



STATE LEVEL BANKERS' COMMITTEE: KARNATAKA  
CONVENOR: CANARA BANK

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# STATE LEVEL BANKERS' COMMITTEE KARNATAKA

## PROCEEDINGS OF THE 169<sup>th</sup> SLBC MEETING HELD ON 20.05.2025

Venue

Room No 313, Vidhana Soudha, Bengaluru

**(Through Hybrid mode)**

### CONVENOR



HEAD OFFICE: ANNEXE, BENGALURU



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**MINUTES OF THE 169<sup>th</sup> SLBC MEETING AND BANKING STATISTICS AS ON 31<sup>st</sup> MARCH 2025 HELD ON 20.05.2025**

The 169<sup>th</sup> SLBC quarterly meeting for the State of Karnataka was held on 20.05.2025 at 11.00 AM at Room No 334, Vidhana Soudha, Bengaluru under the Chairmanship of

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

1. **Shri S K Majumdar**, 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. **Shri V Hari Prasad**, Deputy General Manager, Reserve Bank of India
7. **Shri Bhaskara Chakravarthy M** General Manager and Convenor SLBC Karnataka and 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, **Shri. S K Majumdar**, 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, **Shri Hari Prasad**, Deputy General Manager RBI.

The 169<sup>th</sup> SLBC meeting was also coincided with formal launch of Annual Credit Plan for 2025-26. The ACP 2025-26 was launched by **Smt. Uma Mahadevan**, ACS&DC, GoK along with **Shri. S K Majumdar**, Executive Director, Canara Bank, **Smt. Sonali Sen Gupta**, RD, RBI, **Dr. Vishal R**, Secretary to Government (Fiscal Reforms), Finance Department, GoK and **Dr. Surendra Babu**, Chief General Manager, NABARD.

The Total Credit Plan Outlay under ACP Disbursement for 2025-26 has been set at Rs. 11,88,986 crore, which includes

( Amount in Rs.Crore)

Sr.No	Sector	Credit Outlay	Increase over Last Year
1	Priority Sector	438016	15.80 %
2	Agriculture Credit	222204	10.59 %
3	Crop Production	140108	10.59 %
4	MSME Credit	190891	18.94 %
5	Education Loans	2222	40.37 %
6	Housing Loans	11678	99.35 %
7	Other Sectors	11022	18.13 %

**Smt Uma Mahadevan** appreciated the efforts of SLBC, RBI, NABARD and all participating financial institutions for their collaborative efforts in the formulation of the ACP. Chairperson encouraged effective implementation of the plan to achieve the credit targets and promote inclusive and equitable growth across Karnataka.



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Sri S. K Majumdar, ED, Canara Bank addressed the Banks and department officials after welcoming them. The Key Highlights of the address are,

**1. Annual Credit Plan (ACP) Performance (as of 31.03.2025):**

- **Total Credit Achievement:** ₹10.83 lakh crore (102% of target)
- **Agricultural Loans:** 105% of target
- **MSME Loans:** 92% of target
- **Priority Sector Advances:** 97% of target
- **Non-Priority Sector:** 104% of target

**2. Key Initiatives:**

- **Mega Login Days for PMJJBY & PMSBY:** Initiated at Gram Panchayat level; current performance below expectations; call for focused action to reach 100% renewals.
- **NRLM Support:** Interest-free ₹500 loans to promote 100% SHG member enrolment under PMJJBY and PMSBY, both for fresh enrolment and renewal.
- **“One Gram Panchayat – One BC Sakhi” Campaign:** 5000 BC Sakhis to be deployed by 30th September 2025; infrastructure support provided by GoK.
- **KCC Saturation Drive:** 96% achieved; drive to be continued to reach 100% by September 2025.
- **Timely Disposal of Government Sponsored Schemes:** Weekly reviews proposed; Disposal target within 15 days (7 days for SHGs).

**3. Scheme Performance & Rankings:**

- **Top National Rankings for Karnataka:**
  - 1st in PM Vishwakarma Scheme
  - 4th in MUDRA and PMSVANidhi
  - 5th in AIF
  - 7th in PMFME
- **APY Coverage:** 81% of FY24-25 target achieved; push towards 100%

**4. Areas of Concern:**

- **Data Submission Delays:** Affecting reporting to RBI/DFS.
- **Need for Accurate Data Entry:** Emphasis on verifying data before submission.
- **Suboptimal Coverage under Social Security Schemes (PMJJBY – 27%, PMSBY – 49%):** Banks urged to improve outreach to targeted groups (e.g., SHG members, Asha workers, MGNREGA workers, etc.)

The speech concluded with a call for active participation and collaboration from all stakeholders to ensure the continued success of banking initiatives in Karnataka.

**The Key Highlights of the address of Smt. Uma Mahadevan, Chairperson, SLBC are:**  
This in-person SLBC meeting marks a return to the historic roots of collective planning and dialogue in Karnataka. With the annual credit plan as the central focus, this meeting



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comes at a crucial time for revitalizing rural credit, financial inclusion, and sectoral performance.

➤ **Agricultural Credit & Rural Economy:**

While overall deposit growth is healthy, agriculture and allied sector credit growth is lagging. Karnataka, with the second-largest semi-arid area after Rajasthan, requires urgent attention in rural financing. the decline in priority sector lending below mandatory norms by some large banks is a matter of concern.

➤ **Performance Under Government Schemes:**

Karnataka ranks 6th under PMEGP and 7th under PMFME—with scope for significant improvement. Highlighted potential in supporting women-led businesses and food processing initiatives under PMFME.

