

Proceedings of the 168th SLBC Meeting held on 27.02.2025



STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK

STATE LEVEL BANKERS' COMMITTEE KARNATAKA

PROCEEDINGS OF THE 168th SLBC MEETING HELD ON 27.02.2025

Venue
Room No 313, Vidhana Soudha, Bengaluru

(Through Hybrid mode)

CONVENOR



HEAD OFFICE: ANNEXE, BENGALURU



**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
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MINUTES OF THE 168th SLBC MEETING AND BANKING STATISTICS AS ON 31st DECEMBER 2024 HELD ON 27.02.2025

The 168th SLBC quarterly meeting for the State of Karnataka was held on 27.02.2025 at 03.00 PM at Room No 313, Vidhana Soudha, Bengaluru under the Chairmanship of **Smt. Uma Mahadevan**, ACS&DC, GoK, and attended by **Shri Bhavendra Kumar**, Executive Director, Canara Bank, **Dr. Vishal R**, Secretary to Government, Finance Department (Fiscal Reforms), GoK. **Smt. Srividya P** Mission Director, GoK, **Shri.KVSSLV Prasada Rao**, Chief General Manager, NABARD, **Shri V Hari Prasad**, Deputy General Manager, Reserve Bank of India, **Shri Bhaskara Chakravarthy M** Convenor SLBC Karnataka and General Manager, Canara Bank, Other Principal Secretaries, Secretaries, Commissioners & Directors from Govt. departments / corporations and Senior executives from RBI, NABARD and different banks attended through video conference.

Shri. Bhaskara Chakravarthy M, 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.

The Executive Director of Canara Bank provided an update on the performance of various banking schemes for the quarter ending December 2024.

The key points shared were:

1. Position Rankings in Various Schemes (as of December 2024):

- Karnataka ranks **2nd** under the **Mudra scheme**.
- Karnataka holds the **4th position** under the **PM Svanidhi scheme**.
- Karnataka stands **6th** under the **AIF (Agriculture Infrastructure Fund)**.
- Karnataka is **7th** under the **PMFME (Prime Minister's Formalization of Micro Food Enterprises)** scheme.

2. Achievement in Priority Sector Lending (as of December 2024):

- **Agriculture**: 78% of the target has been achieved.
- **MSME (Micro, Small, and Medium Enterprises)**: 77% of the target has been achieved.
- **Total Priority Sector**: 76% of the target has been achieved.

3. Data Submission Requirement:

- All member banks are required to submit correct and accurate data in the **SLBC Revamp portal** within the specified deadlines.

4. Social Security Schemes:

- Every bank branch in the state should open at least **one account per day** for each of the following social security schemes:
 - **PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana)**
 - **PMSBY (Pradhan Mantri Suraksha Bima Yojana)**
 - **APY (Atal Pension Yojana)**
 - **PMJDY (Pradhan Mantri Jan Dhan Yojana)**



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These initiatives aim to enhance the overall performance and outreach of various banking programs and ensure that more individuals benefit from social security schemes.

The Deputy General Manager of RBI provided the following important updates:

1. **Development of a Unique Monitoring Portal:**
 - a. **RBI Bengaluru**, in coordination with **SLBC Karnataka**, has initiated the development of a **unique portal** to monitor the progress of districts under various parameters. This portal aims to track and assess the performance of different banking schemes and initiatives at the district level.
2. **Data Submission Requirement:**
 - a. **RBI** has instructed all banks to **submit the required data without delay**, ensuring timely and accurate reporting for the ongoing monitoring process.
3. **Grievance Resolution for Government-Sponsored Schemes:**
 - a. **Banks** are advised to be proactive in addressing and resolving grievances related to **Government-sponsored schemes**. This proactive approach will ensure that complaints are attended to promptly, improving customer satisfaction and the effectiveness of these schemes.

The **CGM (Chief General Manager) of NABARD** provided the following updates:

1. **Request for Disaggregated Data:**
 - o NABARD has requested **SLBC** to provide **disaggregated data** for agriculture in order to conduct a more meaningful review during the SLBC meetings.
 - o In response, **RBI officials** suggested that **gender-wise disaggregated data** also be included in the reports.
 - o An official from SLBC informed that there are **33 mandatory sheets** designed by RBI for all SLBCs, which currently do not include disaggregated data for various parameters. Chairperson requested RBI to redesign these sheets to ensure that all necessary data can be captured directly from the **core banking solutions (CBS)** of all banks.
2. **State Focus Paper for Karnataka:**
 - o The **State Focus Paper** for Karnataka has been launched, and the CGM requested **SLBC** to finalize the **credit potential** in order to guide the effective implementation of credit-related schemes in the state.

Discussion on Agenda Items

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



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AGENDA ITEM NO. – 1

1.1 Confirmation of the minutes of 167th SLBC meeting held on 26.11.2024:

The minutes of 167th SLBC meeting held on 26.11.2024 were circulated among all the member banks and Govt. Departments and there was no suggestions received, the house confirmed the minutes.

AGENDA ITEM NO. – 2

2. Banking statistics as on 31st December 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 2024.

There is a Y-o-Y growth of 10.91 % in Deposits and 11.30 % in Advances. CD ratio of the State as on 31.12.2024 is 80%.

There is absolute growth of Rs. 42677 cr in PSA over December 2023 showing an absolute percentage growth of **9.95** % on Y-O-Y basis.

Agricultural advances have increased from Rs. **208584** crores as of Dec 2023 to Rs. **233456** Crores as of Dec 2024, showing an increase of Rs. **24872** Crores (**11.92**%) on Y-O-Y basis.

The outstanding level under MSME has increased from Rs. **162654** Crores as on Dec 2023 to Rs. **182029** Crores as Dec 2024 an absolute growth of Rs **19375** Crores i.e, growth of **11.91** % on Y-o-Y basis.

Secretary, Finance Department, Government of Karnataka (GoK), informed the house that State Bank of India (SBI) has not achieved the mandatory target in respect to agriculture and the total priority sector in the state. He requested SBI to provide an explanation for the shortfall.

In response, State Bank of India (SBI) stated that they have outsourced the sourcing of agriculture applications and expressed confidence that, with this approach in place, they will be able to improve their performance in agriculture in the coming quarters.

Additionally, he informed the house that the performance of Punjab National Bank, HDFC Bank, ICICI Bank and Axis Bank is not satisfactory, as insufficient efforts have been made to improve both agricultural credit and the total priority sector lending.

