



STATE LEVEL BANKERS' COMMITTEE: KARNATAKA  
CONVENOR: CANARA BANK

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# STATE LEVEL BANKERS' COMMITTEE KARNATAKA

## PROCEEDINGS OF THE 164<sup>th</sup> SLBC MEETING HELD ON 27.02.2024

MEETING HALL,  
Room No. 306, Vidhana Soudha,  
BENGALURU – 560001

(Through Hybrid Mode)

CONVENOR



HEAD OFFICE: ANNEXE, BENGALURU



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

**MINUTES OF THE 164<sup>th</sup> SLBC MEETING AND BANKING STATISTICS AS ON 27<sup>th</sup>  
FEBRUARY 2024 HELD ON 27.02.2024**

The 164<sup>th</sup> SLBC meeting of the state of Karnataka was held on 27.02.2024 at 11.00 am at Meeting Hall, #306, Vidhana Soudha, Bengaluru under the Chairmanship of **Dr. Shalini Rajneesh**, Additional Chief Secretary and Development Commissioner GoK, and **Dr. Vishal R IAS** Secretary, Finance Department and attended by **Sri P N Raghunath**, Chief General Manager, Reserve Bank of India, **Shri T Ramesh**, Chief General Manager NABARD, Ms. **Sunanda Batra**, General Manager, Reserve Bank of India, **Shri M Bhaskara Chakravarthy**, Convenor SLBC Karnataka and General Manager, Canara Bank, Other Principal Secretaries, Secretaries, Commissioners & Directors from Govt. departments / corporations and Senior executives from RBI, NABARD and different banks attended through video conference.

**Shri. M Bhaskara Chakravarthy, Convenor SLBC Karnataka** welcomed, **Dr. Shalini Rajneesh**, ACS and DC, GoK, **Dr. Vishal R**, Secretary, Finance Department, GoK, **Shri P N Raghunath**, Chief General Manager, RBI, **Shri T Ramesh**, Chief General Manager NABARD, Ms. **Sunanda Batra**, General Manager RBI.

**Discussion on Agenda Items**

**Shri M Bhaskara Chakravarthy, Convenor, SLBC Karnataka** informed the House that agenda papers have been placed before the participants and the point-wise agenda issues are being taken up for deliberations. The proceedings of the meeting placed hereunder for record and further necessary action by stakeholders.

**AGENDA ITEM NO. – 1**

**1.1 Confirmation of the minutes of 163<sup>rd</sup> SLBC meeting held on 02.12.2023:**

The minutes of 163<sup>rd</sup> SLBC meeting held on 02.12.2023 were circulated among all the member banks and Govt. Departments. As no suggestions received, the house may kindly confirm the minutes.

**1.2 Follow-up action on the decisions taken during the previous SLBC meeting:**

Convenor informed the house that **Bank of Baroda, IDBI Bank, Bandhan Bank and City Union Banks** have delayed in uploading the data in SLBC revamped portal. It is advised by the chairperson that, all banks to upload the data within the stipulated time frame.

**1.3 Delay/non submission of data by the member banks for onward submission to regulators:**

Convenor informed that **Bidar LDM** has not provided correct data for Minority Department scheme from last 3 quarters.

Further he informed that HDFC Bank, Bank of Baroda, Axis Bank, DBS Bank, Fincare small finance bank, CSB, DCB Bank, BOM and IOB are always delay in submission of various data.

**(Action: Bidar LDM, HDFC Bank, Bank of Baroda, Axis Bank, DBS Bank, Fincare small finance bank, CSB, DCB Bank, BOM and IOB)**



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

**1.4 Re-Constitution of SLBC Sub-committee for Recovery and Rehabilitation:**

Convenor informed that Additional Chief Secretary & Development Commissioner, GoK desire to reconstitute the SLBC Sub – committee for recovery and Rehabilitation committee by including the review of Kisan Credit Card Scheme, Loan Linked Schemes, PMFME, PMAY, PMJJBY, PMJDY, APY, PMMY, PMSVANidhi, PMAHIF etc. and same may be renamed it as “**review of recovery of Government Sponsored scheme**”.

Chairperson informed that the Chairman and Convenor will be the same for the newly formed subcommittee and in turn, Convenor Bank (SBI) provided their confirmation for the same.

**(Action: SBI)**

**1.5 SARFEASI issue of Coffee Planters:**

Convenor informed that SLBC has received communication from coffee planters quoting that banks are enforcing SARFEASI act on Coffee planters when loan become NPA

Additional Chief Secretary instructed all bankers to view the cases of planters sympathetically based on the genuine difficulties if any

**(Action: All Banks)**

**AGENDA ITEM NO 2:**

**2.1: Progress under Social Security Schemes:**

Convenor informed the House that under Jansuraksha Campaign for PMJJBY and PMSBY Karnataka state have enrolled **69.90 lakh** and **169.53 lakh** beneficiaries.

Secretary, Finance Department informed that all the uncovered population should be covered and many customers have the duplicate account with various banks which are inactive. Hence banks have to provide such a facility that at the time of renewal the premium amount should be debited from the active account. Deduplication of beneficiaries coursed under PMJJBY, PMSBY through the development of digital API platform.

It is expressed by the bankers that DFS / IBA to come out with this provision. At present each bank is enrolling the beneficiaries and while settling the claims only one is entertained.

**(Action: All Banks)**

**2.2 Implementing Kannada Language in name boards of the enterprises located in the prime places under the jurisdiction of Bruhat Bengaluru Mahanagra Palike (BBMP):**

Convenor informed that as per Government of Karnataka Gazette notification on usage of 60% of Kannada language on name boards. Many member banks asked for extension of time line and exclusion from the same.

Chairperson person informed that, the issue was passed by Legislative Assembly and hence it should be adhered to by all the banks, however expressed willingness to take up the matter with DFS, GoI.

**(Action: All Member Banks)**



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

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

Secretary, Finance department informed that, all the eligible accounts should be restructured leaving some hard core.

