

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

**AGENDA NOTES FOR 166<sup>th</sup> SLBC MEETING  
&  
BANKING STATISTICS AS ON 30.06.2024**

**-VENUE-**

**Hotel The Chancery Pavilion,  
135, Residency Road, Shanthala Nagara,  
Ashok Nagar , Bengaluru- 560025**

As per the revised RBI guidelines on Lead Bank Scheme, SLBC Karnataka convened 166<sup>th</sup> Steering Committee Meeting on 25.07.2024 at 3<sup>rd</sup> Floor, Conference Hall, Canara Bank, HO Annexe, Gandhi Nagar, Bengaluru under the Chairmanship of Sri. K J Srikanth, Convenor SLBC Karnataka and Chief General Manager, Canara Bank. The suggestions/modifications offered by the members have been duly incorporated.

**AGENDA 1.1: Confirmation of the minutes of 165<sup>th</sup> SLBC meeting held on 15.05.2024.**

The minutes of 165<sup>th</sup> SLBC meeting held on 15.05.2024 were circulated among all the member banks and Govt. Departments. As no suggestions received, the house may kindly confirm the minutes.

**AGENDA 1.2: Follow-up action on the decisions taken during the previous SLBC meeting**

Sl.	Action Points	Action Taken
01.	Standardized system for direct flow of data from CBS of the member banks.  <b>Repeated Defaulter Banks</b>	Despite repeated reminders <b>Bandhan Bank, Kotak Mahindra Bank, Indusind Bank, AU Small Finance Bank, ESAF Small Finance Bank and Apex Bank</b> have delayed in uploading the data.  <b>Bandhan Bank, Kotak Mahindra Bank, Indusind Bank</b> are repeated defaulter for updating the SLBC data.
02	Delay/Non submission of data by banks/LDMs	<b>Bank of Baroda, AXIS Bank, DBS Bank ,CSB and DCB banks</b> have not submitted various data sought by regulators.
03	Issues - Reimbursement of pending BPL claims of training expenditures	During last FY banks received grant of <b>₹20.38 Cr.</b> during the month of March & April 2024 after intervention of State Govt. and currently <b>₹34.19 crores</b> are pending to be released by SRLM to various RSETIs in Karnataka
04	Issues arising while registering the equitable mortgage on multiple properties for a single loan.	SLBC has communicated the issue to Revenue Department. We are yet to receive response for the same.
05	Implementation of SVAMITVA Scheme in the state of Karnataka	MoPR, GoI launched SVAMITVA scheme and many state have amended their state law for accepting Property card as revenue record and give unambiguous ownership / title. We are yet to receive response from SSLR dept. GoK
06	Payment of Toll free Number	After repeated message and Follow up many Banks are not remitting the Toll free number charges timely basis. Banks like <b>DBS Bank, EQUITAS Bank, Karur Vysya Bank etc.</b> are always delaying payment.

**AGENDA 2. Banking statistics as on 30<sup>th</sup> June 2024:**

**AGENDA 2.1: Business figures under various parameters:**

(Amount in Crores)

Particulars	Jun-23	Jun-24	Variation over June 2023	
			Absolute	In %
Deposits	1436990	1597718	160728	11
Advances	1049111	1262284	213173	20
Total Business	2486101	2860002	373901	15
Credit-Deposit Ratio	<b>73</b>	<b>79</b>		8
Total PSA	397092	454827	57734	15
% of PSA to Total Advances of Preceding year	<b>43</b>	<b>43</b>		0
Agricultural Advances	195180	225881	30701	16
% of Agri. Adv. to Total Adv. of Preceding year	<b>21</b>	<b>22</b>		1
Advances to MSME	146636	171887	25250	17
% of MSME to Total Advances of Preceding year	<b>16</b>	<b>16</b>		2

Sector	Particulars
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 11 % in Deposits and 20% in Advances. CD ratio of the state as on 30.06.2024 is 79%.
Total PSA	There is a Y-o-Y growth of 15% in Total Priority Sector Advances.
Agricultural advances	There is a Y-o-Y growth of 16 % in Agricultural Advances.
MSME sector	There is a Y-o-Y growth of 17 % in MSME Advances.

**AGENDA 3: Review of Credit Disbursement by Banks:**

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

The following table shows a comparative analysis of disbursement up to the quarter ending June 2024 of FY 2024-25 vis-à-vis disbursements

(Amount in crores)

Sector	Annual Target	Jun 23		Annual Target	Jun 24	
	2023-24	Ach	% Ach.	2024-25	Ach	% Ach.
Short Term Loan	97995	24605	25	114625	30588	27
Agri Term Loan	79475	22703	29	77576	24468	32
<b>Total Agri Loans</b>	<b>177469</b>	<b>47309</b>	<b>27</b>	<b>192201</b>	<b>55056</b>	<b>29</b>
MSME	132129	57317	43	174242	72985	42
Export Credit	3948	172	4	617	27	4
Education	4533	142	3	1516	234	15
Housing	25572	1363	5	7312	1768	24
Social Infrastruc- ture	3659	11	0.3	132	36	27
Renewable Energy	2869	3	0.1	77	54	70
Other PSA	15960	2494	16	12279	2706	22
<b>Total PSA</b>	<b>366147</b>	<b>108811</b>	<b>30</b>	<b>388376</b>	<b>132866</b>	<b>34</b>
<b>Total Non-Priority</b>	<b>477663</b>	<b>148234</b>	<b>31</b>	<b>678100</b>	<b>203459</b>	<b>30</b>
<b>Total Credit</b>	<b>843810</b>	<b>257045</b>	<b>30</b>	<b>1066475</b>	<b>336325</b>	<b>32</b>

Bank wise & sector wise level of disbursement/achievement in PSA and NPSA under Annual Action Plan during June quarter 2024 is provided in Annexure-1 page no. 1-4

Bank wise level of outstanding for PSA and NPSA as on 30.06.2024 Annexure-2 page no. 5-8

**AGENDA 3.2 Major Bank wise performance/Achievement of ACP as on June 2024:**

(Amount in crores)

MAJOR BANK WISE -PRIORITY SECTOR TARGET-ACHIVEMENT & CD RATIO AS ON 30.06.2024								
Name of Bank	Priority Sector ACP Target vs Achievement			CD RATIO	Mandatory targets & sub-targets			
	Target	Ach	%		O/s As on 30.09.2023		O/s As on 30.06.2024	
				% Agri to Tot Advances	% Priority to Tot Advances	% Agri to Tot Advances	% Priority to Tot Advances	
CANARA BANK	56358	11913	21	65	31	56	30	54
STATE BANK OF INDIA	40406	18559	46	70	13	31	13	30
UNION BANK OF INDIA	25155	10561	42	58	22	47	25	51
BANK OF BARODA	24745	8528	34	98	23	42	21	40
BANK OF INDIA	6532	2388	37	161	15	29	16	29
BANK OF MAHARASHTRA	1784	521	29	313	22	47	18	34
CENTRAL BANK OF INDIA	1457	695	48	88	12	35	12	34
INDIAN BANK	6411	1010	16	81	19	49	10	25
INDIAN OVERSEAS BANK	1937	690	36	59	26	61	30	64
PUNJAB NATIONAL BANK	1668	463	28	144	6	19	6	19
PUNJAB AND SIND BANK	168	114	68	237	2	20	0	9
UCO BANK	855	549	64	99	6	71	7	77

PRIVATE BANK								
Name of Bank	Priority Sector ACP Target vs Achievement			CD RATIO	Mandatory targets & sub-targets			
	Target	Ach	%		O/s As on 30.09.2023		O/s As on 30.06.2024	
					% Agri to Tot Advances	% Priority to Tot Advances	% Agri to Tot Advances	% Priority to Tot Advances
KARNATAKA BANK	17808	7379	41	52	15	54	24	57
HDFC BANK	32085	12419	39	93	6	33	7	32
AXIS BANK	26239	10732	41	68	10	45	9	38
ICICI BANK	20700	10639	51	73	6	23	6	24
KOTAK MAHINDRA BANK	16098	4468	28	78	17	49	15	47
RRB's								
Name of Bank	Priority Sector ACP Target vs Achievement			CD RATIO	Mandatory targets & sub-targets			
	Target	Ach	%		O/s As on 30.09.2023		O/s As on 30.06.2024	
					% Agri to Tot Advances	% Priority to Tot Advances	% Agri to Tot Advances	% Priority to Tot Advances
KARNATAKA GRAMEENA BANK	16560	4577	28	89	87	99	85	97
KARNATAKA VIKAS GRAMEENA BANK	11486	2219	19	84	79	98	80	99
Co-Op Sector								
K.S.COOP APEX BANK LTD	27506	7072	26	99	50	66	49	65

SLBC request all the member banks for special initiative to achieve priority sector targets.

**AGENDA 4. District wise ACP performance- (Top and bottom 5 five Districts.)**

(Amount in crores)

SR. No.	Name of the District	Priority Sector			Total Credit		
		Target	Achievement	% Achv.	Target	Achievement	% Achv.
Top 5 Districts under ACP performance							
1	UTTARA KANNADA	6247	2471	40	8147	3179	39
2	DHARWAD	12753	5008	39	20068	7709	38
3	KODAGU	4533	1743	38	6594	2331	35
4	BENGALURU RURAL	6163	2366	38	10369	3641	35
5	BENGALURU URBAN	129366	49299	38	691277	213692	31

**Bottom Districts are also achieved the 26% of ACP target for FY 2024-25.**

District wise Priority Sector and Total Credit disbursement data is provided in Annexure-3 page no. 9-11

**AGENDA 5: Review of Districts having CD ratio less than 60% and working of Special sub-committees of DCC (SCC):**

**Districts with CD Ratio of less than 60% as on June quarter 2024:**

SI No	Name of the district	As on March 2024			As on June 2024		
		Deposits	Ad-vances	CD Ratio %	Deposits	Ad-vances	CD Ratio %
1	UTTARA KANNADA	22487	10139	45	22946	10218	45
2	UDUPI	39108	18358	47	39716	18636	47

- The CD Ratio of the state as a whole as on 30.06.2024 is 79.01%.
- Bank wise and district wise CD ratio as on June 2024 is provided in Annexure-4 page no12-13

After formation of subcommittee on CD Ratio in both district they have shown slight improvement and it is suggested by both the LDMs that there should be proper infrastructure facility should be provided. Both the LDMs have provided study analysis for low CD ratio in their respective districts. The main reasons are as below-

- 1.Limited Scope for Industrial Activities: CRZ Restrictions and Forest Area Restrictions hindering the Industrial Growth in the District. Presently only 4 Industrial areas operating in the district.
2. Out of Total Geographical Area in both the district around 40% area is covered by Forest and 15% areas is under barren or not available for cultivation, accounts one of the major reason for less CD Ratio.