The Additional Chief Secretary & Development Commissioner (ACS&DC) has requested the Commissioner of Agriculture to organize a one-day workshop with major banks and agricultural experts to discuss ways to improve agricultural credit in the state. Further, she also informed that there should be one designated nodal officer from Banks to attend the SLBC meetings.

(Action: State Bank of India, PNB, HDFC, ICICI and Axis Bank)



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AGENDA ITEM NO. - 3

3.1. Achievement under ACP and Priority Sector Lending:

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

- The banks have disbursed Rs. **92252** crores under **Short Term agriculture** loans registering **80%** achievement of the Annual target as on 31.12.2024
- The banks have disbursed Rs. **57048** crores as on December 2024 under **Agricultural Term loans** registering **74 %** achievement of the annual target.
- **Total agriculture** registering **77%** achievement as on 31.12.2024 of the annual target.
- The banks have disbursed Rs. **134699** crores under **MSME** as on registering **77%** achievement of the annual target.
- The banks have disbursed Rs. **296856** crores under **total PSA** as on 31.12.2024 registering **76 %** achievement of the annual target.

The Secretary, Finance Department, GoK informed that there is 12% of reduction in achievement under MSME compared to last year. The Director, MSME, informed the house that all banks should organize MSME Campaigns in industrial clusters to enhance performance and support the sector's growth.

ACS&DC, GoK informed that the targets under Social infrastructure has comedown compared to last year which is area of concern and instructed RBI and Finance Department to look and compare targets and performance with states like Andhara Pradesh, Telangana and Tamil Nadu.

Bank of India, Punjab and Sindh Bank not responded and hence chairperson instructed all state controlling heads have to join meeting physically from next SLBC meeting.

(Action: ALL Banks)

3.2 Major Bank wise performance/Achievement of ACP as on December 2024:

The house took note of the performance of all the banks under ACP as on 31.12.2024

Convenor informed that Indian Bank, Union Bank of India, Canara Bank and Bank of India and other major private sector banks like Karnataka Bank, HDFC Bank, Axis Bank and Kotak Mahindra Bank are trailing behind in achieving mandatory priority sector targets.

It is advised by chairperson that the banks especially Indian Bank, Union Bank of India, Canara Bank, Bank of India, Karnataka Bank, HDFC Bank, Axis Bank and Kotak Mahindra Bank etc, to work on attaining mandated targets under priority sector.

(Action: Indian Bank, Union Bank of India, Canara Bank, Bank of India, Karnataka Bank, HDFC Bank, Axis Bank and Kotak Mahindra Bank)



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AGENDA ITEM NO. - 4

4: ACP performance district wise:

Convenor informed the house that **Bengaluru Rural (92 %), Kolar (88%), Chikkaballapura (87%), Tumakuru (86) and Hassan (86%)** are top five Districts, who are top performers under priority for December quarter of FY 2024-25.

Further Convenor informed that **Dakshina Kannada (58%), Koppal (67%), Udupi (69%) Chamarajanagara (70%) and Davanagere (71%)** are bottom five Districts in terms of priority achievement for FY 2024-25.

The ACS & DC 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 Davanagere)

AGENDA ITEM NO. - 5

Review of Districts having CD Ratio less than 60%

Convenor informed that the CD Ratio of the State as on 31.12.2024 is **80.00%** and Uttara Kannada and Udupi is having CD ratio of 47% and 48% respectively and observed that there is an improvement in these districts.

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 of ACP target a committee should be formed. The committee formed and SLBC communicated the all members for readiness for preparing ACP target for FY 2025-26. While fixing the PLP for Renewable energy, Social Infrastructure, Export credit and Housing sectors it is advised to consider last 3 years achievement instead of target on target. SLBC has prepared road map for fixing the target for FY 2025-26.

AGENDA ITEM NO. – 6.1

SARFEASI Auction Transfer of e-Kahtha:

Convenor informed that in case of SARFEASI action properties from Banks, below are some of the issues faced by banks with respect to transfer of Title deeds:

- Waiver of Mandatory E-Kahtha under SARFEASI sale of Bank mortgaged properties.



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- Pending tax dues to be collected from successful bidder before registration as the properties are sold.
- Exemption of personal appearance of Branch Managers and also personal KYC documents as it is hindering the banking transactions.

ACS&DC, GoK advised SLBC and Canara Bank to be in touch with CEO, e-Governance for resolving the issue at the earliest.

AGENDA ITEM NO. – 7

Issues - Reimbursement of pending BPL claims of training expenditures:

Convenor requested GoK to clear the pending claims of **Rs. 37.08 crores** as early as possible.

Chairperson has advised Secretary, FD, GoK to assist the NLM department for speedy clearance of pending BPL claims.

(Action: Dept. of Skill development, GoK and Finance Department, GoK)

AGENDA ITEM NO. – 7.1

1. Opening of new RSETI in Vijayanagara District:-

Convenor informed to the house that The District Authority has offered SBI one vacant land for construction of RSETI, Vijayanagara and one unused college building for immediate start of RSETI. Bank officials have visited both the sites. In respect of the vacant land there is no direct access from service road, adjoining the Highway, as a private land separates the site offered from the service road.

SBI has written a letter to Deputy Commissioner, Vijayanagara on 13.09.2024 requesting for a clear access to the proposed site to proceed further in the matter. (Reply still awaited).

In respect of the unused College Building for immediate start of RSETI, on SBI request Deputy Commissioner, Vijayanagara has issued a letter to Deputy Director of Pre University, Education Department, Vijayanagara on 05.11.2024 requesting for handover of college building for RSETI. Again vide reply letter No. GGPUCH/BULDG/ TRG/2024-25 dated 18.12.2024 regarding hand over of college building but with a condition of payment of monthly rent and taxes. LDM, Vijayanagara and Director Vijayanagara, RSETI have visited Deputy Commissioner's office and submitted a request letter No. RSETI/2024-25-03 dated 02.01.2025 for waiver of monthly rent and occupation of college building for immediate start of RSETI, till the construction of permanent building for RSETI is completed.

ACS&DC, GoK advised NLM department to check whether the scheme envisages payment of rent and same can be reimbursed to the bank. Further, she instructed DC of Vijayanagara to identify the alternate land for construction of RSETI. Additionally, she advised SBI officials to assess whether providing road access to the existing land would make it suitable for RSETI construction.



