | | | Groups | | | | |
| Target | No. of applications received | No of Applications Sent to Bank | No of application sanctioned by the bank | Applications Pending with Bank | Target | No. of applications received | No of Applications Sent to Bank | No of application sanctioned by the bank | Applications Pending with Bank |
| 3152 | 10407 | 9441 | 2708 | 6733 | 357 | 531 | 504 | 223 | 281 |

Bank Issues:

1. Some of the Banks are insisting on Collateral Security for the Loans to be sanctioned. All banks may kindly be advised not to insist on security but only to cover the Loans under credit guarantee fund of CGTMSE.
2. Some banks in some of the districts are asking the beneficiary to bring in huge margin as their Stake. Since the beneficiaries are Urban poor banks may be advised to insist on reasonable margin.
3. Some banks are insisting surety of salaried persons or Govt employees.
4. Some banks have not made disbursement against the loans sanctioned during 2014-15 under the SEP. Banks may be advised to disburse loans to the beneficiaries.

Since the applications are pending since long time, all the Banks are requested to dispose of the applications immediately and ensure nil pendency.

12.6: SCHEMES OF Dr. B. R. AMBEDKAR DEVELOPMENT CORPORATION LTD

The Corporation has submitted the progress report as of Dec. 2015 under the Self Employment Programme (SEP & ISB schemes). The details are as under.

[Amt. ₹ in lacs]

| Sl No | Name of the Programme | Physical Target | Financial Target | Achievement for the end of December 2015 | | | |
|-------|---------------------------------|-----------------|---------------------|--|-----------|-----------|---------|
| | | | Subsidy from Corpn. | Physical Target | Financial | | |
| | | | | | Subsidy | Bank Loan | Total |
| a) | Self-Employment Programme (SEP) | 5429 | 1902.00 | 2087 | 712.89 | 1258.81 | 1971.70 |
| b) | I.S.B. Scheme | 1071 | 2142.00 | 243 | 349.63 | 935.77 | 1285.40 |
| c) | Dairy Scheme | 995 | 506.00 | 1307 | 286.27 | 398.52 | 684.79 |
| | Total | 7495 | 4550.00 | 3637 | 1348.79 | 2593.10 | 3941.89 |

The District-wise achievement are furnished in the Annexure-M.

The Corporation to furnish the Bank-wise achievements to facilitate review of the same.

12.7: SCHEME OF KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION LTD.

The Corporation is implementing 3 schemes, viz., Self-Employment Scheme, ISB Scheme and Self-Employment Dairy Scheme for the benefit of persons belonging to Scheduled Tribes.

The progress for Dec. 2015 is as follows.

(Amt ₹ in lacs)

| Name of the scheme | Target for 2015-16 | | Progress as at 31.12.2015 | | | Total |
|------------------------------|----------------------|-----------------------|---------------------------|----------------|----------------|----------------|
| | No. of Beneficiaries | Fin. Target (Subsidy) | Physical | Subsidy | Bank loan | |
| Self Employment | 3115 | 1090.00 | 3011.00 | 964.67 | 1502.14 | 2466.81 |
| ISB Scheme | 500 | 1000.00 | 235.00 | 369.64 | 944.15 | 1313.79 |
| Self Employment-Dairy Scheme | 1500 | 750.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 5115 | 2840.00 | 3246.00 | 1334.31 | 2446.29 | 3780.60 |

The District-wise Progress is furnished in Annexure N.

12.8 : SCHEME OF KARNATAKA MINORITIES DEVELOPMENT CORPORATION

The Corporation is implementing the Swavalambana scheme. Progress as at December 2015 is as under:

[Amt. ₹ in lacs]

| TARGET 2015-16 | | ACHIEVEMENT AS ON 31.12.2015 | | |
|----------------|-----------|------------------------------|--------------|-----------|
| Physical | Financial | Physical | Financial | |
| | | | Subsidy & MM | Bank Loan |
| 5000 | 1300.00 | 2686 | 1204.53 | 3622.69 |

The District-wise achievement is furnished in the Annexure O.

12.9: SCHEME OF D. DEVARAJ URS BACKWARD CLASSES DEV. CORPN. LTD.

D Devaraj Urs Backward Classes Development Corporation Ltd. is implementing CHAITANYA Subsidy cum Soft Loan Scheme.

