

Proceedings of the 167th SLBC Meeting held on 26.11.2024



STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK

STATE LEVEL BANKERS' COMMITTEE KARNATAKA

PROCEEDINGS OF THE 167th SLBC MEETING HELD ON 26.11.2024

Venue

Room No 313, Vidhana Soudha, Bengaluru

(Through Hybrid mode)

CONVENOR



HEAD OFFICE: ANNEXE, BENGALURU



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MINUTES OF THE 167th SLBC MEETING AND BANKING STATISTICS AS ON 30th SEPTEMBER 2024 HELD ON 26.11.2024

The 167th SLBC quarterly meeting for the State of Karnataka was held on 26.11.2024 at 03.30 PM at Room No 313, Vidhana Soudha, Bengaluru under the Chairmanship of **Smt. Uma Mahadevan**, ACS&DC, GoK, and attended by **Smt. Sonali Sen Gupta** Regional Director, Reserve Bank of India, **Shri Hardeep Singh Ahluwalia**, Executive Director, Canara Bank, **Dr. Vishal R**, Secretary to Government, Finance Department (Fiscal Reforms), GoK. **Shri .KVSSLV Prasada Rao**, Chief General Manager, NABARD, **Shri V 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, **Smt. Uma Mahadevan**, ACS&DC, GoK, **Smt. Sonali Sen Gupta** Regional Director, RBI, **Dr. Vishal R**, Secretary to Government, Finance Department (Fiscal Reforms), GoK. **Shri .KVSSLV Prasada Rao**, Chief General Manager, NABARD, **Shri Hari Prasad**, Deputy General Manager RBI.

Executive Director, Canara Bank informed to the house about status under following parameters-

1. Karnataka stands 2nd position under Mudra, 4th position under PMSvanidhi and 7th position under PMFME scheme.
2. Further he emphasised that processing under Government sponsored schemes should be expedited.
3. Karnataka state has received above average rainfall during the monsoon he requested the bankers to finance the eligible KCC borrowers.
4. He also informed the house that coverage under Jansuraksha schemes should be expedited.

ACS&DC, GoK informed that.

1. She congratulated all the bankers for improving the state position under PMSvanidhi scheme.
2. Further she informed that NLM Department, GoK and Panchayath Raj Department, GoK will coordinate with bankers to take up big saturation drive at Panchayath level.
3. She informed that Karnataka state having 4 Million SHG women whom can be on boarded as BC Sakhi, if banks will appoint them as Business Correspondent then Government will provide the space for BC Sakhi at panchayath premises for daily operations.
4. Saturation campaign should have PONIT OF CONTACT from SLBC side who will work with NLM and Panchayath Raj Department.

Regional Director, RBI

1. Madam congratulated all the bankers for achieving 100% digitalization under EDDPE.
2. Further instructed that PLP and ACP should in aligned.



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3. Madam informed SLBC that there are 47 Unbanked Rural Centers in Tier 5 centres as identified by RBI and SLBC was advised to direct the member banks to check and update the details in CISBI portal. Further, She advised all banks to adhere to the extant guidelines and draw up action plan to cover the identified centres without any banking outlet.

CGM, NABARD informed that.

1. Pre PLP meetings are conducted in all the districts and PLP will be finalised very soon.
2. JLG should have Bank wise and district wise targets and should be reviewed in SLBC meetings.
3. DDMs of NABARD are also to be invited for the SLBC meetings through VC.

Discussion on Agenda Items

Shri. M Bhaskara Chakravarthy, 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 166th SLBC meeting held on 15.08.2024:

The minutes of 166th SLBC meeting held on 14.08.2024 were circulated among all the member banks and Govt. Departments and there was no suggestions received, the house confirmed the minutes.

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

Convenor informed the house that **DCB Bank, Federal Bank, IndusInd Bank and Fino Payments 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 and any default it has to intimate to their head office.

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

Convenor informed that **Bank of Baroda and DCB banks** have delayed submission of Pragathi data.

The chairperson had advised Bank of Baroda and DCB Bank to take action for submission of data well within time line.

Further she informed that data sought by regulators should not be delayed.

SLBC to give BC data to Panchaythraj to upload in the Panchayathraj portal.



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ED, Canara Bank suggested that penalty should be imposed to the defaulting banks if the delay period greater than 5 days.

(Action: SLBC, Bank of Baroda, IndusInd Bank, Federal Bank, DCB bank and Fino Payments Bank)

AGENDA ITEM NO. - 2

2.1 Banking statistics as on 30th SEPTEMBER 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 September 2024.

There is a Y-o-Y growth of 10 % in Deposits and 13 % in Advances. CD ratio of the State as on 30.09.2024 is 80%.

There is absolute growth of Rs. 50750 cr in PSA over of September 2023 showing an absolute percentage growth of **12 %** on Y-O-Y basis.

Agricultural advances have increased from Rs. **203317** crores as of Sep 2023 to Rs. **230720** Crores as of Sep 2024, showing an increase of Rs. **27403** Crores (**13%**) on Y-O-Y basis.

The outstanding level under MSME has increased from Rs. **155706** Crores as on Sep 2023 to Rs. **180624** Crores as Sep 2024 an absolute growth of Rs **24918** Crores i.e, growth of **16 %** on Y-o-Y basis.

Dr.Vishal R, Secretary, GoK informed that the priority sector lending has decreased 5% Y-o-Y compared to total advances. The State Bank of India is performing subpar in the state with regard to PSA. The issue has been flagged to SBI management. Also agricultural advances to the PSA is not improving Y-o-Y.

Further he also informed that Major Private Banks of the state i.e HDFC Bank, Axis Bank and ICICI Bank achievement under Agriculture advance to the total advances is not upto the mark.

SBI officials informed that they are aware of the situation and directed all the field functionaries to achieve the mandated targets under agriculture.

ACS&DC requested Secretary, Fiscal Reforms to have separate meeting with SBI, HDFC, ICICI and Axis Bank. These Banks should come up with action plan for achieving the mandatory targets and sub-targets under PSA.

AGENDA ITEM NO. - 3

3.1. Achievement under ACP and Priority Sector Lending:

Deputy Convenor presented a comparative analysis of disbursement as on September 2024 quarter of FY 2024-25.