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Officials from SBI requested the GoK to provide the unused college building to the bank at a non-commercial rental rate. In response, she informed that the matter would be taken up with the Principal Secretary, Education.

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

7.2. Regularisation of Functioning of Existing RSETI at Chamarajanagar:

Convenor informed to the house that SBI has been allotted land for the construction of RSETI building by the District Authority for which there is Grant in aid from MoRD through NIRD-PR. When SBI requested for the Grant in aid, then NIRD-PR in an email communication has advised SBI to submit SLBC Approval to get Administrative Approval from the Ministry of Rural Development for the same.

The house approved the same.

AGENDA ITEM NO. - 8

1% interest Subvention for KCC loans:

The Convenor informed the house that the Government of Karnataka provides a 1% interest subvention on crop loans (KCC) up to ₹1 lakh for farmers who repay their KCC loans promptly. However, for the past three years, ₹24.22 crore in interest subvention has not been received from the department. He requested the Chairperson to facilitate the release of the pending claims.

In response, the Commissioner of Agriculture informed the house that the matter has already been taken up with the Finance Department, GoK, for the early release of funds.

(Action: Agriculture Department, GoK)

AGENDA ITEM NO. - 9

Government Unclaimed deposits (DEAF):

Convenor informed that there are only 63 accounts pending for activation or closure. State Bank of India is having highest pendency of 47.

Secretary, FD, GoK informed that KYC not submitted accounts to be brought to the notice of Chief Accounts Officer of the districts by lead district managers for amicable resolution.

(Action: CAO of Districts and LDMs)

AGENDA ITEM NO. - 10

10.1 Issuance of RUPAY cards to Gruha Lakshmi (GL) Beneficiaries:



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The Convenor of SLBC informed the house that SLBC launched a campaign in December to convert non-PMJDY Gruha Lakshmi accounts into PMJDY accounts and to issue RuPay cards for these accounts. The member banks have issued RuPay cards to 14.49% of the total Gruha Lakshmi beneficiaries.

An official from the e-Governance Department informed the house that they have been in touch with major banks and appreciated Canara Bank and the State Bank of India for their proactive efforts in issuing PMJDY RuPay cards.

ACS & DC instructed the banks who have not submitted the Gruhalakshi rupay card issuance data to submit immediately.

(Action:BoM,Bandhan,City Union Bank, DBS, DCB, Fino Payments Bank, IDBI, IOB, IPPB,IndusInd, Punjab & Sind, TMB, Federal, KVB, Yes Bank)

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

National Informatics Centre(NIC) has developed a portal for uploading of all Government Sponsored Schemes loan proposals for general public through online platform which is available to all financial institutions, applicants and various Government departments in the state of Bihar, Madhya Pradesh and Gujrat with the help of State Government departments. Applicants / department uploads loan proposals in portal and after selecting bank branch it will reflect in branch login. Branch Manager has to sanction / reject loan proposal within Turn Around Time (TAT). The applicant, departments, financial institutions can track the status of application at any point of time. This is already implemented in Bihar, Madhya Pradesh and Gujrat state with the support of NIC.

We request chairperson to help us to implement this initiative in our state, so that the beneficiaries of various Government Sponsored Schemes will get the benefit of transparency, timely appraisal and sanction of loan proposals. This will help in easy availability of data to various state Government departments, banks and Regulators.

AGENDA ITEM NO. – 11

At the very outset, DGM, RBI stated that government-sponsored schemes like Pradhan Mantri Suraksha Bima Yojana, Jeevan Jyoti Yojana, and PM SVANidhi Yojana are flagship schemes directly benefitting the downtrodden and advised all member banks to resolve grievances pertaining to the government sponsored schemes on priority basis. Additionally, DGM advised to leverage upon the Quarterly Public Meetings for Grievance Redressal, organized by the Lead District Manager (LDM) in coordination with Lead District Officers (LDOs) to educate the public about available grievance redressal mechanisms for government-sponsored schemes.

(SLBC & All the LDMs)



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11.1: Unresolved Agenda from the Previous Meeting:(SLBC)

(a) DGM, RBI informed that, DDMs were advised to factor in the credit requirements of segments viz MSME, SHG and small and marginal farmers in PLPs as well as in block and district-level credit strategies. Further, SLBC was advised to examine the gap, if any, in linking SHGs to formal credit in the state.

(b) Offering support to women-led enterprises through government-sponsored programs and tailored banking schemes for women-owned businesses at district level:

SLBC was advised to sensitize the rural branches (where maximum number of MSME exists) to conduct rural camp for MSME customers. Further, SLBC was advised to collate information related to women entrepreneurs and obtain more granular data including gender wise and district wise, to monitor the progress.

(c) DGM, RBI had raised concern regarding non-conduct of the DCC/DLRC meeting as per the prescribed timelines. Despite the issue being deliberated in previous SLBC meetings, lead banks have not put any suitable measures to avoid such inordinate delay. Controlling heads of the lead banks were advised to take suitable measures to avoid such delay and monitor timely conduct of meetings.

(Action: SLBC and Lead Banks)

11.2: Alignment of ACP target with PLPs after factoring the previous years' achievement:

DGM conveyed about the analysis done by Central Office on previous years' ACP data which had revealed that in case of some districts, ACP targets were set at lower level as compared to the achievement of the immediately preceding FY. To address this issue, SLBC needs to factor the record of achievement of the credit plans for previous year, in addition to PLP set by NABARD for the FY 2025-26. Four such districts were identified in Karnataka state wherein there was hardly any increase in the target against the achievement of Agriculture sector of the FY 2023-24. [Ramanagara (-9.28%), Tumkuru (-2.20%), Bengaluru Rural (-5.82%), Kolar (0.15%)]. Seven banks were also identified wherein there was hardly any increase /decrease in the target as against the achievement of Agriculture sector of the FY 2023-24. Assigning lower targets to banks that underperform could inadvertently reward poor performance, which should be avoided.

DGM further advised about the significant difference between the PLP projections for FY 2025 and the actual ACP targets and achievements in some districts, and suggested NABARD to re-evaluate the PLP in those districts to ensure that it accurately reflects the credit potential.



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DGM advised that the ACP for the FY 2025-26 should be developed in conjunction with PLP of NABARD and it should be aspirational but realistic.

