STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK

AGENDA NOTES FOR 171st MEETING & BANKING STATISTICS AS ON 30.06.2025

Date-03.09.2025

-VENUE-

No 334, Conference Hall, Vidhana Souda
Bengaluru, Karnataka

As per the revised RBI guidelines on Lead Bank Scheme, SLBC Karnataka convened 171st Steering Committee Meeting on 05.08.2025 at 3rd Floor, Conference Hall, Canara Bank, HO Annexe, Gandhi Nagar, Bengaluru under the Chairmanship of Sri. M Bhaskara Chakravarthy, Convenor SLBC Karnataka and General Manager, Canara Bank.

AGENDA 1.1 Confirmation of the minutes of 169th SLBC meeting held on 20.05.2025

The minutes of 169th SLBC meeting held on 20.05.2025 were circulated among all the member banks and Govt. Departments. As no suggestions received, the house may kindly confirm the minutes.

AGENDA 1.2: Action points evolved in 168th SLBC meeting and action taken report:

Agenda Item	Action Point	To be attended By	Timeline	Status of Action initiation
Delay in submission of Agriculture Sub-Sector data.	Some of the Banks have not submitted the Agriculture Sub-Sector data required for review porpose.	Banks	Immediate Effect	The following Banks have not submitted the data as on date. 1.Bank of Baroda 2.Canara Bank 3. Indian Overseas Bank 4. Kotak Mahindra Bank
Review of Financial Literacy	Convenor Instructed SBI to appoint FLC counsellor at 33 places immediately	SBI & BOI	Immediate effect.	In March-25 and June-25 Quarter SBI- 33 and BOI-1 FLCs were non-functional. During 169th SLBC Meeting chairperson has advised SBI and BOI to make it functional by June-25. These FLCs are not made functional as on date.
Opening of new RSETI in Vijayanagara District	Vijayanagara RSETI- 1. The temporary shop has not been removed 2. The Mutation record updation is still pending.	DC Vijayanagara and SRLM, GoK	Immediate effect	1 acre land has been allotted by DC Vijayanagara vide proceedings dated 01.04.2025 to RSETI and SBI requested to Deputy Commissioner, Vijayanagara to clear the access road to the site, Mutation record

	3. Handing over of 3 classrooms to RSETI Vijayanagara			updation is still pending and handing over of 3 classrooms is still pending.
BPL Claims Pendency	As on 31.03.2025, there is 25.89 Cr pendency from SRLM.	SRLM, GoK	Immediate effect	As on 30.06.2025, 49.57 Cr is pending from the department for reimbursement.
Choice of Communication with Customers	Banks have not submitted the compliance to SLBC letter dated 16.07.2025	Banks	Immediate effect	Out of 51 Banks, Karnataka Bank, UCO Bank, IPPB, Equitas Small Finance Bank and Ujjivan Small Finance Bank have submitted the compliance. Remaining banks have not submitted the compliance.

AGENDA 2: Banking statistics as on 30th June 2025

AGENDA 2.1: Business figures under various parameters:

(Amount in Crores)

Particulars	Jun-24	Mar-25	Jun-25	Variation over June 2024	
				Absolute	**In %**
Deposits	1597718	1773114	1763446	165728	10
Advances	1262284	1369674	1389051	126767	10
Total Business	2860002	3142788	3152497	292495	10
Credit-Deposit Ratio	79	**77**	79		
Total PSA	454827	480994	504165	49338	11
% of PSA to Total Advances of Preceding year	43	**38**	40		
Agricultural Advances	225881	238280	234967	9086	4
% of Agri. Adv. to Total Adv. of Preceding year	22	**19**	19		
Advances to MSME	171887	188187	198372	26485	15
% of MSME to Total Advances of Preceding year	16	**15**	16		

Sector	Particulars
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 10 % in Deposits and 10 % in Advances. CD ratio of the state as on 30.06.2025 is 79%.
Total PSA	There is a Y-o-Y growth of 11% in Total Priority Sector Advances.
Agricultural advances	There is a Y-o-Y growth of 4% in Agricultural Advances.
MSME sector	There is a Y-o-Y growth of 15% in MSME Advances.

BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 30.06.2025 :

MAJOR BANK WISE –MANDATORY TARGET ACHIEVEMENT AS ON 30.06.2025						
Name of the Bank	**O/s As on 30.06.2024**		**O/s As on 31.03.2025**		**O/s As on 30.06.2025**	
	% Agri to Tot Advances	**% Priority to Tot Advances**	**% Agri to Tot Advances**	**% Priority to Tot Advances**	**% Agri to Tot Advances**	**% Priority to Tot Advances**
PUBLIC SECTOR BANKS						
CANARA BANK	30	54	30	52	31	54
STATE BANK OF INDIA	13	30	12	28	11	32
UNION BANK OF INDIA	25	51	20	44	19	43
BANK OF BARODA	21	40	20	38	21	40
BANK OF INDIA	16	29	16	30	17	34
BANK OF MAHARASHTRA	18	34	20	34	17	32
CENTRAL BANK OF INDIA	12	34	14	38	15	39
INDIAN BANK	10	25	12	28	14	31
INDIAN OVERSEAS BANK	30	64	33	70	35	67
PUNJAB NATIONAL BANK	6	19	10	23	9	24
PUNJAB AND SIND BANK	0	9	5	14	5	14
UCO BANK	7	77	7	79	7	70
PRIVATE BANKS						
KARNATAKA BANK	24	57	26	53	24	49
HDFC BANK	7	32	4	20	4	25
AXIS BANK	9	38	8	34	8	37
ICICI BANK	6	24	6	25	6	25
KOTAK MAHINDRA BANK	15	47	12	43	11	42
RRBs						
KARNATAKA VIKAS GRAMEENA BANK	85	97	85	96	86	97
KARNATAKA GRAMEENA BANK	80	99	78	96	77	94
APEX BANK						
K.S.COOP APEX BANK LTD	49	65	48	63	48	64

AGENDA 3: Review of Credit Disbursement by Banks:

AGENDA 3.1. Achievement under ACP and Priority Sector Lending:

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

(Amount in crores)

ACP Target VS. Achievement- June 2025						
Sector	**Annual Target**	**Jun-24**		**Annual Target**	**Jun-25**	
	2024-25	**Ach**	**% Ach.**	**2025-26**	**Ach**	**% Ach.**
Short Term Loan	114625	30588	27	140108	31580	23
Agri Term Loan	77576	24468	32	82095	25374	31
Total Agri Loans	192201	55056	29	222203	56954	26
MSME	174242	72985	42	190890	87495	46
Export Credit	617	27	4	176	142	81
Education	1516	234	15	2222	242	11
Housing	7312	1768	24	11678	1936	17
Social Infrastructure	132	36	27	223	29	13
Renewable Energy	77	54	70	1005	150	15
Other PSA	12279	2706	22	9619	1957	20
Total PSA	**388376**	**132866**	**34**	**438015**	**148903**	**34**
Total Non-Priority	678100	203459	30	750971	227546	30
Total Credit	**1066475**	**336325**	**32**	**1188986**	**376449**	**32**

Bank wise & sector wise level of disbursement/achievement in PSA and NPSA under Annual Action Plan during June quarter 2025 is provided in Annexure-1 page no. 1-8
Bank wise level of outstanding for PSA and NPSA as on 30.06.2025 Annexure- 2 page no.9-16

AGENDA 3.2 Major Bank wise performance/Achievement of ACP as on June 2025:

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

MAJOR BANK WISE -PRIORITY SECTOR TARGET-ACHIVEMENT & CD RATIO AS ON 30.06.2025				
Name of Bank	**Priority Sector - ACP Target vs Achievement**			**CD RATIO**
	Target	**Ach.**	**%**	
CANARA BANK	60625	14261	24	68.02
STATE BANK OF INDIA	53788	22107	41	71.47
UNION BANK OF INDIA	23356	9338	40	54.09
BANK OF BARODA	27784	10794	39	98.84
BANK OF INDIA	6471	2605	40	151.12
BANK OF MAHARASHTRA	3116	555	18	260.83
CENTRAL BANK OF INDIA	1770	794	45	78.93
INDIAN BANK	3906	689	18	70.75
INDIAN OVERSEAS BANK	2857	919	32	62.79
PUNJAB NATIONAL BANK	3165	639	20	144.51
PUNJAB AND SIND BANK	379	255	67	64.10
UCO BANK	1922	417	22	64.20

PRIVATE BANKS				
Name of Bank	**Priority Sector - ACP Target vs Achievement**			**CD RATIO**
	Target	**Ach.**	**%**	
KARNATAKA BANK	18266	6935	38	52.16
HDFC BANK	32486	15816	49	85.17
AXIS BANK	26441	11598	44	72.2
ICICI BANK	25847	14582	56	72.62
KOTAK MAHINDRA BANK	14975	4610	31	70.75
RRBs				
KARNATAKA GRAMEENA BANK	22133	5955	27	90.53
KARNATAKA VIKAS GRAMEENA BANK	12316	2295	19	85.18
APEX BANK				
K.S.COOP APEX BANK LTD	33782	7505	22	101.38

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

Top Five districts ACP performance: -

(Amount in crores)

Rank	Name of District	Priority Sector			Total Credit		
		Target	Achievement	%	Target	Achievement	%
1	DHARWAD	13790	5540	40	24462	8829	36
2	RAICHUR	9643	3870	40	12145	4735	39
3	BENGALURU URBAN	145054	57714	40	728372	238936	33
4	BALLARI	8369	3193	38	12263	4176	34
5	KODAGU	5075	1867	37	7680	2651	35

