



STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK

STATE LEVEL BANKERS' COMMITTEE KARNATAKA

PROCEEDINGS OF THE 171st SLBC MEETING HELD ON 03.09.2025

Venue

Room No 334, Vidhana Soudha, Bengaluru

(Through Hybrid mode)

CONVENOR



HEAD OFFICE: ANNEXE, BENGALURU



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MINUTES OF THE 171st SLBC MEETING AND BANKING STATISTICS AS ON 30th JUNE 2025 HELD ON 03.09.2025

The 171st SLBC quarterly meeting for the State of Karnataka was held on 03.09.2025 at 03.30 PM at Room No 334, Vidhana Soudha, Bengaluru under the Chairpersonship of **Dr. Shalini Rajneesh**, Chief Secretary, GoK, and Co-chairpersonship 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. **Smt. Meenakshi Ganju**, General Manager, Reserve Bank of India
5. **Shri. P C Dash**, General Manager, NABARD,
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, Dr. Shalini Rajneesh, Chief Secretary, GoK, **Smt. Uma Mahadevan**, ACS&DC, GoK, **Shri. Bhavendra Kumar**, Executive Director, Canara Bank, **Smt. Sonali Sen Gupta** Regional Director, RBI, **Smt. Meenakshi Ganju**, General Manager, RBI, **Shri. P C Dash**, General Manager, NABARD.

Internal

Sri Bhavendra Kumar, Executive Director, Canara Bank addressed the Banks and department officials after welcoming them. The Key Highlights of the address are,

- He highlighted the performance under ACP as of June 2025 with Agriculture at 26%, MSME at 46%, Priority Sector at 34%, and Total Credit at 32%.
- He appreciated the growth in social security schemes, with PMJJBY showing 38% growth and PMSBY 26%, and informed that 76% of Gram Panchayats were covered under the ongoing DFS saturation campaign.
- He informed to the house that Karnataka was placed in the top ten nationally in schemes like MUDRA, AIF, PMSVANidhi, PMFME, and PMEGP.
- He raised concerns on the need for better coverage and publicity of saturation campaigns, timely submission of regulatory data, accurate reporting in the SLBC portal, and onboarding of "One BC One Sakhi" in each GP by September 2025.
- He also urged banks to clear pendency under government-sponsored schemes within the stipulated timelines.

In conclusion, he stressed the importance of strong collaboration between banks and the state government in promoting financial inclusion and requested active participation of all members in the deliberations.



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The Key Highlights of the address of Dr. Shalini Rajneesh, Chief Secretary, GoK are:

1. Incomplete Houses under PMAY & State Schemes:

Chief Secretary, GoK informed that construction cost of a house is approx. ₹5.00 lakh, Government of India and Government of Karnataka together provide ₹2.5–3.0 lakh subsidy, leaving a gap of ₹2.0 lakh. Due to this gap, over the last decade, several lakh houses remain incomplete, with beneficiaries unable to mobilize further resources.

2. Need for Bank Convergence

Madam Emphasized the necessity of converging bank loans of ₹1.20–1.50 lakh under PMAY to bridge the resource gap. With beneficiary contribution up to 80% of housing cost can be covered, ensuring completion. Requested bankers to prioritize sanctioning of housing loans linked to PMAY beneficiaries.

3. Simplification of Bank Procedures

Beneficiaries are already scrutinized and sanctioned through Gram Sabha/committee approvals, hence delays on procedural grounds are unjustified. Banks are requested to sanction the applications on within stipulated time and no application should be rejected because of low CIBIL score, strict directions to be issued to the branches.

4. Facilitation of Applications

Chief Secretary, GoK directed Rajiv Gandhi Housing Corporation and rural development functionaries (Panchayat secretaries.) to assist in filling loan applications. Further, Madam instructed within 15 days, applications of ~70,000 beneficiaries (sanctioned in current and previous year, especially SC/ST families) to be routed to banks.

5. Bank Action & Monitoring

Banks to sanction loans within one month of receiving applications (by end of September/October 2025). Each controlling authority to issue circulars to branches and monitor compliance. SLBC and SLBC Sub Committee on Retail Loans to track progress through monthly review.

6. Completion Timeline

Chief Secretary, GoK directed RGHCL department that houses must be completed within 3–4 months of loan sanction. All incomplete houses to be finished by March 2026 (FY 2025-26 end). Further, CS Madam directed RGHCL Department to appoint project managers for clusters of houses to monitor progress and to provide list of beneficiaries to the concerned Banks and LDMS.



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8. Appeal to Banks & Bureaucracy

Chief Secretary urged bankers and officials to treat the issue on humanitarian grounds to ensure shelter for every sanctioned beneficiary.

9. Past Success Model

Chief Secretary, GoK cited earlier success where 30,000 houses were completed under Rajiv Gandhi Housing Corporation through project managers and line-listing approach, with all documentation facilitated by department, leading to timely completion.

The Chief Secretary requested all banks to treat this as a challenge and commitment and ensure that sanctioned beneficiaries are provided loans and housing is completed within the stipulated time.

The Key Highlights of the address of Smt. Uma Mahadevan, ACS&DC, GoK are:

The CHAIRPERSON, Government of Karnataka, issued the following instructions with regard to housing scheme pendency and loan convergence:

1. Line-Listing & Monitoring:

Internal

Rajiv Gandhi Housing Corporation Ltd. (RGHCL) and Housing Department to prepare district-wise, taluk-wise and Gram Panchayat-wise line lists of pending housing loan applications. These lists to be shared with banks at the earliest. Banks to ensure that applications are discussed in BLBC/DLRC forums and disposed without delay.

2. Use of Software for Tracking

A new end-to-end software for mapping housing loan applications and monitoring pendency has been successfully piloted and will now be scaled up across the State. Until then, banks were directed to clear existing pendency promptly and strictly directed Banks to not to reject without valid reason any violation in this regard will be viewed seriously.

3. CIBIL Score Clarification

Reiterated that CIBIL score is not a criterion for rejection under Government housing schemes. However, RBI clarified that credit history is to be checked only to ensure the applicant is not a defaulter; it cannot be the sole ground for rejection.



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6. Saturation Drive for Pending Applications:

Housing Secretary and MD, RGHCL, to hold a preparatory meeting within a week, followed by a video conference with all DCs, CEOs, banks, and SLBC to saturate the pending applications and monitor progress.

7. Monitoring Mechanism:

Regular district-level review to be undertaken by Deputy Commissioners and CEOs with SLBC and banks' participation.

Chairperson stressed the need for time-bound disposal of housing loans and directed banks to keep all supporting documentation/checklists ready for monitoring. Further, Chairperson directed state controlling heads of the banks to percolate the communications issued by GoK to the branches to adhere strictly and no application should be rejected without any valid reason.

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 -1.1

Confirmation of the minutes of 169th SLBC meeting held on 20.05.2025:

The minutes of 169th SLBC meeting held on 20.05.2025 were circulated among all the member banks and Govt. Departments and there were no suggestions received, the house confirmed the minutes.

