

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

**AGENDA NOTES FOR 168th SLBC MEETING &
BANKING STATISTICS AS ON 31.12.2024**

-VENUE-

Room No 313, Vidhana Soudha, Bengaluru

Date: 27.02.2025

Time: 3.00 PM

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

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As per the revised RBI guidelines on Lead Bank Scheme, SLBC Karnataka convened 168th Steering Committee Meeting on 31.01.2025 at 3rd Floor, Conference Hall, Canara Bank, HO Annexe, Gandhi Nagar, Bengaluru under the Chairmanship of Sri. M Bhaskara Chakravarthy , Convenor SLBC Karnataka and General Manager, Canara Bank. The suggestions/modifications offered by the members have been duly incorporated.

AGENDA 1.1: Confirmation of the minutes of 167th SLBC meeting held on 26.11.2024

The minutes of 167th SLBC meeting held on 26.11.2024 were circulated among all the member banks and Govt. Departments. As no suggestions received, the house may kindly confirm the minutes.

AGENDA 1.2: Action points evolved in 167th SLBC meeting and action taken report:

Agenda Item	Action Point	To be attended By	Timeline	Status of Action initiation
RBI Agriculture and Priority mandatory Target Vs Ach. on Sept 2024	Some banks not achieved mandatory target under Priority & Agriculture	SBI, BOI, BOM, Central Bank, PSB, HDFC, Axis Bank and PNB	Immediate Effect	SLBC vide letter ref no HOBLR:LB&FI SLBC:KSC:482:2024-25 dated 27.11.2024 instructed all these banks to achieve agriculture(18 %) and PSA (40%) target without fail.
Gruhalakhmi Scheme	Issuance of Rupay card and conversion of non PMJDY account to PMJDY and alternate mode to send NPCI failure cases to Banks	All banks	Immediate effect upto 31.12.2024	SLBC instructed all banks vide letter no HOBLR:LB&FI SLBC:HRH:GL:487:2024-25 dated 02.12.2024 to conduct camp for rupay card issuance and conversion into PMJDY account..
PMSVANidhi scheme	Chairperson instructed Karnataka bank to clear pendency immediately	Karnataka Bank	Immediate Effect	During every weekly meeting conducted by SLBC it is instructed to all banks to clear pendency.
Review of Financial Literacy	Convenor Instructed SBI to appoint FLC counselor at 17 places immediately	SBI & BOI	Immediate effect.	SLBC vide letter HOBLR:LB&FI SLBC:FLC:V:497:2024-25 dated 07.12.2024 informed SBI to appoint all FLC counsellor
Pradhan Mantri Fasal Bima Yojana (PMFBY):	Chairperson instructed ICIC bank to clear pending PMFBY NPCI failure case before 31.12.2024	ICICI Bank	Immediate effect up to 31.12.2024	SLBC vide letter HOBLR:LB&FI SLBC:PMFBY:AKH:854:2024-25 dated 12.12.2024 instructed ICICI Bank to clear NPCI failure cases pendency immediately.

1% interest Subvention for KCC loans	Chairperson instructed Agriculture Department for release of pending amount	Agriculture Dept.	Immediate effect	SLBC vide letter HOBLR:LB&FI SLBC:INTSUB:AKH:485:2 024-25 dated 29.11.2024 requested department to release the pending amount
DCC DLRC	RBI informed many PVt and SFB are not attending DCC/DLRC meeting	All Banks	Immediate Effect.	SLBC vide letter dated 31.01.2025 re requested all banks to instruct CO/RO to attend the DCC /DLRC meeting without fail.
SLBC meeting bank participation	Chairperson instructed all banks SLBC meeting has to be attended by state head only	All Banks	Immediate effect.	SLBC vide letter dated 17.12.2024 re requested all banks to instruct CO/RO to attend the DCC /DLRC meeting without fail.

AGENDA 2. Banking statistics as on 31st December 2024:

AGENDA 2.1: Business figures under various parameters:

(Amount in Crores)

Particulars	Dec 2023	Dec 2024	Variation over Dec. 2023	
			Absolute	In %
Deposits	1504084	1668240	164156	10.91
Advances	1199074	1334571	135497	11.30
Total Business	2703158	3002811	299653	11.09
Credit-Deposit Ratio	79.72	80.00		
Total PSA	429031	471708	42677	9.95
% of PSA to Total Advances of Preceding year	43.49	40.02		
Agricultural Advances	208584	233456	24872	11.92
% of Agri. Adv. to Total Adv. of Preceding year	21.14	19.47		
Advances to MSME	162654	182029	19375	11.91
% of MSME to Total Advances of Preceding year	16.49	15.18		

Sector	Particulars
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 10.91 % in Deposits and 11.30 % in Advances. CD ratio of the state as on 31.12. 2024 is 80%.
Total PSA	There is a Y-o-Y growth of 9.95 % in Total Priority Sector Advances.
Agricultural advances	There is a Y-o-Y growth of 11.92 % in Agricultural Advances.
MSME sector	There is a Y-o-Y growth of 11.91 % in MSME Advances.

BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 31.12.2024

MAJOR BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 31.12. 2024						
Name of Bank	Mandatory targets & sub-targets					
	O/s As on 31.12.2023		O/s As on 30.09.2024		O/s As on 31.12.2024	
	% Agri to Tot Advances	% Priority to Tot Advances	% Agri to Tot Advances	% Priority to Tot Advances	% Agri to Tot Advances	% Priority to Tot Advances
CANARA BANK	29.78	53.83	30.39	53.81	29.77	53.41
STATE BANK OF INDIA	12.49	30.65	12.63	30.37	12.72	30.13
UNION BANK OF INDIA	21.54	45.31	23.93	50.78	22.65	47.47
BANK OF BARODA	21.96	41.66	20.39	39.45	19.86	38.26
BANK OF INDIA	14.73	27.96	16.20	29.72	15.97	29.28
BANK OF MAHARASHTRA	17.09	37.86	19.01	35.90	19.08	35.72
CENTRAL BANK OF INDIA	10.92	31.88	12.54	35.36	13.39	37.39
INDIAN BANK	10.17	25.70	11.52	26.52	11.60	13.78
INDIAN OVERSEAS BANK	25.52	61.52	28.88	61.88	31.63	60.45
PUNJAB NATIONAL BANK	5.60	20.02	7.32	20.25	7.60	20.47
PUNJAB AND SIND BANK	1.65	21.15	0.54	8.75	5.35	13.55
UCO BANK	6.51	70.12	6.80	75.04	6.80	81.01
PRIVATE BANKS						
KARNATAKA BANK	15.58	53.23	24.84	55.28	25.66	54.94
HDFC BANK	6.23	32.74	4.19	19.59	4.37	19.78
AXIS BANK	8.93	37.90	8.62	36.62	8.34	35.30
ICICI BANK	6.68	24.03	6.06	24.50	5.77	23.32
KOTAK MAHINDRA BANK	16.06	48.06	13.60	44.56	12.13	42.92
RRBs						
KARNATAKA VIKAS GRAMEENA BANK	78.86	97.94	78.65	96.79	77.76	95.89
KARNATAKA GRAMEENA BANK	86.07	98.35	84.61	96.07	84.55	95.69
APEX BANK						
K.S.COOP APEX BANK LTD	50.45	66.02	49.75	66.20	48.94	64.69

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 December 2024 of FY 2024-25 vis-à-vis disbursements

(Amount in crores)

ACP Target VS. Achievement- December 2024						
Sector	Annual Target	Dec 2023		Annual Target	Dec 2024	
	2023-24	Ach	% Ach.	2024-25	Ach	% Ach.
Short Term Loan	97995	79511.95	81.14	114625	92252.08	80.48
Agri Term Loan	79475	54807.74	68.96	77576	57047.77	73.54
Total Agri Loans	177469	134319.69	75.69	192201	149299.85	77.68
MSME	132129	118384.05	89.6	174242	134699.43	77.31
Export Credit	3948	432.67	10.96	617	98.26	15.93
Education	4533	1001.73	22.06	1516	1246.92	82.24
Housing	25572	4746.64	18.56	7312	4778.18	65.35
Social Infrastructure	3659	88.58	2.42	132	100.80	76.58
Other PSA	18829	8140.58	43.23	12356	6632.47	53.68
Total PSA	366147	267113.94	72.95	388376	296855.91	76.44
Total Non-Priority	477663	445627.47	93.29	678100	536207.27	79.07
Total Credit	843810	712741.41	84.47	1066475	833063.18	78.11

Bank wise & sector wise level of disbursement/achievement in PSA and NPSA under Annual Action Plan during December quarter 2024 is provided in Annexure-1 page no. (1-9)

Bank wise level of outstanding for PSA and NPSA as on 31.12.2024 Annexure-2 page no.(10-18)

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

SLBC request all the member banks to achieve priority sector targets without fail.