Convenor informed that 57.18 % of accounts are restructured from all eligible accounts and it is noticed that maximum accounts are renewed by banks and banks have taken all the steps to reach out the customers for the restructuring of loans.

Further, Convenor advised all the member banks to restructure minimum of 90% eligible accounts by the end of March 2024.

**(Action: all member Banks)**

**2.4: Addition of credit to specific area while preparing District Credit Plan:**

Chairman informed that, while preparing District Credit Plan, district wise all Government Sponsored programme to be factored and inclusion separate credit for Integrated farming model and one cold storage per district for avoiding perishable losses of agriculture products especially for initial 7-10 days after harvesting.

**(Action: All LDMs & Member Banks)**

**AGENDA ITEM NO. - 3**

**PMSVANidhi scheme:**

Convenor informed that Karnataka State ranks 7<sup>th</sup> position in sanction of PMSVANidhi loans. He also informed that under PMSVANidhi scheme Karnataka State sanctioned 4,79,085 applications and 4,60,357 applications were disbursed.

The Secretary, Finance Department GoK instructed to Karnataka Bank that they have to sanction and disburse all the pending applications within 7 days, i.e., on or before 06.03.2024.

**(Action: NULM, GoK, Karnataka Bank Ltd. and all Member Banks & LDMs)**

**AGENDA ITEM NO. - 4**

**Review of credit disbursement by banks:**

**4.1. Achievement under ACP and Priority Sector Lending:**

Convenor presented a comparative analysis of disbursement as on December 2023 quarter of FY 2023-24.

- The banks have disbursed Rs. **79511.95** crore under **Short Term agriculture** loans registering 81.14% achievement of the Annual target as on 31.12.2023
- The banks have disbursed Rs. **54807.74** crore as on December 2023 under **Agricultural Term loans** registering 68.96 % achievement of the annual target.



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

- **Total agriculture** registering **75.69%** achievement as on 31.12.2023 of the annual target.
- The banks have disbursed Rs. **118384.05** crore under **MSME** as on 31.12.2023 registering **89.60%** achievement of the annual target.
- The banks have disbursed Rs. **267113.94** crore under **total PSA** as on 31.12.2023 registering 72.95 % achievement of the annual target.

The chairperson advised that all banks to focus more on improving Housing loan and Education Loan, so that ACP targets under these segments will be achieved.

Convenor assured that banks will achieve ACP target set for FY 2023-24.

**(Action: All member banks)**

**4.2 Major Bank wise performance/Achievement of ACP as on December 2023:**

The house took note of the performance of all the banks under ACP as on 31.12.2023. The ACS &DC advised poor performing banks to achieve the ACP target on quarterly basis

**(Action: SBI, BOI, Central Bank, PSB, UCO Bank, HDFC, Axis Bank and PNB)**

**AGENDA ITEM NO. - 5**

**5: ACP performance district wise:**

Convenor informed the house that Haveri (149.73 %), **Dharwad (104.43%)**, **Dakshina Kannada (86.32%)**, **Ramnagara(106.99%)** and **Chikmagalur (88.44%)** are top five Districts, who achieved ACP target for Dec. quarter of FY 2023-24 .

Further Convenor informed that **Bidar (38.17%)**, **Kalburgi (62.37%)**, **Hassan (57.64%)** **Udupi (64.37%)** and **Koppal (56.02%)** are bottom five Districts in terms of ACP achievement for FY 2023-24.

**(Action: All LDMs)**

**AGENDA ITEM NO. - 6**

**6.1 PMAY-U (HOUSING FOR ALL 2022)**

Convenor SLBC informed the house that Housing department has submitted 17973 applications to member banks and out of which 14878 applications have the proper IFSC code. Out of which banks have sanctioned only 3368 applications.

Chairperson informed that the performance of the banks is very poor and to speed up the sanctions under RGHCL and Chairperson also instructed to conduct camps on 4 to 6 March 2024 in co-ordination with ULBS, Departments and bankers to sanction maximum loans and update the same in google spread sheet developed by department to know the exact position.

**(Action: All Member Banks, LDMs and RGHCL KSDB)**



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

**6.2 Gruhalakshmi Scheme:**

Chairperson informed that except Canara Bank, no bank has given their consent for providing the smart card to Gruhalakshmi Beneficiaries. And also instructed that all member banks have to provide consent on or before 6<sup>th</sup> March, so that it can be launched on Women's day function.

Further Chairperson expressed her displeasure in giving the breakup of on PMJDY accounts among the Gruhalakshmi and conversion of Non PMJDY accounts to PMJDY accounts. Chairperson informed that other banks can take help from Canara bank as they have already started the process.

(Action: All Banks)

**AGENDA ITEM NO. - 7**

**Review of Districts having CD Ratio less than 60% and Working of Special Sub-Committees of DCC:**

**7.1 Districts with CD Ratio of less than 60% as on December 2023:**

Convenor informed that the CD Ratio of the State as on 31.12.2023 was 79.72%. **Uttara Kannada** and **Udupi** Districts have shown slight improvement of 0.49 points over September 2023 quarter.

Convenor, informed that for enhancing the CD ratio both the districts have already formed special subcommittee.

(Action: Uttara Kannada, Udupi LDMs & DCs and All Member Banks)

**AGENDA ITEM NO. - 8**

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

SLBC Convenor requested the department to clear the pending claims of **Rs. 25.49 crores** as early as possible. The Mission Director, NRLM Dept. assured to clear the same as soon as the funds are received from Government of India.

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

**AGENDA ITEM NO. - 9**

**Review of expansion of banking network and Financial Literacy:**

Convenor informed that Canara Bank and State bank of India have opened the Brick and Mortar branches at Koppa (Uttara Kannada) and Punajur State forest (Chamarajanagar).

Further he informed that, there are 7 villages where population is less than 2500 where banking outlets are not available. These 7 locations are allotted to State Bank of India [2],





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

IPPB (3) and Bank of Baroda (2) and it is requested to these banks to appoint BCs at these locations on urgent basis.

