



संभाव्यतायुक्त ऋण योजना 2022-23

Potential Linked Credit Plan 2022-23

दक्षिण कन्नड़ा ज़िला

DAKSHINA KANNADA 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 : DAKSHINA KANNADA
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

1. District characteristics:

The geographical area of Dakshina Kannada district is 4,861 sq. km. of which 27% is covered by forests. Soils are mainly lateritic and acidic in nature. The Gross Cropped Area (GCA) is 1.74 lakh ha. The Net Sown Area (NSA) of 1.60 lakh ha accounts for 33% of the geographical area. Small and marginal land holdings account for more than 92% of total land holdings and 64% of the cultivated land. Arecanut is the major crop grown in the district in an area covering 84,157 ha. Other major crops grown are cashewnut, paddy, coconut, rubber, and banana. Over the years there has been a reduction in area under paddy in favour of arecanut. Fisheries is another major activity. Agro processing and fish processing as also MSMEs provide considerable employment in the district. Also, large industrial units like MRPL, MCF, KIOCL, Ultratech Cement, Hindustan Unilever Ltd., etc. are present. The district has an airport and is well connected to other parts of the country by road and rail.

2. Sectoral trends in credit flow:

The disbursements under Priority Sector during 2018-19, 2019-20 and 2020-21 stood at ₹8847.41 crore, ₹ 12111.79 crore and ₹9680.40 crore respectively. The achievement during 2020-21 was 69% of target. The disbursement for 2020-21 showed a decrease of 20% over last year which could be attributed to COVID 19 pandemic. However, the Credit to Deposit (CD) ratio as on 31 March 2021 for the district was 60.46% against 57.76% as on 31.3.2020.

3. Sector/sub-sector wise PLP projections for 2022-23:

The exploitable potential for 2022-23 has been estimated at ₹15318.78 crore. Against the same credit for crop loans have been estimated at ₹2296.95 crore (15%). The potential for term loans for agriculture and allied activities have been estimated at ₹1960.82 crore (13%). Credit potential for agricultural infrastructure and ancillary activities have been proposed at ₹599.44 crore and ₹3644.93 crore respectively constituting 4% & 24% of total potential assessed. Accordingly, agriculture sector as a whole contributes to 56% of the potential assessed. MSME is another important sector in the district with an assessed potential of ₹4363.78 crore (28%). Other important sectors include export credit with an assessed potential of ₹599.20 crore (4%) and housing ₹1462.50 crore (9%), both activities which are considered important and hold promise for enhancing credit flow in the district.

4. Development Initiatives

4.1. NABARD has promoted 2 FPOs under PRODUCE Fund in the district. Further, 3 more FPOs under CSS is being promoted by NABARD and Government of Karnataka. The promotion of FPOs under CSS will continue till the target of 10,000 FPOs in the country is reached.

4.2 Establishment of Farm Gate Infrastructure for Post-Harvest Management: 36 PACS have been sanctioned special refinance facility under PACS as MSC to set up appropriate infrastructure for storage, grading, packing, standardisation, processing etc. for bettering farm incomes.

4.3 Skilling of Rural Youth – NABARD has sanctioned Skill Development Programmes for rural youth in handloom weaving, healthcare, paddy mechanization, etc. These efforts supplement the efforts made by other agencies like RUDSETI, Ujire.

5. Thrust Areas for 2022-23

5.1 Formation and linkage of FPOs to credit: Formation and nurturing of crop cluster-wise / produce-wise FPOs and linking them to market and institutional credit

5.2 Linking of Farmers' and Farmers' Collective to e-market: Linking the farmers' and FPOs with eNAM/Electronic markets for better price realization

5.3 Agriculture Infrastructure Fund: PACS will be motivated/encouraged to avail assistance under the scheme, the scheme is also being promoted amongst entrepreneurs, FPOs, etc.

5.4 Promotion of Micro-Enterprises for Food Processing: To ensure quality and create livelihood opportunities in Food Processing in rural areas, the PMFME scheme is being widely popularized.

6. Major constraints & suggested action points

- The Seed Replacement Ratio, for paddy, in the district is very low (around 5%) and almost 80% of the paddy growing areas are covered with MO4 variety.
- Low-cost farm equipment's such as arecanut peelers, coconut climbing machines, motorized weeders etc., used by small and marginal farmers in the district are considered useful. There is a need for constant evaluation of its performance and upgradation / redesigning to make them more efficient.
- Planting exotic fruit crops like Mangosteen , Rambutan as mixed crops in exiting coconut gardens as well as new mono crop orchards as agro Climatic conditions of the district are congenial for cultivation of these crops
- Promotion of Dairy & Fisheries FPO may be encouraged for enhanced production and value addition and enabling economies of scale in production and marketing
- To support transition from live-bird-market to frozen-product-market infrastructure like cold chain and modern abattoirs need to be strengthened
- There is a need to set up clean and scientific/hygienic slaughter houses/abattoirs in the district for selling meat.
- Seed Production needs to be encouraged through seed village concept in the district to reduce dependence on outside agencies for seeds and propagate local / traditional varieties.
- Training of micro, small and medium enterprises in the unorganized sector on food safety and quality standards will provide impetus to the sector by providing avenues for domestic sale and exports.
- Marketing of goods produced by SHGs and other craftsmen is an area of concern. There is a need to put in place a structured marketing arrangement for retail sales of small producers.

The following major action points are suggested for overall improvement in ground level credit flow and achievement of potential set out under PLP 2022-23.

State Government:

- a. Establishment of large-scale Seed Processing Unit to ensure availability of adequate quantity of good quality seeds in the district
- b. Wastelands in the district could be brought under productive cultivation
- c. Promotion of water efficient measures like drip irrigation for horticulture
- d. Promotion of stall fed goateries for enhancing incomes of SF/MF
- e. Development of fisheries sector through providing HACCP compliant conditions, cold chains, promotion of cage culture, establishment of fish seed hatcheries, etc.
- f. Deep sea fishing and optimum utilization of inland water resources to be encouraged
- g. Soil health improvement through measures like promotion of organic farming, lime application in acidic soil, etc., will improve productivity of land
- h. Training of micro and small food-based enterprises in unorganized sectors on food safety standards will enhance employment and income
- i. Providing wide publicity to export promotion efforts of VTPC

Banks

- a. Funding of Farmers' Producers' Organisations (FPOs)

- b. Improving credit access to farmers under pledge financing against Negotiable Warehouse Receipts (NWRs), will aid in avoiding distress selling of farm produce
- c. Promotion of financing for farm equipments / Custom Hiring Centres (CHCs) and farm gate pre-processing of agricultural produce with support under Agriculture Infrastructure Fund (AIF)
- d. Bankers may adhere to biosecurity norms while financing poultry units
- e. Coverage of all eligible beneficiaries under KCC for animal husbandry & fisheries
- f. Awareness schemes among potential beneficiaries on various housing, educational, MSME, etc., loan schemes available from banks

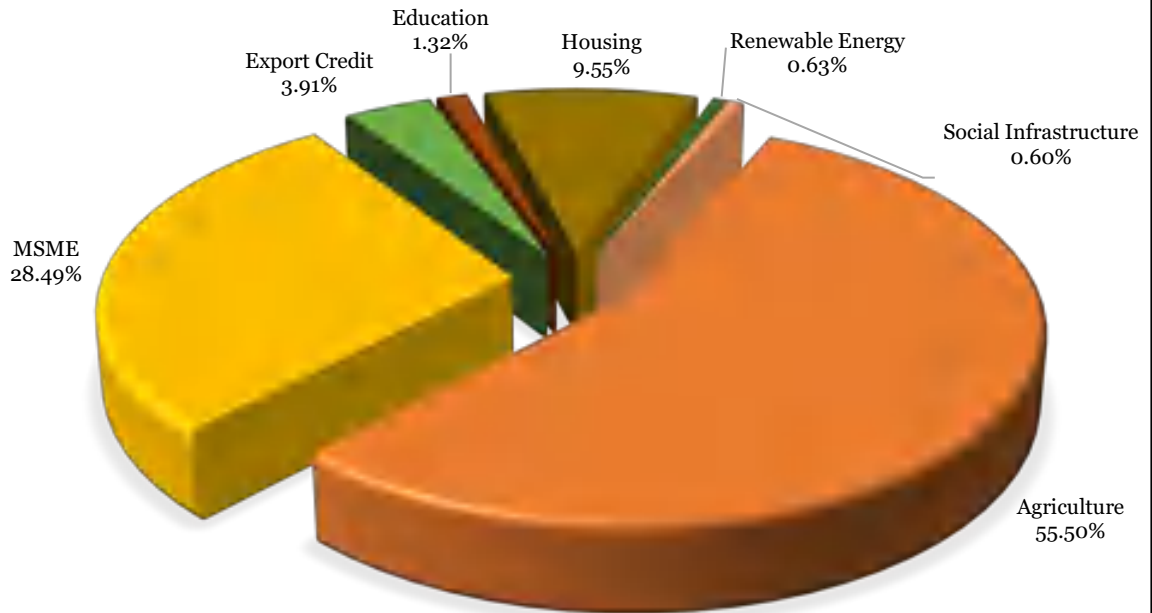
7. Way forward

The projections made in the PLP for 2022-23 call for a coordinated approach by all stakeholders viz., banks, Government departments, extension agencies, etc., which in turn will positively impact capital formation in agriculture. Banks are required to ensure timely reporting of credit flow data to the Lead Bank for meaningful review in DCC/DLRC meetings and ensuring timely corrective action.

BROAD SECTOR WISE PLP PROJECTIONS 2022-23

(₹ lakh)

Sl.No	Particulars	PLP Projections - 2022-23
A	Farm Credit	
i.	Crop Production, Maintenance and Marketing	229695.48
ii.	Term Loan for agriculture and allied activities	196081.59
	Sub-total	425777.07
B	Agriculture Infrastructure	59943.57
C	Ancillary activities & Others	364493.40
I	Credit Potential for Agriculture (A+B+C)	850214.04
II	Micro, Small and Medium Enterprises	436377.60
III	Export Credit	59920.00
IV	Education	20250.00
V	Housing	146250.00
VI	Renewable Energy	9666.68
VII	Social Infrastructure involving bank credit	9200.00
	Total Priority Sector (I to VII)	1531878.32

BROAD SECTOR-WISE PLP PROJECTIONS 2022-23

**SUMMARY OF SECTOR/SUB-SECTOR-WISE
PLP PROJECTIONS - 2022-23**

(₹ lakh)

S. No.	Particulars	PLP Projections
I	Credit Potential for Agriculture	
A	Farm Credit	
i.	Crop Production, Maintenance and Marketing	229695.48
ii.	Water Resources	26392.49
iii	Farm Mechanisation	16337.49
iv	Plantation/Horticulture/Sericulture	53007.73
v	Forestry & Wasteland Development	395.76
vi	Animal Husbandry - Dairy	58967.49
vii	Animal Husbandry - Poultry	5545.77
viii	Animal Husbandry - Sheep,Goat & Piggery	3182.82
ix	Fisheries	31864.64
x	Farm Credit-Others	387.40
	Sub-total	425777.07
B	Agricultural Infrastructure	
i	Construction of storage facilities (warehouses, market yards, godowns, silos, cold storage units/ cold storage units)	6409.97
ii	Land development, soil conservation, watershed development	38008.00
iii	Agricultural Infrastructure-Others (Tissue culture, agri bio-technology, seed production, bio pesticides/fertilisers, vermi composting)	15525.60
	Sub-total	59943.57
C	Ancillary Activities	
i	Food and Agro Processing	82865.00
ii	Agriculture Ancillary Activities-Others (Loans to Cooperative societies of farmers for disposing of their produce, agri clinics/agri business centres, loans to PACS/FSS/LAMPS, loans to MFIs for on lending; Loans to SHGs/JLGs, Loans to distressed persons to prepay institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST).	281628.40
	Sub-total	364493.40
	Total Agriculture	850214.04
II	Micro, Small and Medium Enterprises	
i	MSME, Working Capital	163641.60
ii	MSME - Investment Credit	272736.00
	Total MSME	436377.60
III	Export Credit	59920.00
IV	Education	20250.00
V	Housing	146250.00
VI	Renewable Energy	9666.68
VII	Social infrastructure involving bank credit	9200.00
	Total Priority Sector	1531878.32

POLITICAL MAP OF THE DISTRICT



DISTRICT PROFILE

1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE						
Total Geographical Area (Sq.km)	4861		Agro-climatic Zone	Western Plains and Ghats-Coastal Midland (Zone-12)					
No. of Sub Divisions	2		Climate	Dry Sub Humid and Per Humid					
No. of Blocks	7		Soil Type	Laterite, red loamy, coastal Alluvium					
No. of Villages (Inhabited)	331								
No. of Panchayats	230								
3. LAND UTILISATION [ha]			4. RAINFALL & GROUNDWATER						
Total Area Reported	477381		Rainfall [mm]	Normal	Actual	2017	2018	2019	
Forest Land	128476			4006		3233	4384	4057	
Area Not Available for Cultivation	129156			Variation from Normal		-773	378	51	
Permanent Pasture and Grazing Land (PP+CW)	30921		Availability of groundwater –Ham	Net annual recharge		Net annual draft		Balance	
Land under Misc. Tree Crops	23144		32995	52893		23076		62812	
Cultivable Wasteland	23198		5. DISTRIBUTION OF LAND HOLDING						
Current Fallow	3365		Classification		Holding	Area			
Other Fallow	2062				Nos.	% to Total	ha.	% to Total	
Net Sown Area	160257		<= 1 ha		154985	74	60213.43	35	
Total or Gross Cropped Area	173887		>1 to <=2 ha		36721	18	48757.60	29	
Area Cultivated More than Once	13630		>2 ha		17212	8	61121.20	36	
Cropping Intensity [GCA/NSA]	109%		Total		208918	100	170092.23	100	
6. WORKERS' PROFILE - 2011 Census			7. DEMOGRAPHIC PROFILE [in '000]-2011 census						
Cultivators	208918		Category	Total	Male	Female	Rural	Urban	
Of above, Small/Marginal Farmers	191706		Population	2090	1035	1055	1094	996	
Agricultural Labourers	29274		Sch. Caste	148	73	75	103	45	
Workers in Household Industries	188207		Sch. Tribe	82	41	41	66	16	
Workers in Allied Agro-activities	NA		Literate	1666	864	802	828	838	
Other workers	746430								
8. HOUSEHOLDS (2020)			9. HOUSEHOLD AMENITIES (2011 census)						
Total Households	439733		Having brick/stone roofs			419337	Having electricity supply		399278
Rural Households	223155		Having drinking water source			439733	Having independent toilets		394245
BPL Households	250764		Access to banking services			368727	Having radio/tv sets		285370
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]			11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
Villages Electrified	331		Anganwadis		2104	Hospitals/Clinics		1718	
Villages having Agriculture Power Supply	331		Primary Health Centre		78	Hospital Beds		22246	
Villages having Post Offices	331		Prim. Health Sub Centres		7				
Villages having Banking Facilities	331		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
Villages having Primary Schools	331		Fertiliser/Seed Outlets [Nos]			235	Agriculture Pump sets [Nos]		1176718
Villages having Primary Health Centres	78		Total N/P/K Consumption [MT]			23992	Pump sets Energised [Nos]		114981
Villages having Potable Water Supply	331		Certified Seeds Supplied [MT]			89.47	Agro Service Centres [Nos]		NA
Villages connected with Paved Appr. Roads	331		Pesticides Consumed [MT]			NA	Soil Testing Centres [Nos]		2
13. IRRIGATION COVERAGE [ha]			Agriculture Tractors [Nos]			382	Plantation nurseries [Nos]		30
Total Area Available for Irrigation (GCA + Fallow)	177252		Power Tillers [Nos]			271	Farmers' Clubs [Nos]		104
Irrigation Potential Created	116626		Threshers/Cutters [Nos]			NA	Krishi Vigyan Kendras[Nos]		1
Net Irrigated Area (Total area irrigated at least once)	116626		14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						

Area irrigated by Wells	38166		Rural/Urban Mandi/Haats [Nos]	NA	Wholesale Mkt. [Nos]	20
Area irrigated by Tubewells	59987		Length of Pucca Road [Km]	5299.72	Godown [Nos]	NA
Area irrigated by LIS	129		Length of Railway Line [Km]	88	Godown Capacity[MT]	74170
Area irrigated by Other Sources	18344		Public Transport Vehicle [Nos]	7641	Cold Storage [Nos]	11
Irrigation Potential Utilized (Gross Irrigated Area)	122530		Goods Transport Vehicle [Nos]	27689	Cold Storages [MT]	387
15. AGRO-PROCESSING UNITS			16. AREA, PRODUCTION & YIELD OF MAJOR CROPS			
Type of Processing Activity	No	Cap.[MT]	Crop	2017-18		2018-19
Food-Rice/Flour/Dal/Oil/Tea/Coffee)	1243	NA		Area (ha)	Prod. (MT)	Area (ha)
Sugarcane (Gur/Khandsari/Sugar)	----	NA	Paddy	33162	127530	9374
Fruit (Pulp/Juice/Fruit drink)	180	NA	Areca nut	39396	57492	84157
Spices (Masala Powders/Pastes)	650	NA	Cashewnut	34016	6935	16717
Dry-fruit (Cashew/Almond/Raisins)	625	NA	Pepper	35224	20430	52690
Cotton (Ginning/Spinning/Weaving)	170	NA	Coconut (lakh nuts)	21772	3185.94	26691
Milk (Chilling/Cooling/Processing)	360	NA	Banana	3895	79441	2517
Meat (Chicken/Mutton/Pork)	70	NA	Note: Production data related to Areca nut and Cashewnut are for processed nuts.			
Animal feed (Cattle/Poultry/Fishmeal)	325	NA				
17. ANIMAL POPULATION AS PER CENSUS (2019 Livestock census)			18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES			
Category of animal	Total	Male	Female	107		Animal Markets [Nos]
Cattle (Nos)	250569	NA	NA	5		Milk Collection Centre [Nos]
Buffaloes [Nos]	1832	NA	NA	0		Fishermen Societies [Nos]
Sheep (Nos)	289	NA	NA	1		Fish Seed Farms [Nos]
Goat (Nos)	32215	NA	NA	3		Fish Markets [Nos]
Pig	6359	NA	NA	391		Poultry hatcheries [Nos]
Rabbits	1166	NA	NA	2		Slaughter houses [Nos]
Poultry - Crossbred	2713874	NA	NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY		
Poultry - Indigenous	Nil	NA	NA	Fish	Production [MT]	183309
Sources:				Egg	Production [lakh nos.]	381
(1) District Statistical Handbook - 2019-20 (2) Census - 2011 (3) Livestock Census 2019 (4) Perspective District Industrial Plan - 2013-17 - Dakshina Kannada district				Milk	Production ['000 MT]	216
				Meat	Production [MT]	4865

20. Predominant Economic Activities in the District

Dakshina Kannada is one of the three coastal districts of the State, with a predominantly horticultural and industrial economy. There are 331 inhabited villages. The population as per 2011 census was 20.90 lakh with a rural population of 10.94 lakh (52.34%). Hence the district is considerably urbanized. Kannada, Tulu and Konkani are the main languages. The topography of the district is undulating. The average altitude of the district is 30 meters above MSL. Soils are mainly lateritic and acidic in nature. The district is characterized by high rainfall, relatively high temperature and humidity. The literacy rate of the district is 79.71%, highest among all the districts in the state. There is a shift from paddy to crops like areca nut, coconut, cashew, etc. In addition to big industries and MSME, certain large IT companies like Infosys have set up their offices in the district. Beedi rolling is popular among the household

activities. Fisheries is another major activity in the district. Agro processing (especially cashew kernel processing, coconut oil extraction, food and beverages) are also taken up on a major scale. Karnataka's Gross State Domestic Product (GSDP) for 2017-18, at current prices stood at ₹1350257 crore and the state ranked fourth in the country. The GDDP and NDDP of Dakshina Kannada district at current prices for 2017-18 was ₹79521.75 crore and ₹72873.05 crore, respectively. The district was ranked second in the State in terms of GDDP and NDDP.

21. Factors / Infrastructure contributing or inhibiting the growth in Ground Level Credit (GLC)

The district has an excellent transport and communication system with an airport and an all-weather port. The Konkan Railway Project which has established a direct link from Mangalore to Mumbai via Goa has opened up tremendous prospects for economic growth in the district. The district which is also known as the 'Cradle of Banking' has a good network of Commercial Banks (both public sector and private sector), KSFC, RRB, DCCB, KSCARDB, MFI, NBFCs, etc.