AGENDA NO - 2

2. Banking statistics as on 30th June 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 10 % in Deposits and 10 % in Advances. CD ratio of the State as on 30.06.2025 is 79%.

There is absolute growth of Rs. 49388 Cr in PSA over June 2024 showing an absolute percentage growth of 11% on Y-O-Y basis.



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Agricultural advances have increased from Rs. **225881** crores as of Jun 2024 to Rs. **234967** Crore as of Jun 2025, showing an increase of Rs. **9086** Crore (4%) on Y-O-Y basis.

The outstanding level under MSME has increased from Rs. **171887** Crore as on Jun 2024 to Rs. **171887** Crore as Jun 2025 an absolute growth of Rs **26485** Crore i.e, growth of **15 %** on Y-o-Y basis.

Official from Finance Department, GoK informed that CD ratio of the state is stagnant compared to other southern states and urged banks to increase the CD ratio in the state.

(Action: Banks)

AGENDA NO – 3

3.1. Achievement under ACP and Priority Sector Lending:

The Convenor presented a comparative analysis of disbursement as on June 2025 of FY 2025-26.

- The banks have disbursed Rs. **31580** crores under **Short Term agriculture** loans registering **23%** achievement of the Annual target as on 30.06.2025
- The banks have disbursed Rs. **25374** crores as on June 30.06.2025 under **Agricultural Term loans** registering **31 %** achievement of the annual target.
- **Total agriculture** registering **26%** achievement as on 30.06.2025 of the annual target.
- The banks have disbursed Rs. **87495** crores under **MSME** as on registering **46%** achievement of the annual target.
- The banks have disbursed Rs. **148903** crores under **total PSA** as on 30.06.2025 registering **34 %** achievement of the annual target.

The Chairperson expressed concern over the non-achievement of target under **Housing, Education, Social Infrastructure and Renewable Energy**. Further, **Madam** advised SLBC to co-ordinate with housing department of the state to increase achievement under housing.

The General Manager from NABARD advised SLBC to review Agriculture Sub-Sector data in the meeting. In response, **Convenor SLBC** informed that as per NABARD directions, a separate target has been fixed for Agriculture Sub-Sector. However, some of the Banks yet to furnish the Sub-Sector data to SLBC.

(Action: ALL Banks & SLBC)



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3.2 Major Bank wise performance/Achievement of ACP as on June 2025:

The house took note of the performance of all the banks under ACP as on 30.06.2025

The Convenor informed that Indian Bank, Canara Bank, Bank of Maharashtra, Punjab National Bank, UCO Bank and Apex Bank are trailing behind in achieving mandatory priority sector targets.

The Official from Finance Department, GoK informed that major Banks are lagging behind PSA lending in Karnataka state and advised Banks to contribute more towards PSA lending.

(Action: Indian Bank, Bank of Maharashtra, Punjab National Bank, UCO Bank and Apex Bank)

AGENDA NO - 4

ACP performance district wise:

The Convenor SLBC informed the house that **Dharwad (40%), Raichur (40%), Bengaluru Urban (40%), Ballari (38) and Kodagu (37%)** are top five Districts, who are top performers under priority sector for March quarter of FY 2025-26.

Further Convenor informed that **Bengaluru South (Ramanagara) (23%), Chamarajanagara (24%), Vijayapura (24%) Bagalkote (25%) and Gadag (26%)** are bottom five Districts in terms of priority achievement for FY 2024-25.

The Chairperson informed the above district's LDM 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 Bengaluru South (Ramanagara), Chamarajanagara, Vijayapura, Bagalkote and Gadag)

AGENDA NO - 5

Review of Districts having CD Ratio less than 60%

The Convenor informed that the CD Ratio of the State as on 30.06.2025 is **79.00%** and Uttara Kannada and Udupi is having CD ratio of 46% and 48% respectively.

(Action: LDMs of Uttara Kannada and Udupi)



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AGENDA NO - 6

Issues - Reimbursement of pending BPL claims of training expenditures:

The Convenor requested GoK to clear the pending claims of **Rs. 49.57 crores** as early as possible.

Official from NLM, has informed that they are coordinating with Ministry of Rural Development (MoRD), GoI for early release of pendency.

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

AGENDA NO - 7

Opening of new RSETI in Vijayanagara District:-

The Convenor informed the house that the temporary shop has not been removed, Mutation record updation and Handing over of 4 classrooms to RSETI Vijayanagara is still pending.

The Chairperson informed that the updation of mutation record has been completed.

Regarding proposal for handing over 4 classrooms to RSETI. Official from NLM, Gok informed that the PU Department has **rejected the proposal** for handing over classrooms to SBI. In this regard, CHAIRPERSON instructed the **MD, NLM to coordinate with the DC, Vijayanagara** to identify **alternate space** for RSETI functioning. Official from SBI informed that they will **manage the situation temporarily** until alternate arrangements are made.

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

AGENDA 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, ₹30.06 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)



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AGENDA NO - 9

Dilution of Security in Agriculture Loans:

The Convenor informed that SLBC has received a representation from Canara Bank about irregularities in 276 agriculture loan accounts across Mangaluru, Hubballi, Manipal Circles, mainly pertaining to 2005–06, all of which have turned NPA. The irregularities involve

- (i) sale of mortgaged agricultural land without bank's knowledge/closure of liability,
- (ii) partition/transfer in legal heir's name without bank's knowledge/closure of liability, and
- (iii) ownership transfer through Gift Deeds without clearing liability/consent of bank.

The Chairperson requested Commissioner of Agriculture to take up with Revenue Department for amicable solution.

(Action: Revenue Department, GoK)

AGENDA NO - 10

Funding Support to MSEs – RAMP Karnataka.

The Director, MSME made a presentation on the RAMP (Raising and Accelerating MSME Performance) Scheme and shared the following key points:

1. Scheme Overview:

- RAMP is being piloted in Karnataka with small initial allocations, expected to expand into a much larger programme over time.
- The scheme focuses on strengthening MSME competitiveness, enhancing credit flow, and facilitating capacity building of entrepreneurs.
- Special Incentive: Government of Karnataka has earmarked ₹20 crore for reimbursement of interest paid on term loans under PMMY (Pradhan Mantri Mudra Yojana).
- Eligible manufacturing units established between 1st April 2025 and 31st March 2027 will receive 6% interest reimbursement on loans during their first year of operation.
- Implementation partners: Scheduled Commercial Banks (SCBs) and Regional Rural Banks (RRBs) in Karnataka.

2. Beneficiary Identification & Coordination

- Emphasis was laid on the need for close coordination between MSME Department and banks for identifying and supporting eligible MSME beneficiaries.
- The scheme requires proactive role of banks in ensuring credit linkage to MSMEs availing support.

