

EXECUTIVE SUMMARY

1. District characteristics : Bangalore (Urban) district encompasses the capital city of Karnataka and is predominantly urban with 91% of population living in urban areas. There are four taluks in the district viz. Anekal, Bangalore (North), Bangalore (South) and Bangalore (East). The district has 86 gram panchayats, 613 villages and 545 habitations. The district is experiencing rapid urbanization due to its proximity to Bangalore city. Only 9% of the district population lives in rural areas and the population density is 4,358 per sq. km. The district is ranked first under the overall HDI of the State in 2001 mainly on account of good education facilities and per capita income. As per basic infrastructure indicators for 2013-14 the district fares well on road length, transport and education, literacy and mortality rates. While number of private hospitals are good the district adequate number of Primary Health Care Centres and facilities in Government Hospitals are lacking. The district lags far behind many others with only 23% electrified villages / habitations (source: Bengaluru urban district at a glance 2013-14). Irrigation which is the basic requirement for agriculture is mainly through ground water use and covers only 24% of cultivated land as compared to the State average of 35%.

2. Sectoral trends in credit flow : The district has limited scope for absorption of credit under crop loan mainly due to the dwindling land available for cultivation which stood at 47,649 ha of cultivated land and 20,390 ha of current fallow constituting only 31% of the total land area in 2013-14. This is seen in the decline of total agriculture in the ground level credit in successive years from 39% in 2012-13 to 33% in 2013-14 and 30% in 2014-15. The ground level credit under Term loan has always been deficient and declining constituting only 14%, 6% and 8% of total agricultural credit during 2012-13, 2013-14 and 2014-15 respectively. It is understood that the ease of lending for crop production and prevalence of short term loans against the security of gold has changed the trends in GLC as well as reporting under agriculture credit. Plantation & Horticulture and Dairy Development remained the major potential areas for investment credit under agriculture. Growing vegetable crops and flowers under protected cultivation is established as a bankable activity due to assured marketing linkages. While disbursements under MSE are diversified under agro processing, plastics, machinery under manufacturing IT takes a major chunk under service sector. The credit flow to the sector grew by 19%, 25% and 26% during the last three years but profitability of manufacturing units is adversely affected due to erratic supply of electricity. Bangalore Urban is the hub of export finance with about 50% of credit flow routed through metro branches for a variety of products ranging from fruits to cut flowers and machinery to handicrafts.

3. Sector/sub-sector wise projections for 2016-17 : The exploitable potential for 2016-17 was estimated at ₹1,764.19 crore in the base PLP which has since been revised to ₹ 11,609.25 crore on account of wider range for financing under Priority Sector like Medium Industries, Exports and Agro Industries upto ₹ 100 crore for the existing four blocks of Bangalore district. However with the inclusion of Bangalore Metro in the Lead Bank Scheme, the credit potentials for eligible activities that can be financed in Bangalore Metro have been estimated at ₹ 5,869.37 crore. Thus the total Potential Linked Credit Plan for Bangalore Urban for 2016-17 works out to ₹ 17,478.62 crore.

4. Major constraints : Realisation of potential will depend on removal of constraints which are hampering the development of the district. The ground water table in Bangalore Urban is over exploited therefore the easiest way to improve irrigation facilities in the district is by harnessing runoff rainwater for irrigation to sustain the present level of land under agriculture. Frequent droughts and acute water shortages are also affecting the power supply in the district which houses more than 20,000 MSE units apart from several EOUs. Alternate sources of energy needs to be explored by State Government to ensure good quality power supply to the district.

5. Suggested Action points/issues to be addressed

State Government

It is to be ensured that regular & assured power supply is available to existing and prospective industrial units. Shortage of water supply needs to be addressed through construction and maintenance of various rain water harvesting structures including flyovers and bridges. Despite good connectivity in the district, the 8 lane roads envisaged under Suvarna Karnataka connecting various districts via Bangalore need to be expedited to provide impetus for development for exports.