Bottom Five districts ACP performance: -

(Amount in crores)

Rank	Name of District	Priority Sector			Total Credit		
		Tar-get	Achi eve-ment	%	Target	Achiev ement	%
1	BENGALURU SOUTH	11699	2656	23	14506	3659	25
2	CHAMARAJANAGARA	4585	1105	24	5548	1451	26
3	VIJAYAPURA	10851	2605	24	14701	3849	26
4	BAGALKOTE	10238	2515	25	14201	3539	25
5	GADAG	5125	1334	26	6147	1659	27

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

Districts with CD Ratio of less than 60% as on June quarter 2025:

Sr. No.	Name of District	As on March 2025			As on June 2025		
		Depos-its	Ad-vances	CD Ra-tio	De-posits	Ad-vances	CD Ratio
1	UTTARA KANNADA	24315	11322	47	24527	11271	46
2	UDUPI	42593	20309	48	43620	20885	48

The CD Ratio of the state as a whole as on 30.06.2025 is **78.77** %.
Bank wise and district wise CD ratio as on June. 2025 is provided in Annexure-3 page no.17-18
After formation of subcommittee on CD Ratio in both district they have shown slight improvement and it is suggested by both the LDMs that there should be proper infra-structure facility should be provided. Both the LDMs have provided study analysis for low CD ratio in their respective districts. The main reasons are as below-

1.Limited Scope for Industrial Activities: CRZ Restrictions and Forest Area Restrictions hindering the Industrial Growth in the District. Presently only 4 Industrial areas operating in the district.

2. Out of Total Geographical Area in both the district around 40% area is covered by Forest and 15% areas is under barren or not available for cultivation, accounts one of the major reason for less CD Ratio.

FOR DECISIONS

Agenda No	Agenda
6	Issues - Reimbursement of pending BPL claims of training expenditures.
7	Opening of new RSETI in Vijayanagara District.
8	1% interest Subvention for KCC loans.
9	Dilution of Security in Agriculture Loans
10	Funding Support to MSEs – RAMP Karnataka
11	New Loan Scheme for PM SVANidhi Beneficiaries by Government of Karnataka
12	Restructuring of PM Street Vendors Atma Nirbhar Nidhi (PM SVANidhi)

AGENDA 6.: Issues - Reimbursement of pending BPL claims of training expenditures:

As on 30.06.2025 about **49.56 crores** are pending to be released by SRLM to various RSETIs in Karnataka and the pendency is continuing for many years. SLBC once again request SRLM to clear the long pending dues to banks. RSETI/Bank/Year wise BPL claims details are provided in Annexure- 4 Page no. 19-20

Name of Sponsor Banks	Pending
Canara Bank	14.72
Union Bank of India	2.99
Kotak Mahindra Bank	1.62
RUDSETI	15.13
State Bank of India	10.74
DCCB	1.64
Bank of Baroda	2.72
All Banks	**49.56**

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

AGENDA 7: Opening of RSETI /RUDSETI

ALLOTMENT OF LAND FOR RSETI VIJAYANAGARA:

The District Authority has allotted one acre of land (Sy No.105) at Jambunathanahalli Village, Hospet Taluk, for construction of the RSETI building. The allotment of land to RSETI has been updated in the RTC records, but the Mutation extract copy has not yet been updated. A temporary shop is located on the access mud road leading to the proposed RSETI site.

State Bank of India has requested Tahsildar, CEO, ZP and DC of Vijayanagara to provide a clear access to the site from the main tarred road by the removing the temporary shop. SBI has also requested District Authorities to take necessary action
To update the RSETI name in the Mutation records. Letters in this regard were submitted on 28.06.2025,10.07.2025 and 16.07.2025.

However, the temporary shop has not been removed, and the Mutation record update is still pending.

College building:

RSETI Vijayanagara has been functioning since 16.04.2025 in Government Girls PU College, Hospet, using 2 classrooms on a non-residential basis. The remaining 4 classrooms have not been handed over to RSETI and are being used by other Government Departments.
State Bank of India has written letters to The Principal, Government Women's PU College, the CEO Zilla Panchayath and the Deputy Commissioner, Vijayanagara District on 01.07.2025,10.07.2025, 16.07.2025 and 21.07.2025, requesting the handover of reaming

four classrooms for full-fledged RSETI functioning. However, no progress has been made in this regard.

SLBC request State Government intervention in the said matter.

AGENDA 8: 1% interest Subvention for KCC loans:

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

1% Interest subvention claims pendency as on 23.07.2025 as under:

Financial Years	Pending amount (crores)
2022-23	11.75
2023-24	11.87
2024-25	6.44
TOTAL	30.06

Major claim amount is pending from following Banks:

Karnataka Vikas Gramin Bank (14.74 Cr), Karnataka Gramin Bank (6.34 Cr) Canara Bank (6.46 Cr), State Bank of India (1.17) Bank of Baroda (0.72 Cr), Union Bank of India (0.63 Cr)

We request Agriculture department, GoK to release the pending claims as early as possible.
Bank wise and year wise 1% interest subvention pending details are enclosed in annexure-5 page No-21

AGENDA 9: Dilution of Security in Agriculture Loans:

SLBC Karantaka has received a representation from Canara Bank about irregularities in 276 agriculture loan accounts across Mangaluru, Hubballi, Manipal Circles, mainly pertaining to 2005–06, all of which have turned NPA. The irregularities involve
(i) sale of mortgaged agricultural land without bank's knowledge/closure of liability,
(ii) partition/transfer in legal heir's name without bank's knowledge/closure of liability, and
(iii) ownership transfer through Gift Deeds without clearing liability/consent of bank.

SLBC Karnataka requests Revenue Department, GoK for suitable intervention.

AGENDA 10: Funding Support to MSEs – RAMP Karnataka

One of the key interventions under the RAMP Programme of Government of Karnataka is to provide Interest Reimbursement Support to Micro and Small Enterprises (MSEs). The objective of this intervention is to extend financial support to manufacturing units falling under Micro and Small Enterprises (MSEs) categories in Karnataka by reimbursing interest paid on term loans under the Pradhan Mantri Mudra Yojana (PMMY) scheme. For this initiative, INR 20 crore has been earmarked from the overall RAMP budget.

The Eligible Manufacturing Units should be established during the period 1st April 2025 to 31st March 2027. Eligible units shall receive 6% interest reimbursement on loans during the first year of operation. The Implementation Partners are Scheduled Commercial Banks (SCBs) and Regional Rural Banks (RRBs) in Karnataka.

AGENDA 11:New Loan Scheme for PM SVANidhi Beneficiaries by Government of Karnataka

- Government of Karnataka will provide 8% interest subsidy for loans up to Rs.1 lakh for the registered street venders who have reached the maximum loan limit (3rd Tranche) under PM SVANidhi Scheme, to help them expand their business.
- The scheme will provide Rs 20,000/- subsidy (which is equivalent to the interest subvention amount of 5 years) to the selected beneficiary along with loan amount of Rs 80,000/- by the bank.
- Budget allocated in the state budget is Rs. 5.00 crores.
- We request NULM to brief about the scheme to the forum.

Note: The concerned department is yet to issue the Government Order / Gazette Notification.

AGENDA 12:Restructuring of PM Street Vendors Atma Nirbhar Nidhi (PM SVANidhi)

- Cabinet restructures PM SVANidhi and extends lending period till March 31, 2030.
- Restructured scheme aims to benefit 1.15 crore beneficiaries including 50 lakh new beneficiaries.

Key features of the restructured scheme:

1. Enhanced loan amount across first and second tranche.
2. First tranche loans increased up to Rs.15,000 (from Rs.10,000).
3. Second tranche loans increased up to Rs.25,000 (from Rs.20,000).
4. Provision of UPI-linked RuPay Credit Card for beneficiaries who have repaid the second loan.
5. Digital cashback incentives for retail, /wholesale transactions to ensure digital onboarding of street vendors
6. Survey of street vendors.
7. Capacity building of street vendors.
8. Yearly SVANichi Swabhiman Awards to instil healthy competition amongst banks/ULBs.
9. SVANidhi Mahotsav to celebrate the contribution of street vendors.

Note: The concerned department is yet to issue the Government Order / Gazette Notification.

RBI AGENDA - 13

Agenda No	Agenda
13.1	FI Saturation Camps
13.2	Delay in conduct of DCC and DLRC meetings:
13.3	Data on Banking Outlets in Tier-5 and Tier-6 villages:
13.4	Delay in submission of data by banks

AGENDA 13.1:FI Saturation Camps

DFS, GoI has launched a country wide campaign for saturation of Financial Inclusion (FI) schemes at Gram Panchayat (GP) level, during the period July 01 to September 30, 2025. Re-verification of KYC for rural bank accounts which have fallen due is one of the major objectives of this three-month campaign and should be given appropriate focus by the banks. RBI is monitoring the progress of the banks on a weekly basis. As on August 22, 2025, the progress is only around 20%. Banks need to step up their efforts to achieve 100% by September 30, 2025. Only those accounts where customers are not traceable should remain pending by September 2025. For such accounts, the banks should have tried to reach out to the customers in the manner provided in the regulatory instructions and keep audit trail for the efforts taken. There is a huge variation between the achievement data reported in the DFS portal and the data extracted from the CBS of banks. Banks, in co-ordination with LDMs should ensure that the achievement data is accurately reported in the DFS portal.

