



संभाव्यतायुक्त ऋण योजना
2022-23

Potential Linked Credit Plan
2022-23

बागलकोट ज़िला
BAGALKOTE DISTRICT

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

कर्नाटक क्षेत्रीय कार्यालय, बेंगलूरु
KARNATAKA REGIONAL OFFICE, BENGALURU



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

Vision

Development Bank of the Nation for fostering rural prosperity

Mission

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity

संभाव्यता युक्त ऋण योजना
POTENTIAL LINKED CREDIT PLAN
2022-23

DISTRICT : BAGALKOT
STATE : KARNATAKA



राष्ट्रीय कृषि और ग्रामीण विकास बैंक, कर्नाटक
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प्राक्कथन

संभाव्यतायुक्त ऋण योजनाओं (पीएलपी) के माध्यम से नाबार्ड ज़िलों में उपलब्ध क्षेत्र-वार आधारभूत सुविधाओं और संभावनापूर्ण गतिविधियों का विस्तृत आकलन प्रस्तुत करता है। ज़िले में निहित विकास संभावनाओं को बैंक ऋण के माध्यम से साकार करने के लिए पीएलपी तैयार करते समय विभिन्न हितधारकों से गहन चर्चा की जाती है। विभिन्न गतिविधियों में निहित संभावनाओं और उसके लिए आवश्यक ऋण के आकलन के साथ-साथ उन आधारभूत कमियों का विवरण भी दिया जाता है जिन्हें दूर करने से बैंक ऋण और बढ़ सकता है।

वर्ष 2022-23 की पीएलपी प्रस्तुत करते हुए मुझे अत्यंत प्रसन्नता है। मेरा मानना है कि ज़िले की वास्तविक ऋण योजना तैयार करने में यह पीएलपी बैंकों के लिए एक उपयोगी संदर्भ की भूमिका निभाएगी और हम वंचित वर्गों तक आधारस्तरीय ऋण प्रवाह पहुँचाने तथा ग्रामीण अर्थव्यवस्था के विभिन्न घटकों को मज़बूत करने में समर्थ होंगे। मुझे विश्वास है कि यह पीएलपी संसाधनों के प्रभावी आवंटन और वितरण में बैंकों के अलावा योजनाकारों और शासकीय अधिकारियों के लिए भी उपयोगी संदर्भ साबित होगी।

यह दस्तावेज़ तैयार करने में हमारे ज़िला विकास प्रबंधक को सहयोग तथा महत्वपूर्ण सुझाव देने के लिए हम डिप्टी कमिश्नर, ज़िला पंचायत के सीईओ, अग्रणी ज़िला प्रबंधक, लाइन विभागों, बैंकों, एनजीओ और अन्य हितधारकों के आभारी हैं। साथ ही, पीएलपी को अंतिम रूप देने में सहयोग के लिए भारतीय रिज़र्व बैंक, राज्य स्तरीय बैंकर्स समिति और राज्य सरकार के प्रति भी आभार व्यक्त करते हैं।

नीरज कुमार वर्मा
मुख्य महाप्रबंधक
नाबार्ड, कर्नाटक



FOREWORD

Potential Linked Credit Plan (PLP) is NABARD's endeavour to present a comprehensive document that highlights sector-wise, the present status of infrastructure and exploitable potential. PLP is prepared in consultation with various stakeholders with the objective of mapping the existing potential for development through bank credit. Along with the estimated potential and credit required for achieving the realisable potential, the infrastructure gaps that will facilitate flow of bank credit is highlighted.

It gives me immense pleasure to present the PLP for the year 2022-23. I believe that the PLP will be useful for banks in making realistic Annual Credit Plans for the district to augment the Ground Level Credit flow to the underprivileged, and fortify various sectors of rural economy. I hope that the PLP will act as a reference document for banks as also planners and government authorities in resource allocation and deployment in an efficient manner.

We express our sincere gratitude to Deputy Commissioner, CEO of Zilla Panchayat, Lead District Manager, Line Departments, Banks, NGOs and other stake holders for their support and valuable suggestions provided to our District Development Manager in preparation of this document. We also acknowledge the support provided by Reserve Bank of India, State Level Bankers Committee and State Government in firming up this PLP.

Niraj Kumar Verma
Chief General Manager
NABARD, Karnataka

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EXECUTIVE SUMMARY

District Profile

Bagalkote district is located in the northern part of Karnataka with a total area of 6588 sq.km. consisting of 9 talukas namely, Badami, Bagalkote, Bilagi, Guledgudda, Hungund, Illkal, Jamkhandi, Mudhol and Rabakavi-Banahatti. Agriculture is the predominant activity in the district. With the 3 rivers Ghataprabha, Malaprabha and Krishna rivers flowing through the district, many MI facilities have been created. The net irrigated area in the district is 2.67 lakh ha in the net sown area of 4.68 lakh ha .i.e. 57.11%. Also with net sown area being 4.67 lakh ha, the total cropped area is 6.10 lakh ha. Thus, the cropping intensity is 130%. Major food crops in the district are Jowar, Maize, Bajra, Groundnut, Sunflower and pulses. Sugarcane is the major cash crop in the district & there are eleven sugar factories in the district. Grapes, Banana, pomegranates and papaya are major horticulture crops. The allied activities in the district include livestock such as Cows, Buffaloes, Sheep, Goat, etc. apart from Sericulture and Fisheries. The well-known GI tagged Illkal Sarees and Guledgudd Khanas with their Handloom/power loom based industries are Off farm Sector activities in the district besides MSMEs and mineral extraction. The district also has some potential tourist spots.

Sectoral Trends in Credit Plan

Ground Level Credit (GLC) flow under priority sector for 2018-19, 2019-20 and 2020-21 was ₹ 6509.38 cr, ₹ 7297.36 cr and ₹ 6517.44 respectively. Banks in the district have achieved 76% of the targets specified under Annual Credit Plan for the year 2020-21. While agriculture dominates with major share in ACP with achievement of 71%, 87.28% and 81% for the years 2018-19, 2019-20 and 2020-21 respectively, the performance of MSME has been outstanding with achievement of 104% of the ACP. CD ratio of the district was 89.99% as on March 2021.

Sector / Sub sector wise projections for the year 2022-23

The exploitable potential for the year 2022-23 has been estimated at ₹ 8331.07 crore. The sub-sector details of potential for the year 2022-23 is assessed at Agriculture ₹ 6286.19 crore, MSME ₹ 1868.40 crore, Export ₹ 8.00 crore, Education ₹ 12.15 crore, Housing ₹ 145.80 crore, Renewable Energy ₹ 0.45 crore and Social Infrastructure ₹ 10.08 crore. The realization of potential would be possible through concerted efforts by all stakeholders, developing critical infrastructure and overcoming the various constraints as discussed in the respective sectors.

Developmental Initiatives

- To provide relief to farmers from the impact of COVID-19 pandemic, GoI had provided moratorium for KCC loans, which are falling due on 31 March 2021 and thereafter, upto 31 July 2021
- For accelerating the growth under agriculture infrastructure and post-harvest management, GoI had introduced Agricultural Infrastructure Fund (AIF), by which farmers will be provided interest subvention of 3% with a loan capping of not more than 9%
- For encouraging food processing activities with a special focus on One District One Product (ODOP), GoI introduced Prime Minister – Formation of Micro Enterprises (PM- FME)
- NABARD, in its move to make PACS as Multi Service Society, had introduced a scheme 'PACS as MSC', by which grass root level cooperatives can own multi service activities like storage infrastructures, custom hire centers etc. with concessional refinance interest rate

of 4% at Apex Bank level. Under this scheme, in Bagalkote district, during 2020-21, 63 projects had been sanctioned with a total financial outlay of ₹ 25.14 crore

Thrust areas for 2022-23

- **Building Agriculture Infrastructure:** Due to agriculture reforms announced by the Government of India, building of Agriculture Infrastructure at the farm gate has attained high importance
- **Formation of FPOs:** With a view to double the farm income by 2022, the way forward for the small and marginal farmers is collectivization in Agri Inputs, value addition to the Agri produce and collective marketing. This is achieved to a great extent by formation of FPO. For the FPOs/crop specific clusters formed in the district, bankers are encouraged to adopt such models and extend credit to them.
- **Integrated Farming Systems:** This farming system brings a holistic approach towards the farming, suitable for both farmers, marginal/small as well as the commercial based farming. Promotion of Integrated Farming will go a long way in sustainable farm income, with the ability to withstand natural calamities on account of climate change. The inclusion of agro forestry, farm fish ponds, vermicompost, animal husbandry units are some of the allied activities supporting agriculture.
- **Skill Development :** Due to Covid 19, reverse migration, demand driven sectors should be identified and unemployed rural youth especially in rural areas need to be offered skill development programmes to enable them to start their own micro enterprises.
- **One district one product:** Encouragement of the activities relating to production, value addition, providing infrastructure facilities which may culminate into exports for the one product identified by the district.
- **Accelerating the pace of capital formation in agriculture and allied sectors:** Banks to give thrust to agriculture term loans to increase capital formation in agriculture.
- **Water harvesting techniques:** Water harvesting techniques, adoption of drip system and precision farming need to be focused upon. Planting of more trees saplings as per State Govt. notification must be adhered to which will help in afforestation and thereby increase average rainfall over the years.
- **Doubling of farm income by 2022:** To sensitize farmers to go for soil health cards, create irrigation facilities, utilize inputs effectively & efficiently, organized marketing of crops, undertake various allied activities, avail bank credit, etc. so that their income level goes up substantially & doubles by the year 2022.
- **Climate Change :** Sustainable efforts to help/guide farmers undertake farm activities to adapt and mitigate impact of climate change.

Major constraints

Major constraints in achieving identified potential are infrastructural inadequacies, absence of adequate rural connectivity/storage facilities, lack of financial literacy, rainfed farming practices, slow adoption of technology, non adoption of water harvesting/saving units, inefficient use of irrigation facilities, non adoption of scientific cultivation system, etc. Ground water recharge & rain water harvesting structures are not fully developed. Lack of post-harvest facilities for plantation and horticultural crops/cold chain and modern storage facilities etc. are also major constraints in achieving potential.

Suggested action points/issues to be addressed

State Government

- Strengthening extension network and training on soil, water conservation, soil & water testing and effective implementation of District Irrigation Plan (DIP).
- Promoting modern cultivation of horticulture crops/strengthening post harvest infrastructure.
- Strengthening veterinary institutions for providing breeding/health services to farmers at their doorstep and setting up of disease diagnostic labs.

- Ensuring functioning of units sanctioned in Agro Tech Park/Food Park in Bagalkot.
- Ensuring regular/assured power supply to industrial units.
- Promoting use of solar irrigation pump sets and solar home lighting systems.

Banks

- Need to resort to alternative modes of lending including increase in SHG credit linkage, JLG, financing MSME units.
- Need to increase share of agricultural term loans within the scope of agricultural loans with focus on use of modern technology and efficient use of water.

The way forward

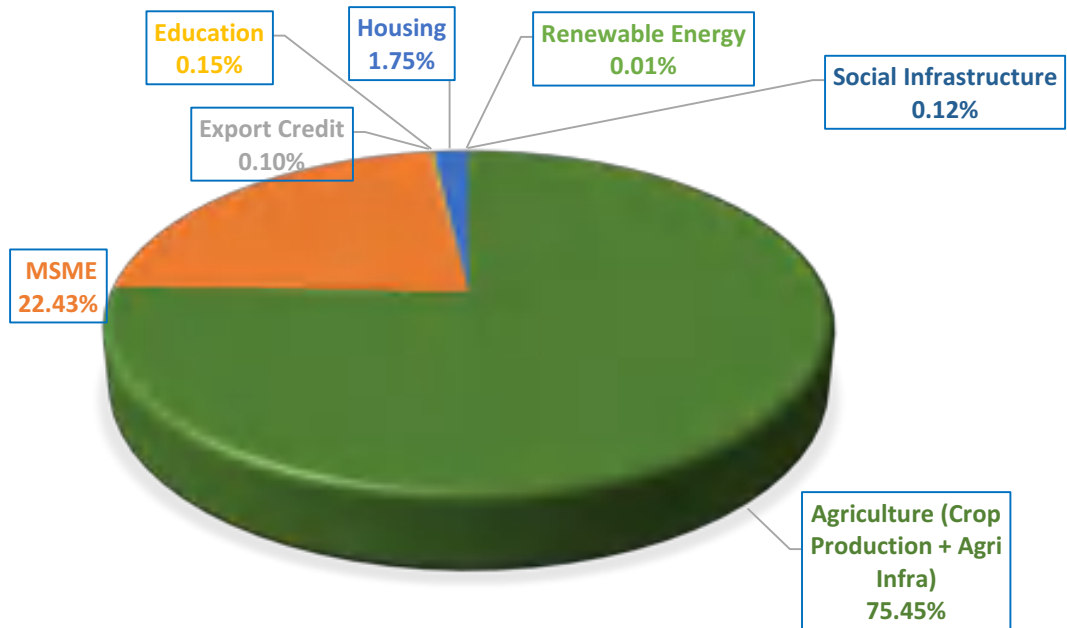
Projections made in the PLP for 2022-23 calls for a coordinated approach by all stakeholders to increase credit flow to the priority sectors. While development of all priority sectors is desirable, it may be ensured that the processes and project prevent the overuse of fertilizers, ensure efficient utilisation of water, address agricultural pollution issues and reduce the carbon foot-print.

The plan also encourages in promoting innovative farming systems such as organic farming, bio dynamic farming, permaculture and sustainable small-scale farming as also promoting Farmer Producer Organisations (FPOs) and Farmers' Markets. Such initiatives must be supported by appropriate investments and project finance frameworks.

Broad Sector wise PLP projections 2022-23

(₹ lakh)

S.No	Particulars	Amount
A	Farm Credit	
i.	Crop Production, Maintenance and Marketing	501909.48
ii.	Term Loan for Agriculture and Allied Activities	30193.53
	Sub-total	532103.01
B	Agriculture Infrastructure	24894.00
C	Ancillary Activities	71622.00
I	Credit Potential for Agriculture (A+B+C)	628619.01
II	Micro, Small and Medium Enterprises	186840.00
III	Export Credit	800.00
IV	Education	1215.00
V	Housing	14580.00
VI	Renewable Energy	45.00
VII	Social Infrastructure involving bank credit	1008.00
	Total Priority Sector (I to VII)	833107.01

BROAD SECTOR WISE PROJECTION - 2022-23

Summary of Sector /sub sector wise PLP Projection for 2022-23

(₹ lakh)

S.No.	Particulars	Amount
	Credit Potential for Agriculture	
I	A	Farm Credit
	I	Crop Production, Maintenance and Marketing
	II	Water Resources
	III	Farm Mechanization
	IV	Plantation and Horticulture (including Sericulture)
	V	Forestry and Wasteland Development
	VI	Animal Husbandry - Dairy Development
	VII	Animal Husbandry - Poultry Development
	VIII	Animal Husbandry - Sheep, Goat & Piggery Development
	IX	Fisheries Development
	X	Other Activities
		Sub Total
		532103.01
	B	Agriculture Infrastructure
	I	Construction of storage facilities (Warehouses, Market Yards, Godowns, Silos, Cold Storage Units/Cold Storage Chains)
	II	Land Development, Soil Conservation and Watershed development
	III	Others (Tissue culture, Agri bio technology, seed production, etc)
		Sub Total
		24894.00
	C	Ancillary Activities
	I	Food and Agro Processing
	II	Others
		Sub Total
		71622.00
		Total Agriculture
		628619.01
II		Micro, Small & Medium Enterprises
	I	MSME – Investment Credit
	II	MSME - Working Capital
		Total MSME
		186840.00
III		Export Credit
IV		Education
V		Housing
VI		Renewable Energy
VII		Social infrastructure involving bank credit
		Total Priority Sector
		833107.01

Bagalkot District Map



DISTRICT PROFILE

District - Bagalkot			State - Karnataka		Division		Belgaum	
1. PHYSICAL & ADMINISTRATIVE FEATURES *			2. SOIL & CLIMATE					
Total Geographical Area (Sq.km)	6552		Agro-climatic Zone	Northern dry zone of Karnataka-III. District is situated between 74-59' & 76-20' east longitude and between 15-49' & 16-46' north longitude.				
No. of Sub Divisions	2							
No. of Blocks	9			Climate				
No. of Villages (Inhabited)	613		Warm and dry throughout the year and rainfall is scarce					
No. of Panchayats	198		Soil Type					
3. LAND UTILISATION [Ha] *			Deep black cotton soils to red loamy of which 60% is medium to deep black & 40% is red loamy.					
Total Area Reported			4. RAINFALL & GROUND WATER					
Forest Land	658877		Rainfall [in mm]	Normal	Actual	2017-18	2018-19	2019-20
Area Not Available for Cultivation	81126			683		592	603	679
Permanent Pasture and Grazing Land	54663		Variation from Normal					
Land under Miscellaneous Tree Crops	3429		Availability of Ground Water [Ham]		Net annual recharge		Net annual draft	
Cultivable Wasteland	274		7801.52		2546.64		5254.88	
Current Fallow	2035		5. DISTRIBUTION OF LAND HOLDING (as per Agri 15-16 census DES)					
Other Fallow	5811		Classification of Holding	Holding		Area		
Net Sown Area [NSA]	6766			Nos.	% to Total	Ha.	% to Total	
Total or Gross Cropped Area [GCA]	504773		<= 1 Ha	89504	36.00	51318	10.91	
Area Cultivated More than Once	714215		>1 to <=2 Ha	84746	34.00	122532	26.06	
Cropping Intensity [GCA/NSA]	209442		>2 Ha	75496	30.00	296211	63.03	
	140%		Total	249746	100.00	470061	100.00	
6. WORKERS PROFILE [in '000]			7. DEMOGRAPHIC PROFILE [in '000]					
Cultivators	196.20		Category	Total	Male	Female	Rural	Urban
Of the above, Small/Marginal Farmers	163.55		Population	1889.75	950.11	939.64	1291.90	597.84
Agricultural Labourers	303.24		Scheduled Caste	319.14	158.14	161.01	238.01	81.14
Workers engaged in Household Industries	44.80		Scheduled Tribe	97.20	48.47	48.73	80.82	16.38
Workers engaged in Allied Agro-activities			Literate (%)	1113.41	641.39	472.02	704.91	408.50
Other workers	273.84		BPL Families	NA	NA	NA	NA	NA
8. HOUSEHOLDS [in '000]			9. HOUSEHOLD AMENITIES [Nos. in '000 Households] *					
Total Households	361.14		Having brick/stone/concrete houses		145	Having electricity supply		149
Rural Households	242.69		Having source of drinking water		675	Having independent toilets		120
BPL Households	7.08		Having access to banking services		730	Having radio/tv sets		125
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]			11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos] *					
Villages Electrified	619		Anganwadis		2221	Dispensaries (Govt)		16
Villages having Agriculture Power Supply	627		Primary Health Centres		48	Hospitals		803
Villages having Post Offices	331		Primary Health Sub-Centres		240	Hospital Beds		4401
Villages having Banking Facilities	303		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Villages having Primary Schools	619		Fertiliser/Seed/Pesticide Outlets [Nos]		98	Agriculture Pumpsets[Nos]		887
Villages having Primary and sub Health Centres	56		Total N/P/K Consumption [MT]##		1597	Pumpsets Energised [Nos]		887
Villages having Potable Water Supply	526		Certified Seeds Supplied [MT]		2	Agro Service Centres [Nos]		9
Villages connected with Paved Approach Roads	560		Pesticides Consumed [MT](goa data)		30	Soil Testing Centres [Nos]		6
13. IRRIGATION COVERAGE [Ha]			Agriculture Tractors [Nos] (incl mini tractors)		25959	Plantation nurseries [Nos]		16
Total Area Available for Irrigation (NIA + Fallow)			Power Tillers [Nos]		25866	Farmers' Clubs [Nos]		65
Irrigation Potential Created						Krishi Vigyan Kendras[Nos]		01
Net Irrigated Area(Total area irrigated at least once)	267288		14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Area irrigated by Canals / Channels	35777		Rural/Urban Mandi/Haat [Nos]		5	Wholesale Market [Nos]		5
Area irrigated by Wells	3723		Length of Pucca Road [Km]		1193	Godown [Nos]		70
Area irrigated by Tubewells	141943		Length of Railway Line [Km]		NA	Godown Capacity[MT]		4750
Area irrigated by Other Sources	111245		Public Transport Vehicle [Nos]##		114719	Cold Storage [Nos]		17
Irrigation Potential Utilized (Gross Irrigated Area)	300000		Goods Transport Vehicle [Nos]##		949180	Cold Store Capacity[MT]		4974
15. AGRO-PROCESSING UNITS			16. AREA, PRODUCTION & YIELD OF MAJOR CROPS *					
Type of Processing Activity	No of units	Cap.[MT]	Crop	2018-19		2019-20		Avg. Yield [Kg/Ha]
Mineral water / soft drinks	20	NA		Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Bakery	13	NA	Jowar	91716	222004	90182	21890	
Cocoa, chocolate, sugar confectionery	8	NA	Bajra	28804	38828	38182		
Dairy products	188	NA	Maize	59584	280869	78151	368390	
Grain mill / products	46	NA	Sugarcane	124624	2507142	122505	2464512	
Macroni, noodles	4	NA	Banana	1552	50950	1804	59223	
Sambar powder, egg powder, edible nuts	153	NA	Mango	714	7035	769	7577	
Animal feed	4	NA	Grapes	2835	52112	2665	48987	
17. ANIMAL POPULATION AS PER CENSUS 2019			18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Category of animal	Total	Male	Female	Veterinary Hospitals [Nos]		143	Animal Markets [Nos]	
Cattle - Cross bred	63837	1039	62798	Dispensaries [Nos]		116	Milk Collection Centres [Nos]	
Cattle - Indigenous	158986	62920	96066	Artificial Insemination Centers [Nos]		217	Fishermen Societies [Nos]	
Buffaloes	234340	11265	223075	Animal Breeding Farms [Nos]			Fish seed farms [Nos]	
Sheep - Cross bred	3025			Animal Husbandry Tng Centres [Nos]/Vet Disp			Fish Markets [Nos]	
Sheep - Indigenous	619831			Dairy Cooperative Societies [Nos]		369	Poultry hatcheries [Nos]	

Goat	48599	335327	383926	Improved Fodder Farms [Nos]		Slaughter houses [Nos]	
Pig - Cross bred		NA	NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY			
Pig - Indigenous	20458	NA	NA	Fish	Production [MT]	Per cap avail. [gm/day]	
Horse/Donkey/Camel	NA	NA	NA	Egg	Production [Lakh Nos]	Per cap avail. [nos/p.a.]	
Poultry - Cross bred				Milk	Production ['000 litre]	Per cap avail. [gm/day]	
Poultry - Indigenous				Meat	Production [MT]	Per cap avail. [gm/day]	
Sources (if not mentioned against the respective item):	Item Nos. 1, 6, 7 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 16 - Dept. of Agri; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat. * Excluding Ponda block # Figures for entire state						

District Profile

The Gross District Domestic Product (GDDP) and Net District Domestic Product (NDDP) of the district for 2017-18 at current prices was ₹ 34084 crore and ₹ 30648 crore respectively. GDDP and NDDP at constant prices (2017-18) prices was ₹ 26050 crore and ₹ 23190 crore respectively. Per capita income in Bagalkote district was ₹ 151030 for the year 2017-18. Agriculture is the predominant economic activity and at constant price (2017-18) ₹ 114283. About 69% of the population lives in rural areas. Sugarcane is a major cash crop and there are eleven sugar factories in the district. Grapes, Banana and Pomegranate are major horticultural crops. Bagalkote is famous for handloom products, mining and granite industries as also for important tourist/religious places. Industrial growth is accelerating. As on 31 March 2019, there were 69 factories and 28385 MSME units in the district providing employment to 13,161 & 69,926 people respectively.

Issues critical to the district:

The district is drought prone, and the economic activity is highly influenced by the rain during the year. Adoption of soil conservation techniques, scientific farming practices, water harvesting and use of water saving technology, post-harvest management/processing services, organic farming, undertaking agriculture allied activities, etc. through bank credit required for sustainable growth in agriculture as also to increase income of farmers with a view to achieving the goal of doubling farmers' income by the year 2022. Formation of Farmers Producers' Organisation (FPOs) will help the farmers in this regard. PACS affiliated to Bagalkot DCCB should also play a major role by converting themselves into Multi Service Cooperatives offering various diversified services to members. The issue of climate change also needs to be tackled effectively by sensitizing/educating farmers suitably in this regard. Development of various identified/unidentified clusters in the non-farm sector needs focused attention. The Covid19 pandemic brought the entire economy to a standstill at the beginning of the financial year 2020-21. And with time, the economic activities are slowly limping back to normal. Some sectors like hotels, tourism, educational institutions may take a longer time to get back to their normal activities. Other sectors like agriculture, industries, services like banking insurance though impacted, are now recovering at a fast rate. The capacity building of hospitals and the medical staff and maintaining the law and order situation was commendable in the district. With this background, the potential linked credit plan for 2022-23 has been worked out by toning down few sectors which have been greatly affected by the pandemic and not much credit offtake may happen in those sectors. Many flagship schemes rolled by the Central Government and looking at the scope and opportunities available in the district, the Potential Link Credit Plan 2022-23 has been drawn.

BANKING PROFILE

District - Bagalkote			State - Karnataka			Lead Bank -		CANARA BANK		
1. NETWORK & OUTREACH (As on 31/03/2021)										
Agency	No. of Banks/S oc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	23	177	50	127	0	2	5358	116	NA	NA
Regional Rural Bank	1	76	58	18	0	0	7022	41	NA	NA
District Central Cooperative Bank	1	47	23	24	0	0	4405	0	NA	NA
Coop. Agr. & Rural Dev. Bank	1	7	0	7	0	0	0	0	NA	NA
Primary Agri Coop. Society		273	273	0	0	0	3641	0	NA	NA
Small Finance Banks	3	3	0	3	0	NA	NA	NA	NA	NA
Others (KSFC)	1	1	0	1	0	0	0	0	NA	NA
All Agencies	30	308	131	177	0	2	20426	157	NA	NA
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31 Mar 19	31 Mar 20	31 Mar 21	Growth(%)	Share(%)	31 Mar 19	31 Mar 20	31 Mar 21	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	10499445	762725	666355	-87%	61%
Regional Rural Bank	1296786	NA	NA	NA	NA	210304	203008	210304	103.59%	19%
Cooperative Banks (CCB+PCARDB)	495428	NA	NA	NA	NA	214561	251761	215773	-85.70%	20%
Others (KSFC)	NA	NA	NA	NA	NA	NA	0	0	0	0
All Agencies	1605490	NA	NA	NA	NA	10924310	1217494	1092432	-89.72%	100%
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [₹ lakh]				
	31 Mar 19	31 Mar 20	31 Mar 21	Growth(%)	Share(%)	31 Mar 19	31 Mar 20	31 Mar 21	Growth(%)	Share(%)
Commercial Banks	327073	306416	284414	-92.81%	46%	597152	723804	718693	-99.29%	63.76%
Regional Rural Bank	93208	91690	92902	101.32%	15%	167886	163765	167923	102.53%	14.89%
Cooperative Banks (CCB+PCARDBs)	88465	286385	233252	-81.44%	38%	225049	267876	233912	-87.32%	20.75%
Others (KSFC)	31	209	167	-79.90%	1%	3351	8054	6643	-82.48%	0.58%
All Agencies	508777	684700	610735	-89.19%	100%	993441	1163499	1127171	-96.87%	100%
4. CD-RATIO										
Agency	CD Ratio				Agency	During 2020-21		Cumulative		
	31 Mar 19	31 Mar 20	31 Mar 21			Deposit	Credit	Deposit	Credit	
Commercial Banks	103.00	94.89			Commercial Banks	NA	Na	NA	NA	
Regional Rural Bank	79.83	81	80.86		Regional Rural Bank	NA	Na	NA	NA	
Cooperative Banks (CCB+PCARDBs)	104.89	106.4	103.62 %		Cooperative Banks (CCB+PCARDBs)	NA	Na	NA	NA	
Others(KSFC)					Others	NA	Na	NA	NA	
All Agencies	103.00	96	90		All Agencies	NA	Na	NA	NA	
5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)										
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]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans
Commercial Banks	473310	72.64%	36502	68.97%	145874	92.48	NA	NA	NA	NA
Regional Rural Bank	92417	14.17%	79449	15.01%	10635	6.74	NA	NA	NA	NA
Cooperative Banks	84796	13.01%	84796	16.02%	1147	0.72	NA	NA	NA	NA
Others(KSFC)	1221	0.18%	0	0	66	0.04	NA	NA	NA	NA
All Agencies	651744	100 %	52926	100%	157722	100%	NA	NA	NA	NA
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2021)										
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Priority Sector + Non Priority Sector)										
Agency	2018-19			2019-20			2020-21			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	4541990	3685340	81.14	554372	431958	77.92	585516	1007882	172.59	215.33
Regional Rural Bank	1118760	654300	58.48	179189	165269	92.23	191501	104986	54.82	168.48
Cooperative Banks	909720	2127010	233.81	120567	221807	183.97	127573	127993	100.28	449.81
Others (KSFC) + SCARDB	55210	42730	77.40	19492	6658	34.16	15410	1221	5.92	113.53
All Agencies	6625680	6509380	98.24	873620	825692	94.51	920000	1242082	135	109.08
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2018-19			2019-20			2020-21			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	3624280	3074000	84.82	45636	394889	86.53	611389	330783	50.75%	187%

[illegible]

METHODOLOGY FOR PREPARATION OF POTENTIAL LINKED CREDIT PLANS (PLPs)

Potential Linked Credit Plan is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms. It is also an assessment of the gaps in infrastructure support which needs to be filled in to fully exploit realizable potential.

Objectives of PLP

The objectives of PLP are:

- To enable various organizations involved in the process of rural development in directing their efforts in a planned manner in accordance with the potential available for exploitation.
- To enable optimum utilization of scarce financial resources (specifically bank credit) by channelizing the same into sectors with growth potential.
- To assess the gaps in infrastructure support which need to be taken care of for exploiting potential and prioritise resource requirements for the purpose.

Methodology

NABARD, in 1988-89, took up the initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD in the formulation of PLPs envisages estimation of long-term potential (in terms of physical units) in each sector of agriculture and rural development with reference to natural and human resource endowments and a phased annual programme for development, keeping in view relative national and state priorities. NABARD has been constantly endeavouring to introduce refinement in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference documents for Annual Credit Plans of banks. NABARD has been continuously reviewing the methodology in estimation of potential through a consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and allied areas in rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and the Head Office of NABARD. The methodology consists of assessment of sector-wise/sub sector-wise estimation of potential in consultation with technical officers of the concerned line departments at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of state/central Govt., and estimation of block-wise physical and financial credit potential. The indicative unit costs suggested by the state level unit cost committee are used while arriving at the total financial outlays. The broad methodology for arriving at the potential for major sectors is given below:

S. No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<ul style="list-style-type: none"> ● Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings ● Distribution of Gross Cropped Area between small farmers/marginal farmers and other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other ● Make assumptions to cover 100% of small/marginal farmers and 20% to 50% of other farmers; ● Study the cropping pattern ● Estimation of credit potential taking into account Scale of Finance and also KCC guidelines ● Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.

2	Water Resources	<ul style="list-style-type: none"> • MI potential is the area that can be brought under irrigation by ground and surface water • Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get • Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by state Govt. etc. • Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> • The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of draught animal power/power tiller by using conversion factors • Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> • Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable wasteland likely to be treated and brought under plantation crops • Feasibility and possibility of shifting from food crops to plantation crops • Estimation of replanting by taking into account approximate economic life of a few plantation crops • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> • Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for indigenous cows • 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived at are assumed to be animals available for bank finance

Utility

Concerted and continuous efforts have been on to make PLPs user friendly keeping in view the stakeholders' focus. The document has been useful to various stakeholders in a variety of ways, as illustrated below:

Bankers	<ul style="list-style-type: none"> • Provides inputs/information on exploitable potential vis-a-vis credit available • Potential High Value Projects/Area Based schemes • Infrastructure support available which can form the basis for their business/development plans
Government Agencies/ Departments	<ul style="list-style-type: none"> • Developmental infrastructure required to support credit flow for tapping the exploitable potential • Other support required to increase credit flow • Identification of sectors for Government sponsored programmes
Individual/ Business entities	<ul style="list-style-type: none"> • Private investment opportunities available in each sector • Commercial infrastructure • Information on various schemes of Govt & banks

Limitations and constraints

Though concerted efforts are being made to estimate potential realistically, the following limitations and constraints are noticed in the exercise of PLP preparation:

- Non-availability of accurate ground level granular data on credit flow – sector and sub-sector-wise
- Non-availability of data required for estimation of potential in some sectors with the line depts.