## FOR DECISIONS

Agenda No	Agenda
6	Issues - Reimbursement of pending BPL claims of training expenditures
7	CB RSETI Ballari - Allotment of 1.11-acre land to The Director, CBRSETI, Ballari on 33 years lease basis
8	Opening of new RSETI in Vijayanagara District
9	1% interest Subvention for KCC loans
10	SVAMITVA (Survey of Villages and Mapping with Improved Technology in Village Areas) Scheme
11	Stamp Duty charges
12	Unclaimed deposits
13	Payment of Stamp Duty and Registration fee collected in the Form of DD/ pay order to Government of Karnataka
14	Non-Banking Financial Companies (NBFC) charging Higher Rate of Interest for all loan

**AGENDA 6: Issues - Reimbursement of pending BPL claims of training expenditures:**

As on 30.06.2024 about **₹34.19 crores** are pending to be released by SRLM to various RSETIs in Karnataka and the pendency is continuing for many years. SLBC once again request SRLM to clear the long pending dues to banks. RSETI wise details are provided in Annexure-5-page no.14

Bank Name	Pending Amt.( Amount in Crores)
Canara Bank	10
Union Bank	3
Kotak Mahindra Bank	1
RUDSETI	10
State Bank of India	7
DCCB Bidar	3
Bank of Baroda	2
<b>TOTAL</b>	<b>34</b>

SLBC request Mission Director, NRLM Department to release the BPL pending claim amount immediately.

**AGENDA 7: CB RSETI Ballari - Allotment of 1.11-acre land to The Director, CBRSETI, Ballari on 33 years lease basis:**

Since so far all the earlier four lands allotted to the RSETI BALLARI are in court under litigation. Director, CBRSETI, Ballari is continuously following up with the concerned authorities for early allotment land to our RSETI.

RSETI director once again requested District Commissioner Ballary vide letter dated 25.06.2024 for allotment of Land.

We request state government intervention in the said matter.

**AGENDA 8: Opening of new RSETI in Vijayanagara District:**

State Bank of India vide email dated 19.07.2024 has informed that a letter has communicated to DC Vijayanagara District on 01.02.2024 for conveyed that site allotted in Nagenahalli village is not suitable for RSETI and also requested for a temporary premises for RSETI. Another letter was sent on 11.07.2024 and requested for a temporary premises to start RSETI .

We request State Government intervention in the said matter.

**AGENDA 9: 1% interest Subvention for KCC loans:**

Government of Karnataka is providing 1% interest subvention for crop loans (KCC) up to 1 lakh to the farmers who are repaying KCC loans promptly.

1% Interest subvention claims pendency details as under:

Financial Years	Pending amount (crores)
2021-22	3
2022-23	14
2023-24	9
<b>TOTAL</b>	<b>26</b>



We request Agriculture department, GoK to release the pending claims as early as possible.  
Bank wise and year wise pending details are enclosed in annexure-6 page No-15.

**AGENDA 10: SVAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas) Scheme:**

IBA has addressed a letter dated 05.07.2023 to all public sector banks regarding reluctance in providing loans against property cards issued under the subject scheme. It has also advised SLBCs to ascertain the status and discuss in SLBC meeting.

The above matter was also discussed in 158<sup>th</sup> and 162<sup>th</sup> SLBC meeting and the discussion points are as under.

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.

Objective of the Scheme:

- I. Creation of accurate land records for rural planning and reduce property related disputes.
- II. To bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.
- III. Determination of property tax, which would accrue to the GPs directly in States where it is devolved or else, add to the State exchequer.
- IV. Creation of Survey infrastructure and GIS maps that can be leveraged by any department for their use.
- V. To support in preparation of better-quality Gram Panchayat Development Plan (GPDP) by making use of GIS maps.

Further, we request concern State Government Department (Viz., Revenue Department, Department of rural development and Panchayat Raj, SS & LR), Banks and house to deliberate the issue regarding SVAMITVA about followings:

1. Recognition of property cards by Banks, as authentic legal documents.
2. To examine all issues related to use of SVAMITVA Property Cards for mortgage purpose for facilitation of additional loan facilities.
3. Recovery of outstanding by banks in case of default (SARFAESI Act 2002)

Banks views on SVAMITVA Property Cards:

The PR Cards alone cannot be considered as a Title Document for a property unless necessary Legislative changes are brought in, stipulating that PR Cards issued SVAMITVA Scheme shall confer absolute ownership rights to the holders with unconditional rights of transfer.

In light of the above, we may request concerned 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.

SLBC request to deliberate on the issue once again and request member banks to give their valuable remarks on the same.

**AGENDA 11: Stamp Duty charges:**

During 165th SLBC Steering committee meeting few member Banks have informed that recently there is an increase in Stamp Duty charges for all the loans which is causing the inconvenience/financial burden to customers and requested State Government to look into the matter.

SLBC request State Government to look into the matter .

**AGENDA 12: Unclaimed deposits (DEAF):**

A review meeting was conducted under chairmanship of Secretary, Fiscal Reforms, Finance Department GoK and it is instructed that all 3305 DEAF accounts has to be activated immediately by way of activating account or closure of accounts and accounts should be classified properly.

During 165th SLBC Steering committee meeting DGM, RBI has advised all member Banks to clear the unclaimed deposits as early as possible.

**AGENDA 13: Payment of Stamp Duty and Registration fee collected in the Form of DD/ pay order to Government of Karnataka: -**

SLBC received letter Additional Chief Secretary, Finance Department, GoK regarding payment of interest of ₹41.56 crore on delayed realizations of Stamp Duty and Registration fee collected in the form of DD /Pay Order to Government of Karnataka Head of Account 0030. It is quoted that office of Inspector General of Registration and Commissioner of Stamp, Bengaluru had written to the Chief General Manager of State Bank of India Local Head office, Bengaluru vide his letter No RIC 09 2019-20 dated 19.09.2018 & 11.03.2019 demanding the payment of Interest of ₹55.25 Crore, on delayed realizations of Stamp Duty and Registration fee collected in the form of DD / Pay Order to Government of Karnataka Head of Account 0030.

In response to the same ₹4.46 crore was remitted by State Bank of India on 09.01.2017 & ₹9.23 crore was remitted on 27.10.2022 and still payment of ₹41.56 crore to the subject Head of Account is pending.

**AGENDA 14: Non-Banking Financial Companies (NBFC) charging Higher Rate of Interest for all loan**

It is noticed that some of the NBFCs are charging higher rate of interest (20-24%) for all the type loans, due to which customers are unable to pay the loan amount and it is indirectly provoking the suicidal attempts.

SLBC request RBI to look into said matters.

## RBI AGENDA

Agenda No	Agenda
15.1	Monitoring of utilization of the credit provided for agriculture and allied activities for the intended purpose
15.2	Unbanked Rural Centres in Karnataka
15.3	District Level Review Committee Meetings
15.4	LBS Fora Meetings
15.5	Request for opening Banking Outlet at Yelimunnoli Gram Panchayat, Taluka - Hukeri, District - Belagavi, Karnataka
15.6	Review of commission/ fee paid to business correspondents
15.7	Awareness of ACP targets at branch level
15.8	MSME Cluster Financing
15.9	Financial Literacy Camp by banks
15.10	Appointment of Vacant Financial Literacy Counsellors
15.11	Domestic Money Transfer – Review of Framework

## **AGENDA 15: RBI Agenda:**

### **AGENDA 15.1 Monitoring of utilization of the credit provided for agriculture and allied activities for the intended purpose**

In terms of RBI Circular on Interest Subvention Schemes Monitoring of end – use of crop loans dated November 9, 2012 banks were advised to ensure that all crop loans against which they are claiming interest subvention should satisfy certain criteria. Further, banks were advised to strengthen their systems for pre-sanction scrutiny and post-disbursement supervision as well as consider carrying out post-disbursement audits to ensure that all crop loans for which interest subvention is being claimed are being used for the stated purpose and there is no diversion of funds.

Further, in terms of para 5.3 of RBI's circular on "Kisan Credit Card (KCC) scheme: Working capital for animal husbandry and fisheries" dated February 4, 2019, the monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz., field visits to the site of unit/project to be carried out by the branch officials for checking the purpose of the unit. Further, as recommended by the Internal Working Group (IWG) to review agricultural credit, banks, vide our letter dated January 7, 2020 were advised to ensure that an MIS is developed to flag agricultural loans sanctioned against gold as collateral in CBS for monitoring such loans.

However, a study conducted by RBI revealed that the ratio of average amount outstanding under credit for crop cultivation and allied activities through SCBs (including RRBs) and Co-operatives to average input requirements for the period from FY 2018-19 to FY 2020-21 was considerably high in some states indicating diversion/ mis-utilization.

All banks are advised to ensure monitoring of the utilization of credit provided for agriculture and allied activities in different type of schemes including KCC for the intended purpose along with the repayment of eligible amount under subvention scheme/subsidies/others. The data in this regard may be presented in the SLBC meeting.

The SLBC is advised to ensure that the drought relief fund released by the state Government is not being automatically adjusted by the banks against the loan outstanding without obtaining consent from the respective customer.

