

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

**AGENDA NOTES FOR 169th SLBC MEETING &
BANKING STATISTICS AS ON 31.03.2025**

-VENUE-

3rd Floor, Conference Hall, Vidhana Soudha

DATE: 20.05.2025

TIME: 11.00 AM

**STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
CONVENOR – CANARA BANK
169th SLBC MEETING ON 20th May 2025 - AGENDA INDEX**

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As per the revised RBI guidelines on Lead Bank Scheme, SLBC Karnataka conducting 169th Steering Committee Meeting on 05.05.2025 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.

AGENDA 1.1: Confirmation of the minutes of 168th SLBC meeting held on 27.02.2025

The minutes of 168th SLBC meeting held on 27.02.2025 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 168th SLBC meeting and action taken report:

Agenda Item	Action Point	To be attended By	Timeline	Status of Action initiation
State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP):	Chairperson instructed both the districts to achieve the targets under the scheme	LDM Rai-chur and Yadgir	Immediate Effect	Yadgir district has achieved the targets under all the parameters and Rai-chur also achieved 3 parameters and one parameter PMJDY casa (99%) is short by 1285 accounts per lakh
Review of Financial Literacy	Convenor Instructed SBI to appoint FLC counselor at 17 places immediately	SBI & BOI	Immediate effect.	In December Quarter 17 FLC was inactive and in March 2025 quarter it is increased to 33 During State controlling head meeting at RBI all banks instructed to appoint FLC counselor at inactive FLCs and SLBC also instructed all banks to activate FLCs at immediate effect..

Opening of new RSETI in Vijayanagara District	Pre-University Board Bengaluru to handover the Govt Girls PU college, Hospet building on rent free basis for immediate start of RSETI.	DC Vijayanagara	Immediate effect	1 acre land has been allotted by DC Vijayanagara vide proceedings dated 01.04.2025 to RSETI and SBI requested to Deputy Commissioner, Vijayanagara to clear the access road and site.
1% interest Subvention for KCC loans	Chairperson instructed Agriculture Department for release of pending amount	Agriculture Dept.	Immediate effect	Agriculture Department vide letter dt. 27.03.2025 has taken up matter with finance department, GoK for release of fund

AGENDA 2. Banking statistics as on 31st March 2025

AGENDA 2.1: Business figures under various parameters:

(Amount in Crores)

Particulars	Mar-24	Mar-25	Variation over March 2024	
			Absolute	In %
Deposits	1602856	1773114	170258	11
Advances	1253213	1369674	116461	9
Total Business	2856069	3142788	286719	10
Credit-Deposit Ratio	78	77		
Total PSA	449827	480994	31167	7
% of PSA to Total Advances of Preceding year	43	38		
Agricultural Advances	224055	238280	14225	6
% of Agri. Adv. to Total Adv. of Preceding year	22	19		
Advances to MSME	168990	188187	19197	11
% of MSME to Total Advances of Preceding year	16	15		

Sector	Particulars
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 11 % in Deposits and 9 % in Advances. CD ratio of the state as on 31.03.2025 is 77%.
Total PSA	There is a Y-o-Y growth of 7 % in Total Priority Sector Advances.
Agricultural advances	There is a Y-o-Y growth of 6 % in Agricultural Advances.

MSME sector

There is a Y-o-Y growth of 11 % in MSME Advances.

BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 31.03.2025

MAJOR BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 31.03.2025						
Name of the Bank	O/s As on 31.03.2024		O/s As on 31.12.2024		O/s As on 31.03.2025	
	% Agri to Tot Ad-vances	% Prior-ity to Tot Ad-vances	% Agri to Tot Ad-vances	% Priority to Tot Ad-vances	% Agri to Tot Ad-vances	% Prior-ity to Tot Ad-vances
PUBLIC SECTOR BANKS						
CANARA BANK	31	54	30	53	30	52
STATE BANK OF INDIA	13	30	13	30	12	28
UNION BANK OF INDIA	23	49	23	47	20	44
BANK OF BARODA	21	40	20	38	20	38
BANK OF INDIA	15	28	16	29	16	30
BANK OF MAHARASHTRA	18	35	19	36	20	34
CENTRAL BANK OF INDIA	11	33	13	37	14	38
INDIAN BANK	10	25	12	14	12	28
INDIAN OVERSEAS BANK	27	58	32	60	33	70
PUNJAB NATIONAL BANK	6	19	8	20	10	23
PUNJAB AND SIND BANK	1	12	5	14	5	14
UCO BANK	6	67	7	81	7	79
PRIVATE BANKS						
KARNATAKA BANK	21	54	26	55	26	53
HDFC BANK	7	32	4	20	4	20
AXIS BANK	9	36	8	35	8	34
ICICI BANK	6	24	6	23	6	25
KOTAK MAHINDRA BANK	16	48	12	43	12	43
RRBs						
KARNATAKA VIKAS GRAMEENA BANK	80	99	78	96	78	96
KARNATAKA GRAMEENA BANK	86	98	85	96	85	96
APEX BANK						
K.S.COOP APEX BANK LTD	50	64	49	65	48	63

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 March 2025 of FY 2024-25 vis-à-vis disbursements

(Amount in crores)

ACP Target VS. Achievement- March 2025						
Sector	Annual Target	Mar-24		Annual Target	Mar-25	
	2023-24	Ach	% Ach.	2024-25	Ach	% Ach.
Short Term Loan	97995	111064	113	114625	126696	111
Agri Term Loan	79475	72801	92	77576	74237	96
Total Agri Loans	177469	183865	104	192201	200933	105
MSME	132129	152882	116	174242	160497	92
Export Credit	3948	544	14	617	122	20
Education	4533	1330	29	1516	1583	104
Housing	25572	6670	26	7312	5858	80
Social Infra-structure	3659	124	3	132	144	109
Other PSA	18829	10488	56	12356	9106	74
Total PSA	366147	355903	97	388376	378243	97
Total Non-Priority	477663	606645	127	678100	704804	104
Total Credit	843810	962548	114	1066475	1083047	102

Bank wise & sector wise level of disbursement/achievement in PSA and NPSA under Annual Action Plan during March quarter 2025 is provided in Annexure-1, page no 1-9.

Bank wise level of outstanding for PSA and NPSA as on 31.03.2025 Annexure-2, page no 10-18.

AGENDA 3.2 Major Bank wise performance/Achievement of ACP as on March 2025:

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

MAJOR BANK WISE -PRIORITY SECTOR TARGET-ACHIVEMENT & CD RATIO AS ON 31.03.2025				
Name of Bank	Priority Sector - ACP Target vs Achievement			CD RATIO
	Target	Ach	%	
CANARA BANK	56358	53252	94	65.1
STATE BANK OF INDIA	40406	45315	112	68.24
UNION BANK OF INDIA	25155	19623	78	51.31
BANK OF BARODA	24745	24710	100	100.19
BANK OF INDIA	6532	5506	84	166.47
BANK OF MAHARASHTRA	1784	2763	155	286.16
CENTRAL BANK OF INDIA	1457	1567	108	80.41
INDIAN BANK	6411	3467	54	66.11
INDIAN OVERSEAS BANK	1937	2473	128	64.75
PUNJAB NATIONAL BANK	1668	2756	165	157.06
PUNJAB AND SIND BANK	168	326	193	117.35
UCO BANK	855	1683	197	61.18

