

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

**AGENDA NOTES FOR 172nd MEETING &
BANKING STATISTICS AS ON 30.09.2025**

**Date- 13.11.2025 Time- 02.30 PM
VENUE- Room No- 313, 3rd Floor Vidhana Soudha
Bengaluru**

THROUGH HYBRID MODE

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

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As per the revised RBI guidelines on Lead Bank Scheme, SLBC Karnataka convened 172nd Steering Committee Meeting on 04.11.2025 at 3rd Floor, Conference Hall, Canara Bank, HO Annexe, Gandhi Nagar, Bengaluru under the Chairmanship of Sri. M Bhaskara Chakravarthy ,Convenor, SLBC Karnataka and General Manager, Canara Bank. The Suggestions/Modifications offered by the members have been duly incorporated.

AGENDA 1: Confirmation of the minutes of 171st SLBC meeting held on 03.09.2025

The minutes of 171st SLBC meeting held on 03.09.2025 were circulated among all the member banks and Govt. Departments. As no suggestions received, the house may kindly confirm the minutes.

AGENDA 1.1: Action points evolved in 171st SLBC meeting and action taken report:

Agenda Item	Action Point	To be attended By	Timeline	Status of Action initiation
Review of Financial Literacy	Convenor Instructed SBI and Bank of India to appoint FLC counsellor at 34 places immediately	SBI & BOI	Immediate effect.	In June-25, SBI-33 and BOI-1 FLCs were non-functional. During 171 st SLBC Meeting chairperson has advised SBI and BOI to make it functional by Sep-25. SBI has reduced inactive FLCs from 33 to 22 and Bank of India made it nil.

AGENDA 2. Banking statistics as on 30th September 2025

AGENDA 2.1: Business figures under various parameters:

(Amount in Crores)

Particulars	Sep-24	Sep-25	Variation over Sep 2024	
			Absolute	In %
Deposits	1643876	1804846	160970	10
Advances	1314546	1433178	118632	9
Total Business	2958422	3238024	279602	9
Credit-Deposit Ratio	80	79		
Total PSA	468276	529534	61258	13
% of PSA to Total Advances of Preceding year	40	40		
Agricultural Advances	230720	247080	16360	7

% of Agri. Adv. to Total Adv. of Preceding year	20	19		
Advances to MSME	180624	210368	29744	16
% of MSME to Total Advances of Preceding year	16	16		

Sector	Particulars
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 10 % in Deposits and 9 % in Advances. CD ratio of the state as on 30.09.2025 is 79 %.
Total PSA	There is a Y-o-Y growth of 13 % in Total Priority Sector Advances.
Agricultural advances	There is a Y-o-Y growth of 7 % in Agricultural Advances.
MSME sector	There is a Y-o-Y growth of 16 % in MSME Advances.

BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 30.09.2025

MAJOR BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 30.09.2025						
Name of the Bank	O/s As on 30.09.2024		O/s As on 30.06.2025		O/s As on 30.09.2025	
	% Agri to Tot Advances	% Priority to Tot Advances	% Agri to Tot Advances	% Priority to Tot Advances	% Agri to Tot Advances	% Priority to Tot Advances
PUBLIC SECTOR BANKS						
CANARA BANK	30	54	31	54	31	54
STATE BANK OF INDIA	13	30	11	32	12	32
UNION BANK OF INDIA	24	51	19	43	18	42
BANK OF BARODA	20	39	21	40	29	47
BANK OF INDIA	16	30	17	34	18	35
BANK OF MAHARASHTRA	19	36	17	32	13	27
CENTRAL BANK OF INDIA	13	35	15	39	17	43
INDIAN BANK	12	27	14	31	15	32
INDIAN OVERSEAS BANK	29	62	35	67	39	73
PUNJAB NATIONAL BANK	7	20	9	24	9	23
PUNJAB AND SIND BANK	1	9	5	14	16	46
UCO BANK	7	75	7	70	7	77
PRIVATE BANKS						
KARNATAKA BANK	25	55	24	49	22	46
HDFC BANK	4	20	4	25	4	27
AXIS BANK	9	37	8	37	6	34
ICICI BANK	6	25	6	25	5	25
KOTAK MAHINDRA BANK	14	45	11	42	10	39
RRBs						
KARNATAKA GRAMEENA BANK	82	97	82	96	83	95
APEX BANK						
K.S.COOP APEX BANK LTD	50	66	48	64	47	64

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 September 2025 of FY 2025-26 vis-à-vis disbursements

(Amount in crores)

ACP Target VS. Achievement- September 2025						
Sector	Annual Target	Sep-24		Annual Target	Sep-25	
	2024-25	Ach	% Ach.	2025-26	Ach	% Ach.
Short Term Loan	114625	62890	55	140108	66350	47
Agri Term Loan	77576	41629	54	82095	49755	61
Total Agri Loans	192201	104519	54	222203	116105	52
MSME	174242	107921	62	190890	131399	69
Export Credit	617	77	12	176	249	142
Education	1516	796	53	2222	1031	46
Housing	7312	3471	47	11678	4056	35
Social Infrastructure	132	72	54	223	605	272
Renewable Energy	77	177	228	1005	328	33
Other PSA	12279	4808	39	9619	4485	47
Total PSA	388376	221662	57	438015	258257	59
Total Non-Priority	678100	379513	56	750971	411816	55
Total Credit	1066475	601175	56	1188986	670073	56

Bank wise & sector wise level of disbursement/achievement in PSA and NPSA under Annual Action Plan during September quarter 2025 is provided in Annexure-1 page no1-6.

Bank wise level of outstanding for PSA and NPSA as on 30.09.2025 Annexure-2 page no 7-13.

AGENDA 3.2 Achievement under Agriculture Sub Sector as on September 2025:

Agriculture Subsector Target for FY 2025-26 -Sep 2025		(Amount in Crores)	
Particulars	Sector	Target	Achievement
1. Farm Credit - Crop Loan	Total- Allied Activities Working Capital (A+B)	12000	934
	i. Dairy	4068	763
	ii. Poultry	1017	75
	iii. Sheep, Goat & Piggery	2034	47
	iv. AH Others	1220	1
	Sub Total -Working Capital -Animal Husbandry (A) (i+ii+iii+iv)	8339	886
	v. Fisheries (B)	3661	48
	Target e-NWR	551	166
	Farm Credit Crop Loan- Others	127558	65250
	FARM CREDIT-CROP LOAN	140108	66350
	Farm Mechanization	7338	573

2. Farm Credit- Term Loans	Plantation and Horticulture	15182	3314
	Farm development	5815	560
	Total-Allied Activities Term Loan (C+D)	19500	4447
	i. Dairy	10565	7888
	ii. Poultry	503	1171
	iii. Sheep, Goat & Piggery	5735	986
	iv. AH Others	1308	255
	Sub Total -Term Loan-Animal Husbandry (C) (i+ii+iii+iv)	18111	10300
	v. Fisheries (D)	1389	138
	Farm Credit - Others	3180	16395
FARM CREDIT-TERM LOAN		42180	31279
3. Agriculture Infrastructure	Constructure of Storage Facilities Outstanding as at end of the Quarter	661	119
	Land Development, Soil conservation, Watershed Development Outstanding as at end of the Quarter	768	216
	Agriculture Infrastructure-Others Outstanding as at end of the Quarter	401	1166
	Agriculture Infrastructure at end of the Quarter	1830	1500
4. Ancillary Activities	Food and Agro Processing Outstanding as at end of the Quarter	13489	4619
	Ancillary Activities-Others Outstanding as at end of the Quarter	15762	12357
	Ancillary Activities at end of the Quarter	29251	16976
Total Agriculture		222203	116106