(Action: SLBC and NABARD).

11.3: Unbanked Rural Centres:

DGM, RBI advised SLBC and all the controlling heads of the banks to give top priority to provide banking services in Unbanked Rural Centre in Tier 5/6 centres as identified by the SLBC. Further, 'Review of progress in coverage of Tier-6 centers' is required to be considered as an agenda item in the SLBC based on the input provided by LDMs during DCC/DLRC meeting of their respective districts. A reference was drawn to sub-para 4.2 a), d) and e), RBI circular on "Rationalisation of Branch Authorisation Policy- Revision of Guidelines" dated May 17, 2017 regarding the benefit of opening 'brick and mortar' branches in Tier 5 centers having only fixed BC or a banking outlet of a payment bank.

The task of opening of Brick and Mortar Bank Branches in 5 URCs should be completed latest by March 31, 2025

(Action: SLBC and All Banks)

11.4: Performance of Micro-ATM:

DGM, RBI drew attention of member banks on the measures to improve performance of micro-ATMs and stated that micro-ATMs should be interoperable.

He further flagged the following issues about functioning of the business correspondents (BC) and urged member banks to address them at the earliest:

- a) Delay in payment of commissions by corporate agencies to their BCs.
- b) Absence of fixed component in remuneration of the BCs in most cases which is in deviation to extant guidelines.
- c) Not all BCs have IIBF certifications preventing them from offering full range of financial services to the customers.
- d) m-ATMs operational constraints owing to absence of inter-operability across banks affecting customer service.

(Action: All Banks)

11.5: Delay in Submission of Data by Banks:

DGM, RBI had raised concern about delay in submission of data/information on FI Dashboard, MIS data, Local board data, credit to minority and other information sought by SLBC from time to time. Controlling Heads were advised take suitable measures to avoid such delay in reporting and SLBC was advised to include the above as an agenda item in SLBC meetings for monitoring.

(Action: All Banks)



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11.6: Illustrative list of Agenda for DCC/DLRC and Monitoring of Proceedings of the Meeting for Necessary Action, if any:

DGM, RBI had informed that the illustrative agenda items of the DCC/DLRC meeting as per the extant guidelines was shared with SLBC and advised SLBC to instruct all LDMs for implementation, to facilitate structured meetings in all districts.

(Action: SLBC and LDMs)

11.7: Town hall Meetings:

DGM, RBI highlighted the common issues raised, in the townhall meetings conducted by RBI for the benefit of MSMEs such as; non-dissemination of information about government sponsored schemes, lack of information and support from banks, variation in rate of interest across banks and non-sanction of loans without adequate collateral security / guarantee and denial of credit facility to the entrepreneurs. All member banks were urged to address the above issues to support MSMEs.

(Action: All Banks)

11.8: Implementation of Schemes of Gol and State Governments involving Direct Benefit Transfer (DBT)

DGM, RBI expressed his displeasure regarding delay by some banks in providing data related to implementation of schemes of Gol and state Governments involving DBT, due to KYC / re-KYC proceedings and reactivation of inoperative / dormant / frozen accounts affecting DBT beneficiaries and urged members banks to submit the data on monthly basis.

(Action: All Banks)

AGENDA ITEM NO. - 12

Agenda 12.1 Potential Linked Credit Plan 2025-26

- NABARD has taken an initiative to digitalise Potential Linked Credit Plan (PLP) being prepared every year for each district and the exercise for PLP 2025-26 has been completed. PLPs have also been launched in 29 except in Bangalore Rural & Bangalore Urban which is planned on 11th & 12th March 2025. We request LDMs of these two districts to support the DDMs in launching of PLP 2025-26 during DCC/DLRC meetings.
- The digitalised PLP will give all the stakeholders crucial data viz Credit Potential, SoF, Unit Cost, availability of infrastructure, etc pertaining to the district in digital form, which can be used for various purposes by the stakeholders. As per the RBI guidelines, it is desirable that the ACP targets are dovetailed with PLP projections, so that State level



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projections for credit flow are also in tune with the State Focus Paper which is released on 25th Feb 2025.

CGM, NABARD informed that State Focus Paper 2025-26 has been launched on 25 February 2025 by Smt Uma Mahadevan, IAS, ACS & DC, GoK and requested SLBC to finalize ACP for the FY 2025-26 in line with the SFP projections.

(Action: SLBC)

Agenda 12.2 Credit disbursement to allied activities to Agriculture

- A meeting under the chairmanship of Secretary DFS was held on 5th November 2024, on the subject "Status of Credit Disbursement to allied activities of Agriculture". During the meeting, Additional Secretary DFS highlighted the GLC credit disbursement target for FY 2024-25 at Rs. 27.5 lakh crore and urged all banks to meet the respective GLC target for FY 2024-25 along with sub-targets for allied activities. It is requested that all the banks should achieve the targets including sub-sector wise targets especially Animal Husbandry & Fisheries. SLBC to review achievement vis-à-vis target for fisheries on quarterly basis.
- Further, while finalising ACP, sub-targets under agri term loan including allied activities like AH, Fisheries, Horticulture, etc. should be allocated and achievement against these sub targets should also be reviewed in DCC/DLRC and SLBC meetings .
- Dept. of Animal Husbandry requested banks to create awareness regarding AHIDF and availability of 3% interest subvention under it. Further, the issue of high pendency of applications under NLM scheme was also raised, which needs to be given priority.
- Banks are advised to ensure the disbursement under allied activities of agriculture as well as improve the KCC disbursement.

(Action: All Banks)

Agenda 12.3 Credit disbursement to Fisheries

A meeting under the Chairmanship of Secretary, Department of Fisheries, GoI. was held through video conference on 9th October 2024 regarding credit related issues in Fisheries sector. In this regard, NABARD, Karnataka vide letter dated 7th November 2024 had requested SLBC to review the achievement under Fisheries sector on quarterly basis and furnish the report.

(Action: SLBC and Banks)

Agenda 12.4 Support to Government of Karnataka under RIDF

NABARD has been actively supporting the Government of Karnataka (GoK) in the development of rural infrastructure across various sectors, including agriculture and allied activities, rural connectivity, and the social sector, with a focus on projects like Drinking Water Supply. These initiatives have significantly contributed to the holistic development of rural areas. A comprehensive list of all the projects sanctioned can be accessed on our website: www.nabard.org .