MAJOR BANK WISE -PRIORITY SECTOR TARGET-ACHIVEMENT & CD RATIO AS ON 31.12.2024				
Name of Bank	Priority Sector - ACP Target vs Achievement			CD RATIO
	Target	Ach	%	
CANARA BANK	56358	38534.13	68.37	66.10
STATE BANK OF INDIA	40406	36358.20	89.98	69.48
UNION BANK OF INDIA	25155	16855.74	67.01	56.67
BANK OF BARODA	24745	19176.63	77.50	102.45
BANK OF INDIA	6532	4686.35	71.75	155.53
BANK OF MAHARASHTRA	1784	1787.16	100.17	293.97
CENTRAL BANK OF INDIA	1457	1295.60	88.92	83.37
INDIAN BANK	6411	2739.07	42.72	89.49
INDIAN OVERSEAS BANK	1937	1997.98	103.13	58.31
PUNJAB NATIONAL BANK	1668	1703.25	102.11	155.03
PUNJAB AND SIND BANK	168	321.65	191.00	140.33
UCO BANK	855	1325.02	154.91	76.71

PRIVATE BANKS				
Name of Bank	Priority Sector - ACP Target vs Achievement			CD RATIO
	Target	Ach	%	
KARNATAKA BANK	17808	11809.75	66.32	53.38
HDFC BANK	32085	22671	70.66	88.14
AXIS BANK	26239	19064.47	72.66	74.21
ICICI BANK	20700	18314.13	88.47	73.72
KOTAK MAHINDRA BANK	16098	11987.89	74.47	76.67
RRBs				
KARNATAKA GRAMEENA BANK	16560	14477.95	87.43	91.69
KARNATAKA VIKAS GRAMEENA BANK	11486	8451.9	73.58	87.75
APEX BANK				
K.S.COOP APEX BANK LTD	27506	20201.02	73.44	104.81

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

(Amount in crores)

Rank	Name of District	Priority Sector			Total Credit		
		Target	Achievement	%	Target	Achievement	%
1	BENGALURU RURAL	6162.76	5666.18	91.94	10368.67	9182.94	88.56
2	KOLAR	5641.82	4959.45	87.91	6957.29	6996.89	100.57
3	CHIKKABALLAPURA	4041.24	3503.85	86.70	5234.89	4843.42	92.52
4	TUMAKURU	10506.47	9043.75	86.08	14139.36	12002.71	84.89
5	HASSAN	10244.71	8789.57	85.80	12976.07	14689.6	113.21

Bottom Five districts ACP performance: -

Rank	Name of District	Priority Sector			Total Credit		
		Target	Achievement	%	Target	Achievement	%
1	DAKSHINA KANNADA	26299.44	15345.04	58.35	53532.47	37663.2	70.36
2	KOPPAL	4939.96	3311.06	67.03	6437.61	4399.77	68.34
3	UDUPI	8794.14	6089.11	69.24	12638.08	10685.44	84.55
4	CHAMARAJANAGARA	4291.27	2992.93	69.74	5041.23	3687.93	73.16
5	DAVANGERE	9488.63	6724.47	70.87	12539.63	9916.02	79.08

AGENDA 5: Review of Districts having CD ratio less than 60%

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

SR.	Name of District	As on 30.09.2024			As on Dec 2024		
		Deposits	Advances	CD Ratio	Deposits	Advances	CD Ratio
1	UTTARA KANNADA	22487	10139	45	23406.42	10942.42	47
2	UDUPI	39108	18358	47	41555.33	20142.15	48

The CD Ratio of the state as a whole as on 31.12.2024 is 80%.

Bank wise and district wise CD ratio as on Dec. 2024 is provided in Annexure-3 page no. 19-20

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.

Agenda 6: Formation of committee for fixing target of ACP:

During last SLBC meeting it is advised by Secretary Finance Department, GoK that, for fixing of ACP target a committee should be formed. The committee formed and SLBC communicated the all members for readiness for preparing ACP target for FY 2025-26.

While fixing the PLP for Renewable energy, Social Infrastructure, Export credit and Housing sectors it is advised to consider last 3 years achievement instead of target on target. SLBC has prepare road map for fixing the target for FY 2025-26

Agenda 6.1 covering the property outside BBMP Jurisdiction for e Khata Purpose

Many member banks requesting for wavier of stamp charges for creation of e-Khata for mortgaged properties in the name of bank during SARFESI sale.

FOR DECISIONS

Agenda No	Agenda
7	Issues - Reimbursement of pending BPL claims of training expenditures.
7.1	Opening of new RSETI in Vijayanagara District.
7.2	2. Grant of Land to existing RSETI Chamarajanagara by MoRD:
8	1% interest Subvention for KCC loans.
9	Unclaimed deposits.
10.1	Gruha Lakshmi NPCI failure Cases.
10.2	Development of a Unified Portal for Loan Applications under different Govt. Sponsored Schemes

AGENDA 7.: Issues - Reimbursement of pending BPL claims of training expenditures:

As on 31.12. 2024 about 37.08 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-4 page no. 21

Name of Sponsor Bank	Pending
Canara Bank	13.64
Union Bank of India	3.58
Kotak Mahindra Bank	0.87
RUDSETI	9.06
State Bank of India	6.64
DCCB Bidar	1.45
Bank of Baroda	1.84
All Banks	37.08

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

AGENDA 7.1: Opening of RSETI /RUDSETI

1. Opening of new RSETI in Vijayanagara District:

The District Authority has offered SBI one vacant land for construction of RSETI, Vijayanagara and one unused college building for immediate start of RSETI. Bank officials have visited both the sites.

In respect of the vacant land there is no direct access from service road, adjoining the Highway, as a private land separates the site offered from the service road. SBI has written a letter to Deputy Commissioner, Vijayanagara on 13.09.2024 requesting for a clear access to the proposed site to proceed further in the matter. (Reply still awaited).

In respect of the unused College Building for immediate start of RSETI, on SBI request Deputy Commissioner, Vijayanagara has issued a letter to Deputy Director of Pre University, Education Department, Vijayanagara on 05.11.2024 requesting for handover of college building for RSETI.

Again vide reply letter No. GGPUCH/BULDG/ TRG/2024-25 dated 18.12.2024 regarding hand over of college building but with a condition of payment of monthly rent and taxes.

LDM, Vijayanagara and Director Vijayanagara, RSETI have visited Deputy Commissioner's office and submitted a request letter No. RSETI/2024-25-03 dated 02.01.2025 for waiver of monthly rent and occupation of college building for immediate start of RSETI, till the construction of permanent building for RSETI is completed.

SLBC request State Government to intervene in the matter

7.2. Regularisation of Functioning of Existing RSETI at Chamarajanagar

SLBC has received communication from SBI regarding RSETI Chamarajanagar and informed that in July 2001 an MoU was inked between the Deputy General Manager, erstwhile State Bank of Mysore having its head office at Bengaluru and Executive Secretary, JSS Mahavidyapeetha, Mysore to establish "RURAL TRAINING CENTER" at Chamarajanagar in the lines of RUDSETI. In due course State Bank of Mysore was merged with State Bank of

India with effect from 01.04.2017 which necessitated a fresh MoU. In the meantime, revised Standard Operating Procedure for RSETIs was introduced in October 2018 which was to be followed by RSETIs pan India. The same was communicated to JSS Mahavidyapeetha to be incorporated in the fresh MoU for which they expressed their inability. Subsequently MoU was not renewed. Hence, State Bank of India terminated the MoU with JSS Mahavidyapeetha.

From 01.07.2020 State Bank of India has taken over the Administration of the training institute in the name of "SBI RSETI CHAMARAJANAGAR" in the rent free building provided by the district authority functioning at "Government Social Welfare Hostel Building, Opposite to IOCL Petrol Pump, Madapura Village, Chamarajanagar Taluk and District - 571313".

SBI has been allotted land for the construction of RSETI building by the District Authority for which there is Grant in aid from MoRD through NIRD-PR. When SBI requested for the Grant in aid, then NIRD-PR in an email communication has advised SBI to submit SLBC Approval to get Administrative Approval from the Ministry of Rural Development for the same.

Land Details : Sy No 74/*/* measuring about 1.00 acre, Village – Hullepura, Hobli – Kasaba, Taluk & District – Chamarajanagara.

In view of the above, it is requested to regularise the functioning of the RSETI at Chamarajanagara under the sponsorship of State Bank of India.

AGENDA 8: 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	1.23
2022-23	13.51
2023-24	9.48
TOTAL	24.22

Major claim amount is pending from following Banks:

Karnataka Vikas Gramin Bank (10.80 cr), Karnataka Gramin Bank (6.34Cr.)