CHAPTER 1

IMPORTANT POLICIES AND DEVELOPMENTS

1.1 Policy Initiatives - Government of India

The following 6 Pillars were highlighted in the first ever digital Budget 2021-22 presented by Hon'ble Union Minister of Finance & Corporate Affairs, GoI:

- Health and Wellbeing
- Physical & Financial Capital and Infrastructure
- Inclusive Development for Aspirational India
- Reinvigorating Human Capital
- Innovation and R&D
- Minimum Government and Maximum Governance

1.1.1 Following important announcements were made in the Union Budget 2021-22 for agriculture and farmers' welfare:

- The target for agricultural credit enhanced to ₹ 16.5 lakh crore for higher credit availability to farmers and agriculture & allied sectors; Animal husbandry, dairy & fisheries to be the focus areas
- Rural Infrastructure Development Fund to be enhanced to ₹ 40,000 crore from ₹ 30,000 crore.
- Water conservation commitment stands enhanced as the Micro Irrigation Fund corpus has been increased to ₹ 10,000 crore via NABARD.
- SWAMITVA Scheme to be extended to all States/UTs and 1.80 lakh property owners in 1,241 villages have already been provided cards.
- 'Operation Green Scheme' to be extended to 22 perishable products, to boost value addition in agriculture & allied products.
- 1,000 more mandis to be integrated with e-NAM to bring transparency and competitiveness.
- APMCs to get access to the Agriculture Infrastructure Funds for augmenting infrastructure facilities.
- Setting up a multi-purpose seaweed park in Tamil Nadu proposed to help leverage country's vast ocean resources and R&D capabilities.
- **Proposals relating to Fisheries sector:**
 - i. Investments to develop marine and inland modern fishing harbours and fish landing centres.
 - ii. 5 major fishing harbours in Kochi, Chennai, Visakhapatnam, Paradip and Petuaghat to be developed as hubs of economic activity.
 - iii. Multipurpose Seaweed Park in Tamil Nadu to promote seaweed cultivation.
- **Tax Proposals on Agriculture Products:**
 - i. Custom duty on cotton increased to 10% and on raw silk and silk yarn from 10% to 15%.
 - ii. Withdrawal of end-use based concession on denatured ethyl alcohol.
 - iii. Agriculture Infrastructure and Development Cess (AIDC) on a small number of items.
- **Achievements and Milestones during the COVID-19 pandemic**
- **Pradhan Mantri Garib Kalyan Yojana (PMGKY):**
 - i. Valued at ₹ 2.76 lakh crore
 - ii. Free food grain to 80 crore people
 - iii. Free cooking gas for 8 crore families
 - iv. Direct cash to over 40 crore farmers, women, elderly, the poor and the needy
- **Aatma Nirbhar Bharat package (ANB 1.0):**
 - i. Estimated at ₹ 23 lakh crore – more than 10% of GDP
 - ii. PMGKY, three ANB packages (ANB 1.0, 2.0 and 3.0), and announcements made later were like 5 mini-budgets in themselves
 - iii. ₹ 27.1 lakh crore worth of financial impact of all three ANB packages including RBI's measures – amounting to more than 13% of GDP

- **Structural reforms:**

- i. One Nation One Ration Card
- ii. Agriculture and Labour Reforms
- iii. Redefinition of MSMEs
- iv. Commercialisation of the Mineral Sector
- v. Privatisation of Public Sector Undertakings
- vi. Production Linked Incentive (PLI) Scheme
- vii. 2 Made-in-India vaccines – medically safeguarding citizens of India and those of 100 plus countries against COVID-19 & 2 or more new vaccines expected soon

1.1.2 Measures initiated by Govt. of India to mitigate farmers' distress during COVID-19

The worldwide outbreak of Covid-19 has posed a severe threat to human health and to the economy at large and disrupted agriculture supply chain. The various mitigating measures initiated to ensure a sustainable food system are described as under:

- NABARD extended additional re-finance support of ₹ 30,000 crore, in addition to ₹ 90,000 already being provided, for meeting crop loan requirement of Rural Cooperative Banks and RRBs.
- ₹ 2 lakh crore credit boost to 2.5 crore farmers under Kisan Credit Card Scheme.
- ₹ 1 lakh crore under Agri Infrastructure Fund for creation of farm-gate infrastructure for farmers.
- ₹ 10,000 crore towards the scheme for Formalisation of Micro Food Enterprises (MFE) to be implemented over a period of five years from 2020-21 to 2024-25.
- ₹ 20,000 crore for fishermen through Pradhan Mantri Matsya Sampada Yojana (PMMSY). ₹ 11,000 crore for activities in Marine, Inland fisheries and Aquaculture along with ₹ 9000 crore for Infrastructure i.e. Fishing Harbours, Cold chain, Markets, etc.
- To support private investment in Dairy Processing, value addition and cattle feed infrastructure, an Animal Husbandry Infrastructure Development Fund (AHIDF) of ₹ 15,000 crore was set up.
- 10,00,000 ha to be covered under Herbal cultivation in next two years with outlay of ₹ 4,000 crore to lead to ₹ 5,000 crore income generation for farmers.
- “Operation Greens” run by Ministry of Food Processing Industries (MOFPI) will be extended from Tomatoes, Onion and Potatoes (TOP) to ALL fruit and vegetables. 50% subsidy on transportation from surplus to deficient markets and 50% subsidy on storage, including cold storages, to be provided. This will lead to better price realisation to farmers, reduced wastages and affordability of products for consumers.
- ₹ 65,000 crore to be provided to ensure increased supply of fertilizers to farmers to enable timely availability of fertilisers in the upcoming crop season.
- The GoI, launched the Pradhan Mantri Garib Kalyan Yojana (PMGKY) for ensuring food security through public distribution system, direct benefit transfers to widows, pensioners and women.
- Besides, the cash support, for better price realisation on farmers' produce during the ongoing pandemic, GoI has substantially increased the MSP vis-à-vis the cost of cultivation and enhanced the number of commodities to be procured through the state agencies.

1.1.3 “One-Product One-District Initiative” for better marketing and export in the Horticulture sector

The Hon'ble Union Finance Minister, in the budget for 2020-21 announced the ‘One-Product One-District (ODOP) initiative ‘for better marketing and export of horticulture crops’ and to foster coordinated development for enhancement of income of farmers. The scheme was extended for the financial year 2021-22.

The focusing of one product in each district will help to transform local products through branding and marketing. The scheme envisages strengthening backward and forward linkages through provision of common facilities, incubation centers, training, research and

development (R&D), branding and marketing. One District One Product (ODOP) initiative is operationally merged with 'Districts as Export Hub' initiative and is being implemented by Directorate General of Foreign Trade (DGFT), Department of Commerce, with Department for Promotion of Industry and Internal Trade (DPIIT) as a major stakeholder.

1.1.4 SWAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas)

SVAMITVA, a Central Sector scheme was launched by Hon'ble Prime Minister of India on National Panchayat Day i.e. 24th April 2020. The Ministry of Panchayati Raj (MoPR) is the Nodal Ministry for implementation of the scheme. In the States, the Revenue Department / Land Records Department will be the Nodal Department and shall carry out the scheme with support of State Panchayati Raj Department. The scheme aims to provide an integrated property validation solution for rural India. The demarcation of rural abadi areas would be done using Drone Surveying technology through Survey of India.

Objectives

The scheme envisages mapping the land parcels in rural inhabited area using Drone technology and Continuously Operating Reference Station (CORS). The survey will be done across the country in a phased manner over the period 2020 -2025. This would provide the 'record of rights' to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.

A provision of ₹ 200 crore has been made for the scheme in the budget 2021 and 16 States will be covered targeting 2.30 lakh villages. The Pilot phase of SVAMITVA had been approved with a Budget Outlay of ₹ 79.65 crore. During the Pilot Phase, the scheme is being implemented in 9 States viz. Uttar Pradesh, Uttarakhand, Madhya Pradesh, Haryana, Maharashtra, Karnataka, Punjab, Rajasthan and Andhra Pradesh. **(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)**

1.2 Policy Initiatives – Reserve Bank of India

The following major initiatives have been taken by the RBI:

- Instructions were issued to all Commercial Banks, Regional Rural Banks, Small Finance Banks, Urban Cooperative Banks, State Cooperative Banks, DCCBs, NBFCs on COVID 19 Regulatory Package – Asset Classification and Provisioning to relax repayment pressure and improving access to working capital by mitigating the burden of debt servicing, prevent the transmission of financial stress to the real economy, and ensure continuity of viable businesses and households. The detailed instructions with regard to asset classification and provisioning were issued by RBI, vide circular dated 17 April 2020 and 23 May 2020, respectively.
- In the wake of the nationwide lockdown due to outbreak of COVID -19 pandemic and the resultant restrictions imposed on movement of people, many farmers were not able to travel to bank branches for payment of their short term crop loan dues. Instructions were issued to all Public and Private Sector Scheduled Commercial Banks to extend the benefit of IS of 2% and PRI of 3% for short term crop loans upto ₹ 3 lakh to farmers whose accounts had become due or shall become due between March 1, 2020 and May 31, 2020, vide circular dated 21 April 2020.
- The Reserve Bank had made recommendations on the required financial parameters with sector specific benchmark ranges for such parameters to be factored in the resolution plans and accordingly, set up an Expert Committee with Shri K. V. Kamath as the Chairperson. The Expert Committee submitted its recommendations to RBI on September 2020. Accordingly, all lending institutions shall mandatorily consider the key ratios while finalizing the resolution plans in respect of eligible borrowers vide circular dated 07 September 2020.

- RBI extended Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans for Agriculture including Animal Husbandry, Dairy and Fisheries for extended period up to 31 August 2020 on account of Covid-19, vide circular dated 4 June 2020.
- Master circular on Deendayal Antyodaya Yojana and National Rural Livelihoods Mission (DAY-NRLM) was suitably updated by incorporating the modifications, vide circular dated 18 September 2020.
- Government of India (GoI), vide Gazette Notification S.O. 2119 (E) dated June 26, 2020, notified new criteria for classifying the enterprises as Micro, Small and Medium enterprises. The new criteria are classification of enterprises, composite criteria of investment and turnover for classification, Calculation of investment in plant and machinery or equipment and Calculation of turnover. This will come into effect from July 1, 2020, vide circular dated 02 July 2020.
- In view of the continued need to support the viable MSME entities on account of fallout of COVID-19 and to align these guidelines with the Resolution Framework for COVID-19 related Stress announced for other advances, RBI decided to extend the scheme i.e., existing loans to MSMEs classified as 'standard' to be restructured without a downgrade in the asset classification, vide circular dated 06 August 2020. **(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)**

1.3 Policy Initiatives - NABARD

1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in the agriculture sector, NABARD provided refinance to the Cooperative Banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of ₹ 14,481.50 crore was allocated for the year 2020-21.

1.3.2 Short-Term Refinance

Short Term Cooperative Rural Credit - STCRC (Refinance) Fund was set up in NABARD in 2008-09 to provide Short Term refinance to Cooperatives for their crop loans. The allocation for the year 2020-21 was ₹ 44,644.50 crore.

Short Term RRB (Refinance) Fund was set up in NABARD in 2012-13 to provide Short Term refinance to RRBs for their crop loans. The allocation for the year 2020-21 is ₹ 9,921 crore.

Initiatives taken during the year (2020-21)

- Disbursement of ₹ 25500 crore was made under Special Liquidity Facility (SLF-1) to Cooperative Banks, RRBs and NBFCs (₹ 16800 crore to Cooperative Banks, ₹ 6,700 crore to RRBs and ₹ 2,000 crore to NBFCs) for unhindered flow of credit to banks and farmers in the wake of the lockdown due to COVID-19 pandemic.
- Additional SLF of ₹ 1,567 crore was provided to NBFCs/ NBFC-MFIs with asset size less than ₹ 500 crore.
- SLF to SCARDBs of ₹ 783 crore was provided as front ended liquidity support from NABARD's own funds.
- Allocation of 25% of STRRB and LTRCF was made to aspirational and credit starved districts.
- Preliminary eligibility criteria for RRBs for availing refinance was revised and set on the basis of internal risk rating by NABARD.

1.3.3 Special Refinance Schemes - To address the issue of reverse migration, give boost to the agriculture & rural sector and income generating activities and focus on health and hygiene, NABARD introduced following special refinance schemes at concessional rates to eligible financial institutions:

- i. PACS as Multi Service Centers (MSCs) - NABARD introduced Special refinance scheme to saturate all the potential PACS for conversion as Multi Service Centres, over a period of three years commencing from the year 2020-21. The scheme intends to develop all the potential PACS as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-2021 by providing concessional refinance to StCBs at 3% to support

PACS to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACS in three years commencing with the transformation of 5,000 PACS in FY21. During 2020-21, 3055 PACS were given in-principle sanction by NABARD with estimated Project cost of ₹ 1,760.82 crore and estimated loan of ₹ 1,568 crore.

- ii. Scheme for beneficiaries of Watershed and Wadi project areas - The objectives of the scheme are to promote sustainable economic activities, livelihood and employment opportunities for the beneficiaries in NABARD supported watershed and wadi project areas by encouraging banks to lend at concessional rate to these beneficiaries to address the issue of rural migration and to give boost to the agriculture and rural sector in the post COVID era. Refinance is available to all the eligible banks/FIs at 3% for maximum period of 5 years. The ultimate lending rate to be charged by banks/FIs under the scheme is revised as 06 months MCLR+1% or EBLR+2.5%, whichever is lower. NABARD has earmarked refinance amount of ₹ 5,000 crore during 2020-21 to 2022-23. During FY 2020-21, refinance of ₹ 126.80 crore has been disbursed under this product.
- iii. Scheme for promoting Micro Food Processing Activities - The objective of the scheme is to encourage banks to lend micro-food processing activities and create sustainable livelihood and employment opportunities for rural youth as well as reverse migrants due to COVID-19 pandemic in the rural areas. The scheme also envisages modernization and enhancing the competitiveness of the existing individual micro enterprises and ensure their transition to formal sector in rural areas. The refinance scheme will give fillip to the recently launched "PM Scheme for Formalisation of Micro Food Processing Enterprises (PM FME)" under Aatmanirbhar Bharat Abhiyan by MoFPI, GoI. Concessional refinance at 4% is available to eligible financial institutions viz., commercial banks, SFBs, StCBs, RRBs and NABARD Subsidiaries.
- iv. Special refinance scheme on Water, Sanitation and Hygiene (WASH) - A Model Refinance Scheme on WASH activities has been prepared keeping in view the need to protect human health during infectious disease outbreaks, especially in the times of on-going COVID-19 pandemic. WASH has been conceptualized by NABARD to enable banks to provide credit to entrepreneurs for building social infrastructure relating to drinking water facilities, sanitation facilities including construction/ refurbishment of household toilets and health care facilities.
- v. Extension of interest subvention benefits for extended period from March 2020 to 31 August 2020 and from March 2021 to June 2021
- vi. COVID-19 deferment of loan instalments for client borrowers of NABARD.
- vii. KCC Saturation Drive to cover PM Kisan Samman Scheme beneficiaries who do not possess Kisan Credit Cards - Department of Agriculture, Cooperation and Farmers' Welfare, Ministry of Agriculture and Farmers' Welfare, Govt. of India, has launched a campaign from 08.02.2020 to cover all PM Kisan Samman Scheme beneficiaries under Kisan Credit Cards. Adequate publicity and awareness campaigns were conducted to ensure maximum coverage. Phase-II of KCC Saturation- As a part of the Atmanirbhar Bharat Package, the Government has announced to cover 2.5 crore farmers under the Kisan Credit Card (KCC) scheme with a credit boost of ₹ 2 lakh crore through a special saturation drive. Department of Animal Husbandry and Dairying, Govt. of India also decided to simultaneously launch a special drive to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers. As a result of concerted and sustained efforts by Cooperative Banks and RRBs in this direction of providing access to concessional credit to the farmers, the progress during the year is as under:

Phase	No. of KCCs (Lakh)	Limits sanctioned (₹ Crore)
I	12.58	8,499.86
II (As on 31.05.2021)	58.56	47,685.68

viii. Government Sponsored Programmes with Bank Credit - The Administrative approval conveying the continuation of the followings subsidy schemes for 2020-21 (till 30 June 2021) has been received from the GoI:

- Agri Clinics and Agri Business Centers Scheme (ACABC).
- National Livestock Mission for Entrepreneurship Development & Employment Generation (EDEG), component of National Livestock Mission, Poultry Venture Capital Fund (PVCF), Integrated Development of Small Ruminants and Rabbit (IDSRR), Pig Development (PD), Salvaging and Rearing of Male Buffalo Calves (SRMBC), Effective Animal Waste Management, Construction of Storage Facility for Feed and Fodder.
- Revised AMI sub scheme of ISAM - Communication from GoI regarding continuation of the scheme during 2021-22 is awaited.

1.3.4 Rural Infrastructure Development Fund (RIDF)

The major policy changes and initiatives during 2020-21 were as under:

- i. The corpus under RIDF was increased from ₹ 30,000 crore to ₹ 40,000 crore, as announced in Union Budget 2021-22.
- ii. Total sanctions of ₹ 34,830 crore and disbursements of ₹ 29,193 crore were made during the year to various State/UT Governments.
- iii. Normative Allocation parameters for state-wise sanctions, under RIDF, were fine-tuned to include rural poverty and per capita priority sector credit flow.
- iv. The phasing of projects sanctioned under RIDF XX and XXI was extended up to 30 September 2021 and reimbursement of expenditure was allowed upto 31 December 2021.
- v. To ensure better quality control and supervision through specialised agencies, the expenses on account of Quality Control/PMC/Supervisory Charges/Third Party Monitoring are considered under RIDF upto a maximum of 2% of eligible project cost, wherever an external agency is engaged by the State Government.
- vi. A dedicated Web-portal and Mobile App for digitization of RIDF operations and real time monitoring of projects was launched.
- vii. A corporate film on completion of 25 years of RIDF was launched during the year.

viii. Important Funds

A. Micro Irrigation Fund (MIF)

- MIF with a corpus of ₹ 5000 crore was operationalized in NABARD in 2019-20 with the Ministry of Agriculture and Farmers Welfare (MoA&FW), GoI being the Nodal Ministry. The fund was fully utilised and the GoI announced additional allocation of ₹ 5,000 crore in the Union Budget for 2021-22.
- MIF facilitated State Govts' efforts in mobilizing additional resources and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana - Per Drop More Crop.
- During 2020-21, loan amount of ₹ 1128.60 crore was sanctioned and ₹ 1827.47 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released under MIF was ₹ 3970.17 crore and ₹ 1827.47 crore, respectively.

B. Long Term Irrigation Fund (LTIF)

- LTIF was operationalized in NABARD in 2016-17 for fast tracking completion of 99 identified Medium and Major Irrigation projects. Under LTIF, NABARD provides loan towards Central Share as well as State Share. During 2020-21, loan amount of ₹ 2461.84 crore was sanctioned and ₹ 7761.20 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released stood at ₹ 84326.60 crore and ₹ 52479.71 crore, respectively.

C. Pradhan Mantri Awas Yojna - Grameen (PMAY-G)

- PMAY-G aims at providing a pucca house, with basic amenities, to all households / households living in kutcha and dilapidated house, by 2022. Under the scheme, NABARD has extended loan towards part funding of Central Share.
- Under PMAY-G, 2.95 crore houses (1 crore in Phase-I and 1.95 crore in Phase-II) are targeted to be constructed from 2016-17 to 2021-22.
- During 2020-21, loan amount of ₹ 20,000.00 crore was sanctioned and ₹ 19999.80

crore was released towards part funding of Central share under PMAY-G. As on 31 March 2021, the cumulative loan sanctioned and released under PMAY-G stood at ₹ 61,975.00 crore and ₹ 48,819.03 crore, respectively.

D. Swachh Bharat Mission-Gramin (SBM-G)

- SBM-G was launched by Govt. of India on 2nd October 2014 with the goal to achieve universal sanitation coverage in rural areas. Under the scheme, NABARD extended loan during 2018-19 to 2019-20 towards part funding of Central Share.
- The cumulative sanction and disbursement as on 31 March 2020 under SBM-G stood at ₹ 15,000 crore and ₹ 12,298.20 crore, respectively.
- During 2018-19 and 2019-20, total 3.29 crore household toilets (2.23 crore in 2018-19 and 1.06 crore during 2019-20) were constructed (Source – MoJS, GoI).

E. Rural Infrastructure Assistance to State Governments (RIAS)

NABARD launched a new product “Rural Infrastructure Assistance to State Governments (RIAS)”, with an initial corpus of ₹ 15000 crore. Under RIAS, NABARD will provide financial assistance to State Governments in Eastern Region, for creating infrastructure that supports rural livelihoods, hinging on 5-J approach – Jan (Human being), Jal (Water), Jameen (Land), Janwar (Livestock) & Jungle (Forest).

1.3.5 Initiatives on micro Finance

- Revision of grant support to JLGPIs: To incentivise promotion of JLGs, the grant assistance to JLGPIs was enhanced from ₹ 2,000/- to ₹ 4,000/- per JLG.
- MEDP/LEDP: To strengthen NABARD's efforts at skilling SHG members, the grant assistance was enhanced for MEDPs to ₹ 1.00 lakh and for LEDPs to ₹ 8.80 lakh (Farm Sector) and to ₹ 7.15 lakh (Off Farm Sector).
- For 2020-21, the number of MEDPs has tripled and LEDPs doubled from previous year to augment supply for skills required for rural employment.
- NABFINS as JLGPI: NABFINS was sanctioned a pilot project as a JLGPI in five States of Assam, Chhattisgarh, Madhya Pradesh, Maharashtra and Jharkhand for a period of three years.
- MY PAD MY RIGHT: NABFOUNDATION, through LEDP channel, was sanctioned the Project ‘My Pad My Right’ for ₹ 1.99 crore for sanitary pad making machine for producing/marketing the pads to provide livelihood opportunities to SHGs and improve menstrual hygiene of rural women. During 2020-21, an amount of ₹ 1.59 crore has been utilized and machines have been installed in 33 districts.
- EShakti: As on 31 March 2021, the project was being implemented in 281 districts. The data pertaining to 12.33 lakh SHGs (140.91 lakh members in 1.67 lakh villages was on-boarded to EShakti portal). From 2021-22, the project will be implemented in 130 districts of 16 States/UTs for a focused approach to reduce the credit gap. EShakti portal was used for sending 40 lakh health advisory SMS to SHG members and during the pandemic, the SHGs were also engaged for making face masks, hand sanitizers, PPE kits, etc. for earning additional income.

1.3.6 Financial Inclusion

Availability of financial support for Standard Schemes under FIF: Financial support for the following activities was available from NABARD:-

Financial Literacy:

- Financial and Digital Literacy Camps, Financial Literacy Centres, Reimbursement of Examination fee of BC/BF, Mobile Demo Vans and Financial Literacy Centres (FLCs).
- Opening Kiosk Outlets in unbanked villages of North Eastern (NER) States.
- Setting up of Centre for Financial Literacy (CFL)

Banking Technology:

- Deployment of microATM and PoS/mPoS devices, for on-boarding to BHIM UPI Platform, for on-boarding to Public Financial Management System, Implementing Green PIN facility

at ATMs and/or micro ATMs for RuPay Kisan Card activation and On-boarding to Bharat Bill Payment System (BBPS).

Regulatory requirements:

- On-boarding to Central KYC Registry (CKYCR) and Support to obtain AUA/KUA membership of UIDAI.

Connectivity and Power Infrastructure:

- V-SATs deployment in SFDs, Mobile signal boosters' deployment in SFDs and Solar panel/UPS deployment in SFDs.

New initiatives taken during the year 2020-21:

- Green PIN facility at ATMs and/or micro ATMs for RuPay Kisan Card activation was launched under which one-time implementation and application development cost for enabling Green PIN facility is reimbursed.
- Scaling up of the Centre for Financial Literacy (CFL) Project (a Pilot Project of Reserve Bank of India) to 200 CFLs which envisages one CFL per 3 blocks.
- Support for on-boarding to Bharat Bill Payment System (BBPS) was launched to encourage banks to give rural customers benefits of online bill payments. One time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) will be reimbursed.
- Support extended to RCBs, in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States through BCs for providing comprehensive financial services in unbanked villages with population less than 500.
- The support for components under connectivity and power infrastructure schemes viz. VSAT deployment, Mobile Signal Boosters deployed and solar power unit / UPS deployment has been extended to all districts.

1.3.7 Farm Sector Policy – Important Initiatives

I. Sustainable livelihood & NRM- Watershed and Tribal development Project

- 101 new watershed projects were sanctioned, covering an area of 1 lakh ha and an amount of ₹ 90.42 crore was disbursed.
- A separate web portal and mobile 'app' was developed for uploading data on watershed projects.
- 103 KfW Soil projects viz. SEWOH II & III (One World, No Hunger) were under implementation in 5 States.
- An in-house Remote Sensing Cell was established to strengthen the monitoring of watershed projects at NABARD, HO and 39 on-going WDF projects were hosted on the NABARD Bhuvan portal.
- Under Tribal Development Programme, 51 projects were sanctioned. Out of the financial target of ₹ 108.00 crore, an amount of ₹ 93.08 crore was disbursed.
- 04 agri-allied (non-wadi based) TDF projects were sanctioned in Chhattisgarh (apiculture), Tamil Nadu (animal husbandry), Telangana (micro-enterprise development) and West Bengal (pig and goat rearing) under Tribal Development Fund.
- The exercise of GIS mapping of wadi projects was taken up with the support of GIZ.

II. FPO Promotion

- An amount of ₹ 4.06 crore has been utilised under PODF. Under PODF-ID, an amount of ₹ 68.25 crore has been utilised during the year.
- Under Central Sector Scheme on Formation and Promotion of 10,000 FPOs, NABARD has sanctioned 655 FPOs as against the target of 600 FPOs and 257 CBBOs have been empanelled.
- BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme on FPOs developed 5 basic training modules for FPOs and other stakeholders.
- Steps have been initiated to set up a Credit Guarantee Fund of ₹ 1000 crore with matching contributions from GoI and NABARD under NABSANRAKSHAN, a subsidiary of NABARD.

III. FSPF – Innovations & Technology Transfer

Under Farm Sector Promotion Fund (FSPF), an amount of ₹ 17.67 crore was disbursed during 2020-21, as against the budget of ₹ 22.00 crore. Developmental pilots for improving farmers' income and for augmenting capacity building, etc. under Beekeeping, Horticulture, Medicinal plants, Livestock, etc. were the major areas supported under FSPF during the year.

IV. Fostering Partnership

- i. NABARD entered into an MOU with APEDA for promotion of agri exports. The potential of FPOs will be leveraged for encouraging exports.
- ii. Grant assistance to MCCIA, Pune was sanctioned for establishing Agriculture Export Facilitation Centre (AEFC) which shall function as a 'One Stop Centre' for agri export services and capacity building of farmers in traceability, Good Agriculture Practices, etc.
- iii. NABARD entered into an MoU with ICAR to collaborate in facilitating action research and up-scaling of various technologies / innovative farming models developed by ICAR, including successful climate resilient sustainable farming models and integrated / high-tech farming practices in participatory mode, through adapting research on watershed platform.

V. Climate Action

- i. Under climate change initiatives, NABARD has released an amount of ₹ 135.07 crore under the three funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).
- ii. Under Climate Change Fund (CCF), an amount of ₹ 0.97 crore was disbursed, for activities like co-sponsorship towards World Sustainable Development Summit 2021, installation of Customized Automated Weather Stations in Nagaland, etc.
- iii. Developed a Web Portal and Mobile App, for digitization of all data/information pertaining to physical & financial progress, monitoring observations along with photos of pre & post development scenarios in Climate Change adaptation /mitigation projects.

VI. COVID-19 Initiatives

- i. Status notes on major agri-allied sectors were prepared viz. Horticulture, Fisheries, Animal Husbandry and Water Resources.
- ii. Out of box solutions were provided by FPOs promoted by NABARD to restore disrupted supply chain using digital technologies, adoption of farm to home delivery mechanism, ensuring timely supply of critical inputs to farmer members, extending helping hand to migrant labour and sanitary workers, etc.

1.3.8 Off Farm Sector Initiatives

I. Initiatives during COVID-19

- i. A mega project on "Rapid Reskilling and Quick Employment for 10,000 Reverse Migrants" was supported in Uttar Pradesh (Raebareli, Gorakhpur, Mirzapur, Maharajganj and Allahabad), Bihar (Muzaffarpur, Vaishali, Rohtas and Gaya) and Jharkhand (Hazaribagh).
- ii. NABARD collaborated with NSDC affiliated training institutes for capacity building of rural youth in new age skills like Mechatronics, Arc welding, Refrigeration, etc.
- iii. NABARD supported projects for training rural women in the manufacturing of face masks and PPE kits that were in much demand to adhere to the Covid-19 protocols.
- iv. NABARD partnered with CSR corporates like Ambuja Cement Foundation, Lupin Human Welfare and Research Foundation, 'TATA Strive' to provide capacity building of rural youth with skills and linking them with placement or self-employment.
- v. NABARD supported online training programmes to build capacity, develop entrepreneurship as well as to connect the producers to the markets.
- vi. Revolving Fund Assistance of ₹ 5 lakh each to 22 registered OFPOs for restarting their business activities impacted by COVID 19 was provided.

- The rural mart scheme was revised to permit purchase of mobile vans by PACS and Producer Organisations to serve as mobile rural marts.
- III Virtual B2B Exhibition was organised for OFPOs to provide opportunities to rural producers to bring their products closer to the users.
- Rural/Agri business Incubation Centres - As on date, NABARD has supported 7 Rural/Agri Business Incubation Centres with total financial support of ₹ 63.29 crore. These 7 centres will provide direct and indirect benefit to about 22 lakh farmers.
- Catalytic Capital Fund (CCF) – To support start-ups in farm and non-farm sector in the stage of ‘Valley of Death’, NABARD sanctioned ₹ 1.00 crore to MABIF, a NABARD supported RBIC and ₹ 5.00 crore to NABKisan Pvt Ltd, a NABARD subsidiary, during 2020-21.
- Promotion of GI Products - NABARD extended support for enabling GI registration of 72 products, including Black Pottery (Nizamabad), Wall Hangings (Ghazipur), Soft Stone Jali Work (Varanasi), Gulabi Minakari (Banaras), Handmade Dari (Mirzapur), etc.
- Launching of Sanitation Literacy Campaign - NABARD launched a campaign from 02 October 2020 to 26 January 2021 to create awareness on Water, Sanitation and Hygiene (WASH) to sustain attitudinal changes for adopting safe sanitation and hygiene practices covering about one lakh people in more than 2000 villages benefitted from this awareness campaign.

1.3.9 Agri- Market Infrastructure Fund (AMIF)

- A dedicated Agri Market Infrastructure Fund (AMIF) with a corpus of ₹ 2,000 crore was established with NABARD to provide low cost funds to the State Governments for:
 - Upgradation of Rural Haats to Gramin Agriculture Markets (GrAMs)
 - Creation of electronic display mechanism and linking of GrAMs with Agriculture Produce Market Committees (APMC); and
 - Upgradation of 585 e-NAM enabled APMCs.
- MoA & FW GoI has issued the scheme guidelines to the State Governments

1.4 Policy Initiatives – State Government

The state has allocated 6.5% of its expenditure towards agriculture and allied activities in 2021-22. This is marginally higher than the average allocation by states (6.3%). Total Budget estimate (Consolidated Fund) for 2021-22 is ₹ 2,46,207 crore. Total grant of ₹ 31,028 crore for Agriculture and allied activities sector.

Some important policy initiatives announced by State Government are as follows:

- Under Pradhan Mantri Kisan Samman Yojana, State Govt. has already announced ₹ 4,000 per year for small and marginal farmers along with a grant of ₹ 6,000 from Centre. The government has transferred ₹ 825 crore to 41 lakh farmers' accounts in the state from ₹ 2600 crore allocated for 2020-2021. For 2021-22, ₹ 2,120 crore has been allocated towards Pradhan Mantri Kisan Samman Yojana.
- Additional subsidy of 15% from State Government to increase the 35% subsidy given by Centre to the Food Processing and Post-Harvest management units under Atma Nirbhar Bharat Abhiyan scheme to 50% ; a grant of ₹ 50 crore.
- Loans up to ₹ 2 crore at subsidised interest rate of 4% for women entrepreneurs in health sector. Support for women's self-help groups to start 6,000 micro-enterprises in sectors such as catering, solid-waste management to provide self-employment opportunities to 60,000 women.
- Extension of subsidy provided for small tractors under Krishi Yanthrikarana Scheme to be extended to tractors of 25-45 PTO HP.
- Opportunity for scientific marketing of organic crops and minor millets through Rashtriya e-Market Private Limited.
- A programme to increase organic carbon in agricultural land of the State at an expenditure of ₹ 75 crore in next five years; a grant of ₹ 10 crore in year 2021-22. Implementation of programme with an outlay of ₹ 500 crore for promotion of organic farming.

- Establishment of a food park under Atma Nirbhar Bharat Abhiyan scheme in Ittangihal village of Vijayapura district. Development of Horticultural Technological Park in Sirivara village of Koppal District.
- Action to create brand value to the horticultural products marketed by Farmer Producers Organisation and to provide better market connectivity.
- Implementation of Samagra Krishi Paddathi Programme to enable farmers to get income throughout the year.
- Reservation for children of farmers in the agricultural universities to be increased to 50%
- Establishment of a new agricultural export zone for aromatic and medicinal plants, fruits, vegetables and spices ; support facility in international airports of the State for export of horticultural crops.
- Construction of Reshme Bhavana at an expenditure of ₹ 150 crore to bring all offices of the Sericulture department under one roof in Okalipuram of Bengaluru.
- Construction of a hi-tech Cocoon Market at an expenditure of ₹ 75 crore in Ramanagara.
- Establishment of one Goshala for each district for the protection of cattle wealth.
- Establishment of 'Theme Park' for permanent exhibition and demonstration of native livestock in Hesaraghatta of Bengaluru.
- Action to introduce native breeds from outside the State to the farmers of the state at an expenditure of one crore rupees under 'Samagra Gosankula Samruddhi' scheme.
- Continuation of 'Anugraha Koduge' scheme which provides compensation for the accidental death of sheep and goats.
- Establishment of research centre at an expenditure of two crore rupees in the Veterinary College,
- Action to distribute diesel at tax free rates in the diesel delivery point itself instead of reimbursement of sales tax on 1.5 lakh kilolitre of diesel for mechanised boats.
- Grant of ₹ 62 crore by the State Government for the implementation of programmes of 'Pradhana Mantri Matsya Sampada Yojana'.
- Grant of ₹ 2 crore for the technical upgradation 16 fish seedling production centres in the State.
- Establishment of modern processing and value addition centre for the processing of fishery products at an expenditure of ₹ 6 crore through Karnataka Fisheries Development Corporation.
- Establishment of Fish Sales Units and Matsya Darshinis at an expenditure of ₹ 30 crore throughout the State.
- Distribution of subsidy of 25% of the storage fees of agricultural products in the godowns managed by Karnataka State Warehousing Corporation, Primary Agricultural Credit Societies (PACS), TAPCMS and other Cooperative Societies; a grant of ₹ 25 crore.
- Interest subsidy of 4% from the Government for a period of six months on the facility of mortgage loan distributed at the rate of 11% on the agricultural produce collected in Primary Agricultural Credit Societies (PACS) and TAPCMS of the State.
- Computerisation of 5500 Primary Agricultural Credit Societies at an expenditure of ₹ 198 crore.
- Action to provide share capital to the extent of 25%, subject to a maximum of ₹ 10 lakh to the District Cooperative Central Banks.
- Establishment of 'Modern Quality Analysis Unit' at an expenditure of four crore rupees in Byadgi Agricultural Produce Market. Action to implement the irrigation projects of the State on priority. Speedy implementation of important projects of Upper Krishna Stage-III, Yettinahole, Mahadayi, Mekedatu, Upper Bhadra projects to be given priority. Action to construct balancing reservoir near Navali of Koppal district.
- Proposal for reconstruction and development of 58 dams of the State for an amount of ₹ 1500 crore under World Bank supported DRIP project. Priority to implement the project in the current year.

