

PERFORMANCE OF KARNATAKA VIKAS GRAMEEN BANK IN KARNATAKA: EMERGING ISSUES AND EVIDENCES

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ABSTRACT

The Karnataka Vikas Grameena Bank is the one of the most leading Regional Rural Bank in Karnataka. It has emerged after the amalgamation of the four erstwhile Grameena Banks with its area of operation spread over nine districts now caters to 1/3rd of the geographical area of the state and thereby has earned the opportunity of serving a larger section of the rural population. The Bank is actively involved in overall development of rural areas since the very beginning. The upliftment of weaker sections and the down trodden has been the major agenda of the bank. Besides this the Bank has been a front runner in catering to the needs of the Farmers, Traders, Rural Artisans, Professional and self-employed, Contractors and all sections of the society. In this paper an attempt has been made to evaluate the performance of the Karnataka Vikas Grameena Bank towards loan disbursement in Karnataka, through the parameters like growth of number of branches, sector wise loan disbursement, purpose wise loan disbursement and beneficiary wise loan disbursement. The present study is mainly based on secondary data collected from the various annual reports and official records of the KVG Bank. The simple statistical tools like percentage, growth rate and mean were employed for analysis of data. The main findings reveals that the average number of KVG bank branches was 498.77 over the thirteen years of study period. Sector wise loan disbursement indicates that the proportion of loan disbursement was found to be quite significant in priority sector as compared to that of in non-priority sector during the period from 2005-06 to 2017-18. The proportion total deposits and advances of KVG bank tends to increase as increasing years from 2005-06 to 2017-18. The purpose wise loan disbursement shows that the proportion of loan disbursement was found to be quite significant in agriculture sector, followed by others purpose, tertiary sector and small scale industries over the study period. Finally the beneficiary wise loan disbursement reveals that the KVG bank has been provided highest loan to small farmers, marginal farmers, agricultural laborers and women beneficiaries as compared to that of minority, SC/ST ,SGSY and Other Govt. Spon. Scheme beneficiaries during 2005-06 to 2017-18. Based on the findings the study suggested that the KVG bank has to provide more financial assistance to agricultural allied

activities and tertiary Sector, which are playing a very important role in creating employment opportunities and generating additional income to the rural households.

Keywords: Karnataka Vikas Grameen Bank, Loan disbursement, Priority Sector, Non-Priority Sector, Advances, SC/ST, Minority, SGSY, Agricultural Labourers, Small Farmers, Marginal Farmers.

1. INTRODUCTION

The Karnataka Vikas Grameena Bank is the one of the most leading Regional Rural Bank in Karnataka. It has emerged after the amalgamation of the four erstwhile Grameena Banks with its area of operation spread over nine districts now caters to 1/3rd of the geographical area of the state and thereby has earned the opportunity of serving a larger section of the rural population. The government has decided to restructure 49 RRBs. The committee for restructuring consisted of representative of RBI and the NABARD and the chairman of four public sector banks. The year 2005-06 is memorable due to historic event of amalgamation of erstwhile four Regional Rural Banks sponsored by Syndicate Bank in the state of Karnataka, viz., Malaprabha Grameena Bank & Bijapur Grameena Bank (Started in the year 1976), Varada Grameena Bank & Netravati Grameena Bank (Started in the year 1985) which were working under 9 districts amalgamated by a Government of India notification dated 12th September 2005, to form the Karnataka Vikas Grameena Bank. Thus the new bank now operates in nine districts of the state viz., Dakshina Kannada, Udupi, Uttarakannada, Haveri, Gadag, Dharwad, Belgaum, Bagalkot and Bijapur. The new bank started with the organisational set up consists of a three tier system, with the Head Office being at Dharwad, nine Regional Offices at Bagalkot, Belgaum, Bijapur, Chikodi, Dharwad, Gadag, Haveri, Kumta and Mangalore and followed by 545 branches of the bank. KVG Bank is a scheduled Bank with share capital contributed in the ratio of 50:15:35 by the Central Government, Government of Karnataka and the Sponsor Bank respectively. The Bank has a net worth of Rs. 1173.36 crores at March 31st, 2014 and is considered as one of the strongest and most vibrant RRBs in the country. The Bank is actively involved in overall development of rural areas since the very beginning. The Bank is on core banking platform and services offered by bank branches are excellent. "Customers Delight" is the motto of the Bank. On par with other commercial Banks and also new generation Banks KVG Bank has been offering a wide range of innovative products and services in tune with customers expectations and aspirations. The upliftment of weaker sections and the down trodden has been the major agenda of the bank. Besides this the Bank has been a front runner in catering to the needs of the Farmers, Traders, Rural Artisans, Professional and self-employed, Contractors and all sections of the society (Baligatti. and Danappanavar 2016).