Banks

The focus on lending through group mode for enhancing credit flow and assured recovery needs to be exploited by banks. Financing through JLG mode with good group dynamics, supporting aggregated demand in established clusters and farmer Producer Organisations / Companies needs to be stepped up to cover more and more small and marginal farmers. Apart from diversifying portfolio under agriculture by financing newer activities like protected cultivation, banks need to simplify procedures for financing micro and small enterprises in the district. Bank branches to improve submission of Lead Bank Returns, SLBC feedback and other statements to Lead Bank Office for effective implementation of the enhanced plan for the district particularly after inclusion of Bangalore Metro.

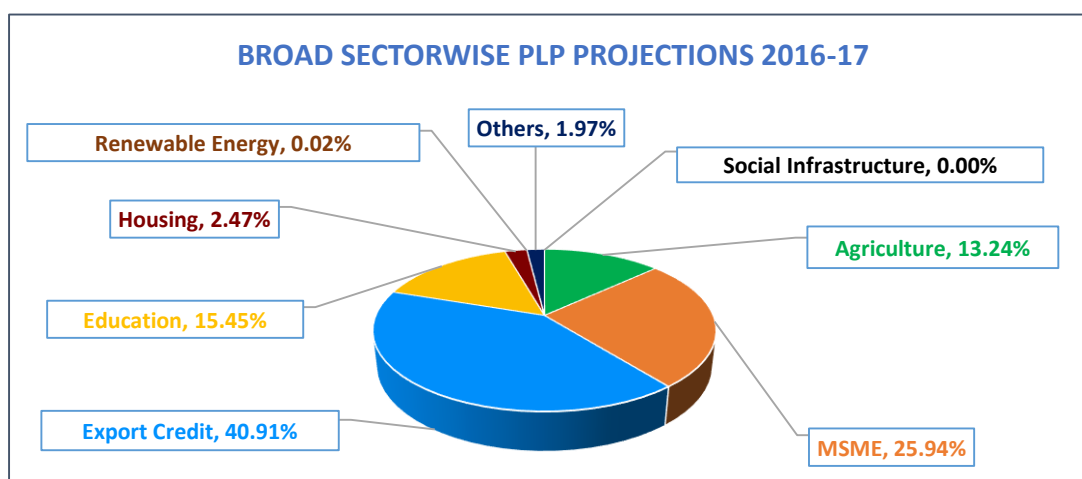
6. Thrust areas for 2016-17

- **Accelerating the pace of capital formation in agriculture and allied sector** : Banks to give thrust for agriculture term loans with focus on loans for land development, water resources and farm mechanization activities.
- **Integrated agriculture** : Banks may explore financing allied activities like dairy /broiler /backyard poultry etc. to ensure sustainable income to farmer throughout the year avoiding distress.
- **Area Development Plan** : Anekal taluk has been identified for protected cultivation of vegetables and flowers to provide an impetus to the sector and enhance bank credit.

7. The way forward : The projections made in the PLP for 2016-17 call for coordinated approach by all stakeholders viz., Government, Banks, Government departments, extension agencies, NGOs etc, which in turn are expected to significantly enhance capital formation in agriculture.

Broad Sector wise PLP projections 2016-17

Sr.No	Particulars	PLP Projections (₹ lakh)
A	Farm Credit	
i.	Crop Production, Maintenance and Marketing	58492.77
ii.	Term Loan for Agriculture and Allied Activities	31458.09
	Sub-total	89950.86
B	Agriculture Infrastructure	4227.23
C	Ancillary Activities	137175.00
I	Credit Potential for Agriculture (A+B+C)	231353.09
II	Micro, Small and Medium Enterprises	453486.50
III	Export Credit	715000.00
IV	Education	270000.00
V	Housing	43200.00
VI	Renewable Energy	362.70
VII	Others	34460.00
VIII	Social Infrastructure involving bank credit	0.00
	Total Priority Sector (I to VIII)	1747862.29