➤ **KCC (Kisan Credit Cards) & Insurance Uptake:**

Emphasis on saturating KCC for dairy and fisheries. Urged stronger enrollment and utilization under Jansuraksha insurance schemes. Financial literacy is key to avoiding claim rejections and ensuring scheme effectiveness.

➤ **Women's Financial Empowerment:**

Over 1.25 crore women receive Rs. 2,000 monthly transfers—a unique opportunity for banks to build inclusion. Business Correspondent (BC) inactivity (18%) is a barrier to empowerment, especially in rural areas. Support for initiatives like BC Sakhis and expansion in gram panchayats with infrastructure offered by the state. Karnataka pioneered SHGs in the 1980s; now has 50+ lakh women collectivized under NRLM, called for banks to actively employ SHG members as BCs, ensuring local access and trust.

➤ **Financial Literacy Centres (FLCs):**

Only 177 FLCs in the state, with 41 non-functional—this is a matter of great concern. Praised RBI's financial literacy books rollout to all panchayat libraries. Urged banks to reactivate inactive centres within three months and shift from passive to proactive outreach.

➤ **PM Vishwakarma Yojana:**

Peer-based skilling and business set-up will only succeed with strong credit support.

**Conclusion:** With a new CGM at NABARD, a new ED at Canara Bank, and continued RBI support, Karnataka is positioned for impactful progress. With hopes of a good monsoon and agricultural season, the call is for all stakeholders to come together and put their best foot forward for the people of the state.

**The Key Highlights of the address of Smt. Sonali Sen Gupta Regional Director, RBI are:**

- The Regional Director, RBI appreciated the support of the state government and district-level officials in ensuring that District Level Review Committee (DLRC) meetings were conducted on time for the quarter ending March 2025.



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- The Regional Director, RBI appreciated the State Level Bankers' Committee (SLBC), Banks, and other stakeholders for the launch of the Annual Credit Plan (ACP) 2025-26.
- Inactive Business Correspondents (BCs): A major concern highlighted was the issue of inactive BCs, which negatively impacts financial inclusion efforts, especially at the last mile.
- Call to Action for Bankers: All bankers were urged to focus on improving BC activity and ensuring accessibility and inclusion across all service centres.

**Sri Surendra Babu, CGM of NABARD provided the following updates:**

- Concern Over Priority Sector Lending Growth: The CGM expressed concern regarding the modest 6% growth in priority sector lending, urging stakeholders to take corrective measures.
- Advisory on Sectoral Focus: Banks were advised to enhance lending towards key sectors, specifically:
  - Agriculture Export
  - Housing
  - Social Infrastructure
  - Renewable Energy
- The CGM appreciated the SLBC for aligning the Annual Credit Plan (2025-26) with NABARD's Potential Linked Plan, ensuring strategic and need-based credit deployment.

Internal

**Discussion on Agenda Points:**

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

**AGENDA NO -1**

**Confirmation of the minutes of 168<sup>th</sup> SLBC meeting held on 27.02.2025:**

The minutes of 168<sup>th</sup> SLBC meeting held on 27.02.2025 were circulated among all the member banks and Govt. Departments and there was no suggestions received, the house confirmed the minutes.

**AGENDA NO - 2**



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**2. Banking statistics as on 31<sup>st</sup> March 2025:**

The 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 March 2025.

There is a Y-o-Y growth of 11 % in Deposits and 9 % in Advances. CD ratio of the State as on 31.03.2025 is 77%.

There is absolute growth of Rs. 31167 cr in PSA over March 2024 showing an absolute percentage growth of 7% on Y-O-Y basis.

Agricultural advances have increased from Rs. 224055 crores as of Mar 2024 to Rs. 238280 Crore as of Mar 2025, showing an increase of Rs. 14225 Crore (6%) on Y-O-Y basis.

The outstanding level under MSME has increased from Rs. 168990 Crore as on Mar 2024 to Rs. 188187 Crore as Mar 2025 an absolute growth of Rs 19197 Crore i.e, growth of 11 % on Y-o-Y basis.

**The Convenor, SLBC**, informed the house that there has been a **1% reduction in the Credit-Deposit (CD) ratio** of the state compared to the previous year. In response, the **Secretary to the Government, Finance Department, Government of Karnataka**, requested SLBC to provide a **sectoral analysis** explaining the reasons behind the decline in the CD ratio.

**The CGM from Canara Bank and The GM from Union Bank of India** reported that their respective banks had **consciously decided to reduce exposure to corporate advances** within the state, which contributed to the decline in their CD ratios.

The CGM from **State Bank of India** stated that the bank had taken a **strategic decision to reduce exposure to the Micro Finance sector** in the state. Despite this move, the bank's CD ratio has **remained stable** compared to the previous year.

An **official from HDFC Bank** informed that the bank's **exposure to retail personal loans and housing loans** has decreased, leading to a **substantial drop** in their CD ratio over the previous year.

**(Action: HDFC Bank, Union Bank of India, Axis Bank and Canara Bank)**

**AGENDA NO - 3**

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

Convenor presented a comparative analysis of disbursement as on March 2025 of FY 2024-25.

- The banks have disbursed Rs. **111064** crores under **Short Term agriculture** loans registering **113%** achievement of the Annual target as on 31.03.2025
- The banks have disbursed Rs. **72801** crores as on March 2025 under **Agricultural Term loans** registering **92 %** achievement of the annual target.





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- **Total agriculture** registering **104%** achievement as on 31.03.2025 of the annual target.
- The banks have disbursed Rs. **152882** crores under **MSME** as on registering **116%** achievement of the annual target.
- The banks have disbursed Rs. **355903** crores under **total PSA** as on 31.03.2025 registering **97 %** achievement of the annual target.

