

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

**AGENDA NOTES FOR 174th MEETING &
BANKING STATISTICS AS ON 31.12.2025**

**VENUE: Room No.313, Conference Hall
Vidhana Soudha, Bengaluru**

DATE: 03.03.2026

TIME: 03.30 PM

Confidential

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

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As per the revised RBI guidelines on Lead Bank Scheme, SLBC Karnataka is conducting 174th Steering Committee Meeting on 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 173rd SLBC meeting held on 13.11.2025

The minutes of 172nd SLBC meeting held on 13.11.2025 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 172nd 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 to appoint FLC counsellor at 22 places immediately	SBI	Immediate effect.	In Sep-25, SBI-22 FLCs were non-functional. During 172 nd SLBC Meeting chairperson has advised SBI to make it functional by Dec-25. But, SBI has increased non-functional FLCs from 22 to 32.
Direction from ACS&DC, GoK	To conduct separate review meeting on progress of Govt. Sponsored Schemes and FI Schemes	Finance Department and SLBC	Immediate effect.	A meeting was conducted under the chairmanship of Finance Secretary on 18.12.2025. Further a follow-up meeting was conducted under the chairmanship of ACS&DC, GoK on 16.02.2025 to review progress on government sponsored schemes and financial inclusion schemes.

AGENDA 2. Banking statistics as on 31st December 2025
AGENDA 2.1: Business figures under various parameters:

(Amount in Crores)

Particulars	Dec-24	Dec-25	Variation over Dec 2024	
			Absolute	In %
Deposits	1668240	1865210	196970	12
Advances	1334571	1470564	135993	10
Total Business	3002811	3335774	332963	11
Credit-Deposit Ratio	80	79		
Total PSA	471708	555924	84216	18
% of PSA to Total Advances of Preceding year	40	42		
Agricultural Advances	233456	256719	23263	10
% of Agri. Adv. to Total Adv. of Preceding year	19	19		
Advances to MSME	182029	219357	37328	21
% of MSME to Total Advances of Preceding year	15	16		

Sector	Particulars
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 12% in Deposits and 10% in Advances. CD ratio of the state as on 31.12.2025 is 79%.
Total PSA	There is a Y-o-Y growth of 18% in Total Priority Sector Advances.
Agricultural advances	There is a Y-o-Y growth of 10% in Agricultural Advances.
MSME sector	There is a Y-o-Y growth of 21% in MSME Advances.

Bank wise & sector wise - Outstanding PSA and NPSA as on December quarter 2025 is provided in Annexure-1 page no 1-3.

BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 31.12.2025

MAJOR BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 31.12.2025						
Name of the Bank	O/s As on 31.12.2024		O/s As on 30.09.2025		O/s As on 31.12.2025	
	% Agri to Tot Ad- vances	% Prior- ity to Tot Ad- vances	% Agri to Tot Ad- vances	% Prior- ity to Tot Ad- vances	% Agri to Tot Ad- vances	% Prior- ity to Tot Ad- vances
PUBLIC SECTOR BANKS						
CANARA BANK	30	53	31	54	32	59
STATE BANK OF INDIA	13	30	12	32	12	33
UNION BANK OF INDIA	23	47	18	42	18	44
BANK OF BARODA	20	38	29	47	29	48
BANK OF INDIA	16	29	18	35	19	36
BANK OF MAHARASHTRA	19	36	13	27	15	29
CENTRAL BANK OF INDIA	13	37	17	43	18	44
INDIAN BANK	12	14	15	32	17	35
INDIAN OVERSEAS BANK	32	60	39	73	43	70
PUNJAB NATIONAL BANK	8	20	9	23	11	25
PUNJAB AND SIND BANK	5	14	16	46	16	168
UCO BANK	7	81	7	77	6	80
PRIVATE BANKS						
KARNATAKA BANK	26	55	22	46	22	46
HDFC BANK	4	20	4	27	4	28
AXIS BANK	8	35	6	34	6	33
ICICI BANK	6	23	5	25	6	26
KOTAK MAHINDRA BANK	12	43	10	39	10	41
RRBs						
KARNATAKA GRAMEENA BANK	82	96	83	95	83	95
APEX BANK						
K.S.COOP APEX BANK LTD	49	65	47	64	48	65

AGENDA 3: Review of Credit Disbursement by Banks:**AGENDA 3.1. Achievement under ACP and Priority Sector Lending:**

The following table shows a comparative analysis of disbursement up to the quarter ending December 2025 of FY 2025-26 vis-à-vis disbursements

(Amount in crores)

ACP Target VS. Achievement- December 2025						
Sector	Annual Target	Dec-24		Annual Target	Dec-25	
	2024-25	Ach	% Ach.	2025-26	Ach	% Ach.
Short Term Loan	114625	92252	80	140108	101302	72
Agri Term Loan	77576	57048	74	82095	77167	94
Total Agri Loans	192201	149300	78	222203	178469	80
MSME	174242	134699	77	190890	164896	86
Export Credit	617	98	16	176	368	210
Education	1516	1247	82	2222	1679	76
Housing	7312	4778	65	11678	6265	54
Social Infrastructure	132	101	77	223	166	74
Renewable Energy	77	306	395	1005	369	37
Other PSA	12279	6327	52	9619	8105	84
Total PSA	388376	296856	76	438015	360317	82
Total Non-Priority	678100	536207	79	750971	590321	79
Total Credit	1066475	833063	78	1188986	950638	80

Bank wise & sector wise level of disbursement/achievement in PSA and NPSA under Annual

Action Plan during December quarter 2025 is provided in Annexure-2 page no 4-12.
AGENDA 3.2 Achievement under Agriculture Sub Sector as on December 2025:

Agriculture Subsector Target for FY 2025-26 -Dec 2025		(Amount in Crores)		
Particulars	Sector	Target	Achievement	Ach. %
1. Farm Credit - Crop Loan	Total- Allied Activities Working Capital (A+B)	12000	1761	14.68
	i. Dairy	4068	1420	34.91
	ii. Poultry	1017	108	10.62
	iii. Sheep, Goat & Piggery	2034	151	7.42
	iv. AH Others	1220	1	0.08
	Sub Total -Working Capital -Animal Husbandry (A) (i+ii+iii+iv)	8339	1681	20.16
	v. Fisheries (B)	3661	80	2.19
	Target e-NWR	551	125	22.69
	Farm Credit Crop Loan- Others	127558	99416	77.94
	FARM CREDIT-CROP LOAN	140108	101302	72.30
2. Farm Credit- Term Loans	Farm Mechanization	7338	882	12.02
	Plantation and Horticulture	15182	4990	32.87
	Farm development	5815	811	13.95
	Total-Allied Activities Term Loan (C+D)	19500	6683	34.27
	i. Dairy	10565	12952	122.59
	ii. Poultry	503	3405	676.94
	iii. Sheep, Goat & Piggery	5735	1705	29.73
	iv. AH Others	1308	429	32.80
	Sub Total -Term Loan-Animal Husbandry (C) (i+ii+iii+iv)	18111	18491	102.10
	v. Fisheries (D)	1389	229	16.49
	Farm Credit - Others	3180	25320	796.23
FARM CREDIT-TERM LOAN	42180	50723	120.25	
3. Agriculture Infra-structure	Constructure of Storage Facilities	661	238	36.01
	Land Development, Soil conservation, Watershed Development	768	321	41.80
	Agriculture Infra-structure-Others	401	2022	504.24
	Agriculture Infra-structure at end of the Quarter	1830	2581	141.04
4.Ancillary Activities	Food and Agro Processing	13489	9177	68.03
	Ancillary Activities-Others	15762	14686	93.17
	Ancillary Activities at end of the Quarter	29251	23863	81.58
Total Agriculture		222203	178469	80.32

Bank wise & District wise Agri-subsector wise Target VS. Achievement during the FY 2025-26 is provided in Annexure-3 page no 13-15.

