

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

**AGENDA NOTES FOR 167th SLBC MEETING
&
BANKING STATISTICS AS ON 30.09.2024**

-VENUE-

Room No 313, Vidhana Soudha, Bengaluru

Time: 3.30 PM

As per the revised RBI guidelines on Lead Bank Scheme, SLBC Karnataka convened 167th Steering Committee Meeting on 24.10.2024 at 3rd Floor, Conference Hall, Canara Bank, HO Annexe, Gandhi Nagar, Bengaluru under the Chairmanship of Sri. K J Srikanth, Convenor SLBC Karnataka and Chief General Manager, Canara Bank. The suggestions/modifications offered by the members have been duly incorporated.

AGENDA 1.1: Confirmation of the minutes of 166th SLBC meeting held on 14.08.2024.

The minutes of 166th SLBC meeting held on 14.08.2024 were circulated among all the member banks and Govt. Departments. As no suggestions received, the house may kindly confirm the minutes.

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

Sl.	Action Points	Action Taken
01.	Standardized system for direct flow of data from CBS of the member banks. Repeated Defaulter Banks	Despite repeated reminders DCB, Federal Bank and IndusInd Bank and have delayed in uploading the data. DCB and IndusInd Bank are repeated defaulter for updating the SLBC data.
02	Delay/Non submission of data by banks/LDMs	Bank of Baroda (Pragathi Data), and DCB banks (Prgathi Data) have not submitted various data sought by regulators.
03	Non submission of Individual BC data and	IndusInd Bank and Fino Payment Bank

AGENDA 2. Banking statistics as on 30th September 2024:

AGENDA 2.1: Business figures under various parameters:

(Amount in Crores)

Particulars	Sept-23	Sept-24	Variation over Sept. 2023	
			Absolute	In %
Deposits	1488120	1643876	155756	10
Advances	1163919	1314546	150627	13
Total Business	2652039	2958422	306383	12
Credit-Deposit Ratio	78	80		
Total PSA	417526	468276	50750	12
% of PSA to Total Advances of Preceding year	45	40		
Agricultural Advances	203317	230720	27403	13
% of Agri. Adv. to Total Adv. of Preceding year	22	20		
Advances to MSME	155706	180624	24918	16
% of MSME to Total Advances of Preceding year	17	16		

Sector	Particulars
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 10 % in Deposits and 13 % in Advances. CD ratio of the state as on 30.09.2024 is 80%.

Total PSA	There is a Y-o-Y growth of 12% in Total Priority Sector Advances.
Agricultural advances	There is a Y-o-Y growth of 13 % in Agricultural Advances.
MSME sector	There is a Y-o-Y growth of 16 % in MSME Advances.

BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 30.09.2024

A. PUBLIC SECTOR BANKS

MAJOR BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 30.09.2024				
Name of Bank	Mandatory targets & sub-targets			
	O/s As on 30.09.2023		O/s As on 30.09.2024	
	% Agri to Tot Advances	% Priority to Tot Advances	% Agri to Tot Advances	% Priority to Tot Advances
CANARA BANK	31	56	30	54
STATE BANK OF INDIA	13	31	13	30
UNION BANK OF INDIA	22	47	24	51
BANK OF BARODA	23	42	20	39
BANK OF INDIA	15	29	16	30
BANK OF MAHARASHTRA	22	47	19	36
CENTRAL BANK OF INDIA	12	35	13	35
INDIAN BANK	19	49	12	27
INDIAN OVERSEAS BANK	26	61	29	62
PUNJAB NATIONAL BANK	6	19	7	20
PUNJAB AND SIND BANK	2	20	1	9
UCO BANK	6	71	7	75

B. MAJOR PRIVATE, RRBs & APEX BANK

MAJOR BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 30.09.2024				
Name of Bank	Mandatory targets & sub-targets			
	O/s As on 30.09.2023		O/s As on 30.09.2024	
	% Agri to Tot Advances	% Priority to Tot Advances	% Agri to Tot Advances	% Priority to Tot Advances
PRIVATE BANKS				
KARNATAKA BANK	15	54	25	55
HDFC BANK	6	33	4	20
AXIS BANK	10	45	9	37
ICICI BANK	6	23	6	25
KOTAK MAHINDRA BANK	17	49	14	45
RRBs				
KARNATAKA VIKAS GRAMEENA BANK	79	98	79	97
KARNATAKA GRAMEENA BANK	87	99	85	96
APEX BANK				
K.S.COOP APEX BANK LTD	50	66	50	66

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 Sept. 2024 of FY 2024-25 vis-à-vis disbursements

(Amount in crores)

ACP Target VS. Achievement- September 2024						
Sector	Annual Tar- get	Sep-23		Annual Tar- get	Sep-24	
	2023-24	Ach	% Ach.	2024-25	Ach	% Ach.
Short Term Loan	97995	53842	55	114625	62890	55
Agri Term Loan	79475	39065	49	77576	41629	54
Total Agri Loans	177469	92907	52	192201	104519	54
MSME	132129	91379	69	174242	107921	62
Export Credit	3948	299	8	617	77	12
Education	4533	506	11	1516	796	53
Housing	25572	2856	11	7312	3471	47
Social Infrastructure	3659	22	1	132	72	54
Other PSA	18829	5917	38	12356	4808	39
Total PSA	366147	193885	53	388376	221662	57
Total Non-Priority	477663	297215	62	678100	379513	56
Total Credit	843810	491100	58	1066475	601175	56

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

Bank wise level of outstanding for PSA and NPSA as on 30.0.9.2024 Annexure-2 page no.(10-16)

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

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

A. PUBLIC SECTOR BANKS.

MAJOR BANK WISE -PRIORITY SECTOR TARGET-ACHIVEMENT & CD RATIO AS ON 30.09.2024				
Name of Bank	Priority Sector - ACP Target vs Achievement			CD RATIO
	Target	Ach	%	
CANARA BANK	56358	25141	45	67
STATE BANK OF INDIA	40406	28489	71	68
UNION BANK OF INDIA	25155	14769	59	58
BANK OF BARODA	24745	14067	57	101
BANK OF INDIA	6532	3626	56	157
BANK OF MAHARASHTRA	1784	1149	64	336
CENTRAL BANK OF INDIA	1457	1036	71	83

INDIAN BANK	6411	2490	39	90
INDIAN OVERSEAS BANK	1937	690	36	53
PUNJAB NATIONAL BANK	1668	1100	66	153
PUNJAB AND SIND BANK	168	118	70	140
UCO BANK	855	859	100	98

B. MAJOR PRIVATE, RRBs & APEX BANK

MAJOR BANK WISE -PRIORITY SECTOR TARGET-ACHIVEMENT & CD RATIO AS ON 30.09.2024				
Name of Bank	Priority Sector - ACP Target vs Achievement			CD RATIO
	Target	Ach	%	
PRIVATE BANKS				
KARNATAKA BANK	17808	9891	56	54
HDFC BANK	32085	18195	57	89
AXIS BANK	26239	15602	59	76
ICICI BANK	20700	15071	73	74
KOTAK MAHINDRA BANK	16098	8410	52	78
RRBs				
KARNATAKA GRAMEENA BANK	16560	9716	59	94
KARNATAKA VIKAS GRAMEENA BANK	11486	5836	51	89
APEX BANK				
K.S.COOP APEX BANK LTD	27506	14013	51	103

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

(Amount in crores)