PRIVATE BANKS				
Name of Bank	Priority Sector - ACP Target vs Achievement			CD RATIO
	Target	Ach	%	
KARNATAKA BANK	17808	15970	90	51.08
HDFC BANK	32085	27278	85	84.53
AXIS BANK	26239	22259	85	70.64
ICICI BANK	20700	22049	107	71.87
KOTAK MAHINDRA BANK	16098	12649	79	72.21
RRBs				
KARNATAKA GRAMEENA BANK	16560	19907	120	88.27
KARNATAKA VIKAS GRAMEENA BANK	11486	11042	96	83.92
APEX BANK				
K.S.COOP APEX BANK LTD	27506	29727	108	94.35

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	HASSAN	10244.71	12500.05	122.01	12976.07	15465.36	119.18
2	BENGALURU RURAL	6162.76	7237.48	117.44	10368.67	12160.22	117.28
3	MANDYA	9520.17	11158.09	117.2	11594.14	13550.77	116.88
4	BIDAR	3527.57	4090.59	115.96	5945.96	5748.74	96.68
5	KOLAR	5641.82	6530.53	115.75	6957.29	10186.54	146.42

Bottom Five districts ACP performance: -

Rank	Name of District	Priority Sector			Total Credit		
		Target	Achievement	%	Target	Achievement	%
1	DAKSHINA KANNADA	26299.44	20140.9	76.58	53532.47	58849.62	109.93
2	KOPPAL	4939.96	4240.3	85.84	6437.61	5680.58	88.24
3	UDUPI	8794.14	7699.19	87.55	12638.08	13736.68	108.69
4	DHARWAD	12753.22	11810.11	92.6	20067.98	21757.44	108.42
5	BENGALURU URBAN	129365.68	121342.65	93.8	691277.27	668492.97	96.7

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

Districts with CD Ratio of less than 60% as on March quarter 2025:

SR.	Name of District	As on Dec 2024			As on March 2025		
		Deposits	Advances	CD Ratio	Deposits	Advances	CD Ratio
1	UTTARA KANNADA	23406.42	10942.42	47	24315	11322	47
2	UDUPI	41555.33	20142.15	48	42593	20309	48

The CD Ratio of the state as a whole as on 31.03.2025 is 77.25 %.

Bank wise and district wise CD ratio as on March. 2025 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.

FOR DECISIONS

Agenda No	Agenda
6	Issues - Reimbursement of pending BPL claims of training expenditures.
6.1	Opening of new RSETI in Vijayanagara District.
6.2	Request for waiver of property Tax on RSETI Ballari Land allotted by District Administration.
7	1% interest Subvention for KCC loans.
8	Unclaimed deposits.
9	Development of a Unified Portal for Loan Applications under different Govt. Sponsored Schemes
10	Request for Refund of Digital e-Stamp Charges
11.1	Khajane II- Reimbursement of Karnataka State Pension
11.2	Extension SLBC Toll Free Number contract
11.3	Addition of Jio Payments Bank as SLBC Member Bank

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

As on 31.03.2025 about 25.89 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	8.41
Union Bank of India	1.60
Kotak Mahindra Bank	0.64
RUDSETI	7.86
State Bank of India	4.91
DCCB Bidar	1.15
Bank of Baroda	1.32
All Banks	25.89

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

AGENDA 6.1: Opening of RSETI /RUDSETI

1 acre land has been allotted by DC Vijayanagara vide proceedings dated 01.04.2025 to RSETI and SBI requested to Deputy Commissioner, Vijayanagara to clear the access road and site.

Temporary College building:

Vide DC office letter dated 30.01.2025 issued letter to Director, Pre-University Board Bengaluru to handover the Govt Girls PU college, Hospet building on rent free basis for immediate start of RSETI.

SBI requested 6 classrooms from the Government Girl PU College but only 2 rooms are taken on 13.03.2025 and remaining 4 rooms are to be handed over. SBI is going to start functioning in this month

6.2. Request for waiver of property Tax on RSETI Ballari Land allotted by District Administration:

SLBC has received a representation from Canara Bank regarding the waiver of property tax on the land allotted to RSETI Ballari by the District Administration on 07.10.2024.

Ballari District Administration has allotted land to RSETI Ballari on Sy No. TSNo. 8/1, 1 acre located near Valmiki Bhavan, Nellacharavu ward No.5 CMC-3 CTS-5, on 07.10.2024.

In view of the above, RSETI Ballari has applied for building construction permission with the Town Planning Officer and submitted form-2 in the name of RSETI. The same

application has been filed with the Local Municipality office, which has demanded a property tax payment of Rs.1,38,000 for the Financial Year 2024-25.

Subsequently, RSETI Ballari, vide their letter dated 18.03.2025 requested the local Municipality to exempt property tax by enclosing MORD circulars applicable to RSETI. However, the matter is currently under discussion with the local municipality and is yet to be finalized.

We request State Government intervention in the said matter.

AGENDA 7: 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 as on 31.03.2025 as under:

Financial Years	Pending amount (crores)
2021-22	0.23
2022-23	13.51
2023-24	11.87
TOTAL	25.61

Major claim amount is pending from following Banks:

Karnataka Vikas Gramin Bank (9.80 cr), Karnataka Gramin Bank (6.34Cr.)

Canara Bank (7.57 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 8: 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 03.05.2025, 2849 accounts are activated/closed and 456 accounts are yet to be activated. Out of 456 accounts, 129 accounts are pending due to non-receipt of KYC documents from departments and 50 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 9 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.

Agenda 10 Request for Refund of Digital e-Stamp Charges:

Canara Bank vide letter dt.24.04.2025 has highlighted the need for:

1. API integration to automate the refund process, minimizing manual intervention.
2. A standardized mechanism to facilitate refunds of digital e-Stamp charges.
3. Refund of Rs 3,47,111/- digital e-Stamp value to Canara Bank.

Given the recurrence of such issues across institutions, it is proposed that this matter be discussed to formulate a uniform and efficient resolution process.

Agenda 11.1- Khajane II Reimbursement of Karnataka State Pension:

SLBC has received representations from Major Banks like Canara Bank and Bank of Baroda for reimbursing the Karnataka state pension which is due from many months.

Major Claim Amount is pending for the following banks:

State Bank of India (559 Cr), Canara Bank (39 Cr) and Bank of Baroda (13 Cr)

Agenda 11.2- Extension SLBC Toll Free Number contract:

SLBC toll free no (180042597777) contract is going to expire on 31.08.2025. SLBC request house to permit for extension of the contract for 2 years' period starting from 01.09.2025.

Agenda 11.3- Addition of Jio Payments Bank as SLBC Member Bank: We have received a request from Jio Payments Bank letter dated -24.01.2025 requesting us to add them as a SLBC member bank. SLBC request all the stakeholders to provide opinion in

RBI AGENDA - 12

Agenda No	Agenda
12.1	Activation of inoperative accounts involving Direct Benefit Transfer (DBT) and monitoring/review.
12.2	Review of Rural Branch of the Private Sector Bank - Performance & Financial Inclusion.
12.3	Inactive fixed BCs in tier 5 & 6 centres.
12.4	Compliance to instructions on KCC Scheme and monitoring the end utilisation of Agri Credit

Agenda 12.1. Activation of inoperative accounts involving Direct Benefit Transfer (DBT) and monitoring/review

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.

The member banks are advised to reduce the number of inoperative/dormant/frozen accounts, those linked to Direct Benefit Transfer (DBT) beneficiaries. This is critical to ensure uninterrupted credit of government benefits to underprivileged sections.