NABARD has sanctioned cumulatively 44432 projects with total financial outlay of Rs. 31522.26 Cr. having RIDF assistance of Rs. 23028 cr. and disbursed Rs. 18095.85 Cr against the sanctioned projects.



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As on 17th Jan 2025, During the current FY, rural infrastructure proposals worth Rs. 2056 crore have been sanctioned so far to Government of Karnataka. With the above rural infrastructure projects, there has been a 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. This has enabled creation of conducive ecosystem for improved credit offtake and better credit absorption capacity in rural areas. Banks may augment their efforts towards ground level credit flow in such areas.

Agenda 12.5 Encourage Farmer Producer Organizations (FPOs) to venture into food processing activities by providing them with necessary financial and technical support.

- Farmer Producer Organizations (FPOs) often face several challenges in the food processing sector. A key issue is the lack of awareness about food processing opportunities, limiting their ability to explore and benefit from value addition. GoI has introduced several guidelines, schemes, and subsidies to encourage Farmer Producer Organizations (FPOs) to venture into food processing. Banks play a critical role in supporting government schemes for food processing, such as the Pradhan Mantri Formalization of Micro Food Processing Enterprises (PM-FME) scheme, the Agriculture Infrastructure Fund (AIF), and the Pradhan Mantri Kisan Sampada Yojana (PMKSY), which enable entrepreneurs and farmers to access funds necessary for setting up and expanding food processing units.
- Banks may also explore the possibility of providing overdraft facilities to the FPOs, even if FPOs have taken loan from other financial institutions.
- Banks may also explore the possibilities of providing collateral free loan to FPOs under Credit Guarantee Scheme for FPOs, being implemented by NABSanrakshan, one of the subsidiaries of NABARD.

ACS&DC, GoK requested NABARD to have one day workshop for the bankers regarding FPO financing.

ACS & DC, GoK has advised the Department of Agriculture to hold a meeting of SLBC, Banks, Government Departments to discuss the issues in the flow of credit to agriculture and other allied sectors. CGM, NABARD, welcomed the suggestion and offered to host the meetings in NABARD, to be convened by the Department of Agriculture.

CGM, NABARD advised all the banks to take proactive steps in financing the FPOs of the state.

(Action: All Banks, Dept. of Agriculture)



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CONVENOR: CANARA BANK**

Agenda 12.6 Revision in AMI scheme guidelines vide circular No.181 dated 11.09.2024 and Circular No.314 dated 20.12.2024 with effect from 01.10.2024 and 10.11.2024 respectively

Salient changes of the circular are attached in Annexure A

Agenda 12.7 Circular No: 18 /DORo3 /2o25 dated 22.01.2025 on banks not submitting AMI scheme proposals within the time limit of 90 days of first disbursement.

Despite the increase in the timeline for submission of claims, NABARD is receiving frequent requests for allowing the submission of claims after the deadline. Department of Financial Services, Ministry of Finance, Government of India vide their letter No.FNo.3/45/2o24-AC dated 09.01.2o25 (copy enclosed) has advised for submission of the AMI advance subsidy claims within the stipulated time. All banks are requested to strictly adhere to the guidelines and ensure timely submission of advance subsidy claims.

(Action: All Banks)

Agenda 12.8 Submission of utilisation certificates immediately in respect of subsidies released by NABARD

All Banks to submit utilisation certificate in respect of subsidies received from NABARD within 15 days of receipt and after placing the subsidy in Subsidy Reserve Fund Account.

(Action: All Banks)

Agenda 12.9 Nationwide KCC AH and Fisheries saturation campaign

The KCC AH & Fisheries applications received by the banks during the weekly camps held at the district level were updated by the concerned LDM of the district in the Jan Suraksha Portal of DFS, Gol and it is observed that pendency of other banks also appear under cooperative banks leading to discrepancy in the data. LDMs maybe advised not to do such reporting.

(Action: All Banks)

Agenda 12.10 Pledge financing for agriculture commodities through electronic Negotiable Warehouse Receipt (e-NWR)

- The Warehousing Development and Regulatory Authority (WDRA) was established under the Warehousing (Development and Regulation) Act, 2007, with the primary goal of creating a Negotiable Warehouse Receipt (NWR) system in the country. e-NWRs have transformed the agricultural warehousing and trading sector by providing a transparent, efficient, and secure system.
- In view of this, banks are encouraged to consider extending credit for pledge financing through e-NWRs, which will benefit farmers and enhance access to formal credit for agricultural produce.



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(Action: All Banks)

Agenda 12.11 Support under Financial Inclusion Fund (FIF) for Rural Connectivity- HTS-VSAT, Dual LTE and SD WAN technologies

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. The VSAT being supported was based on wide beam-based communication system. Keeping in view of its limitations, it has been decided to introduce HTS based VSAT communication system as an improvement.

Eligible Institutions:

For new units

All the banks are eligible for support for installation of HTS VSAT/HTS VSAT in combination with SD WAN or Dual LTE in the North- Eastern Region, hilly states/UTs (viz., Himachal Pradesh, Uttarakhand, UTs of Ladakh and Jammu & Kashmir) and tier 5/tier 6 centres across rest of the country where connectivity is erratic and no support under FIF has been availed for VSAT earlier

Replacement of existing VSAT

Rural Cooperative Banks (State Cooperative Banks & District Central Cooperative Banks) and Regional Rural Banks can switch to HTS-VSAT from already installed wide beam based VSAT, where the devices installed earlier are non-functional.

Extent of Support

Model	Technology	Support under FIF	Eligible Component
I	HTS-VSAT in a combo with SD-WAN/Dual LTE	₹ 3,00,000 or 90% of the cost incurred whichever is lower	CAPEX+ OPEX
II	HTS VSAT only	₹ 2,65,500 or 90% of the cost incurred whichever is lower	CAPEX+ OPEX
III	4G Dual LTE only	₹ 34,500 or 90% of the cost incurred whichever is lower	OPEX
IV	SD WAN only	₹ 34,500 or 90% of the cost incurred whichever is lower	CAPEX

- Bank can opt for support only in one model for one branch from Model no. I, II, III and IV as indicated in the above table.
- Initial set up costs for earthing pit and caging, etc. can be included as part of capital expenditure for HTS-VSAT.
- OPEX support is valid for one year only.



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Operative period : The scheme would be operational for a period of three years w.e.f. 01 April 2024 till 31 March 2027.