SR. No.	Name of the District	Priority Sector			Total Credit		
		Target	Achievement	% Achv.	Target	Achievement	% Achv.
1	BENGALURU RURAL	6163	4098	67	10369	6444	62
2	TUMAKURU	10507	6535	62	14139	8552	60
3	BALLARI	7671	4746	62	12359	6548	53
4	HAVERI	7061	4313	61	8698	5382	62
5	KOLAR	5642	3428	61	6957	4393	63

Bottom Five districts ACP performance: -

SL.NO	Name of District	TOTAL PRIORITY			TOTAL CREDIT		
		Target	Ach.	%	Target	Ach.	%
1	DAKSHINA KANNADA	26299	11494	44	53533	28479	53
2	CHAMARAJANAGARA	4291	2080	48	5041	2501	50
3	KOPPAL	4940	2425	49	6438	3071	48
4	BAGALKOTE	9577	4833	50	12346	6555	53
5	UDUPI	8794	4460	51	12638	7556	60

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

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

SI No	Name of the district	As on March 2024			As on Sept2024		
		Deposits	Advances	CD Ratio %	Deposits	Advances	CD Ratio %
1	UTTARA KANNADA	22487	10139	45	22974.16	10642.98	46
2	UDUPI	39108	18358	47	40984.45	19534.47	48

- The CD Ratio of the state as a whole as on 30.09.2024 is **79.97%**.
 - Bank wise and district wise CD ratio as on Sept. 2024 is provided in Annexure-3 page no. 17-18

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 under the chairmanship of RBI officials and NABARD, state Govt. Major Banks and SLBC will be the member of this committee.

There are many discrepancies while fixing ACP target. This Financial year 2024-25 targets were fixed in consultation with RBI, NABARD and State Government. Now need has been felt to make a committee to arrive ACP target for FY 2025-26.

Agenda 6.1 Identifying the MSME credit gaps and Strengthening the Annual credit Plan:

SLBC is in receipt of communication from Department of financial Services , GoK and Secretary Finance Department , GoK regarding identifying the MSME credit gaps and strengthening the annual credit plan of SLBC.

While fixing the block level and district level credit plan we have advised all the LDMS of Karnataka state take the inputs from SIDBI and District level MSME department and they have to invariably involved the preparation of the MSME target of the district.

FOR DECISIONS

Agenda No	Agenda
6	Issues - Reimbursement of pending BPL claims of training expenditures.
7	Opening of new RSETI in Vijayanagara District.
8	1% interest Subvention for KCC loans.
9	Unclaimed deposits.
10.1	Gruha Lakshmi NPCI failure Cases.
10.2	Disclosure of Aadhaar and Permanent Account Number (PAN) details of bankers for creation or removal of the charge or hypothecation.
10.3	Development of a Unified Portal for Loan Applications under different Govt. Sponsored Schemes

AGENDA 6.2 : Issues - Reimbursement of pending BPL claims of training expenditures:

As on **30.06.2024** about **34.19 crores** are pending to be released by SRLM to various RSETIs in Karnataka and the pendency is continuing for many years (**September quarter data not received**). SLBC once again request SRLM to clear the long pending dues to banks. RSETI wise details are provided in Annexure-4 page no. 19

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

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

AGENDA 7: Opening of new RSETI in Vijayanagara District:

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

In respect of vacant land there is no direct access from service road adjoining to the Highway as a private land separates the site offered from the service road. SBI 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.

In respect of unused College Building for immediate start of RSETI, Regional Manager, SBI, Vijayanagara has written a letter of acceptance to Deputy Commissioner, Vijayanagara on 15.10.2024 requesting them to hand over 8 classrooms in 2 buildings of Government Girls PU College for immediate start of RSETI.

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	2
2022-23	13.5
2023-24	9.5
TOTAL	25

Major claim amount is pending from following Banks:

Karnataka Vikas Gramin Bank (11.80 cr)

Karnataka Gramin Bank (6.34Cr.)

Canara Bank (5.18 Cr.)

Bank of Baroda (0.66 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-20

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 has to be activated immediately by way of activating account or closure of accounts and accounts should be classified properly. After continuous follow up member banks as on 20.11.2024, 1606 accounts are activated/closed and 1699 accounts are yet to be activated. Out of 1699 accounts 835 accounts are pending due to non receipt of KYC documents from departments and 864 accounts are under process .

We request District administration to facilitate by sharing KYC details with banks for activation of accounts

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

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. A meeting was conducted with member banks & e-Governance department regarding the said subject and it is instructed by department to member banks that a Nodal officer details should be submitted for handling NPCI failure cases of Gruha Lakshmi scheme through SFTP facility.

SLBC has submitted nodal officer details for sharing bank specific details. E-Governance dept. yet to share the details for Hash Aadhar with Banks.

Agenda 10.2: Disclosure of Aadhaar and Permanent Account Number (PAN) details of bankers for creation or removal of the charge or hypothecation:

The registration of mortgage deeds is an important aspect of securing the finances lent to the borrowers by banks. Since a few days, it has been reported by the member banks that Sub-Registrar Offices are insisting that the Banks to provide the details of Aadhaar Number and Permanent Account Number (PAN) of the Bank officials and/or asking them to provide the Aadhaar-linked One Time Password (OTP) for the creation or removal of the charge or hypothecation.

SLBC request state Government to accept the Identity Card (ID) issued by the Banks as proof of identity along with the authorization letter, instead of Aadhaar and PAN details.

Agenda 10.3 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	Directions to LDMs and DDMs
11.2	Study on MSME in Karnataka
11.3	Streamlining credit flow to Micro Small Enterprises
11.4	The timeline for pre-PLP meeting & Preparation of pre-PLP
11.5	Provision of banking services In Unbanked Rural Centres (URCs) (letter from RBI CO – attached)
11.6	Linkage of KCC against the small & marginal Farmers
11.7	Use of local language-"Sakhi Shakti" special workshop

1. Directions to LDMs and DDMs

FIDD Bengaluru, Reserve Bank of India conducted a conference for the Lead District Managers and District Development Managers of Karnataka on September 20, 2024, at Hubballi, Karnataka. The Deputy Governor in his keynote address had outlined certain directions for the LDMs and DDMs of the state for furthering financial inclusion in the state, which are furnished as under:

a) Know your Districts: Know your district for leveraging upon data analytics and field surveys to gain insights into economic activities, local credit needs and other barrier to credit access. SLBC is advised to direct all the LDMs to prepare a comprehensive district profile for their concerned districts in consultation with DDMs and LDOs. The department had framed a template comprising relevant information and advised to LDM to provide the input.

b) Formulation ACP: (i) Formulation, monitoring, and implementation of Credit Plans must follow a granular bottom-up approach.
(ii) Target setting for credit disbursement needs to be aspirational while being realistic.

SLBC is advised to direct all the LDMs to take into account the scope for lending indicated in the Potential Linked Plan as well as the past record of achievement in credit disbursement while formalizing the credit plans for the blocks and districts under their charge.

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

a) DDMs are 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 is advised to examine the gap, if any, in linking SHGs to formal credit in the state.

b) Offering support to women-led enterprises through government-sponsored programs and tailored banking schemes for women-owned businesses at district level. SLBC is advised to sensitize the rural branches (where maximum number of MSME exists) to conduct rural camp for MSME customers. Further, SLBC is advised to furnish data on women entrepreneurs' district wise.

c) Bolster financial literacy: LDMs must play a crucial role in ensuring that FLCs perform their functions effectively, supporting CFLs, participating in CFL camps, and facilitating the linkage of financial services while overseeing the proper conduct of these camps. Special focus needs to be given to Digital Financial Literacy to improve public confidence in undertaking digital transactions. SLBC is advised to sensitize all the LDMs to proactively undertake the activities *ibid*.

