

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

**AGENDA NOTES FOR 175<sup>th</sup> MEETING &  
BANKING STATISTICS AS ON 31.03.2026**

**VENUE**

**Room No.334, 3<sup>rd</sup> Floor, Vidhana Soudha  
Bengaluru**

**DATE: 25.05.2026**

**TIME: 03.30 PM**



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

**175<sup>th</sup> SLBC MEETING ON 25<sup>th</sup> MAY 2026 - AGENDA INDEX**

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As per the revised RBI guidelines on Lead Bank Scheme, SLBC Karnataka has conducted 175<sup>th</sup> Steering Committee Meeting on 05.05.2026 at 3<sup>rd</sup> Floor, Conference Hall, Canara Bank, HO An-nexe, Gandhi Nagar, Bengaluru under the Chairmanship of Sri. M Bhaskara Chakravarthy, Con-venor, SLBC Karnataka and General Manager, Canara Bank. The Suggestions/Modifications of-fered by the members have been duly incorporated.

### AGENDA 1: Confirmation of the minutes of 174<sup>th</sup> SLBC meeting held on 03.03.2026

The minutes of 174<sup>th</sup> SLBC meeting held on 03.03.2026 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 174<sup>th</sup> SLBC meeting and action taken report:

Agenda Item	Action Pont	To be at-tended By	Time-line	Status of Action initia-tion
Unbanked Vil-lage – Kaiga, Ut-tara Kannada District	Placing of agenda in DCC/DLRC Meeting of Karwar District	LDM Karwar/ Ut-tara Kan-nada	Imme-diate effect.	DCC/DLRC meeting was conducted under the chairpersonship of CEO, Karwar on 06.03.2026. During deliberation the committee has approved the exclusion of Kaiga from Unbanked village list in JDD portal because of the area is a permanent nuclear power plant where no permanent ci-vilian resides.
1% interest Sub-vention for KCC loans:	1. Increase in alloca-tion to 1% interest subvention scheme. 2. Release of reim-bursement to Karnata-ka Grameena Bank	Dept. of Ag-riculture, GoK	Imme-diate effect.	SLBC vide letter dated 20.03.2026 requested state government to en-hance the annual budget allocation under the scheme.

### AGENDA 2. Banking statistics as on 31<sup>st</sup> March 2026

#### AGENDA 2.1: Business figures under various parameters:

(Amount in Crores)

Particulars	Mar-25	Mar-26	Variation over Mar 2025	
			Absolute	In %
Deposits	1773114	2009144	236030	13
Advances	1369674	1544523	174849	13
Total Business	3142788	3553667	410879	13
Credit-Deposit Ratio	<b>77</b>	<b>77</b>		
Total PSA	480994	578954	97960	20
% of PSA to Total Advances of Preceding year	<b>38</b>	<b>42</b>		
Agricultural Advances	238280	271295	33015	14
% of Agri. Adv. to Total Adv. of Preceding year	<b>19</b>	<b>20</b>		
Advances to MSME	188187	229271	41084	22
% of MSME to Total Advances of Preceding year	<b>15</b>	<b>17</b>		

Sector	Particulars
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 13% in Deposits and 13 % in Advances. CD ratio of the state as on 31.03.2026 is 77 %.
Total PSA	There is a Y-o-Y growth of 20% in Total Priority Sector Advances.
Agricultural advances	There is a Y-o-Y growth of 14 % in Agricultural Advances.
MSME sector	There is a Y-o-Y growth of 22 % in MSME Advances.

### BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 31.03.2026

MAJOR BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 31.03.2026						
Name of the Bank	O/s As on 31.03.2025		O/s As on 31.12.2025		O/s As on 31.03.2026	
	% Agri to Tot Advances	% Priority to Tot Advances	% Agri to Tot Advances	% Priority to Tot Advances	% Agri to Tot Advances	% Priority to Tot Advances
<b>PUBLIC SECTOR BANKS</b>						
CANARA BANK	30	52	32	59	32	59
STATE BANK OF INDIA	12	28	12	33	12	33
UNION BANK OF INDIA	20	44	18	44	20	46
BANK OF BARODA	20	38	29	48	32	52
BANK OF INDIA	16	30	19	36	19	36
BANK OF MAHARASHTRA	20	34	15	29	16	30
CENTRAL BANK OF INDIA	14	38	18	44	20	47
INDIAN BANK	12	28	17	35	19	38
INDIAN OVERSEAS BANK	33	70	43	70	45	70
PUNJAB NATIONAL BANK	10	23	11	25	12	26
PUNJAB AND SIND BANK	5	14	16	168	15	43
UCO BANK	7	79	6	80	26	102
<b>PRIVATE BANKS</b>						
KARNATAKA BANK	26	53	22	46	24	48
HDFC BANK	4	20	4	28	4	28
AXIS BANK	8	34	6	33	6	33
ICICI BANK	6	25	6	26	6	27
KOTAK MAHINDRA BANK	12	43	10	41	10	40
<b>RRBs</b>						
KARNATAKA GRAMEENA BANK	83	96	83	95	83	95
<b>APEX BANK</b>						
K.S.COOP APEX BANK LTD	48	63	48	65	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 March 2026 of FY 2025-26 vis-à-vis disbursements

(Amount in crores)

<b>ACP Target VS. Achievement-March 2026</b>						
<b>Sector</b>	<b>Annual Target</b>	<b>Mar-25</b>		<b>Annual Target</b>	<b>Mar-26</b>	
	<b>2024-25</b>	<b>Ach</b>	<b>% Ach.</b>	<b>2025-26</b>	<b>Ach</b>	<b>% Ach.</b>
Short Term Loan	114625	126696	111	140108	140136	100
Agri Term Loan	77576	74237	96	82095	107618	131
<b>Total Agri Loans</b>	<b>192201</b>	<b>200933</b>	<b>105</b>	<b>222203</b>	<b>247754</b>	<b>111</b>
MSME	174242	160497	92	190890	202585	106
Export Credit	617	122	20	176	396	225
Education	1516	1583	104	2222	1987	89
Housing	7312	5858	80	11678	8191	70
Social Infrastructure	132	144	109	223	201	90
Renewable Energy	77	470	607	1005	603	60
Other PSA	12279	8636	70	9619	11942	124
<b>Total PSA</b>	<b>388376</b>	<b>378243</b>	<b>97</b>	<b>438015</b>	<b>473659</b>	<b>108</b>
Total Non-Priority	678100	704804	104	750971	797727	106
<b>Total Credit</b>	<b>1066475</b>	<b>1083047</b>	<b>102</b>	<b>1188986</b>	<b>1271386</b>	<b>107</b>

Bank wise & sector wise level of disbursement/achievement in PSA and NPSA under Annual Action Plan during March quarter 2026 is provided in Annexure- 2 page no.9-16

Bank wise level of outstanding for PSA and NPSA as on 31.03.2026 Annexure-1 page no.1

**AGENDA 3.2 Achievement under Agriculture Sub Sector as on March 2026:**

<b>Agriculture Subsector Target for FY 2025-26 -Mar 2026 (Amount in Crores)</b>				
<b>Particulars</b>	<b>Sector</b>	<b>Target</b>	<b>Achievement</b>	<b>Ach. %</b>
<b>1. Farm Credit - Crop Loan</b>	<b>Total- Allied Activities Working Capital (A+B)</b>	<b>12000</b>	<b>2435</b>	<b>20.29</b>
	i. Dairy	4068	<b>1896</b>	46.61
	ii. Poultry	1017	<b>170</b>	16.75
	iii. Sheep, Goat & Pig-gery	2034	<b>260</b>	12.78
	iv. AH Others	1220	<b>2</b>	0.16
	<b>Sub Total -Working Capital -Animal Husbandry (A) (i+ii+iii+iv)</b>	<b>8339</b>	<b>2328</b>	<b>27.92</b>
	v. Fisheries (B)	3661	107	2.92
	Target e-NWR	551	255	46.28
	Farm Credit Crop Loan- Others	127558	<b>137445</b>	107.75
	<b>FARM CREDIT-CROP LOAN</b>	<b>140108</b>	<b>140136</b>	<b>100.02</b>

<b>Particulars</b>	<b>Sector</b>	<b>Target</b>	<b>Achievement</b>	<b>Ach. %</b>
<b>2. Farm Credit- Term Loans</b>	Farm Mechanization	7338	1231	16.78
	Plantation and Horticulture	15182	6781	44.66