Canara Bank (5.18 Cr.), Bank of Baroda (0.66 Cr), Union Bank of India (0.64 Cr)

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-5 page No-22

AGENDA 9: Government 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 have to be activated immediately by way of activating account or closure of accounts and accounts should be classified properly. After continuous follow up with member banks as on 21.02.2025, 2647 accounts are activated/closed and 595 accounts are yet to be activated. Out of 595 accounts 356 accounts are

pending due to non-receipt of KYC documents from departments and 63 accounts are under process.

SLBC request state Government for intervene in the issue for activation of accounts.

Bank wise and District wise Pending Deaf Account Details is enclosed in annexure – 6 page no 23.

Agenda 10.1: Gruha Lakshmi NPCI failure Cases:

Women and child welfare department and E- Governance department, GoK informed that Gruha Lakshmi benefits are not crediting due to NPCI failure cases and blank Aadhar.

SLBC has launched campaign in the month of December for converting Non PMJDY account into PMJDY and issuance of Rupay cards to the Gruha Lakshmi Beneficiaries.

During the campaign banks have issued 19,54,659 Rupay cards and 1,49,676 accounts are converted to PMJDY.

Bank of Maharashtra, Bandhan Bank, CSB, CBI, City Union Bank, DBS Bank, DCB Bank, , Fino Payment Bank, IDBI Bank, IOB, IPPB, IndusInd Bank, KVGB, Punjab & Sind Bank, TMB, Federal Bank, Karur Vysya Bank, Yes Bank.

Above mentioned banks have not submitted the progress under campaign.

Agenda 10.2 Development of a Unified Portal for Loan Applications under different Govt. Sponsored Schemes

National Informatics Centre(NIC) has developed a portal for uploading of all Government Sponsored Schemes loan proposals for general public through online platform which is available to all financial institutions, applicants and various Government departments in the state of Bihar, Madhya Pradesh and Gujrat with the help of State Government departments.

Applicants / department uploads loan proposals in portal and after selecting bank branch it will reflect in branch login. Branch Manager has to sanction / reject loan proposal within Turn Around Time (TAT). The applicant, departments, financial institutions can track the status of application at any point of time. This is already implemented in Bihar, Madhya Pradesh and Gujrat state with the support of NIC.

The implementation of such a portal would significantly benefit both applicants, banks, and government departments by:

- **Reducing paperwork:** The online application process would reduce the need for physical documents and paperwork.
- **Improving efficiency:** The centralized database and real-time updates would streamline the loan application process, reducing processing time.
- **Enhancing transparency:** The online tracking feature would provide applicants with greater visibility into the status of their applications, increasing transparency and trust.
- **Reducing Turnaround Time (TAT):** Automated processing and real-time updates would significantly reduce the time taken to process loan applications
- **Timely Status Updates:** Applicants would receive prompt updates on the status of their applications, including acceptance or rejection.
- **Enhancing Accountability:** The online portal would promote accountability among banks and government departments, ensuring that applications are processed in a fair and timely manner.

We request chairperson to help us to implement this initiative in our state, so that the beneficiaries of various Government Sponsored Schemes will get the benefit of transparency, timely appraisal and sanction of loan proposals. This will help in easy availability of data to various state Government departments, banks and Regulators.

RBI AGENDA - 11

Agenda No	Agenda
11.1	Unresolved Agenda from the Previous Meeting
11.2	Alignment of ACP Target with PLPs after Factoring the Previous Years' Achievement
11.3	Unbanked Rural Centres
11.4	Performance of Micro ATM
11.5	Delay in Submission of Data by Banks
11.6	Illustrative list of Agenda for DCC/DLRC and Monitoring of Proceedings of the Meeting for Necessary Action, If any
11.7	Town Hall Meetings
11.8	Implementation of Schemes of GOI and State Governments Involving Direct Benefit Transfer (DBT)

Agenda 11.1 - Unsolved AGENDA from previous meeting

1. The Deputy Governor in his keynote address had outlined certain directions for the all the stakeholders of the state for furthering financial inclusion in the state. Two of them is yet to be addressed by SLBC:

(a) Addressing gaps in lending to MSME, SHG and bridging gender gap:

i) DDMs were advised to factor in the credit requirements of segments viz MSME, SHG and small and marginal farmers in PLPs as well as in block and district-level credit strategies. Further, SLBC was advised to examine the gap, if any, in linking SHGs to formal credit in the state. The same is not yet received from SLBC.

(b) Offering support to women-led enterprises through government-sponsored programs and tailored banking schemes for women-owned businesses at district level:

SLBC was advised to sensitize the rural branches (where maximum number of MSME exists) to conduct rural camp for MSME customers. Further, SLBC was advised to furnish data on women entrepreneurs' district wise. The same is not yet received from SLBC. The gender wise data may be deliberated in the meeting to monitor the progress.

2. As per para 2.2.2 of the Master Circular on Lead Bank Scheme dated April 1, 2024, it needs to be ensured that DCC / DLRC meetings are held at quarterly intervals without clubbing them. However, despite deliberation in previous SLBC meetings, lead banks have not put any suitable measures to avoid such inordinate delay. Controlling heads of the lead banks are advised to take suitable measures to avoid such delay and monitor timely conduct of meetings and progress may be deliberated in the SLBC meetings.

[Name of the district: Belagavi (Canara Bank), Chikkaballapur, (Canara Bank) Uttara
Kannada (Canara Bank) Bidar (SBI), Mysuru (SBI), Gadag (SBI), Chikkamagaluru (Union Bank), Haveri (BoB)]

Agenda 11.2 – Allignment of ACP target with PLPs after factoring the previous years' achievement

An analysis of previous years' ACP data by Central Office had revealed that in case of some states ACP targets were set a lower level as compared to the achievement of the immediately preceding FY. To address this issue, SLBC needs to factor the record of achievement of the credit plans for previous year, in addition to PLP set by NABARD for the FY 2025-26. Four such states were identified in Karnataka state wherein the there was hardly any increase in the target against the achievement of Agriculture sector of the PFY 2023-24.

[Ramanagara (-9.28%), Tumkuru (-2.20%), Bengaluru Rural (-5.82%), Kollar (0.15%)]

Seven banks were also identified wherein there was hardly any increase in/decrease in the target as against the achievement of Agriculture sector of the PFY 2023-24. Assigning lower targets to banks that underperform could inadvertently reward poor performance, creating a disincentive for improvement

[BoM, UCO, City Union Bank, Kotak Mahindra Bank, RBL, DBS (E-LVB), IndusInd Bank]

The significant difference between the PLP projections for FY 2025 and the actual ACP targets and achievements in some districts suggests that NABARD should re-evaluate the PLP in those districts to ensure it accurately reflects the credit potential.

Agenda 11.3 – Unbanked Rural Centres

The SLBC may be updated/deliberated the current status of opening of the “banking outlet” in Tier 5 centers.

‘Review of progress in coverage of Tier-6 centres’ may be considered as an agenda item in the SLBC based on the input provided by LDM during DCC/DLRC meeting of their respective district.

The reference may be drawn to the sub-para 4.2 a), d) and e), RBI circular on “Rationalisation of Branch Authorisation Policy- Revision of Guidelines” dated May 17, 2017 regarding the benefit of opening ‘brick and mortar’ branches in Tier 5 centers having only fixed BC or a banking outlet of a payment bank.

Agenda 11.4 – Performance of Micro-ATM

During the Governor’s visit to our Office, the Governor stressed upon the following points during the meeting.

- a. Measures to improve performance of micro-ATMs
- b. Examine the concerns in functioning of Banking Correspondents

Accordingly, SLBC is advised to deliberate the transaction details of the micro-ATM to check the performance Q-o-Q and Y-o-Y basis (the format will be provided).

Further, the observation made by LDOs during their visit to respective district are highlighted as follows:

- a) Delay in payment of commissions by corporate agencies which appoints the BCs.
- b) There was no fixed component in remuneration of the BCs which affects their viability
- c) BC office was often present in the same premises or nearby as the base branch which defeats the purpose of providing banking service to the unreached.
- d) Not all BCs had obtained certifications from the IIBF which prevents them from offering full range of financial services to the customers.
- e) m-ATMs were not fully operational such as absence of inter-bank transactions which affected operations.

SLBC is advised to examine the above aspects after collating the data from the respective banks.

Agenda 11.5 – Delay in Submission of Data by Banks

Timely submission of data by all the member banks has played an important role for taking various decision under the ambit of LBS scheme. It is observed that some of the member banks did not submit the data on FI Dashboard, MIS data, Local board data, credit to minority and other information sought from time to time by SLBC.

All controlling Heads may therefore, take suitable measures to avoid such delay in reporting and SLBC may include the above as an agenda item in SLBC meetings for monitoring.