Chairperson informed that all the places where population is between 3000-5000 should be covered with Brick and mortar branch within radius of 5 Km.

**(Action: IPPB, SBI and BOB)**

**AGENDA ITEM NO. - 10**

**Financial Inclusion Initiatives:**

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

Convenor informed that, there were 15305 inactive BCs as on 31.12.2023 and out of which 90% of inactive BCs were from Fino Payment Bank, Bank of Baroda and YES Bank.

Convenor requested respective Banks to activate all inactive BCs as early as possible.

RBI informed that all the BC points should be activated by respective Banks and BCs have to rendered their basic service.

**(Action: All Member Banks)**

The Secretary, Finance Department GoK critically commented on fixed inactive BCs of Fino Payment Bank and Yes Bank instructed the bank to utilize the trained Bank sakhies of NULU Dept. for replacing the inactive BCs.

**(Action: Fino payment Bank and YES Bank)**

**10.2: Financial literacy initiatives by banks.**

As on 31.12.2023 there were 25 non-functional FLCs. Convenor requested SBI, UBI & BOI Banks to appoint FL counsellors (16,8 & 1 FL Counsellors respectively) immediately and make these FLCs functional.

**(Action: SBI, UBI, and BOI)**

**10.3 Centre for Financial Literacy**

Convenor informed that there are 38 CFLs exist sponsored by 3 banks namely Canara Bank (13), State Bank of India (22) and Bank of Baroda (3) in the Karnataka state.

GM, RBI, FIDD instructed all the member banks to conduct more number of camps.

**(Action: Canara Bank, SBI and BoB)**

**AGENDA ITEM NO. - 11**

**Minutes of 164<sup>th</sup> SLBC Meeting - Inputs from Reserve Bank of India**

**11.1 Declaration of drought in 216 taluks in Karnataka**



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

General Manager, FIDD, RBI informed that time for completion of restructuring exercise is up to March 31, 2024. All banks were advised to ensure completion of restructuring within the above timeline.

The position of restructuring of loans due to due to Natural Calamity as on February 26, 2024 was as follows –

Sl. No.	Particulars	No. of Accounts	Amount (in Rs. Crore)	% No. of Accounts	Amount (%)
A	Total Outstanding Eligible for Restructuring	7,41,739	16,623.08	100%	100%
B	Restructured Accounts	20,553	415.95	2.77%	2.50%
C	Renewed Accounts	2,43,830	5,810.71	32.87%	34.96%
D	Consent received but pending for restructure	1,512	150.73	0.20%	0.91%
E	Farmers opted for non- restructuring	1,55,655	3,426.22	20.99%	20.61%
F	Fresh Finance	6,822	332.49	0.92%	2.00%
G	Accounts restructured/ renewed / not willing/Fresh fin. (B + C + D + E )	4,21,550	9,804	56.83%	58.98%
H	Pending Accounts (A - G)	3,20,189	6,819	43.17%	41.02%

- Pending percentage is 41% in terms of amount and 43% in terms of number of accounts.
- Further as on February 26, 2024, 6 banks namely Bandhan Bank, Suryodaya SFB, Fincare SFB, Utkarsh SFB, India Post Payments Bank and Fino Payments bank have not reported accounts eligible for restructuring.

SLBC was advised vide mail dated February 06, 2024 to hold meeting with the banks that have still not identified the eligible accounts once in two days and write to their head office. If need be, ED of SLBC may write to MD / CEO / ED of the non-responding banks and keep





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

FIDD, Bengaluru posted about developments. However, SLBC has not responded to our mail. Again a reminder mail has been sent on February 28, 2024.

**(Action: SLBC, Bandhan Bank, Suryodaya SFB, Fincare SFB, Utkarsh SFB, India Post Payments Bank and Fino Payments bank)**

**11.2 Review of operations of Business Correspondents (BCs)**

GM RBI informed that, in Karnataka, 16.17% of fixed Business Correspondents (BCs) were inactive out of total fixed BCs at 95,594 as on December 31, 2023. 13,674 (fixed and other than fixed BCs) were inactive for more than 3 months. Fino Payment Bank had the highest number of inactive fixed BCs at 10,910 while it had 8,277 active fixed BCs.

Further GM, RBI informed that SLBC is advised to give bank wise reasons for inactive fixed BCs and to analyse that how many locations have become unbanked post fixed BCs had become inactive as 99.2% of fixed inactive BCs are inactive for more than 3 months (Total inactive fixed BCs are 12,427). State Government express concern about inactive BCs of large PSBs with major presence in Karnataka.

**(Action: SLBC, Canara Bank, SBI, UBI, BOB, BOI, PNB, Indian Bank, UCO Bank)**

**11.3 Recommendation of the Internal Working Group on Agricultural Credit- Model Land Leasing Act:**

FIDD Bengaluru was in receipt of letter No. RD 298 LRA 2023 dated December 20, 2023 from Under Secretary to Government, Revenue Department wherein they informed that RBI's proposal about implementation of Model Land Leasing Act was under the consideration of the Government.

**(Action: GoK)**

**11.4 SLBC website**

SLBC vide their letter reference no. HOBLR: LB&FI: SLBC: WEBSITE: KSC: 1139:2023-24 dated 08.02.2024 had informed that the requisite information was updated on SLBC Portal except following –

Data on districts (including bank-wise and district-wise) and the agenda, annexures and minutes of the DCC & DLRC meetings held at district level are not present in SLBC website.



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

These may be uploaded for atleast last one year in searchable format and data may be uploaded in excel format.

SLBC has responded that vendor has expressed his inability to make above improvements due to space constraint. SLBC reply is not acceptable and SLBC is therefore advised to make the above improvements. Even GoK has requested for the above modifications.

**(Action: SLBC)**

**11.5 Persistent delay in data submission to SLBC / RBI and accuracy of data:**

GM, RBI informed that IndusInd Bank, DBS Bank, BOM and Yes Bank have delayed data submission or did not submit complete data more than once in last 4 quarters.