AGENDA 3.3 Major Bank wise performance/Achievement of ACP as on December 2025:

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

MAJOR BANK WISE -PRIORITY SECTOR TARGET-ACHIVEMENT & CD RATIO AS ON 31.12.2025				
Name of Bank	Priority Sector - ACP Target vs Achievement			CD RATIO
	Target	Ach	%	
CANARA BANK	60625	47380	78.15	69.46
STATE BANK OF INDIA	53788	46950	87.29	69.49
UNION BANK OF INDIA	23356	16033	68.65	53.90
BANK OF BARODA	27784	30534	109.90	103.88
BANK OF INDIA	6471	5950	91.95	158.84
BANK OF MAHARASHTRA	3116	3072	98.61	267.21
CENTRAL BANK OF INDIA	1770	1699	96.02	86.38
INDIAN BANK	3906	4469	114.40	59.76
INDIAN OVERSEAS BANK	2857	3396	118.86	61.55
PUNJAB NATIONAL BANK	3165	2424	76.57	148.18
PUNJAB AND SIND BANK	379	1637	431.75	124.69
UCO BANK	1922	1435	74.67	61.58

PRIVATE BANKS				
Name of Bank	Priority Sector - ACP Target vs Achievement			CD RATIO
	Target	Ach	%	
KARNATAKA BANK	18266	13479.43	73.79	49.95
HDFC BANK	32486	30673.12	94.42	84.66
AXIS BANK	26441	19664.37	74.37	73.67
ICICI BANK	25847	23729.58	91.81	75.92
KOTAK MAHINDRA BANK	14975	12563.29	83.89	68.67
RRBs				
KARNATAKA GRAMEENA BANK	34450	26734.35	77.60	89.14
APEX BANK				
K.S.COOP APEX BANK LTD	33782	22619.62	66.96	102.56

AGENDA 3.4. District wise ACP performance- (Top and bottom five priority Achievement Districts.)

Top Five districts ACP performance: -

(Amount in crores)

Rank	Name of District	Priority Sector			Total Credit		
		Target	Achievement	%	Target	Achievement	%
1	MANDYA	12495	11481	92	15084	13898	92
2	BENGALURU RURAL	8248	7294	88	13478	12226	91
3	BALLARI	8369	7226	86	12263	10097	82
4	RAICHUR	9643	8324	86	12145	10604	87
5	MYSURU	21434	18445	86	43739	37546	86

Bottom Five districts ACP performance: -

Rank	Name of District	Priority Sector			Total Credit		
		Target	Achievement	%	Target	Achievement	%
1	BENGALURU SOUTH	11699	7406	63	14506	10302	71
2	VIJAYANAGAR	5820	4187	72	8033	6601	82
3	UTTARA KANNADA	7304	5346	73	9980	7510	75
4	VIJAYAPURA	10851	7997	74	14701	11451	78
5	SHIVAMOGGA	12377	9273	75	16334	13216	81

AGENDA 4: Review of Districts having CD ratio less than 60%**Districts with CD Ratio of less than 60% as on December quarter 2025:**

SR.	Name of District	As on September 2025			As on December 2025		
		Deposits	Advances	CD Ratio	Deposits	Advances	CD Ratio
1	UTTARA KANNADA	24989	11619	47	25808	12013	47
2	UDUPI	44610	21690	49	45365	22475	50

The CD Ratio of the state as a whole as on 31.12.2025 is 79 %.

Bank wise and district wise CD ratio as on Dec. 2025 is provided in Annexure-4 page no: 16-17.

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

AGENDA 5.1: Branch Network:**(In numbers)**

Particulars	Sep-25	Dec-25	Variation Q-o-Q
Rural	4449	4466	17
Semi-Urban	2885	2898	13
Urban (including Metro)	5325	5363	38
Total	12659	12727	68

Bank wise and district wise No. of bank branches in the state is provided in Annexure-5, page No. 18

AGENDA 5.2: Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy:

In Karnataka state no URCs exist at Tier-5 centres as on 31.12.2025.

Kaiga village, Uttara Kannada District:

Kaiga village, Karwar taluk of Uttara Kannada district is a nuclear power plant and no people are staying there but as per Jan Dhan Darshak portal, DFS GoI the Kaiga village is still showing unbanked village.

We request house to permit to consider Kaiga is a nuclear power plant.

SLBC Karnataka received following branch opening request.

1. Request for Branch Opening at Thimmapura:

SLBC has received request for branch opening through LDM to open bank branch at Thimmapura village of Gadag taluk, Gadag District. As per LDM report branch opening is feasible and the proposal was placed in DCC/DLRC, but no bank has come forward so far.

- Village population: 5,200
- Nearby Branches- Canara Bank, Harlapur (5 km)
- India Postal Payment Bank and Fixed BC of Canara Bank is working in same village.

The subject village is open for member banks for opening Brick and Mortar branch.

2. Request for Branch Opening at Mugalkhod Municipal City:

SLBC has received request for branch opening through RBI to open bank branch at Mugalkhod Municipal City of Raibag taluk, Belgaum District. As per LDM report branch opening is feasible

- Population: 30,000
- Karnataka Gramin Bank present in same village
- India Postal Payment Bank and Fixed BC of Canara Bank is working in same village.

The subject village is open for member banks for opening Brick and Mortar branch.

AGENDA 6: ATM Network:

(In numbers)

Particulars	Sep-25	Dec-25	Variation Q-o-Q
Rural	1949	1923	-26
Semi Urban	3210	3119	-91
Urban	10239	10151	-88
Total	15398	15193	-205

In comparison to the Sept quarter 2025, there is decrease of ATMs for the Dec quarter 2025. Bank wise and district wise No. of ATMs in the state is provided in Annexure-6 page No.19:

AGENDA 7: Sector wise Non-Performing Assets (NPA) position as on 31.12.2025:

(Amount in Crore)

Sl .	Sector	As at 30.09.2025				As at 31.12.2025			
		Out-stand-ing Amount	No of NPA A/c's	NPA Amo unt	% NPA	Out-stand-ing Amount	No of NPA A/c's	NPA Amo unt	% NP A
1	Agriculture	247080	1823777	21890	9	256719	1732236	21538	8
2	MSME	210368	410120	10605	5	219358	372666	10710	5
3	Housing	51522	12596	674	1	58284	12013	718	1
4	Education	7643	15721	354	5	8216	15374	347	4
5	Other Priority sector adv	10132	180581	1223	12	11525	184642	1188	10
6	Non priority sector NPA	903643	452573	18476	2	914640	454389	18009	2
7	Total NPAs	1433178	2897575	53366	4	1470564	2772861	52670	4

Bank wise and segment wise NPA position is provided in Annexure-7, page No 20-22

FOR DECISIONS

Agenda No	Agenda
8	Issues - Reimbursement of pending BPL claims of training expenditures.
9	1% interest Subvention for KCC loans.
10.1	National Strategy for Financial Inclusion (NSFI) 2025-30- RBI
10.2	Issue regarding insistence on personal Aadhaar Number and OTP of Bank officials
10.3	Subsequent alienation of mortgaged properties without obtaining consent of banks:

AGENDA 8.: Issues - Reimbursement of pending BPL claims of training expenditures:

Total BPL claim of Rs 53.67 Cr is pending from NRLM, GoK.

Bank wise claims is enclosed in annexure- 8-page No.23

AGENDA 9: 1% interest Subvention for KCC loans:

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

1% Interest subvention claims pendency as on 19.01.2026 as under:

Financial Years	Pending amount (crores)
2022-23	10.75
2023-24	11.87
2024-25	12.88
TOTAL	35.51

Major claim amount is pertaining to the following Banks:

Karnataka Gramin Bank (24.05 Cr) Canara Bank (8.93 Cr), State Bank of India (1.16 Cr) Bank of Baroda (0.73 Cr), Union Bank of India (0.64 Cr)

We request Agriculture department, GoK to release the pending claims as early as possible.

Bank wise and year wise pending details are enclosed in annexure-9 page No 24

Agenda 10.1 : National Strategy for Financial Inclusion (NSFI) 2025-30- RBI

National Strategy for Financial Inclusion (NSFI) 2025-30 was released by the Governor, Reserve Bank of India on December 01, 2025 with an objective to further strengthen and deepen the financial inclusion ecosystem across the nation and to ensure financial well-being of the people.

In this connection, following Five action points envisaged in the NSFI 2025-30 which are to be implemented by SLBCs.

I. Strategic Objective: Improving the availability and use of Equitable, Responsible, and Affordable Bouquet of Financial Services to achieve Financial Safety and Financial Security for households and micro enterprises.

1. Improving equity, reach, consistency, and quality of last mile access:

SLBCs/UTLBCs to draw up a roadmap, bank-wise allocations, and monitoring mechanism by March 2026 to cover all unbanked revenue centres in a calibrated manner by establishing banking outlets – branch / Digital Banking Unit / Fixed Point Business Correspondents (FBCs) by Dec 2030.

The following roadmap may be adopted:

Details	Timeline
Cover 50% unbanked centres in Tier-I to Tier-V centres. 15% unbanked centres in Tier-VI centres.	December 2026
Cover 100% unbanked centres in Tier-I to Tier-V centres. 30% unbanked centres in Tier-VI centres.	December 2027
Cover 50% unbanked centres in Tier-VI centres	December 2028
Cover 75% unbanked centres in Tier-VI centres	December 2029
Cover 100% unbanked centres in Tier-VI centres	December 2030

SLBC Karnataka Strategies to achieve:

SLBC has sought revenue centers details from State Government to prepare roadmap.