SLBC is advised to deliberate the improvement in this regard by the member banks in the upcoming SLBC meeting.

Agenda 12.2. Review of Rural Branch of the Private Sector Bank - Performance & Financial Inclusion:

The total no rural banks' branches in the state are 4403. The market share of the rural branches by major Pvt. Sector banks is 5.66% (249 branches) of the total rural branches as on December 31, 2024. The State Level Bankers' Committee (SLBC) is advised to review the performance of these private sector rural branches with a focus on:

- i. Agricultural Loan Exposure: Detailed analysis of loan portfolios, differentiated by product type (SHG loans, KCC loans, crop loans, other priority sector loans, government scheme loans).
- ii. Financial Inclusion: Tracking of zero-balance account openings, DBT exposure, inoperative accounts etc.

Critical Branch Identification: SLBC should specifically identify rural branches (particularly in Tier 5 and 6 centres) that are the sole banking presence in their respective centres. This is particularly important for financial inclusion initiatives.

Agenda 12.3. Inactive fixed BCs in tier 5 & 6 centres:

All the member banks are advised to ensure uninterrupted access to banking services in Tier 5 & 6 centres where Business Correspondent (BC) outlets are the sole banking presence. Member banks are directed to identify inactive fixed BCs in these areas. The immediate efforts may be made by the bank concerned to activate the /replace the BC to ensure uninterrupted banking service. The same may be deliberated in the upcoming SLBC meeting.

Agenda 12.4. Compliance to instructions on KCC Scheme and monitoring the end utilisation of Agri Credit

In terms 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 a mechanism to flag agricultural loans sanctioned against gold as collateral is in place for monitoring such loans.

In this regard sample studies were conducted by certain Regional Offices of RBI wherein it was highlighted that banks are not ensuring monitoring of end utilization of the credit provided for agriculture and allied activities for the intended purpose. Further, certain instances of overfinancing through loans given under Kisan Credit Card (KCC) Scheme attributing to violation of the extant instructions on the Scheme by banks have also been observed.

Banks need to develop mechanisms to ensure that end use of Agri Loans is properly monitored and that there is no diversion of funds.

NABARD AGENDA -13

Agenda No	Agenda
13.1	Support to Government of Karnataka under RIDF
13.2	Promotion of Pledge financing through electronic Negotiable Warehouse Receipts (e-NWRs)
13.3	Credit Guarantee Scheme for e-NWR-based Pledge Financing (CGS-NPF)
13.4	Continuation of Agri-Clinics & Agri-Business Centres (AC&ABC) Programme of Agriculture Extension during 2025-26
13.5	Submission of Utilisation Certificate under Govt Subsidy Schemes (GSS)
13.6	Delayed submission of claims under AMI
13.7	Support under Financial Inclusion Fund (FIF) for Rural Connectivity HTS-VSAT, Dual LTE and SD WAN technologies
13.8	Centre for Financial Literacy (CFL)
13.9	Feasibility of Setting Targets for Sanction and Disbursement of Credit for Shrimp Farming to Banks and RFIs
13.10	Financing of FPOs under NABSanrakshan credit guarantee scheme
13.11	Revision in guidelines of WDF and TDF

Agenda 13.1 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 rural drinking water, infrastructure for rural education and health. etc. 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:

(Amt. in Crore)

SL No	Sector	No. of projects	Total Financial Outlay	RIDF assistance Sanctioned	Amount Disbursed
1	Agriculture	5355	2768.33	2836.22	1860.95
2	Bridges	1921	1214.05	1049.54	983.58
3	Irrigation	5348	8733.89	6827.57	5369.35
4	Roads	10777	6914.60	6021.17	5444.46
5	Social	21031	9998.61	6477.74	5559.03
Total		44432	29629.49	23212.24	19217.36

Agenda 13.1 Promotion of Pledge financing through electronic Negotiable Warehouse Receipts (e-NWRs)

2.1. 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. The NWR has become a key tool for trade and regulation of warehouses. The introduction of electronic Negotiable Warehouse Receipts (e-NWRs) has further facilitated easy pledge financing by banks and other financial institutions.

2.2. WDRA is actively working to promote financing against e-NWRs, particularly for small and marginal farmers during the post-harvest phase. The Department of Financial Services (DFS), through its letter No. 3/67/2022-AC dated 25.01.2023, advised all public sector banks to explore the feasibility of designing loan products similar to the 'SBI Produce Marketing Loan.' Additionally, in its letter No. 3/67/2022-AC dated 17.01.2023, DFS advised SLBC Convenors to include pledge financing against e-NWRs as a permanent agenda item in their meetings.

2.3. 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 13.2 Credit Guarantee Scheme for e-NWR-based Pledge Financing (CGS-NPF)

3.1 GoI has launched the e-Kisan Upaj Nidhi, an online platform that enables farmers obtain post-harvest loans from banks by pledging their electronic Negotiable Warehouse Receipts (e-NWRs) of grain stocks kept in WDRA registered warehouses. e-KUN is a joint initiative of Department of Food and Public Distribution, WDRA, Department of Financial Services (DFS) and NABARD.

3.2. Government of India has also launched the Credit Guarantee Scheme for e-NWR based pledge financing (CGS-NPF) on 16 December 2024 providing ₹1,000 crore corpus to support post-harvest financing of farmers.

3.3 In this regard, Regional Rural Banks (RRBs) and Cooperative Banks are requested to onboard onto the eKUN portal to enhance farmers' access to pledge finance and raise awareness about Credit Guarantee Scheme for e-NWR-based Pledge Financing (CGS-NPF).

Agenda 13.3 Continuation of Agri-Clinics & Agri-Business Centres (AC&ABC) Programme of Agriculture Extension during 2025-26

The AC&ABC Scheme will be continued during the year 2025-26. The communication received from the Directorate of Extension, GoI is attached herewith.

Agenda 13.4 Submission of Utilisation Certificate under Govt Subsidy Schemes (GSS)

In case of AMI and AC&ABC schemes, all banks are advised to submit the Utilisation Certificates immediately upon receipt of final subsidy to NABARD.

Agenda 13.5 Delayed submission of claims under AMI

The time limit for submission of advance subsidy claims was modified from 60 to 90 days from the date of disbursement of first instalment of term loan. Despite this, frequent requests are received for allowing the submission of claims after the deadline. Banks are requested to adhere to the stipulated timelines and ensure timely submission of claims.

Agenda 13.6 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 its limitations, HTS based VSAT communication system was introduced during 2024-25.

Eligible Institutions: 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.

Agenda 13.7 Centre for Financial Literacy (CFL)

41 new CFLs have been set up in Karnataka under Phase-III of CFL, against which total grant support of ₹35.70 lakh per CFL for meeting 100% of the Capex cost and 90% of the Opex cost (including additional sanction) have been sanctioned under Financial Inclusion Fund (FIF) of NABARD.

Till date, Capex for all 41 CFLs amounting to Rs.2.02 Cr. has been disbursed and Opex amounting to Rs.2.00 Cr. has been disbursed. Banks may submit pending claims for Opex for March 2025 quarter.

Agenda 13.8 Feasibility of Setting Targets for Sanction and Disbursement of Credit for Shrimp Farming to Banks and RFIs

In line with the Budget Announcement 2024-25, which emphasizes facilitating financing for shrimp farming, processing, and export, it is crucial to enhance credit disbursement for shrimp farming at the State and District levels.