AGENDA 3.3 Major Bank wise performance/Achievement of ACP as on September 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 30.09.2025				
Name of Bank	Priority Sector - ACP Target vs Achievement			CD RATIO
	Target	Ach	%	
CANARA BANK	60625	30877	51	72
STATE BANK OF INDIA	53788	34959	65	69
UNION BANK OF INDIA	23356	12792	55	53
BANK OF BARODA	27784	21043	76	102
BANK OF INDIA	6471	4382	68	173
BANK OF MAHARASHTRA	3116	1457	47	225
CENTRAL BANK OF INDIA	1770	794	45	81
INDIAN BANK	3906	3269	84	70
INDIAN OVERSEAS BANK	2857	1906	67	64
PUNJAB NATIONAL BANK	3165	1333	42	151
PUNJAB AND SIND BANK	379	501	132	103
UCO BANK	1922	1128	59	67
PRIVATE BANKS				
Name of Bank	Priority Sector - ACP Target vs Achievement			CD RATIO

	Target	Ach	%	
KARNATAKA BANK	18266	10060	55	51
HDFC BANK	32486	22805	70	85
AXIS BANK	26441	16304	62	72
ICICI BANK	25847	19545	76	75
KOTAK MAHINDRA BANK	14975	11871	79	68
RRBs				
KARNATAKA GRAMEENA BANK	22133	17659	51	92
APEX BANK				
K.S.COOP APEX BANK LTD	33782	15170	45	103

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

Rank	Name of District	Priority Sector			Total Credit		
		Target	Achievement	%	Target	Achievement	%
1	BENGALURU URBAN	145054	94196	65	728372	422693	58
2	BALLARI	8369	5409	65	12263	7379	60
3	RAICHUR	9643	6205	64	12145	7716	64
4	DHARWAD	13790	8725	63	24462	13939	57
5	KALABURAGI	7142	4337	61	11252	6496	58

Bottom Five districts ACP performance: -

Rank	Name of District	Priority Sector			Total Credit		
		Target	Achievement	%	Target	Achievement	%
1	VIJAYANAGAR	5820	2950	51	8033	4713	59
2	CHAMARAJANAGARA	4585	2310	50	5548	2964	53
3	BAGALKOTE	10238	5130	50	14201	7204	51
4	VIJAYAPURA	10851	5391	50	14701	7666	52
5	BENGALURU SOUTH	11699	4852	41	14506	6685	46

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 June 2025			As on September 2025		
		Deposits	Advances	CD Ratio	Deposits	Advances	CD Ratio
1	UTTARA KANNADA	24527	11271	46	24989	11619	47
2	UDUPI	43620	20885	48	44610	21690	49

The CD Ratio of the state as a whole as on 30.09.2025 is 79 %.

Bank wise and district wise CD ratio as on Sept. 2025 is provided in Annexure-3 page no 14-15.

We request LDMS of Uttara Kannada and Udupi to conduct credit camps and awareness camps to increase credit penetration.

AGENDA 6: Branch Network:

(In numbers)

Particulars	Jun-25	Sep-25	Variation of Sep 25 over Jun 25
Rural	4426	4449	23
Semi-Urban	2878	2885	7
Urban (including Metro)	5284	5325	41
Total	12588	12659	71

In comparison to the June quarter 2025, there is an increase of **71** branches for the September quarter 2025.

Bank wise and district wise No. of bank branches in the state is provided in Annexure-28, page No 56.

AGENDA 7: ATM Network:

(In numbers)

Particulars	Jun-25	Sep-25	Variation of Sep 25 over Jun 25
Rural	1989	1949	-40
Semi Urban	3305	3210	-95
Urban	10572	10239	-333
Total	15866	15398	-468

In comparison to the June quarter 2025, there is decrease of **468** ATMs for the Sep quarter 2025.

Bank wise and district wise No. of ATMs in the state is provided in Annexure-29 page No 57.:

AGENDA 8: Sector wise Non-Performing Assets (NPA) position as on 30.09.2025:

(Amount in Crore)

Sl .	Sector	As at 30.06.2025				As at 30.09.2025			
		Outstand- ing Amount	No of NPA A/c's	NPA Amou nt	% of NPA	Outstand- ing Amount	No of NPA A/c's	NPA Amount	% of NPA
1	Agriculture	234967	1706678	23528	10	247080	1823777	21890	9
2	MSME	198372	375214	10599	5	210368	410120	10605	5
3	Housing	52529	14377	685	1	51522	12596	674	1
4	Education	7108	16584	379	5	7643	15721	354	5
5	Other Priority sector adv	9748	166119	1135	12	10132	180581	1223	12
6	Non priority sector NPA	884886	469388	18832	2	903643	452573	18476	2
7	Total NPAs	1389051	2751666	55307	4	1433178	2897575	53366	4

Bank wise and segment wise NPA position is provided in Annexure-31, page No 59-62

FOR DECISIONS

Agenda No	Agenda
9	Issues - Reimbursement of pending BPL claims of training expenditures.
10	1% interest Subvention for KCC loans.

RBI AGENDA -11

Agenda No	Agenda
11.1	Campaign for settlement of Unclaimed Assets
11.2	FI Saturation Camps
11.3	Delay in conduct of DCC and DLRC meetings
11.4	Delay in submission of data by banks
11.5	Effective Coordination by LDMS with other key stakeholders

Agenda 11.1. Campaign for settlement of Unclaimed Assets:

DFS, GOI has launched a nationwide campaign to trace and settle the unclaimed financial assets which includes deposits, insurance proceeds, mutual funds, dividends and shares. The period of the campaign is from October 01, 2025 till December 31, 2025. The success of the campaign depends upon the co-ordinated efforts of all the stakeholders viz. Banks, LDMS, SLBC, RBI and the State Government. According to the available data, as on October 01, 2025, there are 1.16 crore DEAF accounts with total amount of ₹3,403 crore in the state.

Banks should take necessary efforts to reach out to the depositors whose deposits are under DEAF to ensure maximum settlement during the campaign. RBI will monitor the progress of settlements under DEAF accounts in Karnataka during the campaign period on a fortnightly basis. All banks are required to promptly submit the progress data to SLBC to enable onward submission to us. The progress may also be presented in the SLBC meetings. Banks should share the details of the State Government accounts under DEAF directly with the Government and co-ordinate with them closely for smooth settlement.

Banks should also create awareness amongst the public regarding unclaimed deposits and adopt strategies to boost the pace of claim settlement during the campaign. Banks should communicate the SOP to the branch level functionaries and advise them to ensure seamless claim settlement for their customers.

Agenda 11.2. FI Saturation Camps:

During the four-month FI Saturation campaign, which ended on October 31, 2025, considerable progress was made by the banks in all FI parameters and in clearing Re-KYC pendency. Around 32% of the Re-KYC pendency was cleared by the bank in Karnataka. While the campaign has ended, banks should continue with their efforts to complete the re-KYC for all the account holders. RBI will continue to monitor the progress and the banks are advised to continue to report the progress.