AGENDA 13.2: Delay in conduct of DCC and DLRC meetings

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

District Name	Name of Lead Bank	Meeting
Bengaluru Rural	Canara Bank	DCC and DLRC
Chikkaballapur	Canara Bank	DCC and DLRC
Davengere	Canara Bank	DLRC
Bidar	SBI	DCC and DLRC
Chamarajanagar	SBI	DCC and DLRC
Gadag	SBI	DCC and DLRC
Koppal	SBI	DCC and DLRC
Mysuru	SBI	DCC and DLRC
Tumakuru	SBI	DCC and DLRC
Vijayanagara	SBI	DCC and DLRC
Kalaburagi	SBI	DLRC
Chikkamagauluru	Union Bank of India	DCC and DLRC

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

AGENDA 13.3: Data on Banking Outlets in Tier-5 and Tier-6 villages

The data submitted by many banks regarding their banking outlets in Tier-5 and Tier-6 villages is found to be erroneous. All the banks, including Payments Banks, are advised to submit their banking outlet data in Tier-5 and Tier-6 centres of Karnataka to the

SLBC Convenor bank within August 14, 2025. SLBC Convenor bank is advised to co-ordinate with the banks and LDMs and place in their website the following three lists:

i. List of Unbanked Rural Centres.
ii. List of Rural Centres in which the only available banking outlet is a Business Correspondent.
iii. List of Rural Centres in which the only available banking outlet is that of a Payments Bank.

Subsequently, all the banks are advised to report opening/ closure/ merger/ shifting of Banking Outlets to SLBC Convenor bank on a real time basis to keep the lists up-dated.

AGENDA 13.4: Delay in submission of data by Banks

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

NABARD AGENDA -14

Agenda No	Agenda
14.1	Support to Government of Karnataka under RIDF
14.2	Promotion of Pledge financing through electronic Negotiable Warehouse Receipts (e-NWRs)
14.3	Credit Guarantee Scheme for e-NWR-based Pledge Financing (CGS-NPF)
14.4	Submission of Utilization Certificate under Govt Subsidy Schemes (GSS)
14.5	Suspension of Implementation of Agricultural Marketing Infrastructure (AMI) Sub-Scheme of ISAM
14.6	Continuation of Modified Interest Subvention Scheme for KCC
14.7	Deadline for submission of NRLM IS claims by RRBs and RCBs
14.8	Special Refinance Scheme for installation of Solar Rooftop (SRT) systems
14.9	Financing of FPOs utilising Credit Guarantee scheme of NABsanrakshan & SFAC
14.10	Preparation & Implementation of Banking plan in NABARD supported projects
14.11	Launching of District Credit Plan
14.12	Conduct of SLBC Sub-Committee Meetings Prior to SLBC
14.13	Potential for formation of JLGs including the beneficiaries of Gruha Lakshmi scheme

Agenda 14.1: Support to Government of Karnataka under RIDF

NABARD has been actively supporting the **Government of Karnataka (GoK)** in the development of rural infrastructure across various sectors, including Agriculture and Allied activities, Rural Connectivity, and the social sector, with a focus on projects like rural drinking water, infrastructure for rural education and health etc. These initiatives have significantly contributed to the holistic development of Rural Areas. A comprehensive list of all the projects sanctioned can be accessed on our website: www.nabard.org. A sector-wise summary of the assistance provided under the **Rural Infrastructure Development Fund (RIDF),** from Tranche I to XXX as on 28 July 2025, is outlined below: (Amt. in ₹ crore)

SL No.	Sector	No. of projects	Total Financial Outlay	RIDF Assistance Sanctioned	Amount Disbursed
i.	Agriculture	5355	2886.90	2836.22	1860.95
ii.	Bridges	1921	1212.74	1049.54	983.58
iii.	Irrigation	5348	9042.40	6827.57	5369.35
iv.	Roads	10778	6915.97	6021.91	5444.46
v.	Social	21031	10405.71	6477.74	5559.03
Total		**44433**	**30463.72**	**23212.98**	**19217.37**

Agenda 14.2: Promotion of Pledge financing through electronic Negotiable Warehouse Receipts (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 system of Negotiable Warehouse Receipts (NWRs) in the country. NWRs have since emerged as a critical tool for facilitating trade and ensuring regulatory oversight of warehousing activities. The introduction of electronic Negotiable Warehouse Receipts (e-NWRs) has further strengthened 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 access to formal credit for farmers and enhancing the overall efficiency of post-harvest financing.

Agenda 14.3: Credit Guarantee Scheme for e-NWR-based Pledge Financing (CGS-NPF)

3.1 The e-Kisan Upaj Nidhi (e-KUN) is an online platform that enables farmers to avail post-harvest loans from banks by pledging e-NWRs of their grain stocks stored in WDRA-registered warehouses. This initiative is a collaborative effort of the Department of Food and Public Distribution, WDRA, Department of Financial Services (DFS), GoI, and NABARD. This initiative aims to enhance agricultural infrastructure and empower farmers by providing a digital platform for warehousing and facilitating loans against electronic Negotiable Warehouse Receipts (e-NWRs). The program simplifies the process for farmers to store their produce in registered warehouses, ensuring fair prices and preventing distress sales.

3.2. Government of India has also launched the Credit Guarantee Scheme for e-NWR based pledge financing (CGS-NPF) on 16 December 2024 providing ₹1,000 crore, with an aim to de-risk lending and incentivize banks to extend post-harvest credit to farmers backed by e-NWRs.

3.3 In this regard, Regional Rural Banks (RRBs) and Cooperative Banks are requested to onboard onto the eKUN portal to enhance farmers' access to pledge finance and raise awareness about Credit Guarantee Scheme for e-NWR-based Pledge Financing (CGS-NPF).

Agenda 14.4: Submission of Utilisation Certificate under Govt Subsidy Schemes (GSS)

In case of Agricultural Marketing Infrastructure (AMI) and Agri-Clinics & Agri-Business Centres (AC&ABC) schemes, all banks are advised to submit the Utilisation Certificates immediately upon receipt of final subsidy to NABARD. (List of banks/ branches whose utilisation certificate not received for AC&ABC and AMI Scheme are enclosed.)

Agenda 14.5: Suspension of Implementation of Agricultural Marketing Infrastructure (AMI) Sub-Scheme of ISAM

Implementation of Agricultural Marketing Infrastructure (AMI) Sub-Scheme of ISAM has been suspended till further advice. The same was communicated vide circular No. 149

/GSD-3 /2025 dated 10 June 2025 (Copy enclosed) and letter No. 149 /GSD-3 /2025 dated 16 June 2025 (Copy enclosed).

Agenda 14.6: Continuation of Modified Interest Subvention Scheme for KCC

The Modified Interest Subvention Scheme for Short Term Loans agriculture and allied activities is continued on interim basis during the year 2025-26. The same was communicated vide Circular No. 157 & 158 /GSD-05/2025 dated 01 July 2025 (Copy enclosed).

Agenda 14.7: Deadline for submission of NRLM IS claims by RRBs and RCBs

Ministry of Rural Development, Government of India has extended dates for Interest Subvention claims for FY 2023-24 for cooperative banks by six months i.e. from 15 March 2025 to 15 September 2025. The same was communicated vide circular No. 79/ DMFI - 03/2025 dated 26 March 2025 (Copy enclosed).

Agenda 14.8: Special Refinance Scheme for installation of Solar Rooftop (SRT) systems

NABARD has introduced a Special Refinance Scheme for installation of Solar Rooftop (SRT) systems under the ADB-supported Solar Rooftop Investment Programme (SRIP), for which a loan agreement was signed with ADB on 20 December 2024. The scheme aligns with India's revised Nationally Determined Contributions (NDCs) to achieve 50% installed power capacity from non-fossil fuel sources by 2030 and supports the Rooftop Solar Programme target of 40 GW by March 2026.

Refinance is available through the ARF route for installations in rural residential areas, including PACS and public buildings like schools and hospitals, for systems ranging from 200W to 10KW. It covers up to 50% of the project cost or 95% of the bank loan, whichever is lower, and is available to SCBs (including PSBs, Pvt Banks, SFBs), RRBs, Cooperative Banks, NBFCs/NBFC-MFIs, and NABARD subsidiaries. Banks are to dovetail available subsidies under PM Suryaghar or relevant state schemes. The interest rate is 6.20% (monthly) / 6.25% (quarterly) at present, and the scheme is open until 30 September 2026 or until the allocated budget is exhausted, whichever is earlier.

Agenda 14.9: Financing of FPOs utilising Credit Guarantee scheme of NABsanrakshan & SFAC

NABARD has promoted 388 FPOs in the State of Karnataka through fund under various scheme such as CSS and NABARD’s own scheme PODF-ID and PRODUCE.

The status of credit linkage among these FPOs is given below:

Name of the FI	No. of FPOs credit Linked	Amount Sanctioned (₹ Lakh)	Credit Guarantee Agency Name
NABKISAN	110	1938.00	NABsanrakshan/NABARD CG/Tata Trust/SFAC
Karnataka Gramin Bank	1	11.64	NABsanrakshan
SBI	1	75.00	CGTMSE (Credit Guarantee fund trust for micro and small enterprises)
Samunnati Finance	3	17.28	No CG coverage
Union Bank of India	2	22.75	No CG coverage
Canara Bank	3	10.00	No CG coverage
Suryadhaya Small Finance Bank	1	5.50	No CG coverage
Shri Krishnadevaraya Cooperative Bank	1	5.00	No CG coverage
Local Societies	4	20.50	No CG coverage
Total	**126**	**2105.67**	

As may be seen from the above, very few banks have extended credit to FPOs. It is informed that credit guarantee coverage for FPOs is available through viz., NABSanrakshan, Tata Trust, SFAC etc. Banks may therefore actively support credit linkage of FPOs by utilizing credit guarantee cover available through NABSanrakshan, SFAC etc. Possible convergences with credit linked subsidy schemes such as AIF, PMFME, AMI etc. may also be explored.