Agenda 11.6 – Illustrative list of Agenda for DCC/DLRC and Monitoring of Proceedings of the Meeting for Necessary Action, if any.

The illustrative agenda items of the DCC/DLRC meeting as per the extant guidelines was shared with SLBC to instruct all LDMs for implementation to facilitate structured meetings in all districts.

The proceeding of DCC/DLRC meeting be invariably analyzed by SLBC and kept it on record after sharing it with RBI. Important issues emanating from DCC/DLRC meetings may be deliberated in the SLBC meeting.

Agenda 11.7 – Townhall Meetings

During townhall meetings conducted by RBI for the benefit of MSMEs, some of the common issues flagged were; non-dissemination of information about Government Sponsored Schemes, lack of information and support from banks, variation in rate of interest across banks and non-sanction of loans without adequate collateral security / guarantee and denial of credit facility to the entrepreneurs. All banks should endeavor to support MSMEs by addressing the above issues.

Agenda 11.8 – Implementation of Schemes of Gol and State Governments involving Direct Benefit Transfer (DBT)

The members banks have not provided the data on the issues related to the implementation of schemes of Gol and state Governments involving Direct Benefit Transfer (DBT), due to KYC / re-KYC proceedings and reactivation of inoperative / dormant / frozen accounts to which DBT benefits. The data is required to be submitted on a monthly basis.

In terms of the RBI circular on “Inoperative Accounts /Unclaimed Deposits in Banks- Revised Instructions” dated January 01, 2024 banks are required to segregate the accounts opened for credit of scholarship amount and/ or Direct Benefit Transfer (DBT)/ Electronic Benefit Transfer (EBT) under Government Schemes in their CBS to facilitate credit of DBTs even if such accounts have become inoperative. DoS, Central Office has advised all commercial banks to take necessary steps urgently, to bring down the number of inoperative/ frozen accounts and to make the process of activation of such accounts smoother and hassle free.

NABARD AGENDA -12

Agenda No	Agenda
12.1	Potential Linked Credit Plan 2025-26
12.2	Credit disbursement to allied activities to Agriculture
12.3	Credit disbursement to Fisheries
12.4	Support to Government of Karnataka under RIDF
12.5	Encourage Farmer Producer Organizations (FPOs) to venture into food processing activities by providing them with necessary financial and technical support.
12.6	Revision in AMI scheme guidelines vide circular No.181 dated 11.09.2024 and Circular No.314 dated 20.12.2024 with effect from 01.10.2024 and 10.11.2024 respectively
12.7	Circular No: 18 /DORo3 /2o25 dated 22.01.2025 on banks not submitting AMI scheme proposals within the time limit of 90 days of first disbursement.
12.8	Submission of utilisation certificates immediately in respect of subsidies released by NABARD
12.9	Nationwide KCC AH and Fisheries saturation campaign
12.10	Pledge financing for agriculture commodities through electronic Negotiable Warehouse Receipt (e-NWR)
12.11	Support under Financial Inclusion Fund (FIF) for Rural Connectivity- HTS-VSAT, Dual LTE and SD WAN technologies
12.12	CFL
12.13	Digitization of Scale of Finance

Agenda 12.1 Potential Linked Credit Plan 2025-26

- NABARD has taken an initiative to digitalise Potential Linked Credit Plan (PLP) being prepared every year for each district and the exercise for PLP 2025-26 has been completed. PLPs have also been launched in 7 districts i.e Bagalkote, Belagavi, Chitradurga, Chikmagalur, Chikballapura, Hassan and Uttara Kannada. We request LDMs of other 24 districts to support the DDMs in launching of PLP 2025-26 during DCC/DLRC meetings or may conduct special DCC meetings in consultation with DC.
- The digitalised PLP will give all the stakeholders crucial data viz Credit Potential, SoF, Unit Cost, availability of infrastructure, etc pertaining to the district in digital form, which can be used for various purposes by the stakeholders. As per the RBI guidelines, it is desirable that the ACP targets are dovetailed with PLP projections, so that State level projections for credit flow are also in tune with the State Focus Paper which is under finalisation at NABARD level.

Agenda 12.2 Credit disbursement to allied activities to Agriculture

- A meeting under the chairmanship of Secretary DFS was held on 5th November 2024, on the subject "Status of Credit Disbursement to allied activities of Agriculture". During the meeting Additional Secretary DFS highlighted the GLC credit disbursement target for FY 2024-25 at Rs. 27.5 lakh crore and urged all banks to meet the respective GLC target for FY 2024-25 along with sub-targets for allied activities. We request all banks to achieve the sub-sector wise targets especially Animal Husbandry & Fisheries. SLBC to review achievement vis-à-vis target for fisheries on quarterly basis.
- Further, while finalising ACP, sub-targets under agri term loan including allied activities like AH & Fisheries should be given and achievement against these sub targets should also be reviewed in DCC/DLRC meetings.
- Dept. of Animal Husbandry requested banks to create awareness regarding AHIDF and availability of 3% interest subvention under it. Further, the issue of high pendency of applications under NLM scheme was also raised, which needs to be given priority.
- Banks are advised to ensure the disbursement under allied activities of agriculture as well as improve the KCC disbursement.

Agenda 12.3 Credit disbursement to Fisheries

A meeting under the Chairmanship of Secretary, Department of Fisheries, GoI. was held through video conference on 9th October 2024 regarding credit related issues in Fisheries sector. In this regard, NABARD, Karnataka vide letter dated 7th November 2024 had requested SLBC to review the achievement under Fisheries sector on quarterly basis and furnish the report.

Agenda 12.4 Support to Government of Karnataka under RIDF

NABARD has been actively supporting the **Government of Karnataka (GoK)** in the development of rural infrastructure across various sectors, including agriculture and allied activities, rural connectivity, and the social sector, with a focus on projects like Drinking Water Supply. These initiatives have significantly contributed to the holistic development of rural areas. A comprehensive list of all the projects sanctioned can be accessed on our website: www.nabard.org. A sector-wise summary of the assistance provided under the **Rural Infrastructure Development Fund**, from Tranche I to XXX, is outlined below:

(Rs. in Crore)

S. No	Name of the Sector	No. of projects	Total Financial Outlay	RIDF assistance as-Sanctioned	Amount Dis-bursed
1	Agriculture	5354	3025.19	2826.72	1747.78
2	Rural Bridges	1921	1288.76	1049.54	973.22
3	Irrigation	5349	8853.35	6653.84	4952.49
4	Rural Roads	10778	7439.14	6023.57	5291.38
5	Social	21030	10915.82	6474.96	5130.97
Total		44432	31522.26	23028.63	18095.85

As on 17th Jan 2025, During the current FY, rural infrastructure proposals worth Rs. 2056 crore have been sanctioned so far to Government of Karnataka. With the above rural infrastructure projects, there has been a significant improvement in the rural connectivity, improved irrigation facilities, better job opportunities for the rural population as well as improvement in the health and hygiene conditions in the rural areas. This has enabled creation of conducive ecosystem for improved credit offtake and better credit absorption capacity in rural areas. Banks may augment their efforts towards ground level credit flow in such areas.

Agenda 12.5 Encourage Farmer Producer Organizations (FPOs) to venture into food processing activities by providing them with necessary financial and technical support.

- Farmer Producer Organizations (FPOs) often face several challenges in the food processing sector. A key issue is the lack of awareness about food processing opportunities, limiting their ability to explore and benefit from value addition. GoI has introduced several guidelines, schemes, and subsidies to encourage Farmer Producer Organizations (FPOs) to venture into food processing. Banks play a critical role in supporting government schemes for food processing, such as the Pradhan Mantri Formalization of Micro Food Processing Enterprises (PM-FME) scheme, the Agriculture Infrastructure Fund (AIF), and the Pradhan Mantri Kisan Sampada Yojana (PMKSY), which enable entrepreneurs and farmers to access funds necessary for setting up and expanding food processing units.
- Banks may also explore the possibility of providing overdraft facilities to the FPOs, even if FPOs have taken loan from other financial institutions.
- Banks may also explore the possibilities of providing collateral free loan to FPOs under Credit Guarantee Scheme for FPOs, being implemented by NABSanrakshan, one of the subsidiaries of NABARD.

Agenda 12.6 Revision in AMI scheme guidelines vide circular No.181 dated 11.09.2024 and Circular No.314 dated 20.12.2024 with effect from 01.10.2024 and 10.11.2024 respectively

Salient changes of the circular are attached in Annexure A

Agenda 12.7 Circular No: 18 /DORo3 /2o25 dated 22.01.2025 on banks not submitting AMI scheme proposals within the time limit of 90 days of first disbursement.

