

Proceedings of the 165<sup>th</sup> SLBC Meeting held on 15.05.2024



STATE LEVEL BANKERS' COMMITTEE: KARNATAKA  
CONVENOR: CANARA BANK

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# STATE LEVEL BANKERS' COMMITTEE KARNATAKA

## PROCEEDINGS OF THE 165<sup>th</sup> SLBC MEETING HELD ON 15.05.2024

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 165<sup>th</sup> SLBC MEETING AND BANKING STATISTICS AS ON 31<sup>th</sup> MARCH 2024 HELD ON 15.05.2024**

The 165<sup>th</sup> SLBC quarterly meeting for the State of Karnataka was held on 15.05.2024 at 3.00 PM at Meeting Hall, #306, Vidhana Soudha, Bengaluru under the Chairmanship of **Dr. Shalini Rajneesh**, Additional Chief Secretary and Development Commissioner, GoK, and attended by **Smt. Sonali Sen Gupta** Regional Manager, Reserve Bank of India, **Shri Bhavendra Kumar**, Executive Director, Canara Bank, **Shri .T Ramesh** and **KVSSLV Prasada Rao** Chief General Manager, NABARD, **Shri Hari Prasad**, Deputy General Manager, Reserve Bank of India, **Shri K J Srikanth** Convenor SLBC Karnataka and Chief 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. K J Srikanth**, Convenor, SLBC Karnataka welcomed, **Dr. Shalini Rajneesh**, ACS and DC, GoK, **Smt. Sonali Sen Gupta** Regional Manager, RBI, **Shri T Ramesh** and **KVSSLV Prasada Rao**, Chief General Manager, NABARD, **Shri Hari Prasad**, Deputy General Manager RBI.

**Discussion on Agenda Items**

**Shri. B Parshwanath**, Deputy 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 164<sup>rd</sup> SLBC meeting held on 27.02.2024:**

The minutes of 164<sup>th</sup> SLBC meeting held on 27.02.2024 were circulated among all the member banks and Govt. Departments and there is 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 **Bandhan Bank**, **Axis Bank**, **Yes Bank**, **Kotak Mahindra Bank**, **DBS Bank** and **Fino Payment Bank** have delayed in uploading the data in SLBC revamp portal. It is advised by the chairperson that, all member 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 LDM **Bidar** has not furnished correct Minority data from last 3 quarters.

Further he informed that **Bank of Baroda**, **AXIS Bank**, **DBS Bank**, **Fincare small finance Bank**, **CSB**, **DCB banks** were always delaying submission of various data.



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The ACS&DC, GoK has advised State Bank of India to take action.

**(Action: State Bank of India, Bank of Baroda, AXIS Bank, DBS Bank, Fincare small finance bank ,CSB, DCB banks)**

**AGENDA ITEM NO 2:**

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

Convenor informed the House that number of accounts outstanding under PMJJBY, PMSBY & APY schemes **174.00 lakh, 73.00 lakh & 35 lakhs respectively.**

Further Convenor informed that, Secretary, Finance Department, GoK is conducting monthly review meeting to review the progress under Suraksha schemes and advised banks to cover all eligible accounts under said schemes.

**(Action: all member Bank)**

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

Deputy Convenor informed that **77.15%** of accounts are restructured out of eligible accounts and it is noticed that maximum accounts are renewed by banks and banks have taken all the steps to reach out the eligible customers for restructure.

Further, Deputy Convenor advised all the member banks to take sympathetic view for allowing withdrawal of drought relief fund by the farmers, without adjusting to the loan accounts.

**(Action: all member Banks)**

**AGENDA ITEM NO. - 3**

**PMSVANidhi scheme:**

Deputy Convenor informed that Karnataka State ranks 4<sup>th</sup> position in sanction of PMSVANidhi loans and strive hard to regain No 1 Position. He also informed that under PM SVANidhi scheme Karnataka State sanctioned **5,01,242** applications and **4,87,073** applications were disbursed.