As against the physical target of 5250 for 2015-16, the Dept has sponsored 12721(including previous years 3865 applications), against which Banks have sanctioned 3,111 loans, rejected 1,696 applications and pending 7,914 applications as on Dec. 2015.

The District-wise & Bank-wise performance as on December 2015 is furnished in the Annexure P-1.

12.10 : IMPLEMENTATION OF PASHU BHAGYA SCHEME

It is informed by the Secretary to Govt., Animal Husbandry & Fisheries Department vide their letter D.O.No.AHF/143/Secy 2015 dated 20.4.2015 that the Govt of Karnataka has announced "Pashu Bhagya" Scheme for the year 2015-16. The scheme guidelines have been communicated to all the stakeholders.

The Commissioner, AH & VS, GoK has furnished the progress under the scheme, which is as under:

| Sl. No. | Activity | Targets | No. of applications | | |
|---------|--------------------------|---------|---------------------|---------------------|----------------------|
| | | | submitted to Banks | sanctioned by Banks | pending for sanction |
| 1. | Dairy Development | 10395 | 11223 | 4490 | 5905 |
| 2. | Sheep & Goat Development | 5492 | 6933 | 3271 | 2201 |
| 3. | Piggery Development | 1319 | 994 | 354 | 965 |
| 4. | Poultry Development | 949 | 679 | 132 | 817 |

It is informed by the Dept that under Krishi Bhagya scheme and Bhoosamruddhi scheme, farmer who has contracted krishihonda are also eligible to avail animal induction as per the guidelines of Pashubhagya. All the LDMs are requested to consider the Pashubhagya beneficiaries as addition targets.

The District-wise progress is furnished in **Annexure-P-2**.

AGENDA 13.0 :SPECIAL FOCUS PROGRAMMES

13.1 CREDIT FLOW TO MINORITY COMMUNITIES

The Banks have disbursed loans to **301209** beneficiaries amounting to ₹ **4259.39 cr** up to the quarter ended Dec. 2015. The outstanding level of advances to Minority Communities as at the end of Dec. 2015 was ₹ **22881.18 cr spread over 1161650 accounts**, constituting **10.33%** of PSA. The Bank wise details of credit disbursement up to December 2015 & outstanding balance as at December 2015 are furnished in **Annexure – X**.

FLOW OF CREDIT TO MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS

The outstanding level of credit to minority communities in the identified districts as at Dec. 2015 is as follows –

| Name of the District | ([₹ in cr] | | |
|---|------------|------------|----------------------|
| | Bidar | Kalburgi | Dakshina Kannada |
| Name of Lead Bank | SBI | SBI | SyndicateBank |
| Priority Sector Advances | 2702 | 3785.66 | 11380.74 |
| Lending to Minority Community | 531 | 797.89 | 3135.27 |
| % of Minority Community Lending to PSA | 19.65 | 21.08 | 27.55% |
| Stipulated % of Minority Community Lending to PSA | 15 | 15 | 15 |

The flow of credit to minority communities in all the three districts has increased and surpassed the stipulated target of 15% of priority sector advances in the respective districts.

13.2 : CREDIT FLOW TO WOMEN

Banks have disbursed ₹ **17192.00 cr.** to 1038660 Women Beneficiaries up to Dec. 2015 during the financial year. The outstanding level of Advances to Women Beneficiaries was ₹ **48524.61 cr** as of Dec. 2015 constituting 9.81% of total of advances vis-a -vis stipulated target of 5%.

The Bank wise details are furnished in **Annexure – XI**.

13.3 : KISAN CREDIT CARD

The Banks have issued **25,15,166 KCCs** up to Dec. 2015 with credit limit of ₹ **20895 cr.**
Agency-wise number of Cards issued is as under:

(₹ in crores)

| Agency | Target for 2015-16 (amount) | During the Year | | Outstanding Balance | |
|--------------|-----------------------------|---------------------|------------------|---------------------|--------------|
| | | No. of cards Issued | Limit sanctioned | No. of cards | Amount |
| Comm.Banks | 25452 | 560612 | 9315 | 1450917 | 24368 |
| RRBs | 6136 | 561743 | 4827 | 775215 | 7788 |
| Cooperatives | 10012 | 1392811 | 6753 | 2259545 | 9688 |
| Total | 41600 | 2515166 | 20895 | 4485677 | 41844 |