Despite the increase in the timeline for submission of claims, we are receiving frequent requests for allowing the submission of claims after the deadline. Department of Financial Services, Ministry of Finance, Government of India vide their letter No.FNo.3/45/2024-AC dated 09.01.2025 (copy enclosed) has advised for submission of the AMI advance subsidy claims within the stipulated time. All banks are requested to strictly adhere to the guidelines and ensure timely submission of advance subsidy claims.

Agenda 12.8 Submission of utilisation certificates immediately in respect of subsidies released by NABARD

All Banks to submit utilisation certificate in respect of subsidies received from NABARD within 15 days of receipt and after placing the subsidy in Subsidy Reserve Fund Account.

Agenda 12.9 Nationwide KCC AH and Fisheries saturation campaign

The KCC AH & Fisheries applications received by the banks during the weekly camps held at the district level were updated by the concerned LDM of the district in the Jan Suraksha Portal of DFS, GoI and it is observed that pendency of other banks also appear under cooperative banks leading to discrepancy in the data. LDMs may be advised not to do such reporting.

Agenda 12.10 Pledge financing for agriculture commodities through electronic Negotiable Warehouse Receipt (e-NWR)

- The **Warehousing Development and Regulatory Authority (WDRA)** was established under the **Warehousing (Development and Regulation) Act, 2007**, with the primary goal of creating a Negotiable Warehouse Receipt (NWR) system in the country. e-NWRs have transformed the agricultural warehousing and trading sector by providing a transparent, efficient, and secure system.
- In view of this, banks are encouraged to consider extending credit for pledge financing through e-NWRs, which will benefit farmers and enhance access to formal credit for agricultural produce.

Agenda 12.11 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.

Eligible Institutions:

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

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.

Extent of Support

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

- 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.
- Initial set up costs for earthing pit and caging, etc. can be included as part of capital expenditure for HTS-VSAT.
- 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.

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

Agenda 12.12 CFL

- 41 new 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. Further, as per circular No. 163 dated 27.08.2024, Additional Funding has been allocated to the 41 CFLs. All sponsor Banks viz., Bank of Baroda (Mandya and Hubli), UBI and Canara Bank are requested to submit requisite documents for sanction of additional funding before 20th Feb, 2025 as they are eligible for OPEX for first year also. As on date, received proposal from SBI only and same is under process.
- CAPEX claim were received from the Sponsor Bank, viz. SBI, Canara Bank, Bank of Baroda and Union Bank. Capex claims of 40 CFLs have been settled.
- OPEX claim for Canara bank is pending since June 2024 quarter. Union Bank of India and SBI to submit December quarters OPEX Claims.
Sponsor Banks are requested to ensure timely submission of quarterly claims under OPEX to NABARD.

Agenda 12.13 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.

FOR REVIEW

Agenda No	Agenda
13	Progress under Social Security Schemes.
14	PMSVANidhi scheme
15	Functioning of Business Correspondents (Review of Operations of Business Correspondents – hurdles/issues involved)
16	Review of Financial Literacy Camps (FLCs)
17	Centre Financial Literacy (CFLs)
18	State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP)
19	Kisan Credit Card
20	DEPT OF AGRICULTURE & FARMER WELFARE SCHEMES AGENDA
20.1	Agriculture Infrastructure Fund (AIF)
20.2	Pledge Financing for Agriculture commodities through Electronic Negotiable Ware-house Receipt (e-NWR)
20.3	Performance under Animal Husbandry Infrastructure Development Fund
20.4	Financing to Farmer Producer Companies / Farmer Producer Organizations
20.5	Pradhan Mantri Fasal Bima Yojana (PMFBY) Agriculture Department
20.6	Restructured Weather Based Crop Insurance Scheme
21	PMAY-U
22	Government sponsored schemes & discussion on lending towards Government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, etc.) and impact of these schemes
22.1	PMEGP performance as on 30.06.2024
22.2	CREDIT FLOW TO MINORITY COMMUNITIES
22.3	Progress under SHG-Bank linkage/ Joint Liability Groups
22.4	Progress under Stand Up India scheme as on 30.06.2024
22.5	Progress in Sanctions under MUDRA scheme
22.6	Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 31.01.2025
22.7	Progress under Aadhar seeding in PMJDY Accounts
22.8	Performance under Atal Pension Yojana (APY) scheme for FY 2024-25: (01.04.2024 to 30.06.2024)
22.9	Performance under PM Vishwakarma Scheme
22.10	Performance under PM Surya Ghar – Muft Bijli Yojana (PMSGMBY)

AGENDA 13: Progress under Social Security Schemes:**(No of enrolments in lakhs)**

Scheme	Outstanding as on			
	30 th Jun 2024	30 th Sept 2024	31 st Dec 2024	% growth Q-O-Q
PMSBY	172	175	193	10
PMJJBY	69	68	79	16
APY	37	37	38	3

Bank wise & District wise progress under scheme is furnished in Annexure-7, page no. 24

AGENDA 14: PM SVANidhi scheme:

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 30.09.2024:

Term	Target	Total eligible appls	Sanctioned	Disbursed	Pendency for Disbursement	Returned by Bank	% Sanctioned against Target	% disbursement against Sanction
As on 30.09.2024								
1st Term	406912	451863	397859	381756	16103	25920	97.78	95.95
2nd Term	110500	152649	122606	114540	8066	12788	110.96	93.42
3rd Term	19900	39338	30463	27827	2636	3320	153.08	91.35
Total	537312	643850	550928	524123	26805	42028	102.53	95.13
As on 31.12.2024								
1st Term	406900	465913	408822	394348	14474	30230	100.47	96.46
2nd Term	110500	170809	137948	131414	6534	18199	124.84	95.26
3rd Term	19900	45508	35555	33565	1990	6087	178.67	94.40
Total	537300	682230	582325	559327	22998	54516	108.38	96.05

Major Pendency under Sanction & disbursement is with following Banks:

SR.	Name of Bank	Eligible Application	Total Sanctioned	Pendency for Sanction	Disbursed	Pending for Disbursement
1	STATE BANK OF INDIA	212558	182311	10141	179364	3272
2	KARNATAKA BANK	44760	33619	9330	22693	10932
3	UNION BANK OF INDIA	66742	58978	4060	58107	944
4	CANARA BANK	176168	157223	3687	154264	3666
5	BANK OF BARODA	40183	33464	3225	32495	1008
6	KOTAK MAHINDRA BANK	3570	2086	1399	973	1113

Karnataka state ranked 4th position under PMSVANIDHI Scheme.

DFS, GoI informed that all banks to process the loan applications received till 31.12.2024 as per existing scheme guidelines. However, disbursement of pending sanction applications may be done on formal approval of extension of Scheme/ revision of scheme by competent authority, for which the proposal has been initiated separately.

Bank wise & District wise sanction/disbursements/pendency/rejection of applications under the scheme and guidelines are furnished in Annexure-8, page no. 25-30.

AGENDA 15: Functioning of Business Correspondents (Review of Operations of Business Correspondents – hurdles/issues involved):

Data as on	Total No. of BC locations	No. of active BCs available	No. of inactive BCs locations	BCs certified by IIBF
Dec. 2024	113462	92865	20597	14791
Sept. 2024	117856	97311	20545	14817
Mar-24	112665	95777	16888	14717

*As on 31.12 .2024, there are 4394 BCs are decreased over Sep 2024.

Bank Name	Dec-24	Sep-24	Variation
INDUSIND BANK	9745	10890	-1145
YES BANK	34453	38968	-4515
AIRTEL PAYMENTS BANK	20555	20099	456
FINO PAYMENTS BANK	22566	21743	823

The total number of inactive BCs are 20597. The Highest number of inactive BCs are from Fino Payment bank i.e. 15621, Airtel Payment Bank-2960, Canara Bank -1122, Axis Bank-450, Yes Bank-131, HDFC-68, SBI-43

There is a decrease in IIBF certified BC – 26.

This is mainly due to the following Banks: SBI (91), BOB (111) & RBL (26).

