

Proceedings of the 170th Special SLBC Meeting held on 30.06.2025



STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK

STATE LEVEL BANKERS' COMMITTEE KARNATAKA

PROCEEDINGS OF THE 170th SPECIAL SLBC MEETING HELD ON 30.06.2025

Venue

Room No 306, Vidhana Soudha, Bengaluru

(Through Hybrid mode)

CONVENOR



HEAD OFFICE: ANNEXE, BENGALURU



**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
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MINUTES OF THE 170th SPECIAL SLBC MEETING HELD ON 30.06.2025

The 170th Special SLBC quarterly meeting for the State of Karnataka was held on 30.06.2025 at 4.00 PM at Room No 306, Vidhana Soudha, Bengaluru under the Chairmanship of

Smt. Uma Mahadevan, ACS&DC, GoK, and attended by,

1. **Shri Bhavendra Kumar**, Executive Director, Canara Bank
2. **Smt. Sonali Sen Gupta**, Regional Director, Reserve Bank of India
3. **Dr. Vishal R**, Secretary to Government, Finance Department (Fiscal Reforms), GoK.
4. **Smt. Srividya P** Mission Director, GoK,
5. **Dr. Surendra Babu**, Chief General Manager, NABARD,
6. **Smt. Meenakshi Ganju**, General Manager, FIDD, Reserve Bank of India
7. **Shri. Shambhu Lal**, Chief General Manager, Canara Bank
8. **Shri. M Bhaskara Chakravarthy** General Manager and Convenor SLBC Karnataka and Senior executives from RBI, NABARD and member Banks attended physically and also through video conference.

Shri. M Bhaskara Chakravarthy, Convenor, SLBC Karnataka welcomed, **Smt. Uma Mahadevan**, ACS&DC, GoK, **Shri. Bhavendra Kumar**, Executive Director, Canara Bank, **Smt. Sonali Sen Gupta** Regional Director, RBI, **Dr. Vishal R**, Secretary to Government, Finance Department (Fiscal Reforms), GoK. **Dr. Surendra Babu**, Chief General Manager, NABARD, **Smt. Meenakshi Ganju**, General Manager RBI.

AGENDA 1: Three-month saturation campaign for FI schemes at Gram Panchayat level from 01.07.2025 to 30.09.2025.

DFS, GoI has launched 3-month saturation campaign for FI schemes at Gram Panchayat level to enhance the penetration of Financial Inclusion flagship schemes i.e PMJJBY, PMSBY, PMJDY& APY. The campaign will run from 01.07.2025 to 30.09.2025 in all Gram Panchayats of the State preferably on Saturday or other days also after discussions in DLCC meeting.

Activities to be covered during the campaign:

1. Re verification of KYC for existing inactive PMJDY accounts.
2. Opening of bank accounts for unbanked adults under PMJDY
3. Enrolments under Pradhan Mantri Jvan Jyoti Bima Yojana (PMJJBY) and Prahman Mantri Suraksha Bima Yojana (PMSBY).
4. Enrolments under Atal Pension Yojana (APY).
5. Create awareness sessions on digital fraud & ways to access unclaimed deposits.

The campaign will be coordinated by the LDM under the overall guidance and direction of the District Collector and District Magistrate. The exact schedule of the camps to be organized at the Gram Panchayat headquarters shall be decided by the District Level Consultative Committee (DLCC). The responsibility for organizing the camp at a particular Gram Panchayat shall be assigned to the bank having a branch in the Panchayat or its neighborhood by the DLCC through the LDM.



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The ACS & DC, Government of Karnataka, advised all member banks and LDMs to include Financial Literacy Centers (FLCs) and Business Correspondents (BCs) to conduct camps at Gram Panchayats and cover all eligible rural populations under Financial Inclusion (FI) schemes. She also advised Banks to cover all beneficiaries under MGNREGA, Gruha Lakshmi beneficiaries, milk pourers, mid-day meal workers, ASHA workers, Pura Karmikas, State Government employees, SHG members, Kisan Samman beneficiaries, etc., under PMJJBY and PMSBY schemes.

Member Banks are also advised to sensitize their branch staff to display banners and posters at branch premises to create awareness among customers. Banks should conduct regular review meetings with their branch staff to monitor progress and ensure achievement of the allotted targets during the campaign.

The ACS & DC, GoK, instructed all District Administrations to advise their PDOs to actively participate and promote the campaign widely among the rural population to ensure maximum enrollment.

ACS & DC also advised SLBC to:

1. Submit a copy of the FAQs related to claims under PMJJBY & PMSBY schemes to GoK and publicity material of PMJJBY, PMSBY & APY.
2. Share GP wise campaign progress reports with GoK for review.
3. Institute "Rewards & Recognition" ceremony for the best performers during the campaign.

