



STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK

**STATE LEVEL BANKERS' COMMITTEE
KARNATAKA**

**PROCEEDINGS OF THE 172nd
SLBC MEETING HELD ON 13.11.2025**

Venue

Room No 313, 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 172nd SLBC quarterly meeting for the State of Karnataka was held on 13.11.2025 at 02.30 PM at Room No 313, Vidhana Soudha, Bengaluru under the Chairpersonship of **Dr. Shalini Rajneesh**, Chief Secretary, GoK, and Co-chaired by **Smt. Uma Mahadevan**, ACS&DC, GoK and attended by

1. **Shri Bhavendra Kumar**, Executive Director, Canara Bank
2. **Dr. Vishal R**, Finance Secretary, Fiscal Reforms, GoK
3. **Shri. Sameer Shukla**, Secretary, Rural Development and Panchayath Raj, GoK
4. **Smt. Kaya Tripathi**, Regional Director, Reserve Bank of India
5. **Shri, Shambu Lal**, Chief General Manager, Canara Bank
5. **Smt. Meenakshi Ganju**, General Manager, Reserve Bank of India
6. **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. Shambu Lal, Chief General Manager, Canara Bank welcomed, **Dr. Shalini Rajneesh**, Chief Secretary, GoK, **Smt. Uma Mahadevan**, ACS&DC, GoK, **Dr. Vishal R**, Finance Secretary, Fiscal Reforms, GoK, **Shri. Sameer Shukla**, Secretary, Rural Development and Panchayath Raj, GoK, **Shri. Bhavendra Kumar**, Executive Director, Canara Bank, **Smt. Kaya Tripathi**, Regional Director, RBI, **Smt. Meenakshi Ganju**, General Manager, RBI, **Shri. P C Dash**, General Manager, NABARD.

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

1. Strong ACP Performance in Q2:

Karnataka's credit flow for the first half of FY 2025-26 has been encouraging. Priority Sector lending reached **59%**, Agriculture achieved **52%**, and MSME performed exceptionally well at **69%**, indicating robust credit support to small businesses and rural sectors. Overall credit achievement stood at **56%**, reflecting steady momentum.

2. Impressive Output under DFS Social Security Saturation Drive:

From July to October 2025, banks conducted a large-scale enrolment drive across Gram Panchayats.

- Over **3.65 lakh PMJDY accounts** were opened.
- PMJJBY and PMSBY enrolments crossed **7.63 lakh** and **10.75 lakh** respectively.
- More than **2.5 lakh APY subscribers** were added.
- A substantial number of claims were settled under PMJJBY and PMSBY, demonstrating effective support to bereaved families. This reflects strong field-level engagement by banks.



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3. Karnataka Among Top-Ranked States in National Schemes:

The State's performance continues to remain strong at the national level:

- Ranked **4th** in PM SVANidhi, showing effective street vendor support.
- **5th** in AIF disbursement and **7th** in sanctions, highlighting good infrastructure credit flow.
- Performs consistently well in MUDRA, PMFME, and PMEGP. This positions Karnataka as a leading State in financial inclusion and MSME development.

4. Key Government Directions for Banks:

The State Government has given clear targets for banks:

- Achieve **50% coverage** of eligible population under PMJJBY and **70%** under PMSBY.
- Ensure **100% KCC saturation** in Vijayanagara district as directed by the Union Finance Minister.
- Actively support the **DEAF campaign** (Oct–Dec 2025) for settlement of unclaimed deposits.
- Participate fully in **SVANidhi Sankalpa Abhiyana** to clear pending sanctions. These directives aim to accelerate inclusion and ensure schemes reach beneficiaries.

Internal

5. Operational Concerns Highlighted for Immediate Attention

The Executive Director emphasized a few critical operational gaps:

- Banks must ensure **accuracy of data** uploaded to the SLBC Revamp Portal.
- Deployment of **BC Sakhis** remains low (1,224 onboarded); banks must work towards one Sakhi per GP.
- Significant **pendency** exists in Government Sponsored Schemes; banks must adhere to TAT norms (15 days for GSS & 7 days for SHG applications).
- Progress under the DEAF campaign needs substantial improvement. These issues were flagged as priority action points.

In his closing remarks, Banks were urged to enhance credit delivery, strengthen field-level coordination, and work closely with Government departments, RBI, and NABARD. Emphasis was placed on improving customer service, speeding up application processing, and ensuring timely and accurate reporting to SLBC.

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

1. Need for Faster and Stronger Implementation:

The Chief Secretary, GoK emphasized that the pace of execution under key schemes must improve, especially with half the financial year already over.



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2. SVANidhi Pendency Reduction:

The Chief Secretary, GoK expressed concern over delays in SVANidhi disbursements and directed banks to clear all pending applications **before 30.11.2025**.

3. Support for Relocated Street Vendors:

Banks were advised to prioritize credit support for street vendors being relocated by urban bodies in Bengaluru, ensuring smooth rehabilitation and livelihood continuity.

4. Convergence Across Schemes

The Chief Secretary, GoK encouraged banks to synchronize funding under AIF, PMFME, and FPO schemes, enabling stronger value-chain development and FPO growth.

5. Need for Accelerated Disbursements:

Banks must expedite disbursements, particularly under Government Sponsored Schemes, and aim to clear all pending applications by **December 2025**.

6. Replicating Successful Models Internal

The Chief Secretary, GoK appreciated the chilli processing initiative in Ballari and encouraged similar interventions across districts.

7. Stronger Coordination Mechanisms:

The Chief Secretary, GoK stressed the importance of close coordination among district administrations, banks, and Government departments for smoother implementation.

The Chief Secretary, GoK urged all stakeholders to work collectively to improve Karnataka's performance in agriculture credit, MSME lending, infrastructure development, and financial inclusion.