Details of inactive BCs:

Sl.	Name Of The Bank	Sep-24	Dec-24	Variation
1	FINO PAYMENTS BANK	14580	15621	1041
2	AIRTEL PAYMENTS BANK	2784	2960	176
3	CANARA BANK	963	1122	159
4	AXIS BANK	1160	450	-710
5	YES BANK	378	131	-247
6	HDFC BANK	64	68	4
7	STATE BANK OF INDIA	78	43	-35
8	IDFC FIRST BANK	31	41	10
9	UNION BANK OF INDIA	14	30	16
10	BANK OF INDIA	20	23	3
11	KARNATAKA GRAMEENA BANK	61	22	-39
12	INDIAN BANK	34	16	-18
13	BANK OF BARODA	321	13	-308
14	KARNATAKA BANK	3	12	9
15	PUNJAB NATIONAL BANK	12	8	-4
16	CENTRAL BANK OF INDIA	7	2	-5

Bank wise details of BCs as on 31.12.2024 is furnished as an Annexure – 9 page No.: 31

AGENDA 16: Review of Financial Literacy Camps (FLCs):

The status of FLCs as on 31.12.2024 as reported by sponsor Banks is as under:

Financial Literacy Centers (FLCs)						
As on 31.03.2024		As on 30.09.2024		As on 31.12.2024		Total FLCs
Functional	Non Functional	Functional	Non Functional	Functional	Non Functional	
149	28	149	28	136	41	177

Non-functional FLCs are majorly from following banks:

Sponsored Bank	No. of Non-functional FLCs Sept 24	No. of Non-functional FLCs Dec 24
State Bank of India	17	32
Union Bank of India	8	7
Bank of Baroda	1	0
Karnataka Gramin Bank	1	1
Bank of India	1	1

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			No. of people benefitted		
	Sept 2024	Dec 2024	Cumulative FY 2024-25	Sept 2024	Dec. 2024	Cumulative FY 2024-25
Special Camps	2004	1791	5700	146511	142743	407216
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	5305	5154	15459	311502	348061	924253
Out of target specific camps, camps conducted for school children.	891	805	2270	80437	88325	215340
Total No of Camps (Special camps and Target specific camps)	7309	6945	21159	4,58,013	490804	1331469

AGENDA 17: 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 December quarter 2024 quarter as under: -

	30.09.2024	31.12.2024
No of camps conducted	11707	12456
No of participants covered in camps viz a viz target population set by the NGOs	434664	528746
No. of Bank accounts opened	5261	4932
No. of persons covered under insurance	48986	59732
No. of persons covered under Pension	3407	3509
No of Bank accounts reactivated	4895	3824
No. of debit/credit cards issued/reactivated	2486	2114
No. of Debit/Credit card issued	3931	2376
No. of persons who were assisted at the bank with bank operations.	21818	28320
No. of grievance redressal addressed.	2969	1600
No. of persons covered under online banking transactions	26391	29842
No. of persons indebted to moneylenders (informal sector) who were bought to formal sector.	1359	550
No. of persons sensitized under advanced financial products like mutual funds etc.	577	506
No. of persons covered under any government sponsored schemes.	20795	15627

Bank wise outcome of CFLs for Dec. quarter 2024 is enclosed as annexure 10, page No.32-33 .

AGENDA 18: State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP):

The progress of KPIs by Banks is received from NITI Aayog through DFS, GoI, as on 31.12.2024

(A) Raichur District:

Particulars	Key Performance Indicators (KPIs) as on 31.12.2024			
	Bank Accounts (CASA) per lakh 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 Dec. 2024	128639	18772	31765	6187
% Achievement	99	192	105	214
Gap to target (per lakh population)	1116	Achieved	Achieved	Achieved

(B) Yadgir District:

Particulars	Key Performance Indicators (KPIs) as on 31.12.2024			
	Bank Accounts (CASA) per lakh 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 Dec. 2024	130093	16276	30134	5677
% Achievement	100	167	99	197
Gap to target (per lakh population)	Achieved	Achieved	169	Achieved

[Data source: DFS]

AGENDA 19: KCC:

KCC Loans – Disbursements & Outstanding:

[cards in lakhs] [Amount in crores]

Disbursement of KCC from 1 April 2024 to 31 st Dec 2024		KCC Outstanding as on 31 st Dec 2024	
No. of Cards	Amount	No. of Cards	Amount
4158569	51295.74	4969993	69339.91

Bank wise data on KCC loan as on 31st December 2024 is provided in the Annexure - 11 page No-34.

KCC AH O/S as on 31.12.2024 amounts to ₹ 1049 Crores for 193186 accounts.

KCC Fisheries O/S as on 31.12.2024 amounts to ₹ 303 Crores for 20347 accounts.

KCC Dairy loans sanctioned during the quarter and outstanding as on 31.12.2024 is provided in the Annexure- 12, page no. 35

Performance under KCC-Fisheries as on Dec. 2024 is provided in Annexure-13 page no- 36

AGENDA 20: Dept. Of Agriculture & Farmer Welfare Schemes:**AGENDA 20.1: Agriculture Infrastructure Fund (AIF):**

Achievement during the FY 2024-25

(amount in crores)

Physical Target	Achievement	% ach	Financial Target (Cr)	Achievement (Cr)	% ach
1300	798	61	1145	942.84	82

The Pendency for sanction and disbursement is as below

Name of Bank	Pending for sanction	Pending for Disbursement
DCCBs	17	184
HDFC Bank	187	43
State Bank Of India	47	40
Canara Bank	21	35
Union Bank Of India	7	26

Karnataka state ranked 5th under disbursement and 6th under sanction in PAN India basis.

Progress under the scheme is given in the Annexure-14 page No. 37

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 20.2: 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.

Sr.No	Name of the Bank	No. of Accounts	O/s (Cr)
1	Union Bank of India	716	128
2	CANARA BANK	1004	251
3	UCO BANK	314	50
4	IDBI Bank	165	52
5	Bank Of India	51	32
6	ICICI Bank	15	18
7	State Bank of India	80	4
8	Bank of Baroda	28	3
9	Karur Vysya Bank	56	1
TOTAL		2369	539

Banks have outstanding of 2369 loan accounts, amounting to 539 crores as on 31.12.2024

AGENDA 20.3: 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 20.4: 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 **48** loans amounting **18.50** crs during December quarter while doing credit linkage to FPOs.

Progress under scheme is given in annexure-15, page no. 38

AGENDA 20.5: Pradhan Mantri Fasal Bima Yojana (PMFBY) Agriculture Department:

As on 31.12.2024 total 1581 no. of applications amounting to ₹2.35 Cr is pending for settlement under PMFBY due to blank Aadhar and mismatch in Aadhar payment.

In ICICI Bank there are 566 proposals amounting to 1.20 crores are still pending for settlement due to blank aadhar and NPCI failure

As on 30.01.2025 there are 9081272 beneficiaries amounting to 10978 crores has been settled against the total eligible beneficiaries of 9110109 amounting to 11003.00 crores. The claim settlement ratio of the state is **99.68/ %** from the date of inception of scheme.

Year Wise, Season Wise insurance payment and claim settlement is given in annexure-16, page no. 39

AGENDA 20.6: Restructured Weather Based Crop Insurance Scheme: -

Data not received from department.

AGENDA 21: PMAY-U:**Rajiv Gandhi Housing Corporation Limited:**

As of now only 641 applications list shared with banks through SLBC by department. After confirmation from many banks it is noticed that department has not submitted any physical application with any bank.

Karnataka Slum Development board informed on 30.11.2024 that they will resubmit the 21100 loan applications to banks within time period of 1 month.

AGENDA 22: 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 22.1: PMEGP performance as on 31.12.2024:**

TARGET AND ACHIVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2024-25 (As on 31.12.2024)									
STATE	TARGET			ACHIVEMENT			ACHIVEMENT IN %		
	PRO (No)	M (Lakh)	M (NO)	PRO (No)	M (Lakh)	M (NO)	PRO (No)	M M (Lakh)	EMP (NO)
KARNA-TAKA	3379	9257.18	37169	1495	4690.51	16445	44	51	44

TARGET AND ACHIVEMENT UNDER PMEGP FOR 2nd LOAN IN KARNATAKA STATE DURING 2024-25 (As on 31.12.2024)						
(Projects and Employment in Nos.& M M Rs.In Lakhs.)						
Status as on	TARGET			ACHIVEMENT		
	PRO	M M	EMP	PRO	M M	EMP
30.09.2024	44	440	484	9	39.09	99

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 31.12.2024 as Annexure-17, page No. 40-41

The percentage of NPA under PMEGP is **22.05%**.