2. OBJECTIVES OF THE STUDY

The objectives of the present study are;

- To study the growth of KVG bank in Karnataka during 2005-06 to 2017-18;
- To estimate the loan disbursement by KVG bank to priority and non-priority sectors in Karnataka during 2005-06 to 2017-18;
- To analyze the trends in deposits and advances of KVG bank in Karnataka during 2005-06 to 2017-18;
- To examine the purpose wise loan disbursement by KVG bank in Karnataka during 2005-06 to 2017-18;
- To assess the beneficiaries wise loan disbursement by KVG bank in Karnataka during 2005-06 to 2017-18; and
- To suggest policy measures for improvement in the performance of KVG bank.

3. RESEARCH METHODOLOGY

The present study is based on secondary data and has been collected from the various annual reports and official records of the KVG Bank. In this paper an attempt is made to examine the performance evaluation of KVG bank in Karnataka. The study period is confined to 13 years from 2005-06 to 2017-18. In order to analyze the data simple statistical tools like percentage, growth rate and mean were employed. The results have been presented through bar diagrams

4. RESULTS & DISCUSSION

In this section an attempt has been made to analyze the objectives of the present study based on secondary data collected from various annual reports of KVG bank during the period from 2005-06 to 2017-18.

4.1. Growth of Branches

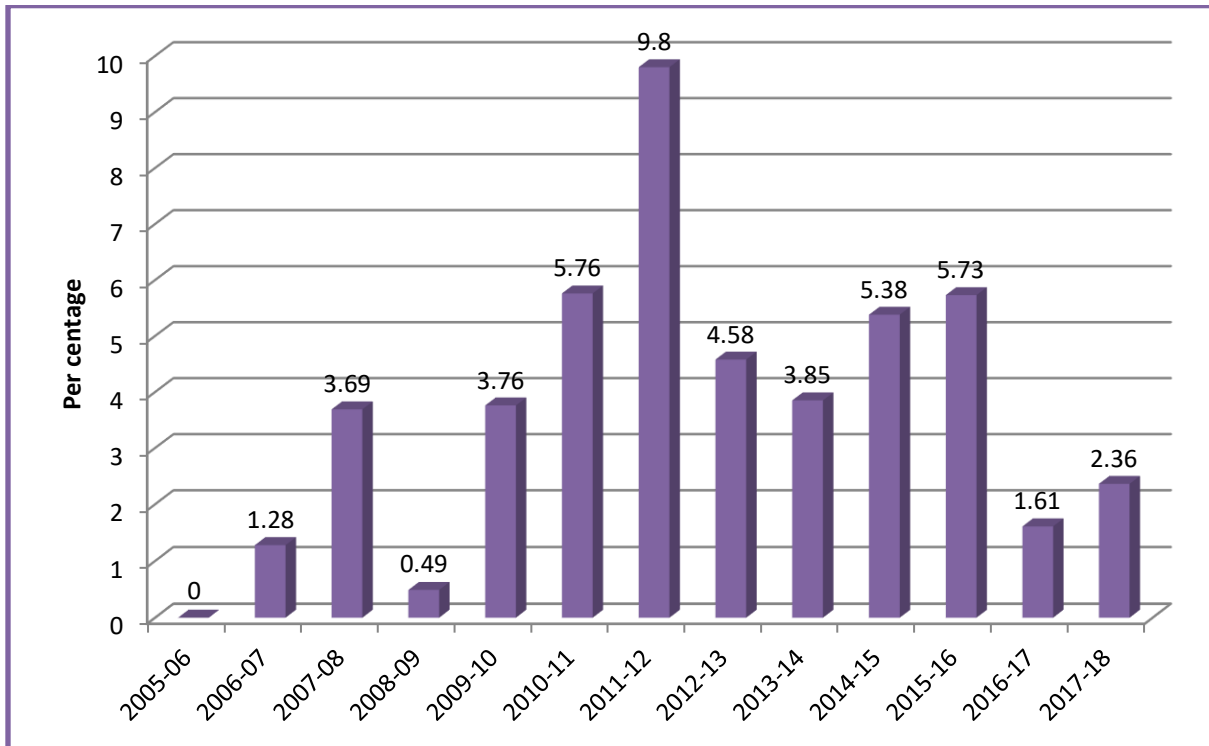
Table 1 presents the data on the growth of Karnataka Vikas Grameen banks in Karnataka during 2005-06 to 2017-18. The data indicates that there are 636 branches have been working at all over Karnataka during 2017-18. While the proportion of KVG bank branches tended to increase with increasing years from 2005-06 to 2017-18. However the percentage increase of KVG bank branches was found to be quite significant(9.80 per cent) in the year 2011-12 as compared to that of other years. The average number of KVG bank branches was 498.77 over the thirteen years of study period. The percentage increase of KVG bank branches in Karnataka during 2005-06 to 2017-18 has been depicted in Figure 1.