CGM NABARD requested banks to avail support under the scheme and submit proposals to NABARD.
(Action: All Banks)

Agenda 12.12 - CFL

- 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. Further, as per circular No. 163 dated 27.08.2024, Additional Funding has been allocated to the 41 CFLs. All sponsor Banks viz., Bank of Baroda (Mandya and Hubli), UBI and Canara Bank are requested to submit requisite documents for sanction of additional funding before 20th Feb, 2025 as they are eligible for OPEX for first year also. As on date, received proposal from SBI only and same is under process.
- CAPEX claim were received from the Sponsor Bank, viz. SBI, Canara Bank, Bank of Baroda and Union Bank. Capex claims of 40 CFLs have been settled.
- OPEX claim for Canara bank is pending since June 2024 quarter. Union Bank of India and SBI to submit December quarters OPEX Claims.

CGM, NABARD advised Sponsor Banks to ensure timely submission of quarterly claims under OPEX to NABARD.

(Action: All Banks)

Agenda 12.13 Digitization of Scale of Finance

Govt. of India, along with the State Governments is 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). Details have already been communicated by NABARD.

CGM NABARD impressed upon the need for taking into account the revised SoF while sanctioning of loan proposals by various Banks.

(Action : All Banks)

AGENDA ITEM NO. - 13

Progress under Social Security Schemes:



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Convenor informed the house that number of accounts outstanding as on 31.12.2024 under PMJJBY, PMSBY & APY schemes 193 lakhs, 79 lakhs and 38 lakhs respectively.

Dr. Vishal R, Secretary to Government, Finance Department (Fiscal Reforms), expressed concern over the poor performance of private sector banks. He emphasized that each bank must achieve a target of five per branch per week. Additionally, he urged all bankers to focus on enrolling Gruhalakshmi recipients under Social Security Schemes.

He further informed that the state government has launched a special initiative, the "**Challenge Fund Scheme 2024-25.**" Under this scheme, an incentive of **₹5 lakhs per district group** will be provided, benefiting **six districts**. The eligibility criteria include achieving an **incremental growth target of 25% in PMJJBY and 40% in PMSBY over June 2024**. He instructed all banks and LDMS to actively participate in the campaign.

(Action: All LDMS & Banks)

AGENDA ITEM NO. - 14

PMSVANidhi scheme:

The Convenor informed the house that Karnataka ranks 4th in the sanctioning of PM SVANidhi loans and emphasized the need to strive harder to regain the No. 1 position. He also stated that under the PM SVANidhi scheme, banks have sanctioned 5,82,325 applications, out of which 5,59,327 applications have been disbursed.

The ACS & DC, GoK, advised all bankers to provide the valid reasons for the rejections and same must be recorded. Chairperson, expressed displeasure over the performance of Karnataka Bank under the PM SVANidhi scheme and directed them to clear the pending cases immediately.

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

AGENDA ITEM NO. - 15

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 (15621), Airtel Payments Bank (2960), Canara Bank (1122), Axis Bank (450), Yes Bank (131) and HDFC Bank (68)

Convenor, SLBC informed as per IBA letter dt. 05.12.2024 periodicity for classifying BCs as inactive is that there is no financial /Non-Financial transaction for 3 months The review of BC



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inactivity should be carried out on a quarterly basis. All the member banks to classify the BC inactivity in accordance with IBA guidelines and ensure accurate reporting to SLBC.

**(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)
BC SAKHIS:**

Convenor SLBC informed that NRLM department has shared list of 5007 IIBF certified women SHG members and same has been communicated to member banks for deployment of these members as BC Sakhis.

ACS&DC, GoK informed that free space and basic infrastructure to be provided to these BC sakhis in gram panchayat building and urged bankers to onboard them. Further, she instructed all the banks to share the inactive BCs locations to NLM department, GoK for deployment of BC sakhis.

Additionally, she advised MD, NLM to write letter to CEOs of the districts to include it as agenda in DCC/DLRC meetings.

AGENDA ITEM NO. - 16

Review of Financial Literacy Camps:

Convenor informed that State Bank of India (32), Union Bank of India (7), KGB (1) and Bank of India (1) is having Non-Functional FLCs as on 31.12.2024. Bank of India is having only one FLC in Belagavi district and same was non-functional from last 2 years.

ACS&DC instructed State Bank of India, Union Bank of India, Bank of India and Karnataka Gramin Bank to make non-functional FLCs to functional. Further, she reiterated that financial awareness to be imparted at lowest level of the society.

(Action: State Bank of India, Union Bank of India, Bank of India & KGB)

AGENDA ITEM NO. 17

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 12456 and number of participants were 5,28,746.



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ACS&DC advised MD, NLM to have a tie up with the sponsoring banks of the CFLs to provide the space in Gram Panchayaths. This will enable CFLs to conduct financial literacy activities for SHG women members, senior citizens, and other target groups.

AGENDA ITEM NO. - 18

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

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)

AGENDA ITEM NO. - 19

KCC Loans – Disbursements & Outstanding:

SLBC-Convenor informed the house that the achievement in the total KCC outstanding as on December 2024 is Rs. 69340 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 **193816** KCC AH loans amounting to **₹1049 Cr.**

SLBC Convener informed the house that banks have sanctioned **20347** KCC fishery loans amounting to **₹303 Cr**

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

AGENDA ITEM NO. – 20

Dept. of Agriculture & Farmer Welfare Schemes:

20.1: Agriculture Infrastructure Fund (AIF) :

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



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Further, convenor informed that during FY 2024-25, banks sanctioned **798 accounts** amounting 943 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.

The ACS & DC instructed SLBC to include updates on the geotagging of AIF projects, along with disaggregated year-wise progress, as an agenda item in the upcoming SLBC meetings.

(Actions: All Member Banks and SLBC)

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

Convenor informed to the house that banks have outstanding of 2429 loans amounting to Rs.539 crores as on 31.12.2024.

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

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)

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

Convenor informed to the house that banks have sanctioned of 48 loans amounting to Rs.18.50 crores as on 31.12.2024

20.5: Pradhan Mantri Fasal Bima Yojana (PMFBY):

Convenor informed that as on 31.12.2024 there are 1581 proposals amounting to 2.35 Crores pending for settlement under PMFBY due to NPCI payment failure and Blank Aadhar from different member Banks. Further, he informed that ICICI Bank is having major pendency of 566 applications amounting to 1.20 Cr.