Bank wise position is furnished in **Annexure XII.**

AGENDA 14.0 SELF HELP GROUPS/ JOINT LIABILITY GROUPS

Progress under SHG Bank Linkage as at December 2015 –

Outstanding position of advances to SHGs as at December 2015:

| Agency | No. a/cs | Amount (₹ cr) |
|------------------|---------------|----------------|
| Commercial Banks | 474847 | 5362.77 |
| RRBs | 94287 | 1185.39 |
| Cooperatives | 78772 | 731.91 |
| Total | 647906 | 7280.07 |

As against the targets for credit linkage of 1,56,250 of SHGs for the year 2015-16, Banks have credit linked 1,98,487 SHGs up to the quarter ending Dec. 2015.

Commercial Banks have directly credit linked 1,48,188 SHGs with an amount of ₹ 2103.18 cr and indirectly 13947 groups with a limit of ₹ 162.35 cr; RRBs could credit link 26851 groups with an amount of ₹ 416.75 cr and Co-op. Banks have credit linked 23448 groups with a limit of ₹ 401.78 cr up to December 2015.

A target for credit linkage of 25,000 JLGs has been fixed for the State for 2015-16. As per the information gathered, the Banks have credit linked 67,749 JLGs with a credit limit of ₹ 805.19 cr up to December 2015.

Consolidated progress by Banks under SHG Bank linkage program as at December 2015 is given in **Annexure – XIII A TO D.**

The LDMS are requested to submit Bank-wise SHG-BLP & JLG data on quarterly basis for compilation.

AGENDA 15.0 : LENDING THROUGH MFIs:

Association of Karnataka Micro-Finance Institutions (AKMI) is overseeing the working of various (25) MFIs. It has informed that the loan outstanding given by various MFIs in Karnataka as on December 2015 was ₹ 9938.12 cr covering 68,19,487 a/cs. Out of which, overdue is only ₹ 55.74 cr spread over 28,239 a/cs. The MFI Wise / District-wise outstanding and Overdues as on December 2015 is enclosed as **Annexure- Q.**

AGENDA 16.0 : STREE SHAKTI PROGRAMME

The Women & Child Development, GoK has communicated the targets for linkage of Stree Shakti Groups for the year 2015-16 is as under:

| | |
|-------------------------------------|----------|
| No. of Stree Shakti Groups formed | : 140000 |
| No. of Groups credit linked | : 129736 |
| No. of Groups having only Bank A/cs | : 10264 |

The progress under Stree Shakti Programme as furnished by the Women & Child Development Department, Govt. of Karnataka for December 2015 is as under:

| | |
|---|--------------|
| No. of Stree Shakti Groups formed | 140000 |
| No. of groups maintaining accounts with banks | 140000 |
| Cumulative amount saved by the Group Members | ₹ 1738.26 cr |
| No. of groups credit linked | 129736 |
| Loan disbursal by banks | ₹ 2745.67 cr |

The District-wise performance is furnished in Annexure- R.

AGENDA 17.0: UDYOGINI SCHEME OF KARNATAKA STATE WOMEN'S DEVELOPMENT CORPORATION [KSWDC]

Karnataka State Women's Development Corporation is the Nodal agency for implementation of Udyogini Scheme. The Corporation has allocated a physical target of 15000 and financial target of ₹ 1100 lacs for the year 2015-16.

The Dept has communicated that as on Dec. 2015, the Banks have sanctioned 9057 loans as against the physical target of 15000. The District-wise progress report is furnished in the Annexure-S.

AGENDA 18.0: IMPLEMENTATION OF SPECIAL SCHEMES

A] Agri-Clinics / Agri-Business

As per the information received from Banks, the outstanding under Agri-clinics/Agri-Business as of Dec. 2015 was for **2514 Clinics [₹ 484.49 cr]** & **186 Agri-Business units (₹ 11.12 cr)**. During the QE Dec. 2015 Banks have financed **18 Agri-Business Centres (₹ 1.56 cr)** and **45 Agri Clinics (₹ 3.00 cr)**. Banks are requested to monitor the implementation of the scheme at the ground level and ensure sanction of the proposals received on merits and submit subsidy claims to NABARD in respect of eligible proposals. Banks have to take advantage of Capital Subsidy available to the above schemes.