2. Expanding and Deepening Digital Payment Ecosystem (EDDPE):

EDDPE should aim to achieve – (i) 100% coverage in 80% of districts by March 2026, and (ii) 100% coverage in all identified districts by March 2027.

We wish to inform the house that, the state of Karnataka has already achieved the target of 100% EDDPE on August 31, 2024. Incremental progress in EDDPE needs to be monitored closely by the SLBC and Convenor, SLBC Sub-Committee on EDDPE (State Bank of India).

SLBC vide letter dated 16.01.2026 advised member Banks to ensure 100% digitization of all newly opened accounts and advised State Bank of India (Convenor, SLBC Sub-committee on EDDPE) to closely monitor the incremental progress in EDDPE in coordination with member banks on quarterly basis.

II. Strategic Objective: Adopting Gender-Sensitive Approach for Women-led Financial Inclusion and Differentiated Strategies for Improving Financial Resilience of Households, especially the Underserved and Vulnerable Segments.

3. Increasing the share of Women Business Correspondents (BCs):

SLBCs/UTLBCs should put in place a voluntary action plan adopted by member banks to deploy women as business correspondents in a phased manner to achieve the milestone of ensuring at least 30% share of women BCs by **December 2028**.

SLBC Karnataka Strategies to achieve:

SLBC vide letter dated 16.01.2026 advised member Banks to increasing the deployment of women Business Correspondents (BCs) by member banks. Banks are requested to provide plan of action and strategies to deploy women as Business Correspondents (BCs) in a phased manner, so as to achieve the stipulated milestone by December 2028.

Women BCs out of Total BCs as under:

Present Position (31.12.2025)	Projection by December 2026	Projection by December 2027	Projection by December 2028
18%	20%	25%	30%

III. Strategic Objective: Synergizing Livelihood, Skill Development and Support

Ecosystem and its linkages with Financial Inclusion.

4. Funding and Financial Support to Skill Trained Individuals through Potential Linked Plan of each district.

Potential Linked Plan (PLP) of each district under respective State/UTs should have a suitable allocation for the individuals trained by recognized skill training institutions (R-SETIs, PMKVY, JSS etc.) to enable credit support to such individuals by banks. Trained candidates must be provided with the necessary support through handholding arrangements in approaching financial institutions for credit facilities. It is ongoing programme.

It is advised that SLBC Karnataka in consultation with all the stakeholders, formulate roadmaps/strategies to ensure their successful implementation of the **remaining above three action points (1,3,4)**.

SLBC Karnataka Strategies to achieve:

SLBC vide letter dated 19.01.2026 advised LDMs to while preparing the Potential Linked Plan (PLP) of each district, in to coordinate with DDMs, NABARD to ensure that the PLP of each district provided adequate allocation for individuals trained by RSETIs and RUDSETIs.

Also SLBC vide letter dated 19.01.2026 informed NABARD to advise DDMs to coordinate closely with the LDMs while preparing the Potential Linked Plan (PLP) of each district.

SLBC vide letter dated 16.01.2026 advised member Banks, NACER, RSETIs & RUDSETIs to necessary support to be extended through handholding arrangements while approaching banks for availing credit facilities. Branches shall actively consider such proposals and ensure timely processing and sanction of loans, as per extant guidelines, to support self-employment, entrepreneurship and sustained livelihood generation among trained candidates

5. Dissemination of information on skill loan schemes of NSDC, State and Central Government:

SLBC to host details of NSDC skill loan schemes, State and Central Government Sponsored schemes on SLBC website for broader dissemination. Further, SLBC to popularize skilling schemes details through LDMs/LDOs at District level and Block level.

SLBC Karnataka ongoing Strategies:

SLBC Karnataka has already published in website regarding details of NSDC skill loan schemes, State and Central Government Sponsored schemes for broader dissemination and vide our letter dated 28.01.2026 same was informed to member Banks & LDMs requested to circulate the same among their branches and make effective use of the available information for awareness generation, dissemination and improved credit linkage.

Further, advised LDMs to place a separate agenda item on the State, Central and NSDC Skill loan schemes in the meetings conducted at DCC/DLRC/BLBC levels. The issue may be deliberated in details to ensure wider awareness and effective implementation of these schemes at the grassroots level.

Agenda 10.2: Issue regarding insistence on personal Aadhaar Number and OTP of Bank officials

It has been reported by member banks and LDMs that Sub-Registrars are insisting Branch Managers to provide their personal Aadhaar numbers and OTP received on their personal mobile numbers for the purpose of creation and discharge of mortgage.

SLBC requests department of Stamps and Registration, Govt of Karnataka to permit use of Bank-issued Official ID Cards for smooth process of mortgage and discharge.

Agenda 10.3: Subsequent alienation of mortgaged properties without obtaining consent of banks:

Canara Bank and HDFC Bank has informed that there is an increasing trend of subsequent alienation of mortgaged properties by borrowers without obtaining prior consent / No Objection Certificate from the lending banks.

Such unauthorized transfers are creating serious challenges for banks in enforcing their security interest, leading to delays in recovery, legal complications, and financial risks to the banking system.

In this regard, Canara Bank and HDFC Bank has requested to take up the matter with the Revenue Department, Government of Karnataka, to issue suitable instructions to the registration authorities to ensure that transactions involving mortgaged properties are not registered without obtaining consent / NOC from the concerned banks.

RBI AGENDA -11

Agenda No	Agenda
11.1	National Strategy for Financial Inclusion 2025-30 – Preparation of Roadmap
11.2	Progress made in re-KYC by member banks in coverage of the 'Focus Group'
11.3	Progress in settlement of unclaimed funds:
11.4	Delay/Non-Conduct of DCC and DLRC meetings
11.5	Delay in submission of data by banks to SLBC convenor
11.6	Amendment Directions on Lending to Micro, Small & Medium Enterprises (MSME) Sector
11.7	Grameen Credit Score

11.1 National Strategy for Financial Inclusion 2025-30 – Preparation of Roadmap

The NSFI for 2025-30 was launched by the Governor, RBI on December 01, 2025 with an objective to further strengthen and deepen the financial inclusion ecosystem across the nation and to ensure financial wellbeing of the people.

The strategy is synchronized with the timelines and goals of **the 2030 Agenda for Sustainable Development** adopted by 193 Member States at the UN General Assembly Summit in September 2015.

There are four action points for the SLBCs/UTLBCs (**Annex I**) out of which Karnataka has already achieved one relating to EDDPE. For the remaining three action points, SLBC Karnataka convenor was advised to formulate roadmaps for their implementation in consultation with the relevant stakeholders and place them for approval in the upcoming SLBC meeting. The remaining three action points are:

- a) SLBCs/UTLBCs to draw up a roadmap, bank-wise allocations, and monitoring mechanism by March 2026 to cover all unbanked revenue centres¹ in a phased manner by establishing banking outlets – branch / Digital Banking Unit / Fixed Point Business Correspondents (FBCs) by Dec 2030 by adopting the following roadmap:
 - i. Cover 50% of unbanked centres in Tier-I to Tier-V centres, and 15% of unbanked centres in Tier-VI centres by December 2026.
 - ii. Cover 100% unbanked centres in Tier-I to Tier-V centres and 30% unbanked centres in Tier-VI centres by December 2027.
 - iii. Cover 50% unbanked centres in Tier- VI centres by December 2028.
 - iv. Cover 75% unbanked centres in Tier- VI centres by December 2029, and,
 - v. Cover 100% unbanked centres in Tier- VI centres by December 2030

- b) SLBCs/UTLBCs should put in place a voluntary action plan adopted by member banks to deploy women as business correspondents in a phased manner to achieve the milestone of ensuring at least 30% share of women BCs by December 2028. SLBC to advise banks to achieve the target of 30% women BCs in the following calibrated manner:
 - i. All new onboarding of BCs should ensure that share of women BCs as a proportion of total is minimum of 30% henceforth.

- ii. Existing bank should endeavour to increase their women BC share to 20% by December 2026, 25% by December 2027 and 30% by December 2028.
- c) Potential Linked Plan (PLP) of each district under respective State/UTs should have a suitable allocation for the individuals trained by recognised skill training institutions (R-SETIs, PMKVY, JSS etc.) to enable credit support to such individuals by banks. Trained candidates must be provided with the necessary support through handholding arrangements in approaching financial institutions for credit facilities.