The ACS& DC, GoK has instructed to All Member Bankss to clear the pending applications within one month.

**(Action: NULM, GoK, Karnataka Bank, all Member Banks & LDMS)**

**AGENDA ITEM NO. - 4**

**Review of credit disbursement by banks:**

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



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Deputy Convenor presented a comparative analysis of disbursement as on March 2024 quarter of FY 2023-24.

- The banks have disbursed Rs. **111064** crores under **Short Term agriculture** loans registering **113%** achievement of the Annual target as on 31.03.2024
- The banks have disbursed Rs. **72801** crores as on March 2024 under **Agricultural Term loans** registering **92 %** achievement of the annual target.
- **Total agriculture** registering **104%** achievement as on 31.03.2024 of the annual target.
- The banks have disbursed Rs. **152882** crores under **MSME** as on 31.03.2024 registering **116%** achievement of the annual target.
- The banks have disbursed Rs. **355903** crores under **total PSA** as on 31.03.2024 registering **97 %** achievement of the annual target.

Forum appreciated SLBC Karnataka for launching ACP FY 2024-25 in the first week of April and stood first State to launch in pan India level.

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

**(Action: All member banks)**

Internal

**4.2 Major Bank wise performance/Achievement of ACP as on March 2024:**

The house took note of the performance of all the banks under ACP as on 31.03.2024. The ACS &DC advised poor performing banks to achieve the ACP target on quarterly basis.

Deputy Convenor informed that State Bank of India, Bank of India, Bank of Maharashtra, Central Bank of India Indian Bank of India, Punjab National Bank, Punjab and Sind Bank and other all major private sector banks like HDFC are lagging behind in achieving mandatory priority sector targets & Agriculture target of 40% and 18% respectively.

**(Action: SBI, BOI, BOM, 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 (196 %), Ramnagara (150%), Dharwad (134%), Chikmagalur (116%) and Dakshina Kannada (109%)** are top five Districts, who achieved ACP target for March quarter of FY 2023-24.

Further Convenor informed that **Bidar (54%), Koppal (72%), Hassan (79%), Udupi (80%) and Kalburgi (86%)** are bottom five Districts in terms of ACP achievement for FY 2023-24. The Regional Director RBI informed the above districts to analyze the root cause for non-achieving the ACP and strategies for achieving the same to be discussed in an ensuing DCC and DRLC meetings.

**(Action: Bidar, Koppal, Hassa, Udupi and Kalburgi LDMs)**



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**AGENDA ITEM NO. - 6**

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

Deputy Convenor SLBC informed the house confirmed that only 3390 houses are ready/nearing completion and only those to be prioritized and as such bankers will be able to finance only those 3390 houses and again upon request from SLBC to share beneficiary wise data, department has shared vide their mail dated 15th march 2024 details of 2413 eligible beneficiaries only. Chairperson instructed all the banks that all the pending application should be sanctioned immediately on campaign mode.

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

**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 March 2024**

Deputy Convenor informed that the CD Ratio of the State as on 31.03.2024 is **78.19%**.

It is informed by both the LDMs, the reasons for the low CD ratio. The reasons are as below

1. Limited scope of industrial Activities-CRZ Restrictions and Forest Area Restrictions hindering the Industrial Growth in the District
2. Inflow of NRI Deposits: At least one member from each family is working in Gulf Countries, thereby there is good inflow of NRI Deposits in to the banking sector.

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

**AGENDA ITEM NO. - 8**

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

Deputy Convenor requested the department to clear the pending claims of **Rs. 39.82 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.

Chairperson instructed NRLM department to clear the BPL claim pendency immediately.

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

**AGENDA ITEM NO. - 9**

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

Convenor informed that as per Jan Dhan Darshak Portal, as on date, there is no unbanked villages without any Branch, BC, or IPPB within a radius of 5 KM as on March 2024).