22. Critical interventions required in the district under major sectors for harnessing the potential estimated under PLP 2022-23

The major interventions identified under major sectors for harnessing potential estimated under PLP 2022-23 are

- Ensuring availability of quality seeds, seed banking and providing incentives to paddy growers for increasing area and production of paddy
- Financing of small lift irrigation schemes by banks
- Training on operational aspects of various farm implements / equipment
- Promotion of commercial nurseries for supply of quality planting materials
- Strengthening extension, storage and marketing facilities for fruits / other perishable horticulture crops
- Promotion of dairy FPO, encouraging value addition, rejuvenation of dairy dormant dairy cooperatives, formation of new societies in potential areas and financing JLGs of dairy farmers will provide a fillip to the dairy sector
- Promotion and financing of JLGs of women engaged in fish trading activity enabling interest subsidy available from Government of Karnataka
- Promotion of organized cattle markets
- Promotion of appropriate storage, logistics and farm gate infrastructure with support under AIF
- Conversion of urban garbage into bio-organic manure needs to be taken up on a large scale by Government machinery in collaboration with industries, NGOs, etc.
- Seed Production needs to be encouraged through seed village concept in the district to reduce dependence on outside agencies for seeds and propagate local / traditional varieties.
- JLGs availing crop loan should be made eligible for crop loan interest subvention
- Awareness and handholding support may be provided to young MSME entrepreneurs through incubation support. Handholding institutes may be identified for the same. Incubation funds may be created in identified technical institutes.
- Exporters may be encouraged to avail export credit insurance facilities extended by ECGC
- There is a need to create awareness of the various government schemes under which subsidy is available to eligible beneficiaries for housing
- Survey for assessment of rooftop potential in the district for solar home lighting needs to be conducted.

BANKING PROFILE

State: Karnataka Lead Bank: Canara Bank

1. NETWORK & OUTREACH (As on 31/03/2021)										
Agency	No. of Banks/Society	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	MFIs/MFO	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	32	552	206	117	229	5	-	109	0.60	797
Regional Rural Bank	1	25	12	7	6	2	-	-	13.24	17589
Dist.Cent.Coop. Bank	1	62	45	11	6	3	-	-	5.34	7092
PCARDB	5	5	4	-	1	-	-	-	66.2	87947
PACS	115	266	266	-	-	-	-	-	1.24	1653
Others (KSFC)	1	1	0	-	1	-	-	-	331.00	439733
All Agencies	155	911	533	135	243	10	-	109	0.36	482
2. DEPOSITS OUTSTANDING FOR THREE YEARS – 2018-19 TO 2020-21										
Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	CAGR (%)	Share (%)	31-Mar-19	31-Mar-20	31-Mar-21	CAGR (%)	Share (%)
Commercial Banks	5490351	5712292	NA	33.11	89	4235533	4561142	4967468	8.6	93.07
Regional Rural Bank	194622	200212	NA	3.82	3	30450	29094	32520	3.55	0.61
DCCB & PCARDBs	466098	486673	NA	9.15	8	272692	293717	337125	10.97	6.32
Others –KSFC	0	6	NA	-	-	-	55	0	-	0
All Agencies	6151071	6399183	NA	29.46	100	4538675	4884008	5337113	8.17	100
3. LOANS & ADVANCES OUTSTANDING FOR THREE YEARS – 2018-19 TO 2020-21										
Agency	No. of accounts					Amount of Loan [₹ lakh]				
	31-Mar-19	31-Mar-20	31-Mar-21	CAGR (%)	Share (%)	31-Mar-19	31-Mar-20	31-Mar-21	CAGR (%)	Share (%)
Commercial Banks	435609	483593	NA	9.86	68	2511012	2423159	2774227	5.43	85.97
Regional Rural Bank	29775	22005	NA	(-)3.6	3	27260	27958	30082	5.05	0.93
Cooperative Banks+PCARDBs	207969	200348	NA	0.17	28	315299	364735	416753	13.91	12.92
Others-KSFC	74	71	NA	(-)3.97	1	4011	5136	5713	11.23	00.18
All Agencies	673427	706017	NA	6.22	100	2857582	2820988	3226775	14.38	100
4. CD Ratio					5. Performance under Financial Inclusion A/C (No. actual)					
Agency	CD Ratio (%)				Agency	During 2020-21		Cumulative - 31.3.2021		
	31-Mar-19	31-Mar-20	31-Mar-21			Deposit	Credit	Deposit	Credit	
Commercial Banks	59.28	53.13	55.84		Commercial Banks	NA	NA	296198	NA	
Regional Rural Bank	89.52	96.10	92.50		Regional Rural Bank	NA	NA	26114	NA	
Cooperative Banks	115.62	124.18	123.62		Cooperative Banks	NA	NA	2518	NA	
Others – KSFC	-	-	-		Others – KSFC	NA	NA	0	NA	
All Agencies	62.96	57.56	60.46		All Agencies	NA	NA	324830	NA	
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2021) (₹ lakh)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sec.		Loans under DRI		Loans to Women	
	Amount	% of Total Loans	Amount	% of Total Loans	Amount	% of Total Loans	Amount	% of Total Loans	Amount	% of Total Loans
Commercial Banks	1466924	78.85	488481	75.06	293345	60.63	110	100	513520	86.02
Regional Rural Bank	23104	1.24	3810	0.59	20601	4.26	0	0	3127	0.52
Cooperative Banks	368860	19.82	158461	24.35	169915	35.11	0	0	77307	12.95
Others (KSFC)	1451	0.09	0	0	0	0	0	0	3052	0.51
All Agencies	1860389	100.00	650752	100	483861	100	110	100	597006	100
7. AGENCY WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (₹ lakh)										
Agency	2018-19			2019-20			2020-21			Avg. Ach [%] last 3 yrs.
	Target	Ach	Ach [%]	Target	Ach	Ach [%]	Target	Ach	Ach [%]	
Commercial Banks	839442	714347	85	918936	1032626	112	1192749	770714	65	87

Regional Rural Bank	23557	12749	554	23629	9135	39	18329	7981	44	44
Cooperative Banks	329244	157645	48	316098	168435	53	190296	188472	99	49
Others (KSFC)	0	0	0	7241	7241	100	975	873	90	14
All Agencies	1192243	884741	74	1265904	1211179	96	1402349	968040	69	80
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (₹ lakh)										
Broad Sector	2018-19			2019-20			2020-21			Average Ach[%] last 3 Yrs.
	Target	Ach.	Ach. [%]	Target	Ach	Ach [%]	Target	Ach	Ach [%]	
Crop Loan	197831	123463	62	199258	116426	58	209942	153761	73	64
Term Loan (Agr)	295444	246075	83	483368	454641	94	539869	335793	62	80
Total Agri. Credit	493275	369538	75	682626	571067	84	749811	489554	65	75
NFS	322307	210926	65	369093	492973	134	434098	343302	79	93
OPS	376661	304277	81	214185	147139	69	778788	135184	17	56
Total Priority Sector	1192243	884741	74	1265904	1211179	96	1402349	968040	69	80

Performance of Credit Agencies

As on 31 March 2021, the total deposits of the banking sector stood at ₹53371.13 crore and advances stood at ₹32267.75 crore, thus indicating a CD ratio of 60.46%. The same was higher than the CD ratio for the period 31 March 2020 at 57.76%. The priority sector target for the year 2020-21 was ₹14023.49 crore which was achieved to the extent of 69.03% (₹9680.40 crore). This is mainly attributed to the restrictions imposed due to COVID19 pandemic. It is expected that the situation would vastly improve during 2021-22. Across agencies, cooperatives maintained a good CD ratio with KSCARDB and SCDCCB reporting CD ratios of 138% and 124% respectively. Karnataka Vikas Grameena Bank reported a CD ratio of 93%. The cooperatives, RRB and KSFC account for 93 branches in the district of the total of 911 banking outlets, including 266 PACS. Of the same, there were 4 branches of Small Finance Banks with deposits of ₹577.61 crore and advances of ₹116.98 crore. Whereas the share of SFBs in total deposits was 1.08%, their share in advances was 0.36%. The CD ratio of SFBs during 2020-21 was 20.25% which had improved from 7.82% during 2019-20.

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 need 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 channeling 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 endeavoring 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

		<ul style="list-style-type: none"> 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 Improved 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 Rs.200 crores 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:

- PACSs 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.
- 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.
- 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.
- 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.
- Extension of interest subvention benefits for extended period from March 2020 to 31 August 2020 and from March 2021 to June 2021
- COVID-19 deferment of loan instalments for client borrowers of NABARD.
- 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 following 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).

D. 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 microATMs 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 microATMs 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.

- v. 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.
- vi. 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.
- vii. The exercise of GIS mapping of wadi projects was taken up with the support of GIZ.

II. FPO Promotion

- i. 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.
- ii. 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.
- iii. BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme on FPOs developed 5 basic training modules for FPOs and other stakeholders.
- iv. 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.
 - IIIVirtual 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 Rs 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, Rs 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 Ittangihall 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 Paddhati 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 Reshma 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. No	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.
3	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

S. No	Programme	Objectives	Implementing Department	Target Group	Quantum of subsidy
					and subsidy of ₹ 10,000/- per beneficiary. <ul style="list-style-type: none"> For the projects above ₹ 1.00 lakh, 20% Margin Money only.
4	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'
5	Krishi Bhagaya	To have sustainable growth in agriculture through conservation, storage and efficient use of rainwater, adoption of profitable cropping system, cultivation of horticulture	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. From 2017-18 eligible farmers in all districts excluding command area.	Subsidy ranging from 50-90% for undertaking activities viz. pumpsets, horticultural crops with and without polyhouse etc.
6	Farm Mechanisation	Mechanising of farming	Department of Agriculture	Farmers	<ul style="list-style-type: none"> General Farmers-subsidy of 50%

S. No	Programme	Objectives	Implementing Department	Target Group	Quantum of subsidy
		operations for enhancing production and productivity			<ul style="list-style-type: none"> 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.
7	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.
8	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.
9	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.
10	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 POTENTIAL FOR AGRICULTURE

2.1 FARM CREDIT

2.1.1 CROP PRODUCTION, MAINTENANCE AND MARKETING

2.1.1.1 Introduction

Dakshina Kannada, an agriculturally prominent district, has a Gross Cropped Area (GCA) of 1.74 lakh ha while the Net Sown Area stood at 1.60 lakh ha with a cropping intensity of 109%. The district has 72% of the Net Sown Area (NSA) under assured irrigation through various sources, with wells accounting for 84% of the total irrigation. Soil fertility is low due to leaching of nutrients and soil is acidic in nature, which leads to low productivity. Arecanut is the major crop grown in the district in an area covering 84,157 ha. Other major crops grown are cashewnut, paddy, coconut, rubber, and banana. The district is essentially a plantation district and area under paddy cultivation has been decreasing due to farmers switching to arecanut on account of its higher prices as well as conversion of agricultural lands in urban/peri urban areas for real estate purposes. Though the area under paddy cultivation has decreased in the years 2018-19 and 2019-20, it is understood that approximately 5000 Ha of fallow land was brought under paddy cultivation during 2020-21 by reverse migrants due the COVID pandemic year

The ground level credit flow for 2018-19, 2019-20 and 2020-21 stood at ₹ 123463 lakh, ₹ 116426 lakh and ₹ 153761 lakh respectively. Sub sector-wise credit flow is not being generated through the LBR system. Based on previous trends the same has been estimated.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- During the year 2020-21, 116301 KCC for agriculture purposes with a total loan amount of Rs.1537.61 crore were issued. Also 430 KCCs for fisheries and 13296 for AH activities with loan amount of Rs.5.37 crore and 34.97 crore respectively were issued.
- There are adequate Custom Hire Centers (CHCs) spread over all the seven blocks in the district. However, considering the increase in area under paddy and demand for hiring farm machinery, CHCs may be established by PACS with support under Agriculture Infrastructure Fund.
- There are 16 Raitha Samparka Kendras (RSKs) in the district.
- Agricultural extension activities of the district are being carried out by Krishi Vigyan Kendra (KVK), Mangalore which also has Soil Testing Laboratories (STL) facilities.
- There are five regulated markets (APMCs) in the district with a godown capacity of about 25,000 MT. The district has a warehouse capacity of about 74,170 MT, established by CWC, SWC and private players. Further, many of the PACS act as procurement centers for CAMPCO and for storing arecanut.
- There are 20 wholesale markets in the district.
- Seed and fertilizer distribution are undertaken by the Agriculture Department, TAPCMS and PACS.
- The Seed Replacement Ratio, for paddy, in the district is very low (around 5%) and almost 80% of the paddy growing areas are covered with MO4 variety.
- **Special Liquidity Facility (SLF):** In view of continuing COVID19 pandemic, South Canara DCCB was extended of ₹ 140 crore during 2021-22.
- Rashtriya eMarket Services Pvt Ltd. (ReMS) has been established as a joint venture company with the Government of Karnataka and the NCDEX Spot Exchange Limited, under which major markets were brought under e-market service platform for enabling competitive prices to farmers.
- Promotion of FPOs under the GoI initiative for promotion of 10000 FPOs for enabling economies of scale in purchase of inputs, to improve the bargain capacity during

marketing, convergence with State Government and GoI schemes etc., is being undertaken by different agencies.

2.1.1.3 Assessment of Credit Potential for the FY 2022-23

(₹ lakh)

Sl. No.	Activity	Unit (No./Area)	SOF	Phy. Units	Financial Outlay	Bank Loan
1	Paddy (HYV)	ha	0.85	8600	7310.00	7310.00
2	Banana	ha	1.61	1900	3059.00	3059.00
3	Vegetables	ha	1.24	270	334.80	334.80
4	Maintenance of Areca Plantations	ha	2.47	51200	126464.00	126464.00
5	Maintenance of Coconut Plantations	ha	0.99	19300	19107.00	19107.00
6	Maintenance of cashew plantations	ha	0.74	9700	7178.00	7178.00
7	Maintenance of rubber plantations	ha	1.24	4300	5332.00	5332.00
8	Other crops	ha	0.80	1400	1120.00	1120.00
9	Fodder cultivation	ha	0.30	800	240.00	240.00
	Sub-total			97470	170144.80	170144.80
10	Post Harvest (@10%)					17014.48
11	Repairs & Maint of farm assets (@20%)					34028.96
12	Loans issued against Warehouse Receipts					8507.24
	Total (Crop Production, Maintenance and Marketing)					229695.48

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.1.1.4 Critical interventions required for creating a definitive impact

- **Initiatives towards production and promotion of quality seeds:** The state Govt. may consider establishing a mega seed processing unit under the aegis of Karnataka State Seed Corporation. Quality seeds of MO4 variety is partly met from outside the district. In order to enhance local availability of quality seeds, a seed village concept in the district may be propagated. Seed Banking will also help in increasing paddy production.
- Incentives to the paddy growers will increase the area and the production.

2.1.1.5 Suggested action points

- Banks may finance Farm Gate Infrastructure under the **Agriculture Infrastructure Fund** to improve the viability of agriculture.
- **Direct seeded rice (DSR) cultivation** need to be promoted in the district to save water and to take care of the late onset of monsoon.
- **Bringing cultivable waste land under crop cover:** The district has 23198 ha of cultivable wasteland, which forms about 5% of the total geographical area of the district. Through suitable land development and soil & water conservation methods, efforts should be made to bring this area under cultivation
- **JLG mode of Financing:** Large number of MFs/SFs do not have clear title to land which acts as a deterrent in availing institutional credit. JLG mode of financing needs to be encouraged to benefit such farmers
- **Pledge Financing:** Banks may encourage pledge financing to enable farmers to avoid distress sale as also meet their short-term credit requirements.

2.1.2 WATER RESOURCES

2.1.2.1 Introduction

The normal rainfall of the district was 4,006 mm and the actual rainfall during 2019 was 4057 mm. The important rivers of the district are Netravathi, Kumaradhara, Gurupura, Pavanje (Nandini), Gowrihole, Shambavi, Payaswini and Nandini. The geographical area of the district is characterised by uneven and undulating land surface, which results in soil erosion, surface runoff, landslides and depletion of groundwater during summer. Further, the presence of lateritic soil results in poor infiltration. A total of 1,22,530 ha is irrigated in the district (gross irrigated area), of which 84% is accounted for by wells and tube wells.

As per GEC 2015 (Ground Water Estimation Committee of CGWB, the stage of ground water extraction of the district as on 31 March 2017 is 43.63%. Among the five blocks in the district, Puttur comes under the 'Critical' category, wherein future groundwater development should be linked to adoption of cautious water conservation measures. The estimated ground level credit flow under this sector during the last three years viz., 2018-19, 2019-20 and 2020-21 was ₹22,628 lakh, ₹24454 lakh and ₹22951 lakh respectively. Sub sector-wise credit flow is not being generated through the LBR system. Based on previous trends the same has been estimated.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- The stage of ground water extraction in the district is conducive for further development on irrigation potential
- Under RIDF, many minor irrigation projects have been funded, including vented dams, renovations of tanks, flood protection measures, etc.
- Good network of pumpset dealers and after sales service is available at all taluks
- PM KUSUM schemes provides incentives for farmers to install solar pumpsets. This will enable farmers to address issue of erratic power supply.

2.1.2.3 Assessment of Credit Potential for the FY 2022-23

(₹lakh)

Sl. No.	Activity	Unit (No./ Area)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Dugwells 14 m	Nos	0.99	600	594	475.20
2	Borewells 300 m	Nos	2.50	2080	5200	4160.00
3	SIP Sets -4 hp	Nos	0.33	3460	1141.8	913.44
4	I P Sets	Nos	0.28	1260	352.8	282.24
5	Solar IP Sets (5 hp)	Nos	3.41	990	3375.9	2531.93
6	Pumphouse (2.7m*2.7m*2.4m)	Nos	0.47	2700	1269	1015.20
7	Drip (Areca nut)	ha	0.72	12700	9144	7315.20
8	Sprinkler	ha	0.41	5300	2173	1738.40
9	Lift Irrigation	ha	0.73	140	102.2	81.76
10	Pipeline	ha	0.26	6300	1638	1310.40
11	Repair of wells	Nos	0.39	3900	1521	1216.80
12	DW Recharge structure	Nos	0.33	4830	1593.9	1275.12
13	Rainwater Harvesting structures	Nos	0.56	9100	5096	4076.80
Total- Water Resources					33201.60	26392.49

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.1.2.4 Critical interventions required for creating a definitive impact

- Measures like drip irrigation, sprinkler irrigation, water harvesting, comprehensive crop planning based on water resource availability, scientific moisture conservation and runoff

control measures are to be promoted for efficient use of water for irrigation and to improve groundwater recharge.

- Banks may, in suitable locations, finance small LI Schemes

2.1.2.5 Suggested action points

- Bankers as well as line departments may promote water efficient drip systems for horticulture.
- Banks may extend credit support to farmers for construction of Artificial Recharge Structures of bore wells for irrigation, rain water harvesting schemes, farm ponds, etc.
- Banks need to encourage financing solar irrigation pumpsets for farmers to reduce dependency on conventional electricity as well as promote green power.

2.1.3 FARM MECHANISATION

2.1.3.1 Introduction

Farm mechanization assumes utmost significance in the district because of acute shortage of farm labourers. Currently about 5.8% of the Net Sown Area in the district is under paddy cultivation. Power tillers are preferred and have great potential, especially due to small sized land holdings in the district. Other farm equipment like paddy transplanters, motorized power weeders, threshers, sprayers, cono weeders, peeling machines for arecanut, etc., also have considerable demand. Use of improved implements has potential to increase productivity upto 30% and reduce the cost of cultivation upto 20%. Large scale farm mechanization in plantation crop areas is not picking up in the district due to the uneven and undulating terrain.

The average farm power availability needs to be improved from 2.02 kW per ha (2016-17) to 4.0 kW per ha by the end of 2030 to assure timeliness and quality in field operations and to undertake heavy field operations like sub-soiling, deep ploughing, chiseling, etc. Farm mechanization saves inputs like seeds up to 15-20 per cent, fertilizers by 15-20 per cent and increases cropping intensity by 5-20 per cent. It increases the efficiency of farm labour and reduces time of agricultural operation by 15-20 per cent.