Agenda 11.3. Delay in conduct of DCC and DLRC meetings:

In terms of Para 2.2.2 and 2.2.6 of the Master Circular on Lead Bank Scheme dated April 01, 2025, District Consultative Committee (DCC) and District Level Review Committee (DLRC) meetings are mandated to be convened quarterly to review developmental activities and address impediments to their progress. However, the DCC and DLRC meetings for the review of June 2025 quarter were not conducted within the prescribed timeline for following districts:

District Name	Name of Lead Bank	Meeting
Chikkaballapur	Canara Bank	DCC and DLRC
Haveri	Bank of Baroda	DLRC
Vijayanagara	SBI	DCC and DLRC
Kalaburagi	SBI	DCC and DLRC
Raichur	SBI	DCC and DLRC
Chikkamagaluru	Union Bank of India	DCC and DLRC

State heads of Lead Banks are advised to look into the matter and advise the concerned LDMs to ensure the timely conduct of the meetings. ZP CEOs may also be sensitised regarding the importance of timely conduct of DCC and DLRC meetings and advised to extend their co-operation to the LDMs in this regard.

Further, the DCC and DLRC meetings of the Raichur district was postponed by the chairperson due to lack of adequate participation of banks and govt. officials. These meetings have yet to be held again. State heads of all the banks in Karnataka are advised to nominate a senior ranking officer in each district and their alternative, to represent them in such meetings. Details of these officers may be furnished to the SLBC Convenor bank who may in turn communicate their details to LDMs.

Agenda 11.4. Delay in submission of data by banks:

Under the Lead Bank Scheme, all the banks are required to submit certain structured data sets such as data on FI Dashboard, MIS data, Local board data, Natural Calamity, credit to minority. Timelines have been fixed for the SLBC Convenor bank to collect, compile and submit these data sets to us every quarter. However, in almost every quarter delay was observed in submission of data by SLBC Convenor bank to us which is attributed to delay in submission by some of the banks. State Heads of all the banks may, therefore, take suitable measures to avoid such delay in reporting the structured data.

Agenda 11.5. Effective Coordination by LDMs with other key stakeholders:

LDMs are the fulcrum of the Lead Bank Scheme. It is essential that LDMs are well trained and oriented in the arts of effective communication and coordination. Coordination of various stakeholders is vital for the success of the Lead Bank Scheme. Banks may conduct an orientation/sensitization exercise for newly posted LDMs. Further, they may also ensure that handholding is provided to those officers who are transitioning from traditional banking to LDM duty.

NABARD AGENDA -12

Agenda No	Agenda
12.1	e-NWR based Pledge Finance and Agriculture Allied Activities Targets
12.2	Awareness creation on eKisan Upaj Nidhi portal (eKUN and e-NWR):
12.3	Support to Government of Karnataka under RIDF
12.4	Submission of Utilisation Certificate under Govt Subsidy Schemes (GSS)
12.5	AMI – Final claim
12.6	Continuation of ACABC for 25-26
12.7	Over financing by commercial banks in KCC
12.8	Development of 100 coastal Fishermen Villages as Climate Resilient Coastal Fishermen Villages (CRCFV) under Pradhan Mantri Matsya Sampada Yojana (PMMSY)
12.9	Targets for promotion and bank linkage of JLGs – FY 2025-26

Agenda 12.1: e-NWR based Pledge Finance and Agriculture Allied Activities Targets

NABARD vide letter number NB.CPD.GLC/103731/ GLC Corresp./ 2025-26 dated 16 October 2025 communicated to SLBC the state-wise targets for eNWR based Pledge Finance and Allied Activities (Dairy, Poultry, Fishery, Sheep, Goat, Piggery and Animal Husbandry – Others) for FY 2025-26. The overall targets for Karnataka state are -

Sr. No.	Activity	Target (Rs. Crore)
1	ENWR based Pledge Finance for FY 2025-26	515.00
2	Allied Activities	31,180.00

The breakup of Allied activities is given below –

(Rs. In crore)

Sr. No.	Activity/ Sector	Working Capital Target	Term Loan Target	Total target
1	Dairy	4,000	10,500	14,500
2	Poultry	1,000	500	1,500
3	Sheep, Goat and Piggery	2,000	5,700	7,700
4	AH -Others	1,200	1,300	2,500
	Total AH	8,200	18,000	26,200
5	Fishery	3,600	1,380	4,980
	Grand Total	11,800	19,380	31,180

Action Proposed for SLBC:

- 1) Vide email dated 24 October 2025, SLBC had informed NABARD having allocated and communicated bank wise and district wise targets for agriculture and allied activities and also e-NWR based Pledge Finance.
- 2) LDM to incorporate the target and segregate the same block wise for facilitating effective monitoring of credit flow to the above sub sectors.
- 3) The achievement of district wise and bank wise targets for allied activities and e-NWR based Pledge Finance to be reviewed in each SLBC, DCC and BLBC meetings and should be part of regular agenda.

Agenda 12.2: Awareness creation on eKisan Upaj Nidhi portal (eKUN and e-NWR):

The Warehousing Development and Regulatory Authority (WDRA) was established under the Warehousing (Development and Regulation) Act, 2007 with the primary objective of developing a robust system of Negotiable Warehouse Receipts (NWRs) in India. NWRs have become a vital instrument for facilitating agricultural trade and ensuring regulatory oversight of warehousing operations. The introduction of electronic Negotiable Warehouse Receipts (e-NWRs) has further enhanced the ecosystem by enabling seamless pledge financing through banks and financial institutions.

II. In this context, banks are encouraged to extend credit facilities against e-NWRs, thereby improving farmers' access to formal credit and enhancing the overall efficiency of post-harvest financing.

Empowering Farmers through e-Kisan Upaj Nidhi (e-KUN)

SL No	Sector	No. of projects	Total Financial Outlay	RIDF tance tioned	assis-Sanc-	Amount Dis-bursed
1	Agriculture	5355	2886.90	2836.22		1860.95
2	Bridges	1921	1212.74	1049.54		983.58
3	Irrigation	5348	9042.40	6827.57		5369.35
4	Roads	10778	6915.97	6021.91		5444.46
5	Social	21031	10405.71	6477.74		5559.03
Total		44433	30463.72	23212.98		19217.36

Agenda 12.4: Submission of Utilisation Certificate under Govt Subsidy Schemes (GSS)

SLBC had advised all banks to submit pending Utilization Certificates by 26.09.2025 vide their mail dated 20.09.2025. Only 5 Utilization Certificates (3 under ACABC and 2 under AMI are received). Bank wise number of Utilization Certificates pending are given in Annexure I.

ALL banks are advised to submit the UCs immediately upon receipt of final subsidy to NABARD, in case of AMI and ACABC. List of pending Utilization certificates bank wise and district wise for AMI and ACABC is enclosed in Annexures I A and I B respectively.

Agenda 12.5: AMI – Final claim

NABARD had shared a link advising the Banks to submit reasons for failure to upload AMI final claims which were pending for more than 18 months, in the portal before the scheme was temporarily suspended. The concerned Banks are advised to update the link at the earliest.

Agenda 12.6: Continuation of ACABC for 25-26

Directorate of Extension, GoI informed the continuation of AC&ABC Scheme for the current FY 2025-26.