- Implementation of separate policy for systematic operation and management of lift irrigation projects and micro and drip irrigation projects.
(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.5 State Government Sponsored Programmes with Bank Credit

S N	Programme	Objectives	Implementing Department	Target Group	Quantum of subsidy
1	Udyogini	To create self employment opportunities to women in Trade & Service Sector	Women & Child Development Department of Govt. of Karnataka	Women with income ceiling □ 1.5 Lakh, (against previous income limit □ 40,000) The age limit of the applying woman, i.e., the eligible age limit : 18-55 years	<ul style="list-style-type: none"> Subsidy ranging from 20% to 30% depending upon the category, subject to the specified ceiling. The loan amount increased to ₹ 3,00,000/- from ₹ 1,00,000/- earlier. Subsidy up to 90 per cent for the Scheduled Castes and Scheduled Tribes and 80 per cent for other farmers.
2	Chaitanya Scheme	To provide self-employment opportunities for persons from backward class BPL families	Karnataka State – D. Devraj Urs BC&MD Corporation	Persons from backward class BPL families within specified income norms	<ul style="list-style-type: none"> Loan to Backward Classes upto ₹ 5.00 lakh unit cost, to take up financial development activities in collaboration with Bank /Financial institutions. 30% or maximum of ₹ 10,000/- subsidy for the project cost upto ₹ 25,000 For the project cost of ₹ 25,001 to ₹ 1.00 lakh, the 20% margin money and subsidy of ₹ 10,000/- per beneficiary. For the projects above ₹ 1.00 lakh, 20% Margin Money only.
3	Pashu Bhagya Scheme	To establish livestock units viz. cattle, sheep, goat, poultry and pigs	Animal Husbandry Department, GoK	Farmers & Entrepreneurs	<ul style="list-style-type: none"> Back ended subsidy of 33% to farmers belonging to SC and ST and 25% to other SF/MF to establish cattle, sheep, goat, pig, poultry units in availing maximum loan of □ 1.20 lakh from commercial banks The subsidy to SC/ST has been revised from 33% to 50% vide Pashu Bhagya Administrative Approval GO, dated 04-08-2015 Short term loans upto □ 50,000/- at 0% interest through Co-operative Banks, on the lines of crop loan, for providing cattle feed/other maintenance expenditure. Subsidy members of Milk Producers' Co-operative Societies for payment of insurance premiums upto 5 cattle. The scheme of providing □ 5,000/- ex-gratia under 'Kurigahi Suraksha Scheme'
4	Krishi Bhagaya	To have sustainable growth in agriculture through conservation, storage and efficient use of rainwater, adoption of profitable	Department of Agriculture, GoK	Eligible farmers in 5 Dry Land Region and agro climatic zones in 23 districts (2014-15), extended to 132 taluks of 25 districts.	Subsidy ranging from 50-90% for undertaking activities viz. pumpsets, horticultural crops with and without polyhouse etc.

S N	Programme	Objectives	Implementing Department	Target Group	Quantum of subsidy
		cropping system, cultivation of horticulture		From 2017-18 eligible farmers in all districts excluding command area.	
5	Farm Mechanisation	Mechanising of farming operations for enhancing production and productivity	Department of Agriculture	Farmers	<ul style="list-style-type: none"> General Farmers- subsidy of 50% farmers belonging to SC/ST subsidy of 90 % subject to ceiling of ₹ 1 lakh Amount provided under Rashtriya Krishi Vikas Yojane is used as matching grants with State Fund to provide the subsidy.
6	Raitha Siri	To promote millet farming	Department of Agriculture	millet growers	₹ 10,000 per hectare to all the millet growers (06 nutri Cereals). As per the budget announcement for year 2020-21 under Raitasiri programme high nutrient value crops viz chiya Quinova & Teff have been included.
7	Kaushalya Karnataka	To enhance the employability of youth by enhancing the skill through industry ready skill development programs	Skill Development, Entrepreneurship and Livelihood Department (SDEL), GoK	unemployed youth 18-35 years	Skill Development training is provided.
8	Organic Farming adoption and certification	To promote organic farming	Department of Horticulture, GoK through Karnataka State Seeds and Organic Certification Agency	Farmers & Entrepreneurs	75% subsidy for construction of Vermi Compost units, Biodigesters, Cattle floor along with bearing the cost of Certification charges.
9	Assistance for Inland fisheries development	To promote inland Fishery	Department of Fisheries, GoK	Fish farmers	<ul style="list-style-type: none"> Under Subsidy for purchase of fish seed scheme 50% of the cost of fish seed of any species purchased, subject to a maximum of ₹ 5000.00 for an individual and ₹ 20000.00 for an institution 50% subsidy subject to a maximum of ₹ 25,000 for purchase of 50 lakhs pawn or 10 lakh fish fry by fish seed rearers who are interested to take up fish seed rearing in their own ponds registered with the fisheries department.

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

CHAPTER 2

CREDIT POTENTIALS FOR AGRICULTURE

2.1 FARM CREDIT

2.1.1 CROP PRODUCTION, MAINTENANCE AND MARKETING

2.1.1.1 Introduction

Agriculture is the major occupation of the people in Bagalkote district. The region is semi-arid. The Krishna River, Ghataprabha River and Malaprabha River flow through the region but are non perennial. Soil in the area can be categorised as either the majority black or minority red. Black soil retains moisture and is often used for the cultivation of cotton. Jowar is primarily cultivated in Bagalkote, as also groundnut, cotton, maize, bajra, wheat, sugarcane and tobacco. Agriculture is the major occupation in Bagalkot, with over 65% of the working population engaged in it. Jowar is largely cultivated because it can be grown during Kharif as well as Rabi. The crop is also the chief supply of food for the people. Pulses are also grown in the region, primarily tur daal, green gram, black gram and horsegram. The Net Sown Area in the district is 504773 ha and as the area cultivated more than once is 209442 ha, the Total or Gross Cropped Area is 714215 ha (approx. 51% of the land is irrigated). The major sources of irrigation in the district are canals, tanks, open wells, borewells, lift irrigation and sources including backwaters from Alamatti Dam. Water supply for irrigation includes waters from the Almatti reservoirs and the Narayanpura reservoirs through their respective right bank and left bank canals.

Sixty percent of the soil is medium black to deep black and forty percent is sandy red soil. In 2020-21, Kharif major cereals grown were Maize (50497 ha), Bajra (25110 ha) and Jowar (1608 ha), Pulses grown are Tur (35452 ha), Green gram (24410 ha) and Black gram (2732 ha). Kharif oilseeds included Sunflower (26670 ha), Soyabean (3104 ha) and Groundnut (2243 ha). Kharif commercial crops included Sugarcane Ratoon (86618 ha), Sugarcane planted (22447 ha) and Cotton (2062 ha).

Rabi crops Cereals (Irrigated) grown in Bagalkote were Jowar (75474 ha), Maize (11898 ha), Wheat (34129 ha). Bengalgram pulses (113986 ha) was the food grain grown besides Sunflower (4859 ha) and Sugar Cane (37988 ha).

Summer crops grown were Maize (2474 ha), Cow pea (929 ha), Groundnut (23736 ha), Sunflower (470 ha) and Sugarcane planted (8188 ha). In 2020, rainfall actual level for Bagalkot District was 727.92 mm.

The Ground level Credit (GLC) for the years 2018-19, 2019-20 and 2020-21 for crop loan was ₹ 307400 lakh, ₹ 394889 lakh and ₹ 330783 lakh respectively and agency wise details are indicated in Annexure III.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- Extension support, quality inputs at subsidized rates, technical guidance/assistance, training etc. is available to farmers through Agriculture Department, 18 Raitha Samparka Kendras (RSK), Agriculture Technology Management Agency (ATMA), Krishi Vigyan Kendra (KVK), District Agricultural Training Centre (DATC) and Karnataka Farmers Resource Centre (KFRC).
- Convergence of FPOs with State Government and GoI (especially for Seed Production): Seeds are considered as the first determinant of future development. Seed quality plays an important role in the production of agronomic and horticultural crops. In this scenario, production of quality seed plays a key role. Considering the number of farmers involved in a FPO, the role of FPOs in seed production is phenomenal. There are various initiatives of GoI and State Government where FPOs can be converged with viz., NFSM for quality seeds, Pulses Programme, Seed Hubs Initiative, Seed Village Programme etc., Further, FPOs can also be converged with the ICAR/KVKs/SAUs in conducting the demonstrations on improved latest package of practices of seed production.

- To give thrust to the soil and water testing facilities, in 2020-21 allotted 06 Soil and water testing laboratory under the Soil Health Mission of the Government of Karnataka.
- For the development of Agriculture and Horticulture crops in the area covered by Ramthal Drip Irrigation project, the Drip to Agri Marketing Corridor Project is currently in progress. The Watershed Department, oversees the overall implementation of the project with regular reviews with all the stakeholders including the Water Users Associations.
- Under Government of India flagship programme for formation of 10,000 FPOs Government of India Flagship Programme, 05 FPOs will be formed by the Watershed Development Department, 05 FPOs by the NCDC. Under Producer Organisation Development Fund – Interest Differential, NABARD has promoted 13 FPOs in the district, so far.
- Under the National Food Security Mission during the year 2021, programmes were conducted for increasing production and productivity under the Scheme NFSM Pulses - Kharif Redgram, Rabi Bengal Gram, NFSM Nutri cereals - Kharif Bajra, Rabi Jowar, NFSM Special Action Plan for Rabi Jowar, NFSM Coarse cereals Kharif and Rabi, Maize, NFSM oilseeds for Rabi Sunflower and Groundnut and NFSM commercial crop for Rabi Groundnut. The programme consisted of demonstrations, providing Gypsum, Micro Nutrients, Bio-fertilisers, PP Chemicals, Weedicide, Battery sprayers, Seed Distribution, Farm Mechanisation, Sprinkler Set, Siridhanya Mela and publicity, marketing support, trainings, oil milling and Custom Hiring Service Centres.
- There were 30 Banks with 306 branches all over the district providing crop loan in the district as on March 2021.
- The Pradhan Mantri Fasal Bima Yojana is a crop insurance product to ensure comprehensive risk cover for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stage. The Nodal Agency for Karnataka Raita Suraksha Pradhan Mantri Fasal Bheema Yojana for Agriculture crops will be the Agriculture Department. The scheme is voluntary for all farmers including Non loanee farmers (on opt out basis). The list of crops identified is issued by way of notification by the GoK. Bajaj Allianz GIC is the notified insurance company for Bagalkote District.
- With a view to saturate the farmers with KCC, special drives were conducted throughout the district by Banks to bring all the eligible farmers under the KCC fold.
- Special Liquidity Facility : In the wake of the COVID-19 pandemic, RBI has made available a special liquidity facility (SLF) to NABARD at 4.40% rate of interest to the Cooperative Banks and RRBs. The Bagalkote District Central Cooperative Bank extended crop loan at 0% rate of interest upto ₹3 lakh and amount disbursed by them for the year 2020-21 was ₹77642 lakh. Karnataka Vikas Grameen Bank achieved a crop loan disbursement of ₹73774 lakh.

2.1.2.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Crops/Activity	Unit	Scale of Finance /ha	Unit (ha)	TFO	TFO /BL
Jowar (R)	Ha	0.40	96236	38494.40	38494.40
Bajra (R)	Ha	0.38	18210	6919.80	6919.80
Maize (R)	Ha	0.58	68045	39466.10	39466.10
Wheat (I)	Ha	0.44	24665	10852.60	10852.60
Tur (R)	Ha	0.42	42565	17877.30	17877.30
Greengram (R)	Ha	0.29	40834	11841.86	11841.86
Bengalgram (R)	Ha	0.44	109255	48072.20	48072.20
Groundnut (R)	Ha	0.56	30820	17259.20	17259.20
Sunflower (R)	Ha	0.42	39917	16765.14	16765.14
Safflower (R)	Ha	0.41	260	106.60	106.60
Linseed (I)	Ha	0.36	795	286.20	286.20
Sugarcane (I)	Ha	1.60	101924	163078.40	163078.40
Cotton (R)	Ha	0.66	1006	663.96	663.96
Sesame (I)	Ha	0.25	248	61.26	61.26

Others (I)	Ha	0.15	269	40.35	40.35
Grand Total				371785.37	371785.37
10% towards consumption purpose				37178.95	37178.95
20% towards maintenance of farm equipment's				74355.89	74355.89
5% towards marketing of crops				18589.27	18589.27
Grand Total				501909.48	501909.48

The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF.

2.1.1.4 Critical interventions required for creating a definitive impact

- With adequate refinance support from NABARD, DCCB may support PACS at Bagalkote District by financing upto the Individual Maximum Borrowing Power (IMBP) as per landholdings and Scale of Finance to avoid under financing as a result of which the farmers approach other financial institutions for meeting the gap in finance.
- As per 2015-16 Agriculture census, there were 51318 Marginal Agricultural Land Holders (below 1 ha) constituting 35.84% to the total land owners. In the same period, there were 122532 Small Agricultural Land Holders (1-2 ha) constituting 33.91% of the total land owners. The Banks may explore the Joint Liability Group (JLG) financing. During the year 2020-21, KVGB was sanctioned financial support for formation of groups.

2.1.1.5 Suggested Action Points

- The Bagalkote DCCB must ensure that the good working PACS be allowed to meet the members crop loan requirement of entire amount of ₹ 3 lakh if it works out to their Individual Maximum Borrowing, as the farmers have to approach 02 institutions to meet their requirement of ₹ 3 lakh.
- All banks may ensure seeding of Aadhar with the Short Term Crop Loan account, to enable the farmers get benefits of Prompt Repayment Incentive.

Bagalkot Raitara Belegarara Producer Company

The Bagalkot Raitara Belegarara Producer Company was formed by NABARD in association with the University of Horticulture Sciences as the implementing agency. Sanctioned in February 2020 for a period of 3 years it began operations in the year 2020.

As Bagalkot district has good potential for farming with good irrigation facility and farmers are growing variety of crops like field crops, horticulture crops and sericulture, the farmers are incurring high cost of cultivation on one side and other side farmers are not getting good market for their produce. Exploitation by middlemen in the market, fluctuation in prices of the produce, lack of processing facility has resulted in most of the youth farmers going away from farming as meagre income activity, even though district has wide potential in farming. The remedy for these problems were seen in the form of producer organization. Hence the “Bagalkot Raitara Belegarara Producer Company” was promoted by NABARD to cover the villages of Bagalkot, Mallapur, Honnakatti Bevinmatti, Shigikeri, Niralakeri, Benakatti, Shirur, Muchakandi, Kiresur and Mannikatti. The major produce of these villages were Jowar, Navane, Wheat, Chillies, Sugarcane, Pomegranate, Papaya, Sapota, Lemon, Sunflower etc.

Before the project the existing marketing system for the farmers of the villages covered were selling to Local vendors at nearby market, traders and commission agents. The type of farmers following the traditional as well as the new package of practices were mixed. Through the FPO formation, there is now efforts made by Agriculture Department, Horticulture Department and the University of Horticulture Sciences to promote their schemes. The farmers who are members of the FPO are provided training for increasing the crop production, productivity and income generating activities. They were guided in market linkages, NABARD also providing the opportunity of marketing through ReMS, export opportunities to Pomegranate growing farmers through KAPPEC and processing of the Agriculture Produce.

The FPO had registered with ReMS, and through this platform it was able to sell 100 quintals of Wheat in January 2021, 10.5 quintals of Jowar and 4 quintals of Navane in February 2021, 340 quintals of Wheat and 176 quintals of Bengal Gram in March 2021. With regards to inputs they have earned ₹ 28 lakh in transactions over a period of 3 months. The FPO has been allotted Custom Hiring Hi-tech Agri implements under scheme of Agriculture Department for use by its members.

2.1.2 WATER RESOURCES

2.1.2.1 Introduction

Bagalkote District has three major rivers namely Krishna, Malaprabha and Ghataprabha flowing through it. The Net sown area is 5.04 lakh ha and with 2.09 lakh ha sown more than once, the total or Gross Cropped Area is 7.14 ha. As per the Annual Season and Crop Report 2017-18, Canals cover an area of 189 kms irrigating gross area of 35777 ha, there are 44 MI Tanks, 2085 Wells with gross irrigated area of 3723 ha. There are 32349 tube wells, with gross irrigated area of 141943 ha, 19 Lift Irrigation structures covering a gross irrigated area of 7767 ha. Other sources cover gross irrigated area of 111245 ha. The total gross irrigated area was 3.00 lakh ha and net irrigated area was 267288 ha. As per report of the Ground Water Resources 2015, the ground water extraction of the district is 94.52% as on 31/03/2017. Jamkhadi taluka has been categorised as semi critical and Mudhol as critical while Badami and Bagalkote have been classified as over exploited.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- The prestigious Ramthal LIS Project of the Krishna Bhagya Jala Nigam Ltd has implemented micro irrigation project in Hungund taluka and 24,000 ha of command area is being covered under drip irrigation.
- Under the Pradhan Mantri Krishi Sinchayi Yojana (PMKSY) the Agriculture Department has created 24 Check Dams and 11 Nalabands. Under Rashtriya Krishi Vikas Yojana 10 Check Dams were built. The Agriculture Department also built Tranchbund to cover an area of 4166 ha, 574 farm ponds and 8 nala bunds under the MNREGA scheme. 574 farm ponds were also constructed through MNREGA.
- Under the Atal Bhoojal Yojana, which is Central Government and State Government programme presently implemented in the district for minimizing the usage of water and recharge of ground water by creating awareness on effects of flood irrigation and advantages of drip irrigation and crop rotation. The project is implemented in Bagalkote, Badami and Guledgudd taluka covering an area of 138800 ha. The project will be implemented till the year 2024-25 involving all stakeholders like Gram Panchayats, Agriculture and Horticulture Departments and formation of committee at the GP level for effective implementation of the scheme.
- NABARD under RIDF has sanctioned 163 projects of which 154 irrigation are completed with a command area of 3223 ha. 69 ground water recharge structures have also been built benefitting an area of 681 ha in the district.

2.1.2.3 Assessment of Potential for the financial year 2022-23

(₹ lakh)

Activity	Unit	Unit Cost	Physical units (No)	Financial Outlay	Bank loan
Dug well (200 m)	No.	0.93	190	176.70	159.00
Borewell (300 m)	No.	2.27	190	431.30	387.00
SIP Sets (Repl)	No.	0.59	180	106.20	95.40
10 HP Pump House with roof	No.	0.42	320	134.40	121.60
Drip Irrigation (1.2x0.6)	Ha.	1.32	520	686.40	619.00
Sprinkler (75mm HDPE pipes)	Ha.	0.37	7000	2590.00	2310.00
Pipelines distribution system	Ha.	0.24	4850	1164.00	1067.00

Activity	Unit	Unit Cost	Physical units (No)	Financial Outlay	Bank loan
Storage Tanks (3.5mx3.5mx2.5m in brick masonry with cement plastering)	No.	0.40	1800	720.00	648.00
Deepening of Wells	No.	0.33	845	278.85	253.50
Rain water Harvesting structures (command area 1.5-2 ha)	No.	0.51	4200	2142.00	1932.00
Artificial Recharge of bore wells	No.	0.33	575	189.75	172.50
Total				8619.60	7766.80

2.1.2.4 Critical interventions required for creating a definitive impact

- Speedy Land Acquisition is required to start & complete irrigation projects and to create/enhance irrigation capacity. For 3-4 Slow Moving Project / Non starters projects under RIDF where land acquisition has become a major hurdle, is leading to time and cost overrun with no benefit to the much needed Irrigation in the area. Land Acquisition should precede starting of infrastructure projects to avoid under utilisation of asset and expenditure incurred till that stage.
- Activating Water Users Association (WUA), avoiding water intensive crops, etc., will help in increasing production & productivity of the natural resources. Water Recharge activities need to be taken up in over exploited / critical and semi critical blocks.

Suggested Action Points

- Major economic activity of the region is agriculture, which are heavily monsoon dependent. However, due to the inconsistent monsoons and erratic rainfall, the overall agricultural production and consequently the per capita income and the overall economy of the region is low. Still about 16,000 Ha of land situated between Malprabha Left Bank Canal and Ghataprabha Right Bank Canal is deprived of irrigation. Focus on irrigation will help in improving the agricultural output and increasing the per-capita income of the people in the region.

2.1.3 FARM MECHANIZATION

2.1.3.1 Introduction

Farm Mechanization leads to increased production, productivity, reduction in drudgery, reduced post harvest losses and value addition through cleaning, grading and scientific packaging. Small and marginal holdings account for 37% of total holdings constituting 70% of the farmers, while semi-medium, medium and large holdings account for 30% of the total number of farmers with 63% land holdings. The average size of operational holding is 1 to 2 hectares. This low average size of operational holding, apart from capital cost involved, is one of the major constraints for increasing the level of farm mechanization.

The challenges for farm mechanization can be dealt with the support from Central and State Governments, adoption of custom hiring by small and marginal farmers, increased role of Farmer Producer Organization, development of area specific schemes, etc.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- There are 25,959 tractors in the district as on 31 March 2020. There were 25866 tillers in the district.
- Krishi Yantra Dhare (custom hiring centres) schemes is implemented by the Agriculture Department in the district. The equipments given by them on rent include the Mini Tractor, Medium HP tractor, Higher HP tractor, Fixed to bottom plough, mini rotovator, rotovators with 5 and 6 feet, cultivators with spring, duck foot cultivator, laser guided land leveller, furrow opener, seed cum fertilizer drill 9 lane, bush cutter, boom sprayer, engine operated knapsack 2/s sprayer, 4 HP HPT sprayer, combined harvester for maize, green gram, sunflower, tur, safflower, Bengal gram, wheat and soyabean, groundnut digger,

nipping machine, groundnut pod/ stripper/thresher. They are given on hourly or day basis.

- A total amount of ₹110 lakh under the Sub Mission on Agriculture Mechanisation Scheme (SMAM) and ₹160 lakh under Rashtriya Krishi Vikas Yojana (RKVY) has been released during the year 2020-21 for establishment of 09 new Agricultural Machinery Centre for the district.
- Farm Machinery Bank: Eligible entities like Registered Farmer Societies, Farmer Producer Organisations, were eligible under the scheme wherein Farm Machinery with ₹56 lakh subsidy were given benefitting 7 villages by the Agriculture Department.
- The Agriculture Department allocated 04 sugarcane harvester to various beneficiaries with a total amount of ₹152 lakh, as subsidy.
- 7 Custom Hiring Centres are run by SKDRDP while 2 are run by private agencies – in Mudhol and Jamkhandi.
- The Agriculture department has distributed a cumulative number of 567 farm equipment till 31 March 2020, under various schemes of Government.
- 02 PACS in the district had availed refinance scheme from NABARD for purchase of Sugarcane harvester.

2.1.3.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Activity	Unit	Unit Cost	Phy units (No)	Financial Outlay	Bank loan
Tractor (35-45 HP)	No.	2.50	540	4050.00	3042.00
Power tiller (06-12 HP)	No.	2.00	1080	2160.00	1620.00
Disc Harrow	No.	0.40	900	360.00	270.00
Rotovator (540 and 1000 rpm PTO speed)	No.	1.00	1080	1080.00	810.00
Total				7650.00	5742.00

The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF.

2.1.3.4. Critical interventions required for creating a definitive impact

- The major commercial crop of Bagalkote is sugarcane. The PACS may consider purchase of sugarcane harvester under custom hiring, for use of the farmers as farmers usually do not go in for purchase of this high value equipment.
- ATMA to demonstrate use of farm equipment to the farmers as many farmers still do not know the availability and usage of various available equipment. By enhanced knowledge and through demonstrations, they will be able to put it to use.

2.1.3.5 Suggested Action Points

- Creation of awareness and demonstrations should be made among the farmers by Agriculture Department, Horticulture Department, ATMA, FPOs, ACABC enterprises and PACS about the suitability of various Agriculture implements and machinery makes, models and horsepower for different size of operational holdings, power tillers and agri implements and their judicious use. This will encourage the farmers to explore newer farm mechanisation techniques.
- Encouragement of formation of JLGs by banks in respect of tenant and oral farmers to enable them own farm equipment for common use.
- Suitable agriculture implements and machinery depend upon the area, major crops, skilled and unskilled labour availability, soil type etc should be selected. Therefore, the banks while financing tractors/power tillers & farm equipment's the banks may ensure the respective BIS standards are adhered too. Banks may finance Farm Mechanisation activities as per the crops grown, presence of other CHCs & concentration of farm machinery in the area.

Sugarcane Harvester of Tammadaddi PACS and Hipparagi PACS under Agriculture Infrastructure Fund

PACS Tammadadi and Hipparagi are the two Primary Agriculture Society located at Bagalkot district who purchased Sugarcane Harvester under the Agriculture Infrastructure Fund. These cooperative society deals with credit, non credit activity & non fund activities.

Tammadaddi PACS: The PACS has Purchased Hi-Tech Sugarcane harvester machine with 250HP in the month of January 2021 and commercially operated from same month. Total cost of Machine incurred is about ₹129.00 Lakhs for which the term loan of ₹116.10 Lakhs from DCC Bank Bagalkot, Terdal Branch. The project term loan has been sanctioned under the Agricultural Infrastructure Fund (AIF) Scheme of MoA&FW, Government of India under which the Interest subvention of 3% PA for the term loan up to ₹200 Lakhs will be available. The machine has helped the farmer members of the PACS around 50 members of the pacs has utilized the machine and it has harvested around 500MT of Sugarcane and the PACS has made a tie up Ugar sugars which helps the members of the PACS as the bill will be credited to the PACS. As previously farmers used to be dependent of labour and it consumed lot of time and they never use to come at required time the machine has helped the members of the PACS in harvesting the sugar at the right time which indeed saved the time and money as money of harvesting will be paid by the factory only so the PACS will also receive the charges at the right time. Income generation from our project has started as the it has worked for 8 days only during the sugarcane harvest season as it was delivered only during the end of the season. Even then it has generated income of 4 lakhs and of which upto ₹2lakhs was the profit margin. The PACS will earn around ₹10-₹15 lakhs from the machine every year from this project and this has been possible due to the AIF scheme of Ministry of Agriculture and Farmers Welfare.

2.1.4.1 PLANTATION AND HORTICULTURE (INCLUDING SERICULTURE)

2.1.4.1.1 Introduction

Bagalkote is the district known for its rich horticultural production base of grapes, pomegranate, banana, lime, sapota, ber, fig, vegetables, beetle vine, coconut, spices and medicinal plants. This region possesses congenial climate for production of varieties of horticulture crops besides soil suitability and availability of horticulture related institutions like the Centre of Excellence for Pomagranate. Through the University of Horticulture Sciences (UHS), NABARD has promoted 06 Horticulture FPOs through the UHS Bagalkote during the year 2020-21.

The following table gives the erstwhile 06 taluka-wise data as on 31 March 2021 on various horticulture crops in terms of area and production. (Source : Horticulture Dept., Bagalkot)

The potential under horticulture sector could be categorized into following broad areas:

The details of Area and Production under different horticulture crops as on 31 March 2021 were as under:

Name of the Crop	Bagalkot	Badami	Hunagund	Bilagi	Mudhol	Jamkhandi	Total	
							Area(ha.)	Production (tonnes)
Fruits								
Mango	273	67	9	200	58	107	714	7035
Banana	245	285	56	112	504	350	1552	50950
Sapota	510	27	14	15	12	15	593	6742
Guava	95	115	36	15	15	15	291	6892
Lemon	176	21	21	13	19	21	271	6088
Pomegranate	1785	315	57	215	338	425	3135	36743
Grapes	259	15	6	151	168	2235	2834	52112

Name of the Crop	Bagalkot	Badami	Hunagund	Bilagi	Mudhol	Jamkhandi	Total	
							Area(ha.)	Production (tonnes)
Others	112	165	38	98	175	1012	1600	15456
Vegetables								
Drumstick	52	30	7	40	46	133.8	308.8	1139.74
Brinjal	65	220	35.5	49	184	132.6	686.1	18084.4
Cabbage	0	0	0	0	12.14	17	29.14	728.5
Lady fingers	63	20	44	20	27.14	133.2	307.34	2534.12
Leafy veg	47	0	9	64	188.15	194.03	502.18	5561.95
Others	9986.9	9413	13650.4	1326	2724.45	2326.65	39427.4	604906.11
Plantation/ spices								
Coconut	262	49	16	22	8	12	369	23
Turmeric	3	3	5	4	2294	2098	4407	24985
Tamarind	3	1	0	1	0	3	8	58
Others	0	0	9.2	0	0	0	9.2	172.08
Chillies	50	0	22	101	0	0	173	383.75
Others	93.39	470	28.5	110.6	127.8	425.8	1256.09	7931.01
Flowers								
Rose	2	0	0.4	2	0	6.4	10.8	18.4
Jasmine	6	5	3.8	1	0	0	15.8	153.4
Aster	0	0	0	5	5	0	10	57.5
Chrysanthemum	15	12	9	2	10	10	58	566
Marigold	20	72	1	4	50	63	210	1242
Others	13	60	29.6	33.2	87	45.2	268	876.36
TOTAL	14126.3	11365	14107.4	2603.8	7052.68	9780.68	59045.85	851438.32

Sericulture:

Bagalkote district is very conducive for sericulture activities. The agro-climatic conditions, soil, availability of irrigation facilities, etc., are quite favorable for cultivation of mulberry. As per Sericulture Department data for the year 2019-20, 687.66 ha was the Mulberry Area producing cocoon worth 372.97 tonnes. A total of 1144 farmers in Bagalkote are practicing Sericulture across 201 villages and spread over all talukas. The value of the cocoons produced was 1305.41 lakh. There were 2 cocoon market in Bagalkote at Ilkal and Jamkhandi. Of the above a total of 306 farmers and reelers benefitted under various categories of sericulture development programme and a total of 1144 farmers and reelers benefitted under New Initiative for Sericulture development and assistance to stakeholders. 84 farmers benefitted from Pradhan Mantri Krishi Sinchayi Yojana and 109 benefitted from the Rashtriya Krishi Vikas Yojana.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- Under the Agriculture Infrastructure Fund, primary processing of fruits and vegetables involving activities of washing, cleaning, drying, sorting, grading, blanching for primary processing, cooling, waxing and conditioning were eligible activities to get the benefit of Interest subvention. For spices, cleaning, drying, sorting, boiling, polishing, grinding, packaging, storage and Irradiation were the eligible activities. The primary processing of turmeric and raisins mostly done in Mudhol, Rabkavi Banihatti and Jamkhandi Blocks in the district were thus eligible under the scheme.
- Horticulture Department, Government of Karnataka in collaboration with Government of Israel has established "Centre for Excellence for Pomagranates" at Bagalkote to promote adoption of new technologies.
- The Karnataka Farmers Resource Centre provides training on Backyard vegetable farming, cultivation of grape, pomagranate, organic farming, flowers growing etc.
- During the year 2020-21, under the National Horticulture Mission, assistance for cold storages, a total of 2 beneficiaries to the tune of ₹15.80 lakh were supported. Under the programme of providing 50% subsidy for creating 30 tonnes capacity onion godown, 129 beneficiaries were supported with an amount of ₹112.28 lakh. The Horticulture Department supported 114 beneficiaries to the tune of ₹89 lakh under the Drip Irrigation scheme of the Zilla Panchayat Each beneficiary can avail subsidy of minimum 0.20 ha to maximum 5.00 ha in this for initial 2.00 ha subsidy limit is 90% and thereafter up to 5.00 ha subsidy limit is 45%. For closer spacing crops subsidy is maximum 2.00 ha per farmer.

In the state sector schemes of compensating horticulture farmers on account of hardships during Covid Pandemic lockdown, 3397 farmers to the tune of ₹569 lakh were supported. In the INM and IMP, there were 193 beneficiaries for ₹15 lakh and 136 horticulture farmers were assisted upto ₹5 lakh. The Central Sector Schemes included Oil palm development programme with 2133 farmers assisted upto ₹85 lakh. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) Drip helped 1208 farmers with total assistance of ₹881 lakh. Support under National Horticulture Mission was given to 1630 farmers for ₹663 lakh. Rashtriya Krishi Vikas Yojana (RKVY) and Paramparagat Krishi Vikas Yojana (PKVY) assistance was given to 500 farmers for ₹13 lakh..

- Under various schemes, the Horticulture department has so far brought 14,379 ha under drip irrigation across the district for varied horticulture crops. It further plans to bring 2127 ha under drip irrigation during the year 2021-22.
- There are 05 Government and 11 Private Nurseries in the district. The Government Nurseries sold 20,000 plants during 2020-21 and for the year 2021-22, it plans to sell around 80,000 plants. Quality planting materials under oil yielding crops and availability of quality coconut seedlings for the benefit of the farmers is provided by the Horticulture Department.
- The sericulture department gives guidance on silkworm food plants production technologies regarding land preparation, preparation of cutting, planting techniques, maintenance of mulberry nurseries, transplanting. The plantation in the main field is done during monsoon from June – September. Paired row plantation and multinutrient formulation of balanced nutrients is recommended by the Sericulture Department. CSR&TI, Mysore formulated development of productive bivoltine breeds (CSR) with high survival and cocoon shell percentage. Jamkhandi has Government Grainage with Cross Breed variety and a laying production target of one lakh. Technical Service Centres for weaving reeling centres are available in Badami, Bagalkote, Hunagund, Jamkhandi and Mudhol.
- The sericulture department is implementing the Centrally sponsored Catalytic Development programme (CDP) with various programme like assistance for drip irrigation, support for mulberry plantation, assistance for construction of RH, special component plan and tribal Sub Plan Programme. Training programmes are also conducted on nursery cultivation, planting, adult silkworm rearing, disease control measures and other related subjects.

2.1.4.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Activity	Unit	Unit Cost	Phy Unit	Financial Outlay	Bank loan
Banana	Ha.	0.70	1552	1086.40	869.00
Mango	Ha.	0.40	714	285.60	228.00
Grapes	Ha.	1.00	2835	2835.00	2268.00
Lemon	Ha.	0.22	271	59.62	49.00
Sapota	Ha.	0.21	593	124.53	102.00
Guava	Ha.	0.12	281	33.72	31.00
Pomogranate	Ha.	0.55	3135	1724.25	1380.00
Brinjal	Ha.	0.28	687	192.36	151.14
Drumstick	Ha.	0.39	309	120.51	96.00
Turmeric	Ha.	0.80	4407	3525.60	2820.48
Others including flowers	Units	0.10	1200	120	96.00
Green House including Polyhouse (4000 sq.mt)	Units	36.00	12	432.00	345.60
Sericulture rearing equipments	Ha.	9.73	13	126.49	107.51
Sericulture rearing House	No.	1.68	2	3.36	2.86
TOTAL				10669.44	8546.38

2.1.4.4 Critical interventions required for creating a definitive impact

- Post harvest processing units of large scale for onion storage in each taluka is required which is also an eligible activity under the Agriculture Infrastructure Facility. Cold chains for grapes, pomegranate and vegetables mainly for exports have to be encouraged. There is good scope of using drumstick leaves in pharmaceutical / herbal drug industries. Commercial viable projects may be explored.
- Creation of forward value chain by the sericulture department, to meet the silk thread demand of the weavers of Guledgudd Khan and Ilkal sarees will go a long way to meeting the demand and supply in the district itself.

