STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK

AGENDA NOTES FOR SLBC MEETING & BANKING STATISTICS AS ON 30.06.2026

DATE- 01.09.2026

VENUE- Room No 313, 3rd Floor, Vidhana Soudha, Bengaluru (Hybrid Mode)

Canara Bank Head Office Annex,
4th Floor, Conference Hall
Gandhinagar, Bengaluru

STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
CONVENOR – CANARA BANK

176th SLBC MEETING ON 01st SEPTEMBER 2026 - AGENDA INDEX

As per the revised RBI guidelines on Lead Bank Scheme, SLBC Karnataka has conducted 176th Steering Committee Meeting on 04.08.2026 at 4th Floor, Conference Hall, Canara Bank, HO Annexe, Gandhi Nagar, Bengaluru under the Chairmanship of Sri. Shreenath Joshi, 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 175th SLBC meeting held on 25.05.2026

The minutes of 175th SLBC meeting held on 25.05.2026 were circulated among all the member banks and Govt. Departments. As no suggestions were received, the house may kindly confirm the minutes.

AGENDA 1.1: Action Points evolved during 175th SLBC meeting and action taken report

Agenda Item	Action Point	To be Attended By	Timeline	Status of Action Initiation
Compensation of Farmer Suicide Cases under Seva Sindhu	Chairperson Advised Agriculture Department, GoK to provide the Logins for Banks to process the claims accordingly.	Agriculture Department, GoK	Immediate	A meeting was conducted on 16.07.2026 by EDCS Directorate. It was agreed that the logins will be provided to the Banks and DCCBs.
Implementation of Grameen Credit Score (GCS)	Chairperson Advised Banks to Expediate the process of implementation of GCS in credit policies.	Banks	Immediate	Banks are yet to implement the GCS framework in their credit policies.
Janasamarth Portal	Onboarding the state governments credit linked schemes onto the Jansamarth portal	Banks and GoK	Immediate	ATR has been sought from banks and we have not received any concrete reply in implementation from banks.

AGENDA 2. Banking statistics as on 30th June 2026

AGENDA 2.1: Business figures under various parameters:

(Amount in Crores)

Particulars	Jun-25	Jun-26	Growth over June 2025	
			Absolute	In %
Deposits	1763446	2026112	262666	15
Advances	1389051	1580142	191091	14
Total Business	3152497	3606254	453757	14
Credit-Deposit Ratio	78.77	77.99		
Total PSA	504165	594719	90554	18
% of PSA to Total Advances of Preceding year	39.94	42.81		
Agricultural Advances	234967	276557	41590	18
% of Agri. Adv. to Total Adv. of Preceding year	18.61	19.91		
Advances to MSME	198372	240646	42274	21
% of MSME to Total Advances of Preceding year	15.72	17.32		

Sector	Particulars
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 15% in Deposits and 14 % in Advances. CD ratio of the state as on 30.06.2026 is 77.99%.
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 18 % in Agricultural Advances.
MSME sector	There is a Y-o-Y growth of 21 % in MSME Advances.

Bank wise level of outstanding for PSA and NPSA as on 30.06.2026 Annexure-1 page no.1-9

BANK WISE - MANDATORY TARGET ACHIEVEMENT AS ON 30.06.2026

MAJOR BANK WISE - MANDATORY TARGET ACHIEVEMENT AS ON 30.06.2026						
Name of the Bank	O/s As on 30.06.2025		O/s As on 31.03.2026		O/s As on 30.06.2026	
	% Agri to Tot Advances	% Priority to Tot Advances	% Agri to Tot Advances	% Priority to Tot Advances	% Agri to Tot Advances	% Priority to Tot Advances
PUBLIC SECTOR BANKS						
Canara Bank	31	54	32	59	32	59
State Bank of India	11	32	12	33	13	34
Union Bank of india	19	43	20	46	19	46
Bank of Baroda	21	40	32	52	31	52
Bank of india	17	34	19	36	20	37
Bank of Maharashtra	17	32	16	30	16	31
Central Bank Of India	15	39	20	47	21	49
Indian Bank	14	31	19	38	19	38
Indian Overseas Bank	35	67	45	70	48	75
Punjab National Bank	9	24	12	26	14	29
Punjab and Sind Bank	5	14	15	43	19	61
UCO Bank	7	70	26	102	33	59
PRIVATE BANKS						
Karnataka Bank	24	49	24	48	25	49
HDFC Bank	4	25	4	28	4	29
AXIS Bank	8	37	6	33	7	37
ICICI Bank	6	25	6	27	5	27
Kotak Mahindra Bank	11	42	10	40	10	40
RRBs						
KGB	83	96	83	95	133	151
APEX BANK						
Apex Bank Ltd	48	64	48	65	47	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 June 2026 of FY 2026-27 vis-à-vis disbursements

(Amount in crores)

ACP Target VS. Achievement- June 2026							
Sector	**Annual Target**	**Jun-25**		**Annual Target**	**Jun-26**		
	2025-26	**Ach**	**% Ach.**	**2026-27**	**Ach.**	**%**	**Prorata %**
Short Term Loan	140108	31580	22.54	146262	35959	24.59	98.36
Agri Term Loan	82095	25374	30.91	104286	36570	35.07	140.28
Total Agri Loans	**222203**	**56954**	**25.63**	**250548**	**72529**	**28.95**	**115.80**
MSME	190890	87495	45.84	227207	118867	52.32	209.28
Export Credit	176	142	80.68	557	38	6.82	27.28
Education	2222	242	10.89	2528	322	12.74	50.96
Housing	11678	1936	16.58	9465	1781	18.82	75.28
Social Infra-structure	223	29	13.00	251	89	35.46	141.84
Renewable Energy	1005	150	14.93	559	35	6.26	25.04
Other PSA	9619	1957	20.35	12148	2418	19.90	79.60
Total PSA	**438015**	**148903**	**33.99**	**503265**	**196079**	**38.96**	**155.84**
Total Non-Priority	750971	227546	30.30	849723	297771	35.04	140.16
Total Credit	**1188986**	**376449**	**31.66**	**1352988**	**493850**	**36.50**	**146.00**

Bank wise & sector wise level of disbursement/achievement in PSA and NPSA under Annual Action Plan during June quarter 2026 is provided in Annexure- 2 page no.10-17

AGENDA 3.2 Achievement under Agriculture Sub Sector as on June 2026:

Summary of Sub-Sector wise ACP Target for FY 2026-27:

(Amt in Cr)

ACP Agriculture Sub-Sector wise Target VS. Achievement for FY 2026-27 (June 2026) (Amt in Crores)					
Particulars	**Sector**	**ACP Target**	**Ach.**	**Ach. %**	**Prorata %**
1. Farm Credit- Allied Activities	i. Dairy	18514	6520	35%	**Ach**
	ii. Poultry	3992	983	25%	98%
	iii. Sheep, Goat & Piggery	4182	1034	25%	99%
	v. Fisheries (D)	2067	104	5%	20%
	TOTAL: FARM CREDIT-ALLIED ACTIVITIES	**28755**	**8641**	**30%**	**Ach**
2. Farm Credit-Other than Allied Activities	Farm Mechanization	10615	313	3%	12%
	Plantation and Horticulture	21893	1785	8%	33%
	Farm development	807	669	83%	**Ach**
	Farm Credit-Others	152541	46415	30%	**Ach**
	TOTAL: FARM CREDIT-OTHER THAN ALLIED ACTIVITIES	**185856**	**49182**	**26%**	**Ach**
3. Agriculture Infrastructure	Construction of Storage Facilities	1358	91	7%	27%
	Land Development, Soil conservation, Watershed Development	1306	139	11%	43%
	Agriculture Infrastructure-Others	844	794	94%	**Ach**
	TOTAL: AGRI. INFRASTRUCTURE	**3508**	**1024**	**29%**	**Ach**
4.Ancillary Activities	Food and Agro Processing	16865	7205	43%	**Ach**
	Ancillary Activities-Others	15564	6477	42%	**Ach**
	TOTAL: ANCILLARY ACTIVITIES	**32429**	**13682**	**42%**	**Ach**
TOTAL: AGRICULTURE		**250548**	**72529**	**29%**	**Ach**

Bank wise Agriculture Sub-Sector wise level of disbursement/achievement Annual Action Plan during June quarter 2026 is provided in Annexure- 3 page no.18-19

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

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

MAJOR BANK WISE -PRIORITY SECTOR TARGET-ACHIVEMENT & CD RATIO AS ON 30.06.2026				
Name of Bank	Priority Sector - ACP Target vs Achievement			CD RATIO
	Target	Ach	%	
CANARA BANK	69573	16393	23.56	68.66
STATE BANK OF INDIA	65910	28813	43.72	67.67
UNION BANK OF INDIA	22808	10763	47.19	55.26
BANK OF BARODA	40620	14926	36.75	111.46
BANK OF INDIA	8152	3087	37.87	157.8
BANK OF MAHARASHTRA	3567	1229	34.46	209.79
CENTRAL BANK OF INDIA	2327	2221	95.46	90.16
INDIAN BANK	6067	2418	39.86	68.51
INDIAN OVERSEAS BANK	4701	1454	30.94	59.57
PUNJAB NATIONAL BANK	3460	1072	30.97	157.84
PUNJAB AND SIND BANK	2443	408	16.69	142.37
UCO BANK	2099	744	35.47	81.19