### **AGENDA 15.2 Unbanked Rural Centres in Karnataka**

We draw your attention to FIDD Bengaluru mail dated June 19, 2024 where in it was clarified in terms of para 5.3 of Master Circular on Lead Bank Scheme dated April 01, 2024, which envisages that SLBC has to identify URCs as per the DoR circular on 'Rationalisation of Branch Authorisation Policy- Revision of Guidelines' dated May 18, 2017. Further, SLBC Convenor Banks have been advised to identify all unbanked rural centres (URCs) in the State, compile and maintain an updated list of all such centres. The updated list should be displayed on the website of each SLBC to facilitate banks to choose/indicate the place/centre where they wish to open a 'banking outlet'. However, on a perusal of the website of SLBC Karnataka, it is observed that the status on unbanked villages is uploaded in their website based on the Jan Dharshak portal, maintained by Department of Financial Services. The data on URCs may be uploaded on the SLBC portal based on the extant RBI instructions.

Further, IBID aforementioned circular, the updated list of URCs should be tabled in all SLBC meetings during discussions on the progress of providing banking services in unbanked rural centres. SLBC is therefore advised to furnish the details in the SLBC website and include the same for deliberations during the SLBC meetings.

### **AGENDA 15.3 District Level Review Committee Meetings**

The District Level Review Committee (DLRC) is a district level forum under the aegis of Lead Bank Scheme that primarily aims at facilitating stakeholders to undertake review of the district level credit plans and to devise workable solutions for enhancing flow of credit to deserving sectors, besides serving as a platform for Public Representatives to share their valuable feedback for improvising strategy. In terms of extant Master Circular on Lead Bank Scheme, Public representatives (MPs/ MLAs / Zilla Panchayat Chiefs) shall invariably be invited to DLRC meetings. However, as per our records, in the last eight quarters, 16% of DLRC meetings were attended by Public Representatives for the state of Karnataka. SLBC is advised to direct all the LDMs of Karnataka to adhere to the above instructions.

### **AGENDA 15.4 LBS Fora Meetings**

DCC/ DLRC meetings for the QE June 2024 for Kodagu and Bidar districts had been scheduled twice and were subsequently postponed. It is pertinent to mention that the meetings have not been conducted yet. FIDD Bengaluru vide mails had sought reasons for non-conduct of meetings and had advised SLBC to direct LDM to conduct the pending meetings immediately. Further, the DCC and DLRC meeting for Raichur district for the quarter ended June 2024 was conducted on June 25, 2024 without any intimation to RBI. The Lead Bank, i.e. State Bank of India and SLBC Karnataka was issued with a cautionary mail dated July 9, 2024 advising them to ensure that the schedule of DCC/DLRC meetings is intimated to all stakeholders well in advance to facilitate members participation. In case LDOs are unable to attend the meeting in person due to last minute intimation, alternate arrangements may be made by LDMs for facilitating LDOs participation through virtual mode.

All Lead Banks are advised to direct their Lead District Managers to adhere to aforesaid instructions. SLBC is advised to monitor the same.

### **AGENDA 15.5 Request for opening Banking Outlet at Yelimunnoli Gram Panchayat, Taluka - Hukeri, District - Belagavi, Karnataka**

We draw your attention to RBI letter dated June 12, 2024 wherein we have enclosed a letter received from Gram Panchayat Office, Yelimunnoli letter dated March 11, 2024, requesting for setting up a nationalized bank branch in the village.

It is pertinent to note that Yelimunnoli Gram Panchayat consists of two villages Hanjanatti with population around 15,000 people. It is mentioned that the said village is the second largest in Hukkeri Taluka. Further, the village is categorized as Grade 1 with one Govt. High School, 5 Primary School and 3 Private Schools. The DBT Beneficiary of the village are around 5000 people. Since they don't have any financial institution in the village, they have requested to set up a nationalized bank branch in the village.

SLBC was advised to examine the matter. Subsequently, SLBC vide their email dated July 20, 2024 have furnished the ATR wherein they have stated that as per the survey conducted by the concerned LDM, the opening of brick and mortar branch at said village is not feasible as the banking services are being rendered to the village by total 7 bank branches within 5 KM radius. The SLBC is advised to apprise the house in this regard.

### **AGENDA 15.6 Review of commission/ fee paid to business correspondents**

In terms of Master Circular on Branch Authorisation dated July 1, 2014, the quantum and rate of commission/ fee paid to a business correspondent may be reviewed periodically. Further, the remuneration should combine fixed and variable parts dependent, inter-alia, on some indication or measure of customer satisfaction. It is understood that the member banks appoint the BC through corporate arrangement. SLBC may ensure to monitor adherence by the banks to the extant RBI instructions regarding the aforesaid matter.

### **AGENDA 15.7 Awareness of ACP targets at branch level**

The Lead District Officers of RBI undertake visits to branches on a quarterly basis and it has been time and again observed that the branch managers are unaware of the ACP targets of their branch. All banks are advised to ensure that they synchronize their internal business plans with the ACP as elucidated in Master Circular on Lead Bank Scheme dated April 1, 2024.

### **AGENDA 15.8 MSME Cluster Financing**

FIDD Bengaluru on July 10, 2024 conducted a Meeting for discussion on 'Cluster Financing' with three banks viz, Canara Bank, SBI and Bank of Baroda along with representatives from SLBC, SIDBI, DIC and MSME-DFO. It was observed that requisite data based on the SFURTI and MSME CDP schemes are not available. SLBC may assist bankers in obtaining clarity on Clusters based approach to financing MSMEs.

### **AGENDA 15.9 Financial Literacy Camp by banks**

As per FIDD CO Circular dated March 02, 2017 on Financial Literacy by FLCs (Financial Literacy Centres) and rural branches - Policy Review, Rural branches of banks are required to conduct only one camp per month (on the Third Friday of each month after branch hours). However, during rural branch visits by LDOs of RBI, it has been observed that some rural branches are not conducting FL camps as per RBI guidelines. Banks are advised to adhere to the aforementioned circular.

### **AGENDA 15.10 Appointment of Vacant Financial Literacy Counsellors**

Financial Literacy Counsellors (FLCs) play a very important role in strengthening financial literacy framework and form the basis for a vibrant financial inclusive ecosystem. It has been brought to our notice that some FLCs are inactive as on date and no new Counsellors are being appointed against the Vacant post. Therefore, banks may take necessary steps for appointment of FL Counsellors expeditiously.

### **AGENDA 15.11 Domestic Money Transfer – Review of Framework**

The reference may be drawn to the RBI Circular [DPSS.PD.CO.No.622/02.27.019/2011-2012 dated October 5, 2011](#), wherein the framework for Domestic Money Transfer (DMT) was introduced. There has been significant increase in the availability of banking outlets, developments in payment systems for funds transfers, and ease in fulfilling KYC requirements etc. since then. Users have multiple digital options for funds transfer now. A review was recently undertaken on various services facilitated through remitting bank and BCs in the current framework and based on the review, certain changes are being made vide RBI Circular on 'Domestic Money Transfer – Review of Framework' dated July 24, 2024, taking into the account **Cash Pay-out Service and Cash Pay-in Service**.

The guidelines on Card-to-Card transfer are excluded from the purview of the DMT framework and shall be governed under the guidelines / approvals granted for such instruments. This shall come into effect from November 01, 2024. *SLBC may direct their member banks accordingly to strictly adhere to the circular [ibid](#).*

## NABARD AGENDA

<b>Agenda No</b>	<b>Agenda</b>
16.1	Delay in Crediting Interest Subvention to Coffee Growers' Accounts
16.2	Continuation of ACABC Scheme FY 2024-25
16.3	Submission of Utilisation Certificate under Govt Subsidy Schemes(GSS)
16.4	Digitisation of Scale of Finance
16.5	Pledge financing for agriculture commodities through electronic Negotiable Warehouse Receipt (e-NWR)
16.6	Support Under NABSanrakshan Credit Guarantee Scheme
16.7	Support under Financial Inclusion Fund (FIF) for Rural Connectivity- HTS-VSAT, Dual LTE and SD WAN technologies
16.8	Support to Government of Karnataka under RIDF

### **AGENDA 16.1: Delay in Crediting Interest Subvention to Coffee Growers' Accounts**

NABARD is in receipt of a letter from the CEO and Secretary of the Coffee Board, referencing a request from the Hassan District Planter Association. The association has reported that despite the timely release of funds by the Government of India and subsequent disbursement by NABARD, there have been significant delays by banks in crediting the subvention amounts to the growers' accounts.

It has to be emphasized that the funds for interest subvention are being released by NABARD to Regional Rural Banks (RRBs) and State Cooperative Banks within three working days of receiving them from the Government of India. In view of the above, all the member banks are requested to ensure that the subvention amounts are credited to the growers' accounts without unnecessary delays.

### **AGENDA 16.2: Continuation of ACABC Scheme FY 2024-25**

Directorate of Extension, Department of Agriculture and Farmers Welfare, GoI has informed about the continuation of ACABC Scheme for the current FY 2024-25 with the existing cost norms. All the Banks are requested to explore extending credit to eligible candidates trained under the scheme

### **AGENDA 16.3: Submission of Utilization Certificate under Govt. Subsidy Schemes(GSS)**

All banks are advised to submit the UCs to NABARD immediately upon receipt of final subsidy. In case of AMIs and ACABC schemes, this may be complied without fail.

### **AGENDA 16.4: Digitisation of Scale of Finance**

Govt. of India, along with the State Governments is setting up Agri-Stack to make it easier for farmers, inter alia, to access credit. As SoF is an important variable in determining the quantum of agri-credit, a digital SoF registry has been devised by NABARD to capture SoF data in line with the Crop Registry of MoA&FW, Govt. of India. These formats can be accessed by the Convenors of the DLTC and SLTC meetings (District Central Cooperative Banks and State Cooperative Banks respectively). Details have already been communicated by NABARD. Apex Bank to start the exercise by October 2024 for fixing the SoF for 2025-26.