2.1.4.5 Suggested Action Points

- There is a need for creation of post harvest storage units of large scale for onions in all talukas across Bagalkote. PACS may avail the 'PACS as Multi Service Centres (MSC) for creation of cold storages and godowns. Convergence with Agri Infrastructure Fund Scheme will also fetch an interest subvention of 3%
- Lockdown due to Covid Pandemic has created much inconvenience to horticulture farmers and their produce. An effective supply chains not depending on local traders alone needs to be created to give an alternative to the farmers. Rashtriya e-Marketing (ReMS) to consider introducing platform for horticulture produce also which will facilitate on-line trading.
- Convergence of government subsidy schemes with Agriculture Infrastructure Fund Scheme (AIF) to be propagated at the district for creating awareness. Primary processing done by farmers for turmeric and raisins can be applied as primary processing to get benefit of interest subvention.

2.1.5 FORESTRY AND WASTELAND DEVELOPMENT

2.1.5.1 Introduction

As per India State Forest Report 2019, Bagalkote District has Forest Area in 6552 sq km geographical area with Moderate Dense Forest covering 18.99 sq km and Open Forest covering 233.98 sq km, thus covering only 3.86% of Gross Area in the district. As per the Forest Department, the forests in Bagalkote District falls under the category of Southern tropical dry Deciduous Forest, Southern Tropical Thorn Forest, Babul forest and Inundation Babul forest. Common species of trees grown in Bagalkote are Neem, Tamarind, Babool. Among the fruit bearing trees are mangoes and jackfruit. Other trees whose seedlings are distributed by the forest department to the farmers found are Teak, Pongamia, Sandal wood, Red Sanders, Timber, Teak, Mahogany, Sampige, Hebbavu, Pongamia (Honge). Among the trees grown on the borders of the fields are Nuggi, Peru, Jamun, Neem and Ashoka.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- There are 73 Village Forest Committees (VFC) through which the Forest Department takes up developmental works
- The forest department has nurseries in each talukas which can be approached by the farmers to avail the scheme.
- Karnataka Forest Department initiated 'Krushi Aranya Protsaha Yojane (KAPY)' in 2011-12 in order to promote the co-operation of farmers and general public in the task of increasing forest and tree cover. As per the programme, farmers are provided seedlings at subsidized rates from the nearest nurseries of the Forest Department for planting in their lands. The farmers are paid an amount of ₹35 as incentive for every surviving seedling at the end of the first year. A sum of ₹40 and ₹50 per seedling is provided for each surviving seedling after completion of second and third year respectively. The incentive is given to encourage the farmer not only to plant the seedlings but also to nurture them at least for three years. The total amount of money provided (₹125/- per seedling) more than compensates the cost incurred by the farmer in procuring and planting the seedling

- For the year 2021-22, the department has a target of distributing 1,54,900 seeds under Raising of Seedlings to the public. The seedlings will be distributed under the programmes Raising of Seedlings for Public Distribution (104900 saplings) and under Karnataka Forest Development Fund Budget (50000 saplings). For this purpose, seedlings of suitable species are raised and kept in the nurseries of the Forest Department. The seedlings are made available in poly-bags of size 6"x9" and 8"x12".
- The Social Forestry Department undertakes the activities of planting across the district on Road Side, Schools, Gram Panchayat lands and Sangh Organisations. They undertake most of the jobs such as digging of pits, plantations and soil and moisture conservation works through MNREGA. The Social Forestry also maintains nursery with plants like Bevu, Hebbavu, Indian Beech Tree, Badam, Hippe, Mavu, Simaroba, Raktachandna, Sithaphal, Aruli, Sandlewood, Mahogany, Lemon, Curry Leaf, Mango etc. The department undertakes activities under various available programmes like Social Forestry and Building Planning of the District Panchayat Programme, MNREGA, plantation on the road side under State Sector Scheme, Plantations under Urban Hygiene Scheme.

2.1.5.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Activity /plant population per ha	Unit	Unit Cost	Phy Unit	Financial Outlay	Bank loan
Melia dubia (3mx3m)/1111	Ha.	1.11	90	99.90	81.00
Bamboo (5mx5m)/400	Ha.	0.62	90	55.80	45.00
Teak (2mx2m)/2500	Ha	1.26	90	113.40	82.00
Mahogany (4.57mx4.57m)/478	Ha	0.85	90	76.50	63.00
Silver Oak (3mx3m)/1111	Ha	1.10	90	99.00	81.00
Total				444.60	352.00

The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF.

2.1.5.4 Critical interventions required for creating a definitive impact

- Under the CSR funds, the NGOs can associate with the corporates, forest department and the social forestry department to create more green cover in the district. There are still many district roads, landscapes, wastelands with very few trees and scope for tree plantation is plenty. All stakeholders under various programmes can participate in tree plantations drive as Bagalkote receives fairly good amount of rains.
- There should be convergence between Agriculture department having information on watersheds and undertaking planting more in strategic places which will also help in water retention, the district facing acute water shortage in summer.

2.1.5.5 Suggested Action Points

- The department may promote education in respect of Bio-diesel plantation to the farmers as an income generating activity and encourage growing of these trees like Honge, Simaruba, Jatropa and Hippe.
- Village Forest Committees and the NGOs have an important role to play in protection, maintenance and increasing the green cover which is a very dismal low.
- The forest department may consider submission of proposal under Climate Change Adaptation Fund to undertake massive tree planting programmes in the district, to rejuvenate the open forest area making it denser and enhance the incomes of tribal families dependent on the forest produce for their living.

2.1.6 ANIMAL HUSBANDRY - DAIRY

2.1.6.1. Introduction

As per the 20th Livestock Census 2019, Bagalkot district has 2,22,823 cattle and 2,34,340 buffaloes. The district is conducive for Khilari breeds of cattle and Pandarpuri buffaloes due to suitable climatic condition. The estimated milk production (average per day) in Bagalkot district during 2020-21 was 4,81,92,410 litres.

There were 369 Dairy Coop. Societies with a total membership of 51057 in Bagalkote district affiliated to KMF as on 31.03.2020 of which 307 are functional and 62 defunct. While 11 new cooperatives were affiliated during 2019-20, another 50 dairy coop societies are proposed during the year. There are 44 milk routes existing as on 31 March 2021. In addition, 03 new routes are proposed during 2021-22. 369 villages are covered by the dairy cooperative societies. The KMF has milk chilling plants located at Algur (5kL), Algur tota Savalgi (5kL), Tammaddi (3KL), Muttur (3KL) Jagadal (5kL) Alball (3kL) Malali (3KL) Hipparagi (5KL) Baragi (3kL) Jamkhandi (10kL) Kumbarhalla (3KL), Kullalli (3KL), Mahalingapur (10KL), Bisanal (5KL), Todalbagi (5KL), Ajanal (5KL), Chimmada (10KL), Budni PM (3KL), Hunagund (5KL), Ugalawat (5KL) Anagawadi (3KL) and Hosur (5KL). There are 22 bulk milk coolers and 02 new ones are proposed to be set up. During the year 2019-20, 41811246 kg milk was procured. The milk producers were paid milk price of ₹24 per litre for cow milk and ₹37 per litre for Buffalo milk.

For development of dairy in the district, VIMUL, had conducted various training programmes such as CMP Training, MCM training, President training, AI Single & Cluster, AMCU, First Aid, Tester training & P.D. The farmers are also educated for enrichment of dry fodder with urea for better productivity. To reduce the production cost of milk, the farmers are being educated to establish silage. The farmers are being educated to cultivate Azolla which is rich in protein. During 2020-21, the KMF conducted AI programme involving 43133 cows and 38933 buffaloes. 607 health camps were conducted in which 11077 animals were treated. Mudalgi, Chikkballapur, Jamkhandi, Baramati, Miraj and Akluj are the cattle markets from where farmers procure quality animals. There are 10 milk marketing outlets of KMF operating in the district. 1571 schools with 2,69,027 students were supplied milk/packets. Thus on an average 60838 packets were supplied per month to school children in the district.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- There were 143 veterinary institutions headed by veterinarians as on March 2020 which treated around 5,80,333 animals. There were 116 veterinary dispensaries with still a gap of 27 dispensaries identified.
- There are 6 Goshalas which are taking Government assistance in the district looking after the stray aged cattle, or those injured due to any reasons and requiring medical attention
- There are 217 centres providing AI facilities of which 143 are run by DAH, 54 by KMF and 20 by BAIF. The number of breedable female cattle are 2,84,684, thus there is identified gap of 68 AI centres. District wise the breedable animals served by one breeding centre is 1312. Details of breedable cattle as on 2019 are Indigenous Cattle 96066, cross bred/ exotic 62798, Buffaloes 125820.
- The department conducts extension activities like conduct of animal health camps. Infertility camps are conducted to regulate the proper breeding of the livestock. Regular artificial insemination of exotic semen and local breed semen is taken up to augment the milk production. Every year cows milking competition and calf rally are conducted to promote the rearing of exotic and local breeds in a scientific manner in the areas of the district.
- Kisan Samparka Sabhe are regularly conducted by the field veterinary officers to educate the farmers regarding the recent advances in Animal Husbandry activities. Awareness programmes are carried out to bring the knowledge about zoonotic diseases and how such diseases can be avoided.
- Based on the 2019 data, the heifers added for the year 2020 are: 40% calving 113874, 50:50 sex ratio 56937, 20% calf mortality 45,550 and 50% culling 22,775 which given the total milch animals for 2021 as 307459 the potential of bank credit has been worked out as under:

2.1.6.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Activity	Unit	Unit Cost	Physical Unit	Financial Outlay	Bank loan
CB Cows	No.	0.62	1900	1178.00	1064.00
Gr. Buffalo	No.	0.60	1800	1080.00	972.00
CB Female Calf Rearing	No.	0.52	45	23.40	21.15
KCC for dairy	No.	0.28	9000	2520.00	2520.00
Fodder Development	Ha.	0.22	18	3.96	3.60
Total				4805.36	4580.75

The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF.

2.1.6.4 Criticatl interventions required for creating a definitive impact

- KMF-VIMUL may initiate specific action plan to rejuvenate the 62 defunct dairy cooperative societies to help the dairy farmers in the area.
- As per 2019 Animal Census, still there is a requirement of 68 AI centres to be in proportion to the number of livestock, as a result of which 1064 breedable animals were served by one breeding centre in the district. The government and private organisations may look into this as opportunities for setting up more centres in the district.
- New milk routes may be established by KMF in new and potential areas to encourage more people to take up this allied activity. Since, there is excess liquid milk in the district, Dairy Infrastructure Development Fund (DIDF) may be availed by KMF to set up processing infrastructure.
- KVK, Agriculture department, ATMA officials may sensitise the farmers about azolla cultivation in small patch of land which is nutritious fodder for the farm animals.

2.1.6.5 Suggested Action Points

- Under the Atma Nirbhar Bharat Abhiyan there was announcement of setting up for ₹ 15000 crore Animal Husbandry Infrastructure Development Fund (AHIDF). The objective is to increase the milk and meat proessing capacity and product diversification. The eligible activities are Dairy Processing, Value added dairy product manufacturing, meat processing and value addition of facilities, value added products. With the scope of cattle available in the district, entrepreneurs are to be encouraged taking up activities related to Animal Husbandry.
- Availability of maize, which is an important component in Animal Feed, is an added advantage for establishment of Animal Feed manufacturing and strengthening of existing units under the Atma Nirbhar Bharat AHIDF scheme.
- The farmers holding dairy animals should be sensitized by the Bankers and AHVS department that when the insurance ear tag falls off, it should be replaced with new ones and that if the cattle dies, the banker and insurance company needs to be intimated. Many farmers neither get the ear tag replaced nor inform the insurance on death, which makes them ineligible for insurance claim subsequently.
- Jamkhandi and Mudhol taluka has over 1 lakh litre excess milk production per day, hence there is much scope for undertaking value addition activities from milk by potential entrepreneurs, SHG groups etc.

2.1.7 ANIMAL HUSBANDRY - POULTRY**2.1.7.1 Introduction**

Though potential exists, poultry farming is restricted to a limited area in the district. The Aseel bird is the most suitable for breeding in the district. Due to good demand for poultry meat, backyard poultry is gaining importance in the district though commercial poultry also exists . Poultry population in the district is 1484403 as per the 20th Quinquennial Livestock Census – 2019. As per Integrated Sample Survey of 2020-21, 2663 lakh eggs were produced in Bagalkote, 9th district in the state in terms of egg production. Poultry meat production was 218

tonnes as at the backyard and 5906 as per commercial poultry. Total Poultry livestock numbers as per Integrated Sample Survey was expected to be 1839865.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- The Karnataka Farmers Resource Centre provides training to interested people who would like to set up this venture.
- Mushrooming of small outlets for sale of poultry birds, encourage more people to take up the activity, which may even form the shape of backyard poultry.

2.1.7.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Activity	Unit	Unit Cost	Phy Unit	Financial Outlay	Bank loan
Layers (1000 birds Unit)	No.	5.31	45	238.95	215.10
Broilers (500 birds per week)	No.	11.23	45	505.35	454.95
KCC for poultry	No.	1.60	270	432.00	432.00
Poultry Misc. (feed mill, marketing outlets, etc.)	No.	1.10	45	49.50	44.55
Total				1225.80	1146.60

The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF.

2.1.7.4 Critical interventions required for creating a definitive impact

- Poultry activities is spread across the district more as backyard poultry, and not many commercial ventures on a large scale are set up, except some 3-4 units. The Animal Husbandry department may popularize the benefits of setting up the venture.
- Banks generally hesitate to give loans as poultry birds are not insured, and in the eventuality of any outbreak of disease, the loans may become NPA. Insurance companies to consider insuring poultry birds.

2.1.7.5 Suggested Action Points

- With a view to increase the farmers income, it is always suggested that farmer may conduct Animal Husbandry activity also as an income generating activity. Poultry is one such activity with low investment and scope for increasing depending on the time, labour and the expenses. There are small dhabas and hotels which demand table meat and the farmer will be able to have an additional source of income.
- Setting up poultry feed unit, with the availability of minor millets, maize etc. will be a viable venture which entrepreneurs can explore and also eligible under AHIDF.
- As per the operational guidelines of Animal Husbandry Infrastructure Development Fund (AHIDF) scheme the scheduled banks may provide financial assistance to individuals / FPOs for infrastructure for meat processing and value addition infrastructure and establishment of poultry feed plant in the private sector.
- There is not much visibility of Commercial Poultry as most of the demand is met by the local small backyard poultry. However, they can be set up for meeting the demands of semi-urban areas and establishments.

2.1.8 ANIMAL HUSBANDRY - SHEEP, GOAT, PIGGERY, ETC.

2.1.8.1. Introduction

Facing a recurring drought situation and fluctuation in the price of agriculture produce, many farmers are shifting to goat and sheep rearing in Bagalkot district. The cost of rearing the goat is more economical for farmers as they feed the animals with fodder and maize grown in their farmland. Moreover, these goat breeds will adjust to all types of climatic conditions and vaccination costs are cheaper. As per the 20th Livestock Census 2019, there are total of 3,83,926 goats of which 48,599 are male while 3,35,327 are female. There are 20,458 pigs in the district. There are 3,025 exotic sheep and 6,19,831 indigenous sheep in the district. As per the Integrated Sample Survey 2020-21, the meat production in the district is 14699 tonnes and 78 tonnes wool.

The district is well known for sheep and goat rearing as it is a traditional activity carried out by small and marginal farmers as well as agricultural labourers. The Deccani, Yalaga and Kenguri breeds are some breeds suitable for rearing as per the climatic conditions of the district. Sheep and goat are mainly reared for table purpose. All Government veterinary institutions provide input services. Wool production in the district as per Integrated Sample Survey is estimated at 78.15 tonnes. Budihal and Kundargi 'Kamblis – blankets' produced in the district are very famous for their texture and durability.

Pig/Rabbit rearing activity is not common/popular in the district. Piggery is still a traditional activity in the district though all varieties of cross bred, exotic and indigenous varieties exist.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- Two Animal Husbandry FPO projects for Sheep and Goat, have been sanctioned by NABARD– 01 FPO each at Badami and Hungund. On registration and implementation, the project will involve the lady members who have animals at their houses and the community project is expected to benefit atleast 11 villages each in Badami and Hungund.
- KSWDC provides inputs and marketing support through sheep farmers' societies.
- Karnataka Farmers' Resource Centre (KFRC) provides training to farmers on sheep and goat rearing.

2.1.8.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Activity	Unit	Unit Cost	Units	Financial Outlay	Bank Loans
Sheep Units (20+1)	No.	1.75	720	1260.00	1134.00
Goat (10+1) – Local breed	No.	0.78	720	561.60	342.00
KCC for SGP	No.	0.48	90	43.20	45.00
Total				1864.80	1521.00

The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF.

2.1.8.4 Critical interventions required for creating a definitive impact

- The area under permanent pastures in the district is 3429 ha and there is a need to bring more area under fodder cultivation either on wastelands or unattended Gram Panchayat lands.
- The main problems faced by the farmers of Bagalkot district in sheep and goat rearing are low gain in body weight, fodder scarcity, disease outbreak due to lack of knowledge on proper vaccination, infertility problems, kids and lamb mortality. This can be overcome with KVK and KFRC conducting on-site and within campus trainings.
- Marketing assistance needs to be provided for Kamblis prepared in the district which are famous for their texture and durability.
- Further, thrust on adoption of scientific rearing of animals, exchange of bucks/rams between farmers to avoid inbreeding, selection of rams/bucks having maximum post weaning growth for breeding, ensuring supply of fodder, establishing an organised market and establishment of modern slaughter houses, etc. may be considered. Establishment of registered modern slaughter houses should be encouraged.

2.1.8.5 Suggested Action Points

- Creating the right infrastructure to support the sheep and goat activity will give a spurt in people taking up the activity. Having mobile ambulance for giving prompt and proper treatment of these animals, when required, establish cooperative groups on lines of KMF, providing demand based vaccine are the much needed activities.
- The farmers should be more broad in their mindset to take up the animal husbandry projects, with or without any Government Schemes. Banks may guide the farmers in assessing the technical feasibility and financial viability so that taking up the activity is profitable.

- As per the operational guidelines of Animal Husbandry Infrastructure Development Fund (AHIDF) Scheme the scheduled banks may provide financial assistance to individuals / FPOs for establishment of infrastructure for meat processing and value addition infrastructure and establishment of animal feed plant in the private sector.

2.1.9 FISHERIES

2.1.9.1 Introduction

Bagalkote district has plenty of water resources for development of Fisheries. The three major rivers flowing across the district viz., Ghataprabha, Malaprabha and Krishna have 135 kms length river stretch suitable for Riverine Fisheries. The Almatti Reservoir and the Narayanpura Reservoir backwater is an important reservoir which has contributed substantially towards fishing activity. The predominant riverine fish varieties available are Indian Major Carp, Catla, Rohu, Mrigal, Common Carp, Grass Carp, Silver Carp, etc. The Riverine local varieties are Wallago Attu (Baale Meenu), Eel (Snake fish), Channa Sp (Murrel), Notopterus (Feather back) and Tilapia. Besides catering to the local markets, the fishes caught in the Almatti and Narayanpur Reservoir backwaters, is also supplied to Hubli, Vijayapura, Andhra Pradesh, Telangana and even as far as Kolkatta and Nagaland in ice-boxes because of the demand for riverine fishes.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- There are 20 fishermen cooperative societies spread across the district out of which 2 are fisherwomen cooperative societies. More than 3000 active fishermen are engaged in the fisheries activities in the district.
- One Fish seed nursery is present in Jamkhandi with capacity of upto 5 lakh fingerlings per year.
- The Tribal Scheduled Programme (TP Scheme) is Taluka Panchayat Scheme for scheduled tribe caste fishermen community released by the respective Taluka Social Welfare department officers provided Fishery requisite kits at unit cost ₹ 0.10 lakh on 100 % subsidy which costed ₹ 1 lakh for supporting 10 beneficiaries.
- Under Zilla Panchayat schemes, fishermen were provided upto 33% subsidy for purchasing the fishery requisites in which they get maximum ₹ 2,000/- subsidy. Under the SCP component in this programme, fish kits are distributed on 100 % subsidy bases. Under Matsyavahini scheme, freshly caught fish to be transported quickly to the fish market in fresh condition, the department is providing the subsidy for two-wheeler moped vehicles, three-wheeler goods vehicle and four-wheeler goods vehicles to the fishermen beneficiary on 25 % subsidy. There were 73 beneficiaries under this scheme. Under the Training and Exhibition programme, the department is conducting the training programmes for district fishermen to give the information new ideas and technology in aquaculture, fishing techniques, Marketing and Ornamental fishes to improve the socio-economic condition of the Fishermen and fish farmer. The department also conducts the exhibitions of the fisheries activities in Horticulture melas, and other festivals to improve the awareness programmes of the Fisheries department. There was an overall participation in 06 such programmes during 2020-21.
- The State Sector Scheme included providing fishery requisites kit on 100 % subsidy bases at ₹ 0.10 lakh unit cost, benefit of which was availed by 55 fishermen during the year 2020-21. Support towards research, extension, training and exhibition was also provided by conducting Fisheries Field Day and Fisheries Extension Activities. Under the Reservoir stocking programme with advanced fingerlings, an amount of ₹ 13.98 lakh was released during 2020-21, under which advanced fingerlings were stocked to enhance the reservoir catches at 100% subsidy. 50% Subsidy on purchase of fish seeds and stocking them in departmental tanks/private individual tanks /GP tanks, etc. for FCS/individual fishermen was implemented by 05 beneficiaries for total of ₹ 47,700/-. Under the support for inland fish culture the departmental tanks have been leased to the Fishermen Cooperative Societies and developed with stocking of advanced fish fingerlings at 100% free at the rate

of 2000 adv. fingerlings per Ha. of effective water spread area to enhance the economic status of fishermen. In 2020-21, 05 such tanks were developed at a cost of ₹ 2.33 lakh. Subsidy for purchase of 2 wheeler for fisherwomen under SCP and TSP for transporting quickly to the fish market in fresh condition, had 2 and 1 beneficiary each in 2020-21. Under the Matsya Krishi Asha Kirana Scheme, the departmental tanks are allotted either on lease or on auction to societies or individuals. The fishes are stocked at the rate of 4,000 fingerlings per effective water spread area, whereas the unit cost is ₹ 54,000/- per Ha, including ₹ 4,000/- for fish seeds and ₹ 50,000/- for pelleted feeds. Out of which, 50% of the unit cost is eligible for subsidy, with maximum of ₹ 27,000/- per Ha. In 2020-21, 02 beneficiaries took benefit of the scheme amounting to ₹ 1.78 lakh.

- Subsidy Scheme for construction of Fish pond and operational cost under Pradhan Mantri Matsya Sampada Yojane wherein subsidy for construction of Fish pond and operational cost will be provided to Fish farmer who construct fishpond in their own land. Subsidy will be given at the rate of 40% for general category and 60% for SC/ST/Woman which was availed in 2020-21 by 13 beneficiaries to the tune of ₹ 21.40 lakh. Under Subsidy for construction of Fish seed production hatchery under Pradhan Mantri Matsya Sampada Yojane subsidy is provided for construction of fish seed production hatchery to Fish farmer who construct Fish seed production hatchery in their own land. Subsidy will be given at the rate of 40% for general category and 60% for SC/ST/Woman availed by 03 beneficiaries for ₹ 10 lakh in 2020-21. Subsidy for construction Large Scale Recirculatory Aquaculture System under Pradhan Mantri Matsya Sampada Yojane consists in construction of Large Scale Recirculatory Aquaculture System to be provided with subsidy to fish farmer who construct Large Scale Recirculatory Aquaculture System in their own land. Subsidy will be given at the rate of 40% for general category and 60% for SC/ST/Woman which was availed by 03 beneficiaries to the tune of ₹ 20 lakh.

2.1.9.3 Assessment of Potential for the financial year 2022-23

(□)

lakh)

Activity	Unit	Unit cost	Phy Unit	Financial Outlay	Bank loan
Fresh water fish culture in new pond (1 Ha)	Ha.	8.29	27	223.83	180.00
Culture of freshwater cat fish – Pangasius sutchi	Ha.	5.68	18	102.24	81.00
Non mechanized fishing boat – Traditional Boats	No.	5.00	27	135.00	108.00
KCC for Fisheries	No.	0.20	270	54.00	54.00
Total				515.07	423.00

The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF.

2.1.9.4 Critical interventions required for creating a definitive impact

- Development of modern fish market with infrastructure at Bagalkote City and Rabkavi Banahatti, where there is a huge demand for fishes. The fishermen sell the fishes on road side only and the department is in active dialogue with the local bodies for acquiring land in prime place to develop a fish market. Creation of market infrastructure will be a support to the local fishermen.
- Feature of fishing in Bagalkote is that it is scattered throughout the district. Fishermen either sell their catch directly in local markets or sell to traders at the landing points. Traders prefer to buy fishes of good quality with high value to transport to far off places and low value fishes are sold in local markets.
- There are two ice plants in the district, in Bagalkot and Jamkhandi but there is potential of setting up 2 more ice factories under Pradhan Mantri Matsya Sampada Yojna with subsidy available at the rate of 40% for general category and 60% for the other categories.
- KBJNL has been approached for site by the fisheries department to develop project on seed requirements of fisheries of both, Vijayapura and Bagalkote District. The state government is yet to take a decision on the matter. This, when approved, will give a boost to fisheries in the district.

2.1.9.5 Suggested Action Points

- The fishermen of Bagalkote generally catch fish from reservoirs and rivers. As no infrastructure is created by the fishermen, banks generally hesitate to provide them loans. The financing banks may consider the JLG mode of financing the fishermen.
- KCC for fisheries was worked out as most fishermen undertaking fishing in the backwaters and reservoirs had investment of only oracles and nets. A cumulative of 243 Kisan Credit Cards were issued amounting to ₹61.45 lakh with coordinated efforts of bankers and fisheries department. There is scope to increase the number of fishermen under the KCC fold, with continued efforts.

2.1.10 FARM CREDIT - OTHERS (BULLOCKS, BULLOCK - CARTS, ETC)

2.1.10.1 Introduction

Bullocks and carts an asset in bio-diversity terms though it could not avail the advantages of technological development as being taking place in other areas of transportation. Bullocks for tilling the land, drawing load to the market / factories, used as a medium of transport from one place to another. There is presence of bullocks and bullock carts throughout the district, in the dry lands of Hungund, Badami and Guledgudd where the small and marginal farmers but also in irrigated blocks of Mudhol, Terdal, Jamkhandi, Bilagi and Bagalkote. Owning bullocks and cart raises the living standards of rural population in terms of assets, help in agriculture activities, transportation of finished produce to the nearby mandis, and in some cases drawing water from the well for field irrigation. Conventional farming techniques continue with the presence of bullocks and cart. The small and marginal farmers, numbering 89,504 and 84,746 respectively and the medium farmers numbering 51,884 growing agriculture produce namely Bajra, Sorghum, Maize, Green Gram, Red Gram, Soyabean, Sunflower, Foxtail Millet, Horsegram own Bullocks and Bullock Farm equipments for use not only in tilling and sowing but also in carrying cart load of produce to the local APMC for marketing. Though use of tractors is gradually increasing, use of bullocks in farm operations / transport is still prevalent in the villages of Bagalkote. The small and marginal farmers use bullock carts and iron furrows to carryout agricultural activities, and also use animal strength and human power in the form of labourers to carry out agricultural activities. As per 2019 Livestock Census, 48,069 bullocks are used for agriculture and for operating carts in the district.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Organised cattle markets are available round the year in many parts of the district, the major ones being Kerur and Amingadh.
- Adequate health care facilities through Dept. of AH are also available through veterinary hospitals and health camps for the animals.
- There are 11 Sugar Mills in the district which provides good business opportunity for transportation of sugarcane by bullock carts. Recently, attempts have been made to reduce wood content in carts by using metal substitute. For pneumatic tyre carts, tyre and other parts are easily available. There are no organised arrangements for supply of carts. Hence, arrangements for manufacture and supply of carts in the organised sector can be thought of. Artisans may be trained to develop workmanship to undertake this job. The rubber bound iron wheel cart developed by CARTMAN need to be popularized.

2.1.10.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Activity	Unit	Unit Cost	Phy Unit	Financial Outlay	Bank loan
Bullocks (Pairs)	No.	0.55	90	49.50	45.00
Bullock Carts(No)	No.	0.33	90	29.70	27.00
Other allied activities	No.	1.10	45	49.50	45.00
Total				128.70	117.00

The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF.

2.1.10.4 Critical interventions required for creating a definitive impact

- Availability of fodder and health camps by the Agriculture Department in coordination with the Animal Husbandry department can encourage / promote this activity, which is once again looking as better alternative to petrol and diesel driven tractors and other implements.
- The agencies involved in bullock cart equipment's may take part in Krishi Melas and melas organized by the University to keep the farmers aware of the availability of Bullocks and propagating its use at the farm level.

2.1.10.5 Suggested Action Points

- Owning bullocks also gives the advantage of availability of dung for Bio-gas, cakes & Bio-fertilizers. Bank Loans may be encouraged for purchase of the same.
- Awareness may be created among the farmers for use of improved carts and carts with tyre wheels.
- Financing of carts near the sugar factory areas for transportation of sugarcane can be encouraged.
- Banks may adopt innovative models for extending micro loans by adopting SHG/JLG approach while financing SF/MF especially in difficult terrain in the western hilly blocks.

2.1.11 FARMING SYSTEM FOR SUSTAINABLE INCOME AND CLIMATE RESILIENCE

2.1.11.1 Introduction:

At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment.

An Integrated Farming System (IFS) is defined as “a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services”). Assessment of farm incomes indicate that diversified farms with more than two enterprises get twice the income than those with two or less enterprises. Scientifically designed IFS with minimum competition and maximum complementarity are essential to achieve multiple goals.

The advantages of IFS are indicated below:

- Increased farm income by integration of allied activities and reduced costs through input recycling from by-products of allied enterprises
- Sustainable soil fertility and productivity enhancement through organic waste recycling from animal activities like piggery, poultry and pigeon rearing
- Inclusion of biogas & agro forestry in integrated farming system shall meet the energy needs of rural households. Agro forestry systems will meet timber needs and also reduce soil erosion.
- Cultivation of fodder as intercrop / border crop meets requirement of animals

The various components of IFS are crops, live stocks, birds and trees. The crops may have subsystem like monocrop, mixed/intercrop, multi-tier crops of cereals, legumes (pulses), oilseeds, forage etc. The livestock components may be milch animals, goat, sheep, poultry, bees under the National Livestock Mission and the tree components include fruits, timber, fuel and fodder under Agro Forestry Scheme and National Mission for Bamboo. The IFS components and their composition may vary with irrigation water availability viz., irrigated / rainfed/ irrigated – dry (ID) conditions and also vary with category of the farmer (SF/MF, medium and big farmers). The major factors which need to be considered in choosing an IFS model are soil type, rainfall, its distribution and length of growing season. There is a need for evolving appropriate farming systems for diverse agro-ecological situations.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Under the National Mission for Sustainable Agriculture, Apiculture has been identified as an important Integrated Farming in the Horticulture Belt that the District is endowed with. Available infrastructure and linkage support in respect of crop husbandry, water resources, animal husbandry, land development etc. are indicated in the respective chapters.

2.1.11.3 Assessment of potential available for the financial year 2022-23**Low cost interventions for marginal and small farmers**

S.No.	Activities	Unit size	SoF/UC	TFO	Bank Loan
1	Crop Husbandry (Jowar)	ha	0.37	0.37	0.37
2	Fodder Development	ha	0.22	0.22	0.20
3	Sheep/Goat (Deccani breed, 10+1	10+1	0.78	0.78	0.70
	Total			1.37	1.27

Note: Activities given above are indicative only. Depending upon the local requirements, various IFS models may be arrived by the bankers.

Tailor made prototype based commercial IFS

S.No.	Activities	Physical Units	Unit size	SoF/UC	TFO	Bank Loan
1	Horticulture Based Farming (Banana 5 ha)	1	ha	0.70	0.70	0.60
2	Dairy (Khilari cows)	10	Nos.	0.62	6.20	5.27
3	Sheep/Goat (Deccani breed)	10+1	Nos.	0.78	0.78	0.66
4	Agro Forestry (bio diesel	1	ha	3.00	3.00	2.55
5	Fisheries (fish pond)	1	ha	8.29	8.29	7.04
6	Apiculture	1	No.	0.20	0.20	0.17
	Total				19.17	16.29

Activities given above are indicative only. Depending upon the local requirements, various IFS models may be arrived.

Based on the above models, the projections for 2022-23 had been worked out as under

(₹ lakh)				
S. No.	IFS Type	Physical Units	TFO	Bank Loan
1	Low cost interventions for marginal and small farmers	9	12.33	11.43
2	Tailor made prototype based commercial IFS	9	172.53	146.65
	Total		184.86	158.08

The credit potential for IFS is projected under respective sectoral chapters.

2.1.11.4 Critical interventions required for creating a definitive impact

- Initiation of Mission on Integrated Farming Systems in the district by converging various schemes of crop husbandry, horticulture, livestock, and fisheries can give impetus to integrated farming systems approach. The KVK, Agriculture Department, ATMA and the University of Horticulture Sciences have a major role to play in guiding the farmers.
- Advisory services by the ACABC units and encouragement / guidance by FPOs for its members will go a long way in encouraging Integrated farming

2.1.11.5 Suggested action points

- Finance for various components of IFS simultaneously is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation.

- Banks may explore possibility of financing IFS models in cluster mode.

2.2 AGRICULTURE INFRASTRUCTURE

2.2.1 CONSTRUCTION OF STORAGE AND MARKETING INFRASTRUCTURE

2.2.1.1 Introduction

Sunflower, Groundnut, Maize, Jowar, Bajra, Bengal Gram, Green Gram are some of the major crops grown in the district. Further, under National Horticulture Mission, Bagalkot district has been identified for horticulture crops like grapes, pomegranate, mango, banana, etc.