Further, The Chief Secretary, GoK emphasized the need for Timely Death Reporting, DBT Stoppage & Recovery of Wrongful Payments

The Chief Secretary, GoK emphasised the need to stop DBT payments after the death of beneficiaries. Any such payments to be refunded to government immediately.

The Chief Secretary, GoK also directed that:



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- **e-Governance Department, GoK to share the deceased details of Gruhalakshmi scheme to SLBC.**
- Banks to verify accounts in case DBT continued post-death and **initiate recovery of excess amounts.**
- Banks must put in place a mechanism to ensure that **DBT funds attributable to the deceased are not withdrawn** until reconciliation is complete.
- A **15-day deadline** was fixed to complete verification, account-level reconciliation, and necessary corrective action across all districts.
- Banks were instructed to coordinate closely with district administrations to ensure timely reporting, especially since many families delay applying for death certificates, particularly in the case of deceased female beneficiaries.

The Chief Secretary, GoK emphasised that Government departments and banks must work together proactively so that death reporting is not left solely to the family. Accurate death updates are crucial to prevent misdirected DBT, ensure financial discipline, and protect public funds.

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

1. Special SLBC for Vijayanagara District:

The ACS & DC, GoK informed that a dedicated SLBC meeting for Vijayanagara will be convened shortly, as directed by the Hon'ble Union Finance Minister, to saturate KCC coverage

2. Agriculture Credit Requires Strengthening:

The ACS & DC, GoK expressed concern over the slowdown in agriculture credit, particularly the decline in priority sector lending. Banks were urged to intensify lending to the farm sector, including Dairy and Fisheries KCC.

3. Improvement Needed in Housing Loan Performance:

A recent review by the Housing Department revealed gaps in data reporting. Department was instructed to furnish complete, accurate, and updated details to SLBC for onward submission to Banks. Banks were advised to process the same and accord sanction and ensure early disbursement.

4. Use of Karnataka's Strong Digital Databases:

The ACS & DC, GoK highlighted that Karnataka has robust datasets like FRUITS and SHG registries. Banks were asked to leverage these platforms to identify left-out beneficiaries and improve scheme saturation.



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5. Banks Falling Short of RBI Norms:

Some banks remain below RBI-mandated agriculture and priority sector lending levels.

6. Inactive BCs a Serious Concern:

Nearly 22% of Business Correspondents are inactive. ACS & DC, GoK stressed that with limited rural branches, BCs are essential to extending services in Gram Panchayats.

7. Urgent Need to Onboard BC Sakhis:

Although over 5000 trained and certified SHG women are ready to serve as BC Sakhis, onboarding by banks has been slow. ACS & DC, GoK urged banks to expedite the onboarding.

8. Non-Functional FLCs Must Be Activated:

Thirty-three Financial Literacy Centres remain inactive. ACS & DC, GoK directed banks to operationalize all FLCs before the next SLBC, noting the critical need for financial literacy especially among women receiving DBT benefits.

9. Low Insurance Claim Settlements:

Enrolments under PMJJBY and PMSBY are high, but claim settlements remain low. Monthly online literacy sessions were recommended to guide beneficiaries and nominees.

10. SVANidhi Delay Must Reduce:

Banks were directed to ensure that sanction-to-disbursement happens within **10 working days**, and to clear all pendency by **30 November**, with focus on relocated street vendors.

11. Agriculture Infrastructure Plan & Convergence:

Banks were asked to support convergence of AIF, PMFME, and MSME for FPO-led value addition.

12. Ensure Regular Conduct of DCC, DLRC and all Sub Committee Meetings:

LDMs and Convenor banks of sub-committees were instructed to conduct DCC, DLRC and Sub- Committee meetings by 15.12.2025

The ACS & DC, GoK urged banks to accelerate disbursements, reduce pendency, provide timely reporting, and work collectively to maintain Karnataka's lead in financial inclusion.



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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 171st SLBC meeting held on 03.09.2025:

The minutes of 171st SLBC meeting held on 03.09.2025 were circulated among all the member banks and Govt. Departments and there were no suggestions received, the house confirmed the minutes.

AGENDA NO - 2

Banking statistics as on 30th September 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 September 2025.

There is a Y-o-Y growth of 10 % in Deposits and 9% in Advances. CD ratio of the State as on 30.09.2025 is 79%.

There is absolute growth of Rs. 61258 Cr in PSA over September 2024 showing an absolute percentage growth of **13%** on Y-O-Y basis.

Agricultural advances have increased from Rs. **230720** crores as of Sep 2024 to Rs. **247080** Crore as of Sep 2025, showing an increase of Rs. **16360** Crore (**7%**) on Y-O-Y basis.

The outstanding level under MSME has increased from Rs. **180624** Crore as on Sep 2024 to Rs. **210368** Crore as Sep 2025 an absolute growth of Rs **29744** Crore i.e, growth of **16 %** on Y-o-Y basis.

Official from SBI informed the House that the Bank's Agriculture portfolio is comparatively lower than its Housing portfolio; however, SBI is registering a steady month-on-month increase in Agriculture lending.

(Action: Banks)



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AGENDA NO – 3

3.1. Achievement under ACP and Priority Sector Lending:

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

- The banks have disbursed Rs. **66350** crores under **Short Term agriculture** loans registering **47%** achievement of the Annual target as on 30.09.2025
- The banks have disbursed Rs. **49755** crores as on 30.09.2025 under **Agricultural Term loans** registering **61 %** achievement of the annual target.
- **Total agriculture** registering **52%** achievement as on 30.09.2025 of the annual target.
- The banks have disbursed Rs. **131399** crores under **MSME** as on registering **69%** achievement of the annual target.
- The banks have disbursed Rs. **258257** crores under **total PSA** as on 30.09.2025 registering **59 %** achievement of the annual target.