	Farm development	5815	3715	63.89
	<b>Total-Allied Activities Term Loan (C+D)</b>	<b>19500</b>	<b>11727</b>	<b>60.14</b>
	i. Dairy	10565	19274	182.43
	ii. Poultry	503	3056	607.55
	iii. Sheep, Goat & Piggery	5735	2546	44.39
	iv. AH Others	1308	631	48.24
	<b>Sub Total -Term Loan-Animal Husbandry (C) (i+ii+iii+iv)</b>	<b>18111</b>	<b>25507</b>	<b>140.84</b>
	v. Fisheries (D)	1389	2425	174.59
	Farm Credit - Others	3180	33029	1038.66
	<b>FARM CREDIT-TERM LOAN</b>	<b>42180</b>	<b>72688</b>	<b>172.33</b>
<b>3. Agriculture Infrastructure</b>	Constructure of Storage Facilities Outstanding as at end of the Quarter	661	294	44.48
	Land Development, Soil conservation, Watershed Development Outstanding as at end of the Quarter	768	461	60.01
	Agriculture Infrastructure- Others Outstanding as at end of the Quarter	401	2914	726.68
	<b>Agriculture Infrastructure at end of the Quarter</b>	<b>1830</b>	<b>3669</b>	<b>200.48</b>
<b>4. Ancillary Activities</b>	Food and Agro Processing Outstanding as at end of the Quarter	13489	10961	81.26
	Ancillary Activities-Others Outstanding as at end of the Quarter	15762	20300	128.79
	<b>Ancillary Activities at end of the Quarter</b>	<b>29251</b>	<b>31261</b>	<b>106.87</b>
<b>Total Agriculture</b>		<b>222203</b>	<b>247754</b>	<b>111.50</b>

**AGENDA 3.3 Major Bank wise performance/Achievement of ACP as on March 2026:**

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

<b>MAJOR BANK WISE -PRIORITY SECTOR TARGET-ACHIVEMENT &amp; CD RATIO AS ON 31.03.2026</b>				
<b>Name of Bank</b>	<b>Priority Sector - ACP Target vs Achievement</b>			<b>CD RATIO</b>
	<b>Target</b>	<b>Ach</b>	<b>%</b>	
CANARA BANK	60625	64884	107.03	69.71
STATE BANK OF INDIA	53788	56071	104.24	66.17
UNION BANK OF INDIA	23356	19771	84.65	50.03
BANK OF BARODA	27784	41835	150.57	105.29
BANK OF INDIA	6471	7083	109.46	153.71

BANK OF MAHARASHTRA	3116	4772	153.15	264.95
CENTRAL BANK OF INDIA	1770	2314	130.73	87.93
INDIAN BANK	3906	5504	140.91	62.6
INDIAN OVERSEAS BANK	2857	5261	184.14	57.76
PUNJAB NATIONAL BANK	3165	3775	119.27	156.92
PUNJAB AND SIND BANK	379	1849	487.86	105.86
UCO BANK	1922	2841	147.81	82.56

PRIVATE BANKS				
Name of Bank	Priority Sector - ACP Target vs Achievement			CD RATIO
	Target	Ach	%	
KARNATAKA BANK	18266	17474	95.66	50.59
HDFC BANK	32486	38443	118.34	81.13
AXIS BANK	26441	23798	90	72.11
ICICI BANK	25847	29051	112.4	74.98
KOTAK MAHINDRA BANK	14975	14895	99.47	72.1
RRBs				
KARNATAKA GRAMEENA BANK	34450	36694	106.51	84.79
APEX BANK				
K.S.COOP APEX BANK LTD	33782	34185	101.19	94.73

**AGENDA 4. District wise ACP performance- (Top and bottom five priority Achievement Districts.)**

**Top Five districts ACP performance: -**

(Amount in crores)

SR. No.	Name of District	PRIORITY			TOTAL CREDIT		
		Target	Achievement	%	Target	Achievement	%
1	MANDYA	12494.74	16096.66	128.83	15084.2	19205.6	127.32
2	BENGALURU RURAL	8248.14	10287.39	124.72	13477.7	16895.7	125.36
3	KOLAR	7356.1	8787.5	119.46	11288.5	11433.3	101.28
4	HASSAN	13984.23	16402.07	117.29	17123.4	20260	118.32
5	CHIKKABALLAPURA	5292.76	6140.16	116.01	6965.99	7986.85	114.65

**Bottom Five districts ACP performance: -**

SR. No.	Name of District	PRIORITY			TOTAL CREDIT		
		Target	Achievement	%	Target	Achievement	%
1	BENGALURU SOUTH	11699.2	10043.1	85.84	14506.2	13827.2	95.32
2	VIJAYANAGAR	5820.17	5256.95	90.32	8033.08	8910.56	110.92
3	VIJAYAPURA	10850.6	10696.2	98.58	14700.7	15625.2	106.29
4	GADAG	5125.4	5060.1	98.73	6147.33	6374.44	103.69
5	BAGALKOTE	10237.9	10167.1	99.31	14201.1	14392.4	101.35

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

**Districts with CD Ratio of less than 60% as on March quarter 2026:**

SR.	Name of District	As on March 2025			As on March 2026		
		Deposits	Advances	CD Ratio	Deposits	Advances	CD Ratio
1	UTTARA KANNADA	24315	11322	47	27065	12528	46
2	UDUPI	42593	20309	48	47442	23242	49

The CD Ratio of the state as a whole as on 31.03.2026 is %.

Bank wise and district wise CD ratio as on Dec. 2025 is provided in Annexure-4 Page no. 20-2

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	Dec -25	Mar-26	Variation Q-o-Q
Rural	4466	4481	15
Semi-Urban	2898	2919	21
Urban (including Metro)	5363	5443	80
<b>Total</b>	<b>12727</b>	<b>12843</b>	<b>116</b>

Bank wise and district wise No. of bank branches in the state is provided in Annexure-5, page No.22-23

**AGENDA 6.1: Review of financial inclusion initiatives, expansion of Banking network**

**AGENDA 7: ATM Network:**

(In numbers)

Particulars	Dec-25	Msr-26	Variation Q-o-Q
Rural	1923	1823	-100
Semi Urban	3119	3100	-19
Urban	10151	10103	-48
<b>Total</b>	<b>15193</b>	<b>15026</b>	<b>-167</b>

In comparison to the Dec quarter 2025, there is decrease of ATMs for the Mar quarter 2026.

Bank wise and district wise No. of ATMs in the state is provided in Annexure-6 page No.24-25:

**AGENDA 8: Sector wise Non-Performing Assets (NPA) position as on 31.03.2026:**

(Amount in Crore)

Sl .	Sector	As at 31.12.2025				As at 31.03.2026			
		Out-standing Amount	No of NPA A/c's	NPA Amount	% NPA	Out-standing Amount	No of NPA A/c's	NPA Amount	% NPA
1	Agriculture	256719	1732236	21538	8	271295	1235670	20925	8
2	MSME	219358	372666	10710	5	229271	332266	10487	5
3	Housing	58284	12013	718	1	57327	10596	677	1
4	Education	8216	15374	347	4	8185	14572	324	4
5	Other Priority sector adv	11525	184642	1188	10	10763	134482	997	9
6	Non priority sector NPA	914640	454389	18009	2	965569	433313	15959	2
<b>Total NPAs</b>		<b>1470564</b>	<b>2772861</b>	<b>52670</b>	<b>4</b>	<b>1544523</b>	<b>2162229</b>	<b>49432</b>	<b>3</b>

Bank wise and segment wise NPA position is provided in Annexure-7, page No:26-33

## FOR DECISIONS

<b>Agenda No</b>	<b>Agenda</b>
9	Issues - Reimbursement of pending BPL claims of training expenditures.
10	1% interest Subvention for KCC loans.
11	National Strategy for Financial Inclusion (NSFI) 2025-30- RBI
12	Onboarding of State Government Credit Linked Schemes on JanSamarth Portal
13	Compensation of Farmer Suicide Cases under Seva Sindhu
14	Implementation of Grameen Credit Score (GCS)

**AGENDA 9.: Issues - Reimbursement of pending BPL claims of training expenditures:**

Total BPL claim of Rs 56.51 Cr as on 31.03.2026 is pending from NRLM, GoK.