The Chairperson further guided the forum on the following aspects:



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- Suggested that a separate orientation / workshop be organised exclusively for bankers, particularly officers handling MSME portfolios, to ensure clarity on the scheme.
- Directed that a crisp presentation / SOP / FAQ be prepared and circulated to all banks for uniform understanding and implementation.
- MSME Department to prepare and share a structured note/presentation for circulation through SLBC.
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- Follow-up reviews to be taken jointly by MSME Department, banks, and SLBC for effective rollout
- Requested NLM to explore possibilities of enhancing support for women and youth entrepreneurs under RAMP (beyond the minimum 50%).
- Stressed the importance of inter-departmental collaboration for maximising scheme benefits.

Further, Chairperson advised director, MSME to convene a separate meeting with banks for exclusive discussion on RAMP implementation and instructed Banks to nominate MSME officers to participate in the session.

(Action: Banks, MSME Department, GoK & SLBC)

AGENDA NO - 11

New Loan Scheme for PM SVANidhi Beneficiaries by Government of Karnataka

The scheme details were presented to the forum by the **official from NULM Department, GoK.**

- **Government of Karnataka** has announced an **8% interest subsidy** for loans up to ₹1 lakh for registered street vendors who have availed the **maximum loan limit (3rd tranche)** under the PM SVANidhi Scheme, to support expansion of their business.
- The scheme provides a **subsidy of ₹20,000** (equivalent to the 5-year interest subvention amount) to the selected beneficiaries, along with a **loan of ₹80,000** from banks.
- A budget of **₹5.00 crore** has been allocated under the State Budget for this initiative.

The Chairperson appreciated the efforts of banks and NULM Department for the successful implementation of the scheme and further, ACS&DC, GoK instructed that

- Banks should **nominate their PMSVANidhi Nodal Officer** to attend review meetings for ensuring continuity.
- Banks and NULM Department should organize **special drives in areas with higher concentration of street vendors.**
- Banks should provide **orientation to field functionaries** to ensure that **street vendors are treated with dignity.**

(NULM Department, GoK, SLBC and Banks)



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AGENDA NO - 12

Restructuring of PM Street Vendors Atma Nirbhar Nidhi:

The convenor informed to the house that,

- Cabinet restructures PM SVANidhi and extends lending period till March 31, 2030.
- Restructured scheme aims to benefit 1.15 crore beneficiaries including 50 lakh new beneficiaries.

Key features of the restructured scheme:

1. Enhanced loan amount across first and second tranche.
2. First tranche loans increased up to Rs.15,000 (from Rs.10,000).
3. Second tranche loans increased up to Rs.25,000 (from Rs.20,000).
4. Provision of UPI-linked RuPay Credit Card for beneficiaries who have repaid the second loan.
5. Digital cashback incentives for retail, /wholesale transactions to ensure digital onboarding of street vendors
6. Survey of street vendors.
7. Capacity building of street vendors.
8. Yearly SVANidhi Swabhimana Awards to instil healthy competition amongst banks/ULBs.
9. SVANidhi Mahotsav to celebrate the contribution of street vendors.

Note: The concerned department is yet to issue the Government Order / Gazette Notification.

AGENDA NO - 13

13.1:FI Saturation Camps

The Regional Director (RD), RBI appreciated all the banks operating in the state of Karnataka for their active involvement in conduct of FI Saturation camps. She noted that while the progress so far was good, the banks are yet to cover 80% of the target and advised all the banks to amplify their efforts to cover 100% by September 30, 2025, except the non-traceable accounts. For the non-traceable accounts, banks were advised to keep the audit trail of the efforts made to reach the customers as per the extant regulatory instructions. General Manager (GM), RBI pointed out that there was significant variation between achievement data reported in the DFS portal and CBS data and advised the banks to ensure accurate reporting in coordination with LDMs.

(Action: Banks and LDMs)

13.2: Delay in conduct of DCC and DLRC meetings

GM, RBI informed that as per **Para 2.2.2 and 2.2.6 of the RBI Master Circular on Lead Bank Scheme (dated April 01, 2025), District Consultative Committee (DCC) and District Level Review Committee (DLRC)** meetings are mandated to be convened



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quarterly to review developmental activities and address impediments. It was observed that for the **March 2025 quarter**, the meetings were not conducted within the prescribed timeline in 12 districts.

Regional Director, RBI instructed controlling heads of Lead Banks to advise concerned **LDMs** for strict compliance with the timelines. CEOs of Zilla Panchayats were also requested to extend their co-operation for timely conduct of review meetings.

(Action: Banks and LDMs)

13.3: Data on Banking Outlets in Tier-5 and Tier-6 villages

GM, RBI highlighted that the data submitted by many banks to SLBC Convenor Bank regarding their banking outlets in **Tier-5 and Tier-6 villages** were **erroneous**.

Further, GM, RBI instructed that

- All member banks, including **Payments Banks** should submit correct data on their banking outlets in Tier-5 and Tier-6 centres of Karnataka to the **SLBC**.
- Member banks should also report **opening/closure/merger/shifting** of banking outlets to SLBC Convenor on a **real-time basis** to keep records updated.
- Upon receiving the accurate data from the member banks, SLBC Convenor bank was advised to upload lists of Unbanked Rural centres, Rural Centres banked only by Banking correspondents and Rural Centres banked only by Payments Banks in the SLBC website.

(Action: Banks)

13.4: Delay in submission of data by Banks

GM, RBI informed the house that under the **Lead Bank Scheme**, all banks are required to submit structured data sets on a quarterly basis to SLBC Convenor bank and it was observed that in every quarter, some of the member banks were submitting the data with delay.

In this regard, GM, RBI instructed that

- **State Heads of all Banks** should take suitable measures to ensure timely submission of data.
- Member Banks should strictly adhere to timelines going forward, so that the SLBC Convenor Bank can compile and forward data to RBI without delay.

On an observation made by one of the participants regarding the functioning of some of the private banks in the state, RD, RBI advised the SLBC Convenor bank to undertake a study on the functioning of rural branches of Private Sector banks with special focus on Financial Inclusion.

(Action: Banks)



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AGENDA NO - 14

14.1. Support to Government of Karnataka under RIDF

The **General Manager, NABARD** informed the house that NABARD has been actively supporting the **Government of Karnataka (GoK)** in the development of rural infrastructure across multiple sectors such as **Agriculture and Allied activities, Rural Connectivity, Social sector (education, health, drinking water)**, etc. These initiatives have played a significant role in the **holistic development of rural areas** in the State. With a view to optimizing the benefits accrued from the implementation of these projects, banks may consider extending crop loan and other investment credit to farmers operating in the command area of these projects.

