



संभाव्यतायुक्त ऋण योजना 2022-23

Potential Linked Credit Plan 2022-23

हासन ज़िला
HASSAN 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 : HASSAN
STATE : KARNATAKA



राष्ट्रीय कृषि और ग्रामीण विकास बैंक, कर्नाटक
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DEVELOPMENT**
KARNATAKA

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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's Specific Characteristics, Status and Developments

Hassan district is located in the southern part of Karnataka. It lies partly in Malnad and partly in the Southern Maidan tract. Total population of the district is 17.76 lakh. Agriculture is the predominant economic activity. Out of the total geographical area of 6.63 lakh ha, the Gross Cropped Area (GCA) and the Net Sown Area (NSA) are 4.21 lakh ha and 3.46 lakh ha, respectively. The net irrigated area was 51,102 ha, which forms 14.77% of NSA, and the cropping intensity was 122%. The important food crops of the district are paddy, ragi and maize; major fruit crops are mango, banana, guava, sapota, citrus fruits; spice crops are tamarind, ginger, turmeric, garlic, chillies and plantation crops are coconut, coffee, cardamom and pepper. Industrially the district is underdeveloped with 4 large scale industries and 7 medium scale industry.

2. Sectoral trends in credit flow

The total ground level credit flow under Priority Sector during 2020-21 was ₹ 543313.13 lakh against the target of ₹ 8627.45 lakh with an achievement of 63%. In spite of the lockdown in lieu of COVID 19 the achievement during the FY 2020-21 was more than the previous year (2019-20) achievement of ₹ 518082.65 lakh. Achievement under total Agriculture Credit was ₹ 4009.73 lakh against the target of ₹ 5242.07 lakh (76.5%). Achievement under NFS/MSME was ₹ 679.50 lakh against the target of ₹ 1332.12 lakh (51%). Achievement under OPS was ₹ 743.87 lakh against the target of ₹ 2053.26 lakh (36%).

- **Banking benchmarks:** Deposits of banks in the district recorded an increase of 15% during 2020-21. The advances also grew at 17.3% during the same period. Credit-Deposit (CD) ratio of the district which stood at 85.49 % as on 31 March 2020 had increased to 87.1 % as on 31 March 2021. The healthy growth in deposits and advances as well as high CD ratio are remarkable positive feature in the COVID 19 situation. All the stipulated Priority Sector lending norms were complied with by all agencies in the district.

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

The PLP projection for the year 2022-23 has been estimated at ₹ 10,39,207.73 lakh, out of which the share of Crop Production, Maintenance & Marketing is ₹ 372107.26 lakh (35.81%), Term Loan for Agriculture Allied Activities is 1,65,379.12 (15.99%), Agricultural Infrastructure is ₹ 77,353.35 lakh (7.44%), Agriculture Ancillary Activities is ₹ 47785.60 (4.60%) lakh, MSME is ₹ 2,94,730.00 lakh(28.36%), Export Credit is ₹ 1600.00 lakh(0.15%), Education is ₹ 13,050.00 lakh(1.26%), Housing is ₹ 59,180.00 lakh(5.69%), Renewable Energy is ₹ 2,858.40 lakh(0.28%) and Social Infrastructure involving bank credit is ₹ 5,164.00 lakh(0.50%). The estimated potential can be realized if various constraints are removed and critical infrastructure is developed.

4. Developmental Initiatives

In the district NABARD has formed 3 FPOs under PODF-ID and 3 FPOs under the Central Sector Scheme for formation of 10000 FPOs. For capacity building of the SHG members NABARD had sanctioned 4 LEDP programmes. One TDF project and one Watershed project is under implementation. NABARD has also supported Veterinary College in implementation of a project on "Creation of Micro Entrepreneurship through backyard poultry".

5. Thrust areas for 2022-23

The key focus for 2022-23 continues to be capital formation in agriculture which will help boost production and productivity, and thereby increase income of farmers, which is targeted to double by the year 2022.

Drought conditions in the recent years have brought focus on water conservation structures like drip irrigation and sprinkler irrigation.

Banks will have to focus on extending credit support under Atmanirbhar Programme, MUDRA Yojana, Standup India Scheme, Pradhan Mantri Awas Yojana (PMAY) and Education Loans, which are also focus areas of both central and the state government.

The other thrust areas that have been identified in PLP 2022-23 are – (a) Coverage of all eligible farmers under Rupay Kisan Credit Card with emphasis on meeting all credit requirements of small and marginal farmers (b) Continued coverage of animal husbandry sector which insures farmers against droughts (c) Agricultural Mechanisation (d) Crop diversification to millets, horticulture crops including sericulture, vegetables and flowers (e) Promotion of integrated farming (f) Credit linkage to 9,600 SHGs and increasing per group finance to ₹ 3.00 lakh; Promotion and credit linkage of 1,600 JLGs (g) Micro enterprises and agro and food processing industries (h) Strengthening of FPOs (i) Focus on housing loans to achieve housing for all by 2022 (j) Banks along with insurance companies and state government have to make efforts to cover the majority of farmers under the PMFBY and also make the process of claim settlement hassle free.

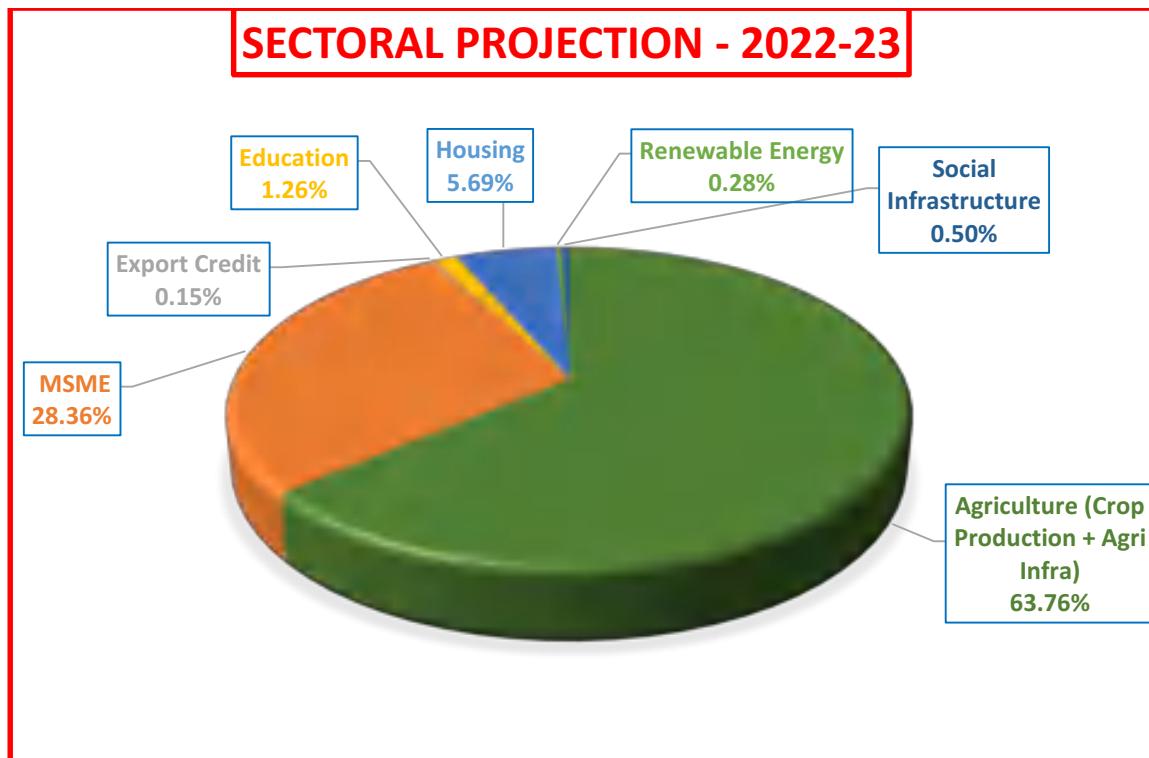
6. Major constraints and action points

Initiatives such as water conservation, ground water recharge and rainwater harvesting need to be taken up on priority. Additionally, rejuvenation of soil health of the district which has deteriorated due to excessive usage of chemical fertilizer is another critical area of intervention. Other constraints that affect the credit flow are – lack of assured and quality power supply in rural areas, lack of crop diversification, inadequate marketing arrangements for agriculture produce, lack of post-harvest facilities etc. To achieve the identified potential, the following may be encouraged - modernization of irrigation canal network to increase water conveyance efficiency, promote ground water recharge & rainwater harvesting structures, desiltation of minor irrigation tanks, promote post-harvest facilities for plantation and horticulture crops, create cold chain and modern storage facilities. The reporting of ground level disbursement by banks is dismal, resulting in submission of inaccurate and inconsistent data, rendering review of ground level credit flow meaningless. A correct and complete activity wise data may be furnished by banks to facilitate course correction if necessary.

7. Way forward

The district has good potential for plantation & horticulture crops, millets, aromatic plants, sericulture and dairy activities. Promoting FPOs will increase the resilience as well as income of the farmers. Developing good infrastructure facilities would accelerate further flow of credit to priority sectors. Development of “Hassan Growth Centre” will be instrumental in accelerating the overall economic development of the district. Crop diversification in agriculture, particularly to horticulture crops, floriculture, medicinal & aromatic plants and thrust to off-farm activities viz., agro/food processing, promoting micro enterprise in the food and agro processing sector, improving the capabilities of the people through technical education, skill training and extension. Further bridging the gaps in agriculture and industrial infrastructure are also needed to further boost the economy of the district. Moreover coordinated efforts of all the stakeholders viz., banks, government departments, extension agencies, etc. are required to achieve the desired result. The bank branches may prepare ACPs in tune with the potentials and central/state government priorities. Motivate youth to take up agri. and non-agri. entrepreneurship activities in rural areas through skill development and capacity building and prevent migration to urban areas in search of employment.