To address this, SLBC in consultation with the Department of Fisheries may fix separate credit targets for shrimp farming at the State and District levels.

Agenda 13.9 Financing of FPOs under NABSanrakshan credit guarantee scheme

Banks may actively support credit linkage of FPOs. The sanctioned loan shall be extended with credit guarantee cover available through NABSanrakshan.

Possible convergences with credit linked subsidy schemes such as AIF, PMFME, AMI etc. may also be explored.

Agenda 13.10 Preparation & Implementation of Banking plan in NABARD supported projects

LDMS / Banks may provide necessary support for preparation and implementation of banking plan by the implementing agencies in NABARD supported project areas especially in Watershed and Tribal development projects.

FOR REVIEW

Agenda No	Agenda
14	Progress under Social Security Schemes.
15	PMSVANidhi scheme
16	Functioning of Business Correspondents (Review of Operations of Business Correspondents – hurdles/issues involved)
17	Review of Financial Literacy Camps (FLCs)
18	Centre Financial Literacy (CFLs)
19	State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP)
20	Kisan Credit Card
21	DEPT OF AGRICULTURE & FARMER WELFARE SCHEMES AGENDA
21.1	Agriculture Infrastructure Fund (AIF)
21.2	Pledge Financing for Agriculture commodities through Electronic Negotiable Ware-house Receipt (e-NWR)
21.3	Performance under Animal Husbandry Infrastructure Development Fund
21.4	Financing to Farmer Producer Companies / Farmer Producer Organizations
21.5	Pradhan Mantri Fasal Bima Yojana (PMFBY) Agriculture Department
21.6	Restructured Weather Based Crop Insurance Scheme
22	PMAY-U
23	Government sponsored schemes & discussion on lending towards Government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, etc.) and impact of these schemes
23.1	PMEGP performance as on 31.03.2025
23.2	CREDIT FLOW TO MINORITY COMMUNITIES
23.3	Progress under SHG-Bank linkage
23.4	Progress under Joint Liability Groups
23.5	Progress under Stand Up India scheme as on 31.03.2025
23.6	Progress in Sanctions under MUDRA scheme
23.7	Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 31.03.2025
23.8	Progress under Aadhar seeding in PMJDY Accounts
23.9	Performance under Atal Pension Yojana (APY) scheme for FY 2024-25: (01.04.2024 to 31.03.2025)
23.10	Performance under PM Vishwakarma Scheme

AGENDA 14: Progress under Social Security Schemes:

(No of enrolments in lakhs)

Scheme	Outstanding as on			
	30 th Sept 2024	31 st Dec 2024	31 st Mar 2025	% growth Q-O-Q
PMSBY	175	193	206	6
PMJJBY	68	79	86	9
APY	37	38	40	5

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

AGENDA 15: 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 31.03.2025:

Term	Target	Total eligible ap- pls	Sanc- tioned	Dis- bursed	Pen- dency for Dis- burse- ment	Re- turned by Bank	% Sanc- tioned against Target	% dis- bursement against Sanction
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
As on 31.03.2025								
1st Term	def	463439	408403	395358	13045	30122	100.37	96.81
2nd Term	110528	166858	138904	132530	6374	17723	125.67	95.41
3rd Term	19921	44910	35681	33856	1825	5819	179.11	94.89
Total	537361	675207	582988	561744	21244	53664	108.49	96.36

Major Pendency under Sanction & disbursement is with following Banks:

SR.	Name of Bank	Eligible Applica- tion	Total Sanc- tioned	Pendency for Sanc- tion	Dis- bursed	Pending for Disburse- ment
1	Karnataka Bank	44709	32901	10049	22767	10134
2	State Bank of India	208327	183798	5696	180254	3544
3	Canara Bank	175181	156637	4561	154574	2063
4	Bank of Baroda	40151	33556	3165	32639	917
5	Union Bank of India	66269	59795	2944	58404	1391
6	Karnataka Gramin Bank	20895	18981	1165	18478	503

Karnataka state ranked 4th position in disbursement under PMSVANIDHI Scheme.

Bank wise & District wise sanction/disbursements/pendency/rejection of applications under the scheme is furnished in Annexure-8, page no. 25-32.

The Ministry of Housing and Urban Affairs, GoI vis communication dated 21.03.2025 has issued following clarifications regarding fresh lending under the PM SVANidhi scheme beyond 31.12.2024.

1. No new loan application to be accepted after 31.12.2024.
2. Loan applications already sanctioned till December 31, 2024 can be disbursed as per existing scheme guidelines.
3. Loan applications received till 31.12.2024 can be processed/ sanctioned as per existing scheme guidelines but cannot be disbursed till the approval of extension/ restructuring of scheme.

AGENDA 16: 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	Total Women BCs	Total BC Sakhis
Mar.2025	111558	93173	18385	13676	18366	245
Dec. 2024	113462	92865	20597	14791	18466	533
Sept. 2024	117856	97311	20545	14817	17946	553

*As on 31.03.2025, there are 1904 BCs are decreased over Dec 2024.

Bank Name	Mar-25	Dec-24	Variation
YES BANK	31737	34453	-2716
AXIS BANK	2336	3531	-1195
CANARA BANK	1368	2218	-850
RBL BANK	934	1193	-259
BANK OF INDIA	256	291	-35

The total number of inactive BCs are 18385. The Highest number of inactive BCs are from Fino Payment bank i.e. 14220, Airtel Payment Bank-3378, Canara Bank -237, Axis Bank-185, and Yes Bank-93

There is a decrease in IIBF certified BC – 1115.

This is mainly due to the following Banks: Canara Bank (-768), Axis Bank (-361) , KGB (-199) and Bank of India (-51) and State Bank of India (-37).

Details of inactive BCs:

Sl.	Name Of The Bank	Mar-25	Dec-24	Variation
1	FINO PAYMENTS BANK	14220	15621	-1401
2	CANARA BANK	237	1122	-885
3	AXIS BANK	185	450	-265
4	YES BANK	93	131	-38
5	STATE BANK OF INDIA	8	43	-35
6	BANK OF INDIA	4	23	-19
7	HDFC BANK	57	68	-11
8	IDFC FIRST BANK	35	41	-6
9	CENTRAL BANK OF INDIA	1	2	-1
10	UCO BANK	35	35	0
11	PUNJAB NATIONAL BANK	8	8	0
12	KARNATAKA BANK	24	12	12
13	INDIAN BANK	31	16	15
14	BANK OF BARODA	69	13	56
15	AIRTEL PAYMENTS BANK	3378	2960	418

Bank wise details of BCs as on 31.03.2025 is furnished as an Annexure -9, page No.-33:

AGENDA 17: Review of Financial Literacy Camps (FLCs):

The status of FLCs as on 31.03.2025 as reported by sponsor Banks is as under:

Financial Literacy Centers (FLCs)						
As on 30.09.2024		As on 31.12.2024		As on 31.03.2025		Total FLCs
Functional	Non Functional	Functional	Non Functional	Functional	Non Functional	
149	28	136	41	136	41	177

Non-functional FLCs are majorly from following banks:

Sponsored Bank	No. of Non-functional FLCs Dec 24	No. of Non-functional FLCs Mar 25
State Bank of India	32	33
Union Bank of India	7	6
Canara Bank	0	1
Karnataka Gramin Bank	1	0
Bank of India	1	1

Bank of India is having only 1 FLC in Belgaum District and same was inactive more than 3 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		
	Dec-24	Mar-25	Cumulative FY 2024-25	Dec. 2024	Mar. 2025	Cumulative FY 2024-25
Special Camps	1791	1755	7455	142743	165671	572887
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	5154	5135	20594	348061	488363	1412616
Out of target specific camps, camps conducted for school children.	805	880	3150	88325	108772	324112
Total No of Camps (Special camps and Target specific camps)	6945	6890	28049	490804	654034	1985503

AGENDA 18: 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 83 CFLs exist sponsored by 4 Banks namely Canara Bank (37), State Bank of India (28), Union Bank of India (7) and Bank of Baroda (11).