### **AGENDA 16.5: Pledge financing for agriculture commodities through electronic Negotiable Warehouse Receipt (e-NWR)**

- Warehousing Development and Regulatory Authority (WDRA) has been established under the Warehousing (Development and Regulation) Act, 2007 for setting up a Negotiable Warehouse Receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouses.
- e-NWR can facilitate easy pledge financing by Banks and other financial institutions e-NWR also helps to save expenditure in logistic as stock can be traded through multiple buyers without physical movement and can be spilt for partial transfer or withdrawal. e-NWRs promote scientific warehousing for storage of agricultural goods & commodities and bankers are requested to promote it.
- WDRA is striving to promote finance against e-NWR to farmers especially small & marginal farmers in the post-harvest phase. Dept. of Financial Services (DFS) vide letter No. 3/67/2022-AC dated 25.01.2023 had advised all Public Sector Banks to consider the feasibility of designing a loan product on the lines of 'SBI produce marketing loan'. DFS in letter No. 3/67/2022-AC dated 17.01.2023 advised Convenors of SLBCs to include pledge finance against e-NWR as a permanent agenda in its meetings. Therefore, banks may



consider extending credit for pledge financing through e-NWR (GoK letter No. FD 38 CIF 2024 dated 18.04.2024)

**AGENDA 16.6: Support Under NABSanrakshan Credit Guarantee Scheme**

- Banks may provide collateral free loan to FPOs under NABSanrakshan Credit Guarantee Scheme.
- NABSanrakshan Trustee private Co., NABARD's wholly owned subsidiary is mandated to manage various credit guarantee funds of GoI and other agencies. The institutional architecture is a two-tier structure with NABSanrakshan and Credit Guarantee Trustee Company Ltd (NCGTC), set up by Ministry of Finance. It provides Credit Guarantee for agricultural and rural sector loans.

**Details of CG for FPO**

Item	Description
Guarantee Cover	85% if sanctioned amount up to ₹1 cr. max ₹ 85 lakhs
	75% if sanctioned amount beyond ₹ 1 cr. max ₹1.5 cr.
Annual Guarantee Fee	0.75% if sanctioned amount up to and ₹1 cr.
	0.85% if sanctioned amount beyond ₹1 cr.
Eligible Lending Institutions	All Schedule Commercial Banks including Regional Rural Banks, Co-operative Banks etc.
Corpus	₹ 1000 crore (co- contributed by GoI and NABARD)
Settlor	Department of Agriculture and Farmers Welfare, GoI

Banks may explore the possibility of providing overdraft facilities to the FPOs, even though FPOs have taken loan from other financial institutions.

**AGENDA 16.7: Support under Financial Inclusion Fund (FIF) for Rural Connectivity- HTS-VSAT, Dual LTE and SD WAN technologies**

NABARD has been providing support under FIF to improve the connectivity in the form of CAPEX support for both solar and non-solar powered VSATs in the network grey areas. The VSAT being supported was based on wide beam-based communication system. Keeping in view of its limitations, it has been decided to introduce HTS based VSAT communication system as an improvement.

**For new units**

- All the banks are eligible for support for installation of HTS VSAT/HTS VSAT in combination with SD WAN or Dual LTE in the North- Eastern Region, hilly states/UTs (viz., Himachal Pradesh, Uttarakhand, UTs of Ladakh and Jammu & Kashmir) and tier 5/tier 6 centres across rest of the country where connectivity is erratic and no support under FIF has been availed for VSAT earlier
- Banks can also pose innovative projects, if any, under FIF

**Replacement of existing VSAT**

- Rural Cooperative Banks (State Cooperative Banks & District Central Cooperative Banks) and Regional Rural Banks can switch to HTS-VSAT from already installed wide beam based VSAT, where the devices installed earlier are non-functional.

The extent of support for each technology is indicated below:

Model	Technology	Support under FIF	Eligible Component
I	HTS-VSAT in a combo with SD-WAN/Dual LTE	₹ 3,00,000 or 90% of the cost incurred whichever is lower	CAPEX+ OPEX
II	HTS VSAT only	₹ 2,65,500 or 90% of the cost incurred whichever is lower	CAPEX+ OPEX
III	4G Dual LTE only	₹ 34,500 or 90% of the cost incurred whichever is lower	OPEX
IV	SD WAN only	₹ 34,500 or 90% of the cost incurred whichever is lower	CAPEX

- i) Bank can opt for support only in one model for one branch from Model no. I, II, III and IV as indicated in the above table.
- ii) Initial set up costs for earthing pit and caging, etc. can be included as part of capital expenditure for HTS-VSAT.

Under the scheme, OPEX support is valid for one year only

**Operative period:** The scheme would be operational for a period of three years w.e.f. 01 April 2024 till 31 March 2027.

NABARD had vide our email dated 10.07.2024 shared circular in respect of the above mentioned scheme with all the DCCBs, RRBs, major commercial banks (viz. SBI, Canara Bank, Union Bank of India, Bank of Baroda) and payment banks (Airtel, Fino payment Bank, IPPB) requesting them to indicate connectivity requirement.

Banks are requested to avail support under the scheme and submit proposals to NABARD.

#### Center for Financial Literacy

- 41 news CFLs have been set up in Karnataka under Phase-III of CFL against which total grant support of ₹29.30 lakh per CFL for meeting 100% of the Capex cost and 90% of the Opex cost have been sanctioned under FIF. Capex support of ₹5.00 lakh per CFL and Opex support of ₹8.10 lakh per CFL per year for 3 years (90% of the total Opex cost) is funded under FIF.

Sponsor Bank is requested to ensure timely submission of quarterly claims under OPEX to NABARD.

#### AGENDA 16.8: Support to Government of Karnataka under RIDF

NABARD has been supporting GoK in creating rural infrastructure covering agriculture and allied sector, rural connectivity, and social sector including drinking water projects enabling overall development of rural areas. The complete list of the projects sanctioned is available on our website viz., [www.nabard.org](http://www.nabard.org). The sector-wise summary of support extended from the RIDF tranche (I to XXIX) are as indicated below:

( Amt. in ₹Crores)

S.No	Name of the Sector	No. of projects	Total Financial Outlay	Loan Sanctioned	Amount Disbursed
1	Agriculture and Allied	5142	2581.30	2409.31	1530.09
2	Bridges	1921	1288.76	1049.54	964.43
3	Irrigation	5347	7953.37	5903.84	4539.71
4	Roads	10720	7064.86	5755.14	5235.77
5	Social	21004	9840.40	5854.70	4810.97
	<b>Total</b>	<b>44134</b>	<b>28728.69</b>	<b>20972.53</b>	<b>17080.97</b>

**FOR REVIEW**

Agen da No	Agenda
17	Progress under Social Security Schemes
18	Status of Bank Linked Government Sponsored Scheme
19	PMSVANidhi scheme
20	Expanding and Deepening of the Digital Payments Ecosystem
21	Functioning of Business Correspondents (Review of Operations of Business Correspondents – hurdles/issues involved)
22	Review of Financial Literacy Camps (FLCs)
23	Centre Financial Literacy (CFLs)
24	State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP)
25	Issues related to Cyber Fraud reported and delay in response by Nodal Officers of the Bank
26	Kisan Credit Card
26.1	KCC Loans – Disbursements & Outstanding
26.2	KCC-Dairy and other Animal Husbandry activities
27	DEPT OF AGRICULTURE & FARMER WELFARE SCHEMES AGENDA
27.1	Agriculture Infrastructure Fund (AIF)
27.2	Pledge Financing for Agriculture commodities through Electronic Negotiable Ware-house Receipt (e-NWR)
27.3	Performance under Animal Husbandry Infrastructure Development Fund
27.4	Financing to Farmer Producer Companies / Farmer Producer Organizations
27.5	Pradhan Mantri Fasal Bima Yojana (PMFBY) Agriculture Department
27.6	Restructured Weather Based Crop Insurance Scheme
28	PMAY-U
29	Government sponsored schemes & discussion on lending towards Government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, etc.) and impact of these schemes
29.1	PMEGP performance as on 30.06.2024
29.2	CREDIT FLOW TO MINORITY COMMUNITIES
29.3	Progress under SHG-Bank linkage/ Joint Liability Groups
29.4	Progress under Stand Up India scheme as on 30.06.2024
29.5	Progress in Sanctions under MUDRA scheme
29.6	Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 30.06.2024
29.7	Progress under Aadhar seeding in PMJDY Accounts
29.8	Performance under Atal Pension Yojana (APY) scheme for FY 2024-25: (01.04.2024 to 30.06.2024)
29.9	Performance review of Central Sector Interest Subsidy (CSIS) scheme

**AGENDA 17: Progress under Social Security Schemes:**

(No. of enrolments in lakhs)

Scheme	Outstanding as on	
	31 <sup>st</sup> March 2024	30 <sup>th</sup> June 2024
PMSBY	174	172
PMJJBY	73	69
APY	35	37

**NOTE: The variation in data for PMJJBY and PMSBY is due to the decrease in data of SBI and Canara Bank.**

- The Secretary, Finance Department (Fiscal Reforms), GoK is conducting monthly review meeting to review the progress under Suraksha schemes and advised all Banks to ensure that to cover all the eligible accounts under both the schemes.
- SLBC requests all member Banks to achieve the targets within the timelines.
- As per State Government instruction, saturation campaign under social security schemes at Gram Panchayat level from 18.06.2024 to 30.09.2024 to cover all eligible population under Suraksha schemes. Data as on 04.08.2024 is furnished below-

TOTAL No districts	Total No. of GPs	Total no GPs covered (as per route map given by LDMS)	No. Of People Attended	PMJJBY (No of Enrolments)	PMSBY (No of Enrolments)	APY	TOTAL PMJJBY + PMSBY + APY	Average enrolment per Gram Panchayat
31	5951	3091	162191	53301	73911	17057	144269	51

- District wise progress under Jansuraksha Meeting is attached in annexure – 7, page no- 16
- We request State Government to advise District Administration to create awareness among people about campaign and cover all eligible population under PMJJBY, PMSBY & APY.
- Bank wise progress under all the above social security schemes as on 30<sup>th</sup> June 2024 is provided in Annexure-8, page no-17.

**Agenda 18: Status of Bank Linked Government Sponsored Scheme:**

SLBC has received communication from Additional Chief Secretary & Development Commissioner, GoK and instructed for the review of Government Sponsored scheme under Rejection reason.