11.2. Progress made in re-KYC by member banks in coverage of the ‘Focus Group’

As communicated in mail to all the banks, the progress in **re-KYC** will be monitored for those customers which fall under the ‘**Focus Group**’ which includes the following:

- a) Active accounts where re-KYC was due as on June 30, 2025 and remains pending.
- b) Active accounts falling due for re-KYC from July 01, 2025 till June 30, 2026 where re-KYC remains pending.
- c) Inoperative accounts classified as such for up-to 1 year where re-KYC remains pending.

The latest available position of re-KYC of Karnataka (as on February 06, 2026) is furnished below. Further, the bank-wise re-KYC pendency is enclosed (**Annex II**):

State-wise progress in re-KYC as on February 06, 2026:

Target = Total No of accounts due for re-KYC upto June 30, 2026

Re-KYC Done (Achievement) = Out of target, total re-KYC done by banks till February 06, 2026

% Achievement = (Achievement / Target) *100

No. of accounts in thousand

Name of the State/ UT	Target			RE-KYC Done			% Achievement	
	Active	Inoperative	Total	Active	Inoperative	Total	Active	Total
Karnataka	2190	2384	4574	1531	387	1918	70%	42%

Source: Head offices of PSBs and PvSBs. The data for RRBs being reported through ROs/SOs.

State-wise pendency in Focus Group as on February 06, 2026

No. of accounts in thousand

Name of the Bank	Focus Group Pendency as on February 06, 2026				Focus Group Total pendency as on 28.11.2025	% Coverage of Focus Group pendency (as on 28.11.25) during the reporting period
	Active Accounts already due for re-KYC as on June 30, 2025	Active Accounts falling due for re-KYC from July 1, 2025 to June 30, 2026	Accounts Inoperative for 1 year or less	Total		
A	B	C	D	E = B+C+D	F	[(F-E)/F]*100
Karnataka	337	323	309	969	1164	17%

Source: Head offices of PSBs and PvsBs. The data for RRBs being reported through ROs/SOs
All the banks are advised to focus on the customers in the 'Focus group' and achieve 100% by March 31, 2026.

11.3. Progress in settlement of unclaimed funds:

As on February 13, 2026, the top 15 banks in the State had settled ₹822 crore against a total outstanding balance of ₹3,304 crore (**Annex III**). While the campaign has concluded, the RBI will continue to monitor the progress. Accordingly, all banks are advised to expedite account settlements and ensure prompt submission of weekly progress data to the SLBC.

11.4. Delay/Non-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 September 2025 quarter has not yet been scheduled for Bidar district and was conducted with a delay for Chikkaballapur district.

11.5. Delay in submission of data by banks to SLBC convener

Under the Lead Bank Scheme, all banks are required to submit structured data sets, including FI Dashboard metrics, MIS data, Local Board reports, and data related to Natural Calamities and Credit to Minority Communities. Specific timelines have been established for the SLBC Convener bank to collect, consolidate, and submit these structured datasets to the RBI on a quarterly basis.

In this connection, SLBC Convenor vide their mail dated January 22, 2026 reported that despite their repeated reminders and calls, a few banks (**Annex IV**) had not uploaded and verified the mandatory text files for Dec 2025 Quarter on the revamped portal. These delays have, in turn, stalled the preparation of the SLBC meeting agenda, the Consolidated FI Dashboard, and Local Board data.

State Heads of all banks are, therefore, advised to implement suitable measures to ensure the timely reporting of structured data and to prevent future delays.

11.6. Amendment Directions on Lending to Micro, Small & Medium Enterprises (MSME) Sector

Vide circular dated February 9, 2026, the RBI enhanced the collateral-free loan limit for Micro and Small Enterprises (MSEs) to ₹20 lakh, effective from April 01, 2026, with the objective of strengthening the last mile credit delivery for Micro and Small Enterprises with limited assets to provide as collateral.

11.7. Grameen Credit Score

The GCS is a specialized credit risk scoring model designed to address the unique characteristics and financing needs of rural lending, thereby facilitating improved access to formal credit in rural and semi-urban areas. It is intended to capture the distinctive features of the rural customers in terms of their product holding behavior, frequency of loan take-ups, their range of disbursement amounts and repayment behavior.

The credit information companies (CICs) operating in the country have developed a framework for GCS, Phase-I of which was launched on October 01, 2025. With this, the score is now accessible to member credit institutions of CICs such as banks, NBFCs, etc.

Banks are requested to utilize the GCS to improve their credit assessment and delivery in rural areas.

NABARD AGENDA -12

Agenda No	Agenda
12.1	Support to Government of Karnataka under RIDF
12.2	Promotion of Pledge financing through electronic Negotiable Warehouse Receipts (e-NWRs)
12.3	Empowering Farmers through e-Kisan Upaj Nidhi (e-KUN)
12.4	Exhaustion of Funds under Special Refinance Scheme for Solar Rooftop Systems
12.5	Setting Targets for Sanction and Disbursement of Credit for Shrimp Farming to Banks and RFIs
12.6	Review of Kisan Credit Card (KCC) Loans – Disbursement, Outstanding, and Pendency beyond 15 Days
12.7	Achievement under Agriculture Sub Sector (as on 31.12.2025)
12.8	Preparation of District Credit Plan (DCP) at Block, Bank and Branch Level

12.1. Support to Government of Karnataka under RIDF

NABARD has been consistently supporting the Government of Karnataka (GoK) in strengthening rural infrastructure through the Rural Infrastructure Development Fund (RIDF). Assistance has been extended across key sectors such as Agriculture and Allied Activities, Rural Connectivity, and the Social Sector.

Priority areas include:

Rural drinking water supply
Infrastructure for rural education
Healthcare facilities in remote areas

These interventions have significantly contributed to the holistic development of rural Karnataka, improving livelihoods, access to essential services, and overall quality of life.

A comprehensive list of all sanctioned projects under RIDF is available on our official website: www.nabard.org.

For a detailed sector-wise summary of assistance provided under RIDF from Tranche I to Tranche XXXI, is detailed below:

(₹. crore)

SL No	Sector	No. of projects	Total Financial Outlay	RIDF assistance Sanctioned	Amount Disbursed
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

12.2. Promotion of Pledge financing through electronic Negotiable Warehouse Receipts (e-NWRs)

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.

2.2. 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.

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

3.1. The e-Kisan Upaj Nidhi (e-KUN) is a digital platform designed to facilitate post-harvest loans for farmers by allowing them to pledge e-NWRs of their grain stocks stored in WDRA-registered warehouses. This initiative is a collaborative effort by the Department of Food and Public Distribution, WDRA, Department of Financial **Services (DFS)**, Government of India, and NABARD. It aims to strengthen agricultural infrastructure and empower farmers by:

- Providing a transparent and accessible digital warehousing system
- Enabling fair pricing for produce
- Preventing distress sales through timely access to credit

3.2. To further reinforce this ecosystem, the Government of India launched the Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF) on 16 December 2024, with a corpus of ₹1,000 crore. The scheme is designed to de-risk lending and incentivize banks to extend post-harvest credit to farmers backed by e-NWRs.

12.4. Exhaustion of Funds under Special Refinance Scheme for Solar Rooftop Systems

NABARD vide Circular No.323/DoR-107 and Circular No. 325/DoR-109 dt. 31.12.2024 had issued Operational Guidelines for Special Refinance Scheme for Installation of Solar Rooftop Systems for residential sector for RRBs and StCBs respectively. It is informed that since the funds earmarked under the Scheme have been exhausted, NABARD will not be able to release any refinance under the scheme.

12.5. Setting Targets for Sanction and Disbursement of Credit for Shrimp Farming to Banks and RFIs

In line with the **Budget Announcement 2024-25**, which emphasizes facilitating financing for shrimp farming, processing, and exports and considering the Government of India's focused thrust on shrimp farming under the fisheries sector, there is a need to enhance credit disbursement for shrimp farming at the State and District levels. Given the significant growth potential of this activity and the requirement for focused lending, the SLBC may deliberate on the proposal to **fix separate credit targets for shrimp farming**.

Further, Lead Banks may be advised to earmark specific targets for shrimp farming in consultation with the Department of Fisheries, to ensure focused, monitored, and outcome-oriented credit planning.