CFL outcome for March 2025 quarter as under: -

	31.12.2024	31.03.2025
No of camps conducted	12456	12887
No of participants covered in camps viz a viz target population set by the NGOs	528746	403120
No. of Bank accounts opened	4932	4121
No. of persons covered under insurance	59732	55424
No. of persons covered under Pension	3509	2153
No of Bank accounts reactivated	3824	3301
No. of debit/credit cards issued/reactivated	2114	2418
No. of Debit/Credit card issued	2376	4084
No. of persons who were assisted at the bank with bank operations.	28320	13174
No. of grievance redressal addressed.	1600	1191
No. of persons covered under online banking transactions	29842	20910
No. of persons indebted to moneylenders (informal sector) who were bought to formal sector.	550	527
No. of persons sensitized under advanced financial products like mutual funds etc.	506	593
No. of persons covered under any government sponsored schemes.	15627	13021

Bank wise outcome of CFLs for March quarter 2024 is enclosed as annexure-10, page No 34-25.

Decrease in No of participants, Persons covered under Insurance, Banking Service and Government sponsored schemes is mainly due to all 4 sponsored banks.

AGENDA 19: 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 31.03.2025

(A) Raichur District:

Particulars	Key Performance Indicators (KPIs) as on 31.03.2025			
	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	9775	30303	2886
Achievement till Mar. 2025	128470	19973	33198	6519
% Achievement	99	Achieved	Achieved	Achieved
Gap to target (per lakh population)	1285	-	-	-

(B) Yadgir District:

Particulars	Key Performance Indicators (KPIs) as on 31.03.2025			
	Bank Ac- counts (CASA) per lakh popu- lation	PMJJBY en- rollments per lakh population	PMSBY en- rollments per lakh population	APY enroll- ments per lakh popu- lation
Target set by DFS	129755	9775	30303	2886
Achievement till Mar. 2025	130405	17394	31827	5917
% Achievement	Achieved	Achieved	Achieved	Achieved
Gap to target (per lakh population)	-	-	-	-

[Data source: DFS]

AGENDA 20: KCC:

KCC Loans – Disbursements & Outstanding:

[cards in lakhs] [Amount in crores]

Disbursement of KCC from 1 April 2024 to 31 st Mar 2025		KCC Outstanding as on 31 st Mar 2025	
No. of Cards	Amount	No. of Cards	Amount
6400149	77583	5145502	72440

Bank wise data on KCC loan as on 31st March 2025 is provided in the Annexure – 11, page No-36.

KCC AH O/S as on 31.03.2025 amounts to ₹ 1093 Crores for 198180 accounts.

KCC Fisheries O/S as on 31.03.2025 amounts to ₹ 285 Crores for 21088 accounts.

KCC Dairy loans sanctioned during the quarter and outstanding as on 31.03.2025 is provided in the Annexure-12, page no-37.

Performance under KCC-Fisheries as on March 2025 is provided in Annexure-13,page no-38.

AGENDA 21: Dept. Of Agriculture & Farmer Welfare Schemes:

AGENDA 21.1: Agriculture Infrastructure Fund (AIF):

Year wise financial progress under AIF			Year wise physical progress under AIF	
Finan- cial Year	Amount Sanctioned (Rs. in Cr)	Amount Disbursed (Rs. in Cr)	No. of Projects Sanctioned	No. of Projects Disbursed
2020-21	287	194	799	660
2021-22	311	251	251	204
2022-23	899	628	913	829
2023-24	885	734	907	850
2024-25	1350	1003	1203	1145

Total	3732	2810	4073	3688
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The Pendency for sanction and disbursement is as below:

Name of Bank	Pending for sanction	Pending for Disbursement
DCCBs	31	183
HDFC Bank	150	37
State Bank Of India	55	38
Canara Bank	15	41
Union Bank Of India	18	29

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 39.

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 21.2: Pledge Financing for Agriculture commodities through Electronic Negotiable Warehouse Receipt (e-NWR) as on 31.03.2025:

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.	Bank Name	No of Accounts	O/s Amount (Cr)
1	UNION BANK OF INDIA	776	302
2	CANARA BANK	1000	249
3	IDBI BANK	268	125
4	BANK OF INDIA	51	34
5	BANK OF BARODA	66	16
6	FEDERAL BANK	1	12
7	STATE BANK OF INDIA	86	8
8	CENTRAL BANK OF INDIA	117	7
9	K.S.COOP APEX BANK LTD	92	6
10	BANK OF MAHARASHTRA	9	6
11	ICICI BANK	9	6
12	AXIS BANK	3	2
13	YES BANK	1	2
14	KARNATAKA BANK	96	1
15	KARUR VYASYA BANK	15	1
16	PUNJAB NATIONAL BANK	4	1
TOTAL		1672	777

Banks have outstanding of 1672 loan accounts, amounting to 777 crores as on 31.03.2025

AGENDA 21.3: 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 21.4: 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 52 loans amounting 19.53 Cr as of March quarter 2025 while doing credit linkage to FPOs.

Progress under scheme is given in annexure-15, page no 40-41.

AGENDA 21.5: Pradhan Mantri Fasal Bima Yojana (PMFBY) Agriculture Department:

As on 23.04.2025 total 1389 no. of applications amounting to ₹2.61 Cr is pending for settlement under PMFBY due to blank Aadhar and mismatch in Aadhar payment.

In ICICI Bank there are 550 proposals amounting to 1.18 crores are still pending for settlement due to blank aadhar and NPCI failure

As on 24.04.2025 there are 9092675 beneficiaries amounting to 10988 crores has been settled against the total eligible beneficiaries of 9108311 amounting to 11004crores. The claim settlement ratio of the state is 99.82% from the date of inception of scheme.

Year Wise, Season Wise insurance payment and claim settlement is given in annexure-16, page no- 42.

AGENDA 21.6: Restructured Weather Based Crop Insurance Scheme: -

Data not received from department.

AGENDA 22: PMAY-U:

Rajiv Gandhi Housing Corporation Limited:

The software to monitor implementation of the project is ready to launch as informed in SLBC Sub-Committee meeting on Retail loans held on 03.04.2025.

AGENDA 23: 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 23.1: PMEGP performance as on 31.03.2025 :

TARGET AND ACHIVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2024-25 (As on 31.03.2025)									
STATE	TARGET			ACHIVEMENT			ACHIVEMENT IN %		
	PRO (No)	M M (Lakh)	EMP (NO)	PRO (No)	M M (Lakh)	EMP (NO)	PRO (No)	M M (Lakh)	EMP (NO)
KARNATAKA	3379	9257.18	37169	2826	9391.97	31086	83.63	101.45	83.63

(Projects and Employment in Nos.& M M Rs.In Lakhs.)