During the last three financial years, viz., 2018-19, 2019-20 and 2020-21, an amount of ₹1,878 lakh, ₹12614 lakh and ₹10725 lakh respectively were disbursed by banks in the district. Sub sector-wise credit flow is not being generated through the LBR system. Based on previous trends, the same has been estimated.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- The availability of labour for agricultural purposes is scarce indicating a need for greater farm mechanisation
- There were 382 tractors and 271 tillers in the district as on 31.3.2020
- Adequate repair and services facilities for farm machinery/equipment is available at all the taluk headquarters. The network of farm equipment dealers is also well established and there are adequate diesel outlets in the district.
- There are adequate Custom Hire Centers (CHCs) spread over all the seven blocks in the district. However, considering the increase in area under paddy and demand for hiring farm machinery, CHCs may be established by PACS with support under Agriculture Infrastructure Fund.
- State Govt/Dept. of Agriculture is providing farm equipment on hire basis to FPOs.

2.1.3.3 Assessment of Credit Potential for the FY 2022-23

(₹ lakh)

Sl. No.	Activity	Unit (No./ Area)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Tractors 35 hp	Nos	4.95	94	465.30	348.99
2	Power Tillers	Nos	2.20	1930	4246.00	3184.50
3	Farm Equipment	Nos	1.10	14550	16005.00	12804.00
Total-Farm Mechanisation					20716.30	16337.49

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.1.3.4 Critical interventions required for creating a definitive impact

- There is a need to impart training on operational aspects of various farm implements/equipment.
- Extension agencies to advise farmers on suitability of various makes, models and horsepower for different sized operational holdings.
- In addition to providing credit, banks need to provide loans for setting up of enterprises on sale of spare parts, lubricants etc. pertaining to farm implements.

2.1.3.5 Suggested action points

- Farm equipment/CHCs may be financed under Agriculture Infrastructure Fund to PACs, FPOs, SHGs etc.
- The low – cost farm equipment such as arecanut peelers, coconut climbing machines, motorized weeders etc., used by small and marginal farmers in the district are considered useful. There is a need for constant evaluation of its performance and upgradation/redesigning to make them more efficient.

2.1.3.6 Other related matters

The district has five Farmers' Producer Organisations (FPOs), formed under the aegis of NABARD and Department of Horticulture. Also new FPOs are being formed under the Central Sector Scheme. These organisations are expected to provide a boost to Custom Hiring activities.

2.1.4 PLANTATION AND HORTICULTURE (including Sericulture)

2.1.4.1 Introduction

Dakshina Kannada is a predominant player in the horticulture sector. There is a drastic shift in cropping pattern in the district towards horticulture/plantation crops like arecanut, coconut and cashew. These crops occupy more than 90% of the Net Sown Area of the district. The major crops grown are arecanut, cashewnut, coconut, rubber and banana. Other important P&H crops grown in the district include pineapple, sapota, mango and spices like pepper, oil palm and cocoa.

During the last three financial years, viz., 2018-19, 2019-20 and 2020-21, an amount of ₹43,096 lakh, ₹48424 lakh and ₹42516 lakh respectively was estimated to be disbursed by banks in the district. Sub sector-wise credit flow is not being generated through the LBR system. Based on previous trends the same has been estimated.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- The district has research institutes like Agricultural and Horticultural Research Station Ullal, Directorate of Cashew Research, Puttur, Central Plantation Crop Research Institute (CPCRI), Regional Station Vittal and Coconut Gene Bank for South Asia, Kidu which run nurseries and supply of quality saplings to farmers
- CAMPCO (for arecanut, rubber and pepper) and Rubber Society, Ujire (for rubber) are the major cooperative societies specializing in procuring and marketing of agri produce in the district, assuring farmers of a fair price for their produce
- There are also a large number of cashew processing factories in the district which utilize locally grown cashew
- Substantial storage capacity has been created by PACSs in Dakshina Kannada district through NABARD's financial assistance under Producer Organisations Development Fund (PODF), which helps farmers realise better price for their commodities.
- The district is well connected by air, road and sea
- There are nine horticulture farms, maintained by Department of Horticulture, spread over all the taluks, which serve as demonstration units for new technologies.

2.1.4.3 Assessment of Credit Potential for the FY 2022-23

(₹ lakh)

Sl. No.	Activity	Unit (No./Area)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Coconut NP	ha	2.35	570	1339.50	1071.60
2	Coconut (Rejuvenation)	ha	0.88	2410	2120.80	1696.64
3	Rubber (Ha)	ha	3.77	780	2940.60	2352.48
4	Rubber Infra. (No)	Nos	2.42	1230	2976.60	2381.28
5	Cocoa	ha	0.64	900	576.00	460.80
6	Arecanut	ha	3.82	9750	37245.00	29796.00
7	Cashew	ha	2.31	1350	3118.50	2494.80
8	Other Fruits-Pineapple	ha	3.03	515	1560.45	1248.36
9	Pepper (With arecanut)	ha	2.85	3950	11257.50	9006.00
10	Medicinal & aromatic plants	ha	0.61	300	183.00	146.40
11	Floriculture	ha	1.93	280	540.40	432.32
12	Nurseries (0.5 acre model)	Nos	8.86	45	398.70	318.96
13	Nursery Infrastructure	ha	2.42	130	314.60	251.68
14	Apiculture (Spacing 25 * 25 m and Population 50/ 1000 sq.m)	20 Col	0.72	1850	1332.00	1065.60
15	Oil Palm	ha	2.50	110	275.00	220.00
Sub-total - Plantation/Horticulture					66178.65	52942.92
Sericulture						
16	Plantation Mulberry (1 acre unit)	Nos.	0.66	12	7.92	6.33
17	Rearing Equipment (for 1 acre unit)	Nos.	0.90	12	10.80	8.64
18	Rearing House (for a 1-acre unit)	Nos.	8.90	7	62.30	49.84
Sub-total-Sericulture					31	81.02
Total -Plantation/Horticulture/Sericulture					66259.67	53007.73

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

Sericulture offers very little scope for development due to the climatic conditions that prevail in the district.

2.1.4.4 Critical interventions required for creating a definitive impact

- Promotion of commercial nurseries for supply of quality planting material needs to be undertaken by Departments with bank finance
- There is a need to establish Common Service Centres for collection, grading and packing for value addition of horticulture crops. This could be undertaken by PACS, FPOs etc. with assistance under Agriculture Infrastructure Fund.
- There is a need to strengthen extension, storage and marketing facilities for fruits/other perishable horticulture crops.

2.1.4.5 Suggested action points

- Promotion of farm gate pre-processing infrastructure with support under Agriculture Infrastructure Fund.
- Promotion of FPOs in horticulture under the Central Sector Scheme of GoI.
- High density cashew cultivation need to be promoted through supply of quality grafts.

2.1.4.6 Other related matters

Utilizing culturable wastelands and other fallow lands for cultivation of horticultural crops like cashew will bring in an additional area under productive use.

2.1.5 FORESTRY AND WASTELAND DEVELOPMENT

2.1.5.1 Introduction

Dakshina Kannada district is bestowed with a forest cover of 27% (1.28 lakh ha) of the total geographical area. Belthangady (39%) and Sullia (34%) taluks have substantial area under forest. Cultivable wastelands (0.23 lakh ha) and fallow lands (0.05 lakh ha), provide an opportunity for developing green cover, by taking up cultivation of some economically important species such as *Pongamia*, sandalwood, silver oak, rosewood, teak, white cedar etc.

During the previous two financial years, viz., 2018-19 and 2019-20, no credit flow was reported under this sector. However, during 2020-21 credit flow of ₹12 lakh has been reported. Sub sector-wise credit flow is not being generated through the LBR system. Hence, the credit flow data may not be representative of actual credit flow.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- There is good potential for raising bamboo, Acacia hybrids, Melia plantations in the district.
- Farmers need to be encouraged to take up horti-forestry along with suitable plantation crops.

2.1.5.3 Assessment of Credit Potential for the FY 2022-23 (₹ lakh)

Sl. No.	Activity	Unit (No./ Area)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Sandalwood	ha	1.28	169	216.32	173.06
2	Teak	ha	0.50	170	85.00	68.00
3	Mahogany	ha	0.94	120	112.80	90.24
4	Bio-diesel plantations	ha	0.37	45	16.65	13.32
5	Bamboo Plantation	ha	0.68	94	63.92	51.14
Total- Forestry & Wasteland Development					494.69	395.76

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.1.5.4 Critical interventions required for creating a definitive impact

- Agroforestry could be strengthened by promoting high value forest species like Raktachandana, Sandal wood, Teak, Rosewood, etc. along with agricultural crops on farmlands.
- As per Karnataka Forest (Amendment) Act 2001, every occupant or holder of land shall be legally entitled to the sandal tree in his land except where such sandal tree is declared to be the property of the state government in any grant, lease, contract or other instrument. Accordingly, farmers need to be motivated to cultivate sandal trees in their land.

2.1.5.5 Suggested action points

- More awareness needs to be created about the socio-economic benefits of forestry/wasteland development among farmers/ bankers.
- Under CSR there is immense scope to lease out wasteland for afforestation and to promote open forests. Neem is a versatile tree species that can be used favourably to meet essential oil, bio-agent extract demands in the pharmaceutical industry. Under PPP mode such ventures can be supported with bank finance.
- User industries like paper mills, large scale furniture manufacturing units etc. need to be established in the district, by providing suitable incentives, as requisite backward linkage is available.

2.1.5.6 Other related matters

- Out of the total wasteland in the district, about 0.23 lakh ha. (20%) can be economically used for raising forestry plantations on commercial scale.
- There is a need to address the lack of policy on leasing revenue wastelands to interested entrepreneurs.

2.1.6 ANIMAL HUSBANDRY - DAIRY

2.1.6.1 Introduction

Dairy has become one of the prominent activities of the district, because of the presence of a vibrant Milk Producers Cooperative Societies (MPCS), a well-functioning Milk Union and conducive climatic conditions for green fodder availability. As per 2019 census, total cattle population in Dakshina Kannada district was 2,50,569 and buffalo population 1832. The district falls under the operational area of Dakshina Kannada Milk Union (DKMUL) at Mangalore, which covers both Dakshina Kannada and Udupi districts. The district is self-sufficient in milk production. The milk production in the year 2019-20 was 2,16,000 MT. The estimated ground level credit flow during the last three years viz., 2018-19, 2019-20 and 2020-21 stood at ₹ 33,844 lakh, ₹ 35617 lakh and ₹50665 lakh respectively.

Sub sector-wise credit flow is not being generated through the LBR system. Based on previous trends, the same has been estimated. Hence, credit flow data is not representing the actual credit flow.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- The district has one polyclinic and 20 veterinary hospitals, 39 veterinary dispensaries, 47 Primary Veterinary Centres and 5 mobile veterinary clinics which provide support services to this sector. During 2019-20, 2.66 lakh animals were provided treatment.
- During 2019-20, artificial inseminations were done for 50,687 animals.
- As on 31st March 2020, the DKMUL/KMF had established milk routes through a network of 391 MPCS with 87980 members and operated six fodder farms. Also there are around 1000 bulk milk coolers, 604 automated milk storage centres in the district.
- Fixed rate for milk and additional incentive by GoK has made dairy activity attractive
- NABARD had also sanctioned a project to DKMUL which provides fodder substitute to dairy farmers. Under this project, a Flexi Pack Unit with a capacity 135 TLPDs of milk, has also been commissioned. DKMUL also established a Milk Chilling Centre at Puttur with an installed capacity of 20,000 LPD.
- Livestock Breeding & Training Centre, Koila, Puttur taluk, Dakshina Kannada takes up rearing of Jersey crossbred cows, production of Murrah and Surti buffalo and bull calves and fodder production activities. It is also implementing a project on Gokul Gram under Rashtriya Gokul Mission (RGM) to conserve and develop Malnad Gidda Breed
- A climate change project titled Conservation and Management of Indigenous varieties of Live Stocks (Cattle and Sheep) has been sanctioned under the National Adaptation Fund for Climate Change with an outlay of ₹ 24.22 crore to the Department of AH&VS, Government of Karnataka. Under this project, conservation & revitalization of local cattle breeds (Malnad gidda) through propagation of pure semen is being implemented in the district in the Livestock Breeding and Training Centre, Koila.
- NABARD is implementing an Area Development Scheme on Dairy Development in Belthangady taluk of the district wherein measures are being taken to increase credit flow through convergence of initiatives

2.1.6.3 Assessment of Credit Potential for the FY 2022-23

(₹ lakh)

Sl. No.	Activity	Unit (No./Area)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	CBCs 2 animal unit	Nos	1.53	7450	11398.50	10258.65
2	Indigenous Cows-(Sahiwal) 2 animal unit	Nos	1.16	6400	7424.00	6681.60
3	Mini Dairy (No)- 10 animal unit	Nos	8.35	1285	10729.75	9656.78
4	Calf Rearing - 5 heifer calves unit	Nos	2.98	1780	5304.40	4773.96
5	KCCs - Cross Breed Cows (1+1)	Nos	0.31	87700	27187.00	27187.00
6	KCCs - Graded Buffalo (1+1)	Nos	0.35	1170	409.50	409.50
Total - Animal Husbandry-Dairy				16915	62453.15	58967.49

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.1.6.4 Critical interventions required for creating a definitive impact

- Promotion of Dairy FPO may be encouraged for enhanced production and value addition of dairy products.
- There is scope for formation of Dairy Cooperative Societies in Belthangady, Sullia and Puttur taluks.
- KMF-DKMUL may initiate specific action plan to rejuvenate the defunct dairy co-operative societies to help the dairy farmers in the area.
- Dairy financing through Joint Liability Group (JLG) mode may be adopted by banks due to the predominance of marginal farmers and landless labourers
- Heifer calf rearing needs to be promoted in the district.

2.1.6.5 Suggested action points

- To address shortage of dry fodder, briquette making units may be encouraged.
- Dairy activity is predominantly practiced by small and marginal farmers and hence small silage units need to be popularized.
- Collectives of dairy farmers may be formed for achieving economies of scale in production and enabling value addition
- 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 dairy processing and value addition infrastructure and establishment of animal feed plant in the private sector.

2.1.7 ANIMAL HUSBANDRY - POULTRY**2.1.7.1 Introduction**

As per the Livestock Census, 2019, Dakshina Kannada district had a poultry population of 27,13,874 birds. A bulk of the eggs are imported from Mysore and Namakkal district in Tamil Nadu. Contract farming is gaining momentum and there are increasing number of poultry processing units in the district. Scope for layer farming is very limited, as the climatic conditions in the district are not favourable for this venture. The egg production in the district during 2019-20 was 3.81 crore.

The estimated ground level credit flow for the last three years viz., 2018-19, 2019-20 and 2020-21 stood ₹4,415 lakh, ₹4513 lakh and ₹4,088 lakh, respectively.

Sub sector-wise credit flow is not being generated through the LBR system. Based on previous trends, the same has been estimated.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- Government of Karnataka has established a Poultry rearing and training centre in the district.
- Regional Disease Diagnostic Laboratory has been established in Mangalore which serves as Regional Referral Laboratory for livestock diseases
- Giriraja bird hatchery has been established recently in the Livestock Breeding & Training Centre, Koila, Puttur taluk which will cater to the need of increased demand for these birds.
- Contract farming is taken up by Poultry involving small & marginal farmers in the district.

2.1.7.3 Assessment of Credit Potential for the FY 2022-23

(₹ lakh)

Sl. No.	Activity	Unit (No./Area)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Layers (5000 birds per unit)	Nos	33.13	51	1689.63	1520.69
2	Broilers (500 birds per week)	Nos	12.35	145	1790.75	1611.68
3	KCC - Broiler Farming (2000 Birds)	Nos	1.76	640	1126.40	1126.40
4	KCC - Layer Farming (1000 Birds)	Nos	1.98	650	1287.00	1287.00
Total -Animal Husbandry – Poultry					5893.78	5545.77

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.1.7.4 Critical interventions required for creating a definitive impact

- SHGs may be encouraged to rear low technology input birds like Giriraja. Such units may be credit linked. Backyard poultry birds like Cauvery, Chabro may also be encouraged
- To support transition from live-bird-market to frozen-product-market infrastructure like cold chain and modern abattoirs need to be strengthened

2.1.7.5 Suggested action points

- While financing for poultry adherence to biosecurity norms may be strictly followed, the guidelines on distances between poultry farms need to be strictly adhered to
- Banks need to encourage contract farming and provide financial assistance to farmers for poultry farming
- 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 poultry feed plant in the private sector.

2.1.7.6 Other related matters

Based on the orders from Supreme Court, Government of India is exploring the possibility of shifting poultry from cage based production to welfare based production. Readiness of the industry for welfare based production is crucial in this aspect.

2.1.8 ANIMAL HUSBANDRY - SHEEP/GOAT/PIGGERY**2.1.8.1 Introduction**

As per the 2019 livestock census, there were 289 sheep, 32,215 goats and 6,359 pigs and 1,166 rabbits in the district. Under meat production, the district ranks 14th among the districts in Karnataka with a production level of 1502 MT.

Sheep rearing is not a preferred activity in the district. The district offers good scope for financing goatery and piggery ventures, in view of the high local demand for meat products. The estimated ground level credit flow for the last three years viz., 2018-19, 2019-20 and 2020-21 stood at ₹4,004 lakh, ₹ 3524 lakh and ₹982 lakh respectively.

Sub sector-wise credit flow is not being generated through the LBR system. Based on previous trends, the same has been estimated.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- A pig breeding station is located at Koila in Puttur taluk of Dakshina Kannada district. Among other activities, this station is engaged in production and distribution of pure breed piglets to beneficiaries of various social-economic programmes and training and extension services in modern pig rearing.
- In order to provide good quality pork and to establish marketing facilities, the Department of Animal Husbandry and Veterinary Services has under RKVY scheme, chosen 12 districts including Dakshina Kannada
- Non availability of adequate grazing lands is one of the major constraints that prevents farmers from taking up goat rearing
- Slaughter houses are very few in number and inadequate. There is a need to set up clean and scientific/hygienic slaughter houses/abattoirs in the district for selling meat.

2.1.8.3 Assessment of Credit Potential for the FY 2022-23 (₹ lakh)

Sl. No.	Activity	Unit (No./Area)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Goat (10+1)	Nos	0.87	950	826.50	743.85
2	Pig Breeding unit (20+2)	Nos	13.12	17	223.04	200.75
3	Pig Fattener (3+1)	Nos	1.29	1220	1573.80	1416.42
4	Rabbit (10+2)	Nos	3.30	70	231.00	207.90
5	KCC - Pig Fattening for 10 Animals	Nos	0.66	525	346.50	346.50
6	KCC - Goat (10+1)	Nos	0.14	1910	267.40	267.40
Total-Animal Husbandry - Sheep,Goat & Piggery					3468.24	3182.82

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.1.8.4 Critical interventions required for creating a definitive impact

- Improvement in market linkages for live animals to ensure fair and remunerative prices to small farmers/ shepherds.
- Promotion of Stall-fed goatery may be encouraged with training support to farmers by KVK, NGOs etc.
- Banks need to encourage establishment of pig breeding cum fattening farms as there is a good pork eating population in the district.

2.1.8.5 Suggested action points

- Financial assistance may be provided to individuals/FPOs by scheduled banks under Animal Husbandry Infrastructure Development Fund (AHIDF) scheme for establishment of infrastructure for meat processing and value addition infrastructure and establishment of animal feed plant in the private sector.
- Private Entrepreneurs may be encouraged to set up retail marketing units and live markets for selling pigs. Pig breeders as well as rearers need to be provided with credit support.

2.1.9 FISHERIES

2.1.9.1 Introduction

Dakshina Kannada is one of the three coastal districts of Karnataka with a coastline of 42 km which are dotted with 21 fishing villages. As per Census 2011, the total fishermen population in the district stood at 58,218. Of these, 27,597 persons were active in fishing activities. District has 23 active Fisheries Cooperative Societies, with 34,960 members and one cooperative fish marketing federation. Prominent varieties of fish caught are thread breams, sardines,

mackerel, perches, pomfrets, ribbon fish, prawn, cuttlefish, squids, etc. Annual marine fish catch during 2019-20 was 1.83 lakh MT. The major marine products exported from the district are frozen fish (frozen mackerel, cuttlefish, ribbon fish etc.) & fish products, ornamental fishes, fish meal, fish oil, etc.

The estimated ground level credit flow for the last three years viz., 2018-19, 2019-20 and 2020-21 stood at ₹31,062 lakh, ₹23388 lakh and ₹22396 respectively. Sub sector-wise credit flow is not being generated through the LBR system. Based on previous trends, the same has been estimated.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- In Dakshina Kannada district, fishing infrastructure include fishing harbours, diesel bunks, fish landing centres, fishing jetties, ice plants, freezing units, processing centres, fish meal plants, fish markets, boat building yards, etc.
- The Government of Karnataka has undertaken creation of fishing infrastructure like harbours, hi-tech fish markets, fishing jetties, fisheries link roads, etc., with support from NFDB, NABARD under RIDF,
- Under Pradhan Mantri Matsya Sampada Yojana involving a total investment of Rs.20050 crore to be implemented over a period of five years 2020-21 to 2024-25, it is proposed to harness potential of fisheries sector, improving production and productivity, doubling income of fishermen, etc.
- Under 'One District One Product', Dakshina Kannada has been identified for promotion of Fisheries sector.
- Under the Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME) scheme of the GoI, fishermen are encouraged to set up new micro food processing enterprises either individually or group mode.
- Support is also available under Agriculture Infrastructure Fund for creating related infrastructure.
- The College of Fisheries in Mangalore, undertakes education, research and extension in fisheries science
- There is a need to address availability of quality seeds and feed as also requirement of ice during seasons.