Table 1: Growth of Karnataka Vikas Grameen Banks in Karnataka, during 2005-06 to 2017-18

Year	Number of Branches	Incremental Branches	Percentage Increase
2005-06	387	0	0.00
2006-07	392	5	1.28
2007-08	407	15	3.69
2008-09	409	2	0.49
2009-10	425	16	3.76
2010-11	451	26	5.76
2011-12	500	49	9.80
2012-13	524	24	4.58
2013-14	545	21	3.85
2014-15	576	31	5.38
2015-16	611	35	5.73
2016-17	621	10	1.61
2017-18	636	15	2.36
Mean	498.77	19.15	3.71

Source: Annual Reports of KVG Bank, Various Issues.

Figure 1: Percentage Increase of Karnataka Vikas Grameen Bank Branches in Karnataka, during 2005-06 to 2017-18



Source: Table 1.

4.2. Sector Wise Loan Disbursement

Table 2 provides the data on sector wise loan disbursement by Karnataka Vikas Grameen banks at all Karnataka level during 2005-06 to 2017-18. The data shows that a total of RS. 39090.95 crore loan has been disbursed by KVG bank over a 13 years of period. The total loan disbursement by KVG bank has been increased from RS.845.21 crores (2005-06) to Rs.5400.83 crores (2017-18) with an average of Rs.3007.00 crores over the study period. While the proportion of loan disbursement tends to increase as years increasing from 2005-06 to 2017-18. Going by sector, the proportion of loan disbursement was found to be quite significant in priority sector (30711.54) as compared to that of in non-priority sector (8379.41) during the period from 2005-06 to 2017-18. In case of priority sector over a 13 years of period the proportion of loan disbursement was found to be higher (82.93 per cent) during 2016-17 as compared to that of in other years. The average loan disbursement by KVG bank to priority sector was Rs. 2362.43 crores over the study period. Whereas in case of non-priority sector the proportion of loan disbursement was found to be higher (35.14 per cent) during 2009-10 as compared to that of in

other years. However, the up and down trend was found while disbursing loan to both priority and non- priority sectors over a 13 years of period. While the average loan disbursement by KVG bank to non-priority sector was Rs.644.57 crores over the study period. (Figure 2).

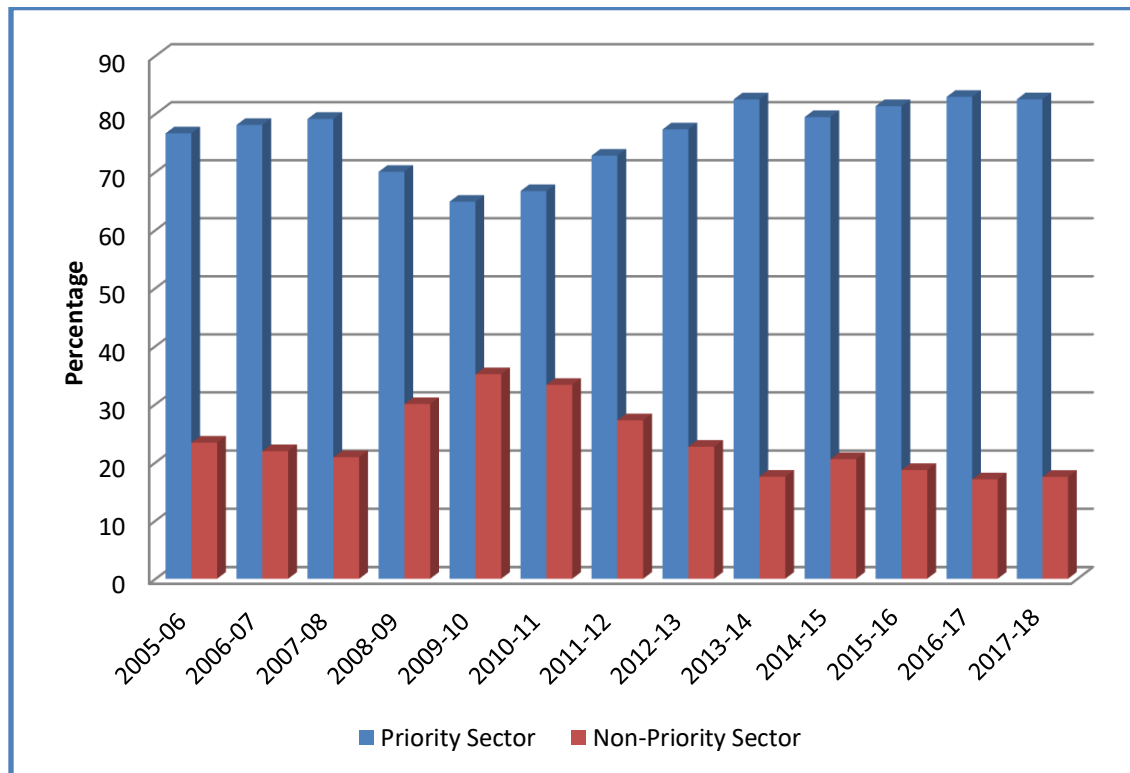
Table 2: Sector wise Loan Disbursement by KVG Bank in Karnataka, during 2005-06 to 2017-18

(Amount of Rupees is in crores.)