PRIVATE BANKS				
Name of Bank	Priority Sector ACP Target vs Achievement			CD RATIO
	Target	Ach	%	
KARNATAKA BANK	18419	8145	44.22	53.18
HDFC BANK	42024	23136	55.05	79.02
AXIS BANK	26696	14399	53.94	71.12
ICICI BANK	33377	19695	59.01	76.77
KOTAK MAHINDRA BANK	16701	4851	29.05	69.63
RRBs				
KARNATAKA GRAMEENA BANK	38453	10444	27.16	89.07
APEX BANK				
K.S.COOP APEX BANK LTD	32774	8191	24.99	101.2

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	Ach.	%	Target	Ach.	%
1	BENGALURU URBAN	171824	77852	45.31	846194	317504	37.52
2	HAVERI	8687	3851	44.33	11252	4858	43.18
3	DHARWAD	16239	7129	43.90	27372	10637	38.86
4	RAICHUR	11663	5098	43.71	14949	6114	40.90
5	UTTARA KANNADA	7545	3211	42.56	10663	4129	38.72

Bottom Five districts ACP performance: -

SR. No.	Name of District	PRIORITY			TOTAL CREDIT		
		Target	Achievement	%	Target	Ach.	%
1	MANDYA	16269	4543	27.92	19717	5382	27.3
2	BAGALKOTE	11188	3182	28.44	15809	4420	27.96
3	VIJAYAPURA	11390	3278	28.78	16368	4725	28.87
4	CHAMARAJANAGARA	5069	1539	30.36	6420	1929	30.04
5	GADAG	5573	1731	31.05	6713	2137	31.83

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

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

SR.	Name of District	As on June 2025			As on June 2026		
		Deposits	Advances	CD Ratio	Deposits	Advances	CD Ratio
1	UTTARA KANNADA	24527	11271	**46**	27262	12778	**47**
2	UDUPI	43620	20885	**48**	48716	24185	**50**

The CD Ratio of the state as a whole as on 30.06.2026 is 77.99 %.
Bank wise and district wise CD ratio as on Jun 2026 is provided in Annexure- 4 Page no.20-21
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	Mar-26	Jun-26	Variation Over Mar26
Rural	4473	4475	2
Semi-Urban	2887	2858	-29
Urban (including Metro)	5383	5433	50
Total	**12743**	**12766**	**23**

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

AGENDA 7: ATM Network:

(In numbers)

Particulars	Mar-26	Jun-26	Variation Over Mar26
Rural	1823	2165	**342**
Semi Urban	3100	3395	**295**
Urban	10103	10393	**290**
Total	**15026**	**15953**	**927**

***2301 White Label ATM as on June 2026.**

In comparison to the Mar quarter 2026, there is increase of ATMs for the June 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 30.06.2026:

(Amount in Crore)

Sl No	Sector	As at 31.03.2026			As at 30.06.2026		
		O/S Amt.	NPA Amt.	NPA%	O/S Amt.	NPA Amt.	NPA%
1	Agriculture	271295	20925	**7.71**	276557	20736	**7.50**
2	MSME	229271	10487	**4.57**	240646	10784	**4.48**
3	Housing	57327	677	**1.18**	58462	693	**1.19**
4	Education	8185	324	**3.96**	8258	320	**3.88**
5	Other Priority sector adv	10763	997	**9.26**	9883	976	**9.88**
6	Non priority sector NPA	965569	15959	**1.65**	985423	17685	**1.79**
Total NPAs		**1544523**	**49432**	**3.20**	**1580142**	**51292**	**3.25**

Bank wise NPA in the state is provided in Annexure-7, page No.26-28

FOR DECISIONS

Agenda No	Agenda
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	Delay in plan approval for RSETI Bellari

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

Total BPL claim of Rs 60.26 Cr as on 30.06.2026 is pending from NRLM, GoK.

BANK WISE NRLM BPL CLAIMS PENDING - Karnataka - 30.06.2026 (amt. in crores)		
Sl.No.	**Name of the Bank**	**Pending**
1	BOB Total	3.59
2	Canara Bank Total	17.03
3	DCC Bank Total	2.53
4	Kotak Mahindra Bank Total	2.11
5	RUDSETIs Total	16.98
6	State Bank of India Total	14.77
7	Union Bank of India Total	3.25
All Banks Total		**60.26**

RSETI/RUDSETI, Bank and Year wise claims is enclosed in annexure-8 page No: 29

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 30.06.2026 is as under:

Financial Years	Pending amount (crores)
2022-23	9.75
2023-24	11.87
2024-25	12.88
2025-26	0.64
TOTAL	**35.14**

Major claim amount is pertaining to the following Banks:

Karnataka Gramin Bank (24.05 Cr) Canara Bank (7.93 Cr), State Bank of India (1.81 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:30

Agenda 11 : National Strategy for Financial Inclusion (NSFI) 2025-30- RBI

<table>
<tr><th>Sl. No.</th><th>NSFI Action Point</th><th>Action Taken by SLBC Karnataka</th></tr>
<tr><td>1</td><td>Equitable Financial Services - Coverage of Unbanked Revenue Centres (URCs)</td><td>
<table>
<tr><th>Particulars</th><th>No's</th></tr>
<tr><td>Total URCs identified by RBI</td><td>17,837</td></tr>
<tr><td>Tier-4 Centres</td><td>1</td></tr>
<tr><td>Tier-5 Centres</td><td>26</td></tr>
<tr><td>Tier-6 Centres</td><td>17,810</td></tr>
<tr><td colspan="2"></td></tr>
<tr><td>Total Tier-6 Centres to be covered by Dec 2026 (Survey data received from LDMs)</td><td>2,671</td></tr>
<tr><td>Villages already having banking outlets</td><td>434</td></tr>
<tr><td>Villages requiring banking outlets</td><td>2,237</td></tr>
<tr><td>Coverage target for villages with population > 2,000</td><td>30.09.2026
(579 Centres)</td></tr>
<tr><td>Coverage target for villages with population < 2,000</td><td>31.12.2026
(1658 Centres)</td></tr>
</table>
</td></tr>
<tr><td>2</td><td>Gender-Sensitive Approach - Increasing Women Business Correspondents (BCs)</td><td>
<table>
<tr><th>Particulars</th><th>Status</th></tr>
<tr><td>Total BCs as on 30.06.2026</td><td>1,05,444</td></tr>
<tr><td>Women BCs as on 30.06.2026</td><td>23,535</td></tr>
<tr><td>Share of Women BCs as on 31.03.2026</td><td>18.00%</td></tr>
<tr><td>Share of Women BCs as on 30.06.2026</td><td>22.32%</td></tr>
<tr><td>% Target by Dec 2026</td><td>20.00%</td></tr>
<tr><td>% Target by Dec 2027</td><td>25.00%</td></tr>
<tr><td>% Target by Dec 2028</td><td>30.00%</td></tr>
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</td></tr>
<tr><td>3</td><td>Skill Development Linkages - Credit Support to Skill-Trained Individuals</td><td>SLBC advised LDMs on 19.01.2026 to coordinate with NABARD DDMs while preparing District Potential Linked Plans (PLPs) to provide adequate credit allocation for candidates trained through RSETIs, RUDSETIs, PMKVY and other recognized institutions. NABARD was also requested to advise DDMs accordingly. Member Banks, NACER, RSETIs and RUDSETIs have been advised to provide handholding support and facilitate timely credit linkage for trained candidates.</td></tr>
<tr><td>4</td><td>Dissemination of Information on Skill Loan Schemes</td><td>Details of NSDC Skill Loan Schemes and State/Central Government sponsored schemes have been hosted on the SLBC Karnataka website. Vide letter dated 28.01.2026, member banks and LDMs were advised to disseminate the information among branches. LDMs have also been advised to include a separate agenda item on skill loan schemes in DCC, DLRC and BLBC meetings for wider awareness and implementation.</td></tr>
<tr><td>5</td><td>Digital Financial Services - Expanding and Deepening Digital Payment Ecosystem (EDDPE)</td><td>Karnataka achieved 100% EDDPE coverage on 31.08.2024, ahead of NSFI timelines. The incremental progress under EDDPE is being monitored on a quarterly basis by the SLBC Sub-Committee on EDDPE (Convenor: State Bank of India) to ensure sustenance and further strengthening of the digital payment ecosystem.</td></tr>
</table>