Agenda 14.10: Preparation & Implementation of Banking plan in NABARD supported projects

In order to increase the credit flow in Watershed and Tribal development projects, the implementing agencies are required to prepare a banking plan in discussion with locally available banks and DDMs.

LDMs / Banks may provide necessary support for preparation and implementation of banking plan by the implementing agencies in NABARD supported project areas especially in Watershed and Tribal development projects. A list of ongoing projects is given below for necessary action:

Ongoing Watershed Development Projects in Karnataka supported by NABARD:

Sl No.	District	Taluka	Project Name	Project Facilitating Agency
	Watershed Development Fund			
i.	Belagavi	Ramadurga	Manami	DBF
ii.	Bengaluru Rural	Doddaballapura	Mukkenahalli	IRIDS
iii.	Chamarajanagara	Gundlupete	Kotekere	TARDO
iv.	Chikkaballapura	Chinthamani	Papaganinala	NRDS
v.	Chikkamagaluru	Kaduru	Panchanahalli	Janaspandana DS
vi.	Chitradurga	Hosadurga	Neeragunda	NISARGA
vii.	Gadag	Ron	Hirehalla	Priyadarshini
viii.	Gadag	Ron	Iruvehalla	Priyadarshini
ix.	Haveri	Siggaon	Hiremanakatti	BAIF
x.	Kolar	Srinivasapura	Shree Gopinath Betta	FES
xi.	Kolar	Kolar	Holuru	WEDS
xii.	Raichur	Maski	Desai Boghapura	Sajjalshree
xiii.	Vijayanagara	Kudligi	Sudugarahalla	MYRADA
xiv.	Vijayapura	Indi	Jevooru	CRDS
Sl No.	**District**	**Taluka**	**Project Name**	**Project Facilitating Agency**
xv.	Yadagiri	Yadgir	Kalebelagonda	VVKI
xvi.	Yadagiri	Gurumatkal	M T Palli	YFA
	JIVA			
	Chikkabalapura	Bagepalli	Kamaravaripalli	FES
	Chikkamagaluru	Kaduru	Bukkasagara	Bhoomi
	Chitradurga	Hosadurga	Siddagondanahalli	NISARGA
	Springshed Development Programme			
i.	Dakshina Kannada	Beltangadi	Pernale	CRD
ii.	Uttara Kannada	Sirsi	Hulekal	BAIF
	Non-watershed			
	Shivamogga	Sorabha	Hunasegatta	CRDS

Ongoing Tribal Development Fund projects supported by NABARD

Sl. No.	District	Block	Name of Project	Project Facilitating Agency
i.	Chitradurga	Kallenahalli	Kallenahalli Tauk Wadi Project	SPEECH
ii.	Raichur	Deodurga	Deodurga Taluk Wadi Project	SAJJALASHRI
iii.	Raichur	Maski	Maski Taluk Wadi Project	KBT
iv.	Davanagere	Jagalur	Jagalur Taluk Wadi Project	SANKALPA
v.	Yadgir	Shahapur	Shahapur Taluk Wadi Project	MYRADA
vi.	Koppal	Koppal	Koppal Taluk Wadi Project	WEDS
vii.	Ballari	Sandur	Sandur Taluk Wadi Project	SANKALPA
viii.	Bangalore Rural	Doddaballapura	Doddaballapura IFS Non Wadi Project	IRIDS
ix.	Kodagu	Somwarpet	Somwarpet AH Project	ODP
x.	Gadag	Shirahatti	Shirahatti Taluk Tdf Project	WEDS
	Uttara kannada	Ankola	Ankola Taluk Non Wadi Project	MANUVIKASA

Agenda 14.11: Credit Planning - Launching of District Credit Plan (DCP) for 2025-26 in all districts of Karnataka

The State Level Bankers' Committee (SLBC) meeting for the quarter ended March 2025 was held on 20 May 2025. As per the guidelines under the Lead Bank Scheme, the meetings are to be conducted in a prescribed sequence: starting with the Block Level Bankers' Committee (BLBC), followed by the District Consultative Committee (DCC) and District Level Review Committee (DLRC), and culminating in the SLBC meeting.
However, it has been observed that in certain districts, the DCC meetings for the March 2025 quarter were held after the SLBC meeting, which deviates from the stipulated timeline. Additionally, in Chamarajanagar district, the DCP for the financial year 2025–26 is yet to be launched, which may hamper effective monitoring and timely flow of credit to priority sectors. In this regard, LDMs may accord top priority for the timely launch of DCP.

Agenda 14.12: Conduct of SLBC Sub-Committee Meetings Prior to SLBC

SLBC sub-committee meetings are required to be held in time before the SLBC meetings, so that reviews are held for the quarter and issues if any are flagged for the SLBC meeting.

Agenda 14.13: Potential for formation of JLGs including the beneficiaries of Gruha Lakshmi scheme

A meeting was convened by the Department of Women and Child Development, Government of Karnataka, on 30 July 2025 under the chairmanship of Smt. Laxmi R. Hebbalkar, Hon'ble Minister for Women and Child Development, Empowerment of Differently Abled and Senior Citizens, Government of Karnataka to discuss the potential for formation of Joint Liability Groups including the beneficiaries of Gruha Lakhmi scheme. An initial target for formation of 500 JLGs has been fixed for this financial year during the subsequent meetings under the chairmanship of Secretary, Department of Women and Child Development, Government of Karnataka.

Accordingly, banks are requested to accord topmost priority for the promotion of JLGs including the beneficiaries of Guruha Lakhmi Scheme and extending necessary financial linkages and thereby join hands with the government to empower women in the State.

FOR REVIEW

Agenda No	Agenda
15	Progress under Social Security Schemes.
15.1	Campaign for Saturation of FI Schemes at GP level in all districts from 01.07.2025 to 30.09.2025
16	PMSVANidhi scheme
17	Functioning of Business Correspondents
18	Review of Financial Literacy Camps (FLCs)
19	Centre Financial Literacy (CFLs)
20	State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP)
21	Kisan Credit Card
22	Dept of Agriculture & Farmer Welfare Schemes Agenda
22.1	Agriculture Infrastructure Fund (AIF)
22.2	Pledge Financing for Agriculture commodities through Electronic Negotiable Ware-house Receipt (e-NWR)
22.3	Performance under Animal Husbandry Infrastructure Development Fund
22.4	Financing to Farmer Producer Companies / Farmer Producer Organizations
22.5	Pradhan Mantri Fasal Bima Yojana (PMFBY) Agriculture Department
22.6	Restructured Weather Based Crop Insurance Scheme
23	PMAY-U
24	Government sponsored schemes & discussion on lending towards Government spon-sored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, etc.) and impact of these schemes
24.1	Progress under NRLM SHGs
24.2	Progress under Joint Liability Groups (JLGs)
24.3	PMEGP performance as on 30.06.2025
24.4	Progress under Stand-Up India scheme as on 30.06.2025
24.5	Progress in Sanctions under MUDRA scheme
25	Credit Flow To Minority Committee
25.1	Progress under finance to Minority Communities in the state
25.2	Progress under finance to Minority Communities in the identified Districts of State
26	Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 30.06.2025
27	Progress under Aadhar seeding in PMJDY Accounts
28	Performance under Atal Pension Yojana (APY) scheme
29	performance under PM Vishwakarma Scheme as on 30.06.2025
30	Performance under PM Surya Ghar – Muft Bijli Yojana (PMSGMBY) Scheme

AGENDA 15: Progress under Social Security Schemes:

(No of enrolments in lakhs)

Scheme	Outstanding as on				
	30th Jun 2024	31st Mar 2025	30th Jun 2025	% growth Q-o-Q	% growth Y-o-Y
PMSBY	172	206	196	**-5**	**14**
PMJJBY	69	86	79	**-8**	**14**
APY	37	40	42	**5**	**14**

Outstanding Decrease Under Suraksha Schemes is Mainly Due to Following Banks.

SR.	Name of Bank	PMJJBY			PMSBY		
		Mar-25	Jun-25	Varia-tion	Mar-25	Jun-25	Variation
1	STATE BANK OF INDIA	1934014	1647855	-286159	4346762	4083856	-262906
3	BANK OF BARODA	743142	417200	-325942	1732200	1145382	-586818
4	CENTRAL BANK OF INDIA	48134	42250	-5884	138252	130626	-7626
5	CITY UNION BANK	2158	1674	-484	3902	2945	-957
6	DHANLAXMI BANK	847	367	-480	4354	3483	-871
7	SOUTH INDIAN BANK	4752	3968	-784	17403	15346	-2057
8	TAMILNAD MERCANTILE BANK	3475	1515	-1960	11525	7433	-4092
10	KARNATAKA GRAMEENA BANK	1026367	874798	-151569	2276887	2100572	-176315
11	K.S.COOP APEX BANK LTD	72582	65230	-7352	-	-	-
12	INDIA POST PAYMENTS BANK	809	189	-620	-	-	-
13	CANARA BANK	1799124	1650066	-149058	4936529	4773653	-162876

Canara Bank has informed that decrease due to non-renewal of policies.