Accordingly, SLBC propose the following award initiations.

- a. Top 3 District representing by DC/ZP CEO's
- b. Top 3 LDMs
- c. Top 3 Banks
- d. Top 3 GPs from each District.
4. Certificate of appreciation to all the performers by GoK and SLBC.
5. SLBC is to conduct a "One Day Reward & Recognition programme" for top performers.

The Regional Director, RBI, advised member banks and LDMs to cover the entire population under FI schemes, clear Government DEAF accounts, and complete Re-KYC activation. RBI will provide the reporting format to SLBC for data submission.

The Mission Director, NLM, GoK, stated that awareness will be created among the rural population through RSETIs/RUDSETIs, BC Sakhis, and SHG members.

The Executive Director, Canara Bank, instructed all member banks to ensure achievement of the allotted targets by 30th September 2025.

The CGM, NABARD, informed that all Rural Co-operative Banks will actively participate in the campaign. District Development Managers (DDMs) will also monitor the progress of camps organized by RCBs and provide necessary support and guidance.

(Action : SLBC, Member Banks, LDMs, District Administration)



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Arrangements for the Camps:

The camp should be organized at Panchayat headquarter or any other convenient place in the Gram Panchayat. The campaign should be given wide publicity through both print and electronic media. The exact dates of the camps and the schemes covered therein should be publicized through advertisements in the local media having high circulation, notice boards of the bank branches, Gram Panchayat and local government offices, etc.

Proper arrangements for seating of bank/ government functionaries/ public representatives and beneficiaries should be made at the camp site.

Arrangements for drinking water etc. should be ensured. Banners and posters of the schemes in the local language may also be displayed. Forms for enrolments should be made available at the camp site. Financial literacy activities also be undertaken at camp sites by the lead bank in the district.

(Action: LDMs & member Banks)

Roles and Responsibilities of Various Stakeholders:

1. District Collector / District Magistrate:

- To provide overall leadership to the campaign at District level.
- To ensure participation of front-line district level staff of line departments including panchayat officials in the campaign.
- Holding preparatory meeting of DLCC with banks, LDMs, India Post Payment Bank (IPPB), line departments and other stakeholders to discuss and plan the smooth conduct of campaign.
- To guide the LDM in finalizing the location and dates of campaigns in such a way that all Gram Panchayats get covered with at least one camp during the campaign period.
- To periodically supervise, monitor and review the bank wise progress of the campaign.

(Action : District Administration)

2. State Level Bankers Committee (SLBC/ UTLBC):

- To create public awareness in regional languages about the campaign through advertisements in newspapers, banners, pamphlets etc.
- Coordinate with State Authorities and Zonal Heads of banks and request them to provide full support in organizing camps through District officials.
- To create a pool of Senior bankers from all banks for site visits/surprise checks at different locations.
- To periodically monitor the progress of the campaign as reported by LDMs through periodical review meetings.
- To invite local public representatives and Government functionaries for the campaign.

(Action: SLBC)



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3. Lead District Manager (LDM) :

Under the overall guidance of the District Collector, to coordinate the campaign.

- To work as the nodal officer at the district level.
- Conduct DLCC meetings every month for the duration of the campaign.
- To assign Gram Panchayats with approval of DLCC to the banks ((including RRBs, Rural Cooperative Banks and IPPB) for organizing the campaign at identified dates.
- To finalize the location and dates of camps in such a way that all GPs get covered with at least one camp during the campaign period.
- To continuously monitor the progress of the campaign at the grass root (BLBC level).
- To upload the information of camps along with allocation to Banks on DFS portal.
- To ensure that all Bank/PO branches participate in camp as per the allotment and no GP is left out from holding of camps.

(Action: LDMs)

4. Member Banks:

- To provide leadership to the campaign at Bank level and ensure the successful conduct of the camps in the locations assigned to their Bank.
- To provide sufficient budget to the field offices including branches for publicity and local arrangements for the campaign.
- Ensure deputation of adequate staff to the camp location for smooth conduct of camp and enrolment of eligible beneficiaries under these schemes.
- To periodically monitor & review the progress and achievement of targets assigned to Banks.
- To appoint CGM/GM (FI) as nodal officer and single point of contact at the Bank level.
- To ensure deployment of sufficient staff in LDM office during the campaign period- Lead Banks i.e Canara Bank, State Bank of India, Bank of Baroda & Union Bank of India.
- To depute senior officials to visit camps and monitor/ review the progress of the campaign.
- Advise branches to send camp progress report to respective LDM's on camp day.

(Action: Member banks)

5. National Bank for Agriculture and Rural Development (NABARD):

- NABARD to advise all Rural Co-operative Banks to actively participate in the campaign and organize camps as directed by concerned DLCC / LDM.
- NABARD through its regional offices and District Development Managers (DDMs) will also monitor the progress of camps organized by RCBs and provide them support / guidance wherever necessary.