Summary of sector/sub-sector wise PLP projections - 2016 -17

(₹ lakh)

Sr.No.	Particulars	PLP projections
I	Credit Potential for Agriculture	
A	Farm Credit	
i.	Crop Production, Maintenance and Marketing	58492.77
ii.	Water Resources	1855.80
iii	Farm Mechanisation	6338.48
iv	Plantation and Horticulture including Sericulture	8171.29
v	Forestry & Wasteland Development	28.82
vi	Animal Husbandry – Dairy	5559.75
vii	Animal Husbandry – Poultry	7492.14
viii	Animal Husbandry - Sheep, Goat & Piggery	1681.65
ix	Fisheries	171.04
x	Others	159.12
	Sub total	89950.86
B	Agriculture Infrastructure	
i	Construction of storage facilities (warehouses, market yards, godowns, silos, cold storage units/ cold storage units)	3240.00
ii	Land development, soil conservation, watershed development	624.53
iii	Others (Tissue culture, agri bio-technology, seed production, bio pesticides/fertilisers, vermi composting)	362.70
	Sub-total	4227.23
C	Ancillary Activities	
i	Food and Agro Processing	132775.00
ii	Others (Loans to Coop. Societies of farmers for disposing of their produce, AC/ABC, loans to PACS/FSS/LAMPS, loans to MFIs for on lending)	4400.00
	Sub-total	137175.00
	Total Agriculture	231353.09
II	Micro, Small and Medium Enterprises	
i	MSME - Working Capital	186791.25
ii	MSME - Investment Credit	266695.25
	Total MSME	453486.50
III	Export Credit	715000.00
IV	Education	270000.00
V	Housing	43200.00
VI	Renewable Energy	362.70
VII	Others (Loans to SHGs/JLGs, Loans to distressed persons to prepay non institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)	34460.00
VIII	Social infrastructure involving bank credit	0.00
	Total Priority Sector	1747862.29