Name of Scheme	PMFME	PMEGP	PM SVANidhi
Returned by banks	131	14169	41311

SLBC Fortnightly / Monthly review the banks / LDMS for clearing the pendency under different Government Scheme.

SLBC is not getting Target & achievement from the state Government sponsored due to which the main purpose of reviewing is defeating. Further most of the State Government departments are providing the targets in the month of January or February i.e. at the end of the year.

Due to this member banks are getting less time for achieving the target and also last year target get added to next Financial Year which is not realistic to achieve.

SLBC request chairperson to intervene in the said matter and instruct all the department for giving target and achievement well within time line.

Bank wise rejections under different Government sponsored scheme are furnished in annexure-9, Page No 18

**AGENDA 19: PM SVANidhi scheme:**

Lending under the PM SVANidhi scheme is extended till December, 2024. Credit Guarantee and Interest Subsidy claims on all loans will be paid till March 2028.

Various review meetings were conducted by NULM Dept, GoK with LDMS and Member banks and state line departments in coordination with SLBC.

**Progress under PM SVANidhi scheme in Karnataka state as on 30.06.2024:**

Term	Target	Total eligible applns	Sanctioned	Disbursed	Pendency for Disbursement	Returned by Bank	% Sanctioned against Target	% disbursement against Target
1st Term	4,06,900	4,38,626	3,88,968	3,71,983	16,985	24,807	96	96
2nd Term	1,10,200	1,32,969	1,11,644	1,04,879	6,765	12,771	101	94
3rd Term	19,900	31,384	25,915	23,702	2,213	2,934	130	91
<b>Total</b>	<b>5,37,000</b>	<b>6,02,979</b>	<b>5,26,527</b>	<b>5,00,564</b>	<b>25,963</b>	<b>40,512</b>	<b>98</b>	<b>95</b>

**Major Pendency under Sanction & disbursement is with following Banks:**

Name of Bank	Pendency for Sanction	Pendency for Disbursement
Karnataka Bank	6,410	11,205
State Bank Of India	4,621	2,920
Bank Of Baroda	3,685	538
Canara Bank	3,300	5,617
Union Bank Of India	3,090	719

Karnataka state ranked **5<sup>th</sup>** position under PMSVANIDHI Scheme. BBMP received the **2<sup>nd</sup>** rank National level PRAISE Award under PM SVANidhi. Tumkuru Municipal Council received the **3<sup>rd</sup>** Rank Award under SVANidhi Se Samridhi .

Bank wise & District wise sanction/disbursements/pendency/rejection of applications under the scheme and guidelines are furnished in Annexure-10, page no. 19-23

**AGENDA 20: Expanding and Deepening of the Digital Payments Ecosystem:**

RBI CO Mumbai vide their letter ref FIDD.CO.LBS.No. S704/02.01.014/2023-24 dated 09.08.2023 informed that all the Districts in the State has to be digitally covered to all eligible accounts. Timelines for completion of 100% digitization in all the Districts are before 22.07.2024.

The overall State performance under savings accounts is 99% and current accounts is 97%.

SI No	STATUS	BANK NAME
1	100% Achieved Banks	Indusind Bank, KBS Bank, YES Bank, IDFC Bank, IPPB , Fino Payment Bank, Airtel Payment Bank, Punjab & Sindh Bank, ESAF Bank, Bank of Braoda, ICICI Bank, Ujjivan Small Finance Bank, State Bank of India, AU Small Finance Bank, UCO Bank, Jana Small Finance Bank, Central Bank of India, Dhanalaxmi Bank, Kotak Mahindra Bank, Punjab National Bank, Suryodaya Small Finance Bank, Bank of India, Canara Bank, Equitas Small Finance Bank, Federal Bank, Karnataka Gramin Bank, South Indian Bank, Union Bank of India, Karur Vysya Bank, Bank of Maharashtra, Ut-karsh Small Finance Bank, Karnataka Vikas Gramin Bank and RBL Bank , IDBI & DBS Bank.
2	Banks yet to achieve	Axis Bank, Bandhan Bank, CSB Bank, DCB, J & K Bank, Karnataka Bank, Tamilnadu Mercantile Bank

BANK WISE EDDPE DATA AS ON 30.06.2024							
SI No	BANK NAME	Savings Accounts			Current Accounts		
		Eligible Ac- counts	Covered accounts	% cov- erage	Eligible cur- rent ac- counts	covered ac- counts	% cov- erage
1	AXIS BANK	1582320	1569408	99	118438	93223	79
2	BANDHAN BANK	394354	384821	98	7706	7125	92
3	CSB BANK LIMITED	49540	49287	99	3352	2992	89
4	DCB BANK	16981	16207	95	781	672	86
5	J & K BANK	31690	25838	82	2591	2409	93
6	KARNATAKA BANK	3514323	3432819	98	74100	62096	84
7	TAMILNAD MER- CANTILE BANK	51731	44158	85	3128	2592	83

We request 7 member Banks to achieve 100% digitization remaining 27 districts, immediately.

The overall District wise performance is provided in annexure-11, page No - 24.

**AGENDA 21: Functioning of Business Correspondents (Review of Operations of Business Correspondents – hurdles/issues involved):**

As on June 2024	Total No. of BC lo- cations	No. of active BCs availa- ble	No. of inactive BCs locations	BCs certified by IIBF
	116906	100069	16837	15071

\*As on 30.06.2024, there are 4241 BCs are increased over March 2024. This is mainly due to Fino Payment Bank – 1060 , Airtel Payment Bank 788, Indusind bank - 660 and Axis Bank- 1246.

In earlier quarters Fino Payment Bank, has reported all BCs are fixed BCs but now for March quarter 2024 they have reported all BCs are other than fixed BCs.

The No. of inactive BCs are 16837. **The Highest number of inactive BCs are from Fino Pay- ment bank i.e. 13,523, Yes Bank 1323, Canara Bank 839, Axis Bank 462 and Bank of Baroda 372.**

**Details of inactive BCs:**

SI No	NAME OF THE BANK	Total BCs	Inactive BCs	% inactiv-ity
1	Fino Payments Bank	21029	13523	64
2	YES Bank	40957	1323	3
3	Canara Bank	2217	839	38
4	Axis Bank	3327	462	14
5	Bank Of Baroda	2078	372	18
6	State Bank Of India	2634	114	4
7	HDFC Bank	400	74	19
8	UCO Bank	56	35	63
9	Indian Bank	116	34	29
10	Bank Of India	291	19	7
11	Union Bank Of India	641	14	2
12	Punjab National Bank	40	12	30
13	Karnataka Bank	105	10	10
14	IDFC First Bank	316	6	2

Bank wise details of BCs as on 30.06.2024 is furnished as an Annexure -12, page No.25-26

**AGENDA 22: Review of Financial Literacy Camps (FLCs):**

The status of FLCs as on 30.06.2024 as reported by sponsor Banks is as under:

	Financial Literacy Centers (FLCs)				Total FLCs
	As on 31.03.2024		As on 30.06.2024		
	Functional	Non Functional	Functional	Non Functional	
<b>Total</b>	149	28	148	29	177

Non-functional FLCs are majorly from:

Sponsored Bank	No. of Non-functional FLCs
State Bank of India	17
Union Bank of India	10
Bank of Baroda	1
Bank of India	1

There is an increase of 1 number of non-functional FLCs over March 2024 from State Bank of India. Bank of India is having only 1 FLC in Belgaum District and same was inactive since from 2 years. SLBC requests member banks to ensure that all FLCs are functional immediately.

**Activities of FLCs:**

Type of Camps	No. of camps conducted during quarter		No. of people benefitted during quarter	
	Mar-24	Jun-24	Mar-24	Jun-24
Special Camps	2217	1905	193725	117962
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	5902	5000	518623	264690
Out of target specific camps, camps conducted for school children.	1153	574	124394	46578
<b>Total No of Camps ( Special camps and Target specific camps)</b>	<b>8119</b>	<b>6905</b>	<b>712348</b>	<b>3,82,652</b>

**AGENDA 23: Centre Financial Literacy (CFLs):**

RBI Advised SLBC to place a separate agenda on the financial inclusion end outcomes of CFL activities is to be discussed.

In Karnataka state there are 79 CFLs exist sponsored by 4 Banks namely Canara Bank (37), State Bank of India (28), Union Bank of India (7) and Bank of Baroda (7).

**CFL outcome for June quarter 2024 quarter as under: -**

No of camps conducted	10376
No of participants covered in camps viz a viz target population set by the NGOs	349818
No. of Bank accounts opened	2905
No. of persons covered under insurance	24133
No. of persons covered under Pension	1827
No of Bank accounts reactivated	2923
No. of debit/credit cards issued/reactivated	1918
No. of Debit/Credit card issued	2461
No. of persons who were assisted at the bank with bank operations.	27434
No. of grievance redressal addressed.	3958
No. of persons covered under online banking transactions	23464
No. of persons indebted to moneylenders (informal sector) who were bought to formal sector.	2409
No. of persons sensitized under advanced financial products like mutual funds etc.	1219
No. of persons covered under any government sponsored schemes.	13383

Bank wise outcome of CFLs for June quarter 2024 is enclosed as annexure – 13, page No – 27-28.



**AGENDA 24: State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP):**

The progress of KPIs by Banks is received from NITI Aayog through DFS, Gol, as on 30.06.2024

**(A) Raichur District:**

Particulars	Key Performance Indicators (KPIs) as on 30.06.2024				
	Bank Ac-accounts (CASA) per lakh population	Ac-per population	PMJJBY enrollments per lakh population	PMSBY enrollments per lakh population	APY enrollments per lakh population
Target set by DFS	129755		9772	30303	2886
Achievement till June 2024	129714		16709	28665	5584
% Achievement	99.96		171	95	193
Gap to target (per lakh population)	41		Achieved	1638	Achieved

**(B) Yadgir District:**

Particulars	Key Performance Indicators (KPIs) as on 30.06.2024				
	Bank Ac-accounts (CASA) per lakh population	Ac-per population	PMJJBY enrollments per lakh population	PMSBY enrollments per lakh population	APY enrollments per lakh population
Target set by DFS	129755		9772	30303	2886
Achievement till June 2024	128610		14311	26512	5075
% Achievement	99		146	87	176
Gap to target (per lakh population)	1145		Achieved	3791	Achieved

**AGENDA 25: Issues related to Cyber Fraud reported and delay in response by Nodal Officers of the Bank:**

RBI vide their letter dated 11<sup>th</sup> July 2024 informed that, Police department has raised concerns on few Cyber Crime Nodal Officers are not responding to calls given by police department. Due to which account freeze /stop /hold in suspicious accounts is getting delayed.