Broad sector-wise PLP projections for 2022-23		
(₹ lakh)		
S. No.	Particulars	PLP Projections
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	372107.26
ii	Term Loan for agriculture and allied activities	165379.12
B	Agriculture Infrastructure	77353.35
C	Ancillary activities	47785.60
I	Credit Potential for Agriculture (A+B+C)	662625.33
II	Micro, Small and Medium Enterprises	294730.00
III	Export Credit	1600.00
IV	Education	13050.00
V	Housing	59180.00
VI	Renewable Energy	2858.40
VII	Social Infrastructure involving bank credit	5164.00
	Total Priority Sector (I to VII)	1039207.73



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	372107.26
ii.	Water Resources	17075.60
iii	Farm Mechanisation	21560.00
iv	Plantation/Horticulture/Sericulture	54730.36
v	Forestry & Wasteland Development	476.00
vi	Animal Husbandry – Dairy	38531.00
vii	Animal Husbandry – Poultry	8815.50
viii	Animal Husbandry - Sheep, Goat & Piggery	10175.92
ix	Fisheries	658.54
x	Others	13356.20
	Sub-total	537486.38
B	Agriculture Infrastructure	
i	Construction of storage facilities (warehouses, market yards, godowns, silos, cold storage units/ cold storage units)	47400.00
ii	Land development, soil conservation, watershed development	28512.00
iii	Others (Tissue culture, agri bio-technology, seed production, bio pesticides/fertilisers, vermi composting)	1441.35
	Sub-total	77353.35
C	Ancillary Activities	
i	Food and Agro Processing	12675.60
ii	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)	35110.00
	Sub-total	47785.60
	Total Agriculture	662625.33
II	Micro, Small and Medium Enterprises	
i	MSME, Term Loan	253280.00
i	MSME –Working capital loan	41450.00
	Total MSME	294730.00
III	Export Credit	1600.00
IV	Education	13050.00
V	Housing	59180.00
VI	Renewable Energy	2858.40
VII	Social infrastructure involving bank credit	5164.00
	Total Priority Sector	1039207.73



DISTRICT PROFILE															
DISTRICT		HASSAN		STATE	KARNATAKA		DIVISION		MYSORE						
1. PHYSICAL & ADMINISTRATIVE FEATURES				2. SOIL & CLIMATE											
Total Geographical Area (Sq. km)		6845		Agro-climatic Zone		Southern Plateau & Hilly Region of Karnataka (Zone X)									
No. of Sub Divisions		2													
No. of Blocks		8		Climate		Semi Arid									
No. of Villages (Inhabited)		2433		Soil Type		Red Loamy, Red Sandy									
No. of Panchayats		267													
3. LAND UTILISATION [Ha.]				4. RAINFALL & GROUND WATER											
Total Area Reported		662602		Rainfall [in mm]		Normal		Actual		2017		2018		2019	
Forest Land		58775				1031				967		6		1467	
Area not available for Cultivation		110875				Variation from Normal				-43		442		457	
Permanent Pasture and Grazing Land		32943		Availability of Ground Water [Ham]		Net annual recharge		Existing draft for irrigation		Balance					
Land under Miscellaneous Tree Crops		6963				71362.06		42034.71		29327.35					
Cultivable Wasteland		14142		5. DISTRIBUTION OF LAND HOLDING											
Current Fallow		45678		Classification of Holding				Holding		Area					
Other Fallow		47785						No.		% to Total		Ha.		% to Total	
Net Sown Area		345441		<= 1 Ha		285669		66		146209		32			
Total or Gross Cropped Area		421135		>1 to <=2 Ha		102151		23		140715		30			
Area Cultivated More than Once		75694		>2 Ha		47861		11		176576		38			
Cropping Intensity [GCA/NSA]		122		Total		435681		100		463500		100			
6. WORKERS PROFILE [in '000]				7. DEMOGRAPHIC PROFILE [in '000]											
Cultivators		436		Category		Total		Male		Female		Rural		Urban	
Of the above, Small/Marginal Farmers		388		Population		1776		883		893		1399		377	
Agricultural Labourers		166		Scheduled Caste		345		170		175		298		47	
Workers engaged in Household Industries		18		Scheduled Tribe		32		16		16		28		4	
Workers engaged in Allied Agro-activities		NA		Literate		1225		669		556		925		300	
Other workers		301		BPL		NA		NA		NA		NA		NA	
8. HOUSEHOLDS [in '000]				9. HOUSEHOLD AMENITIES [Nos. in '000 Households]											
Total Households		433		Having brick/stone/concrete houses				410		Having electricity supply		433			
Rural Households		341		+				275		Having independent toilets		320			
BPL Households		68		6				433		Having radio/tv sets		96 / 275			
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]				11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [No.]											
Inhabited Villages Electrified		2433		Anganwadis				2523		Govt. Dispensaries		167			
Inhabited Villages having Agriculture Power Supply		2433		Primary Health Centres				136		Govt. Hospitals		150			
Villages having Post Offices		414		Primary Health Sub-Centres				475		Hospital Beds		6651			
Villages having Banking Facilities		211		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE											
Villages having lower & higher primary Schools		1357		Fertiliser/Seed/Pesticide Outlets [Nos]				491/296/338		Agri.Pumpsets[No.]		110999			
Villages having Primary Health Centres		136		Total N/P/K Consumption [MT]				38569/20783/16988		Pumpsets Energised [No.]		110317			
Villages having Potable Water Supply		1751		Certified Seeds Supplied [MT]				2319		Agro Service Centres [No.]		8			
Villages connected with Paved Approach Roads		2433		Pesticides Consumed [Its & kg]				NA		Soil Testing Centres [Nos]		1			
13. IRRIGATION COVERAGE [Ha.]				Agriculture Tractors [No.]				26023		Plantation nurseries				32	
Total Area Available for Irrigation (NIA + Fallow)		144565		Power Tillers [No.]				16243		Farmers' Clubs [No.]		165			
Irrigation Potential Created		106013		Threshers/Cutters [Nos]				NA		Krishi Vigyan Kendra		1			
14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING															
Area irrigated by Canals / Channels		3750		Rural/Urban Mandi/Haat [No.]				53		Wholesale Market [Nos]		7			
Area irrigated by Wells / Tubewells		27206		Length of Pucca Road [Km]				9138		Godown [No.]		201			
Area irrigated by Tanks		17407		Length of Railway Line [Km]				246		Godown Capacity[MT]		80950			
Area irrigated by LI / Other Sources		2739		Public Transport Vehicle [No.]				17289		Cold Storage [No.]		9			
Irrigation Potential Utilized				Goods Transport Vehicle [No.]				20127		Cold Storage Capa.[MT]		67000			
15. AGRO-PROCESSING UNITS				16. AREA, PRODUCTION & YIELD OF MAJOR CROPS											
Type of Processing Activity		No of units	Cap.[MT]	Crop		2019-20		2020-21		Avg. Yield [Kg/Ha.]					
Food (Rice/Flour/Dal/Oil/Tea/Coffee)		1175	4 per day			Area (Ha.)		Prod. (MT)		Area (Ha.)		Prod. (MT)			
Sugarcane (Gur/Khandsari/Sugar)		1	1350 per day	Coconut (lakh nuts)		105407.00		536.70		105407.00		537.00		0.01	
Fruit (Pulp/Juice/Fruit drink)		85	15000ltr	Arecanut		8579.31		10294.76		8050.00		11270.00		1.40	
Spices (Masala Powders/Pastes)		65	150Kgs	Ginger		4546.33		46192.07		9516.96		95169.60		10.00	
Cotton Weaving		69	50 mtrs	Potato		8002.60		72023.40		8617.00		120638.00		14.00	
Jaggery units		34	3 per day	Cardamom		668.35		47.17		1203.26		180.48		0.15	
Milk (Chilling/Cooling/Processing)		7	310000 Its												
Meat (Chicken/Motton/Pork/Dryfish)		Nil	Nil												
Animal feed (Cattle/Poultry/Fishmeal)		82	200												
17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]				18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES											
Category of animal		Total	Male	Female	Vet. Hospitals/Dispensaries [Nos]				220		Animal Markets [Nos]		6		
Cattle - Cross bred		548	NA	NA	Disease Diagnostic Centres [Nos]				1		Milk Routes [Nos]		129		
Cattle - Indigenous		NA	NA	NA	Artificial Insemination Centres [Nos]				330		Fishermen Societies [Nos]		19		
Buffaloes		108	NA	NA	Animal Breeding Farms [Nos]				Nil		Fish seed farms [Nos]		7		
Sheep - Cross bred (No.)		NA	NA	NA	Animal Husbandry Tng Centres [Nos]				1		Fish Markets [Nos]		8		
Sheep - Indigenous		199	NA	NA	Functional Dairy Cooperative Societies [Nos]				1246		Poultry hatcheries [Nos]		4		
Goat		129	NA	NA	Improved Fodder Farms [Nos]				Nil		Regd. Slaughter houses [Nos]		Nil		
Pig - Cross bred (No.)		0.02	NA	NA	19. MILK, FISH, EGG PRODUCTION & PER CAPITA AVAILABILITY										
Pig - Indigenous (No.)		NA	NA	NA	Fish		Production [tonnes]		11549.00		Per cap avail. [gm/day]		2		
Horse/Donkey/Camel (No.)		NA	NA	NA	Egg		Production [Lakh No.]		933.47		Per cap avail. [nos/day]		144		
Poultry		2369			Milk		Production [tonnes]		328500		Per cap avail. [gm/day]		5		
					Meat		Production [Tonne]		9275.39		Per cap avail. [kg/year]		14		
Sources		District at a glance 2019-20, Census 2011; AH Census 2019, Dept. of Agri./M&G/Horti./AH&VS/Fisheries/Statistics; HAMUL; DIC; col no 17 - Dept of AH&VS Hassan (livestock data as per 20th Livestock Census -2019 - provisional)													

20. Economic activities in the district: Agriculture is the predominant economic activity of the district. Cauvery, Hemavathi and Yagachi rivers are the lifelines of the district. Nearly 82% of the population lives in rural area which is higher than the state average of 66%.

Only 23.86% of the net sown area is irrigated.

In the district, there are 04 large scale and 07 medium scale industries with an investment of 2907 crore and ₹ 318 crore investment respectively employing 6338 and 7457 persons respectively. During the year 2020-21 about 17900 micro, small and medium enterprises (MSME) units have been registered with a total investment of ₹4290 crore and providing employment opportunity to about 98,512 persons. Hassan taluk has more number of registered units followed by Arsikere, Channarayaptna, Holenarasipura, Arkalgudu, Belur, Sakleshpura and Alur.

21.Economic indicators: The Gross District Domestic Product (GDDP) and Net District Domestic Product (NDDP) at current price during the period 2017-18 was ₹ 3071173 lakh and ₹ 2748503 lakh respectively. The Gross District Domestic Product (GDDP) and Net District Domestic Product (NDDP) at constant price during the period 2017-18 was ₹ 2339666 lakh and ₹ 2071630 lakh respectively. The Per Capita Income at Current Price and Constant Price during the period 2017-18 was ₹ 144084 and ₹ 108710 respectively.