Bengaluru Urban District Profile

1. PHYSICAL & ADMINISTRATIVE FEATURES		2. SOIL & CLIMATE					
Total Geographical Area (Sq.km)	2208	Agro-climatic Zone	Southern Plateau and hilly region(zone-10)				
No. of Sub Divisions	6	Climate	Semi arid				
No. of Blocks	5	Soil Type	Laterite, red loamy				
No. of Villages (Inhabited)	589						
No. of Panchayats	86						
3. LAND UTILISATION [Ha]		5. DISTRIBUTION OF LAND HOLDING (2011 Census)					
Total Area Reported	217410	Rainfall [mm]	Normal	Actual	2012	2013	2014
Forest Land	5055		896		583	909.10	710.6
Land Not Available for Cultivation	125818		Variation from Normal		(313)	16.1	(185.40)
Permanent Pasture and Grazing Land	5674	Ground water	Net annual recharge		Net annual draft		Balance
Land under Misc. Tree Crops	7530	14842	-		-		-
Cultivable Wasteland	3863						
Current Fallow	20390	Classification	Holding	Area			
Other Fallow	6486		Nos.	% to Total	Ha.	% to Total	
Net Sown Area	47649	<= 1 Ha	56072	69.72%	22.191	28	
Total or Gross Cropped Area	54174	>1 to <=2 Ha	14396	17.90	19,895	25	
Area Cultivated More than Once	6525	>2 Ha	9955	12.37%	36589	46.51	
Cropping Intensity [GCA/NSA]	113.69%	Total	80,423		78675		
6. WORKERS PROFILE - ['000] (2011 Census)		7. DEMOGRAPHIC PROFILE - ['000] (2011 Census)					
Cultivators	95	Category	Total	Male	Female	Rural	Urban
Of above, Small/Marg. Farmers	70	Population	9621	5022	4599	871	8750
Agricultural Labourers	98	Sch. Caste	1198	608	590	200	998
Workers in Household Industries	109	Sch. Tribe	190	99	91	28	162
Workers in Allied Agro-activities	NA	Literate	7512	4078	3434	603	6909
Other workers	3858	BPL card holders	441	na	na	200	241
8. HOUSEHOLDS ['000] (2011 census)		9. HOUSEHOLD AMENITIES ['000] (2011 census) having					
Total Households	2393	brick/stone/concrete houses	NA	electricity supply	99.8%		
Rural Households	213	drinking water	100%	Having latrines	NA		
BPL Households(Dist.at glance)	441	Access to banking services	NA	Having TV sets	NA		
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Villages Electrified	258	Anganwadis	2097	Dispensaries	NA		
Villages having Agriculture Power Supply	NA	PHCs	100	Hospitals	5444		
Villages having Post Offices	NA	Comm. Health Centre	4	Hospital Beds	NA		
Villages having Banking Facilities	613	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Villages having Primary Schools	NA	Fertiliser/Seed/Pesticide Outlets [Nos]	N/A	Agriculture Pumpsets	NA		
Villages having Primary Health Centres	NA	Total N/P/K Consumption [MT]	41115	Pumpsets Energised	NA		
Villages having Potable Water Supply	464	Certified Seeds Supplied [MT]	988.95	Agro Service Centres	NA		
Villages connected with Paved Approach Roads	613	Pesticides Consumed [MT]	N/A	Soil Testing Centres	2		
13. IRRIGATION COVERAGE [Ha]		Agriculture Tractors [Nos]	8450	Plantation nurseries	NA		
Total Area Available for Irrigation (NIA + Fallow)	74525	Power Tillers [Nos]	6635	Farmers' Clubs	10		
Irrigation Potential Created	11684	Threshers/Cutters [Nos]	Nil	KVKs	0		
Net Irrigated Area(Total area irrigated at least once)	11684	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING (length in km)					
Area irrigated by Wells	0	Rural/Urban Mandi/Haat	9	Wholesale Market -	9		
Area irrigated by Tubewells	11684	Length of pucca road	930	Godown	NA		
Area irrigated by LIS	0	Length of Railway Line	148	Godown Capacity[MT]	NA		

Area irrigated by Other Sources	0	Public Transport Vehicle	239875	Cold Storage [Nos]	18			
Irrigation Potential Utilized (Gross Irrigated Area)	13859	Goods Transport Vehicle	166288	Cold Store Capacity[MT]	6600			
15. AGRO-PROCESSING UNITS			16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Type of Processing Activity	No of units	Cap.[MT]	Crop	2012-13	2013-14	Avg. Yield [Kg/Ha]		
Food-& Agro based	NA	NA		Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	Yield(Kg/Ha)
Sugarcane (Gur/Sugar)	NA	NA	Paddy	1688	9018	974	5551	5699.18
Fruit (Pulp/Juice/Fruit drink)	NA	NA	Ragi	24,651	54104	22457	62436	2780.24
Spices (Masala Powder/ Paste)	NA	NA	Maize	831	1627	808	2604	3222.77
Cotton (Textiles and garments)	NA	NA	Horse gram	648	468	1455	470	323.02
Milk(Chiling/Coolng/Processing)	NA	NA						
Meat (Chicken/Mutton/Pork)	NA	NA						
Animal feed(Cattle/Poultry/Fish)	NA	NA						
17. ANIMAL POPULATION AS PER CENSUS 2007[No.]			18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Category of animal	Total	Male	Female	Vet. Hospitals/ Dispensaries & Prim. Vet. Centres [Nos]	86	Animal Markets [Nos]		-
Cattle - Cross bred	98485	NA	NA	Mobile Veterinary Clinics [Nos]	3	Milk Collection Centres		315
Cattle – Indigineous	28954	NA	NA	Artificial Insemination Centers	N	Fishermen Societies [Nos]		44
Buffaloes	11254	NA	NA	Animal Breeding Farms [Nos]	-	Fish seed farms [Nos]		1
Sheep - Cross bred	809	NA	NA	Animal Husbandry Tng Centres		Fish Markets [Nos]		109
Sheep – Indig.	79297	NA	NA	Dairy Coop Soc. [Nos]	31	Poultry hatch.[Nos]		-
Goat (No)	41096	NA	NA	Improved Fodder Farms [Nos]	2	Slaughter houses [Nos]		1
Pig - Cross bred	3013	NA	NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY				
Pig – Indigenous	1509	NA	NA	Fish Production [MT]	143310	Per cap avail. [gm/day]		333
Rabbits	1276	NA	NA	Egg Production [Lakh Nos]	537	Per cap avail. [nos/p.a.]		46
Poultry - Cross bred	242127	NA	NA	Milk Production [000 MT]	157	Per cap avail. [gm/day]		365
Poultry – Indigenous	NA	NA	NA	Meat Production [MT]	2287	Per cap avail. [Kg/pa]		1.94
Sources	District Statistical Handbook – 2014, Census data -2011, National Livestock Census 2007, Department of Animal Husbandry							