B] Rural Godowns

The Banks have financed **296 Rural Godowns** with credit limit of **₹ 68.65 cr** up to Dec. 2015. The outstanding amount was **₹ 698.29 cr** comprising **3014** accounts.

C] Implementation of National Horticulture Board [NHB] Subsidy Scheme

During the year 2015-16, NHB has released subsidy in respect of **121** proposals under the scheme amounting to **₹ 2031.36** lakhs.

NHB has informed that they have revised operational guidelines of the scheme vide their Cir.No.NHB/CC/Project Appraisal Agency/2014-15 dated 22.5.2014. The details are available on the website: www.nhb.gov.in.

AGENDA 19.0 : RECOVERY

19.1 : RECOVERY OF BANK DUES UNDER GOVT SPONSORED SCHEMES

The summary of scheme-wise NPA position as at December 2015, is furnished here under:

(Amount in ₹ crore)

| SECTOR | | Balance O/S | NPA Level | % of NPA |
|------------------|-------------|-------------|-----------|----------|
| P M E G P | | 343.03 | 42.38 | 12.35 |
| SGSY | Individuals | 70.73 | 13.66 | 19.31 |
| | Groups | 253.44 | 34.34 | 13.55 |
| SJSRY | USEP | 94.45 | 26.20 | 27.74 |
| | UWSP | 18.44 | 3.65 | 19.79 |

Nodal agencies [DIC, RDPRD/Zilla Panchayat, KVIC/ KVIB & ULB (municipalities)] are requested to extend assistance to banks for recovery of overdues in co-ordination with Banks. Bank wise details are furnished in **Annexure XV, XV-A & XV-B**.

19.2 : NON-PERFORMING ASSETS POSITION :

There were **742971** NPA a/cs involving an amount of ₹ **18003.46 cr** as of December 2015, accounting for **3.64%** of total advances. The Farm sector accounts for **310411** a/cs, with a balance of ₹ **4637.58 cr** constituting **4.73%** of advances to agriculture. NPA under MSE and OPSA works out to **5.90%** and **0.15%**, respectively.

Bank wise details are furnished under **Annexure – XVI**.

19.3 : RECOVERY UNDER SARFAESI / DRT / LOKADALAT

Banks have recovered ₹ **928.57 cr** against amount involved ₹ **2717.72 cr** under **SARFAESI Act**, recovered ₹ **200.01 cr** against amount involved ₹ **1724.78 cr** under **DRT** and recovered ₹ **22.42 cr** against amount involved ₹ **360.80 cr** through **Lok Adalat** up to December 2015.

19.4: RECOVERY UNDER KPMR & KACOMP ACTS

As of Dec. 2015, **5511** cases filed by Banks under RR Act were pending before Revenue Authorities involving an amount of ₹ **71.72 cr**. The Banks have filed **69** applications during Dec. 2015 quarter involving loan amount of ₹ **0.89 cr**. There are **1914** cases pending for more than 3 years for recovery under RR Acts.

Bank wise details are furnished under **Annexure – XVII and XVII A**.

AGENDA 20.0 : LEAD BANK SCHEME – STRENGTHENING & MONITORING INFORMATION SYSTEM (LBS-MIS)

RBI vide their Cir No. RBI/ 2012-13/ 450 RPCD. CO. LBS. BC. No. 68/ 02.01.001/ 2012-13 dated March 19, 2013 has modified the statement for ACP target as LBS-MIS-I, statement for disbursement and outstanding- LBS-MIS-II, III. Similarly, statement for Financial Inclusion Plan (FIP) renamed as LBS-MIS-IV and LBS-MIS-V. These statements are to be submitted on quarterly basis commencing from June 2013.

SLBC had advised all Banks to submit the above statements as per the periodicity of submission. The consolidated statements of LBS-MIS-I, II,III, IV & V for the State as a whole, as on December 2015 are furnished in **Annexures XVIII -1 to 4**.