<b>BANK WISE NRLM BPL CLAIMS PENDING - Karnataka - 31.03.2026 (amt. in crores)</b>		
<b>Sl.No.</b>	<b>Name of the Bank</b>	<b>Pending</b>
<b>1</b>	BOB Total	3.59
<b>2</b>	Canara Bank Total	17.04
<b>3</b>	DCC Bank Total	2.53
<b>4</b>	Kotak Mahindra Bank Total	2.11
<b>5</b>	RUDSETIs Total	16.98
<b>6</b>	State Bank of India Total	11.02
<b>7</b>	Union Bank of India Total	3.25
<b>All Banks Total</b>		<b>56.51</b>

RSETI/RUDSETI, Bank and Year wise claims is enclosed in annexure-8 page No:34

**AGENDA 10: 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:

<b>Financial Years</b>	<b>Pending amount (crores)</b>
2022-23	9.75
2023-24	11.87
2024-25	12.88
<b>TOTAL</b>	<b>34.51</b>

Major claim amount is pertaining to the following Banks:

**Karnataka Gramin Bank (24.05 Cr) Canara Bank (7.93 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:35

**Agenda 11 : 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.	<b>December 2026</b>
Cover 100% unbanked centres in Tier-I to Tier-V centres. 30% unbanked centres in Tier-VI centres.	<b>December 2027</b>
Cover 50% unbanked centres in Tier-VI centres	<b>December 2028</b>
Cover 75% unbanked centres in Tier-VI centres	<b>December 2029</b>
Cover 100% unbanked centres in Tier-VI centres	<b>December 2030</b>

**SLBC Karnataka Strategies to achieve:**

SLBC has received the list of URCs from FIDD, RBI on 02.04.2026 through the CISBI portal.

**Details of villages as under:**

Classification	No. of Villages	SLBC Remarks
Tier-4 centers	1	Covered by banking outlets and advised member banks to update same in CISBI portal.
Tier-5 centers	26	Covered by banking outlets and advised member banks to update same in CISBI portal.
Tier-6 centers	17,810	15% villages to be covered by Dec 2026( 2671 villages)
<b>TOTAL</b>	<b>17,837</b>	

SLBC has shared the list of 2671 tier-6 villages with all LDMs to conduct a survey. Based on the survey findings, wherever URCs are identified, SLBC will allocate them to member Banks to opening banking outlets.

We request all LDMs to expedite the submission of the survey data at the earliest for further necessary action.

**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).

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:**

<b>Women BC as on 31.03.2026</b>	<b>Projection by December 2026</b>	<b>Projection by December 2027</b>	<b>Projection by December 2028</b>
<b>18%</b>	<b>20%</b>	<b>25%</b>	<b>30%</b>

**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 12: Onboarding of State Government Credit Linked Schemes on JanSamarth Portal.**

Government of Karnataka, Finance Department vide letter No. FD-CAM/19/2026 dated 31.03.2026 has requested SLBC Karnataka to place the matter regarding onboarding of State Government Credit Linked Schemes on JanSamarth Portal in the ensuing SLBC meeting.

Department of Financial Services, Ministry of Finance, Government of India has advised States to integrate eligible State Government Credit Linked Schemes with JanSamarth Portal for seamless digital credit delivery and monitoring.

States such as Maharashtra, Rajasthan, Madhya Pradesh, Odisha, Tamil Nadu and Bihar have already initiated onboarding of various State Government schemes onto the JanSamarth Portal.

The House may deliberate on the feasibility and modalities for onboarding suitable State Government Credit Linked Schemes of Karnataka onto the JanSamarth Portal.

**Agenda 13: Compensation of Farmer Suicide Cases under Seva Sindhu**

Agriculture Department, Government of Karnataka has requested support from SLBC member banks for implementation of the software module relating to Declaration and Compensation of Farmer Suicide Cases under Seva Sindhu. The service has been notified under the Sakala Act (Karnataka Act No. 31 of 2014) and Section 21 of the Karnataka General Clauses Act, 1899.

The proposed system envisages sharing of crop loan details of deceased farmers by banks through: API integration, Or Separate login credentials for banks.

The platform will facilitate authorized bank officials to upload/share crop loan account details of deceased farmers for processing compensation claims. The matter is placed before the House for information, deliberation and necessary guidance to member banks for smooth implementation across all banks operating in Karnataka, including DCC Banks

#### **Agenda 14: Implementation of Grameen Credit Score (GCS)**

Grameen Credit Score (GCS) is a specialised credit risk scoring model developed to address the unique characteristics and financing needs of rural lending, with the objective of improving access to formal credit in rural and semi-urban areas.

Credit Information Companies (CICs) have developed the GCS framework and Phase-I of the model was launched on 01 October 2025. The score is accessible to member credit institutions including banks and NBFCs.

DFS and RBI has advised banks to utilise GCS for strengthening credit assessment and improving credit delivery in rural areas.

In this regard, SLBC had addressed a communication vide letters dated 02.03.2026 and 18.04.2026 to all member banks for implementation/adoption of GCS in their banking operations. Also SLBC vide letter dated 02.03.2026 written to CICs for conducting workshops for Banks on utilisation of Grameen Credit Score.

However, confirmation/status of implementation is yet to be received from Banks.

The matter is placed before the House for review and member banks are requested to furnish the status of implementation/adoption of GCS to SLBC at the earliest.

## RBI AGENDA -15

<b>Agenda No</b>	<b>Agenda</b>
15.1	National Strategy for Financial Inclusion 2025-30 – Review of Implementation Status
15.2	Progress made in re-KYC by member banks in coverage of the 'Focus Group'
15.3	Progress in settlement of unclaimed funds:
15.4	Delay/Non-Conduct of DCC and DLRC meetings
15.5	Unified LBS Portal
15.6	Delay in submission of data by banks to SLBC convenor
15.7	Issues with mapping or rural customers of IndusInd Bank

## **Agenda 15.1 National Strategy for Financial Inclusion 2025-30 – Review of Implementation Status:**

a. 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. There are five action points for SLBCs/UTLBCs which are as follows:

- i. Enhance last-mile access equity, reach, consistency, and quality - SLBCs/UTLBCs to finalize roadmaps, bank-wise allocations, and monitoring mechanisms by March 2026 for covering all unbanked revenue centres via banking outlets- branch / Digital Banking Unit / Fixed Point Business Correspondents by Dec 2030. First milestone being 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. Expanding and Deepening Digital Payment Ecosystem (EDDPE) – 100% coverage in all identified districts by March 2027.
- iii. Increasing the share of women business correspondents – SLBC to put in place voluntary action plan by member banks to deploy women as BCs in a phased manner to achieve the milestone of ensuring at least 30% share of women BCs by December 2028 in calibrated manner i.e. 20% by December 2026, 25% by December 2027 and 30% by December 2028.
- iv. Dissemination of Information on Skill Loan schemes of NSDC, GoI, and State Government - SLBC to host details of NSDC, State, and Central loan schemes on its website and promote them via LDMs/LDOs at district and block levels.
- v. Funding and Financial Support to Skill Trained Individuals through Potential Linked Plan (PLP) of each district. - 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.

b. It was informed by the SLBC convenor that there are no Tier IV and Tier V URCs in Karnataka and that the banks were advised to update the CISBI portal, accordingly. SLBC Convenor may apprise the forum about the status.

c. Further, SLBC Karnataka convenor had initiated a survey through LDMs for identifying the nearest Bank branch/ Fixed BC outlet from the identified 2,671 Tier-VI URCs. SLBC convenor is requested to expedite the process, and all the lead banks are advised to provide all necessary assistance to their LDMs in the survey.

d. SLBC convenor and the lead banks, made a representation that opening of banking outlets in the centers with adult population less than 2000 persons was not sustainable. In this regard, SLBC convenor and the lead banks have been advised to jointly arrive at a scientific basis for the minimum viable criteria for opening of banking outlets in Tier VI centers.

e. The proportion of women business correspondents (BCs) in the state of Karnataka as on December 31, 2025, stood at 18%. As envisaged in the NSFI, all the banks are advised to ensure that in all new onboarding of BCs, the share of women BCs as a proportion of total should be minimum of 30% henceforth.

## **Agenda 15.2: Progress made in re-KYC by member banks in coverage of the 'Focus Group'**

All the banks are advised to concentrate their efforts on the customers in the 'Focus group' and ensure 100% achievement by June 15, 2026. The latest available position of re-KYC of Karnataka (as on May 01, 2026) is furnished below. Further, the bank-wise re-KYC pendency is enclosed (**Annex I**):

### State-wise progress in re-KYC as on May 01, 2026

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

Re-KYC Done (Achievement) = Out of target, total re-KYC done by banks till May 01, 2026

% Achievement = (Achievement / Target) \*100

No. of accounts in thousand

Name of the State/ UT	Target			RE-KYC Done			% Achievement	
	Active	Inoper-ative	To-tal	Active	Inop-er-ative	Total	Active	Total
Karnataka	2189.8 9	2384.61	4574 .50	1745.3 9	510.3 2	2255. 71	80%	49%

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

### State-wise pendency in Focus Group as on May 01, 2026

No. of accounts in thousand

Name of the Bank	Focus Group Pendency as on May 01, 2026				Focus Group Total pendency as on 28.11.2025	% Cover- age of Fo- cus Group pendency (as on 28.11.25) during the re- porting period
	Active Accounts already due for re-KYC as on June 30, 2025	Active Ac- counts fall- ing due for re-KYC from July 1, 2025 to June 30, 2026	Ac- counts Inoper- ative for 1 year or less	Total		
A	B	C	D	E = B+C+ D	F	[(F- E)/F]*100
Karnataka	222.34	222.16	191.00	635.51	1164.01	45%

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

### Agenda 15.3: Progress in settlement of unclaimed funds:

As on April 24, 2026, the top 15 banks in the State had settled ₹1135 crore against a total out- standing balance of ₹3,304 crore, which reflects 34.35% achievement (**Annex II**).