The Chairperson expressed concern over the non-achievement of target under **Housing, Education, Social Infrastructure and Renewable Energy**.

The Finance Secretary appreciated the achievement under **MSME** which has major contribution in total achievement.

(Action: ALL Banks)

AGENDA 3.2 Achievement under Agriculture Sub Sector as on September 2025:

The house took note of the performance of all the banks under Agriculture Sub-Sector as on 30.09.2025.

Finance Secretary, GoK expressed concern that working capital lending to the agriculture sub-sector is **extremely low**, with overall achievement at only **8%** against the annual target.

In response, **Convenor, SLBC** informed the House that:

- While working capital performance is subdued, **term loan performance has been strong**, especially in Dairy and Poultry.
- The **sub-sector data extraction logic** is being streamlined to ensure accuracy and uniform reporting across banks.

The Chief Secretary, GoK and **The ACS & DC, GoK** instructed all banks to:



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- **Substantially improve lending** under Dairy, Poultry, Sheep & Goat, and Fisheries sectors.
- Increase focus on **Animal Husbandry and Fisheries**, which are critical livelihood sectors in rural Karnataka.

3.3 Major Bank wise performance/Achievement of ACP as on Sep 2025:

The house took note of the performance of all the banks under ACP as on 30.09.2025

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

The chairperson of the meeting critically commented the performance of the major banks in Housing and Education sectors in the state and advised the banks to improve the lending in these sectors.

(Action: Banks)

AGENDA NO - 4

ACP performance district wise:

The Convenor SLBC informed the house that **Bengaluru Urban (65%), Ballari (65%), Raichur (64%), Dharwad (63 %) and Kalaburagi (61%)** are top five Districts, who are top performers under priority sector for September quarter of FY 2025-26.

Further Convenor informed that **Bengaluru South (41%), Vijayapura (50%) Bagalkote (50%), Chamarajanagara (50%) and Vijayanagar (51%)** are bottom five Districts in terms of priority achievement for FY 2025-26.

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 Bengaluru South, Chamarajanagara, Vijayapura, Bagalkote and Vijayanagara)

AGENDA NO - 5

Review of Districts having CD Ratio less than 60%

The Convenor informed that the CD Ratio of the State as on 30.09.2025 is **79.00%** and Uttara Kannada and Udupi is having CD ratio of 47% and 49% respectively.

Further, Convenor informed that there is slight increase in CD ratio of both districts.



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AGENDA NO - 6

Branch Network:

The Convenor informed that, the number of bank branches have increased from 12588 as on 30.06.2025 to 12659 as on 30.09.2025 thus showing an increase of 71 branches on Q-o-Q basis.

AGENDA NO - 7

ATM Network:

The Convenor informed the house that total number of ATMs as on 30.09.2025 was 15398 against 15866 as at 30.09.2025, thus showing decrease of 468 ATMs

Chairperson advised all the banks to onboard IIBF certified NRLM SHG women as BC Sakhis in rural areas to offset decrease in ATMs

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 - 8

Sector wise non-Performing assets position as on 30.09.2025:

The Convenor informed the house that total non-Performing assets as on 30.09.2025 was 53366 crores.

Chairperson instructed SLBC to provide the last two years data along with latest position.

AGENDA NO - 9

Issues - Reimbursement of pending BPL claims of training expenditures:

The Convenor requested GoK to clear the pending claims of **Rs. 64.81 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)

AGENDA NO - 10



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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, ₹36.51 crore in interest subvention has not been received from the department. He requested the Chairperson to facilitate the release of the pending claims.

(Action: Agriculture Department, GoK)

AGENDA NO -11.1

At the outset of the meeting, the Regional Director, RBI informed the House that a nationwide campaign is being undertaken for the settlement of unclaimed deposits and instructed all banks to actively participate and extend full support to the campaign.

Campaign for settlement of Unclaimed Assets:

General Manager, RBI informed that as per data available as on **01 October 2025**, Karnataka has **1.16 crore DEAF accounts** involving a total amount of **₹3,403 crore**. The House was informed that the success of the campaign requires close coordination among all stakeholders, including **Banks, LDMs, SLBC, RBI, and the State Government**.

Further, GM, RBI instructed that,

1. **Banks are required to undertake proactive outreach** to depositors / claimants whose deposits have been transferred to DEAF, so as to ensure maximum claim settlement during the campaign period.
2. **RBI will monitor the progress on a fortnightly basis** for the State of Karnataka.
 - All banks shall submit their progress data to **SLBC promptly**,
 - to enable consolidated reporting to RBI within prescribed timelines.
3. SLBC Convenor bank shall present the **campaign progress** in the subsequent **SLBC meetings**.
4. **Banks must share details of State Government-related DEAF accounts** directly with the concerned Government departments and **work in close coordination** with them for smooth settlement of such cases.
5. Banks shall **create wide public awareness** on the availability of unclaimed deposits and the process for settlement, through branch-level notices, outreach programmes, and digital channels.
6. Banks shall **communicate the Standard Operating Procedure (SOP)** for settlement of unclaimed deposits to all branch-level officials and ensure **seamless and customer-friendly claim settlement** at branch level.



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AGENDA NO -11.2

FI Saturation Camps:

The General Manager, RBI provided the status of the **Financial Inclusion (FI) Saturation Campaign**, which was conducted for four months and concluded on **31 October 2025**. The campaign resulted in **significant progress across all FI parameters**, including clearing pending Re-KYC cases.

General Manager, RBI informed the House that **around 32% of the Re-KYC pendency has been cleared** so far, and urged all banks to **further accelerate their efforts** to ensure full completion at the earliest.