12.6. Review of Kisan Credit Card (KCC) Loans – Disbursement, Outstanding, and Pendency beyond 15 Days

Kisan Credit Card (KCC) continues to be a cornerstone of institutional credit delivery to farmers in the State. As on **31.12.2025**, outstanding under KCC (crop loans) stood at **₹72,314 crore across 50.44 lakh cards**, while KCC-Animal Husbandry and KCC-Fisheries outstanding amounted to **₹1,230 crore** and **₹ 282 crore**, respectively. During FY 2025-26 (up to December 2025), significant disbursements have been made; however, pendency of KCC applications beyond **15 days** remains a concern, with **3,231 applications pending**, comprising both

KCC-AH and KCC-Fisheries. The SLBC may review bank-wise performance on KCC disbursement and outstanding levels, examine reasons for pendency beyond stipulated timelines, and advise banks to expedite processing and sanction of eligible KCC applications, in line with RBI timelines and Government of India guidelines.

12.7. Achievement under Agriculture Sub Sector (as on 31.12.2025)

As on **31 December 2025**, the overall achievement under agriculture credit stood at **₹1,78,469 crore**, accounting for about **80%** of the ACP target of **₹2,22,203 crore**. However, in certain sub-segments such as **working capital to allied activities (Dairy, Poultry, Sheep, Goat, Piggery and Fisheries)**, **Target for e - NWR** remains a matter of concern. Focused measures—such as intensification of KCC-AH and fisheries campaigns, promotion of e-NWR-based pledge financing, and effective utilisation of the Agriculture Infrastructure Fund—to improve overall achievement under the agriculture sector during the remaining period of FY 2025-26.

12.8. Preparation of District Credit Plan (DCP) at Block, Bank and Branch Level

SLBC may advise all **Lead District Managers (LDMs)** to prepare the **District Credit Plan (DCP) in a granular manner at block-wise, bank-wise and branch-wise levels**, in consultation with **DDMs NABARD**, so as to ensure realistic target setting and effective credit deployment at the grassroots. This decentralised planning approach will facilitate better identification of area-specific credit potential, clear assignment of responsibilities among banks and branches, and improved monitoring of credit flow, thereby supporting achievement of district and state-level Annual Credit Plan targets.

FOR REVIEW

Agenda No	Agenda
13	Financial Inclusion Parameters:
13.1	Progress under Social Security Schemes.
13.2	Performance under Atal Pension Yojana (APY) scheme for FY 2025-26: (01.04.2025 to 31.12.2025)
13.3	Functioning of Business Correspondents (Review of Operations of Business Correspondents – hurdles/issues involved)
13.4	Review of Financial Literacy Camps (FLCs)
13.5	Centre Financial Literacy (CFLs)
13.6	Progress under Aadhar seeding in PMJDY Accounts:
13.7	Progress under Aadhaar seeding of operative CASA accounts:
13.8	Status of RSETIs / RUDSETIs as on 31.12.2025 reported by sponsor Banks are under:
13.9	Functioning and Performance of RUDSETIs (7)/ RSETIs (24) in Karnataka State.
13.10	Progress under finance to Minority Communities in the state:
13.11	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 31.12.2025:
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 31.12.2025
15.4	Recovery of Bank's dues under PMEGP
15.5	performance under PM Vishwakarma Scheme as on 31.12.2025
16	Retail Schemes:
16.1	PMAY-U
16.2	Performance under PM Surya Ghar – Muft Bijli Yojana (PMMSGMBY)
17	Review of progress of actions taken by banks regarding refund of Gruhalaxmi Yojana payments released after death of beneficiary

AGENDA 13: Financial Inclusion Parameters:**AGENDA 13.1: Progress under Social Security Schemes:**

(No of enrolments in lakhs)

Scheme	Outstanding as on			
	30 th Jun 2025	30 th Sep 2025	31 st Dec 2025	% growth Q-O-Q
PMSBY	192	213	224	5
PMJJBY	77	89	95	6
APY	41	45	48	6

Bank wise progress under Social Security Schemes is provided in Annexure 10 Page No. 25

AGENDA 13.2: Performance under Atal Pension Yojana (APY) scheme for FY 2025-26: (01.04.2025 to 31.12.2025)

Karnataka has achieved **68.52 %** of APY target set by PFRDA during FY 2025-26 up to 31.12.2025.

Bank Category	No. of branches as on 31.12.2025	Target by PFRDA per branch	Total Target	Performance by Banks	Achievement %
PSBs	5593	100	559300	329540	58.92%
Major Pvt Banks	1143	70	80010	30033	37.54%
PVT Banks	1453	40	58120	36428	62.81%
RRBs	1755	100	175500	211278	120.39%
Small Finance Banks	222	65	14430	4911	34.03%
Cooperative Banks	522	20	10440	2945	28.21%
Total	10688		897800	615135	68.52%

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

Bank wise progress under APY Scheme is provided in Annexure 11 Page No. 26

AGENDA 13.3: 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
		Ac-tive	Inac-tive	Ac-tive	Inac-tive			
Dec.2025	107597	39452	5183	42079	20883	14781	19082	1638
Sept.2025	106463	40180	4350	41936	19997	14278	18569	745

Variation in Inactive BCs over previous Quarter:

NAME OF THE BANK	Inactive BC comparison Dec25 & Sep25					
	Dec-25		Sep-25		Variation (Dec25-Sep25)	
	Fixed	Other than Fixed	Fixed	Other than Fixed	Fixed	Other than Fixed
AIRTEL PAYMENTS BANK	4417	0	3949	0	468	0
CANARA BANK	253	0	0	0	253	0
BANK OF BARODA	161	0	106	0	55	0
HDFC BANK	113	2	73	2	40	0
STATE BANK OF INDIA	88	0	60	0	28	0
UCO BANK	14	0	0	15	14	-15
CENTRAL BANK OF INDIA	0	3	0	33	0	-30
INDIAN OVERSEAS BANK	1	96	1	71	0	25
PUNJAB NATIONAL BANK	0	1	0	2	0	-1
AXIS BANK	0	90	0	60	0	30
YES BANK	0	50	0	60	0	-10
FINO PAYMENTS BANK	0	20627	0	19723	0	904
KARNATAKA BANK	25	0	27	0	-2	0
BANK OF INDIA	70	0	76	0	-6	0
IDFC FIRST BANK	29	14	37	31	-8	-17
INDIAN BANK	12	0	21	0	-9	0

There is a decrease in IIBF certified BC –.

This is mainly due to the following Banks: RBL (-253) , Karnataka Bank (-14) and Yes Bank (-10).

Bank wise details of BCs as on 31.12.2025 is furnished as an Annexure –12 page No.: 27

AGENDA 13.4: Review of Financial Literacy Camps (FLCs):

The status of FLCs as on 31.12.2025 as reported by sponsor Banks is as under:

As on 30.09.2025		As on 31.12.2025		Total FLCs
Functional	Non-Functional	Functional	Non Functional	
144	33	137	40	177

Non-functional FLCs are majorly from following banks:

Sponsored Bank	No. of Non-functional FLCs Sep 25	No. of Non-functional FLCs Dec 25
State Bank of India	22	32
Union Bank of India	8	5
Canara Bank	1	1
Bank of Baroda	1	1
KGB	0	1

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		
	Sep-25	Dec-25	Cumulative FY 2025-26	Sep-25	Jun-25	Cumulative FY 2025-26
Special Camps	1674	1790	5109	165588	189790	499392
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	5262	4988	14984	427512	436872	1216510
Out of target specific camps, camps conducted for school children.	660	911	2107	80510	117974	251951
Total No of Camps (Special camps and Target specific camps)	6936	6778	20093	593100	626662	1715902

Financial Literacy Centres (FLCs) data		
	During the Dec quarter 2025	FY 2025-26 (01.04.2025 to 31.12.2025)
No. of camps conducted	6586	20331
No. of participants	637401	1823865
No. of Women participants	358132	1071022
No. of PMJDY sourced	7394	34642
No. of PMJJBY enrolled	31719	92604
No. of PMSBY enrolled	42756	122023
No. of APY enrolled	7641	21203
No. of activated accounts	55137	55150
No. of complaints resolved	5779	6646
No. of Online banking enrolments	14278	13687

FLC wise outcome for Dec. quarter 2025 is enclosed as annexure 13, page No. 28-30

AGENDA 13.5: 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 Dec- 2025 quarter as under: -

	30.09.2025	31.12.2025
No of camps conducted	13297	14353
No of participants covered in camps viz a viz target population set by the NGOs	395028	446821
No. of Bank accounts opened	13963	8859
No. of persons covered under insurance	147067	82630
No. of persons covered under Pension	16345	5450
No of Bank accounts reactivated	23886	6272
No. of debit/credit cards issued/reactivated	5193	4861
No. of Debit/Credit card issued	5386	7865
No. of persons who were assisted at the bank with bank operations.	20098	25107
No. of grievance redressal addressed.	1170	2460
No. of persons covered under online banking transactions	34215	38237
No. of persons indebted to moneylenders (informal sector) who were bought to formal sector.	998	7224
No. of persons sensitized under advanced financial products like mutual funds etc.	277	585
No. of persons covered under any Government Sponsored schemes.	25322	19529

Bank wise outcome of CFLs for Dec. quarter 2025 is enclosed as annexure 14, page No.31-32

Decrease in No of Bank Accounts Opened, Persons covered under Insurance, No. of persons covered under Pension, No of Bank accounts reactivated and Government sponsored schemes is mainly due to all 4 sponsored banks.