Most of the data required by RBI / SLBC was not furnished by banks on time. The same was also recently observed while collecting the data on EDDPE, and relief measures undertaken in natural calamity.

**(Action: All member banks)**

**11.6 Non-conduct or delay in conduct of LBS fora meetings (DCC / DLRC / SLBC Sub-committee):**

**i. DCC and DLRC meetings**

GM, RBI informed that Belgavi, Bidar, Chamarajangara, Kalburgi, Kodagu, Udupi and Uttara Kannada districts have not conducted DCC/DLRC Meeting for Sept 2023 quarter. Chikkamagaluru, Dakshin Kannada, Davangere, Hassan, Koppal, Shivamogga and Tumakuru were held beyond the prescribed timeline of 90 days from end of concerned quarter.

**(Action: Lead Banks)**

**ii. Meetings of SLBC Sub-Committees: -**

GM, FIDD informed that Sub-committee on Recovery and rehabilitation and Govt. Sponsored Schemes (State Bank of India – Convenor) not conducted for Sept. 2023.

**(Action: SBI)**

**iii. Sub-committee on CD Ratio- Udupi and Uttara Kannada: -**

As per the direction of RBI, both the districts have informed that they have formed the subcommittee on CD ratio.



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

**11.7 Expanding and Deepening of Digital Payment Ecosystem**

The banks were advised to put in extra effort to achieve 100% digitization at the earliest and not later than January 31, 2024 in the remaining 27 districts. All the banks were given weekly target so that they can achieve the 100% digitization within the set timeline. Only three banks namely KVGB, BoB and Federal Bank are submitting EDDPE data on weekly basis. IDFC Bank, IndusInd Bank, Yes Bank, ESAF, FINO, Punjab and Sindh Bank and India Post Payment Bank have achieved 100% digitization in their respective districts of operation.

The banks shall furnish progress for all districts (which are not 100% digitally enabled) to SLBC/ UTLBC Convenor banks within 30 days from the end of the quarter, through their Controlling Offices. SLBC/ UTLBC Convenor banks shall submit the consolidated progress reports for all districts in their jurisdiction to respective Regional/ Sub Offices of RBI within 40 days after resolving discrepancies in reporting, if any.

**(Action: SLBC & Banks)**

**11.8 Compare CD ratio, PSL achievement and percentage of PSL targets achieved bank-wise for state of Karnataka:**

GM, RBI informed that SLBC and all member banks were advised in meeting of major banks held in RBI Bengaluru and chaired by Regional Director, Karnataka, that CD ratio should not be looked at in isolation, instead PSL targets, ACP targets as also ACP achievement should be analyzed together to ensure that ACP targets are broadly aligned with PSL targets though the latter are not state wise. But such analysis is desired for minimizing regional imbalance. SLBC was advised to ensure that the above was kept in mind while drawing ACP targets for FY 2024-24 bank-wise as well as district-wise.

**(Action: SLBC)**

**11.9 Status of setting up of CFLs in Phase III**

All sponsor banks were advised to complete operationalization of 41 CFLs, set up in Phase III, smoothly by March 10, 2024.

**(Action: SBI, Canara Bank, UBI, BOB)**

**11.10 Review of SLBC Agenda - SLBC Agenda as per RBI Master Circular vs SLBC, Karnataka Agenda:**



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

GM informed the forum regarding the meeting of major banks and SLBC Convener with Reserve Bank of India on January 25, 2024 (chaired by Regional Director) to discuss adherence to SLBC agenda. It was observed that many prescribed agenda points were either not discussed or the discussion on the subject did not cover all the prescribed aspects. On perusal of 164<sup>th</sup> SLBC agenda, GM, FIDD Bengaluru appreciated SLBC for including most of the points discussed in that meeting. However, she highlighted the points that were still to be included in the SLBC agenda –

Review of achievement under ACP State wise and district wise

- (i) SLBC to present a comparative position of PSL targets, ACP achievement, share in branch network, share in total loans in the state and CD ratio to get the correct and holistic picture.
- (ii) SLBC to device a system to assess the performance of LDMs.
- (iii) Finalising ACP for 2024-25 -

GM, RBI advised SLBC to examine the trend in achievements of each bank in each district for 3 years, potential in their area and suitably allocate ACP targets for FY 2024-25.

She apprised the house that RBI, CO has pointed out that the target set under ACP for the FY 2022-23 were lower than previous year achievements for Weaker Section Sector. SLBC was advised to analyse the data submitted by them under ACP and identify the banks for which ACP targets have been set lower than the previous year achievement. GM RBI informed the house on need for capturing credit requirement to MSME cluster during the preparation of the ACP from the ensuing year. Further, SLBC was advised to finalize and release the ACP for the year 2024- 2025 positively by April 1, 2024 and ensure the accuracy of the data furnished by banks.

**(Action: SLBC)**

**11.11 CGTMSE to be special invitee:**

As per advice of RBI, SLBC has invited the CGTMSE as a special guest for the SLBC meeting.

**11.12 FLW 2024:**

Reserve Bank of India will be observing Financial Literacy Week 2024 from February 26 to March 01, 2024 on the theme “**Make a Right Start: Become Financially Smart**” “**करो सही शुरुआत, बनो वित्तीय-स्मार्ट**” with following sub-themes:



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

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- (a) Saving and Power of Compounding | बचत और कंपाउंडिंग की शक्ति
  - (b) Banking Essentials for Students | छात्रों के लिए बैंकिंग आवश्यकताएं
  - (c) Digital and Cyber Hygiene | डिजिटल और साइबर स्वच्छता

GM, RBI advised all banks to actively participate in special FL activities during the above week.

**11.13 Increasing the ceiling for priority sector housing loans:**

GM, RBI informed that, SLBC has since submitted the response vide e-mail dated February 22, 2024 which was under examination.