Creation of adequate storage and marketing infrastructure is required to increase the holding capacity of farmers and enabling them to get remunerative prices for their produce and avail pledge loan on the stock. Creation of adequate storage space by way of construction of godowns and cold storages will help the farmers with regards to storage of produce – especially with less shelf life.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- NABARD under its 'PACS as Multi Service Centres' scheme, during the year 2020-21, 60 PACS applied for construction of cold storages / godowns with a view to create suitable infrastructure have been sanctioned during the FY 2020-21. The construction of these godowns / cold storages is under progress. These projects are also eligible under the Agriculture Infrastructure Fund (AIF).
- NABCONS, fully owned subsidiary of NABARD undertook the task of Geo-tagging of all warehouses in the district during the year 2021.
- 02 Farmers Producer Organisations (FPOs) could undertake on-line trading of their farmer members produce through ReMS (Rashtriya E Marketing Services), covering various commodities like bajra, Bengal gram, wheat and navane. It could trade 748 quintals for Rs 32 lakh.
- The number of warehouses constructed under the Warehouse Infrastructure Fund and NABARD warehousing scheme were construction of 05 godowns with 40,000 MT capacity involving an expenditure of 2693 lakh.
- During the year 2019-20, NABARD sanctioned the project to the Department of Agri Marketing for Construction RCC drains and Culverts, CC Roads at Main Market Yard of APMC Bagalkote for an amount of Rs 4.99 crore.
- The Department of Agri Marketing has warehouse centres spread over Bagalkote district, with Bagalkote having warehouses of capacity of 105,400 MT, Hungund with 6000 MT capacity, Badami 3000 MT capacity, Kulageri Cross 16,000 MT capacity, Mudhol 1000 MT and Jamkhandi 2000 MT capacity.
- Under RIDF tranches 21, 23 and 24, NABARD supported various DAM infrastructure like construction of CC roads in main market of Bilagi, Bagalkote APMC, construction of covered auction platform and drinking water supply pipeline in fruits and vegetable market yard, Bagalkote, asphaltting to internal roads and drains in Main Market Yard of APMC Hungund, Construction of compound wall at Ilkal Sub-Market yard of APMC, Hungund, Construction of CC Road and RCC drains in Keroor sub market yard of Badami APMC.
- Karnataka State Agricultural Produce Processing and Export Corporation Ltd. has constructed cold storage of 2500 MT at the KIADB Industrial Area. It has also constructed a godown of 3750 MT for storage.
- Under National Horticulture Mission, the Horticulture Department sanctioned 02 cold storages during the year 2020-21, at Siddhapur and Kannolli with 50% subsidy.
- The weightment machines for Agricultural commodities at the APMCs are available and put to daily use.

2.2.1.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Activity	Unit	Unit Cost	Phy Unit	Financial Outlay	Bank loan
Cold Storage	5000MT	200.00	18	4500.00	3375.00
Rural Godown	2000MT	100.00	45	10800.00	8100.00
Market Yards	No.	55.00	45	2475.00	1854.00
Onion storage structure	25MT	50.00	45	2250.00	1692.00
Total				20025.00	15021.00

The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF.

2.2.1.4 Critical interventions required for creating a definitive impact

- Propagation of Scheme of Agriculture Infrastructure Fund (AIF) among all eligible beneficiaries like PACS, Marketing Cooperative Societies, FPOs, SHGs, JLGs, Multipurpose Cooperative Societies, Agri entrepreneurs and startups to create post harvest infrastructure with investments in cold storages, godowns, supply chain services including e-marketing platform, silos, pack houses, assaying units, sorting and grading units, cold chains, logistics facilities, primary processing centers and ripening chambers.
- Identification of district resource person by the nodal implementing department, i.e. department of Agriculture, to help the project formulation, getting necessary clearance, coordinating with the banks, till setting up of the project.
- Creation of low cost onion cold storage in each taluka to help the farmers avoid distress sale.

2.2.1.5 Suggested Action Points

- Sensitization of farmers to be eligible for funds by production of negotiable warehouse receipts to avoid distress sales.
- PACS with their rich procurement expertise under MSP to venture into ReMS to help the farmer members realize better value.
- ReMS to trade in horticulture crops also to provide alternative to farmer especially during lockdown.

2.2.2 LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT

2.2.2.1 Introduction

As per the Annual Season and Crop Report, Bagalkote District has geographical area of 658877 ha, of which forests occupy 81126 ha, land for non agriculture use occupy 29853 ha, barren and uncultivable land occupy 24810 ha, cultivable waste are of 2035 ha, permanent pasture 3429 ha, trees and groves occupy 274 ha, and fallow land occupy 12577 ha thus leaving net area for sowing at 504773 ha. The distinct soil varieties in the district comprises of the following: Medium Black soil cover around 27%, Deep Black soil constitute around 24%, Red sandy soils covers approximately 14%, Red and Black mixed soils covers almost 14%, Shallow black soil cover around 12% and Red loamy soils cover an area of around 7%, based on whose suitability agriculture activities are undertaken. Another aspect is that about 38% of the NSA of the district is in dry zone. Dry land agriculture is important as substantial contribution in Agriculture comes from these dry lands. Wasteland of 2035 ha with problematic soils requiring different management practices and reclamation measures. Indiscriminate use of chemical fertilisers, flood irrigation has resulted in soil degradation. In order to make efficient use of irrigation water, there is an urgent need to undertake OFD works by the farmers in the command area villages before the release of water. This activity requires credit support from banks.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- The Ramthal drip irrigation project has been implemented in the Hungund Taluk, is a success story in micro irrigation. 2.77 TMC of water is used for irrigating 24000 ha with

drip system as against 12571 ha in flood method. Irrespective of topography and distance of farm from water source there is equitable distribution of water converting the dry lands of Hungund into one of the most productive regions with farmers cultivating upto 3 crops in a year.

- There are a total of 1163 total micro watersheds in the district covering an area of 658877 ha. The department of Land Resources, under the Desert Development Programme, Drought Prone Areas Programme and Integrated Wastelands Development Programme has treated 326 micro watersheds covering an area of 159388 ha. Under the Integrated Watershed Management Programmes, further 120 micro watersheds were treated covering an area of 64625 and other other watershed projects 106 watersheds covering an area of 69186 ha were treated.
- Under the National Food Security Mission during the year 2020-21, Agriculture Department has undertaken field demonstrations to increase productivity with the following activities: In Kharif Season with Bajra as crop, mechanized / linesowing / intercropping was conducted in 600 ha, mechanized / line sowing in 900 ha for redgram and Inter cultivation in Maize in 300 ha. Rabi season jowar crop had mechanized / linesowing upto 600 ha, Red gram and Bengal gram had intercrop with groundnut and mechanized / linesowing respectively for 300 ha and 700 ha respectively. About 175 ha growing Maize had intercrop with cowpea, green gram, black gram and soyabean. Among Oil seeds, cluster demonstrations for groundnut, sunflower, linseed and sunflower covering an area of 150 ha to increase production and productivity was conducted.
- Demonstration programmes are conducted by KVK for imparting the technologies of Vermicompost production to increase the production of organic inputs with a success rate of nearly 80 per cent of the trainees having adopted these techniques of producing these inputs. Inputs such as vermicompost, earthworms, vermiwash, azolla, Metarrhizium, Pseudomonas and Trichoderma promotion of apiculture by demonstrating honey bee colonies are the major components, which KVK is producing and selling.
- 06 Water and Soil Testing Laboratories were sanctioned to individual entrepreneurs and FPOs under the Government of India scheme to establish a Village Level Soil Testing Project (VLSTP) the maximum project cost is ₹5 lakhs. The financial assistance @ 75% of the total cost of project shall be admissible as one time subsidy that will be shared between GOI and State Government on 60:40 basis (90:10 for NE and Hilly States). The remaining 25% cost of the project shall be invested by the entrepreneur at his/her own level.

2.2.2.3 Assessment of Potential for the financial year 2021-22 (₹ lakh)

Activity	Unit	Unit Cost	Phy Units	Financial Outlay	Bank Loan
Contour Bunding (2% slope, per ha length 200)	Ha.	0.13	720	93.60	72.00
On Farm Development Works (2%-4% slope)	Ha.	0.76	720	547.20	441.00
Farm Pond (10m x10m x3m)	Nos.	0.30	720	216.00	171.00
Vermicompost Pits (3m x 1.2m x 1m)	Nos.	0.12	720	86.40	72.00
Reclamation of Alkali Soil	Ha	0.35	720	252.00	198.00
Vermi Hatchery (320 TPA)	Nos.	4.38	720	3153.60	2520.00
Total Land development				4348.80	3474.00

The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF.

2.2.2.4 Critical interventions required for creating a definitive impact

- Continued irrigation (ground and surface water) coupled with the agriculture intensification in the command area of Ghataprabha is the major cause of soil degradation through secondary soil salinity and sodicity development. The problem of salinization is aggravated by restricted land drainage in most part of the command. Deep black soils characterized by very high swell-shrink clay content significantly reduces internal drainage. This facilitates accumulation of soluble salts over a period of irrigation. Further, semi-arid climate keeps salts in surface layers and adversely affects crop growth. Reclamation of Alkali Soil is therefore an area of concern.

- Implementation of the Field Irrigation Channels (FIC) at Timmapur Lift Irrigation covering an area of 576 ha by Krishna Jala Bhagya Nigam Limited and construction of sub surface drainage surrounding Chitaginakoppa Village, Bagalkote Block covering an area of 180 ha. will help in overall development of land in that area.

2.2.2.5 Suggested Action Points

- In view of the indiscriminate use of chemical fertilizers, the soil health is adversely affected. This is being realized by farmers who are evincing interest in using organic manures. Vermicomposting and NADEP composting and organic manures prepared from crop residues, off-farm wastes are considered to produce good quality manures. Application of these manures improves soil biophysical, chemical and microbiological properties and hence improves drainage in saline soils and reduces alkalinity in alkaline soils also rectifies acidity in acid soils. Around 10% of potential arrived at for reclamation of acid, saline/alkali soils may be included under these activities. Orchard areas offer potential for setting up of vermi composting units due to increase in demand for organic manures. Sugar mill areas offer potential for setting up of vermi composting units by procuring solid wastes. Depending on the capacity of unit, the cost of compost varies.
- Reclamation of Problem soils by application of suitable quantities of lime like limestone, dolomite etc, Waterlogged and saline soils reclamation by providing suitable drainage is suggested. Saline alkali and alkali soils can be reclaimed by application of Gypsum (sodic soils), Pyrites (alkaline soils) and providing drainage in the field. Application of gypsum, pyrites etc by subsidizing the cost of the same under National Food Security Mission can be a solution towards this.

Project on Smart Farming Solutions for Sustainable Agriculture

NABARD has sanctioned the captioned project to M/S K J Somaiya Institute of Applied Agricultural Research, Sameerwadi, Mudhol Taluka in March 2021 for a period of 3 years. The objective of this project is to demonstrate the benefit of precision nutrient management technology, to demonstrate more crop per drop concept by precision water management, to monitor crop nitrogen and water status during the crop growing season using time series satellite data, to provide crop advisory services through Web based platform and Mobile App (Kisan Khajana) and to assess the impact of the technologies and services provided to farmers. 5000 acres of area is proposed to be covered under this project, which will benefit 2500 farmers over various categories of marginal, small, large and women beneficiaries.

Sugarcane is the major crop of this region followed by turmeric. Both these crops are long duration commercial crops and demand heavy inputs in terms of water and fertilizers throughout their life cycles. Efficient crop management with the use of modern agricultural technologies ensures higher productivity, profitability, sustainability and eco-friendliness. Hence, precision agriculture has a strong active role for both farmers and the industry.

The Interventions proposed under this project is providing farm advisory services, grid soil sampling, assessment of soil spatial variability, soil testing and target yield based INM recommendations, precision nutrient management, precision water management, sugarcane harvest scheduling, web based platform and mobile apps for precise soil and crop monitoring and timely operations. With the use of geospatial techniques (GIS and RS) and Information Technology and Machine Learning, the project seeks to ensure that crops and soils receive exactly what they need for optimum health and productivity to ensure profitability, sustainability and protection of the environment. Thus with all the proposed interventions of farm advisory through web based services and mobile app, soil test based fertilizer recommendations for target yield, supply of healthy planting material and bio-fertilizers, prescriptions for precision nutrient and water management

is for betterment of natural resource management. The project aims to achieve increase in crop productivity, improvement in the quality of produce and profitability.

2.2.3 AGRICULTURE INFRASTRUCTURE - OTHERS

2.2.3.1 Introduction

Use of modern technology and organic inputs in agriculture is very important for saving on inputs, time and cost as also to prevent degradation of the soil. Plant tissue culture is widely used to produce clones of a plant in a method known as micro propagation. Different techniques in plant tissue culture may offer certain advantages over traditional methods of propagation such as cloning of varieties of plants, quickly produce mature plants, production of plants in the absence of seeds, reduced chances of transmitting diseases, pests and pathogens, etc. Thus, tissue culture helps in increasing agricultural production & productivity and saves on agricultural inputs. Further, agricultural biotechnology is a collection of scientific techniques used to improve plants, animals and microorganisms. Based on an understanding of DNA, solutions have been developed to increase agricultural productivity. Use of biopesticides, biofertilizer and vermicompost is also essential as it will reduce overdependence on inorganic fertilizers & overdoses of pesticides which remain in residual form in the harvested crops.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- National Agriculture Market (eNAM) is a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities. In Karnataka, the Rashtriya E Marketing Services Pvt. Ltd. is a Joint Venture of Government of Karnataka and e-NAM
- University of Horticulture Sciences (UHS) & Centre for Excellence for Pomegranate located in Bagalkot have subject experts to provide guidance / assistance to undertake Tissue Culture / Agri-biotechnology projects by entrepreneurs & help in guiding farmers in this regard.
- Farmers growing commercial / horticultural crops are willing to use modern technology to increase production & productivity if necessary

2.2.3.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Activity	Unit	Unit Cost	Phy Unit	Financial Outlay	Bank loan
Tissue Culture	No.	50.00	18	900.00	720.00
Agri Bio Technology	No.	55.00	9	495.00	450.00
Seed production	No.	50.00	18	900.00	810.00
Bio pesticides / fertilizers	No.	110.00	18	1980.00	1584.00
Vermicomposting	No.	20.00	90	1800.00	1620.00
Financing of FPOs	No.	50.00	27	1350.00	27.00
Grand total				7425.00	6399.00

The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF.

2.2.3.4 Critical interventions required for creating a definitive impact

- The forum of Krishi Mela and exhibitions may be used by the University of Horticulture Sciences for dissemination of information on Tissue culture and Bio-technology projects. The University of Horticulture Sciences also being the Nodal Implementing Agency for ACABC Scheme, may propagate the potential of this sector.
- The BVV Sangha STEP popularizes collection of seeds by the villagers for preparation of Bio pesticides and fertilizers and even makes collection arrangement of the same. Dissemination of this practice, to SHGs will also help in their livelihoods.
- Formation of 10,000 FPOs under Government of India Scheme, the Agriculture Department and the NCDC will be implementing the scheme in selected clusters for

selected commodities, as decided in the District Level Monitoring and Review Committee. The empanelled Cluster Based Business Organisations (CBBO) will be implementing the project in the district.

2.2.2.5 Suggested Action Points

- With the Agri Reforms, the private sector can now play an important role in creation of APMC, where there is scope to bring together buyers and sellers in a free market. There are PACS in the district which have experience of procurement under Minimum Support Price. These PACS with the background of procurement, can also undertake marketing in the on-line platform of Rashtriya e Marketing, to get a better price for agriculture produce of their members.
- Viable projects for building community farming assets include Organic inputs production, Bio-stimulant production units, Infrastructure for smart and precision agriculture, which are eligible under Agriculture Infrastructure Fund Scheme. The implementation of the same can be done in convergence with other Government Schemes.

2.3 ANCILLARY ACTIVITIES

2.3.1 FOOD AND AGRO PROCESSING

2.3.1.1 Introduction

Of the many commodities grown in Bagalkote, some of the most suitable commodities which can be taken up for agro processing are Millets, Wheat, Oilseeds and Maize. The agro climatic conditions, soil texture, availability of water – rainfed / irrigation and the availability of extension services of the departments and universities of the district have encouraged cultivation of agriculture, horticulture and commercial crops. The Pandemic and lockdown has all the stakeholders to seriously consider agro-processing, to stop wastage of any crops not being able to sell in the market besides also fetching additional income for adding value to the products. Bagalkote has all facilities conducive to make investment in food processing like availability of funds from Financial Institutions, technical guidance by way of Agriculture Department, KVK, ATMA, University of Horticulture Sciences etc. Besides, Bagalkote has good road and rail connectivity. All these have positive factors have positively contributed towards sustainable growth of food and agro processing of the produce grown in the district.

Bagalkot district has 11 sugar factories out of which 10 are private and 01 is co-operative as Sugar is a major cash crop of the district.

S.No.	Type of Food / Agro Processing Industry as on 31/03/2020	No of units
1	Manufacturing of mineral water /softdrinks	20
2	Bakery	13
3	Manufacturing of cocoa, chocolate and sugar confectionery	8
4	Manufacturing of dairy products	188
5	Manufacture of grain mill / products	46
6	Manufacture of macroni, noodles, and similar farinaceous products	4
7	Other food products like sambar powder, egg powder, edible nuts, grinding spices	153
8	Manufacture of animal feed	4
9	Manufacture of starch from rice, potato and maize	4
10	Manufacture of gur from sugarcane	135
11	Manufacture of vegetable oils	7
12	Processing and preservation of fruits and vegetables – canning, artificial dehydration, sun drying of fruits and vegetables	148

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- Under the Prime Minister Formalisation of Micro Food Processing, the district has identified Jaggery as a product for development, keeping in view the large scale sugar cane grown in the district and its potential to create employment at the field level. 02 district resource persons have also been identified for helping in formulation and implementation

of PMFME proposal. The applications are to be submitted in the on-line portal.

- The seed capital of ₹ 40,000/- to the SHG under PMFME scheme is dealt by the NRLM department of the district, off-line and the funds released by the State Government.
- Capacity building and awareness programmes and district level monitoring committee to review the progress quarterly, to review the progress.
- BEC - STEP has separate pilot plant/ incubator equipped with modern food processing and packaging machinery as well as quality control equipments for training and upcoming entrepreneurs can make use of these facilities for 5 to 6 months till they become stable in their enterprise.
- The University of Horticulture sciences also provides training in post harvest extension services, encouraging entrepreneurs to take up food processing activities.
- Support to PACS for undertaking primary and secondary processing is an eligible activity by NABARD to support them under "PACS as Multi Service Centres".
- Conduct of courses in food processing by RSETI to generate employment among rural entrepreneurs.

2.3.1.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Activity	Unit	Unit Cost	Phy Unit	Financial Outlay	Bank loan
Jowar, Bajra, Maize and Wheat based products	No.	50.00	270	13500.00	10800.00
Sugarcane based ancillary industries	No.	50.00	180	9000.00	7200.00
Fruits and Vegetable crop based products	No.	50.00	270	13500.00	10800.00
Sunflower, Groundnut, Kardai, Sesame, Mustard based	No.	50.00	180	9000.00	7200.00
Pulses based Dal mills	No.	50.00	180	9000.00	7200.00
Meat processing units	No.	50.00	18	900.00	720.00
Total				54900.00	43920.00

The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF and their working capital requirements

2.3.1.4 Critical interventions required for creating a definitive impact

- Setting up Agro Processing at the field level, involves production of Non-Agricultural Land Certificate, which is a very long and cumbersome process. The farmers loose interest in such case to set up such unit. The process of converting to NA land must be simplified.
- If the applicant has already taken loan for some other commercial venture, then it affects his CIBIL rating even if he is interested in applying for the ODOP unit under PMFME. The Banks will then take their own precautions and sanction of loan will not happen as fast as expected.
- Unavailability of water supply at the Green Tech Agro Park, due to which the project could not succeed as expected. The infrastructure is grossly underutilized.

2.3.1.5 Suggested Action Points

- Practical sessions to the Graduate students on the infrastructure and opportunities available across all colleges, will encourage more youths to take up self employment
- Some local entrepreneurs are already making any type of Jaggery like lemon jaggery, ghee jaggery, honey jaggery, pepper jiggery, liquid jaggery etc to cater to the various needs of customers. These kinds of innovative products with the right kind of infrastructure support under ODOP will lead to better income to farmers making definite impact.
- Visit of PACS members to ICTRI Mysore, to understand about the various developments in food processing machines to enable them suitable decisions for implementation for benefit by their members.

2.3.2 AGRICULTURE – ANCILLARY ACTIVITIES – OTHERS

2.3.2.1 Introduction

Agri Clinics and Agri Business Centres (ACABC) is a very popular Government Sponsored Scheme which encourages gainful self employment to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri related courses. The scheme, subsequently revised in 2018 added allied subjects like Horticulture, sericulture, dairy, animal husbandry, fisheries, home / community sciences, Bio technology, Agricultural engineering, Forestry, Food Technology, Food Nutrition and Dietetics etc and also graduates in Environmental Science, Botany, Zoology and Chemistry. The University of Horticulture Science is Nodal Training Institute to conduct the ACABC training course in Bagalkote. Thus there is scope for guidance and nurturing ACABC potential candidates who can set up Agri Clinics to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, post harvest technology, clinical services for animals, feed and fodder management to enhance productivity of crops / animals and ensure increased income to farmers.

There are 265 Primary Agricultural Coop Societies (PACS) in the district affiliated to Bagalkot DCCB. PACS play an important role in disbursing ground level credit to farmers who are members of these societies. Adequate credit flow to these societies at an affordable rate of interest will help them meet the credit demand of farmers for undertaking various agricultural and allied activities.

MFIs play an important role by way of providing credit to farmers at their doorstep for various agricultural activities and for rural populations engaged in Non-Farm Activities. Small finance banks and Non Banking Financial Institutions provide micro-finance to their clients leveraging on the grass root functionaries to reach the unbanked population still out of reach of financial fold.

Joint Liability Groups (JLGs) - The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, landless labourers, etc. It enables banks to reach to farmers through group approach, adopt cluster approach, facilitate peer education and credit discipline. Hence, banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing. Extension of credit to allied and agriculture activities and NFS activities by JLGs will enhance farmers' income. NABARD provided incentive of ₹2000 per JLG over a period of 03 years for formation, nurturing and financing of JLGs.

Business Model on financing of JLGs - To scale up the JLG performance in the State, NABARD had entered into Tripartite MOU with Karnataka Vikas Grameena Bank for formation of JLGs in several districts in Karnataka including Bagalkote District for the year 2020-21.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- Continuation of ACABC Scheme for the financial year 2021-22, gives scope for Banks in Bagalkote to lend because of the ACABC training provided by UHS, Bagalkote as Nodal Training Agency.
- Under PACS as MSC, around 60 projects of various PACS for construction of Cold Storage / Godowns have been sanctioned by NABARD, which will also be eligible under Agriculture Infrastructure Funds. On completion of this infrastructure, Bagalkot DCCB to encourage PACS affiliated to it to diversify their business through adequate credit support.
- Small Finance Banks and Non Banking Financial Services are provided by Credit Access Grameen, NABFINS, Jana Small Finance Bank, Ujjivan Small Finance Bank, Fincare Small Finance Bank, Chaitanya India Financial Credit Pvt. Ltd., Samastha India Ltd.

2.3.2.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Activity	Unit	Phy Unit	Financial Outlay	Bank loan
Agri Clinics & Agri Business Centres (ACABC)	No.	27	810.00	648.00
Loans to PACS / FSS	No.	288	14400.00	12960.00
Loans to MFIs for on lending to Agriculture	No.	283	14150.00	12735.00
Overdraft in PMJDY accounts	No.	1800	108.00	99.00
SHGs Fresh	No.	270	135.00	135.00
SHGs Repeat	No.	1350	675.00	675.00
JLGs	No.	900	450.00	450.00
Total			30728.00	27702.00

The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF.

2.3.2.4 Critical interventions required for creating a definitive impact

- PACS affiliated to Bagalkot DCCB should be more proactive in meeting the needs of their farmers as they must graduate from the basic banking function to conduct of many functions as per needs of the farmers in that area. NABARD Scheme of PACS converting to Multi Service Centers include creation of Agro Storage Centres, Setting up of cold storage, Agro Service Centre, Agro-processing centers, Agri-information centre, Agri transportation and marketing facilities, and Consumer Stores.
- The Aadhar linkage for DBT transfer of the beneficiaries should be linked to the PMJDY account and should not be allowed to shift to some other bank account, as it will enable the bankers to monitor the flow of DBT transfer to convince beneficiary pay the overdue interest and thus save the account from becoming NPA.

2.3.2.5 Suggested Action Points

- With the proper coordination among the Nodal Training Institute, Bankers and the ACABC candidates, there exists tremendous potential to finance and make successful ACABC units, which generates self employment among educated candidates.
- The Gap of existing saving linked SHGs yet to be Credit linked is a big challenge before the movement. This can be overcome by Focus on scaling up of credit linkage - First and repeat loans, scaling up of handholding of SHGs and follow up on livelihood activities and preparing a achievable strategic plan. Examination of non-disbursement of repeat loans, monitoring progress of SHG-BLP and promotion & financing of JLGs can be done by the banks in coordination and follow up with SRLM/ NRLM.

Working of Fincare Small Finance Bank, Jamkhandi Branch

True to the nature of organisation, that the Small Finance Banks aims at furthering financial inclusion by primarily undertaking basic banking activities to un-served and underserved sections including small business units, small and marginal farmers, micro and small industries and unorganised entities. Like other commercial banks, these banks can undertake all basic activities including lending and taking deposits.

A typical day of the Fincare Small Finance Bank begins when the Sales Head visits the village called Kulahalli, approx. 7-10 kms away from the main branch. The FinCare Small Finance Bank makes monthly collection from the field by deciding a fixed place and time of meeting where the members are expected to gather and make payment to the staff of SFB. The group consisted of 8 lady members of which only 6 were present. The other 2 could not make for the meeting so on the previous day only left the payment with other lady members. Thus there is a feeling of mutual trust and understanding. The SFB staff takes attendance in the sheet maintained by him. Among the group is a leader who maintains the file containing relevant papers of the group. The monthly payment received is written in a post card size card and also filed in the left side of the file. This is important and needed to be maintained properly as it contains the acknowledgement of the SFB staff who collected the amount. Two such cards are prepared – one given to the group leader and kept in the file and the other deposited by the staff at the branch along with

the cash collection. Such recovery is made in the software and checked and approved by the branch manager at the second level.

Activity Involved: Of the 6 ladies present, one of them was running a bakery business with the help of her family business earning approximately ₹3,000/- per day. Four ladies have taken loan for purchase of buffalo – 1 no, 4 no, 1 no, and 1 no. The 6th lady member run a carpentry home business with the help of her family members and hired one labour. They had availed loan of ₹26,000/- each at the rate of 24.75% repayable in 24 months and the monthly instalment worked out to ₹1,420/-

Loan availed: Members thus take loan regularly from the SFB for business working capital and on repayment again avail loan as it is convenient and easily available. The amount of loan varied from ₹26,000/- to ₹35,000/-

CHAPTER 3

CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)

3.1 Introduction

Micro, Small & Medium Enterprises (MSMEs) form an important and growing segment of Karnataka's industrial sector. As per the 'Micro, Small and Medium Enterprises Development Act, 2006 (27 of 2006) amendment with effect from 1 June 2020, the criteria for classification of micro, small and medium enterprises, has been as under:

- (i) a micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;
- (ii) a small enterprise, where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;
- (iii) a medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees. This notification shall come into effect from 01.07.2020.

MSME sector is considered very important because of its significant contribution to employment generation potential, GDP of the country (38%) and export basket. The sector has the potential to market "Made in India" vision brand globally. MSMEs are being encouraged to market their products on the e-commerce site, especially through Government e-Marketplace (GeM), owned and run by the government, wherefrom Ministries and PSUs (public sector undertakings) source their procurement.

3.2 Infrastructure and linkage support available, planned and gaps

- There were 4804 industrial units in Bagalkote District as on March 2020. Block-wise, Badami had 203 units Bagalkote 1347 units, Bilagi 148 units, Guledgudda 272 units, Hungund 263 units, Ilkal 349 units, Jamakhandi 854 units, Mudhol 442 units and Rabakavi Banahatti had 926 industrial units. The sector employed about 40,776 workers, which was about 5% of the total workers employed in the district.
- There are 11 Sugar factories in Bagalkote District, taluka wise being 2 at Bagalkot, 2 at Bilagi, 3 at Jamkhandi and 4 at Mudhol. Their total crushing capacity is 8958162 MTs producing sugar of 848211 MT.
- 30,273 registered units were engaged in service industry like Trade, Hotels and Transport activity, as per 2015 economic census.
- KIADB Industrial area in Bagalkote district is spread over an area of 257 acre, of which 100 acres allocated to Green Food Park Limited. Except for the new industrial area at Balakundi, industries at the other Industrial Areas are old and functioning well with no scope of further development and new allotment. Even at the Balkundi Industrial Area, infrastructure development is going on and allotment of 8 units to SC/ST entrepreneurs is in progress.
- **Details of KSSIDC industrial estates in the district as on 31.03.2021**

No.	Industrial Estate	Land acquired	No. of sheds	No. of sheds allotted	No. of plots formed	No. of plots allotted	No. of vacant sites
1	Bagalkot	14.32	44	44	48	48	-
2	Jamkhandi	19.17	20	20	50	50	
3	Mudhol	11.00	04	04	40	40	
4	Hunagund	20.32	-	-	52	52	
5	Banahatti	9.47	04	04	-	-	-
6	Navanagar Bagalkot	10.00	-	-	55	55	-
	Total	84.28	72	72	245	245	-

• **KIADB industrial area details:**

S. No.	Taluka	Industrial area	Extent in Acres	No. of plots formed	No. of plots allotted	Remarks
1	Bagalkot	Navanagar Bagalkot	157.20	132	117	Bal plots / areas reserved
2	Jamkhandi	Asangi	41	23	23	
3	Hungund	Ilkal Balakundi	96	87	08	

- M/s. Green Food Park Limited, Bagalkot is spread over an area of 100 acres of land at Navnagar KIADB Industrial Area, Bagalkot. Land development, laying of roads, drains, etc., common infrastructure facilities such as cold storage grading, sorting, packaging machines, weigh bridge facilities have been installed and completed. The civil works for the buildings, ware house, administrative block and R&D centre have been completed. The implementing agency has allotted 52.5 acres of land for 18 food processing units/companies and the balance land available for allotment is 2.25 acres. The total project cost reported by the company as on 08.09.2014 is ₹ 2241.05 lakh. The Government of Karnataka has released an amount of ₹ 400 Lakh and Government of India has released an amount of ₹ 300 Lakh so far as against the total sanctioned amount of ₹ 800 lakh. (₹ 400 Lakh Government of Karnataka and ₹ 400 Lakh Government of India) subsidy was given.
- During the year 2020-21, under PMEGP 175 beneficiaries were sponsored and sanctioned amount has been released. Under Capital Investment Subsidy Scheme, 12 industries were sanctioned ₹ 103.42 lakh subsidy. Under Interest Subsidy 3 industrial units were sanctioned ₹ 2.04 lakh.
- There are 6514 Handloom weavers in Bagalkote District and 72 Handloom weavers cooperative societies. There are also 23 Karnataka Handloom Development Corporation sub centres. Overall in the district, there are 13,183 handloom weavers.
- There are 17,829 powerlooms in 6,363 units spread across Ilkal, Guledgudd, Mahalingpur, Terdal, Rabkavi Banahatti and 40 power loom societies.
- To cater to the above there are 21 sizing units, 25 dying units, 7 ready made garments, 11 sewing machine operation training centre and 1 cooperative spinning mill working in the district.

a. No. of industries registered with DIC as on 31.03.2020

S No	Type of activity	No. Of industries
1	Food Beverages	994
2	Jeans/ Textiles	447
3	Wood	60
4	Printing & Stationery	33
5	Leather & Leather Product	20
6	Rubber & Plastic	17
7	Glass & Glass Chemicals	77
8	Metal Products	18
9	General Engineering works	94
10	Electricals & Electronics	55
11	Transportations	20
12	Repairs & Servicing	142
13	Ferros & Non Ferros	05
14	Other services	497
15	Miscellaneous	527
16	Mineral Based	20

Total	3026
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3.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

S. No.	Activity	Unit	Unit Cost	Phy. Units	Fin. Outlay	Bank Loan
A	Term Loans					
1	Micro Enterprises	Nos.	40.00	2700	108000.00	86400.00
2	Small Enterprises	Nos.	130.00	270	35100.00	28080.00
3	Medium Enterprises	Nos.	900.00	9	8100.00	6480.00
	Total				151200.00	120960.00
B	Working Capital					
1	Micro Enterprises	Nos.	25.0	2700	67500.00	54000.00
2	Small Enterprises	Nos.	40.00	315	12600.00	10080.00
3	Medium Enterprises	Nos.	250.00	9	2250.00	1800.00
	Total				82350.00	65880.00
	Grand Total - MSME				233550.00	186840.00

3.4 Critical interventions required for creating a definitive impact:

- Department of Food and Public Distribution, Government of India has notified the “Scheme for extending financial assistance to project proponents for enhancement of their ethanol distillation capacity or to set up distilleries for producing 1st Generation (1G) ethanol from feed stocks, sugarcane, sugar beet etc. vide Gazette Notification No. 128 dated 14 January 2021”. There are 11 sugar factories in this sugarcane producing district which may consider this scheme when the window opens by the Department of Public Distribution from time to time for inviting applications.
- HESCOM to provide electrification to the extent of 94.08 acres with 3800 HP load in Balkundi Industrial Area. Unless the same is provided, the industries will not be able to start functioning.
- Infrastructure works worth ₹ 67.00 lakh at KSSIDC Industrial Estate, Navanagar towards improvement in Infrastructure, as identified, is expected to benefit in production, value addition etc.
- Working capital requirement at ₹ 50,000/- per handloom weavers under the MUDRA Scheme is most beneficial for the development for handloom weavers. As per the MUDRA Scheme, the weavers are expected to put margin money of 20%, upto a maximum of ₹ 10,000/-. The weavers will be eligible for Interest Subsidy @ 6%.

3.5 Suggested Action Points

- **Grant based training programme of NABARD for FPOs/ SHGs/ JLG and Skill Development initiative for rural youth & programme by RSETI** -Training on processing, grading, sorting, packaging, branding and marketing can be extended to the FPO members under grant support of NABARD. Further, the FPOs, matured SHGs, SHG Federations have also been sanctioned Rural Marts, the products of Rural Marts can be brought under one brand one district and training for branding and marketing of the products of Rural Marts can be given to members of the Rural Mart.
As regards skill development for SHGs/JLGs/rural youth there are lot of scope under micro enterprises viz., catering, cleanliness work, poultry, sheep rearing, solid waste management, hygiene, construction and other sectors like repairing of agricultural inputs, electricians, plumbers, house hold appliances repair work, etc., can be covered under NABARD grant support through various stakeholders including RSETIs/RUDSETIs. Especially, in present scenario, health care sector is to be given much focus and there is a need to create workforce of healthcare professionals like health technicians, general duty assistants, health aide, medical records assistant, Phlebotomist for science students, front

office management in hospitals, etc., can be covered for rural youth with NABARD grant support.