AGENDA NO -11.3

Delay in conduct of DCC and DLRC meetings:

General Manager, RBI informed that **District Consultative Committee (DCC)** and **District Level Review Committee (DLRC)** meetings are required to be conducted **every quarter** to review developmental initiatives and address impediments at the district level.

However, it was observed that **DCC/DLRC meetings for review of June 2025 quarter were not conducted within the prescribed timelines** in the following districts:

District Name	Name of Lead Bank	Meeting
Chikkaballapur	Canara Bank	DCC and DLRC
Haveri	Bank of Baroda	DLRC
Vijayanagara	SBI	DCC and DLRC
Kalaburagi	SBI	DCC and DLRC
Raichur	SBI	DCC and DLRC
Chikkamagaluru	Union Bank of India	DCC and DLRC

- **General Manager, RBI** expressed concern over the delay and instructed that **State Heads of Lead Banks** must intervene and urge **DCs/CEOs of Zilla Panchayats** to ensure timely convening of DCC and DLRC meetings.
- GM, RBI also **directed banks to nominate senior-level officials** to represent them in DCC/DLRC meetings, to avoid gaps in participation.
- **ACS & DC, GoK** instructed SLBC to **compile and provide the status of DCC/DLRC and BLBC meetings** regularly to the Government.



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- **Dr. Vishal R, Finance Secretary, GoK** informed the House that wherever delays are observed, the Finance Department will **formally write to the respective DCs/CEOs** to ensure compliance.
- Convenor SLBC informed the House that the **facility for uploading DCC/DLRC nominations has been enabled in the SLBC Portal**, and all banks were requested to promptly update the details.
- Executive Director, Canara Bank instructed all banks **not to frequently change officers** attending DCC/DLRC meetings and to ensure continuity for effective participation.

AGENDA NO -11.4

Delay in submission of data by banks:

General Manager, RBI informed that under the Lead Bank Scheme, all banks are required to submit specific structured data sets on a quarterly basis, including:

- FI Dashboard data
- MIS data
- Local Board data
- Natural Calamity data
- Credit to Minority Communities

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These datasets are consolidated by the **SLBC** and submitted to RBI within the prescribed timelines.

However, it was observed that **delays continue to occur almost every quarter** in the submission of consolidated data, largely due to **delayed reporting by some banks**. This has resulted in the SLBC Convenor Bank being unable to submit the reports to RBI within the specified timeframes. State Heads of all banks were advised to **ensure timely submission of all structured data** to SLBC to avoid delays in compilation.

Regional Director, RBI further advised that banks must **verify the correctness of the data** before submission to SLBC to ensure accuracy and avoid the need for resubmission.

AGENDA NO -11.5

Effective Coordination by LDMs with other key stakeholders:

The General Manager, RBI informed that **Lead District Managers (LDMs)** play a pivotal role in the successful implementation of the **Lead Bank Scheme**, acting as the central coordinating point between banks, district administration, and various Government



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departments. It is therefore essential that LDMs possess strong communication, coordination, and facilitation skills.

The lead banks were advised to conduct **orientation and sensitisation programmes** for newly posted LDMs, and to ensure proper handholding for officers transitioning from traditional banking roles to LDM responsibilities.

Finance Secretary, GoK instructed that **all Lead Banks should conduct sensitisation programmes for LDMs once in every six months**, to strengthen coordination mechanisms and improve district-level implementation.

AGENDA NO – 12.1

e-NWR based Pledge Finance and Agriculture Allied Activities Targets:

General Manager, NABARD informed that NABARD has communicated the **State-wise targets for e-NWR based Pledge Finance and Allied Activities** (Dairy, Poultry, Fishery, Sheep, Goat, Piggery and Animal Husbandry – Others) for **FY 2025-26**.

General Manager, NABARD advised SLBC to instruct LDMs to **place these targets for regular review** in all **BLBC, DCC, and DLRC meetings**, enabling improved monitoring and timely reporting.

(Action: LDMs)

AGENDA NO – 12.2

Awareness creation on eKisan Upaj Nidhi portal (eKUN and e-NWR):

The General Manager, NABARD informed that the **Warehousing Development and Regulatory Authority (WDRA)**, established under the *Warehousing (Development and Regulation) Act, 2007*, has been instrumental in promoting a robust system of **Negotiable Warehouse Receipts (NWRs)** in the country. These instruments have emerged as a key enabler for post-harvest financing, enhancing transparency and improving agricultural market efficiency.

The introduction of **electronic Negotiable Warehouse Receipts (e-NWRs)** has further strengthened the ecosystem by enabling seamless pledge financing through banks and financial institutions. Banks were encouraged to actively extend credit facilities against e-NWRs to improve farmers' access to formal credit.

The House was informed about the **e-Kisan Upaj Nidhi (e-KUN)** platform, a digital initiative designed to facilitate post-harvest loans to farmers by enabling them to pledge e-NWRs of their produce stored in WDRA-registered warehouses.



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The initiative is jointly implemented by the **Department of Food and Public Distribution, WDRA, Department of Financial Services (DFS), and NABARD**, with the objective of improving the agricultural warehousing & financing ecosystem by:

- Providing a transparent, accessible digital warehousing system
- Ensuring fair pricing of produce through regulated warehousing
- Preventing distress sale by offering timely access to post-harvest credit

To strengthen this system, the Government of India launched the **Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF)** on **16 December 2024**, with a corpus of **₹1,000 crore**, providing credit guarantee support and incentivizing banks to scale up lending through e-NWRs.

The General Manager, NABARD advised SLBC to ensure inclusion of **e-NWR, eKUN & CGS NPF** as a regular agenda item in **BLBC, DCC and DLRC meetings**, to spread awareness and enable farmers to avail the benefits of these facilities through LDMs. Further, any issues, challenges or suggestions relating to **e-NWR, onboarding on e-KUN, or CGS-NPF** shall be consolidated by SLBC and forwarded to **NABARD** for resolution and further guidance.

