



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

STATE LEVEL BANKERS' COMMITTEE KARNATAKA

PROCEEDINGS OF THE 173rd SPECIAL SLBC MEETING HELD ON 13.11.2025

Venue

Room No 313, Vidhana Soudha, Bengaluru

(Through Hybrid mode)

CONVENOR



HEAD OFFICE: ANNEXE, BENGALURU

**MINUTES OF THE 173rd SPECIAL SLBC MEETING ON 100% SATURATION
OF FARMERS UNDER KCC:**

The 173rd SLBC quarterly meeting for the State of Karnataka was held on 13.11.2025 at 05.00 PM at Room No 313, Vidhana Soudha, Bengaluru under the Chairpersonship of

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

1. **Mr. Bhavendra Kumar**, Executive Director, Canara Bank
2. **Dr. Vishal R**, Finance Secretary (FR), GoK
3. **Mr. Sameer Shukla**, Secretary, RDPR, GoK.
4. **Ms. Kaya Tripathi**, Regional Director, Reserve Bank of India
5. **Ms. Meenakshi Ganju**, General Manager, Reserve Bank of India
6. **Mr. P C Dash**, General Manager, NABARD,
7. **Mr. Shambu Lal**, Chief General Manager, Canara Bank
8. **Mr. 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.

The meeting was convened in accordance with the directions of the **Hon'ble Union Finance Minister, Government of India**, issued during her visit to Karnataka from 14th to 17th October 2025. The purpose of this special meeting was to comprehensively review the existing KCC coverage in Vijayanagara district and chart out a structured approach for achieving **100% saturation**.

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The Convenor, SLBC Karnataka presented the updated KCC position using FRUITS and SLBC data to the house. The consolidated figures are provided below for reference:

KCC & FRUITS Data – Vijayanagara District:

Sl. No.	Category	Numbers
1	Total farmers registered in FRUITS	2,35,311
	Farmers with land	1,61,718
	Farmers without land	73,593
2	Farmers having KCC (As per SLBC)	
	With land	83,984
	Without land	15,056
3	Farmers NOT having KCC (As updated in FRUITS)	
	With land	77,734
	Without land	58,537
4	Farmers having Agricultural Loan (FRUITS)	1,09,743
	Having loan <i>without</i> KCC	18,010
5	Farmers with land having no institutional finance	51,975

During the meeting, Chairperson highlighted the need for meticulous verification of non-KCC farmers using **Hash of Aadhaar**-based data. The importance of inter-departmental coordination involving the Agriculture, Horticulture, Animal Husbandry, and Revenue Departments as well as the District Administration was emphasized.

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Deputy Commissioner and Chief Executive Officer, Vijayanagara to coordinate the KCC saturation effort in Vijayanagara district.

It was agreed that the **special KCC saturation campaign** will be conducted from **17th November 2025 to 31st December 2025**, during which weekly progress reports will be reviewed by SLBC Karnataka.

All banks were instructed to streamline documentation, accelerate the sanctioning of KCC accounts, and promote Rupay Kisan Cards for digital service delivery. Similarly, line departments were tasked with facilitating farmer identification, mobilisation, and verification as per the finalised non-KCC lists.

The meeting concluded with all stakeholders reaffirming their commitment to achieving **100% KCC saturation** in Vijayanagara district within the stipulated period, in full compliance with the guidance of the Hon'ble Union Finance Minister.

(Action: LDM Vijayanagara, SLBC, Agriculture, Horticulture, Animal Husbandry, Fisheries Depts. GoK)



(Uma Mahadevan, IAS)
Additional Chief Secretary &
Development Commissioner,
Govt. of Karnataka