We are monitoring the progress based on the weekly data submitted by the top 15 banks. How- ever, some of the banks have not been submitting the weekly progress data regularly. All banks are advised to expedite account settlements and ensure timely submission of weekly progress data to the SLBC.

### Agenda 15.4: 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. There was no delay in conduct of meetings for review of quarter ended December 2025. The same should be continued, going forward, especially for the quarter ended March 2026, considering this is the annual transfer season in most of the banks. Lead banks should also ensure that newly posted LDMs, if any, receive suitable training/guidance/handholding for their new roles.

- b. Few LDMs are facing issues due to lack of sufficient staff at their offices. LDMs are unable to undertake critical field functions efficiently and effectively including timely achievement of the first important milestone for the State of Karnataka viz. 15% of the URCs to be covered by December 2026. The lead banks are requested to suitably augment the resources allocated to the LDM office under the Lead Bank Scheme.

#### **Agenda 15.5: Unified LBS Portal**

RBI is pioneering a unified portal for submission of all data related to Lead Bank Scheme. The unified portal will replace all SLBCs/UTLBCs portals across the nation and bring uniformity and predictability in data submission procedures. Currently, the data submission is being done in parallel mode in both LBS as well as SLBC portal. The full scale LBS portal will be launched in June 2026. The current submission of 33 mandatory returns have been migrated to the portal. In this regard, all banks, including Karnataka Grameena Bank and Karnataka State Co-Op Apex Bank, are advised to ensure that they file their data on the unified LBS portal, henceforth. Additional data being collected by SLBC Karnataka may continue to be submitted in the existing portal. The banks may put in checkpoint to ensure correctness of data points on the new portal with the existing portal till parallel run.

#### **Agenda 15.6: Delay in submission of data by banks to SLBC convenor**

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 Convenor bank to collect, consolidate, and submit these structured datasets to the RBI on a quarterly basis.

For submission of ACP-MIS statement, SLBC has been set a timeline of 15 days from the end of the quarter for submission to RBI. However, SLBC has flagged that certain banks had submitted data related to ACP MIS with delay to SLBC convenor which delayed the submission of MIS statement by SLBC to RBI.

All banks are, therefore, advised implementing suitable measures to ensure the timely reporting of structured data and to prevent future delays.

#### **Agenda 15.7: Issues with mapping or rural customers of IndusInd Bank**

IndusInd Bank was advised to ensure that they resolve the incorrect mapping of BFIL's customers to Bidadi (Rural) branch. Further, the bank was advised to ensure correct reporting of ACP disbursement. IndusInd bank may update the forum with the progress made in this regard.

## NABARD AGENDA -16

<b>Agenda No</b>	<b>Agenda</b>
16.1	Launch of District Credit Plan within timelines
16.2	Preparation of District Credit Plan (DCP) at Block, Bank and Branch Level
16.3	Banks to extend credit facilities against e-NWRs
16.4	Empowering Farmers through e-Kisan Upaj Nidhi (e-KUN)
16.5	Support to Government of Karnataka under RIDF
16.6	Submission Timeline for NRLM Interest Subvention (IS) Claims (FY 2023-24 to FY 2025-26)
16.7	Continuation of Modified Interest Subvention Scheme for Short-Term Agricultural Loans for FY 2026-27
16.8	Submission of new proposals under ENGAGE portal
16.9	Timely submission of returns

### **Agenda 16.1 Launch of District Credit Plan within timelines**

1. As per RBI Master Circular on Lead Bank Scheme, Lead Banks have to launch District credit Plan by 1<sup>st</sup> April 2026. So far, only 7 districts, namely, Bagalkot, Ballari, Belagavi, Chitradurga, Haveri, Vijayapura, and Dakshin Kannada have released DCP.

<b>Sr. No.</b>	<b>District</b>	<b>Launch of DCP for FY 2026-27</b>
1	Ballari	24.04.2026
2	Belagavi	26.03.2026
3	Dakshina Kannada	01.04.2026
4	Bagalkot	31.03.2026
5	Chitradurga	31.03.2026
6	Haveri	11.03.2026
7	Vijayapura	29-04-2026

### **Agenda 16.2 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, monitoring at DLCC and BLBC levels 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.

### **Agenda 16.3 Banks to extend credit facilities against e-NWRs**

3.1 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.

3.2 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.

### **Agenda 16.4 Empowering Farmers through e-Kisan Upaj Nidhi (e-KUN)**

4.1. 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

4.2. 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.

### **Agenda 16.5 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 viz. 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](http://www.nabard.org).

During FY 2025-26, ₹1940.48 crore was sanctioned for implementation of 184 rural infrastructure projects by 10 State Government Departments Under RIDF XXXI for the financial year 2025-26. An amount of ₹2028.53 crore was disbursed under RIDF, against drawable gap of ₹2000 crore. This indicates effective utilization of the sanctioned loans in the State.

Detailed sector-wise summary of assistance provided under RIDF from Tranche I to Tranche XXXII, is detailed below:

(₹. Crore)

Sl. No	Sector	No. of projects	Total Financial Outlay	RIDF assistance Sanctioned	Amount Disbursed
1	Agriculture	5896	4173.78	4006.96	2622.51
2	Bridges	1407	1454.22	1212.94	876.50
3	Irrigation	5187	11264.24	7653.01	6479.21
4	Roads	6185	5200.30	3954.28	3652.11
5	Social	29327	14187.21	8814.51	7539.53
<b>Total</b>		<b>48002</b>	<b>36279.75</b>	<b>25641.70</b>	<b>21169.85</b>

### **Agenda 16.6 Submission Timeline for NRLM Interest Subvention (IS) Claims (FY 2023-24 to FY 2025-26)**

An interest subvention amount aggregating to **Rs. 26,28,63,732.00** has been disbursed under National Rural Livelihood Mission -Interest Subvention Scheme during FY 2025-26 to DCCBs and Karnataka Grameena Bank.

All NRLM IS claims pertaining to FY 2023-24, 2024-25 and 2025-26 (upto March 2026) must be duly submitted by the Cooperative Banks and RRB before 30 June 2026.

**Agenda 16.7 Continuation of Modified Interest Subvention Scheme for Short-Term Agricultural Loans for FY 2026-27**

Interest Subvention amounting to **Rs. 12,66,80,74,233.00**, pertaining to FY 2022-23, FY 2023-24 and 2024-25, has been released under KCC- Modified Interest Subvention Scheme to DCCBs and Karnataka Grameena Bank during FY 2025-26. Additionally, an amount of **Rs 15,69,33,690.00** has been released under KCC MISS to DCCBs and Karnataka Grameena Bank during the month of April ,2026.

The Scheme will be continued for the year 2026-27. The circulars dt. 30.03.2026 are attached herewith.

**Agenda 16.8 Submission of new proposals under ENGAGE portal**

All new proposals related to Financial Inclusion must be submitted through the Engage portal. All banking partners are requested to take note of this requirement.

**Agenda 16.9 Timely submission of returns**

All returns quarterly/half yearly/annual returns under CIMS portal to be submitted in Time. Banks facing submission issue to take up the matter with FI- RBI.