**The Chairperson** expressed concern over the **non-achievement of mandatory Priority Sector Lending (PSL) norms** in the state of Karnataka. Chairperson **emphasized that Karnataka, being a large and economically significant state, requires increased credit uptake to support its growth trajectory.**

The Chairperson highlighted that **Karnataka is a home to approximately 80 lakh farmers**, of which **65 lakh are small and marginal farmers**, who are **highly dependent on institutional credit support** for their livelihoods. In this context, Chairperson **urged the banks that have not met the PSL targets to take necessary steps to achieve the mandated norms** at the earliest.

**(Action: ALL Banks)**

**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 31.03.2025

The 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.

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

**AGENDA NO - 4**

**4: ACP performance district wise:**

The Convenor SLBC informed the house that **Hassan (122 %), Bengaluru Rural(117%), Mandya (117%), Bidar (115) and Kolar (115%)** are top five Districts, who are top performers under priority sector for March quarter of FY 2024-25.

Further Convenor informed that **Dakshina Kannada (76%), Koppal (85%), Udupi (87%) Dharwad (92%) and Bengaluru Urban (94%)** are bottom five Districts in terms of priority achievement for FY 2024-25.

The Chairperson 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 Dadkshina Kannada, Koppal, Udupi, Dharwad and Bengaluru Urban)**



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**AGENDA NO - 5**

**Review of Districts having CD Ratio less than 60%**

The Convenor informed that the CD Ratio of the State as on 31.03.2025 is **80.00%** and Uttara Kannada and Udupi is having CD ratio of 47% and 48% respectively and observed that there is slight improvement in these districts.

Secretary to Government (FR), GoK has informed that Banks should focus more on the construction sector to improve the CD ratio and shift in sectoral allocation of targets.

**AGENDA NO - 6**

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

The Convenor requested GoK to clear the pending claims of **Rs. 25.89 crores** as early as possible.

The Mission Director, NLM, has informed that the onboarding of the SPARSH system for expediting the reimbursement of pending claims is under consideration by the Ministry of Rural Development (MoRD), Government of India.

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

**6.2. Opening of new RSETI in Vijayanagara District:-**

**The Convenor informed the house** that the State Bank of India has commenced operations of the RSETI (Rural Self Employment Training Institute) in a temporary building. However, the transfer of title deeds to the bank is still pending, as a temporary structure currently exists on the land allocated for the construction of the RSETI. **The Managing Director, NLM**, further informed that they are in communication with the district authorities to expedite the process of title transfer and removal of encroachment.

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

**6.3. Request for waiver of property Tax on RSETI Ballari Land allotted by District Administration:**

The Convenor informed that Canara Bank had requested a waiver of property tax on the RSETI land allotted by the Ballari District Administration on 07.10.2024. It was further informed that the issue has since been resolved by the district administration.

**AGENDA NO - 7**

**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, ₹25.61 crore in interest subvention has





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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 NO - 8**

**Government Unclaimed deposits (DEAF):**

The Convenor informed that there are only 50 accounts pending for activation or closure. State Bank of India is having highest pendency of 19.

**(Action: CAO of Districts and LDMs)**

**AGENDA NO - 9**

**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.

The Convenor requested 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.

The Chairperson instructed SLBC to have a formal discussion for developing unified portal with State NIC team and E-Governance department.

**(Action: SLBC and e-Governance Department, GoK)**

**AGENDA NO - 10**

**Request for Refund of Digital e-Stamp Charges**

The Convenor informed that Canara Bank vide letter dt.24.04.2025 has highlighted the need for API integration to automate the refund process, minimizing manual intervention, a standardized mechanism to facilitate refunds of digital e-Stamp charges and refund of Rs 3,47,111/- digital e-Stamp value to Canara Bank.



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The Chairperson informed that the matter will be discussed with IGR, Department of Stamps, GoK for speedy release of funds to facilitate standardized mechanism.

**(Department of Stamps, GoK)**

**AGENDA NO - 11**

**11.1- Khajane II Reimbursement of Karnataka State Pension:**

The Convenor informed to the house that SLBC has received representations from Major Banks like Canara Bank and Bank of Baroda for reimbursing the Karnataka state pension which is due from many months.

The Chairperson advised Secretary to Government, Finance Department, GoK to look into the matter.

**(Finance Department, GoK)**

**11.2- Extension SLBC Toll Free Number contract:**

SLBC toll free no (180042597777) contract is going to expire on 31.08.2025. SLBC request house to permit for extension of the contract for 2 years' period starting from 01.09.2025.

The house approved the same.

**11.3- Addition of Jio Payments Bank as SLBC Member Bank**

The Convenor informed that a request from Jio Payments Bank letter dated -24.01.2025 to add them as a SLBC member bank.

The house approved Jio Payments Bank as the member of SLBC.

**AGENDA NO - 12**

In her opening remarks, Smt. Sonali Sengupta, Regional Director, RBI, Karnataka commended the support extended by the State Government and the efforts taken by LDMs for ensuring timely conduct of DCC/ DLRC meetings in all the 31 districts of Karnataka during March 2025 quarter. She also congratulated SLBC convenor bank, NABARD and the Lead banks of Karnataka for finalizing a comprehensive Annual Credit Plan (ACP) 2025-26 for the State and urged all the banks operating in Karnataka to actively contribute to the achievement of targets set in the ACP 2025-26.