TARGET AND ACHIVEMENT UNDER PMEGP FOR 2nd LOAN IN KARNATAKA STATE DURING 2024-25 (As on 31.03.2025)						
Status as on	TARGET			ACHIVEMENT		
	PRO	M M	EMP	PRO	M M	EMP
31.03.2025	44	440	484	13	75.51	143

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 31.03.2025 as Annexure-17, page No 43-44.

Karnataka ranks 6th position in PMEGP scheme Pan India.

The percentage of NPA under PMEGP is **21.72%**.

AGENDA 23.2: CREDIT FLOW TO MINORITY COMMUNITIES:

AGENDA 23.2.1: Progress under finance to Minority Communities in the state:

(Amount in Crore)

Outstanding as on	No. of accounts	amount	% to total PSA
Mar-25	2568529	51199	11
Dec- 24	2737292	50735	11
Sep-24	2700635	49609	11
Jun-24	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.

No of Accounts decreased due to following Banks-

Sl No.	Name of Bank	Mar-25		Dec-24		variation	
		No. of ac- counts	Amt. (cr)	No. of ac- counts	Amt. (cr)	No. of ac- counts	Amt. (cr)
1	INDUSIND BANK	617299	1654.31	731547	1842.3	-114248	-187.99
2	UJJIVAN SMALL FIN. BANK	110208	379.08	119866	415.89	-9658	-36.81
3	CANARA BANK	362888	12076.11	371875	12036.84	-8987	39.27
4	IDFC FIRST BANK	75044	221.22	83428	250.39	-8384	-29.17
5	BANDHAN BANK	59752	748.92	65537	615.56	-5785	133.36
6	JANA SMALL FIN. BANK	29971	178.24	35613	197.19	-5642	-18.95
7	FEDERAL BANK	44203	1490.22	49737	1530.9	-5534	-40.68
8	EQUITAS SMALL FIN. BANK	41714	200.43	46234	222.67	-4520	-22.24
9	RBL BANK	46378	99.39	50868	112.1	-4490	-12.71
10	UNION BANK OF INDIA	68222	2578.55	72087	2583.23	-3865	-4.68
11	AXIS BANK	46539	1101.35	50062	1128.54	-3523	-27.19
12	ICICI BANK	40044	4406.08	43399	4237.93	-3355	168.15
13	HDFC BANK	30675	2376.92	32574	1912.72	-1899	464.2
14	ESAF SMALL FIN. BANK	39029	148.97	40533	151.26	-1504	-2.29
15	AU SMALL FIN.BANK	12428	127.43	13795	141.18	-1367	-13.75
16	BANK OF BARODA	79100	2321.22	80294	2289.25	-1194	31.97

Bank wise outstanding to Minority Communities as on March 2025 provided in annexure-18, page No- 45-46.

AGENDA 23.2.2: 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 Mar .2025 are under.

(Amount in Crore)

Name of the Dis- trict	Bidar			Kalaburgi			Dakshina Kannada		
	Sep 24	Dec 24	Mar 25	Sep 24	Dec 24	Mar 25	Sep 24	Dec 24	Mar 25
Advances under Priority Sector Credit	5832	5600	5781	9832	9940	10207	26293	26472	27184
Lending to Minor- ity Community	661	701	684	1145	1159	1178	6352	6426	6459
% of Minority Community Lend- ing to PSA	11	13	12	12	12	12	24	24	24

AGENDA 23.3: Progress under NRLM SHGs:

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE as on 31.03.2025					
Target		Achievement		Achievement Percentage (%)	
No of SHGs Accounts	Total Disb. Amt.	No of SHGs Accounts	Total Disb. Amt.	No of SHGs Accounts	Total Disb. Amt.
157200	3530	104336	2871	66	81

District wise progress under NRLM SHG as on March 2025 is given in Annexure- 19, page No – 47.

AGENDA 23.4: Progress under Joint Liability Groups (JLGs):

Dec-24				Mar-25			
Disbursement		Outstanding		Disbursement		Outstanding	
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
315764	6642	1555442	16281	388224	8842	1413175	14531

Reduction in JLG Outstanding is due to following Banks.

SR.	NAME OF BANK	31.03.2025		31.12.2024		VARIATION	
		No.	Amt. (Cr)	No.	Amt. (Cr)	No.	Amt. (Cr)
1	AXIS BANK	235997	406	258820	483	-22823	-77
2	INDUSIND BANK	210882	3798	230161	4404	-19279	-606
3	EQUITAS SMALL FIN. BANK	167237	463	183597	536	-16360	-73
4	KOTAK MAHINDRA BANK	140919	1786	154977	2188	-14058	-402
5	DCB BANK	69011	113	76196	141	-7185	-28
6	RBL BANK	76828	487	80697	571	-3869	-84
7	IDFC FIRST BANK	92307	886	94692	1003	-2385	-117
8	HDFC BANK	27593	315	29115	355	-1522	-40
9	JANA SMALL FIN. BANK	4407	38	5629	51	-1222	-13

Bank wise progress under JLG-Bank linkage program as at March 2025 is given in Annexure- 20, page No – 48.

AGENDA 23.5: Progress under Stand-Up India scheme as on 31.03.2025:

(Nos. in actuals and Amount in crores)

Scheme	Sanctioned during Mar. 2025 Quarter		Cumulative Sanctioned during FY 2024-25		Cumulative Sanction since inception	
	No. of A/Cs	Sanction Amt.	No. of A/Cs	Sanction Amt.	No. of A/Cs	Sanction Amt.
SC	128	24.6	607	126.67	3104	660.38
ST	31	5.52	176	31.19	868	166.96
Women	231	48.72	1312	310.18	12846	2918.28
Total	390	78.84	2095	468.04	16818	3745.62

Bank-wise details of sanctions and disbursements under SUI as on March 2025 is provided in Annexure-21, page No 49-50.

The target for the Stand Up India scheme for the State of Karnataka is 21,712.

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

AGENDA 23.6: Progress in Sanctions under MUDRA scheme:

[Amount in Crores]

Scheme	December – 24				March – 25			
	Disbursement till December 2024		Outstanding as on Dec 2024		Disbursement till March 2025		Outstanding as on March 25	
	No of A/cs	Amount Sanctioned	No of A/cs	Amount Sanctioned	No of A/cs	Amount Sanctioned	No of A/cs	Amount
Shishu	1471564	5098.11	4021150	8466.7	1730128	6033.54	3657286	7390.34
Kishore	1125838	13438.81	2494010	23850.67	1464246	18419.62	2592394	24932.18

Tarun	67895	6754.87	180349	10573.36	110552	10962.41	215310	11881
Tarun +	92	13.06	-	-	555	84.57	-	-
Total	2665389	25304.82	6695509	42890.73	3305481	35500.12	6464990	44203.52

(Data Source- MUDRA Portal)

Member banks have sanctioned 3305481 MUDRA loans amounting to 35500.12 crores from 01.04.2024 to 31.03.2025

Bank-wise, District, State wise sanctions and disbursements under MUDRA is given in annexure- 22, page No-51.

Karnataka State has secured number **5th in sanctions and 4th in disbursements** with respect to MUDRA loan disbursements in the country with the active participation of all member banks and support from line department.