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- The banks have disbursed Rs. **62890** crores under **Short Term agriculture** loans registering **55%** achievement of the Annual target as on 30.09.2024
- The banks have disbursed Rs. **41629** crores as on September 2024 under **Agricultural Term loans** registering **54 %** achievement of the annual target.
- **Total agriculture** registering **54%** achievement as on 30.09.2024 of the annual target.
- The banks have disbursed Rs. **107921** crores under **MSME** as on 30.09.2024 registering **62%** achievement of the annual target.
- The banks have disbursed Rs. **221662** crores under **total PSA** as on 30.09.2024 registering **57 %** achievement of the annual target.

The Secretary, Finance Department informed that there is 7% of reduction in achievement under MSME compared to last year.

Convenor, SLBC has expressed that there is increase in quantum for target. Further he informed that, Finance Minister, GoI during her visit to Karnataka has given additional target of Rs. 1,54,000 crores for the FY 2024-25. Accordingly, target will be fixed to state wise and Bank wise to augment further flow of credit to MSMEs.

ACS&DC, GoK informed that the targets under Social infrastructure has comedown compared to last year which is area of concern.

(Action: ALL Banks & SLBC)

3.2 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 30.09.2024.

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

It is advised by chairperson that the banks especially SBI, PNB, BOB, HDFC etc, to work on attaining mandated targets of RBI under priority sector and Agriculture Credit.

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

AGENDA ITEM NO. - 4

4: ACP performance district wise:

Convenor informed the house that **Bengaluru Rural (62 %), Tumakuru (60%), Kolar (63%), Haveri (62%) and Ballari (53%)** are top five Districts, who are top performers under ACP for September quarter of FY 2024-25.



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Further Convenor informed that **Koppal (48%), Chamarajanagara (50%), Bagalkote (53%), Dakshina Kannada (53%) and Udupi (60%)** are bottom five Districts in terms of ACP achievement for FY 2024-25.

The Secretary, FD informed the above districts LDMs 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: LDMs of Koppal, Chamarajanagar and Bagalkote)

AGENDA ITEM NO. - 5

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

Convenor informed that the CD Ratio of the State as on 30.09.2024 is **79.97%** and Uttara Kannada and Udupi is having CD ratio of 46% and 48% respectively.

RD, RBI informed that CD ratio of these districts should not be less than 40%.

5.1 Districts with CD Ratio of less than 60% as on September 2024

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. Out of Total Geographical Area in both the districts around 40% area is covered by Forest and 15% area is under barren or not available for cultivation, accounts one of the major reason for less CD Ratio.

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

AGENDA ITEM NO. - 6

Formation of committee for fixing target of ACP:

Convenor informed that during last SLBC meeting it is advised by, Secretary Finance Department, GoK that for fixing ACP targets a committee should be formed under the chairmanship of RBI officials and NABARD, state Govt, Major Banks and SLBC will be the members of the committee.

Regional Director informed that the formulation of ACP being business plan for the respective banks, RBI may not involve in their planning. However, the same may be submitted to RBI for guidance / consultation/ concurrence. Further, RD emphasized that the ***Formulation, monitoring, and implementation of Credit Plans must follow a granular bottom-up approach.*** SLBC was advised to direct all the LDMs to take into account the scope for



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lending indicated in the Potential Linked Plan (PLP) as well as the past record of achievement in credit disbursement while formalizing the credit plans for blocks and districts under their charge. The **ACP target should be aligned with the PLPs of NABARD**. Further, NABARD may **formulate PLP meticulously** which could be **aspirational while being realistic**.

Secretary, FD, GoK suggested that senior management from SLBC, Representative from GoK, NABARD and Major Banks of the state to form a committee.

(Action: SLBC, SBI, UBI, BOB, KGB, KVGB, HDFC, ICICI, AXIS, Karnataka Bank)

AGENDA ITEM NO. – 6.1

Identifying the MSME credit gaps and strengthening the Annual Credit Plan:

Convenor informed to the house that SLBC had received a communication from Department of Financial Services, GoI and Secretary, Finance Department, GoK regarding identifying the MSME credit gaps and strengthening the annual credit plan of SLBC

ACS&DC suggested that to have meeting with MSME department, Gok and Secretary of MSME, GoK along with bankers for identifying the MSME credit gaps and achieving the target.

AGENDA ITEM NO. – 6.2

Issues - Reimbursement of pending BPL claims of training expenditures:

Deputy Convenor requested the department to clear the pending claims of **Rs. 34.19 crores** as early as possible. The Mission Director, NRLM Dept. informed that they have received 11 crores from Government of India and it will be released shortly.

Chairperson has instructed NLM department to clear the remaining BPL claim pendency as early as possible.

(Action: Dept. of Skill development, GoK)

AGENDA ITEM NO. - 7

22.4 Opening of new RSETI in Vijayanagara District:-

Convenor SLBC informed that, State Bank of India vide email dated 13-09-2024 has informed that they have written a letter to District Commissioner, Vijayanagara requesting for a clear access to the proposed site to proceed further in the matter.

The district authority has offered unused college building for immediate start of RSETI. SBI officials have visited both the sites. Regional Manager, SBI Vijayanagara has written a letter of acceptance to Deputy Commissioner, Vijayanagara and requested them to handover 8 classrooms in two buildings of Government Girls PU College for immediate start of RSETI.

SLBC request State Government intervention in the said matter.



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(Action: State Bank of India, Dept. of Skill development, GoK)

AGENDA ITEM NO. - 8

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 3 years Rs. 25 Crores interest Subvention is not received from the department.

Chairperson instructed agriculture Department to settle the pending 1% Interest claim at the earliest.

(Action: Agriculture Department)

AGENDA ITEM NO. - 9

Government Unclaimed deposits (DEAF):

Convenor informed the house that a review meeting was conducted under chairmanship of Secretary, Fiscal Reforms, Finance Department GoK and it is instructed that all 3305 DEAF accounts has to be activated immediately by way of activating account or closure of accounts.

AGENDA ITEM NO. - 10

10.1 Gruhalakhmi NPCI Failure Cases:

E-Governance department, GoK informed that GruhaLakshmi benefits are not crediting due to NPCI failure cases and blank aadhar. A meeting was convened with member banks and e-Governance department regarding the said subject and it is instructed to the member banks that a nodal officer details should be submitted for handling NPCI failure cases through SFTP facility.

Dr. Dileesh Sasi, CEO, Centre for e-Governance, GoK presented that banks has to appoint a nodal officer for sharing the data. Banks can identify the Gruhalakshmi beneficiaries through narration from their database. He further informed that banks have to convert all the Non-PMJDY beneficiaries to PMJDY beneficiaries.

