



STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK

**STATE LEVEL BANKERS' COMMITTEE
KARNATAKA**

**PROCEEDINGS OF THE 176th
SLBC MEETING FOR THE QUARTER ENDED JUNE 2026 HELD
ON 01.09.2026**

Venue
Room No 313, Vidhana Soudha, Bengaluru

(Through Hybrid mode)

CONVENOR



HEAD OFFICE: ANNEXE, BENGALURU

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**MINUTES OF THE 176th SLBC MEETING AND BANKING STATISTICS AS ON
30th JUNE 2026 HELD ON 01.09.2026**

The 176th SLBC meeting for the quarter ended June 2026 for the State of Karnataka was held on 01.09.2026 at 02.30 PM at Room No 313, Vidhana Soudha, Bengaluru under the Chairpersonship of **Smt. Uma Mahadevan**, Additional Chief Secretary and Development Commissioner, GoK and Shri. Bhavendra Kumar, Executive Director, Canara Bank and attended by

- Dr. Vishal R, Secretary (Fiscal Reforms), Finance Department, GoK
- Shri. Shambhu Lal, Chief General Manager, Canara Bank
- Shri. Sanjay Kumar, General Manager and Officer In-Charge, Reserve Bank of India
- Smt. Meenakshi Ganju, General Manager, Reserve Bank of India
- Dr. Surendra Babu, Chief General Manager, NABARD
- Shri. Shreenath Joshi, Convenor and General Manager, SLBC Karnataka
- Other Principal Secretaries, Secretaries, Commissioners and Directors from Government departments/corporations, and senior executives from RBI, NABARD and member banks, along with all Lead District Managers (LDMs), who attended in person and through video conference.

Shri. Shambhu Lal, Chief General Manager, Canara Bank welcomed, **all the participants**.

The Additional Chief Secretary Smt Uma Mahadevan, welcomed all participants and highlighted the following points during her address:

- The State and the country are facing a difficult agricultural year on account of an emerging 'Super El Nino' effect; 101 taluks in Karnataka have already been notified as drought-affected, with more likely to be added, and the effect may extend into the Rabi season and beyond.
- Agriculture, horticulture, animal husbandry and fisheries continue to be the mainstay of livelihood for nearly half the State's population, and banks must accordingly deepen credit flow to allied agricultural activities, particularly in a drought year when livestock and allied income becomes critical for rural households.
- Karnataka's national rankings under key schemes are 6th in MUDRA sanctions/disbursements, 8th in PM SVANidhi disbursements, 8th and 7th in AIF sanctions/disbursements, and 6th under PMFME; the Chairperson urged banks to aim for the top position given Karnataka's overall banking strength, and to narrow the gap between sanctions and disbursements

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- 100% saturation under KCC remains a priority; a meeting was held with farmer representative groups a day prior to the SLBC meeting, and their concerns are to be examined in detail by banks and reported back.
- Canara Bank, as the lead bank for the State, was directed to develop draft guidelines for implementation of the Grameen Credit Score (GCS) at the earliest, which other banks can then adopt and fine-tune.
- The target of 5,000 BC Sakhis (2,714 deployed) is to be achieved by December 2026, with a buffer of about 10% built in to offset attrition; NRLM is setting up an 'Akka Credit Cooperative Society' (on the lines of Srinidhi, Andhra/Telangana, and Mahila Nidhi, Rajasthan) by December 2026 which will become a corporate BC for Banks.
- Refund of Grihalakshmi Yojana amounts credited to deceased beneficiaries: of ₹66 crore frozen, only ₹33 crore has been remitted so far; banks were directed to explore remitting the balance. .
- Several banks continue to fall short of the mandatory norms for Priority Sector Advances (40%), Agriculture Advances (18%), and ACP achievement in Education and Housing loans; banks were urged to undertake proactive outreach.
- PM Jan Suraksha schemes: Karnataka ranks 4th under PMJJBY (18.75% coverage against national average of ~14%) and 7th under PMSBY; the Chairperson called for streamlined and speedier claim settlement as the most effective way to build trust and improve uptake, and offered to personally lead district-specific drives in cooperation with Deputy Commissioners.
- PM SVANidhi: Karnataka has the distinction of having more women street vendor beneficiaries than men — among the highest in the country — improving both women's incomes and public safety; banks urged to clear pendency in disbursement and undertake special drives.
- Non-functional Financial Literacy Centres (FLCs), especially the 19 under State Bank of India, remain a concern; NRLM was directed to conduct workshops for SHG master bookkeepers in coordination with SLBC and NABARD, using RBI's financial literacy material.
- Unclaimed DEAF accounts: DEAF accounts of government must be transferred to the Canara Bank nodal account already opened for this purpose, and closed thereafter.
- PM Vishwakarma: the scheme is meant to promote self-employment among traditional artisan families. Banks were urged to adopt a more encouraging, less restrictive approach.
- Implementation of Kannada in banking documents, signage, ATMs/BNAs and RSETIs/RUDSETIs/FLCs was reiterated as important for improving customer connect.

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Discussion on Agenda Points:

Shri. Shreenath Joshi, 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 175th SLBC meeting held on 25.05.2026:

The minutes of 175th SLBC meeting held on 25.05.2026 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 June 2026:

The Convenor, SLBC presented the business figures under various parameters as on 30.06.2026 (Amount in ₹ Crore):

- Deposits grew from ₹17,63,446 crore (Jun-25) to ₹20,26,112 crore (Jun-26) — a Y-o-Y growth of 15%.
- Advances grew from ₹13,89,051 crore to ₹15,80,142 crore — a Y-o-Y growth of 14%; Total Business grew by 14%.
- Credit-Deposit (CD) Ratio of the State stood at 77.99% as on 30.06.2026, marginally lower than 78.77% a year earlier.
- Total Priority Sector Advances (PSA) grew by 18% Y-o-Y to ₹5,94,719 crore; PSA as a percentage of total advances of the preceding year improved to 42.81% (from 39.94%).
- Agricultural Advances grew by 18% Y-o-Y to ₹2,76,557 crore; ratio to total advances of preceding year improved to 19.91% (from 18.61%).
- Advances to MSME grew by 21% Y-o-Y to ₹2,40,646 crore; ratio to total advances of preceding year improved to 17.32% (from 15.72%).