10. Banking benchmarks: In the district there are 249 branches of Commercial Banks, 60 branches of Karnataka Gramin Bank, 33 branches of District Central Cooperative Bank, 209 PACS affiliated to DCCB and 1 Karnataka State Financial Corporation. Deposits and advances of all banks in the district recorded an increase of 15% and 17.3% respectively during the same period. Credit-Deposit (CD) ratio of the district which stood at 85.49 % as on 31 March 2020 had increased to 87.1 % as on 31 March 2021. The healthy growth in deposits and advances as well as high CD ratio was a remarkable positive feature inspite of the COVID 19 situation. All the stipulated Priority Sector lending norms were complied by all agencies in the district.

11. Financial Inclusion: The district has been declared as 100% financially included with 186 BCs engaged in the district, covering all the inhabited villages with banking facilities. A comprehensive Financial Services Plan for the entire district is being prepared, covering banking, rural development, insurance, etc. Eight Financial Literacy Counselling Centres (FLCC), at taluk headquarters are functioning in the district.

12. Pradhan Mantri Jan Dhan Yojana: As on 31 March 2021 there were 225504 outstanding Jan Dhan accounts. During the year 2020-21 about 13,644 Jan Dhan accounts were opened by all banks.

13. Social Security Schemes: Following three schemes launched by Government of India are operational for people's welfare-

a) Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY): The scheme offers life insurance cover of ₹ 2 lakh on a member's death due to any reason. All savings bank account holders in the participating banks, within the age group of 18 to 50 years, will be eligible to join the scheme. A total of 1,84,015 PMJJBY accounts have been opened in the district as on 31 March 2021 of which 15,492 accounts were opened during the FY 2020-21.

b) Pradhan Mantri Suraksha Bima Yojana (PMSBY): As on 31.3.2021 about 2,96,208 PMSBY accounts have been opened in the district of which 32,944 were opened during the FY 2020-21.

c) Atal Pension Yojana (APY): As on 31.3.2021 there were 63,727 outstanding APY accounts.

14. Core Banking Solution (CBS): All the branches of CBs, KGB and Hassan DCCB are on CBS Platform.

METHODOLOGY FOR PREPARATION OF POTENTIAL LINKED CREDIT PLANS (PLPs)

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

Objectives of PLP

The objectives of PLP are:

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

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

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

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

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

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

Limitations and constraints

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

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

CHAPTER 1 IMPORTANT POLICIES AND DEVELOPMENTS

1.1 Policy Initiatives - Government of India

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

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

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

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

- **Structural reforms:**

- One Nation One Ration Card
- Agriculture and Labour Reforms
- Redefinition of MSMEs
- Commercialisation of the Mineral Sector
- Privatisation of Public Sector Undertakings
- Production Linked Incentive (PLI) Scheme
- 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-uide.aspx?id=698&cid=698>)

1.3 Policy Initiatives - NABARD

1.3.1 Long-Term Refinance

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

1.3.2 Short-Term Refinance

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

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

Initiatives taken during the year (2020-21)

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

1.3.3 Special Refinance Schemes - To address the issue of reverse migration, give boost to the agriculture & rural sector and income generating activities and focus on health and

hygiene, NABARD introduced following special refinance schemes at concessional rates to eligible financial institutions:

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

of providing access to concessional credit to the farmers, the progress during the year is as under:

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

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

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

1.3.4 Rural Infrastructure Development Fund (RIDF)

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

- The corpus under RIDF was increased from ₹30,000 crore to ₹40,000 crore, as announced in Union Budget 2021-22.
- Total sanctions of ₹ 34,830 crore and disbursements of ₹ 29,193 crore were made during the year to various State/UT Governments.
- Normative Allocation parameters for state-wise sanctions, under RIDF, were fine-tuned to include rural poverty and per capita priority sector credit flow.
- 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.
- 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.
- A dedicated Web-portal and Mobile App for digitization of RIDF operations and real time monitoring of projects was launched.
- A corporate film on completion of 25 years of RIDF was launched during the year.

viii. Important Funds

A. Micro Irrigation Fund (MIF)

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

B. Long Term Irrigation Fund (LTIF)

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

respectively.

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

- PMAY-G aims at providing a pucca house, with basic amenities, to all households / households living in kutcha and dilapidated house, by 2022. Under the scheme, NABARD has extended loan towards part funding of Central Share.
- Under PMAY-G, 2.95 crore houses (1 crore in Phase-I and 1.95 crore in Phase-II) are targeted to be constructed from 2016-17 to 2021-22.
- During 2020-21, loan amount of ₹ 20,000.00 crore was sanctioned and ₹ 19999.80 crore was released towards part funding of Central share under PMAY-G. As on 31 March 2021, the cumulative loan sanctioned and released under PMAY-G stood at ₹ 61,975.00 crore and ₹ 48,819.03 crore, respectively.

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

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

E. Rural Infrastructure Assistance to State Governments (RIAS)

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

1.3.5 Initiatives on micro Finance

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

1.3.6 Financial Inclusion

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

Financial Literacy:

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

Banking Technology:

- Deployment of microATM and PoS/mPoS devices, for on-boarding to BHIM UPI Platform, for on-boarding to Public Financial Management System, Implementing Green PIN facility at ATMs and/or 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.
- Under Tribal Development Programme, 51 projects were sanctioned. Out of the financial target of ₹ 108.00 crore, an amount of ₹ 93.08 crore was disbursed.
- 04 agri-allied (non-wadi based) TDF projects were sanctioned in Chhattisgarh (apiculture), Tamil Nadu (animal husbandry), Telangana (micro-enterprise development) and West Bengal (pig and goat rearing) under Tribal Development Fund.
- The exercise of GIS mapping of wadi projects was taken up with the support of GIZ.

II. FPO Promotion

- An amount of ₹ 4.06 crore has been utilised under PODF. Under PODF-ID, an amount of ₹ 68.25 crore has been utilised during the year.

- 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, ₹2,120 crore has been allocated towards Pradhan Mantri Kisan Samman Yojana.
- Additional subsidy of 15% from State Government to increase the 35% subsidy given by Centre to the Food Processing and Post-Harvest management units under Atma Nirbhar Bharat Abhiyan scheme to 50% ; a grant of ₹ 50 crore.
- Loans up to ₹ 2 crore at subsidised interest rate of 4% for women entrepreneurs in health sector. Support for women's self-help groups to start 6,000 micro-enterprises in sectors

such as catering, solid-waste management to provide self-employment opportunities to 60,000 women.

- Extension of subsidy provided for small tractors under Krishi Yanthrikarana Scheme to be extended to tractors of 25-45 PTO HP.
- Opportunity for scientific marketing of organic crops and minor millets through Rashtriya e-Market Private Limited.
- A programme to increase organic carbon in agricultural land of the State at an expenditure of ₹ 75 crore in next five years; a grant of ₹ 10 crore in year 2021-22. Implementation of programme with an outlay of ₹ 500 crore for promotion of organic farming.
- Establishment of a food park under Atma Nirbhar Bharat Abhiyan scheme in Ittangihal village of Vijayapura district. Development of Horticultural Technological Park in Sirivara village of Koppal District.
- Action to create brand value to the horticultural products marketed by Farmer Producers Organisation and to provide better market connectivity.
- Implementation of Samagra Krishi Paddathi Programme to enable farmers to get income throughout the year.
- Reservation for children of farmers in the agricultural universities to be increased to 50%
- Establishment of a new agricultural export zone for aromatic and medicinal plants, fruits, vegetables and spices; support facility in international airports of the State for export of horticultural crops.
- Construction of Reshme Bhavana at an expenditure of ₹ 150 crore to bring all offices of the Sericulture department under one roof in Okalipuram of Bengaluru.
- Construction of a hi-tech Cocoon Market at an expenditure of ₹ 75 crore in Ramanagara.
- Establishment of one Goshala for each district for the protection of cattle wealth.
- Establishment of 'Theme Park' for permanent exhibition and demonstration of native livestock in Hesaraghatta of Bengaluru.
- Action to introduce native breeds from outside the State to the farmers of the state at an expenditure of one crore rupees under 'Samagra Gosankula Samruddhi' scheme.
- Continuation of 'Anugraha Koduge' scheme which provides compensation for the accidental death of sheep and goats.
- Establishment of research centre at an expenditure of two crore rupees in the Veterinary College,
- Action to distribute diesel at tax free rates in the diesel delivery point itself instead of reimbursement of sales tax on 1.5 lakh kilolitre of diesel for mechanised boats.
- Grant of ₹ 62 crore by the State Government for the implementation of programmes of 'Pradhana Mantri Matsya Sampada Yojana'.
- Grant of ₹ 2 crore for the technical upgradation 16 fish seedling production centres in the State.
- Establishment of modern processing and value addition centre for the processing of fishery products at an expenditure of ₹ 6 crore through Karnataka Fisheries Development Corporation.
- Establishment of Fish Sales Units and Matsya Darshinis at an expenditure of ₹ 30 crore throughout the State.
- Distribution of subsidy of 25% of the storage fees of agricultural products in the godowns managed by Karnataka State Warehousing Corporation, Primary Agricultural Credit Societies (PACS), TAPCMS and other Cooperative Societies; a grant of ₹ 25 crore.
- Interest subsidy of 4% from the Government for a period of six months on the facility of mortgage loan distributed at the rate of 11% on the agricultural produce collected in Primary Agricultural Credit Societies (PACS) and TAPCMS of the State.
- Computerisation of 5500 Primary Agricultural Credit Societies at an expenditure of ₹ 198 crore.
- Action to provide share capital to the extent of 25%, subject to a maximum of ₹ 10 lakh to the District Cooperative Central Banks.

- Establishment of 'Modern Quality Analysis Unit' at an expenditure of four crore rupees in Byadgi Agricultural Produce Market. Action to implement the irrigation projects of the State on priority. Speedy implementation of important projects of Upper Krishna Stage-III, Yettinahole, Mahadayi, Mekedatu, Upper Bhadra projects to be given priority. Action to construct balancing reservoir near Navali of Koppal district.
- Proposal for reconstruction and development of 58 dams of the State for an amount of ₹ 1500 crore under World Bank supported DRIP project. Priority to implement the project in the current year.
- Implementation of separate policy for systematic operation and management of lift irrigation projects and micro and drip irrigation projects.