AGENDA 23.7: Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 31.03.2025:

Details	No. of Accounts
Total Target FY 2024-25	7800
Application applications submitted to Banks	4203
Loans under process	430
Loans Sanctioned	2321
Loans Rejected	1452
Loan disbursed	1916
% 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 31.03.2025						
Sl. No	Bank Name	Pendency Range				Total Pendency
		0-30 Days	30-60 Days	60-90 Days	> 90 Days	
1	STATE BANK OF INDIA	165	53	25	16	259
2	CANARA BANK	132	43	13	9	197
3	UNION BANK OF INDIA	54	26	20	62	162
4	HDFC BANK	31	14	9	48	102
5	KARNATAKA BANK	26	33	12	16	87
6	BANK OF BARODA	31	8	8	33	80

District wise, bank wise and target and progress under PMFME scheme is provided in Annexure-23, page No 52-54.

AGENDA 23.8: Progress under Aadhar seeding in PMJDY Accounts:

(Outstanding No. of Accounts in lakh)

Particulars	Sep-24	Dec-24	Mar-25
No. of PMJDY A/cs O/S	195	201	204
Total Aadhar Seeded A/cs	156	162	166
% Aadhar Seeding	80	81	81

Bank wise total progress under PMJDY aadhar seeding as on 31st March 2025 is provided in the Annexure-24, page No-55.

AGENDA 23.9: Performance under Atal Pension Yojana (APY) scheme for FY 2024-25: (01.04.2024 to 31.03.2025)

Karnataka has achieved **81 %** of APY target set by PFRDA during FY 2024-25 up to 31.03.2025.

Bank Category	No. of branches as on 01.04.2024	Target by PFRDA per branch	Total Target	Performance by Banks	(Number in Actuals)
					Achievement %
PSBs	5546	90	499140	336953	68
Major Pvt Banks	1072	70	75040	18719	25
PVT Banks	1394	35	48790	43062	88
RRBs	1755	90	157950	242810	154
Small Finance Banks	198	65	12870	4198	33
Cooperative Banks	501	20	10020	3206	32
Total	10,466	-	8,03,810	648948	81

* 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 56-57.

Agenda 23.10 performance under PM Vishwakarma Scheme as on 31.03.2025: -

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)
339976	101044	802.31	74144	536.36

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	101856	21587	17645	77439
CANARA BANK	80730	36109	26866	36030
Karnataka Gramin Bank	54541	13820	9981	39088
BANK OF BARODA	30711	10313	6720	15015
KARNATAKA BANK	19362	5894	2005	2092
UNION BANK OF INDIA	15188	3785	2533	8333
KARNATAKA VIKAS GRAMEENA BANK	10468	3228	2786	6856

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

The below mentioned Trades has highest no. of Applications received and rejected.

1. Garland Maker (Malakaar)

2. Tailor (Darzi)
3. Masons (Rajmistri)
4. Carpenter (Suthar/Badhahi)

Agenda 23.11 Performance under PM Suryaghar scheme as on 31.03.2025: -

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 Applica- tions (Nos.)	Amount (In Crs)	No. of Applica- tions (Nos.)	Amount (In Crs)	No. of Applica- tions (Nos.)	Amount (In Crs)
4242	91.14	2626	51.16	2250	40.12

Pendency under major banks is as below:

Name of Bank	Sourced	Sanc- tioned	Disbursed	Pendency	Rejected
Canara Bank	1367	908	722	158	301
State Bank of In- dia	1458	848	796	149	461
Bank of Baroda	270	170	153	64	36
Union Bank of In- dia	352	224	200	63	65
Karnataka Gramin Bank	145	87	78	21	37
Bank of India	80	38	31	20	22

FOR INFORMATION

Agenda No	Agenda
24	Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy
25	Branch Network
26	Status of Rural Bank Branch closure/merger/shifting.
27	ATM Network
28	Progress under Aadhar seeding of operative CASA accounts
29	Position of sector wise NPAs
30	Non-Performing Assets (NPA) position as on 31.03.2025
30.1	Recovery of Bank's dues under PMEGP
31	Issues remaining unresolved at DCC/DLRC meeting
32	Sub-committee meetings held during the review period
33	Other issues
34	SVAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas) Scheme
34.1	Implementation of Kannada language by Banks
34.2	Functioning and performance of RSETIs / RUDSETIs as on 31.03.2025
34.3	Performance review of Central Sector Interest Subsidy (CSIS) scheme
35	Success Stories
36	Special Invitee

AGENDA 24: Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy:

1. Current Status of Banking Outlets at Tier -5 Locations:

During the 168th SLBC meeting, it was reported that **5 Unbanked Rural Centres (URCs)** were pending for coverage. Member banks were advised to appoint fixed Business Correspondents (BCs) at these locations. All five URCs have been covered, and **currently, there are no unbanked villages in Karnataka.**

SI No	District	Taluk	Village Name	BC Appointed By
1	Chamarajanagara	Chamarajanagara	Saraguru	Bank of Baroda
2	Chamarajanagara	Kollegal	Arbigere -85	Canara Bank
3	Chamarajanagara	Kollegal	Huthur	State Bank of India
4	Mysuru	Piriyapatna	Doddaharve	Canara Bank
5	Vijayanagara	Hospete	Danapurama	State Bank of India

As per RBI's directive, SLBC was advised to explore the feasibility of opening brick and mortar branches in 56 Tier-5 villages. Accordingly, respective Lead District Managers (LDMs) have conducted feasibility surveys. Out of 56 villages, 10 have been identified as feasible for opening branches.

List of 10 villages to open new bank branch is enclosed in annexure-26 page no -58..

2. Representation received to open Brick and Mortar Branches through RBI:

Based on LDM survey reports, two villages have been recommended for branch opening and are now pending bank allotment

List of 2 villages to open new bank branch is as below,

SI No	District	Taluk	Village Name
1	Shimoga	Bhadaravathi	Donabaghatta
2	Chitradurga	Hiriyur	Yelladakere

3. DFS-Identified Villages with Population >3000 Without Bank Branch Within 5 KM to open Brick and Mortar Branch:

The Department of Financial Services (DFS), GoI, has identified two such villages in Karnataka. These were allotted to HDFC Bank, which, via communication dated 19.04.2025, has expressed inability to open branches due to infrastructural challenges. However, HDFC has committed to consider these villages in their Jan-Feb 2026 planning cycle with a view to open branches by March 2026.

SI No	District	Taluk	Village Name
1	Yadgir	Gurumitkal	Madhawar
2	Gadag	Shirahatti	Kadakol

SLBC requests intervention from the State Government and RBI to address these challenges.

4.SLBC is proposing modalities for the allotment of banks to open brick and mortar branches based on following criteria:

Number of Urban branches vs. Rural branches as on 31.03.2025 (as per SLBC portal):

As per RBI guidelines, Banks should maintain 3:1 ratio of urban branches to rural branches. However, many banks are not adhering to this criterion. In case where shortfalls exist, we are allotting branches to those Banks to open new brick & mortar branches:

1. **Shortfall Banks:** Except for 10 banks, the remaining 38 banks have a shortfall.
2. **Percentage of rural branches compared to urban branches:**

Sr.No	Bank Name	Total Branches	Mandatory Rural Locations	Actual Rural Locations	Shortfall
1	HDFC Bank	535	134	38	-96
2	ICICI Bank	448	112	74	-38
3	Axis Bank	361	90	24	-66
4	Kotak Mahindra bank	208	52	45	-7
5	Indian Bank	165	41	15	-26
6	Punjab National Bank	145	36	11	-25
7	Bank of India	144	36	29	-7
8	Central Bank of India	107	27	9	-18
9	Indusind Bank	129	32	1	-31
10	Yes Bank	85	21	1	-20

3. Business potential in the State:

As per the SLBC portal, we are comparing individual banks' business within the State against the total business of all member Banks. Banks with the highest business share in the State will be allotted new brick & mortar branches.