**11.14 Discussion on reduction in frequency of DLRC Meetings**

GM, RBI informed the house that District Level Review Committee (DLRC) is a district level forum under the aegis of Lead Bank Scheme, which primarily aims at facilitating stakeholders to undertake review of the district level credit plans and to devise workable solutions for enhancing flow of credit to deserving sectors, besides serving as a platform for Public Representatives to share their valuable feedback for improvising strategy. In terms of extant guidelines, DLRC meetings are to be held at least once in a quarter.

She further informed that RBI's Top Management had directed to place the proposal for reduction in frequency of DLRC meetings before SLBC for deliberation in the ensuing SLBC meeting as a special agenda item. The house deliberated in this regard that the DLRC meetings is a forum of all banks present in a district and facilitate review of various state and central government schemes. The Disha meetings held at quarterly intervals by GoI are attended by LDM only and not all member banks. Hence, it was decided by the forum to recommend to RBI, CO. State Government emphasized that the DLRC meetings shall be conducted on a quarterly basis, as being conducted presently.

**11.15 Market Intelligence Issues:**

Following Market Intelligence issues were presented by RBI –

1. Cybercrime- “Drugs in Parcel”
2. Cybercrime- Deepfake technology
3. Cybercrime- Online Job/Task
4. Digital Lending App- Exorbitant interest and harassment



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

5. Complaints received through SACHET portal :-

RBI informed that they have received complaints against Lend Mall , Apna Paisa , Bright Cash , CashPal , CashLoan , Speed Loan ,Credit King , Koko Cash ,My loan Mall and Rupee King online digital lending apps through SACHET portal.

**AGENDA ITEM NO. - 12**

**12.1 Inclusion of Agenda in SLBC Meeting:-**

CGM, NABARD informed that following agenda should be added for upcoming SLBC meetings

1. Review of financing of FPOs and availing benefit of Credit Guarantee scheme for FPOs and AHIDF
2. Review of financing under e-NWR should be added as one of the agenda for upcoming SLBC meetings.

**(Action: SLBC)**

**12.2 Fixing of ACP target for FY 2024-25:**

CGM NABARD informed that Rationalization of targets among banks, particularly RRBs and Cooperatives, based on trends in sector-wise past achievement may be considered.

**(Action: SLBC)**

**12.3 State Focus Paper, 2024-25 – Projections:**

CGM NABARD, informed that, Karnataka Regional Office has prepared the State Focus Paper 2024-25 which estimates an **exploitable Priority Sector credit potential of ₹ 3.97 lakh crore, an increase of 10.67% over the projections made for 2023-24 (₹ 3.59 lakh crore)**. Agriculture Credit is estimated at ₹ 1.85 lakh crore (47%). MSME sector at ₹.1.58 lakh crore (40%) and other priority sectors ₹0.54 lakh crore (13%). The SFP has also highlights the infrastructure gaps under various sectors, which may be addressed by the State Govt.

**12.4 AMI Subsidy Scheme:**

As per latest advise from Gol, the submission and scrutiny of proposals have been fully digitised and Financial Institutions need not submit the hard copies of the project to NABARD. Accordingly, NABARD has pushed back all pending proposals to the concerned banks. The guidelines have already been communicated to the controlling offices of banks. As per the guidelines, Joint Monitoring Inspections also stands withdrawn, instead, FIs to conduct the inspection and submit the online declaration.

It is advised NABARD to conduct a one-day workshop.

**(Action: NABARD and All Member Banks)**





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

**12.5 Pledge financing for agriculture commodities through electronic Negotiable Warehouse Receipt (e-NWR):**

CGM NABARD informed following information about e-NWR scheme

- Warehousing Development and Regulatory Authority (WDRA) has been established under the Warehousing (Development and Regulation) Act, 2007 for setting up a negotiable warehouse receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouses.
- e-NWR can facilitate easy pledge financing by Banks and other financial institutions e-NWR also helps to save expenditure in logistic as stock can be traded through multiple buyers without physical movement and can be split for partial transfer or withdrawal. e-NWRs promote scientific warehousing for storage of agricultural goods and commodities.
- WRDA is striving to promote finance against e-NWR to farmers especially small & marginal farmers in the post-harvest phase. Dept. of Financial Services (DFS) vide letter No. 3/67/2022-AC dated 25.01.2023 had advised all Public Sector Banks to consider the feasibility of designing a loan product on the lines of 'SBI produce marketing loan'. DFS in letter no.3/67/2022-AC dated 17.01.2023 advised Convenors of SLBCs to include pledge finance against e-NWR as a permanent agenda in its meetings.

**12.6 Loan to FPOs under NABSanrakshan credit guarantee scheme:**

- Banks may provide collateral free loan to FPOs under NABSanrakshan credit guarantee scheme.
- NABSanrakshan Trustee private Co., NABARD's wholly owned subsidiary is mandated to manage various credit guarantee funds of Gol and Other agencies. The institutional architecture is a two-tier structure with NABSanrakshan and Credit Guarantee Trustee Company Ltd (NCGTC), set up by Ministry of Finance. It provides Credit Guarantee for agricultural and rural sector loans.

**(Action: All Banks)**

**12.7 Financial Inclusion Fund (FIF) from NABARD:**

CGM, NABARD informed that grant support is available for various schemes under Financial Inclusion Fund (FIF) from NABARD. The grant support for Special Focus Districts (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

41 CFLs to be set up in Karnataka under Phase-III of CFL project with total expenditure of ₹32.00 lakh per CFL for first three years. Total grant support of ₹29.30 lakh per CFL for meeting 100% of the Capex cost and 90% of the Opex cost is available under FIF. Capex support of ₹5.00 lakh per CFL and Opex support of ₹8.10 lakh per CFL per year for 3 years (90% of the total Opex cost) is funded under FIF. Sponsor Bank of CFL to borne 10% of the Opex cost, i.e. ₹0.90 lakh per CFL per year for 3 years, i.e. total ₹2.70 lakh for 3 years period.