As per the Compendium of Instructions for implementation of Revised Agri Clinics and Agri-Business Centres Programme 2025-26, AC&ABC scheme aims to promote agri-entrepreneurship, create gainful self-employment opportunities to unemployed candidates with desirable educational qualifications and to supplement efforts of public extension by necessarily providing extension and other services to the farmers. The scheme covers full financial support for training and hand holding including provision of loan and credit linked back ended composite subsidy.

Other salient features of the scheme include:

- National Institute of Agricultural Extension Management (MANAGE) will be responsible for providing training to eligible candidates, through Nodal Training Institutes (NTIs) and

KCC loans to farmers. Also, to advise nodal officers of all banks at the state level to pass necessary instructions to their respective branches to strictly follow the RBI/NABARD guidelines mentioned above while processing and sanctioning KCC loans.

Agenda 12.8: Development of 100 coastal Fishermen Villages as Climate Resilient Coastal Fishermen Villages (CRCFV) under Pradhan Mantri Matsya Sampada Yojana (PMMSY)

Fishing villages along India's coastline serve as vital hubs for economic activities including marine fisheries, aquaculture, mariculture, post-harvest management, and input supply. Recognizing their strategic importance, the Department of Fisheries, Government of India has launched an initiative to develop 100 coastal fishermen villages as Climate Resilient Coastal Fishermen Villages (CRCFV) under the Pradhan Mantri Matsya Sampada Yojana (PMMSY).

Under this initiative, each selected village will receive funding of ₹2 crore through PMMSY for the development of essential fisheries infrastructure and facilities aimed at promoting sustainable economic and livelihood opportunities for fishers residing in coastal areas. National Fisheries Development Board (NFDB) is the Nodal Implementing Agency and has identified 100 villages across coastal States and Union Territories.

In Karnataka, five coastal villages have been selected for development under CRCFV:

- Bailuru and Mattadahitlu in Uttara Kannada
- Uppunda, Koteshwara, and Kadekar in Udupi

NABARD, in coordination with the Department of Fisheries and CMFRI, is facilitating various livelihood and infrastructure initiatives in these villages.

To strengthen credit access and promote sustainable fisheries-based livelihoods, **SLBC is requested to sensitize Banks to:**

1. Closely monitor and report credit flow to the fisheries sector, particularly under Kisan Credit Card (KCC) and Term Loan categories, during BLBC and DLCC meetings.
2. Ensure saturation of KCC coverage for all eligible fishermen in the identified villages to enhance financial inclusion and support fisheries-based livelihoods.

Agenda 12.9: Targets for promotion and bank linkage of JLGs – FY 2025-26

A Target of Rs. 5,82,000 for financing and promotion of JLGs has been allocated to Karnataka State for the financial year 2025-26. In this connection, SLBC is requested to allocate the target among banks, review the achievement in SLBC and DLCC meetings and to share a copy of the bank wise allocated target with NABARD.

FOR REVIEW

Agenda No	Agenda
13	Financial Inclusion Parameters:
13.1	Progress under Social Security Schemes.
13.2	Campaign for Saturation of FI Schemes at GP level in all districts from 01.07.2025 to 30.09.2025:
13.3	Progress under the campaign as on 30.10.2025 is as under:
13.4	Performance under Atal Pension Yojana (APY) scheme for FY 2025-26: (01.04.2025 to 30.09.2025)
13.5	Functioning of Business Correspondents (Review of Operations of Business Correspondents – hurdles/issues involved)
13.6	Review of Financial Literacy Camps (FLCs)
13.7	Centre Financial Literacy (CFLs)
13.8	State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP)
13.9	Progress under Aadhar seeding in PMJDY Accounts:
13.10	Progress under Aadhaar seeding of operative CASA accounts:
13.11	Status of RSETIs / RUDSETIs as on 30.09.2025 reported by sponsor Banks are under:
13.12	Progress under finance to Minority Communities in the state:
13.13	Progress under finance to Minority Communities in the identified Districts of State:
14	Agriculture & Farmer Welfare Schemes:
14.1	Kisan Credit Card
14.2	Agriculture Infrastructure Fund (AIF)
14.3	Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 30.09.2025:
14.4	Pledge Financing for Agriculture commodities through Electronic Negotiable Ware-house Receipt (e-NWR)
14.5	Financing to Farmer Producer Companies / Farmer Producer Organizations
14.6	Progress under SHG-Bank linkage/ Joint Liability Groups
14.7	Progress under Joint Liability Groups
14.8	Pradhan Mantri Fasal Bima Yojana (PMFBY) Agriculture Department
14.9	Restructured Weather Based Crop Insurance Scheme
15	MSME Parameters:
15.1	Progress in Sanctions under MUDRA scheme:
15.2	PMSVANidhi scheme
15.3	PMEGP performance as on 30.09.2025
15.4	Recovery of Bank's dues under PMEGP
15.5	performance under PM Vishwakarma Scheme as on 30.09.2025
15.6	Progress under Stand Up India scheme as on 30.09.2025
16	Retail Schemes:
16.1	PMAY-U
16.2	Performance under PM Surya Ghar – Muft Bijli Yojana (PMSGMBY)

AGENDA 13: Financial Inclusion Parameters:

AGENDA 13.1: Progress under Social Security Schemes:

(No of enrolments in lakhs)

Scheme	Outstanding as on			
	31 st Mar 2025	30 th Jun 2025	30 th Sep 2025	% growth Q-O-Q
PMSBY	206	192	213	11
PMJJBY	86	77	89	16
APY	40	41	45	10

Agenda 13.2: Campaign for Saturation of FI Schemes at GP level in all districts from 01.07.2025 to 30.09.2025:

DFS, GoI has launched 3-month saturation campaign for FI schemes at Gram Panchayat level to enhance the penetration of Financial Inclusion flagship schemes i.e PMJJBY, PMSBY, PMJDY& APY.

Agenda 13.3: Progress under the campaign as on 30.10.2025 is as under:

Total No. of GP Camps	No of Gp camps scheduled	No of camps conducted	PMJDY Sourced	PMJDY Opened	PMJDY opened strike rate per camp	PMJJBY Sourced	PMJJBY Enrolled	PMJJBY Enrolled strike rate per camp	PMSBY Sourced	PMSBY Enrolled	PMSBY Enrolled strike rate per camp	APY Sourced	APY Subscribed	APY subscribed strike rate per camp	No. of Re-KYC done for PMJDY Acc	No. of Re-KYC done for Other than PMJDY Acc	No. of PMJJBY Claim Disbursed	No. of PMSBY Claim Disbursed	No. of Nominations done in PMJDY Acc	No. of Nominations done other than PMJDY Acc
5948	5948	5948	386021	344261	58	796584	687431	116	1080416	978415	164	281963	240057	40	507260	1089098	1434	1614	369238	868982

AGENDA 13.4: Performance under Atal Pension Yojana (APY) scheme for FY 2025-26: (01.04.2025 to 30.09.2025)

Karnataka has achieved 47 % of APY target set by PFRDA during FY 2025-26 up to 30.09.2025

Bank Category	No. of branches as on 30.09.2025	Target by PFRDA per branch	Total Target	Performance by Banks	Achievement %
PSBs	5593	100	559300	206238	37
Major Pvt Banks	1143	70	80010	24306	30
PVT Banks	1453	40	58120	25557	44
RRBs	1755	100	175500	175500	100
Small Finance Banks	222	65	14430	3496	24
Cooperative Banks	522	20	10440	1825	17
Total	10688		897800	425060	47

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

AGENDA 13.5: Functioning of Business Correspondents (Review of Operations of Business-Correspondents – hurdles/issues involved):

Data as on	Total No. of BC locations	Fixed BCs		Other than Fixed BCs		BCs certified by IIBF	Total Women BCs	Total BC Sakhis
		Active	Inactive	Active	Inactive			
Sept.2025	106463	40180	4350	41936	19997	14278	18569	745
Jun.2025	112051	41044	4261	48032	18714	14500	18328	812

*As on 30.09.2025, there are 5576 BCs are decreased over Jun 2025.