AGENDA 13.6: Progress under Aadhar seeding in PMJDY Accounts:

(Outstanding No. of Accounts in lakh)

Particulars	Jun-25	Sep-25	Dec-25
No. of PMJDY A/cs O/S	206	209	212
Total Aadhar Seeded A/cs	168	172	176
% Aadhar Seeding	82	82	83

Bank wise total progress under PMJDY Aadhar seeding as on 31.12.2025 is provided in the Annexure- 15, page No- 33

AGENDA 13.7: 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
26.12.2025	1035	921	89
03.10.2025	1028	909	88

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

Bank wise Aadhar seeding of operating CASA as on 26.12.2025 is provided in the Annexure-16, page No- 34

AGENDA 13.8: Status of RSETIs / RUDSETIs as on 31.12.2025 reported by sponsor Banks are under:

There are 7 RUDSETIs and 25 RSETIs are functioning in the State of Karnataka.

Name of the Sponsoring Institution	No. of RSETIs	Target for 2025-26		Achievements (as at 31.12.2025)		
		Pro-grammes	Trained	Pro-grammes	Trained	% Ach
Bank of Baroda	2	72	2300	41	1485	65%
Canara Bank	11	382	12150	190	7670	63%
DCCB Bank, Bidar	1	47	1530	19	760	50%
Kotak Mahindra Bank	1	43	1380	19	774	56%
RUDSETI	7	273	8050	132	5497	68%
State Bank of India	8	261	8200	143	5765	70%
Union Bank of India	2	75	2200	35	1292	59%
Total	32	1153	35810	579	23243	65%

AGENDA 13.9: Functioning and performance of RUDSETIs (7) / RSETIs (25) in Karnataka State.

S1 No.	Particulars	As on 31.12.2025 (Cum since inception)	During FY 2025-26
1	No. of training programs conducted	15534	825
2	No. of persons trained	435937	23243
3	No. of persons secured employment / self-employment	319388	16662
4	No. of trained persons credit linked	195458	9086

- The progress achieved by RSETIs during the year is provided in the Annexure- 17, page No. 35-36
- 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.

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

(Amount in Crore)

Outstanding as on	No. of accounts	amount	% to total PSA
Dec-25	2074862	53795	10
Sep-25	2150237	52066	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-

TOTAL LOANS OUTSTANDING TO MINORITY COMMUNITIES							
No. in Actual and Amount in Rs.Crore							
SL NO	NAME OF BANK	Dec-25		Sep-25		variation	
		No. of ac- counts	Amt.	No. of ac- counts	Amt.	No. of ac- counts	Amt.
1	FEDERAL BANK	34666	1600.13	36837	1519.71	-2171	80.42
2	RBL BANK	21109	48.37	33801	72.12	-12692	-23.75
3	INDUSIND BANK	460463	1355.4	515217	1400.56	-54754	-45.16
4	BANDHAN BANK	37704	343.54	52232	912.29	-14528	-568.75
5	IDFC FIRST BANK	41302	136.82	64526	194.09	-23224	-57.27
6	EQUITAS SMALL FIN. BANK	6968	40.86	25319	151.48	-18351	-110.62
7	UJJIVAN SMALL FIN. BANK	94967	375.46	97348	359.39	-2381	16.07
8	SURYODAY SMALL FIN. BANK	35854	113.63	40108	125.57	-4254	-11.94
9	ESAF SMALL FIN. BANK	28713	161.08	35559	155.36	-6846	5.72
10	JANA SMALL FIN. BANK	22348	150.66	24499	153.03	-2151	-2.37

Bank wise outstanding to Minority Communities as on Dec. 2025 provided in annexure-18, page No- 37

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

The outstanding level of credit to minority communities in the identified Districts as on Dec .2025 are under.

Name of the Dis- trict	(Amount in Crore)								
	Bidar			Kalaburgi			Dakshina Kannada		
	Jun 25	Sep 25	Dec 25	Jun 25	Sep 25	Dec 25	Jun 25	Sep 25	Dec 25
Advances under Priority Sector Credit	5963	6133	6432	10197	10583	11427	28240	30297	31981
Lending to Mi- nority Commu- nity	699	718	757	1192	1212	1309	6611	6727	7036
% of Minority Community Lending to PSA	12	12	12	12	11	11	23	22	22

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 31.12.2024		Disbursement from 01.04.2025 to 31.12.2025	
	No. of Cards	Amount	No. of Cards	Amount
KCC	4158569	51296	3807896	52936
KCC-AH	107375	648	94324	614
KCC-FISHERIES	14970	278	8064	171

Parameter	Outstanding as on 31.12.2024		Outstanding as on 30.09.2025		Outstanding as on 31.12.2025	
	No. of Cards	Amount	No. of Cards	Amount	No. of Cards	Amount
KCC	4969993	69340	5073080	72961	5043897	72832
KCC-AH	193186	1049	197127	1171	195301	1230
KCC-FISHERIES	20347	303	11616	272	12109	282

Scheme	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	Pending for more than 15 days
KCC-AH	283783	281671	129628	3022
KCC-FISHERIES	33585	32358	15010	209
TOTAL	317368	314029	144638	3231

Banks Having Major Pendency under Animal Husbandry		Banks Having Major Pendency under Fisheries	
Bank Name	Pendency more than 15 days	Bank Name	Pendency more than 15 days
Bank of Baroda	813	Cooperative Bank	74
Cooperative Bank	808	Canara Bank	52
Canara Bank	531	State Bank of India	32
Union Bank of India	385	Bank of Baroda	23

Bank wise data on KCC loan as on 31.12.2025 is provided in the Annexure -19 page No-38

KCC Dairy loans sanctioned during the quarter and outstanding as on 31.12.2025 is provided in the Annexure-20 , page no-39

Performance under KCC-Fisheries as on Dec. 2025 is provided in Annexure- 21 page no-40

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 31.12.2025)	687	686	780	790

Banks Having Highest Pendency under AIF							
Sl. No.	Name of the Financial institution	Verified yet to be Sanctioned		Approved yet to be Disbursed		Total AIF Projects Pending	
		No. of Projects	Amount (Rs. In cr.)	No. of Projects	Amount (Rs. In cr.)	No. of Projects	Amount (Rs. In cr.)
1	DCCBs with PACS affiliation	19	9.41	191	73.83	210	83.24
2	STATE BANK OF INDIA	55	25.03	24	21.69	79	46.72
3	HDFC Bank	34	41.04	39	25.01	73	66.06
4	Canara Bank	26	25.07	34	61.19	60	86.26
5	Karnataka Bank	54	39.85	0	0	54	39.85
6	Union Bank of India	20	17.13	31	29.99	51	47.12
7	Bank Of Baroda	16	6.98	15	26.33	31	33.31

Progress under the scheme is given in the Annexure-22 page No-41

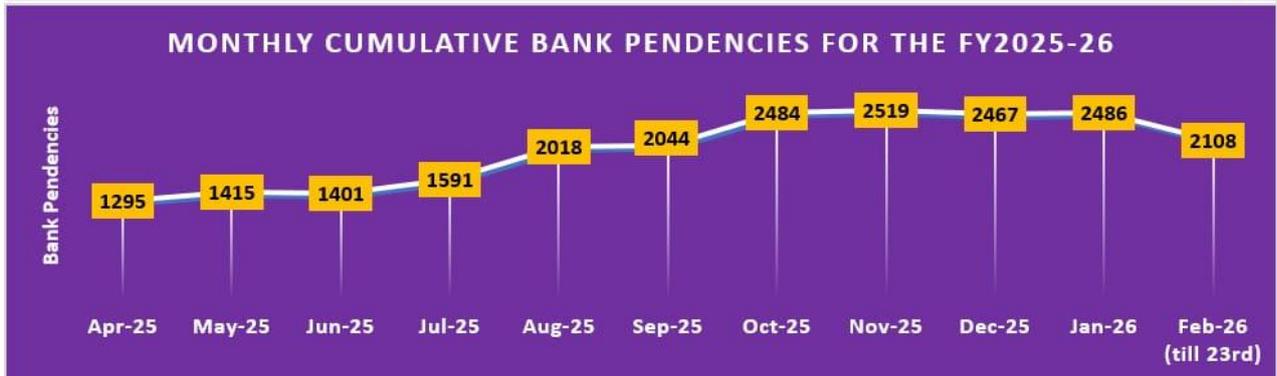
SLBC requests all member banks to guide applicants to get the help from District Resource Persons and to advise their branches and administrative offices to cover all activities coming under AIF scheme by routing the application through the AIF portal.