Bank wise progress under Social Security Schemes is furnished in Annexure-6, page no. 22

State Government vide their letter dated 11.07.2025 has advised banks to sensitize and persuade the borrowers specially under priority sector schemes to enroll themselves under the affordable schemes of PMJJBY and PMSBY is relevant not only from the point of protection to families of the borrowers but also to the banks which extends loans to them.

We request all member banks to enroll all eligible customers and all borrowers under affordable social security schemes.

Agenda 15.1: Campaign for Saturation of FI Schemes at GP level in all districts from 01.07.2025 to 30.09.2025:

DFS, GoI has launched 3-month saturation campaign for FI schemes at Gram Panchayat level to enhance the penetration of Financial Inclusion flagship schemes i.e PMJJBY, PMSBY, PMJDY& APY. The campaign will run from 01.07.2025 to 30.09.2025 in all Gram Panchayats of the State preferably on Saturday or other days also after discussions in DLCC meeting.

Activities to be covered during the campaign:

1. Re verification of KYC for existing inactive PMJDY accounts.
2. Opening of bank accounts for unbanked adults under PMJDY
3. Enrolments under Pradhan Mantri Jvan Jyoti Bima Yojana (PMJJBY) and Prahan Mantri Suraksha Bima Yojana (PMSBY).
4. Enrolments under Atal Pension Yojana (APY).
5. Create awareness sessions on digital fraud, ways to access unclaimed deposits & Re-KYC of all account holders.

Bank wise & District wise progress under Campaign for Saturation of FI Schemes at GP level is furnished in Annexure-7, page no. 23-24

AGENDA 16: PM SVANidhi scheme:

Credit Guarantee and Interest Subsidy claims on all loans will be paid till March 2028.

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

Progress under PM SVANidhi scheme in Karnataka state as on 01.07.2025:

Term	Target	Total eligi-ble ap-pls.	Sanc-tioned	Dis-bursed	Pen-dency for Dis-burse-ment	Re-turned by Bank	% Sanc-tioned against Target	% dis-burse-ment against Sanction
As on 31.03.2025								
1st Term	406912	463439	408403	395358	13045	30122	100.37	96.81
2nd Term	110528	166858	138904	132530	6374	17723	125.67	95.41
3rd Term	19921	44910	35681	33856	1825	5819	179.11	94.89
Total	**537361**	**675207**	**582988**	**561744**	**21244**	**53664**	**108.49**	**96.36**
As on 01.07.2025								
1st Term	406900	461721	408882	395801	13081	35582	100.48	96.80
2nd Term	110528	165810	140036	132955	7081	19472	126.70	94.94
3rd Term	19900	44672	35929	33999	1930	6527	180.55	94.63
Total	**537328**	**672203**	**584847**	**562755**	**22092**	**61581**	**108.84**	**96.22**

Major Pendency under Sanction & disbursement is with following Banks:

Sr. No.	Name of Bank	Eligible Applica-tion	Total Sanc-tioned	Pendency for Sanc-tion	Dis-bursed	Pending for Disburse-ment
1	KARNATAKA BANK	44,295	34,024	7,422	22,937	11,087
2	CANARA BANK	1,74,494	1,55,254	3,931	1,54,695	559
3	BANK OF BARODA	40,136	33,572	3,117	32,655	917
4	UNION BANK OF INDIA	66,215	59,896	2,641	58,425	1,471
5	UJJIVAN SMALL FINANCE BANK LIMITED	1,531	172	1,028	129	43
6	KOTAK MAHINDRA BANK	3,509	974	682	974	0
7	INDIAN BANK	24,969	22,630	661	22,270	360
8	INDIAN OVERSEAS BANK	13,640	11,297	610	11,166	131
9	STATE BANK OF INDIA	2,07,564	1,86,281	570	1,80,710	5,571

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

Bank wise details of PMSVANidhi application Status Report as on 01.07.2025 is furnished as an Annexure –8 Page No. 25-30

AGENDA 17: Functioning of Business Correspondents:

Data as on	Total No. of BC locations	No. of active BCs available	No. of inactive BCs locations	BCs certified by IIBF	Total Women BCs	Total BC Sakhis
Jun.2025	112051	89098	22953	14500	18328	812
Mar.2025	111558	93173	18385	13673	18366	750
Jun. 2024	116906	98283	18623	15071	17255	527

*As on 30.06.2025, there are 493 BCs are increased over Mar 2025 is mainly due to Yes Bank. Inspite of our repeated reminders Jio Payments Bank has not submitted data.

There are 812 BC Sakhis onboarded in Karnataka state by SRLM- Canara Bank (370), SBI (110), KGB (277), IPPB (24), Indian Bank (16), Bank of Baroda (6), Union Bank of India (5) and IOB (4).

Details of inactive BCs:

NAME OF THE BANK	Jun-25	Mar-25	Variation
CANARA BANK	0	237	-237
STATE BANK OF INDIA	39	8	31
BANK OF BARODA	79	69	10
BANK OF INDIA	22	4	18
CENTRAL BANK OF INDIA	2	1	1
INDIAN BANK	29	31	2
INDIAN OVERSEAS BANK	21	0	21
PUNJAB NATIONAL BANK	5	8	-3
UCO BANK	35	35	0
KARNATAKA BANK	32	24	8
HDFC BANK	98	57	41
AXIS BANK	52	185	-133
YES BANK	72	93	-21
IDFC FIRST BANK	80	35	45
AIRTEL PAYMENTS BANK	3889	3378	511
FINO PAYMENTS BANK	18498	14220	**4278**
GRAND TOTAL	**22953**	**18385**	**4568**

There are 4568 Inactive BCs are increased over Mar 2025 is mainly due to Fino Payments Bank and Airtel Payment Bank.

Bank wise details of BCs as on 30.06.2025 is furnished as an Annexure –9 page No.31

RBI has advised SLBC Karnataka to direct member Banks to take necessary action on inactive fixed BCs. The member Banks are requested to instruct the branch managers to liaise with lead district managers to understand the reasons for inactivity of BCs at the ground level and take appropriate steps to address the issue.
LDMs are also requested to deliberate on the level of inactivity during DCC/DLRC/BLBC meetings, identify challenges, and work towards resolving the same.

AGENDA 18: Review of Financial Literacy Camps (FLCs):

The status of FLCs as on 30.06.2025 as reported by sponsor Banks is as under:

Financial Literacy Centers (FLCs)						
As on 31.12.2024		As on 31.03.2025		As on 30.06.2025		Total FLCs
Func-tional	Non Func-tional	Func-tional	Non Func-tional	Func-tional	Non Func-tional	
136	41	136	41	134	43	**177**

Non-functional FLCs are majorly from following banks:

Sponsored Bank	No. of Non-functional FLCs Mar 25	No. of Non-functional FLCs Jun 25
State Bank of India	33	33
Union Bank of India	6	7
Canara Bank	1	1
Bank of India	1	1
Bank of Baroda	0	1

Bank of India is having only 1 FLC in Belgaum District and same was inactive more than 4 years. SLBC requests member banks to ensure that all FLCs are functional immediately.

Activities of FLCs:

Type of Camps	No. of people benefitted			
	June -24	Jun-25	June -24	Jun-25
Special Camps	1905	1645	117962	144014
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	5000	4734	264690	352126
Out of target specific camps, camps conducted for school children.	574	536	46578	53467
Total No of Camps (Special camps and Target specific camps)	**6905**	**6379**	**382652**	**496140**

AGENDA 19: 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 83 CFLs exist sponsored by 4 Banks namely Canara Bank (37), State Bank of India (28), Union Bank of India (7) and Bank of Baroda (11).

CFL outcome for June 2025 quarter as under: -

	31.03.2025	30.06.2025
No of camps conducted	12887	12766
No of participants covered in camps viz a viz target population set by the NGOs	403120	396125
No. of Bank accounts opened	4121	4655
No. of persons covered under insurance	55424	59067
No. of persons covered under Pension	2153	2138
No of Bank accounts reactivated	3301	3416
No. of debit/credit cards issued/reactivated	2418	2751
No. of Debit/Credit card issued	4084	9773
No. of persons who were assisted at the bank with bank operations.	13174	15756
No. of grievance redressal addressed.	1191	1224
No. of persons covered under online banking transactions	20910	28366
No. of persons indebted to moneylenders (informal sector) who were bought to formal sector.	527	147
No. of persons sensitized under advanced financial products like mutual funds etc.	593	688
No. of persons covered under any Government sponsored schemes.	13021	17667

Bank wise outcome of CFLs for June. quarter 2025 is enclosed as annexure-10 page No.32-33

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

<u>AGENDA 20: State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP):</u>

(A) Raichur District:

Particulars	**Key Performance Indicators (KPIs) as on 30.06.2025**			
	Bank Accounts (CASA) per lakh population	**PMJJBY enrollments per lakh population**	**PMSBY enrollments per lakh population**	**APY enrollments per lakh population**
Target set by DFS	129755	9775	30303	2886
Achievement till June. 2025	128292	20710	34090	6795
% Achievement	99%	**212%**	**112%**	**235%**
Gap to target (per lakh population)	**1463**	**Achieved**	**Achieved**	**Achieved**

(B) Yadgir District:

Particulars	Key Performance Indicators (KPIs) as on 30.06.2025			
	Bank Accounts (CASA) per lakh population	PMJJBY enrollments per lakh population	PMSBY enrollments per lakh population	APY enrollments per lakh population
Target set by DFS	129755	9775	30303	2886
Achievement till June. 2025	129763	18050	32661	6207
% Achievement	100%	**185%**	**108%**	**215%**
Gap to target (per lakh population)	Achieved	Achieved	Achieved	Achieved