Bank Name	Jun-25	Sep-25	Variation
YES BANK	33116	27685	-5431
AIRTEL PAYMENTS BANK	19464	18590	-874
INDIA POST PAYMENTS BANK	10666	10462	-204
RBL BANK	827	711	-116
INDUSIND BANK	10518	10429	-89

The total number of inactive BCs are 24316. The Highest number of inactive BCs are from Fino Payment bank i.e.19723, Airtel Payment Bank- 3949, Bank of Baroda - 106, Bank of India- 76, and HDFC Bank- 75

Details of inactive BCs:

Sl.	Name Of The Bank	Jun-25	Sep-25	Variation
1	FINO PAYMENTS BANK	18498	19723	1225
2	AIRTEL PAYMENTS BANK	3889	3949	60
3	BANK OF BARODA	79	106	27
4	BANK OF INDIA	22	76	54
5	HDFC BANK	98	75	-23
6	INDIAN OVERSEAS BANK	27	72	45
7	IDFC FIRST BANK	80	68	-12
8	YES BANK	72	60	-12
9	AXIS BANK	52	60	8
10	STATE BANK OF INDIA	39	60	21
11	INDIAN BANK	40	21	-19
12	UCO BANK	35	15	-20
13	KARNATAKA BANK	32	27	-5
14	CENTRAL BANK OF INDIA	2	2	0
15	PUNJAB NATIONAL BANK	5	2	-3

There is a decrease in IIBF certified BC –.

This is mainly due to the following Banks: IPPB (-158), IOB (-124) , Yes Bank (-23) and UCO Bank (-19) and State Bank of Baroda (-12).

Bank wise details of BCs as on 30.09.2025 is furnished as an Annexure – 9 page No.:28-29

RBI has advised SLBC Karnataka to direct member Banks to take necessary action on inactive fixed BCs. The member Banks are requested to instruct the branch managers to liaise with

lead district managers to understand the reasons for inactivity of BCs at the ground level and take appropriate steps to address the issue.

LDMs are also requested to deliberate on the level of inactivity during DCC/DLRC/BLBC meetings, identify challenges, and work towards resolving the same.

AGENDA 13.6: Review of Financial Literacy Camps (FLCs):

The status of FLCs as on 30.09.2025 as reported by sponsor Banks is as under:

As on 30.06.2025		As on 30.09.2025		Total FLCs
Functional	Non-Functional	Functional	Non-Functional	
134	43	144	33	177

Non-functional FLCs are majorly from following banks:

Sponsored Bank	No. of Non-functional FLCs Jun 24	No. of Non-functional FLCs Sep 25
State Bank of India	33	22
Union Bank of India	7	8
Canara Bank	1	1
Bank of Baroda	1	1

Bank of India is having only 1 FLC in Belgaum District and same was inactive more than 4 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		
	Jun-25	Sep-25	Cumulative FY 2025-26	Jun-25	Sep-25	Cumulative FY 2025-26
Special Camps	4734	1674	6408	352126	165588	517714
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	1645	5262	6907	144014	427512	571526
Out of target specific camps, camps conducted for school children.	536	660	1196	53467	80510	133977
Total No of Camps (Special camps and Target specific camps)	6379	6936	13315	496140	593100	1089240

AGENDA 13.7: 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 Sep 2025 quarter as under: -

	30.06.2025	30.09.2025
No of camps conducted	12766	13297
No of participants covered in camps viz a viz target population set by the NGOs	396125	395028
No. of Bank accounts opened	4655	13963
No. of persons covered under insurance	59067	147067
No. of persons covered under Pension	2138	16345
No of Bank accounts reactivated	3416	23886
No. of debit/credit cards issued/reactivated	2751	5193
No. of Debit/Credit card issued	9773	5386
No. of persons who were assisted at the bank with bank operations.	15756	20098
No. of grievance redressal addressed.	1224	1170
No. of persons covered under online banking transactions	28366	34215
No. of persons indebted to moneylenders (informal sector) who were bought to formal sector.	147	998
No. of persons sensitized under advanced financial products like mutual funds etc.	688	277
No. of persons covered under any Government Sponsored schemes.	17667	25322

Bank wise outcome of CFLs for Sep. quarter 2025 is enclosed as annexure 10, page No.30-31

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

AGENDA 13.8: 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 30.09.2025

(A) Raichur District:

Particulars	Key Performance Indicators (KPIs) as on 30.09.2025			
	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 Sep. 2025	127905	21951	36021	7223
% Achievement	99	225	119	250
Gap to target (per lakh population)	1850	Achieved	Achieved	Achieved

(B) Yadgir District:

Particulars	Key Performance Indicators (KPIs) as on 30.09.2025			
	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 Sep. 2025	128545	19168	34249	6488
% Achievement	99	196	113	225
Gap to target (per lakh population)	1210	Achieved	Achieved	Achieved

[Data source: DFS]

AGENDA 13.9: Progress under Aadhar seeding in PMJDY Accounts:

(Outstanding No. of Accounts in lakh)

Particulars	Mar-25	Jun-25	Sep-25
No. of PMJDY A/cs O/S	204	206	209
Total Aadhar Seeded A/cs	166	168	172
% Aadhar Seeding	81	82	82

Bank wise total progress under PMJDY Aadhar seeding as on 30th Sep 2025 is provided in the Annexure-24, page No- 50

AGENDA 13.10: 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 seed- ing
03.10.2025	1028	909	88
04.07.2025	1029	911	89

- All member banks are requested to sensitize the branches for further improving in Aadhar seeding.

AGENDA 13.11: Status of RSETIs / RUDSETIs as on 30.09.2025 reported by sponsor Banks are under:

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

Name of the Sponsoring Institution	No. of RSETIs	Target for 2025-26		Achievements (as at 30.09.2025)		
		Programmes	Trained	Programmes	Trained	% Ach
Bank of Baroda	2	72	2300	41	1216	53%
Canara Bank	11	382	12150	190	5406	44%
DCCB Bank, Bidar	1	47	1530	19	635	42%
Kotak Mahindra Bank	1	43	1380	19	567	41%
RUDSETI	7	273	8050	132	3731	46%
State Bank of India	8	261	8200	143	4067	50%
Union Bank of India	2	75	2200	35	887	40%
Total	32	1153	35810	579	16509	46%

AGENDA 13.12: Functioning and performance of RUDSETIs (7) / RSETIs (24) in Karnataka State.