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 17.02.2026:

Details	No. of Accounts
Total Target FY 2025-26	4850
Application applications submitted to Banks	6140
Loans under process	2065
Loans Sanctioned	2712
Loans Rejected	1729
Loan disbursed	1936
% Sanction against Target	56

Karnataka State has secured **6th position** in PAN India.



Cumulative Pendency under PMFME with major banks is as under:

PMFME Bank-wise Cumulative Pendency as on 17.02.2026							
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	254	93	59	12	0	418
2	CANARA BANK	278	95	17	2	1	393
3	KARNATAKA GRAMIN BANK	181	72	56	13	5	327
4	UNION BANK OF INDIA	78	42	39	22	14	195
5	KARNATAKA BANK	38	38	45	26	36	183
6	HDFC BANK	31	20	18	6	30	105
7	BANK OF BARODA	52	15	19	6	6	98

District wise, Bank wise and target and progress under PMFME scheme is provided in Annexure-23, page No- 42-44

AGENDA 14.4: Pledge Financing for Agriculture commodities through Electronic Negotiable Warehouse Receipt (e-NWR) as on 31.12.2025:

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	551	125	23

Performance under e-NWR as on Dec. 2025 is provided in Annexure-24 page no-44

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

Progress under FPO as on 31.12.2025.

Target FY 2025-26 (Nos)	Achievement (No)	Achievement (%)
60	23	38

Sl.	Name of The Bank	Physical Target (Nos)	Achievement as on 31.12.2025	% Ach
1	STATE BANK OF INDIA	3	10	333
2	KARNATAKA BANK	2	2	100
3	HDFC BANK	3	3	100
4	KARNATAKA GRAMEENA BANK	3	3	100
5	BANK OF BARODA	3	2	67
6	BANK OF INDIA	2	1	50
7	K.S.COOP APEX BANK LTD	2	1	50
8	CANARA BANK	3	1	33

Progress under scheme is given in annexure-25, page no-45-46

AGENDA 14.6: Progress under NRLM SHGs:

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE as on 31.12.2025					
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	97544	2489	67	71

Bank wise progress under SHG-Bank linkage program as at Dec 2025 is given in Annexure-26, page No – 47

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

Sep-25				Dec-25			
Disbursement		Outstanding		Disbursement		Outstanding	
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
201713	3004	1100870	10512	266199	4397	981785	9430

Reduction in JLG Outstanding is due to following Banks.							
SR.	NAME OF BANK	30.09.2025		31.12.2025		VARIATION	
		No.	Amt. (Cr)	No.	Amt. (Cr)	No.	Amt. (Cr)
1	INDUSIND BANK	173944	2975.21	149414	2442.49	-24530	-532.72
2	KOTAK MAHINDRA BANK	113903	1505.23	90054	1194.37	-23849	-310.86
3	IDFC FIRST BANK	87800	792.6	71035	599.34	-16765	-193.26
4	RBL BANK	42907	343.95	29781	289.94	-13126	-54.01

Bank wise progress under JLG-Bank linkage program as at Dec 2025 is given in Annexure-27, page No – 48

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

As on 10.02.2026 there are 10300608 beneficiaries amounting to 13065 crores has been settled against the total eligible beneficiaries of 10328508 amounting to 13111. The claim settlement ratio of the state is 99.64% from the date of inception of scheme.

Year Wise, Season Wise insurance payment and claim settlement is given in annexure-28, page no-49.

AGENDA 14.9: Restructured Weather Based Crop Insurance Scheme: -

As on 10.02.2026 there are 2890153 beneficiaries amounting to 6072 crores has been settled against the total eligible beneficiaries of 2927021 amounting to 6155. The claim settlement ratio of the state is 98.74% from the date of inception of scheme.

Year Wise, Season Wise insurance payment and claim settlement is given in annexure-29, page no-50.

AGENDA 15: MSME Parameters:**AGENDA 15.1: Progress in Sanctions under MUDRA scheme:**

[Amount in Crores]

Scheme	Sep – 25				Dec – 25			
	Disbursement during FY 2024-25		Outstanding as on Sep 2025		Disbursement during FY 2025-26		Outstanding as on Dec 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	316859	1180.81	2988556	5998.51	509752	1815.9	2596261	6644.59
Kishore	553846	6574.54	2533471	23722.28	855089	9811.1	2689135	25901.41
Tarun	60932	4175.79	224035	12031.66	89401	6557.71	299234	16331.25
Tarun +	749	109.4	1288	164.37	2363	338.73	3389	425.22
Total	932386	12039.19	5747350	41916.82	1456605	18522.12	5588019	49302.47

(Data Source- SLBC REVAMP Portal)

Member banks have sanctioned MUDRA loans amounting to crores from 01.04.2025 to 31.12.2025

Bank-wise, District, State wise sanctions and disbursements under MUDRA is given in annexure-30, page No-51-53.

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:

Progress under PM SVANidhi scheme in Karnataka state as on 31.12.2025:

Term	Target	Total eligible appls.	Sanctioned	Disbursed	Pendency for Disbursement	Returned by Bank	% Sanctioned against Target	% disbursement against Sanction
As on 30.09.2025 (PMS 1.0)								
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
As on 31.12.2025 (PMS 2.0)								
1st Term	847893	468075	413341	405499	7842	25209	48.75	47.82
2nd Term	277265	253188	172308	160723	11585	29997	62.15	57.97
3rd Term	93360	72848	50803	46456	4347	6976	54.42	49.76
Total	1218518	794111	636452	612678	23774	62182	52.23	50.28

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	2,55,089	2,00,004	42,116	1,95,080	4,924
2	CANARA BANK	2,12,294	1,75,977	15,251	1,70,539	5,438
3	KARNATAKA BANK	43,805	29,438	10,343	24,234	5,204
4	UNION BANK OF INDIA	77,601	66,238	4,879	64,341	1,897
5	BANK OF BARODA	42,807	35,831	4,451	35,065	766

Karnataka has ranked 7th position in disbursement under the scheme.

Bank wise details of PMSVANidhi application Status Report as on 04.10.2025 is provided in Annexure-31 page No-54-62

AGENDA 15.3: PMEGP performance as on 31.12.2025:

TARGET AND ACHIVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2025-26 (As on 31.12.2025)							
STATE	TARGET			ACHIVEMENT			ACHIVEMENT IN %
	PRO (No)	M M (Lakh)	EMP (NO)	PRO (No)	M M (Lakh)	EMP (NO)	M M
KARNATAKA	3461	12825.65	38071	3083	12221.01	33913	95.28

(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 31.12.2025)							
Status as on	TARGET				ACHIVEMENT		ACHIVEMENT IN %
	PRO	M M	M M	PRO	M M	EMP	M M
31.12.2025	49	230.30	539	4	16.90	44	7.33

Bank-wise performance under PMEGP scheme is provided in Annexure 32 page No-63-64.

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

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

(Amount in Crore)

As on 31 st Dec 2025		
Balance O/S	NPA Level	% of NPA
180305.34	180305.34	22.40

Bank-wise NPA level under the PMEGP scheme is furnished in Annexure-33, page no-65-67

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

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 31.12.2025: -

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

Applied		Sanctioned		Disbursed		Rejection	Pending for sanction	Pending for Disbursement	
No. of Applicant (in No's)	Loan Amount Re-quired (in Cr.)	No. of Loans Sanc-tioned (in No's)	Amount Sanc-tioned (in Cr.)	No. of Loans Dis-bursed (in No's)	Amount Dis-bursed (in Cr.)	No. of Loan Rejec-tions (in No's)	No. of A/C (in No's)	No. of A/C (in No's)	Amount (in Cr.)
359891	3545.88	124916	988.06	120772	744.42	218100	16875	4144	243.64

The progress of major Banks in the scheme as below:

Sr. No.	Bank Name	No. of Applicant Applied	No. of Loans Sanc-tioned	No. of Loans Dis-bursed	No. of Loan Re-jections	Pending for sanc-tion	Pending for Dis-burse-ment
1	KARNATAKA BANK	20594	7667	3578	2728	10199	4089
2	STATE BANK OF INDIA	108124	28113	28113	77935	2076	0
3	CANARA BANK	85154	43700	43700	40487	967	0
4	HDFC BANK LTD	1851	222	222	969	660	0
5	BANK OF BARODA	32503	13515	13514	18407	581	1
6	AXIS BANK	673	74	74	80	519	0

SLBC request all the banks to clear the pendency under sanction and disbursement immediately
Bank-wise Progress under PM Vishwakaram is given in annexure-34, page No-68-69.