A comprehensive list of projects sanctioned is available on NABARD's website (www.nabard.org). A **sector-wise summary of assistance provided under the Rural Infrastructure Development Fund (RIDF), from Tranche I to XXX as on 28.07.2025**, is as under:

SL No.	Sector	No. of projects	Total Financial Outlay	RIDF Assistance Sanctioned	Amount Disbursed
i.	Agriculture	5355	2886.90	2836.22	1860.95
ii.	Bridges	1921	1212.74	1049.54	983.58
iii.	Irrigation	5348	9042.40	6827.57	5369.35
iv.	Roads	10778	6915.97	6021.91	5444.46
v.	Social	21031	10405.71	6477.74	5559.03
Total		44433	30463.72	23212.98	19217.37

14.2: Promotion of Pledge financing through electronic Negotiable Warehouse Receipts (e-NWRs):

The **General Manager, NABARD** presented the agenda on the role of the **Warehousing Development and Regulatory Authority (WDRA)**, which was established under the *Warehousing (Development and Regulation) Act, 2007* with the objective of developing a system of **Negotiable Warehouse Receipts (NWRs)** in the country.



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- NWRs have emerged as a **critical instrument** for facilitating trade and ensuring regulatory oversight of warehousing activities.
- The introduction of **electronic Negotiable Warehouse Receipts (e-NWRs)** has further strengthened the warehousing ecosystem by enabling **seamless pledge financing** through banks and financial institutions.
- Banks are encouraged to **extend credit facilities against e-NWRs**, thereby improving Small and Marginal farmers' access to **formal credit** and enhancing the efficiency of **post-harvest financing**.

GM, NABARD informed the house that the **Government of India** is **placing strong emphasis on promoting e-NWRs** and urged banks to take proactive steps to increase lending against e-NWRs.

(Action: Banks and LDMS)

14.3: Credit Guarantee Scheme for e-NWR-based Pledge Financing (CGS-NPF)

The **General Manager, NABARD** presented that **e-Kisan Upaj Nidhi (e-KUN)** initiative, an online platform that enables farmers to avail **post-harvest loans** from banks by pledging **electronic Negotiable Warehouse Receipts (e-NWRs)** of their grain stocks stored in **WDRA-registered warehouses**.

- **e-KUN** is a collaborative initiative of the **Department of Food and Public Distribution, WDRA, Department of Financial Services (DFS), GoI, and NABARD**.
- The initiative aims to:
 - Enhance **agricultural infrastructure** and empower farmers.
 - Provide a **digital warehousing platform** facilitating loans against e-NWRs.
 - Ensure **fair prices** for farmers and prevent **distress sales** by simplifying storage and financing.

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

- Launched by the **Government of India** on **16 December 2024**, with an allocation of **₹1,000 crore**.
- The scheme aims to **de-risk lending** and incentivize banks to extend **post-harvest credit** backed by e-NWRs.

The **General Manager, NABARD** informed that **RRBs are already onboarded** onto the e-KUN portal and **Commercial Banks** should check with their Head Offices for expediting onboarding to the e-KUN portal.

(Action: Banks)



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14.4: Submission of Utilisation Certificate under Govt of India Subsidy Schemes (GSS)

The **General Manager, NABARD** informed the house that under the **Agricultural Marketing Infrastructure (AMI)** and **Agri-Clinics & Agri-Business Centres (AC&ABC)** schemes, all banks are required to **submit Utilisation Certificates (UCs)** to **NABARD** within **15 days of receipt of the final subsidy**.

- All banks were advised to **strictly adhere to this requirement** and ensure timely submission of Utilisation Certificates to NABARD.

(Action: Banks)

14.5: Suspension of Implementation of Agricultural Marketing Infrastructure (AMI) Sub-Scheme of ISAM

The **General Manager, NABARD** informed the house that the **implementation of the Agricultural Marketing Infrastructure (AMI)**, a **Sub-Scheme of ISAM** has been **suspended until further advice**.

- This was communicated through **Circular No. 149/GSD-3/2025** dated **10 June 2025** and **Letter No. 149/GSD-3/2025** dated **16 June 2025**.
- The scheme has been kept in **abeyance due to lack of budgetary provisions** and until further advice from GoI.

(Action: Banks and LDMs)

14.6: Continuation of Modified Interest Subvention Scheme for KCC

The **General Manager, NABARD** informed the house that the **Modified Interest Subvention Scheme for Short Term Loans in agriculture and allied activities** will be **continued on an interim basis during the year 2025-26**. This was communicated vide **Circular Nos. 157 & 158 / GSD-05 / 2025** dated **01 July 2025**. However, it is further advised by GoI that the above circular may be kept in abeyance till further orders.

(Action: Banks)

14.7: Deadline for submission of NRLM IS claims by RRBs and RCBs

The **General Manager, NABARD** informed the house that the **Ministry of Rural Development, Government of India** has extended the last date for submission of **Interest Subvention claims for FY 2023-24 by Cooperative Banks** by **six months**, i.e., from **15 March 2025 to 15 September 2025**. This extension was communicated vide **Circular No. 79/DMFI-03/2025** dated **26 March 2025**.

Cooperative Banks were advised to **make use of the extended timeline** and ensure submission of claims within the stipulated period.

(Action: RRBs and RCBs)



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14.8: Special Refinance Scheme for installation of Solar Rooftop (SRT) systems

The **General Manager, NABARD** presented details of the **Special Refinance Scheme** for installation of **Solar Rooftop (SRT) systems** under the **ADB-supported Solar Rooftop Investment Programme (SRIP)**. A loan agreement with ADB was signed on **20 December 2024**.

- The scheme aligns with India's **revised Nationally Determined Contributions (NDCs)** to achieve **50% installed power capacity from non-fossil fuel sources by 2030** and supports the **Rooftop Solar Programme target of 40 GW by March 2026**.

Key Features of the Scheme:

- **Coverage:** Installations in **rural residential areas**, including **PACS** and public buildings like **schools and hospitals**.
- **System Size:** 200W to 10KW.
- **Refinance Quantum:** Up to **50% of project cost** or **95% of the bank loan**, whichever is lower.
- **Eligible Institutions:** SCBs (including PSBs, Pvt. Banks, SFBs), RRBs, Cooperative Banks, NBFCs/NBFC-MFIs, and NABARD subsidiaries.
- **Subsidy:** Banks to dovetail available subsidies under **PM Suryaghar** or relevant State schemes.
- **Interest Rate:** 6.20% (monthly) / 6.25% (quarterly) at present.
- **Validity:** Scheme open until **30 September 2026** or until allocated budget is exhausted, whichever is earlier.

The **General Manager, NABARD** requested Banks to actively participate in the scheme to expand rooftop solar adoption in rural areas and leverage available subsidies for customer benefit.

(Action: Banks)

14.9: Financing of FPOs utilising Credit Guarantee scheme of NABSanrakshan & SFAC

The **General Manager, NABARD** informed the house that NABARD has promoted **388 FPOs in Karnataka** under various schemes such as **CSS, PODF-ID, and PRODUCE**. Out of **388 FPOs**, only **126 FPOs (₹2105.67 lakh)** have been credit linked. Very few banks have extended credit to FPOs, with **NABKISAN accounting for the majority (110 FPOs, ₹1938 lakh)**. Further, Credit Guarantee cover for FPOs is available through **NABSanrakshan** but remains underutilized.