SLBC has collected the latest contact details nodal officers and same has been shared with police department & RBI. But it is noticed that few banks were not responding to police department.

Further, SLBC request all banks, if any changes in contact details of nodal officer, the same may be communicated to SLBC/Police Department/ RBI.

SLBC request all member banks to advise your Cyber Crime Nodal officers to act accordingly.

**AGENDA 26: KCC:**

**26.1 KCC Loans – Disbursements & Outstanding:**

[ cards in lakhs] [Amount in crores]

Disbursement of KCC from 1 April 2024 to 30 <sup>th</sup> June 2024		KCC Outstanding as on 30 <sup>th</sup> June 2024	
No. of Cards	Amount	No. of Cards	Amount
1024663	12524	4879595	65955

Bank wise data on KCC loan as on June 2024 is provided in the Annexure - 14 page No- 29.

**AGENDA 26.2: KCC-Dairy and other Animal Husbandry activities:**

In order to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries under KCC, **DFS: GOI has launched nationwide AHDF KCC Campaign**

**Progress under the campaign** as on 12.07.2024 is given here below.

Parameters	Total no. of application received	Total no. of application accepted	Toto no. of application sanctioned	Total No pf Application Pending for 15 days
KCC-AH	258209	256563	116557	6435
KCC-FISH	31938	30767	14456	369
<b>Total</b>	<b>290147</b>	<b>287330</b>	<b>131013</b>	<b>6804</b>

KCC applications rejected due to the already availed KCC loan, Applicant in default NPA etc. District wise progress under this campaign data is given in Annexure- 15, page No – 30-31 .

All the banks have shown excellent performance under KCC AH & Fishery campaign launched by DFS.

KCC AH O/S as on 30.06.2024 amounts to ₹ **968.49** Crores for 190952 accounts.

KCC Fisheries O/S as on 30.06.2024 amounts to ₹ **322.56** Crores for 18560 accounts.

KCC Dairy loans sanctioned during the quarter and outstanding as on 30.06.2024 is provided in the Annexure- 16, page no 32.

Performance under KCC-Fisheries as on June 2024 is provided in Annexure-17 page no- 33.

**AGENDA 27: Dept. Of Agriculture & Farmer Welfare Schemes**

**AGENDA 27.1: Agriculture Infrastructure Fund (AIF):**

Achievement during the year 2024-25 (June quarter 2024):

(amount in crores)

Physical Target	Achievement	% ach	Financial Target	Achievement	% ach
1300	255	20	1145	282	25

Karnataka state ranked 5<sup>th</sup> under disbursement and 7<sup>th</sup> under sanction in PAN India basis.

Progress under the scheme is given in the Annexure-18-page No – 34-35.

SLBC requests all member banks to guide applicants to get the help from District Resource Persons and to advise their branches and administrative offices to cover all activities coming under AIF scheme by routing the application through the AIF portal.

**AGENDA 27.2: Pledge Financing for Agriculture commodities through Electronic Negotiable Warehouse Receipt (e-NWR):**

Warehouse Development and Regulatory Authority (WDRA) has been established under warehousing (Development & Regulation) Act, 2007 for setting up a negotiable warehouse receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouse.

BANK	No of Acs	O/s Bal (Cr)
State Bank of India	69	766
Union Bank of India	1265	320
Canara Bank	1019	251
ICICI Bank	33	43
Central Bank of India	155	17
Indian Overseas Bank	118	12
Bank of Baroda	36	7
Shivalik Small Finance Bank	5	2
Karnataka Bank	100	1
Tamilnad Merchantile Bank	3	1
HDFC Bank	6	1
Axis Bank	15	1
<b>TOTAL</b>	<b>2824</b>	<b>1420</b>

Banks have outstanding of **2824** loans amounting **₹1420 crores** as on 30.06.2024

**AGENDA 27.3: Performance under Animal Husbandry Infrastructure Development Fund**

The scheme was launched by Govt. of India on 31.07.2020 under Atmanirbhar Bharat Package. An amount of Rs.1 lakh crore will be provided for funding Agri Infrastructure Projects at farm-gate and aggregation points (PACS, FPOs, Agri entrepreneurs, Start-ups, etc.). Impetus for development of farm-gate & aggregation point, affordable & financially viable Post Harvest Management infrastructure.

The Scheme will be operational from 2020-21 to 2029-30. Disbursement in four years starting with sanction of ₹10,000 crores in the first year and ₹30,000 crores each in next three financial years. Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years.

Interest Subvention - All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹2 crores for 7 years.

Credit Guarantee- Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) 133 scheme for a loan up to ₹2 crores. The fee for this coverage will be paid by the Government. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of DACFW.

#### **AGENDA 27.4: Financing to Farmer Producer Companies / Farmer Producer Organizations**

Small Farmers' Agribusiness Consortium (SFAC) is a society promoted by the Department of Agriculture, Cooperation and Farmers Welfare, Govt. of India, which extend support to small and marginal farmers by facilitating formation of Farmer Producer Organizations (FPOs) and also through various schemes extended by Govt. of India. The objective of the scheme is to increase the income of small and marginal farmers and also create employment in the rural areas.

Banks have sanctioned 15 loans amounting 335.00 crs during first quarter while doing credit linkage to FPOs.

Progress under scheme is given in annexure-19, page no 36.

#### **AGENDA 27.5: Pradhan Mantri Fasal Bima Yojana (PMFBY) Agriculture Department:**

As on 30.06.2024 total 1935 no. of applications amounting to ₹2.84 Cr is pending for settlement under PMFBY due to NPCI payment failure and Blank Aadhar from different member Banks.

In ICICI Bank there are 682 proposals amounting to 1.52 crores are still pending for settlement due to blank aadhar and NPCI failure

During 2023-24, as on 19.07.2024 there are 16,55,680 beneficiaries amounting to 1848.22 crores has been settled against the total eligible beneficiaries of 17,01,402 amounting to 1982.00 crores.

#### **AGENDA 27.6: Restructured Weather Based Crop Insurance Scheme: -**

As on 30.06.2024 total 61.43 crore amount is pending for settlement under RWBCIS due to various reasons like, crop survey verification pending, crop mismatch etc.

Around 98.33% of claims are already been settled by insurance companies.

Year wise Kharif and Rabi enrollment and claim settlement details for PMFBY & RWBCIS is enclosed as annexure -20 , page No 37-38.

#### **AGENDA 28: PMAY-U:**

##### **Rajiv Gandhi Housing Corporation Limited:**

Department vide their email dated 31.07.2024 confirmed that only 3390 houses are ready/nearing completion and only those to be prioritized and as such bankers will be able to finance only those 3390 houses and again upon request from SLBC to share beneficiary wise data, department has shared details of 1224 eligible beneficiaries only.

As per instruction of department a special camp was conducted on 03.08.2024 at Sadenahalli, Bengaluru but response of the beneficiaries is not up to the expected level.

Bank-wise data is enclosed as annexure-21, page no 39

**AGENDA 29: Government sponsored schemes & discussion on lending towards Government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, etc.) and impact of these schemes.**

**AGENDA 29.1: PMEGP performance as on 30.06.2024:**

TARGET AND ACHIVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2024-25 (As on 30.06.2024)												
STATE	TARGET				ACHIVEMENT				ACHIVEMENT IN %			
	PRO (No)	M (Lakh)	M (Lakh)	EMP (NO)	PRO (No)	M (Lakh)	M (Lakh)	EMP (NO)	PRO (No)	M M (Lakh)	EMP (NO)	
KARNA-TAKA	3379		9257	37169	374		1867	4114	11		20	11

TARGET AND ACHIVEMENT UNDER PMEGP FOR 2nd LOAN IN KARNATAKA STATE DURING 2024-25 (As on 30.06.2024)											
(Projects and Employment in Nos.& M M Rs.In Lakhs.)											
Status as on	TARGET			ACHIVEMENT							
	PRO	M M	EMP	PRO	M M	EMP					
30.06.2024		44		440		484	3		21		0

All member banks are requested to look into the matter and arrange for sanction of maximum loans under PMEGP scheme, if otherwise in order. Performance under the scheme as on 30.06.2024 as Annexure-22, page No 40-41.

The percentage of NPA under PMEGP is **21.87%**.

**AGENDA 29.2: CREDIT FLOW TO MINORITY COMMUNITIES:**

**AGENDA 29.2.1: Progress under finance to Minority Communities in the state:**

(Amount in Crore)

O/s on at 31.03.2024			O/s as on 30.06.2024		
No. of accounts	amount	% to total PSA	No. of accounts	amount	% to total PSA
2828911	46732	10	2717929	47661	10

SLBC requests Karnataka State Minority Corporation to source maximum applications from all eligible minority communities to reach the Prime Minister 15 points programme and if any issues exist the same may be taken up with State Level authorities through Lead District Managers.

Bank wise outstanding to Minority Communities as on June 2024 provided in annexure-23 , page No- 42-43.

**AGENDA 29.2.2: Progress under finance to Minority Communities in the identified Districts of State:**

The disbursement level of credit to minority communities in the identified Districts as on June 2024 are under.

(Amount in crores)

Name of the District	Bidar		Kalaburgi		Dakshina Kannada	
	Jun-23	Jun-24	Jun-23	Jun-24	Jun-23	Jun-24
Advances under Priority Sector Credit	782	1109	1598	2281	9507	6610
Lending to Minority Community	80	78	155	144	920	995
% of Minority Community Lending to PSA	10	7	10	6	10	15

- Sufficient care to be taken to ensure that minority communities also receive an equitable portion of the credit.
- State Bank of India is the Lead Bank in Bidar and Kalaburgi Districts and Canara Bank is the Lead Bank in Dakshina Kannada District.