1. Business share as on 31.03.2025:

SBI (19%), HDFC (14%), Canara Bank (13%), ICICI (8%), Axis Bank (6%), Bank of Baroda (6%), Union Bank of India (5%).

4. Request for Approval:

SLBC seeks the House's approval to adopt the above modalities for allotment of banks to open brick and mortar branches in the identified villages.

AGENDA 25: Branch Network:

(In numbers)			
Particulars	Dec 2024	Mar-25	Variation of Mar 25 over Dec 24
Rural	4403	4417	14
Semi-Urban	2846	2856	10
Urban (including Metro)	5214	5262	48
Total	12463	12535	72

In comparison to the Dec quarter 2024, there is an increase of **72** branches for the Mar quarter 2025.

Bank wise and district wise No. of bank branches in the State is provided in Annexure-27, page No 59-60.

AGENDA 26: Status of Rural Bank Branch closure/merger/shifting:

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

AGENDA 27: ATM Network:

(In numbers)

Particulars	Dec 2024	Mar-25	Variation of Mar 25 over Dec 24
Rural	2156	2116	40
Semi Urban	3527	3401	126
Urban	11149	10927	388
Total	16832	16444	554

In comparison to the Dec quarter 2024, there is decrease of 249 ATMs for the Mar quarter 2025.

Bank wise and district wise No. of ATMs in the state is provided in Annexure-28 page No.61-68:

AGENDA 28: 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
05.07.2024	988	885	90
11.10.2024	1001	895	90
27.12.2024	1013	905	89
28.03.2025	1026	908	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 28.03.2025 is furnished in the Annexure-29, page No-63.

AGENDA 29: Position of sector wise NPAs:

AGENDA 30: Non-Performing Assets (NPA) position as on 31.03.2025:

(Amount in Crore)

Sl .	Sector	As on 31.12.2024				As at 31.03.2025			
		Out-standing Amount	No of NPA A/c's	NPA Amount	% of NPA	Out-standing Amount	No of NPA A/c's	NPA Amount	% of NPA
1	Agri-culture	233456	1010262	21294	9	238280	1185048	20694	9
2	MSM E	182029	302945	10821	6	188187	320491	10242	5
3	Hous ing	36824	9273	553	2	35518	9676	501	1
4	Edu- ca- tion	6866	17375	396	6	6844	16451	375	5
5	Othe r Pri- ority	10913	146769	981	9	10413	181751	799	8

	sec- tor adv								
6	Non pri- ority sec- tor NPA	86286 3	423455	19135	2	88868 0	442740	17560	2
7	Total NPA s	13345 71	1911926	53267	4	13696 74	2158397	50238	4

Bank wise and segment wise NPA position is provided in Annexure-30, page No 64-67.

AGENDA 30.1: Recovery of Bank's dues under PMEGP:

The PMEGP NPA position as at Mar 2025 is furnished here under:

(Amount in Crore)

As on 31 st Mar 2025		
Balance O/S	NPA Level	% of NPA
1819.68	395.16	21.72

Bank-wise NPA level under the PMEGP scheme is furnished in Annexure-31, page no 68-71.

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 31: Issues remaining unresolved at DCC/DLRC meeting

We have received unresolved issue from LDM Uttara Kannada regarding inactive FLC of State Bank of India at Ankola block and Joida since form 2018 and 2019 respectively.

AGENDA 32: Sub-committee meetings held during the review period:

Sub-committee on Weaker section for Dec 2024(State Bank of India), SHG Sub Committee Dec 24 (Canara Bank) and Security (State Bank of India) for Dec. quarter 2024 is not conducted.

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

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

AGENDA 33: Other issues:

AGENDA 34 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 34.1: 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 34.2: Functioning and performance of RSETIs / RUDSETIs as on 31.03.2025:

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		Achievements (as at 31.03.2025)		
		Pro-grammes	Trained	Pro-grammes	Trained	% Ach
RUDSETI	07	240	7100	256	6985	98%
Canara Bank	11	358	10500	373	10613	101%
State Bank of India	07	221	7000	269	7224	103%
Union Bank of India	02	63	1800	65	1709	95%
Bank of Baroda	02	62	2000	74	2066	103%
Kotak Mahindra Bank	01	37	1220	44	1225	100%
DCC Bank	01	46	1380	44	1416	103%
Total	31	1027	31000	1125	31238	101%

Sl No.	Particulars	As on 31.03.2025 (Cum since inception)	During FY 2024-25
1	No. of training programs conducted	14709	1125
2	No. of persons trained	412265	31238
3	No. of persons secured employment / self-employment	281364	22777
4	No. of trained persons credit linked	185780	13006

The progress achieved by RSETIs/RUDSETIs during the year is provided in the Annexure-32, page No 72.

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

SLBC has received the communication from DFS regarding Performance review of Central Sector Interest Subsidy (CSIS) scheme. Under this Scheme Interest Subsidy is given during the moratorium period i.e., Course period plus one year on Education Loan taken from the Scheduled Banks to students belonging to economically weaker sections whose annual parental income is up to ₹4.5 Lakh from all sources.

All member banks are requested to provide the eligible account list for review purpose.

AGENDA 35: Success Stories:

1. Name: Mr Guruprasadh V

Address: Thellanuru, Kollegala Tehsil, Chamarajanagara District, Karnataka State

Educational Qualification: Graduation

Training Course: Photography & Videography

Background: Guruprasadh after completion of his graduation he was working as assistant in a photo studio. After working for few years, he thought of taking Photography as his self-employment activity. He made an attempt to start his own business but he realized that his skills are not sufficient to run own business, he thought of undergoing full time training. Mean time he came to know about **RUDSETI, Mysuru** through his friend and applied for Photography & Videography training. Along with the technical aspects, soft skills like competencies, goal setting, customer relation and marketing changed him completely, after completion of the training he took financial assistance from Bank and today he is running photo studio efficiently.

Total investment: Rs 4,00,000/-

Bank loan: Rs 2,00,000/- (Canara Bank)

Income per month: Rs 30,000/-



2. Name: Smt Sheela B V

Address: W/o Vishwanathachar, Medehalli, Chitradurga Tehsil & District, Karnataka State

Educational Qualification: 12th Standard

Training Course: General EDP

Background: Sheela belongs to a rural family. Her husband was doing carpentry work which is their traditional work and Sheela engaged herself in tailoring work. She wanted to do start self-employment activity in large scale by giving employment to others. In the meantime, she came to know about the benefits available for rural women's from Department of Women & Child Development. To avail the benefit from this department she took General EDP Training **RUDSETI, Chitradurga**. The entrepreneurial competencies, behavioural games and marketing developed confidence in her and she is running S R M Home Food business successfully and earning a handsome income.

Total investment: Rs 4,10,000/-

Bank Loan: Rs 3,60,000/- (SBI)

Income per month: Rs 35,000/-



Agenda 36: Special Invitee:

Dr. T N Venkatareddy has been working with University of Agricultural Sciences, Bengaluru and holds postgraduate degree in economics and served in various academic positions. He has expertise in agricultural marketing, FPOs and market reforms. He is recognized as a master trainer and resource person for start-up and Agri-entrepreneurship programs.