NSFI 2023-25 BANKING OUTLET AVAILABLE TO BE UPDATED IN CISBI PORTAL

Name of Bank	Banking Outlet
AIRTEL PAYMENT BANK	43
BANK OF BARODA	36
BANK OF INDIA	2
BANK OF MAHARASTRA	1
CANARA BANK	30
CENTRAL BANK OF INDIA	2
Fino Payment Bank	1
INDIA POST PAYMENTS BANK	74
INDIAN OVERSEAS BANK	13
KARNATAKA BANK	3
KARNATAKA GRAMEENA BANK	161
Pay Point	2
PUNJAB NATIONAL BANK	1
RNFI	1
STATE BANK OF INDIA	39
UCO BANK	1
UNION BANK OF INDIA	4
vidcom	1
YES BANK	19
Total	**434**

ALLOTMENT OF URCs POPULATION AND BANK WISE

Name of Bank	Dec-26 (Population <2000)	Sep-26 (Population <2000)	Grand Total
Bank Of Baroda	96	34	**130**
Bank Of India	14	7	**21**
Bank Of Maharashtra	8	1	**9**
Canara Bank	308	112	**420**
Central Bank Of India	10	4	**14**
City Union Bank Ltd	1		**1**
Federal Bank Ltd	2		**2**
HDFC Bank Ltd	3	1	**4**
ICICI Bank Ltd	8	3	**11**
IDBI Bank Ltd.	1		**1**
Indian Bank	12	6	**18**
Indian Overseas Bank	35	6	**41**
Indian Post Payment Bank	2	3	**5**
Karnataka Bank Ltd	46	12	**58**
Karnataka Grameen Bank	658	241	**899**
Kotak Mahindra Bank Ltd	5	1	**6**
Punjab National Bank	8	2	**10**
State Bank Of India	332	116	**448**
UCO Bank	7	3	**10**
Union Bank Of India	102	27	**129**

Agenda 12 : Delay in plan approval for RSETI Bellari

SLBC has received a representation from LDM Bellari informing that eventhough Bank has submitted the plan for RSETI building construction with CMC, Bellari. The required is long pending with CMC.

The GoK may kindly intervene with CMC, Bellari for early approval of the building plan.

RBI AGENDA -13

Agenda No	Agenda
13.1	National Strategy for Financial Inclusion 2025-30 – Review of Implementation Status
13.2	Unified Lead Bank Scheme (LBS) Portal
13.3	Review of ACP Priority Sector Performance and CD Ratio of Select Private Sector Banks
13.4	Status of Re-KYC in Karnataka
13.5	Revised Circular on Lead Bank Scheme
13.6	Delay/Non-Conduct of DCC and DLRC meetings
13.7	Standard Operating Procedure (SOP) regarding 'Relief Measures by banks in Areas Affected by Natural Calamities.
13.8	Master Directions on Kisan Credit Card (KCC) Scheme, 2026
13.9	Digital Modes of Payments

Agenda 13.1. National Strategy for Financial Inclusion 2025-30 – Review of Implementation Status

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.

Out of four action points for the SLBCs/UTLBCs, Karnataka has already achieved one relating to EDDPE on August 31, 2024. However, it has been observed that some banks had not maintained 100% coverage, hence overall savings and current account coverage for March 2026 stood at 99.39% and 94.64% respectively.

For the remaining three action points, SLBC Karnataka convenor was advised to formulate roadmaps for their implementation in consultation with the relevant stake-holders and place them for approval in the upcoming SLBC meeting. The convenor may present the latest status of the implementation of the remaining action points.

One of the action points requires banks to open new Banking Outlets to cover 15% of the Tier- VI Un-banked Rural Centres (URCs) by December 2026. To achieve this target banks have to open 2,237 Banking Outlets in Tier-VI URCs. A meeting was held, under the chairpersonship of the RD Bengaluru on August 19, 2026, with the state controlling heads of 17 banks, having targets to open banking outlets in the identified URCs to review the progress. The banks were advised to update the CISBI portal wherever existing banking outlets were present. They were also advised to ensure that required approvals were obtained from their HOs for opening of the banking outlets on priority and start opening the banking outlets.

Agenda 13.2. Unified Lead Bank Scheme (LBS) Portal

The RBI has rolled out a unified portal on parallel run, for the submission of all data related to the Lead Bank Scheme, which will replace individual SLBC/UTLBC portals and standardise data submission procedures nationwide. Currently, 32 mandatory returns have been fully migrated to this Portal. As of August 03, 2026, all 31 Lead District Managers (LDMs) in Karnataka, have successfully uploaded the Annual Credit Plan (ACP) Targets for FY 2026–27. SLBC Karnataka convenor and all LDMs are advised to verify that the reports generated in the Unified LBS Portal tally accurately with those from the existing SLBC Revamp Portal.

Agenda 13.3. Review of ACP Priority Sector Performance and CD Ratio of Select Private Sector Banks

A review meeting of select private sector banks, chaired by the Regional Director, RBI, Bengaluru, was held on July 09, 2026. During the meeting, the performance of the banks in achieving their ACP targets under Priority Sector Lending and maintaining the Credit-Deposit (CD) Ratio was reviewed. The banks were advised to step up the credit disbursements to the priority sector and its constituent sub-sectors to ensure compliance with the targets prescribed under the ACP. They were also advised to take immediate and focused measures to enhance credit deployment through their rural and semi-urban branches, with the objective of achieving a minimum CD Ratio of 60%.

Agenda 13.4. Status of Re-KYC in Karnataka and Unclaimed Deposits

As of July 31, 2026, member banks in Karnataka have covered 90% of the re-KYC pendency in active accounts, resulting in an overall achievement of 56%. State has achieved 72% of the targeted pendency in the 'Focus Group'. The 'Focus Group' re-KYC achievement for the top six banks (as of July 31, 2026) stands at 74.98% for Karnataka Grameena Bank, 72.78% for Canara Bank, 64.50% for State Bank of India, 65.25% for Karnataka Bank, 56.30% for Indian Overseas Bank, and 6.59% for Kotak Mahindra Bank.

The banks are advised to undertake special camps for Re-KYC, inoperative accounts and unclaimed deposits during the month of September 2026.

Agenda 13.5. Revised Circular on Lead Bank Scheme

The RBI issued the revised Circular on the Lead Bank Scheme on June 19, 2026. To familiarise LDMs, DDMs and officials of SLBC, Karnataka with the revised guidelines, a meeting was convened on July 10, 2026. During the deliberations, they were advised to ensure strict adherence to the new operational framework, with particular emphasis on the standardization of agenda items for various LBS fora meetings and adoption of the prescribed format for recording minutes. Further, SLBC, Karnataka, was advised to reconstitute its Sub-Committees forthwith to ensure that their composition aligns with revised guidelines to facilitate effective implementation.

All LDMs are advised to ensure that the items in the indicative agenda for DCC and DLRC meetings are incorporated in the meetings. Further, the review of opening of banking outlets in identified unbanked rural centres has to be included as an agenda in the DCC.

All the banks are advised to submit the list of their District Co-ordinators and their contact details to RBI, SLBC convenor and the LDMs. The banks are advised to ensure that only the District-Coordinators attend the DCC and DLRC meetings. At least two persons may be nominated as District Co-ordinators by the banks in each district.

SLBC convenor is advised to ensure that the Sub-Committees of the SLBC are reconstituted as per the instructions contained in the new Circular on Lead Bank Scheme dated June 19, 2026.

Further, the minutes of the meetings of BLBC, DCC, DLRC and SLBC are to be prepared in the format Annex-10 provided in the said circular.

Agenda 13.6. 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. DLRC meeting of Bidar for the review quarter March 2026 is yet to be scheduled. DCC meetings for the districts of Mysore, Chikkaballapur, Bidar, Vijayapura and DLRC meeting for the district of Vijayanagara were held with delay in the month of July and August 2026 respectively.

With revised instructions contained in para 6.3 on Conduct of DCC Meetings of Lead Bank Scheme dated June 19, 2026, BLBC and DCC meetings are to be conducted within 60 days from the end of the quarter. DCC meetings for 14 districts have been conducted within stipulated timelines, however DCC meetings for remaining 17 districts are yet to be conducted. Respective LDMs are advised to expedite the conduct of the meetings

Agenda 13.7. Standard Operating Procedure (SOP) regarding 'Relief Measures by banks in Areas Affected by Natural Calamities.

During the meeting on July 10, 2026, LDMs and DDMs were apprised of the revised Standard Operating Procedure (SOP) regarding 'Relief Measures by banks in Areas Affected by Natural Calamities' framed by RBI. The revised SOP was shared with the SLBC Convenor and all the LDMs, with instructions to circulate it to all the member institutions of SLBC and DCC.

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Agenda 13.8. Master Directions on Kisan Credit Card (KCC) Scheme, 2026

The RBI has issued the updated Directions on KCC Scheme on June 19, 2026, which will be effective for loans sanctioned from January 01, 2027. The SLBC convenor was advised vide email July 14, 2026, to circulate these new directions among all member financial institutions to ensure operational readiness.