Year	Total Loan disbursement	Priority Sector	% to Total Loans	Non-Priority Sector	%to total Loans
2005-06	845.21	647.81	76.64	197.4	23.36
2006-07	1100.19	859.1	78.09	241.09	21.91
2007-08	1275.15	1009.04	79.13	266.11	20.87
2008-09	1053.41	737.51	70.01	315.9	29.99
2009-10	1527.07	990.52	64.86	536.55	35.14
2010-11	2177.83	1452.61	66.70	725.22	33.30
2011-12	2942.03	2141.85	72.80	800.18	27.20
2012-13	3321.9	2568.85	77.33	753.05	22.67
2013-14	3560.48	2936.95	82.49	623.53	17.51
2014-15	5034.39	4000.03	79.45	1034.36	20.55
2015-16	5545.15	4509.81	81.33	1035.34	18.67
2016-17	5307.31	4401.43	82.93	905.88	17.07
2017-18	5400.83	4456.03	82.51	944.80	17.49
Mean	3007.00	2362.43	76.48	644.57	23.52

Source: Annual Reports of KVG Bank, Various Issues.

Figure 2: Percentage of Loan Disbursement to Priority and Non-Priority Sectors by KVG Bank in Karnataka, during 2005-06 to 2017-18



Source: Table 2.

4.3. Trends in Deposits and Advances

Table 3 depicts the data on total deposits and advances of KVG banks during 2005-06 to 2017-18. The data reveals that the proportion total deposits of KVG bank tends to increase as increasing years from 2005-06 to 2017-18. However in case of percentage of growth among the deposits a inconsistent trends was found over a thirteen years of period. Among the total deposits of KVG bank a highest growth (28.83 per cent) was found during 2009-10 as compared to that of in rest of the years. The average deposits of KVG bank was Rs.6841.29 crores over the study period. Similarly the proportion of total advances tends to increase as increasing years from 2005-06 to 2017-18. While in case of percentage of growth among advances a rise and fall trends was found over a thirteen years of period. Further, among the total advances of KVG bank a highest growth (24.46 per cent) was found during 2012-13 as compared to that of in other years (Figure 3).The average advances by KVG bank was Rs.5235.80 crores over the study period. Similarly, the proportion of difference between deposits and advances was found to be quite significant (Rs.2685.02 crores) during 2014-15 as compared to that of in other financial years.

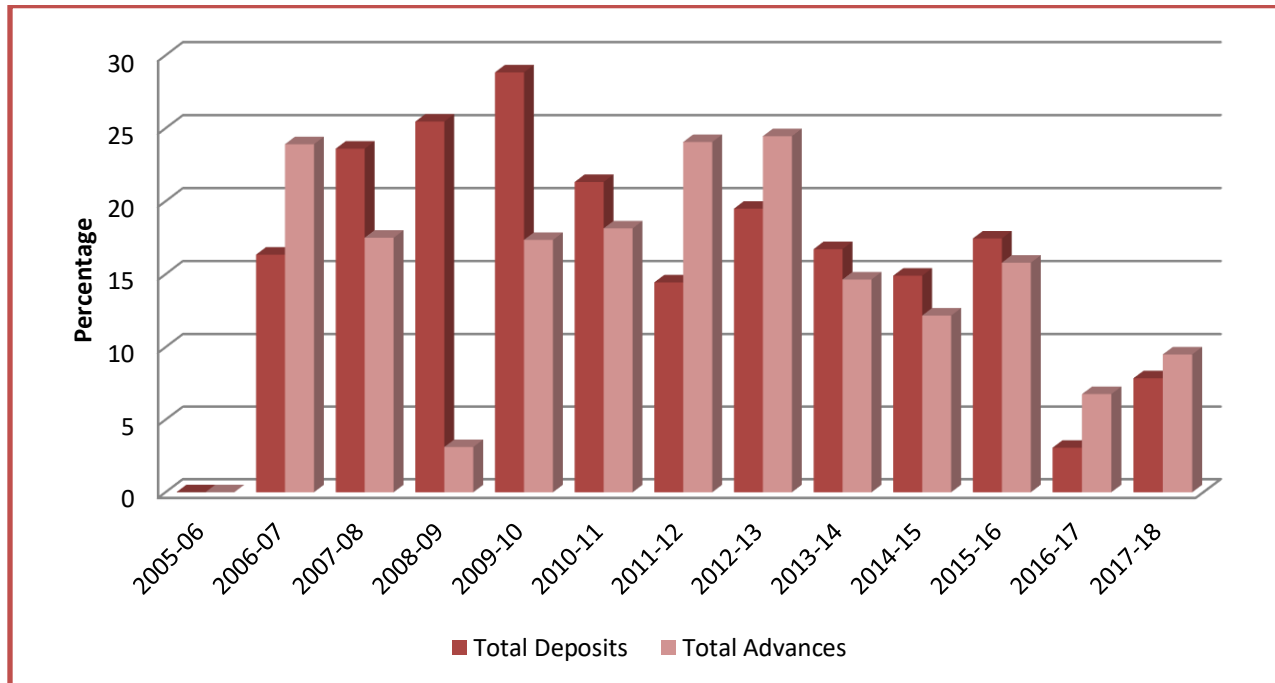
Table 3: Total Deposits and Advances of KVG Bank, during 2005-06 to 2017-18

(Amount of Rupees is in crores.)