Official from HDFC informed that they don't have static IP and is having only dynamic IP.

Convenor SLBC requested GoK to issue a GO for converting Gruhalakshmi Non-PMJDY beneficiaries to PMJDY beneficiaries.

ACS&DC requested SLBC to send a circular to all banks to appoint a Nodal Officer for liaison with department for DBT cash transfers. And instructed e-Governance department to clarify regarding IP address specifics. Further she informed that a circular can be put from Government and from SLBC indicating the benefits and features of having PMJDY account.

She emphasized banks should start a campaign to convert all non-PMJDY accounts to PMJDY accounts with the help of BC sakhis.



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ACS&DC, GoK requested Secretary, FD to have meeting with stakeholders regarding a GO issue or Circular from government.

(Action: All Banks, E-Governance Dept. GoK)

10.2: Disclosure of Aadhaar and Permanent Account Number (PAN) details of bankers for creation or removal of the charge or hypothecation:

The registration of mortgage deeds is an important aspect of securing the finances lent to the borrowers by banks. Since a few days, it has been reported by the member banks that Sub-Registrar Offices are insisting that the Banks to provide the details of Aadhaar Number and Permanent Account Number (PAN) of the Bank officials and/or asking them to provide the Aadhaar-linked One Time Password (OTP) for the creation or removal of the charge or hypothecation.

SLBC request state Government to accept the Identity Card (ID) issued by the Banks as proof of identity along with the authorization letter, instead of Aadhaar and PAN details.

(Action: Revenue Dept., GoK)

10.3 Development of a Unified Portal for Loan Applications under Different Government Sponsored Schemes.

Convenor informed to the house that in consultation with NIC a portal for uploading all Government sponsored schemes loan proposals has been developed in the states of Bihar, Madhya Pradesh and Gujarat with the help of State Government.

ACS&DC requested the e-Governance department to look into it and weather this portal will add any cumulative value and come with a plan.

(Action: e-Governance Dept. GoK)

AGENDA ITEM NO. – 11

11.1: Directions to LDMs and DDMs:

Regional Director advised the SLBC to act on the Deputy Governor's expectations articulated in his key-note address in the LDM/DDM conference held on September 20, 2024 regarding

Know Your Districts, ***leveraging upon data analytics and field surveys***, formulation ***monitoring, and implementation of Credit Plans must follow a granular bottom-up approach***, addressing ***gaps in lending to MSME, SHG and bridging gender gap*** by offering ***support to women-led enterprises***.

(Action: All LDMs)

11.2: RBI Study on MSME in Karnataka:

FIDD Bengaluru undertook a study focusing on the status of MSMEs in Karnataka, including their geographical distribution, extent of credit linkage at the state and individual district levels, and evaluation of bank performance against disbursement targets under the Annual Credit



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Plan (ACP) for enhancing credit flow to this vital sector. The study revealed a possibility of MSME misclassification, as reflected in the number of accounts versus the outstanding amount as of March 31, 2022, 2023, and 2024. Significant gaps in credit linkage and ACP performance were observed among the districts.

(Action: All banks).

11.3: Streamlining credit flow to Micro Small Enterprises

The Reserve Bank of India (RBI) informed that, as per the updated master direction on lending to MSMEs and streamlining credit flows to MSEs, the timeline for credit decisions for loans up to ₹25 lakh to MSE borrowers should not exceed 14 working days. Furthermore, banks should provide a prospective MSE customer with an indicative list of documents. The bank must ensure that an acknowledgment and status update of the application are automatically sent to the MSE customer. The bank should also convey in writing the main reason for rejection of a loan application in the case of MSE customers.

(Action: All Banks)

11.4: The timeline for pre-PLP meeting & Preparation of pre-PLP

The preparation of pre-PLP was not conducted as per the prescribed timeline of the extant guidelines. The LDMS were advised to monitor the same to complete the pre-PLP at the earliest.

(Action: SLBC & NABARD)

11.5: Provision of banking services In Unbanked Rural Centres (URCs) (letter from RBI CO – attached):

RBI had issued a circular dated October 25, 2024, on provision of banking services to unbanked rural centres (URCs).

The SLBC is advised

- a. To **verify the state-wise list of URCs** as per the list provided by RBI

(The no of URCs across the state: 18,724, No. of URC in Tier 5 centres: 47 URCs)

- b. If any CBS enabled branch was **incorrectly mentioned as URC in CISBI portal, it may be rectified.**
- c. The remaining uncovered centres i.e. URC in Tier-5 centres, SLBC has to **give top priority in opening a banking outlet** as per Para 5.3(ii) of Master Circular on LBS.
- d. LDMS may be advised to **review the coverage of URCs in Tier-6 centres** during every DCC meetings invariably.
- e. The member banks may be advised to update the CISBI portal as and when any banking outlet is opened.

(Action: All LDMS, All Banks & SLBC)



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11.6: Linkage of KCC against the small & marginal farmers:

FIDD, Bengaluru had conducted a survey of KCC linkage against the small & marginal farmers maintaining SB accounts in **12 major banks**. **The number of small and marginal farmer of 12 major banks** in the state was **27.07 lakh** as on March 31, 2024, and their total number of **KCC accounts stands at 9.58 lakh i.e., 35.39%** of the total small & marginal farmers of 12 banks. Few major banks viz. Kotak Mahindra Bank, BoB & SBI are yet to share the data. **SLBC needs to monitor** the development **regarding penetration of the linkage to KCC periodically across the member banks** in the state and submit the data on KCC linkage to formal credit against the SB account of the respective banks to monitor the progress on Y-o-Y as well as Q-o-Q basis.

(Action: SLBC, all member banks)

11.7: Use of local language-"Sakhi Shakti" special workshop:

The DGM had referred to the **Master Circular** of 2015 on "**Customer Service in Banks**" **regarding use of the regional language**. The **implementation of Kannada language on printed materials** such as forms, challans, cheques and loan application forms is essential so that the public, especially SHGs, Gram Panchayat Level Unions, Small and Medium industries, and cottage industries are benefited.

(Action: All Banks)

AGENDA ITEM NO. - 12

Agenda 12.1 Encourage Farmer Producer Organizations (FPOs) to venture into food processing activities by providing them with necessary financial and technical support.