[Data source: DFS]

AGENDA 21: Kisan Credit Card (KCC):

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

[cards in Actual & Amount in crores]

Disbursement of KCC from 1 April 2025 to 30th June 2025	
No. of Cards	**Amount**
8,66,490	13,520

Outstanding as on 30.06.2024		Outstanding as on 31.03.2025		Outstanding as on 30.06.2025	
No. of Cards	**Amount**	**No. of Cards**	**Amount**	**No. of Cards**	**Amount**
48,79,595	65,955.00	51,45,502	72,440.00	50,58,142	72,532.35

Bank wise data on KCC loan as on 30th June 2025 is provided in the Annexure – 11 page No-34

KCC Animal Husbandry Outstanding:

Outstanding as on 30.06.2024		Outstanding as on 31.03.2025		Outstanding as on 30.06.2025	
No. of Cards	**Amount**	**No. of Cards**	**Amount**	**No. of Cards**	**Amount**
1,90,952	968.00	1,98,180	1,093.00	1,94,539	1,111.00

KCC Fisheries Outstanding:

Outstanding as on 30.06.2024		Outstanding as on 31.03.2025		Outstanding as on 30.06.2025	
No. of Cards	**Amount**	**No. of Cards**	**Amount**	**No. of Cards**	**Amount**
18,560	323.00	21,088	285.00	12,122	274.00

Scheme	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	Pending for more than 15 days
KCC-AH	280844	278732	127704	5236
KCC-FISHERIES	33312	32085	14933	360
TOTAL	**314156**	**310817**	**142637**	**5596**

KCC-AH loans disbursed during the quarter and outstanding as on 30.06.2025 is provided in the Annexure-12, Page no.35

KCC-Fisheries loans disbursed during the quarter and outstanding as on 30.06.2025 is provided in the Annexure-13, page no.36

AGENDA 22: Dept. Of Agriculture & Farmer Welfare Schemes:

AGENDA 22.1: 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	324	263	213	165
Total	**4286**	**3853**	**4056**	**3073**

The Pendency for sanction and disbursement is as below

Name of Bank	Pending for sanction	Pending for Disbursement
DCCBs	38	181
HDFC Bank	171	34
State Bank Of India	32	64
Canara Bank	20	58
Union Bank Of India	12	35

Karnataka state ranked 5th under disbursement and **6^{t}** under sanction in PAN India basis.

Progress under the AIF scheme as on 30.06.2025 is given in the Annexure-14 page No.37

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 22.2: Pledge Financing for Agriculture commodities through Electronic Negotiable Warehouse Receipt (e-NWR) as on 30.06.2025:

Warehouse Development and Regulatory Authority (WDRA) has been established under warehousing (Development & Regulation) Act, 2007 for setting up a negotiable warehouse receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouse.

Sr. No.	Bank Name	No of Accounts	O/s Amount (Cr)
1	UNION BANK OF INDIA	746	289.82
2	CANARA BANK	990	247
3	ICICI BANK	43	125.27
4	IDBI BANK	176	110.85
5	BANK OF INDIA	74	58
6	UCO BANK	315	49.58
7	BANK OF BARODA	54	12.7
8	STATE BANK OF INDIA	88	8.12
9	BANK OF MAHARASHTRA	13	7.43
10	CENTRAL BANK OF INDIA	116	7.33
11	K.S.COOP APEX BANK LTD	78	5.66
12	FEDERAL BANK	1	4
13	KARUR VYASYA BANK	43	1
14	PUNJAB NATIONAL BANK	5	1
TOTAL		**2742**	**927**

Banks have outstanding of 2742 loan accounts, amounting to 927 crores as on 30.06.2025

AGENDA 22.3: Performance under Animal Husbandry Infrastructure Development Fund

The scheme was launched by Govt. of India on 31.07.2020 under Atmanirbhar Bharat Package. An amount of Rs.1 lakh crore will be provided for funding Agri Infrastructure Projects at farm-gate and aggregation points (PACS, FPOs, Agri entrepreneurs, Start-ups, etc.). Impetus for development of farm-gate & aggregation point, affordable & financially viable Post Harvest Management infrastructure.

The Scheme will be operational from 2020-21 to 2029-30. Disbursement in four years starting with sanction of ₹10,000 crores in the first year and ₹30,000 crores each in next three financial years. Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years.

Interest Subvention - All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹2 crores for 7 years.

Credit Guarantee- Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) 133 scheme for a loan up to ₹2 crores. The fee for this coverage will be paid by the Government.

In case of FPOs the credit guarantee may be availed from the facility created under FPO romotion scheme of DACFW.

AGENDA 22.4: Financing to Farmer Producer Companies / Farmer Producer Organizations

Small Farmers' Agribusiness Consortium (SFAC) is a society promoted by the Department of Agriculture, Cooperation and Farmers Welfare, Govt. of India, which extend support to small and marginal farmers by facilitating formation of Farmer Producer Organizations (FPOs) and also through various schemes extended by Govt. of India. The objective of the scheme is to increase the income of small and marginal farmers and also create employment in the rural areas.

Banks have sanctioned **8** loans amounting **2** Cr as of June quarter 2025 while doing credit linkage to FPOs.

Progress under financing to Farmer Producer Organizations is given in annexure-15, page no.38-39

AGENDA 22.5: Pradhan Mantri Fasal Bima Yojana (PMFBY) Agriculture Department:

As on 13.08.2025 in ICICI Bank 378 no. of applications amounting to ₹0.86 Cr is pending for settlement under PMFBY due to blank Aadhar and mismatch in Aadhar payment.

As on 13.08.2025 there are 10021903 beneficiaries amounting to 12165 crores has been settled against the total eligible beneficiaries of 10052392 amounting to 12193 crores. The claim settlement ratio of the state is 99.69% from the date of inception of scheme.

Year wise Kharif and Rabi enrolment and claim settlement details for PMFBY is given in annexure-16, page no-40.

AGENDA 22.6: Restructured Weather Based Crop Insurance Scheme: -

As on 18.08.2025 total 82.05 crore amount is pending for settlement under RWBCIS due to various reasons like, crop survey verification pending, crop mismatch etc.

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

Year wise Kharif and Rabi enrollment and claim settlement details for RWBCIS is enclosed as annexure –17, page No.41

AGENDA 23: PMAY-U:

Rajiv Gandhi Housing Corporation Limited:

The software to monitor implementation of the project is ready to launch as informed in SLBC Sub-Committee meeting on Retail loans held on 03.04.2025.

Banks are requested to attend the Home loan mela and sanction the loans.

AGENDA 24 Government sponsored schemes & discussion on lending towards Government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, etc.) and impact of these schemes.

AGENDA 24.1: Progress under NRLM SHGs:

NATIONAL RURAL LIVELIHOODS MISSSION BANK LINKAGE as on 31.07.2025					
Target 2025-26		Achievement		Achievement Percentage (%)	
No of SHGs Accounts	Total Disb. Amt.	No of SHGs Accounts	Total Disb. Amt.	No of SHGs Accounts	Total Disb. Amt.
144700	3490	25625	766	18	22

Bank wise progress under NRLM SHGs as on 30.06.2025 is provided in the Annexure-18, page no-42.

AGENDA 24.2: Progress under Joint Liability Groups (JLGs):

Mar-25				Jun-25			
Disbursement		Outstanding		Disbursement		Outstanding	
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
388224	8842	1413175	14531	171673	1607	1233525	11491

Reduction in JLG Outstanding is due to following Banks.							
SR.	NAME OF BANK	31.03.2025		30.06.2025		VARIATION	
		No.	Amt. (Cr)	No.	Amt. (Cr)	No.	Amt. (Cr)
1	UJJIVAN SMALL FIN. BANK	78196	1720	40266	42	-37930	-1678
2	SURYODAY SMALL FIN. BANK	38915	608	25040	264	-13875	-344
3	INDUSIND BANK	210882	3798	196006	3540	-14876	-257
4	KOTAK MAHINDRA BANK	140919	1786	129438	1586	-11481	-200
5	ESAF SMALL FIN. BANK	62038	1091	58141	934	-3897	-157
6	EQUITAS SMALL FIN. BANK	167237	463	143479	384	-23758	-79
7	RBL BANK	76828	487	50907	409	-25921	-78
8	AU SMALL FIN.BANK	115468	770	107117	711	-8351	-59
9	AXIS BANK	235997	406	184886	350	-51111	-57
10	HDFC BANK	27593	315	25662	263	-1931	-52

Bank wise progress under JLG-Bank linkage program as at June 2025 is given in Annexure-19, page No – 43

AGENDA 24.3: PMEGP performance as on 30.06.2025:

TARGET AND ACHIVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2025-26 (As on 30.06.2025)									
STATE	TARGET			ACHIVEMENT			ACHIVEMENT IN %		
	PRO (No)	M M (Lakh)	EMP (NO)	PRO (No)	M M (Lakh)	EMP (NO)	PRO (No)	M M (Lakh)	EMP (NO)
KARNATAKA	3461	12825.65	38071	1073	3429.35	11803	31.00	26.74	31.00

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

TARGET AND ACHIVEMENT UNDER PMEGP FOR 2nd LOAN IN KARNATAKA STATE DURING 2025-26 (As on 30.06.2025)						
Status as on	**TARGET**			**ACHIVEMENT**		
	PRO	**M M**	**EMP**	**PRO**	**M M**	**EMP**
30.06.2025	49	230.30	539	2	11.25	22