- **Agri-Startup** - With improvement in areas of technology, digitization, etc., Agri startups started connecting the missing links in the agricultural value chain and deliver efficient, innovative products, technologies and services to farmers and consumers. The Agri startups in India are providing information, techniques and efficiencies to farmers under various sectors viz., Upstream (Input) Marketplace model (Matching Agri-input sellers to farmers), Downstream (Output) 'Farm to-Fork' supply chain model (Matching farmers to businesses or retail customers for fresh produce, processed food) Farming as a service, IoT/Big Data led innovation, Engineering led innovation, Miscellaneous (Innovation in agri products, dairy farming). There are around 1000 Agri tech start ups in India. Karnataka has 250 Agri-Tech startups. To develop congenial eco-system for Agri startups in Karnataka, a committee had been constituted to formulate a policy framework on Agri startups and operational guidelines. The government is in the process of releasing it shortly.

Scope for Agristart ups -Students having degree of agronomy, plant breeding, post-harvest technology, horticulture, Agri-extension and communication and animal husbandry could be trained with ICT knowledge and they can be motivated to start counselling and guidance centers at village, block or district levels. Later, on these centers could also provide services like soil testing, compost making and plant nursery.

Building a suitable value chain is another need for the development of agriculture, farmers and every other stakeholder. Startups can focus on inclusive market system development approach which could be focused on building capacity and resilience of the local market and business scenario, supporting incentives resources of the farmers and agri-businesses, ensuring beneficial inclusion of the small farmers and stimulating change and innovation that continues to grow. The services like farmer's landholding and cropping pattern especially which are useful for the farmers, type and quality of farm produce, timeline of quantity production and the suitable supply chain management from farm to retail store can also be added as service provider startups. There are several opportunities available for entrants to start a business for the welfare of farmers and development of agriculture sector. College graduates, especially those in agriculture science, agriculture technology, animal husbandry, post-harvest technology, biotechnology and agri-business management could explore business ideas that can be further developed as business models, aimed for the betterment of the agriculture sector in India.

- The Warehouse, Cold Storage and processing unit of Green Food Park, is grossly underutilized as the Industrial Area has not been given water connection. By providing water supply optimum use of the infrastructure that has been created can be made.

(For detailed paper visit, <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

CHAPTER 4

CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING

4.1 EXPORT CREDIT

4.1.1 Introduction

Considering the availability of varied natural resources in the district, there is scope for production and export of many products from Bagalkote which are unique and has a universal appeal. Agricultural and Horticultural commodities (Grapes, Pomegranate, Mango, Banana, Maize Groundnut Green grams, sugar, Bengal grams, Bajra), Minerals and Mineral based products & Engineering products are exported to countries like UAE, Pakistan, Yemen, Iran, Sri Lanka, Nepal, Vietnam, Burma, Bangladesh, Malaysia.

The GLC figures for export during 1018-19, 2019-20 and 2020-21 were ₹9.00 crore, ₹11.95 crore and ₹2.95 crore respectively.

4.1.2 Infrastructure and linkage support available, planned and gaps

- There is a considerable improvement in the quality of pomegranate from the year 2005 due to which export of the produce- Kesar and Araktha varieties- began to take place which were in great demand from European countries due to their excellent quality parameters.
- In the KIADB Industrial Area, Pack house with receiving, washing, waxing and grading, pre-cooling unit, commercial cold rooms, ripening chambers, aril separation and packing units, storage for agriculture/horticulture products is available for Pomagranate.
- The Green Food Park is situated in the land adjacent to the KIADB Industria Area, having infrastructure facilities for horticulture produce catering to domestic and export market.
- Centre of Excellence were inaugurated by the Chief Minister in June 2021 sanctioned under the Indo-Israel Agricultural Project, in Bagalkote for pomegranate. Because there is lot of scope for adoption of new technologies in crop production and post harvest management to increase the production of horticulture produce, this centre will help the farmers choose and adopt technology that suits them with the goal of doubling their income. The Pomagranate centre in Bagalkote will get access to the latest innovative Israel technologies which includes introduction of irrigation management based on precision agriculture by satellite imaging, advanced fertigation and canopy management techniques.
- Pink granites of Ilkal are known for their colour, texture and beauty. Pink granites are located around Gungalamari, Gudur, Chikkodagali, Sankalapur and Hosur Villages. The pink granite occurs in the form of boulders and sheet rock. It is medium to coarse grained in texture. The colour is variable being deep red, deep pink and pinkish brown. The joint spacing is generally 1 mt, the pink granite of the above sector is being marketed as "Ilkal Pink", "Imperial Red", or "Ruby Red". The estimated reserves of granite are of the order of 1650 lakh in Ilkal area. Grey granite ornamental variety, quartz, pink and white feldspars and the variety B-Red is found around Balakundi and Sankalapura villages
- There are huge reserves of Iron ores in Bagalkote. Iron ores are exported in large quantities from Karnataka, bulk of which is magnetite. 30% of Indias Limestone reserves are also with Karnataka, and the same available in Bagalkote also.
- The unique and traditional GI tagged Ilkal sarees and Guledgudd Khuns, which is prepared by handloom is much in demand due to their texture and durability fetch a good amount from those appreciating these handloom products. Two Government of India promoted Handloom Weavers clusters implemented by Weavers Service Centre are situated at Amingadh, Hungund taluka and Nagral, Bilagi Taluka, supporting the weavers in their production and marketing.

4.1.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Activity	Unit	Unit Cost	Phy Unit	Financial Outlay	Bank loan
Pre-shipment export credit	No.	100.00	5	500.00	400.00
Post shipment export credit	No.	100.00	5	500.00	400.00
Total				1000.00	800.00

4.1.4 Critical intervention required /action points to be addressed

- The University of Horticulture Sciences and KVK may try to demonstrate good quality of horticulture produce taking into consideration the conducive climate, soil, temperature, water availability etc. to make the horticulture produce quality suitable for export.
- Authorised User base of various GI products in Karnataka currently stands at 399. Through Market Development Assistance Scheme, GI artisans are being facilitated at India International Trade Fair every year by way of providing stalls to them, which may provide a spotlight on GIs. Thus efforts may be made by the Weavers Societies to register as Authorised Users of Ilkal Sarees / Guledgudd Khun.
- The traders make a huge margin in the export of Ilkal sarees while the economic condition of the weavers do not improve in spite of the labour employed. Due to the economic condition, the young generation are not interested in handloom and switch over to other avenues for better income. Decline in number of handloom weavers can be arrested, if steps are taken to support the handloom weavers in every way by the stakeholders.

4.1.5 Suggested Action Points

- Pomagranate is grown over a large area in Bagalkote, which also complements with the Grapes growing in the district. Thus therefore there is opportunity for developing and sharing infrastructure like setting up of multi product pack houses for grapes and pomegranates.
- Exploring the overseas market for the GI tagged Guledgudd Khuns and Ilkal sarees, being unique and traditionally handwoven
- There is scope for export of organically produced agriculture and horticulture produce as well as exporting in the processed form. The Federation of Organic Farmers in the district may work toward exploring export potential.
- Because the products produced in Bagalkote and exported from some other cities with ports/ airports etc, the exporters avail of export credit from that city rather than the place of production. The Ground Level Credit Flow in the district is very erratic. The Bankers may therefore be more proactive in scouting for Individual manufacturers / traders who are exporting and also retain its clients undertaking exports to support this priority sector.

4.2 CREDIT POTENTIAL FOR EDUCATION

4.2.1 Introduction

Under the revised priority sector lending circular of RBI in September 2020, the threshold of education loan to individuals for educational purposes, including vocational courses, not exceeding Rs 20 lakh will be considered as eligible for priority sector classification. With this background, this chapter deals with the assessment of credit potential for education in Bagalkote District. Basaveshwar Veerashaiva Vidya Vardhak Sangha (B.V.V.Sangha), Bagalkot is situated in the northern part of Karnataka. The Sangha started with a sanskrit pathashala, is now a leading educational organization running more than 120 institutes and various campuses. The prominent colleges are in various domains such as Arts, Science, Commerce, Law, Engineering & Technology, Dental, Medicine, Management, Education, HR Training, Sports and Vocational trades. The district also has the renowned University of Horticultural Sciences. The University of Horticultural Sciences, Bagalkot has its jurisdiction covering 23 districts of Karnataka with nine colleges, four Diploma Courses in Horticulture, 11 Research Stations including three Regional Horticultural Research and Extension Centers and 10 AICRP centres, 12 Horticultural Extension Education Units (HEEUs). The Ground Level Credit for Education for the year 2018-19, 2019-20 and 2020-21 was ₹ 17.00 crore, ₹ 19.67 crore and ₹ 14.63 crore respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps

- As per the 2011 census, the literacy rate of Bagalkote District is 69%, there are 680 primary schools teaching class I to V. Of these the enrollment were for 105787 boys and 95084 girls with overall capacity of 200871. There were 1274 schools providing higher primary

school education with class VI to VIII with enrollment of 59406 boys and 57321 girls totaling to 116727. There were 517 high schools with 35098 boys and 32909 girls totaling to 68007 students. The teacher student ratio for primary schools (lower and higher) was at 1:33 while for high school it was at 1:16.

- Among other infrastructures, 1954 Primary Schools (lower and higher) 1926 had boys toilets, 1925 had girls toilets, 1856 had electricity and 1076 had a playground. 599 schools had ramp, 1783 had compound, 1930 had drinking water and 1648 had school library. There are 3 residential schools for Scheduled Castes one each at Mudhol, Bagalkote and Bilagi each.
- During the year 2019-20, 38895 children availed scholarships in primary schools and 7344 students availed scholarship in high school (IX and X std). 111 school buildings also had anganwadi centres in them.
- There are 142 Pre-University Colleges, comprising of both Government and Private – Aided and Unaided. There are 15 Govt. colleges and 42 Private Colleges. There were 06 Private Ayush Colleges, 01 private college in Allopathy and 01 dental college in Bagalkot block, 04 Govt. polytechnic and 05 private polytechnic colleges, 03 engineering private college.
- Karnataka Government has implemented Learning Management System (LMS)-based digital learning in Government higher educational institutions. It is a platform to revolutionise teaching and learning, and is said to be a novel and first of its kind initiative of the State Government, a boon to the students of Government Higher Education Institutions, especially those from socially and economically disadvantaged sections of society. 'Karnataka LMS' is to be implemented in 430 Government first grade colleges, 87 government polytechnics and 14 government engineering colleges. This would have a progressive impact on the teaching of about 24,000 teachers and learning of about 4.5 lakh students. To promote digital learning in higher education 5500 smart classrooms to be set up in Govt. colleges based on the LMS system of learning. These smart classrooms will help students cope with the academic loss due to the Covid-19 pandemic.
- To promote education for the girl child, the Karnataka government has decided to make education free for all girls across the state. According to the scheme, the government would reimburse all fees, except examination fees of girl students of Class 1 to graduation level. The students will have to pay the fees first at the time of admission and get it reimbursed from the government later. An important highlight of the scheme is that the entire tuition fee will be waived even if students opt for esteemed women's colleges.
- Under “Hobligonda Vasathi Shale” scheme, 270 new residential schools have been started for education development of SC/ ST children.
- Prabuddha scheme for students from the Schedule Cast/Schedule Tribe (SC/ST) communities was launched by the Karnataka government in December 2018 to enable them to get access to the world's best universities through the scheme at little or no cost. The scheme will cover the student's course fees, living expenditure and airfare to the country in which the student is pursuing their studies. Moreover, there will be a 33 per cent reservation for scholarships catering to women candidates and a four per cent reservation for differently abled students every year.
- The Government of India has launched a scheme to provide full interest subsidy during the period of moratorium i.e., course period plus one year or six months after getting job, whichever is earlier, on loans taken by students belonging to Economically Weaker Sections from scheduled banks under the Educational Loan scheme of the Indian Banks' Association, for pursuing any of the approved courses of studies in technical and professional streams from recognized institutions in India.
- The Cabinet Committee on Economic Affairs (CCEA) has approved continuation of the Credit Guarantee Fund Scheme for Education Loans and continuation and modification of the Central Sector Interest Subsidy (CSIS) Scheme with a financial outlay of ₹ 6600

crore for the period from 2017-18 to 2019-20. Students with annual gross parental income upto ₹ 4.5 lakh are eligible for the scheme and the loans are disbursed without any collateral security and third-party guarantee.

- The government is providing free laptops to the students with an income criteria of ₹ 2.5 lakh per annum. It is estimated around 1.8 lakh students are to be covered under the scheme. The government is also having a scheme for providing free bicycles to facilitate transport for rural and hilly region girl students, who were enrolled to class 8th in government and government aided scheme and they belong to BPL family

4.2.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

S.No	Activity	Unit	Unit Cost	Physical units	Financial outlay	Bank loan
1	Education loans	Nos	10.00	135	1,350.00	1215.00

4.2.4 Critical interventions required for creating a definitive impact

- On account of floods in 2019, many school buildings in the Bagalkote have been severely damaged. To support the school infrastructure to come up quickly, NABARD has sanctioned under RIDF Tranch 25, 110 school building infrastructure to Department of Public Instructions (DPI) which involves projects costing ₹ 2775 lakh of which RIDF loan has been sanctioned for ₹ 2359 lakh. Many of these projects are still on-going / slow moving, as only an amount of ₹ 1048 lakh has been drawn so far from NABARD, the implementing department, PWD may give priority to completion of these projects.
- There is gap between the education provided in colleges and the skills required by the industries while considering hiring. The professional institutes, especially the Industrial Training Institutes (ITIs) may try to bridge the gap between the theoretical knowledge and the industry required knowledge. Industries face problems in finding suitable employees as education provided is not suitable for directly working in industry.

4.2.5. Suggested Action Points

- There is not much awareness among the students about the type of loans available under this sector to facilitate them in further studies. The educational institutions in the district can coordinate with the banks for conduct a camp which will guide the students in knowing the financial support that is available to them to pursue higher studies.
- The sector is hampered by large number of defaults, primarily arising out of frequent change of address by the students and therefore it is suggested that loan given under this sector may be securitized. Income earning parent / guardian may be taken as co-guarantor to bring down incidence of defaults in education loan.

4.3 CREDIT POTENTIAL FOR HOUSING

4.3.1 Introduction

The Upper Krishna Project (UKP) consisted of construction of Narayanapura dam to the height of 492.25 meters and Almatti Dam to 524.25 meters and net work of canals to irrigate parts of drought prone districts of Vijayapura, Bagalkote, Kalaburgi and Raichur of northern Karnataka. The Almatti Dam Project (consisting of Almatti Left Bank Canal and Almatti Right Bank Canal) displaced 12 wards in Bagalkote town, However the project displaced 12 wards of Bagalkote Town and affected 137 villages, while the Narayanapura (consisting of Narayanapura left bank Canal and Narayanapura Right Bank Canal) displaced 40 villages. Even after 20 years of Rehabilitation Centre, houses are still getting constructed and thus there is lot of potential for bankers to finance this activity.

The Priority sector guidelines include loans provided to individuals upto ₹ 35 lakh in Metro (population of 10 lakh and above) and upto ₹ 25 lakh in other centres provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹ 45 lakh and ₹ 30 lakh respectively, are eligible to be considered under Priority Sector Lending. Repair to houses upto ₹ 10 lakh in metro and upto ₹ 6 lakh in other centres places are also eligible.

As per the 2011 census, the district has 4,90,657 houses of which 2.42 lakh houses are located in rural areas, while 1.18 lakh houses are situated in the urban area.

Ground Level Credit in the last three years is given below: (₹ lakh)

Year	Target	Achievement
2018-19	15,144.00	8,872.00
2019-20	16,900.00	9,938.00
2020-21	17,070.00	10053.00

4.3.2 Infrastructure and linkage support available, planned and gaps:

- 2366 houses were constructed in the district during the year 2019-20 under the Basava Scheme, benefitting the 142 SC families, 46 ST families, 162 families from Minority Community and other below Poverty Line 2016 families.
- Under the B R Ambedkar Niwasa Scheme, during the year 2019-20, 887 houses were built benefitting 658 rural families and 229 urban families.
- Under Pradhan Mantri Awas Yojana (Grameen) Housing Scheme, during 2019-20, benefitted 85 SC families, 54 ST families, 26 Minorities and 108 Below Poverty Line families totaling to 273 houses. The Pradhan Mantri Awas Yojana (Urban) benefitted 16 SC families, 5 ST families, 5 Minorities, 28 Below Poverty Line families totaling to 54 houses.
- Under Devraj Urs Housing Scheme (Grameen) during 2019-20, 25 SC families, 07 Minorities, 76 Below Poverty Line families totaled to 108 houses being constructed, while
- Under the Vajpayee Urban Housing Scheme during 2019-20, 42 SC families, 02 ST families, 66 Minorities families, 352 families below Poverty Line totaling to 462 houses were built.
- Under the Swatch Bharat Mission (Grameen) 6478 Individual Household Toilets were constructed with the cumulative construction of Individual Household Toilets rising to 2,38,127 in the district.

4.3.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

S. No	Activity	Unit	Unit Cost	Physical units	Financial outlay	Bank loan
1	Housing loans	Nos	8.00	2025	16200.00	14580.00

4.3.4 Critical interventions required for creating a definitive impact

- Post COVID-19 pandemic and nation-wide disruptions in economic activities, Housing sector has been facing the issues like lack of liquidity, low demand and high inventory levels. A crisis in the housing sector would affect the livelihoods of labourers and existence of several MSMEs associated with the sector. For stepping up demand for dwelling unit's special measures like interest concessions on borrowed capital, increasing thresholds for PMAY, Income Tax exemptions for acquisition of dwelling units etc. is the need of the hour.
- There is a need for banks not only for sanctioning loans for construction/ purchase of ready built houses/ flats but also develop a Housing Loan Guarantee Fund by leveraging and linking the same with insurance, wherein in the event of the untimely demise of loanee, the loan can be adjusted against the claim out of the guarantee fund.

4.3.5. Suggested Action Points

- The DCCB has not made any sanctions under Housing Loan inspite of their outreach and the scope of new houses coming up in the urban and rural areas, as the district is fast developing. They may make conscious efforts to scout for housing proposals and sanction same.
- Easy Availability of Construction Materials like Bricks, Cement, steel rods, construction labourers, engineers, architects, availability of electricity and water can ease out plans of construction of house. Community housing projects financing may be encouraged by Banks by making tie-ups with builders.

- Title deeds to the land and property should be properly verified by the beneficiary as well as the lending institution. Thus all precautions be taken to finance construction on encumbrance free land to avoid litigation problems later on.

(For detailed paper visit, <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

CHAPTER 5

INFRASTRUCTURE SUPPORT

5.1 Infrastructure - Public Investments

5.1.1 Rural Infrastructure Development Fund (RIDF) Interventions

The GoI created the Rural Infrastructure Development Fund in 1995-96 under the aegis of NABARD with the objective of giving low cost fund support to State Governments and State Owned Corporations for quick completion of ongoing projects relating to medium and minor irrigation, soil conservation, watershed management and other forms of rural infrastructure. The assistance under RIDF now covers 37 activities under Agriculture, Social and Rural connectivity sectors, including, support for Mechanisation of Farm Operations & Related Services. As on 31 March 2021, cumulative upto RIDF XXVI, NABARD has sanctioned total 709318 projects involving loan assistance of ₹3,90,563 crore to State Governments as on 31 March 2021. Of this, an amount of ₹3,05,177 crore (78%) has already been disbursed. In addition, ₹18,500 crore was sanctioned and disbursed for rural roads under Bharat Nirman. This translates to total sanctions of ₹4,09,063 crore and total disbursements of ₹3,23,677 crore (79%)

Support to Government of Karnataka under RIDF

As on 31.03.2021, 43597 projects have been sanctioned to the Govt. of Karnataka under RIDF I-XXVI covering Irrigation projects, Flood Protection Works, Ground Water Recharge Structures, Roads, Bridges, Godowns, Rural Markets, Primary Schools, Secondary Schools, First Grade colleges, ITIs, Polytechnic Colleges, Backward Classes Hostels, PU Colleges, Anganwadi Centres, Primary Health Centres, Watershed development, Village Knowledge Centers, Rural Service Centers, Sericulture and Fish Jetties as detailed below: (₹ Crore)

S. No.	Name of the Sector	No. of projects (net of dropped)	Total Financial Outlay	Loan Sanctioned	Amount disbursed
1	Agriculture and allied projects	4876	1581.43	1451.50	1163.36
2	Social sector projects	20981	4360.59	3712.90	2640.93
3	Irrigation projects	5188	4038.71	3394.15	2778.73
4	Rural roads and bridges	12552	7881.88	6427.29	5943.66
	Total	43597	17862.62	14985.84	12526.68

Karnataka State Infrastructure indicators

Placed below are the broad infrastructure indicator for the state of Karnataka and Bagalkote. The indicators are categorised under 11 major heads and each component has been categorised as 'A+' (where the district indicator is 100% or more as compared to the State indicator), 'A' (Between 85% - 99.9%), 'B' (70%- 84.9%), 'C' (50%-69.9%), & 'D' (less than 50%) depending upon the district's position vis-à-vis the State.

SNo	Indicators	Karnataka	Bagalkote	Category
1	Electricity			
a.	Proportion of electrified villages including hamlets	99.86%	100%	A
b.	% of rural households having access to electricity	86.72%	100%	A
2	Transportation			
a.	Road length (in kms) per 100 Sq.kms area- 2018-19	140.00	82.40	
b.	No. of transport vehicles (registered vehicles of all types) per 1000 sq. km, as on 31.03.2018	106771	432	

SNo	Indicators	Karnataka	Bagalkote	Category
c.	Proportion of villages having access to all weather roads, 2019	73.93	69.86	
3	Irrigation			
a.	% of Gross Irrigated Area to Gross Cropped Area, 2017-18	30.34	56.80	
b.	% of net area irrigated through groundwater (wells, borewells etc.) 2017-18	53.98	43.26	
c.	% of net area irrigated through surface water (canal, tank, LIS, Others) 2017-18	46.02	54.82	
d.	No. of borewells per 100 ha of cropped area (2016-17)	11.23	23.00	
4	Communication			
a.	Number of Telephones per Lakh population	155.00	226.10	A
b.	Population served per post office as on 31.03.2020	6273	5743	
c.	Average area served per post office (Sq. Km) as on 31.03.2020	19.71	19.91	A
5	Education			
a.	Literacy Rate, 2011(%)	75.00	68.82	
b.	Literacy Rate-Male (%)	82.50	79.23	
c.	Literacy Rate-Female(%)	68.10	58.40	
d.	No. of Primary schools per lakh population, 2019-20	102.00	135.00	A
e.	No. of High schools and Pre-University Colleges (PUCs) per lakh population 2019-20	36.47	36.58	A
g.	Pupil-Teacher Ratio (1 to 10th Std.)	30	18	
i.	No. of degree and professional colleges per 1 lakh population 2019-20	2.38	4.79	A
6	Health			
a.	Crude Birth Rate (per 1000 persons),2017	20.20	10.01	
b.	Crude Death Rate (per 1000 persons), 2017	6.3	8.5	A
c.	Maternal Mortality Rate (MMR) per 1 lakh live births	108	63	
d.	Infant Mortality rate (IMR) per 1000 live births	25	18	
e.	Life expectancy at birth			
	Male	67.70	72.00	A
	Female	70.80	74.30	A
f.	Family Welfare Sub centres/ primary health centres/ primary health units per 1 lakh population	18.71	25.63	A
g.	No. of Dispensaries and Hospitals (Incl. under Indian system of medicines) per 1 lakh population	31.35	38.54	A
h.	No. of doctors (Incl. under Indian system of medicines) per 1 lakh population	60.00	83.00	A
i.	No. of beds (in Govt Hospitals) per 1 lakh population	108	218	A

SNo	Indicators	Karnataka	Bagalkote	Category
7	Water Supply			
	% of Habitations having drinking water facility of 50 or more LPCD	65.79	82.40	A
8	Agriculture Markets			
	No of agriculture markets per 100 sq km	0.50	1.25	A
9	Poverty			
	% of population (rural) below poverty line	37.50	NA	
10	Agriculture Marketing			
	Regulated markets and sub-markets/ lakh population,2018-2019	1.00	1.00	A

Impact of RIDF

The RIDF assistance has helped the state in bringing in more than 4.54 lakh Ha of land under irrigation, creating more than 45926 KM of road length and 58637 M of bridge length besides creation of education and social infrastructure in rural areas.

5.1.5 RIDF projects in Bagalkot district

Benefits from completed projects under RIDF in Bagalkot district as on 31 March, 2021 are as given in table below: (Tranche I-XXVI) (₹ lakh)

S No.	Broad Sector	Net No. of Projects Sanctioned	No of Projects Completed	Net Project Cost	Net RIDF Assistance	Net RIDF loan disbursed	Benefits
1	Irrigation	163	144	30823.51	28940.89	26070.29	3222.87 ha of land
2	Raithak Samparka Kendras	6	5	265.00	251.75	232.55	
3	Animal Husbandry	37	28	842.83	800.73	555.68	285 villages
4	Godown	9	9	1407.25	1336.89	1336.89	32006 MT capacity
5	Rural Markets	37	37	916.68	855.85	723.92	94 villages
6	Ground water Recharge	69	69	191.58	162.84	161.63	581 ha of land
7	Reclamation of WtrLogd Areas	3	3	140.86	133.81	88.72	434 ha of land
8	Flood Protection Work	2	2	40.00	38.00	24.22	50 ha of land
9	Sericulture Projects	2	2	22.30	21.19	18.84	
10	Anganwadi	364	305	2182.19	1858.76	1332.69	305 villages
11	Infra for Rural Education	534	372	12024.93	10240.93	7212.87	6 lakh population
12	Public Health Institution	13	7	3762.00	3197.70	2797.10	70 villages
13	Rural Service Centres	8	4	151.80	140.92	134.84	
14	Roads	390	379	27943.86	22668.27	20392.99	1652.70 km
15	Bridges	44	43	2779.87	2246.23	2074.87	1446.92 mtr
	Total	1681	1409	83494.66	72894.76	63158.10	

Studies conducted by NABARD to assess the impact of RIDF projects revealed that the

infrastructure created resulted in increase in agricultural production, increase in GDP, improvement in education and healthcare facilities to the rural populace, employment / income generation for rural masses and overall development and prosperity of rural areas.

The RIDF intervention has also created some intangible benefits such as introduction of project approach in place of programme approach, rationalization / streamlining of tendering procedure / administrative approach as also spread the concept of participatory approach.

Long Term Irrigation Fund (LTIF)

The Hon'ble Union Finance Minister, during his Budget Speech 2016–17 had announced the creation of a dedicated Long Term Irrigation Fund (LTIF) in NABARD with an initial corpus of ₹ 20,000 Crore for fast track implementation of incomplete major and medium irrigation projects under AIBP and also two national projects. A total fund requirement of ₹ 91,807 Crore was estimated for the period 2016–20 to finance 99 incomplete AIBP projects and two National Projects by Ministry of Water Resources (MoWR), GoI, identified under LTIF. The Central share is funded by way of budgetary resources and/ (or) bonds to be mobilised by NABARD and serviced by GoI as well as market borrowings by NABARD. The state government have the option of funding their share through LTIF/RIDF/state government budgetary resources/market borrowings. Five projects in the State viz., (i) Upper Tunga Irrigation Project, (ii) Bhima LIS, (iii) Karanja Project, (iv) Sri Rameswar Irrigation Project and (v) NLBC System Project are covered under Long Term Irrigation Fund (LTIF) with a total loan of ₹ 1837.34 Crore sanctioned towards Central share, of which three projects viz. Bhima LIS, Karanja Project and Sri Rameswar Irrigation Project are completed.

5.1.6 Critical Infrastructure created by RIDF

Since inception, under RIDF tranche I to XIX, a total of 1319 projects were sanctioned and completed in Bagalkote. The cost of these projects was ₹ 50676.96 lakh and the RIDF loan sanctioned was ₹ 41954.09 lakh. The projects were sanctioned to the various line departments and institutions like Agriculture Department, Animal Husbandry Department, Department of Public Instruction, Department of Pre University, Tourism Department, Department of Horticulture, Health, Public Works Department, Rural Development and Panchayati Raj, Tourism, Woman and Child Development, Water Resources Department (Major and Minor Irrigation, and ITI-SDEL

5.1.7 Critical interventions required for creating a definitive impact -

- The 2 km internal village road connecting Halagalli and Katarki at Mudhol Taluka is the main road for farmers to carry their harvest to the market. However, during the rainy season, the kutchra road is washed off and the farmers living in the area are cut off, when floods come in. Efforts should be made for construction of this road.
- Construction of abattoir to cater to the rise in demand of table meat.
- Setting up of fish market in Terdal as there is lot of demand of fish in that area and the fishermen are selling their catch on the roadside, due to lack of market infrastructure.

5.2 SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT

5.2.1 Introduction

Development of social infrastructure by individuals/non-government institutions & organizations covering schools & colleges, health care, and drinking water and sanitation facilities through bank credit will further boost infrastructure development and help in human resource development. Bagalkot has medical, dental & nursing colleges and is steadily emerging as a healthcare hub. There is a need to focus on upcoming/ planned projects and provide credit through the banking sector in the district.

With a view to providing pure drinking water to villagers in their service area, Gram Panchayats & many PACS affiliated to Bagalkot DCCB have started 'Pure Drinking Water Units'

in the district. The GLC for Social Infrastructure for 2018-19, 2019-20 and 2020-21 was ₹0.06 crore, ₹1.35 crore and ₹8.69 crore.

5.2.2 Infrastructure and linkage support available, planned and gaps

- As per the District Health & Family Welfare Office Bagalkote, during the year 2019-20, there were 06 Ayush Hospitals with 56 beds and 16 dispensary. There were 68 Government Hospitals having Allopathy Hospitals and Indian System of Medicine Hospitals with 1484 beds. There were 735 Private Hospitals with 2917 beds including Nursing Homes / Clinics. There were 1636 doctors in the district.
- There were 1497 students enrolled in Aided and Govt and Degree Colleges per Lakh Population. There were 3 private engineering colleges with 733 students. There were 04 Government Polytechnic colleges and 05 private colleges (aided and unaided). There was 01 Private Dental College and 01 Private Medical College.
- As per Panchayati Raj Engineering Division, around 60% of the habitations get more than 50% LPCD water.

Thus with all of the above statistics there remains scope for construction of hospitals, nursing homes, educational institutes and drinking water units and potential is worked out as under:

5.2.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Activity	Unit Cost	Unit	Phy Unit	Financial Outlay	Bank loan
Educational institutions	20.00	No.	18	360.00	288.00
Hospitals	20.00	No.	18	360.00	288.00
Nursing Homes / Clinics	20.00	No.	18	360.00	288.00
Drinking water units	4.00	No.	18	180.00	144.00
Total				1260.00	1260.00

5.2.4 Critical interventions required for creating a definitive impact

- Providing placements for outgoing students every year is a huge challenge to the education institutes. The education curriculum combined with the on-going schemes of Govt of India / State Governments with a view to acquire skill sets and explore scope for self employment ventures either in manufacturing or in service industry is the need of the hour. Thus the stakeholders namely the educational institutions, Skill imparting training institutes, bankers should all work in tandem for creating a conducive atmosphere of self employment.
- The Water Users Association may play an active role in creating awareness in conservation of water and availability of clean drinking water to be made accessible to the villages. Many PACS have started the business of supplying purified water to the town population.

5.2.5 Suggested Action Points

- There is scope of setting up Incubation Centre by the Engineering College or University of Horticulture Sciences with grant support from NABARD. The centre would help in providing support to aspiring entrepreneurs in agriculture, allied or any other sector from ideation stage. It is not just for students but anyone with a business idea in the region can approach the centre. set up. If there is potential, the centre will assist in crystallizing the idea, developing a business plan, helping in getting financial support from institutions and taking the product to market. The centre will also provide a platform for entrepreneurs to interact with experts from different sectors who can assist in making the business successful.
- Providing guidance by the educational institutes will help generate self employment ideas and the institutions to acquire livelihood skills. The educational institutes need to keep themselves abreast of the various government programmes for encouraging self employment, various facilities available through the Financial Institutes to enable them take appropriate decisions. Financial Literacy camps may also be arranged for students.

- On account of Covid 19, the Health Sector came under lot of stress, unable to meet the demand of the people for Oxygen, ICU health care. Proposals for setting up Health Care Institutions may be guided suitably by the Banks, which will strengthen the Health Infrastructure .

5.3 RENEWABLE ENERGY

5.3.1 Introduction

Karnataka is blessed with abundant renewable energy resources of all forms including Solar, Wind, Small hydro, Biomass, Waste to Energy, Tidal, etc. Karnataka is the No.1 State in India with 15130 MW (as on 31 March 2021) in Cumulative Installed Capacity of Renewable Energy capacity. The State has allotted renewable energy capacity of 34692.79 MW (as on March 2021). Government of Karnataka is committed to provide 24 x 7 power supply to all and subsequently planning for energy security in long run.

The Karnataka Renewable Energy Policy 2016-22 has objective of adding additional 6000 MW by 2022 in phased manner. The proposed year-wise capacity addition targets are given as below:

Renewable energy source	2020-21	2021-22
Wind	800	900
Small Hydro	175	200
Biomass, Cogeneration, Waste to energy	100	100
Total	1075	1200

The different sources of renewable energy can be wind, Biogas, cogeneration, waste to energy and smaller projects at individual levels like solar heaters, solar lighting, solar water pumps, etc. The GLC for Renewable Energy for the year 2018-19, 2019-20 and 2020-21 was ₹0.02 crore, ₹0.06 crore and ₹0.16 crore respectively.