20. District Profile- Topography and demographic profile

Bangalore (Urban) district was formed in 1986. The district lies in the heart of the Mysore Plateau at an average elevation of 920 m (3,020 ft) positioned at 12.97°N 77.56°E and covers an area of 2208 sq km². The present population of the district is 96.22 lakh and 91% of the population lives in urban areas. It is bounded by Bangalore Rural districts on all sides except South east where it shares borders with Dharmapuri district of Tamil Nadu. Bangalore Urban encompasses Bangalore city the capital city of Karnataka. There are four taluks in the district viz. Anekal, Bangalore (North), Bangalore (South) and Bangalore (East). The Electronics City known as the “outsourcing capital of the world” is situated in 332 acres in Anekal Taluk and houses major IT / ITES companies. The district has 86 gram panchayats, 613 villages and 545 habitations. The district is experiencing rapid urbanization due to growing IT sector, building construction and pressure of increasing population in Bangalore city. The district has an average population density of 4,381 per sq. km with 8,318 persons / sq. km in Bangalore city.

21. Economic Indicators

The GDDP, NDDP, Per Capita income of the district for 2012-13 at constant prices (2004-05) was ₹99,325.10 crore, ₹85567.26 Cr and ₹20240 respectively. The GDDP constituted 33% of the State's GDP. The share of Service Sector (Tertiary) showed an increase of 4% over previous year constituting 69% to the GDDP at ₹68329.64 crore followed by manufacturing sector contributing 32% at ₹30,012.17 crore while the share of Agriculture and allied activities shrunk further to 1% at ₹983.29 crore.

22. Predominant Economic Activities

Aerospace, aviation, automobile, IT, Biotechnology and all types of manufacturing activities are predominant in the district. The service space is dominated by IT industry, Real Estate and Hospitality. Major activities under Agriculture are horticulture and Dairy. Major crops in the district are Paddy and Ragi followed by maize, cereals and groundnuts.

23. Emerging areas/activities

Apart from IT and Biotechnology sector and their ancillary industries the district is largely moving into protected cultivation for vegetables and cut flowers.