CGM NABARD while sharing the initiatives of NABARD in formation and supporting FPOs, requested the banks to finance the eligible FPOs for food processing activities in the State. He also shared that there is vast scope for financing FPOs in the State in agri value chain for their business growth, infrastructure development etc and Govt has introduced several schemes like PMFME, AIF, PMKSY to encourage FPO to venture into food processing. He further shared that banks may also explore the possibilities of providing collateral free loan to FPOs under Credit Guarantee Scheme for FPOs being implemented through one of the subsidiaries of NABARD viz. NABSanrakshan.



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Agenda 12.2 Pledge financing for agriculture commodities through electronic Negotiable Warehouse Receipt (e-NWR)

CGM NABARD informed that, e-NWRs have transformed the agricultural warehousing and trading sector by providing a transparent, efficient, and secure system. e-NWRs receipts serve as proof of ownership and can be transferred, traded, or used as collateral for loans without moving the actual goods. WDRA is actively working to promote financing against e-NWRs, particularly for small and marginal farmers during the post-harvest phase.

Agenda 12.3 Potential Linked Credit Plan 2025-26

CGM NABARD informed that, NABARD has taken an initiative to digitalize Potential Linked Credit Plan (PLP) being prepared every year for each district and the exercise for PLP 2025-26 is in final stages. As per the guidelines, it is desirable that the PLP projections which capture the exploitable potential to be supported with bank credit, are dovetailed with ACP projections so that state level projections for credit flow are also in tune with the State Focus Paper, being prepared by NABARD for the State as a whole. He further raised the issue of non-availability of critical data, data reporting issues, non allocation of targets and review of achievements with regard to sub sectors of agricultural term lending including AH and Fisheries, export credit, education, social infrastructure etc. He urged Convenor SLBC and bankers present to take necessary action in this regard.

RD, RBI pointed that as per RBI guidelines the ACP of the respective districts should be dovetailed with the PLP prepared by NABARD.

Agenda 12.4 Revision in AMI Scheme guidelines

CGM, NABARD informed that, the revised operational Guidelines will be applicable for the projects for which term loan is sanctioned on or after 01.10.2024. The revised guidelines include modification of some existing provisions and introduction of new provisions and same should be followed by all the banks and credit be extended to the eligible trainees under the scheme.

Agenda 12.5 Submission of Utilisation Certificate under Govt Subsidy Schemes (GSS)

All banks are advised to submit the UCs immediately upon receipt of final subsidy to NABARD, in case of AMI and ACABC schemes.

Agenda 12.6 Support under Financial Inclusion Fund (FIF) for Rural Connectivity- HTS-VSAT, Dual LTE and SD WAN technologies

CGM NABARD informed that, NABARD has been providing support under FIF to improve the connectivity in the form of CAPEX support for both solar and non-solar powered VSATs in the network grey areas. He urged upon the eligible banks to avail the facility which includes both opex and capex.



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Agenda 12.7 Centre for Financial Literacy (CFL)

CGM NABARD informed that, 41 news 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 Financial Inclusion Fund (FIF) of NABARD. Initially, 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) was being funded under FIF.

Agenda 12.8 Support to Government of Karnataka under RIDF

CGM informed that NABARD is actively supporting Govt of Karnataka in its efforts towards rural infrastructure development for various sectors. He further informed that during the current FY, rural infrastructure proposals worth Rs. 1042 crore have been sanctioned so far to Government of Karnataka. He further shared that the total sanctions to State Govt stood at Rs. 20978 Crore which has brought significant improvement in the rural connectivity, improved irrigation facilities, better job opportunities for the rural population as well as improvement in the health and hygiene conditions in the rural areas.

AGENDA ITEM NO. - 13

Progress under Social Security Schemes:

Convenor informed the house that number of accounts outstanding under PMJJBY, PMSBY & APY schemes 175 lakhs, 68 lakhs and 37 lakhs respectively.

Further he informed that DFS, GoI has launched Three months' saturation campaign under PMJJBY & PMSBY schemes at Gram Panchayat level in all the districts from 15.10.2024 to 15.01.2025 to enhance the penetration of Jansuraksha schemes

Dr. Vishal R, Secretary to Government, Finance Department (Fiscal Reforms) expressed concern about the declining trend. Further he informed that every bank has to do 10 per branch per week to achieve the allotted target. And also all bankers are requested to target Gruhalakshmi recipients for coverage under Social Security Schemes.

Executive Director, Canara Bank requested Government to provide the targeted list to SLBC for onward submission to member banks. And also he advised the bankers to address the negative trend in social security schemes on priority.

(Action: All LDMS & Banks)



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AGENDA ITEM NO. - 14

PMSVANidhi scheme:

Deputy Convenor informed that Karnataka State ranks 4th 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 **5,48,379** applications and **5,21,649** applications were disbursed.

The ACS&DC, GoK congratulated all the bankers for improving state position in PAN India. However, she advised all the bankers to achieve No.1 position under PMSvanidhi scheme across PAN India. She also instructed the bankers to reduce turnaround time under Disbursements.

ACS&DC expressed displeasure over performance of Karnataka Bank under PMSvanidhi and instructed to clear the pendency immediately.

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

AGENDA ITEM NO. - 15

Expanding and Deepening of the Digital Payments Ecosystem:

Convenor informed to the house that as on 31.08.2024 Karnataka State has achieved **100% digitization** in both savings and current accounts. We congratulate all member Banks for your splendid performance.

SLBC requests all member banks the accounts opened after 01.04.2023 are also need to be cover at lease any one of the digital product.

We may permit to close the agenda, however any residual matter will have placed in subcommittee.

AGENDA ITEM NO. - 16

Functioning of Business Correspondents (Review of Operations of Business Correspondents-hurdles/issues involved:

SLBC Convenor informed that the highest inactive BCs are from Fino Payments Bank (14580), Airtel Payments Bank (2784), Axis Bank (1160), Canara Bank (963), Yes Bank (378) and Bank of Baroda (321)

The Secretary, FD, GoK has expressed concern over increase in inactive BCs.



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ACS&DC advised the banks to onboard 4435 IIBF certified BC Sakhis. And requested SLBC to submit Fino Payments Banks plan of action for reducing inactive BCs.

Chairperson further instructed to all the banks to onboard 10 % of their total BCs, so that all the BC Sakhis will be onboarded.

(Action: Canara Bank, SBI, UBI, BOB, BOI, Indian Bank, PNB, UCO, Karnataka Bank, HDFC, Axis Bank, Yes Bank, IDFC, Airtel Payment Bank and Fino Payment Bank)

AGENDA ITEM NO. - 17

Review of Financial Literacy Camps:

Convenor informed that State Bank of India (17), Union Bank of India (8), Bank of Baroda (1), KGB (1) and Bank of India (1) is having Non-Functional FLCs as on 30.09.2024.