2.1.9.3 Assessment of Credit Potential for the FY 2022-23: (₹ lakh)

Sl. No.	Activity	Unit (No./Area)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Mechanised Steel hull boats	Nos.	91.54	160	14646.40	11717.12
2	Non Mechanised Boats & Nets	Nos.	5.50	420	2310.00	1848.00
3	Motorisation of Traditional Boats	Nos.	1.87	1000	1870.00	1496.00
4	Miscellaneous - Marine Fisheries	Nos.	5.50	1500	8250.00	6600.00
5	Brackish Water shrimp culture- (new farms; 5 lakh PL20 seeds)	Nos.	38.61	40	1544.40	1235.52
6	Freezer vans	Nos	24.20	50	1210.00	968.00
7	Ice Plant (40 MT capacity)	Nos.	110.00	30	3300.00	2640.00
	KCC Fishing					
8	Brackish water shrimp farming (semi intensive)	acre	3.08	30	92.40	92.40
9	Cage culture (6m* 4m)	Nos.	1.10	16	17.60	17.60
9	Marine fisheries (15* 20 metres)	Nos.	3.63	800	2904.00	2904.00
10	Marine fisheries (10* 15 metres)	Nos.	1.38	1700	2346.00	2346.00
Total - Fisheries					38490.80	31864.64

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.1.9.4 Critical interventions required for creating a definitive impact

- Development of fisheries sector through providing HACCP compliant conditions, cold chains, promotion of cage culture, establishment of fish seed hatcheries, etc.
- Deep sea fishing and optimum utilization of inland water resources to be encouraged
- Introduction of new fish species for fish culture in inland and brackish water areas may be taken up.
- Awareness among fishermen has to be created to reduce juvenile fishing in marine fisheries. Fishermen who go deep into the sea for fishing, sell nearly 80 per cent of their catch to the fish processing units, and the rest to the domestic market. If the processing units do not buy the juvenile fish from fishermen, it would help control over-exploitation of marine fisheries resources.
- Ornamental fisheries and brackish water fisheries need to be promoted
- Fisherwomen engaged in fish trading and retailing may be formed into JLGs and banks may extend financing to these groups by taking advantage of the interest subsidy scheme of the Government of Karnataka

2.1.9.5 Suggested action points

- Coverage of all eligible fishermen under KCC for fisheries so that they are able to avail benefit of credit flow from institutional sources and subvention measures
- Government to formulate management practices for sustainable marine fish production and also conserve valuable fisheries resources
- Testing laboratories to be established at Mangalore, to test the quality of fish to aid hassle free transportation and export.
- Small scale private feed units need to be encouraged through bank financing.
- New areas like cage culture in reservoirs and back waters may be promoted with necessary policy interventions on leasing the common water bodies
- The State government should also initiate a leasing policy for allotting the reservoir area for undertaking cage culture to the entrepreneurs and societies.

2.1.10 FARM CREDIT - OTHERS**2.1.10.1 Introduction**

More than 90% of land holdings in the district are of small/marginal. Considering that tractors or power tillers might be beyond the reach of these farmers, some of the households, although negligible in number, still depend on bullocks for their farming operations. These are normally procured from other districts like Dharwad, Hubli and Davangere. Further, two wheeler financing for agricultural purposes offer good scope in the district.

Credit flow to this sector has not been reported by Banks during the past three years.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Wooden carts are prepared at the village level by carpenters in a traditional way and carts are available almost in all hobli places.
- Two wheeler show rooms and service centres are available in all the taluk headquarters.

2.1.10.3 Assessment of Credit Potential for the FY 2022-23 (₹ lakh)

S. No.	Activity	Unit (No./ Area)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Bullock-Descript (Pairs)	Nos	0.99	20	19.80	17.80
2	Two wheelers	Nos	0.60	770	462.00	369.60
Total -Farm Credit-Others					481.80	387.40

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.1.10.4 Critical interventions required for creating a definitive impact

- Organised cattle markets need to be encouraged
- Rubber bound iron wheel cart developed by CARTMAN may be considered by banks because of advantages in terms of tonnage and ease for bullocks.
- Training artisans to develop workmanship in manufacturing pneumatic tyre/rubber bound iron wheel cart through District Industries Centre is required.

2.1.10.5 Suggested action points

Department of AH & VS may formulate schemes for Special Breeding Programmes for rearing of male calves and for improving availability of good quality bullocks/ to preserve native plough bullocks.

2.1.11 INTEGRATED FARMING SYSTEM FOR SUSTAINABLE INCOME AND CLIMATE RESILIENCE

2.1.11.1 Introduction:

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
- Crop production is subject to uncertainty on income and employment. Adoption of IFS has the potential to de-risk farming through multiple / varied investments enhancing income potential and increasing labour employment.

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 and the tree components include fruits, timber, fuel and fodder. 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.

In Dakshina Kannada, major crops are paddy and there is an increasing trend towards cultivation of arecanut. Also plantation crops like coconut, cashewnut, etc., are popular amongst farmers. However, considering that the district is quite developed with vast urbanisation, there exist good scope for cultivation of vegetables, milk, meat, fishes, etc., for urban consumption / markets. In general livestock population is declining in the district. Also though small ruminants like sheep and goat are not popular in the district, goats can be popularised. Fodder is useful for consumption of animals and may be taken up on an integrated basis. In case of larger / commercial units, field crops like arecanut as well as pig-cum-fish units are also proposed considering their demand in the district.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Available infrastructure and linkage support in respect of crop husbandry, water resources, animal husbandry, land development etc. are indicated in the respective chapters.

1. Low cost interventions for marginal and small farmers**(₹ Lakh)**

S.No.	Activities	Physical Units	Unit size	SoF/UC	TFO	Bank Loan
1	Paddy	1	Ha	0.85	0.85	0.85
2	Vegetables	0.2	Ha	1.25	0.25	0.25
3	Fodder	0.2	Ha	0.30	0.06	0.06
2	CBCs – 2 animal unit	2	No.	1.53	1.53	1.38
3	Goat	5+1	No.	0.48	0.48	0.43
4	Pond for fishery	1	No.	0.56	0.56	0.45
	Total				3.73	3.42

2. Tailor made prototype based commercial IFS**(₹ Lakh)**

S.No.	Activities	Physical Units	Unit size	SoF/UC	TFO	Bank Loan
1	Paddy	2	Ha	0.85	1.70	1.70
2	Vegetables	1	Ha	1.25	1.25	1.25
3	Fodder a	1	Ha	0.30	0.30	0.30
4	Drip Arecanut	1	Ha	0.72	0.72	0.65
3	Arecanut	1	Ha	3.82	3.82	3.06
4	Agro Forestry – Teak Border plantation	1	Ha	0.50	0.50	0.40
5	Farm Ponds	1	No.	0.56	0.56	0.45
6	CBC – 10 animals	10	No.	8.35	8.35	7.52
7	Goat	40+4	No.	3.48	3.48	3.13
8	Pig-cum-fish culture – 1 ha	1	Ha	3.03	3.03	2.42
	Total				23.71	20.88

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

(₹in lakh)

Sl. No.	IFS Type	Unit cost	Physical Units	Total Financial Outlay	Bank Loan
1	Low-cost interventions for marginal and small farmers	3.73	40	149.20	136.80
2	Tailor made prototype based commercial IFS	23.55	10	235.50	208.80
	Total			384.70	482.40

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

2.1.11.5 Suggested action points

- Finance for various components of IFS simultaneously and parallelly 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

Dakshina Kannada district, offers good scope for creation of storage infrastructure like warehouses for storing paddy, arecanut, pepper, cashew etc., and in the form of cold storage units for fish and milk. The district produces food grains oil seeds, fruits, vegetables, spices and plantation crop like arecanut, cashew nut, coconut, banana etc. Being a coastal district, fishing is a major activity with large number of people directly involved in fishing. The total fish catch during 2019-20 stood at 1.83 lakh MT. 20 % to 30% of the total fish production is wasted in India. The district has become self-sufficient in milk production. The incremental milk production is expected to give rise to value addition and therefore, there is a need for creating additional cold storage facilities for storing milk and milk products.

The estimated ground level credit flow for the last three years viz., 2018-19, 2019-20 and 2020-21 stood at ₹ 5,695 lakh, ₹ 5,371 lakh and ₹ 4,260 lakh respectively. Sub sector-wise credit flow is not being generated through the LBR system. Based on previous trends, the same has been estimated.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- There are 20 regulated and sub markets in the district. These markets are equipped with adequate storage capacity. Storage capacity has been created under RIDF of NABARD.
- There are 11 cold storage units with a capacity of 387 MT, mostly for storing fishes. The number of Ice Plants is 63 with a capacity of 1727 MT per day.
- Dakshina Kannada has been selected for coverage under National Horticulture Mission for production of fruits and vegetables which calls for higher cold storage capacity.
- Also under Atmanirbhar Scheme, the state intends to have a marketable surplus of 47 lakh tonnes of fruit and vegetables, for which deficit storage capacity has been identified as a constraint.
- Under National Food Security Mission, Dakshina Kannada has been identified for scaling up production of paddy.
- During the year 2020-21, 29 PACS in the district were sanctioned godowns under NABARDs Special Refinance Facility and coverage under Agriculture Infrastructure Fund.
- NABARD has undertaken the exercise of geo-tagging of warehouses, godowns, etc. throughout India. This would enable farmers/FPOs to identify warehoused in their vicinity, store produce and avail pledge finance.

2.2.1.3 Assessment of Credit Potential for the FY 2022-23

(₹ lakh)

Sl. No.	Activity	Unit (No./Area)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Market yards	Nos.	66.06	10	660.60	495.47
2	Cold storage	MT	0.11	12600	1386.00	1039.50
3	Cold storage for fish products	MT	0.20	10000	2000.00	1500.00
4	Storage godowns (500 MT)	Nos.	30.00	150	4500.00	3375.00
Total-Storage facilities					8546.60	6409.97

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.2.1.4 Critical interventions required for creating a definitive impact

- Farmers need to be educated about the benefits of scientific storage facilities in avoiding distress sale of produce and also for provision of liquidity against negotiable warehouse

receipts. Bankers need to lend to farmers on the strength of negotiable warehouse receipts (NWRs).

- Farmers/ FPOs/SHGs may create storage infrastructure with assistance under Agriculture Infrastructure Fund.

2.2.1.5 Suggested action points

- While financing Rural Godowns / Marketing Infrastructure, bankers need to look into factors like availability of marketable surplus in the area, accessibility to markets, availability of proper transportation facilities, etc. In the case of Cold Storages availability of uninterrupted power supply/ standby arrangements through generator set and diesel etc., shall also be ascertained.
- Grading and standardisation facilities should be established in the APMC warehouses, to enable them to effectively implement UMP initiatives of GoK.
- Bankers need to step up lending to warehouse and storage infrastructure facilities by leveraging the Agriculture Infrastructure Fund of GoI.

2.2.1.6 Other related matters

Awareness creation regarding scientific warehousing, benefits of warehouse accreditation, negotiable warehouse receipts etc., need to be imparted to all the stakeholders viz., farmers, bankers, entrepreneurs, mill owners, FPOs etc.

2.2.2 LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT

2.2.2.1 Introduction

Though the district receives as much as 4006 mm of annual normal rainfall mostly from the south-west monsoon, most of it drains into the Arabian Sea. Uneven and undulating land surface results in soil erosion, surface runoff, landslides and depletion of groundwater during summer. The presence of lateritic soil results in poor infiltration. The district has 0.05 lakh ha of fallow land and 0.23 lakh ha of cultivable wasteland. The district is a plantation district and continuous land development works in areca, rubber and other plantations is essential for higher productivity. Further, heavy rainfall during the year poses threat to the fertile top soil, for which adequate land/soil conservation measures need to be taken up on a regular basis. Due to leaching of bases, the soil is acidic in nature and lime application needs to be done as an amelioration measure. Organic farming is also gaining momentum in the district with a large number of farmers practicing crop cultivation through organic farming methods.

The estimated ground level credit flow for the last three years viz., 2018-19, 2019-20 and 2020-21 stood at ₹31,634 lakh, ₹37,294 lakh and ₹31,071 lakh, respectively. Sub sector-wise credit flow is not being generated through the LBR system. Based on previous trends, the same has been estimated.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- There are two soil testing laboratories in the district and these labs are able to meet the districts' soil testing requirements. A mobile soil and water testing laboratory has been inducted recently in KVK, Mangalore. Also a startup funded by Nabventures has developed a portable soil testing facility that provides results within 30 minutes.
- It is reported that during 2020-21, about 5000 ha of fallow land was brought under paddy cultivation by reverse migrants.
- The Ministry of Agriculture and Farmers' Welfare, GoI has also given major emphasis on Integrated Farming System (IFS) for promotion of sustainable agriculture and doubling farmers' income by 2022. This system helps not only in sustaining farm income by reducing the cost of production and also generate lot of agricultural waste (bio waste) which efficiently recycled in the system in turn helps in reducing environmental pollution by lowering of Green House Gases, maintain soil fertility and agricultural sustainability

and also generate the employment throughout the year and finally assures the nutritional security of small farmers.

2.2.2.3 Assessment of Credit Potential for the FY 2022-23

(₹ lakh)

Sl. No.	Activity	Unit (No./ Area)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Land Reclamation	ha	0.33	7200	2376.00	1900.80
2	OFD works	ha	0.88	11750	10340.00	8272.00
3	Fencing	ha	1.21	9200	11132.00	8905.60
4	Sub-surface drainage for areca garden	ha	1.76	2450	4312.00	3449.60
5	Compost making using agro waste	ha	0.24	5000	1200.00	960.00
6	Misc - Composite Farm development	ha	1.10	16500	18150.00	14520.00
Total-Land Development, Soil Conservation, Watershed Development					47510.00	38008.00

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.2.2.4 Critical interventions required for creating a definitive impact

- Health of soils is adversely affected due to indiscriminate use of chemical fertilisers. The district has potential for promotion of organic farming. Producers groups comprising organic farmers need to be encouraged.
- Field trials have shown that lime application in acidic soil increases yield by 20-30% and hence needs to be advocated.
- Soil test based nutrient application is required as the district's soil has very high phosphorus and very low potassium content. There is a need for creation of awareness among farmers in this regard.
- Area based measures like terracing, bunding, growing vegetative cover, etc., could be taken up by farmers on a community basis.
- Conversion of urban garbage into bio-organic manure needs to be taken up on a large scale by Government machinery in collaboration with industries, NGOs, etc.

2.2.2.5 Suggested action points

- Dakshina Kannada district has cultivable wasteland to the tune of 5% of the total geographical area. These lands can be considered for undertaking cultivation through appropriate land development measures
- Increasing the organic matter content of the soil by growing green manure and green leaf manure crops will improve the health of the soil.

2.2.3 AGRICULTURE INFRASTRUCTURE - OTHERS

2.2.3.1 Introduction

Areca nut is the major crop grown in 84157 ha with a total production of nearly 140053 MT (processed). Harvested nuts are usually sun-dried by farmers before either storing them in the warehouses or disposing off the produce. There is a huge potential for financing drying yards for areca nut. Organic farming is gaining increased importance amongst the farmers.

The segregated data on ground level credit flow under this sector is not available. However, bank credit being purveyed for these activities are being classified under different sectors

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- There are two tissue culture labs in the district mainly catering to Banana.
- The district has sufficient and well distributed farm input supply outlets in all the taluks, which cater to the demands of chemical fertilizers/pesticides. However, organic/bio fertilizer availability need to be improved.

- Seed Production needs to be encouraged through seed village concept in the district to reduce dependence on outside agencies for seeds and propagate local / traditional varieties.

2.2.3.3 Assessment of credit potential for the FY 2022-23

(₹ lakh)

Sl. No.	Activity	Unit (No./Area)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Primary processing under AIF	No.	100.00	150	15000.00	12000.00
2	Drying Yards for arecanut, etc. (Interlock tiles)	No.	0.77	3900	3003.00	2402.40
3	Vermi Composting (3m*1.2m*1m)	Nos.	0.13	9600	1248.00	1123.20
Total -Agriculture Infrastructure - Others					19251.00	15525.60

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.2.3.4 Critical interventions required for creating a definitive impact

- Common covered drying yards need to be constructed in cashew growing clusters, as the last phase of cashew harvesting season coincides with monsoon and the cashew processing units are facing major problems due to arrival of wet raw nuts.
- Dairy farmers, through the milk producers' cooperative societies, need to be encouraged for establishing vermi compost units, depending upon on the unit size of their dairy units.

2.2.3.5 Suggested action points

- Awareness programmes on the importance of proper drying before storage, by Govt. departments
- Banks to finance vermi-compost units to encourage organic farming
- Post harvest farm gate infrastructure may be developed by farmers, FPOs, SHGs, etc., with support under Agriculture Infrastructure Fund (AIF).

2.3 AGRICULTURE-ANCILLARY ACTIVITIES**2.3.1 FOOD AND AGRO PROCESSING****2.3.1.1 Introduction**

Due to locational advantages, Dakshina Kannada district is suitable for setting up of agro-based processing activities including activities under the fisheries sector. The district has good rail, road, sea and air connectivity which support the 3000-odd agro processing units in the district in procurement, distribution and marketing of finished products. Processing of arecanut by CAMPCO and rubber by various societies is done in a limited manner. Processing of cashew is done extensively by procuring locally available raw material and also by importing of raw cashew nuts from East African countries. Processing of dairy into products like curd, butter, ghee, pedas, etc., are also undertaken by the DKMUL under its brand 'Nandini'. There are private players in the poultry industry who undertake processing of poultry meat. Processing under goatery or piggery has potential. Dakshina Kannada, being a coastal district, has huge potential for setting up of fish meal and fish oil extraction units as well as other forms of processing including fish foods.

The Ministry of Food Processing Industries, Government of India has introduced the scheme of One District One Product (ODOP) to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products. ODOP scheme will provide the framework for value chain development and alignment of support infrastructure. The GoK plans to give a big push to ODOP for exploiting the potential of unorganized micro-food processing by offering credit avenues for the marketing of products and technical know-how. Under this scheme, the State has identified and approved marine products for Dakshina Kannada. Under the Scheme of PMFME (Prime Ministers' Formalisation of Micro Food

Enterprises), entrepreneurs are eligible to avail credit-linked capital subsidy at 35% of the project cost, with maximum ceiling of ₹ 10 lakh per unit. The scheme is expected to provide an impetus to the marine products sector in the district.

Ground level credit flow to this sector is not reported separately and banks are reporting under different sectors.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- The district had good potential for fisheries based industries as it is endowed with a 42 km-long coastline and is rich in marine resources such as fish, shrimps, crabs and lobsters etc.
- Presence of an international airport and major sea port (New Mangalore Port Trust) in Mangalore provides the required transportation infrastructure backbone for the food processing sector.
- The district has 2755 registered units in the food processing sector.
- There is good scope for setting up food and agro processing units involving coconut, arecanut, paddy, pineapple, cashew and fish products in Dakshina Kannada district.
- There are large number of micro enterprises in the unorganized sector involved in food processing activities which can be upgraded with support under the new scheme of PMFME.
- Shortage of post-harvest storage facilities which can be augmented with support under Agriculture Infrastructure Fund (AIF).

2.3.1.3 Assessment of Credit Potential for the FY 2022-23

(₹ lakh)

Sl. No.	Activity	Unit (No./ Area)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Agro Processing Units (Cashew and other agro based units)	Nos.	100.00	78	7800.00	6240.00
2	Working capital for Dairy processing Units	Nos.	25.00	37	925.00	925.00
3	Working capital for Agro/food processing industries	Nos.	50.00	1420	71000.00	71000.00
4	Working capital for fish & fish processing units	Nos.	80.00	40	3200.00	3200.00
5	Working capital for ice plants	Nos.	25.00	60	1500.00	1500.00
Total- Agri ancilliary activities - Food and Agro Processing					84425.00	82865.00

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.3.1.4 Critical interventions required for creating a definitive impact

- Farmer Producer Organisations with the support the new schemes viz. AIF, AHIDF, PMFME and FIDF (Fisheries Infrastructure Development Fund) may establish agro processing units which will address issues of the entire value chain.
- Fostering strong linkages between industries, developers of new technologies, academic institutions, R&D agencies, etc., help in access to best practices, technology, capital and marketing opportunities by entrepreneurs in food processing sector, and need to be encouraged.
- Training of micro, small and medium enterprises in the unorganized sector on food safety and quality standards will provide impetus to the sector by providing avenues for domestic sale and exports.