Banks were urged to **actively support credit linkage of FPOs** by making use of available **Credit Guarantee Schemes**. Banks were also advised to explore **possible convergences with credit-linked subsidy schemes** such as **AIF, PMFME, AMI** etc., to strengthen FPO



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financing. **Chairperson instructed NLM and Watershed Department, GoK** to ensure that their sponsored FPOs are effectively linked under this scheme.

(Action: Banks)

14.10: Preparation & Implementation of Banking plan in NABARD supported projects

The **General Manager, NABARD** highlighted the need to increase **credit flow in Watershed and Tribal Development projects** supported by NABARD.

- Implementing agencies are required to **prepare a banking plan** in consultation with locally available **banks and District Development Managers (DDMs)**.
- **LDMs and Banks** were requested to provide **necessary support** for preparation and implementation of banking plans in NABARD-supported project areas, especially in **Watershed and Tribal Development projects**.
- A list of ongoing projects was shared with the forum for **necessary follow-up action**.

The General Manager, NABARD urged banks to extend full cooperation and actively support credit linkage in these projects to ensure **sustainability and livelihood enhancement** for beneficiary communities.

(Action: Banks and LDMs)

14.11: Credit Planning - Launching of District Credit Plan (DCP) for 2025-26 in all districts of Karnataka

The General Manager, NABARD informed that **the DCC/DLRC meetings for the June 2025 quarter had not been held for 23 districts**. He also pointed out that, as per the latest Master circular of RBI on Lead Bank Scheme, the DCC and DLRC meetings are to be held separately. However, it was noticed that LDMs are conducting these meetings jointly, which needs correction. ACS & DC advised the SLBC and LDMs to ensure strict adherence to the extant guidelines of RBI.

Further, it was brought to the notice of the house by the General Manager, NABARD that though ACP was launched in May 2025, the DCP in three districts were launched in August 2025. The issue was viewed seriously by the Chair. ACS & DC indicated that a review of the matter will be taken up with CEOs of ZPs.



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In response, Convenor SLBC informed that

1. As informed by LDMS, the delay in conduct of DCC/DLRC is due to non-availability of Public Representatives and District Administration. However, an instruction is given to all LDMS to conduct mandatory meetings as per stipulated timelines.
2. The formal launch of DCP 2025-26 in Chamarajanagara District was delayed to non-availability of district administration and same was launched on 07.08.2025.

14.12: Conduct of SLBC Sub-Committee Meetings Prior to SLBC

The **General Manager, NABARD** informed the house that **SLBC Sub-Committee meetings are required to be conducted in time before the SLBC meetings**, so that, a **quarterly review** of performance can be undertaken, and **Issues, gaps, and actionable points** can be identified and flagged for discussion in the wider forum at SLBC meeting.

The Convenor informed that after completion of each quarter, the banks will submit the data within 30 days. SLBC will further collate the data and conduct the meeting within 45 days from the end of the quarter.

However, Convenor Banks of Sub-Committees and LDMS are submitting unresolved issues that emerge in the meetings to SLBC. These unresolved issues are being placed as a separate agenda in the ensuing SLBC meetings for further deliberation.

14.13: Potential for formation of JLGs including the beneficiaries of Gruha Lakshmi scheme

The **General Manager, NABARD** informed the house that a meeting was convened by the **Department of Women and Child Development, Government of Karnataka** on **30 July 2025**, under the chairmanship of **Smt. Laxmi R. Hebbalkar, Hon'ble Minister for Women and Child Development, Empowerment of Differently Abled and Senior Citizens, GoK**, to explore the potential for formation of **Joint Liability Groups (JLGs)** including beneficiaries of the **Gruha Lakshmi Scheme**.

- An **initial target of 500 JLGs** has been fixed for this financial year.

The **General Manager, NABARD** added that **any bank interested in taking up this initiative may coordinate with NABARD** for necessary guidance and support.

(Action: Banks)

14.14 Review of Credit Flow under various important subsector of Agriculture including allied activities



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The **General Manager, NABARD** informed the house that the targets and achievements of important sub-sectors such as Plantation, Horticulture, Animal Husbandry, Dairy, and Fisheries were not being reviewed, bankwise and district wise with respect to target and achievement of credit flow. He highlighted that these sub-sectors play a vital role in providing livelihood opportunities and contribute significantly to the State's economy. It was therefore stressed that a comprehensive review of these sub-sectors should be undertaken in SLBC meetings to ensure better monitoring and focused attention. The Chairperson of the meeting instructed SLBC convenor that from the next meeting onwards these important subsector wise targets district wise and bankwise as per ACP and achievement thereof should be part of agenda and comprehensively reviewed and monitored in SLBC meetings and also in SLBC-Sub Committee meeting on Agriculture.

(Action: SLBC)

AGENDA NO - 15

15.1 Progress under Social Security Schemes:

The Convenor informed the house that as on **30.06.2025**, the number of accounts outstanding under the schemes are as follows:

- **PMJJBY** – 196 lakh accounts
- **PMSBY** – 79 lakh accounts
- **APY** – 42 lakh accounts

The Chairperson instructed SLBC to furnish a **detailed breakup** of:

- Number of accounts **renewed** and **pending for renewal** under each scheme.
- Number of **claims submitted** and **sanctioned**.
- Reasons for **non-sanctioning of claims**, wherever applicable.

Banks were requested to **closely monitor renewals and claim settlements** to ensure effective implementation of these social security schemes.

(Action: Banks & SLBC)

15.2 Campaign for Saturation of FI Schemes at GP level in all districts from 01.07.2025 to 30.09.2025:

The convenor informed to the house that the Department of Financial Services (DFS), GoI has launched a 3-month saturation campaign at the Gram Panchayat level to enhance penetration of flagship Financial Inclusion schemes, namely PMJDY, PMJJBY, PMSBY, and APY.

- The campaign will run from 01.07.2025 to 30.09.2025 across all Gram Panchayats of the State, preferably on Saturdays or other convenient days as decided in DLCC meetings.



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Activities under the campaign:

1. Re-verification of KYC for existing inactive PMJDY accounts.
2. Opening of new bank accounts for unbanked adults under PMJDY.
3. Fresh enrolments under PMJJBY and PMSBY.
4. New enrolments under Atal Pension Yojana (APY).
5. Awareness sessions on:
 - Digital fraud prevention
 - Accessing unclaimed deposits
 - Re-KYC for all account holders

The Chairperson advised banks to step up efforts to maximize coverage under the social security schemes during the campaign period.

Progress during the campaign as on 31.08.2025:

Total GPs – 5,948

No. of camps scheduled – 4,811

No. of camps conducted - 4,511

76 % of GPs have been covered under the DFS campaign.

	Accounts opened	Strike Rate per camp
PMJDY Opened	89910	20
PMJJBY Enrolled	196060	43
PMSBY Enrolled	269288	60
APY Subscribed	69385	15
No. of PMJJBY Claim Disbursed	926	
No. of PMSBY Claim Disbursed	432	
No. of Nominations done	198784	
No. of Re-KYC done for Accounts	446259	

AGENDA NO - 16

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 **584847** applications, out of which **562755** applications have been disbursed.