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The Chairperson has informed that during southern zonal council meeting, Hon'ble Home Minister instructed that 122 villages in Karnataka state should be covered with any of the banking outlet.

It is informed by SLBC that all 122 villages have been covered by any one of the banking outlet. However, another 7 villages referred by DFS, GoI where population is more than 3000 need to be covered by brick and mortar branch and the same was complied.

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

**AGENDA ITEM NO. - 10**

**RBI MINUTES**

**Inputs from Reserve Bank of India**

**11.1 Accord priority in deliberations at SLBC for districts performing poorly in financial inclusion and for assessing reasons stalling credit growth**

Regional Director, RBI informed that SLBC is advised to identify bottom 5 districts which are performing poorly in financial inclusion and assess reasons stalling credit growth in those districts.

Internal

Further she informed that Deputy Governor, RBI had desired that, districts within the state which are performing poorly in the financial inclusion indicators must be accorded priority to eliminate bottlenecks which are impeding their growth, particularly the credit absorption capacity and its offtake.

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

**11.2 Inactive Fixed Point Business Correspondent (BC) Outlets (FBC) and other BCS**

Regional Director, RBI informed that banks have to put in place a business continuity plan (BCP) if a BC became inactive and the banks should re-activate or appoint new BC within a reasonable timeframe. Further she informed that all the member banks were advised to draw action plans for achieving 100% certified BCs in the state and share it with SLBC in 15 days. SLBC was advised to monitor progress in certification periodically.

**(Action: SLBC and  
All Bank)**

**11.3 Annual Credit Plan targets for FY 2024-25**

RD, RBI informed that SLBC was advised to draw the ACP targets for the year FY 2024-2025 post analyzing CD ratio, PSL targets, previous year's ACP targets as well as ACP achievements. SLBC has taken into account ACP target of 2023-24, ACP achievement of 2023-24 and CD ratio for December 2023. All member banks were requested to strive hard to ensure that the targets envisaged are achieved.

**(Action: All Bank)**



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**11.4 Public Tech Platform for Frictionless Credit:**

A meeting was convened by RBI between Principal Secretary, Revenue department and Reserve Bank Innovation Hub (RBIH) for demonstration of the PTPFC platform on February 13, 2024 to integrate land records of Karnataka to the PTPFC platform.

FIDD Bengaluru had received endorsement letter dated February 26, 2024 from Secretary to Government wherein he had written to Principal Secretary to Government, Revenue Department and Secretary to Government, Department of Personnel and Administrative reforms (E- Governance) to pursue the matter with RBI for facilitating implementation of the pilot programme at the earliest. However, Reserve Bank of India, Bengaluru has not received any further communication from these government departments till date.

GoK was requested to furnish an update.

**(Action: GoK)**

**11.5 Persistent delay in data submission**

RD, RBI informed that banks are required to upload the quarterly data on SLBC revamped portal within 15 days from the end of each quarter. SLBC vide e- mail dated April 20, 2024 had furnished the list of banks who had not furnished the data within the prescribed timelines despite sending reminders. The names of banks are Axis Bank, CSB Bank Ltd, Yes Bank, Kotak Mahindra Bank, Bandhan Bank and Fino Payment Bank. All aforesaid banks were advised to adhere to the stipulated timelines going forward.

**(Action: All Member Banks)**

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

RD, RBI informed that two districts, Uttara Kannada and Tumakuru were yet to conduct DCC/ DLRC meetings for review of quarter ended December 2023. DCC and DLRC meetings should be mandatorily conducted once every quarter in terms of extant instructions, to review the implementation of various schemes under the Lead Bank Scheme and to find solutions to the problems hindering developmental activities, among others.

FIDD Bengaluru had advised the LDMs and the lead bank to ensure that DCC/DLRC meetings are conducted without any further delay.

SLBC was advised to sensitize all LDMs to conduct the LBS fora meetings within the prescribed timeline of 90 days from end of the concerned quarter. State Government was also requested to issue necessary instructions of district administration for holding LBS fora meetings in a timely manner and complete the pending meeting at the earliest.