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

Sponsor Banks to enter into agreement with NGOs for setting up of CFL and submit the proposal for sanction of the grant support under FIF to NABARD RO.

**12.8 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](http://www.nabard.org).

**AGENDA ITEM NO. - 13**

**Expanding and Deepening of the Digital Payments Ecosystem**

Convenor informed that timelines for completion of 100% digitization in all the Districts were on or before 31.12.2023. All the districts have achieved more than 85 % digitization except Shivamogga (SB 79%) Dakshina Kannada (SB 83%), Udupi ( SB 80%), Uttara Kannada (SB 78% and CA 83%)

Further Convenor informed that in spite of repeated follow up from SLBC many banks have not submitted data within time line.

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

**AGENDA ITEM NO. - 14**

**Pradhan Mantri Fasal Bima Yojana (PMFBY):**

**Bank wise pending insurance claims status under PMFBY:**

Commissioner Agriculture Department, GoK informed that there are 2165 proposal amounting to 3.08 crores pending for settlement under PMFBY due to NPCI payment failure and Blank Aadhar from different member Banks.

Under Restructured Weather Based Crop Insurance Scheme (RWBCIS) total 28.00 crore amount is pending for settlement.

SLBC requests Agriculture Department, GoK to advise Insurance Companies to settle the pending claims at the earliest.

**(Action: Agri. Dept. GoK & All Member Banks)**

**AGENDA ITEM NO. - 15**

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

SLBC-Convenor informed the house that the achievement in the total KCC outstanding as on Dec 2023 is Rs. 62614.26 crores. Convenor-SLBC requested all Member Banks to sanction KCC loans to all the eligible farmers for agriculture and allied activities

**(Action: All Member Banks)**



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

**15.2 KCC-Dairy and other animal husbandry activities:**

SLBC Convener informed the house that banks have sanctioned **182421** KCC AH loans amounting to **₹865.85 Cr.**

SLBC Convener informed the house that banks have sanctioned **20162** KCC fishery loans amounting to **₹273.88 Cr**

**(Actions: All Banks and Animal Husbandry and Fisheries department, GoK)**

**15.3 Agriculture Infrastructure Fund (AIF):**

Convenor informed that during FY 2023-24 banks sanctioned **449 accounts** amounting 515.01 Crores.

Further he instructed all member banks to clear the pendency under sanction and disbursement cases.

The Commissioner Agriculture informed specifically the HDFC, AXIS Bank and Canara Bank have highest pendency in disbursements and informed to clear immediately.

**(Action: All Member Banks)**

**AGENDA ITEM NO. - 16**

**16.1 Banking statistics as on 31<sup>st</sup> December 2023:**

Convenor presented the Banking Statistics on Deposits, Advances, CD Ratio, total PSA, Advances to MSE/ Agriculture/ Weaker Section in the State of Karnataka as on December 2023

There is a Y-o-Y growth of 14.69 % in Deposits and 21.55 % in Advances. CD ratio of the State as on 31.12.2023 is 79.72%.

There is absolute growth of Rs. 54703 cr in PSA over of Dec 2022 showing an absolute percentage growth of **14.61** % on Y-O-Y basis.

Agricultural advances have increased from Rs. **180762** crores as of Dec 2022 to Rs. **208584** Crores as of Dec 2023, showing an increase of Rs. **27822** crores (**15.39%**) on Y-O-Y basis.

The outstanding level under MSME has increased from Rs. **137145** Crores as on Dec 2022 to Rs. **162654** Crores as Dec 2023 an absolute growth of Rs **25509** crores i.e, growth of **18.06** % on Y-o-Y basis.

The Convenor requested all Member Banks and LDMs to give more focus on priority sector lending (Agriculture, Housing & MSME sector) to further improve the disbursements under PSA.

The Chairperson congratulated the all Bankers for improving the CD ratio of the state.

**(Action: All banks & all LDMs)**



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

**16.2: Branch Network:**

Convenor informed that, the number of bank branches have increased from 12047 as on 30.09.2023 to 112137 as on 31.12.2023 this showing an increase of 90 branches on Q-o-Q basis.

**16.3 Status of Rural Bank Branch closure/merger/relocation:**

Convenor informed that, SLBC has not received any request from LDMs.

**16.4: ATM Network:**

Convenor informed the house that total number of ATMs as on 30.09.2023 was 17475 against 17438 as at 31.12.2023, thus showing decrease of 37 ATMs.

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

Convenor informed that percentage of Aadhaar seeding was 90.2 as on 31.12.2023.

Further Convenor requested all member banks & LDMs to sensitize the branches and also arrange for further improving Aadhaar seeding to facilitate more and more Aadhaar based online DBT credits and popularize digital banking.

**(Action: All Member Banks & LDMs)**

**AGENDA ITEM NO. - 17**

**Government sponsored schemes**

**17.1. Performance under Govt. Sponsored Schemes for the FY 2023-24:**

Chairperson instructed that all state government departments have to submit the data of Government sponsored schemes for fruitful discussions in SLBC meetings, as some of the departments are not providing data for the review purpose.

**(Action: State Government)**

**17.2: PMEGP:**

Convenor requested member banks to clear the pending applications under PMEGP scheme which will help in generating more job opportunities. The Convenor informed all bankers to clear pending applications for FY 2019 to 2022 and claim the subsidy through the portal.

**(Action: All Member banks)**

**17.3 CREDIT FLOW TO MINORITY COMMUNITIES:**

**Agenda 17.3.1: Progress under finance to Minority Communities in the state:**

Convenor informed the house that outstanding loans to minority communities was Rs. 44948.86 Crores as on 31.12.2023 which is 10.47 % of total PSA.



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

SLBC requested all Banks to achieve mandatory requirements under PSA lending to weaker sections in their ACP targets during FY 2023-24 by sanctioning maximum loans to minority community in Karnataka state.