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AGENDA NO - 17

17.1 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 (18498), Airtel Payments Bank (3889), HDFC Bank (98) and IDFC First Bank (80)

RD, RBI advised SLBC to remove the inactive BCs of Fino Payments Bank and Airtel Payments Bank from the inactive BC list as they are non-fixed BCs.

(Action: Fino Payments Bank, Airtel Payments Bank, HDFC and IDFC First Bank)

17.2 BC SAKHIS:

The Convenor SLBC informed that 1001 IIBF certified women SHG members as appointed as BC Sakhi's by various Banks through NRLM.

The Chairperson appreciated the effort taken by the Banks to appoint IIBF trained NRLM SHG women as BC Sakhi's and informed that free space and basic infrastructure to be provided to these BC Sakhi's in gram panchayat building and urged bankers to onboard BC sakhi in remaining Gram Panchayats.

AGENDA NO - 18

Review of Financial Literacy Camps:

The Convenor informed that State Bank of India (33), Union Bank of India (7), Canara Bank (1), Bank of India (1) and Bank of Baroda (1) is having Non-Functional FLCs as on 30.06.2025. Bank of India is having only one FLC in Belagavi district and same was non-functional from last 3 years.

Convenor informed to the house that the status of non-functional FLCs as on **March 2025 and June 2025**, along with the latest position reported by the sponsoring banks, is as under:

- **State Bank of India:** Offer letters have been issued to all 33 FLCs and they are expected to join duties at the earliest.
- **Union Bank of India:** Paper publication has been completed for filling up vacancies.
- **Canara Bank:** Paper publication has been completed for filling up vacancies.
- **Bank of India:** The issue of increasing remuneration has been taken up with their Head Office.
- **Bank of Baroda:** One FLC is non-functional; bank is taking necessary steps to make it operational.

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



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AGENDA NO - 19

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 12766 and number of participants were 3,96,125.

AGENDA NO - 20

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

The Convenor informed that, Yadgir district has achieved PMJJBY, APY, PMSBY and CASA targets. Further, He informed that Raichur District has achieved PMJJBY, APY, PMSBY and not achieved CASA target.

Convenor requested to all the member banks to achieve the allotted targets under CASA in Raichur by 30.09.2025.

(Action: All member Banks, LDM of Raichur)

AGENDA NO - 21

KCC Loans – Disbursements & Outstanding:

The SLBC-Convenor informed the house that the achievement in the total KCC outstanding as on March 2025 is Rs. 72532 Crores. Convenor-SLBC requested all Member Banks to sanction KCC loans to all the eligible farmers for agriculture and allied activities.

(Actions: All Member Banks)

KCC-Dairy and Fisheries:

The SLBC Convener informed the house that banks have sanctioned **194539** KCC AH loans amounting to **₹1110 Cr.**

The SLBC Convener informed the house that banks have sanctioned **12122** KCC FISHERY loans amounting to **₹274 Cr**

Further, He requested the member banks to dispose all the pending applications of more than 15 days immediately.

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



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AGENDA NO - 22

Dept. of Agriculture & Farmer Welfare Schemes:

22.1: Agriculture Infrastructure Fund (AIF):

The convenor informed that during FY 2025-26, banks sanctioned **213 accounts** amounting 324 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)

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

The Convenor informed to the house that banks have outstanding of 2742 loans amounting to Rs.927 crores as on 30.06.2025.

22.3: 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)

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

The Convenor informed to the house that banks have sanctioned of 51 loans amounting to Rs.21 crores as on 30.06.2025.

22.5: Pradhan Mantri Fasal Bima Yojana (PMFBY):

The Convenor informed that as per the directions of Ministry of Agriculture and Farmers Welfare, a special drive was undertaken from 16.08.2025 to 30.08.2025 to cover loanee farmers under PMFBY and RWBCIS. SLBC in coordination with State Agriculture Department has conducted a VC for Banks and LDMs to sensitise the branches about the drive and directions were given to saturate all eligible loanee farmers.

As per the directions, LDMs have conducted a special BLBC in all the blocks to sensitise the branches to cover the loanee farmers under PMFBY and RWBCIS.

The Convenor informed that as on 13.08.2025 there are 378 proposals amounting to 0.86 Crores pending for settlement under PMFBY due to NPCI payment failure and Blank Aadhar from ICICI Banks.

The Chairperson instructed ICICI Bank to clear the pendency by 25.09.2025.

(Actions: ICICI Bank)



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22.6: Restructured Weather Based Crop Insurance Scheme:

The Convenor informed that as on 18.08.2025 total 82.05 crore amount is pending for settlement under RWBCIS due to various reasons like, crop survey verification pending, crop mismatch etc.

Around 97.86 % of claims are already been settled by insurance companies.

AGENDA NO - 23

PMAY-U: Rajiv Gandhi Housing Corporation Limited:

MD, RGHCL informed that Software is under testing and it will be launched shortly.

AGENDA NO - 24

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

24.1: PMEGP performance as on 30.06.2025:

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)

24.2 CREDIT FLOW TO MINORITY COMMUNITIES:

24.2.1: Progress under finance to Minority Communities in the state:

The Convenor informed that outstanding loans to minority communities was Rs. 51199 crores as on 30.06.2025 which is 10 % of total PSA.

SLBC requested all Member Banks to sanction maximum loans to minority communities in Karnataka state during FY 2025-26.

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



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24.2.2: 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 facility to Minority Communities for the FY 2025-26.

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

Progress under SHG-Bank linkage/ Joint Liability Groups:

24.3 Progress under NRLM Self Help Groups (SHG):

The Convenor informed the house that banks have disbursed 766 crores to NRLM SHGs in the state and requested all the banks to update the NRLM SHGs data in the ajeevika portal. Further, Convenor requested NRLM department to instruct field functionaries to submit SHG applications with valid MIS code for claiming interest subsidy. Chairperson instructed all the banks not to charge service charges to NRLM SHG loans up to 50000 as per RBI guidelines, any violation in this regard will be viewed seriously.

(Action: All Member Banks)

24.4 Progress under Joint Liability Groups (JLG):

The Convenor informed the house that the total outstanding under JLGs as of June 30, 2025, was Rs. 11491 crores and also requested member banks to focus on achieving the allocated targets.

(Action: Member Banks)

24.5: Progress in Stand Up India (SUI) scheme as on 30.06.2025

The Convenor brought to the notice of the house that, as on March 2025 banks have sanctioned an amount of **Rs. 3334 Crores** under Stand Up India Scheme.

24.6: Progress in Sanctions under MUDRA scheme:

The Convenor informed the house that member banks have sanctioned **588937** MUDRA loan accounts amounting to Rs. **6780 Cr** from 01.04.2025 to 30.06.2025.

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

(Action: All member Banks)



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24.7 Progress under PMFME scheme:

The Convener informed the house that banks have sanctioned 310 number of applications against the submitted applications of 676 as on 30.06.2025.