Sl No.	Particulars	As on 30.09.2025 (Cum since inception)	During FY 2025-26
1	No. of training programs conducted	15288	579
2	No. of persons trained	429203	16509
3	No. of persons secured employment / self-employment	291649	10185
4	No. of trained persons credit linked	191319	4959

- The progress achieved by RSETIs during the year is provided in the Annexure-33, page No-66
- 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.

13.13: Progress under finance to Minority Communities in the state:

(Amount in Crore)

Outstanding as on	No. of accounts	amount	% to total PSA
Sep-25	2150237	52066	10
Jun-25	2430558	52284	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-

LOANS OUTSTANDING TO MINORITY COMMUNITIES							
No. in Actual and Amount in Rs.Crore							
SR.	NAME OF BANK	Jun-25		Sep-25		Variation	
		No.	Amt.	No.	Amt.	No.	Amt.
1	CANARA BANK	349022	12141.26	340583	12335.98	-8439	194.72
2	UNION BANK OF INDIA	64718	2473.91	62987	2494.92	-1731	21.01
3	BANK OF BARODA	78168	2328.75	77638	2404.87	-530	76.12
4	PUNJAB AND SIND BANK	341	16.49	326	16.3	-15	-0.19
5	KARNATAKA BANK	34439	1415.47	32442	1388.39	-1997	-27.08
6	FEDERAL BANK	39455	1482.36	36837	1519.71	-2618	37.35
7	RBL BANK	42484	88.42	33801	72.12	-8683	-16.3
8	INDUSIND BANK	584210	1610.4	515217	1400.56	-68993	-209.84
9	HDFC BANK	29819	2850.15	27649	3009	-2170	158.85
10	AXIS BANK	44403	1636.58	42127	1622.72	-2276	-13.86
11	ICICI BANK	37309	4460.09	35629	4711.5	-1680	251.41
12	BANDHAN BANK	54653	674	52232	912.29	-2421	238.29
13	DCB BANK	2256	75.71	2213	73.84	-43	-1.87
14	IDFC FIRST BANK	75119	209.58	64526	194.09	-10593	-15.49

15	K.S.COOP APEX BANK LTD	248690	2399.11	237875	2245.89	-10815	-153.22
16	JANA SMALL FIN. BANK	28229	166.09	24499	153.03	-3730	-13.06
17	AU SMALL FIN.BANK	11615	121.55	324	20.48	-11291	-101.07
18	SHIVALIK SMALL FI-NANCE BANK	25	3.14	14	0.55	-11	-2.59

Bank wise outstanding to Minority Communities as on Sep. 2025 provided in annexure-22, page No- 46

13.14: 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 Sep .2025 are under.

(Amount in Crore)

Name of the District	Bidar			Kalaburgi			Dakshina Kannada		
	Mar 25	Jun 25	Sep 25	Mar 25	Jun 25	Sep 25	Mar 25	Jun 25	Sep 25
Advances under Priority Sector Credit	5781	5963	6133	10207	10197	10583	27184	28240	30297
Lending to Minority Community	684	699	718	1178	1192	1212	6459	6611	6727
% of Minority Community Lending to PSA	12	12	12	12	12	11	24	23	22

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

AGENDA 14: Agriculture & Farmer Welfare Schemes:

AGENDA 14.1: KCC:

Kisan Credit Card (KCC) Loans – Disbursements & Outstanding:

[cards in Actual & Amount in crores]

Parameter	Disbursement from 01.04.2024 to 30.09.2024		Disbursement from 01.04.2025 to 30.09.2025	
	No. of Cards	Amount	No. of Cards	Amount
KCC	2478271	31100	2280300	32257
KCC-AH	55555	378	48967	323
KCC-FISHERIES	9044	189	4818	105

Parameter	Outstanding as on 30.09.2024		Outstanding as on 30.06.2025		Outstanding as on 30.09.2025	
	No. of Cards	Amount	No. of Cards	Amount	No. of Cards	Amount
KCC	50,21,262	68457	48,79,595	65,955	50,73,080	72961
KCC-AH	1,88,920	1029	1,90,952	968	197127	1170
KCC-FISHERIES	19,634	326	18,560	323	11,616	272

Reduction in KCC Fisheries Outstanding is due to following Banks.							
SR.	NAME OF BANK	30.06.2025		30.09.2025		VARIATION	
		No.	Amt. (Cr)	No.	Amt. (Cr)	No.	Amt. (Cr)
1	UNION BANK OF INDIA	3977	123.69	3305	113.67	-672	-10.02

Scheme	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	Pending for more than 15 days
KCC-AH	283003	280891	129241	3682
KCC-FISHERIES	32631	31404	14549	214
TOTAL	315634	312295	143790	3896

BANK NAME	KCC-AH Pending more than 15 days	KCC-FISHERIES Pending more than 15 days
Bank of Baroda	808	19
Cooperative Bank	749	78
Canara Bank	452	48
Union Bank of India	427	11
Bank of India	182	0
State Bank of India	166	33

Bank wise data on KCC loan as on 30th September 2025 is provided in the Annexure - 11 page No-32

KCC Dairy loans sanctioned during the quarter and outstanding as on 30.09.2025 is provided in the Annexure-12, page no.33

Performance under KCC-Fisheries as on Sep. 2025 is provided in Annexure- 13 page no 34

AGENDA 14.2: Agriculture Infrastructure Fund (AIF):

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

2025-26 (as on 30.09.2025)	527	493	485	485
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The Pendency for sanction and disbursement is as below

Name of Bank	Pending for sanction	Pending for Disbursement
DCCBs	40	175
HDFC Bank	149	38
Canara Bank	62	33
State Bank Of India	60	33
Union Bank Of India	18	35

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.

Karnataka has ranked 7th in sanctions and 5th in disbursements.

AGENDA 14.3: Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 30.09.2025:

Details	No. of Accounts
Total Target FY 2025-26	4850
Application applications submitted to Banks	3449
Loans under process	1774
Loans Sanctioned	1094
Loans Rejected	581
Loan disbursed	705
% Sanction against application submitted	32

Karnataka State has secured 8th position in PAN India.

Cumulative Pendency under PMFME with major banks is as under:

PMFME Bank-wise Cumulative Pendency as on 30.09.2025							
Sl. No	Bank Name	Pendency Range					Total Pendency
		0-15 Days	15-30 Days	30-60 Days	60-90 Days	> 90 Days	
1	STATE BANK OF INDIA	205	122	133	35	14	509
2	CANARA BANK	201	104	82	24	18	429
3	UNION BANK OF INDIA	47	37	51	16	23	174
4	KARNATAKA GRAMIN BANK	112	66	54	19	10	261
5	HDFC BANK	29	14	17	13	32	105
6	KARNATAKA BANK	27	16	28	15	28	114
7	BANK OF BARODA	81	18	24	11	4	138

District wise, Bank wise and target and progress under PMFME scheme is provided in Annexure-23, page No- 47-49

AGENDA 14.4: Pledge Financing for Agriculture commodities through Electronic Negotiable Warehouse Receipt (e-NWR) as on 30.09.2025:

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.	State	Disb. Target FY 2025-26(Cr)	Disbursed Amt (Cr)	Achievement (%)
1	Karnataka	560	166	30

Performance under e-NWR as on Sep. 2025 is provided in Annexure-15 page no 36-37

AGENDA 14.5: Financing to Farmer Producer Companies / Farmer Producer Organizations

Progress under FPO as on 30.09.2025.