Year	Total Deposits	% of growth over last year	Total Advances	% of growth over last year	Difference between deposits and advances
2005-06	1917.14	0	1749.96	0	167.18
2006-07	2230.38	16.34	2168.4	23.91	61.98
2007-08	2756.74	23.6	2547.86	17.5	208.88
2008-09	3458.7	25.46	2626.29	3.12	832.41
2009-10	4455.86	28.83	3081.88	17.35	1373.98
2010-11	5405.7	21.32	3640.81	18.14	1764.89
2011-12	6186.5	14.44	4516.89	24.06	1669.61
2012-13	7392.85	19.49	5622.14	24.46	1770.71
2013-14	8628.96	16.72	6445.01	14.64	2183.95
2014-15	9914.54	14.9	7229.52	12.17	2685.02
2015-16	11644.18	17.45	8371.08	15.79	3273.1
2016-17	12001.07	3.07	9577.99	6.77	2423.08
2017-18	12944.19	7.86	10487.55	9.5	2456.64
Mean	6841.29	16.11	5235.80	14.42	1605.49

Source: Annual Reports of KVG Bank, Various Issues.

Figure 3: Percentage of Growth in Total Deposits and Total Advances of KVG Bank in Karnataka, during 2005-06 to 2017-18



Source: Table 3.

4.4. Purpose Wise Loan Disbursement

Table 4 presents the data on purpose wise loan distribution by KVG bank during 2005-06 to 2017-18. The loan disbursement by KVG bank has been mainly categorized in to four types viz., agriculture sector, small scale industries, tertiary sector and others purpose. The data indicates that out of the total loan disbursement the proportion of loan disbursement was found to be quite significant in agriculture sector, followed by others purpose, tertiary sector and small scale industries, during 2005-06 to 2017-18. In case of agriculture sector the proportion of loan disbursement by KVG bank tends to increase with increasing years. However, the percentage of growth in loan disbursement to agriculture sector, a rise and fall trends was found during the same period. Further the percentage of growth in loan disbursement to agriculture sector was found to be higher (32.30 per cent) during 2005-06 as compared to that of in other years. The average loan disbursement by KVG bank to agriculture sector was Rs.3401.14 crores over the period of study. While in case of small scale industries the proportion of loan disbursement by KVG bank tended to increase as increasing years from 2005-06 to 2017-18. The proportion of loan disbursement was estimated at Rs.38.57 crores and Rs.1473.45 crores during 2005-06 and 2017-18, respectively. However, the percentage of growth in loan disbursement to small scale

industries, an up and down trends was found during the same period. Further the percentage of growth in loan disbursement by KVG bank to small scale industries was found to be higher (43.98 per cent) during 2009-10 as compared to that of in other years. The average loan disbursement by KVG bank to small scale industries was Rs.659.06 crores over the period of study.

In case of tertiary sector, the proportion of loan disbursement by KVG bank tends to increase from 2005-06 to 2006-07 and thereafter it has been decreased. While the percentage of growth in loan disbursement to tertiary sector an increase and decrease trends was found during the same period. The average loan disbursement by KVG bank to tertiary sector was Rs.289.08 crores over the period of study. Similarly the percentage growth in loan disbursement by KVG bank to others purpose was found to be higher (38.14 per cent) during 2012-13 as compared to that of in other years. It is has been also observed that during the period 2008-09 (-7.56 percent), 2016-17 (-3.55 percent),and 2017-18 (-6.43 percent),there was a negative growth of disbursement of loan to others purpose. The average loan disbursement by KVG bank to others purpose was Rs1132.80 crores over the period of study.