**AGENDA 29.3: Progress under SHG-Bank linkage/ Joint Liability Groups:**

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

Agency	As at June 2024			
	Credit Linkage for June 2024 quarter		Cumulative during FY 2024-25	
	FY 24-25		FY 24-25	
	No. of SHGs	Amount (Cr)	No. of SHGs	Amount (Cr)
PSBs + PVTs	199215	2197	199215	2197
RRBs, Cooperatives & Other Banks	12951	366	12951	366
<b>Total</b>	<b>212166</b>	<b>2562</b>	<b>212166</b>	<b>2562</b>

Bank wise progress under SHGs is provided in Annexure- 24, page No- 44.

**Progress under Joint Liability Groups (JLGs):**

Agency	Balance O/S as on June 2024		Disbursement during quarter	
	No. of JLGs	Amount in Cr	No. of JLGs	Amount in Cr
PSBs + PVTs	1937575	11344	289943	2480
RRBs, Cooperatives and Small Finance Banks	1535497	7024	132031	909
<b>Total</b>	<b>3473072</b>	<b>18368</b>	<b>421974</b>	<b>3389</b>

Bank wise progress under JLG-Bank linkage program as at June 2024 is given in Annexure- 25, page No - 45.

**AGENDA 29.4: Progress under Stand Up India scheme as on 30.06.2024:**

Member banks have sanctioned 224 SUI loans amounting to Rs.55.01 Cr from 01.04.2024 to 30.06.2024.

(Nos. in actuals and Amount in crores)

Scheme	Sanctioned during June 2024 Quarter		Cumulative FY 2023-24 (As at 30.06.2024)	
	No. of A/Cs	Sanction Amt.	No. of A/Cs	Sanction Amt.
SC	55	13	55	13
ST	20	4	20	4
Women	149	38	149	38
<b>Total</b>	<b>224</b>	<b>55</b>	<b>224</b>	<b>55</b>

Bank-wise and District wise details of sanctions and disbursements under SUI as on June 2024 is provided in Annexure- 26, page No 46-47.

SLBC request MSME department, SC/ ST corporation, KVIC and DICC to source maximum number of applications and submit to respective Bank branches.

**AGENDA 29.5: Progress in Sanctions under MUDRA scheme:**

[Amount in Crores]

Scheme	Mar-24				Jun-24			
	Disbursement during FY 2023-24		Outstanding as on 31.03.2024		Disbursement during FY 2024-25		Outstanding as on 30.06.2024	
	No of A/cs	Amount Sanctioned	No of A/cs	Outstanding Amount	No of A/cs	Amount Sanctioned	No of A/cs	Outstanding Amount
Shishu	4119316	14812	3606383	8837	574383	2030	4322657	9437
Kishore	2234837	25169	1978608	20955	332424	4302	2048435	20460
Tarun	104787	9703	171954	10010	20703	2313	176589	10310
<b>Total</b>	<b>6458940</b>	<b>49684</b>	<b>5756945</b>	<b>39803</b>	<b>927510</b>	<b>8645</b>	<b>6547681</b>	<b>40207</b>

(Data Source- MUDRA Portal)

Member banks have sanctioned 927510 MUDRA loans amounting to 8645.15 crores from 01.04.2024 to 30.06.2024

Bank-wise, District, State wise sanctions and disbursements under MUDRA is given in annexure-27, page No 48.

Karnataka State has secured number **2<sup>nd</sup> position** with respect to MUDRA loan sanctions and disbursements in the country with the active participation of all member banks and support from line department and to reach the 1<sup>st</sup> position in the next quarter.

**AGENDA 29.6: Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 30.06.2024:**

Details	No. of Accounts
Total cumulative Target	7800
Application applications submitted to Banks	1338
Loans under process	121
Loans Sanctioned	352
Loans Rejected	131
Loan disbursed	206
% sanction against application submitted	27%

Karnataka State has secured **2<sup>nd</sup> position** in case of disbursement and **8<sup>th</sup> position** in case of loans sanctioned in PAN India.

District wise, bank wise and target and progress under PMFME scheme is provided in Annexure-28, page No- 49-50.

**AGENDA 29.7: Progress under Aadhar seeding in PMJDY Accounts:**

(Outstanding No. of Accounts in lakh)

Particulars	31.03.2024	30.06.2024
No. of PMJDY A/cs O/S	192	190
Total Aadhar Seeded A/cs	154	146
% Aadhar Seeding	80	77

All member Banks are requested to encourage customers of new PMJDY and existing PMJDY accounts for Aadhar seeding.

Bank wise total progress under PMJDY Aadhar seeding as on 30<sup>th</sup> June 2024 is provided in the Annexure- 29, page No- 51.

The Finance Department, GoK has advised member banks to conduct campaign to regularize the Jan Dhan inoperative accounts into active from 01.07.2024 to 30.09.2024. Further banks has to share the progress report to SLBC.

**AGENDA 29.8: Performance under Atal Pension Yojana (APY) scheme for FY 2024-25: (01.04.2024 to 30.06.2024)**

Karnataka has achieved 23 % of APY target set by PFRDA during FY 2024-25 up to 30.06.2024.

Bank Category	No. of branches as on 01.04.2024	Target by PFRDA per branch	Total Target	Performance by Banks	Achievement %
PSBs	5546	90	499140	61839	12
Major Pvt Banks	1072	70	75040	2901	4
PVT Banks	1394	35	48790	13498	28
RRBs	1755	90	157950	104025	66
Small Finance Banks	198	65	12870	490	4
Cooperative Banks	501	20	10020	601	6
<b>Total</b>	<b>10,466</b>	<b>-</b>	<b>8,03,810</b>	<b>183354</b>	<b>23</b>

\* Major Banks (ALL PSBs and 4 Private banks i.e. ICICI Bank, AXIS Bank, HDFC Bank, IDBI Bank).

Bank wise and District wise performance report provided by PFRDA is placed as Annexure- 30, page No 52-53.

**AGENDA 29.9: 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.



## FOR INFORMATION

Agenda No	Agenda
30	Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy
31	Branch Network
32	Status of Rural Bank Branch closure
33	ATM Network
34	Progress under Aadhar seeding of operative CASA accounts
35	Position of sector wise NPAs
36	Issues remaining unresolved at DCC/DLRC meeting
37	Sub-committee meetings held during the review period
38	<b><u>Other issues</u></b>
38.1	Implementation of Kannada language by Banks
38.2	Providing add-on services through Toll Free Desk for addressing Public
38.3	Status of RSETIs / RUDSETIs as on 30.06.2024 reported by sponsor Banks
38.4	Functioning and performance of RUDSETIs (7) / RSETIs (24) in Karnataka state
38.5	Status of Aadhar Enrolment Centers in Banks in the State
39	Success Stories

**AGENDA 30: Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy:**

As per Jan Dhan Darshak app and FI Plan portal, as on date, there is no unbanked villages without any Branch, BC, or IPPB within a radius of 5 KM as on June 2024.

Agenda 9.1 request for opening of Brick & Mortar Branch to SLBC/RBI/State Govt.

SLBC has received communication from RBI/ state Government regarding opening of Brick and Mortar branch at following locations

SI No	Village	Taluk	District	Letter received from Department	Details of banking outlets exists.
1	Kanchinahal	Chan-nagiri	Davanag-ere	Finance De- partment, GoK	1. There is an existance of Indian Bank, Gopenahalli which is 3.7 km away from Kanchinahal. 2. BC exists in the same village
2	Yelimunnoli	Hukkeri	Belgaum	RBI, CO, Mumbai	1. India Postal Payment Bank exists at same village. 2. Canara Bank at Nerli which is 5 km away from Yelimunnoli. 3. Canara Bank BC working at same village which is active. 4. There are 6 banks exists at Hukkeri which is 5 km away from Yelimunnoli.
3	Nilaji	Raya-baga	Belgaum	Finance De- partment, GoK	1. India Postal Payment Bank exists at same village. 2. KVGB at Morab which is 6 km away from Nilaji. 3. Fino Payment Bank BC working at same village which is active. 4. There are 5 banks exists at Harugeri which is 10 km away from Nilaji.

SLBC has already communicated the same after obtaining Survey report from LDMS to respective regulators.

**AGENDA 31: Branch Network:**

(In numbers)

Particulars	Mar 2024	Jun 2024	Variation of June 24 over March 24
Rural	4341	4358	17
Semi-Urban	2806	2812	6
Urban (including Metro)	5114	5140	26
<b>Total</b>	<b>12261</b>	<b>12310</b>	<b>49</b>

In comparison to the March quarter 2024, there is an increase of **49** branches for the June quarter 2024.

Bank wise and district wise No. of bank branches in the state is provided in Annexure- 31, page No 54-55.

**AGENDA 32: Status of Rural Bank Branch closure:**

Dist. name	Bank name	Merging Branch /Relocation	Acquiring Branch	Distance branches	between	Remarks
Nil						

**AGENDA 33: ATM Network:**

(In numbers)

Particulars	1-Mar	24-Jun	Variation of June 24 over Mar 24
Rural	2117	2075	-42
Semi Urban	3383	3347	-36
Urban	11562	11283	-279
<b>Total</b>	<b>17062</b>	<b>16705</b>	<b>-357</b>

- ❖ The total number of ATMs has decreased from 17062 as on 31.03.2024 to 16705 as on 30.06.2024, thus showing a decrease of 357 ATMs during the quarter.
- ❖ **Note: Decrease in ATM is due to- SBI -218, Axis Bank -198 and Canara Bank -43 and Indian Overseas Bank (+98).**

Bank wise and district wise No. of ATMs in the state is provided in Annexure- 32,page No 56-57

**AGENDA 34: Progress under Aadhaar seeding of operative CASA accounts:**

(Number in lakhs)

As on	No. of operative CASA A/cs	No. of CASA A/cs seeded with Aadhar	% of Aadhar seeding
12.04.2024	987	882	89
05.07.2024	988	885	90

- All member banks are requested to sensitize the branches for further improving in Aadhar seeding.
- The Bank-wise Progress under Aadhaar seeding of CASA accounts in Karnataka state as on 05.07.2024 is furnished in the Annexure- 33 , page No- 58.