Chairperson instructed all the banks to sanction all the loans and clear the pendency especially more than 90 days under sanction on urgent basis.

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

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

The Convenor informed the house that 82% of PMJDY accounts are Aadhar seeded as on 30.06.2025.

(Action: All Member Banks & all LDMs)

24.9: Performance by Banks under Annual Atal Pension Yojana (APY) Targets during FY 2025-26: (from 01.04.2025 to 30.06.2025)

The Convenor informed the house that, Karnataka State has achieved 19% of APY target set by PFRDA during FY 2025-26 as on 30.06.2025.

(Action: All Member Banks and LDMs)

24.10: Performance under PM Vishwakarma Scheme: -

The Convenor informed that as on 30.06.2025 banks have sanctioned 112732 applications amounting to 894 Crores.

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

The Convenor informed that as of 30.06.2025 banks have sanctioned 3049 applications amounting to 64 crores.

AGENDA NO - 25

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

Representation has been received to open Brick and Mortar Branches. Based on this, the Lead District Manager (LDM) has conducted a survey, and as per the survey report, feasibility exist to open new Brick and Mortar Branches.

List of 2 villages to open new bank branch is as below,

SI No	District	Taluk	Village Name
1	Shimoga	Bhadaravathi	Donabaghatta
2	Chitradurga	Hiriyur	Yelladakere



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The Convenor has informed the house that, member Banks to explore the possibility of opening Brick and Mortar Branches at the above-mentioned locations.
If any Bank is interested in opening such branches, kindly inform the same to SLBC Karnataka & respective LDMs.

AGENDA NO - 26

Branch Network:

The Convenor informed that, the number of bank branches have increased from 12535 as on 31.03.2025 to 12588 as on 30.06.2025 thus showing an increase of 53 branches on Q-o-Q basis.

AGENDA NO - 27

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 - 28

ATM Network:

The Convenor informed the house that total number of ATMs as on 30.06.2025 was 15866 against 16444 as at 31.03.2025, thus showing decrease of 578 ATMs.

AGENDA NO - 29

Progress under Aadhar seeding of operative CASA accounts:

The Convenor informed that percentage of Aadhaar seeding was 89% as on 04.07.2025.
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)

AGENDA NO - 30

Position of Sector Wise NPAs.

30.1: Non-Performing assets position as on 31.03.2025:

The Convenor informed the house that total non-Performing assets as on 30.06.2025 was 55307 crores.



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30.2: Recovery of bank dues under PMEGP:

The Convenor informed the house that under PMEGP share of NPA was 25.93 % 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 - 31

Issues remaining unresolved at DCC/DLRC meeting :

The Convenor informed that there is unresolved issue from LDM Uttara Kannada regarding inactive FLC of State Bank of India at Ankola, Joida since form 2018 and 2019 respectively and Bank of Baroda at Siddapur.

(Action: SBI & BOB)

AGENDA NO - 32

Sub Committee meetings held during the review period:

The Convenor informed the house that, sub-committees on **Recovery and Rehabilitation (State Bank of India) for Mar 2025, Sub-Committee meeting on RSETI (SDR) for September , December 2024 and March 2025** and Sub-committee on Retail Loans for Mar 2025 (Bank of Baroda) 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, BoB and SDR)

AGENDA NO - 33

33.1 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

33.2. Implementation of Kannada language by Banks.

The Convenor informed the house that as per **RBI Master Circular on Customer Services in Banks dated July 01, 2015**, all customer-related materials and communications are to be provided in **Hindi, English, and Kannada**. Out of **51 banks**, only **7 banks** have submitted compliance reports, while the remaining banks are yet to do so.



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Chairperson emphasized that this is of **critical importance** and instructed **SLBC to monitor the compliance on a weekly basis**. Madam further highlighted that the **usage of local language (Kannada)** in customer communication is essential to ensure **effective financial inclusion** in the State. Banks were **requested and instructed to mandatorily comply** with the directive at the earliest.

The Convenor further 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.

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.

(Action: All Member Banks & LDMs)

33.3: Status of RSETIs / RUDSETIs as on 30.06.2025 reported by sponsor Banks is as under:

The Convenor informed the house that, total number of training programmes were conducted are 249 against the target of 993 as on 30.06.2025.

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

The Convenor informed house that number of trained persons were 31238 and out of which credit linked were 13423 during financial year 2025-26.

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

33.4: 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.



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AGENDA NO - 33

Success Stories & Special Invitees

1. Bibi Fatima Self Help Group (SHG), Theertha Village, Dharwad District

- **Bank & Branch:** Karnataka Grameena Bank, Ingalagi Branch, Dharwad
- **Loan Availed:** ₹3,00,000 (sanctioned on 05.06.2025)
- **Established:** 2018 | **Members:** 14
- **Activities:** Eco-friendly farming in rainfed lands, community seed bank management, millet processing unit.
- **Units Established:** Community Seed Bank (CSB) & Millet Processing Unit.
- **Impact:** Revived millet-based mixed cropping systems in ~30 villages through natural farming; CSB benefits ~200 farmers.
- **Recognition:**
 - 2023: Vaicharika Award, Herald Change Maker Award, Bodhivardhan Award
 - 2025: Equator Initiative Award (UNDP), popularly known as the **Nobel Prize for Biodiversity Conservation**, to be presented on 9th October at New Delhi.
- **Note:** Out of 700 competitors from 103 countries, Bibi Fatima SHG has been selected, bringing pride to the **Government of Karnataka, SLBC Canara Bank, and Karnataka Grameena Bank.**

Internal

2. Hunugunda Horticulture Farmers Producer Company Ltd. (Hunugunda FPC), Bagalkot District

- **Incorporated:** 2018 | **Membership:** 4,450 farmers through 50 Farmer Interest Groups (FIGs).
- **Core Services:** Custom Hiring Centres, Common Service Centres, Cold Storage Facilities, Agricultural Inputs, Market Linkages.
- **Achievements:**
 - Launched "**JanaTrupti**" brand in 2024.
 - Delivered 500+ quality inputs and consultations.
 - Empowering 4,450 farmers through collective farming and sustainable practices.
 - Awards & Recognition:
 - ICAR NAARM Best Emerging FPO (2023)
 - Cold Chain Award by CII
 - Best State FPO Award (Dept. of Agriculture, GoK)
 - Republic Day Award in Horticulture (ZP Bagalkot)
 - Best Soyabean Champions – 2025 (Latur)
- **Significance:** The FPC has strengthened farmer collectives, promoted organic farming, reduced post-harvest losses, and ensured better price realization for farmers. Its participation as **Special Invitee** in the SLBC meeting will provide valuable insights for farmer-centric initiatives and policy formulation.