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

1.5 State Government Sponsored Programmes with Bank Credit

S. No	Program me	Objectives	Implementin g Department	Target Group	Quantum of subsidy
1	Udyogini	To create self employment opportunities to women in Trade & Service Sector	Women & Child Development Department of Govt. of Karnataka	Women with income ceiling □ 1.5 Lakh, (against previous income limit □ 40,000) The age limit of the applying woman, i.e., the eligible age limit : 18-55 years	<ul style="list-style-type: none"> • Subsidy ranging from 20% to 30% depending upon the category, subject to the specified ceiling. • The loan amount increased to ₹ 3,00,000/- from ₹ 1,00,000/- earlier. Subsidy up to 90 per cent for the Scheduled Castes and Scheduled Tribes and 80 per cent for other farmers.
2	Chaitanya Scheme	To provide self-employment opportunities for persons from backward class BPL families	Karnataka State – D. Devraj Urs BC&MD Corporation	Persons from backward class BPL families within specified income norms	<ul style="list-style-type: none"> • Loan to Backward Classes upto ₹ 5.00 lakh unit cost, to take up financial development activities in collaboration with Bank /Financial institutions. • 30% or maximum of ₹ 10,000/- subsidy for the project cost upto ₹ 25,000 • For the project cost of ₹ 25,001 to ₹ 1.00 lakh, the 20% margin money and subsidy of ₹ 10,000/- per beneficiary. • For the projects above ₹ 1.00 lakh, 20% Margin Money only.
3	Pashu Bhagya Scheme	To establish livestock units viz. cattle, sheep, goat, poultry and pigs	Animal Husbandry Department, GoK	Farmers & Entrepreneurs	<ul style="list-style-type: none"> • Back ended subsidy of 33% to farmers belonging to SC and ST and 25% to other SF/MF to establish cattle, sheep, goat, pig, poultry units in availing maximum loan

S. No	Program me	Objectives	Implementin g Department	Target Group	Quantum of subsidy
					<p>of ₹ 1.20 lakh from commercial banks</p> <ul style="list-style-type: none"> The subsidy to SC/ST has been revised from 33% to 50% vide Pashu Bhagya Administrative Approval GO, dated 04-08-2015 Short term loans upto ₹ 50,000/- at 0% interest through Co-operative Banks, on the lines of crop loan, for providing cattle feed/other maintenance expenditure. Subsidy members of Milk Producers' Co-operative Societies for payment of insurance premiums upto 5 cattle. The scheme of providing ₹ 5,000/- ex-gratia under 'Kurigahi Suraksha Scheme'
4	Krishi Bhagaya	To have sustainable growth in agriculture through conservation, storage and efficient use of rainwater, adoption of profitable 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.
5	Farm Mechanisation	Mechanising of farming operations for enhancing production and productivity	Department of Agriculture	Farmers	<ul style="list-style-type: none"> General Farmers-subsidy of 50% farmers belonging to SC/ST subsidy of 90 % subject to ceiling of ₹ 1 lakh Amount provided under Rashtriya Krishi Vikas Yojane is used as matching grants with State Fund to provide the subsidy.
6	Raitha Siri	To promote millet farming	Department of Agriculture	millet growers	<p>₹ 10,000 per hectare to all the millet growers (06 nutri Cereals).</p> <p>As per the budget announcement for year 2020-21 under Raitasiri</p>

S. No	Program me	Objectives	Implementin g Department	Target Group	Quantum of subsidy
					programme high nutrient value crops viz chiya Quinova & Teff have been included.
7	Kaushalya Karnataka	To enhance the employability of youth by enhancing the skill through industry ready skill development programs	Skill Development, Entrepreneurship and Livelihood Department (SDEL), GoK	unemployed youth 18-35 years	Skill Development training is provided.
8	Organic Farming adoption and certification	To promote organic farming	Department of Horticulture, GoK through Karnataka State Seeds and Organic Certification Agency	Farmers & Entrepreneurs	75% subsidy for construction of Vermi Compost units, Biodigesters, Cattle floor along with bearing the cost of Certification charges.
9	Assistance for Inland fisheries development	To promote inland Fishery	Department of Fisheries, GoK	Fish farmers	<ul style="list-style-type: none"> Under Subsidy for purchase of fish seed scheme 50% of the cost of fish seed of any species purchased, subject to a maximum of ₹ 5000.00 for an individual and ₹ 20000.00 for an institution 50% subsidy subject to a maximum of ₹ 25,000 for purchase of 50 lakhs pawn or 10 lakh fish fry by fish seed rearers who are interested to take up fish seed rearing in their own ponds registered with the fisheries department.

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

CHAPTER 2

CREDIT POTENTIAL FOR AGRICULTURE

2.1: FARM CREDIT

2.1.1. CROP PRODUCTION, MAINTENANCE AND MARKETING

2.1.1.1. Introduction: Out of the total geographical area of 6.63 lakh ha, the Gross Cropped Area (GCA) and the Net Sown Area (NSA) are 4.21 lakh ha and 3.46 lakh ha, respectively. The net irrigated area was 51,102 ha, which forms 14.77% of NSA, and the cropping intensity was 122%. During the year 2020-21 the important cereal crops, viz., paddy, jowar, ragi, minor millets and maize were cultivated in 1.98 lakh ha with production of 6.98 MT; pulses, viz., black gram, cowpea, tur, horse gram, Bengal gram, avare, green gram were cultivated in 0.17 lakh ha with production of 0.02 lakh MT; oilseeds were cultivated in 0.01 lakh ha with production of 0.03 lakh MT production; and commercial crops, viz., sugarcane, cotton and tobacco were cultivated in 0.26 lakh ha with production of 0.30 lakh MT. Soil in the district is predominantly very deep red in plains and hilly zones except for some parts of the plains where it is shallow, calcareous and gravelly. It is shallow to medium in depth, moderate/poorly drained with poor water holding capacity.

The credit flow for the sub-sector during the last three years ended 2020-21 was ₹ 3,08,930.03 lakh, 2,66,949.41 lakh and ₹ 2,79,863.47 lakh respectively. The DCP target for 2021-22 stood at ₹ 2,53,685.00. The agency-wise GLC details are provided in Annexure II.

2.1.1.2 Infrastructure and linkage support available, planned and gaps:

- The DoA with its main office at Hassan and taluk level extension offices, supplies farm inputs like seeds, fertilizers, pesticides through PACS and other outlets. It is promoting High Yielding Varieties (HYV) of maize, paddy and ragi. With the efforts of Department of Agriculture 2500 ha has been covered under organic farming.
- One government and two private soil testing units exist in the district.
- Hassan district has 7 main markets, 15 submarkets and 34 rural markets. KSWC, PACS and private players provide dry storage space in the district for the farmers' produce. Apart from Department of Horticulture's cold storage of 250 tonnes capacity at Hassan & the KSCMF cold storage of 2,500 tonnes, 9 more private cold storages with a cumulative capacity of 64,320 tonnes are functional mainly for storing potato seeds. The cumulative cold storage capacity available in the district is about 0.67 lakh tonnes which is considered insufficient. E-marketing (ReMS) facility is also available in the state which helps farmers in better price realisation for their produce.
- Certified seeds are supplied by 258 licensed dealers including 18 government agencies and 364 pesticide dealers. The department of agriculture distributes certified seeds at 50% subsidy to SF/MF through Raitha Samparka Kendras. There are 2 licensed seed depots in the district. During 2020-21, the department had distributed 18,130 quintals of seeds of different crops to 1.23 lakh farmers involving a subsidy component of ₹ 293.18 lakh.
- As on 31.3.2021 a total number of 85,184 KCCs have been issued in the district involving credit limit of ₹ 1,80,917.00 lakh.
- As on date, NABARD has formed 5 FPOs in the district of which 3 are under the Central Sector Scheme.
- The department of agriculture is implementing micro irrigation in all the eight taluks aiming to cover an area of about 32,000 ha in next five years.
- Dept of Agriculture has been creating awareness on PMFBY and during the year 2021, more than 50,000 farmers are likely to take benefit under the scheme.
- The district administration has set up six centres to purchase paddy from the growers in the district. A wide network of wholesale and retail traders, cooperative societies, private dealers are available for distribution of fertilizers and plant protection chemicals in the district.

2.1.1.3 Assessment of credit potential for the financial year 2022-23:

(₹ lakh)

S.No.	Activity	Scale of Finance	Phy. Units (Ha)	Fin. Outlay	Bank loan
1	Paddy (irrigated)	1.00	22200	25200.00	25200.00
2	Ragi	0.55	111700	61435.00	61435.00
3	Maize	0.58	117000	67860.00	67860.00
4	Oilseeds	0.45	7800	3510.00	3510.00
5	Pulses	0.45	46050	20722.50	20722.50
6	Sugarcane (New)	1.60	150	240.00	240.00
7	Banana	1.75	5350	9362.50	9362.50
8	Potato(irrigated)	1.45	19400	28130.00	28130.00
9	Millets	0.75	2200	1650.00	1650.00
10	Vegetables	1.00	30000	30000.00	30000.00
11	Fodder Cultivation	0.35	2300	805.00	805.00
12	Ginger/Turmeric	1.60	16700	26720.00	26720.00
	CROP LOAN			275635.00	275635.00
	Post-harvest/ Household consumption (10% of Bank Loan)			27563.50	27563.50
	Repairs and maintenance expenses of farm assets (20% of bank loan)			55127.00	55127.00
	Produce Marketing (5% of bank loan)			13781.76	13781.76
	CROP LOAN - GRAND TOTAL			372107.26	372107.26

Block wise and activity wise exploitable credit for the year 2022-23 is 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 intervention required to create a definitive impact:

- Cropping pattern using excessive water and chemical fertilisers have brought down soil fertility in the district resulting in stagnating yields. More awareness about judicious use of water and chemicals/organic fertilisers has to be created by the department of Agriculture and KVK.
- There is need for strengthening the extension services of RSKs for guiding farmers regularly regarding soil fertility, cropping pattern, market price, latest technology etc.
- Farmers have to take up integrated farming for maintaining soil health and sustainable livelihood. Organic and natural farming needs to be promoted.
- Focus for boosting the agriculture sector is the promotion of new agro-processing industries and modernising the existing ones.
- Taluk level soil and water testing labs will ease the efforts of farmers in getting the soil tested when required.