ACS&DC, GoK instructed ICICI Bank to clear the pendency by 15.03.2025.

(Actions: ICICI Bank)

20.6: Restructured Weather Based Crop Insurance Scheme:

Data not received from the department.

AGENDA ITEM NO. - 21



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PMAY-U: Rajiv Gandhi Housing Corporation Limited:

Convenor informed that as of now only 641 applications list shared with banks through SLBC by department. After confirmation from many banks it is noticed that department has not submitted any physical application with any bank.

Karnataka Slum Development board informed on 30.11.2024 that they will resubmit the 21100 loan applications to banks within time period of 1 month.

(Action: RGHCL Department, GoK)

AGENDA ITEM NO. - 22

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

22.1: PMEGP performance as on 31.12.2024:

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)

22.2 CREDIT FLOW TO MINORITY COMMUNITIES:

Agenda 22.2.1: Progress under finance to Minority Communities in the state:

Convenor informed that outstanding loans to minority communities was Rs. 50735 crores as on 31.12.2024 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.

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

Agenda 22.2.2: 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)

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



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Progress under NRLM Self Help Groups (SHG):

Convenor informed the house that banks have disbursed 1675 crores to NRLM SHGs in the state and requested all the banks to update the NRLM SHGs data in the ajeevika portal.

An official from HDFC acknowledged that NRLM SHG tracking was not being carried out in their bank. The issue has been escalated to their central office, and they informed that, starting from March 1st, they will be able to capture NRLM SHG data, which can then be uploaded to the Ajeevika portal.

MD, NLM instructed apex bank to clear the pending applications in the Raichur DCC Bank immediately. Additionally, she informed that all the banks to organize the campaigns for credit linkage under NRLM scheme.

The ACS & DC, GoK, instructed all banks to achieve 100% of the target by **March 31, 2025**. Furthermore, she emphasized that banks, particularly State Bank of India, should not ask NRLM SHGs to route credit linkage applications through NGOs.

(Action: All Member Banks)

Progress under Joint Liability Groups (JLG):

The Convenor informed the house that the total outstanding under JLGs as of December 31, 2024, was Rs. 16281 crores and also requested member banks to focus on achieving the allocated targets.

(Action: Member Banks)

22.4: Progress in Stand Up India (SUI) scheme as on 31.12.2024

Convenor brought to the notice of the house that, as on December 2024 banks have sanctioned an amount of **Rs. 289 Crores** under Stand Up India Scheme.

SLBC requests MSME Department, SC/ST corporation, KVIC and DICCC to source maximum number of applications.

The ACS & DC instructed all banks to achieve the remaining target within the **FY 2025-26** itself.

(Action: All Member Banks, Line Departments & LDMs)

22.5: Progress in Sanctions under MUDRA scheme:

Convenor informed the house that member banks have sanctioned 2665389 MUDRA loan accounts amounting to Rs. 25304 Cr from 01.04.2024 to 31.12.2024

Convenor informed that Karnataka state has secured 1st 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)

22.6 Progress under PMFME scheme:



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Convenor informed the house that banks have sanctioned 1714 number of applications against the submitted applications of 3109 as on 31.12.2024

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

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

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

Convenor informed the house that 81% of PMJDY accounts are Aadhar seeded as on 31.12.2024.

(Action: All Member Banks & all LDMS)

22.8: Performance by Banks under Annual Atal Pension Yojana (APY) Targets during FY 2024-25: (from 01.04.2024 to 31.12.2024)

Convenor informed the house that, Karnataka State has achieved **61%** of APY target set by PFRDA during FY 2024-25 as on 31.12.2024 and Banks have to enroll maximum applications under APY on campaign mode.

Chairperson expressed her displeasure over performance of private banks and advised to achieve the target. The performance of state is being pulled by private banks.

(Action: All Member Banks and LDMS)

AGENDA ITEM NO. – 22.9

Performance under PM Vishwakarma Scheme: -:

Convenor informed that as on 31.12.2024 banks have sanctioned 64650 applications amounting to 521 Crores.

AGENDA ITEM NO. – 22.10

Performance under PM Surya Ghar – Muft Bijli Yojana (PMSGMBY) Scheme

Convenor informed that as of 31.12.2024 banks have sanctioned 1211 applications amounting to 26 crores.

AGENDA ITEM NO. - 23



**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
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Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy

SLBC has received communication from Finance Department, GoK and FIDD RBI regarding identification of Unbanked Rural Centre (URC) under tier 5 category.

SLBC has received village population wise 2011 census data from state Government. As per data there are 836 villages having population between 5000-9999 (Tier 5). Out of 836 villages, 780 are already having Brick and Mortar branches, 51 villages are having fixed point BCs and remaining 5 villages, neither brick & mortar branch nor fixed BC point. However, these villages are services by BC's from nearby locations.

All these tier-5 villages were covered by brick & mortar branches/fixed BCs as on 31.12.2020. After merger of PSBs several branches were either merged or closed. After this 56 centre left without brick & mortar branch. Since then fixed BC are deployed in these centres and as on date 5 centres are without brick & mortar branch or fixed BC.

However, all these 56 centres are published in SLBC website and are available for member banks to open brick & mortar branch. Branches opened in these centres can be treated as covered under URC for computing 25% norms as per RBI 2017 cir on Rationalization on branch policy.

Convenor requested Canara Bank (2), State Bank of India (2) and Bank of Baroda (1) to appoint BCs in these teir-5 URCs on or before 31.03.2025.

AGENDA ITEM NO. - 24

Branch Network :

Convenor informed that, the number of bank branches have increased from 12,394 as on 30.09.2024 to 12,463 as on 31.12.2024 thus showing an increase of 69 branches on Q-o-Q basis.

AGENDA ITEM NO. - 25

Status of Rural Bank Branch closure/merger/shifting:

SLBC has not received any request for Rural Bank Branch closure/merger/shifting from LDMS

AGENDA ITEM NO. - 26

ATM Network:

Convenor informed the house that total number of ATMs as on 31.12.2024 was 16832 against 16638 as at 30.09.2024, thus showing increase of 194 ATMs.

AGENDA ITEM NO. - 27



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

Progress under Aadhar seeding of operative CASA accounts:

Convenor informed that percentage of Aadhaar seeding was 89% as on 27.12.2024.