(Action: Banks and LDMs)

AGENDA NO – 12.3

Support to Government of Karnataka under RIDF:

General Manager, NABARD informed that NABARD has been consistently supporting the Government of Karnataka (GoK) in strengthening rural infrastructure through the Rural Infrastructure Development Fund (RIDF). Assistance has been extended across key sectors such as Agriculture & Allied Activities, Rural Connectivity, and Social Infrastructure.

NABARD highlighted that the following areas continue to be priority sectors under RIDF:

- **Rural Drinking Water Supply Systems**
- **Infrastructure for Rural Education**, including school buildings and hostels
- **Healthcare Facilities in remote and underserved areas**

These interventions have significantly contributed to the **holistic development of rural Karnataka**, enhancing livelihoods, improving access to essential public services, and raising the overall quality of life in rural communities.

A comprehensive list of all **sanctioned projects under RIDF** in Karnataka is available on NABARD's official website.



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AGENDA NO – 12.4

Submission of Utilization Certificate under Govt Subsidy Schemes (GSS):

General Manager, NABARD informed the House that all banks were advised to submit all **pending Utilization Certificates (UCs)** under **AMI** and **ACABC** schemes. However, compliance has been very low, with only **5 UCs** received so far (3 under ACABC and 2 under AMI).

All banks were advised to **submit Utilization Certificates immediately upon receipt of the final subsidy** to NABARD, as per scheme guidelines.

Further, General Manager, NABARD instructed all banks to **expedite submission of pending Utilization Certificates without further delay**, and informed that **future subsidy claims will not be processed by Govt of India until the pending UCs are submitted**. (List to be attached)

(Action: Banks)

AGENDA NO – 12.5

Agriculture Marketing Infrastructure (AMI) – Final claim:

General Manager, NABARD informed the House that a dedicated **link has been shared with all banks** to submit the **reasons for failure to upload pending AMI final claims** which remained unsubmitted for **more than 18 months** before the scheme was temporarily suspended.

Banks were **advised to update the required information on the link at the earliest**, so that the pendency can be appropriately reviewed and closed.

(Action: Banks)

AGENDA NO – 12.6

Continuation of ACABC for 25-26:

The General Manager, NABARD informed that the **Directorate of Extension, Government of India** informed the House about the continuation of the **Agri Clinics and Agri-Business Centres (AC&ABC) Scheme** for the current financial year **2025–26**.

As per the *Compendium of Instructions for implementation of the Revised AC&ABC Programme 2025–26*, the scheme aims to:



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- Promote **agri-entrepreneurship** among educated unemployed youth,
- Create **gainful self-employment opportunities**,
- Supplement public extension services by enabling agri-entrepreneurs to provide advisory, extension, and support services to farmers.

The scheme provides **full financial support for training and handholding**, along with **credit-linked, back-ended composite subsidy**, to facilitate establishment of viable Agri Clinics and Agri-Business Centres across the country.

AGENDA NO – 12.7

Over financing by commercial banks in KCC:

The General Manager, NABARD informed that Head Office, vide letter dated **29.10.2025**, advised SLBC to sensitize banks on the need to **strictly adhere to the RBI Master Circular on Kisan Credit Card (KCC)** and the **Scale of Finance (SoF) guidelines** issued by NABARD.

The House noted that NABARD has issued the **Revised Scale of Finance Circular on 07.10.2025**, wherein banks have been advised to:

- Fix KCC limits based on the **SoF approved by the State Level Technical Committee (SLTC)**,
- Permit a variation of **±10%** at the local level as per field requirements,
- Implement the revised SoF norms from the **Kharif 2026 cropping season** onwards.

NABARD emphasised that uniform application of SoF and adherence to KCC norms will improve credit discipline and ensure adequate and timely credit support to farmers.

SLBC was requested to issue instructions to **all LDMs** to impress upon banks the need to **follow the RBI KCC Master Circular and NABARD's SoF guidelines** while extending KCC loans. SLBC shall also advise **State-level nodal officers of all banks** to issue necessary directions to their branches to ensure strict compliance with these guidelines during processing and sanction of KCC loans.

(Action: SLBC and Banks)

AGENDA NO – 12.8

Development of 100 coastal Fishermen Villages as Climate Resilient Coastal Fishermen Villages (CRCFV) under Pradhan Mantri Matsya Sampada Yojana (PMMSY)

The General Manager, NABARD informed the House that fishing villages along India's coastline play a crucial role in supporting marine fisheries, aquaculture, mariculture, post-harvest activities, and input supply systems. Recognizing their importance, the



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Department of Fisheries, Government of India, has launched an initiative to develop **100 coastal fishermen villages** as **Climate Resilient Coastal Fishermen Villages (CRCFV)** under the *Pradhan Mantri Matsya Sampada Yojana (PMMSY)*.

Under this initiative, each selected village will receive **₹2 crore** for developing essential fisheries-related infrastructure, aimed at strengthening climate resilience, promoting sustainable livelihood practices, and improving the socio-economic well-being of coastal fishing communities. The **National Fisheries Development Board (NFDB)** is the Nodal Implementing Agency, and has identified **100 villages** across coastal States and UTs.

For Karnataka, **five villages** have been selected under CRCFV:

- **Bailuru** and **Mattadahitlu** – Uttara Kannada
- **Uppunda**, **Koteshwara**, and **Kadekar** – Udupi

NABARD, in coordination with the **Department of Fisheries** and **CMFRI**, is supporting livelihood enhancement, infrastructure development, and fisheries value-chain strengthening activities in these villages.