AGENDA 22.2: CREDIT FLOW TO MINORITY COMMUNITIES:**AGENDA 22.2.1: Progress under finance to Minority Communities in the state:**

(Amount in Crore)

Outstanding as on	No. of accounts	amount	% to total PSA
Dec- 24	2737292	50735	11
Sep-24	2700635	49609	11
Jun-24	2717929	47661	10
Mar-24	2828911	46732	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 Dec. 2024 provided in annexure- 18 , page No- 42

AGENDA 22.2.2: Progress under finance to Minority Communities in the identified Districts of State:

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

(Amount in Lakhs)

Name of the District	Bidar			Kalaburgi			Dakshina Kannada		
	Mar 24	Sep 24	Dec 24	Mar 24	Sep 24	Dec 24	Mar 24	Sep 24	Dec 24
Advances under Priority Sector Credit	5016	5832	5600	9128	9832	9940	19758	26293	26472
Lending to Minority Community	667	661	701	1116	1145	1159	6038	6352	6426
% of Minority Community Lending to PSA	13	11	13	12	12	12	31	24	24

AGENDA 22.3: Progress under SHG-Bank linkage/ Joint Liability Groups:

Progress under all Self-Help Groups (SHG):

Quarter	Total no of SHGs	SHG Credit linked	Outstanding SHG Credit (In Crores)	% SHGs Credit linked
Dec - 24	1289378	882551	25314	68.00
Sep-24	1175740	815923	24006	69.40
Jun-24	1618874	1094202	23583	67.59

Increase in Total no of SHGs and No of SHGs credit linked is due to below mentioned Banks:

Sl. No	NAME OF THE BANK	30.09.2024		31.12.2024		Difference	
		Total No of SHGs	SHG Credit Linked	Total No of SHGs	SHG Credit Linked	Total No of SHGs	SHG Credit Linked
1	STATE BANK OF INDIA	181861	181861	249808	204978	67947	23117
2	HDFC BANK	36266	36266	65906	65906	29640	29640

Bank wise SHG progress data as on Dec 2024 is enclosed as annexure 19-page no 43-44

Progress under NRLM SHGs:

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE as on 31.12.2024					
Target		Achievement		Achievement Percentage (%)	
No of SHGs Accounts	Total Dis-bursement Amt.	No of SHGs Accounts	Total Dis-bursement Amt.	No of SHGs Accounts	Total Dis-bursement Amt.
157200	3530	82708	1675	53	47

Progress under Joint Liability Groups (JLGs):

Sept-24				Dec-24			
Disbursement		Outstanding		Disbursement		Outstanding	
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
356388	5336	2750503	17570	315764	6642	1555442	16281

Reduction in Total No. of JLGs and JLG Outstanding is due to following Banks.							
SR.	NAME OF BANK	30.09.2024		31.12.2024		VARIATION	
		No.	Amt. (Cr)	No.	Amt. (Cr)	No.	Amt. (Cr)
1	UJJIVAN SMALL FIN. BANK	679306	2195	116716	2012	-562590	-184
2	IDFC FIRST BANK	356895	1151	94692	1003	-262203	-148
3	AU SMALL FINANCE BANK	304997	813	131305	843	-173692	30
4	SURYODY SMALL FINANCE BANK	192315	560	38464	622	-153851	63

Bank wise progress under JLG-Bank linkage program as at Dec 2024 is given in Annexure- 20, page No - 45

AGENDA 22.4: Progress under Stand-Up India scheme as on 31.12.2024:

(Nos. in actuals and Amount in crores)

Scheme	Sanctioned during Dec. 2024 Quarter		Cumulative Sanctioned during FY 2024-25	
	No. of A/Cs	Sanction Amt.	No. of A/Cs	Sanction Amt.
SC	117	20.36	442	85.78
ST	35	6.14	130	23.52
Women	205	40.42	814	179.87
Total	357	66.92	1386	289.17

Bank-wise details of sanctions and disbursements under SUI as on December 2024 is provided in Annexure- 21, 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 22.5: Progress in Sanctions under MUDRA scheme:

[Amount in Crores]

Scheme	Sept – 24				Dec – 24			
	Disbursement during FY 2024-25		Outstanding as on Sept 2024		Disbursement during FY 2024-25		Outstanding as on Dec 24	
	No of A/cs	Amount Sanctioned	No of A/cs	Amount Sanctioned	No of A/cs	Amount Sanctioned	No of A/cs	Amount
Shishu	1077709	3804.89	4296250	9496.86	1471564	5098.11	4021150	8466.7
Kishore	713826	8591.51	2345404	22875.19	1125838	13438.81	2494010	23850.67
Tarun	40949	4334.11	174535	10231.49	67895	6754.87	180349	10573.36
Tarun +	-	-	-	-	92	13.06	-	-
Total	1832484	16730.56	6816189	42603.54	2665389	25304.85	6695509	42890.73

(Data Source- MUDRA Portal)

Member banks have sanctioned 2665389 MUDRA loans amounting to 25304.85 crores from 01.04.2024 to 31.12.2024

Bank-wise, District, State wise sanctions and disbursements under MUDRA is given in annexure-22, page No. 48

Karnataka State has secured number **1st position** with respect to MUDRA loan disbursements in the country with the active participation of all member banks and support from line department.

AGENDA 22.6: Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 31.12.2024:

Details	No. of Accounts
Total Target FY 2024-25	7800
Application applications submitted to Banks	3109
Loans under process	509
Loans Sanctioned	1714
Loans Rejected	886
Loan disbursed	1293
% Sanction against application submitted	55 %

Karnataka State has secured **7th position** in PAN India.

Cumulative Pendency under PMFME with major banks is as under:

PMFME Bank-wise Cumulative Pendency as on 31.01.2025						
Sl. No	Bank Name	Pendency Range				Total Pendency
		0-30 Days	30-60 Days	60-90 Days	> 90 Days	
1	STATE BANK OF INDIA	177	72	53	102	404
2	CANARA BANK	133	41	27	46	247
3	HDFC BANK	62	15	12	93	182
4	UNION BANK OF INDIA	58	26	13	68	165
5	BANK OF BARODA	43	26	19	75	163
6	KARNATAKA VIKAS GRAMEENA BANK	100	28	16	11	155

District wise, bank wise and target and progress under PMFME scheme is provided in Annexure-23, page No- 49-50

AGENDA 22.7: Progress under Aadhar seeding in PMJDY Accounts:

(Outstanding No. of Accounts in lakh)

Particulars	24-Mar	24-Sep	24-Dec
No. of PMJDY A/cs O/S	192	195	201
Total Aadhar Seeded A/cs	154	156	162
% Aadhar Seeding	80	80	81

Bank wise total progress under PMJDY aadhar seeding as on 31st Dec 2024 is provided in the Annexure- 24, page No- 51

AGENDA 22.8: Performance under Atal Pension Yojana (APY) scheme for FY 2024-25: (01.04.2024 to 31.12.2024)

Karnataka has achieved **61 %** of APY target set by PFRDA during FY 2024-25 up to 31.12.2024.

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	238104	48
Major Pvt Banks	1072	70	75040	11055	15
PVT Banks	1394	35	48790	32405	66
RRBs	1755	90	157950	203262	129
Small Finance Banks	198	65	12870	2731	21
Cooperative Banks	501	20	10020	2601	26
Total	10,466	-	8,03,810	490158	61

* 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-25, page No 52-54.

Agenda 22.9 performance under PM Vishwakarma Scheme: -

Government has launched this scheme to improve quality of products & services of artisans and craft people

No. of Applications received	No. of Loans Sanctioned	Amount Sanctioned (In Crore)	No. of Loans Disbursed	Amount Disbursed (In Crore)
2,49,432	64,650	521	46,721	330

The progress for scheme is as below:

Bank Name	No. of Applicant	No. of Loans Sanctioned	No. of Loans Disbursed	No. of Loan Rejections
STATE BANK OF INDIA	75934	16004	12657	51782
CANARA BANK	58195	20856	16045	27545
Karnataka Gramin Bank	42119	11929	7805	24777
BANK OF BARODA	22284	5986	2779	7382
KARNATAKA BANK	13031	839	612	361
UNION BANK OF INDIA	11154	2545	1491	2882

SLBC request all the banks to clear the pendency under sanction and disbursement immediately

Agenda 22.10 Performance under PM Surya Ghar – Muft Bijli Yojana (PMSGMBY) Scheme

Government has launched this scheme to increase the share of solar rooftop capacity and empower residential households to generate their own electricity and to achieve 1 crore rooftop solar system (RTS) installation in residential sector.

Sourced		Sanctioned		Disbursed	
No. of Applications (Nos.)	Amount (In Crs)	No. of Applications (Nos.)	Amount (In Crs)	No. of Applications (Nos.)	Amount (In Crs)
2218	47.89	1211	25.98	983	20.91

Pendency under major banks is as below:

Name of Bank	Sourced	Sanctioned	Disbursed	Pendency	Rejected
Bank of Baroda	139	62	62	76	1
Canara Bank	649	367	260	126	152
Punjab National Bank	153	66	40	21	64
State Bank of India	957	527	462	147	272
Union Bank of India	189	118	105	34	36
Bank of India	27	13	13	7	6
Indian Bank	29	9	3	10	10

FOR INFORMATION

Agenda No	Agenda
23	Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy
24	Branch Network
25	Status of Rural Bank Branch closure/merger/shifting.
26	ATM Network
27	Progress under Aadhar seeding of operative CASA accounts
28	Position of sector wise NPAs
28.1	Non-Performing Assets (NPA) position as on 30.12.2024.
28.2	Recovery of Bank's dues under PMEGP
29	Issues remaining unresolved at DCC/DLRC meeting
30	Sub-committee meetings held during the review period
31	Other issues
31.1	SVAMITVA (Survey of Villages and Mapping with Improved Technology in Village Areas) Scheme
31.2	Implementation of Kannada language by Banks
31.3	Status of RSETIs / RUDSETIs as on 31.12.2024 reported by sponsor Banks
31.4	Functioning and performance of RUDSETIs (7) / RSETIs (24) in Karnataka state
31.5	Status of Aadhar Enrolment Centres in Banks in the State
31.6	Performance review of Central Sector Interest Subsidy (CSIS) scheme
32	Success Stories
3	Special Invitee

AGENDA 23: Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy:

SLBC has received communication from Finance Department, GoK and FIDD RBI regarding identification of Unbanked Rural Centre (URC) under tier 5 category.