(Action: NABARD)



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Convenor, SLBC Karnataka has informed the house that following actions have been taken by SLBC:

- A preparatory meeting was held on 19.06.2025 under the chairmanship of Secretary (FS) with Chief Secretaries of States/UTs and SLBC/UTLBC to deliberate on the modalities in implementation of the campaign.
- SLBC has conducted meeting on 19.06.2025 with all state heads and their ROs/COs on implementation of the campaign.
- SLBC has conducted meeting on 20.06.2025 with all LDMs for preparedness of the campaign.
- SLBC has requested ACS & DC, GoK madam to give directions to all DCs/CEOs/Line Departments for their active participation in the campaign. (GoK Letter dated: 25.06.2025 directions have been given to CEOs).
- SLBC has shared publicity material to all Banks and LDMs.
- SLBC has initiated every 3rd Saturday of the month (19th July, 16th Aug, 20th Sept) as Mega Login day for the Banks. (Target: 100 under PMJJBY, 100 under PMSBY - per branch per login day).

Immediate requirements from LDMs & Banks as under:

- Launch event to be organized on the **first day** of the campaign at **one selected GP in each district**, with **an Elected Representative/ Senior officer of District Administration** invited as the Chief Guest.
- The campaign be widely publicized through print and electronic media.
- Adequate media coverage of the event should be ensured to raise awareness among the public.
- Banks can utilize this campaign for activation of all Inoperative PMJDY accounts, create awareness about cybercrime frauds and unclaimed deposits.

(Action: LDMs & member Banks)

AGENDA 2 : One GP- One BC Sakhi Campaign.

Empanelment of 5000 IIBF certified BC Sakhis, Free space/infrastructure by GoK for deployment. The target for empanelment of BC Sakhis is 30.09.2025. Canara Bank, State Bank of India, Central Bank of India, UCO Bank and Indian Postal Payments Bank has initiated onboarding BC sakhis with the help NRLM Department, GoK.

Mission Director, NLM, GoK informed that currently 811 BC Sakhi's have been onboarded in Karnataka State.

ACS& DC, GoK has appreciated the NLM, Banks & SLBC to onboarded 811 BC Sakhi's in the State and advise remaining Banks to onboard all 5000 IIBF BC Sakhi's, immediately.

(Action: Banks, SLBC & NLM, GoK dept)

AGENDA 3 : Any other with permission of Chair.

There being no other subject, the meeting concluded with thanks to all.



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LIST OF PARTICIPANTS

170th Special SLBC Meeting held on 30.06.2025

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	Smt. Sonali Sen Gupta	Regional Director	RBI
4	Dr. Vishal R	Secretary to Govt. FD (Fiscal Reforms)	Govt of Karnataka
5	Smt.P I Sreevidya	MD,	NULM
6	Shri. Surendra Babu	Chief General Manager	NABARD
7	Shri. Shambhu Lal	Chief General Manager	Canara Bank
8	Shri Bhaskara Chakravarthy M	Convenor	SLBC-Karnataka
9	Shri Prakash C Dash	General Manager	NABARD
10	Smt. Meenakshi Ganju	General Manager	RBI
CONVENOR – Canara Bank			
11	Pradeep Kumar H	Divisional Manager	Canara Bank
12	Ravikumar T N	Senior Manager - SLBC	Canara Bank
13	Vidya M	Manager – SLBC	Canara Bank
14	Chethan K S	Manager	Canara Bank
15	Harsha H R	Manager	Canara Bank
16	Akhil R	Manager	Canara Bank
17	Raghavendra	Manager	Canara Bank
MEMBER BANKS AND STATE GOVT DEPARTMENTS			
18	Mahesh M Pai	Chief General Manager	Canara Bank
19	Joohi Smita Sinha	Chief General Manager	State Bank of India
20	Prafull Kumar Jena	General Manager	State Bank of India
21	Dwarakish N C	Chief Manager	Bank of Baroda
22	Palguna	Deputy General Manager	Apex Bank
23	Bhoopendra Singh	Assistant General Manager	Indian Bank
24	Ashok Kumar	DCH/AGM	Punjab National Bank
25	C V Sudheer	Deputy General Manager	Union Bank of India
26	Sunil Kurthkoti	Financial Advisor	GoK
27	Arun Kumar P	Assistant General Manager	RBI
28	Prashanta Kondli	Chief Manager	Union Bank of India
29	G B Nithyanand	Vice President	Axis Bank



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30	Soumya Kulkarni	Manager	ICICI Bank
31	Rubavel	SPM-FI	NRLM
32	Ragavendra Rao	Assistant General Manager	State Bank of India
33	LDMS & remaining member Banks attended through VC		



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GLIMPSES OF THE MEETING



Internal