Responding to the remark on reduction of fund flow to Rural Infrastructure Development Fund (RIDF) on account of use of Priority Sector Lending Certificates (PSLC) by banks, she clarified to the forum that the PSLC scheme was introduced in April 2016 to enable banks to achieve the priority sector lending target and sub-targets by purchase of these instruments in the event of shortfall and at the same time incentivize the surplus banks; thereby enhancing lending to the categories under priority sector. She also elaborated on four types of PSLCs (General, Agriculture, Small and Marginal Farmers and Micro Enterprises) for the benefit of the forum.



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**12.1. Activation of inoperative accounts involving Direct Benefit Transfer (DBT) and monitoring/review:**

The Deputy General Manager (DGM), RBI, informed the house about the RBI circular on "Inoperative Accounts / Unclaimed Deposits in Banks – Revised Instructions" dated January 1, 2024. As per the circular, banks are required to segregate accounts opened for credit of scholarship amounts and/or Direct Benefit Transfer (DBT)/Electronic Benefit Transfer (EBT) under Government schemes in their Core Banking System (CBS), to ensure seamless credit of DBT funds even if such accounts have become inoperative.

He further highlighted that a significant number of such accounts are still pending for activation and advised member banks to urgently take necessary steps to reduce the number of inoperative/dormant/frozen accounts, especially those linked to DBT beneficiaries. This is critical to ensure uninterrupted credit of government benefits to underprivileged sections and to streamline the activation process in a smooth and hassle-free manner.

**(Action: All Banks).**

**12.2. Review of Rural Branch of the Private Sector Bank - Performance & Financial Inclusion:**

The Deputy General Manager (DGM), RBI, informed the house that as on December 31, 2024, the total number of rural bank branches in the state stood at 4,403. Of these, private sector banks accounted for 249 branches, representing a share of 5.66%.

He advised the State Level Bankers' Committee (SLBC) to review the performance of these private sector rural branches with specific focus on:

- i. **Agricultural Loan Exposure:** Detailed analysis of loan portfolios, categorized by product types such as SHG loans, KCC loans, crop loans, other priority sector loans, and loans under various government schemes.
- ii. **Financial Inclusion:** Monitoring of key indicators including zero-balance account openings, Direct Benefit Transfer (DBT) exposure, and inoperative accounts.
- iii. **Critical Branch Identification:** Identification of rural branches—particularly those in Tier 5 and Tier 6 centres—that are the sole banking presence in their respective locations, as these are crucial to financial inclusion efforts.

He further informed that the Reserve Bank of India has been receiving several complaints regarding rural branches of private sector banks not offering the full suite of services expected of brick-and-mortar branches. SLBC was advised to identify such branches for special monitoring and to ensure they are reviewed periodically to assess service delivery.



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**(Action: SLBC and All Private Banks)**

**12.3. Inactive fixed BCs in tier 5 & 6 centres:**

The Deputy General Manager (DGM), RBI, advised all member banks to ensure uninterrupted access to banking services in Tier 5 and Tier 6 centres, especially where Business Correspondent (BC) outlets are the sole banking presence. He directed the member banks to identify inactive fixed BCs in these areas and take immediate steps to activate or replace them to ensure continuous banking services.

Further, he informed that 16% of BCs are currently inactive and urged banks to develop solutions for the quick replacement or reactivation of these BCs, to ensure last-mile connectivity and strengthen financial inclusion efforts.

**(Action: All Banks)**

**12.4. Compliance to instructions on KCC Scheme and monitoring the end utilization of Agri Credit:**

The Deputy General Manager (DGM), RBI, informed the house that, in terms of the RBI circular on "Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries" dated February 4, 2019, monitoring of end-use of funds should be conducted in line with other agricultural loans, including KCC crop loans. Branch officials are required to carry out field visits to verify the purpose of the unit or project financed.

He further stated that, as per the recommendations of the Internal Working Group (IWG) which was communicated through the RBI letter dated January 7, 2020, banks should have mechanisms in place to flag agricultural loans sanctioned against gold collateral for effective monitoring.

The DGM highlighted findings from sample studies by RBI Regional Offices, which revealed that banks are not adequately monitoring the end-use of credit for agriculture and allied activities, and that some cases of overfinancing through KCC loans—contravening scheme instructions—have been identified.

He emphasized that banks must develop robust mechanisms to ensure proper monitoring of agricultural loans to prevent diversion of funds and ensure that loans are used for their intended purposes.

**(Action: All Banks)**

**Address of CGM, NABARD.**

Dr. Surendra Babu, CGM, NABARD, in his address informed the house about the recent amalgamation of two RRBs in the State into a single entity named Karnataka Grameena Bank, effective from 01 May 2025. He highlighted that the projections made in the ACP 2025–26 for sectors such as Agriculture Infrastructure, Housing, Export, Social



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Infrastructure, and Renewable Energy are lower than the potential as indicated in the PLP prepared by NABARD. He emphasized the need for a sectoral and sub-sectoral review of credit flow at the district level.

He also underscored the importance of financing the fisheries sector in the State under FIDF, particularly focusing on the development of shrimp farming clusters in coastal districts, given their high export potential. He noted the significance of the National Fisheries Digital Platform developed by the Government of India, which should be effectively leveraged by banks to support fisheries financing.

For further promotion of fisheries development, he shared that NABARD plans to organise a workshop in Udupi to create awareness about various Government-sponsored schemes. He also spoke about the Food Processing Fund and the need for financing the development of food parks in the State.

**AGENDA ITEM NO. - 13**

**13.1 Support to Government of Karnataka under RIDF:**

CGM, NABARD conveyed that 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. The focus has been on projects such as rural drinking water supply, and infrastructure for rural education and healthcare. These initiatives have significantly contributed to the holistic development of rural areas. He apprised the house that RIDF assistance from NABARD to the State Govt. has created irrigation potential of 5.4 lakh ha. He mentioned that district-wise data on irrigation potential is available with NABARD which can be given to SLBC. He urged the banks to provide loan to farmers by preparing banking plan in the irrigated areas.