Table 4: Purpose wise Loan Disbursement by KVG Bank, during 2005-06 to 2017-18

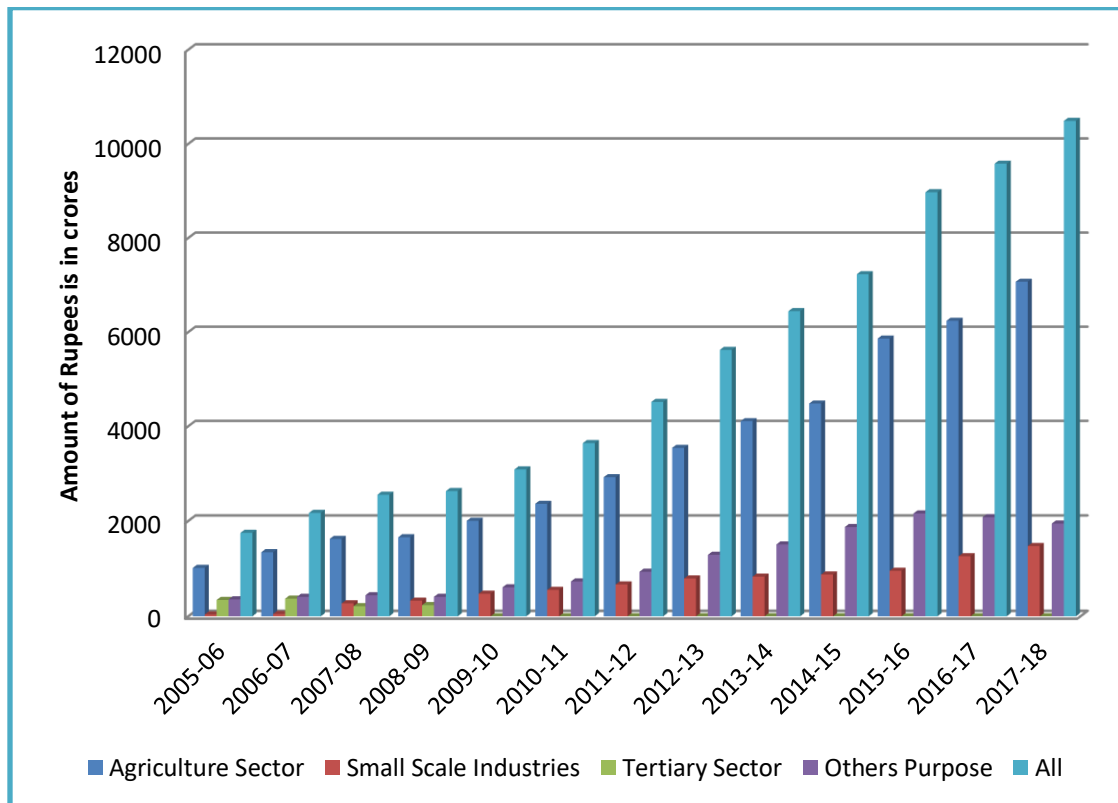
(Amount of Rupees is in crores.)

Year	Agriculture Sector	Small Scale Industries	Tertiary Sector	Others	All
2005-06	1015.49	38.57	341.32	354.58	1749.96
% Growth	NA	NA	NA	NA	NA
% to total Advances	NA	NA	NA	NA	NA
2006-07	1343.59	48.19	368.99	407.63	2168.40
% Growth	32.30	24.94	8.10	14.96	23.91
% to total Advances	61.96	2.22	17.02	18.80	100.00
2007-08	1622.50	271.31	212.55	441.50	2547.86
% Growth	20.76	17.72	13.84	8.31	17.50
% to total Advances	63.68	10.65	8.34	17.33	100.00
2008-09	1657.12	328.56	233.47	407.14	2626.29
% Growth	2.13	21.10	9.84	-7.56	3.12
% to total Advances	63.07	12.50	8.88	15.55	100.00
2009-10	2002.36	473.07	NA	606.45	3081.88
% Growth	20.83	43.98	NA	5.33	17.35

% to total Advances	64.97	15.35	NA	19.68	100.00
2010-11	2357.92	553.18	NA	729.71	3640.81
% Growth	17.76	16.93	NA	20.32	18.14
% to total Advances	64.76	15.19	NA	20.04	100.00
2011-12	2916.22	667.35	NA	933.32	4516.89
% Growth	23.68	20.63	NA	27.90	24.06
% to total Advances	64.56	14.77	NA	20.66	100.00
2012-13	3540.04	792.75	NA	1289.35	5622.14
% Growth	21.39	18.79	NA	38.14	24.46
% to total Advances	62.96	14.10	NA	22.94	100.00
2013-14	4107.01	830.96	NA	1507.04	6445.01
% Growth	16.02	4.82	NA	16.88	14.64
% to total Advances	63.73	12.89	NA	23.88	100.00
2014-15	4482.21	875.55	NA	1871.76	7229.52
% Growth	9.14	5.37	NA	24.20	12.17
% to total Advances	62.07	12.11	NA	25.89	100.00
2015-16	5861.29	954.94	NA	2154.85	8971.08
% Growth	17.38	9.07	NA	15.12	15.79
% to total Advances	62.85	11.41	NA	25.74	100.00
2016-17	6239.78	1259.90	NA	2078.31	9577.99
% Growth	6.46	31.93	NA	-3.55	6.77
% to total Advances	65.15	13.15	NA	21.70	100.00
2017-18	7069.34	1473.45	NA	1944.76	10487.55
% Growth	13.29	16.95	NA	-6.43	9.50
% to total Advances	67.41	14.05	NA	18.54	100.00
Mean	3401.14	659.06	289.08	1132.80	5281.95

Source: Annual Reports of KVG Bank, Various Issues.