2.3.1.5 Suggested action points

- Fisheries, coconut, areca and cashew are the major plantation crops in the district. Industries based on primary produce have good scope for value addition and improvement of farmers income.
- Low cost processing equipment to be devised to enable the farmers to take up processing activities on a cluster basis near the farm gate.

2.3.2 AGRICULTURE ANCILLARY ACTIVITIES-OTHERS

2.3.2.1 Introduction

The commercial crops provide opportunity for farmers for storage in accredited warehouses and availing pledge finance for immediate liquidity. Also good scope exists for setting up of agri-clinics and agri-business centres for providing consultancy and other support services to the agriculture sector.

Dakshina Kannada district has been in the forefront of SHG movement with both NGOs and banks being involved in promotion and financing of SHGs. The district also has good coverage under Pradhan Mantri Jan Dhan Yojana (PMJDY) and other social security schemes. Ground level credit flow to this sector is not reported separately and banks are reporting them under different sectors.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- The PACS in the district are dynamic, providing good service to the farmers. They are effectively poised to provide pledge loans to their members, as many have their own storage infrastructure.
- The district has large NGOs like SKDRDP, Navodaya Grama Vikas Charitable Trust (NGVCT), Karnataka Integrated Development Society (KIDS), etc., who are involved in microfinance under different models. SKDRDP has facilitated groups to avail interest subvention from Government.
- Good network of bank branches and cooperative societies are a positive sign and provide increased access to credit at the last mile

2.3.2.3 Assessment of Credit Potential for the FY 2022-23 (₹lakh) -

Sl. No.	Activity	Unit (No./Area)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Loans to Coop. Societies (Produce loans)	Nos	500.00	95	47500.00	47500.00
2	AC / ABCs	Nos	19.80	10	198.00	158.40
3	SHGs	Nos	6.00	27370	164220.00	164220.00
4	JLGs	Nos	3.00	7750	23250.00	23250.00
5	Loans to farmers to prepay non-institutional loans	Nos	1.00	14700	14700.00	14700.00
6	Miscellaneous	Nos	3.00	10600	31800.00	31800.00
Total - Agri ancilliary activities - Others					281668.00	281628.40

The block wise and activity wise, physical and financial projections are given in Annexure I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.3.2.4 Critical interventions required for creating a definitive impact

- PACS may create adequate storage and other infrastructure with support under Agriculture Infrastructure Fund (AIF) and concessional Special Refinance Facility of NABARD to provide pledge finance and value addition infrastructure to enhance farmers income.
- JLGs availing crop loan should be made eligible for crop loan interest subvention

2.3.2.5 Suggested action points

- Banks may provide finance to farmers, SHGs, JLGs, etc., for setting up infrastructure with interest subvention and credit guarantee under AIF.
- Banks may also provide finance SHGs for establishing / upgrading food processing under with subsidy and seed capital support under PMFME.
- JLG promotion and credit linkage needs to be taken up as a major activity. Bankers need to closely work with NGOs & VAs with good credentials in reaching out to the unreached.

CHAPTER - 3

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

3.1 Introduction

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. As per RBI Circular Ref.No.FIDD.MSME & NFS.BC.No.3/06.02.31/2020-21 dated 2nd July 2020. An enterprise shall be classified as a Micro, Small or Medium enterprise on the basis of the following criteria, namely:

- 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; and
- 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

Micro, Small and Medium Enterprises (MSME) sector has emerged as the highly vibrant and dynamic sector of the Indian Economy over the last five decades in Dakshina Kannada district. During 2020-21, of the total priority sector lending, 32% of the credit offtake was for MSMEs and further 5% for export purposes. As per the latest data available with DIC, as on 31.03.2020, 19,664 units are registered in Dakshina Kannada district under micro and small industries categories generating employment to the tune of 1,06,029. A good number of enterprises are registered each year in the district, mostly in the services category.

The ground level credit flow under MSME for the years 2018-19, 2019-20 and 2020-21 stood at ₹2,10,926 lakh, ₹4,92,973 lakh and ₹3,43,302 lakh respectively

3.2 Infrastructure and linkage support available, planned and gaps

- Mangalore Multi Product Special Economic Zone (MSEZ Ltd.,) has been established as a nongovernment company structure and is a unique combination of central and state government entities, financial institution and industrial body ownership. MSEZ is a 1620 acres project, which provides robust infrastructure with plug and play facilities.
- There are 15 industrial sheds with 273 sheds and 934 plots.
- The district has presence of large industries like MRPL, MCF, BASF, KIOCF, NPCIL, etc., which offer scope for ancillarisation and component manufacture.
- The district has a major seaport, international airport and very good road and rail infrastructure which aids effective market linkage both within and outside the country
- The district has as an MSME Development Institute (MSME-DI) in Mangalore which imparts various training programmes to MSME entrepreneurs
- The district has a high literacy level with a very high level of enterprise.
- National level and state level vendor development programmes are being organized by MSME-DI in the district to bring MSMEs on a single platform with public sector undertakings so that they can interact with each other.
- One RUDSETI has been established in Ujire wherein training needs of entrepreneurs are being met.
- NABARD has sanctioned grant assistance for conduct of skills development programmes on handloom weaving in Udupi saree weaving as also healthcare workers. The project on Udupi saree weaving has resulted in revival of Udupi saree weaving craft. Also, a rural mart has been sanctioned to Kampu FPO for marketing of produce of its members.

3.3 Assessment of Credit Potential for the FY 2022-23

(₹ lakh)

Sl. No.	Activity	Unit (Nos.)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Term Loan					
i	Micro Enterprises	Nos	60.00	992	59520.00	47616.00
ii	Small Enterprises	Nos	600.00	424	254400.00	203520.00
iii	Medium enterprises	Nos	3000.00	9	27000.00	21600.00
2	Working Capital for existing units					95457.60
3	Working Capital for new units					68184.00
Total-MSME Investment & Working Capital for Development of Enterprises & Self Employment						436377.60

Block-wise & activity-wise physical and financial projections are given in Annexure I.

3.4 Critical interventions required for creating a definitive impact

- RUDSETIs/RSETIs train a large number of youth every year under various Government sponsored programmes as well as other general EDP/REDPs. Branch managers may sponsor prospective entrepreneurs for training so that credit facility is assured.
- Marketing of goods produced by SHGs and other craftsmen is an area of concern. Need to put in place a structured marketing arrangement for retail sales of small producers.
- Awareness and handholding support may be provided to young entrepreneurs through incubation support. Handholding institutes may be identified for the same. Incubation funds may be created in identified technical institutes.

3.5 Suggested action points

- Banks may follow appropriate assessment norms to ensure adequate working capital financing
- DIC may develop data base on mapping of block-wise MSME potential and set up counselling centers to guide the entrepreneurs.
- Bank may provide adequate and timely working capital for micro enterprises. The working capital requirements may be met by issuing SCC.

Udupi Saree – Revival Project

The production of Udupi sarees is native to Dakshina Kannada and Udupi districts and carried out at five weavers societies, viz., Udupi, Shivali, Brahmavara, Padupanamboor, and Talipady and a KHDC unit. Udupi sarees are the finest examples of hand weaves in the country rich both in texture and in culture. It is completely hand woven on a **hand powered loom**. Udupi sarees are woven on Malabar frame loom introduced by the Basel Mission and have plain or checkered design on the body with contrast on pallu and border. Unique practices include dyeing pallu portions of entire warp of the saree in dark shade after preparing the warp, applying starch on the loom while weaving, using cut border technique to weaver checkered sarees, weaving motifs using extra weft technique, etc. Due to these unique features, Geographical Indication tag was awarded to these sarees in 2016.

These sarees with a history of more than 200 years, saw diminishing markets and exit of weavers from the activity, resulting in near extinction with only 42 weavers being identified with the activity in the two districts of Dakshina Kannada and Udupi, and only 8 weavers at Talipady Primary Weavers Service Cooperative Society continuing in the activity. The activity was nursed back by Kadike Trust along with Talipady Primary Weavers Service Cooperative Society Ltd., with a project for revival of Udupi saree weaving ably supported by NABARD. The project not only involved training of new artisans in weaving but also recognition of existing artisans. A brand Udupi Saree has been created incorporating a beautiful logo and

label. The sarees are sold with weavers' photograph and other details. Intense efforts have been made through social media. NABARD has also supplemented the skill development efforts with assistance for capacity building and marketing involving participation in exhibitions, including international and virtual meets, etc. The designs and weavers attract both the traditional as well as modern style conscious younger generation. To provide a further fillip, celebrities have been roped in to popularize the weaves. Due to these efforts, Udupi saree have become a trend, resulting in the weavers getting a fair price. In order to keep up the morale of the artisans they are recognized for special efforts and honoured regularly. Weavers are also supported during medical emergency, natural calamity, pandemic, etc., situations. The number of saree weavers have quickly risen to more than 70. Also, in order to further the concept of eco-friendliness, a solar powered natural dyeing and lighting unit with support of SELCO Foundation at Talipady Weavers Society is being implemented. Kadike Trust has been recognized as one of the best NGOs across the country engaged in development of handloom weaving sector.

A programme was conducted by NABARD Head Office, Mumbai to commemorate National Handloom Day on 6th August this year chaired by Dr G R Chintala, Chairman, NABARD. At the function, persons who had done exceptional work in development of handlooms across the country were invited to speak and share their experience. Smt. Mamatha Rai was the only person from Karnataka out of the 6 selected speakers from across the country. Also, Kadike Trust has also been recognized and awarded for their outstanding work in the handloom sector. The award was presented to Smt Mamtha Rai by Dr. K V Rajendra, IAS, Deputy Commissioner, Dakshina Kannada wherein he expressed that the trust deserved the award and that he was quite overjoyed that such excellent efforts were being undertaken in the district. He assured all support to the venture from the district administration and various agencies / departments concerned with the development of handloom sector. DC was also indicated that it was envisaged to take up the project under heritage tourism, allowing tourists to learn and try their hand at weaving. This is expected to provide a broader orientation to Udupi saree sector.



CHAPTER - 4

CREDIT POTENTIAL FOR EXPORT, EDUCATION and HOUSING

4.1 CREDIT POTENTIAL FOR EXPORT CREDIT

4.1.1 Introduction

Dakshina Kannada is one of the leading districts in Karnataka, in terms of export of agro produce. The major products exported from Dakshina Kannada district are agricultural & horticultural commodities (including cashews & spices), marine products, processed food and petroleum & petroleum products. These are exported to various countries like South Africa, USA, UAE and the Middle East. The district has large number of processing units in the fishing sector, food and agro based sector viz., cashew processing units, pepper processing units etc., where banks provide pre & post shipment export credit.

4.1.2 Infrastructure and linkage support available, planned and gaps

- Karnataka has a dedicated nodal agency for promotion of export viz., Visvesvaraya Trade Promotion Centre (VTPC). In addition to compiling data on the state's exports, VTPC conducts various capacity building programmes and provides services for market intelligence, export documentation, finance etc.
- The district has a major sea port (New Mangalore Port Trust - NMPT) and an international airport in Mangalore which aids in hassle free export of marine and other agricultural products. The infrastructure facilities in NMPT have been upgraded and hence the container traffic in the port has increased.
- There are about 35 registered export oriented units in the marine products sector in Dakshina Kannada and Udupi districts. The major marine products exported from the district are frozen fish (frozen mackerel, cuttlefish, ribbon fish etc.) & fish products, ornamental fish, fish meal, fish oil etc.

4.1.3 Assessment of Credit Potential for the FY 2022-23

(₹ lakh)

Sl. No.	Activity	Unit (Nos.)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Pre-shipment Export Credit (Working capital)-Packing credit	Nos.	100.00	411	41100.00	32880.00
2	Post-shipment Export Credit (Working capital)-Bills discounting	Nos.	100.00	338	33800.00	27040.00
Total - Export Credit					74900.00	59920.00

Block-wise & activity-wise physical and financial projections are given in Annexure I.

4.1.4 Critical interventions required for creating a definitive impact

- Exporters may be encouraged to avail export credit insurance facilities extended by ECGC
- The new FPO policy focuses on One District One Product to develop markets for local products beyond district, state and country. For the purpose assistance under AIF, AHIDF, PMFME and FIDF can be availed for Strengthening of post-harvest infrastructure facilities like collection & grading centres, washing & packing facilities, reefer vans, pre-cooling & cold storages, intermediate cold storages, processing units & export house needs to be emphasized.

4.1.5 Suggested action points

- FPOs may avail of benefits under AIF, PMFME and other subsidy schemes for developing post harvest infrastructure and value addition for marketing of produce in export market.
- Wide publicity in media regarding trade fairs on exports by VTPC

4.2 CREDIT POTENTIAL FOR EDUCATION

4.2.1 Introduction

Dakshina Kannada district holds the highest literacy rate in the State. The district has some of the finest educational institutions including reputed engineering and medical colleges. The presence of such large number of quality institutions offers a good scope for banks to provide educational loans to students. As of 31.03.2019, the district had 19 engineering colleges, 26 medical colleges (including dental and Ayush colleges), 41 general degree colleges, 209 PU colleges, 12 polytechnic colleges, etc. The overall literacy rate in the district was 88.57% (male 93.13%, female 84.13%). The overall rural literacy rate was 85.33% (male 90.97%, female 79.83 %) and literacy rate in urban areas was 92.12% (male 95.5%, female 88.83%).

The ground level credit flow under education sector for the years 2018-19, 2019-20 and 2020-21 stood at ₹7,715.57 lakh, ₹ 6274 lakh and ₹ 7,951 lakh respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps

- The National Education Policy 2020 (NEP 2020) outlines the vision of new education system that will contribute directly to transform India sustainably into an equitable and vibrant knowledge society by providing high quality education to all.
- The district has large number of reputed educational institutions and perceived to be an education hub in Karnataka.
- The district has an excellent network of bank branches providing access to education loans for students.

4.2.3 Assessment of Credit Potential for the FY 2022-23: (₹ lakh)

Sl. No.	Activity	Unit (Nos.)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Education Loans to Students	Nos	5.00	4500	22500.00	20250.00
Total - Education Loan					22500.00	20250.00

Block-wise & activity-wise physical and financial projections are given in Annexure I.

4.2.4 Critical interventions required for creating a definitive impact

- Banks need to conduct awareness/sensitization programmes at the start of the academic season to enable students to avail of education loans. Camps may be organized at regular intervals in college premises in this regard.
- FLCCs, while visiting schools, colleges and Gram Sabhas may sensitise the general public about the scheme on education loans available for students to undertake higher education.

4.2.5 Suggested action points

- Bankers need to monitor the progress under education loans closely as NPAs are increasing
- Proper coordination between college management and bankers in the district will help in guiding /assisting students to enrol for professional courses. This will help students avail hassle free timely education loan.
- Conducting campus recruitment drives/ensuring maximum placement of students graduating from specialised/vocational institutions, etc. will encourage many students for availing education.
- Banks may conduct awareness camps in schools and colleges to make students aware of the facilities available in terms of education loans, subsidies, scholarships etc.
- Institutes/colleges offering professional/specialised courses may assess the employability of students post completion of the course.

4.3 CREDIT POTENTIAL FOR HOUSING

4.3.1 Introduction

Housing is an imperative need and basic necessity for each and every citizen of the country. The housing sector is one of the prime engines of economic growth as it satisfies social needs, generates employment and stimulates economy with its spillover effects. 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. The housing limits under priority sector advance is ₹35 lakh in metropolitan area (with population of 10 lakh and above) and ₹25 lakh in other areas subject to the condition that the cost of dwelling unit does not exceed ₹45 lakh in metropolitan areas and ₹30 lakh in other areas. Mangalore has also made its way in the first list of 'Smart Cities' shortlisted by the Government of India.

The ground level credit flow under education sector for the years 2018-19, 2019-2020 and 2020-21 stood at ₹50,484.09 lakh, ₹60,101 lakh and ₹60,226 lakh respectively.

4.3.2 Infrastructure and linkage support available, planned and gaps

- In the Budget 21-22, Karnataka government has proposed completion of 9.74 lakh incomplete houses in the next three years under various Housing Schemes of the State Government with a budget of ₹ 10,194 crore.
- There has been a great demand for residential houses in Mangalore and surrounding places in recent years.
- The prospects of further development of the city due to Smart City and other projects will encourage many people to settle down in this city thereby driving demand for housing.
- This coupled with a good network of roads, presence of all-weather sea port, international airport, quality educational institutions and several pilgrimage centres makes Mangalore the perfect place for people to settle down thus increasing the demand for credit for this sector.

4.3.3 Assessment of credit potential for 2022-23

(₹lakh)

Sl. No.	Activity	Unit (Nos.)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Housing Loans	Nos	25.00	6500	162500.00	146250.00
Total - Housing Loan					162500.00	146250.00

Block-wise & activity-wise physical and financial projections are given in Annexure I.

4.3.4 Critical interventions required for creating a definitive impact

There is a need to create awareness of the various government schemes under which subsidy is available to eligible beneficiaries. The district administration should take necessary steps to create such awareness.

4.3.5 Suggested action points

Bankers have a great opportunity to lend to the affordable housing segment with reduced interest rate and availment of subsidy under PMAY.

CHAPTER - 5

CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1 Infrastructure - Public Investments

5.1.1 Introduction

Good infrastructure is essential for increasing productivity of land, capital and labour which would, in return, improve the quality of life and reduce vulnerability of the rural economy. Rural infrastructure means both physical like roads, irrigation etc. and social like health, education etc. It mainly includes irrigation structures for agriculture, rural roads, bridges, water supply, sanitation, rural energy, education, health and communication systems. NABARD has been financing the state Government since 1995-96 for various rural infrastructure projects like rural roads, rural bridges, irrigation projects, projects in the fisheries sector like jetties etc. and social sector projects like schools, colleges, anganwadis, primary health care centres, raitha samparka kendras, etc. RIDF now covers 37 activities in the agriculture and rural development space. Similarly, the state Government has also been involved in infrastructure creation out of its own resources as well as with financial assistance from the central Government under various programmes like PMGSY.

As on 31.03.2021, 43,597 projects have been sanctioned to the Govt. of Karnataka under RIDF I-XXVI out of which 1349 projects pertain to Dakshina Kannada covering Irrigation, Animal Husbandry projects, Flood Protection Works, Ground Water Recharge Structures, Anganwadi Centres, Primary Schools, Secondary Schools, First Grade colleges, ITIs, Polytechnic Colleges, Backward Classes Hostels, PU Colleges, Primary Health Centres, Roads and Bridges.

5.1.2 Infrastructure indicators

The basic indicators in the district reveal the comparative status of development of infrastructure in the district vis-a-vis the state average. The indicators are categorised under 11 major heads and each component has been categorised as 'A+' (where the district indicator is 100% or more compared to the state average), 'A' (between 85% to 99.9%), 'B' (between 70% to 84.9%), 'C' (between 50% to 69.9%), & 'D' (less than 50%) depending upon the district's position vis-a-vis the state Level.