AGENDA 21. 0 : NABARD AGENDA NOTES:

(I) Area Development Plans/Schemes

To facilitate enhanced term lending to agriculture and hasten the process of capital formation in agriculture sector, NABARD continued its process of identifying Area Development Plans/Schemes in PLP 2016-17. The Plans/Schemes are prepared taking into consideration the forward and backward linkages available, agro-climatic conditions, availability of infrastructure etc. Implementation of these plans/schemes will result in enhanced livelihood options for large number of SF/MF. The area development plan / schemes identified in the districts have been made agency specific for proper implementation. SLBC may direct all the LDMs to incorporate the Area Development Plans/Schemes identified in the PLP in the DCP and a suitable mechanism may be evolved at district/state level for proper monitoring / implementation. Coordinated efforts are required from all stake holders for successful implementation of Area Development Plans/Schemes.

(II) GLC- Incorporation of data on agri term loan in the SLBC agenda

Hitherto SLBC was furnishing disaggregated data on Ground Level Credit to agriculture with break up for crop loans and term loans separately in Annexure IV to the agenda note for SLBC meeting. However, since 132nd Meeting, only consolidated data for GLC for agriculture is provided. This hampers any meaningful discussion on trends in credit flow for term loan segment and crop loan segment separately which is quite essential for monitoring of the credit flow for this vital sector of the economy.

(III) Short term finance

(a) Kisan Credit Cards (Position as on 31 December 2015)

| Sl. No. | Name of the Agency | Live KCC outstanding | Rupay KCC issued | Coverage in % |
|---------|---------------------|----------------------|------------------|---------------|
| 1 | KSCAB | 24,80,937 | 57,751 | 2.33 |
| | RRBs | | | |
| 1 | Pragathi Krishna GB | 2,50,136 | 39,771 | 15.90 |
| 2 | Karnataka Vikas GB | 2,83,473 | 66,373 | 23.41 |
| 3 | Kaveri GB | 2,41,606 | 58,583 | 24.25 |
| | Total for RRBs | 7,75,215 | 1,64,727 | 21.25 |
| | Grand Total | 32,56,152 | 2,19,890 | 6.75 |

The progress in issue of RuPay KCC is not very encouraging especially by the Cooperatives. SLBC may impress upon the banks to make all out efforts to issue the cards in large numbers.

(b) Fresh financing to PWCS

(i) Gol, MoT is closely monitoring the flow of credit to the handloom sector and is regularly seeking status and progress in submission and sanction of fresh financing applications by PWCS, engagement of Bunkar facilitators etc. SLBC may provide the details in this connection to NABARD on monthly basis so as to update the Gol on the issue.

(ii) Department of Handlooms may create awareness among their district offices, weavers and the PWCSs about various schemes available for the handloom sector like Margin Money assistance (for weavers and their SHGs, JLGs) and Interest Subvention.

(c) Progress of pledge financing on NWRs by the Banks

Banks may submit the progress of pledge financing on NWRs regularly to SLBC so that the same can be consolidated and furnished to Gol.

IV. RIDF –Irrigation Projects

As on 31 December 2015, 3123 irrigation projects has been completed in the state under RIDF I to XIX. These projects have created irrigation potential of 284100 ha in 29 districts of the state. Banks are requested to take earnest efforts in assessing the additional credit requirements of farmers in the command area of the projects.

V. SHG, JLG Financing

(i) The agency-wise and bank-wise data on SHGs which were savings linked and credit linked along with details on amount disbursed to the Groups and outstanding as on 31.12.2015 is yet to be received by NABARD. Banks may furnish the same on a regular basis.

(ii) Banks are to furnish the data on credit linkage of JLG on Bhoomi Heen Kisan as on 31.12.2015 in the NABARD/DFS format already given to SLBC, bankers may furnish the same in the format given below:

(a) Progress in JLG financing during the year (Farm Based JLGs)

(₹ in Lakh)

| Name of the Agency | No JLGs financed during the month | | Loan disbursed to JLGs during the year | | Loan outstanding | |
|--------------------|-----------------------------------|-------|--|--------|------------------|--------|
| | Farm based | Total | Farm based | Amount | No. of JLGs | Amount |
| Commercial Banks | | | | | | |
| RRBs | | | | | | |
| Cooperative Banks | | | | | | |
| Total | | | | | | |