Banking Profile											
State: Karnataka			District: Bangalore Urban				Lead Bank: Canara Bank				
1. NETWORK & OUTREACH (As on 31/03/2015) data for Urban and Metro											
Agency	No. of Banks/So c.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach		
		Total	Rural	Semi-urban	Urb & Metro	mFIs/mFOs	SHGs	BCs/BFs	Villages	Households	
Commercial Banks	45	2002	78	30	1894	NA	8000	83	4	NA	
Regional Rural Bank	1	31	14	2	15	NA	1093	13	6	NA	
DCCB	1	54	1	1	52	NA	NA	NA	100	NA	
Coop. Agr. & Rural Dev. Bank	1	3	1		2	NA	NA	NA	200	NA	
PACS	35					NA	NA	NA	20	NA	
Kar. Ind Coop bank	1	13			13	NA	NA	NA		NA	
Others (KSFC)	1	3			3	NA	NA	NA	200	NA	
All Agencies	85	2106	94	33	1979	8	9093	96	5	NA	
2 Deposits Outstanding data for Urban and Metro(as on 31 Mar 15)											
Agency	No. of accounts					Amount of Deposit [₹ lakh.]					
	31.03.13	31.03.14	31.03.15	Growth(%)	Share(%)	31.03.13	31.03.14	31.03.15	Growth(%)	Share(%)	
Commercial Banks						757582	1037359	37380151.00		97.31	
Regional Rural Bank						57637	59015	101274.00		0.26	
Cooperative Banks						8366	8905	932076.00		2.43	
All Agencies						823585	1105279	38413501.00		100	
3. LOANS & ADVANCES OUTSTANDING data for Urban and Metro(as on 31 Mar 15)											
Agency	No. of accounts					Amount of Loan [₹ lakh.]					
	31.03.13	31.03.14	31.03.15	Growth(%)	Share(%)	31.03.13	31.03.14	31.03.15	Growth(%)	Share(%)	
Commercial Banks						673296	717839.00	26384427.00		98.19	
Regional Rural Bank						19485.00	38567.00	61626.00		0.23	
Cooperative Banks						14345.00	15955.00	389844.00		1.45	
KSFC						45499.00	36237.00	33817.00		0.13	
All Agencies						752625.00	808598.00	26869714.00		100.00	
4. CD-RATIO data for Urban and Metro						5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs) data - Urban and Metro					
Agency	CD Ratio				Agency	During 2014-15		Cumulative			
	31.03.13	31.03.14	31.03.15			Deposit	Credit	Deposit	Credit		
Commercial Banks	89.00	69.00	71.00		Commercial Banks	966941	NA	NA	NA		
Regional Rural Bank	34.00	65.00	61.00		Regional Rural Bank	26715	12	32618	80		
Cooperative Banks	171.00	179.00	42.00		Cooperative Banks	NA	NA	NA	NA		
Others					Others	NA	NA	NA	NA		
All Agencies	91.00	73.00	70.00		All Agencies	993116	NA	1045472	NA		
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2015) data for urban only											
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women		
	Amount [₹ lakh.]	% of Total Loans	Amount [₹ lakh.]		% Total Loans	Amount [₹ lakh.]	% of Total Loans	Amount [₹ lakh.]	% of Total Loans	Amount [₹ lakh.]	% of Total Loans
Commercial Banks	483816.0	72.00	135900.00	20.00	68600	10.00	3200	0.47	78900.00	12.00	
RRB	11063.00	48.00	3096.00	14.00	8217	36.00	1216	5.31	2507.00	11.00	
Cooperative Banks	12163.00	65.00	11155.00	60.00	8821	47.00			500.00	3.00	
Others	33817.00	100.00			3500	10.00			700.00	2.00	
All Agencies	540859.0	72.00	150151.00	20.00	89138.00	12.00	4416.00	0.59	82607.00	11.00	
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS data for urban only											
Agency	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years	
	Target [₹ lakh.]	Ach'ment [₹ lakh.]	Ach'ment [%]	Target [₹ lakh.]	Ach'ment [₹ lakh.]	Ach'ment [%]	Target [₹ lakh.]	Ach'ment [₹ lakh.]	Ach'ment [%]		
Commercial Banks	72853.00	109581.6	150.41	92292.00	142957.00	154.90	114200.00	145003.45	126.97	144.09	
Regional Rural Bank	7740.00	9132.00	117.98	6015.00	13857.14	230.38	9100.00	24539.68	269.67	206.01	
SCB/ CCB	3500.00	1093.96	31.26	5000.00	3140.05	62.80	4300.00	4426.36	102.93	65.66	
SCARDB	2747.00	525.00	19.11	2905.00	115.35	3.97	1400.00	622.51	44.50	22.53	
Others	14200.00	12903.00	90.87	15000.00	12898.53	85.99	15000.00	10183.58	67.89	81.58	
All Agencies	101040.0	133235.56	131.86	121212.00	172968.07	142.70	144000.00	184775.58	128.32	134.29	