Figure 4: Percentage of Growth among Purpose wise Loan Disbursement by KVG Bank, during 2005-06 to 2017-18



Source: Table 4

4.5. Beneficiary wise Loan Disbursement

Table 5 provides the data on beneficiary wise loan disbursement by KVG bank during 2005-06 to 2017-18. The data clearly shows that going by beneficiaries, the KVG bank has been provided highest loan to small farmers, marginal farmers, agricultural laboureres and women beneficiaries as compared to that of minority, SC/ST, SGSY and Other Govt. Spon. Scheme beneficiaries during 2005-06 to 2017-18. Among all category of beneficiaries the proportion of loan disbursement by KVG bank tended to increase as increasing years during the same period. Similarly the percentage of growth in loan disbursement to all category of beneficiaries an instability trends was found during 2005-06 to 2017-18. However the percentage of growth in loan disbursement by KVG bank to SC/ST (46.76 per cent), minority (27.88 per cent), small farmer, marginal farmer, agricultural labourer (26.29 percent) beneficiaries was found to be highest during 2012-13,2011-12, and 2007-08, respectively. Similarly the percentage of growth in loan disbursement by KVG bank to SGSY(53.18 percent), Other Govt. Spon. Scheme (98.71

percent), women (43.41 percent) during 2014-15, 2010-11 and 2006-07, respectively. The average loan disbursement by KVG bank to SC/ST, minority, small farmer, marginal farmer, agricultural labourer, SGSY, Other Govt. Spon. Scheme and women beneficiaries was estimated at Rs. 613.35 crores, Rs. 474.91 crores, 1859.67 crores, 31.74 crores, 194.84 crores and 814.74 crores, respectively over the thirteen years of study period.

Table 5: Beneficiary wise Loan Disbursement by KVG Bank, during 2005-06 to 2017-18

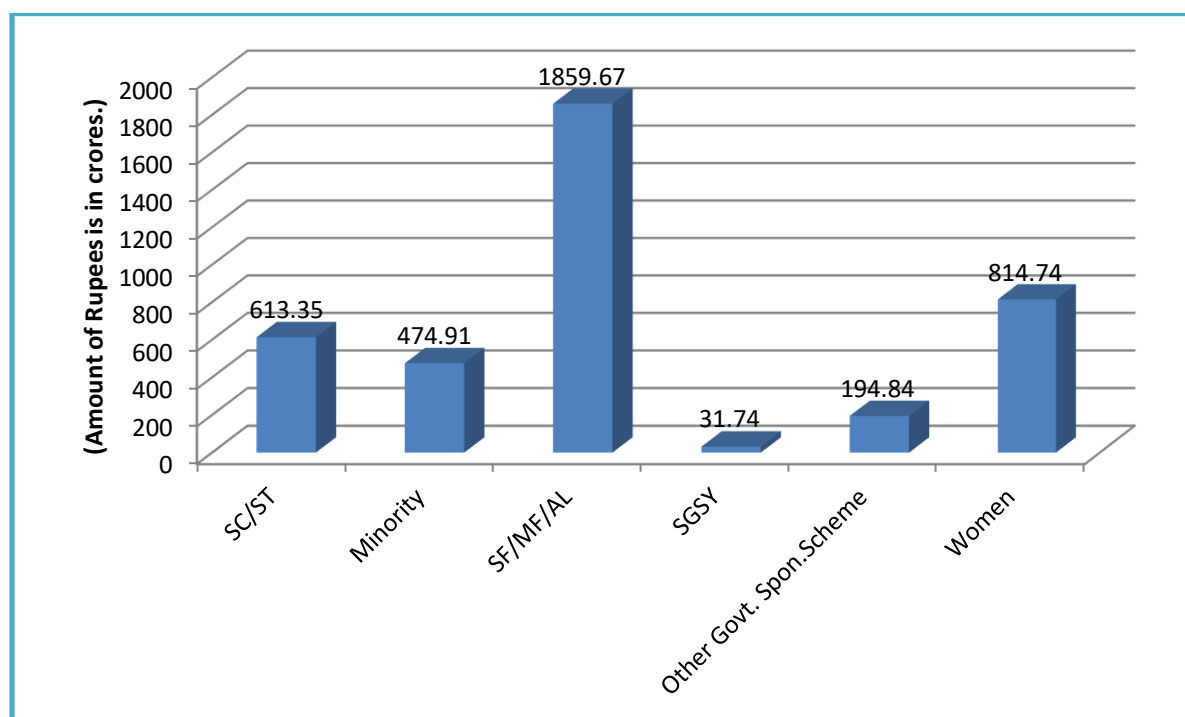
(Amount of Rupees is in crores.)