The Convenor, SLBC informed the House that the State has comfortably exceeded mandatory targets across Priority Sector, Agriculture and MSME parameters. As directed by RBI, a new comparative analysis of the CD ratio of rural and semi-urban branches specifically was also presented for the first time, with almost all banks well above the mandated 60% threshold for these segments.

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AGENDA NO – 3

3.1. Achievement under ACP and Priority Sector Lending:

The Convenor, SLBC presented a comparative analysis of disbursement up to the June 2026 quarter of FY 2026-27 against the Annual Credit Plan (ACP) target:

- Total Agriculture: Target ₹2,50,548 crore; Achievement ₹72,529 crore (28.95%), pro-rata achievement 115.80%.
- MSME: Target ₹2,27,207 crore; Achievement ₹1,18,867 crore (52.32%), pro-rata achievement 209.28%.
- Total PSA: Target ₹5,03,265 crore; Achievement ₹1,96,079 crore (38.96%), pro-rata achievement 155.84%.
- Total Credit: Target ₹13,52,988 crore; Achievement ₹4,93,850 crore (36.50%), pro-rata achievement 146.00%.

The Chairperson expressed concern about non achievement of targets under Housing and Education.

The Secretary, Finance observed that Renewable Energy financing declined sharply The Chairperson termed this as concern and directed that the matter be analysed in detail, including whether a classification/reporting issue (loans being booked under MSME instead of Renewable Energy).

AGENDA 3.2 Achievement under Agriculture Sub Sector as on June 2026:

The house took note of the performance of all the banks under Agriculture Sub-Sector as on 30.06.2026

Within Allied Activities the performance under Fisheries achieved only 5% (20% pro-rata) and is flagged as a matter of concern.

The Chairperson expressed concern over achievement under construction of storage facilities.

(Action: All Member Banks)

3.3 Major Bank wise performance/Achievement of ACP as on June 2026:

The house took note of the performance of all the banks under ACP as on 30.06.2026

The Convenor, SLBC informed that performance under Education and Housing is matter of concern and further informed that an awareness programme is being planned in education institutes of Karnataka, where a particular bank is mapped to that institute and banks will be doing the camps for education loans.

The chairperson advised Banks to set up a desks during admission seasons particularly in smaller towns colleges where outreach is currently weaker.

(Action: Banks)

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AGENDA NO - 4

ACP performance district wise:

The Convenor SLBC informed the house that Bengaluru Urban (45%), Haveri (44%), Dharwad (43%), Raichur (43%) and Uttara Kannada (42%) are top five Districts, who are top performers under priority sector for June quarter of FY 2026-27.

Further, the Convenor SLBC informed that Mandya (27%), Bagalkote (28%) Vijayapura (28%), Chamarajanagara (30%) and Gadag (31%) are bottom five Districts in terms of priority achievement for FY 2026-27. However all the bottom 5 districts also have achieved the prorata targets.

AGENDA NO - 5

Review of Districts having CD Ratio less than 60%

The Convenor, SLBC informed that the CD Ratio of the State as on 30.06.2026 is **77.99%** and Uttara Kannada and Udupi are having CD ratio of 47% and 50% respectively.

Further, the Convenor informed that there is a marginal increase in CD ratio in both the Districts.

AGENDA NO - 6

Branch Network:

The Convenor informed that, the number of bank branches have increased from 12743 as on 31.03.2026 to 12766 as on 30.06.2026 thus showing an increase of 23 branches on Q-o-Q basis.

AGENDA NO - 7

ATM Network:

The Convenor, SLBC informed the house that total number of ATMs as on 30.06.2026 was 15593 against 15026 as at 31.03.2026, thus showing increase of 927 ATMs

AGENDA NO - 8

Sector wise non-Performing assets position as on 30.06.2026:

The Convenor, SLBC informed the house that total non-Performing assets as on 30.06.2026 was Rs.51292 crores, with a marginal increase of 5 bps over the previous quarter

AGENDA NO - 9

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Issues - Reimbursement of pending BPL claims of training expenditures:

The Convenor, SLBC requested the Government of Karnataka to clear the pending claims amounting to ₹60.26 crore at the earliest. Major chunk of this pendency is payable to Canara Bank (₹ 34.01 Cr)

During the deliberations, the Mission Director, NRLM informed that MoRD has recently released about ₹5 crore and will be released based on seniority.

AGENDA NO - 10

1% interest Subvention for KCC loans:

The Convenor, SLBC 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, ₹35.14 crore in interest subvention has not been received from the department, of which ₹24.05 Crores is payable to Karnataka Grameena Bank. The convenor requested the Agriculture Department, Government of Karnataka, to release the pending claims at the earliest.

During the deliberations, the Chairman, Karnataka Grameen Bank informed that a major share of the pending claims pertains to Karnataka Grameen Bank and requested the Chairperson of the Committee to consider higher allocation keeping in view the financial position of the institution.

(Action: Agriculture Department, GoK)

AGENDA NO - 11

National Strategy for Financial Inclusion (NSFI) 2026–30 – RBI

The Convenor, SLBC informed that the National Strategy for Financial Inclusion (NSFI) 2026–30 was released by the Governor, Reserve Bank of India on 01 March 2026 with the objective of further strengthening and deepening the financial inclusion ecosystem across the country and ensuring financial well-being of the people.

In this connection, the following five action points envisaged under NSFI 2026–30 are to be implemented by SLBCs.

I. Strategic Objective: Improving the availability and use of equitable, responsible and affordable bouquet of financial services to achieve financial safety and financial security for households and micro enterprises.

1. Improving equity, reach, consistency and quality of last mile access

SLBCs/UTLBCs are required to draw up a roadmap, bank-wise allocations and monitoring mechanism by March 2026 to cover all unbanked revenue centres in a calibrated manner

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by establishing banking outlets such as branches / Digital Banking Units / Fixed Point Business Correspondents (FBCs) by March 2030.

The following roadmap may be adopted:

Cover 50% unbanked centres in Tier I to Tier V centres and 15% in Tier VI centres - December 2026

Cover 100% unbanked centres in Tier I to Tier V centres and 30% in Tier VI centres - December 2027

Cover 50% unbanked centres in Tier VI centres- December 2028

Cover 75% unbanked centres in Tier VI centres -December 2029

Cover 100% unbanked centres in Tier VI centres -December 2030

The Action Taken- SLBC has allocated the 2671 revenue centres (15% of 17810 URCs) to the banks of which 579 centres are expected to be covered by Sep 2026 and 1658 URCs by Dec 2026. The position of coverage was reviewed and banks were asked to speed up the process of coverage.