**(Action: SLBC)**

**13.2 Promotion of Pledge financing through electronic Negotiable Warehouse Receipts (e-NWRs).**

The **Warehousing Development and Regulatory Authority (WDRA)** was established under the *Warehousing (Development and Regulation) Act, 2007*, with the primary objective of creating a **Negotiable Warehouse Receipt (NWR)** system in the country. The NWR has emerged as a key instrument for facilitating trade and regulating warehouses. The introduction of **electronic Negotiable Warehouse Receipts (e-NWRs)** has further streamlined the process, enabling easier pledge financing by banks and other financial institutions.

WDRA is actively working to promote financing against e-NWRs, particularly targeting **small and marginal farmers during the post-harvest phase**. The **Department of**





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**Financial Services (DFS)**, through its letter No. 3/67/2022-AC dated 25.01.2023, advised all public sector banks to explore the feasibility of designing loan products similar to the *SBI Produce Marketing Loan*. Additionally, in its letter No. 3/67/2022-AC dated 17.01.2023, DFS directed **SLBC Convenors** to include **pledge financing against e-NWRs** as a **permanent agenda item** in their meetings.

**CGM, NABARD**, stressed the importance of expanding credit support for **pledge financing through e-NWRs**. In view of these developments, **banks are encouraged to extend credit for pledge financing through e-NWRs**, which will greatly benefit farmers and enhance their access to formal credit for agricultural produce.

**(Action: All Banks)**

**13.2 Credit Guarantee Scheme for e-NWR-based Pledge Financing (CGS-NPF)**

CGM, NABARD informed that **Government of India (GoI)** has launched **e-Kisan Upaj Nidhi (e-KUN)**, an online platform that enables farmers to obtain **post-harvest loans from banks by pledging their electronic Negotiable Warehouse Receipts (e-NWRs)** for grain stocks stored in **WDRA-registered warehouses**. e-KUN is a joint initiative of the **Department of Food and Public Distribution, Warehousing Development and Regulatory Authority (WDRA), Department of Financial Services (DFS), and NABARD**.

Regional Rural Banks (RRBs) and Cooperative Banks are advised to onboard onto the e-KUN portal to improve access to pledge finance and create awareness about the scheme among farmers.

The Government has also launched the **Credit Guarantee Scheme for e-NWR-Based Pledge Financing (CGS-NPF)** on **16 December 2024**, with a **corpus of ₹1,000 crore** to support post-harvest financing for farmers.

**(Action: Banks)**

**13.3 Continuation of Agri-Clinics & Agri-Business Centres (AC&ABC) Programme of Agriculture Extension during 2025-26**

CGM, NABARD conveyed that the AC&ABC Scheme will be continued during the year 2025-26 and Banks were requested to provide loan to the trained entrepreneurs under the scheme and claim subsidy from NABARD.

**(Action: Banks)**

**13.4 Submission of Utilization Certificate under Govt Subsidy Schemes (GSS).**

CGM, NABARD advised all banks to submit the Utilisation Certificates immediately upon receipt of final subsidy to NABARD in case of AMI and ACABC schemes

**(Action: All Banks)**

**13.5 Delayed submission of claims under AMI**





**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA  
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CGM, NABARD reiterated that the time limit for submission of advance subsidy claims was modified from 60 to 90 days from the date of disbursement of first instalment of term loan. Despite this, frequent requests are received for allowing the submission of claims after the deadline.

Further he informed that banks are requested to adhere to the stipulated timelines and ensure timely submission of claims.

**(Action: All Banks)**

**13.6 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 its limitations, HTS based VSAT communication system was introduced during 2024-25.

**(Action: All Banks)**

**13.7 Centre for Financial Literacy (CFL)**

CGM, NABARD conveyed that 41 new CFLs have been set up in Karnataka under Phase-III of CFL, against which total grant support of ₹35.70 lakh per CFL for meeting 100% of the Capex cost and 90% of the Opex cost (including additional sanction) have been sanctioned under Financial Inclusion Fund (FIF) of NABARD.

Till date, Capex for all 41 CFLs amounting to Rs.2.02 Cr. has been disbursed and Opex amounting to Rs.2.00 Cr. has been disbursed. Banks may submit pending claims for Opex for March 2025 quarter.

**13.8 Feasibility of Setting Targets for Sanction and Disbursement of Credit for Shrimp Farming to Banks and RFIs**

CGM, NABARD informed that in line with the Union Budget Announcement - 2024-25, which emphasizes facilitating financing for shrimp farming, processing, and export, it is crucial to enhance credit disbursement for shrimp farming at the State and District levels. To address this, SLBC in consultation with the Department of Fisheries may fix separate credit targets for shrimp farming at the State and District levels.

**(Action: All Banks)**

**13.9 Financing of FPOs under NABSanrakshan credit guarantee scheme**

CGM, NABARD conveyed that banks may actively support credit linkage of FPOs. The sanctioned loan shall be extended with credit guarantee cover available through NABSanrakshan. Possible convergences with credit linked subsidy schemes such as AIF, PMFME, AMI etc. may also be explored.

**(Action: All Banks)**

**13.10 Preparation & Implementation of Banking plan in NABARD supported projects**



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CGM, NABARD advised that Banks may prepare and implement banking plans in NABARD supported Watershed and Tribal Development Fund project areas in coordination with DDMS of NABARD.

