

**STATE LEVEL BANKERS' COMMITTEE:
KARNATAKA
CONVENOR: CANARA BANK**

**173rd Special SLBC Meeting on 100% Saturation
of Farmers under KCC in Vijayanagara District**

**Date- 13.11.2025 Time- 05.00 PM
VENUE- Room No- 313, 3rd Floor Vidhana Soudha
Bengaluru**

THROUGH HYBRID MODE

Agenda.1. 100% Saturation of Farmers in Vijayanagara District under KCC:

Hon'ble Union Finance Minister visited Karnataka from 14th to 17th October 2025 to inaugurate Farmers Training Centers and Common Facility Centers (CFCs) for Agro Processing at Koppal, Raichur, Ballari, and Vijayanagara districts.

During her visit to Vijayanagara, the Hon'ble Finance Minister instructed the Lead District Managers and SLBC Karnataka to ensure 100% saturation of Kisan Credit Cards (KCC) to all eligible farmers in Vijayanagara District.

In view of the above, all the Banks were requested to ensure 100% saturation.

HON'BLE FM DIRECTION- 100% SATURATION					
HASH OF AADHAR SUB-MISSION FOR KCC ACCOUNTS (Data as on 30.09.2025)					
SR.	Name of Bank	TOTAL NO. OF KCC	Total KCC AH	Total Fisheries	Grand Total
1	K.S.COOP APEX BANK LTD	3000675	52499	1982	3055156
2	KARNATAKA GRAMEENA BANK	930523	24075	2127	956725
3	CANARA BANK	461606	33685	1411	496702
4	STATE BANK OF INDIA	216283	9613	1326	227222
5	KARNATAKA BANK	195867	801	481	197149
6	UNION BANK OF INDIA	74290	8887	3305	86482
7	BANK OF BARODA	72866	7812	449	81127
8	HDFC BANK	20911	1372	4	22287
9	BANK OF INDIA	16266	1569	56	17891
10	AXIS BANK	14236	142	0	14378
11	INDIAN OVERSEAS BANK	13015	894	171	14080
12	ICICI BANK	12053	0	0	12053
13	PUNJAB NATIONAL BANK	8521	78	23	8622
14	FEDERAL BANK	7349	27	66	7442
15	INDIAN BANK	6715	1094	37	7846
16	BANK OF MAHARASHTRA	4755	29	19	4803
17	CENTRAL BANK OF INDIA	3226	192	75	3493
18	UCO Bank	2607	703	73	3383
19	RBL BANK	3040	50	1	3091
20	IDBI BANK	2484	11	2	2497
21	IDFC FIRST BANK	2011	0	0	2011
22	DCB BANK	1635	0	0	1635
23	YES BANK	1303	0	0	1303
24	CSB BANK LIMITED	232	0	0	232
25	ESAF SMALL FIN. BANK	197	0	0	197
26	SOUTH INDIAN BANK	171	8	8	187
27	TAMILNAD MERCANTILE BANK	124	0	0	124
28	KOTAK MAHINDRA BANK	88	0	0	88
29	KARUR VYSYA BANK	27	0	0	27
30	PUNJAB AND SIND BANK	3	36	0	39
31	CITY UNION BANK	1	0	0	1
	Grand Total	5070473	143577	11616	5228273

VIJAYANAGARA DISTRICT KCC COVERED DETAILS AS ON 30.09.2025

SR.	Name of Bank	KCC-Crop Production	KCC-AH	KCC-FISHERIES
1	CANARA BANK	4859	149	8
2	STATE BANK OF INDIA	2533	236	60
3	UNION BANK OF INDIA	1176	0	2
4	BANK OF BARODA	18	1	0
5	BANK OF INDIA	294	0	10
6	BANK OF MAHARASHTRA	47	0	0
7	CENTRAL BANK OF INDIA	2	0	0
8	PUNJAB NATIONAL BANK	22	0	0
9	UCO BANK	4	3	0
10	KARNATAKA BANK	4211	15	3
11	HDFC BANK	739	85	0
12	AXIS BANK	157	0	0
13	ICICI BANK	500	0	0
14	YES BANK	2	0	0
15	DCB BANK	29	0	0
16	IDFC FIRST BANK	77	0	0
17	KARNATAKA GRAMEENA BANK	23863	1530	105
18	K.S.COOP APEX BANK LTD	74306	633	0
19	ESAF SMALL FIN. BANK	2	0	0
	Grand Total	112841	2652	188

KCC DATA OF VIJAYANAGARA DISTRICT

1	Total number of farmers registered in FRUITS	235311
	a. Number of farmers with Land	161718
	b. Numbers of farmers without land	73593
2	Number of farmers having KCC (based on data provided by SLBC)	
	a. With land farmers	83984
	b. Without land farmers	15056
3	Numbers of farmers not having KCC (as updated in FRUITS)	
	a. With land farmers	77734
	b. Without land farmers	58537
4	Number of farmers having Agri loan through FRUITS	
	a. Including KCC (KCC details as provided by SLBC +loan through FRUITS)	109743
	b. Having loans without KCC (KCC details not provided by SLBC, loan only through FRUITS)	18010
5	Number of farmers with lands not having any institutional finance	51975

Note: As FRUITS has not considered loan type (Agri/Animal Husbandry), KCC of without and farmers without land farmers may also be of Agri loan KCC. Some of the farmers have become farmers without land due to selling of the land/deletion of land parcels in FRUITS due to mutation process in Bhoomi. They may again become with land farmers if land is again attached.

Way Forward: 100% Saturation of Farmers under KCC in Vijayanagara District

To achieve complete coverage of eligible farmers under the Kisan Credit Card (KCC) scheme in Vijayanagara District, a special campaign will be conducted from 17.11.2025 to 31.12.2025. The following strategy is proposed:

1. Identification of Eligible Farmers:

- LDM in coordination with District Administration, Agriculture, Horticulture and Revenue Departments, to prepare and share a bank-wise and branch-wise list of non-KCC farmers based on Hash of Aadhar of KCC accounts.
- Verification of eligible farmers to be completed before the start of the campaign.

2. Bank-wise Target Fixation:

- LDM to allocate targets to each bank branch based on the list of uncovered farmers.
- Weekly progress to be reviewed by the LDM and reported to SLBC.

3. Campaign and Outreach Activities (17.11.2025 – 31.12.2025):

- Mega credit camps to be organized at Gram Panchayat / Hobli level by service area bank branch in coordination with Agriculture, Animal Husbandry and Fisheries Departments.
- Participation of FPOs, PACS, and NGOs to ensure wider farmer mobilization.
- Awareness drives through posters, local radio, and social media highlighting KCC benefits.
- Door to Door Campaign to be conducted by the Service Area Banks.

4. Simplified Sanction Process:

- Banks to adopt simplified documentation and ensure quick turnaround time for sanction and disbursement.
- Digital delivery through Rupay Kisan Cards to be promoted.

5. Monitoring and Reporting:

- Weekly review meetings under the Chairmanship of Lead District Manager.
- Weekly reporting to SLBC Karnataka till 100% saturation is achieved.