2.1.1.5 Suggested Action Points:

- All eligible farmers should be covered under PMFBY and should be issued Rupay KCC cards. Extensive awareness programmes are required to motivate farmers to become part of the above two programmes of GoI.
- Many farmers do not have land records in their names and also cultivate land on tenancy/lease. Such farmers need to be covered under institutional finance through innovative credit products such as Joint Liability Group. More FPOs need to be formed and more farmers have to be brought under FPOs so that they get better price for their

- produce and inputs at lower costs.
- This includes increasing area under cultivation for which locations with concentration of fallow lands to be identified and explore possibilities of encouraging local farmers/youth/SHGs to take up community/cooperative farming.

2.1.1.6 Other related matters:

- Large number of small farmers who are cultivating on “bagurhukum” i.e., untitled land is not getting institutional credit. Among khathedars also, the land is subdivided several times among family members sometimes without a clear title which hinders their access to credit.
- Lack of facilities for grading, preservation and processing restricts the farmers from going for value addition to their produce.

2.1.2: WATER RESOURCES

2.1.2.1. Introduction: The district is covered by the Archaean group of rocks viz., gneiss, granite & schist. Soil types red, loamy and lateritic constitute Western Ghat and Southern plain zone. Most of the wells are sunk in Gneissic terrain and because of erratic rains and drought during the last five years, the water level has gone down substantially and there is not much scope for open wells except in Malnad areas. There are 952 dugwells and 46,529 borewells in the district. District has both surface and ground water sources for irrigation. Canals and tanks are the major sources of surface irrigation, while tube wells are the major source of ground water irrigation. A total of around 0.51 lakh ha is irrigated in the district out of which around 0.04 lakh ha is irrigated by canals, 0.17 lakh ha by tanks, 0.27 lakh ha by wells & tube wells and about 0.03 lakh ha by other sources. The area irrigated by bore wells /dug wells has decreased substantially over the years indicating ground water depletion. Drip/sprinkler systems are becoming popular in the district owing to a generous amount of subsidies provided by the government. As per the ground water resources assessment of the state, as of March 2017, the status of GW development of the district is 63.38%. C R Patna and Arsikere taluks are categorised as ‘Critical’ and ‘Over-exploited’, respectively.

The credit flow for the sub-sector during the last three years 2018-19 and 2020-21 stood at ₹204.64 lakh and ₹4,855.15 lakh. Data for 2019-20 is not separately available. The DCP target for 2021-22 is fixed at ₹29,212.00 lakh which is abnormally high as the achievement for 2020-21 is only ₹4,855.15 lakh.

2.1.2.2 Infrastructure and linkage support available, planned and gaps:

- During the year 2020-21 NABARD had sanctioned a watershed project for the district for treating 1234 ha in Arsikere taluk.
- Electric pump sets, submersible pump sets of all reputed companies, sprinkler or drip irrigation dealers as well as adequate number of after sales service centres are available in the district.
- All the inhabited villages in the district are electrified. The cumulative number of IP sets energised as on 31 March 2021 stood at 1,10,337.
- Department of Mines and Geology (DMG) provides technical advice to farmers for location of well sites, design of artificial recharge structures, selection of pumping system, estimation of ground water resources on a watershed basis, etc. There are several private drilling agencies for construction of borewells, besides undertaking yield testing work.
- Coffee Board / Spice Board offer subsidy for sprinklers, check dams, borewells / open wells, irrigation equipment, farm ponds to small growers.
- The Agriculture department as also Horticulture department provide 90% subsidy for installation of drip and sprinkler units in the farmers’ field. Under RIDF, NABARD has funded the state government for the same.

2.1.2.3 Assessment of credit potential for the financial year 2022-23: (₹ lakh)

S. No.	Activity	Unit Cost	Phy. Units	Fin. Outlay	Bank loan
1	Dug Well	2.50	500	1125.00	900.00
2	Borewell + PS (152mm dia & depth 300 m)	3.00	2400	6300.00	5040.00
3	SIP Sets	0.70	2500	1050.00	840.00
4	IP Sets	0.60	1600	840.00	672.00
5	Solar IP sets	9.60	80	672.00	537.60
6	Drip Irrigation (Coconut)	0.40	8800	2500.00	2000.00
7	Drip Irrigation (Sugarcane)	1.10	800	605.00	484.00
8	Sprinklers (Coffee)	0.76	4500	2280.00	1824.00
9	Sprinklers (others)	0.42	2600	882.00	705.60
10	Pipelines (Well Command)	0.26	3800	208.00	166.40
11	DoW/RoW	0.35	470	280.00	224.00
12	Rainwater Harvesting Structures	0.55	5500	3025.00	2420.00
13	Storage tank (3.5mx3.5mx2.4m)	0.40	375	320.00	256.00
14	Farm Ponds (20X20X3m)	0.20	80	400.00	320.00
15	Dugwell recharge	0.35	1500	280.00	224.00
16	Artificial recharge of borewells	0.55	730	577.50	462.00
	Total WR			21344.50	17075.60

Block wise and activity wise exploitable credit for the year 2022-23 is 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 intervention required for creating a definitive impact:

- There is a need to create awareness on conservation of water especially in Channarayaptna and Arsikere taluk
- Comprehensive program should be formulated to harvest the rainwater through existing building rooftops and check dams, surface tanks and bunds to augment the groundwater resources in terms of quality and quantity.

2.1.2.5. Suggested action points:

- Drought resistant and less water consuming varieties of crops and plants needs to be developed.
- Credit support to micro irrigation activities needs to be enhanced.
- Untreated areas could be covered and treated under Watershed Development projects to prevent soil and water erosion.

2.1.2.6. Other related matters:

- Inadequate power supply/ power supply at odd timings has adversely affected farming operations. The implementation of “Niranthara Jyothi Scheme” needs to be expedited.

2.1.3: FARM MECHANISATION

2.1.3.1 Introduction: Farm mechanisation leads to increased production, productivity, reduces drudgery, reduces losses during harvest and adds value through cleaning, grading and packaging scientifically. There are 26,023 tractors and 16,243 power tillers in the district as on 31 March 2021. Farmers prefer tractors rather than power tiller in view of good demand for custom hiring for tractors for tilling as well as transportation and as owning a tractor is considered a status symbol in rural areas.

The credit flow for 2018-19 and 2020-21 was ₹ 570.10 lakh and ₹ 14,418.95 lakh respectively. Data for 2019-20 is not separately available. The DCP target for 2021-22 is fixed at ₹ 50,966.00 lakh which is on the higher side. The agency-wise GLC details are provided in Annexure II.

2.1.3.2 Infrastructure and linkage support available, planned and gaps:

- There is a good spread out network of tractor and agriculture equipment manufacturing companies in the district.
- The state government has proposed to establish 278 farm machinery custom hire and service centres – “Krishi Yantra Dhare centres”.
- NABARD has supported SKDRDP in imparting training to unemployed youth for repairs of agriculture equipments and machineries.
- Creation of awareness among farming community about the suitability of various makes models and horse powers for different size of operational holdings, cost effective tractors, power tillers and agricultural implements and their judicious use is necessary.

2.1.3.3 Assessment of credit potential for the financial year 2022-23: (₹ lakh)

S.No.	Activity	Unit Cost	Phy. Units	Fin. Outlay	Bank loan
1	Tractors (45 to 55 HP)	8.00	2500	8400.00	6300.00
2	Power Tillers (6 to 12 hp)	2.20	3300	3080.00	2310.00
3	Custom Hiring Centres	25.00	40	200.00	150.00
4	Misc. Farm equipments (paddy balers, potato sowing & harvesting machines, ragi harvestors, etc.)	2.00	18500	16000.00	12800.00
	FM TOTAL			27680.00	21560.00

Block wise and activity wise exploitable credit for the year 2022-23 is 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:

- Agriculture Universities / Research Institutes should innovate smaller machinery which is more suitable for small farms.
- Provide adequate and timely credit for purchase of farm equipment.

2.1.3.5 Suggested action points:

- Establish custom hiring centres with aid of FPOs, PACS etc.
- Establish mobile service units for providing doorstep after sales services.

2.1.4: PLANTATION AND HORTICULTURE INCLUDING SERICULTURE

2.1.4.1 Introduction

Agro-climatically, Hassan district offers good potential for plantation, horticulture and sericulture activities. Horticulture crops viz; coconut, arecanut, mango, banana, pepper, ginger, turmeric, tomato, potato, gourd vegetables, marigold, aster, crossandra, chrysanthemum, etc. are majorly grown in the district. During the year 2020-21, the total area under cultivation of major fruit crops like Mango, Banana, Guava, Sapota, etc., was 0.05 lakh ha. with a production of 0.89 lakh tonnes. Spices crops like Cardamom, Pepper, Tamarind, Ginger, Turmeric, Onion, Chillies, Garlic, etc., were cultivated in 0.48 lakh ha. with a production of 1.49 lakh tonnes, while plantation crops like Coconut, Arecanut, Oil palm and Betel vine were cultivated in more than 1.14 lakh ha. with a production of nearly 536.70 million nuts, 11681.25 tonnes and 8.38 million leaves respectively. (Betelvine is a intercrop and not a stand-alone crop) Potato, Tomato, Brinjal, Beans, Onion, Cabbage and Ladies finger are the

major vegetable crops grown in the district. Overall, during the last three years 2018-19 to 2020-21, overall an area of 1.87 lakh ha, 1.65 lakh ha and 1.79 lakh ha were covered under all horticulture crops with total production of 4.70 MT, 2.70 lakh MT and 4.33 MT. The Department of Horticulture has set a target for cultivation of 1.97 ha with an estimated production of 4.76 lakh MT during the year 2021-22. Sakaleshpura, Belur, Alur and Arkalgud taluks account for more than 95% of the area under Coffee and Black Pepper. Arsikere and Channarayapatna taluks account for more than 85% of the area under coconut. The commercial flowers cultivation is mainly concentrated in Arkalgud and Holenarasipura taluks. Vegetable cultivation is concentrated in Belur, Hassan and Arsikere taluks. Hassan district does not fall under the "traditional sericulture area".

The credit flow for the sub-sector during 2018-19 and 2020-21 stood at ₹1177.04 lakh and ₹20,452.73 lakh respectively. Data for 2019-20 is not separately available. The DCP target for 2021-22 is fixed at ₹ 93,795.00 lakh which is on the higher side. The agency-wise GLC details are provided in Annexure II.