2. Study on MSME in Karnataka

FIDD Bengaluru had undertaken a study focusing on the status of MSMEs in the State of Karnataka with their Geographical distribution, extent of credit linkage at the state level and individual district level and evaluation of performance of banks Vis-à-vis disbursement targets under Annual Credit Plan (ACP) for enhancing credit flow to this vital sector. The study revealed regarding the chance of misclassification of MSME as reflected from the no of accounts vis-a-vis the O/s amount as on March 31, 2022, 2023 & 2024. The gap in the credit-linkage and performance under ACP amongst the districts were significantly high.

There was no single point of source on the details of MSMEs in Karnataka and data had to be accumulated from various sources to analyse the performance of MSME.

In view of the above, SLBC is advised to make necessary arrangement for uploading the above data in the portal by the respective banks. The authenticity of the information and data may be ascertained from the bank.

3. Streamlining credit flow to Micro Small Enterprises

As per the updated Master Direction on lending to MSMEs on streamlining of credit flows to MSE, the timeline for credit decision for loans up to ₹25 lakh to MSE borrowers shall not be beyond 14 working days. Further banks to provide an indicative list of documents to the prospective MSE customer. The bank has to ensure that the acknowledgement and status of the application to be automatically sent to MSE customer. The bank also should convey in writing the main reason for rejection of loan application in case of MSE customers.

The Controlling Heads are advised to direct all the concerned staff in the branches to adhere to the guidelines.

4. The timeline for pre-PLP meeting & Preparation of pre-PLP

As per para 3.2(ii) of the Master Circular on Lead Bank Scheme the pre-PLP meeting is convened by the LDM during June every year to be attended by banks, Government agencies, etc., to reflect their views and concerns regarding credit potential (sector/activity-wise) and deliberate on major financial and socioeconomic developments in the district in the last one year and priorities to be set out for inclusion in the PLP. The DDM of NABARD makes a presentation in this meeting outlining the major requirements of information for preparing the PLP for the following year. The preparation of PLP for the next year is to be completed by August every year to enable the State Government to factor in the PLP projections. As per the information provided by SLBC, the preparation has not been completed yet for the FY 2025-26.

In this regard, SLBC is advised to monitor the LDM activities for timely completion of pre-PLP and collate the data and submit it to RBI within 15 days from the completion of the exercise.

5. Provision of banking services In Unbanked Rural Centres (URCs) (letter from RBI CO – attached)

The SLBC may refer to the RBI circular dated October 25, 2024, advising the convenor

- To verify the state-wise list of URCs as provided RBI
- If any CBS enabled branch was incorrectly mentioned as URC in CISBI portal, it may be rectified.
- The remaining uncovered centres i.e. URC in Tier-5 centres, SLBC has to give top priority in opening a banking outlet as per Para 5.3(ii) of Master Circular on LBS.
- All the LDMs may be advised to review the coverage of URCs in Tier-6 centres in each of the DCC meetings invariably.
- The member banks may be advised to update the CISBI portal as and when any banking outlet is being opened.

6. Linkage of KCC against the small & marginal farmers:

FIDD, Bengaluru had conducted a survey of linkage of KCC against the small & marginal farmers maintaining SB accounts in 12 major banks. The number of small and marginal farmer of 12 major banks in the state was 27,07,182 as on March 31, 2024, and their total number of KCC accounts stands at 9,58,081 i.e., 35.39% of the total small & marginal farmers of 12 banks. The major banks Kotak Mahindra Bank, BoB & SBI did not submit the data.

SLBC needs to monitor the development regarding penetration of the linkage of KCC periodically across the member banks in the state and submit the data on the linkage of KCC against the small & marginal farmers maintaining SB account of the respective banks to monitor the progress Y-o-Y as well as Q-o-Q.

7. Use of local language-"Sakhi Shakti" special workshop:

The Zilla Panchayat had conducted a one day "Sakhi Shakti" special workshop on September 20, 2024. During the workshop, one of the deliberations was regarding the implementation of Kannada language on printed materials such as forms, challans, cheques and loan application forms so that the public especially SHGs, Gram Panchayat Level Unions, Small and Medium industries, and cottage industries are at an advantage in reaching out to ultimate beneficiaries and getting full benefits from both state and central government schemes. In terms of RBI Circular on "Master Circular on Customer Service in Banks" dated July 01, 2015, in order to ensure that banking facilities percolate to the vast sections of the population, banks should make available all printed material used by retail customers including account opening forms, pay-in-slips, passbooks, etc. in trilingual form i.e., English, Hindi and the concerned Regional Language. It included the use of Hindi and regional languages in transacting business by banks with customers, including communications to customers. The SLBC may look into the matter by directing all the banks in Karnataka regarding the implementation of the same.

NABARD AGENDA -12

Agenda No	Agenda
1	Encourage Farmer Producer Organizations (FPOs) to venture into food processing activities by providing them with necessary financial and technical support.
2	Pledge financing for agriculture commodities through electronic Negotiable Warehouse Receipt (e-NWR)
3	Potential Linked Credit Plan 2025-26
4	Revision in AMI Scheme guidelines
5	Submission of Utilization Certificate under Govt. Subsidy Schemes (GSS)
6	Support under Financial Inclusion Fund (FIF) for Rural Connectivity- HTS-VSAT, Dual LTE and SD WAN technologies
7	Centre for Financial Literacy (CFL)
8	Support to Government of Karnataka under RIDF

Agenda 12.1 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. Under these schemes, banks are urged to offer collateral-free loans, subsidized interest rates, and structured repayment plans to reduce financial burdens. Moreover, banks can collaborate with government agencies to ensure smoother loan disbursement, helping stakeholders leverage these schemes effectively for business growth, infrastructure development, and modernization in the food processing sector. This partnership strengthens the agricultural value chain and boosts rural economies.
- 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 12.2 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.
- e-NWRs receipts serve as proof of ownership and can be transferred, traded, or used as collateral for loans without moving the actual goods. It also reduces logistical costs, as commodities can be traded among multiple buyers without the need for physical movement. These receipts encourage the adoption of scientific warehousing practices for the storage of agricultural goods and commodities.
- 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.

- 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 12.3 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 is at its final stages. District Development Managers have been in constant touch with all the stakeholders including Lead District Managers in the districts so as to map the exploitable potential which can be supplemented with bank credit.
- The digitalised PLP will give all the stakeholders crucial data viz 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 guidelines, it is desirable that the PLP projections are dovetailed with ACP projections so that state level projections for credit flow are also in tune with the State Focus Paper to be prepared by NABARD for the State as a whole.

Agenda 12.4 Revision in AMI Scheme guidelines

- With reference to NABARD Circular No. 283/DOR 68/2018-19 dated 26 November 2018 on the above subject (Attached for ready reference), Ministry of Agriculture & Farmers' Welfare, vide their Order F. No. M11011/06/Revised Operational Guidelines/2023- AMI (Pt.) /217 dated 05 September 2024 has issued Revised Operational Guidelines of AMI Sub-scheme of ISAM.
- The revised operational Guidelines will be applicable for the projects for which term loan is sanctioned on or after 01.10.2024. The revised guidelines include modification of some existing provisions and introduction of new provisions.
- The same may be brought to the attention of all controlling offices, branches, officers dealing with agri finance portfolio.

Agenda 12.5 Submission of Utilisation Certificate under Govt Subsidy Schemes (GSS)

- All banks are advised to submit the UCs immediately upon receipt of final subsidy to NABARD, in case of AMI and ACABC schemes.
- This may be complied without fail.