Agenda 13.9. Digital Modes of Payments:

As per the SLBC report on district-wise digital transactions, as on June 30, 2026, UPI and IMPS have been the preferred mode of digital payments with a transaction volume of 46.89 crore and 8.06 crore, respectively. The transaction value of UPI was at ₹42,72,188.92 Crore and of IMPS was at ₹2,25,51,149.23 Crore.
However, Bharat QR Code and BHIM Aadhar (AEPS) modes have been found to be lagging. The banks may identify the bottlenecks in these modes of payments and take suitable action to improve their usage.

NABARD AGENDA -14

Agenda No	Agenda
14.1	Support to Government of Karnataka under RIDF
14.2	Banks to extend credit facilities against e-NWRs
14.3	Empowering Farmers through e-Kisan Upaj Nidhi (e-KUN)
14.4	Submission of PMFBY/RWBCIS Saturation Details as on 30.07.2026 and 07.08.2026
14.5	Financial Inclusion Fund (FIF) - Grant Support Available for Banks
14.6	Enhancing Credit Flow to Fisheries and Seaweed Sector
14.7	Information sought by DA&FW regarding KCC loans sanctioned against Gold Collateral and possible wrongful availing of benefits under Modified Interest Subvention Scheme (MISS)

Agenda 14.1. 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 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.

Detailed sector-wise summary of assistance provided under RIDF from Tranche I to Tranche XXXII, is detailed below :
Rs. 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
Total		**48002**	**36279.75**	**25641.70**	**21169.85**

Agenda 14.2. Banks to extend credit facilities against e-NWRs

2.1 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.

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.

Agenda 14.3. Empowering Farmers through e-Kisan Upaj Nidhi (e-KUN)

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

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 14.4. Submission of PMFBY/RWBCIS Saturation Details as on 30.07.2026 and 07.08.2026

NABARD, Karnataka RO vide e-mails dated 17 July 2026, and 30 July 2026, has advised SLBC regarding the format in which data pertaining to the PMFBY/RWBCIS Saturation Campaign is to be furnished. SLBC is requested to submit the updated sheet containing saturation details as on 30 July 2026 and 7 August 2026 in the prescribed format by 12 August 2026.

Agenda 14.5. Financial Inclusion Fund (FIF) - Grant Support Available for Banks

Grant support is available for various schemes under Financial Inclusion Fund (FIF) from NABARD to SCBs/ RRBs/ RCBs/ SFBs and PBs. The target allocated during the current year FY 2026-27 for sanction and disbursement are Rs.7.13 crore and Rs. 10.86 crore respectively for the State of Karnataka.

The various schemes supported under FIF for which Banks can claim grant support are as under:

i. Conduct of Financial and Digital Literacy Campos by rural branches of Banks.
ii. Financial Literacy through Nukkad Natak
iii. Deployment of micro-ATM
iv. Demonstration Van for Banking Technology (for RCBs/ RRBs)
v. Deployment of PoS/mPoS terminals in Tier 3 to Tier 6 centres
vi. Installation of solar power unit/ UPS deployment in SSA of Bank for new branches or for branches in remote area having poor power connectivity.
vii. Positive Pay System (for RCBs)/
viii. Onboarding to BBPS/ Green PIN (for RRBs/ RCBs)
ix. Reimbursement for Handheld projector
x. Support to Banks for AUA/KUA Licence
xi. Onboarding to PFMS

The grant support for the above activities is eligible as per circular No. NB.DFIBT/11451-11899/DFIBT-23/2022-23 dated 31 January 2023.

Agenda 14.6. Enhancing Credit Flow to Fisheries and Seaweed Sector

SLBC to include "Credit Flow to Fisheries Sector" as a regular agenda item in SLBC meetings and undertake quarterly reviews of the targets and achievements under GLC, with mid-term reviews and corrective measures wherever necessary. Banks may also be advised to facilitate and promote credit to seaweed cultivation and fisheries-related value-addition activities and ensure that such lending is appropriately captured and monitored under the existing reporting framework.

Agenda 14.7. Information sought by DA&FW regarding KCC loans sanctioned against Gold Collateral and possible wrongful availing of benefits under Modified Interest Subvention Scheme (MISS)

DA&FW has indicated that certain banks are continuing to sanction Kisan Credit Card (KCC) loans against the pledge of gold as collateral. It has been reported that, in some cases, the sanctioned loan amount is based on the value of pledged gold rather than the applicable Scale of Finance (SoF), which may result in wrongful availing of benefits under the **Modified Interest Subvention Scheme (MISS).**

In this connection DAFW has advised NABARD to provide state wise comprehensive reports containing the following information:

i. Provide state-wise details of KCC accounts where collateral was obtained, including account numbers and loan amounts.

ii. Submit findings and details of actions proposed to be taken against violating banks.

iii. Recommend corrective measures to prevent recurrence.

3. In view of the above, we request the SLBC to **submit** the information at the earliest to enable us to provide the information to GoI.

FOR REVIEW

Agenda No	Agenda
15	Financial Inclusion Parameters
15.1	Progress under Social Security Schemes.
15.2	Performance under Atal Pension Yojana (APY) scheme for FY 2026-27: (01.04.2026 to 30.06.2026)
15.3	Functioning of Business Correspondents (Review of Operations of Business Correspondents – hurdles/issues involved)
15.4	Review of Financial Literacy Camps (FLCs)
15.5	Centre Financial Literacy (CFLs)
15.6	Progress under Aadhaar seeding in PMJDY Accounts
15.7	Progress under Aadhaar seeding of operative CASA accounts
15.8	Status of RSETIs / RUDSETIs as on 30.06.2026 reported by sponsor Banks
15.9	Progress under finance to Minority Communities in the state
15.10	Progress under finance to Minority Communities in the identified Districts
16	Agriculture & Farmer Welfare Schemes
16.1	Kisan Credit Card
16.2	Agriculture Infrastructure Fund (AIF)
16.3	Progress under PMFME scheme: Cumulative Progress as on 30.06.2026
16.4	Pledge Financing for Agriculture commodities through Electronic Negotiable Ware-house Receipt (e-NWR)
16.5	Financing to Farmer Producer Companies / Farmer Producer Organizations
16.6	Progress under SHG-Bank linkage
16.7	Progress under Joint Liability Groups
16.8	Pradhan Mantri Fasal Bima Yojana (PMFBY) - Agriculture Department
16.9	Restructured Weather Based Crop Insurance Scheme
17	MSME Parameters
17.1	Progress in Sanctions under MUDRA scheme
17.2	PMSVANidhi scheme
17.3	PMEGP performance as on 30.06.2026
17.4	Recovery of Bank's dues under PMEGP
17.5	Performance under PM Vishwakarma Scheme as on 30.06.2026
18	Retail Schemes
18.1	PMAY-U
18.2	Performance under PM Surya Ghar – Muft Bijli Yojana (PMSGMBY)
19.	Review of progress of actions taken by banks regarding refund of Gruhalaxmi Yojana payments released after death of beneficiary

AGENDA 15: Financial Inclusion Parameters:

AGENDA 15.1: Progress under Social Security Schemes:

(No of enrolments in lakhs)

Scheme	Outstanding as on				
	30.06.2025	31.03.2026	30.06.2026	% growth Q-O-Q	% growth Y-o-Y
PMSBY	196	231	**215**	**-6.93**	**9.69**
PMJJBY	79	99	**87**	**-12.12**	**10.13**
APY	42	49	**50**	**2.04**	**19.05**

The major reduction in PMJJBY & PMSBY schemes is due to:

(No of enrolments in lakhs)

Name of Bank	Mar-26		Jun-26		VARIATION	
	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
KARNATAKA GRAMEENA BANK	26.45	53.43	17.32	42.27	-9.13	-11.16
STATE BANK OF INDIA	19.94	45.49	17.35	42.66	-2.59	-2.83
CANARA BANK	20.23	53.11	18.64	52.19	-1.58	-0.92
BANK OF BARODA	7.85	17.83	6.99	15.07	-0.85	-2.76

Bank wise progress under SSS is placed as Annexure 10 page no.31

AGENDA 15.2: Performance under Atal Pension Yojana (APY) scheme for FY 2026-27: (01.04.2026 to 30.06.2026)

Karnataka has achieved 18.22 % of APY target set by PFRDA during FY 2026-27 up to 30.06.2026.