Year	SC/ST	Minority	SF/MF/AL	SGSY	Other Govt. Spon. Scheme	Women	Total
2005-06	73.69	130.47	692.67	26.05	24.17	152.64	1099.69
% Growth	NA	NA	NA	NA	NA	NA	NA
% to total Advances	NA	NA	NA	NA	NA	NA	NA
2006-07	86.96	144.32	749.68	27.42	24.91	218.90	1252.19
% Growth	18.01	10.62	8.23	5.26	3.06	43.41	88.59
% to total Advances	4.00	6.65	34.57	1.26	1.14	10.10	57.72
2007-08	337.61	208.21	946.75	31.61	26.83	274.72	1825.73
% Growth	17.65	19.44	26.29	15.28	7.71	25.50	74.78
% to total Advances	13.25	8.17	37.15	1.24	1.05	10.78	71.64
2008-09	368.48	228.26	1027.18	25.18	44.69	338.44	2032.23
% Growth	9.14	9.63	8.50	-2.03	66.57	23.19	115
% to total Advances	14.02	8.68	39.09	0.96	1.70	12.88	77.33
2009-10	414.26	263.15	1155.43	29.55	56.75	387.39	2306.53
% Growth	12.42	15.26	12.49	17.35	26.99	14.46	98.97
% to total Advances	13.44	8.54	37.49	0.96	1.84	12.57	74.84
2010-11	436.25	330.86	1423.52	32.11	112.77	551.54	2887.05
% Growth	1.05	25.73	23.20	8.66	98.71	42.37	199.72
% to total Advances	11.98	9.09	39.09	0.88	3.09	15.15	79.28
2011-12	563.22	423.12	1763.29	38.94	117.03	720.14	3625.74
% Growth	29.10	27.88	23.87	21.27	3.78	30.57	136.47
% to total Advances	12.47	9.37	39.04	0.86	2.59	15.94	80.27
2012-13	826.59	526.74	2040.48	45.46	148.69	828.87	4416.83
% Growth	46.76	24.49	15.72	16.74	27.05	15.10	145.86
% to total Advances	14.70	9.36	36.29	0.81	2.64	14.74	78.54
2013-14	857.25	633.09	2280.22	61.75	183.56	1174.15	5190.02
% Growth	3.71	20.19	11.75	35.83	23.45	41.66	136.59

% to total Advances	13.30	9.82	35.38	0.96	2.85	18.22	100.00
2014-15	914.79	687.81	2719.72	94.59	246.52	1275.28	5938.71
% Growth	6.71	8.64	19.27	53.18	34.30	8.61	130.71
% to total Advances	12.65	9.51	37.62	1.31	3.41	17.64	82.14
2015-16	972.11	825.47	2971.18	NA	390.95	1445.60	6605.31
% Growth	12.21	20.01	9.25	NA	58.59	13.36	113.42
% to total Advances	12.26	9.86	35.49	NA	4.67	17.27	79.55
2016-17	948.56	858.58	3124.40	NA	531.53	1556.23	7019.30
% Growth	1.28	4.01	5.16	NA	35.96	7.65	54.06
% to total Advances	10.28	8.96	32.62	NA	5.55	16.25	73.66
2017-18	1173.81	913.76	3281.14	NA	624.57	1667.73	7661.01
% Growth	19.22	6.43	5.02	NA	17.50	7.16	55.33
% to total Advances	11.19	8.71	31.29	NA	5.96	15.90	73.05
Mean	613.35	474.91	1859.67	31.74	194.84	814.74	3989.26

Source: Annual Reports of KVG Bank, Various Issues.

Figure 5: The Average Loan Amount among Beneficiary wise Loan Disbursement by KVG Bank, during 2005-06 to 2017-18



Source: Table 5.

5. CONCLUSION AND POLICY SUGGESTIONS

The forgoing analysis indicates that the KVG Bank has been playing a vital role in providing loans to agriculture sector, small scale industries, tertiary sector and vulnerable section of the society in rural and urban areas in Karnataka. A significant increase was found among the number of branches of KVG bank during one and half decade period. Out of the total loan disbursement by KVG bank, the share of priority sector advances was quite higher and it was almost highest than the Priority Sector Lending (PSL) target fixed by the Reserve Bank of India. The analysis relating to the deposits and advances of KVG bank indicates that a meager difference between deposits and advances was found over the study period. The analysis regarding purpose wise loan disbursement reveals that the KVG bank has been provided highest loan to agriculture sector as compared to that of others sector during the study period. Similarly the data interpretation about beneficiary wise loan disbursement clearly shows that the KVG bank has been provided highest loan to small farmer, marginal farmer, agricultural laborer and women beneficiaries as compared to that of others beneficiaries over the study period.

It has been observed from the present study that the KVG bank is absolutely ignored the credit needs of agricultural allied activities which provides the subsidiary sources of income to the farmer community. Therefore it is suggested that the KVG bank has to provide more financial assistance to agricultural allied activities. The study indicates that the KVG bank has been provided a smaller proportion of loan to Small scale industries over the study period. Hence it is needed to increase the quantum of loan to meet the credit needs of SSI, as they are playing a very important role in creating employment opportunities and generating additional income to the rural people. Finally, it also observed from the study that the loan disbursement by KVG bank to tertiary Sector was not found during 2008-09 onwards. Hence, the KVG bank has to provide subsidy cum loan to tertiary sector, which also provide the additional employment and income to the rural households.

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