

## AN ANALYSIS OF RURAL INDIAN BANKS' PERFORMANCE WITH EMPHASIS ON KARNATAKA VIKAS GRAMEENA BANK

*Dr. S.G. Vibhuti<sup>1</sup> & M.B. Nagalapur<sup>2</sup>*

<sup>1</sup>*Research Supervisor, Bharathiar University, Coimbatore, Tamil Nadu, Chennai, Tamil Nadu, India*

<sup>2</sup>*Research Scholar, Bharathiar University, Coimbatore, Tamil Nadu, Chennai, Tamil Nadu, India*

**Received: 19 Aug 2023**

**Accepted: 19 Aug 2023**

**Published: 26 Aug 2023**

### **ABSTRACT**

*Indian rural banking involves creating financial institutions to alleviate rural poverty. When it comes to the multi-agency method used to offer agricultural and rural loans in Karnataka's rural regions, the Karnataka Vikas Grameena Bank (KVG) stands out as a leader among RRBs. When it comes to serving the financial requirements of farmers, merchants, rural craftsmen, professionals, the self-employed, contractors, and the general public, the KVG Bank is unrivaled. This article seeks to assess the contribution of the KVG to the state of Karnataka's. According to the findings of the study, the KVG Bank was the financial institution that extended the greatest number of loans to the agricultural sector. This enabled the bank to play a significant role in the expansion of the agricultural industry in rural regions. In addition, it has been noticed that the linked firms of the bank get a minuscule share of the priority sector loans made available by the bank.*

**KEYWORDS:** *Rural Banks, KVG, Financial Institutions, Growth, India*