Bank Category	No. of branches as on 30.06.2026	Target by PFRDA per branch	Total Target	Performance by Banks	Achievement	
					%	Pro rata %
PSBs	5640	110	620400	110984	**17.89**	**71.56**
Major Pvt Banks	1267	75	95025	5420	**5.70**	**22.80**
PVT Banks	1531	45	68895	13234	**19.20**	**76.80**
RRBs	1755	110	193050	50406	**26.11**	**104.44**
Small Finance Banks	246	70	17220	1247	**7.24**	**28.96**
Cooperative Banks	299	20	5980	1022	**17.09**	**68.36**
Total	**10738**		**1000570**	**182313**	**18.22**	**72.88**

Name of Bank where APY enrolment is zero as on 30.06.2026:

Name of Bank	Annual Target
CITY UNION BANK LTD	2700
DAVANAGERE DCCB	300
EQUITAS SMALL FINANCE BANK LTD	2450
KODAGU DCCB LTD	340
THE CHIKMAGALUR DCCB LTD CHIKMAGALUR	400
THE LAKSHMI VILAS BANK LTD	2655
THE VIJAYAPUR DCCB LTD VIJAYAPUR	660

Bank wise and District wise performance report provided by PFRDA is placed as Annexure,11. Page.No-32

AGENDA 15.3: Functioning of Business Correspondents (Review of Operations of Business-Correspondents - hurdles/issues involved):

Data as on	Total No. of BC locations	Fixed BCs		BCs certified by IIBF	Total Women BCs	Total BC Sakhis
		Active	Inactive			
Mar.2026	104397	39407	4614	15363	18985	1712
June.2026	105444	39088	4759	18590	23535	2714
Variation over Mar. 2026	**1047**	**-319**	**145**	**3227**	**4550**	**1002**

BC Sakhi Deployment Bank Wise Details		
SL No	**Bank**	**No of BC Sakhis**
1	Canara Bank	540
2	Karnataka Grameena Bank	476
3	India Postal Payment Bank	411
4	State Bank of India	385
5	Bank of Baroda	166
6	Union Bank of India	112
7	Indian Overseas Bank	36
8	Indian Bank	31
9	Karnataka Bank	16
10	Airtel Payment Bank	10
11	IDIBI Bank	9
12	YES Bank	7
13	Punjab National Bank	4
14	Bank of Maharashtra	3
15	Central Bank of India	3
16	UCO Bank	2
17	ICICI Bank	1
18	IDFC First Bank	1
19	FINO Payment Bank	1
20	ESAF Bank	1
Deployment under the process		499
Total BC Sakhis		**2714**

Variation in Inactive BCs over previous Quarter:

Name of the Bank	Fixed BCs					
	Mar-26		Jun-26		Variation over Mar 2026	
	Active	Inactive	Active	Inactive	Active	Inactive
INDIA POST PAYMENTS BANK	10229	0	9901	0	-328	0
INDUSIND BANK	6736	0	6552	0	-184	0
BANK OF BARODA	1633	227	1533	231	-100	4
INDIAN BANK	176	20	122	96	-54	76
STATE BANK OF INDIA	2293	55	2252	71	-41	16
IDFC FIRST BANK	156	31	150	37	-6	6
RBL BANK	666	0	663	0	-3	0
HDFC BANK	205	110	203	112	-2	2
KARNATAKA BANK	79	6	78	7	-1	1

Total BCs is reduced due to the following Banks:

	TOTAL BCS		
NAME OF THE BANK	**Jun-26**	**Mar-25**	**VARIATION**
STATE BANK OF INDIA	2323	2348	-25
BANK OF BARODA	1764	1860	-96
CSB BANK LIMITED	0	114	-114
INDUSIND BANK	9131	9669	-538

Bank wise details of BCs as on 30.06.2026 is furnished as an Annexure12 – page No.33:

AGENDA 15.4: Review of Financial Literacy Camps (FLCs):

The status of FLCs as on 30.06.2026 as reported by sponsor Banks is as under:

As on As on 31.03.2026		As on 30.06.2026		Latest Position		Total FLCs
Func-tional	Non-Func-tional	Func-tional	Non Functional	Functional	Non-Func-tional	
138	39	139	38	150	27	177

Non-functional FLCs are from following banks:

SL NO.	BANK NAME	Mar-26	Jun-26	Latest Position
		NON-FUNC-TIONAL	NON-FUNC-TIONAL	NON-FUNC-TIONAL
1	State Bank of India	33	33	19
2	Bank of Baroda	1	1	4
3	Union Bank of India	4	3	4
4	Karnataka Gramin Bank	1	1	0
TOTAL		39	38	27

SLBC requests member banks to ensure that all FLCs are functional immediately

Financial Literacy Centers data:

Particulars	During the Mar quarter 2026	During the June quarter 2026
No. of camps conducted	6802	5003
No. of participants	628081	366381
No. of Women participants	373003	180362
No. of PMJDY sourced	9286	4444
No. of PMJJBY enrolled	24988	21155
No. of PMSBY enrolled	47985	26816
No. of APY enrolled	25089	5526
No. of activated accounts	57176	95584
No. of complaints resolved	9566	11179
No. of Online banking enrolments	29450	34453

Bank wise FLCs for June quarter 2026 is enclosed as annexure 13, page No 34-36.

AGENDA 15.5: Centre Financial Literacy (CFLs):

RBI Advised SLBC to place a separate agenda on the outcome of financial inclusion efforts of CFLs is to be discussed. Accordingly the matter is placed here below

In Karnataka state 79 CFLs have been established 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 June- 2026 quarter as under: -

Particulars	During Mar-26	During Jun-26
No of camps conducted	13341	12829
No of participants covered in camps viz a viz target population set by the NGOs	408917	331378
No. of Bank accounts opened	6183	4935
No. of persons covered under insurance	71017	48423
No. of persons covered under Pension	4024	5089
No of Bank accounts reactivated	5737	4477
No. of debit/credit cards issued/reactivated	4576	4629
No. of Debit/Credit card issued	10438	15014
No. of persons who were assisted at the bank with bank operations.	20075	18674

No. of grievance redressal addressed.	744	644
No. of persons covered under online banking transactions	42151	35718
No. of persons indebted to moneylenders (informal sector) who were bought to formal sector.	1156	1445
No. of persons sensitized under advanced financial products like mutual funds etc.	2243	1255
No. of persons covered under any Government Sponsored schemes.	25587	27581

Bank wise outcome of CFLs for June quarter 2026 is enclosed as annexure 14, page No 37-38.

AGENDA 15.6: Progress under Aadhar seeding in PMJDY Accounts:

(Outstanding No. of Accounts in lakh)

Particulars	Dec-25	Mar-26	June-26
No. of PMJDY A/cs O/S	212	214	217
Total Aadhar Seeded A/cs	176	179	180
% Aadhar Seeding	83	83	83

Bank wise total progress under PMJDY Aadhar seeding as on 30.06.2026 is provided in the Annexure-15, page No-39

AGENDA 15.7: 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
20.03.2026	1033	922	89
24.07.2026	1036	921	89*

*Source: DFS, Ministry of Finance

All member banks are requested to sensitize the branches for further improving in Aadhaar seeding.
Bank wise Aadhaar seeding of operating CASA is provided in the Annexure-16, page No- 40

AGENDA 15.8: Status of RSETIs / RUDSETIs as on 30.06.2026 reported by sponsor Banks are under:

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

Name of the Sponsoring Institution	No. of RSETIs	Target for 2026-27*		Achievements (as at 30.06.2026)			
		Programs	To be Trained	Programs	Trained	% Ach	Pro rata %
Bank of Baroda	2	**64**	**2000**	18	521	**26%**	**104%**
Canara Bank	11	**365**	**11026**	72	1961	**18%**	**72%**
DCCB Bank, Bidar	1	**30**	**1000**	2	68	**7%**	**28%**

Kotak Mahindra Bank	1	**31**	**1000**	5	134	**13%**	**52%**
RUDSETI	7	**239**	**7005**	52	1433	**20%**	**80%**
State Bank of India	8	**256**	**7807**	47	1345	**17%**	**68%**
Union Bank of India	2	**68**	**2000**	10	281	**14%**	**56%**
Total	**32**	**1053**	**31838**	**206**	**5743**	**18%**	**72%**

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

Sl No.	Particulars	As on 30.06.2026 (Cum since inception)	During FY 2026-27
1	No. of training programs conducted	16076	206
2	No. of persons trained	451254	5743
3	No. of persons secured employment / self-employment	330892	3172
4	No. of trained persons credit linked	204560	1313

- The progress achieved by RSETIs during the year is provided in the Annexure-17, page No-41-42
- All member banks are requested to arrange for credit linkage to all RUDSET/RSETI 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.

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

(Amount in Crore)

Outstanding as on	Total PSA	Out of which to Minority Communities	% to total PSA
Mar-26	578954	55373	10
June-26	594719	57967	10

SLBC requests Karnataka State Minority Corporation to source maximum applications from all eligible minority communities to reach the Prime Minister 15 points programme and if any issues exist the same may be taken up with State Level authorities through Lead District Managers.

Bank wise outstanding to Minority Communities as on June 2026 provided in annexure-18, page No-43

15.10: 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 June .2026 are under.