**(Action: All LDMS & SLBC)**

**11.7 Misuse of Business Correspondent (BC) Model**

FIDD Bengaluru had advised SLBC Karnataka to instruct all its member banks that if they have any tie-up arrangement with fintech (Spice money, Rapi pay, Swift money, Pay one or any other company) for utilisation of retail payment and settlement system of their BCs.



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The member bank concerned shall take suitable steps to prevent ineligible or unauthorised use of retail payment and settlement system of their BCs.

**(Action: All Member Banks)**

**11.8 Financial Literacy Camps by rural branches of banks**

RD, RBI Informed that as per FIDD Circular dated March 02, 2017 on Financial Literacy by FLCs and rural branches, rural branches of banks are required to conduct one Financial Literacy camp per month. As per the data provided by SLBC on camps conducted by rural branches during the quarter ending March 31, 2024, some banks had not met the target of one camp per month. Such banks include DBS Bank, Axis Bank, IDFC First Bank, Equitas Small Finance Bank, Ujjivan Small Finance Bank and Jana Small Finance Bank

Banks were advised to ensure compliance with RBI norms (RBI Circular on FLC Policy Review dated March 02, 2017).

**(Action: DBS Bank, Axis Bank, IDFC First Bank, Equitas Small Finance Bank, Ujjivan Small Finance Bank and Jana Small Finance Bank)**

**11.9 Awareness regarding Cybercrime Helpline number 1930**

FIDD Bengaluru had received a reference from Addl. Director General of Police (ADGP), Communication, Logistics and Modernization (CLM) regarding Coordination with police and banks for Cybercrime cases registered through Cybercrime Helpline number – 1930. It was mentioned that the responsibility of the Police is to quickly register the Cybercrime through “1930” portal but the banks are experiencing delays in freezing the fraudulent account.

To address the above-mentioned issues, ADGP (CLM) has proposed few suggestions to tackle Cybercrimes and “Creation of awareness about the Cyber Crime Helpline number “1930” amongst all banking customers, with a particular emphasis on vulnerable sections such as senior citizens, through banks and social media channels” is one of them.

In this connection, SLBC and banks were requested to disseminate the aforesaid information for creation of awareness regarding the Cyber Crime Helpline number “1930” through all the bank branches in the state.

(Action: SLBC and banks)

**AGENDA ITEM NO. – 12 – NABARD Agenda**

**12.1 Continuation of ACABC Scheme FY 2024-25:-**

CGM, NABARD informed that Department of Agriculture and Farmers Welfare, GoI has informed about the continuation of ACABC Scheme for the current FY 2024-25 with the existing cost norms. All the Banks are requested to explore extending credit to eligible candidates





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**(Action: All Bank)**

**12.2 Resumption of nationwide fisheries and AH KCC campaign:**

CGM NABARD informed that a review meeting on the aforementioned campaign was convened under the chairmanship of the Secretary, Department of Animal Husbandry and Dairying (DAHD), GoI, and all Banks have been duly advised to process and clear all pending applications under the campaign by 30<sup>th</sup> April 2024.

In view of the above, banks may expedite clearance of all pending applications by the set deadline and may update the status of the applications on the Jan Suraksha Portal of DFS ([www.jansuraksha.gov.in](http://www.jansuraksha.gov.in)).

**(Action: All Banks)**

**12. Revised AMI Guidelines and Utilization Certificates GSS Schemes.:**

CGM NABARD, informed that, AMI guidelines issued by GoI, submission and scrutiny of proposals have been fully digitized and Financial Institutions need not submit the hard copies of the project to RO. The guidelines have already been communicated to the controlling offices of banks. As per the guidelines Joint Monitoring Inspections are also dispensed with and now FIs are required to conduct the inspection and submit the online declaration.

Further he informed that all banks are advised to **submit the UCs** immediately upon receipt of final subsidy to NABARD in case of AMI and ACABC Schemes.