ACS&DC informed to the house that NLM department is conducting digital literacy training of 5 Hours duration of 10 Modules for ,5 Lakh SHG women in panchayath libraries. And requested SLBC and Bankers to discuss with MD, NLM and commissioner, Panchayath Raj, Gok to come up with a cascading plan to reach larger number.

(Action: State Bank of India, Union Bank of India, Bank of Baroda, Bank of India)

AGENDA ITEM NO. 18

Centre for Financial Literacy (CFLs):

Convenor informed that in Karnataka state there are 79 CFLs exists and sponsored by Canara Bank, State Bank of India, Union Bank of India and Bank of Baroda.

Total number of camps conducted during the quarter is 11707 and number of participants were 4,34,664.

AGENDA ITEM NO. - 19

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

Deputy Convenor informed that, Raichur and Yadgir districts have achieved PMJJBY and APY targets and targets under PMSBY and CASA is not achieved.

Further, he requested to all the member banks to achieve the allotted targets under PMSBY and CASA in Raichur and Yadgir districts.

(Action: All member Banks, LDM of Raichur and Yadgir Districts)



**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
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AGENDA ITEM NO. - 20

KCC Loans – Disbursements & Outstanding:

SLBC-Convenor informed the house that the achievement in the total KCC outstanding as on September 2024 is Rs. 68457 Crores. Convenor-SLBC requested all Member Banks to sanction KCC loans to all the eligible farmers for agriculture and allied activities.

(Actions: All Member Bank)

KCC-Dairy and other animal husbandry activities:

SLBC Convener informed the house that banks have sanctioned **18011** KCC AH loans amounting to **₹133.86 Cr.**

SLBC Convener informed the house that banks have sanctioned **3566** KCC fishery loans amounting to **₹85.06 Cr**

Chairperson instructed KMF for sourcing more number of Application.

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

AGENDA ITEM NO. – 21

Dept. of Agriculture & Farmer Welfare Schemes:

21.1: Agriculture Infrastructure Fund (AIF) :

Convenor informed that Karnataka State ranked 5th under disbursement and 6th under sanction in Pan India basis.

Further, convenor informed that during FY 2024-25, banks sanctioned **435 accounts** amounting 539 Crores.

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.

ACS&DC instructed SLBC to provide Agewise pendency for Government Sponsored Schemes.

(Actions: All Member Banks and SLBC)

21.2: Pledge Financing for Agriculture commodities through Electronic Negotiable Warehouse Receipt (e- NWR):

Convenor informed to the house that banks have outstanding of 2455 loans amounting to Rs.704 crores as on 30.09.2024.



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

21.3: Performance under Animal Husbandry under Animal Infrastructure Development Fund:

Deputy convenor informed the house that the scheme being launched under Armanirbhar Bharath Package. And advised all the bankers to publicize the scheme at branches level.

(Actions: All Member Banks)

21.4: Financing to Farmer Producer Companies/ Farmer Producer Organizations:

Convenor informed to the house that banks have sanctioned of 45 loans amounting to Rs.8.19 crores as on 30.09.2024.

21.5: Pradhan Mantri Fasal Bima Yojana (PMFBY):

Convenor informed that there are 1755 proposals amounting to 2.62 Crores pending for settlement under PMFBY due to NPCI payment failure and Blank Aadhar from different member Banks.

The official from ICICI Bank informed the house that they are aware the granular data of NPCI failure cases due to Blank Aadhar. Further he also informed that all the cases will be cleared at the earliest.

ACS&DC instructed ICICI Bank to clear the pendency by 31.12.2024.

(Actions: ICICI Bank)

21.6: Restructured Weather Based Crop Insurance Scheme:

Data not received from the department.

AGENDA ITEM NO. - 22

PMAY-U: Rajiv Gandhi Housing Corporation Limited:

Convenor informed the house that department 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 houses.

SLBC requested the department to provide the complete eligible beneficiaries for onward submission to member banks.

(Action: RGHCL Department, GoK)



**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
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AGENDA ITEM NO. - 23

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

23.1: PMEGP performance as on 30.09.2024:

Convenor requested member banks to clear the pending applications under PMEGP scheme which will help in generating more job opportunities to unemployed youth in the state.

(Action: All Member banks)

23.2 CREDIT FLOW TO MINORITY COMMUNITIES:

Agenda 23.2.1: Progress under finance to Minority Communities in the state:

Convenor informed the house that outstanding loans to minority communities was Rs. 49609 crores as on 30.09.2024 which is 11 % of total PSA.

SLBC requested all Member Banks to achieve mandatory requirements under PSA lending to weaker sections in their ACP targets during FY 2024-25 by sanctioning maximum loans to minority community in Karnataka state.

ACS&DC advised SLBC to instruct the banks that whoever attends meetings should be aware of the banks performance.

(Action: SLBC, All Member Banks, LDMs & Minority Development Corporation-GoK)

Agenda 23.2.2: 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 2024-25.

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

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

Progress under Self Help Groups (SHG):

Convenor informed the house that, total outstanding under SHGs as on 30.09.2024 is 24006 Crores.

ACS&DC advised SLBC to review disaggregated NRLM SHGs in the ensuing meetings. And also instructed SLBC to provide top 5 Banks under SHG Bank Linkage.

(Action: SLBC & All Member Banks)

Progress under Joint Liability Groups (JLG):



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The Convenor informed the house that the total outstanding under JLGs as of September 30, 2024, was Rs. 17569.00 crores and also requested member banks to focus on achieving the allocated targets.

ACS&DC informed to the house that all youth groups of SVYSY in the state to be brought under JLG schemes.

(Action: Member Banks)

23.4: Progress in Stand Up India (SUI) scheme as on 30.09.2024

Convenor brought to the notice of the house that, as on September 2024 banks have sanctioned an amount of **Rs. 198 Crores** under Stand Up India Scheme.

(Action: All Member Banks & LDMs)

23.5: Progress in Sanctions under MUDRA scheme:

Convenor informed the house that member banks have sanctioned 1832484 MUDRA loan accounts amounting to Rs. 16731 Cr from 01.04.2024 to 30.09.2024

Convenor informed that Karnataka state has secured **2nd 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)

23.6 Progress under PMFME scheme:

Convenor informed the house that banks have sanctioned 868 number of applications against the submitted applications of 1516 as on 30.09.2024

ACS&DC instructed all the banks to sanction all the loans and clear the pendency under sanction and disbursement on urgent basis. Further she instructed SLBC to provide age wise pendency for review.