(Amount in Crore)

Name of the District	Bidar			Kalaburgi			Dakshina Kannada		
	Dec-25	Mar-26	Jun-26	Dec-25	Mar-26	Jun-26	Dec-25	Mar-26	Jun-26
Advances under Priority Sector Credit	6432	6567	6723	11427	11773	11869	31981	34175	34445
Lending to Minority Community	757	772	795	1309	1287	1305	7036	7246	7459
Advances to Minority Community vis-a-vis PSA	11.77	11.76	11.83	11.46	10.93	11.00	22.00	21.20	21.65

AGENDA 16: Agriculture & Farmer Welfare Schemes:

AGENDA 16.1: KCC:

Kisan Credit Card (KCC)_Loans - Disbursements:

[cards in Actual & Amount in crores]

Parameter	Disbursement in Q1 2025		Disbursement in Q1 2026	
	No. of Cards	Amount	No. of Cards	Amount
KCC	866490	13520	905714	12635
KCC-AH	22277	162	26766	200
KCC-FISHERIES	2147	49	2473	68

Kisan Credit Card (KCC)_Loans -Outstanding:

[cards in Actual & Amount in crores]

Parameter	Outstanding as on 30.06.2025		Outstanding as on 31.03.2026		Outstanding as on 30.06.2026	
	No. of Cards	Amount	No. of Cards	Amount	No. of Cards	Amount
KCC	50,58,142	72,532	49,98,809	72,847	48,54,878	68,992
KCC-AH	1,94,539	1,111	1,95,301	1,230	2,01,755	1,276
KCC-FISHERIES	12,122	274	12,109	282	11,146	292

The reduction in KCC O/s over March 26 is on account of following Banks:

[cards in Actual & Amount in crores]

Name of Bank	Mar-26		June-26		Variation	
	Total KCC	O/s Amount	Total KCC	O/s Amount	Total KCC	O/s Amount
KARNATAKA BANK	115736	4769	15293	667	-100443	-4102
APEX BANK	3016468	24337	2960735	24009	-55733	-327
RBL BANK	3078	378	5979	236	2901	-143
HDFC BANK	20708	1661	20327	1538	-381	-123
KGB	953724	20057	958670	19956	4946	-100

The reduction in KCC AH O/s over March 26 is on account of following Banks:
[cards in Actual & Amount in crores]

Name of Bank	Mar-26		June-26		Variation	
	Accts.	O/s Amt.	Accts.	O/s Amt.	Accts.	O/s Amt.
KARNATAKA BANK	6466	166	1383	7	-5083	-160
CENTRAL BANK OF INDIA	163	12	274	1	111	-11
SOUTH INDIAN BANK	61	9.62	2	0.29	-59	-9

The Reduction in KCC Fisheries O/s over March 26 is by below mentioned Bank.
[cards in Actual & Amount in crores]

Name of Bank	Mar-26		June-26		Variation	
	Accts.	O/s Amt.	Accts.	O/s Amt.	Accts.	O/s Amt.
KARNATAKA BANK	1013	18.74	247	2.29	-766	-16.45
SOUTH INDIAN BANK	61	9.62	2	0.29	-59	-9.33

KCC Application pendency:

Scheme	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	Pending for more than 15 days
KCC-AH	290172	288060	132389	2971
KCC-FISHERIES	33820	32593	15186	266
TOTAL	**323992**	**320653**	**147575**	**3237**

Banks Having Major Pendency under Animal Husbandry	
Bank Name	**Pendency more than 15 days**
Bank of Baroda	645
Cooperative Bank	438
State Bank of India	405
Union Bank of India	311
Canara Bank	200

Banks Having Major Pendency under Fisheries	
Bank Name	**Pendency more than 15 days**
State Bank of India	80
Cooperative Bank	73
Canara Bank	73
Bank of Baroda	20

Bank wise data on KCC loan as on 30.06.2026 is provided in the Annexure -19,page No-44

KCC Dairy loans sanctioned during the quarter and outstanding as on 30.06.2026 is provided in the Annexure-20, page no.45

Performance under KCC-Fisheries as on Jun. 2026 is provided in Annexure-21 page no.46

B) KCC Saturation Campaign from (06.07.2026 to 14.08.2026)

- SLBC Karnataka has launched a state-wide KCC Saturation campaign in association with Govt of Karnataka.
- Meeting convened under the chairmanship of Dr. Vishal R, Secretary (Fiscal Reforms), GoK on 18.06.2026.
- Campaign was officially launched on 06.07.2026
- Approximately 17 lakh uncovered farmers were circulated to Banks and LDMs.
- Bank Branches to conduct camps in coordination with LDMs and line departments.

The Progress of the Campaign is as under,

Total Uncovered Farmers	Total Covered Farmers as on 20.08.2026	% Coverage
17,00,147	3,26,754	19%

AGENDA 16.2: Agriculture Infrastructure Fund (AIF) (Continued Till 30.09.2026):

We are happy to inform that Karnataka state has achieved a milestone of 5000 Crore plus sanctioned under AIF. We thank all Banks/LDMs and state Govt. for the support extended.

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
2026-27 (30.06.2026)	93	106	173	185

AIF projects verified by CPMU yet to be sanctioned as on 30.06.2026							
		Less than 60 days		More than 60 days		Total	
Sl. No.	Name of the Bank/Financial institutions	No. of Projects	Amount (Rs. In Cr.)	No. of Projects	Amount (Rs. In Cr.)	No. of Projects	Amount (Rs. In Cr.)
1	HDFC Bank	16	22.34	16	24.06	32	46.40
2	Canara Bank	16	18.42	17	17.96	33	36.38
3	Karnataka Bank	26	31.15	6	4.00	32	35.15
4	SBI	33	12.92	25	15.39	58	28.31
5	UBI	15	12.71	12	7.46	27	20.17
6	Axis Bank	9	12.86	1	2.00	10	14.86
7	Bank Of Baroda	22	9.05	1	0.14	23	9.18
8	DCCBs	17	8.42	0	0.00	17	8.42
9	State Cooperative Banks	5	7.56	0	0.00	5	7.56
10	Kotak Mahindra Bank	4	7.31	0	0.00	4	7.31

AIF projects sanctioned yet to be disbursed as on 30.06.2026							
		Less than 60 days		More than 60 days		Total	
Sl. No.	Name of the Bank/Financial institutions	No. of Projects	Amount (Rs.In Cr.)	No. of Projects	Amount (Rs.In Cr.)	No. of Projects	Amount (Rs. In Cr.)
1	Canara Bank	41	81.43	5	5.03	46	86.46
2	DCCBs	186	70.61	0	0.00	186	70.61
3	UBI	27	31.27	2	0.75	29	32.01
4	HDFC Bank	37	22.85	1	0.27	38	23.12
5	SBI	20	16.24	13	3.74	33	19.98

Progress under the scheme is given in the Annexure-22, page No.47
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 16.3: Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 30.06.2026:

Details	No. of Accounts
Total Target FY 2025-26 (continued till 30.09.2026)	4900
Application applications submitted to Banks	8712
Loans under process	2076
Loans Sanctioned	3960
Loans Rejected	3276
Loan disbursed	3371
% Sanction against Target	81

Karnataka State has secured **6th position** in sanctions and **2nd position** in disbursement percentage in PAN India.

Cumulative Pendency under PMFME with major banks is as under:

	PMFME Bank-wise Cumulative Pendency as on 29.07.2026						
Sl. No	Bank Name		Pendency Range				Total Pen-dency
		0-15 Days	15-30 Days	30-60 Days	60-90 Days	> 90 Days	
1	KARNATAKA GRAMIN BANK	83	44	87	66	106	386
2	CANARA BANK	161	54	82	16	24	337
3	STATE BANK OF INDIA	166	76	43	9	7	301
4	UNION BANK OF INDIA	36	18	51	27	41	173
5	KARNATAKA BANK LIMITED	21	9	21	17	51	119
6	HDFC BANK	24	7	23	10	41	105
7	BANK OF BARODA	18	6	12	11	46	93

All the Banks are instructed to advise the branches to sanction atleast 1 application during the campaign period from 27.07.2026 to 17.08.2026. Clearing pending applications and up-dating in the portal.

District wise, Bank wise and target and progress under PMFME scheme is provided in Annex-ure-23, page No- 48

AGENDA 16.4: Pledge Financing for Agriculture commodities through Electronic Negotia-ble Warehouse Receipt (e-NWR) as on 30.06.2026:

Warehouse Development and Regulatory Authority (WDRA) has been established under ware-housing (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 2026-27(Cr)	Disbursed Amt (Cr)	Achievement (%)
1	Karnataka	**	22	-

** We are yet to receive the e-NWR target for the FY 2026-27 from DFS, GoI

Performance under e-NWR as on Jun. 2026 is provided in Annexure-24, page no.49

AGENDA 16.5: Financing to Farmer Producer Companies / Farmer Producer Organizations

Progress under FPO as on 30.06.2026.