**(Action: All Banks)**

**12.4 Digitization of Scale of Finance.:**

Govt. of India, along with the State Governments is now setting up Agri-Stack to make it easier for farmers, inter alia, to access credit. As SoF is an important variable in determining the quantum of agri-credit, a digital SoF registry has been devised by NABARD) to capture SoF data in line with the crop registry of MoA&FW, Govt. of India. These formats can be accessed by the convenors of the DLTC and SLTC meetings (District Central Cooperative Banks and State Cooperative Banks respectively).

Apex Bank to start the exercise by October 2024 for fixing the SoF for 2025-26.

**(Action: Apex Bank)**

**12.5 Unit Cost 2024-25:**

In order to facilitate/guide banks to finance investments in agriculture and allied sectors, unit costs for various activities are fixed by NABARD through a consultative process, with focus on technical feasibility and financial viability. These indicative Unit Costs for the year 2024-25, approved by the State Level Unit Cost Committee (SLUCC) have been uploaded in NABARD's website as well as SLBC Website.

**(Action: All Banks)**

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

CGM NABARD informed that Warehousing Development and Regulatory Authority (WDRA) has been established under the Warehousing (Development and Regulation) Act, 2007 for setting up



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a negotiable warehouse receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouses.

Further CGM NABARD informed that 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 spilt for partial transfer or withdrawal. e-NWRs promote scientific warehousing for storage of agricultural goods and commodities.

**(Action: All Banks)**

**12.7: Support 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)**

**12.8 Support under Financial Inclusion:**

CGM, NABARD informed 41 new CFLs have been set up in Karnataka under Phase-III of CFL against which total grant support of ₹29.30 lakh per CFL for meeting 100% of the Capex cost and 90% of the Opex cost have been sanctioned 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.

CAPEX claim were received from the Sponsor Bank, viz. SBI, Canara Bank, Bank of Baroda and Union Bank. Capex claims of 19 CFLs have been settled. Remaining claims will be settled as and when budget is received.

Sponsor Banks are requested to submit timely claims under CAPEX and OPEX to NABARD

**(Action: All Banks)**

**12.9 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).

**(Action: All Banks)**

**12.10 Inviting Urban Co-operative Banks & Small Finance Banks for DCC/DLRC meetings.**

CGM, NABARD informed that Urban Co-operative Banks & Small Finance Banks are part of priority sector lending and LDM may be advised to invite those bankers for the district level meetings conducted by them.

**(Action: SLBC)**



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**AGENDA ITEM NO. - 13**

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

Deputy Convenor informed that below mentioned banks has achieved the 100% digitization in all the districts in Karnataka state - **State Bank of India, Bank of Baroda, UCO Bank, Indusind Bank, KBS Bank, YES Bank, ICICI Bank , IDFC Bank, India Postal Payment Bank, Fino payment Bank, Airtel Payment Bank, ESAF Bank, Ujjivan Small Finance Bank, Jana Small Finance Bank and Au Small finance Bank.**

RD, RBI Informed that all the remaining banks has to saturate 100% before June 2024.

**(Action: All LDMS & Banks)**

**AGENDA ITEM NO. - 14**

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

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

Commissioner Agriculture Department, GoK informed that there are 1536 proposal amounting to 2.70 crores s 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 61.43 crores amount is pending for settlement.

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

**(Actions: Agri. Dept. GoK & All Member Bank)**

**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 March 2024 is Rs. 65027 crores s. Convenor-SLBC requested all Member Banks to sanction KCC loans to all the eligible farmers for agriculture and allied activities

**(Actions: All Member Banks)**

**15.2. 1% interest Subvention for KCC loans:**

**Deputy Convenor informed that** Government of Karnataka is providing 1% interest subvention for crop loans (KCC) up to 1 lakh to the farmers who are repaying KCC loans promptly. But from last 4 years Rs. 18.07 Crores s interest Subvention is not received from the department.