5.3.2 Infrastructure and linkage support available, planned and gaps

- Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahabhiyan (PM KUSUM)** This scheme is one of the largest initiatives in the world to provide clean energy to more than 3.5 million farmers by solarising their agriculture pumps. It aims to install grid connected ground mounted solar power plants (up to 2 MW) aggregating to a total capacity of 10 GW under Component A; install 20 Lakh standalone solar pumps under Component B; and solarize 15 Lakh grid connected agricultural pumps under Component C. All components combined would support installation of additional solar capacity of 30.80 GW.
- Solar Roof Top Grid Connected Systems:** Government of Karnataka initiated scheme of generating power from Solar roof top power plants on the buildings with Net and Gross Metering facility with a target of 400MW and ESCOMs are operating the scheme. At the end of March 2021, 274.65 MW capacity has already been commissioned under grid connected Solar Rooftop Systems in Karnataka.
- Surya Raitha Scheme:** It helps farmers in irrigation purposes as the farmers need not switch on their Irrigation Pump Sets during night. Subsequently, the solar water pumps keep a check on the power and water wastage. The excess solar power generated can be pumped to the grid thereby providing extra income to the farmers.
- Central Financial Assistance and Fiscal Incentives for Biomass power projects and Bagasse cogeneration projects:** Central Financial Assistance depending upon category and type of grid connected projects is provided. The amount of Central Financial Assistance would be calculated for biomass combustion power projects based on installed capacity and for bagasse cogeneration project in sugar mills based on surplus power exported to grid. Presence of sugar mills in the state provides additional avenue for cogeneration.
- New National Biogas and Organic Manure Programme:** It promotes the use of biogas produced from cattle manure and other organic wastes available in rural areas. The programme has helped establish multiple small-scale biogas plants with installed capacity

ranging from 1 to 25 m³ per day. Families in rural areas use the plants to obtain cooking fuel and organic fertilizer. The NNBOMP also supports community-scale biogas plants with installed capacity ranges of up to 2500 m³ per day. MNRE provides 30 to 35 percent of project costs in the form of back-ended subsidies for setting up the biogas plants.

- Galvanising Organic Bio-Agro Resources Dhan (GOBAR-Dahn) This initiative aims to improve sanitation in Indian villages by funding projects that process livestock manure and agricultural waste to produce biogas. MNRE provides up to 100 percent of the project cost for small-scale digesters in villages and larger-scale projects at dairies and other waste generating facilities.
- The Karnataka Renewable Energy Development Ltd. has commissioned many of its programmes in Bagalkot as under:
- In 2018, Suzlon was commissioned to develop 8 Wind Energy Units at height of 120 ft each with 2100 Kw at Hungund and Ilkal. The total installed capacity in Mw was 88.2 Mw.
- KREDL had commissioned cogeneration of power plants in sugar industries. Sri Sai Priya Sugars Ltd, Bagalkot, Indian Cane Power Ltd, Mudhol, Bilagi Sugar Mills, Bilagi, Sovereign a Rabkavi Banahatti and MRN Cane Sugars have a total installed capacity of 171 Mw.
- Siemens Games Renewable Power Limited was allotted solar power projects under IPP (Thermal) with a capacity of 40 Mw in 2017.
- Under Jawaharlal Nehru National Solar Mission, Krishna Bhagya Jala Nigam was allotted Solar Canal Top with 1 Mw in 2015.

5.3.3 Assessment of Potential for the financial year 2022-23 (₹ lakh)

Activity	Unit	Unit Cost	Phy Unit	Financial Outlay	Bank loan
Biogas	No.	0.30	36	10.80	9.00
Solar lighting	No.	0.30	72	21.60	18.00
Solar water heater	No.	0.60	36	21.60	18.00
Total				54.00	45.00

5.3.4 Critical interventions required for creating a definitive impact

- SELCO, ORB and other solar manufacturers play an important role in popularizing and marketing of solar products ranging from solar pump sets, solar lighting, solar milking units, solar photocopy machines, solar sewing machines and solar roti maker. They may consider entering into agreement with banks for providing training and hand holding support to the beneficiaries of these products.
- The panchayats of Bagalkote may encourage use of solar street lighting in villages, due to the abundance sunlight available, reducing the dependence on thermal electricity.

5.3.5. Suggested Action Points

- In order to encourage use of solar products, institutions, groups, associations may be approached to popularise the concept of green energy, reduction of carbon footprints, awareness on climate change etc. by the solar products manufacturing companies.
- The offtake of credit in renewable energy in Bagalkote is very dismal. Any project under the sector, banks may provide guidance to culminate into a viable business proposition and successful implementation.
- Under waste to energy the Bagalkote Cement Plant and JK Cement Plant in the district may be approached with a view to suitably disposing off the waste being collected and segregated at the Gram Panchayat level under Swatchh Bharat Mission Grameen, which cannot be recycled.

CHAPTER 6

INFORMAL CREDIT DELIVERY SYSTEM

6.1 Introduction

The Self Help Groups Bank linkage (SHG-BLP) programme which started as a bank outreach programme, has through the passage of time metamorphosed into a holistic programme for financial, economic, social and of late, technological capital building in rural areas. Thus, the SHG-Bank Linkage Programme has expanded at a fast pace in India to evolve into the largest microfinance programme in the world.

As on 31 March 2021, there are 112 lakh SHGs, of which 57.80 lakh SHGs have outstanding loan of ₹ 103290 crore to the Banks. The total deposits of SHGs with banks was ₹ 37477 crore.

6.2. Present Status of SHG-BLP in Karnataka

Over the years, the programme has not only addressed financial inclusion but also brought about social inclusiveness. Through this platform, NABARD and other Institutions have built social capital in rural areas. As on 31 March 2021, 7.84 lakh SHGs have savings bank accounts in various banks and all the banks in the State have played a major role in providing credit. The credit outstanding was ₹ 10879 crore for 4.33 lakh SHGs. There exists a gap of 55% in the credit linkage of SHGs as compared to savings linked groups and this may be more as this cumulative number includes new as well repeat linked SHGs.

Status of Stree Shakti SHG BLP in Bagalkot District as on 31 March 2021

S. No.	Particulars	Numbers / ₹ in lakh
1	Number of Stree Shakti SHGs savings linked	4879
2	Number of SHG group members: SHG group members break up:- SC women: 15892 ST women: 7282 Other women: 44024	67198
3	Total accumulated savings	11552.00
4	Loan availed from banks by SHGs during the year	2322.41
5	Amounts repaid to the Bank by SHG during the year	1168.74

6.3. Availability of infrastructure, gaps and interventions required

- The SHG-BLP in the State is mostly BC driven. Some of the large NGOs in the State like SKDRDP, IDF, Vikasana, etc. are acting as BCs of the banks. Apart from the banks, many MFIs are also participating in the SHG programme. In the district, there are 09 MFIs operating in the SHG programme and 09 NGOs are acting as BCs for 14 banks. These NGOs/ MFIs have been providing handholding support to the SHGs as a strong conduit for empowerment/strengthening the SHGs which has resulted in enhanced scale of operation, income generation and involvement of SHGs in a wide spectrum of activities. There exists a gap of 9697 in the credit linkage of SHGs as compared to savings linked. The SHGs can be encouraged to take up livelihood activities. and the banks need to arrive at the realistic picture of SHG-BLP in the district by cleansing the data.
- Women and Child Development Department (WCDD) of the State Government launched “Stree Shakti” programme during 2000-01 for promoting groups namely Stree Shakti groups within the extant framework of SHG-Bank linkage programme. At present there are 1.40 lakh groups functioning in the State
- The Mobile based e-book keeping for SHGs is a web/SMS based book keeping product using mobile phone as the front end for SHGs and personal computer as back end for NGOs/Federations, Government and banks. The application helps SHGs to maintain their financial transaction electronically in the local language and allows ease of monitoring to

all stakeholders. All stakeholders can monitor the progress through separate login IDs at <https://eshakti.nabard.org> website created for this purpose.

- In Bagalkot District, the E-Shakti Project is being implemented from December 2017 through SKDRDP. As per the SHGs that have been digitized 15004 SHGs are savings linked for ₹57.73 crore. Of these 12237 SHGs have availed of loans of ₹11.77 crore

6.3 Critical interventions required for creating a definite impact

- Identification/ re-activating dormant/ inactive groups by providing various capacity building initiatives both to bankers and SHG members.
- Issues relating to multiple membership and multiple financing to be addressed.
- Thrust on sustenance of existing Groups with focus on quality of SHGs, which is key to sustenance. SHPIs/Banks need to introduce regular grading of SHGs. The SHGs need to be provided training for reiterating the basic tenets, group dynamics and proper book keeping.
- Addressing regional imbalance by targeting blocks where there is less development.
- Promotion of micro enterprises among the mature SHGs through skill development and market oriented training to them.
- KVGB has been sanctioned financial assistance for formation and linkages of SHGs over few districts, including Bagalkote, during the FY 2020-21.

6.4 Suggested Action Points

- Identification of active SHGs linked with Banks and revival of dormant SHGs by SHG cells on the bank can give spurt to credit flow.
- Micro enterprises and skill development for processing, packing and marketing of products will generate livelihood opportunities among the SHGs
- Handhold to SHGs for exploring market avenues for expansion of economic activities.
- Banks may utilize SHG members as Bank Sakhi i.e. they can play the role of business facilitator and business correspondent to the banks .
- The concept of “Bank Bandu”/ Sakhi can be vigorously pursued by NRLM/ SLRM for enabling credit linkage of all eligible SHGs.
- NRLM/SRLM sponsored applications from potential entrepreneurs under MUDRA Yojana and other Banks specific schemes will give boost to SHG activities.
- The Livelihood Entrepreneurship Development Programme (LEDP) of NABARD has revised this programmes to include JLG members also. Thus, the NGOs may find out the training requirements of the JLG to train them under this scheme of NABARD and credit link them to undertake the economic activity.

6.6 E-Shakti - Pilots on Digitization books of accounts of SHGs

- E-Shakti project has been implemented on a pilot basis to digitize the SHGs' books of accounts and covers 100 districts in the country and more than 12 lakh SHGs have been on boarded to this platform under its 4 phases, covering 1.68 lakh villages. The Mobile based e-book keeping for SHGs is a web/SMS based book keeping product using mobile phone as the front end for SHGs and personal computer as back end for NGOs/Federations, Government and banks. The application helps SHGs to maintain their financial transaction electronically in the local language and allows ease of monitoring to all stakeholders. All stakeholders can monitor the progress through separate login IDs at <https://eshakti.nabard.org> website created for this purpose.
- In Karnataka, under Phase II of the project, Mysore district was covered. Subsequently, in Phase III of the project, additional 5 districts viz., Bidar, Bagalkot, Dharwad, Chitradurga and Uttar Kannada are covered. In Phase IV Kolar and Chikkaballapura districts have been covered. Presently, all Districts except Bangalore Urban are covered under Eshakti and around 3 lakh SHGs are digitized as on 31 march 2021.

6.7 Role of Stake Holders

NABARD continues with its' endeavour to fine tune policies in terms of extending promotional support to the NGOs for forming SHGs, capacity building of bankers, NGOs/VAs, training the SHG members in setting up micro enterprises and livelihood promotion through MEDPs and LEDPs, etc.

6.8 Financing through Joint Liability Groups (JLGs)

The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, sharecroppers, landless labourers, etc. It enables banks to reach to farmers through group approach, adopt cluster approach, and facilitate peer education and credit discipline. Hence, banks in the district may increase their financing to the small, marginal, tenant farmers, and oral lessees through JLG mode of financing. Extension of credit to allied and agriculture activities and NFS activities by JLGs will enhance farmers' income. NABARD provided incentive of ₹4000 per JLG over a period of 03 years for formation, nurturing and financing of JLGs.

- **Business Model on financing of JLGs** - To scale up the JLG performance in the State, NABARD has entered into Tripartite MOU with Karnataka Gramin Bank under BC model, agreements with Bijapur DCCB and Deshpande Foundation in the State during 2020-21, to promote around 10000 JLGs.

6.9 Estimation of Potential under SHG-BLP and JLG

TABLE I

Block-wise details of potential available for promotion and savings linkage of SHGs/JLGs

S. No	Name of the block	Total potential for promotion of SHGs	No. of SHGs savings linked on 31 March 2021	Balance potential as on 31-Mar-22	No. of SHGs to be promoted and savings linked during 2021-22	No. of SHGs to be promoted and savings linked during 2021-22
1	Badami	0	3373	NA	No target for formation of new SHGs	Need based SHGs may be formed.
2	Bagalkot	0	1674			
3	Bilagi	0	1401			
4	Hungund	0	2868			
5	Jamkhandi	0	3091			
6	Mudhol	0	2421			
	District total	0	14828			

TABLE II

1. Block-wise potential for credit linkage of SHGs/JLGs

(₹ lakh)

S. no.	Name of the block	No. of SHGs (credit linked) as on 31 Mar. 2021	SHGs to be credit linked during 2021-22				SHGs to be credit linked during 2022-23			
			Fresh		Repeat		Fresh		Repeat	
			No	Amount	No	Amount	No	Amount	No	Amount
1	Badami	2432	500	250	500	250	30	15.00	150	75.00
2	Bagalkot	1411	500	250	500	250	30	15.00	150	75.00
3	Bilagi	1123	500	250	500	250	30	15.00	150	75.00
4	Guledgudd	0	0	0	0	0	30	15.00	150	75.00
5	Hungund	2618	500	250	500	250	30	15.00	150	75.00
6	Ilkal	0	0	0	0	0	30	15.00	150	75.00
7	Jamkhandi	2544	750	375	750	375	30	15.00	150	75.00
8	Mudhol	2079	750	375	750	375	30	15.00	150	75.00
9	Rabkavi Banahatti	0	0	0	0	0	30	15.00	150	75.00
	Dist total	12207	3500	1750	3500	1750	270	135.00	1350	675.00

2. Block wise details of potential available for credit linkage of JLGs in Bagalkot district for the year 2022-23

S. No.	Name of the block	No. of JLGs with credit linkage potential during 2022-23	
		No.	Amount
1	Badami	100	50.00
2	Bagalkot	100	50.00
3	Bilagi	100	50.00
4	Guledgudd	100	50.00
5	Hungund	100	50.00
6	Ilkal	100	50.00
7	Jamkhandi	100	50.00
8	Mudhol	100	50.00
9	Rabkavi Banahatti	100	50.00
	Dist total	900	450.00

Micro Entrepreneurship Development Programme - Conduct of (1) Training for Vermicompost (2) Agarbatti Training

The Bagalkote DCCB implemented the captioned training programme at Badami Village covering 30 SHG members from 06 SHG, 05 members from each SHG. The SHG members were savings linked to the DCCB and to encourage them take up entrepreneurship activities and give support for bank credit linkage. The Vermicompost programme was conducted over a period of 13 days sensitising the participants on the requirements for vermicomposting, role of earthworm in vermicompost, Methods like Bed method, pit method and re-composition, handling and harvesting of vermicompost, principal and application of vermiwash, benefits of vermicompost. The participants were also informed on the potential funding sources, and the Government Initiatives for establishment of vermicompost unit.

Similar kind of training of Agarbatti by imparting knowledge on Agarbatti making machines, advantages of machine for maintaining uniformity in size, Loban Dhoops, special Dhoops, Counting and spraying, Home made sticks, using locally available packing, different kind of packing and different fragrance packings, Govt. sponsored schemes which are applicable like Term Loan and Working Capital Finance, MSME Credit, Mudra Loan, TMEGP Scheme.

ANNEXURE I Activity wise and Block wise Physical and Financial Projections 2022-23														(₹ lakh)
ACTIVITY	Unit Cost (Rs. Lakh)	Bank loan as % of UC	Unit Size		Badami	Bagalkot	Bilagi	Guledgudda	Hungund	Ilkal	Jamakhandi	Mudhol	Rabkavi Banahatti	Total
A. FARM CREDIT														
SHORT TERM CREDIT FOR PRODUCTION & MARKETING AND FOOD SECURITY- CROP LOANS														
Jowar (R)	0.4	0.4	Ha.	Phy	8236	17432	8300	15661	18541	7468	9805	9871	922	96236
				BL	3294.4	6972.8	5320	6264.4	7416.4	2987.2	3922	3948.4	368.8	38494.4
Bajra @	0.38	0.38	Ha.	Phy	10690	1994	1201	2064	1436	512	80	205	28	18210
		0		BL	4062.2	757.72	456.38	784.32	545.68	194.56	30.4	77.9	10.64	6919.8
Maize@	0.58	0.58	Ha.	Phy	18368	3560	5601	3082	2111	682	12889	11771	9981	68045
		0		BL	10653.44	2064.8	3248.58	1787.56	1224.38	395.56	7475.62	6827.18	5788.98	39466.1
Wheat (I)	0.44	0.44	Ha.	Phy	3252	3009	3650	858	378	1210	5056	3995	3257	24665
		0		BL	1430.88	1323.96	1606	377.52	166.32	532.4	2224.64	1757.8	1433.08	10852.6
Tur @	0.42	0.42	Ha.	Phy	2629	9357	441	719	10542	9462	9224	105	86	42565
		0		BL	1104.18	3929.94	185.22	301.98	4427.64	3974.04	3874.08	44.1	36.12	17877.3
Greengram @	0.29	0.29	Ha.	Phy	7438	7046	81	3603	11128	8348	72	3094	24	40834
		0		BL	2157.02	2043.34	23.49	1044.87	3227.12	2420.92	20.88	897.26	6.96	11841.86
Bengalgram @	0.44	0.44	Ha.	Phy	11724	18637	4100	2373	28408	32187	5586	4749	1491	109255
		0		BL	5158.56	8200.28	1804	1044.12	12499.52	14162.28	2457.84	2089.56	656.04	48072.2
Groundnut @	0.56	0.56	Ha.	Phy	11149	4683	5802	2980	4083	620	362	964	177	30820
		0		BL	6243.44	2622.48	3249.12	1668.8	2286.48	347.2	202.72	509.84	99.12	17259.2
Sunflower @	0.42	0.42	Ha.	Phy	8125	4616	2731	4593	8822	8720	861	1197	252	39917
		0		BL	3412.5	1938.72	1147.02	1929.06	3705.24	3662.4	361.62	502.74	105.84	16765.14
Safflower @	0.41	0.41	Ha.	Phy	45	42	25	48	70	30	0	0	0	260
		0		BL	18.45	17.22	10.25	19.68	28.7	12.3	0	0	0	106.6
Soya seed	0.36	0.36	Ha.	Phy	4	0	54	4	1	0	26	189	517	795
		0		BL	1.44	0	19.44	1.44	0.36	0	9.36	68.04	186.12	286.2
Sugarcane (new)	1.6	1.6	Ha.	Phy	3920	6802	16481	872	2352	684	25629	24832	20052	101924
		0		BL	6272	10883.2	26369.6	1395.2	3763.2	1094.4	41006.4	39731.2	32563.2	163078.4
Cotton @	0.66	0.66	Ha.	Phy	712	22	1	58	117	76	13	5	2	1006
		0		BL	469.92	14.52	0.66	38.28	77.22	50.16	8.58	3.3	1.32	663.96
Sesame	0.25	0.25	Ha.	Phy	71	0	0	3	101	72	1	0	0	248
		0		BL	17.54	0	0	0.74	24.95	17.78	0.25	0	0	61.26
Others	0.15	0.15	Ha.	Phy	90	26	10	59	25	19	13	19	8	269
				BL	13.5	3.9	1.5	8.85	3.75	2.85	1.95	2.85	1.2	40.35
Crop Loan Total				BL	44309.47	40772.88	41441.26	16666.82	39396.96	29854.05	61596.34	56490.17	41257.42	371785.37
Post Harvest (10%)				BL	4430.95	4077	4144	1667	3940	2985	6160	5649	4126	37178.95
Repairs & Maintenance (20%)				BL	8861.89	8155	8288	3333	7879	5971	12319	11298	8251	74355.89
Marketing of crops (5%)				BL	2215.47	2038.64	2072.06	833.34	1969.85	1492.7	3079.82	2824.51	2062.87	18589.27
Crop Loan Gross Total					59817.78	55043.52	55945.32	22500.16	53185.81	40302.75	83155.16	76261.68	55697.29	501909.48

ACTIVITY	Unit Cost (Rs. Lakh)	Bank loan as % of UC	Unit Size		Badami	Bagalkot	Bilagi	Guledgudda	Hungund	Ilkal	Jamakhandi	Mudhol	Rabkavi Banahatti	Total
Water Resources														
Dugwell (200m)	0.93	0.84	Nos.	Phy	30	30	50	0	50	0	30	0	0	190
				BL	25	25	42	0	42	0	25	0	0	159
Borewell 300 m	2.27	2.04	Nos.	Phy	30	30	50	0	50	0	30	0	0	190
				BL	61	61	102	0	102	0	61	0	0	387
SIP Sets (Repl.)	0.59	0.53	Nos.	Phy	20	30	20	0	30	0	50	30	0	180
				BL	10.6	15.9	10.6	0	15.9	0	26.5	15.9	0	95.4
10 HP Pump House with roof	0.42	0.38	Nos.	Phy	40	60	30	0	30	0	80	80	0	320
				BL	15.2	22.8	11.4	0	11.4	0	30.4	30.4	0	121.6
Drip Irrigation 1.2x0.6	1.32	1.19	Ha.	Phy	50	100	50	0	80	0	80	80	80	520
				BL	59.5	119	59.5	0	95.2	0	95.2	95.2	95.2	618.8
Sprinkler 75 mm HDPE pipes	0.37	0.33	Ha.	Phy	1000	1000	1000	0	1000	0	1000	1000	1000	7000
				BL	330	330	330	0	330	0	330	330	330	2310
Pipeline distribution system.	0.24	0.22	Ha.	Phy	800	850	800	0	800	0	800	800	0	4850
				BL	176	187	176	0	176	0	176	176	0	1067
Storage Tanks	0.4	0.36	Nos.	Phy	300	300	300	0	300	0	300	300	0	1800
				BL	108	108	108	0	108	0	108	108	0	648
Deepening of Wells	0.33	0.3	Nos.	Phy	140	140	125	0	140	0	150	150	0	845
				BL	42	42	37.5	0	42	0	45	45	0	253.5
Rain water Harvesting structures	0.51	0.46	Nos.	Phy	700	700	700	0	700	0	700	700	0	4200
				BL	322	322	322	0	322	0	322	322	0	1932
Artificial Recharge of bore wells	0.33	0.3	Nos.	Phy	100	100	65	0	90	0	110	110	0	575
				BL	30	30	19.5	0	27	0	33	33	0	172.5
Water Resources TOTAL				BL	1179.3	1262.7	1218.5	0	1271.5	0	1252.1	1155.5	425.2	7764.8

ACTIVITY	Unit Cost (Rs. Lakh)	Bank loan as % of UC	Unit Size		Badami	Bagalkot	Bilagi	Guledgudda	Hungund	Tikal	Jamakhandi	Mudhol	Rabkavi Banahatti	Total
FARM MECHANISATION														
Tractors (35 to 45 HP)	7.5	5.63	Nos.	Phy	60	60	60	60	60	60	60	60	60	540
				BL	338	338	338	338	338	338	338	338	338	3042
Power Tillers (10-12 HP)	2	1.5	Nos.	Phy	120	120	120	120	120	120	120	120	120	1080
				BL	180	180	180	180	180	180	180	180	180	1620
Disc Harrow	0.4	0.3	Nos.	Phy	100	100	100	100	100	100	100	100	100	900
				BL	30	30	30	30	30	30	30	30	30	270
Rotavator (540 to 1000 rpm PTO speed)	1	0.75	Nos.	Phy	120	120	120	120	120	120	120	120	120	1080
				BL	90	90	90	90	90	90	90	90	90	810
FM Total				BL	638	638	638	638	638	638	638	638	638	5742
PLANTATION & HORTICULTURE														
Banana	0.7	0.56	Ha	Phy	285	245	112	0	56	0	350	504	0	1552
				BL	180	137	63	0	31	0	196	282	0	869
Mango	0.4	0.32	Ha	Phy	67	273	200	0	9	0	107	58	0	714
				BL	21	87	64	0	3	0	34	19	0	228
Grapes	1	0.8	Ha	Phy	15	259	152	0	6	0	2235	168	0	2835
				BL	12	207	122	0	5	0	1788	134	0	2268
Lemon	0.22	0.18	Ha	Phy	21	176	13	0	21	0	21	19	0	271
				BL	4	32	2	0	4	0	4	3	0	49
Sapota	0.21	0.17	Ha	Phy	27	510	15	0	14	0	15	12	0	593
				BL	5	87	3	0	2	0	3	2	0	102
Guava	0.12	0.1	Ha	Phy	115	85	15	0	36	0	15	15	0	281
				BL	12	9	2	0	4	0	2	2	0	31
Pomegranate	0.55	0.44	Ha	Phy	315	1785	215	0	57	0	425	338	0	3135
				BL	138	785	95	0	25	0	187	149	0	1380
Birajal	0.28	0.22	Ha	Phy	220	65	49	0	36	0	133	184	0	687
				BL	48.4	14.3	10.78	0	7.92	0	29.28	40.48	0	151.14
Drumstick	0.39	0.31	Ha	Phy	30	52	40	0	7	0	134	46	0	309
				BL	9.3	16.12	12.4	0	2.17	0	41.54	14.26	0	95.79
Turmeric	0.8	0.64	Ha	Phy	3	3	4	0	5	0	2098	2294	0	4407
				BL	1.92	1.92	2.56	0	3.2	0	1342.72	1468.16	0	2820.48
Others (including flowers)	0.1	0.08	Ha	Phy	200	200	200	0	200	0	200	200	0	1200
				BL	16	16	16	0	16	0	16	16	0	96
Green House / Polyhouse	36	28.8	Ha	Phy	2	2	2	0	2	0	2	2	0	17
				BL	57.6	57.6	57.6	0	57.6	0	57.6	57.6	0	345.6
Sericulture - Rearing equipments	9.73	8.27	Ha.	Phy	1	2	1	1	2	1	2	2	1	13
				BL	8.27	16.54	8.27	8.27	16.54	8.27	16.54	16.54	8.27	107.51
Sericulture Rearing House	1.68	1.43	Nos.	Phy	0	0	0	1	0	1	0	0	0	3
				BL	0	0	0	1.43	0	1.43	0	0	0	2.86
PH TOTAL				BL	494.89	1466.48	458.61	9.7	177.43	9.7	3717.66	2204.04	8.27	8546.38

ACTIVITY	Unit Cost (Rs. Lakh)	Bank loan as % of UC	Unit Size		Badami	Bagalkot	Bilagi	Guledgudda	Hungund	Ilkal	Jamakhendi	Mudhol	Rabkavi Banahatti	Total
ANIMAL HUSBANDRY- SHEEP/GOAT/PIGGERY														
Sheep Units (20+1) - Bannur & Deccani	1.75	1.58	Nos.	Phy	80	80	80	80	80	80	80	80	80	720
				BL	126	126	126	126	126	126	126	126	126	1134
Goat (10+1) - Local breed	0.78	0.7	Nos.	Phy	80	80	80	80	80	80	80	80	80	720
				BL	38	38	38	38	38	38	38	38	38	342
KCC for Sheep/Goat	0.48	0.48	Nos.	Phy	10	10	10	10	10	10	10	10	10	90
				BL	5	5	5	5	5	5	5	5	5	45
Sheep Goat Total				BL	169	169	169	169	169	169	169	169	169	1521
FISHERIES DEVELOPMENT														
Fresh water fish culture in new pond (1 Ha)	8.29	6.63	Ha.	Phy	3	3	3	3	3	3	3	3	3	27
				BL	20	20	20	20	20	20	20	20	20	180
Culture of freshwater cat fish	5.68	4.54	Ha.	Phy	2	2	2	2	2	2	2	2	2	18
				BL	9	9	9	9	9	9	9	9	9	81
Non mechanized fishing boat - Traditional Boat	5	4	No.	Phy	3	3	3	3	3	3	3	3	3	27
				BL	12	12	12	12	12	12	12	12	12	108
KCC for Fisheries	0.2	0.2	Nos.	Phy	30	30	30	30	30	30	30	30	30	270
				BL	6	6	6	6	6	6	6	6	6	54
Fisheries Total				BL	47	47	47	47	47	47	47	47	47	423
AH TOTAL					846.15	846.15	846.15	846.15	846.15	846.15	846.15	846.15	902.15	7671.35
OTHER ACTIVITIES- BULLOCK, BULLOCK CARTS, ETC.														
Bullocks (Pairs)	0.55	0.5	Nos.	Phy	10	10	10	10	10	10	10	10	10	90
				BL	5	5	5	5	5	5	5	5	5	45
Bullock Carts(No)	0.33	0.3	Nos.	Phy	10	10	10	10	10	10	10	10	10	90
				BL	3	3	3	3	3	3	3	3	3	27
Other Agri Allied	1.1	1	Nos	Phy	5	5	5	5	5	5	5	5	5	45
				BL	5	5	5	5	5	5	5	5	5	45
Oth. Allied Act. Total				BL	13	13	13	13	13	13	13	13	13	117
Total Farm Sector					63028.72	59308.85	59158.58	24046.01	56170.89	41848.6	89661.07	81157.37	57722.91	532103.01

[illegible]

ACTIVITY	Unit Cost (Rs. Lakh)	Bank loan as % of UC	Unit Size		Badami	Bagalkot	Bilagi	Guledgudda	Hungund	Ilkal	Jamakhandi	Mudhol	Rabkavi Banahatti	Total
Ancillary Activities - Others														
AC & ABC	30	24	No.	Phy	3	3	3	3	3	3	3	3	3	27
				BL	72	72	72	72	72	72	72	72	72	648
Loans to PACS / PSS / LAMPS	50	45	No.	Phy	32	32	32	32	32	32	32	32	32	288
				BL	1440	1440	1440	1440	1440	1440	1440	1440	1440	12960
Loans to MFIs for orienting	50	45	Nos.	Phy	31	31	31	31	31	32	32	32	32	283
				BL	1395	1395	1395	1395	1395	1440	1440	1440	1440	12735
Overdraft in PMUDY accounts	0.06	0.06	Nos.	Phy	200	200	200	200	200	200	200	200	200	1800
				BL	11	11	11	11	11	11	11	11	11	99
SHGs fresh	0.5	0.5	No.	Phy	30	30	30	30	30	30	30	30	30	270
				BL	15	15	15	15	15	15	15	15	15	135
SHGs repeat	0.5	0.5	Nos.	Phy	150	150	150	150	150	150	150	150	150	1350
				BL	75	75	75	75	75	75	75	75	75	675
JLGs	0.5	0.5	Nos.	Phy	100	100	100	100	100	100	100	100	100	900
				BL	50	50	50	50	50	50	50	50	50	450
Ancillary Activities - Total				BL	3058	3058	3058	3058	3058	3103	3103	3103	3103	27702
TOTAL C					7938	7938	7938	7938	7938	7983	7983	7983	7983	71622
TOTAL AGRI SECTOR : A+B+C					73732.72	70012.85	69862.58	34750.01	66874.89	52597.6	100410.07	91906.37	68471.91	628619.01
MSME INVESTMENT AND WORKING CAPITAL FOR DEVELOPMENT OF ENTERPRISE & SELF EMPLOYMENT														
INVESTMENT														
Micro Enterprise	40	32	Nos.	Phy	300	300	300	300	300	300	300	300	300	2700
				BL	9600	9600	9600	9600	9600	9600	9600	9600	9600	86400
Small Enterprise	130	104	Nos.	Phy	30	30	30	30	30	30	30	30	30	270
				BL	3120	3120	3120	3120	3120	3120	3120	3120	3120	28080
Medium Enterprise	900	720	Nos.	Phy	1	1	1	1	1	1	1	1	1	9
				BL	720	720	720	720	720	720	720	720	720	6480
Investment Total					13440	13440	13440	13440	13440	13440	13440	13440	13440	120960
WORKING CAPITAL														
Micro Enterprise	25	20	Nos.	Phy	300	300	300	300	300	300	300	300	300	2700
				BL	6000	6000	6000	6000	6000	6000	6000	6000	6000	54000
Small Enterprise	40	32	Nos.	Phy	35	35	35	35	35	35	35	35	35	315
				BL	1120	1120	1120	1120	1120	1120	1120	1120	1120	10080
Medium Enterprise	250	200	Nos.	Phy	1	1	1	1	1	1	1	1	1	9
				BL	200	200	200	200	200	200	200	200	200	1800
Working Capital Total					7320	7320	7320	7320	7320	7320	7320	7320	7320	65880
Total MSME					20760	20760	20760	20760	20760	20760	20760	20760	20760	186840

ACTIVITY	Unit Cost (Rs. Lakh)	Bank loan as % of UC	Unit Size		Badami	Bagalkot	Bilagi	Guledgudda	Hungund	Ilkal	Jamakhandi	Mudhol	Rabkavi Banahatti	Total
EXPORT CREDIT														
Pre-shipment export credit	100	80	Nos.	Phy	0	1	1	1	1	0	1	0	0	5
				BL	0	80	80	80	80	0	80	0	0	400
Post-shipment export credit	100	80	Nos.	Phy	0	1	1	1	1	0	1	0	0	5
				BL	0	80	80	80	80	0	80	0	0	400
Total Export Credit				BL	0	160	160	160	160	0	160	0	0	800
EDUCATION LOANS														
Education loans	10	9	Nos.	Phy	15	15	15	15	15	15	15	15	15	135
Total				BL	135	135	135	135	135	135	135	135	135	1215
HOUSING LOAN														
Housing Loan	8	7.2	Nos.	Phy	225	225	225	225	225	225	225	225	225	2025
Total				BL	1620	1620	1620	1620	1620	1620	1620	1620	1620	14580
RENEWABLE SOURCE OF ENERGY														
Bio-gas	0.3	0.25	Nos.	Phy	4	4	4	4	4	4	4	4	4	36
				BL	1	1	1	1	1	1	1	1	1	9
Solar Lighting	0.3	0.27	Nos.	Phy	8	8	8	8	8	8	8	8	8	72
				BL	2	2	2	2	2	2	2	2	2	18
Solar Water Heater	0.6	0.5	Nos.	Phy	4	4	4	4	4	4	4	4	4	36
				BL	2	2	2	2	2	2	2	2	2	18
Total				BL	5	5	5	5	5	5	5	5	5	45
SOCIAL INFRASTRUCTURE														
Educational institutions	20	16	No.	Phy	2	2	2	2	2	2	2	2	2	18
				BL	32	32	32	32	32	32	32	32	32	288
Hospitals	20	16	No.	Phy	2	2	2	2	2	2	2	2	2	18
				BL	32	32	32	32	32	32	32	32	32	288
Nursing Homes / Clinics	20	16	Nos.	Phy	2	2	2	2	2	2	2	2	2	18
				BL	32	32	32	32	32	32	32	32	32	288
Drinking water unit	4	3.2	Nos.	Phy	5	5	5	5	5	5	5	5	5	45
				BL	16	16	16	16	16	16	16	16	16	144
Social Infrastructure Total				BL	112	112	112	112	112	112	112	112	112	1008
TOTAL PRIORITY SECTOR					96364.72	92804.85	92654.58	57542.01	89666.89	75229.6	123202.07	114538.37	91103.91	833107.01