Target FY 2026-27 (Nos)	Achievement (No)	Achievement (%)
60	10	17

Top Performing Banks:

Sl.	Name of The Bank	Physical Tar-get (Nos)	Achievement as on 30.06.2026	% Ach
1	STATE BANK OF INDIA	3	3	100
2	BANK OF BARODA	3	2	67
3	HDFC BANK	3	2	67
4	CANARA BANK	3	1	33
5	BANK OF INDIA	2	1	50

Bottom Performing Banks:

Sl.	Name of The Bank	Physical Target (Nos)	Achievement as on 30.06.2026	% Ach
1	KARNATAKA BANK	2	0	0
2	KARNATAKA GRAMEENA BANK	3	0	0
3	UNION BANK OF INDIA	3	0	0
4	BANK OF MAHARASHTRA	2	0	0
5	CENTRAL BANK OF INDIA	2	0	0
6	INDIAN BANK	2	0	0
7	INDIAN OVERSEAS BANK	2	0	0
8	PUNJAB NATIONAL BANK	2	0	0
9	PUNJAB AND SIND BANK	2	0	0
10	UCO BANK	2	0	0

Progress under scheme is given in annexure-25, page no.50

AGENDA 16.6: Progress under NRLM SHGs:

NATIONAL RURAL LIVELIHOODS MISSSION BANK LINKAGE as on 30.06.2026					
Target 2026-27		Achievement		Achievement Percentage (%)	
No of SHGs Accounts	Total Disb. Amt.	No of SHGs Accounts	Total Disb. Amt.	No of SHGs Accounts	Total Disb. Amt.
150000	8000	25762	700	17	9

The Disbursement achievement of 94% has been recorded against the target of 3490 Crores for FY 2025-26. For FY 2026-27, the target has been enhanced to 8000 Crores which is more than double the target allocated for FY 2025-26.

Bank wise progress under SHG-Bank linkage program as at June 2026 is given in Annexure-26, page No – 51-52

Agenda 16.7: Progress under Joint Liability Groups (JLGs):

Mar-26				Jun-26			
Disbursement		Outstanding		Disbursement		Outstanding	
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
338479	5624	914381	9607	166546	1826	858341	8219

Reduction in JLG Outstanding is due to following Banks.							
SR.	NAME OF BANK	31.03.2026		30.06.2026		VARIATION	
		No.	Amt. (Cr)	No.	Amt. (Cr)	No.	Amt. (Cr)
1	INDUSIND BANK	119574	1716.01	75305	919.93	-44269	-796.08
2	HDFC BANK	39246	835.26	30446	160.82	-8800	-674.44
3	KOTAK MAHINDRA BANK	73181	1128.02	56943	1056.32	-16238	-71.7

Bank wise progress under JLG-Bank linkage program as at Jun- 2026 is given in Annexure-27, Page.No-53

AGENDA 16.8: Pradhan Mantri Fasal Bima Yojana (PMFBY) Agriculture Department and RWBCIS:

The crop insurance settlements as on 24.04.2026 are as under:

Particulars	No. of Applications	Amount (Rs. In Crores)
Eligible	10365422	13154
Settled	10309150	13090
The claim settlement ratio of the state is 99.45% from the date of inception of scheme.		

There are about 378 cases amounting to Rs. 72 lakhs pertaining to ICICI bank are pending as on 24.04.2026.

Year Wise, Season Wise insurance payment and claim settlement is given in annexure-28, page no-54.

Crop Insurance (PMFBY+RWBCIS) Progress during Kharif 2026:

Particulars	**Loanee**	**Non-Loanee**	**Total**
Kharif 2025	740134	2330151	3070285
Kharif 2026	1180833	2704390	3885223
Progress Over Kharif 2025	**160%**	**116%**	**127%**

AGENDA 17: MSME Parameters:

AGENDA 17.1: Progress in Sanctions under MUDRA scheme:

Member banks have sanctioned MUDRA loans amounting to crores from 01.04.2026 to 30.06.2026

[Amount in Crores]

Scheme	**Jun-25**		**Jun-26**	
	Q1-Disbursement	**O/S as on 30.06.2025**	**Q1-Disbursement**	**O/S as on 30.06.2026**
Shishu	840	7057	542	3809
Kishore	3748	24901	4814	26492
Tarun	2143	12096	3939	14932
Tarun +	50	93	328	474

(Data Source- SLBC REVAMP Portal)

Bank-wise, District, State wise sanctions and disbursements under MUDRA is given in annexure-29 page No.55-57

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 17.2: PM SVANidhi scheme:

Progress under PM SVANidhi scheme in Karnataka state as on 11.06.2026:

Term	Target	Total eligible apls.	Sanctioned	Disbursed	Pendency for Disbursement	Returned by Bank	% Sanctioned against Target	% disbursement against Sanction
As on 11.06.2026 (PMS 2.0)								
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
1	State Bank of India	2,58,786	2,21,760	28,232	2,17,773
2	Canara Bank	2,06,093	1,84,187	17,347	1,80,412
3	Union Bank of India	77,583	69,299	6,440	68,117
4	Bank of Baroda	43,556	38,742	3,979	38,240
5	Indian Bank	34,427	29,456	4,191	28,592
6	Karnataka Bank	41,658	29,289	12,171	25,768
7	Karnataka GrameenBank	23,426	21,673	1,558	20,689
9	Bank of India	18,176	14,842	3,249	14,598
10	Indian Overseas Bank	16,039	14,715	924	14,294

Karnataka has ranked 9th position in disbursement under the scheme.

Bank-wise sanctions and disbursements under PMSvanidhi is given in annex.-30 page No.58-61

AGENDA 17.3: PMEGP performance as on 30.06.2026:

(Proj. & Empl. In Nos. & MM Subsidy Rs. In Lakhs)

TARGET AND ACHIVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2026-27 up to 30.06.2026							
State	Target*			Achievement			Achieve-ment in %
	PRO (No)	M.M. (Lakh)	Emp (No)	PRO (No)	M.M. (Lakh)	Emp (No)	M.M
KARNATAKA	0	0.00	0	1599	4832.50	17589	NA

***Target for FY 2026-27 is not available in PMEGP portal**

TARGET AND ACHIVEMENT UNDER PMEGP FOR 2nd LOAN IN KARNATAKA STATE DURING 2026-27 up to 30.06.2026							
State	Target			Achievement			Achieve-ment in %
	PRO (No)	M.M. (Lakh)	Emp (No)	PRO (No)	M.M. (Lakh)	Emp (No)	M.M
KARNATAKA	0	0.00	0	4	29.35	44	NA

DISBUREMENT UNDER PMEGP IN KARNATAKA STATE DURING 2026-27 (As on 30.06.2026)	
ACCOUNTS	DISBURSED (Crores)
3430	217.6

Source: Revamp portal

AGENDA 17.4: Recovery of Bank's dues under PMEGP:

The PMEGP NPA position as at June 2026 is furnished here under:

(Amount in Crore)

As on 30th June 2026		
Balance O/S	NPA Level	% of NPA
1607.13	349.21	21.72

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

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 17.5 performance under PM Vishwakarma Scheme as on 30.06.2026: -

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.)
355597	3503.07	131568	1039.98	109177	797.03	198146	25883	22391	172.45

The progress of Major Banks in the scheme as below:

Sr. No.	Bank Name	Total Applications submitted	Applications sanctioned	Sanctioned (%)	Pending Applications	Applications Rejected
1	BANK OF BARODA	33354	13938	41.79	1069	18347
2	CANARA BANK	87924	44558	50.68	3143	40223
3	HDFC BANK LTD	1889	282	14.93	200	1407
4	INDIAN BANK	4157	1608	38.68	123	2426
5	INDIAN OVERSEAS BANK	6499	2070	31.85	187	4242
6	KARNATAKA GRAMEENA BANK	71165	18386	25.84	1034	51745
7	PUNJAB NATIONAL BANK	2224	893	40.15	22	1309
8	STATE BANK OF INDIA	99992	30231	30.23	2517	67244
9	UCO BANK	1787	658	36.82	3	1126
10	UNION BANK OF INDIA	16689	6778	40.61	1348	8563

As per the direction of DFS, PM Vishwakarma credit outreach were conducted across 18 districts of the state covering applicants under the rejected and not reachable categories.The camps were conducted during the period 01.07.2026 to 24.07.2026.

Bank-wise Progress under PM Vishwakarma is given in annexure-33, Page.No-64

<u>AGENDA 18: Retail Schemes:</u>

AGENDA 18.1: PMAY-U: <u>Rajiv Gandhi Housing Corporation Limited:</u>

- Based on the directions of the **Hon'ble ACS & DC**, a **Loan Tracking System** for Government-sponsored housing schemes has been developed by the e-Governance team in coordination with EDCS.
- A Loan Tracking System has been developed to facilitate online submission and tracking of loan applications under Government-sponsored housing schemes.
- So far, **2,397 loan applications** have been submitted online, for processing by concerned banks.
- Dash board data on applications **submitted, sanctioned, disbursed, pending & returned** is presently not available as the portal is under development stage.

Agenda 18.2 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.