Chairperson instructed Agriculture Department to settle the pending 1% Interest.

It is informed by member Banks that the Dairy Societies to enter tripartite agreement with Banks and customers and maximum applications to be sourced by these societies to Banks.

**(Actions: Agriculture Department)**



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

SLBC Convener informed the house that banks have sanctioned **187940** KCC AH loans amounting to **₹952.00 Cr.**

SLBC Convener informed the house that banks have sanctioned **20220** KCC fishery loans amounting to **₹300.00 Cr**

Chairperson instructed KMF for sourcing more number of Application .

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

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

Convenor informed that during FY 2023-24, banks sanctioned **907 accounts** amounting 885.00 Crores s.

Further he instructed to all member banks to clear the pendency under sanction and disburse cases and also for all the pending and existing applications banks have to complete the Geo tagging using the Krishi Mapper App.

**(Actions: All Member Banks)**

**AGENDA ITEM NO. - 16**

**16.1 Banking statistics as on 31<sup>st</sup> March 2024 :**

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 % in Deposits and 21 % in Advances. CD ratio of the State as on 31.03.2024 is 79%.

There is absolute growth of Rs. 54703 cr in PSA over of Mar 2023 showing an absolute percentage growth of **14 %** on Y-O-Y basis.

Agricultural advances have increased from Rs. **180762** crores s as of Mar 2023 to Rs. **224055** Crores s as of Mar 2024, showing an increase of Rs. **27822** crores s (**15.39%**) on Y-O-Y basis.

The outstanding level under MSME has increased from Rs. **137145** Crores s as on Dec 2022 to Rs. **162654** Crores s as Dec 2023 an absolute growth of Rs **31787** crores s i.e, growth of **17 %** 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 .

**(Action: All Member Bankss & all LDMs)**

**16.2: Branch Network :**

Convenor informed that, the number of bank branches have increased from 12137 as on 31.12.2023 to 12261 as on 31.03.2024 thus showing an increase of 124 branches on Q-o-Q basis.



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**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 31.12.2023 was 17438 against 17062 as at 31.03.2024, thus showing decrease of 376 ATMs.

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

Convenor informed that percentage of Aadhaar seeding was 89% as on 31.03.2024.

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.

**(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.

SLBC requested All Member Bankss 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 Member Bankss, LDMs & Minority Development Corporation-GoK)**



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**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.

Chairperson 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. 14531.00 crores s.**

Further he requested to member banks for credit linkage of all eligible SHG accounts and banks have to provide the outstanding amount and number .

Internal

**(Action: All Member Banks)**

**17.4.2: JOINT LIABILITY GROUPS:**

Convenor informed the house that, total outstanding under JLGs as on 31.03.2024 was Rs. **12083.00 Crores s** and also requested member banks to focus on to achieve allocated targets.

farmer interest groups (FIG) should be formed in every villages as a Joint Liability Group and it should implanted at all the Gram Panchayat at campaign mode.

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

**17.5: Progress in Stand Up India (SUI) scheme as on 31.03.2024**

Convenor brought to the notice of the house that, as on Mar 2024 banks have sanctioned an amount of **Rs. 3257 Crores s** under Stand Up India Scheme.

Convenor requested to MSME department, SC/ ST corporation, KVIC and DICC 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 6458940 MUDRA loan accounts amounting to Rs. 49684 Cr from 01.04.20232 to 31.03.2024



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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 5650 number of applications against the target of 11910 as on 31.03.2024

ACS & DC instructed all the banks to sanction all the loans and clear the pendency under sanction and disbursement on urgent basis. Further chairperson informed that simplified application along with check list should be formed for reducing the turn around time.

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

**17.8 Progress under DAY-NULM scheme as on 31.03.2024:**

Deputy Convenor informed that ACS of Skill Development Dept. reviewed the Member Banks regarding the pending applications and informed to clear all the pending applications. Also suggested the member banks to process the pending applications now and final disbursement to be done after the code of conduct.