(Action: Member Banks, LDMs, SLBC)

2. Expanding and Deepening Digital Payment Ecosystem (EDDPE)

EDDPE aims to achieve:

- (i) 100% coverage in 80% of districts by March 2026, and
- (ii) 100% coverage in all identified districts by March 2027.

The house was informed that, Karnataka state has already achieved 100% EDDPE coverage on 31 August 2024.

The Action Taken- SLBC vide letter dated 16.01.2026 advised member banks to ensure 100% digitization of all newly opened accounts and advised State Bank of India (Convenor, SLBC Sub-committee pm EDDPE) to closely monitor the incremental progress in EDDPE in coordination with member banks on quarterly basis.

II. Strategic Objective

Adopting a gender-sensitive approach for women-led financial inclusion and differentiated strategies for improving financial resilience of households, especially underserved and vulnerable segments.

3. Increasing the share of Women Business Correspondents (BCs)

SLBCs/UTLBCs should put in place a voluntary action plan adopted by member banks to deploy women as business correspondents in a phased manner to achieve the milestone of ensuring at least 30% share of women BCs by March 2028.

Action Taken by SLBC- SLBC vide letter dated 16.01.2026 advised member banks increase the deployment of women Business Correspondents (BCs) by member Banks. Banks were requested to provide plan of action and strategies to deploy women as Business Correspondents (BCs) in a phased manner, so as to achieve the stipulated milestone by March 2028. The house was informed that the share of women BCs in the state is 22.32% against the target of 20% by Dec 2026.

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Women BCs out of Total BCs as under

Present Position (30.06.2026)	Projection by Dec 2026	Projection by Dec 2027	Projection by Dec 2028
22.32%	20% (Achieved)	25%	30%

(Action: Member Banks and SLBC)

III. Strategic Objective- Synergizing livelihood, skill development and support ecosystem and its linkages with Financial Inclusion.

The Secretary, Fiscal Reforms, Finance Department informed that the target for achieving women BC by December should be 30% and by September should be 25%.

4. Funding and Financial Support to Skill Trained Individuals through Potential Linked Plan (PLP) of each District:

Potential Linked Plans (PLPs) of each district under respective States/UTs should have a suitable allocation for the individuals trained by recognized skill training institutions (R-SETIs, PMKVY, JSS etc) to enable credit support to such individuals by banks. Trained candidates must be provided with the necessary support through handholding arrangements in approaching financial institutions for credit facilities. It is an ongoing programme.

It is advised that SLBC Karnataka in consultation with all the stakeholders, formulate roadmaps/strategies to ensure their successful implementation of the remaining above three action points (1,3,4).

Action Taken by SLBC:

SLBC vide letter dated 19.01.2026 advised LDMs while preparing the potential linked plan (PLP) of each district, and to coordinate with DDMs, NABARD to ensure that the PLP of each district provided adequate allocation for individuals trained by RSETIs and RUDSETIs.

SLBC vide letter dated 19.01.2026 informed NABARD to advise DDMs to coordinate closely with the LDMs while preparing the Potential Linked Plan (PLP) of each district.

SLBC vide letter dated 16.01.2026 advised member Banks, NACER, PSETIs & RUDSETIs to extend necessary support through handholding arrangements while approaching banks for availing credit facilities. Branches shall actively consider such proposals and ensure timely processing and sanction of loans, as per extant guidelines, to support self-employment, entrepreneurship and sustained livelihood generation among trained candidates.

(Action: Member Banks, LDMs, RSETIs, RUDSETIs and SLBC)

5. Dissemination of information on skill loan schemes of NSDC, State and Central Government:

SLBC to host details of NSDC skill loan schemes, State and Central Government Sponsored schemes on SLBC website for broader dissemination. Further, SLBC to popularize skilling schemes details through LDMs/LDOs at District level and Block level.

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Action Taken by SLBC:

SLBC Karnataka has already published in website the details of NSDC skill loan schemes, State and Central Government Sponsored schemes for broader dissemination and vide letter dated 28.01.2026 same was informed to member Banks. LDMs were requested to circulate the same among their branches and make effective use of the available information for awareness generation, dissemination and improved credit linkage.

Further, advised LDMs to place a separate agenda item on the State, Central and NSDC Skill loan schemes in the meetings conducted at DCC/DLRC/BLBC levels. The issue may be deliberated in details to ensure wider awareness and effective implementation of these schemes at the grass roots level.

(Action: Member Banks, LDMs and SLBC)

12: Delay in plan approval for RSETI Bellari:

The Convenor informed the house that SLBC has received a representation from LDM Ballari informing that even though Bank has submitted the plan for RSETI building construction with CMC, Ballari. The approval is long pending with CMC.

The Chairperson informed that the DC Ballari will be advised to look into the matter

(Action: DC Ballari and LDMBallari)

Remarks of Officer In Charge, RBI Bengaluru.

Shri. Sanjay Kumar, OIC, RBI Bengaluru, welcomed the Chairperson and all dignitaries In his opening remarks, he raised the following point for the House's attention:

- Despite the sustained push for digital payments intended to build a less-cash society and ease of doing business, growth in currency in circulation is outpacing growth in digital transaction volumes — a trend RBI's Issue Department has observed with some surprise, cash growth running at close to 12% against a nominal GDP growth of around 7%.
- He proposed that SLBC Karnataka take the lead in forming a study group to understand the drivers behind this trend, with RBI extending data support and nominations, and that the group's findings be compiled into a report for the House — framing this as a feature/trend to be understood first, rather than presupposing it to be a problem.

The Chairperson welcomed the suggestion and advised that RBI may refer the matter to the Institute for Social and Economic Change (ISEC), Bengaluru — which hosts an RBI Chair Professor to conduct an empirical study on this trend.

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AGENDA NO -13.1

National Strategy for Financial Inclusion 2026-30 – Preparation of Roadmap:

National Strategy for Financial Inclusion (NSFI) 2026–2030

The GM, FIDD,, RBI informed the House that of the four NSFI action points applicable to SLBCs, Karnataka has already achieved the EDDPE milestone on 31.08.2024. However, she observed that savings and current account digitilisation coverage as of March 2026 stood at 99.39% and 94.64% respectively. All member banks were advised to maintain 100% coverage on an ongoing basis.