To enhance financial inclusion and ensure adequate credit support to the fisheries sector in the CRCFV villages, General Manager NABARD advised SLBC to sensitise banks to **Monitor and report credit flow** to the fisheries sector—particularly under

- **Kisan Credit Card (Fisheries KCC)**, and
- **Term Loans** for fisheries and allied activities-during **BLBC, DCC, and DLCC** meetings.

(Action: LDMs)

AGENDA NO – 12.9

Targets for promotion and bank linkage of JLGs – FY 2025-26

The General Manager, NABARD House was informed that a target of **₹5,82,000** for **financing and promotion of Joint Liability Groups (JLGs)** has been allocated to **Karnataka State** for the financial year **2025-26**.

To ensure effective implementation and monitoring, **SLBC** is requested to:

1. **Allocate the State-level JLG target among all banks** operating in Karnataka.
2. **Review the achievement of JLG financing** in every **SLBC** and **DLCC** meeting.
3. **Share the bank-wise target allocation** with **NABARD** for information and monitoring.

(Action: SLBC, Banks & LDMs)



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AGENDA NO – 13

13.1 Progress under Social Security Schemes:

The Convenor informed the house that as on **30.09.2025**, the number of accounts outstanding under the schemes are as follows:

- **PMJJBY** – 89 lakh accounts
- **PMSBY** – 213 lakh accounts
- **APY** – 45 lakh accounts

Chairperson instructed LDMs and Banks to give orientation on how to make a claim of social security schemes and instructed Banks to give publicity for PMJJBY, PMSBY and APY through social media.

(Action: Banks & LDMs)

13.2&3 Campaign for Saturation of FI Schemes at GP level in all districts from 01.07.2025 to 31.10.2025.

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 ran from 01.07.2025 to 31.10.2025 across all Gram Panchayats of the State.

Convenor informed the Progress under the scheme to the house as below,

Total No. of GP Camps	No of Gp camps scheduled	No of camps conducted	PMJDY Sourced	PMJDY Opened	PMJDY opened strike rate per camp	PMJJBY Sourced	PMJJBY Enrolled	PMJJBY Enrolled strike rate per camp	PMSBY Sourced	PMSBY Enrolled	PMSBY Enrolled strike rate per camp	APY Sourced	APY Subscribed	APY subscribed strike rate per camp	No. of Re-KYC done for PMJDY Acc	No. of Re-KYC done for Other than PMJDY Acc	No. of PMJJBY Claim Disbursed	No. of PMSBY Claim Disbursed	No. of Nominations done in PMJDY Acc	No. of Nominations done other than PMJDY Acc
5948	5948	5948	386021	344261	58	796584	687431	116	1080416	978415	164	281963	240057	40	507260	1089098	1434	1614	369238	868982

13.4 Performance under Atal Pension Yojana (APY) scheme for FY 2025-26: (01.04.2025 to 30.09.2025).

The Convenor informed the house that, Karnataka State has achieved **47%** of APY target set by PFRDA during FY 2025-26 as on 30.09.2025. The chairperson advised all banks to intensify awareness and mobilization efforts to improve enrolments under APY.

An Official from PFRDA expressed concerned that the performance of Public Sector Banks in Karnataka is not satisfactory and urged PSBs to improve their APY enrolment levels.



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13.5 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 (19723), Airtel Payments Bank (3949), Bank of Baroda (106) Bank of India (76) and HDFC Bank (75)

(Action: Fino Payments Bank, Airtel Payments Bank, Bank of Baroda, Bank of India and HDFC Bank)

Chairperson instructed Banks to complete the process of onboarding of BC Sakhis in coordination with NLM by 31.12.2025.

(Action: NRLM ,Member Banks and SLBC)

13.6 Review of Financial Literacy Camps:

The Convenor informed that State Bank of India (22), Union Bank of India (8), Canara Bank (1) and Bank of Baroda (1) is having Non-Functional FLCs as on 30.09.2025.

During the discussions:

- **State Bank of India** informed the House that all **22 inactive FLCs** under their bank will be **made functional by December 2025**.
- **Union Bank of India** assured that their **8 inactive FLCs** will be **activated by November 2025**.

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

The Chairperson advised all concerned sponsor banks to ensure **timely activation** of the remaining non-functional FLCs and to submit the outcomes on FLCs achievements on line of CFL to SLBC in the next review meeting.

(Action: FLC Sponsored Banks)

13.7 Centre for Financial Literacy (CFLs):

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

Total number of camps conducted is 13297 and number of participants were 3,95,028.

13.8 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 was not achieved. Further, He informed that Raichur District has achieved PMJJBY, APY, PMSBY and not achieved CASA target.

He requested to all the member banks to achieve the allotted targets under CASA in Raichur and Yadgir Districts.



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Chairperson instructed LDM of Raichur and Yadgir to conduct a study on coverage under PMJJBY, PMSBY and APY.

(Action: LDM Raichur, LDM Yadgir and State Bank of India (Lead Bank))

13.9 Progress under Aadhar seeding in PMJDY a/cs:

The Convenor informed the house that 82% of PMJDY accounts are Aadhar seeded as on 30.09.2025.

(Action: All Member Banks & all LDMs)

13.10: Progress under Aadhaar seeding of operative CASA accounts:

The Convenor informed that percentage of Aadhaar seeding was 88% as on 03.10.2025.

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)

13.11 Status of RSETIs / RUDSETIs as on 30.09.2025 reported by sponsor Banks is as under:

The Convenor informed the house that, total number of training programmes were conducted are 579 against the annual target of 1153 as on 30.09.2025.

Chairperson instructed to provide the share of BPL and women in RSETI and RUDSETI trainings details in next SLBC meeting.

(Action: NRLM and SLBC)

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

The Convenor informed house that number of trained persons were 16509 and out of which credit linked were 4959 during financial year 2025-26.