Agenda 12.6 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, 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 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

- Banks 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.

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

Agenda 12.7 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 ₹29.30 lakh per CFL for meeting 100% of the Capex cost and 90% of the Opex cost have been sanctioned under Financial Inclusion Fund (FIF) of NABARD. Initially, 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) was being funded under FIF.
- However, as per circular 163/DFIBT-03 dated 27.08.2024, considering the overall inflation, it has been decided to enhance the CAPEX and OPEX limits per CFL as under:

Particulars	Funding from FIF per CFL	Contribution by Sponsor Bank	Total per CFL
For Normal Terrain			
CAPEX	₹6.00 lakh	Nil	₹6.00 lakh
OPEX	₹9.90 lakh per year for 3 years = ₹29.70 lakh	₹1.10 lakh per year for 3 years = ₹3.30 lakh	₹33.00 lakh
Total	₹35.70 lakh	₹3.30 lakh	₹39.00 lakh

- The CFLs are eligible for OPEX enhancement and it will be applicable from first year itself. Further, they will be allowed to claim enhanced CAPEX of ₹6.00 lakh per CFL. The banks may submit claim for additional CAPEX if it is already claimed.
- CAPEX claim were received from the Sponsor Bank, viz. SBI, Canara Bank, Bank of Baroda and Union Bank. Claims of 28 CFLs have been settled.
- Opex claim for September 2024 Quarter from One Sponsor Bank and released:
 - Bank of Baroda Mandya - Mandya CFL and K R Pet
- Sponsor Banks are requested to ensure timely submission of quarterly claims under OPEX to NABARD.

Agenda 12.8 Support to Government of Karnataka under RIDF

NABARD has been actively supporting the Government of Karnataka (GoK) in its efforts towards rural infrastructure development across various sectors, including Agriculture and Allied activities, Rural Connectivity and Social sector. 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 XXIX, as on 10.10.2024 is outlined below:

(Amt. in ₹Crores)

SL No	Name of the Sector	No. of projects	Total Financial Outlay	Loan Sanctioned	Amount Disbursed
1	Agriculture and Allied	5142	2581.30	2409.31	1634.42
2	Bridges	1921	1288.76	1049.54	968.77
3	Irrigation	5355	7954.00	5904.44	4592.95
4	Roads	10724	7066.09	5756.17	5255.77
5	Social	21071	9844.96	5858.57	4995.74
	Total	44213	28735.11	20978.03	17447.65

During the current FY, rural infrastructure proposals worth Rs. 1042 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.

FOR REVIEW

Agenda No	Agenda
13	Progress under Social Security Schemes.
14	PMSVANidhi scheme
15	Expanding and Deepening of the Digital Payments Ecosystem
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 30.06.2024
23.2	CREDIT FLOW TO MINORITY COMMUNITIES
23.3	Progress under SHG-Bank linkage/ Joint Liability Groups
23.4	Progress under Stand Up India scheme as on 30.06.2024
23.5	Progress in Sanctions under MUDRA scheme
23.6	Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 30.06.2024
23.7	Progress under Aadhar seeding in PMJDY Accounts
23.8	Performance under Atal Pension Yojana (APY) scheme for FY 2024-25: (01.04.2024 to 30.06.2024)

AGENDA 13: Progress under Social Security Schemes:

(No of enrolments in lakhs)

Scheme	Outstanding as on			
	30th March 2024	30 th June 2024	30 th Sept 2024	% growth Q-O-Q
PMSBY	174	172	175	2
PMJJBY	73	69	68	-1
APY	35	37	37	0

NOTE: The data discrepancy for PMJJBY and PMSBY is due to the decrease in data of below mentioned Banks:

Bank Name	Decrease in No. of Enrolments	
	PMJJBY	PMSBY
Apex Bank	-313835	-271605
Bank of Baroda	-138686	-215725
Tamilnadu Mercantile Bank	-98567	-118044
Indian Bank	-16546	-6915
UCO Bank	-4058	-3168

Note- Reply from Banks as under:

Apex Bank- During June quarter Bank updated eligible accounts data on enrollment column. Now for Sep quarter they have rectified due to this negative growth exists.

BOB- it is informed by bank that they have uploaded inconsistent data.

Indian Bank- June quarter they have uploaded wrong data and now for Sep quarter they have rectified due to this negative growth exists.

- DFS, GoI has launched Three months' saturation campaign under PMJJBY & PMSBY schemes at Gram Panchayat level in all the districts from 15.10.2024 to 15.01.2024 to enhance the penetration of Jansuraksha schemes

CONSOLIDATED PROGRESS REPORT JAN SURAKASHA CAMPAIGN-KARNATAKA									
TOTAL No. Of GPS	Total No of GP updated in portal	TARGET		PMSBY	PMJJBY	AVG. of PMSBY opened per GP	AVG. of PMJJBY opened per GP	Acheivement	
		PMSBY	PMJJBY	OPENED	OPENED			PMSBY	PMJJBY
5948	1475	1858972	1486820	60008	44252	41	30	3	3

- We request State Government to advise District Administration to create awareness among people about campaign and cover all eligible population under PMJJBY, PMSBY & APY.
- Bank wise progress under all the above social security schemes as on 30th Sept. 2024 is provided in Annexure-7, page no-22

AGENDA 14: PM SVANidhi scheme:

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

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

Progress under PM SVANidhi scheme in Karnataka state as on 30.09.2024:

Term	Target	Total eligible appls	Sanc-tioned	Dis-bursed	Pen-dency for Dis-burse-ment	Re-turned by Bank	% Sanc-tioned against Target	% dis-burse-ment against Sanction
As on 31.03.2024								
1st Term	406900	434704	376427	366491	9936	27132	93	90
2nd Term	110200	121829	103476	99835	3641	9892	94	91
3rd Term	19900	26882	21339	20747	592	2383	107	104
Total	537000	583415	501242	487073	14169	39407	93	91
As on 30.09.2024								
1st Term	406900	448846	396026	379973	16053	25850	88.23	95.95
2nd Term	110200	151901	122064	114011	8053	12774	110.77	93.40
3rd Term	19900	39134	30289	27665	2624	3320	152.21	91.34
Total	537000	639881	548379	521649	26730	41944	102.12	95.13

Major Pendency under Sanction & disbursement is with following Banks:

SR.	Name of Bank	Eligible Ap-plication	Total Sanc-tioned	Pendency for Sanction	Dis-bursed	Pending for Disbursement
1	KARNATAKA BANK	41961	32324	8060	21103	11221
2	STATE BANK OF INDIA	193968	169082	16176	165875	3207
3	BANK OF BA-RODA	38786	31207	4624	30420	787
4	CANARA BANK	168840	151168	4702	145265	5903
5	UNION BANK OF INDIA	63189	56811	2868	56106	705

Karnataka state ranked 4th position under PMSVANIDHI Scheme.

Bank wise & District wise sanction/disbursements/pendency/rejection of applications under the scheme and guidelines are furnished in Annexure-8, page no. 23-28

AGENDA 15: Expanding and Deepening of the Digital Payments Ecosystem:

As on 31.08.2024 Karnataka State has achieved **100% digitization** in both savings and current accounts. We congratulate all member Banks for your splendid performance.

SLBC requests all member banks the accounts opened after 01.04.2023 are also need to be cover at lease any one of the digital product.

We may permit to close the agenda, however any residual matter will have placed in subcommittee.