She further informed the House that, on coverage of Tier-VI Unbanked Rural Centres (URCs), a review meeting was held under the chairpersonship of the Regional Director, RBI Bengaluru on 19.08.2026 with 17 banks having URC targets. The banks were advised to update the CISBI portal for all existing banking outlets and to obtain internal approvals on priority so as to begin opening the banking outlets to the URCs allocated by SLBC.

(Action: All Member Banks)

AGENDA NO -13.2

Unified Lead Bank Scheme (LBS) Portal:

The General Manager, RBI informed the House that the Unified LBS Portal, which will replace individual SLBC/UTLBC portals nationally, is on parallel run. She informed that 32 mandatory returns have been migrated to the Unified Portal, and that all 31 LDMs in Karnataka have uploaded FY 2026-27 ACP targets onto it as of 03.08.2026.

The SLBC Convenor and all LDMs were advised to cross-verify reports generated on the Unified Portal against the existing SLBC Revamp Portal until the full-scale launch, which is expected around end-September 2026.

(Action:SLBC Karnataka and LDMs)

AGENDA NO -13.3

Review of ACP Priority Sector Performance and CD Ratio of Select Private Sector Banks:

The General Manager, RBI informed the House that a review meeting chaired by the Regional Director, RBI Bengaluru was held on 09.07.2026 with select private sector banks. Banks were advised to step up priority sector credit disbursement across all ACP sub-

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sectors, and to take focused measures — including through their rural/semi-urban branches — to achieve a minimum CD Ratio of 60% in lagging districts.

AGENDA NO -13.4

Status of Re-KYC in Karnataka and Unclaimed Deposits

The General Manager, RBI informed the House that, as of 31.07.2026, member banks had covered 90% of re-KYC pendency in active accounts, with overall achievement standing at 56%, and 72% of the targeted pendency in the 'Focus Group'. Focus Group achievement for the top banks was presented as under: Karnataka Grameena Bank 74.98%, Canara Bank 72.78%, State Bank of India 64.50%, Karnataka Bank 65.25%, Indian Overseas Bank 56.30%.

- The Chairperson observed that the 6.59% achievement by Kotak Mahindra Bank as a matter of serious concern and noted that regulatory action may become necessary for such low compliance. The bank's representative attributed it to an internal reporting/target-base issue that had been escalated to Head Office, and committed to achieving more than 60% by 30 September 2026.
- All banks were advised to conduct special camps for Re-KYC, inoperative accounts and unclaimed deposits during September 2026.

(Action: All Member Banks)

AGENDA NO -13.5

Revised Circular on Lead Bank Scheme

The General Manager, RBI informed the House that a sensitisation session for LDMs, DDMs, Lead Banks and SLBC officials was held on 10.07.2026 on the revised Lead Bank Scheme guidelines, and highlighted the following key requirements:

- Each bank must designate a District Coordinator with senior-level participation from its zonal/regional/administrative office, with names and contact details shared with RBI, SLBC and LDMs for display on the SLBC website; only designated District Coordinators are to attend DCC/DLRC meetings, with at least two nominated per district.
- SLBC's focus is to be reoriented towards policy and strategy, with routine matters delegated to sub-committees; foreign banks/payment banks may be invited by rotation, and other regulators (IRDAI, PFRDA, SIDBI etc.) invited for relevant policy items.
- The four mandatory sub-committees (Agriculture & Allied, MSME & Other Priority Sectors, Financial Inclusion/Financial Literacy, and Digital Payments — the erstwhile EDDPE sub-committee, renamed) are to be reconstituted in line with the revised

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composition; SLBC Karnataka was advised to reconstitute its sub-committees accordingly.

- BLBC and DCC meetings are now to be held within 60 days from the end of the quarter (rather than by end of quarter); DLRC meetings continue to be within 90 days, with a further extension permissible in exigencies for the north-eastern region.
- Structured, standardised agenda and minutes formats have been prescribed for BLBC/DCC/DLRC/SLBC meetings; the format at Annex-10 to the RBI circular is to be used and attached as an annexure to these proceedings.
- The Chairperson suggested that, in addition to the structured format, any official representing a bank/department at a meeting should be required to send a short note on the decisions taken to their reporting supervisor immediately after the meeting, rather than waiting for formal minutes (which are often read in less detail after a delay); the suggestion was noted for adoption across LBS fora, including SLBC itself.
- PLP preparation timelines have been extended to September each year; the Service Area Approach has been modified to allow banks to lend under government schemes without the earlier restriction; and the NSFI 2025-30 action points have been formally incorporated into the LBS framework.

(Action: SLBC, Banks and LDMs)

AGENDA NO -13.6

Delay/Non-Conduct of DCC and DLRC meetings:

The General Manager, RBI informed the House that the DLRC meeting of Bidar for the March 2026 review quarter remains to be scheduled, and that DCC meetings for Mysore, Chikkaballapur, Bidar and Vijayapura, along with the DLRC meeting for Vijayanagara, were held with delay during July-August 2026. She further informed that, as per the revised norm of conducting these meetings within 60 days from the end of the quarter, DCC meetings for 14 districts were conducted within the timeline, while 17 districts remain pending as of the date of the meeting. Concerned LDMs were advised to expedite the conduct of the pending meetings.

The Chairperson advised SLBC that the list of pending districts where DCC/DLRC has not been done should be collected before the ensuing SLBC meeting.

(Action: SLBC and LDMs)

AGENDA NO -13.7

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SOP on Relief Measures by Banks in Areas Affected by Natural Calamities

The General Manager, RBI informed the House that LDMs and DDMs were apprised of the revised RBI SOP on relief measures during the aforesaid meeting held on 10.07.2026. She informed that the SOP has been shared with SLBC and all LDMs for circulation to member institutions of SLBC and DCC.

(Action: SLBC, LDMs and Banks)

AGENDA NO -13.8

Master Directions on Kisan Credit Card (KCC) Scheme, 2026

The General Manager, RBI informed the House that RBI has issued updated KCC Directions on 19.06.2026, effective for loans sanctioned from 01.01.2027. She informed that SLBC has circulated these Directions to all member financial institutions for operational readiness.