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

**AGENDA NO - 14**

**Progress under Social Security Schemes:**

The Convenor informed the house that number of accounts outstanding as on 31.03.2025 under PMJJBY, PMSBY & APY schemes 206 lakhs, 86 lakhs and 40 lakhs respectively.

Dr. Vishal R, Secretary to Government, Finance Department (Fiscal Reforms) 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 NO - 15**

**PMSVANidhi scheme:**

The Convenor informed the house that Karnataka ranks 4<sup>th</sup> 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 582988 applications, out of which 561744 applications have been disbursed.

The Chairperson advised all bankers to disburse the loans sanctioned before 31.12.2024 as per guidelines.

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

**AGENDA 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 (14220), Airtel Payments Bank (3378), Canara Bank (237), Axis Bank (185), Yes Bank (93) and Bank of Baroda (69)

The Chairperson critically commented the inactive BCs and instructed banks to strategize for reducing the inactive BCs.

**(Action: Fino Payments Bank, Airtel Payemnts Bank, Canara Bank, Axis Bank, Yes Bank and Bank of Baroda)**



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**BC SAKHIS:**

The 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.

The Chairperson informed that free space and basic infrastructure to be provided to these BC sakhis in gram panchayat building and urged bankers to onboard them.

**AGENDA NO - 17**

**Review of Financial Literacy Camps:**

The Convenor informed that State Bank of India (33), Union Bank of India (6), Canara Bank (1) and Bank of India (1) is having Non-Functional FLCs as on 31.03.2025. Bank of India is having only one FLC in Belagavi district and same was non-functional from last 3 years.

The Chairperson instructed State Bank of India, Union Bank of India, Bank of India make non-functional FLCs to functional. CGM from State Bank of India informed that the recruitment process for all vacant FLC positions has been completed, and the onboarding of the FLCs will be finalized by 31.05.2025.

**(Action: State Bank of India, Union Bank of India, Bank of India & Canara Bank)**

**AGENDA NO - 18**

**Centre for Financial Literacy (CFLs):**

The Convenor informed that in Karnataka state there are 83 CFLs exists and sponsored by Canara Bank, State Bank of India, Union Bank of India and Bank of Baroda.

Total number of camps conducted is 12887 and number of participants were 4,03,120.

**AGENDA NO - 19**

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

The 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 CASA in Raichur.

**(Action: All member Banks, LDM of Raichur)**

**AGENDA NO - 20**

**KCC Loans – Disbursements & Outstanding:**

SLBC-Convenor informed the house that the achievement in the total KCC outstanding as on March 2025 is Rs. 72440 Crores. Convenor-SLBC requested all Member Banks to sanction KCC loans to all the eligible farmers for agriculture and allied activities.



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**(Actions: All Member Bank)**

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

SLBC Convener informed the house that banks have sanctioned **198180** KCC AH loans amounting to **₹1093 Cr.**

SLBC Convener informed the house that banks have sanctioned **21088** KCC fishery loans amounting to **₹285 Cr**

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

**AGENDA NO - 21**

**Dept. of Agriculture & Farmer Welfare Schemes:**

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

The Convenor informed that Karnataka State ranked 5<sup>th</sup> under disbursement and sanctions in Pan India basis.

Further, the convenor informed that during FY 2024-25, banks sanctioned **1203 accounts** amounting **1145 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.

**(Actions: All Member Banks and SLBC)**

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

The Convenor informed to the house that banks have outstanding of 1672 loans amounting to Rs.777 crores as on 31.03.2025.

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

The Convenor informed the house that the scheme being launched under Atmanirbhar 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:**

The Convenor informed to the house that banks have sanctioned of 52 loans amounting to Rs.19.53 crores as on 31.03.2025

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

The Convenor informed that as on 23.04.2025 there are 1389 proposals amounting to 2.61 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 550 applications amounting to 1.18 Cr.

Chairperson instructed ICICI Bank to clear the pendency by 15.06.2025.



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**(Actions: ICICI Bank)**

**21.6: Restructured Weather Based Crop Insurance Scheme:**

Data not received from the department.

**AGENDA NO - 22**

**PMAY-U: Rajiv Gandhi Housing Corporation Limited:**

The Convenor informed that the software to monitor implementation of the project is ready to launch as informed in SLBC sub-committee meeting on retail loans held.

**AGENDA 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 31.03.2025:**

The Convener 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:**

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

The Convenor informed that outstanding loans to minority communities was Rs. 51199 crores as on 31.03.2025 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)**

**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)**

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

**23.3 Progress under NRLM Self Help Groups (SHG):**

The Convenor informed the house that banks have disbursed 2871 crores to NRLM SHGs in the state and requested all the banks to update the NRLM SHGs data in the ajeevika portal.



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**(Action: All Member Banks)**

**23.4 Progress under Joint Liability Groups (JLG):**

The Convenor informed the house that the total outstanding under JLGs as of March 31, 2024, was Rs. 14531 crores and also requested member banks to focus on achieving the allocated targets.

**(Action: Member Banks)**

**23.5: Progress in Stand Up India (SUI) scheme as on 31.03.2025**

The Convenor brought to the notice of the house that, as on March 2025 banks have sanctioned an amount of **Rs. 468 Crores** under Stand Up India Scheme.

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

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

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

The Convenor informed the house that member banks have sanctioned 3305481 MUDRA loan accounts amounting to Rs. 35500 Cr from 01.04.2024 to 31.03.2025

The Convenor informed that Karnataka state has secured 5<sup>th</sup> position with respect to MUDRA loan sanctions and 4<sup>th</sup> in disbursements in the country with the active participation of all member banks and support from line department.