**(Action: All member Banks)**

Internal

**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 31.03.2024:**

Convenor informed the house that total non-Performing assets as on 31.03.2024 was 59379.00 crores .

**(Action: Member Banks)**

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

Convenor informed the house that under PMEGP share of NPA was 16.38 % and

The Additional Chief Secretary & Development Commissioner, GoK requested the concerned depts. to extend necessary support to banks for recovery as NPA percentage is very high in this scheme.

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



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**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)**

**AGENDA ITEM NO. - 20**

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

Convenor informed the house that, sub-committees on **Weaker Section (State Bank of India), Security (State Bank of India) and Retail (Bank of Baroda)** for December 2023 is not conducted by Convenor bank.

Chairperson requested the member Convenor bank to conduct above meetings immediately and share the minutes.

**(Action: SBI, BOB)**

**20.2 DCC/DLRC Meetings:-**

Deputy Convenor informed that Due to Model Code of Conduct following LDMs have not conducted DCC/DLRC meeting for December quarter 2023 –

Mysore, Gadag, Ramanagara, Bengaluru urban, Uttara Kannada, Mandya

**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 of 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 31.03.2024)**

Convenor informed the house that, Karnataka state has achieved **70.20%** of APY target set by PFRDA during FY 2023-24 up to 31.03.2024 and performance of the banks are not up to the mark. Banks have to enroll maximum applications under APY on war footing basis.





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

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

Convenor informed the house that 80.00 % of accounts are Aadhar seeded as on 31.03.2024

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 31.03.2024, 556 kits were active with 148778 enrolments/updates in the last 30 days against 481 active kits with 98366 enrolments/updates in the last 30 days as on 31.03.2024

**(Action: ALL member Banks)**

**AGENDA ITEM NO. - 22**

**Skill development:**

**22.1: Status of RSETIs / RUDSETIs as on 31.03.2024 reported by sponsor Banks is as under:**

Convenor informed the house that, total number of training programmes conducted were 943 against the target of 849 as on 31.03.2024

**(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 381455 and out of which credit linked were 166008 during financial year 2023-24 .

Chairperson, requested RSETIs to show improvement in conducting more credit awareness programmes and also open more no of RUDSETIS for covering maximum number of youth.

**(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.



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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)**

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

Convenor SLBC informed that, State Bank of India vide email dated 23-04-2024 has informed that they have taken up the matter with the District Commissioner, Vijayanagara to allot suitable alternate site for construction of new RSETI building vide letter dated 01.02.2024 and 08.04.2024. They have also requested to allot temporary premises for functioning of RSETI.

SLBC request State Government intervention in the said matter.

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

**Agenda 22.5 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 March 2024 quarter are 2920.

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

Convenor Informed that IDFC First Bank, DBS Bank and Equitas Small Finance Banks are always delay in remitting their share for toll free charges.

**(Action: IDFC First Bank, DBS Bank and Equitas Small Finance)**

**AGENDA ITEM NO. - 23**

**23.1 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 Member Banks)**

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

Additional Chief Secretary & Development Commissioner, GoK advised that alignment of food cluster credit while preparing potential linked plan.



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

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**24. Addition of Shivalik Small Finance Bank as a SLBC member bank.**

SLBC received a request from Shivalik Small Finance Bank mail dated -15.04.2024 requesting us to add them as a SLBC member bank.

House approved the request of Shivalik Small Finance Bank for becoming a SLBC member.

**(Action: All Member Banks)**

**25. Stamp Duty charges:**

Deputy Convenor informed that during 165<sup>th</sup> SLBC Steering committee meeting few member Banks have informed that recently there is an increase in Stamp Duty charges for all the loans which is causing the inconvenience/financial burden to customers and requested State Government to look into the matter.

SLBC requests State Government to look into.