Target FY 2025-26 (Nos)	Achievement (No)	Achievement (%)
60	10	17

Progress under scheme is given in annexure-16, page no.38

AGENDA 14.6: Progress under NRLM SHGs:

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE as on 30.09.2025					
Target 2025-26		Achievement		Achievement Percentage (%)	
No of SHGs Accounts	Total Disb. Amt.	No of SHGs Accounts	Total Disb. Amt.	No of SHGs Accounts	Total Disb. Amt.
144700	3490	44953	1385	31	40

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE as on 31.10.2025					
Target 2025-26		Achievement		Achievement Percentage (%)	
No of SHGs Accounts	Total Disb. Amt.	No of SHGs Accounts	Total Disb. Amt.	No of SHGs Accounts	Total Disb. Amt.
144700	3490	77877	2118	54	61

Bank wise progress under SHG-Bank linkage program as at Sep 2025 is given in Annexure-18, page No – 40

Agenda 14.7: Progress under Joint Liability Groups (JLGs):

Jun-25				Sep-25			
Disbursement		Outstanding		Disbursement		Outstanding	
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
171673	1607	1233525	11491	201713	3004	1100870	10512

Reduction in JLG Outstanding is due to following Banks.							
SR.	NAME OF BANK	30.06.2025		30.09.2025		VARIATION	
		No.	Amt. (Cr)	No.	Amt. (Cr)	No.	Amt. (Cr)
1	EQUITAS SMALL FIN. BANK	143479	384.47	101592	279.87	-41887	-104.6
2	INDUSIND BANK	196006	3540.35	173944	2975.21	-22062	565.14

3	KOTAK MAHINDRA BANK	129438	1586.37	113903	1505.23	-15535	-81.14
4	AXIS BANK	184886	349.74	170152	336.5	-14734	-13.24
5	UJJIVAN SMALL FIN. BANK	40266	41.74	27008	24.84	-13258	-16.9
6	DCB BANK	69011	112.54	59291	99.54	-9720	-13
7	RBL BANK	50907	408.95	42907	343.95	-8000	-65
8	IDFC FIRST BANK	92311	846.43	87800	792.6	-4511	-53.83
9	ESAF SMALL FIN. BANK	58141	933.91	56248	916.1	-1893	-17.81
10	AU SMALL FIN.BANK	107117	710.59	105798	678.54	-1319	-32.05
11	KARNATAKA GRAMEENA BANK	58689	1315.69	57663	1377.38	-1026	61.69

Bank wise progress under JLG-Bank linkage program as at Sep 2025 is given in Annexure-19, page No – 41

AGENDA 14.8: Pradhan Mantri Fasal Bima Yojana (PMFBY) Agriculture Department:

As on 11.11.2025 there are 10214586 beneficiaries amounting to 12888 crores has been settled against the total eligible beneficiaries of 10267203 amounting to 13057 crores. The claim settlement ratio of the state is 99.48% from the date of inception of scheme.

Year wise Kharif and Rabi enrolment and claim settlement details for PMFBY is given in annexure-17, page no-39.

AGENDA 14.9: Restructured Weather Based Crop Insurance Scheme: -

As on 12.11.2025 total 82.05 crore amount is pending for settlement under RWBCIS due to various reasons like, crop survey verification pending, crop mismatch etc.

Around 97.86 % of claims are already been settled by insurance companies.

Year wise Kharif and Rabi enrollment and claim settlement details for RWBCIS is enclosed as annexure –34, page No.68

AGENDA 15: MSME Parameters:

AGENDA 15.1: Progress in Sanctions under MUDRA scheme:

[Amount in Crores]

Scheme	Jun – 25				Sep – 25			
	Disbursement during FY 2024-25		Outstanding as on Mar 2025		Disbursement during FY 2025-26		Outstanding as on Jun 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	234298	840.22	3415948	7056.99	316827	1180.69	2988556	5998.51
Kishore	318416	3747.75	2600498	24901.02	553683	6571.60	2533471	23722.28
Tarun	35833	2143.09	223633	12096.49	60873	4171.13	224035	12031.66
Tarun +	390	49.93	753	93.14	748	109.30	1288	164.37
Total	588937	6780.02	6240832	44147.64	932131	12031.41	5747350	41916.80

(Data Source- MUDRA Portal & SLBC REVAMP Portal)

Member banks have sanctioned 9,32,131 MUDRA loans amounting to 12,031.41 crores from

01.04.2025 to 30.09.2025

Bank-wise, District, State wise sanctions and disbursements under MUDRA is given in annexure-21 , page No.43-45

Karnataka State has secured number **6th in sanctions and disbursements** with respect to MUDRA loan disbursements in the country with the active participation of all member banks and support from line department.

AGENDA 15.2: PM SVANidhi scheme:

The PM SVANidhi Scheme, launched in 2020 to support street vendors impacted COVID-19, was extended further on 27.04.2022 for lending till December 2024, provisions for servicing interest subsidy and credit guarantee claims till March 2028.

The Union Cabinet on 27th August 2024 has approved the restructuring and extension of lending period till March 2030.

Credit guarantee and interest subsidy on loans, along with digital incentives, etc. will be supported till March 2033.

Credit guarantee for credit cards will be supported till March 2035.

Loan: 1. 1st tranche- Up to Rs.15,000

2. 2nd tranche- Up to Rs.25,000

3. 3rd tranche- Up to Rs.50,000

UPI linked RuPay credit card to enable digital transaction, with limit up to Rs.30,000.

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 30.09.2025:

Term	Target	Total eligible appls.	Sanctioned	Disbursed	Pendency for Disbursement	Returned by Bank	% Sanctioned against Target	% disbursement against Sanction
As on 30.06.2025								
1st Term	406900	461721	408882	395801	13081	35582	100.48	96.80
2nd Term	110528	165810	140036	132955	7081	19472	126.70	94.94
3rd Term	19900	44672	35929	33999	1930	6527	180.55	94.63
Total	537328	672203	584847	562755	22092	61581	108.84	96.22
As on 03.10.2025								
1st Term	406912	461765	408172	396062	12110	36172	100.31	97.03
2nd Term	110500	249911	141982	133335	8647	19281	128.49	93.91
3rd Term	19921	69145	35861	34173	1688	6493	180.02	95.29
Total	537333	780821	586015	563570	22445	61946	109.06	96.17

Major Pendency under Sanction & disbursement is with following Banks:

Sr. No.	Name of Bank	Eligible Application	Total Sanctioned	Pendency for Sanction	Disbursed	Pending for Disbursement
1	STATE BANK OF INDIA	250712	185652	44897	180775	4877
2	CANARA BANK	214950	155389	44401	154820	569
3	UNION BANK OF INDIA	75814	59924	12009	58517	1407
4	KARNATAKA BANK	45401	33788	8651	23078	10710
5	KARNATAKA GRAMINA BANK	44731	36983	5181	36275	708
6	INDIAN BANK	30306	24927	3722	22329	2598

7	INDIAN OVERSEAS BANK	16115	11298	3162	11167	131
8	BANK OF BARODA	40172	33381	1745	32864	517

Karnataka has ranked 4th position in disbursement under the scheme. GoI has launched Sankalp Abhiyan from 03.11.2025 to 02.12.2025 Bank-wise Progress under PMSvanidhi is given in annexure-8 , page No.21-27

AGENDA 15.3: PMEGP performance as on 30.09.2025:

TARGET AND ACHIVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2025-26 (As on 30.09.2025)									
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)
KARNA-TAKA	3461	12825.65	38071	2396	7877.57	26356	69.23	61.42	69.23

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

TARGET AND ACHIVEMENT UNDER PMEGP FOR 2nd LOAN IN KARNATAKA STATE DURING 2025-26 (As on 30.09.2025)						
Status as on	TARGET			ACHIVEMENT		
	PRO	M M	EMP	PRO	M M	EMP
30.09.2025	49	230.3	539	2	11.25	22

The percentage of NPA under PMEGP is 21.97 %.