Further, Convenor suggested each GP to sponsor one candidate per month for training.

13.13 Progress under finance to Minority Communities in the state:

The Convenor informed that outstanding loans to minority communities was Rs. 52066 crores as on 30.09.2025 which is 10 % of total PSA.

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

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

13.14 Progress under finance to Minority Communities in the identified districts of state:



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SLBC requested Lead District Manager of Bidar (SBI), Kalburgi (SBI) districts and Dakshina Kannada District (Canara Bank) to advise branches for ensuring more Credit flow to Minority Communities for the FY 2025-26.

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

AGENDA NO - 14

Dept. of Agriculture & Farmer Welfare Schemes:

14.1 KCC Loans – Disbursements & Outstanding:

SLBC-Convenor informed the house that KCC outstanding as on September 2025 is Rs. 72961 Crores. Convenor-SLBC requested all Member Banks to sanction KCC loans to all the eligible farmers for agriculture and allied activities.

(Actions: All Member Bank)

KCC-Dairy and Fisheries:

SLBC Convener informed the house that banks have sanctioned **197127** KCC AH loans amounting to **₹1170 Cr.**

SLBC Convener informed the house that banks have sanctioned **11616** KCC FISHERY loans amounting to **₹272 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)

14.2 Agriculture Infrastructure Fund (AIF):

The convenor informed that during FY 2025-26, banks sanctioned **485 accounts** amounting Rs.527 Crores.

Commissioner of Agriculture informed that pendency under the scheme is more. In response, officials for HDFC Bank and Canara Bank informed that the applications will be disposed-off at the earliest.

(Actions: All Member Banks)

14.3 Progress under PMFME scheme:

The Convener informed the house that banks have sanctioned 1094 number of applications against the submitted applications of 3449 as on 30.09.2025.

Chairperson instructed Banks to dispose the pending applications by 31.12.2025.

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



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

The Convenor informed to the house that banks have disbursed Rs.166 Cr against the target of Rs.560 Cr as on 30.09.2025.

14.5: Financing to Farmer Producer Companies / Farmer Producer Organizations

Convenor informed that banks have sanctioned 10 FPOs against the target of 60 FPOs as on 30.09.2025.

14.6 Progress under NRLM Self Help Groups (SHG):

The Convenor informed the house that banks have disbursed Rs.2118 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.

ACS&DC, GoK instructed the Banks to clear the pending applications on priority.

An official from NRLM informed that the online application for routing NRLM SHG applications is under implementation and same will be made available to the stakeholders after testing.

(Action: All Member Banks)

14.7 Progress under Joint Liability Groups (JLG):

The Convenor informed the house that the total outstanding under JLGs as of September 30, 2025, was Rs. 10512 crores and also requested member banks to focus on achieving the allocated targets.

(Action: Member Banks)

14.8 Pradhan Mantri Fasal Bima Yojana (PMFBY):

The Convenor informed that as on 11.11.2025 there are 378 proposals amounting to Rs. 0.86 Crores pending for settlement under PMFBY due to NPCI payment failure and Blank Aadhar from ICICI Banks.

Chairperson instructed ICICI Bank to clear the pendency by 15.12.2025

(Actions: ICICI Bank)

14.9: Restructured Weather Based Crop Insurance Scheme:

The Convenor informed that as on 12.11.2025 total Rs.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.



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Performance under Animal Husbandry under Animal Infrastructure Development Fund:

The Convenor informed the house that the scheme is being launched under Atmanirbhar Bharath Package and advised all the bankers to publicize the scheme at branches level.

(Actions: All Member Banks)

AGENDA NO - 15

15.1: Progress in Sanctions under MUDRA scheme:

The Convenor informed the house that member banks have sanctioned **932131** MUDRA loan accounts amounting to Rs. **12031** Cr from 01.04.2025 to 30.09.2025.

The Convenor informed that Karnataka state has secured 6th 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)

15.2: PM SVANidhi 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 **586015** applications, out of which **563570** applications have been disbursed.

Chairperson advised to disburse the sanctioned loans on priority.

(Action: All member Banks)

15.3: 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)

15.4: Recovery of bank dues under PMEGP:

The Convenor informed the house that under PMEGP share of NPA was 21.97 % 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)

15.5: Performance under PM Vishwakarma Scheme: -

The Convenor informed that as on 30.09.2025 banks have sanctioned 121710 applications amounting to 963 Crores.



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15.6: Progress in Stand Up India (SUI) scheme as on 30.09.2025

The Convenor brought to the notice of the house that, as on September 2025 banks have sanctioned an amount of **Rs. 3750 Crores** under Stand-Up India Scheme.

AGENDA NO - 16

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

The ACS&DC, GoK instructed MD RGHCL to develop the portal at the earliest and instructed Banks to improve the sanction under PMAY.

(Action: RGHCL and all Banks)

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

The Convenor informed that as of 30.09.2025 banks have sanctioned 3778 applications amounting to Rs.79 crores.

AGENDA NO - 17

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

Convenor informed that in Karnataka state no URCs exist at Tier-5 centres as on 30.09.2025.

AGENDA NO - 18

Status of Rural Bank Branch closure/merger/shifting:

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

AGENDA NO - 19

Issues remaining unresolved at DCC/DLRC meeting :

The Convenor informed SLBC has not received any unresolved issues from LDMS.

AGENDA NO - 20



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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 Jun 2025, Sub-Committee meeting on RSETI (SDR) for September, December 2024, March 2025 and June 2025** and Sub-committee on Retail Loans for Mar and June 2025 (Bank of Baroda) and Sub-Committee on security for June 2025 (SBI) 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 - 21

21.1 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

21.2. Implementation of Kannada language by Banks.

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

1) Availability of account opening forms, loan applications, challans etc., should be in Kannada language in all the branches.