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

23.7: Progress under Aadhar seeding in PMJDY a/cs:

Convenor informed the house that 80.00 % of PMJDY accounts are Aadhar seeded as on 30.09.2024.

(Action: All Member Banks & all LDMs)



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23.8: Performance by Banks under Annual Atal Pension Yojana (APY) Targets during FY 2024-25: (from 01.04.2024 to 30.09.2024)

Convenor informed the house that, Karnataka State has achieved **46%** of APY target set by PFRDA during FY 2024-25 as on 30.09.2024 and Banks have to enroll maximum applications under APY on campaign mode.

(Action: All Member Banks and LDMs)

AGENDA ITEM NO. - 24

Review of Financial Inclusion Initiatives, Expansion of Banking Network and Financial Literacy:

Deputy convenor informed that as per Jan Dhan Darshak App and FI Plan portal, as on date there is no unbanked villages without any branch, BC or IPPB within a radius of 5 KM as on September 2024.

SLBC has received communication from RBI/ state Government regarding opening of Brick and Mortar branch at following locations:

1. Nilaji village, Belgavi district:

SLBC Karnataka has received a representation from Shri. Eerappa Shambu Kambale resident of Nilaji village for opening of a Nationalized Bank branch at Nilaji village, Rayabaga taluk of Belgavi District received through Finance Department (Fiscal Reforms), GoK. Accordingly, SLBC has advised LDM Belgavi to conduct survey.

As per his survey report, there is an existence of India Postal Payment Bank exists at Nilaji village and Fino Payment Bank BC exists at Nilaji village. Also Karnataka Vikas Gramin Bank at Morab (south west) village which is 6 km away from Nilaji. The existence of Canara Bank, State Bank of India, Karnataka Vikas Gramin Bank, Indian Overseas Bank and RBL Bank at Harugeri village which is 10 km away from Nilaji. The population of Nilaji village is 6904 as per 2011 census.

As per RBI Master circular on Lead Bank Scheme 01.04.2024 para 5.2 (RBI Circular on Final guidelines on Banking outlets DoR circular dated 18.05.2024). As brick and mortar branches are an integral component of financial inclusion, it was decided to focus on villages with population above 5000 without a bank branch of a Scheduled Commercial Bank (including RRBs).

Nilaji village is having a population of 6904 and India Postal Payment bank is having a branch at Nilaji. IPPB is a scheduled commercial Payment Bank & as per RBI circular it is complied.

2. Devakar village, Uttara Kannada District:

Devakar village, Karwar taluk of Uttara Kannada district is submerged in water and it is uninhabitable area but as per Jan Dhan Darshak portal, DFS Gol the Devakar village is still showing unbanked village and house as permitted to consider Devakar village as uninhabitable area.



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AGENDA ITEM NO. - 25

Branch Network :

Convenor informed that, the number of bank branches have increased from 12,310 as on 30.09.2024 to 12,394 as on 30.09.2024 thus showing an increase of 84 branches on Q-o-Q basis.

AGENDA ITEM NO. - 26

Status of Rural Bank Branch closure/merger/relocation:

Convenor informed that SLBC have received following representations from LDMs of Belagavi and Tumakuru. House has permitted for closure of following branches.

Dist. name	Bank name	Merging Branch /Relocation	Acquiring Branch/ Village	Distance between branches
Belagavi	Karnataka Gramin Vikas Bank	Shirahatti	Shirahatti Rehabilitation Centre	2-3 km
Tumkuru	Kotak Mahindra Bank	Closer Mangalswada satellite branch	-	-

AGENDA ITEM NO. - 27

ATM Network:

Convenor informed the house that total number of ATMs as on 30.09.2024 was 16638 against 16705 as at 30.06.2024, thus showing decrease of 67 ATMs.

Official from ICICI informed that they are replacing ATMs with Cash Deposit Machines thus showing decrease.

AGENDA ITEM NO. - 28

Progress under Aadhar seeding of operative CASA accounts:

Convenor informed that percentage of Aadhaar seeding was 90% as on 30.09.2024.

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

(Action: All Member Banks & LDMs)



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AGENDA ITEM NO. - 29

Position of Sector Wise NPAs.

29.1: Non-Performing assets position as on 30.09.2024:

Convenor informed the house that total non-Performing assets as on 30.09.2024 was 52492s crores.

29.2: Recovery of bank dues under PMEGP:

Convenor informed the house that under PMEGP share of NPA was 21 % and the ACS&DC, GoK requested the concerned departments to extend necessary support to banks for recovery as NPA percentage is very high in this scheme.

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

AGENDA ITEM NO. - 30

Issues remaining unresolved at DCC/DLRC meeting :

No unresolved issues received from the LDMs.

AGENDA ITEM NO. - 31

Sub Committee meetings held during the review period:

Convenor informed the house that, sub-committees on **Weaker Section (State Bank of India) for June 2024, Recovery and Rehabilitation (State Bank of India) for June 2024 and also Sub-Committee on RSETI (SBI) for June 2024** is not conducted by Convenor bank.

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

(Action: SBI)

AGENDA ITEM NO. - 32

Other Issues:

32.1 SVAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas) Scheme:

The Convenor informed that the demarcation of abadi areas would be done using drone Surveying technology, with the collaborative efforts of the Ministry of Panchayati Raj, State Panchayathi raj Department, State revenue Department and Survey of India.



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We request concerned state government departments to issue necessary legislative changes stipulating property cards issued under SVAMITVA Scheme shall confer absolute ownership rights to the holders with unconditional right of transfer

32.2. 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.

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

(Action: All Member Banks & LDMs)

32.3: Status of RSETIs / RUDSETIs as on 30.09.2024 reported by sponsor Banks is as under:

Convenor informed the house that, total number of training programmes were conducted are 611 against the target of 1027 as on 30.09.2024.

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

Convenor informed house that number of trained persons were 407330 and out of which credit linked were 176749 during financial year 2024-25 .

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

32.5: Status of Aadhar Enrolment Centers(AECs) in the State:

SLBC requests all Banks to improve the enrolments and carry out maximum enrolments/updates. SLBC also requests all Member Banks to give more focus for enrolments/updates in Raichur & Yadgir Districts.

32.6: 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 ₹4.5 Lakh from all sources.