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

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

SLBC requested Lead District Manager of Bidar (SBI), Kalburgi (SBI) districts and Dakshina Kannada District (Canara Bank) to advise branches for more Credit to Minority Communities for the FY 2023-24.

Bidar LDM has not submitted the correct data to SLBC in spite of repeated follow up.

Secretary, Finance department instructed LDM Bidar to submit the correct data of Minority community within time line.

**(Action: LDMs Bidar, Kalburgi, Dakshina Kannada District and All Member banks)**

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

**17.4.1.: SELF HELP GROUPS:**

Convenor informed the house that, Credit Linkage to SHGs during FY 2023-24 was **Rs. 10890.35 crores.**

Further he requested to member banks for credit linkage of all eligible SHG accounts.

**(Action: All Member Banks)**

**17.4.2: JOINT LIABILITY GROUPS:**

Convenor informed the house that, total outstanding under JLGs as on 31.12.2023 was **Rs. 15268.28 Crores** and also requested member banks to focus on to achieve allocated targets.

**(Action: LDM & All Member Banks)**

**17.5: Progress in Stand Up India (SUI) scheme as on 31.12.2023**

Convenor brought to the notice of the house that, as on Dec. 2023 banks have sanctioned an amount of **Rs.318.40 crore** under Stand Up India Scheme.

Convenor requested to MSME department, SC/ ST corporation, KVIC and DICCC to source maximum number of applications to achieve the set target.

**(Action: All Member Banks & LDMs)**

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

Convenor informed the house that member banks have sanctioned 5150650 MUDRA loan accounts amounting to **Rs. 40298.38 Cr** from 01.04.2023 to 31.12.2023.



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

Convenor informed that Karnataka state has secured **3<sup>rd</sup> position** with respect to MUDRA loan sanctions and disbursements in the country with the active participation of all member banks and support from line department.

**(Action: All member Banks)**

**17.7 Progress under PMFME scheme:**

Convenor informed the house that banks have sanctioned 4634 number of applications against the target of 6850 as on 31.12.2023

ACS & DC instructed all the banks to sanction all the loans and clear the pendency under sanction and disbursement on urgent basis.

**(Action: All Member Banks, LDMs, Special officer of PMFME, Agricultural department-KAPPEC)**

**AGENDA ITEM NO. - 18**

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

**18.1: Non-Performing assets position as 30.09.2023:**

Convenor informed the house that total non-Performing assets as on 31.12.2023 was 58892 crore.

**(Action: Member Banks)**

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

Convenor informed the house that under PMEGP share of NPA was 17.79% and requested the concerned depts. to extend necessary support to banks for recovery.

The Additional Chief Secretary & Development Commissioner, GoK advised the member banks to share complete details of NPA under PMEGP with KVIC which can help the member banks in recovering NPA accounts under PMEGP as NPA percentage is very high in this scheme.

**(Action: KVIC, KVIB & DIC department and Member Banks)**

**AGENDA ITEM NO. - 19**

**Issues remaining unresolved at DCC/DLRC meeting :**

Convenor informed that, SLBC has not received any unresolved issues from the LDMs.

**(Action: LDMs & LDM State controlling office of Banks)**





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

**AGENDA ITEM NO. - 20**

**20.1 Sub Committee meetings held during the review period:**

Convenor informed the house that, sub-committees on **Recovery and rehabilitation** for September 2023 is not conducted by Convenor bank.

Convenor requested the Convenor bank (**SBI**) to conduct above meetings immediately and share the minutes.

**(Action: SBI)**

**20.2 Representation from Union Bank of India on unwillingness to conduct SLBC sub- committee on MSME**

Convenor informed that Union Bank of India is the Convenor for SLBC sub- committee on MSME. They requested to withdraw the Convenorship for the said subcommittee, as they are unable to conduct the said meeting and asking for permission from the house.

Chairperson denied the Union Bank of India's request and instructed to conduct the meeting within stipulated time norms.

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

**AGENDA ITEM NO. - 21**

**Other issues**

**21.1. Implementation of Kannada language by Banks.**

Convenor requested all member banks and LDMs to ensure that:

1) Availability of account opening forms, loan applications, challans etc., should be in Kannada language in all the branches.

2) Use Kannada language in bank ATMs, BNAs, Sign boards, letter heads, bank/branch seal and in Rsetis/Rudsetis and FLCs.

**(Action: All Member Banks, LDMs)**

**21.2: Performance by Banks under Annual Atal Pension Yojana (APY) Targets during FY 2023-24: (from 01.04.2023 to 31.12.2023)**

Convenor informed the house that, Karnataka state has achieved **56%** of APY target set by PFRDA during FY 2023-24 up to 31.12.2023 and performance of the banks are not up to the mark. Banks have to enroll maximum applications under APY on war footing basis.

**(Action: All Member Banks and LDMs)**

**21.3: Progress under Aadhar seeding in PMJDY A/cs:**

Convenor informed the house that 77.00 % of accounts are Aadhar seeded as on 31.12.2023



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

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

**21.4: Status of Aadhaar Enrolment Centers in banks in the State:**

Convenor informed the house that, UIDAI Bangalore has informed that as on 30.09.2023 583 kits were active with 183589 enrolments/updates in the last 30 days against 586 active kits with 148778 enrolments/updates in the last 30 days as on 31.12.2023

**(Action: All Member Banks)**

**AGENDA ITEM NO. - 22**

**Skill development:**

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

Convenor informed the house that, total number of training programmes conducted were 750 against the target of 849 as on 31.12.2023

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

**22.2 Functioning and performance of RUDSETI (7) / RSETI (26) in Karnataka state :**

Convenor informed house that number of trained persons were 13420 and out of which credit linked were 873 during financial year 2023-24.

Convenor, requested RSETIs to show improvement in conducting more credit awareness programmes.

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

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

Convenor informed the house that, there were 2 lands allotted to RSETI prior April 2022 but both lands were under litigation at High Court Benches Kalburgi and Dharwad.

Now, the proposed land allotted to 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.

Chairperson instructed skill Development department to send letter to Bellary DC for resolving the issue on urgent basis.