2) Use of Kannada language in bank ATMs, BNAs, Sign boards, letter heads, bank/branch seal and in RSETIs/RUDSETIs and FLCs.

Member banks to ensure imparting Kannada language training to non-Kannada employees.

(Action: All Member Banks & LDMS)

21.3: 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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21.4: Implementation of Pradhan Mantri Matsya Sampada Yojana (PMMSY)

The Pradhan Mantri Matsya Sampada Yojana (PMMSY), implemented by the Department of Fisheries, GoK, aims at sustainable development of the fisheries sector through credit-linked activities such as aquaculture, hatcheries, cold chain and marketing infrastructure. Banks play a key role in extending credit under PMMSY.

21.5: Campaign to Facilitate Efficient and Faster Settlement of Unclaimed Funds:

The Government of India has launched a comprehensive campaign titled “**Apki Poonji, Apka Adhikar**” (Your Money, Your Right), with the primary objective of returning unclaimed financial assets to their rightful citizen owners. Coordinated by the Department of Financial Services, Ministry of Finance, in collaboration with regulatory bodies including the RBI, SEBI, PFRDA, and IRDAI, the initiative will be operational from **October 1st, 2025, to December 31st, 2025**. This drive is specifically designed to assist individuals in retrieving their unclaimed deposits and other idle financial assets currently held by various institutions such as banks, insurance companies, pension funds, and market intermediaries.

21.6 Success Stories:

The Convenor informed to the house that Smt Sabhia Begum got training from RSETI and successfully started Beauty Parlour.



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SLBC – KARNATAKA

LIST OF PARTICIPANTS

171st SLBC Meeting held on 20.05.2025

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. Kaya Tripathi	Regional Director	RBI
5	Dr. Vishal R	Secretary to Govt. FD (Fiscal Reforms)	Govt of Karnataka
6	Shri Sameer Shukla	Secretary, RDPR	Govt of Karnataka
7	Shri. P C Dash	General Manager	NABARD
8	Shri. Shambu Lal	Chief General Manager	Canara Bank
9	Shri Bhaskara Chakravarthy M	Convenor	SLBC-Karnataka
10	Smt Meenakshi Ganju	General Manager	RBI
11	Shri Prakash C Dash	General Manager	NABARD

CONVENOR – Canara Bank

12	Pradeep Kumar H	Divisional Manager	Canara Bank
13	Ravikumar T N	Senior Manager - SLBC	Canara Bank
14	Vidya M	Manager – SLBC	Canara Bank
15	Chethan K S	Manager – SLBC	Canara Bank
16	Harsha H R	Manager – SLBC	Canara Bank
17	Akhil R	Manager – SLBC	Canara Bank
18	Ragavendran R	Manager – SLBC	Canara Bank

MEMBER BANKS AND STATE GOVT DEPARTMENTS

19	Prafull Kumar Jena	General Manager	State Bank of India
20	Kalyan Varma	General Manager	Union Bank of India
21	K Kali	Deputy General Manager	Canara Bank
22	Vikas Vasishta	Deputy General Manager	State Bank of India
23	S Suresh Prabhu	Deputy General Manager	State Bank of India
24	Saket Kumar	Assistant General Manager	NABARD
25	Arun Kumar P	Assistant General Manager	RBI
26	Ragavendra Rao	Assistant General Manager	State Bank of India



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27	Chandrashekar B	Chief Manager	State Bank of India	
28	Prashantha Kondli	Chief Manager	Union Bank of India	
29	Sunil Kurthkoti	Financial Advisor	GoK	
30	Annapurna K	COO, Sanjeevini, KSRLPS	NLM	
31	Parshuram Shinnalkar	M D RGHCL	Housing, RGHCL	
32	S Kathyayani Devi	COO (Skill), KSRLPS	NLM	
33	A D Paniraj Pandit	ARCS	Department of Cooperation	
34	Raju N	MD Thanda Development	Social Welfare Department	
35	Shivaswamy C P	GM	KBDC	
36	Rakesh H M	GM	KSSKDC	
37	Ghousia Khan	Manager	NABARD	
38	Narayana K Naik	JD	GoK	
39	H Balashekar	Addl.RCS	RCS Office	
40	Arun Kumar	DGM	Ambedkar Development Corporation	
41	Dr. Subesh S	CAO&FA	Watershed Department, GoK	
42	T S Pujar	General Manager	Apex Bank	
43	Panduranga G M	Manager	R G H C L	
44	Ganga S Rudraksi	SDE, RGHCL	RGHCL	
45	Dr. K A Prasanna	Deputy Director (CSS)	Dept of Animal Husbandry	
46	Kashayp N	Officer	Canara Bank	
47	Ragavi Nayak	Project Officer	NLM	
48	Rubavel	Spm-FI (NRLM)	Sanjeevini KSRLM	
49	Nitish Kumar	Chief Manager	Indian Bank	
50	Jaya H	Secretary	KSDB	
51	Vishwanath P B	CAO	KSDB	
52	Megha B V	KSDB	GoK	
53	Rama Seshu K	DGM	Karnataka Bank	
54	Girish Upadhaya	CM	Karnataka Bank	
55	Bhuvaneshwari Prasad	Senior Manager	Axis Bank	
56	K Venkata Anil	Regional Head - VP	HDFC Bank	
57	Prashanth Kumar	AGM	ICICI Bank	
58	Manku Bhattacharjee	Associate Leadership	ICICI Bank	
59	Bhupendra Singh	AGM	Indian Bank	
60	Sandeep Tiwary	AGM	Bank Of Baroda	
61	Dwarakish N C	Chief Manager	Bank Of Baroda	
62	Saibh P	RBM	Equitas Bank	
Other participants from Banks and Line Department through VC				



**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
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GLIMPSES OF THE MEETING