AGENDA 24.4: Progress under Stand-Up India scheme as on 30.06.2025:

(Nos. in actuals and Amount in crores)

Scheme	**Cumulative Sanctioned from inception to 31.03.2025**	
	No. of A/Cs	**Sanction Amt.**
SC	2511	533.75
ST	694	136.92
Women	11762	2663.92
Total	14967	3334.58

The scheme has ended as on 31/03/2025

Bank-wise details of sanctions and disbursements under SUI as on June 2025 is provided in Annexure-20, page No.44

AGENDA 24.5: Progress in Sanctions under MUDRA scheme:

[Amount in Crores]

Scheme	**Mar – 24**				**Jun – 25**			
	Disbursement during FY 2024-25		**Outstanding as on Mar 2025**		**Disbursement during FY 2025-26**		**Outstanding as on Jun 25**	
	No of A/cs	**Amount Sanctioned**	**No of A/cs**	**Amount Sanctioned**	**No of A/cs**	**Amount Sanctioned**	**No of A/cs**	**Amount**
Shishu	730128	6033.54	3657286	7390.34	234298	840.22	3415948	7056.99
Kishore	1464246	18419.62	2592394	24932.18	318416	3747.75	2600498	24901.02
Tarun	110552	10962.41	215310	11881	35833	2143.09	223633	12096.49
Tarun +	555	84.57	-	-	390	49.93	753	93.14
Total	3305481	35500.12	6464990	44203.52	588937	6780.02	6240832	44147.64

(Data Source- MUDRA Portal & SLBC REVAMP Portal)

Member banks have sanctioned 588937 MUDRA loans amounting to 6,780.02 crores from 01.04.2025 to 30.06.2025

Bank-wise, District, State wise sanctions and disbursements under MUDRA is given in annexure-21, page No.45-47

Karnataka State has secured number 5th **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 25: CREDIT FLOW TO MINORITY COMMUNITIES:

AGENDA 25.1: Progress under finance to Minority Communities in the state:

(Amount in Crore)

Outstanding as on	No. of accounts	amount	% to total PSA
Jun-25	2430558	52284	10
Mar-25	2568529	51199	11

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.

Number of Accounts decreased due to following Banks-

SR.	NAME OF BANK	Number of Accounts (in actuals)		
		Mar-25	Jun-25	Variation
1	CANARA BANK	362888	349022	-13866
2	STATE BANK OF INDIA	164135	143752	-20383
3	INDUSIND BANK	617299	584210	-33089
4	BANDHAN BANK	59752	54653	-5099
5	K.S.COOP APEX BANK LTD	275622	248690	-26932
6	EQUITAS SMALL FIN. BANK	41714	35184	-6530
7	UJJIVAN SMALL FIN. BANK	110208	102348	-7860

Bank wise outstanding to Minority Communities as on Jun. 2025 provided in annexure-22, page No- 48-49

AGENDA 25.2: Progress under finance to Minority Communities in the identified Districts of State:

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

(Amount in Crore)

Name of the District	Bidar			Kalaburgi			Dakshina Kannada		
	Dec 24	Mar 25	Jun 25	Dec 24	Mar 25	Jun 25	Dec 24	Mar 25	Jun 25
Advances under Priority Sector Credit	5600	5781	5963	9940	10207	10197	26472	27184	28240
Lending to Minority Community	701	684	699	1159	1178	1192	6426	6459	6611
% of Minority Community Lending to PSA	**13**	**12**	**12**	**12**	**12**	**12**	**24**	**24**	**23**

AGENDA 26: Progress under PMFME scheme: Cumulative Progress under PMFME scheme in the State of Karnataka as on 30.06.2025:

Details	No. of Accounts
Total Target FY 2025-26	4850
Application applications submitted to Banks	679
Loans under process	249
Loans Sanctioned	307
Loans Rejected	116
Loan disbursed	145
% Sanction against application submitted	45

Karnataka State has secured **9th position** in PAN India.

Cumulative Pendency under PMFME with major banks is as under:

PMFME Bank-wise Cumulative Pendency as on 30.06.2025						
Sl. No	**Bank Name**	**Pendency Range**				**Total Pendency**
		0-30 Days	**30-60 Days**	**60-90 Days**	**> 90 Days**	
1	STATE BANK OF INDIA	230	85	29	22	**366**
2	CANARA BANK	202	51	23	22	**298**
3	UNION BANK OF INDIA	74	18	18	61	**171**
4	KARNATAKA GRAMIN BANK	120	28	7	6	**161**
5	HDFC BANK	33	11	16	52	**112**
6	KARNATAKA BANK	40	21	8	38	**107**
7	BANK OF BARODA	33	26	12	25	**96**

District wise, bank wise and target and progress under PMFME scheme is provided in Annexure-23, page No- 50-52

AGENDA 27: Progress under Aadhar seeding in PMJDY Accounts:

(Outstanding No. of Accounts in lakh)

Particulars	Dec-24	Mar-25	Jun-25
No. of PMJDY A/cs O/S	201	204	206
Total Aadhar Seeded A/cs	162	166	168
% Aadhar Seeding	**81**	**81**	**82**

Bank wise total progress under PMJDY Aadhar seeding as on 30th June 2025 is provided in the Annexure-24, page No- 53

AGENDA 28: Performance under Atal Pension Yojana (APY) scheme for FY 2025-26: (01.04.2025 to 30.06.2025)

Karnataka has achieved **19 %** of APY target set by PFRDA during FY 2025-26 up to 30.06.2025

Bank Category	No. of branches as on 01.04.2025	Target by PFRDA per branch	Total Target	Perfor-mance by Banks	Achieve-ment %
PSBs	5593	100	559300	95421	**17**
Major Pvt Banks	1143	70	80010	14749	**18**
PVT Banks	1453	40	58120	9952	**17**
RRBs	1755	100	175500	50754	**29**
Small Finance Banks	222	65	14430	1524	**11**
Cooperative Banks	522	20	10440	737	**7**
Total	**10688**		**897800**	**173137**	**19**

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

Bank wise and District wise performance report provided by PFRDA is placed as Annexure-25, page No.54-55

Agenda 29: performance under PM Vishwakarma Scheme as on 30.06.2025: -

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

No. of Applications received	No. of Loans Sanctioned	Amount Sanctioned (In Crore)	No. of Loans Disbursed	Amount Disbursed (In Crore)
349026	112732	894.13	87282	629.00

The progress for scheme is as below:

Bank Name	No. of Applicant	No. of Loans Sanctioned	No. of Loans Disbursed	No. of Loan Rejections	Pending for sanction
Canara Bank	82871	40532	31709	37963	4376
State Bank of India	104570	23765	21169	80349	456
Karnataka Gramin Bank	66476	17656	13458	48559	261
Bank of Baroda	31662	12381	8950	17564	1717
Karnataka Bank	20013	7115	2617	2349	10549
Union Bank of India	15649	4295	2978	10720	634

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

Bank wise and District wise performance under PM Vishwakarma is placed as Annexure-26, page No.56-58

Agenda 30: Performance under PM Surya Ghar – Muft Bijli Yojana (PMSGMBY) Scheme

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

Sourced		Sanctioned		Disbursed	
No. of Appli-cations (Nos.)	**Amount (In Crs)**	**No. of Appli-cations (Nos.)**	**Amount (In Crs)**	**No. of Appli-cations (Nos.)**	**Amount (In Crs)**
4757	108.12	3049	63.84	2682	48.02

Pendency under major banks is as below:

Name of Bank	Sourced	Sanc-tioned	Disbursed	Pendency	Rejected
State Bank of India	1626	963	908	121	514
Canara Bank	1534	1077	922	83	368
Bank of Baroda	312	204	184	61	45
Union Bank of India	406	257	224	59	84
OTHERS	310	191	169	27	88
Bank of India	83	43	37	15	22
Indian Overseas Bank	66	27	23	10	28

Banks are requested to focus on reducing turn around time for loan processing.

Bank wise and District wise performance under PM Surya Ghar – Muft Bijli Yojana is placed as Annexure-27, page No.59-60

FOR INFORMATION

Agenda No	Agenda
31	Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy
32	Branch Network
33	Status of Rural Bank Branch closure/merger/shifting.
34	ATM Network
35	Progress under Aadhar seeding of operative CASA accounts
36	Position of sector wise NPAs
36.1	Non-Performing Assets (NPA) position as on 30.06.2025.
36.2	Recovery of Bank's dues under PMEGP
37	Issues remaining unresolved at DCC/DLRC meeting
38	Sub-committee meetings held during the review period
39	SVAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas) Scheme
40	Implementation of Kannada language by Banks
41	Status of RSETIs / RUDSETIs as on 30.06.2025 reported by sponsor Banks
42	Performance review of Central Sector Interest Subsidy (CSIS) scheme
43	Success Stories
44	Special Invitee

AGENDA 31: Review of financial inclusion initiatives, expansion of Banking network and Financial Literacy:

In Karnataka state no URCs exist as on 30.06.2025.

1. **Representation received to open Brick and Mortar Branches through RBI :**

Based on LDM survey reports, two villages have been recommended to SLBC and are now pending bank allotment

List of 2 villages to open new bank branch is as below,

SI No	District	Taluk	Village Name
1	Shimoga	Bhadaravathi	Donabaghatta
2	Chitradurga	Hiriyur	Yelladakere

1.Request for Branch Opening at Yelladakere-

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

- Village population as per 2011 census: 4664.
- Nearby Branches- Karnataka Gramin Bank, Hiriyur (20 KM)
- BC- Fixed BC of Karnataka Gramin Bank is working in same village and IPPB is also present in the same village.