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
Sept. 2024	117856	97311	20545	14817
June.2024	116906	100069	16837	15071
Mar 2024	112665	95777	16888	14717

*As on 30.09.2024, there are 950 BCs are increased over June 2024.

Name of Bank	June Data	Sept Data	Variation
Fino Payment Bank	21029	21743	+714
Airtel Payment Bank	19123	20099	+976
India Post Payment Bank	8573	9474	+901
Yes Bank	40957	38968	-1989
Kotak Mahindra Bank	720	608	-112
State Bank of India	2634	2509	-125

The total number of inactive BCs are 20545. The Highest number of inactive BCs are from Fino Payment bank i.e. 14580, Airtel Payment Bank-998, Axis Bank-698, Canara Bank - 124 , KGB- 61 and IDFC -25.

There is a decrease in IIBF certified BC – 254.

This is main due to the following Banks: IPPB (132), SBI (109), RBL (56), BOB (24), Canara Bank (16).

Details of inactive BCs:

SI No	NAME OF THE BANK	Total BCs	Inactive BCs	% inactivity
1	FINO PAYMENTS BANK	21743	14580	67
2	UCO BANK	56	35	63
3	CANARA BANK	2218	963	43
4	AXIS BANK	3295	1160	35

5	PUNJAB NATIONAL BANK	40	12	30
6	INDIAN BANK	116	34	29
7	CENTRAL BANK OF INDIA	38	7	18
8	BANK OF BARODA	2029	321	16
9	HDFC BANK	408	64	16
10	AIRTEL PAYMENTS BANK	20099	2784	14
11	IDFC FIRST BANK	335	31	9
12	BANK OF INDIA	291	20	7
13	KARNATAKA GRAMEENA BANK	1610	61	4
14	STATE BANK OF INDIA	2509	78	3
15	KARNATAKA BANK	120	3	3
16	UNION BANK OF INDIA	708	14	2
17	YES BANK	38968	378	1

Bank wise details of BCs as on 30.09.2024 is furnished as an Annexure – 9 page No.: 29

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

The status of FLCs as on 30.09.2024 as reported by sponsor Banks is as under:

Financial Literacy Centers (FLCs)						
As on 31.03.2024		As on 30.06.2024		As on 30.09.2024		Total FLCs
Functional	Non Functional	Functional	Non Functional	Functional	Non Functional	
149	28	148	29	143	34	177

Non-functional FLCs are majorly from following banks:

Sponsored Bank	No. of Non-functional FLCs
State Bank of India	17
Union Bank of India	8
Bank of Baroda	7
Karnataka Gramin Bank	1
Bank of India	1

There is an increase of 5 number of non-functional FLCs over June 2024 from Bank of Baroda - 6 & . 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		
	June 2024	Sept 2024	Cumulative FY 2024-25	June 2024	Sept 2024	Cumulative FY 2024-25
Special Camps	1905	2004	3903	117962	146511	264473
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	5000	5305	10305	264690	311502	576192
Out of target specific camps, camps conducted for school children.	574	891	1465	46578	80437	127015
Total No of Camps (Special camps and Target specific camps)	6905	7309	14,208	3,82,652	4,58,013	8,40,665

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 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 September quarter 2024 quarter as under: -

	30.06.2024	30.09.2024
No of camps conducted	10376	11707
No of participants covered in camps viz a viz target population set by the NGOs	349818	434664
No. of Bank accounts opened	2905	5261
No. of persons covered under insurance	24133	48986
No. of persons covered under Pension	1827	3407
No of Bank accounts reactivated	2923	4895
No. of debit/credit cards issued/reactivated	1981	2486
No. of Debit/Credit card issued	2461	3931
No. of persons who were assisted at the bank with bank operations.	27434	21818
No. of grievance redressal addressed.	2958	2969
No. of persons covered under online banking transactions	23464	26391

No. of persons indebted to moneylenders (informal sector) who were bought to formal sector.	2409	1359
No. of persons sensitized under advanced financial products like mutual funds etc.	1219	577
No. of persons covered under any government sponsored schemes.	13383	20795

Bank wise outcome of CFLs for Sep quarter 2024 is enclosed as annexure –10, page No. 30-31.

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, Gol, as on 31.08.2024

(A) Raichur District:

Particulars	Key Performance Indicators (KPIs) as on 30.09.2024			
	Bank Ac- counts (CASA) per lakh popula- tion	PMJJBY en- rollments per lakh pop- ulation	PMSBY en- rollments per lakh population	APY enroll- ments per lakh popula- tion
Target set by DFS	129755	9772	30303	2886
Achievement till Sept 2024	127202	17658	30170	5963
% Achievement	98	181	99	207
Gap to target (per lakh population)	2553	Achieved	133	Achieved

(B) Yadgir District:

Particulars	Key Performance Indicators (KPIs) as on 30.09.2024			
	Bank Ac- counts (CASA) per lakh popula- tion	PMJJBY en- rollments per lakh pop- ulation	PMSBY en- rollments per lakh population	APY enroll- ments per lakh popula- tion
Target set by DFS	129755	9772	30303	2886
Achievement till Sept 2024	128769	15219	28035	5452
% Achievement	99	156	93	189
Gap to target (per lakh population)	986	Achieved	2268	Achieved

AGENDA 20: KCC:

KCC Loans – Disbursements & Outstanding:

[cards in lakhs] [Amount in crores]

Disbursement of KCC from 1 April 2024 to 30 th Sept 2024		KCC Outstanding as on 30 th Sept. 2024	
No. of Cards	Amount	No. of Cards	Amount
2478271	31099.57	5021262	68457.40

Bank wise data on KCC loan as on 30th Sept 2024 is provided in the Annexure - 11 page No-32.

KCC AH O/S as on 30.09.2024 amounts to ₹ 1029 Crores for 188920 accounts.

KCC Fisheries O/S as on 30.09.2024 amounts to ₹ 326.88 Crores for 19634 accounts.

KCC Dairy loans sanctioned during the quarter and outstanding as on 30.09.2024 is provided in the Annexure- 12, page no. 33

Performance under KCC-Fisheries as on Sept 2024 is provided in Annexure-13 page no- 34

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

AGENDA 21.1: Agriculture Infrastructure Fund (AIF):

Achievement during the FY 2024-25

(amount in crores)

Physical Tar- get	Achievement	% ach	Financial Tar- get (Cr)	Achieve- ment (Cr)	% ach
1300	435	33	1145	539	47

The Pendency for sanction and disbursement is as below

Name of Bank	No of Pending Application
HDFC BANK	214
STATE BANK OF INDIA	88
CANARA BANK	50
UNION BANK OF INDIA	31
KARNATAKA BANK	21

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. 35

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

AGENDA 21.2: 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 Ac- counts	O/s (Cr)
1	Union Bank of India	818	278
2	CANARA BANK	1011	252
3	UCO BANK	314	49
4	IDBI Bank	141	48
5	Bank Of India	52	34
6	ICICI Bank	20	30
7	Federal Bank	1	12
8	Karnataka Bank	98	1
TOTAL		2455	704

Banks have outstanding of **2455** loans amounting **704.44** crores as on 30.09.2024

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 **45** loans amounting **8.19** crs during first quarter while doing credit linkage to FPOs.

Progress under scheme is given in annexure-15, page no. 36

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

As on 30.09.2024 total 1755 no. of applications amounting to ₹2.62 Cr is pending for settlement under PMFBY due to blank Aadhar and mismatch in Aadhar payment.