2.1.4.2 Infrastructure and linkage support available, planned and gaps:

- Dept of Horticulture provides 50% subsidy for high technology vegetable nurseries and 90% subsidy for drip irrigation.
- During the year 2020-21, under the NHM scheme an amount of ₹ 608.98 lakh was spent under various programmes including area expansion, rejuvenation, maintenance, integrated pest and disease management, bee keeping, post-harvest management, farm pond, farm machineries, etc.
- There are 18 farms/nurseries for providing planting materials, extension support and technical guidance. Coffee Board, Spices Board and Coconut Development Board also provide similar services to the farmers.
- APMC Hassan is the main market for tender coconuts, coffee, potato, vegetables, APMC sub centres are functioning in all taluks except Alur taluk.
- The District Horticultural Produce Growers Co-op Marketing and Processing Society is operating in the district with 7 outlets. The society had a turnover of ₹92 lakh during the year 2020-21.
- The Horticulture Producers Cooperative and Marketing Society (HOPCOMS) has nine functioning outlets in the district.
- The horticulture department is coordinating and managing three FPOs of horticultural farmers. NABARD has promoted 2 FPOs under the Central Scheme "Formation and Promotion of 10,000 new FPOs" viz one for coconut growers in Channarayapatna taluk and the other for Coffee & Pepper Growers in Sakleshpur taluk.
- The Sericulture department has two departmental farms in the district which supply improved varieties of mulberry saplings and silkworms to the farmers. There are 11 Technical Service Centres (TSC) to give technical guidance to sericulture farmers and one government training institute at Hassan. There are 4 silk reeling units in the district. The facility for reeling and twisting is not adequate and farmers have to visit Bengaluru or Tumkur for the same.
- The constraints for development of the horticulture sector include poor network of extension services, lack of proper marketing arrangements, influx of Chinese silk are the major issues affecting sericulture, inadequate post-harvest infrastructure like cold chains, grading and pack houses; lack of adequate processing facilities, etc.
- NABARD has prepared an Area Development Scheme for Sericulture with potential of bank loan of ₹ 300.00 lakh in Channarayapatna taluk.

2.1.4.3 Assessment of credit potential for the financial year 2022-23:

					(₹ lakh)
S. No.	Activity	Unit Cost	Phy. Units	Fin. Outlay	Bank loan

1	Coconut (New/Replantation)	1.00	13300	13300.00	10640.00
S. No.	Activity	Unit Cost	Phy. Units	Fin. Outlay	Bank loan
2	Coffee (N/R) - Arabica	1.90	5000	9500.00	7600.00
3	Coffee (N/R) - Robusta	1.70	6000	10200.00	8160.00
4	Coffee - organic	1.50	1500	2250.00	1800.00
5	Arecanut	2.15	1300	2795.00	2236.00
6	Cardamom	1.00	1250	1250.00	1000.00
7	Pepper (With Coffee)	0.54	3100	1674.00	1339.20
8	Mango	1.10	920	1012.00	809.60
9	Sapota	0.68	800	544.00	435.20
10	Oil Palm	0.58	500	290.00	232.00
11	Apiculture (20 colonies)	0.60	230	138.00	110.40
12	Medicinal and aromatic plants	1.00	340	340.00	272.00
13	Protected cultivation of vegetables and flowers (1000sq mtr polyhouse)	15.00	800	12000.00	9600.00
14	Floriculture	1.50	460	690.00	552.00
15	Nurseries(small)	8.50	90	765.00	612.00
16	Infrastructure (drying yard, pulper, labour quarters etc.,)	7.50	1220	9150.00	7320.00
	PH Total			65898.00	52718.40
	Sericulture				
17	Plantation	1.25	1020	1275.00	1083.76
18	Equipment	0.80	760	608.00	516.80
19	Chawki Rearing centre (5000 DFLs per batch)	17.00	4	68.00	57.80
20	Rearing House (375 Sq ft - leaf feeding method)	1.50	144	216.00	183.60
21	Rearing House (1000 sq ft - shoot rearing method)	5.00	40	200.00	170.00
	Sericulture Total			2367.00	2011.96
	Total PH including sericulture			68265.00	54730.36

Block wise and activity wise exploitable credit for the year 2022-23 is given in Annexure-I. The above potential includes allocation of stipulated 9.5% for SF/MF as stipulated by RBI.

2.1.4.4 Critical intervention required to create a definitive impact:

- Creation of additional cold storage units, processing facilities, cold chains etc. and Convergence with central government schemes like PM Krishi Sampada should be encouraged. This can address postharvest losses in agriculture and horticulture produce.
- Multi-disciplinary approach to promote dry land horticulture in areas where watershed programmes are under implementation needs to be adopted.
- Timely and adequate credit supply for horticulture and sericulture sector.

2.1.4.5 Suggested action points:

- Farmers need to be educated on adoption of modern methods of cultivation under sericulture such as shoot rearing, adoption of micro-irrigation/water saving devices in mulberry plantation, maintenance of hygiene in rearing houses etc. Technical Service Centre's may employ technical personnel, lack of which is a major constraint for providing extension services to farmers.

2.1.5 FORESTRY AND WASTELAND DEVELOPMENT

2.1.5.1 Introduction

The cultivable wasteland and fallow land in the district are around 14,142 ha and 93,463 ha respectively. Managing forests sustainably and enhancing the extent and condition of forest cover can increase carbon sequestration. Forest resources furthermore support climate change adaptation by helping to diversify livelihoods thereby buffering rural people's vulnerability to natural disasters. Forest Management is integral to addressing climate change.

The credit flow for the sub-sector during the last three years 2018-19 to 2020-21 was ₹59.85 lakh, Nil and ₹3.00 lakh, respectively. The DCP target for 2021-22 is fixed at ₹ 1,838 lakh which is on the higher side. The agency-wise GLC details are provided in Annexure II.

2.1.5.2. Infrastructure and linkage support available, planned and gaps

- NABARD has sanctioned an FPO on Agroforestry to be implemented in Arasikere taluk.
- Agroforestry could be strengthened by promoting high value forest species like Raktachandana, Sandal wood, Teak, Rosewood, etc. along with agricultural crops on farmlands.
- There is potential for raising Bamboo, *Acacia* hybrids, *Melia* plantations and also for raising forest plantation for industrial use on the revenue wastelands.
- There is potential for bio diesel plantation on private/revenue wastelands through private investments.
- Popularization of fast-growing leguminous tree species for creation of live wind breaks on farms as well as to use them as fodder in case of scarcity is needed.
- There is a need to create awareness about the economics / bankability of agro-forestry/ farm forestry schemes among the farmers/ bankers.

2.1.5.3. Assessment of credit potential for the financial year 2022-23: (₹ lakh)

S. No.	Activity	Unit	Unit Cost	Phy. Units	Fin. Outlay	Bank Loan
1	Farm forestry	Ha	0.800	400	64.00	51.20
2	Agro-forestry	Ha	0.700	200	49.00	39.20
3	Bio-diesel plantation	Ha	0.600	380	162.00	129.60
4	Forest Nursery *	No.	4.000	40	320.00	256.00
	Total				595.00	476.00

Block wise and activity wise exploitable credit for the year 2022-23 is 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 intervention required to create a definitive impact

- Aggregation and value addition of forestry products and creation of marketing infrastructure.
- Availability of quality seedlings of forestry species like teak, melia dubia, etc. Presently, the farmers are totally dependent on Forestry Dept for seedlings.
- Agro forestry to be integrated with Agriculture to motivate and support the farmers in taking up agro forestry on a large scale.
- There is good potential for raising and marketing of *Acacia*, *Melia Dubia*, Sandalwood, Teak, etc species. However due to the existing Forestry Policy the farmers do not come forward to take up forestry activity. Forestry Policy needs to be simplified to promote the

activity further.

2.1.5.5. Suggested action points:

- More awareness on socio-economic benefits of forestry/wasteland development needs to be created among the farmers and bankers.
- There is a need to promote high value forest species like raktachandana, sandalwood, rosewood etc., in fallow lands. As per GoK Forest amendment Act (2001) every occupant or holder of land shall be legally entitled to the sandal tree in his land.
- Fast growing leguminous tree species should be popularised for creating live wind breaks in farms as also use them as fodder in case of need.
- Credit flow to this sub sector is expected to increase in coming years due to greater awareness about the need to prevent environmental degradation as well as exploration of alternate energy sources.

2.1.6 ANIMAL HUSBANDRY - DAIRY

2.1.6.1. Introduction

Livestock sector helps in poverty alleviation by providing supplementary and steady income to rural households and also fulltime or subsidiary occupation. The bovine population of the district as per 20th Quinquennial Livestock Census - 2019 comprises of 5.48 lakh cattle, and 1.08 lakh buffaloes. During the year 2020-21 the average collection of milk (during flush season) by HAMUL was 9 lakh kg per day. The main dairy at Hassan has a processing capacity of 3.50 lakh LPD and storage capacity of 3.00 LPD. The milk chilling plants are located at C R Patna, H N Pura and Arsikere each with 1.00 lakh expandable to 1.50 lakh litres capacity. Chilling Centre of 1 LLPD expandable to 1.5 LLPD at ₹ 4.50 lakh has been commissioned at C R Patna to handle surplus milk of neighbouring Milk Unions. HAMUL has installed 120 Bulk Milk Coolers in 120 DCS in six taluks of the district, 1246 Electronic Weighing Scales, 150 Electronic Milko Testers & 950 Automatic Milk Collection Units (AMCUs). HAMUL has planned to supply EWS to all functional DCS. A 2.00 LLPD capacity UHT Plant commercial production has commenced and HAMUL has plans to expand it to 4.00LLPD. Ice cream plant with 10,000 LPD is being constructed at Hassan Dairy. A mega dairy hub is planned to be established in the district by the milk unions with 100% central and state government subsidy. HAMUL has planned construction of a new chilling plant near Belur with a capacity of one lakh litres per day. In the main dairy of HAMUL union wants to construct a Reverse Osmosis (RO) plant for condensed milk. Under DIDF, HAMUL was sanctioned loans for establishing a 30 MTPD Milk powder plant and for capacity expansion of milk processing plant from 4 LLPD to 7 LLPD at Chanarayapatna.

The GLC under the sector during the years 2018-19 and 2020-21 stood at ₹ 11,709 lakh and ₹ 35,178.24 lakh respectively. Data for the year 2019-20 is not available separately. The agency-wise GLC details are provided in Annexure II.

2.1.6.2 Infrastructure and linkage support available, planned and gaps:

- The district has 220 veterinary hospitals/dispensaries, 1 Disease Diagnostic Centre, 330 Artificial Centres, 1 Animal Husbandry Training Centre and 1 Veterinary College with inhouse hospital facility for livestock treatment.
- There are no organised cattle markets in the district. However, milch animals are traded in regular village markets/ shandies/cattle fairs in 12 places including three held in premises of APMCs at C R Patna, Gandsi and Hassan. CBCs are purchased from Coimbatore, Mysore, Chikkaballapura, Puttur and Graded buffaloes from Dharwad. HAMUL arranges supply of good quality CBCs from outside the state whenever there is demand.
- There are 1,246 registered Dairy Cooperative Societies with membership of 1.83 lakh, of which are 39 defunct. Most of the villages are well connected by 129 milk routes.