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

2.Request for Branch Opening at Donabaghatta-

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

- Village population as per 2011 census: 8395.
- Nearby Branches- Canara Bank, Karnataka Gramin Bank, Union Bank of India and State Bank of India of Bhadravathi town.
- BC- Three fixed BCs from State Bank of India, Union Bank of India and Karnataka Gramin Bank are working in same village.

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

AGENDA 32: Branch Network:

(In numbers)

Particulars	Mar-25	Jun-25	Variation of Jun 25 over Mar 25
Rural	4417	4426	9
Semi-Urban	2856	2878	22
Urban (including Metro)	5262	5284	22
Total	**12535**	**12588**	**53**

In comparison to the June quarter 2025, there is an increase **of 53** branches for the June quarter 2025.
Bank wise and district wise No. of bank branches in the state is provided in Annexure-28, page No .61

AGENDA 33: Status of Rural Bank Branch closure/merger/shifting:

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

AGENDA 34: ATM Network:

(In numbers)

Particulars	Mar-25	Jun-25	Variation of Jun 25 over Mar 25
Rural	2116	1989	-127
Semi Urban	3401	3305	-96
Urban	10927	10572	-355
Total	**16444**	**15866**	**-578**

In comparison to the June quarter 2025, there is decrease **of 578** ATMs for the June quarter 2025.

Bank wise and district wise No. of ATMs in the state is provided in Annexure- 29 page No.62

AGENDA 35: 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
04.07.2025	1029	911	**89**
28.03.2025	1026	908	**89**

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

➢ The Bank-wise Progress under Aadhaar seeding of CASA accounts in Karnataka state as on 04.07.2025 is furnished in the Annexure-30, page No-63.

AGENDA 36: Position of sector wise NPAs:

AGENDA 36.1: Non-Performing Assets (NPA) position as on 30.06.2025:

(Amount in Crore)

Sl.	Sector	As at 31.03.2025				As at 30.06.2025			
		Out-standing Amount	No of NPA A/c's	NPA Amount	% of NPA	Out-standing Amount	No of NPA A/c's	NPA Amount	% of NPA
1	Agriculture	238280	1185048	20694	9	234967	1706678	23528	10
2	MSME	188187	320491	10242	5	198372	375214	10599	5
3	Housing	35518	9676	501	1	52529	14377	685	1
4	Education	6844	16451	375	5	7108	16584	379	5
5	Other Priority sector adv	10413	181751	799	8	9748	166119	1135	12
6	Non priority sector NPA	888680	442740	17560	2	884886	469388	18832	2
7	**Total NPAs**	**1369674**	**2158397**	**50238**	**4**	**1389051**	**2751666**	**55307**	**4**

Bank wise and segment wise NPA position is provided in Annexure-31, page No.64-67

AGENDA 36.2: Recovery of Bank's dues under PMEGP:

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

(Amount in Crore)

As on 30th June 2025		
Balance O/S	**NPA Level**	**% of NPA**
169391.83	43916.54	25.93

Bank-wise, District-wise Outstanding and NPA level under the PMEGP scheme is furnished in Annexure-32, page no- 68-70

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

We request State Government to advice Department to help in recovery of PMEGP NPA cases.

AGENDA 37: Issues remaining unresolved at DCC/DLRC meeting

We have received unresolved issue from LDM Uttara Kannada regarding inactive FLC of State Bank of India at Ankola, Joida since form 2018 and 2019 respectively and Bank of Baroda at Siddapur.

AGENDA 38: Sub-committee meetings held during the review period:

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

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

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

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

AGENDA 39: 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 169th 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.

Current implementation status of the SVAMITVA scheme in Karnataka:

- Drone survey completed 20340 villages
- Ortho –Rectified Imagery(ORI) received 9407 villages
- Ground Truthing completed 4751 villages
- Draft property registers (DPR) Generated 4006 villages
- Final property registers (FPR) generated 2629 villages

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 40: Implementation of Kannada language by Banks.

RBI Vide letter dated 16.07.2025 has requested compliance from Banks regarding choice of communication with customers of the banks. SLBC vide letter dated 16.07.2025 has requested the member banks to submit the compliance.

In this regard, out of 51 member banks the following Banks have submitted the compliance.

1. Karnataka Bank
2. UCO Bank
3. Indian Postal Payments Bank
4. Equitas Small Finance Bank
5. Ujjivan Small Finance Bank

All member banks and LDMs are requested to ensure for implementation of Kannada language:

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 41: Status of RSETIs / RUDSETIs as on 30.06.2025 reported by sponsor Banks are under:

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

Name of the Sponsoring Institution	No. of RSETIs	Target for 2025-26		Achievements (as at 30.06.2025)		
		Pro-grammes	Trained	Pro-grammes	Trained	% Ach
Bank of Baroda	2	62	2000	22	651	33%
Canara Bank	11	327	10500	85	2455	23%
DCCB Bank, Bidar	1	42	1380	10	330	24%
Kotak Mahindra Bank	1	38	1230	10	307	25%
RUDSETI	7	238	7000	59	1641	23%
State Bank of India	8	221	7000	49	1307	19%
Union Bank of India	2	65	1900	14	345	18%
Total	32	993	31010	249	7036	23%

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

Sl No.	Particulars	As on 30.06.2025 (Cum since inception)	During FY 2025-26
1	No. of training programs conducted	14958	1125
2	No. of persons trained	419742	31238
3	No. of persons secured employment / self-employment	285183	23087
4	No. of trained persons credit linked	187708	13423

The progress achieved by RSETIs/RUDSETIs during the year is provided in the Annexure-33, page No-71.

All member banks are requested to arrange for credit linkage to all RUDSET/RSET trained candidates to foster self-employment.

SLBC requests RSETIs to conduct credit awareness programmes in the middle of the training programmes and to share the list of trainers to local banks for facilitating credit linkage.

AGENDA 42: 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 43: Success Stories:

Bibi Fatima Self Help Group of Theertha village in the Dharwad district of Karnataka, India, known for its Community Seed Bank (CSB). The CSB, established by the Bibi Fatima Self Help Group (SHG), focuses on preserving local crop varieties and improving farmers' yields. The village has gained recognition for its efforts, including the UNDP Equator Initiative Award received by the SHG.

- **Name of the SHG:** Bibi Fatima Self Help Group.
- **Dealing Bank and Branch**: Karnataka Grameena Bank Ingalagi, Dharwad District.
- **Loan Amount Availed**- 3,00,000/-
- **Total Members**- 14
- **SHG Established**- 2018
- **Date of Loan**- 05.06.2025
- **Activities Undertaken**- Implementing eco-friendly farming practices in rainfed lands, managing community seed banks and running a millet processing unit.
- **Units Established**- Community Seed Bank and Millet Processing Unit.

CSB members raising awareness about traditional varieties at a seed festival
Photo: Sahaja Samrudha

- **Impact**- In about 30 villages, the group has successfully revived millet-based mixed cropping systems through natural farming methods. The SHG manages the operation of the Community Seed Bank. This CSB benefits around 200 farmers.
- **Rewards and Recognitions**:

Year	Rewards/Recognitions
2023	Vaicharika Award
2023	Herald Change Maker Award
2023	Bodhivardhan Award

New Special Award- Nobel Prize for Biodiversity Conservation: *This SHG has been honoured with the Equator Initiative Award given by the United Nations Development Programme, an award often referred as the Nobel Prize for Biodiversity Conservation. This award is going to be presented on 9th October at New Delhi.*

Around 700 competitors from 103 countries, representing India, Bibi Fatima Women's SHG was chosen for the prestigious recognition. This is a moment of pride for Government of Karnataka, SLBC Canara Bank and Karnataka Grameena Bank.

Agenda 44: Special Invitee:

1.Hunugunda Horticulture Farmers Producer Company Ltd. (Hunugunda FPC), Bagalkot:

Hungunda Horticulture Farmers Producer Company Limited (Hunugunda FPC), Bagalkot District, is empowering farmers and promoting sustainable agriculture, the FPC is being invited as a Special Invitee to the 171st SLBC meeting.

The FPC, incorporated in 2018, represents over 4,450 farmers through 50 Farmer Interest Groups (FIGs) and is engaged in providing critical services such as agricultural inputs, custom hiring centres, common service centres, cold storage facilities, and market linkages. The company has also launched its own brand "JanaTrupti" in 2024 and has been recognized with national and state-level awards for its contribution towards farmer welfare and value addition initiatives.

Given its achievements in strengthening farmer collectives, enabling access to quality inputs, promoting organic farming, reducing post-harvest losses, and ensuring better price realization for farmers, Hunugunda FPC's participation in the SLBC meeting will provide valuable insights for policy formulation and farmer-centric initiatives.

2.Bibi Fatima Self Help Group, Theertha Village, Dharwad District:

Bibi Fatima Self Help Group of Theertha village in the Dharwad district of Karnataka, India, known for its Community Seed Bank (CSB). The CSB, established by the Bibi Fatima Self Help Group (SHG), focuses on preserving local crop varieties and improving farmers' yields. This SHG has been honored with the Equator Initiative Award given by the United Nations Development Programme. Bibi Fatima Self Help Group participation in the SLBC meeting will provide valuable insights to the forum.