In ICICI Bank there are 647 proposals amounting to 1.41 crores are still pending for settlement due to blank aadhar and NPCI failure

As on 21.10.2024 there are 89,81,989 beneficiaries amounting to 10892 crores has been settled against the total eligible beneficiaries of 90,28,568 amounting to 10942.00 crores. The claim settlement ratio of the state is **99.48 %** from the date of inception of scheme.

Year Wise, Season Wise insurance payment and claim settlement is given in annexure-16, page no. 37

AGENDA 21.6: Restructured Weather Based Crop Insurance Scheme: -

Data not received from department.

AGENDA 22: PMAY-U:

Rajiv Gandhi Housing Corporation Limited:

During the deliberation of 165th SLBC meeting dated 15.05.2024 Additional Chief Secretary and Development Commissioner, GoK, expressed unhappiness about RGHCL loan applications pendency with banks and advised to organize the loan mela in collaboration with the housing Department and Lead District Managers.

The data inconsistency is as below: -

1. In the 164th SLBC meeting, dated 27.02.2024 RGHCL Department has informed the pendency of 52154 applications with banks without furnishing beneficiaries wise, bank wise / district wise details. It was taken up personally with MD RGHCL to furnish the relevant details.
2. After deliberations in SLBC meeting and after visit of our executive to the RGHCL Department it is informed vide their email dated 05.03.2024 that only 3,390 houses are ready/nearing completion and only those to be prioritized.
3. However, out of this 3390 beneficiaries, details of only 2413 was shared vide mail dated 15th march 2024.

4. The same number of 2413 pendency was reported in 165th & 166th SLBC meeting conducted on 15.05.2024 and 14.08.2024 and ACS & DC advised in the meeting to share the details to bankers.
5. While the pendency of this 2413 applications was being discussed with all the banks, suddenly during Retail Subcommittee meeting held on 29.08.2024 it is informed by RGHCL Department that only 641 houses are ready with Khata which is ready for registration. The same is confirmed by dept. vide mail dated 27.08.2024.
6. When we took up matter regarding 641 applications most of the banks (Viz. Union Bank of India, Bank of Maharashtra) informed that they have not received any applications from RGHCL department.
7. Even after SLBC requested RGHCL Department many times for giving the correct data but they have not shared data regarding name of the branch / office where application submitted.
8. It is informed by Slum Development board that beneficiary didn't require any financial assistance from banks, but during the meeting convened on 06.09.2024 by MD, RGHCL and commissioner of KSDB informed that 23674 beneficiaries requiring credit facilities in 15 districts. However, we are yet to receive the SOP guidelines for the same.
9. As of now only 641 applications list shared with SLBC for which SLBC is initiating action but not 41646 as reported, but some of the member banks informed that they have not received any application from the department.

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 30.09.2024:

TARGET AND ACHIVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2024-25 (As on 30.09.2024)									
STATE	TARGET			ACHIVEMENT			ACHIVEMENT IN %		
	PRO (No)	M (Lakh)	M (NO)	PRO (No)	M (Lakh)	M (NO)	PRO (No)	M (Lakh)	EMP (NO)
KARNA-TAKA	3379	9257	37169	1237	3809	13607	37	41	37

TARGET AND ACHIVEMENT UNDER PMEGP FOR 2nd LOAN IN KARNATAKA STATE DURING 2024-25 (As on 30.09.2024)						
(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	5	23	55

All member banks are requested to look into the matter and arrange for sanction of maximum loans under PMEGP scheme, if otherwise in order. Performance under the scheme as on 30.06.2024 as Annexure-17, page No. 38-39

The percentage of NPA under PMEGP is **20.79%**.

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
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 Sept. 2024 provided in annexure- 18 , page No- 4

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 Sept 2024 are under.

(Amount in Lakhs)

Name of the District	Bidar			Kalaburgi			Dakshina Kannada		
	Mar-24	Jun-24	Sep-24	Mar-24	Jun-24	Sep-24	Mar-24	Jun-24	Sep-24
Advances under Priority Sector Credit	501633	516397	583183	912838	851772	983206	1975840	1970451	2629315
Lending to Minority Community	66723	65951	66090	111647	110207	114546	603804	604572	635203
% of Minority Community Lending to PSA	13	13	11	12	12	12	31	30	24

- Sufficient care to be taken to ensure that minority communities also receive an equitable portion of the credit.

AGENDA 23.3: Progress under SHG-Bank linkage/ Joint Liability Groups:

Progress under Self Help Groups (SHG):

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

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

NAME OF THE BANK	30.09.2024		30.06.2024		Difference	
	Total no of SHGs	No of SHGs credit linked	Total no of SHGs	No of SHGs credit linked	Total no of SHGs	No of SHGs credit linked
STATE BANK OF INDIA	181861	181861	186095	186095	-4234	-4234
UNION BANK OF INDIA	72208	14538	367417	294360	-295209	-279822
K.S.COOP APEX BANK LTD	275387	208915	438520	214606	-163133	-5691

Bank wise progress under SHGs is provided in Annexure- 19, page No- 41

Progress under Joint Liability Groups (JLGs):

Jun-24				Sep-24			
Disbursement		Outstanding		Disbursement		Outstanding	
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
421974	3389.35	3473072	18368.47	356388	5335.71	2750503	17569.57

NAME OF BANK	30.09.2024				30.06.2024				Difference			
	Disbursement		Outstanding		Disbursement		Outstanding		Disbursement		Outstanding	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
KOTAK MAHINDRA BANK	48897	1363.06	167783	2700.95	140161	774.36	863615	2834.78	-91264	588.7	-695832	-133.83
IDFC FIRST BANK	39375	228.24	356895	1151.09	58240	296.84	368857	1196.6	-18865	-68.6	-11962	-45.51
UJJIVAN SMALL FIN. BANK	0	0	679306	2195.23	29696	166.92	686058	2289.81	-29696	-166.92	-6752	-94.58

Bank wise progress under JLG-Bank linkage program as at Sept. 2024 is given in Annexure- 20, page No - 42

AGENDA 23.4: Progress under Stand Up India scheme as on 30.09.2024:

Member banks have sanctioned 904 SUI loans amounting to Rs.197.59 Cr from 01.04.2024 to 30.09.2024.

(Nos. in actuals and Amount in crores)

Scheme	Sanctioned during Sept. 2024 Quarter		Cumulative Sanctioned during FY 2024-25	
	No. of A/Cs	Sanction Amt.	No. of A/Cs	Sanction Amt.
SC	225	44.84	280	57.84
ST	67	12.43	87	16.43
Women	612	140.31	761	178.31
Total	904	197.59	1128	252.59

Bank-wise details of sanctions and disbursements under SUI as on Sept. 2024 is provided in Annexure- 21, page No 43-44

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

AGENDA 23.5: Progress in Sanctions under MUDRA scheme:

[Amount in Crores]

Scheme	Jun – 24				Sep 24			
	Disbursement during FY 2024-25		Outstanding as on 30.06.2024		Disbursement during FY 2024-25		Outstanding as on 30.06.2024	
	No of A/cs	Amount Sanctioned	No of A/cs	Amount Sanctioned	No of A/cs	Amount Sanctioned	No of A/cs	Amount
Shishu	574383	2030	4322657	9437	1077709	3804.89	4296250	9496.86
Kishore	332424	4302	2048435	20460	713826	8591.51	2345404	22875.19
Tarun	20703	2313	176589	10310	40949	4334.11	174535	10231.49
Total	927510	8645	6547681	40207	1832484	16730.56	6816189	42603.54

(Data Source- MUDRA Portal)

Member banks have sanctioned 1832484 MUDRA loans amounting to 16730.56 crores from 01.04.2024 to 30.09.2024