(Action: Banks)

AGENDA NO -13.9

Digital Modes of Payments:

The General Manager, RBI informed the House that, as per the SLBC report on district-wise digital transactions, UPI and IMPS have been the preferred modes of digital payments as on 30.06.2026, with a transaction volume of 46.89 crore and 8.06 crore respectively. She informed that the transaction value of UPI stood at ₹42,72,188.92 crore and that of IMPS at ₹2,25,51,149.23 crore.

However, she pointed out that Bharat QR Code and BHIM Aadhaar (AEPS) modes have been found to be lagging, and advised that banks identify the bottlenecks in these modes of payment and take suitable action to improve their usage

(Action: Banks)

Opening Remarks of Chief General Manager, NABARD

The Chief General Manager, NABARD, in his opening remarks, highlighted the following points for the House's attention:

The Chief General Manager (CGM), NABARD, informed the house that the Department of Financial Services (DFS), Government of India, vide its letter dated 20 August 2026, has fixed the Ground Level Credit (GLC) Target for Agriculture at ₹34.24 lakh crore for FY 2026-27. Against this, Karnataka has been assigned an Agriculture Credit Target of ₹2,38,387.83 crore, comprising crop loans and term loans. DFS has also prescribed separate sub-targets for Animal Husbandry, Dairy, Fisheries, e-NWR financing, and Pulses & Oilseeds.

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Karnataka has been assigned a target of ₹4,152 crore under Pulses & Oilseeds financing, with SLBCs advised to establish suitable monitoring mechanisms and undertake quarterly reviews of progress.

The CGM further advised the SLBC to prepare district-wise targets for Agriculture and Allied Activities, including Pulses & Oilseeds and e-NWR financing. He emphasized the need to institutionalize quarterly monitoring mechanisms, strengthen category-wise reviews through SLBC and DLCC forums, identify low-performing districts and lending agencies, and undertake focused credit campaigns to accelerate credit flow to Dairy, Fisheries, Pulses, Oilseeds and e-NWR financing.

Highlighting the need for more realistic and need-based credit planning, the CGM observed that the existing practice of fixing the Scale of Finance at the agro-climatic zone level may not adequately capture district-level variations in cropping patterns, cost of cultivation and local agricultural conditions. He suggested that the Scale of Finance may be fixed on a district-wise basis so as to better align credit limits with local requirements, facilitate adequate credit flow to farmers, and enhance the effectiveness of agricultural credit delivery.

AGENDA NO – 14.1

Support to Government of Karnataka under RIDF

The General Manager, NABARD informed the House that cumulative assistance under RIDF (Tranche I to XXXII) stands at ₹25,641.70 crore sanctioned and ₹21,169.85 crore disbursed, across 48,002 projects. He informed that sector-wise this comprises Agriculture (₹4,006.96 crore sanctioned), Bridges (₹1,212.94 crore), Irrigation (₹7,653.01 crore), Roads (₹3,954.28 crore) and the Social sector (₹8,814.51 crore), significantly contributing to rural drinking water supply, education and healthcare infrastructure across the State.

AGENDA NO – 14.2

Banks to extend credit facilities against e-NWRs

The General Manager, NABARD informed the House that banks are encouraged to extend pledge financing against electronic Negotiable Warehouse Receipts (e-NWRs) issued through WDRA-registered warehouses, so as to improve farmers' access to formal post-harvest credit.

(Action: All Member Banks)

Internal



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

AGENDA NO – 14.3

Empowering Farmers through e-Kisan Upaj Nidhi (e-KUN):

The General Manager, NABARD informed the House about the e-Kisan Upaj Nidhi (e-KUN) platform, a joint initiative of the Department of Financial Services, WDRA, the Department of Food & Public Distribution and NABARD, designed to facilitate post-harvest credit to farmers against e-NWRs. He also informed the House about the associated Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF), with a corpus of ₹1,000 crore, and advised banks to actively participate in the scheme to de-risk lending and expand post-harvest credit to farmers.

(Action: Banks)

AGENDA NO – 14.4

Submission of PMFBY/RWBCIS Saturation Details

The General Manager, NABARD informed the House that NABARD, Karnataka RO, had advised SLBC (vide e-mails dated 17.07.2026 and 30.07.2026) to submit saturation-campaign data pertaining to PMFBY/RWBCIS in the prescribed format by 12.08.2026. SLBC is advised to submit the updated sheet containing saturation details as on 30.07.2026 and 07.08.2026.

(Action: SLBC)

AGENDA NO – 14.5

Financial Inclusion Fund (FIF) — Grant Support Available for Banks

The General Manager, NABARD informed the House that FIF grant-support targets for FY 2026-27 for Karnataka are ₹7.13 crore (sanction) and ₹10.86 crore (disbursement). He informed that this grant support covers financial and digital literacy camps, micro-ATM deployment, PoS/mPoS terminals in Tier 3 to Tier 6 centres, solar/UPS power backup for new and remote branches, and related digitisation support, and advised banks to actively avail this grant support.

(Action: All Member Banks)

AGENDA NO – 14.6

Internal



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

Enhancing Credit Flow to Fisheries and Seaweed Sector:

The General Manager, NABARD informed the House that it has been agreed to include Credit Flow to the Fisheries sector as a regular agenda item in SLBC meetings, with quarterly review of targets and achievement under GLC and mid-term corrective measures wherever necessary. He advised banks to also facilitate and promote credit to seaweed cultivation and fisheries-related value-addition activities, and to ensure such lending is appropriately captured under the existing reporting framework.

(Action: SLBC and All Member Banks)

AGENDA NO – 14.7

KCC loans against Gold Collateral and possible misuse of MISS benefits

The General Manager, NABARD informed the House that DA&FW has flagged that certain banks continue to sanction KCC loans based on the value of pledged gold rather than the applicable Scale of Finance, potentially resulting in wrongful availing of benefits under the Modified Interest Subvention Scheme (MISS). He informed that DA&FW has sought a State-wise report from NABARD covering affected accounts, findings and proposed corrective action, and requested SLBC to furnish the required information at the earliest.

(Action: SLBC and NABARD)

AGENDA NO – 15

15.1 Progress under Social Security Schemes:

The Convenor, SLBC informed the house that as on 30.06.2026, the number of accounts outstanding under the schemes are as follows:

- PMJJBY – 87 lakh accounts
- PMSBY – 215 lakh accounts
- APY — 50 lakh accounts.