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)

AGENDA ITEM NO. - 28

Position of Sector Wise NPAs.

28.1: Non-Performing assets position as on 30.09.2024:

Convenor informed the house that total non-Performing assets as on 31.12.2024 was 53267 crores.

28.2: Recovery of bank dues under PMEGP:

Convenor informed the house that under PMEGP share of NPA was 22 % 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. - 29

Issues remaining unresolved at DCC/DLRC meeting :

1. Shivmogga District: - It is informed that MP has expressed his displeasure in non-appoint of FLC counsellor at Bhadravathi block by SBI. The Said FLC is Vacant from 31.08.2023
2. Vijayapura District: during meeting chairman instructed to reconsider the decision and open branch at Hunshyal (Devar Hippargi) at earliest. The Branch is allotted the ICICI bank.

ACS&DC, GoK instructed SLBC to check whether any fixed BC or payments bank present in the village. If not present it should be allocated to the bank for opening of Brick and Mortar branch in the Hunshyal village.

(Action: SLBC)

AGENDA ITEM NO. - 30

Sub Committee meetings held during the review period:

Convenor informed the house that, sub-committees on **Weaker Section (State Bank of India) for September 2024, Recovery and Rehabilitation (State Bank of India) for September 2024**



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,Sub-Committee on RSETI (SBI) for June & September 2024 MSME Sub-Committee for September 2024 (Union Bank of India) and Sub-Committee meeting on retail (Bank of Baroda) for September is not conducted by Convenor bank.

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

(Action: SBI, Union Bank of India and Bank of Baroda)

AGENDA ITEM NO. – 31.1

SVAMITVA (Survey of Villages and Mapping with Improved 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.

We request 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

31.2. 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. Additionally, SLBC has communicated to all the member banks to submit annexure related to implementation of Kannada language in the banks.

(Action: All Member Banks & LDMs)

31.3: Status of RSETIs / RUDSETIs as on 31.12.2024 reported by sponsor Banks is as under:

Convenor informed the house that, total number of training programmes were conducted are 845 against the target of 1027 as on 31.12.2024.

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

Convenor informed house that number of trained persons were 413693 and out of which credit linked were 182562 during financial year 2024-25 .



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

31.5: 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 aspirational districts i.e Raichur & Yadgir.

31.6: 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.

AGENDA ITEM NO. - 32

Success Stories:

Convenor informed to the house that M/s. Gurishankar Food Industries got PMFME loan from Canara Bank and successfully employed 10 members. Similarly M/s Abhay Naturals got PMFME loan from State Bank of India and successfully employed 10 members.

33.SPECIAL INVITEE FROM APEDA

Mr. U. Dharma Rao, has been working with APEDA for the past 25 years in various capacities at Regional Office of New Delhi, Hyderabad, Mumbai and Kolkatta. At present, he is holding the post of Assistant General Manager and Regional Head headquartered at Bangalore, covering the states of Karnataka and Kerala.

He has represented APEDA at various national and international exhibitions, conference and training programmes. He is on the Board of several organizations related to exports.



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SLBC – KARNATAKA

LIST OF PARTICIPANTS

168th SLBC Meeting held on 27.02.2025

Sl. No.	Name Shriyuths -	Designation	Organization
1	Smt. Uma Mahadevan	Additional Chief Secretary and Development Commissioner	Govt of Karnataka
2	Shri Bhavendra Kumar	Executive Director	Canara Bank
3	Dr. Vishal R	Secretary to Govt. FD (Fiscal Reforms)	Govt of Karnataka
4	P I Sreevidya	MD	NULM
5	Shri. KVSSLV Prasada Rao	Chief General Manager	NABARD
6	Shri Bhaskara Chakravarthy M	Convenor	SLBC-Karnataka
7	Shri V Hari Prasad	Deputy General Manager	RBI
CONVENOR – Canara Bank			
8	Pradeep Kumar H	Divisional Manager	Canara Bank
9	Amol R Akolkar	Manager - SLBC	Canara Bank
10	Vidya	Manager – SLBC	Canara Bank
11	Chethan K S	Manager	Canara Bank
12	Vikas Thakur	Manager	Canara Bank
13	Harsha	Manager	Canara Bank
14	Akhil R	Manager	Canara Bank
MEMBER BANKS AND STATE GOVT DEPARTMENTS			
15	Mahesh M Pai	General Manager	Canara Bank
16	Prafull Kumar Jena	General Manager	State Bank of India
17	Vikas Vasishtha	Deputy General Manager	State Bank of India
18	Bubul Bardoloi	Assistant General Manager	RBI
19	Ravi Pathak	Assistant General Manager	Bank of Baroda
20	Ragavendra Rao	Assistant General Manager	State Bank of India
21	Mahadevaswamy	Assistant General Manager	State Bank of India
22	Savitha R	Divisional Manager	Canara Bank
23	S Prashantha	Chief Manager	Union Bank of India
24	Sunil Kurthkoti	Financial Advisor	GoK

Proceedings of the 168th SLBC Meeting held on 27.02.2025

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25	Venkata Anil	Regional Head, VP	HDFC Bank
26	Suman Guptha	AVP	Kotak Mahindra Bank
27	Girish P Upadhaya	Chief Manager	Karnataka Bank
28	Venkatesh H T	Senior Manager	Bank of Baroda
29	Meena Kumari	Deputy General Manager	KSC Apex Bank
30	Manku Bhattacharjee	State Co-ordinator	ICICI Bank
31	Rajesh B	Manager	State Bank of India
32	Gurusiddesh G S	Branch Manager	Suryoday Small Finance Bank
33	Vipin Sivadas	RBCM	IDFC First Bank
34	Rajkumar	Senior Manager	ESAF Bank
35	Rajendra	PH	Fino Payments Bank
36	N Prudhvi Kanth Reddy	AM	NABARD
37	V J Venkatesh	CEO	KVIB
38	Narayan K	JD	MSME Department, GoK
39	Megana B V	SDE	KSDB
40	B Basavaraja	Assistant Director	KSDB
41	Dr. M R Ravi	Joint Director	Animal Husbandry and Veterinary Services
42	H Balashekar	Add. RCS/Credit	Department of Cooperation. GoK
43	M K Jagadish	CEO	KSC Apex Bank
44	All member banks , all state Govt departments & LDMS	Through VC	



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GLIMPSSES OF THE MEETING





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