Bank-wise, District, State wise sanctions and disbursements under MUDRA is given in annexure-22, page No. 45-46

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

AGENDA 23.6: Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 30.09.2024:

Details	No. of Accounts
Total cumulative Target	7800
Application applications submitted to Banks	1516
Loans under process	317
Loans Sanctioned	868
Loans Rejected	331
Loan disbursed	577
% sanction against application submitted	57%

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

Pendency under PMFME with major banks is as under:

Canara Bank (558), State Bank of India (382), HDFC (190), Bank of Baroda (151) and KVGB (145)

District wise, bank wise and target and progress under PMFME scheme is provided in Annexure-23, page No- 47-48

AGENDA 23.7: Progress under Aadhar seeding in PMJDY Accounts:

(Outstanding No. of Accounts in lakh)

Particulars	Mar-24	Jun-24	Sep-24
No. of PMJDY A/cs O/S	192	190	195
Total Aadhar Seeded A/cs	154	146	156
% Aadhar Seeding	80	77	80

Increase in PMJDY Accounts and Aadhar seeding is due to Karnataka Gramin Bank:
 PMJDY Accounts: + 533648 AADHAR seeding: + 423877

Note:

Overall PMJDY accounts increase is exists but following Banks have shown **negative growth**:

Bank Name	PMJDY accounts	Aadhar seeding
Bank of India	-218928	-206714
Punjab National Bank	-104038	-43237

Bank wise total progress under PMJDY aadhar seeding as on 30th Sept. 2024 is provided in the Annexure- 24, page No- 49

AGENDA 23.8: Performance under Atal Pension Yojana (APY) scheme for FY 2024-25: (01.04.2024 to 30.09.2024)

Karnataka has achieved **46 %** of APY target set by PFRDA during FY 2024-25 up to 30.09.2024.

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	160238	32
Major Pvt Banks	1072	70	75040	6274	8
PVT Banks	1394	35	48790	23624	48
RRBs	1755	90	157950	177918	113
Small Finance Banks	198	65	12870	1505	12
Cooperative Banks	501	20	10020	374520	45
Total	10,466	-	8,03,810	371287	46

* 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 50-51.

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
29.1	Non-Performing Assets (NPA) position as on 30.09.2024.
29.2	Recovery of Bank's dues under PMEGP
30	Issues remaining unresolved at DCC/DLRC meeting
31	Sub-committee meetings held during the review period
32	Other issues
32.1	SVAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas) Scheme
32.2	Implementation of Kannada language by Banks
32.3	Status of RSETIs / RUDSETIs as on 30.06.2024 reported by sponsor Banks
32.4	Functioning and performance of RUDSETIs (7) / RSETIs (24) in Karnataka state
32.5	Status of Aadhar Enrolment Centers in Banks in the State
32.6	Performance review of Central Sector Interest Subsidy (CSIS) scheme
32.7	Monitoring of Loan facility in PM Surya Ghar: Mft Bijli Yojana (PMS-GMBY)
33	Success Stories
34	Special Invitee

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

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

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

1. Nilaji village, Belgavi district:

SLBC Karnataka has received a representation from Shri. Eerappa Shambu Kambale resident of Nilaji village for opening of a Nationalized Bank branch at Nilaji village, Rayabaga taluk of Belagavi District received through Finance Department (Fiscal Reforms), GoK. Accordingly, SLBC has advised LDM Belgavi to conduct survey.

As per his survey report, there is an existence of India Postal Payment Bank exists at Nilaji village and Fino Payment Bank BC exists at Nilaji village. Also Karnataka Vikas Gramin Bank at Morab (south west) village which is 6 km away from Nilaji. The existence of Canara Bank, State Bank of India, Karnataka Vikas Gramin Bank, Indian Overseas Bank and RBL Bank at Harugeri village which is 10 km away from Nilaji. The population of Nilaji village is 6904 as per 2011 census.

As per RBI Master circular on Lead Bank Scheme 01.04.2024 para 5.2 (RBI Circular on Final guidelines on Banking outlets DoR circular dated 18.05.2024). As brick and mortar branches are an integral component of financial inclusion, it was decided to focus on villages with population above 5000 without a bank branch of a Scheduled Commercial Bank (including RRBs).

2. Devakar village, Uttara Kannada District:

Devakar village, Karwar taluk of Uttara Kannada district is submerged in water and it is uninhabitable area.

As per Jan Dhan Darshak portal, DFS Gol the Devakar village is still showing unbanked village and DFS has advised us to place the same in SLBC meeting for approval/discussion.

GO order No.RD-42-AQN-2004, dated 10th Feb 2004 as enclosed in annexure 26 Page No. 52-73.

AGENDA 25: Branch Network:

(In numbers)

Particulars	Jun 2024	Sept 2024	Variation of Sept 24 over June 24
Rural	4358	4375	17
Semi-Urban	2812	2864	52
Urban (including Metro)	5140	5155	15
Total	12310	12394	84

In comparison to the June quarter 2024, there is an increase of **84** branches for the Sept quarter 2024.

Bank wise and district wise No. of bank branches in the state is provided in Annexure- 27, page No . 74-75

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

Dist. name	Bank name	Merging Branch /Relocation	Acquiring Branch	Distance between branches	Remarks
Belagavi	Karnataka Gramin Vikas Bank	Shirahatti	Shirahatti Rehabilitation Centre	2-3 km	Shirahatti village is declared submerged under Upper Krish Project (UKP) Bagalkote and entire village is under the process of shifting to Shirahatti Rehabilitation Centre.
Tumkuru	Kotak Mahindra Bank	Closer Mangalwada satellite branch	-	-	<p>It is a satellite office working weekly two days i.e., on every Tuesday and Thursday in a week. Customer base is very low i.e. 60 accounts with total deposits of Rs 1.50 lac and NPA based branch</p> <p>Nearby Nationalized bank is SBI which is located in the same village and SBI Arsikere branch which is 4.5km away from Mangalwada branch.</p> <p>The existing customers are already operating in the kotak mahindra bank, main branch pavagada.</p>

DCC/DLRC meeting minutes is furnished in the annexure 26 Page No. 52-73.

AGENDA 27: ATM Network:

(In numbers)

Particulars	June 24	Sept 24	Variation of Sept 24 over June 24
Rural	2075	2095	20
Semi Urban	3347	3404	57
Urban	11283	11139	-144
Total	16705	16638	-67

- ❖ The total number of ATMs has decreased from 16705 as on 30.06.2024 to 16638 as on 30.09.2024, thus showing a decrease of 67 ATMs during the quarter.
- ❖ **Note: Decrease in ATM is due to- HDFC -21, ICICI -103 , Axis Bank -57 and State Bank of India (+117).**

Bank wise and district wise No. of ATMs in the state is provided in Annexure- 28 page No.: 76-77

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
12.04.2024	987	882	89
05.07.2024	988	885	90
11.10.2024	1001	895	90

- All member banks are requested to sensitize the branches for further improving in Aadhar seeding.
- The Bank-wise Progress under Aadhaar seeding of CASA accounts in Karnataka state as on 11.10.2024 is furnished in the Annexure- 29, page No- 78 .