## FOR REVIEW

Agenda No	Agenda
17	Financial Inclusion Parameters:
17.1	Progress under Social Security Schemes.
17.2	Performance under Atal Pension Yojana (APY) scheme for FY 2025-26: (01.04.2025 to 31.03.2026)
17.3	Functioning of Business Correspondents (Review of Operations of Business Correspondents – hurdles/issues involved)
17.4	Review of Financial Literacy Camps (FLCs)
17.5	Centre Financial Literacy (CFLs)
17.6	Progress under Aadhar seeding in PMJDY Accounts:
17.7	Progress under Aadhaar seeding of operative CASA accounts:
17.8	Status of RSETIs / RUDSETIs as on 31.03.2026 reported by sponsor Banks are under:
17.9	Progress under finance to Minority Communities in the state:
17.10	Progress under finance to Minority Communities in the identified Districts of State:
18	Agriculture & Farmer Welfare Schemes:
18.1	Kisan Credit Card
18.2	Agriculture Infrastructure Fund (AIF)
18.3	Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 31.03.2026:
18.4	Pledge Financing for Agriculture commodities through Electronic Negotiable Ware-house Receipt (e-NWR)
18.5	Financing to Farmer Producer Companies / Farmer Producer Organizations
18.6	Progress under SHG-Bank linkage/ Joint Liability Groups
18.7	Progress under Joint Liability Groups
18.8	Pradhan Mantri Fasal Bima Yojana (PMFBY) Agriculture Department
18.9	Restructured Weather Based Crop Insurance Scheme
19	MSME Parameters:
19.1	Progress in Sanctions under MUDRA scheme:
19.2	PMSVANidhi scheme
19.3	PMEGP performance as on 31.03.2026
19.4	Recovery of Bank's dues under PMEGP
19.5	performance under PM Vishwakarma Scheme as on 31.03.2026
20	Retail Schemes:
20.1	PMAY-U
20.2	Performance under PM Surya Ghar – Muft Bijli Yojana (PMMSGMBY)
21	Review of progress of actions taken by banks regarding refund of Gruhalaxmi Yojana payments released after death of beneficiary

**AGENDA 17: Financial Inclusion Parameters:****AGENDA 17.1: Progress under Social Security Schemes:**

(No of enrolments in lakhs)

Scheme	Outstanding as on			
	30 <sup>th</sup> Sep 2025	31 <sup>st</sup> Dec 2025	31 <sup>st</sup> Mar 2026	% growth Q-O-Q
<b>PMSBY</b>	213	224	231	<b>3</b>
<b>PMJJBY</b>	89	95	99	<b>4</b>
<b>APY</b>	45	48	49	<b>2</b>

There is major reduction under suraksha schemes by following Banks, Banks to respond.

SR.	Name of Bank	Mar-26			Dec-25			VARIATION		
		PMJJBY	PMSBY	APY	PMJJBY	PMSBY	APY	PMJJBY	PMSBY	APY
1	PNB	55126	160553	22214	105258	313394	42912	-50132	-152841	-20698

SR.	Name of Bank	Mar-26	Dec-25	Variation
		APY	APY	APY
1	IOB	6563	69287	-62724

**AGENDA 17.2: Performance under Atal Pension Yojana (APY) scheme for FY 2025-26: (01.04.2025 to 31.03.2026)**

Karnataka has achieved 87% of APY target set by PFRDA during FY 2025-26 up to 31.03.2026.

Bank Category	No. of branches as on 31.03.2026	Target by PFRDA per branch	Total Target	Performance by Banks	Achievement %
PSBs	5593	100	559300	429847	77
Major Pvt Banks	1143	70	80010	44270	55
PVT Banks	1453	40	58000	51318	88
RRBs	1755	100	175500	249006	142
Small Finance Banks	222	65	14430	5915	41
Cooperative Banks	522	20	10440	3816	37
<b>Total</b>	<b>10688</b>		<b>897680</b>	<b>784172</b>	<b>87</b>

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

**AGENDA 17.3: 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
		Active	Inactive	Active	Inactive			
<b>Mar.2026</b>	104397	39407	4614	38629	21747	15363	18985	956
<b>Dec.2025</b>	107597	39452	5183	42079	20883	14781	19082	1638

**Variation in Inactive BCs over previous Quarter:**

NAME OF THE BANK	Inactive BC comparison Mar26 & Dec25					
	Mar-26		Dec-25		Variation (Mar26-Dec25)	
	Fixed	Other than Fixed	Fixed	Other than Fixed	Fixed	Other than Fixed
AIRTEL PAYMENTS BANK	4085	0	4417	0	-332	0
CANARA BANK	0	0	253	0	-253	0
BANK OF BARODA	227	0	161	0	66	0
HDFC BANK	110	2	113	2	-3	0
STATE BANK OF INDIA	55	0	88	0	-33	0
UCO BANK	11	0	14	0	-3	0
CENTRAL BANK OF INDIA	0	1	0	3	0	-2
INDIAN OVERSEAS BANK	1	91	1	96	0	-5
PUNJAB NATIONAL BANK	0	1	0	1	0	0
AXIS BANK	0	65	0	90	0	-25
YES BANK	0	40	0	50	0	-10
FINO PAYMENTS BANK	0	21501	0	20627	0	874
KARNATAKA BANK	6	25	25	0	-19	25
BANK OF INDIA	68	0	70	0	-2	0
IDFC FIRST BANK	31	16	29	14	2	2
INDIAN BANK	20	0	12	0	8	0

**There is a decrease in IIBF certified BC –.**

This is mainly due to the following Banks: Axis Bank (-140), UBI (-352) and IPPB (-340)

Total BCs is reduced due to the following Banks:

NAME OF THE BANK	TOTAL BCS		
	Mar-26	Dec-25	VARIATION
YES BANK	26071	28207	-2136
AIRTEL PAYMENTS BANK	17940	18522	-582
AXIS BANK	1749	2092	-343
INDUSIND BANK	9669	9886	-217
CANARA BANK	2076	2231	-155
KARNATAKA GRAMEENA BANK	2166	2318	-152

Reduction of Female BC is mainly due to Yes Bank (-258)

Bank wise details of BCs as on 31.03.2026 is furnished as an Annexure 12 – page No.38:

**AGENDA 17.4: Review of Financial Literacy Camps (FLCs):**

The status of FLCs as on 31.03.2026 as reported by sponsor Banks is as under:

As on 31.12.2025		As on 31.03.2026		Total FLCs
Functional	Non-Functional	Functional	Non Functional	
137	40	138	39	177

Non-functional FLCs are majorly from following banks:

Sponsored Bank	No. of Non-functional FLCs Dec 25	No. of Non-functional FLCs Mar 26
State Bank of India	32	33
Union Bank of India	5	4
Canara Bank	1	0
Bank of Baroda	1	1
KGB	1	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		
	Dec-25	Mar-26	Cumulative FY 2025-26	Dec-25	Mar-26	Cumulative FY 2025-26
Special Camps	179 0	188 8	6997	18979 0	16805 9	667451
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	498 8	525 7	20241	43687 2	44452 1	1661031
Out of target specific camps, camps conducted for school children.	911	100 6	3113	11797 4	12135 9	373310
<b>Total No of Camps (Special camps and Target specific camps)</b>	<b>677 8</b>	<b>714 5</b>	<b>27238</b>	<b>62666 2</b>	<b>61258 0</b>	<b>2328482</b>

Financial Literacy Centres (FLCs) data		
	During the Mar quarter 2026	FY 2025-26 (01.04.2025 to 31.03.2026)
No. of camps conducted	6802	26473
No. of participants	628081	2377088
No. of Women participants	373003	1364617
No. of PMJDY sourced	9286	38969
No. of PMJJBY enrolled	24988	86009
No. of PMSBY enrolled	47985	159436
No. of APY enrolled	25089	81767
No. of activated accounts	57176	35712
No. of complaints resolved	9566	42718
No. of Online banking enrolments	29450	133539

FLC wise outcome for Mar. quarter 2026 is enclosed as annexure13, page No39-41.

**AGENDA 17.5: 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 Mar- 2026 quarter as under: -**

	<b>During Dec-25</b>	<b>During Mar-26</b>
No of camps conducted	14353	13341
No of participants covered in camps viz a viz target population set by the NGOs	446821	408917
No. of Bank accounts opened	8859	6183
No. of persons covered under insurance	82630	71017
No. of persons covered under Pension	5450	4024
No of Bank accounts reactivated	6272	5737
No. of debit/credit cards issued/reactivated	4861	4576
No. of Debit/Credit card issued	7865	10438
No. of persons who were assisted at the bank with bank operations.	25107	20075
No. of grievance redressal addressed.	2460	744
No. of persons covered under online banking transactions	38237	42151
No. of persons indebted to moneylenders (informal sector) who were bought to formal sector.	7224	1156
No. of persons sensitized under advanced financial products like mutual funds etc.	585	2243
No. of persons covered under any Government Sponsored schemes.	19529	25587

Bank wise outcome of CFLs for Mar. quarter 2026 is enclosed as annexure 14, page No 42-43.