SLBC has received village population wise 2011 census data from state Government. As per data there are 836 villages having population between 5000-9999 (Tier 5). Out of 836 villages, 780 are already having Brick and Mortar branches, 51 villages are having fixed point BCs and remaining 5 villages, neither brick & mortar branch nor fixed BC point. However, these villages are services by BC's from nearby locations.

All these tier-5 villages were covered by brick & mortar branches/fixed BCs as on 31.12.2020. After merger of PSBs several branches were either merged or closed. After this 56 centre left without brick & mortar branch. Since then fixed BC are deployed in these centres and as on date 5 centres are without brick & mortar branch or fixed BC.

However, all these 56 centres are published in SLBC website and are available for member banks to open brick 7 mortar branch. Branches opened in these centres can be treated as covered under URC for computing 25% norms as per RBI 2017 cir on Rationalization on branch policy.

SLBC has published updated URCs list in SLBC website and same was communicated to all member banks and list of 56 villages is provided in Annexure 26, page no. 55-56.

SI No	District	Taluk	Village Name
1	Chamarajanagara	Chamarajanagara	Saraguru
2	Chamarajanagara	Kollegal	Arbigere -85
3	Chamarajanagara	Kollegal	Huthur
4	Mysuru	Piriyapatna	Doddaharve
5	Vijayanagara	Hospete	Danapurama

SLBC request all member banks to explore the possibility to opening banking outlet.

AGENDA 24: Branch Network:

(In numbers)

Particulars	Sept 2024	Dec-24	Variation of Dec 24 over Sept 24
Rural	4375	4403	28
Semi-Urban	2864	2846	-18
Urban (including Metro)	5155	5214	59
Total	12394	12463	69

In comparison to the Sep quarter 2024, there is an increase of **69** branches for the Dec quarter 2024.

Bank wise and district wise No. of bank branches in the state is provided in Annexure- 27, page No . 57-58

AGENDA 25: Status of Rural Bank Branch closure/merger/shifting:

SLBC has not received any request for Rural Bank Branch closure/merger/shifting from LDMs.

AGENDA 26: ATM Network:

(In numbers)

Particulars	Sept 2024	Dec-24	Variation of Dec 24 over Sept 24
Rural	2095	2156	61
Semi Urban	3404	3527	123
Urban	11139	11149	10
Total	16638	16832	194

The total number of ATMs has increased from 16638 as on 30.09.2024 to 16832 as on 31.12.2024, thus showing an increase of 194 ATMs during the quarter

Bank wise and district wise No. of ATMs in the state is provided in Annexure- 28 page No.:59-60

AGENDA 27: 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
11.10.2024	1001	895	90
27.12.2024	1013	905	89

- 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 27.12.2024 is furnished in the Annexure- 29, page No- 61.

AGENDA 28: Position of sector wise NPAs:**AGENDA 28.1: Non-Performing Assets (NPA) position as on 31.12.2024:**

(Amount in Crore)

Sl .	Sector	As on 30.09.2024				As at 31.12.2024			
		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	230720	943538	20712	9	233456	1010262	21294	9
2	MSME	180624	322751	11354	6	182029	302945	10821	6
3	Housing	37329	9123	560	2	36824	9273	553	2
4	Education	6681	18249	417	6	6866	17375	396	6
5	Other Prior- ity sector adv	11430	99528	908	8	10913	146769	981	9
6	Non priority sector NPA	846271	385025	18432	2	862863	423455	19135	2
7	Total NPAs	1314547	1780000	52492	4	1334571	1911926	53267	4

Bank wise and segment wise NPA position is provided in Annexure- 30, page No 62-65

AGENDA 28.2: Recovery of Bank's dues under PMEGP:

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

(Amount in Crore)

As on 31 st Dec 2024		
Balance O/S	NPA Level	% of NPA
1771.11	390.47	22.05

Bank-wise NPA level under the PMEGP scheme is furnished in Annexure- 31, page no- 66-67

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 29: Issues remaining unresolved at DCC/DLRC meeting

1. **Shivmogga District:** - It is informed that MP has expressed his displeasure in non-appoint of FLC counsellor at Bhadravathi block by SBI. The Said FLC is Vacant from 31.08.2023
2. **Vijayapura District:** during meeting chairman instructed to reconsider the decision and open branch at Hunshyal (Devar Hippargi) at earliest. The Branch is allotted the ICICI bank

It is informed by many LDMs that many Private sector banks are not attending BLBC meeting and DCC/ DLRC meeting.

AGENDA 30: Sub-committee meetings held during the review period:

Sub-committee on Weaker section (State Bank of India), Sub-committee on Recovery and Rehabilitation (State Bank of India), MSME sub Committee (Union Bank of India), Retail (Bank of Baroda) and Security (State Bank of India) for Sept. quarter 2024 is not conducted.

Sub Committee on RSETI (SDR) not conducted meeting for June & Sept. 2024

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

AGENDA 31: Other issues:**AGENDA 31.1 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 162nd and 166th 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.

AGENDA 31.2: 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 31.3: Status of RSETIs / RUDSETIs as on 31.12.2024 reported by sponsor Banks are under:

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

Name of the Sponsoring Institution	No. of RSETIs	Target for 2024-25		(Quarterly) Achievements (as at 31.12.2024)		
		Pro-grammes	Trained	Pro-grammes	Trained	% Ach
RUDSETI	07	240	7100	197	5330	75
Canara Bank	11	358	10500	280	7988	76
State Bank of India	07	221	7000	195	5398	77
Union Bank of India	02	63	1800	47	1228	68
Bank of Baroda	02	62	2000	62	1744	87
Kotak Mahindra Bank	01	37	1220	31	895	73
DCC Bank	01	46	1380	33	1086	79
Total	31	1027	31000	845	23669	76

AGENDA 31.4: Functioning and performance of RUDSETIs (7) / RSETIs (24) in Karnataka State.

SI No.	Particulars	As on 31.12.2024 (Cum since inception)	During FY 2024-25
1	No. of training programs conducted	14916	845
2	No. of persons trained	413693	23669
3	No. of persons secured employment / self-employment	287845	14618
4	No. of trained persons credit linked	182562	7585

The progress achieved by RSETIs during the year is provided in the Annexure- 32, page No- 68.

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 31.5: 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.

AGENDA 32: Success Stories:

1. Abhay Naturals is the first food processing unit under PMFME scheme in Karnataka.. Mr. Naveen hails from Hunsur, Mysuru district. The product range is more than 15, focusing mainly on Banana Powder (BaKaHu) and Millet products

Particulars	Details
Organization	Abhay Naturals
Products	Banana Powder, Millet Products and Vacuum Products
Countries Exported	USA, UAS &UK
Brand Name	BAKAHU
Name of the Scheme	PMFME
Employment Generation	10

Bank Fian-anced	Pro-ject Cost	Loan Amount
SBI	35.91 Lakhs	32.30 Lakhs

2. Smt. Shilpa S. Mantagani, a women entrepreneur from Shiggaon, has founded Gaurishankar Food Industries. Specialized in millet-based ready-to-eat rotis and chutney powders.

Particulars	Details
Organization	Gaurishankar Food Industries
Products	Ready to Eat Rotis and Chutney Powders
Countries Exported	Singapore, UK, Austria and UAE
Brand Name	Jawari
Name of the Scheme	PMFME
Employment Generation	10

Bank Name	Project Cost	Loan Amount
Canara Bank	30.44 Lakhs	27.39 Lakhs

Agenda 33: Special Invitee:

Mr. U. Dharma Rao, has been working with APEDA for the past 25 years in various capacities at Regional Office of New Delhi, Hyderabad, Mumbai and Kolkatta. At present, he is holding the post of Assistant General Manager and Regional Head headquartered at Bangalore, covering the states of Karnataka and Kerala.

He has represented APEDA at various national and international exhibitions, conference and training programmes. He is on the Board of several organizations related to exports.