AGENDA 15.4: Recovery of Bank's dues under PMEGP:

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

(Amount in Crore)

As on 30 th Sep 2025		
Balance O/S	NPA Level	% of NPA
1779.87	391.05	21.97

Bank-wise NPA level under the PMEGP scheme is furnished in Annexure-32, page no-63-65

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 15.5 performance under PM Vishwakarma Scheme as on 30.09.2025: -

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)
354952	121710	962.97	98329	714.85

The progress for scheme is as below:

Bank Name	No. of Applicant	No. of Loans Sanctioned	No. of Loans Disbursed	No. of Loan Rejections	Pending for sanction
KARNATAKA BANK	20366	7456	3226	2505	10405
CANARA BANK	84102	43055	34667	39083	1964
STATE BANK OF INDIA	106405	26876	25478	78231	1298
Karnataka Gramin Bank	67661	17933	13774	48621	1107
HDFC BANK LTD	1833	164	134	809	860

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

Bank-wise Progress under PM Vishwakaram is given in annexure-26 , page No.52-53

AGENDA 15.6.: Progress under Stand-Up India scheme as on 30.09.2025:

(Nos. in actuals and Amount in crores)

Scheme	Cumulative Sanctioned during FY 2025-26	
	No. of A/Cs	Sanction Amt.
SC	3,108	661.10
ST	868	166.96
Women	12,869	2,921.54
Total	16,845	3,749.60

The scheme has ended as on 31/03/2025

Bank-wise details of sanctions and disbursements under SUI as on Sep 2025 is provided in Annexure-20, page No.42

AGENDA 16: Retail Schemes:

AGENDA 16.1: PMAY-U: Rajiv Gandhi Housing Corporation Limited:

Data yet to receive from the department.

Agenda 16.2 Performance under PM Surya Ghar – Muft Bijli Yojana (PMSGMBY) Scheme

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

Sourced		Sanctioned		Disbursed	
No. of Applications (Nos.)	Amount (In Crs)	No. of Applications (Nos.)	Amount (In Crs)	No. of Applications (Nos.)	Amount (In Crs)
6006	138.29	3778	78.93	3409	62.18

Pendency under major banks is as below:

Sr. No.	Name of Bank	Sourced	Sanc-tioned	Disbursed	Pendency	Rejected
1	State Bank of India	2008	1145	1075	162	666
2	Canara Bank	1990	1365	1248	142	476
3	Union Bank of India	532	338	316	65	118
4	Bank of Baroda	452	297	263	64	91
5	OTHERS	366	217	188	33	112
6	Bank of India	97	50	42	8	38
7	Bank of Maharashtra	61	35	22	8	17

8	Punjab National Bank	308	233	177	7	67
9	Indian Overseas Bank	82	41	36	4	36
10	Punjab & Sind Bank	7	3	3	2	2
11	UCO Bank	20	10	6	2	7
12	Central Bank of India	28	13	9	1	14
13	Indian Bank	55	31	24	1	22
	Total	6006	3778	3409	499	1666

Bank-wise Progress under PM Suryaghar is given in annexure-27 , page No.54-55

FOR INFORMATION

Agenda No	Agenda
17	Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy
18	Status of Rural Bank Branch closure/merger/shifting.
19	Issues remaining unresolved at DCC/DLRC meeting
20	Sub-committee meetings held during the review period
21	Other issues
21.1	SVAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas) Scheme
21.2	Implementation of Kannada language by Banks
21.3	Performance review of Central Sector Interest Subsidy (CSIS) scheme
21.4	Performance under Animal Husbandry Infrastructure Development Fund
21.5	Implementation of Pradhan Mantri Matsya Sampada Yojana (PMMSY)
21.6	Campaign to Facilitate Efficient and Faster Settlement of Unclaimed Funds:
21.7	Success Story

AGENDA 17: Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy:

In Karnataka state no URCs exist at Tier-5 centres as on 30.09.2025.

AGENDA 18: Status of Rural Bank Branch closure/merger/shifting:

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

AGENDA 19: Issues remaining unresolved at DCC/DLRC meeting

SLBC has not received any unresolved issues from LDMS.

AGENDA 20: Sub-committee meetings held during the review period:

Sub-committee on Recovery and Rehabilitation and other measures including government sponsored schemes for June 2025(State Bank of India) is not conducted.

Sub-committee on Retail Loans for Mar and June 2025 (Bank of Baroda) is not conducted.

Sub Committee on Security (SBI) not conducted meeting for June 2025

Sub Committee on RSETI (SDR) not conducted meeting for Sept 2024, Dec 2024, Mar 2025 and June 2025

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

AGENDA 21: Other issues:

AGENDA 21.1 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.

AGENDA 22.4: 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 22.5: Implementation of Pradhan Mantri Matsya Sampada Yojana (PMMSY)

The Pradhan Mantri Matsya Sampada Yojana (PMMSY), implemented by the Department of Fisheries, GoK, aims at sustainable development of the fisheries sector through credit-linked activities such as aquaculture, hatcheries, cold chain and marketing infrastructure. Banks play a key role in extending credit under PMMSY.

AGENDA 22.6: Campaign to Facilitate Efficient and Faster Settlement of Unclaimed Funds:

The Government of India has launched a comprehensive campaign titled “**Apki Poonji, Apka Adhikar**” (**Your Money, Your Right**), with the primary objective of returning unclaimed financial assets to their rightful citizen owners. Coordinated by the Department of Financial Services, Ministry of Finance, in collaboration with regulatory bodies including the RBI, SEBI, PFRDA, and IRDAI, the initiative will be operational from **October 1st, 2025, to December 31st, 2025**. This drive is specifically designed to assist individuals in retrieving their unclaimed deposits and other idle financial assets currently held by various institutions such as banks, insurance companies, pension funds, and market intermediaries.

Total Unclaimed Deposits Data is as below as on 09.10.2025

Number of Accounts	Amount (in ₹ Cr)
11835153	3421.07

AGENDA 22.7: Success Story:

This is the inspiring story of Sabiha Begum , a women entrepreneur from Redio Park, Ballari. She belongs to a middle class family. She studied SSLC. With her own interest and initiative, she started working at her home. When she came to know about an Entrepreneurship Awareness Program organized by CB RSETI Ballari, she attended the programme and she inclined to get the Beauty parlor management training. Taking the advice of RSETI faculty, she enrolled for a training program on Beauty parlor management. During the training, she got a good exposure about Entrepreneurs. She developed effective communication skills by motivational game like Ring task game, Boat making game and Tower building game; by these games she could able to entrepreneurial qualities to establish her Beauty parlor management. She also gained knowledge about financial literacy like savings, loans, project report preparation etc