S. No	Indicators	Karnataka	Dakshina Kannada	Category6 8.81
1	Electricity			
a.	Proportion of electrified villages including hamlets (%)	99.86	100	A+
b.	% of rural households having access to electricity	86.72	90.83	A+
2	Transportation			
a.	Road length in km per 100 sq. km – 31.03.2019	140.00	214	A+
b.	No. of transport vehicles (registered vehicles of all types) per 1000 sq. km, as on 31.03.2018	106771	185813	A+
c.	Proportion of villages having access to all weather roads, 2019	73.93	40.01	C
3	Irrigation			
a.	% of Gross irrigated area to Gross cropped area 2018-19	35.01	70.05	A+
b.	% of net area irrigated through groundwater (wells, bore wells etc.)	53.98	84.16	A+
c.	% of net area irrigated through surface water	46.02	15.84	C
d.	No. of bore wells per 100 ha of cropped area (2017-18)	11.23	8.95	D
4	Communication			
a.	No. of telephones per hundred population, 2019	1253	17712	A+
b.	Population served per post office as on 31.03.2020	6352	4437	A+
c.	Average area served per post office (sq. km) as on 31.03.2020	19.96	10.32	A+

S. No	Indicators	Karnataka	Dakshina Kannada	Category6 8.81
5	Education			
a.	Literacy rate, 2011(%)	75.40	88.57	A+
b.	Literacy rate - Male (%)	82.50	93.13	A+
c.	Literacy rate - Female (%)	68.10	84.13	A+
d.	No. of primary schools per lakh population, as on 31.03.2020	102	72.30	A+
e.	No. of high schools and pre-University Colleges (PUCs) per lakh population, as on 31.03.2020	36.47	37.57	A+
F	No. of pupils per teacher (1 to 10 std.), as on 31.03.2020	30	23	A+
g.	No. of degree and professional colleges per 1 lakh population as on 31.03.2020	2.38	4.69	A+
6	Health			
a.	Crude Birth Rate (per 1000 persons), 2020	14.51	17.33	B
b.	Crude Death Rate (per 1000 persons), 2020	7.18	9.93	B
c.	Maternal Mortality Rate (MMR) per 1 lakh live births	92	NA	-
d.	Infant Mortality rate (IMR) per 1000 live births.	25.4	NA	-
e.	Life expectancy at birth, 2012			
	Male	67.70	NA	-
	Female	70.80	NA	-
f.	Family welfare sub centres/ primary health centres/ primary health units per 1 lakh population – 2020	18.71	4.07	D
g.	No. of dispensaries and hospitals (Inc. under Indian system of medicines) per 1 lakh population – 2020	31.35	82.20	A+
h.	No. of doctors (Inc. under Indian system of medicines)/ 1 lakh population, 2020	60	126.98	A+
i.	No. of beds (in Government hospitals) per 1 lakh population, 2019	108	401.48	A+
7	Water Supply			
	% of habitations having drinking water facility of 50 or more LPCD.	65.79	95.13	A+
8	Agriculture Markets			
	No of agriculture markets per 100 sq km	0.50	0.44	A
9	Poverty			
	% of families (rural) below poverty line	37.50	6.60	A+
10	Agriculture Marketing			
	Regulated markets and sub-markets/ lakh population, 2020	1.00	1.00	A+

Reference period: as on 31.03.2018 & 31.03.2019. Data on telephones for Dakshina Kannada excludes mobile phones.

5.1.3 RIDF Projects in Dakshina Kannada district: The details of sanctioned projects in the district (up to XXV tranche) as on 31st March, 2021 are furnished here under:

S. No.	Works sanctioned under RIDF	Net No. of Projects Sanctioned	No of Projects Completed	Net Project Cost	Net RIDF Assistance	Net RIDF loan disbursed	Benefits
1	Irrigation	152	150	4,866.56	4,581.01	4,240.81	6477.89 ha of land
2	Raitha Samparka Kendras	3	3	122.00	115.90	115.90	
3	Animal Husbandary Projects	37	27	1,123.80	1,067.64	819.99	322 villages
4	Fish Jetty	6	4	1,796.00	1,706.20	1,163.22	

S. No.	Works sanctioned under RIDF	Net No. of Projects Sanctioned	No of Projects Completed	Net Project Cost	Net RIDF Assistance	Net RIDF loan disbursed	Benefits
5	Flood Protection Work	92	91	2,371.00	2,252.45	2,048.26	1712.89 ha of land
6	Godown	1	1	50.00	47.50	47.50	300 MT capacity
7	Rural Markets	20	20	380.42	353.91	329.98	255 villages
8	Ground water Recharge	55	55	161.99	137.69	126.54	1154 ha of land
9	Anganwadi	148	120	867.06	738.78	477.83	120 villages
10	Infrastructure for Rural Education	264	243	6,351.26	5,401.06	4,938.36	1.93 lakh population
11	Public Health Institutions	15	13	3,292.00	2,798.20	2,789.45	45 villages
12	Rural Service Centres	26	24	468.60	422.13	390.16	
13	Roads	357	341	15,378.20	12,575.22	11,714.83	884.57 km
14	Bridges	173	165	7,030.12	5,769.72	5,268.60	3526.58 mtr
	Total	1349	1257	44,259.01	37,967.41	34,471.43	

The impact of the above projects revealed that the infrastructure created resulted in increase in agricultural production, increase in GDP, improvement in education and health care facilities to the rural populace and employment and income generation for rural masses and thus brought overall development and prosperity to the rural areas.

5.1.4 Sector wise critical infrastructure requirements and action suggested/recommended

S. N.	Sector-wise constraints	Action suggested / recommended	Agency
1	Lack of good quality rural roads/bridges for movement of farm inputs/farm produce	Need to strengthen rural roads/bridges for movement of farm inputs/farm produce	PWD/ZP Engineering Div.
2	The potential for vented dams has not been exploited to the full extent	Adequate funds may be allocated for early implementation of the Paschima Vahini project in a mission mode	MI Department
3	Lack of post-harvest infrastructure for horticulture produce like cold storages, cold chains, etc.	Cold storage/chain facilities may be provided in APMCs	APMC/State Government

5.1.5 Prioritisation of projects

In terms of priority, irrigation and rural road projects continue to remain priority areas. Under irrigation, the GoK has been undertaking construction of vented dams. There is however, a need to construct a good number of vented dams at different locations as envisaged in the Paschima Vahini project to get desired results. The heavy rainfall in the district leads to damage of roads and bridges, hence, it is essential to ensure proper upkeep and upgradation of rural roads and bridges for easier access of farmers to markets.

5.1.6 Critically important projects for consideration under RIDF

The district receives high rainfall, close to 4,000 mm every year. Assured irrigation to farmers by way of construction of vented dams would encourage them to undertake multiple cropping and thereby increase their farm income. Construction of vented dams is a critical project that could be considered under RIDF. Other important projects related to roads/bridges for enhancing market access, horticulture, fisheries and animal husbandry sectors need to be taken up.

5.2 SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT

5.2.1 Introduction

Dakshina Kannada district has a high literacy rate and also the district is home to a good number of reputed educational institutions, however bottlenecks exist in some areas, which calls for improving the number of educational institutions with adequate capacity for digital learning. Also, COVID19 pandemic has highlighted the issue of improved healthcare facilities with adequate facilities to deal with stress of pandemic.

5.2.2 Infrastructure and linkage support available, planned and gaps

- There is a need to promote the setting up of new schools and healthcare institutions
- The district has premium medical colleges that produce qualified doctors, who look forward to setting up their own clinics/dispensaries/hospitals.
- Banks should take steps to encourage financing for such activities.

5.2.3 Assessment of Credit Potential for the FY 2022-23 (₹ lakh)

Sl. No.	Activity	Unit (Nos.)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Education Institutions (Schools/Colleges)	Nos	500.00	9	4500.00	3600.00
2	Health Care (Hospitals/Clinics/Nursing homes, etc.)	Nos	500.00	14	7000.00	5600.00
Total-Social Infrastructure					11500.00	9200.00

Block-wise & activity-wise physical and financial projections are given in Annexure I.

5.2.4 Critical interventions required for creating a definitive impact

The cost of land being very high, for providing affordable health care and education the state Government could consider providing land on relaxed terms.

5.2.5 Suggested action points

Banks should come forward to finance social infrastructure projects, which are socially desirable and commercially viable.

5.3 RENEWABLE ENERGY

5.3.1 Introduction

Karnataka ranks number one in India with 15182 MW (KRED, May 2021) in cumulative installed capacity of renewable energy. This renewable energy replaces conventional fuels in four distinct areas: electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services. Ministry of New and Renewable Energy (MNRE) is targeting a huge capacity of renewable energy in India and aims to achieve 1,75,000 MW capacity by 2022. Wind energy will continue to dominate the future capacity addition from RE and India is expected to harness around 88% of its available potential of wind by 2022. The potential of Small Hydro Power (SHP) is also expected to be harnessed up to 43% of its potential. Core drivers for development and deployment of new and renewable energy in India have been energy security, electricity shortages, energy access, climate change etc. GoK has promoted Karnataka Renewable Energy Development Ltd., as the nodal agency for promotion of renewable energy and energy conservation.

“The Karnataka Renewable Energy Policy 2016-22 has objective of adding additional 6000 MW by 2022 in phased manner”. Since, 86792 MW is the assessed potential of renewable energy in Karnataka but target is addition of 6000 MW by 2022. Government of Karnataka is committed to provide 24/7 power supply to all by 2020 and subsequently planning for energy security in long run. Though Dakshina Kannada district has presence of large number of

players in the renewable energy space, the products have largely been confined to solar water heaters and solar lighting applications.

5.3.2 Infrastructure and linkage support available, planned and gaps

- High initial capital cost is perceived as a deterrent in setting up of solar energy based units
- Selection of right products/design/technology is a major challenge to consumers
- Availability of adequate number of service centres/personnel for maintenance and repair of solar installations within an acceptable turnaround time is an issue
- MESCOM enters into assured long-term buy back with producers of solar energy

5.3.3 Assessment of credit potential for the FY 2022-23 (₹ lakh)

Sl. No.	Activity	Unit (Nos.)	Unit Cost	Phy. Units	Financial Outlay	Bank Loan
1	Bio Gas (Units)	Nos	0.28	1300	364.00	327.60
2	Solar Water Heating Units	Nos	0.31	6100	1891.00	1701.90
3	Solar Home Lighting Units	Nos	0.30	25200	7560.00	6804.00
4	Solar roof top panels	Nos	3.30	280	924.00	831.60
5	Solid waste management units	Nos	0.44	4	1.76	1.58
Total-Renewable Sources of Energy & Waste Management					10740.76	9666.68

Block-wise & activity-wise physical and financial projections are given in Annexure I.

5.3.4 Critical interventions required for creating a definitive impact

- Survey for assessment of rooftop potential in the district for solar home lighting needs to be conducted.
- Deep sea fishing vessels may be encouraged to install solar panels to take care of energy needs for cooking and lighting during their deep sea fishing trips. This will reduce dependence on fossil fuels.

5.3.5 Suggested action points

- Government of Karnataka may explore possibilities of conducting exclusive training to rural youth on maintenance and servicing of solar transmission and creating awareness about solar lighting, solar pump sets, solar cookers, wind pumps etc. in the state among the banks and people.
- There is a need to motivate dairy farmers to set up biogas plants which would be an integral part of their mini-dairy set up.

CHAPTER - 6

INFORMAL CREDIT DELIVERY SYSTEM

6.1 Introduction

The Self Help Groups Bank linkage (SHGBLP) programme which started as a bank outreach programme, has through the passage of time slowly 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.

6.2 Status of SHG-Bank Linkage programme (SHG-BLP)

- In our country, As on 31 March 2021, there are 112.23 lakh SHGs, of which 57.8 lakh SHGs have outstanding bank loan of ₹ 1,03,289.71 crore to the Banks. The total deposits of SHGs with banks was ₹ 37,477.61 crore. The bank loans disbursed during 2020-21 was ₹ 58,070.68 crore, of which 48.14% was disbursed by Commercial Banks, 42.18% by RRBs and 9.68% by cooperative banks. .
- Over the years, the SHG-BLP has financially empowered about 125 lakh poor families in the State of Karnataka. As on 31 March 2020, 7.848 lakh SHGs have savings bank accounts with deposits of ₹ 1,804.93 crore. The credit outstanding was ₹10,879 lakh crore against 4.333 lakh SHGs. There exists a gap of 45 % 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.
- As per Lead Bank, during 2020-21, a total of 24,680 SHGs were credit linked and the total loan disbursed to SHGs was to the tune of ₹667.28 crore. The per SHG average loan disbursed stood at ₹2.70 lakh. As on 31.3.2021, a total of ₹1562.20 crore in respect to 65,485 SHGs were outstanding with the banking system. The per SHG average loan outstanding worked out to ₹2.39 lakh.

6.3 Microfinance profile of the district

(₹ lakh)

No. SHG SB A/cs opened during 20-21	Outstanding balance in SB A/C SHGs	No. of SHGs credit linked during the year	Bank loan s disbursed during the year	No. of SHGs loan A/c outstanding	Outstanding bank loans of SHGs
14696	22181	24680	66728	65485	156220

(Source: Lead Bank, Dakshina Kannada)

Given the past trends, the potential for credit linkage in Dakshina Kannada district during 2022-23 has been assessed at 27370 SHGs linkage, as the potential for SHG formation has already been achieved) and 7750 JLGs (fresh and repeat linkages).

6.4 Issues related to microfinance

A sizeable share of population in India continues to remain outside the formal banking system despite considerable expansion in branch network. Against this background, microfinance faces several issues some of which are given as under:

- Identification/ re-activating dormant/ inactive group 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.

6.5 Perspective Plan for five years – Roadmap

- Identification of active SHGs linked with Banks and revival of dormant SHGs.
- Assess the quantum of credit flow.
- Micro enterprises and skill development for processing, packing and marketing of products.
- Explore market avenues and assessment of support requirement.
- Banks may utilize SHG members as Bank Sakhi i.e. they can play the role of business facilitator and business correspondent to the banks
- Identification of potential SHG members including NRLM groups for graduation to micro enterprises and enabling benefits of government schemes like PMFME, AIF, etc.

6.6 Role of Stake Holders

NABARD continues with its endeavor 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.

6.7 Increasing Farmers' Income

- **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 provides incentive of ₹4000 per JLG over a period of 03 years for formation, nurturing and financing of JLGs.
- GoK has launched Rajiv Gandhi Chaitaniya Yojana, which aims to provide employment to 2 lakh rural unemployed youth (One lakh youth with self-employment and another one lakh youth with skill training). The scheme involves formation of youth groups into JLGs and empowering them with training and continuous support by Project Supporting Agencies (PSA).

6.7 Estimation of potential under SHG-BLP and JLG financing

Estimation of Potential under SHG-BLP and JLG

All eligible poor households in the district need to be covered under SHG-BLP. The total projected population of Dakshina Kannada District for seven blocks for 2021 is 23.11 lakh (source: District at a glance). Of this, nearly 52% belong to rural areas. Assuming that 90% comes under the category of rural poor, who are eligible to be SHG members, then about 2.16 lakh families are considered to be poor/marginally poor. Thus, the potential for promotion of SHGs in the district works out to 18000 considering the membership size of the SHGs as 12. So far 27300 SHGs have been promoted in the district, and there does not appear to be further scope for formation of SHGs in the district. However, a marginal increase of 70 groups has been reckoned from families belonging to marginalized sections hitherto uncovered by SHGs.

The estimated projections/potential for credit linkage and repeat linkage of SHGs/JLGs in Dakshina Kannada for the year 2022-23 are given in the table here under:

S.No.	Particulars	Total (nos.)
1	No. of SHGs to be credit linked	27370
2	No. of JLGs to be formed and credit linked	7750

Block-wise details of potential available for credit linkage of SHGs and potential for credit linkage of SHGs/JLGs for 2022-23 are furnished below:

Block-wise potential available for promotion & saving linkage of SHGs:

S.No.	Name of the block	Total potential for promotion of SHGs	No. of SHGs savings linked as on 31.3.2021	Balance potential as on 31.3.2021	No. of SHGs to be promoted and savings linked during 2021-22	No. of SHGs to be promoted and savings linked during 2022-23
1	Bantwal	7070	7028	42	22	20
2	Belthangady	3550	3516	34	24	10
3	Kadaba	1870	1870	0	0	0
4	Mangalore	8970	8939	31	21	10
5	Moodbidri	1350	1340	10	0	10
6	Puttur	2670	2630	40	20	20
7	Sullia	1890	1849	41	41	0
	Total	27370	27172	198	128	70

Block-wise details of potential available for credit linkage of SHGs/JLGs

a. SHGs

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 (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)
1	Bantwal	7028	22	110.0	7028	35140	20	110.0	7050	35250
2	Belthangady	3516	24	120.0	3516	17580	10	120.0	3540	17700
3	Kadaba	1870	0	0.0	1870	9350	0	0.0	1870	9350
4	Mangalore	8939	21	105.0	8939	44695	10	105.0	8960	44800
5	Moodbidri	1340	0	0.0	1340	6700	10	0.0	1340	6700
6	Puttur	2630	20	100.0	2630	13150	20	100.0	2650	13250
7	Sullia	1849	41	205.0	1849	9245	0	205.0	1890	9450
	Total	27172	128	640.0	27172	135860	70	640.0	27300	136500

a. JLGs

S.No.	Name of the block	JLGs to be credit linked during 2021-22				JLGs to be credit linked during 2022-23			
		Fresh		Repeat		Fresh		Repeat	
		No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)	No.	Amount (₹ lakh)
1	Bantwal	20	50.00	1200	3000.00	0	0.00	1220	3050.00
2	Belthangady	30	75.00	1780	4500.00	10	25.00	1810	4525.00
3	Kadaba	0	0.00	550	1375.00	0	0.00	550	1375.00
4	Mangalore	70	175.00	2400	1875.00	10	25.00	2470	6175.00
5	Moodbidri	0	0.00	400	1000.00	0	0.00	400	1000.00
6	Puttur	50	125.00	700	5625.00	10	25.00	750	1875.00
7	Sullia	50	125.00	470	3750.00	0	0.00	520	1300.00
	Total	220	550.00	7500	18750.00	30	75.00	7720	19375.00

Banking on Wheels

Initiative

South Canara District Central Cooperative Bank Ltd., has introduced mobile van “**Banking on Wheels**”(Demonstration of Banking Technology through Mobile Van) as a part of FIF schemes with the support of NABARD, in the year **2014** which is used for promoting digital literacy. A specially designed Ashok Leyland Ecomet 1212 Vehicle is used for the project. It is well furnished with AC System, ATM, Customer Counter, Manager Cabin and light music and it is well equipped with Three Computer Systems, UPS System, and Printers. A hidden camera is installed to provide security for the Mobile Bank. The data is transferred through wireless modem. In each counter there is facility of safe lockers to keep the pledged jewels and cash received from the customer and there is separate Defender Safe in the Mobile Bank. The Mobile Bank is the Extension of SCDCCB's Kodialbail Branch and all banking transactions done with Mobile Bank are connected thereto. All types of transactions like debit, credit, issue of D.D, FD ,Jewel Loan, all personal Loans are done using the mobile bank.

The bank-on-wheels visits 4 rural areas in a day which is unique & unparalleled. Customers can also use ATM which is provided inside Mobile bank. The mobile van is also used to promote digital literacy in rural areas. The bank has received amount of Rs.10,00,000/- has been received for Demonstration of Banking Technology through Mobile Van under FITF (financial inclusion technology fund) of NABARD.

The Bank on Wheels initiative has helped the bank reach out to customers / beneficiaries who were finding it difficult to access banking services due to other pre-occupation. Since the mobile bank is fully equipped with ATM, demonstration of banking services to wider population is also possible. This has aided in wider dissemination of digital banking interventions as also reaching out banking services to larger population.



Reaching Out through Digital Banking

The South Canara District Central Cooperative Bank Ltd., has installed Micro ATMs in all its 105 branches, PACS and its associated branches with support under FITF of NABARD. The ATM systems are handheld and Version 1.5 Compliant. Necessary interface for Micro ATMs has been developed in association with Application Service Provider, M/S Sarvatra Technologies Pvt, Ltd ,Pune. All transactions including balance inquiry, cash withdrawal, cash deposit, funds transfer, mini statement, pin change, etc., can be done using the Micro ATMs.

Also with support of NABARD, SCDCCB has taken initiative to issue KCC Rupay Cards to farmers, for use at POS devices at PACS and Branch levels.