**(Action: All member Banks)**

**23.7 Progress under PMFME scheme:**

The Convenor informed the house that banks have sanctioned 2321 number of applications against the submitted applications of 4203 as on 31.03.2025

Chairperson 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)**

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

The Convenor informed the house that 81% of PMJDY accounts are Aadhar seeded as on 31.03.2025.

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

**23.9: Performance by Banks under Annual Atal Pension Yojana (APY) Targets during FY 2024-25: (from 01.04.2024 to 31.03.2025)**

The Convenor informed the house that, Karnataka State has achieved 81% of APY target set by PFRDA during FY 2024-25 as on 31.03.2025.

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

**23.10: Performance under PM Vishwakarma Scheme: -**

The Convenor informed that as on 31.03.2025 banks have sanctioned 101044 applications amounting to 802 Crores.

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





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The Convenor informed that as of 31.03.2025 banks have sanctioned 2626 applications amounting to 51 crores.

**AGENDA NO - 24**

**Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy**

It was advised to consider 50% weightage of both modalities for allotting to Banks.

**The proposed modalities are as under:**

1. **Urban to Rural Ration:** Banks must maintain a 3:1 ratio of urban branches to rural branches. Banks that do not comply this ratio will be allotted new brick & mortar branches in rural areas.
2. **Business potential in the State:** Banks with the highest business share in the State will be prioritized for the allotment of new brick & mortar branches in rural areas.

**AGENDA NO - 25**

**Branch Network:**

The Convenor informed that, the number of bank branches have increased from 12463 as on 31.12.2024 to 12535 as on 31.03.2025 thus showing an increase of 72 branches on Q-o-Q basis.

**AGENDA NO - 26**

**Status of Rural Bank Branch closure/merger/shifting:**

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

**AGENDA NO - 27**

**ATM Network:**

The Convenor informed the house that total number of ATMs as on 31.03.2025 was 16444 against 16832 as at 31.12.2024, thus showing decrease of 544 ATMs.

**AGENDA NO - 28**

**Progress under Aadhar seeding of operative CASA accounts:**

The Convenor informed that percentage of Aadhaar seeding was 90% as on 28.03.2025.

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 NO - 29**

**Position of Sector Wise NPAs.**

**29.1: Non-Performing assets position as on 31.03.2025:**

The Convenor informed the house that total non-Performing assets as on 31.03.2025 was 50238 crores and reduced when compared to last year.

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

The Convenor informed the house that under PMEGP share of NPA was 21.72 % and the chairperson 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 NO - 30**

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

The Convenor informed that there is inactive FLC of State Bank of India at Ankola Block and Joida since from 2018 and 2019 respectively.

**(Action: SBI)**

**AGENDA NO - 31**

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

The Convenor informed the house that, sub-committees on **Weaker Section (State Bank of India) for Dec 2024, Sub-Committee on Security (SBI) for December 2024 Sub-Committee meeting on RSETI (SDR) for September and December 2024** is not conducted by Convenor bank.

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

**(Action: SBI, Union Bank of India and SDR)**

**AGENDA NO - 32**

**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.

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

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

The Convenor requested all member banks and LDMS to ensure that:



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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 trainings 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)**

**32.3: Status of RSETIs / RUDSETIs as on 31.03.2025 reported by sponsor Banks is as under:**

The Convenor informed the house that, total number of training programmes were conducted are 1125 against the target of 1027 as on 31.03.2025.

The Chairperson advised that RSETIs should develop a structured Financial Literacy Programme and conduct it at least once a month.

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

The Convenor informed house that number of trained persons were 412265 and out of which credit linked were 185780 during financial year 2024-25 .

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

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

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

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

**AGENDA NO - 33**

**Success Stories:**

The Convenor informed to the house that Sri Guruprasad got loan from Canara Bank and successfully started Photo Studio. Similarly Smt. Sheela B V got loan from State Bank of India and successfully started Food Business.

**AGENDA NO - 34**

**Special Invitee:**

Dr. T N Venkatareddy has been working with university of Agricultural Sciences Bangalore and holds postgraduate degree in economics and served in various academic positions. He has expertise in agricultural marketing, FPOs and market reforms. He is recognised as a master trainer and resource person for start-up and Agri-entrepreneurship programs.



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**SLBC – KARNATAKA**

**LIST OF PARTICIPANTS**

**169<sup>th</sup> SLBC Meeting held on 20.05.2025**

<b>Sl. No.</b>	<b>Name Shriyuths -</b>	<b>Designation</b>	<b>Organization</b>
1	Smt. Uma Mahadevan	Additional Chief Secretary and Development Commissioner	Govt of Karnataka
2	Shri S K Majumdar	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. Y S Patil	Commissioner	Govt of Karnataka
7	Shri. Surendra Babu	Chief General Manager	NABARD
8	Shri Bhaskara Chakravarthi M	Convenor	SLBC-Karnataka
9	Shri Prakash C Dash	General Manager	NABARD
10	Shri V Hari Prasad	Deputy General Manager	RBI
<b>CONVENOR – Canara Bank</b>			
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
<b>MEMBER BANKS AND STATE GOVT DEPARTMENTS</b>			
17	Mahesh M Pai	Chief General Manager	Canara Bank
18	Joohi Smita Sinha	Chief General Manager	State Bank of India
19	Inder Mohan Singh	Chief General Manager	Bank of Baroda
20	Prafull Kumar Jena	General Manager	State Bank of India
21	Kalyan Varma	General Manager	Union Bank of India
22	Vikas Vasishta	Deputy General Manager	State Bank of India
23	C V Sudheer	Deputy General Manager	Union Bank of India
24	Bubul Bardoloi	Assistant General Manager	RBI
25	Arun Kumar P	Assistant General Manager	RBI
26	Ragavendra Rao	Assistant General Manager	State Bank of India
27	Prashantha Kondli	Chief Manager	Union Bank of India