(Action: Member Banks & LDMs)

15.2 Performance under Atal Pension Yojana (APY) scheme for FY 2025-26: (01.04.2026 to 30.06.2026).

The Convenor, SLBC informed the house that, Karnataka State has achieved a growth rate of 19% under APY during FY 2026-27 as on 30.06.2026. **The Convenor, SLBC** also mentioned that the performance of Private Sector Banks, Small Finance Banks and Co-Operative Banks under the Atal Pension Yojana (APY) is not satisfactory, and requested the concerned banks to improve their efforts.

Internal



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

(Action: Private Banks)

15.3 Functioning of Business Correspondents (Review of Operations of Business-Correspondents – hurdles/issues involved):

The Convenor, SLBC informed that the highest inactive BCs are from Bank of Baroda (231) and HDFC Bank (112) and further informed that Banks to step up in recruiting trained NRLM SHG members as BC Sakhis.

(Action: Bank of Baroda and HDFC Bank)

15.4 Review of Financial Literacy Camps:

The Convenor, SLBC informed that State Bank of India (19), Union Bank of India (3), Bank of Baroda (1) and Karnataka Grameena Bank (1) are having Non-Functional FLCs as on 30.06.2026..

(Action: State Bank of India, Union Bank of India, BoB and KGB)

15.5 Centre for Financial Literacy (CFLs):

The Convenor, SLBC 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 along with RBI and NABARD.

A Total of 12829 camps were conducted covering 331378 beneficiaries.

15.6 Progress under Aadhar seeding in PMJDY a/cs:

The Convenor, SLBC informed the house that 83% of PMJDY accounts are Aadhar seeded as on 30.06.2026.

15.7: Progress under Aadhaar seeding of operative CASA accounts:

The Convenor, SLBC informed that percentage of Aadhaar seeding is 89% as on 20.07.2026.

Further, The Convenor requested all member banks & LDMs to sensitize the branches and also arrange for further improving Aadhaar seeding to facilitate more and more Aadhaar based online DBT credits and popularize digital banking.

(Action: All Member Banks & LDMs)

15.8 Status of RSETIs / RUDSETIs as on 30.06.2026 reported by sponsor Banks is as under:

The **Convenor, SLBC** informed the house that 206 training programmes have been conducted against the annual target of 1,053 programmes as on 30.06.2026.

(Action: RSETIs and Sponsoring Banks)

Internal



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

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

The Convenor, SLBC informed the house that 5743 beneficiaries were trained out of which 1313 were credit linked during FY 2026-27.

15.9 Progress under finance to Minority Communities in the state:

The Convenor, SLBC informed that outstanding loans to minority communities was Rs. 55373 crores as on 30.06.2026 which is 10 % of total PSA.

15.10 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 ensuring more Credit flow to Minority Communities for the FY 2026-27.

The Chairperson advised LDMs of Bidar and Kalaburagi to improve the credit facilities to minority communities.

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

AGENDA NO - 16

Dept. of Agriculture & Farmer Welfare Schemes:

16. 1 KCC Loans – Disbursements & Outstanding:

The Convenor, SLBC informed the house that KCC outstanding as on June 2026 is Rs. 72532 Crores. The 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:

The Convenor, SLBC informed the house that banks have sanctioned 26766 KCC AH loans amounting to ₹200 Cr and sanctioned 2473 KCC Fishery loans amounting to ₹68 Cr. The Chairperson instructed banks to clear pending applications of more than 15 days on priority.

KCC Saturation Campaign

The Convenor, SLBC Karnataka informed the House that the KCC Saturation Campaign, covering the period 01.09.2026 to 31.03.2027, has been formally launched during the meeting, targeting the 17. Lakh identified uncovered farmers in the State. Banks will be given bank-wise targets and were advised to achieve the allotted targets, with LDMs to be given bank-wise monthly and fortnightly coverage milestones to track progress under the campaign in a structured manner.

(Action: All Member Banks and LDMs)

Internal



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

16.2 Agriculture Infrastructure Fund (AIF):

The Convenor, SLBC informed the house that during FY 2026–27, banks have sanctioned 173 accounts amounting to ₹93 crore under the scheme.

The Chairperson advised the concerned banks to take note of the pendency of more than 60 days and expedite the sanction process.

(Actions: All Member Banks)

16.3 Progress under PMFME scheme:

The Convenor, SLBC informed the house that banks have sanctioned 3960 applications against the target of 5900 as on 30.06.2026 under the PMFME scheme.

The Chairperson advised banks to clear the cases which are sanctioned but yet to be disbursed on an urgent basis. The applications which are pending for more than 60 days are to be addressed immediately.

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

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

The Convenor informed to the house that banks have disbursed Rs.22 Cr against the target of Rs.412 Cr as on 30.06.2026.

16.5: Financing to Farmer Producer Companies / Farmer Producer Organizations

The Convenor, SLBC informed that banks have sanctioned loans to 10 FPOs against the target of 60 FPOs as on 30.06.2026.

(Action: All Member Banks, LDMs, NABARD and SLBC)

16.6 Progress under NRLM Self Help Groups (SHG):

The house was informed that banks have disbursed ₹700 crore to NRLM SHGs in the State.

The Mission Director, NRLM informed that there is strong co-relation between BC Sakhis and generation of applications, wherever the BC sakhis are deployed there is good generation of applications under the scheme.

(Action: All Member Banks, NLM Dept)

Internal



**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
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16.7 Progress under Joint Liability Groups (JLG):

The house was informed that the total outstanding under JLGs as of June 30, 2026, was Rs. 1826 crores and also requested member banks to focus on achieving the allocated targets.
(Action: Member Banks)

16.8 Pradhan Mantri Fasal Bima Yojana (PMFBY):

The Convenor informed that as there are 378 proposals amounting to Rs. 0.72 Crores pending for settlement under PMFBY due to NPCI payment failure and Blank Aadhar from ICICI Banks.

Chairperson instructed ICICI Bank to clear the blank Aadhar issues immediately.

(Actions: ICICI Bank)

16.9 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 recommended that all the bankers publicize the scheme at branches level.

(Action: All Banks)

AGENDA NO - 17

17.1: Progress in Sanctions under MUDRA scheme:

The house was informed that member banks have sanctioned 20 lakh MUDRA loan accounts amounting to Rs. 9623 Cr from 01.04.2026 to 30.06.2026.