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 17.6: Progress under Aadhar seeding in PMJDY Accounts:**

(Outstanding No. of Accounts in lakh)

<b>Particulars</b>	<b>Sep-25</b>	<b>Dec-25</b>	<b>Mar-26</b>
<b>No. of PMJDY A/cs O/S</b>	209	212	214
<b>Total Aadhar Seeded A/cs</b>	172	176	179
<b>% Aadhar Seeding</b>	<b>82</b>	<b>83</b>	<b>83</b>

Bank wise total progress under PMJDY Aadhar seeding as on 31.03.2026 is provided in the Annexure-15, page No-44

**AGENDA 17.7: 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
03.10.2025	1028	909	88
20.03.2026	1033	922	89

(Source: DFS, GoI)

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

Bank wise Aadhar seeding of operating CASA as on is provided in the Annexure-16, page No-45

**AGENDA 17.8: Status of RSETIs / RUDSETIs as on 31.03.2026 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 31.03.2026)		
		Pro-grammes	Trained	Pro-grammes	Trained	% Ach
Bank of Baroda	2	72	2300	71	2066	90%
Canara Bank	11	382	12150	379	10776	89%
DCCB Bank, Bidar	1	47	1530	47	1561	102%
Kotak Mahindra Bank	1	43	1380	40	1152	83%
RUDSETI	7	273	8050	258	7170	89%
State Bank of India	8	261	8200	303	8405	103%
Union Bank of India	2	75	2200	63	1687	77%
<b>Total</b>	<b>32</b>	<b>1153</b>	<b>35810</b>	<b>1161</b>	<b>32817</b>	<b>92%</b>

**Functioning and performance of RUDSETIs (7) / RSETIs (24) in Karnataka State.**

Sl No.	Particulars	As on 31.03.2026 (Cum since inception)	During FY 2025-26
1	No. of training programs conducted	15870	1161
2	No. of persons trained	445511	32817
3	No. of persons secured employment / self-employment	327697	25046
4	No. of trained persons credit linked	203214	16770

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

**17.9: Progress under finance to Minority Communities in the state:****(Amount in Crore)**

Outstanding as on	No. of accounts	amount	% to total PSA
Mar-26	2048289	55373	10
Dec-25	2074862	53795	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-

SR.	NAME OF BANK	No. of accounts (in actuals)		
		Mar-26	Dec-25	Variation
1	CANARA BANK	328979	338798	-9819
2	IDBI BANK	0	8144	-8144
3	RBL BANK	10293	21109	-10816
4	INDUSIND BANK	376008	460463	-84455
5	IDFC FIRST BANK	37924	41302	-3378

Bank wise outstanding to Minority Communities as on Mar. 2026 provided in annexure-18, page No- 48

**17.10: 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.

**(Amount in Crore)**

Name of the District	Bidar			Kalaburgi			Dakshina Kannada		
	Sep 25	Dec 25	Mar 26	Sep 25	Dec 25	Mar 26	Sep 25	Dec 25	Mar 26
Advances under Priority Sector Credit	6133	6432	6567	10583	11427	11773	30297	31981	34175
Lending to Minority Community	718	757	772	1212	1309	1287	6727	7036	7246
% of Minority Community Lending to PSA	12	12	12	11	11	11	22	22	21

**AGENDA 18: Agriculture & Farmer Welfare Schemes:****AGENDA 18.1: KCC:****Kisan Credit Card (KCC) Loans – Disbursements & Outstanding:**

[ cards in Actual &amp; Amount in crores]

Parameter	Disbursement from 01.04.2024 to 31.03.2025		Disbursement from 01.04.2025 to 31.03.2026	
	No. of Cards	Amount	No. of Cards	Amount
KCC	6400149	77583	6081469	80897
KCC-AH	159245	960	142558	1023
KCC-FISHERIES	22335	403	12549	266

Parameter	Outstanding as on 31.03.2025		Outstanding as on 31.12.2025		Outstanding as on 31.03.2026	
	No. of Cards	Amount	No. of Cards	Amount	No. of Cards	Amount
<b>KCC</b>	5145502	72439.59	5043897	72832	4998809	72847
<b>KCC-AH</b>	198180	1093.04	195301	1230	140098	1442
<b>KCC-FISHERIES</b>	21088	284.68	12109	282	10774	300

The reduction in KCC O/s over March 25 is by below mentioned Banks:

Name of Bank	Mar-26		Mar-25		Variation	
	Total KCC	O/s Amount	Total KCC	O/s Amount	Total KCC	O/s Amount
KARNATAKA BANK	115736	4769	285292	5689	-169556	-920
UBI	72828	2374	89333	2453	-16505	-79
AXIS BANK	0	0	15813	1455	-15813	-1455
BANK OF BARODA	69022	1595	75095	1692	-6073	-97
IDBI BANK	0	0	2588	110	-2588	-110

The reduction in KCC AH O/s over March 25 is by below mentioned Banks:

SR.	Name of Bank	Mar-25		Mar-26		Variation	
		Total KCC AH	O/s Amount	Total KCC AH	O/s Amount	Total KCC	O/s Amount
1	KGB	74253	512	16486	615	-57767	102.17
2	UBI	13308	78	9534	84	-3771	6.05
3	SBI	10400	42	8826	39	-1574	-3.12

The Reduction in KCC Fisheries O/s over March 25 is by below mentioned Bank.

SR.	Name of Bank	Mar-26		Mar-25		Variation	
		Total KCC Fish	O/s Amount	Total KCC Fish	O/s Amount	Total KCC	O/s Amount
1	UBI	2869	115.72	12995	137.69	-10126	-21.97

Scheme	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	Pending for more than 15 days
KCC-AH	289055	286943	130730	5672
KCC-FISHERIES	33696	32469	15092	264
<b>TOTAL</b>	<b>322751</b>	<b>319412</b>	<b>145822</b>	<b>5936</b>

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
Canara Bank	1510	State Bank of India	79
Bank of Baroda	1199	Cooperative Bank	73
State Bank of India	771	Canara Bank	66
Union Bank of India	506	Bank of Baroda	22

Bank wise data on KCC loan as on 31.03.2026 is provided in the Annexure -19 page No-49

KCC Dairy loans sanctioned during the quarter and outstanding as on 31.03.2026 is provided in the Annexure-20, page no.50

Performance under KCC-Fisheries as on Mar. 2026 is provided in Annexure-21 page no.51

**AGENDA 18.2: 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	992	920	1191	1172

AIF projects verified by CPMU yet to be sanctioned as on 24/04/2026							
Sl. No.	Name of the Bank/Financial institutions	Less than 60 days		More than 60 days		Total	
		No. of Projects	Amount (Rs. In Cr.)	No. of Projects	Amount (Rs. In Cr.)	No. of Projects	Amount (Rs. In Cr.)
1	SBI	65	36.95	13	9.55	78	46.49
2	HDFC Bank	16	24.62	25	38.48	41	63.10
3	Karnataka Bank	16	7.56	22	24.41	38	31.97
4	Canara Bank	32	11.00	0	0.00	32	11.00

5	UBI	20	14.63	10	10.54	30	25.17
6	Bank Of Baroda	17	5.70	11	7.41	28	13.11
7	KGB	8	1.12	8	4.22	16	5.34
8	IDBI Bank	7	2.43	4	0.79	11	3.23
9	Axis Bank	4	6.79	6	10.34	10	17.14
10	Kotak Mahindra	2	4.25	4	7.31	6	11.56

AIF projects sanctioned yet to be disbursed as on 24/04/2026							
Sl. No.	Name of the Bank/Financial institutions	Less than 60 days		More than 60 days		Total	
		No. of Projects	Amount (Rs. In Cr.)	No. of Projects	Amount (Rs. In Cr.)	No. of Projects	Amount (Rs. In Cr.)
1	Canara Bank	20	31.41	32	57.55	52	88.96
2	HDFC Bank	0	0.00	38	21.89	38	21.89
3	State Bank of India	6	1.78	24	20.08	30	21.86
4	Union Bank of India	3	2.12	27	28.57	30	30.69

Progress under the scheme is given in the Annexure-22 page No.52-53

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

**AGENDA 18.3: Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 31.03.2026:**

Details	No. of Accounts
Total Target FY 2025-26	5000
Application applications submitted to Banks	7370
Loans under process	2054
Loans Sanctioned	3405
Loans Rejected	2354
Loan disbursed	2696
% Sanction against Target	68

Karnataka State has secured 6<sup>th</sup> position in sanctions and 2<sup>nd</sup> position in disbursement percentage in PAN India.