(b) Progress in JLG financing during the year(Non-Farm based JLGs)

(₹ in lakh)

| Name of the Agency | No JLGs financed during the month | | Loan disbursed to JLGs during the year | | Loan outstanding * | |
|--------------------|-----------------------------------|-------|--|--------|--------------------|--------|
| | Non-Farm based | Total | Non-Farm based | Amount | No. of JLGs | Amount |
| Commercial Banks | | | | | | |
| RRBs | | | | | | |
| Cooperative Banks | | | | | | |
| Total | | | | | | |

(iii) NABARD has discussed the issue of Revival of Dormant SHGs in the Strategy Meets of all Bankers (CBs/DCCBs/RRBs) and requested for submission of claim to us under Revival of Dormant of SHG Scheme which will be closed on 31.03.2016. NABARD is to receive the same from banks. Banks may submit the same.

VI. Solar Powered VSAT Connectivity in Sub Service Areas (SSA)

NABARD is providing support under FIF for setting up of solar powered VSAT to kiosk/fixed CSPs to address the issue of connectivity as also power supply in the Sub Service Areas. As indicated in our circular No. 231/DFIBT-32/2015 dated 29 October 2015 (already forwarded to banks), banks are requested to obtain clearance certificate from SLBC for SSAs having lack of connectivity and submit the proposal to the NABARD Regional Office. Syndicate Bank has submitted proposal for setting up VSAT at 7 SSAs. Karnataka Vikas GB has also submitted proposal but without SLBC certificate. All other banks are requested to submit proposals to us along with SLBC certificate by 17th February 2016.

VII. Submission of daily reports for progress under PMJJBY, PMSBY and APY

All the RRBs and Cooperative banks have to submit the daily progress reports by e-mail at dfibt.bangalore@nabard.org on enrolment to NABARD. Progress made under these schemes is directly monitored by Government of India.

VIII. Preparation of Banking Plans for Watershed Development Projects

NABARD has been supporting implementation of watershed development projects in Karnataka for more than a decade and successfully implemented 221 projects covering an area of ₹ 2.75 lakh ha. The implementation of these projects have facilitated conservation of soil and water in a scientific manner and increased agriculture productivity in rainfed areas. However, the optimum benefits to the watershed community in general and farmers in particular could be achieved only if necessary credit support for post watershed activities is made available. Needless to mention, development of watershed areas also provides business opportunities for the banks. In this regard, banking plans have been prepared for 33 watershed project areas covering a total financial outlay of ₹ 103.80 crore. These plans have been prepared by our DDMs in association with the concerned branch managers / controlling officer of the banks in watershed areas. The district-wise details of the Banking plans prepared by NABARD are as under: (₹ in Lakh)

| Sl. No. | District | No. of Banking Plans prepared | Amount of the Banking Plan |
|---------|--------------|-------------------------------|----------------------------|
| 1 | Chitradurga | 5 | 493.34 |
| 2 | Shimoga | 6 | 226.42 |
| 3 | Belgaum | 11 | 4380.91 |
| 4 | Hassan | 5 | 1023.25 |
| 5 | Bidar | 3 | 1582.09 |
| 6 | Bijapur | 1 | 251.55 |
| 7 | Mysore | 2 | 2422.73 |
| | Total | 33 | 10,380.29 |

To ensure that Credit Plans in the watershed area are implemented in the right earnest, SLBC may issue necessary instructions to LDMs of the districts concerned to place the issue of monitoring of Banking Plans in Watershed areas as an agenda in BLBC/DCC and report the progress in implementation of the Banking Plans to NABARD on quarterly basis.

AGENDA 22 : ANY OTHER MATTERS WITH THE PERMISSION OF CHAIR

Request of RDPR Dept., GoK for opening of ATMs at the centres where Water Purifying Centres established by Gram Panchayats

In the State Level Vigilance and Monitoring Committee meeting held on 16.10.2015, under the chairmanship of the Hon'ble Minister for Rural Development & Panchayat Raj, the chairperson has requested the Banks to install ATMs at the centres where Water Purifying Centres are established by Gram Panchayats. This arrangement will be convenient to the rural people for transacting with Banks as every household invariably visits these centres for drinking water.

All the Banks are requested to explore the possibility of opening of ATMs at such centres.

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