AGENDA 29: Position of sector wise NPAs:

AGENDA 29.1: Non-Performing Assets (NPA) position as on 30.09.2024:

(Amount in Crore)

Sl .	Sector	As on 30.06.2024				As at 30.09.2024			
		Outstanding Amount	No of NPA A/c's	NPA Amount	% of NPA	Outstanding Amount	No of NPA A/c's	NPA Amount	% of NPA
1	Agriculture	225881	956076	21339	9	230719.58	943538	20712.28	9
2	MSME	171887	316599	12659	7	180624.2	322751	11354.25	6
3	Housing	37795	9508	587	2	37329.24	9123	560.15	2
4	Education	6252	19411	440	7	6681.13	18249	416.7	6
5	Other Priority sector adv	11625	125653	790	7	11430.13	99528	907.69	8
6	Non priority sector NPA	807457	370653	18287	2	846270.71	385025	18431.72	2
7	Total NPAs	1262284	1799774	54179	4	1314546.75	1780000	52492.12	4

Bank wise and segment wise NPA position is provided in Annexure- 30, page No 79-81

AGENDA 29.2: Recovery of Bank's dues under PMEGP:

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

(Amount in Crore)

As on 30 th Sept. 2024		
Balance O/S	NPA Level	% of NPA
1656	344	21

Bank-wise NPA level under the PMEGP scheme is furnished in Annexure- 31, page no- 82-83

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 30: Issues remaining unresolved at DCC/DLRC meeting

No unresolved issues received from the LDMS

AGENDA 31: Sub-committee meetings held during the review period:

Sub-committee on Weaker section (State Bank of India) for June quarter 2024 is not conducted.

Sub-committee on Recovery and Rehabilitation (State Bank of India) for June quarter 2024 is not conducted. Also Subcommittee on RSETI (SDR) for June quarter 2024 is not conducted.

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

AGENDA 32: Other issues:

AGENDA 32.1 SVAMITVA (Survey of Villages and Mapping with Improved 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 32.2: 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 32.3: Status of RSETIs / RUDSETIs as on 30.09.2024 reported by sponsor Banks are under:

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

(Quarterly)

Name of the Sponsoring Institution	No. of RSETIs	Target for 2024-25		Achievements (as at 30.09.2024)		
		Pro-grammes	Trained	Pro-grammes	Trained	% Ach
RUDSETI	7	240	7100	145	3974	56
Canara Bank	11	358	10500	205	5916	56
State Bank of India	7	221	7000	130	3616	52
Union Bank of India	2	63	1800	34	898	50
Bank of Baroda	2	62	2000	47	1334	67
Kotak Mahindra Bank	1	37	1220	21	598	49
DCC Bank	1	46	1380	29	970	70
Total	31	1027	31000	611	17306	56

AGENDA 32.4: Functioning and performance of RUDSETIs (7) / RSETIs (24) in Karnataka State.

SI No.	Particulars	As on 30.09.2024 (Cum since inception)	During FY 2024-25 (as on 20.11.2024)
1	No. of training programs conducted	14500	737
2	No. of persons trained	407330	20732
3	No. of persons secured employment / self-employment	111096	12047
4	No. of trained persons credit linked	176749	6475

The progress achieved by RSETIs during the year is provided in the Annexure- 32, page No- 84.

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 32.5: Status of Aadhar Enrolment Centers(AECs) in the State:

As on	Active Kits	Enrolments/Updates in last 30 days
31.03.2024	481	98366
30.06.2024	469	12048
30.09.2024	392	79375

(Source: UIDAI, Bengaluru)

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

Bank wise status of enrolment centres as per UIDAI in Karnataka is provided in Annexure- 33, page No- 85.

AGENDA 32.6: 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 32.7: Monitoring of Loan Facility in PM Surya Ghar: Muft Bijli Yojana(PMSGMBY)

SLBC has received the communication from DFS regarding Performance review of PM Surya Ghar: Muft Bijli Yojana (PMSGMBY). The main objective of the scheme is to increase the share of solar rooftop capacity and empower residential households to generate their own electivity. All member banks are requested to provide the achievement under the scheme for review purpose..

AGENDA 33: Success Stories:

Success Story of Ms Chaitra N C

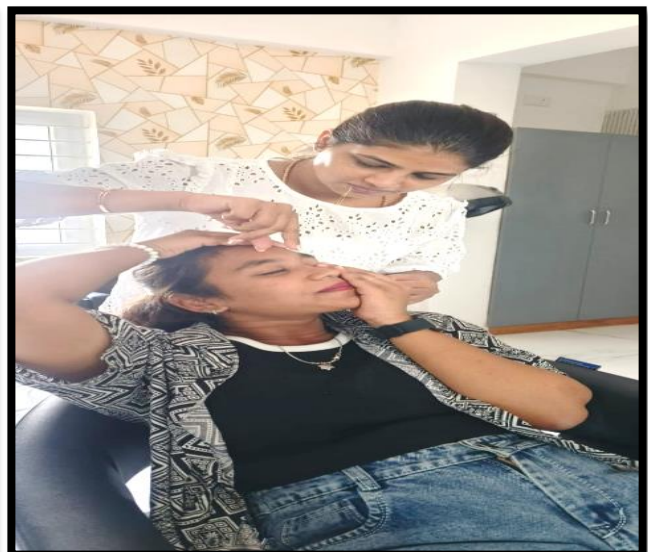
Ms Chaitra born and brought up in Nimbenahalli village of Nelamangala tq., Bengaluru Rural Dist. Having completed her 10th standard she had to convince her parents to go for higher studies. But her parents did not budge to her request and somehow provided permission to complete PUC at Tyamagondlu. But under some unknown circumstances her parents withdrew their permission to continue her college.

During her college days she had an opportunity to know about RUDSETI and its activities. Curious as she had to leave the college, she interacted with the Director of RUDSETI and applied for undergoing Beauty Parlour Management training programme at the Institute. Later after her marriage she had attended the training in Beauty Parlour Management which was conducted free of cost with boarding and lodging facilities for a period of 30-days.

During her training programme along with the technical training programme she had learnt the soft skills like how to communicate with the customers? how to develop competencies? how to become a successful businesswoman? how to manage continuous cash flow? how to conduct Market survey?,

Presently she had opened a posh beauty parlour along with the beauty care academy named after her She applied PMEGP Loan of Rs. 20.00 lakh and Canara Bank Guttahalli sanctioned PMEGP Loan of Rs. 20.00 lakh with 5.00 Lakh Subsidy.

She is getting handsome income by beauty parlour services and additional income by providing training in her academy.



Success Story of Mr. Ganesh

Mr Ganesh resident of Toranatippa village of Gurumitkal Tq of Yadgir district hails from agrarian labourer family in a remote village. Having completed his education upto 9th standard he could had barely completed his education with much difficulty. Having attained an age of 16 he had to support his family members in earning by involving himself as agricultural labour.

he had gone through a WhatsApp message from his friend's mobile phone and came to know about RUDSETI, Bengaluru is providing a free 30-days Cell Phone repairs services to the rural unemployed youth.

He attended the training on 30-days Cell Phone Repairs & Service at Arishinakunte, Nelaman-gala. During his training programme along with the technical aspects of Mobile Phone he also learnt about the soft skills.

He established his mobile shop in his village with initial investment of 2.00 lakh. Having estab-lished his unit for one year his income has increased to meet both the ends of his family. He also had employed two youth in his shop and earning good income.



Agenda 34: Special Invitee:

Sri Rajesh Bansal, Chief Executive Officer, Reserve Bank Innovation Hub (RBIH) thought leader, he has nearly three decades of global experience in digital Financial services and digital infrastructure across Asian and African Markets. He is one of the key architects of India's journey from a cash to cash-lite economy by actively promoting policies and designing new solutions for scale and adoption. He was member of founding team of Aadhar and specifically led the design of India's Direct Benefits Transfer system which benefitting millions of low income clients.