Annexure – I

ACTIVITY-WISE/BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS FOR 2022-2023

(₹ lakh)

Activity	Unit Cost	Unit Size		Bantwala	Belthangady	Kadaba	Mangalore	Moodabidri	Puttur	Sullia	Total
1. AGRICULTURE											
Farm Credit											
a. Crop Production, Maintenance & Marketing	SOF										
Paddy (HYV)	0.85	ha	Phy	3000	2600	300	1100	900	500	200	8600
			B.L.	2550.00	2210.00	255.00	935.00	765.00	425.00	170.00	7310.00
Banana	1.61	ha	Phy	500	100	100	200	100	500	400	1900
			B.L.	805.00	161.00	161.00	322.00	161.00	805.00	644.00	3059.00
Vegetables	1.24	ha	Phy	90	30	10	60	20	30	30	270
			B.L.	111.60	37.20	12.40	74.40	24.80	37.20	37.20	334.80
Maintenance of Areca Plantations	2.47	ha	Phy	14000	15000	3500	1700	2500	11000	3500	51200
			B.L.	34580.00	37050.00	8645.00	4199.00	6175.00	27170.00	8645.00	126464.00
Maintenance of Coconut Plantations	0.99	ha	Phy	3700	3000	600	2600	1500	3500	4400	19300
			B.L.	3663.00	2970.00	594.00	2574.00	1485.00	3465.00	4356.00	19107.00
Maintenance of cashew plantations	0.74	ha	Phy	2000	3100	400	600	500	2300	800	9700
			B.L.	1480.00	2294.00	296.00	444.00	370.00	1702.00	592.00	7178.00
Maintenance of rubber plantations	1.24	ha	Phy	100	1500	100	100	200	700	1600	4300
			B.L.	124.00	1860.00	124.00	124.00	248.00	868.00	1984.00	5332.00
Other crops	0.80	ha	Phy	200	200	100	200	200	250	250	1400
			B.L.	160.00	160.00	80.00	160.00	160.00	200.00	200.00	1120.00
Fodder cultivation	0.30	ha	Phy	100	200	100	100	100	100	100	800
			B.L.	30.00	60.00	30.00	30.00	30.00	30.00	30.00	240.00
Sub-total			Phy	23690.00	25730.00	5210.00	6660.00	6020.00	18880.00	11280.00	97470.00
Sub-total			B.L.	43503.60	46802.20	10197.40	8862.40	9418.80	34702.20	16658.20	170144.80
Post Harvest (@10%)			B.L.	4350.36	4680.22	1019.74	886.24	941.88	3470.22	1665.82	17014.48
Repairs & Maint of farm assets (@20%)			B.L.	8700.72	9360.44	2039.48	1772.48	1883.76	6940.44	3331.64	34028.96
Loans issued against Warehouse Receipts/Pledge loans.			B.L.	2175.18	2340.11	509.87	443.12	470.94	1735.11	832.91	8507.24
Sub-Total (Crop Production, Maintenance and Marketing)			B.L.	58729.86	63182.97	13766.49	11964.24	12715.38	46847.97	22488.57	229695.48
Term Loan											
b. Water Resources											
Dugwells 14 m	0.99	Nos	Phy	120	100	40	90	40	110	100	600

Activity	Unit Cost	Unit Size		Bantwala	Belthangady	Kadaba	Mangalore	Moodabidri	Puttur	Sullia	Total
			B.L.	95.04	79.20	31.68	71.28	31.68	87.12	79.20	475.20
Borewells 300 m	2.50	Nos	Phy	600	250	120	150	60	550	350	2080
			B.L.	1200.00	500.00	240.00	300.00	120.00	1100.00	700.00	4160.00
SIP Sets -4 hp	0.33	Nos	Phy	1000	400	100	210	50	1100	600	3460
			B.L.	264.00	105.60	26.40	55.44	13.20	290.40	158.40	913.44
I P Sets	0.28	Nos	Phy	250	200	90	200	80	210	230	1260
			B.L.	56.00	44.80	20.16	44.80	17.92	47.04	51.52	282.24
Solar IP Sets (5 hp)	3.41	Nos	Phy	120	120	100	140	120	250	140	990
			B.L.	306.90	306.90	255.75	358.05	306.90	639.38	358.05	2531.93
Pumphouse (2.7m*2.7m*2.4m)	0.47	Nos	Phy	100	700	100	700	100	400	600	2700
			B.L.	37.60	263.20	37.60	263.20	37.60	150.40	225.60	1015.20
Drip (Arecanut)	0.72	ha	Phy	1900	1700	800	1700	1000	2800	2800	12700
			B.L.	1094.40	979.20	460.80	979.20	576.00	1612.80	1612.80	7315.20
Sprinkler	0.41	ha	Phy	700	900	200	800	300	1100	1300	5300
			B.L.	229.60	295.20	65.60	262.40	98.40	360.80	426.40	1738.40
Lift Irrigation	0.73	ha	Phy	20	20	20	20	20	20	20	140
			B.L.	11.68	11.68	11.68	11.68	11.68	11.68	11.68	81.76
Pipeline	0.26	ha	Phy	800	1000	500	1200	500	1000	1300	6300
			B.L.	166.40	208.00	104.00	249.60	104.00	208.00	270.40	1310.40
Repair of wells	0.39	Nos	Phy	400	400	300	600	400	900	900	3900
			B.L.	124.80	124.80	93.60	187.20	124.80	280.80	280.80	1216.80
DW Recharge structure	0.33	Nos	Phy	400	900	300	750	500	980	1000	4830
			B.L.	105.60	237.60	79.20	198.00	132.00	258.72	264.00	1275.12
Rainwater Harvesting structures	0.56	Nos	Phy	1200	2200	300	1200	500	2000	1700	9100
			B.L.	537.60	985.60	134.40	537.60	224.00	896.00	761.60	4076.80
Sub-Total (Water Resources)			Phy	7490.00	8770.00	2870.00	7620.00	3550.00	11170.00	10900.00	52370.00
Sub-Total (Water Resources)			B.L	4229.62	4141.78	1560.87	3518.45	1798.18	5943.14	5200.45	26392.49
c. Farm Mechanisation											
Tractors 23 hp	4.95	Nos	Phy	8	14	8	28	6	20	10	94
			B.L.	29.70	51.98	29.70	103.95	22.28	74.25	37.13	348.99
Power Tillers	2.20	Nos	Phy	370	600	200	300	100	200	160	1930
			B.L.	610.50	990.00	330.00	495.00	165.00	330.00	264.00	3184.50
Farm Equipment	1.10	Nos	Phy	2250	2100	500	150	800	4000	4750	14550
			B.L.	1980.00	1848.00	440.00	132.00	704.00	3520.00	4180.00	12804.00
Sub-Total (Farm mechanisation)			Phy	2628.00	2714.00	708.00	478.00	906.00	4220.00	4920.00	16574.00

Activity	Unit Cost	Unit Size		Bantwala	Belthangady	Kadaba	Mangalore	Moodabidri	Puttur	Sullia	Total
Sub-Total (Farm mechanisation)			B.L.	2620.20	2889.98	799.70	730.95	891.28	3924.25	4481.13	16337.49
d. Plantation/Horticulture/Sericulture											
Coconut NP	2.35	ha	Phy	100	90	30	80	50	90	130	570
			B.L.	188.00	169.20	56.40	150.40	94.00	169.20	244.40	1071.60
Coconut (Rejuvenation)	0.88	ha	Phy	400	360	110	320	200	420	600	2410
			B.L.	281.60	253.44	77.44	225.28	140.80	295.68	422.40	1696.64
Rubber (Ha)	3.77	ha	Phy	30	180	30	50	70	170	250	780
			B.L.	90.48	542.88	90.48	150.80	211.12	512.72	754.00	2352.48
Rubber Infra. (No)	2.42	Nos	Phy	110	300	30	50	140	200	400	1230
			B.L.	212.96	580.80	58.08	96.80	271.04	387.20	774.40	2381.28
Cocoa	0.64	ha	Phy	100	100	100	100	100	200	200	900
			B.L.	51.20	51.20	51.20	51.20	51.20	102.40	102.40	460.80
Arecanut	3.82	ha	Phy	2200	2400	650	550	550	2200	1200	9750
			B.L.	6723.20	7334.40	1986.40	1680.80	1680.80	6723.20	3667.20	29796.00
Cashew	2.31	ha	Phy	100	400	200	50	100	300	200	1350
			B.L.	184.80	739.20	369.60	92.40	184.80	554.40	369.60	2494.80
Other Fruits-Pinapple	3.03	ha	Phy	25	75	15	200	100	50	50	515
			B.L.	60.60	181.80	36.36	484.80	242.40	121.20	121.20	1248.36
Pepper (With arecanut)	2.85	ha	Phy	900	950	300	250	250	800	500	3950
			B.L.	2052.00	2166.00	684.00	570.00	570.00	1824.00	1140.00	9006.00
Medicinal & aromatic plants	0.61	ha	Phy	40	50		100		40	70	300
			B.L.	19.52	24.40	0.00	48.80	0.00	19.52	34.16	146.40
Floriculture	1.93	ha	Phy	50	50	20	50	20	50	40	280
			B.L.	77.20	77.20	30.88	77.20	30.88	77.20	61.76	432.32
Nurseries (0.5 acre model)	8.86	Nos	Phy	5	5	5	5	5	10	10	45
			B.L.	35.44	35.44	35.44	35.44	35.44	70.88	70.88	318.96
Nursery Infrastructure	2.42	ha	Phy	15	15	5	10	10	35	40	130
			B.L.	29.04	29.04	9.68	19.36	19.36	67.76	77.44	251.68
Apiculture (Spacing 25 * 25 m and Population 50/ 1000 sq.m)	0.72	20 Col	Phy	250	250	200	150	250	500	250	1850
			B.L.	144.00	144.00	115.20	86.40	144.00	288.00	144.00	1065.60
Oil Palm	2.50	ha	Phy	20	20	10	10	10	20	20	110
			B.L.	40.00	40.00	20.00	20.00	20.00	40.00	40.00	220.00
Sub-total (Plantation/Horticulture)			Phy	4345.00	5245.00	1705.00	1975.00	1855.00	5085.00	3960.00	24170
Sub-total (Plantation/Horticulture)			B.L.	10190.04	12369.00	3621.16	3789.68	3695.84	11253.36	8023.84	52942.92

Activity	Unit Cost	Unit Size		Bantwala	Belthangady	Kadaba	Mangalore	Moodabidri	Puttur	Sullia	Total
Sericulture											
Plantation Mulberry (1 acre unit)	0.66	nos	Phy	3	4	0	0	2	3	0	12.00
			B.L.	1.58	2.11	0.00	0.00	1.06	1.58	0.00	6.33
Rearing Equipment (For 1 acre model)	0.90	nos	Phy	3	4	0	0	2	3	0	12.00
			B.L.	2.16	2.88	0.00	0.00	1.44	2.16	0.00	8.64
Rearing House (1 acre model)	8.90	nos	Phy	2	2	0	0	1	2	0	7.00
			B.L.	14.24	14.24	0.00	0.00	7.12	14.24	0.00	49.84
Sub-Total (Sericulture)			Phy	8	10	0	0	5	8	0	31.00
Sub-Total (Sericulture)			B.L.	17.98	19.23	0.00	0.00	9.62	17.98	0.00	64.81
Total (Plantation/Horticulture/Sericulture)			Phy	4353.00	5255.00	1705.00	1975.00	1860.00	5093.00	3960.00	24201.00
Total (Plantation/Horticulture/Sericulture)			B.L.	10208.02	12388.23	3621.16	3789.68	3705.46	11271.34	8023.84	53007.73
e. Forestry & Wasteland Development											
Sandalwood	1.28	ha	Phy	19	21	7	34	20	38	30	169.00
			B.L.	19.46	21.50	7.17	34.82	20.48	38.91	30.72	173.06
Teak	0.50	ha	Phy	22	21	17	28	22	34	26	170.00
			B.L.	8.80	8.40	6.80	11.20	8.80	13.60	10.40	68.00
Mahogany	0.94	ha	Phy	20	25	10	10	15	25	15	120.00
			B.L.	15.04	18.80	7.52	7.52	11.28	18.80	11.28	90.24
Bio-diesel plantations	0.37	ha	Phy	10	10	0	5	5	10	5	45.00
			B.L.	2.96	2.96	0	1.48	1.48	2.96	1.48	13.32
Bamboo Plantation	0.68	ha	Phy	8	14	7	17	8	12	28	94.00
			B.L.	4.35	7.62	3.81	9.25	4.35	6.53	15.23	51.14
Sub-Total (FF & WD)			Phy	79.00	91.00	41.00	94.00	70.00	119.00	104.00	598.00
Sub-Total (FF & WD)			B.L.	50.61	59.28	25.30	64.27	46.39	80.80	69.11	395.76
f. Animal Husbandry - Dairy											
CBCs 2 animal unit	1.53	Nos	Phy	1400	1900	850	850	600	950	900	7450
			B.L.	1927.80	2616.30	1170.45	1170.45	826.20	1308.15	1239.30	10258.65
Indigenous Cows-(Sahiwal) 2 animal unit	1.16	Nos	Phy	1250	1700	700	650	450	850	800	6400
			B.L.	1305.00	1774.80	730.80	678.60	469.80	887.40	835.20	6681.60
Mini Dairy (No)- 10 animal unit	8.35	Nos	Phy	225	200	50	200	100	250	260	1285
			B.L.	1690.88	1503.00	375.75	1503.00	751.50	1878.75	1953.90	9656.78
Calf Rearing - 5 heifer calves unit	2.98	Nos	Phy	200	300	180	250	150	300	400	1780

Activity	Unit Cost	Unit Size		Bantwala	Belthangady	Kadaba	Mangalore	Moodabidri	Puttur	Sullia	Total
			B.L.	536.40	804.60	482.76	670.50	402.30	804.60	1072.80	4773.96
KCCs - Cross Breed Cows (1+1)	0.31	Nos	Phy	17400	22000	10000	9500	7500	12700	8600	87700
			B.L.	5394.00	6820.00	3100.00	2945.00	2325.00	3937.00	2666.00	27187.00
KCCs - Graded Buffalo (1+1)	0.35	Nos	Phy	240	300	120	240	90	80	100	1170
			B.L.	84.00	105.00	42.00	84.00	31.50	28.00	35.00	409.50
Sub-total - (Animal Husbandry-Dairy)			Phy	20715.00	26400.00	11900.00	11690.00	8890.00	15130.00	11060.00	105785
Sub-total - (Animal Husbandry-Dairy)			B.L.	10938.08	13623.70	5901.76	7051.55	4806.30	8843.90	7802.20	58967.49
g. Animal Husbandry - Poultry											
Layers (5000 birds per unit)	33.13	Nos	Phy	10	5	8	10	5	8	5	51
			B.L.	298.17	149.09	238.54	298.17	149.09	238.54	149.09	1520.69
Broilers (500 birds per week)	12.35	Nos	Phy	30	30		50		20	15	145
			B.L.	333.45	333.45	0.00	555.75	0.00	222.30	166.73	1611.68
KCC - Broiler Farming (2000 Birds)	1.76	Nos	Phy	210	80	110	70	35	100	35	640.00
			B.L.	369.60	140.80	193.60	123.20	61.60	176.00	61.60	1126.40
KCC - Layer Farming (1000 Birds)	1.98	Nos	Phy	220	80	110	70	35	100	35	650.00
			B.L.	435.60	158.40	217.80	138.60	69.30	198.00	69.30	1287.00
Sub-Total (Animal Husbandry - Poultry)			Phy	470.00	195.00	228.00	200.00	75.00	228.00	90.00	1486.00
Sub-Total (Animal Husbandry - Poultry)			B.L.	1436.82	781.74	649.94	1115.72	279.99	834.84	446.72	5545.77
h. Animal Husbandry - Sheep,Goat & Piggery											
Goat (10+1)	0.87	Nos	Phy	300	70	100	300	30	80	70	950
			B.L.	234.90	54.81	78.30	234.90	23.49	62.64	54.81	743.85
Pig Breeding unit (20+2)	13.12	Nos	Phy	3	2	2	5	2	1	2	17
			B.L.	35.42	23.62	23.62	59.04	23.62	11.81	23.62	200.75
Pig Fattener (3+1)	1.29	Nos	Phy	280	140	120	420	120	60	80	1220
			B.L.	325.08	162.54	139.32	487.62	139.32	69.66	92.88	1416.42
Rabbit (10+2)	3.30	Nos	Phy	10	10	10	10	10	10	10	70
			B.L.	29.70	29.70	29.70	29.70	29.70	29.70	29.70	207.90
KCC - Pig Fattening for 10 Animals	0.66	Nos	Phy	120	60	50	190	50	25	30	525
			B.L.	79.20	39.60	33.00	125.40	33.00	16.50	19.80	346.50
KCC - Goat (10+1)	0.14	Nos	Phy	600	140	210	600	70	140	150	1910
			B.L.	84.00	19.60	29.40	84.00	9.80	19.60	21.00	267.40
Sub-Total (Animal Husbandry - Sheep,Goat & Piggery)			Phy	1313	422	492	1525	282	316	342	4692

Activity	Unit Cost	Unit Size		Bantwala	Belthangady	Kadaba	Mangalore	Moodabidri	Puttur	Sullia	Total
Sub-Total (Animal Husbandry - Sheep, Goat & Piggery)			B.L.	788.3	329.9	333.3	1020.7	258.9	209.9	241.8	3182.82
Grand total (Animal Husbandry)			B.L.	13163.20	14735.31	6885.04	9187.93	5345.22	9888.65	8490.73	67696.08
i. Fisheries											
Mechanised Steel hull boats	91.54	Nos.	Phy	10	0	0	150	0	0	0	160
			B.L.	732.32	0.00	0.00	10984.80	0.00	0.00	0.00	11717.12
Non Mechanised Boats & Nets	5.50	Nos.	Phy	20	0	0	400	0	0	0	420
			B.L.	88.00	0.00	0.00	1760.00	0.00	0.00	0.00	1848.00
Motorisation of Traditional Boats	1.87	Nos.	Phy	0	0	0	1000	0	0	0	1000
			B.L.	0.00	0.00	0.00	1496.00	0.00	0.00	0.00	1496.00
Miscellaneous - Marine Fisheries	5.50	Nos.	Phy	0	0	0	1500	0	0	0	1500
			B.L.	0.00	0.00	0.00	6600.00	0.00	0.00	0.00	6600.00
Brackish Water shrimp culture-(new farms; 5 lakh PL20 seeds)	38.61	Nos.	Phy	0	0	0	40	0	0	0	40
			B.L.	0.00	0.00	0.00	1235.52	0.00	0.00	0.00	1235.52
Freezer vans	24.20	Nos	Phy	0	0	0	50	0	0	0	50
			B.L.	0.00	0.00	0.00	968.00	0.00	0.00	0.00	968.00
Ice Plant (40 MT capacity)	110.00	Nos.	Phy	0	0	0	30	0	0	0	30
			B.L.	0.00	0.00	0.00	2640.00	0.00	0.00	0.00	2640.00
KCC Fishing											
A Culture Fisheries											
Brackish water shrimp farming (semi intensive)	3.08	acre	Phy	0	0	0	30	0	0	0	30
			B.L.	0.00	0.00	0.00	92.40	0.00	0.00	0.00	92.40
Cage culture (6m* 4m)	1.10	Nos.	Phy	1	1	1	10	1	1	1	16
			B.L.	1.10	1.10	1.10	11.00	1.10	1.10	1.10	17.60
Marine fisheries (15* 20 metres)	3.63	Nos.	Phy	0	0	0	800.00	0.00	0	0	800
			B.L.	0.00	0.00	0.00	2904.00	0.00	0.00	0.00	2904.00
Marine fisheries (10* 15 metres)	1.38	Nos.	Phy	0	0	0	1700.00	0.00	0	0	1700
			B.L.	0.00	0.00	0.00	2346.00	0.00	0.00	0.00	2346.00
Sub total (Fisheries)			Phy	31.00	1.00	1.00	5660.00	1.00	1.00	1.00	5696
Sub total (Fisheries)			B.L.	821.42	1.10	1.10	31037.72	1.10	1.10	1.10	31864.64
j. Farm Credit-Others											
Bullock-Descript (Pairs)	0.99	Nos	Phy	3	4	2	0	3	4	4	20
			B.L.	2.67	3.56	1.78	0.00	2.67	3.56	3.56	17.80