**AGENDA 35: Position of sector wise NPAs:**

**AGENDA 35.1: Non-Performing Assets (NPA) position as on 30.06.2024:**

(Amount in Crore)

Sl .	Sector	As on 31.03.2024				As at 30.06.2024			
		Outstand- ing Amount	No of NPA A/c's	NPA Amount	% of NPA	Outstand- ing Amount	No of NPA A/c's	NPA Amount	% of NPA
1	Agriculture	224055	1011016	21870	10	225881	956076	21339	9
2	MSME	168990	324508	13476	8	171887	316599	12659	7
3	Housing	38014	10057	567	1	37795	9508	587	2
4	Education	6262	20562	454	7	6252	19411	440	7
5	Other Priority sector adv	11151	121361	664	6	11625	125653	790	7
6	Non priority sector NPA	803386	458401	22302	3	807457	370653	18287	2
7	Total NPAs	1253212	1947499	59379	5	1262284	1799774	54179	4

Bank wise and segment wise NPA position is provided in Annexure- 34 , page No 59-62.

**AGENDA 35.2: Recovery of Bank's dues under PMEGP:**

The PMEGP NPA position as at June 2024 is furnished here under:

(Amount in Crore)

As on 30 <sup>th</sup> June 2024		
Balance O/S	NPA Level	% of NPA
1369	290	21

Bank-wise NPA level under the PMEGP scheme is furnished in Annexure- 35 , page no-63.

SLBC had requested all the member banks to share NPA details with KVIC, which had assured to assist in recovery. Few banks are yet to share the PMEGP data.

We request State Government to advice Department to help in recovery of PMEGP NPA cases.

**AGENDA 36: Issues remaining unresolved at DCC/DLRC meeting**

Lead District Manager Ramanagara informed that there are 2 places in Ramanagra namely Doddalahalli and Kodihalli, where Business Correspondent not interested to work and left the work. LDM informed the same to UCO bank for appointing new BC at said location. But there is no response from the UCO bank.

SLBC request UCO Bank to kindly appoint BC in said locations, immediately

LDM Vijayapura has informed that DCC meeting was held on 27.12.2022 during the meeting the chairperson has advised ICICI Bank to open brick and mortar branch at Hunshyal village of Vijayapura district. But till date no developments were taken place.

We request ICICI Bank to provide the latest development in opening of branch at Hunshyal village.

**AGENDA 37: Sub-committee meetings held during the review period:**

Sub-committee on Weaker section (State Bank of India) for September, December quarter 2023 and March quarter 2024 is not conducted.

Sub-committee on Security (State Bank of India) for December quarter 2023 & March quarter 2024 is not conducted.

Sub-committee on Retail (Bank of Baroda) for December quarter 2023 and March quarter 2024 is not conducted.

SLBC requests convener banks to conduct above meeting immediately and share the minutes.

**AGENDA 38: Other issues:**

**AGENDA 38.1: Implementation of Kannada language by Banks.**

All member banks and LDMs are requested to ensure:

- 1) Availability of account opening forms, loan applications, challans etc., in Kannada language in the branches.
- 2) Use Kannada language in Bank ATMs, BNAs, Sign boards, letter heads, bank/branch seal and in RSETIs/RUDSETIs and FLCs.

LDMs are requested to ensure the above said aspects in DLRC, DCC and BLBC meetings with district coordinators of banks and bank branch Managers.

The state controlling office of banks has to advise their Regional Managers/Regional officer/Districts coordinators for extending necessary support to LDMs for creating awareness programme to degree colleges for taking banking exams.

SLBC request member banks to ensure imparting Kannada language training to non-Kannada employees. Further, banks are requested to inform the number of training so conducted to SLBC on quarterly basis.

**AGENDA 38.2: Providing add-on services through Toll Free Desk for addressing Public**

The total no. of calls received at the Helpdesk from Apr 2024 to June 2024 is 2920.

All member Banks are requested to popularize this Toll Free Number **180042597777** among their customers.

After repeated message and Follow up many Banks are not remitting the Toll free number charges timely basis. Banks like **DBS Bank, EQUITAS Bank, Karur Vysya Bank etc.** are always delaying payment.

**AGENDA 38.3: Status of RSETIs / RUDSETIs as on 30.06.2024 reported by sponsor Banks are under:**

There are 7 RUDSETIs and 24 RSETIs are functioning in the State of Karnataka.

(Quarterly)

Name of the Sponsoring Institution	No. of RSETIs	Target for 2024-25		Achievements (as at 30.06.2024)		
		Pro-grammes	Trained	Pro-grammes	Trained	% Ach
<b>RUDSETI</b>	<b>7</b>	<b>240</b>	<b>7100</b>	<b>74</b>	<b>2047</b>	<b>29</b>
<b>Canara Bank</b>	<b>11</b>	<b>358</b>	<b>10500</b>	<b>108</b>	<b>3144</b>	<b>30</b>
<b>State Bank of India</b>	<b>7</b>	<b>221</b>	<b>7000</b>	<b>59</b>	<b>1570</b>	<b>22</b>
<b>Union Bank of India</b>	<b>2</b>	<b>63</b>	<b>1800</b>	<b>13</b>	<b>314</b>	<b>17</b>
<b>Bank of Baroda</b>	<b>2</b>	<b>62</b>	<b>2000</b>	<b>26</b>	<b>677</b>	<b>34</b>
<b>Kotak Mahindra Bank</b>	<b>1</b>	<b>37</b>	<b>1220</b>	<b>10</b>	<b>310</b>	<b>25</b>
<b>DCC Bank</b>	<b>1</b>	<b>46</b>	<b>1380</b>	<b>15</b>	<b>507</b>	<b>37</b>
<b>Total</b>	<b>31</b>	<b>1027</b>	<b>31000</b>	<b>305</b>	<b>8569</b>	<b>28</b>

**AGENDA 38.4: Functioning and performance of RUDSETIs (7) / RSETIs (24) in Karnataka State.**

SI No.	Particulars	As on 30.06.2024 (Cum since inception)	During FY 2024-25
1	No. of training programs conducted	<b>13889</b>	<b>305</b>
2	No. of persons trained	<b>390024</b>	<b>8569</b>
3	No. of persons secured employment / self-employment	<b>108144</b>	<b>167</b>
4	No. of trained persons credit linked	<b>174977</b>	<b>156</b>

The progress achieved by RSETIs during the year is provided in the Annexure-36, page No-64 .

All member banks are requested to arrange for credit linkage to all RUDSET/RSET trained candidates to foster self-employment.

SLBC requests RSETIs to conduct credit awareness programmes in the middle of the training programmes and to share the list of trainers to local banks for facilitating credit linkage.

**AGENDA 38.5: Status of Aadhar Enrolment Centers in Banks in the State:**

UIDAI, Bangalore has informed that as on 31.03.2024, 481 kits are active with 98366 Enrolments / updates in the last 30 days against 469 active kits with 12048 enrolments/updates in the last 30 days as on 30.06.2024.

SLBC requests all Banks to improve the enrolments and carry out maximum enrolments/updates. SLBC also requests all Member Banks to give more focus for enrolments/updates in Raichur & Yadgir Districts.

Bank wise status of enrolment centres as per UIDAI in Karnataka is provided in Annexure-37 , page No-65.

**AGENDA 39: Success Stories:**

**Name:** Smt Mahadevi Choudaki  
**Address:** Mangalavar Pete, Sureban, Ramdurg Taluk, Belagavi District, Karnataka State  
**Educational Qualification:** 12<sup>th</sup> Standard  
**Training Course:** Computerized Accounting  
**Period of Training:** 15.06.2022 to 14.07.2022

**Background:** Mahadevi Choudaki belongs to an agriculture family. Her husband was engaged in agriculture work. She was working in a private company to generate additional income for her family. At this juncture, came to know about **RUDSETI, Dharwad** through an awareness programme and applied for Computerized Accounting training. Actively participated in the training, sessions on Computerised Accounting, EDP inputs like competencies, communication, time management, managerial and marketing helped her to launch her Computer Training Centre named “**Sri Siddeswara Jnanajyoti Computer Training Centre**” and running it profitably.

**Total Investment:** Rs 6,00,000/-

**Bank Loan:** Rs 5,00,000/- (Canara Bank)

**Income per month:** Rs 25,000/-



**Name:** Mr Naveena Gopalappa Harijana  
**Address:** Nagalapura, Byadagi Taluk, Haveri District  
Karnataka State  
**Educational Qualification:** 10<sup>th</sup> Standard  
**Training Course:** Photography & Videography  
**Period of Training:** 13.06.2022 to 12.07.2022

**Background:** Born in an agriculture family. His father was doing agricultural work. After completion of his education he was doing laborer work. Not satisfied with the work and salary, he decided to start his own self-employment activity. In the meantime, came to know about **RUDSETI, Chitradurga** through a newspaper advertisement and applied for Photography & Videography training. He took keen interest and actively participated in the training. Sessions on competencies, personality development and communication skills helped to start his own business. After completion of the training he got financial assistance from bank under PMEGP Scheme and running “**Abhay Photo Studio**” successfully.

**Total Investment:** Rs 4,50,000/-

**Bank Loan:** Rs 3,50,000/- (Karnataka Vikas Gramin Bank)

**Income per month:** Rs 25,000/-



#### AGENDA 40: Special Invitee

As per Lead Bank Scheme a special invitee has to be invited to SLBC meeting.

Sri. **S Venkataramana** , Managing Trustee of Canara Financial Advisory trust (CFAT) is working from last 2 years and monitoring 152 financial Literacy centers all over India. He has extensive experience and has worked closely with various stakeholders including NGOs and government agencies. Their expertise and firsthand experience in implementing financial literacy initiatives would be valuable to the SLBC meeting.