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28	Archana M S	Joint Secretary	AHF Dept
29	Parshuram Shinnalkar	M D RGHCL	Housing, RGHCL
30	Dr. Ashok D. R	Commissioner K S D B	Housing
31	Chandra Naik	M D KBDC	Bhoovi Corporation
32	Manjunath B T	M D	KAJDC
33	Dr.Rakesh Kumar K	Commissioner S W D	SWD
34	C N Devaraj	M D Apex Bank	Apex Bank
35	Shakeel Ahmed	Joint Director	Horticulture, GoK
36	M R Jayaramu	Gen Manager	R G H C L
37	Usman Pasha	AGM Housing	R G H C L
38	Panduranga G M	Manager	R G H C L
39	B I Hosamath	Nodal Officer for SDR Karnataka	NACER
40	Vidyananda S V	Manager	Atyati Technologies
41	Namrate Prakash Nayak	Project Manager	Sub- k Impact solutions
42	Rubavel	Spm-FI (NRLM)	Sanjeevini KSRLM
43	Ragavi Nayak	Project Officer	NLM
44	Sunil K N	Cluster Head	Utkarsh Small Finance Bank
45	Syam Krishnan	Cluster Head	ESAF Small Finance
46	Dr. Sudhashara K J	DD Csm	Dept Of AH & VS
47	Kumara L	J D Fisheries	Dept Of Fisheries
48	Meghana B V	SDE KSDB	KSDB
49	Gangadevi S Rudraxi	SDE RGHCL	RGHCL
50	B Kalaimathi	Officer	National Commission for SC, Blore
51	Ritika	Investigator	NCSC
52	Latha Naik	Joint Director	Dept Industry commerce
53	Mahantesh A Pujari	Manager	The K S C Apex Bank
54	A Allen Samual	Asst Director (SR&R)	WDRA
55	Sanath kumar	V P	Yes Bank
56	Ramesh M	Vice President	Axis Bank
57	K Venkata Anil	Regional Head - VP	HDFC Bank
58	Manku Bhattacharjee	Associate Leadership	ICICI Bank
59	Rajesh kumar	DGM	Uco Bank
60	Surpreet Singh	AGM	Punjab sind Bank
61	Ratish Kumar Singh	DGM	Punjab National Bank
62	Priyavadhana	DGM	IDBI Bank
63	Pankaj Tripathi	GM	Indian Bank
64	Umesh Kumar Singh	Chief Regional Manager	Indian Overseas Bank
65	Nirmesh Jee	Deputy Zonal Head	Bank Of Maharashtra
66	K Partha Sarathi Naidu	Regional head	Central Bank of India
67	Yogesh Babu	Zonal Head	Bank Of India



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68	B Chandrasekhar	Chief Manager	SBI
69	Anoop Kumar K	AGM	Bank Of Baroda
70	Venkatesh H T	Sr Manager	Bank Of Baroda
71	Chethana K	Sr Manager	Bank Of India
72	Goneppa B	Manager	Central Bank of India
73	Thufail M R	A V P	Fino Payments Bank
74	Suman Guptha	Associate Vice President	Kotak Mahindra Bank
75	Sheeja	Regional Manager	IDFC First Bank
76	Nara Chandra Shekar C	Senior Manager	Bank of Maharashtra
77	Raghu P	GAVP	Bank Of Maharashtra
78	Kamal Kant Verma	Chief Manager	Punjab Sind Bank
79	Ravichandra M M	State Head	Ujjivan Small Finance Bank
80	Krishnamurthy H M	Area Manager Retail	Equitas Bank
81	Shivanna N S	General Manager	K S F C
82	Prem Solomon E	Regional Operations Manager	South Indian Bank
83	S Narayanan	A V P	TMB
84	S Hari Prasad	AGM	Karur Vysya Bank
85	D.R Jagadish	Manager	Karur Vysya Bank
86	Natesh M	A S M	Jana Small Finance Bank
87	Pavan	B M	Jana Small Finance Bank
88	T Kumar	Manager Director	K S S K D C
89	Utpal Kumar	Deputy Vice President	RBL Bank
90	Arun Kumar H R	D G M	Ambedkar Devt Corp
91	Rajendra	P H M	Fino Payment Bank
92	Divakar N R	D G M	IPPB
93	Srinivas S Hosamai	GM	IPPB
94	Prashant Mehrotra	State Head	Airtel Payment Bank
95	Diya Ajay	CS Head	Airtel Payment Bank
96	Bhavya G G	AGM	IDBI BANK
97	Meera S	Suptd Systems	KMF
98	Dr Mohan Kumar	Joint Director	KMF
99	Ashish Singh	Senior Manager	Indian Bank
100	Umashankar R	Regional Manager	Dhanalakshmi Bank
101	Shrinivas D	Regional Development Manager	City Union Bank
102	Kumar Rahul	VP	CSB
103	Patelappa G K	AVP	Federal Bank
104	Adarsh Kunjithaya	AVP	Indusind Bank
105	Rajesh B	Manager	SBI
106	Megha Ramakrishnanan	Manager	Indian Overseas Bank
107	Guru Siddesh	Branch Manager	Suryodaya Small Finance Bank
106	Vidyanand Junjarwad	AVP	AU Small Finance Bank





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**GLIMPSES OF THE MEETING**



Internal