AGENDA 16: Retail Schemes:

AGENDA 16.1: PMAY-U:

The loans sanctioned under PMAY –U implemented by Housing Department are slipping to NPA, especially in Pradhan Mantri Awas Yojana A.H.P Sub-Unit Mundargi Ashraya Yojane G+2 - Data (BALLARI) and Pradhan Mantri Awas Yojana A.H.P Basavana Bagewadi due to

1. Non-issuance of Allotment letter/Hakku patra to beneficiaries.
2. Non completion of the project and lack of basic amenities like electricity, water etc.,
3. Non issuance of e-Swathu.

Due to which customers are not repaying the loans and loan accounts are slipping to NPA. Hence, we request suitable instructions to be given to the Housing Department to fulfill the deficiencies.

Pradhan Mantri Awas Yojana A.H.P Sub-Unit Mundargi Ashraya Yojane G+2 - Data (BALLARI) as on 20.02.2026

Sr. No.	Bank Name	Sanctioned		Overdue		NPA	
		No. of A/c	Amt. in Cr.	No. of A/c	Amt. in Cr.	No. of A/c	Amt. in Cr.
1	KGB Gandhinagar Branch, Ballari	212	6.04	212	6.27	0	0.00
2	Canara Bank Royal Circle Branch, Ballari	198	5.72	39	1.07	159	4.91
	TOTAL	410	11.76	251	7.34	159	4.91

Pradhan Mantri Awas Yojana A.H.P - Basavana Bagewadi 20.02.2026

Sr. No.	Bank Name	Sanctioned		Overdue		NPA	
		No. of A/c	Amt. in Cr.	No. of A/c	Amt. in Cr.	No. of A/c	Amt. in Cr.
1	Canara Bank, Basavana Bagewadi Branch	28	0.48	0	0.00	18	0.32
2	KGB Basavana Bagewadi, Branch	32	0.45	14	0.22	8	0.13
3	SBI, Basavana Bagewadi Branch	30	0.69	3	0.10	9	0.03
	Total	90	1.62	17	0.32	35	0.48

The Rajiv Gandhi Housing Corporation Limited has informed that service “Loan Tracking System under Government Housing Scheme” has been made Live in Seva Sindhu. Banks will be receive the applications through this portal. Till now banks have not received the applications through the portal.

Bankers are request to dispose of the pending applications at the earliest.

The status of PMAY applications is as below. (These applications were not received through portal).

Pradhan Mantri Awas Yojana						
Total (ULB+OLH+KSDB)						
Sr. No.	Name of the Bank	Loan Application submitted	Loan sanctioned	Loan disbursed	Applications pending	Applications returned
1	CANARA BANK	4991	1142	334	3654	195
2	STATE BANK OF INDIA	3522	1142	146	2088	292
3	Union Bank of India	3100	427	11	1494	1179
4	BANK OF BARODA	2190	724	283	1444	22
5	Punjab National Bank	1464	48	41	1406	10
6	IDBI Bank	1402	147	14	1154	101
7	Karnataka Bank	1024	168	0	783	73
8	KARNATAKA GRAMEENA BANK	967	484	256	400	83
9	Indian bank	408	108	1	292	8
10	UCO Bank	396	9	3	384	3
11	Indian Overseas Bank	390	78	50	304	8
12	HDFC Bank Ltd	249	0	0	243	6
13	AXIS BANK	240	1	0	234	5
14	BANK OF INDIA	238	116	0	100	22
15	Bank of Maharashtra	119	56	0	51	12
16	ICICI Bank Ltd	77	4	0	71	2
17	FEDERAL BANK	52	6	0	13	33
18	CENTRAL BANK OF INDIA	45	26	2	12	7
19	South Indian Bank	17	0	0	3	14
20	Karur Vysya Bank	6	4	0	2	0
21	DBS BANK INDIA (E-LVB)	4	4	0	0	0
22	IDFC Bank	1	0	0	1	0
23	IndusInd Bank	1	0	0	1	0
	Total	19936	4210	885	13734	1992

(Source: RGHCL, Bengaluru)

ULB- Urban Local Body (AHP –Affordable Housing in Partnership)

OLH- One Lakh Housing

KSDB- Karnataka Slum Development Board

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.

Applications Sourced		Sanctioned		Disbursed		Rejected		Pending	
No. of A/c	Amt. in lakhs	No. of A/c	Amt. in lakhs	No. of A/c	Amt. in lakhs	No. of A/c	Amt. in lakhs	No. of A/c	Amt. in lakhs
7777	17967.66	4761	9890.84	4360	7944.32	2189	5099.59	763	1777.37

Pendency under major banks is as below:

Sr. No.	Bank Name	No. of Applications sourced	No. of Loan Sanctioned	No. of loan Disbursed	No. of loan Rejected	No. of loan Pending
1	State Bank of India	2576	1412	1333	840	289
2	Canara Bank	2646	1765	1640	663	212
3	Bank of Baroda	629	416	387	117	95
4	Union Bank of India	695	438	412	162	83
5	OTHERS	431	242	210	141	44
6	Indian Overseas Bank	109	55	50	43	10
7	Punjab National Bank	344	254	198	80	8
8	Bank of Maharashtra	80	46	25	28	6
9	Bank of India	109	57	47	47	4
10	Central Bank of India	36	15	9	17	4
11	Indian Bank	84	40	34	39	4
12	UCO Bank	28	14	8	9	4
13	Punjab & Sind Bank	10	7	7	3	0
	Grand Total	7777	4761	4360	2189	763

Bank-wise Progress under PM Surya Ghar – Muft Bijli Yojana (PMSGMBY) Scheme is given in annexure-35 , page No.70-71

Agenda 17: Review of progress of actions taken by banks regarding refund of Gruhalaxmi Yojana payments released after death of beneficiary

As per GoK				Amount frozen by Banks	Refund Status		
Total No. of deceased GL beneficiaries		No. of GL beneficiaries credited with Amount after their death (A)	No. of GL beneficiaries not credited with Amount after their death (B)		Amount re- mitted by Banks to GoK (As per new procedure of e-Govern- ance) (in Cr.)	Amount remitted by Banks to GoK (As per W&CD) (in Cr.)	Total Remit- tance to GoK (in Cr.)
No. of Ben- eficiaries (C=A+B)	Amount (In Crores)						
114067	66.05	56548	57519	25.44	0.43	2.87	3.30

- Bankers are facing issues and difficulties in remittance of amount to the Government of Karnataka with the existing procedure, as it is complicated and time consuming.
- Accordingly, we have requested CEO, Center for e-Governance, on 14/01/2026 to provide the simplified procedure i.e. to provide the single nodal account, so that banks can remit the amount in bulk.

FOR INFORMATION

Agenda No	Agenda
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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 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 and Weaker Sections for September 2025 (State Bank of India) is not conducted.

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

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.
- 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 21.2: 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 trainings so conducted to SLBC on quarterly basis.

AGENDA 21.3: Performance review of Central Sector Interest Subsidy (CSIS) scheme

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

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

AGENDA 21.4: 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 ro-motion scheme of DACFW.

AGENDA 21.5: 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 21.6: Campaign to Facilitate Efficient and Faster Settlement of Un-claimed 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 un-claimed 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 De-cember 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

Progress as on 31.12.2025

Number of Accounts	Amount (in ₹ Cr)
109514	821.63

AGENDA 21.7: Success Story:

Malgudi Amrutha Chaha



Staying true to its roots, Malgudi Amrutha Chaha empowers rural and underprivileged youth through meaningful employment. Malgudi Amrutha Chaha was founded by Mrs.Nethra Huggi and Co-Founded by Mr.Shivarajkumar H in April 2021. Their vision to serve a healthy, affordable tea rooted in tradition using premium tea powder, delivering a flavorful and refreshing experience. Malgudi Amrutha Chaha had availed financial assistance from State Bank of India. As of now Malgudi Amrutha Chaha has 83 stores in Karnataka providing employment to 300.