ANNEXURE - II

An overview of GLC - Agency-wise / Sector-wise for 2018-19, 2019-20, 2020-21 and Target for 2021-22

(` lakh)

Sno	Agency / Category	2018-19		2019-20		2020-21		2021-22
		Tar	Ach.	Tar	Ach.	Tar	Ach.	Target
1	Crop Loan							
	CBs	241414	175071	248846	195816	397033	179367	253399.9
	Coop	65040	91993	103366	95952	108323	77642	108775.35
	SCARDB	1121	0	2733	0	0	0	0
	RRB	54853	40336	101415	103121	106033	73774	106484.75
	Sub-Total (A)	362428	307400	456360	394889	611389	330783	468660.00
2	Term Loans							
	CBs	134245	58357	167096	110615	186000	185654	25561.53
	Coop	20057	30664	5983	55219	14678	5538	4994.97
	SCARDB	2390	1334	2662	139	544	1616	2227.50
	RRB	44805	13446	60581	43750	37059	5675	7216.00
	Sub-Total (B)	201497	103801	236322	209723	238281	198483	40000.00
3	Total Agri Credit							
	CBs	375659	233428	415942	306431	583033	365021	278961.43
	Coop	85097	122657	109349	151171	123001	83180	113770.32
	SCARDB	3511	1334	5395	139	544	1616	2227.5
	RRB	99658	53782	161996	146871	143092	79449	113700.75
	Total Agri Credit (C) i.e. (A)+(B)]	563925	411201	692682	604612	849670	529266	508660.00
4	Non-Farm Sector							
	CBs	72025	129760	82007	64157	65146	105434	91559.79
	Coop	5759	90044	6308	27928	8057	0	0
	SCARDB	0	0	0	0	0	0	0
	RRB	9983	10569	10634	9242	6329	11559	12962.21
	Others	2000	2040	13980	6519	3880	0	15478.00
	Sub-Total (D)	89767	232413	112929	107846	83412	116993	120000
5	Other Priority Sector							
	CBs	6515	5346	5346	14386	58730	4076	5980
	Coop	116	0	0	0	850	0	100
	SCARDB	0	0	0	0	150	0	0
	RRB	2235	1079	1079	2892	985	1409	260
	Others	10	899	899	0	1500	0	0
	Sub-Total (E)	8876	7324	7324	17278	62215	5485	6340
6	Grand Total							
	CBs	454199	368534	503295	384974	706909	474531	376501.22
	Coop	90972	212701	115657	179099	131908	83180	113870.32
	SCARDB	3511	1334	5395	139	694	1616	2227.5
	RRB	111876	65430	173709	159005	150406	92417	126922.96
	Others	2010	2939	14879	6519	5380	0	15478
	Grand Total (F) (C+D+E)	662568	650938	812935	729736	995297	651744	635000

ANNEXURE III								
Sub-Sector wise and Agency-wise Credit Flow under Agriculture & Allied Activities for 2018-19,2019-20,2020-21 and target for 2021-22								
(₹ lakh)								
Sector	2018-19				2019-20			
	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total
I. Crop Loan	175071	91993	40336	307400	195816	95952	103121	394889
II. Term Loans								
Minor Irrigation / Water Resources	14605.36	1448.45	692.26	16746.07	NA	NA	NA	NA
Land Development	4594.85	498.26	1098.86	6191.97	NA	NA	NA	NA
Farm Mechanization	13985.21	1963.52	740.16	16688.89	NA	NA	NA	NA
Plantation & Horticulture	5634.3	873.29	28.2	6535.79	NA	NA	NA	NA
Dairy Development	5598.47	170.16	1166.98	6935.61	NA	NA	NA	NA
Poultry farming	2379.24	81.87	25.3	2486.41	NA	NA	NA	NA
Sheep / Goat / Piggery	1928.61	49.07	107.18	2084.86	NA	NA	NA	NA
Fishery	0	0	25.3	25.3	NA	NA	NA	NA
Forestry & Waste Land Development	0	0	0	0	NA	NA	NA	NA
Storage & Market Yard	0	0	0	0	NA	NA	NA	NA
Bio Gas	0	0	0	0	NA	NA	NA	NA
Sericulture	158	82.04	4.54	244.58	NA	NA	NA	NA
Others	19600	21305.52	4956	45861.52	NA	NA	NA	NA
Subtotal - II	68484.04	26472.18	8844.78	103801	0	0	0	209723
Gr. Total(I+II)	243555.04	118465.18	49180.78	411201	NA	NA	NA	604612
Sector	2020 -21				2021-22 (ACP Targets)			
	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total
I. Crop Loan	179367	77642	73774	330783	253399.9	108775.35	106484.75	468660
II. Term Loans								
Minor Irrigation / Water Resources	NA	NA	NA	NA	10475.5	2677.5	2894	16047
Land Development	NA	NA	NA	NA	5033.2	0	2223.9	7257.1
Farm Mechanization	NA	NA	NA	NA	11567.5	1484.1	2207	15258.6
Plantation & Horticulture	NA	NA	NA	NA	3538.7	418.05	1380	5336.75
Dairy Development	NA	NA	NA	NA	1030.09	193.82	343	1566.91
Poultry farming	NA	NA	NA	NA	0	0	0	0
Sheep / Goat / Piggery	NA	NA	NA	NA	735.77	138.44	245	1119.21
Fishery	NA	NA	NA	NA	441.46	83.06	147	671.52
Forestry & Waste Land Development	NA	NA	NA	NA	0	0	0	0
Storage & Market Yard	NA	NA	NA	NA	1712.1	0	976.8	2688.9
Bio Gas	NA	NA	NA	NA	0	0	0	0
Sericulture	NA	NA	NA	NA	0	0	0	0
Others	NA	NA	NA	NA	0	0	0	0
Subtotal - II	187270	5538	5675	198483	34534.32	4994.97	10416.7	49945.99
Gr. Total(I+II)	366637	83180	79449	529266	287934.2	113770.32	116901.45	518605.99

Annexure-IV**INDICATIVE UNIT COSTS AS ARRIVED AT BY NABARD FOR ITS INTERNAL USE – 2021-22**

Type of Investment	Unit	Cost (₹ lakh)	Type of Investment	Unit	Cost (₹ lakh)
Water Resources			Land Development		
Bore well (BW) - 152 mm dia. and depth 200 m	No.	1.44	On Farm Development works – Slope 4% to 6%	Ha.	0.80
Bore well (BW) - 152 mm dia. and depth 300 m	No.	2.27	Farm Pond (10mx10mx3m)	No.	0.28-0.30
Renovation/ Deepening of Wells	No.	0.33	Farm Pond (12mx12mx3m)	No.	0.395-0.43
Pump house with A.C Roof - 3 HP pump	No.	0.22	Farm Pond (15mx15mx3m)	No.	0.54-0.59
Pump house with A.C Roof - 5 HP pump	No.	0.34	Farm Pond (21mx21mx3m)	No.	1.14-1.26
Pump house with A.C Roof - 10 HP pump	No.	0.429	Farm Pond (29mx29mx3m)	No.	2.32-2.60
Storage tank (ground level)	No.	0.40	Composting	No.	0.11-0.22
Pipeline distribution systems for	Ha.	0.24	Vermicompost 3mx1.2mx1m	No.	0.12
Small lift irrigation schemes	No.	0.66	Tank silt application	Ha.	0.248
Rain water harvesting -cum-artificial recharge structures	No.	0.51	Reclamation of alkali soils	Ha.	0.30-0.35
Subsurface drainage system - Tile Drain Pipe	Ha.	1.60	Plastic mulching	Ha.	0.24-0.32
Subsurface drainage system - HDPE Drain Pipe	Ha.	1.98	Fencing (Barbed wire with stone posts/cement pillars)	Ha.	0.70
Dug well	No.	0.47 - 9.30	Azolla (1 TPA – 2 pits)	No.	1.56
Drip Irrigation 12 x 12	Ha.	0.26	Vermi hatchery (320 TPA)	No.	4.38
Drip Irrigation 10 x 10	Ha.	0.29	Farm Mechanisation		
Drip Irrigation 9 x 9	Ha.	0.31	Tractors 15 to 25 HP	No.	2.50 to 4.50
Drip Irrigation 8 x 8	Ha.	0.36	25 to 35 HP	No.	4.50 to 5.50
Drip Irrigation 6 x 6	Ha.	0.42	35 to 45 HP	No.	5.00 to 7.50
Drip Irrigation 5 x 5	Ha.	0.42	45 to 55 HP	No.	6.50 to 8.50
Drip Irrigation 4 x 4	Ha.	0.48	55 to 60 HP	No.	7.50 to 9.50
Drip Irrigation 3 x 3	Ha.	0.60	Trolley – Two wheel hydraulic	No.	1.00 to 1.50
Drip Irrigation 2.5 x 2.5	Ha.	0.65	Power Tillers 6 to 12 HP	No.	0.60 - 2.00
Drip Irrigation 2 x 2	Ha.	0.71	Seed cum fertilizer Drill	No.	0.35 - 0.60
Drip Irrigation 1.2 x 1.2	Ha.	0.77	Paddy Trans planter (4,6 & 8 rows)	No.	1.50 -3.00
Drip Irrigation 0.9 x 0.9	Ha.	1.14	M.B. Plough (2/3 furrows)	No.	0.15 -0.40
Drip Irrigation 0.6 x 0.6	Ha.	1.35	Reversible M.B. Plough (2/3 furrows)	No.	0.15 -1.00
Drip Irrigation 2.5 x 0.6	Ha.	0.76	Disc Plough (2/3 discs)	No.	0.40 -0.60
Drip Irrigation 1.8 x 0.6	Ha.	0.98	Disc Harrow	No.	0.40 -0.60
Drip Irrigation 1.2 x 0.6	Ha.	1.32	Cultivator	No.	0.15 – 0.30
Sprinkler – Veg & Pulses – 63 mm HDPE Pipes	Ha.	0.31	Rotavator (540 & 1000 rpm PTO speed)	No.	0.65 -1.00
Sprinkler – Veg & Pulses – 75 mm HDPE Pipes	Ha.	0.37	Thresher	No.	0.45 – 2.00
Sprinkler – Coffee/Tea – 90 mm HDPE Pipes	Ha.	0.693	Bullock drawn M.B. plough	No.	0.15 – 0.20
Land Development			Groundnut decorticator – hand operated	No.	0.09 – 0.11
Contour Bunding – Slope 2%	Ha.	0.128	Groundnut decorticator	No.	0.50 – 1.50
Contour Bunding – Slope 3%	Ha.	0.157	Areanut climbing machine	No.	0.065 – 0.08
Contour Bunding – Slope 4%	Ha.	0.169			
Plantation and Horticulture			AH - Dairy		
Citrus 6 x 6	Acre	0.67	CB Cows (Jersey or HF Crosses - 10 to 12 lpd)	No.	0.62

Type of Investment	Unit	Cost (₹ lakh)	Type of Investment	Unit	Cost (₹ lakh)
Grape-Seedless varieties 3 x 1.8	Acre	4.586	She buffaloes (Graded Murrah/ Surti/ Dharwad/ Pandapuri/ Mehsani)	No.	0.60
Grape- Bangalore Blue 3.3 x 3.3	Acre	3.5	Indigenous Cows - Malnad Gidda (yield 0.8 to 1 lpd)	No.	0.13
Mango 9 x 9	Acre	0.92	Indigenous Cows - Hallikar/Amrit Mahal	No.	0.25
Pomegranate 3.5 x 3.5	Acre	1.90	Indigenous Cows - Deoni	No.	0.32
Sapota 9 x 9	Acre	0.75	Indigenous Cows-Gir, Sahiwal, Tharparkar	No.	0.45
Guava 8 x 8	Acre	0.75	Two CB cow Unit	No.	1.39
Guava (high density) 2.5 x 2.5	Acre	1.45	Two animal unit (Buffaloes)	No.	1.35
Custard Apple 2.5 x 2.5	Acre	0.97	Ten animal unit (CB Cows)	No.	7.59
Drum stick 3.5 x 3.5	Acre	0.39	Ten animal unit (buffaloes)	No.	7.38
Mango (high Density) 5 x 5	Acre	1.75	Two animal unit - Indigenous Breeds	No.	1.42
Ber 5 x 5	Acre	0.46	Ten animal unit -Indigenous Breeds	No.	7.81
Dragon fruit 2.5 x 2.5	Acre	6.62	Calf-rearing - Female calf (5 CB Cows)	No.	2.71
Aonla 6 x 6	Acre	0.41	Calf rearing- Male 10 calves unit	No.	3.81
Jamun 8 x 8	Acre	0.65	Calf rearing- Male 20 calves unit	No.	7.61
Papaya 3 x 3	Acre	0.92	Hydroponic unit for fodder cultivation# (for 2 heads of cattle)	No.	0.60
Jackfruit 10 x 10	Acre	0.40	Fodder cultivation (Stylo)	Ha.	0.22
Coconut 8 x 8	Acre	0.865	AH – Poultry		
Oil Palm 9 x 9	Acre	0.92	Commercial Layer unit-5000 layers (1+1+4 under Cage system)	No.	30.12
Coffee (Robusta) 3 x 2.5	Acre	1.08	Commercial Broiler unit -500 birds (Deep litter system)	No.	1.50
Coffee (Arabica) 2 x 2	Acre	1.36	Commercial Broiler Unit -1000 birds per batch	No.	3.13
Cashew 7 x 7	Acre	0.85	Commercial Broiler unit -500 birds per week (Deep litter system)	No.	11.23
Pepper (intercrop with Arecanut) 3 x 3	Acre	1.05	Backyard poultry-50 females+ 10 males	No.	0.12
Pepper (intercrop with Coffee) 6 x 6	Acre	0.66	Commercial Broiler Unit under integration -2000 birds (Deep litter system)	No.	3.47
Cardamom 1.8 x 1.8	Acre	1.40	Broiler Unit under integration – 5000 birds	No.	9.09
Curry Leaf 3 x 1.5	Acre	0.32	Poultry marketing outlet	No.	7.00
Jasmine 1.5 x 1.5	Acre	0.71	Duck Rearing Unit – 200 ducks	No.	0.46
Rose 0.75 x 0.75	Acre	1.48	Sheep/Goat/Pig Rearing		
Apiary	Acre	0.65	Sheep Breeding: 100+5	No.	10.75
Vegetable Nurseries (shade net) -0.5 acre	Acre	8.05	Sheep Rearing - 10+1 (Bannur and local breed)	No	0.79 - 0.95
Sericulture			Sheep Rearing - 20+1 (Bannur & local breed)	No	1.44 - 1.75
Shoot Rearing System	Acre	9.73	Goat Breeding: 500+25 – Local Breed	No.	44.56
Chawki Rearing Centre	No.	16.37	Goat Breeding: 500+25 – Improved goat breeds	No	52.79
Forestry			Goat Rearing: 10+1 – Local Breed and improved goat breeds	No	0.78 – 0.95
Sandalwood 10' x 10' – 1080 plants	Ha.	1.16	Goat Rearing: - 20+1 - Local Breed and improved goat breeds	No	1.433 – .75
Melia dubia 3m x 3 m - 1111 plants	Ha.	1.111	Pig breeding Unit -20 sows + 2 boars' unit	No	11.93

Type of Investment	Unit	Cost (₹ lakh)	Type of Investment	Unit	Cost (₹ lakh)
Bamboo 5m x 5m- 400 plants	Ha.	0.616	Pig rearing cum fattening unit (3 sows +1 boar)	No	1.29
Bamboo Tissue Culture 5m x 5m - 400 plants	Ha.	0.70	Retail pork outlet with facility for chilling	No	12.00
Teak 2m x 2m - 2500 plants	Ha.	1.26	Rabbit rearing (10+3)	No	3.00
Mahogany 4.57m x 4.57m - 478 plants	Ha.	0.85	Integrated Farming Models		
Silver Oak 3m x 3m- 1111 plants	Ha.	1.10	Cereal-Maize (1.5 acre)+cowpea (1.5 acre) + farm pond + 2 cows (4LPD/cow)	No.	1.44
Integrated Farming Models			Storage Structures		
Cereal-Maize (1.5 acre)+cowpea (1.5 acre) + sheep rearing (20 ewes +1 ram)	No.	1.68	Onion Storage (25 MT)	MT	0.07
Mango (1 acre)+ cows (4LPD/cow) + Brinjal (1 acre)	No.	1.30	Renewable Source of Energy		
Fisheries			Solar Pump – AC/DC Surface	HP	.92
Fresh water fish culture in new ponds	Ha.	8.29	Solar Pump – AC/DC Submersible	HP	1.04
Fresh water prawn culture (1 ha) - Macrobrachium rosenbergii	Ha.	5.35	Solar Light - Study Lamp	Watt	0.004
Culture of freshwater cat fish - Pangasius sutchi	Ha.	5.68	Solar Light - Street Light (with lithium batteries)	Watt	0.19
Breeding and rearing of ornamental fishes (small unit)	Ha.	1.50	Agro Processing		
Brackish water shrimp farming- white leg shrimp Litopenaeus vannamei	Ha.	35.10	Mini Dal Mill	No.	0.75 - 2.5
Non mechanized fishing boat - Traditional boats	Ha.	5.00	Rice Mill Composite Unit	No.	10.00
Motorisation - Traditional boat with Outboard Motor	Ha.	1.70	Mini Rice Mill	No.	1.50 - 3.00
Off shore fishing boat with steel hull-20 meter OAL	Ha.	83.22	Rice Huller Machine	No.	0.20
			Coconut De-shelling Machine	No.	0.60- 1.00
			Reefer Van	No.	26.00

ANNEXURE V(A)
SCALE OF FINANCE FOR MAJOR CROPS FIXED BY
STATE LEVEL TECHNICAL COMMITTEE (SLTC) FOR 2021-22 (Amt ₹)

S.No.	Crop	Scale of finance (per acre)	S.No	Crop	Scale of finance (per acre)
1	Paddy (Rainfed)	22000	96	Gherkin (Irrigated)	46000
2	Paddy (Irrigated)	34400	97	Drumstick (Irrigated)	28750
3	Maize (Rainfed)	20000	98	Curry Leaf (Irrigated)	23000
4	Maize (Irrigated)	23600	99	Tube Rose (Irrigated)	60000
5	Bajra (Rainfed)	11600	100	Marigold (Irrigated)	30000
6	Bajra (Irrigated)	15200	101	Kanakambara (Irrigated)	32500
7	Ragi (Rainfed)	15200	102	Sevanthige (Irrigated)	32500
8	Ragi(Irrigated)	18400	103	Rose (Irrigated)	75000
9	Wheat (Rainfed)	12000	104	Jasmin (Irrigated)	34000
10	Wheat (Irrigated)	18000	105	Aster (Irrigated)	40000
11	Jowar (Rainfed)	13600	106	Palm Rose (Irrigated)	15000
12	Jowar (Irrigated)	16000	107	Gerbera (Irrigated)	60000
13	Ground nut (Rainfed)	18400	108	Silk/Mulberry (Rainfed)	26000
14	Ground nut (Irrigated)	22800	109	Silk/Mulberry (Irrigated)	75000
15	Sugarcane (New)	64750	110	Davana (Irrigated)	30000
16	Sugarcane (Kule)	45000	111	Rosemary (Irrigated)	42000
17	Sunflower (Rainfed)	14000	112	Palm Oil (Irrigated)	21250
18	Sunflower (Irrigated)	16800	113	Pacholi (Irrigated)	41575
19	Safflower (Rainfed)	12500	114	Fodder (Rainfed)	12000
20	Safflower (Irrigated)	16500	115	Fodder (Irrigated)	18000
21	Cotton (Rainfed)	17200	116	Lemon Grass (Rainfed)	5000
22	Cotton (Irrigated)	26800	117	Aswaganda (Irrigated)	15000
23	Potato (Rainfed)	28000	118	Booji (Irrigated)	43000
24	Potato (Irrigated)	58000	119	Safed Musli (Irrigated)	170000
25	Turmeric	53200	120	Radish (Irrigated)	21000
26	Pepper (Rainfed)	22000	121	Pumpkin (Irrigated)	25000
27	Pepper (Irrigated)	27500	122	Kakada (Irrigated)	29750
28	Banana (Tissue)	75000	123	Tamarind (Irrigated)	30000
29	Banana (new)	65000	124	Sweet Potato (Rainfed)	2500
30	Mango	37250	125	Sweet Potato (Irrigated)	3500
31	Guava (Rainfed)	29000	126	Ridge Gourd (Irrigated)	24000
32	Guava (Irrigated)	37000	127	Antherium (Rainfed)	66000
33	Papaya	60000	128	Bringharaj (Irrigated)	17925
34	Pineapple	52500	129	Brahmi(Irrigated)	15000
35	Rubber	50000	130	Dates (Irrigated)	35000
36	Chillies (Rainfed)	28800	131	Bird of Paradise (I)	95000
37	Chillies (Irrigated)	38400	132	Flax Seed (Irrigated)	7000
38	Tomato (Poly House)	180000	133	Daniya (Irrigated)	30000
39	Tomato	75000	134	Navane (Rainfed)	10800
40	Pomegranate (Rainfed)	50000	135	Kasubi (Rainfed)	13000
41	Pomegranate (Irrigated)	60000	136	Sorekai (Irrigated)	30000
42	Musambi (Irrigated)	35000	137	Kalmogh (Irrigated)	13150
43	Lime (Rainfed)	22000	138	Buji (Irrigated)	38000
44	Lime (Irrigated)	28500	139	Chandra Shoor (Irrigated)	14500
45	Coffee (Arabica)	60000	140	Coicus (Irrigated)	19000
46	Coffee (Robust)	50000	141	Kevenity (Irrigated)	17000
47	Coffee (Robust Rainfed)	40000	142	Makoy (Irrigated)	14500
48	Elakki/Cardamom	35000	143	Adusha/Vasaka (I)	12250
49	Coconut	40000	144	Daturamap (Irrigated)	12150
50	Arecanut	100000	145	Sadabahar (Irrigated)	12750
51	Tobacco	50000	146	Savi (Rainfed)	10800
52	Orange	30000	147	Cotton & Chilli (R)	75000
54	Orange (Mix)	22750	148	Cotton & Onion (R)	75000

S.No.	Crop	Scale of finance (per acre)	S.No	Crop	Scale of finance (per acre)
55	Ginger (Rainfed)	25000	149	Onion & Chilli (R)	75000
56	Ginger (Irrigated)	64500	150	Niger (Rainfed)	12000
57	Cashew (Rainfed)	30000	151	Castor (Irrigated)	11000
58	Cashew (Irrigated)	34800	152	French Beans (Irrigated)	68500
59	Cocoa (Irrigated)	11500	153	Dantu (Irrigated)	8000
60	Sweet/Baby Corn	41000	154	Scientific Banana	160000
61	Tur Dhal/Red Gram (R)	20000	155	Thomas Grapes (P 2.5)	120000
62	Tur Dhal/Red Gram (I)	21000	156	Blue Grapes (Bangalore)	83000
63	Huchellu	20000	157	Blue Grapes (Anabhisiya)	100000
64	Black Gram	11200	158	African Corn Long (R)	20000
65	Bengal Gram/Channa(R)	17750	159	African Corn Long (I)	22000
66	Bengal Gram/Channa(I)	18000	160	Green Grass (Irrigated)	10000
67	Green Gram (Rainfed)	11600	161	Napier Grass(Irrigated)	20000
68	Snake Gourd (Irrigated)	38000	162	Makandi Roots (Irrigated)	26000
69	Alasande/Cowpea (R)	10400	163	Carnation (Green House)	300000
70	Soyabean (Rainfed)	18000	164	Capsicum (Green House)	200000
71	Soyabean (Irrigated)	19000	165	Gerbera (Green House)	400000
72	Sesame (Rainfed)	10000	166	Amla (Rainfed)	7000
73	Coriander (Irrigated)	12000	167	Amla (Irrigated)	32000
74	Huruli/Horsegram (R)	7200	168	Fig/Anjura (4*3)	55250
75	Sapota (Rainfed)	26875	169	Fig/Anjura (3*2)	13000
76	Custard Apple (Irrigated)	40000	170	Avarekai	16000
77	Capsicum (Irrigated)	70000	171	Korale (Siridhanya)	30000
78	Onion (Rainfed)	28000	172	Mustard	23000
79	Onion (Irrigated)	30000	173	Jatropha	12000
80	Knolkhol (Irrigated)	29000	174	Ajvana (Rainfed)	10000
81	Cabbage	63000	175	Ajvana (Irrigated)	15000
82	Cauliflower (Irrigated)	40000	176	Chavalis (Cluster bean)	20000
83	Brinjal (Irrigated)	28125	177	Block Gold	43100
84	Green Peas (Irrigated)	23000	178	Cloves	15700
85	Ladies Finger (Irrigated)	23500	179	Aloe Vera	13800
86	Beetroot (Irrigated)	25000	180	Dragon Fruit	55000
87	Beans (Irrigated)	26000	181	Shathavari	145000
88	Betel Leaf (Irrigated)	65000	182	Ash Gourd	50000
89	Carrot (Irrigated)	30000	183	Red Onion	100000
90	Water melon (Irrigated)	34500	184	Hyacinth bean	34000
91	Garlic (Irrigated)	34500	185	Rajanigandha	100000
92	Seeme Bandane (I)	40000	186	Gladiolus (Poly house)	310000
93	Bitter gourd (Irrigated)	26000	187	Cocconia	30000
94	Vanila (Irrigated)	26750	188	Tree Potato	2500
95	Cucumber (Irrigated)	27000	189	Bare fruit	15000

As per the Decision of SLTC, it is permitted to advance with a Range of (+) and /or (-) 20% to the SoF

ANNEXURE V(B)
KCC for AH and Fisheries – SoF for 2021-22 (Amt ₹)

S.No.	Activity	SoF	S.No	Activity	SoF
1	Dairy – Cross Breed Cow (1+1)	28000	12	Layer – 1000 birds	180000
2	Graded Buffalo (1+1)	32000	13	Piggery – Fattening – 10 animal	60000
3	Sheep/Goat – Stall feeding (10+1)	24000	14	Rabbit rearing (50+10)	50000
4	Sheep/Goat – Stall feeding (20+1)	48000	15	Inland fisheries (1 acre)	200000
5	Sheep – Normal feeding (10+1)	12000	16	Cage Culture (6m x 4m) per crop	100000
6	Sheep - Normal feeding (20+1)	24000	17	Bivalve Culture rack and rope system per acre/crop	5000
7	Goat – Normal feeding (10+1)	13000	18	Brackish water shrimp culture per acre/crop	280000
8	Goat - Normal feeding (20+1)	26000	19	Marine Fisheries (15 x 20m) 15 days trip	330000
9	Lamb Sheep Fattening -10 lambs	13000	20	Marine Fisheries (10 x 15m) 5-6 days trip	125000
10	Lamb Sheep Fattening -20 lambs	26000	21	Motorized Boat exp. per day	3500
11	Broiler – 2000 birds	160000	22	Traditional boat exp. per day	500

NABARD Karnataka – Addresses of DDMs/DDM (R)s

Smt.Yamuna Pai NABARD, E-4, Sector 56, Opp. H P Petrol Bunk, Hubli Bypass Road, Navanagar, Bagalkote - 587103 Ph : (08354) 295489, 9653316489 bagalkot@nabard.org	Smt. Sangeetha S Kartha NABARD, Flat No. 201, MOSACO Apartments, Nehru Avenue Cross Road, Lalbagh, Mangalore-575003 Dakshina Kannada Dist Ph : 8547702196 dakshinakannada@nabard.org Tagged District : Udupi	Smt. B V Harshitha NABARD , 427, “Shilpashree 9 th Cross Chamundeshwari Nagara Mandya - 571 401 Karnataka, (08232) 221174 Ph : 9901948022 mandya@nabard.org Tagged District : Ramanagara							
Shri S.K.K.Bharadwaja NABARD, Plot No.-4, CTS 8873,Sector 3, Shivbasavanagar, Belagavi - 590 010 Ph: (0831)2474677 9448283005/9448968424 belgaum@nabard.org	Shri Mayur Kamble NABARD, 1 st floor, Ashirwad Building, 2nd Main, PB Road, Vidyagiri, Near Halaganesha temple, Dharwad -580004 Ph : (08362) 950511, MOB: 9449410519 dharwad@nabard.org	Shri T V Subbiah NABARD, #797, Manujapatha Road, 2nd Cross, Kuvempunagar, Mysuru-570023 (o) 9451055800 mysore@nabard.org							
Shri. Yuvarajkumar Shivasharanar NABARD, Flat 505, Gandhinagar Arcade Apts, Ballari - 583103, Ph : (08392) 257717, 9738913706 bellary@nabard.org Tagged District : Vijayanagara	Shri V Ravindra NABARD, No. 1135/6, Vidyanagar, Between 1 st & 2nd Bus Stop, Near Sreeshaila Credit Cooperative Bank Taralabalu Badavane, Davangere - 577005 Ph (08192) 262818, 9686685566 davangere@nabard.org	Smt. N Kalavathi NABARD, 1-9-175, II Floor, Near Maramma Temple, Aam Talab Road, Azad Nagar, Station Area, Raichur - 584101 Landline : 08532-226675 Mobile: 9632358662 Email: raichur@nabard.org							
Shri Rama R Yekbote NABARD 303,Tulasi Vrindavan Apartments, NABARD, Rang Mandir Road, Near Khandre Petrol Bunk Bidar – 585401 Ph: 0848-228015 , 9010304072 bidar@nabard.org	Shri Raman Jagadeeshan NABARD, No.361/B, Plot No.21, Sai Nagar, Behind Sai Temple, Gadag - 582 101, Ph: 9482626131 (08372)237131 gadag@nabard.org Tagged District : Koppal	Shri B Ravi NABARD, No.65 ‘Anuprabha’, 2 Main Road, Priyadarshini Layout, Shivamogga - 577204 Ph (08182) 295007, 9449707007 shimoga@nabard.org							
Shri Vikas Rathod NABARD, Sri Chandralamba 1st Floor, No.199/A/A/A, Deshpande Colony Station road, Vijayapura - 586101 Ph : (08352) 241790, 8055441073 bijapur@nabard.org	Shri Ramesh Bhat NABARD, Flat No. S-5 Block F, Asian Lifestyle Apartment Near Asian Mall Kalaburagi-585102 9448108675 gulbarga@nabard.org Tagged District : Yadgir	Smt. Keerthiprabha N NABARD, “Shiva Soundarya” 3 rd Cross Ashok Nagar Tumakuru – 572 103 Ph: (0816)2255057 9845718270 tumkur@nabard.org							
Smt. Hitha G Suvarna “Sridhama”, St.Joseph’s Hospital Road 3 rd Cross, Siddharthanagar Chamarajanagar - 571313 Ph: 7715977773 chamarajnagar@nabard.org	Smt. Malini S Suvarna, NABARD, Door No.1507, “Ranganath Krupa” Vivake Road Near Old Canara Bank Circle Vidyanagara, Hassan-573202 Ph:(08172) 355957 Mob : 8867655761 hassan@nabard.org	Shri Rejis Emmanuel NABARD, MIG 114, House No. 1807/D/67/8, Road 6 C, Habbuwada, Karwar 581306 Ph: 8277015816 northkanara@nabard.org							
Shri E Pratap NABARD, ‘Sree Nilaya’ Opp St. Mary’s Kids School, Kanadal Road, Kote, Chikkamagaluru - 577101 Ph : 8050322355, chikmagalur@nabard.org	Shri M Mahadev Kirthi NABARD, Upstairs, Engr Holal's Building, 3rd main road, B-Block, Vidyanagar, Haveri – 581110. Ph : (08375) 235812, Mob: 8756299875 haveri@nabard.org	DDM(R)s – Operating from RO, Bangalore							
Smt. Kavitha Sashidhar NABARD, House No.118,” 4 th Cross-West” J C R Extension Landmark – Near ISKON Chitradurga - 577501 Ph : (08194)221218, 9448385762 chitradurga@nabard.org	Shri Ramesh Babu V NABARD, Opp. India Garage, Omkareshwar Temple Road, Madikeri, KODAGU – 571201 Ph : (0832) 229935, 9321131677 kodagu@nabard.org								
<table><tr><td>Bangalore (R) –</td><td>Shri Ronnie Raju Manager 7012361295</td></tr><tr><td>Bangalore (U)</td><td>Smt. Jiksy Raphel, AGM 8281224557</td></tr><tr><td>Chikkaballapura</td><td>Shri Kommana Mohan Sai Ganesh, Manager 8792537745</td></tr><tr><td>Kolar</td><td>Shri M R Natarajan, AGM 9448118966</td></tr></table>			Bangalore (R) –	Shri Ronnie Raju Manager 7012361295	Bangalore (U)	Smt. Jiksy Raphel, AGM 8281224557	Chikkaballapura	Shri Kommana Mohan Sai Ganesh, Manager 8792537745	Kolar
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- Stage- Pre-Series A (INR 5-20 crore) and Series A (INR 20-50 crore).
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Registered Office: NABARD, 2nd Floor A Wing,

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E-mail: nabventures@nabard.org

Phone: 91-22-26539357



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Ph: 040- 23241155

Website: www.nabsamruddhi.in

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- Livelihoods
- Agriculture



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🌐 Web-portal- krishimanch.nabkisan.org



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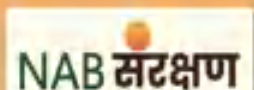
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- › 63% of shares held by NABARD, with other shareholders being Government of Karnataka and Public Sector Banks.
- › Mission - To be a trusted client centric financial institution advancing hassle free services to the low income households and the unorganised sector.
- › The company has a range of financial products and services including financing of SHGs in partnership with NGOs and JLGs directly through its branches.
- › Operating across in 16 States of India and touching lives of more than 5.50 lakh households with a commitment towards their socio-economic empowerment and furthering the cause for financial inclusion.

Registered Office: #3072, 14th Cross, K R Road, Banashankari 2nd stage, Bengaluru - 560 070, Karnataka, India

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Trustee Private Limited

Corporate Office

NABARD C-24,
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Ph: 022-26539410/26537039

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- › NABSanrakshan and multiple credit guarantee funds under its management housed in separate Trusts.
- › The Eligible Lending Institutions will extend formal credit to the borrowers and

NABSanrakshan through various schemes of the Trusts will provide credit guarantee against a nominal fee.

- › NABSanrakshan manages Credit Guarantee Fund under Animal Husbandry Infrastructure Development Fund (AHIDF).

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