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



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32.7: Monitoring of Loan Facility in PM Surya Ghar: Muft Bijli YOjana(PMSGMBY)

Convenor informed that SLBC has received the communication from DFS regarding Performance review of PM Surya Ghar: Muft Bijli Yojana (PMSGMBY). The main objective of the scheme is to increase the share of solar rooftop capacity and empower residential households to generate their own electivity.

All member banks are requested to provide the achievement under the scheme for review purpose.

AGENDA ITEM NO. - 33

Success Stories:

Deputy convenor informed to the house that Ms. Chaitra N C and Mr. Ganesh got training from RUDSETI, Nelamangala and they have successfully started the entrepreneurship in Beauty Parlour and Mobikle Shop. Ms Chaitra got financial assistance from Canara Bank.

34.SPECIAL INVITEE FROM RESERVE BANK INNOVATION

Official from RBIH has informed that the role of RBIH is to work with banks across the country to change the way certain financial services being delivered. RBIH along with Canara Bank has developed a completely digitalized credit to SHGs.

ACS&DC instructed MD, NLM to have a meeting with RBIH along with SLBC and Canara Bank for scaling up of Digital SHGs and ULIP in the state.

Table Agenda-1:

IRAC NORMS with reference to Farm Credit.

Vide RBI/2021-2022/104 DOR.No.STR.REC.55/21.04.048/2021-22 dated October 1, 2021. Reserve Bank of India has issued Master Circular – Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances wherein IRAC norms for Farm Credit extended to agricultural activities is stipulated as under;

As per IRAC norms prescribed by RBI,

- a) Long duration crops would be crops with crop season longer than one year and crops that are not long duration crops would be treated as short duration crops.
- b) A loan granted for short duration crops will be treated as NPA, if the installment of principal or interest thereon remains overdue for two crop seasons.
- c) A loan granted for long duration crops will be treated as NPA, if the installment of principal or interest thereon remains overdue for one crop season.



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IMPORTANT CROPS IN THE STATE OF KARNATAKA

Sl.No.	Crop	Sowing Time	Harvesting Time	Crop Duration
I.	Kharif (Short Duration)			
1	Rice / Paddy	June	Sept. - Oct.	120-145 days (4-5 Months)
2	Jowar / Sorghum	June - July	Sept. to Oct.	120 days to 150 days (4-5 months)
3	Pearl Millet / Bajra	June - July	Sept. to Oct.	90 - 120 days(3-4 months)
4	Maize	June - July	Sept. to Oct.	80 to 120 Days(3-4 months)
5	Redgram / Tur	June - July	Oct. to Dec.	120 days to 180 days(4-6 months)
6	Greengram	June - July	Aug - Sept.	80 to 90 days (2.5 to 3 months)
7	Groundnut	June - July	Sept. - Oct.	120 -145 days (4 - 5 Months)
8	Soyabean	June - July	Sept. - Oct.	120 - 145 days (4 - 5 Months)
9	Sunflower	July	Sept. - Oct.	80 to 110 days(3-4 months)
10	Sesamum	June - July	Aug - Sept.	80 to 120 days(3 – 4 months)
11	Cotton	June - July	Dec. - Jan.	150 to 180 days(6 months)
12	Chilli	June - July	Nov - Dec	180 - 190 days(6 to 6.5 months)
13	Tomato	June - July	Oct. - Nov.	136 - 150 days(4 to 5 months)
14	Onion	June - July	Sept. - Oct.	120 to 150 days(3 – 4 months)
15	Brinjal	July -Aug	Sept. - Oct.	111 to 120 days (3 – 4 months)
16	Potato	June - July	Sept - Oct	120 days to 130 days (4-4.5 months)
17	Turmeric	May to June	Feb.	7 to 9 months
18	Ginger	May to June	March - April	8 to 10 months.
19.	Ragi	June - July	Sep - Oct	120 – 135 days(4 –5 Months)
20.	Horse Gram	June – July	Sep - Oct	110 – 125 Days (3.5 TO 4 Months)
21.	Cow Pea	May – June	July – Aug	95 – 110 Days(3 - 3.5 Months)
II.	RABI			
22	Jowar / Sorgham	Sep to Oct	Dec to Jan	110 days to 130 days (3 to 4 months)
23	Wheat	Oct - Nov	Feb - Mar	130 days to 150 days (4.5 to 5 months)
24	Bengal Gram	Oct - Nov	Dec - Jan	85 days to 130 days (3 to 4 months)
25	Sunflower	Oct (1st Week)	Dec. to Jan	80 to 110 days (3 to 4 months)
26	Safflower	Sep. To Oct.	Jan - Feb	110 to 120 days (3 months)
27	Onion	Nov. To Dec	Jan - Feb	110 to 130 days (3.5 to 4 months)
28	Maize	Oct to Nov	Jan - Feb	80 to 120 days (3 to 4 months)

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29	Sesamum	Oct.	Dec - Jan	80 to 90 days (3 months)
30	Potato	Oct. - Nov	Feb	90 days to 100 days (3 to 3.50 Months)
31	Cabbage	Sept-Oct	Dec - Jan	90 to 120 days (3 -4 month)
32	Safflower	Oct - Nov	Jan - Feb	120 – 150 days (4 – 5 Months)
33.	Black Gram	Nov – Dec	Feb – Mar	85 – 90 Days (2.5 to 3 Months)
34.	Horse Gram	Sep – Oct	Dec - Jan	115 to 120 days (3.5 to 4 months)
35.	Green Gram	Nov – Dec	Feb - mar	90 – 100 days
36.	Paddy	Oct – Nov	Jan - Feb	120 – 135 days
37.	Ragi	Oct – Nov	Jan - Feb	125 to 130 days
38.	Tomato	Oct - Nov	Jan – Feb	100 – 110 days
	SUMMER			
39	Maize	15th Jan to 15th Feb	15th April to 15th May	80 to 120 Days (3 to 4 months)
40	Groundnut	16th Jan to 15th Feb	April - May	100 to 120 Days (3 -4 months)
41	Sugar Beat	Oct.	Dec.	3 months
42	Sun Flower	Feb - March	April - May	120 – 130 days (3 – 4 Months)
43	Watermilon	Feb - March	April - May	80 – 90 days (3 – 4 Months)
44	Cucumber	Feb - March	April - May	70 – 90 days (2.5 – 3 Months)
45	Tomato	Feb - March	May - June	140 – 145 days
	Perennial Crops			
46	Sugarcane (Adsali)	15th July to 15th August	Oct to Dec (next year)	15 to 18 months
47	Sugarcane (Pre-seasonal)	15th Oct to 30th Nov	Oct to Jan (next year)	15 to 18 months
48	Sugarcane (Adsali)	July – Aug	Oct – Dec (next year)	14 to 18 months
49	Sugarcane (Ratoon)	Oct. to Feb.	Dec to April (next year)	13 to 15 months
	Horticulture Crops			
50	Banana (Biennial)	June -July	March (next to next year)	21 months

Note: Repayment due date: Short Duration Crops 12 Months and Long duration Crops 18 months which include Post harvesting and marketing.