2.1.6.3 Assessment of credit potential for the financial year 2022-23: (₹ lakh)

S.N o.	Activity	Unit Cost	Phy. Units	Fin. Outlay	Bank loan
1	CBC(10-12 lpd Jersey/HF) -(2 animal unit)	1.40	10300	14420.00	12978.00
2	Indigenous Cow (2 animal unit)	1.44	7000	10080.00	9072.00
3	Gr.Buffalo(9-10 LPD) (2 animal unit)	1.40	3900	5460.00	4914.00
4	Female Calf Rearing(5 CB Cows)	2.75	2200	6050.00	5445.00
5	KCC working capital loan (2 animal unit)	0.32	16600	5312.00	5312.00
6	Infrastructure (milking machines, testers, BCU -2000 ltrs capacity))	25.00	36	900.00	810.00
	Total			42222.00	38531.00

Block wise and activity wise exploitable credit for the year 2022-23 is 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:

- Encouraging setting up of commercial dairy/ mini dairy /indigenous cows Dairy units
- Prioritising infrastructure development at macro and micro level to deal with cyclical glut in milk production (AH department and HAMUL).
- KMF- HAMUL may initiate specific action plan to rejuvenate the 39 defunct dairy co-operative societies to help the dairy farmers in the area.
- Further Critical interventions required for creating a definite impact in the sector viz, Disease Diagnostic labs/ Chilling Plants.
- Department of Animal Husbandry & Veterinary Services have taken various initiatives to support in development and expansion of the dairy sector especially under the Atmanirbhar Scheme Animal Husbandry Infrastructure Development Fund. Bankers have to take the lead and finance the beneficiaries for various projects under the scheme.

2.1.6.5 Suggested Action Points:

- Apply the **BUILD-UP** strategy: **Buy** more animals; **Upgrade** local animals; **Invite** Private-Public Partnership; **Lighten** the credit burden by crafting special credit window; **Develop** more Dairy Zones for rural growth; **Unify** efforts of government and non-government agencies; **Promote** the consumption of locally produced milk and premium milk products.
- Establishment of organized livestock markets to facilitate easy trading of quality cattle and to eliminate middlemen

2.1.6.6 Other related matters:

- Joint effort by all stakeholders is urgently required for development and expansion of the dairy sector.

2.1.7: ANIMAL HUSBANDRY - POULTRY**2.1.7.1. Introduction**

As per 2019 census poultry population was 25.69 lakh in the district. During 2020-21 there was 933.47 lakh eggs and 9275 tonne meat production respectively which amounts to around 144 eggs per annum per person. Considering the demand for poultry meat, poultry farming is picking up in the district. Giriraja bird is preferred by the farmers for backyard poultry.

The credit flow for the for the year 2020-21 was ₹ 2,876.46 lakh. Credit flow for 2018-19 and 2019-20 is not available for the sector. The DCP target for 2021-22 for the sector was ₹ 21,040 lakh with is on the higher side. The agency-wise GLC details are provided in Annexure II.

2.1.7.2 Infrastructure and linkage support available, planned and gaps:

- There are around 600 poultry firms/hatcheries in the district.
- Poultry feed manufacturing unit and disease diagnostic centres needs to be established.

- Dairy farmers are eligible for KCCs with limit up to ₹ 2.00 lakh, within the overall limit of ₹ 3.00 lakh applicable for crop loans.

2.1.7.3 Assessment of credit potential for the financial year 2022-23: (₹ lakh)

S.No	Activity	Unit Cost	Phy. Units	Fin. Outlay	Bank loan
1	Broilers (500 Birds)	1.60	2700	4320.00	3888.00
2	Layers (5000 Birds)	32.00	95	3040.00	2736.00
3	WC (layer 500 birds unit)	0.90	1280	1152.00	1152.00
4	WC (broiler 500 birds unit)	0.40	1350	540.00	540.00
5	Poultry Dressing units	7.50	26	195.00	175.50
6	Backyard Poultry (50 +10 Birds)	0.15	2400	360.00	324.00
	Total			9607.00	8815.50

Block wise and activity wise exploitable credit for the year 2022-23 is 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 intervention required for creating a definitive impact:

- Contract farming for maize and soya needs to be encouraged to enable supply of these poultry feed ingredients at affordable price.
- SHGs may be encouraged to rear brooding units of commercial Giriraja chicks. Such units may be credit linked.
- With less risky integrated or contract poultry in demand, banks are increasing their exposure to the sector. Still, some of them are hesitant to finance the poultry sector due to their reservations regarding epidemics such as avian flu, non-availability of insurance, doubts regarding the viability of small units and past NPAs. Proper bio-security norms may be adopted by poultry farmers and the same may be insisted by bankers while financing.

2.1.7.5 Suggested action points:

- While financing for poultry, adherence to biosecurity norms may be strictly followed.
- Private entrepreneurs may be encouraged to establish poultry processing and marketing units. Their training in various aspects of poultry farming may be taken care of.
- Backyard poultry can be encouraged among SHGs under NRLM.

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

2.1.8.1. Introduction: Sheep and goat rearing, and piggery are recognized as the most potential allied activities next only to dairy due to short gestation and high returns. Piggery is taken up traditionally and is not very popular though there is a good demand for pork. As per the Livestock Census (2019), the population of sheep, goat and pigs was 199, 289 and 1946 respectively. The district offers suitable climatic conditions for sheep and goat rearing.

The credit flow for the sub-sector during 2018-19 and 2020-21 stood at ₹ 141.41 lakh and ₹ 7,064.92 lakh respectively. GLC for the year 2020-21 is not separately available. DCP target under this sector for the FY 2021-22 was ₹ 2,04,55.00 lakh which is on the higher side. The agency-wise GLC details are provided in Annexure II.

2.1.8.2 Infrastructure and linkages available, planned and gaps:

- There are 2 registered slaughterhouses and six sheep farmers' cooperative societies.
- Sheep & Wool Development Board has formed Sheep Rearing FPO in Arsikere taluk.
- Meat Processing and packaging units are inadequate to meet the district's meat demand.
- Infrastructure for efficient and quick transportation of meat and meat products needs to be further developed.
- Sheep/Goat rearing farmers are eligible for KCCs with limit up to ₹ 2.00 lakh, within the overall limit of ₹ 3.00 lakh applicable for crop loans.

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

S.No.	Activity	Unit Cost	Phy. Units	Fin. Outlay	Bank loan
1	Sheep (20+1)	1.70	3550	6035.00	5431.50
2	WC limit for Sheep units(20+1unit)	0.24	2760	662.40	662.40
3	Goat (20+1)	0.80	1420	2044.80	1840.32
4	WC limit for Goat units(20+1 unit)	0.26	700	182.00	182.00
5	Piggery (3+1)	1.30	1300	1690.00	1521.00
6	WC limit for Piggery units (5 animal unit)	0.20	1400	420.00	420.00
7	Rabbit rearing (10+3)	3.20	41	123.00	110.70
8	WC limit for rabbit rearing (10+3 unit)		40	8.00	8.00
	Total			11165.20	10175.92

Block wise and activity wise exploitable credit for the year 2022-23 is 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 to create a definitive impact:

- Establishment of modern abattoirs and slaughterhouses cum meat processing centres.
- Improvement in market linkages for live animals as well as meat may be addressed to ensure fair and remunerative prices, especially to small farmers/ shepherds.

2.1.8.5 Suggested action points:

- Sheep and Wool Producers Cooperative Societies may be encouraged to assist farmers in production and marketing of produce.
- Tie-up arrangements between banks and AH&VS Department, Government of Karnataka for conduct of periodic health check-up of animals financed.
- Encroachment on lands traditionally used for grazing sheep to be prevented.
- As per the operational guidelines of Animal Husbandry Infrastructure Development Fund (AHIDF) scheme the scheduled banks may provide financial assistance to individuals/ FPOs for establishment of infrastructure for meat processing and value addition infrastructure and establishment of animal feed plant in the private sector.

2.1.9: FISHERIES

2.1.9.1. Introduction: Fisheries provides gainful employment opportunities to rural poor apart from providing the cheapest animal protein. The district has inland water bodies in the form of rivers, reservoirs, tanks, canals and ponds. Five rivers flowing in the district offer scope for capture fisheries. The total fisher folk family population of the district is 30370 of which, around 13240 are full time fishers and 17130 are part time. The inland fish catch during 2020-21 was 11549 tonnes. Total number of 137.02 lakh fingerling were stocked in ponds during 2020-21.

The credit flow for the sub-sector during 2018-19 and 2020-21 stood at nil and ₹166.82 lakh respectively. Data for 2019-20 is not separately available. DCP target under this sector for the FY 2021-22 is fixed at ₹ 7,796.00 lakh which is on the higher side. The agency-wise GLC details are provided in Annexure II.

2.1.9.2. Infrastructure and linkage support available, planned and gaps:

- There are 08 fish markets in the district and two ice plants in the district.
- There are 3608 fishing tanks of Panchayat Raj and 172 minor tanks in the district. Most of the tanks are heavily infested with aquatic weeds hindering fish production. Around 2,000 ha of waterlogged lands in the command area of Hemavathi irrigation project can be best utilised for aquaculture.

- There are 19 fishermen cooperative societies, eight fish markets, seven fish seed farms and three fish rearing centres in the district.
- Karnataka Co-operative Fisheries Federation is mainly involved in developing fish culture in tanks through fishermen co-operative societies.
- Fishermen are eligible for KCCs with limit up to ₹ 2.00 lakh, within the overall limit of ₹ 3.00 lakh applicable for crop loans.