**(Action: Skill Development Department GoK)**



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

**22.4 Opening of new RSETI in Vijayanagara District:-**

Convenor SLBC informed that, MoRD, GoI directed the banks to take immediate action for opening of new RSETIs in the uncovered Districts and responsibility of opening new RSETIs is to be assigned to respective lead Bank.

Vijayanagara is uncovered District in Karnataka State and State Bank of India is Lead Bank for Vijayanagara district.

SLBC request State Bank of India to open the new RSETI at an earliest on assigned location.

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

**22.5. State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP):**

Convenor SLBC informed that, Raichur district has achieved all the four parameters and Yadgir district has achieved 3 parameter and target under PMSBY is not achieved (82%).

Further he requested to all the member banks to enrol all the eligible accounts under PMSBY to achieve the set target.

**(Action: Raichur & Yadgir LDM and All Member Banks)**

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

Convenor informed that the total no. of calls received at the Helpdesk from during December 2023 quarter are 2585.

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

**(Action: All Member Banks and LDMs)**

**AGENDA ITEM NO. - 23**

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

Convenor informed that SLBC has 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. Accordingly, documents need to be uploaded 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.



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

ACS & DC instructed to department of stamp and registration to resolve the issue on urgent basis.

**(Action: Department of Stamp and Registration, GoK)**

**23.2 Performance of Private Sector banks under different Government sponsored Schemes**

Convenor informed that the performance meeting was held under the chairmanship of Hon'ble Minister of State for Finance with private sector banks on October 29,2023 and concern was expressed over very little participation from Private Sector Banks in FI schemes of the Government.

Secretary Finance department instructed all the private sector banks to improve the performance under all government sponsored scheme.

**(Action: All Private Sector Banks)**

**23.3 Problem faced during registration of mortgage deed /MDTD**

Convenor informed that while presenting documents for registration, Sub Registrars are now insisting for personal presence of the branch heads.

SLBC request E-Governance department, Stamps and registration department to resolve the issue on urgent basis.

**(Action: E-Governance Department, Stamps and Registration Department)**

**23.4 Performance review of Central Sector Interest Subsidy (CSIS) scheme**

SLBC has received the communication from DFS regarding Performance review of Central Sector Interest Subsidy (CSIS) scheme. Under this Scheme Interest Subsidy is given during the moratorium period i.e., Course period plus one year on Education Loan taken from the Scheduled Banks to students belonging to economically weaker sections whose annual parental income is up to Rs. 4.5 Lakh from all sources.

Convenor requested all member banks are requested to provide the eligible account list for review purpose.

**(Action: All Banks)**

**23.5 Reduction in frequency of DLRC meetings:**

Convenor informed that in terms of extant guidelines, DLRC meetings are to be held at least once in a quarter. RBI top management has directed to place the proposal for reduction in frequency of DLRC meetings before SLBC for deliberation.

Additional Chief Secretary and Development Commissioner instructed that these are the Mandatory meetings and it should be conducted on quarterly basis as usual.



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

**SLBC – KARNATAKA  
LIST OF PARTICIPANTS  
164<sup>th</sup> SLBC Meeting held on 27.02.2024**

Sl. No.	Name Shriyuths -	Designation	Organization
1	Dr. Shalini Rajneesh	Additional Chief Secretary & Development commissioner	Govt of Karnataka
2	Dr. Vishal R	Secretary	Finance Department GoK
3	Smt P I Srividya	MD NLM	Govt of Karnataka
4	Sri P N Raghunath	Chief General Manager	RBI Bengaluru
4	MS Sunanda Batra	General Manager	Reserve Bank of India
5	Sri. T Ramesh	Chief General Manager	NABARD
6	Smt. S Brindha	General Manager	NABARD
7	Sri M Bhaskar Chakravarthy	Convenor-SLBC Karnataka	Canara Bank
8	Sri B Parshwanath	DGM SLBC	Canara Bank
<b>CONVENOR – Canara BANK</b>			
9	Preveen M P	Assistant General Manager	Canara Bank
10	Pradeep Kumar H	Divisional Manager	Canara Bank
11	Amol R Akolkar	Manager - SLBC	Canara Bank
12	Chethan K S	Manager – SLBC	Canara Bank
13	Manoj Kumar Sinha	Manager- SLBC	Canara Bank
14	Vidya M	Manager - SLBC	Canara Bank
<b>MEMBER BANKS AND STATE GOVT DEPARTMENTS</b>			
15	P Gopi Krishna	General Manager	Canara Bank
16	Pawan Kumar	General Manager	State Bank of India
17	Pankaj Kumar Kapsime	Deputy General Manager	Union Bank of India
18	Manas M Mishra	Deputy General Manager	Bank of Baroda
19	Sumana Dasgupta	Deputy General Manager	State Bank of India
20	S P Nagaraj	Deputy General Manager	ICICI Bank
21	Manoj K Sinha	Assistant General Manager	Bank of Baroda
22	J Basha	Zonal Head	Fino Payment Bank
23	M S Bhat	Assistant General Manager	State Bank of India
24	Savitha R	Divisional Manager	Canara Bank
25	Manku Bhattacharya	State Controller	ICICI Bank
26	Venkatesh H T	Senior Manager	Bank of Baroda
27	Ila Sahu	Manager	RBI
28	Vidya Sampathy	Manager	RBI
29	Harish	Manager	Fino Payment Bank
30	Sunil Kurthkoti	Financial Advisor	GoK
31	M Rubvel	SPM FI NRLM Dept	GoK
32	Ragavi N V Nayaka	Project officer	GoK
33	Mangala S M	M D KBDC	GoK
34	All member banks , all state Govt departments & LDMs	Through VC	





STATE LEVEL BANKERS' COMMITTEE: KARNATAKA  
CONVENOR: CANARA BANK





STATE LEVEL BANKERS' COMMITTEE: KARNATAKA  
CONVENOR: CANARA BANK