Cumulative Pendency under PMFME with major banks is as under:

PMFME Bank-wise Cumulative Pendency as on 22.04.2026							
Sl. No	Bank Name	Pendency Range					Total Pendency
		0-15 Days	15-30 Days	30-60 Days	60-90 Days	> 90 Days	
1	KARNATAKA GRAMIN BANK	72	76	161	85	30	424
2	CANARA BANK	128	142	73	11	4	358
3	STATE BANK OF INDIA	108	89	66	20	4	287
4	UNION BANK OF INDIA	37	45	65	31	28	206
5	KARNATAKA BANK LIMITED	23	27	26	19	21	116
6	BANK OF BARODA	22	32	20	21	9	104
7	HDFC BANK	18	25	25	14	4	86

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

**AGENDA 18.4: Pledge Financing for Agriculture commodities through Electronic Negotiable Warehouse Receipt (e-NWR) as on 31.03.2026:**

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	255	46

Performance under e-NWR as on Mar. 2026 is provided in Annexure-24 page no.55

**AGENDA 18.5: Financing to Farmer Producer Companies / Farmer Producer Organizations**

Progress under FPO as on 31.03.2026.

Target FY 2025-26 (Nos)	Achievement (No)	Achievement (%)
60	29	48

Top Performing Banks:

Sl.	Name of The Bank	Physical Target (Nos)	Achievement as on 31.03.2026	% Ach
1	STATE BANK OF INDIA	3	10	333
2	KARNATAKA GRAMEENA BANK	3	7	233
3	KARNATAKA BANK	2	3	150
4	HDFC BANK	3	3	100

Bottom Performing Banks:

Sl.	Name of The Bank	Physical Target (Nos)	Achievement as on 31.03.2026	% Ach
1	BANK OF BARODA	3	2	67
2	BANK OF INDIA	2	1	50
3	K.S.COOP APEX BANK LTD	2	1	50
4	CANARA BANK	3	1	33
5	UNION BANK OF INDIA	3	0	0
6	BANK OF MAHARASHTRA	2	0	0
7	CENTRAL BANK OF INDIA	2	0	0
8	INDIAN BANK	2	0	0
9	INDIAN OVERSEAS BANK	2	0	0
10	PUNJAB NATIONAL BANK	2	0	0

Progress under scheme is given in annexure-25, page no. 56

**AGENDA 18.6: Progress under NRLM SHGs:**

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE as on 31.03.2026					
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	123934	3287	86	94

Bank wise progress under SHG-Bank linkage program as at Mar 2026 is given in Annexure-26, page No – 57

**Agenda 18.7: Progress under Joint Liability Groups (JLGs):**

Dec-25				Mar-26			
Disbursement		Outstanding		Disbursement		Outstanding	
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
266199	4397	981785	9430	338479	5624	914381	9607

**Reduction in JLG Outstanding is due to following Banks.**

SR.	NAME OF BANK	31.12.2025		31.03.2026		VARIATION	
		No.	Amt. (Cr)	No.	Amt. (Cr)	No.	Amt. (Cr)
1	INDUSIND BANK	149414	2442.49	119574	1716.01	-29840	-726.48
2	KOTAK MAHINDRA BANK	90054	1194.37	73181	1128.02	-16873	-66.35
3	RBL BANK	29781	289.94	23234	254.19	-6547	-35.75

Bank wise progress under JLG-Bank linkage program as at Mar 2026 is given in Annexure-27, page No – 58

**AGENDA 18.8: Pradhan Mantri Fasal Bima Yojana (PMFBY) Agriculture Department:**

As on 24.04.2026 there are 10309150 beneficiaries amounting to 13090 crores has been settled against the total eligible beneficiaries of 10365422 amounting to 13154. The claim settlement ratio of the state is 99.45% from the date of inception of scheme. As on 24.04.2026 ICICI Bank is having claim pending of 378 cases amounting to Rs 72 Lakhs due to blank aadhar.

Year Wise, Season Wise insurance payment and claim settlement is given in annexure-28, page no-59.

**AGENDA 18.9: Restructured Weather Based Crop Insurance Scheme: -**

Data not received from Department.

**AGENDA 19: MSME Parameters:**

**AGENDA 19.1: Progress in Sanctions under MUDRA scheme:**

[Amount in Crores]

Scheme	Dec – 25				Mar-26			
	Disbursement during FY 2024-25		Outstanding as on Dec 2025		Disbursement during FY 2025-26		Outstanding as on Mar 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	509752	1815.9	2596261	6644.59	611119	2241.42	2128287	4268.44
Kishore	855089	9811.1	2689135	25901.41	1279540	14397.72	2762093	26429.08
Tarun	89401	6557.71	299234	16331.25	111433	8367.14	267530	14545.96
Tarun +	2363	338.73	3389	425.22	3493	514.12	3773	450.81
<b>Total</b>	<b>1456605</b>	<b>18522.12</b>	<b>5588019</b>	<b>49302.47</b>	<b>2005585</b>	<b>25519.2</b>	<b>5161683</b>	<b>45694.29</b>

(Data Source- SLBC REVAMP Portal)

Member banks have sanctioned MUDRA loans amounting to 25519 crores from 01.04.2025 to 31.03.2026

Bank-wise, District, State wise sanctions and disbursements under MUDRA is given in annexure-29, page No.60-62

Karnataka State has secured number **6<sup>th</sup> 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 19.2: PM SVANidhi scheme:**

**Progress under PM SVANidhi scheme in Karnataka state as on 31.03.2026:**

Term	Target	Total eligible appls.	Sanctioned	Disbursed	Pendency for Disbursement	Returned by Bank	% Sanctioned against Target	% disbursement against Sanction
<b>As on 31.12.2025 (PMS 1.0)</b>								
1st Term	847893	468075	413341	405499	7842	25209	48.75	98.10
2nd Term	277265	253188	172308	160723	11585	29997	62.15	93.28
3rd Term	93360	72848	50803	46456	4347	6976	54.42	91.44
Total	1218518	794111	636452	612678	23774	62182	52.23	96.26
<b>As on 31.03.2026 (PMS 2.0)</b>								
1st Term	847893	473733	422804	416595	6209	22753	49.87	98.53
2nd Term	277265	249150	183226	174670	8556	27044	66.08	95.33
3rd Term	93360	74939	56567	53157	3410	5633	60.59	93.97
Total	1218518	797822	662597	644422	18175	55430	54.38	97.26

**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	SBI	2,58,980	2,12,956	30,425	2,08,349	4,607
2	CANARA BANK	42,526	28,895	10,198	25,204	3,691
3	KARNATAKA BANK	2,11,504	1,80,878	16,512	1,77,829	3,049
4	UBI	78,299	68,296	4,093	67,033	1,263
5	BANK OF BARODA	43,077	38,185	2,696	37,732	453

Karnataka has ranked 7<sup>th</sup> position in disbursement under the scheme.

**AGENDA 19.3: PMEGP performance as on 31.03.2026:**

TARGET AND ACHIVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2025-26 (As on 31.03.2026)							
STATE	TARGET			ACHIVEMENT			ACHIVEMENT IN %
	PRO (No)	M M (Lakh)	EMP (NO)	PRO (No)	M M (Lakh)	EMP (NO)	M M
KARNA-TAKA	3461	12825.65	38071	3492	13393.24	38412	104

(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 31.03.2026)							
Status as on	TARGET			ACHIVEMENT			ACHIVEMENT IN %
	PRO	M M	M M	PRO	M M	EMP	M M
31.03.2026	49	230.30	539	6	23.65	66	10

**AGENDA 19.4: 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 <sup>st</sup> Dec 2025		
Balance O/S	NPA Level	% of NPA
1817.71	386.79	21.28

Bank-wise NPA level under the PMEGP scheme is furnished in Annexure-32, page no.70-72

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 19.5 performance under PM Vishwakarma Scheme as on 31.03.2026: -**

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 Required (in Cr.)	No. of Loans Sanctioned (in No's)	Amount Sanctioned (in Cr.)	No. of Loans Disbursed (in No's)	Amount Disbursed (in Cr.)	No. of Loan Rejections (in No's)	No. of A/C (in No's)	No. of A/C (in No's)	Amount (in Cr.)
364252	3588.86	128996	1020.22	106858	779.26	213256	22000	22138	240.96

The progress of major Banks in the scheme as below:

Sr. No.	Bank Name	No. of Applicant Applied	No. of Loans Sanctioned	No. of Loans Disbursed	No. of Loan Rejections	Pending for sanction	Pending for Disbursement
1	KARNATAKA BANK	21011	7855	3720	2773	10383	4135
2	STATE BANK OF INDIA	107324	29930	28808	73877	3517	1122
3	CANARA BANK	86887	44342	36229	40304	2241	8113
4	HDFC BANK LTD	16499	6654	5419	8405	1440	1235
5	BANK OF BARODA	33058	13647	10848	18268	1143	2799
6	AXIS BANK	70205	18324	14169	50973	908	4155

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

Bank-wise Progress under PM Vishwakaram is given in annexure-33, page No.73-74

**AGENDA 20: Retail Schemes:****AGENDA 20.1: PMAY-U: Rajiv Gandhi Housing Corporation Limited:**

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.