PMSGMBY TARGET V/S ACHIVEMENT 30.06.2026							
SL.NO	BANK NAME	Target for 2026-27		Disbursement		% Disbursement	
		Accounts	Amt (Cr)	Accounts	Amt (Cr)	Accounts	Amt (Cr)
1	Canara Bank	1404	28.70	592	7.31	42%	25%
2	State Bank of India	1020	20.88	328	7	32%	34%
3	Union Bank of India	360	7.24	88	1.86	24%	26%
4	Bank of Baroda	39	8.06	228	4.12	585%	51%
5	Bank of India	26	0.51	25	0.408	96%	80%
6	Bank of Maharashtra	36	0.85	11	0.23	31%	27%
7	Central Bank of India	8	0.14	7	0.14	88%	100%
8	Indian Bank	31	0.66	16	0.33	52%	50%
9	Indian Overseas Bank	59	1.22	24	0.41	41%	34%
10	Punjab National Bank	105	2.20	36	0.78	34%	35%
11	UCO Bank	11	0.21	2	0.05	18%	24%
12	Karnataka Grameena Bank	116	2.40	45	0.89	39%	37%
13	HDFC Bank	5	0.10	2	0.06	40%	62%
14	Karnataka Bank	5	0.10	2	0.05	40%	50%
15	ESAF Small Finance Bank	5	0.10	2	0.04	40%	40%
		3230	**73.37**	**1408**	**23.68**	**44%**	**32%**

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**
11866	27996.23	7021	14573.40	6434	12232.82	3476	8281.29	1298	3163.02

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	4048	2118	2038	1373	521
2	Bank of Baroda	1065	678	593	227	158
3	Canara Bank	3925	2518	2378	1018	382
4	Union Bank of India	1089	697	615	284	94
5	Karnataka Grameena Bank	540	307	254	180	50

Bank-wise Progress under PM Surya Ghar – Muft Bijli Yojana (PMSGMBY) Scheme is given in annexure-34, Page.No- 65-66

Agenda 19: 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.
- Bankers are now remitting the freezed amount to single Nodal Account and status of remitted amount as on 30.06.2026 as mentioned below.
- Requested all member Banks to remit all pending amount as early as possible, now remittance procedure is stabilised.

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	30.36	2.87	33.23

Requesting all member Banks to remit all pending amount as early as possible, now remittance procedure is stabilised.

FOR INFORMATION

Agenda No	Agenda
20	Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy
21	Status of Rural Bank Branch closure/merger/shifting.
22	Issues remaining unresolved at DCC/DLRC meeting
23	Conduct of DCC/DLRC meeting during review period
24	Sub-committee meetings held during the review period
25.1	SVAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas) Scheme
25.2	Implementation of Kannada language by Banks
25.3	Performance review of Central Sector Interest Subsidy (CSIS) scheme
25.4	Performance under Animal Husbandry Infrastructure Development Fund
26	Implementation of Pradhan Mantri Matsya Sampada Yojana (PMMSY)
27	Credit Guarantee Scheme for Startups (CGSS)
28	Success Stories

AGENDA 20: Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy:

Already included in Agenda 11

AGENDA 21: Status of Rural Bank Branch closure/merger/shifting:

Shifting of SBI Heggadahalli Branch (Rural) from Heggadahalli village to Hullahalli Village, Mysuru District

Background and Context

A representation was submitted RBI by Heggadahalli Villagers to not shift the branch from Heggadahalli village to Hullahalli village on 27.04.2026.

Repeated representations were also submitted by the general public, local residents, and RTI activists (including Dr. Chandru D.) requesting the opening of a State Bank of India (SBI) branch at Hullahalli. These representations were officially forwarded by the Office of the Deputy Commissioner, Mysuru, to the Lead Bank (SBI Mysuru) with recommendations to examine the technical and operational feasibility.

Hullahalli is a key Revenue Hobli Headquarter governing 6 Gram Panchayats: Hullahalli, Shiramalli, Kurihundi, Nallithalapura, Duggahalli, and Ramapura. Establishing a full-fledged SBI branch at Hullahalli will significantly enhance banking reach, cater to a much larger rural population, and directly serve the majority of customers who currently commute from Hullahalli and surrounding Gram Panchayats to nearby centers.

Key Findings of SBI Feasibility Survey

A detailed feasibility survey and field assessment was conducted by a senior officer of the rank of Chief Manager, SBI. The key observations and technical findings are outlined below:

- **Unviability of Second Branch:** Opening a second SBI branch at Hullahalli (which is situated within approximately 4.8 km from the existing Heggadahalli Branch) is not a commercially viable proposition.
- **Inadequate Existing Premises at Heggadahalli:** The SBI Heggadahalli Branch was originally established in December 2014 as a Financial Inclusion (FI) branch and currently operates from a restricted 614 sq. ft. premise. This area is far too small, severely congested, lacks scope for expansion, and does not comply with the Bank's current operational and customer-service standards.
- **Non-availability of Alternate Space in Heggadahalli:** Despite extensive searches and local outreach, no suitable alternate premises meeting the required minimum floor space of 2,000 sq. ft. could be secured within Heggadahalli village limits.

The proposal for shifting the SBI Heggadahalli Branch to Hullahalli was placed before the District Consultative Committee (DCC) Meeting, Mysuru, held on 30.10.2025. After detailed deliberations on public convenience, technical feasibility, and administrative necessity, the DCC Mysuru recommended and approved the shifting of the branch.

AGENDA 22: Issues remaining unresolved at DCC/DLRC meeting

SLBC has not received any unresolved issues from LDMs.

AGENDA 23: Conduct of DCC/DLRC meeting during review period

For the Quarter ended March 2026 all LBOs have conducted DCC/DLRC meetings during the review period except: Chikkaballapura, Mysuru and Vijayapura Districts. However these 3 districts conducted DCC/DLRC meetings during July 2026.

AGENDA 24: Sub-committee meetings held during the review period:

Subcommittee Meetings conducted and minutes received
Financial Inclusion by Union Bank of India MSME by Union Bank of India Retails Loans by Bank of Baroda SHG by Canara Bank Agriculture and allied activities by Canara Bank
Subcommittee Meetings yet to be scheduled
Recovery & Rehabilitation and Govt. Sponsored Schemes by SBI Deepening of Digital Payments by SBI Weaker section by SBI Security by SBI (Conducted during July 2026) Review of functioning of RSETI & RUDSETI by State Directorate of RSETIs

SLBC requests convener banks to conduct the pending subcommittee meetings immediately and share the minutes.

AGENDA 25: Other issues:

AGENDA 25.1 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 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 Panchaythi 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.

<u>AGENDA 25.2: Implementation of Kannada language by Banks.</u>

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 25.3: 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 25.4: 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 romotion scheme of DACFW.

AGENDA 26: 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 27: Credit Guarantee Scheme for Startups (CGSS)

The Department of Financial Services (DFS), Ministry of Finance, Government of India, vide communication **FT-1/6/2026-IF-II dated 03.08.2026**, has forwarded the relevant extract of the minutes of the review meeting held on **23.06.2026** with the Department for Promotion of Industry and Internal Trade (DPIIT) regarding the **Credit Guarantee Scheme for Startups (CGSS)**.

1. Inclusion of CGSS in SLBC Agenda.

DFS has advised that SLBCs may explore inclusion of CGSS as a regular agenda item in SLBC meetings.

2. Inclusion of Startup Credit in ACP.

DFS has also advised that start-up credit may be included as part of the Annual Credit Plan (ACP), based on the specific requirements of the State/UT, for monitoring credit flow to the start-up ecosystem.

AGENDA-28:SUCCESS STORIES:

Name: Mrs Jahnavi M U
Address: Puttur post, Udupi, Karnataka State
Educational Qualification: Graduation
Training Course: Poultry
Period of Training: 26.02.2024 to 06.03.2024

Background:
Born into an agriculture-based family, she developed a keen interest in farming from an early age. After completing her B.Sc. in Agriculture, she took up cultivation of various crops.
To generate a regular monthly income, she aspired to start a poultry farming enterprise.She came to know about **RUDSETI, Brahmavar** through a newspaper advertisement and enrolled in Poultry Farming training. During the training, she learned scientific poultry management, bird selection, feeding, and maintenance practices. The sessions on entrepreneurial competencies, personality development, and communication skills enhanced her confidence. After completing the training, she availed financial assistance from a bank under the PMEGP Scheme. Today, she is successfully running her own poultry farm and earning a sustainable income for her family.
Total investment: Rs 18,00,000/-
Bank Loan: Rs 17,10,000/- (Canara Bank)
Income per month: Rs 50,000/-

Name: Mrs Deekshitha
Address: Laila, Belthangady Taluk, Dakshina Kannada District, Karnataka State
Educational Qualification: Graduation
Training Course: Beauty Parlour Management
Period of Training: 17.02.2022 to 18.03.2022
Background: Born into a rural BPL family, Ms. Deekshitha developed an interest in entrepreneurship during her graduation after studying Entrepreneurship as a subject. She came to know about **RUDSETI, Ujire** through an Entrepreneurship Awareness Programme and enrolled in the Beauty Parlour Management training. The technical training and entrepreneurship development sessions enhanced her skills and self-confidence. After completing the programme, she worked as a makeup artist in Bengaluru to gain practical experience. With the knowledge and confidence acquired, she established her own beauty parlour. Today, she is successfully running her enterprise and earning a handsome income, serving as an inspiration to aspiring women entrepreneurs.
Investment: Rs 6,00,000/-
Income per month: Rs 40,000/-