**(Action: State Government)**

**26. Unclaimed deposits:**

Deputy Convenor informed that DGM , RBI has advised all member Banks to clear the unclaimed deposits as early as possible.

**(Action: All Member Banks)**

Internal

**27. Strict recovery policy by Micro Finance Institutes in the State of Karnataka:**

Deputy Convenor informed that it has come to our knowledge through print media and also referred by ACS&DC, GoK that, some of Micro Finance Institutes are implementing coercive recovery policies which led to the suicidal tendencies among the borrowers in our State.

Chairperson requested RBI for thier intervention to ensure fair and ethical practices in the micro finance sector. An advisory may be issued to these institutions.

**(Action: RBI and All MFI)**



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

**SLBC – KARNATAKA**

**LIST OF PARTICIPANTS  
165<sup>th</sup> SLBC Meeting held on 15.05.2024**

| Sl. No.  | Name Shriyuths -                                     | Designation   | Organization        |
|--|--|---|---------------------|
| 1  | Dr. Shalini Rajneesh                                 | Additional Chief Secretary & Development commissioner | Govt of Karnataka   |
| 2  | Smt Sonali Sen Gupta                                 | Regional Director                                     | RBI                 |
| 3  | Shri Bhavendra Kumar                                 | Executive Director                                    | Canara Bank         |
| 4  | Sri. T Ramesh  | Chief General Manager                                 | NABARD              |
| 4  | Sri KVSSLV Prasad Rao                                | Chief General Manager                                 | NABARD              |
| 5  | Sri K J Srikanth                                     | Convenor  | SLBC-Karnataka      |
| 6  | Smt. S Brindha                                       | General Manager                                       | NABARD              |
| 7  | Sri Hari Prasad                                      | Deputy General Manager                                | Canara Bank         |
| 8  | Sri B Parshwanath                                    | DGM SLBC  | Canara Bank         |
| <b>CONVENOR – Canara Bank</b>                  |  |   |                     |
| 9  | Pradeep Kumar H                                      | Divisional Manager                                    | Canara Bank         |
| 10   | Amol R Akolkar                                       | Manager - SLBC  | Canara Bank         |
| 11   | Shilpa kala  | Senior Manager - SLBC                                 | Canara Bank         |
| 12   | Manoj Kumar Sinha                                    | Manager- SLBC   | Canara Bank         |
| 13   | Chethan K S  | Manager   | Canara Bank         |
| 14   | Vikas Thakur   | Manager   | Canara Bank         |
| <b>MEMBER BANKS AND STATE GOVT DEPARTMENTS</b> |  |   |                     |
| 15   | Anurag Joshi   | General Manager                                       | State Bank of India |
| 16   | Pramod Saraff  | Deputy General Manager                                | Canara Bank         |
| 17   | Sumana Dasgupta                                      | Deputy General Manager                                | State Bank of India |
| 18   | Murali Mohan Pathak                                  | Assistant General Manager                             | RBI                 |
| 19   | Bubul Bardoli  | Assistant General Manager                             | RBI                 |
| 20   | Manoj K Sinha  | Assistant General Manager                             | Bank of Baroda      |
| 21   | M S Bhat   | Assistant General Manager                             | State Bank of India |
| 22   | C V Sudheer  | Assistant General Manager                             | Union Bank of India |
| 23   | Manoj K Sinha  | Assistant General Manager                             | Bank of Baroda      |
| 24   | Manku Bhattacharya                                   | State Controller                                      | ICICI Bank          |
| 25   | Venkatesh H T  | Senior Manager  | Bank of Baroda      |
| 26   | Rajan KSV  | Deputy Vice President                                 | CSB Bank            |
| 27   | Ragavi Nayak   | Project Officer                                       | DAY NULM            |
| 28   | Khaja Mynuniddin                                     | CAO   | KSDB                |
| 29   | Sunil Kurthkoti                                      | Financial Advisor                                     | GoK                 |
| 30   | All member banks , all state Govt departments & LDMS | Through VC  |                     |