<b>Pradhan Mantri Awas Yojana A.H.P Sub-Unit Mundargi Ashraya Yojane G+2 - Data (BALLARI) as on 29.04.2026</b>							
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	6.39	0	0
2	Canara Bank Royal Circle Branch, Ballari	198	5.72	198	6.06	160	5.03
	<b>TOTAL</b>	410	11.76	410	12.45	160	5.03

<b>Pradhan Mantri Awas Yojana A.H.P - Basavana Bagewadi 14.05.2026</b>							
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	6	0.11	3	0.05
3	SBI, Basavana Bagewadi Branch	30	0.69	10	22.80	9	0.12
	<b>Total</b>	90	1.62	16	22.91	30	0.49

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).

<b>Affordable Housing in Partnership (AHP)</b>						
<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>No. of applications submitted</b>	<b>No. of loan sanctioned</b>	<b>No. of Loan disbursement</b>	<b>Applications pending</b>	<b>Applications returned</b>
1	Canara Bank	4240	1098	276	2601	541
2	STATE BANK OF INDIA	3172	1109	138	1731	332
3	Bank of Baroda	1430	419	27	987	24
4	Karnataka Bank	1125	411	0	659	55
5	Karnataka Grameena Bank	1298	491	256	654	153
6	Union Bank of India	2161	421	5	546	1194
7	HDFC BANK	252	0	0	246	6
8	Axis bank	241	1	0	235	5
9	Punjab National Bank	218	7	0	207	4
10	UCO Bank	163	6	0	154	3
11	Bank of India	270	121	0	126	23
12	Indian Overseas Bank	179	29	2	120	30
13	IDBI Bank	191	85	4	102	4
14	ICICI BANK	77	4	0	71	2
15	Bank of Maharashtra	141	66	0	61	14
16	Indian bank	206	107	0	60	39
17	Central Bank of India	56	24	0	25	7
18	Federal Bank	65	6	0	24	35
19	Karur vysya bank	7	4	0	3	0
20	Lakshmi Vilas Bank	7	4	0	3	0
21	South Indian Bank	17	0	0	3	14
22	Ujjivan small finance bank	4	0	0	2	2
23	IDFC Bank	1	0	0	1	0
24	IndusInd Bank	1	0	0	1	0
25	RBL Bank / Ratnakar Bank Ltd	6	0	0	1	5
	<b>Total</b>	<b>15528</b>	<b>4413</b>	<b>708</b>	<b>8623</b>	<b>2492</b>

(Source: RGHCL, GoK)

<b>1 Lakh Multi-Storey Bengaluru Housing Program Bank Loan Linkage Progress as on 15.04.2026</b>								
<b>Sr. No.</b>	<b>Bank / NBFC</b>	<b>Applications Submitted</b>		<b>Loan Sanctioned</b>	<b>Loan Disbursed</b>	<b>To be Disburse</b>	<b>Re-jected</b>	<b>Under Process</b>
		<b>File</b>	<b>Beneficiary Data</b>					
1	Bank Of Baroda	360	245	74	26	48	0	531
2	Canara Bank	725	245	65	65	0	19	886
3	CBI	2	2	2	2	0	0	2
4	IDBI	971	245	63	11	52	97	1056
5	Indian Bank	0	245	1	1	0	0	244
6	IOB	0	245	53	53	0	0	192
7	PNB	861	245	43	43	0	5	1058
8	SBI	251	245	65	8	57	23	408
9	UBI	783	245	6	6	0	0	1022
10	UCO Bank	0	245	3	3	0	0	242
	<b>Total</b>	<b>3953</b>	<b>2207</b>	<b>375</b>	<b>218</b>	<b>157</b>	<b>144</b>	<b>5641</b>

## **Agenda 20.2 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
9091	21110.61	5669	11729.42	4758	8534.03	2823	6629.03	537	1259.73

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	3088	1712	1627	1099	243
2	Bank of Baroda	778	515	401	148	113
3	Canara Bank	3037	2078	1678	879	74
4	Union Bank of India	821	544	426	233	33
5	Karnataka Grameena Bank	435	268	231	147	17

Bank-wise Progress under PM Surya Ghar – Muft Bijli Yojana (PMSGMBY) Scheme is given in annexure- 34, page No.75-76

## **Agenda 21: Review of progress of actions taken by banks regarding refund of Gruhalaxmi Yojana payments released after death of beneficiary**

- we have requested CEO, Centre 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.
- The Department of Women and Child Development Empowerment of Differently Abled and Senior Citizens has provided the single Nodal account to remit the amount of deceased Gruha Lakshmi Beneficiaries on 07/05/2026.
- The Single Nodal Account has been communicated to the member banks for remittance of the amount.
- Now banks are seeking guidance from the department regarding the options to be selected for HOA: 2235-02-911-0-14: Deduct – Refund of Overpayments – Gruhalakshmi OH-364 in the Khajane – II.
- Bankers are requested to remit the freezed amount on to the single Nodal Account or before 30/06/2026.

As per GoK				Amount freezed 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 remitted by Banks to GoK (As per new procedure of e-Governance) (in Cr.)	Amount remitted by Banks to GoK (As per W&CD) (in Cr.)	Total Remittance to GoK (in Cr.)
No. of Beneficiaries (C=A+B)	Amount (In Crores)						
114067	66.05	56548	57519	25.44	3.71	2.87	6.58

## FOR INFORMATION

<b>Agenda No</b>	<b>Agenda</b>
22	Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy
22.1	Exclusion of Kaiga village from unbanked villages list as per Jan Dhan Darshak (JDD) portal):
23	Status of Rural Bank Branch closure/merger/shifting.
24	Issues remaining unresolved at DCC/DLRC meeting
25	Sub-committee meetings held during the review period
26	Other issues
26.1	SVAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas) Scheme
26.2	Implementation of Kannada language by Banks
26.3	Performance review of Central Sector Interest Subsidy (CSIS) scheme
26.4	Performance under Animal Husbandry Infrastructure Development Fund
26.5	Implementation of Pradhan Mantri Matsya Sampada Yojana (PMMSY)
26.6	Success Story

**AGENDA 22: Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy:**

In Karnataka state no URCs exist at Tier-5 centres as on 31.03.2026.

**22.1. Exclusion of Kaiga village from unbanked villages list as per Jan Dhan Darshak (JDD) portal):**

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.

During 174<sup>th</sup> SLBC meeting, chairperson has advised SLBC to advise respective Lead Bank to place in DCC meeting for approval.

Accordingly, lead Bank Uttara Kannada has placed agenda in DCC meeting held on 16.12.2025 and approved the same. Minutes of the meeting is attached in an annexure.35 page no.77-79

SLBC request house to permit the same.

**AGENDA 23: Status of Rural Bank Branch closure/merger/shifting:**

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

**AGENDA 24: Issues remaining unresolved at DCC/DLRC meeting**

SLBC has not received any unresolved issues from LDMs.

**AGENDA 25: Sub-committee meetings held during the review period:**

Sub-committee on Recovery and Rehabilitation and other measures including government sponsored schemes for December 25 and Security for December (State Bank of India) is not conducted.

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

Sub-committee on MSME for December 2025 (Union Bank of India) is not conducted.

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

**AGENDA 26: Other issues:**

**AGENDA 26.1 SVAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas) Scheme:**

IBA has addressed a letter dated 05.07.2023 to all public sector banks regarding reluctance in providing loans against property cards issued under the subject scheme. It has also advised SLBCs to ascertain the status and discuss in SLBC meeting.

The above matter was also discussed in 162<sup>nd</sup> and 166<sup>th</sup> 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 26.2: 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 26.3: 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 26.4: 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 26.5: 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 26.6: Success Story:**

- Sri Basavaraja H of Davanagere District underwent Fast Food Stall Udyami Training at RUDSETI Bengaluru during October 2024.
- After the training, he established a food processing and fast food business along with his wife under the PMEGP Scheme with a project cost of ₹10 lakh taken loan from Union Bank of India.
- The enterprise is engaged in manufacturing condiments, snacks and crispy food items and is generating a monthly income of around ₹60,000.
- The unit has also created employment opportunities for local people and improved the socio-economic condition of the beneficiary's family.
- The case demonstrates the positive impact of RSETI training, entrepreneurship development and bank credit linkage in promoting self-employment and rural livelihood generation.