(Action: All member Banks)

17.2: PM SVANidhi scheme:

The Convenor, SLBC informed the house that under the PM SVANidhi scheme, banks have sanctioned 662597 applications, out of which 644422 applications have been disbursed.

Mission Director, NLM informed that there are 18175 applications pending for disbursement by the Banks and instructed Banks to clear on priority basis.

(Action: All member Banks)

17.3: PMEGP performance as on 30.06.2026:

The Convenor, SLBC informed that state has sanctioned 1599 applications and 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)

17.4: Recovery of bank dues under PMEGP:

The Convenor, SLBC informed the house that under PMEGP share of NPA was 21.72 %, which is a matter of concern.

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The Chairperson instructed 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)

17.5: Performance under PM Vishwakarma Scheme: -

The house was informed that as on 30.06.2026, banks have sanctioned 1,31,568 applications amounting to ₹1040 crore under the PM Vishwakarma Scheme.

The Chairperson expressed concern that pending for disbursement is very high and advised banks to reduce the gap between Sanctions and Disbursements.

AGENDA NO - 18

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

The Convenor, SLBC informed the House that a Loan Tracking System for Government-sponsored housing schemes has been developed by the e-Governance team in coordination with EDCS, and that 2,397 loan applications have been submitted online for bank processing. He informed, however, that the tracking dashboard — showing sanctioned/disbursed/pending/returned status, bank-wise — is not yet operational.

The Chairperson expressed strong dissatisfaction that an online application system had been rolled out without a corresponding tracking dashboard or a mechanism to identify which bank an application has been routed to, noting that this was a specific direction given earlier and that the underlying functional/technical requirements (FRS/SRS) should have been designed to ensure end-to-end traceability. RGHCL and e-Governance were directed to operationalise the dashboard urgently and report resolution.

(Action: RGHCL and e-Governance Department)

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

The Convenor, SLBC informed that as of 30.06.2026 banks have sanctioned 7021 applications amounting to Rs.145 crores.

AGENDA NO - 19

Review of progress of actions taken by banks regarding refund of Gruhalaxmi Scheme payments released after death of beneficiary:

Internal



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The Convenor, SLBC informed the house that Rs. 33.23 Cr has been returned to Government. He informed that the banks have been able to refund the amount, if not withdrawn.

Banks to ensure refund of amount in all the eligible cases.

(Action: SLBC and Banks)

AGENDA NO - 21

Status of Rural Bank Branch closure/merger/shifting:

The proposal for shifting SBI's Heggadahalli (Rural) branch to Hullahalli village, Mysuru District, was discussed at length. SBI's feasibility survey found that the existing Heggadahalli premises (614 sq. ft.) is undersized and no suitable alternate premises (minimum 2,000 sq. ft.) are available in Heggadahalli, while opening a separate new branch at Hullahalli (about 4.8 km away) was found commercially unviable; the DCC, Mysuru had accordingly recommended and approved the shift on 30.10.2025 after considering representations both for and against the move from local residents.

The Chairperson indicated that it will be reviewed in detail before treating the matter as concluded.

AGENDA NO - 22

Issues remaining unresolved at DCC/DLRC meeting :

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

AGENDA NO - 24

Sub Committee meetings held during the review period:

The Convenor, SLBC informed the house that, sub-committees on Recovery and Rehabilitation (State Bank of India) for June 2026, Sub-Committee meeting on Weaker Section June 2026 (SBI) are yet to be conducted.

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

(Action: SBI,)

Internal



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

AGENDA NO - 25

25.1 SVAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas) Scheme:

The house was informed that demarcation of abadi areas under the SVAMITVA Scheme would be carried out using drone surveying technology, through the collaborative efforts of the Ministry of Panchayati Raj, State Panchayati Raj Department, State Revenue Department and the Survey of India. He further stated that SLBC has requested the State Government to initiate necessary legislative changes so that property cards issued under the SVAMITVA Scheme confer absolute ownership rights to the holders with unconditional right of transfer, which would enable banks to consider such property records for lending purposes.

The Chairperson instructed the Revenue Department and the Panchayati Raj Department to jointly examine the issue and work together to resolve the matter.

(Action: Revenue and PR Department)

25.2 ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಕನ್ನಡ ಭಾಷೆಯ ಅನುಷ್ಠಾನ

ಎಸ್‌ಎಲ್‌ಬಿಸಿ ಸಂಚಾಲಕರು ಎಲ್ಲಾ ಸದಸ್ಯ ಬ್ಯಾಂಕುಗಳು ಹಾಗೂ ಜಿಲ್ಲಾ ಮುಂಚೂಣಿ ಬ್ಯಾಂಕ್ ವ್ಯವಸ್ಥಾಪಕರಿಗೆ (LDMs) ರಾಜ್ಯದಲ್ಲಿ ಬ್ಯಾಂಕಿಂಗ್ ಕಾರ್ಯಚಟುವಟಿಕೆಗಳಲ್ಲಿ ಕನ್ನಡ ಭಾಷೆಯ ಪರಿಣಾಮಕಾರಿ ಅನುಷ್ಠಾನವನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳುವಂತೆ ವಿನಂತಿಸಿದರು. ಈ ಸಂಬಂಧ ಬ್ಯಾಂಕುಗಳು ಕೆಳಕಂಡ ಕ್ರಮಗಳನ್ನು ಕೈಗೊಳ್ಳುವಂತೆ ಸೂಚಿಸಲಾಯಿತು:

1. ಎಲ್ಲಾ ಶಾಖೆಗಳಲ್ಲಿ ಖಾತೆ ತೆರೆಯುವ ಅರ್ಜಿಗಳು, ಸಾಲ ಅರ್ಜಿ ನಮೂನೆಗಳು, ಚಾಲನ್‌ಗಳು ಹಾಗೂ ಇತರೆ ಗ್ರಾಹಕ-ಸಂಬಂಧಿತ ನಮೂನೆಗಳು ಕನ್ನಡ ಭಾಷೆಯಲ್ಲಿ ಲಭ್ಯವಿರುವುದನ್ನು ಖಚಿತಪಡಿಸಬೇಕು.
2. ಬ್ಯಾಂಕ್‌ಗಳ ಎಟಿಎಂ‌ಗಳು (ATMs), ಬಿಎನ್‌ಎಗಳು (BNAs), ನಾಮಫಲಕಗಳು, ಪತ್ರಶೀರ್ಷಿಕೆಗಳು (Letter Heads), ಬ್ಯಾಂಕ್/ಶಾಖೆಯ ಮುದ್ರೆಗಳು ಹಾಗೂ ಆರ್‌ಸೆಟಿ (RSETI), ರುಡ್‌ಸೆಟಿ (RUDSETI) ಮತ್ತು ಹಣಕಾಸು ಸಾಕ್ಷರತಾ ಕೇಂದ್ರಗಳಲ್ಲಿ (FLCs) ಕನ್ನಡ ಭಾಷೆಯ ಬಳಕೆಯನ್ನು ಉತ್ತೇಜಿಸಬೇಕು.