Activity	Unit Cost	Unit Size		Bantwala	Belthangady	Kadaba	Mangalore	Moodabidri	Puttur	Sullia	Total
Two wheelers	0.60	Nos	Phy	120	150	90	60	100	120	130	770
			B.L.	57.60	72.00	43.20	28.80	48.00	57.60	62.40	369.60
Sub Total (Farm Credit-Others)			B.L.	60.27	75.56	44.98	28.80	50.67	61.16	65.96	387.40
Total Term Loan			B.L.	31153.34	34291.24	12938.15	48357.80	11838.30	31170.44	26332.32	196081.59
Total Farm Credit			B.L.	89883.20	97474.21	26704.64	60322.04	24553.68	78018.41	48820.89	425777.07
(B) Agriculture Infrastructure											
a. Storage facilities											
Market yards	66.06	Nos.	Phy	1	2	1	1	1	2	2	10
			B.L.	49.55	99.09	49.55	49.55	49.55	99.09	99.09	495.47
Cold storage	0.11	MT	Phy	600	2000	1000	5000	2000	1000	1000	12600
			B.L.	49.50	165.00	82.50	412.50	165.00	82.50	82.50	1039.50
Cold storage for fish products	0.20	MT	Phy	0	0	0	10000	0	0	0	10000
			B.L.	0.00	0.00	0.00	1500.00	0.00	0.00	0.00	1500.00
Storage godowns (500 MT)	30.00	Nos.	Phy	30	20	10	30	20	20	20	150
			B.L.	675.00	450.00	225.00	675.00	450.00	450.00	450.00	3375.00
Sub-total (Storage facilities)			Phy	631	2022	1011	15031	2021	1022	1022	22760
Sub-total (Storage facilities)			B.L.	774.05	714.09	357.05	2637.05	664.55	631.59	631.59	6409.97
b.Land Development, Soil Conservation, Watershed Development											
Land Reclamation	0.33	ha	Phy	600	1200	400	1200	800	1200	1800	7200
			B.L.	158.40	316.80	105.60	316.80	211.20	316.80	475.20	1900.80
OFD works	0.88	ha	Phy	1250	1500	900	1600	1500	2500	2500	11750
			B.L.	880.00	1056.00	633.60	1126.40	1056.00	1760.00	1760.00	8272.00
Fencing	1.21	ha	Phy	1200	1200	700	900	1200	2000	2000	9200
			B.L.	1161.60	1161.60	677.60	871.20	1161.60	1936.00	1936.00	8905.60
Sub-surface drainage for areca garden	1.76	ha	Phy	130	280	130	130	520	630	630	2450
			B.L.	183.04	394.24	183.04	183.04	732.16	887.04	887.04	3449.60
Compost making using agro waste	0.24	ha	Phy	800	1000	400	100	700	1000	1000	5000
			B.L.	153.60	192.00	76.80	19.20	134.40	192.00	192.00	960.00
Misc - Composite Farm development	1.10	ha	Phy	3000	2700	1500	1400	2200	2900	2800	16500
			B.L.	2640.00	2376.00	1320.00	1232.00	1936.00	2552.00	2464.00	14520.00
Sub-total (Land Development, Soil Conservation, Watershed Development)			Phy	6980.00	7880.00	4030.00	5330.00	6920.00	10230.00	10730.00	52100.00

Activity	Unit Cost	Unit Size		Bantwala	Belthangady	Kadaba	Mangalore	Moodabidri	Puttur	Sullia	Total
Sub-total (Land Development, Soil Conservation, Watershed Development)			B.L.	5176.64	5496.64	2996.64	3748.64	5231.36	7643.84	7714.24	38008.00
c. Agricultural Infrastructure (Others)											
Primary processing under AIF	100.00	No.	Phy	30	20	10	20	25	25	20	150
			B.L.	2400.00	1600.00	800.00	1600.00	2000.00	2000.00	1600.00	12000.00
Drying Yards for arecanut, etc. (Interlock tiles)	0.77	No.	Phy	600	400	100	300	400	1100	1000	3900
			B.L.	369.60	246.40	61.60	184.80	246.40	677.60	616.00	2402.40
Vermi Composting (3m*1.2m*1m)	0.13	Nos.	Phy	1500	1000	800	500	800	3000	2000	9600
			B.L.	175.50	117.00	93.60	58.50	93.60	351.00	234.00	1123.20
Sub-total (Agricultural Infrastructure (Others))			Phy	2130	1420	910	820	1225	4125	3020	13650.00
Sub-total (Agricultural Infrastructure (Others))			B.L.	2945.10	1963.40	955.20	1843.30	2340.00	3028.60	2450.00	15525.60
Total (Agriculture Infrastructure)			B.L.	8895.79	8174.13	4308.89	8228.99	8235.91	11304.03	10795.83	59943.57
Ancillary Activities											
(i) Food & Agro Processing											
Agro Processing Units (Cashew and other agro based units)	100.00	Nos.	Phy	10	10	5	20	11	12	10	78
			B.L.	800.00	800.00	400.00	1600.00	880.00	960.00	800.00	6240.00
Working capital for Dairy processing Units	25.00	Nos.	Phy	5	5	3	10	4	5	5	37
			B.L.	125.00	125.00	75.00	250.00	100.00	125.00	125.00	925.00
Working capital for Agro/food processing industries	50.00	Nos.	Phy	70	150	100	800	150	100	50	1420
			B.L.	3500.00	7500.00	5000.00	40000.00	7500.00	5000.00	2500.00	71000.00
Working capital for fish & fish processing units	80.00	Nos.	Phy	0	0	0	40	0	0	0	40
			B.L.	0	0	0	3200	0	0	0	3200.00
Working capital for ice plants	25.00	Nos.	Phy	0	0	0	60	0	0	0	60
			B.L.	0.00	0.00	0.00	1500.00	0.00	0.00	0.00	1500.00
Sub-Total (Food and Agro Processing)			Phy	85.00	165.00	108.00	930.00	165.00	117.00	65.00	1635.00
Sub-Total (Food and Agro Processing)			B.L.	4425.00	8425.00	5475.00	46550.00	8480.00	6085.00	3425.00	82865.00
(ii) Agriculture Ancilliary Activities-Others											
Loans to Coop. Societies (Produce loans)	500.00	Nos	Phy	26	21	7	10	5	9	17	95
			B.L.	13000.00	10500.00	3500.00	5000.00	2500.00	4500.00	8500.00	47500.00
AC / ABCs	19.80	Nos	Phy	2	2	1	0	1	2	2	10
			B.L.	31.68	31.68	15.84	0.00	15.84	31.68	31.68	158.40

Activity	Unit Cost	Unit Size		Bantwala	Belthangady	Kadaba	Mangalore	Moodabidri	Puttur	Sullia	Total
SHGs	6.00	Nos	Phy	7070	3550	1870	8970	1350	2670	1890	27370
			B.L.	42420.00	21300.00	11220.00	53820.00	8100.00	16020.00	11340.00	164220.00
JLGs	3.00	Nos	Phy	1220	1820	550	2480	400	760	520	7750
			B.L.	3660.00	5460.00	1650.00	7440.00	1200.00	2280.00	1560.00	23250.00
Loans to farmers to prepay non-institutional loans	1.00	Nos	Phy	3000	3000	1000	2000	1000	2500	2200	14700
			B.L.	3000.00	3000.00	1000.00	2000.00	1000.00	2500.00	2200.00	14700.00
Miscellaneous	3.00	Nos	Phy	1200	2200	1000	2500	1200	1300	1200	10600
			B.L.	3600.00	6600.00	3000.00	7500.00	3600.00	3900.00	3600.00	31800.00
Sub-total (Agriculture Ancilliary Activities-Others)			Phy	12518.00	10593.00	4428.00	15960.00	3956.00	7241.00	5829.00	60525.00
Sub-total (Agriculture Ancilliary Activities-Others)			B.L.	65711.68	46891.68	20385.84	75760.00	16415.84	29231.68	27231.68	281628.40
Total Ancillary Activities			Phy	12603.00	10758	4536	16890	4121	7358	5894	62160
Total Ancillary Activities			B.L.	70136.68	55316.68	25860.84	122310.00	24895.84	35316.68	30656.68	364493.40
Total Agriculture			B.L.	168915.67	160965.02	56874.37	190861.03	57685.43	124639.12	90273.40	850214.04
Micro, Small and Medium Enterprises (MSME)											
Term Loans											
Micro Enterprises	60.00	Nos	Phy	120	80	12	550	50	90	90	992
			B.L.	5760.00	3840.00	576.00	26400.00	2400.00	4320.00	4320.00	47616.00
Small Enterprises	600.00	Nos	Phy	50	50	4	225	15	50	30	424
			B.L.	24000.00	24000.00	1920.00	108000.00	7200.00	24000.00	14400.00	203520.00
Medium enterprises	3000.00	Nos	Phy	1	1	0	4	2	1	0	9
			B.L.	2400.00	2400.00	0.00	9600.00	4800.00	2400.00	0.00	21600.00
Sub Total - MSME			Phy	171.00	131.00	16.00	779.00	67.00	141.00	120.00	1425
Sub Total - MSME			B.L.	32160.00	30240.00	2496.00	144000.00	14400.00	30720.00	18720.00	272736.00
Working Capital for existing units				11256.00	10584.00	873.60	50400.00	5040.00	10752.00	6552.00	95457.60
Working Capital for new units				8040.00	7560.00	624.00	36000.00	3600.00	7680.00	4680.00	68184.00
Total (MSME Investment & Working Capital for Development of Enterprises and Self Employment)			Phy	171.00	131.00	16.00	779.00	67.00	141.00	120.00	1425.00
Total (MSME Investment & Working Capital)			B.L.	51456.00	48384.00	3993.60	230400.00	23040.00	49152.00	29952.00	436377.60
Export Credit											
Pre-shipment Export Credit (Working capital)-Packing credit	100.00	Nos.	Phy	8	8	3	370	6	8	8	411
			B.L.	640.00	640.00	240.00	29600.00	480.00	640.00	640.00	32880.00

Activity	Unit Cost	Unit Size		Bantwala	Belthangady	Kadaba	Mangalore	Moodabidri	Puttur	Sullia	Total
Post-shipment Export Credit (Working capital)-Bills discounting	100.00	Nos.	Phy	8	8	4	300	4	7	7	338
			B.L.	640.00	640.00	320.00	24000.00	320.00	560.00	560.00	27040.00
Sub-total Export Credit			B.L.	1280.00	1280.00	560.00	53600.00	800.00	1200.00	1200.00	59920.00
Education											
Education Loans to Students	5.00	Nos	Phy	250	150	100	3500	200	150	150	4500
Sub-total Education			B.L.	1125.00	675.00	450.00	15750.00	900.00	675.00	675.00	20250.00
Housing											
Housing Loans	25.00	Nos	Phy	500	400	300	4000	300	500	500	6500
Sub-total Housing			B.L.	11250.00	9000.00	6750.00	90000.00	6750.00	11250.00	11250.00	146250.00
Renewable Energy											
Bio Gas (Units)	0.28	Nos	Phy	300	200	100	100	200	200	200	1300
			B.L.	75.60	50.40	25.20	25.20	50.40	50.40	50.40	327.60
Solar Water Heating Units	0.31	Nos	Phy	800	1200	400	1600	900	600	600	6100
			B.L.	223.20	334.80	111.60	446.40	251.10	167.40	167.40	1701.90
Solar Home Lighting Units	0.30	Nos	Phy	3800	4100	2000	5300	2700	3800	3500	25200
			B.L.	1026.00	1107.00	540.00	1431.00	729.00	1026.00	945.00	6804.00
Solar roof top panels	3.30	Nos	Phy	40	50	10	60	30	40	50	280
			B.L.	118.80	148.50	29.70	178.20	89.10	118.80	148.50	831.60
Solid waste management units	0.44	Nos	Phy	0	1	0	1	1	0	1	4
			B.L.	0.00	0.40	0.00	0.40	0.40	0.00	0.40	1.58
Sub-total (Renewable Sources of Energy and Waste Management)			Phy	4940.00	5551.00	2510.00	7061.00	3831.00	4640.00	4351.00	32884.00
Sub-total (Renewable Sources of Energy and Waste Management)			B.L.	1443.60	1641.10	706.50	2081.20	1120.00	1362.60	1311.70	9666.68
Social Infrastructure											
Education Institutions (Schools/Colleges)	500.00	Nos	Phy	1	2	1	2	1	1	1	9
			B.L.	400.00	800.00	400.00	800.00	400.00	400.00	400.00	3600.00
Health Care (Hospitals/ Clinics/Nursing homes, etc.)	500.00	Nos	Phy	2	2	1	5	1	1	2	14
			B.L.	800.00	800.00	400.00	2000.00	400.00	400.00	800.00	5600.00
Sub-Total (Social Infrastructure)			Phy	3.00	4.00	2.00	7.00	2.00	2.00	3.00	23.00
Sub-Total (Social Infrastructure)			B.L.	1200.00	1600.00	800.00	2800.00	800.00	800.00	1200.00	9200.00
GRAND TOTAL			B.L.	236670.27	223545.12	70134.47	585492.23	91095.43	189078.72	135862.10	1531878.32

ANNEXURE-II

An overview of Ground Level Credit Flow-Agency-wise & Sector-wise - 2018-19, 2019-20, 2020-21 and Target for 2021-22

(₹ lakh)

Sl.No.	Agency	2018-19		2019-2020		2020-21		2021-22
		Target	Ach	Target	Ach	Target	Ach	
A	Crop Loan							
	CBs	118821.52	31035	119311	43635	145813	32672	131202
	Cooperative Banks	73956.42	90723	74186	70782	60850	119089	44015
	RRB	5052.74	1705	5761	2009	3279	2000	6340
	Sub-Total (A) Crop Loan	197831	123463	199258	116426	209942	153761	181557
B	Agri Term Loan							
	CBs	196947.31	233237	346051	415095	414535	323768	372841
	Cooperative Banks	92146.07	11237	128029	38102	117480	11818	88540
	RRB	6350.94	1601	9288	1444	7854	207	22169
	Sub-Total (B) – Agri Term Loan	295444	246075	483368	454641	539869	335793	483550
C	Agri Credit							
	CBs	315769	264272	465362	458730	560348	356440	504043
	Cooperative Banks	166102	101960	202215	108884	178330	130907	132555
	RRB	11404	3306	15049	3453	11133	2207	28509
	Total Agri Cr.(C)=(A + B)	493275	369538	682626	571067	749811	489554	665107
D	MSME Inv. & Working Cap							
	CBs	236305.63	205132	279909	489070	430835	338935	385518
	Cooperative Banks	80158.07	1140	78671	19	306	14	3114
	RRB	5843.44	4654	5788	2901	2715	3480	8096
	Others	0	0	4725	983	242	873	3737
	Sub-Total (D)	322307	210926	369093	492973	434098	343302	400465
E	OPS							
	CBs	287367.59	244943	173665	84826	761914	75339	174111
	Cooperative Banks	82983.43	54545	35212	59532	11660	57551	9993
	RRB	6310.11	4789	2792	2781	4481	2294	3798
	Others	0	0	2516	0	733	0	0
	Sub-Total (E)	376661	304277	214185	147139	778788	135184	187902
F	Total Priority Sector							
	CBs	839442	714347	918936	1032626	1192749	770714	1063672
	Cooperative Banks	329244	157645	316098	168435	190296	188472	145662
	RRB	23557	12749	23629	9135	18329	7981	40403
	Others	0	0	7241	983	975	873	3737
	Total (C+D+E)	1192243	884741	1265904	1211179	1402349	968040	1253474

ANNEXURE-III

Sub-sector-wise and Agency-wise credit flow under Agriculture and Allied activities - 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	31035	90723	1705	123463	43635	70782	2009	116426
II. Term Loan								
MI/WRD	15432	7124	72	22628	18100	5868	486	24454
LD	29475	2054	105	31634	29555	7540	199	37294
FM	1840	0	38	1878	9984	2458	172	12614
P&H	42316	748	32	43096	44125	4224	75	48424
DD	32552	862	430	33844	33387	2049	181	35617
PD	4413	0	2	4415	4320	169	24	4513
SGP	3962	0	42	4004	3365	146	13	3524
Fish	31003	0	59	31062	23102	263	23	23388
F/WLD	0	0	0	0	0	0	0	0
SMY	5498	0	197	5695	5234	115	22	5371
Others #	66746	450	624	67820	243923	15270	249	259442
Subtotal - II	233237	11237	1601	246075	415095	38102	1444	454641
Grand Total	264272	101960	3306	369538	458730	108884	3453	571067

Sector	2020-21				2021-22 (Target)#			
	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total
I. Crop Loan	32672	119089	2000	153761	131202	44015	6340	181557
II. Term Loan								
MI/WRD	19986	2956	9	22951	20071	3212	110	23393
LD	30206	861	4	31071	31520	2900	54	34474
FM	10002	711	12	10725	11065	1610	216	12891
P&H	40563	1939	14	42516	43673	4400	190	48263
DD	49978	675	12	50665	51114	980	342	52436
PD	3959	129	0	4088	4052	144	12	4208
SGP	980	2	0	982	1004	10	35	1049
Fish	22169	223	4	22396	24123	650	157	24930
F/WLD	12	0	0	12	0	0	0	0
SMY	4095	144	21	4260	3900	1900	319	6119
Others #	141818	4178	131	146127	182319	72734	20734	275787
Subtotal - II	323768	11818	207	335793	372841	88540	22169	483550
Grand Total	356440	130907	2207	489554	504043	132555	28509	665107

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

Type of Investment	Unit	Cost (₹lakh)	Type of Investment	Unit	Cost (₹ lakh)
Contour Bunding – Slope 3%	Ha.	0.157	Areca nut 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
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 Areca nut) 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		

Type of Investment	Unit	Cost (₹lakh)	Type of Investment	Unit	Cost (₹ lakh)
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 – 1.75
Melia dubia 3m x 3 m - 1111 plants	Ha.	1.111	Pig breeding Unit -20 sows + 2 boars' unit	No	11.93
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		Kanakambara (Irrigated)	32500
7	Ragi (Rainfed)	15200	101	Sevanthige (Irrigated)	32500
8	Ragi(Irrigated)	18400	102	Rose (Irrigated)	75000
9	Wheat (Rainfed)	12000	103	Jasmin (Irrigated)	34000
10	Wheat (Irrigated)	18000	104	Aster (Irrigated)	40000
11	Jowar (Rainfed)	13600	105	Palm Rose (Irrigated)	15000
12	Jowar (Irrigated)	16000	106	Gerbera (Irrigated)	60000
13	Ground nut (Rainfed)	18400	107	Silk/Mulberry (Rainfed)	26000
14	Ground nut (Irrigated)	22800	108	Silk/Mulberry (Irrigated)	75000
15	Sugarcane (New)	64750	109	Davana (Irrigated)	30000
16	Sugarcane (Kule)	45000	110	Rosemary (Irrigated)	42000
17	Sunflower (Rainfed)	14000	111	Palm Oil (Irrigated)	21250
18	Sunflower (Irrigated)	16800	112	Pacholi (Irrigated)	41575
19	Safflower (Rainfed)	12500	113	Fodder (Rainfed)	12000
20	Safflower (Irrigated)	16500	114	Fodder (Irrigated)	18000
21	Cotton (Rainfed)	17200	115	Lemon Grass (Rainfed)	5000
22	Cotton (Irrigated)	26800	116	Aswaganda (Irrigated)	15000
23	Potato (Rainfed)	28000	117	Booji (Irrigated)	43000
24	Potato (Irrigated)	58000	118	Safed Musli (Irrigated)	170000
25	Turmeric	53200	119	Radish (Irrigated)	21000
26	Pepper (Rainfed)	22000	120	Pumpkin (Irrigated)	25000
27	Pepper (Irrigated)	27500	121	Kakada (Irrigated)	29750
28	Banana (Tissue)	75000	122	Tamarind (Irrigated)	30000
29	Banana (new)	65000	123	Sweet Potato (Rainfed)	2500
30	Mango	37250	124	Sweet Potato (Irrigated)	3500
31	Guava (Rainfed)	29000	125	Ridge Gourd (Irrigated)	24000
32	Guava (Irrigated)	37000	126	Antherium (Rainfed)	66000
33	Papaya	60000	127	Bringharaj (Irrigated)	17925
34	Pineapple	52500	128	Brahmi(Irrigated)	15000
35	Rubber	50000	129	Dates (Irrigated)	35000
36	Chillies (Rainfed)	28800	130	Bird of Paradise (I)	95000
37	Chillies (Irrigated)	38400	131	Flax Seed (Irrigated)	7000
38	Tomato (Poly House)	180000	132	Daniya (Irrigated)	30000
39	Tomato	75000	133	Navane (Rainfed)	10800
40	Pomegranate (Rainfed)	50000	134	Kasubi (Rainfed)	13000
41	Pomegranate (Irrigated)	60000	135	Sorekai (Irrigated)	30000
42	Musambi (Irrigated)	35000	136	Kalmogh (Irrigated)	13150
43	Lime (Rainfed)	22000	137	Buji (Irrigated)	38000
44	Lime (Irrigated)	28500	138	Chandra Shoor (Irrigated)	14500
			139		

S.No.	Crop	Scale of finance (per acre)	S.No.	Crop	Scale of finance (per acre)
45	Coffee (Arabica)	60000	140	Coicus (Irrigated)	19000
46	Coffee (Robust)	50000	141	Keveneity (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	Areca nut	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
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 (Anabhisya)	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 Grame/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

S.No.	Crop	Scale of finance (per acre)	S.No.	Crop	Scale of finance (per acre)
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	Shri M R Natarajan, AGM 9448118966
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- Small Business
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- Education
- Livelihoods
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1-1-61, RTC X Road, P.R. No. 1863
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Ph: 040- 23241555
Website: www.nabsamruddhi.in



NABFOUNDATION

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec. 8 of Companies Act, 2013. The young organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

What does NABFOUNDATION want from you ?

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- › 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

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

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Corporate Office

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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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