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SLBC – KARNATAKA

LIST OF PARTICIPANTS

171st SLBC Meeting held on 03.09.2025

Sl. No.	Name Shriyuths -	Designation	Organization
1	Dr. Shalini Rajneesh	Chief Secretary	Govt of Karnataka
2	Smt. Uma Mahadevan	Additional Chief Secretary and Development Commissioner	Govt of Karnataka
3	Shri Bhavendra Kumar	Executive Director	Canara Bank
4	Smt. Sonali Sen Gupta	Regional Director	RBI
5			
6	Shri Mohan Raj	Secretary, Housing	Govt of Karnataka
7	Shri.Y S Patil	Commissioner	Govt of Karnataka
8	Shri Nitesh Patil	Director, MSME	Govt of Karnataka
9	Smt. Meenakshi Ganju	General Manager	RBI
10	Shri Bhaskara Chakravarthy M	Convenor	SLBC-Karnataka
11	Shri Prakash C Dash	General Manager	NABARD
12	Sunil Kurthkoti	Advisor	GoK
CONVENOR – Canara Bank			
13	Pradeep Kumar H	Divisional Manager	Canara Bank
14	Ravikumar T N	Senior Manager	Canara Bank
15	Ragavendran R	Manager	Canara Bank
16	Vidya M	Manager	Canara Bank
17	Chethan K S	Manager	Canara Bank
18	Harsha H R	Manager	Canara Bank
19	Akhil R	Manager	Canara Bank
MEMBER BANKS AND STATE GOVT DEPARTMENTS			
20	Mahesh M Pai	Chief General Manager	Canara Bank
21	V N Sarma	General Manager	State Bank of India
22	V Sripoorna	Deputy General Manager	Bank of Baroda
23	Prafull Kumar Jena	General Manager	State Bank of India
24	Pankaj Tripathi	General Manager	Indian Bank
25	C V Sudheer	Deputy General Manager	Union Bank of India
26	Vikas Vasishta	Deputy General Manager	State Bank of India
27	Anita Nair	Deputy General Manager	Bank of India



STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK

28	Umesh Kumar Singh	Deputy General Manager	Indian Overseas Bank	
29	Rajesh Kumar	Deputy General Manager	UCO Bank	
30	S K Sharma	Assistant General Manager	Punjab National Bank	
31	C H Yogesh Babu	Assistant General Manager	Bank of Maharashtra	
32	Apurva Dhiman	Assistant General Manager	Central Bank of India	
33	Arun Kumar P	Assistant General Manager	RBI	
34	Ghousia Khan	Manager	NABARD	
35	Ragavendra Rao	Assistant General Manager	State Bank of India	
36	Chandrashekar B	Chief Manager	State Bank of India	
37	Prashantha Kondli	Chief Manager	Union Bank of India	
38	Nitesh Kumar	Chief Manager	Indian Bank	
39	Nara Chandrashekar	Senior Manager	Bank of Maharashtra	
40	Venkatesh H T	Senior Manager	Bank of Baroda	
41	Rajesh B	Manager	State Bank of India	
42	Goneppa B	Manager	Central Bank of India	
43	Megha Ramakrishnan	Manager	Indian Overseas Bank	
44	K Venkata Anil	Regional Head - VP	HDFC Bank	
45	M Sreenivas	General Manager	Karnataka Bank	
46	Suman Guptha	Associate Vice President	Kotak Mahindra Bank	
47	Bhuvaneshwari Prasad	Senior Manager	Axis Bank	
48	Naveen A	AGM	ICICI Bank	
49	Priyavadhana D	Deputy General Manager	IDBI Bank	
50	Sanath Kumar	VP	Yes Bank	
51	Bhavya G G	AGM	IDBI BANK	
52	Manku Bhattacharjee	Associate Leadership	ICICI Bank	
53	Raghu P	GAVP	DCB Bank	
54	Vaijnath Patil	Manager	Karur Vysya Bank	
55	Kumar Rahul	Cluster Head	CSB Bank	
56	Abhishek Shetty	Senior Manager	City Union Bank	
57	Abdul Hamid	Manager	J&K Bank	
58	Ramesh Rao G	Regional Head	Yes Bank	
59	Naveen Kumar J	Officer	South Indian Bank	
60	Gaurab Bhattacharjee	Senior Officer	DBS Bank	
61	Vipin Sivadas	RBCM	IDFC First Bank	
62	Patelappa G K	AVP	Federal Bank	
63	J Sathyanarayana	DVP	RBL Bank	
64	Ajay Kumar S	AVP	Equitas Bank	
65	K R Manjunath	DVP	IndusInd Bank	
66	Vidyanand	AVP	Au Small Finance Bank	



STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK

67	Abhilash C	VP	Equitas Small Finance Bank
68	Ravichandra M M	State Head	Ujjivan Small Finance Bank
69	R Saravana Rajan	DVP	TMB Ltd
70	C Pradeep Raj	AM	TMB Ltd
71	Mohan Aradhya	ZM	Airtel Payments Bank
72	Prashanth Awanti	Distribution Head	Airtel Payments Bank
73	Thufail M R	ZH	Fino Payments Bank
74	Harish A	Regional Head	Fino Payments Bank
75	T S Poojar	Asst Manager	KSC Apex Bank
76	Shankarappa Gouda	Asst Manager	KSC Apex Bank
77	Syam Krishnan	Cluster Head	ESAF Small Finance Bank
78	Vijay K	Regional Head	IndusInd Bank
79	Adarsh S K	RM	IndusInd Bank
80	P Rajendra Prasad	Senior Manager	IPPB
81	Ramesh Rao G	Regional Head	Yes Bank
82	Gaurab Bhattacharjee	Senior Officer	DBS Bank
83	Saravana Kumar Manoharan	Branch Manager	Bandhan Bank
84	Naveen Kumar J	Nodal Officer, GSS	South Indian Bank

85	C N Shiva Prakash	Managing Director	KAPPEC
86	Annapurna K	COO, Sanjeevini, KSRLPS	NLM
87	Raghavi Nayak	Project Officer, NULM	NLM
88	B Parshwanath	Advisor, NRLM	NLM
89	Rubavel	SPM-FI, NRLM	NLM
90	Parshuram Shinnalkar	M D RGHCL	Housing, RGHCL
91	Shiva Swamy C P	GM, KBDC	Social Welfare
92	Babin Bopanna K	Joint Director	Dept of Fisheries
93	Dr. K Sharmila	CVO	AH&VS
94	Dr. R Padma	DD	AH&VS
95	Panduranga G M	Manager	R G H C L
96	Sachin Kulkarni	Finance and Policy Specialist	RGHCL
97	Nirmala N S	Senior Deputy Director	KMF
98	Dharmesh Y C	General Manager	KAJDC
99	G Jagannath	Director	NCSC
100	Sandy T S	Director	KPMG
101	Naveen M R	Manager	KAPPEC
102	R Rama	GM, KSSRDC	Social Welfare Department

Below Mentioned Participants Were Joined Through VC

103	Shakeel Ahmed	JDH&PD, Fruits	
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**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK**

104	Ajay Podishetty	AM	PFRDA (VC)
105	KGB, FI Wing, HO		
106	RWBCIS, GoK		
107	ALL 31 LDMS		
108	Satish		
109	Siddaih		

GLIMPSES OF THE MEETING