IRAC Norms applicable for Agri.Short Term Crop Loans and Term Loans are enumerated as under:-

Particulars	Short Duration Crops	Long Duration Crops
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**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
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	Kharif Season	Rabi Season	Horticulture Crops	Perennial Crop (Sugarcane) Adsali	Biennial (Banana) Crop
Year of Finance	2020	2020	2020	2020	2020
Date of Finance	01.06.2020	01.10.2020	01.07.2020	01.07.2020	01.06.2020
Season Starts	June,2020	October,2020	July,2020	July,2020	June,2020
Harvesting Time	Oct-Nov 2020	March-2021	April-May 2021	Dec-2021	March-2022
Repayment Due Date	31.05.2021	30.09.2021	30.06.2021	31.12.2021	28.02.2022
First Crop Season after Due date					
Season Starts	June,2021	October,2021	July,2021	Jan,2022	March,2022
Harvesting Time	Oct-Nov 2021	March-2022	May-June 2022	Jun-2023	Nov -2023
Second Crop Season after Due date					
Season Starts	June,2022	October,2022	July,2022	NA	NA
Harvesting Time	Oct - Nov 2022	March 2023	May-June 2023	NA	NA
NPA Date	31.05.2023	30.09.2023	30.06.2023	30.06.2023	30.11.2023
No. of months from the date of finance	36	36	36	36	42
No. of Months from the date of First Repayment Due date	24	24	24	18	21

As per IRAC Norms,

- Short duration crops will be treated as NPA, if installment of Principal or interest thereon remains overdue for the period of two crop seasons i.e. 24 months from repayment date or 36 months from the date of loan.
- Long duration crops will be treated as NPA, if the installment of Principal or interest thereon remains overdue for the period of one crop season i.e. 18 months from repayment date or 36 months from the date of loan.

Depending upon the duration of crops raised by an agriculturist, the above NPA norms would also be made applicable to agricultural term loans availed by him.

During deliberation it is informed by chairperson that duration must be accordance with PMFBY guidelines.

(Action: All Member Banks)



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Table Agenda- 2:

Swami Vivekananda Yuvashakthi Yojane JLG Scheme:

Swami Vivekananda Yuvashakthi Yojane scheme was launched on 28.07.2022 by Department of Youth Empowerment and Sports, Government of Karnataka. The scheme aims at generation of employment opportunities for groups of Swami Vivekananda JLG formed by the Department of Youth Empowerment and Sports, GoK.

The convenor requested the respective department to provide latest Government order for the continuation of the scheme so that bank can finance the JLG groups as per extant guidelines.

(Action: Department of Youth Empowerment and Sports, GoK)



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SLBC – KARNATAKA

LIST OF PARTICIPANTS

167th SLBC Meeting held on 26.11.2024

Sl. No.	Name Shriyuths -	Designation	Organization
1	Smt. Uma Mahadevan	Additional Chief Secretary and Development Commissioner	Govt of Karnataka
2	Smt Sonali Sen Gupta	Regional Director	RBI
3	Shri Hardeep Singh Ahluwalia	Executive Director	Canara Bank
4	Dr. Vishal R	Secretary to Govt. FD (Fiscal Reforms)	Govt of Karnataka
5	P I Sreevidya	MD	NULM
6	Dileesh Sasi	CEO	e-Governance
5	Shri. KVSSLV Prasada Rao	Chief General Manager	NABARD
6	Shri K J Srikanth	Convenor	SLBC-Karnataka
7	Shri Bhaskara Chakravarthy M	Deputy Convenor	SLBC-Karnataka
8	Shri V Hari Prasad	Deputy General Manager	RBI
9	Smr, S Brindha	General Manager	NABARD
10	Shri. Sanjay Kumar	Deputy General Manager	NABARD
11	Shri B Parshwanath	DGM SLBC	Canara Bank
14	Shilpa Rao	Head-Partnership	RBIH
CONVENOR – Canara Bank			
15	Pradeep Kumar H	Divisional Manager	Canara Bank
16	Amol R Akolkar	Manager - SLBC	Canara Bank
17	Vidya	Manager – SLBC	Canara Bank
18	Chethan K S	Manager	Canara Bank
19	Vikas Thakur	Manager	Canara Bank
20	Harsha	Manager	Canara Bank
21	Akhil R	Manager	Canara Bank
MEMBER BANKS AND STATE GOVT DEPARTMENTS			
22	Mahesh M Pai	General Manager	Canara Bank
23	Prafull Kumar Jena	General Manager	State Bank of India
24	Vikas Vasishta	Deputy General Manager	State Bank of India
25	Sumana Dasgupta	Deputy General Manager	State Bank of India
26	Bubul Bardoloi	Assistant General Manager	RBI
27	C.V Sudheer	Assistant General Manager	Union Bank of India
28	Ravi Pathak	Assistant General Manager	Bank of Baroda



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

29	Ragavendra Rao	Assistant General Manager	State Bank of India
30	Savitha R	Divisional Manager	Canara Bank
31	N Premanand	Regional Head	HDFC Bank
32	Nagaraj S P	Deputy General Manager	ICICI Bank
33	Naga Sudheer Raja	Assistant General Manager	Karnataka Bank
34	Sunil Kurthkoti	Financial Advisor	GoK
35	Ragavi Nayak	Project Officer	GoK
36	Venkata Anil	Regional Head, VP	HDFC Bank
37	Anoop Kumar K	Chief Manager	Bank of Baroda
38	Rajesh B	Manager	State Bank of India
39	Ramesh Babu K V	AVP	DCB Bank
40	N Prudhvi Kanth Reddy	AM	NABARD
41	Vijay K	Regional Head	IndusInd Bank
42	All member banks , all state Govt departments & LDMs	Through VC	



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

GLIMPSES OF THE MEETING





**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
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