ಕನ್ನಡೇತರ ಉದ್ಯೋಗಿಗಳಿಗೆ ಗ್ರಾಹಕರೊಂದಿಗೆ ಪರಿಣಾಮಕಾರಿ ಸಂವಹನ ಮತ್ತು ಉತ್ತಮ ಸೇವೆ ಒದಗಿಸಲು ಅಗತ್ಯವಾದ ಕನ್ನಡ ಭಾಷಾ ತರಬೇತಿಯನ್ನು ನೀಡಬೇಕು.

(ಕಾರ್ಯಾಚರಣೆ: ಎಲ್ಲಾ ಸದಸ್ಯ ಬ್ಯಾಂಕುಗಳು ಮತ್ತು ಜಿಲ್ಲಾ ಮುಂಚೂಣಿ ಬ್ಯಾಂಕ್ ವ್ಯವಸ್ಥಾಪಕರು (LDMs))

25.2. Implementation of Kannada language by Banks.

The Convenor, SLBC 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.

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

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)

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

SLBC has received a 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.

(Action: SLBC and Banks)

25.4 Performance under Animal Husbandry under Animal Infrastructure Development Fund:

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

The Chairperson advised Banks to provide the data for meaningful review.

(Action: SLBC and Banks)

26: 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.

(Action: Banks and Fisheries Department)

27. Credit Guarantee Scheme for Startups (CGSS)

Pursuant to DFS communication dated 03.08.2026 (forwarding minutes of a DPIIT review meeting dated 23.06.2026), it was agreed that CGSS be included as a regular agenda item in future SLBC meetings, and that start-up credit be included as part of the Annual Credit Plan, based on the State's specific requirements, for monitoring credit flow to the start-up ecosystem

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

28. Success Stories:

Two RSETI/RUDSETI success stories were presented to the House:

Smt. Janhavi M.U. (Puttur post, Udupi), a graduate in Agriculture, underwent Poultry Farming training at RUDSETI, Brahmavar (26.02.2024-06.03.2024) and, with a PMEGP-linked bank loan of ₹17.10 lakh (Canara Bank) against a total investment of ₹18 lakh, is now successfully running a poultry farm generating a monthly income of about ₹50,000.

Ms. Deekshitha (Laila, Belthangady Taluk, Dakshina Kannada District), from a rural BPL family, underwent Beauty Parlour Management training at RUDSETI, Ujire (17.02.2022-18.03.2022) and, after gaining practical experience in Bengaluru, established her own beauty parlour with an investment of ₹6 lakh, now earning about ₹40,000 per month and serving as an inspiration to aspiring women entrepreneurs.

Special Agenda- Drought Relief Measures

Relief Measures by Banks in Drought-Affected Areas of Karnataka

The State Government has declared drought in 101 taluks with effect from 27/28.08.2026, of which 89 are severely affected; and 12 are moderately affected. Further more taluks may be added depending on crop-cutting experiments and further assessment. Additionally, crop insurance has been notified for prevented sowing and mid-season adversity in 18 districts.

As per RBI's SOP on Relief Measures in Areas Affected by Natural Calamities, a Special SLBC meeting is required to be convened within 15 days of the drought declaration.

The meeting concluded with a vote of thanks.

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**STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
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SLBC – KARNATAKA

LIST OF PARTICIPANTS

176th SLBC Meeting held on 01.09.2026

Sl. No.	Name Shriyuths -	Designation	Organization
1	Smt. Uma Mahadevan	Additional Chief Secretary and Development Commissioner	Govt of Karnataka
2	Shri Bhavendra Kumar	Executive Director	Canara Bank
3	Shri. Sanjay Kumar	Officer-In-Charge, General Manager	RBI
4	Dr. Vishal R	Secretary to Govt. FD (Fiscal Reforms)	Govt of Karnataka
5	V V Jyothsna	Managing Director	NLM
6	Dr. Surendra Babu	Chief General Manager	NABARD
7	Shri. Shambu Lal	Chief General Manager	Canara Bank
8	Shri Shreenath Joshi	Convenor	SLBC-Karnataka
9	Smt Meenakshi Ganju	General Manager	RBI
10	Shri Ashutosh Kumar	General Manager	NABARD

CONVENOR – Canara Bank

11	Pradeep Kumar H	Divisional Manager	Canara Bank
12	Ravikumar T N	Senior Manager - SLBC	Canara Bank
13	Rurdra Pratap	Manager – SLBC	Canara Bank
14	Chethan K S	Manager – SLBC	Canara Bank
15	Akhil R	Manager – SLBC	Canara Bank
16	Ragavendran R	Manager – SLBC	Canara Bank

MEMBER BANKS AND STATE GOVT DEPARTMENTS

17	Arun Kumar Mishra	Chief General Manager	Canara Bank
18	Shreekanth Bhadiwad	Chairman	Karnataka Grameena Bank
19	Rajkumar Shrama	General Manager	Canara Bank
20	Kalyan Varma	General Manager	Union Bank of India
21	Sanjay Kumar Jha	General Manager	State Bank of India
22	Bhagyarekha S K	Deputy General Manager	Canara Bank
23	Sandeep Raj	Assistant General Manager	Bank of Baroda
24	Udayan	Assistant General Manager	NABARD

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25	Arun Kumar P	Assistant General Manager	RBI	
26	Prashanth Kumar K	Assistant General Manager	ICICI Bank	
27	J Seetharam	DRH	Karnataka Bank	
28	Meena Kumari	General Manager	Apex Bank	
29	L R Narayana	Assistant General Manager	SIDBI	
30	K Venkata Anil	Regional Head	HDFC	
Other Participants through VC				

GLIMPSES OF THE MEETING



Internal