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS data for urban only										
Broad Sector	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target [₹ lakh.]	Ach'ment [₹ lakh.]	Ach'ment [%]	Target [₹ lakh.]	Ach'ment [₹ lakh.]	Ach'ment [%]	Target [₹ lakh.]	Ach'ment [₹ lakh.]	Ach'ment [%]	
Crop Loan	14038.81	44742.46	318.71	23025.45	53450.40	232.14	24471.10	51060.70	208.66	253.17
Term Loan (Agr)	12159.19	7718.00	63.47	11268.55	3680.00	32.66	11429.00	4483.99	39.23	45.12
Total Agri. Credit	26198	52460.46	200.25	34294	57130.4	166.59	35900	55544.69	154.72	173.85
Non-Farm Sector	37197.00	46973.00	126.28	44342.00	58770.65	132.54	50600.00	74234.25	146.71	135.18
OPS	37645.00	33802.09	89.79	42576.00	57066.61	134.03	57500.00	54996.64	95.65	106.49
Total Priority Sector	101040.00	133235.55	131.86	121212.00	172967.66	142.70	144000.00	184775.58	128.32	134.29

9. RECOVERY POSITION data for urban only										
Agency	2012-13			2013-14			2014-15			Average Rec. [%] in last 3 years
	Demand [₹ lakh.]	Recovery [₹ lakh.]	Recovery [%]	Demand [₹ lakh.]	Recovery [₹ lakh.]	Recovery [%]	Demand [₹ lakh.]	Recovery [₹ lakh.]	Recovery [%]	
Commercial Banks							168848	101309	60	20
Regional Rural Bank							6872	5840	85	28
Cooperative Banks							14874	8924	60	20
Others							6764	5072	75	25
All Agencies							197358	121145	61	20

Source :Lead Bank and SLBC, Karnataka

10. Banking Scenario

The rural and semi urban areas of Bangalore Urban are serviced by well covered by 50 Banks and 35 PACS. There are 195 bank branches in the four rural blocks of Bangalore Urban and 1,784 branches in the fifth designated block of Bangalore Metro. There are 21 major Commercial Banks including the newly opened branch of Mahila Bank in the district. The average population served per bank branch (not including PACS) in the four rural blocks is about 7,800. Apart from banks 08 MFIs are linked to banks and extending credit services in the district. The lion's share of deposits and advances in the district are with Commercial Bank branches. The CD ratio for the district which was 91% in 2013 came down to 73% in 2014 and further reduced to 70% in 2015.

While the actual disbursements under crop loans are achieved more than two to three times the target the performance of all banks under Term loans is poor. The district being potentially very well placed for SME and other priority sector activities like education, housing the credit disbursement in these sectors is commensurate with demand.

11. Financial inclusion

As on 31 March 2015, 9,93,116 accounts had been opened in Bangalore Urban under PMJDY. There are four FLCs in the district promoted by Canara Bank, Vijaya bank and Syndicate Bank which conducted 314 camps attended by about 27,000 persons. Enrolment under PJJBY and PMSBY was 5,38,003 and 12,92,343 respectively. Bankers The RUDSETI situated at Nelamangala provides skill development and entrepreneurship training to rural youth of Bangalore Urban also. Bangalore and Ramanagara DCCB migrated to CBS platform as on 31 December 2013 and started functioning on RTGS / NEFT from June 2014. The DCCB has also started SMS alerts will start issuing Rupay KCC and Debit cards shortly. The district is also covered by Kaveri Grameen Bank.