2.1.9.3 Assessment of credit potential for the financial year 2022-23: (₹ lakh)

S. No.	Activity	Unit	Unit Cost	Phy. Units	Fin. Outlay	Bank Loan
1	Bioflac (rearing of fish fingerling)	No	1.00	310	310.00	279.00
2	Fresh water prawn culture (2 ha)	Ha	5.70	8	45.60	41.04
3	Recycle Aquaculture System	Nos	5.00	27	135.00	121.50
4	Fresh water fish culture in new ponds	Nos	8.50	20	170.00	153.00
5	Working Capital (KCC) for freshwater fish	No.	2.00	32	64.00	64.00
	Total				724.60	658.54

Block wise and activity wise exploitable credit for the year 2022-23 is 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 intervention required for creating a definitive impact:

- Silt deposition in tanks is a major constraint for commercial and scientific fish culture. Therefore, desilting of tanks to make them fit for fish culture has to be taken up periodically.
- Fisheries department and ZP should give first preference to unemployed youth for leasing of water bodies to take up fish culture on scientific and commercial basis.
- Establishment of soil and water testing facilities in potential taluks/clusters will speed up the development of inland fisheries sector.
- The subsidy schemes under fisheries sector need to be credit linked for developing the sector with formal credit. This will also ensue effective end use of resources.

2.1.9.5 Suggested action points:

- Production of quality fish seed using good quality brood stock.
- Development of fish seed rearing facilities (fry to fingerling).
- Modernisation of fish seed farms of the department.
- Fisheries sector cannot be developed in a sustainable manner and be made competitive in the ever-changing world market with exacting quality standards without modernising and reforming it with technology.
- Best management practices are necessarily to be followed to make the fishermen in the district get a sustainable livelihood.

2.1.10 FARM CREDIT - OTHERS –BULLOCKS, CARTS ETC.

2.1.10.1 Introduction: In the district, as SF/MF account for 89% of land holding and the average size of land holding is only 1.01 ha. There is good potential for using animal draught power for farming operations. Pneumatic tyre carts can be used for transportation of cane to sugar factory and coconut to respective markets from the fields. In Malnad belt due to undulating landscape, even on large holdings, plough animals are used for farm operations. Rearing of male calves is way forward to create additional draught power.

The credit flow for the sub-sector is not separately available, it is included in Others, during the year 2018-19 and 2020-21 stood at ₹30,155.47 lakh and ₹27,612.25 lakh, respectively. The data for 2019-20 is not separately available. DCP target under this sector for the FY 2021-22 was ₹ 38,196.00 lakh. The agency-wise GLC details are provided in Annexure II.

2.1.10.2 Infrastructure and linkage support available, planned and gaps:

- Cattle are traded at unorganised cattle markets/shandies at Bangalore, Kolar and Mandya. Cattle fairs are conducted in various villages.
- Organised cattle markets have to be set up for the farmers in the district.

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

S. No.	Activity	Unit	Unit Cost	Phy. Units	Fin. Outlay	Bank Loan
1	Bullocks pair (Halliker/descript)	No.	0.80	260	208.00	187.20
2	Bullock Cart(Pnuematic tyre cart of 2.5 tonne (capacity)	No.	0.30	100	30.00	27.00
3	Rearing of male buffalo calves (10 animal mini units)	No.	3.80	100	380.00	342.00
4	Other activities (agri transportation vehicle, etc.)	No.	1.00	16000	16000.00	12800.00
	Total				16618.00	13356.20

Block wise and activity wise exploitable credit for the year 2022-23 is 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 intervention required for creating a definitive impact:

- RSETI and DIC to train artisans to manufacture pneumatic tyre/rubber bound iron wheel cart.
- There is a need for bankers to finance farmers for purchase of land for agriculture purposes.

2.1.10.5. Suggested action points:

Department may formulate special breeding programmes/ schemes for rearing of male calves and for improving the 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: At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment.

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

The advantages of IFS are indicated below:

- Integration of two or more appropriate combination of enterprises like crop, dairy, piggery, fishery, poultry, bee keeping, etc., for each farm according to the availability of resources to sustain and satisfy the necessities of the farmer.
- Increase in farm income by integration of allied activities and reduced costs through input recycling from by-products of allied enterprises.

- Integrated farming approach, emphasized on combination of agri. enterprises such as mixed crops & cropping pattern, animal husbandry & dairying, local poultry for meat & egg purpose, value addition etc. which are interrelated set of enterprises benefits the farmers in such a way that the waste or produce from one component becomes an input for another part of the system; this reduces cost of production & enhances productivity & income.
- Appropriate combination of crop & livestock – supplementary and complementary relationships, decrease labour requirement, helps in solving under employment and the activities taken up in IFS gives scope for food security and employment throughout the year.
- Farm ponds if established in the farm, other than irrigation can help in rearing common carp /fingerlings in storage pond and get additional income.
- Inclusion of biogas & agro forestry in integrated farming system shall meet the energy needs of rural households.
- Cultivation of fodder as intercrop / border crop meets the food requirement of animals.

Components of IFS: 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.

Status of IFS in the district: In Hassan district under National Mission on Sustainable Agriculture scheme for rain fed area development, the program is being implemented under cluster approach through DoA. Various components like horticulture, livestock fodder, agro forestry, bee keeping, bund farming, silvipasture are promoted. Around 30-40 farmers from each cluster of 2-3 villages are being benefited. Training is being provided through KVK, DATC, ATMA scheme and Agricultural Universities etc. Further, there are several such **subsidised** schemes existing in agriculture department such as micro irrigation, farm mechanisation, national food security mission, etc.

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.

2.1.11.3 Assessment of potential available for the financial year 2022-23: (₹ lakh)

1. Low-cost interventions for SF/MF (1 ha model)

S.No.	Activities	Physical units	Unit size	SoF/UC	Total Financial Outlay	Total Bank loan
1	Ragi (Rain fed) + redgram or Pulses as intercrop	1	ha	0.55	0.55	0.55
2	Indigenous cows (2 animal unit)-	1	No.	1.2	1.20	1.08
3	Vermi composting units	1	No	0.15	0.15	0.14
	Total				1.90	1.77

2. Tailor made prototype based commercial IFS (2 ha model) (₹ lakh)

S.No.	Activities	Physical units	Unit size	SoF/UC	Total Cost	Total Bank loan
1	Ragi (Rain fed) + pulses as intercrop	1	ha	0.55	0.55	0.55
2	CB Cows (2 animal unit)	1	No	1.20	1.20	1.08
2	Sheep (20+1)	1	No	1.70	1.70	1.53
3	Farm Ponds (20 X 20 X 3 m)	1	No	1.00	1.00	0.90
4	Vermi composting units	1	No	0.20	0.20	0.18
	Total				4.65	4.24

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

(₹ lakh)

S. No.	IFS Type	Unit cost	Physical Units (Nos)	Total Financial Outlay	Bank Loan
1	Low-cost interventions for marginal and small farmers	1.9	250	475.00	427.50
2	Tailor made prototype based commercial IFS	4.65	50	232.50	209.25
	Total			707.50	636.75

Note: 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 FACILITIES**

2.2.1.1. Introduction: An estimated 15% to 20% of crop produced is lost between farm gate and the consumer mainly due to lack of adequate storage facilities. The important food grains and cereal crops grown in the district are ragi, paddy and maize while main commercial crops are oilseeds, tobacco, sugarcane and cotton. Potato is the major horticulture crop besides vegetables like cabbage, tomato, cauliflower, etc. Plantation crops grown are coffee, pepper, cardamom and coconut. All of the above require good storage facilities in one form or another and at one time or another to enable the farmers to get better price for their produce. There is a need for creating adequate storage and marketing infrastructure to increase the holding capacity of farmers and enable them to get remunerative prices for their produce.

Credit flow for the sector 2018-19 and 2019-20 is not separately available. Credit flow during 2020-21 was ₹ 809.46 lakh. The DCP target for 2021-22 is ₹ 8,645.00 lakh.

2.2.1.2 Infrastructure and linkage support available, planned and gaps:

- Hassan district has 7 main markets, 16 submarkets and 35 rural markets. The important commodities arriving at these markets are potato, ragi, maize, pepper, ginger, copra, etc. During 2020-21, market arrivals and value of total turnover at these markets aggregated 55,83,476 MT and ₹ 1,582.01 crore respectively.
- There are 9 Warehouses established by Karnataka State Warehousing Corporation (KSWC) with a cumulative storage capacity of 38,016 MT besides, a licensed private warehouse at Hassan with a capacity of 6,158 MT.
- There are 11 godowns under Grameena Bhandara Yojana creating an aggregate storage capacity of 14,276 MT. Almost 172 out of 204 working PACS in the district have godowns to deal with fertilizers, PDS, with a capacity of around 19500 MT. There are 3 godowns of 1,000 MT each, owned by the Karnataka State Co-operative Marketing Federation Ltd (KSCMF).
- NABARD has sanctioned Godowns to 39 PACS under Agriculture Infrastructure Fund.
- Depending upon the estimated surplus of different commodities produced in the district, the storage requirement is estimated to about 3 lakh MT. The storage capacity presently available is about 1 lakh MT leaving a gap of 2 lakh MT.
- Apart from the Department of Horticulture's cold storage of 250 tonnes capacity at Hassan & the KSCMF cold storage of 2,500 tonnes, 9 more cold storages with a cumulative capacity of 64,320 tonnes are in the private sector operated by Jalandhar based potato traders. These cold storages are mainly used for storing potato seeds. The cumulative cold storage capacity available in the district is about 0.67 lakh tonnes.

2.2.1.3 Assessment of credit potential for the financial year 2022-23: (₹ lakh)

The agency-wise GLC details are provided in Annexure II.

S. No.	Activity	Unit	Unit Cost	Phy. Units	Fin. Outlay	Bank Loan
1	Cold Storage(4000 MT)	No.	400.00	120	48000.00	36000.00
2	Marketing Infrastructure	No.	20.00	400	8000.00	6000.00
3	Godowns(1000MT)	No.	60.00	120	7200.00	5400.00
	Total				63200.00	47400.00

The block wise and activity –wise physical and financial projections are given in Annexure I.

2.2.1.4 Critical intervention required for creating a definitive impact:

- Most godowns owned by PACS in the district are old and cannot be WDRA accredited. There is an urgent need to renovate godowns or demolish old and dilapidated godowns and ensure that these are WDRA compliant. This would pave the way for financing against NWRs by PACS/Banks.
- Threshing yards needs to be created as farmers are using roads for threshing purpose. In the absence of the same, it is not only unhygienic but also results in losses for the farmers.

2.2.1.5 Suggested action points:

- Department of Agricultural Marketing, GoK needs to promote 'Agmark' grading of agricultural produce to ensure better price & introduce e-tendering system in all APMCs.
- There is a need for creation of new agri. markets, certification/ standardization centres and other post-harvest facilities near the major production centres.
- Department of Horticulture, Government of Karnataka needs to create new cold storages, renovate existing cold storages, develop cold chains / cold chambers, etc.
- All the APMCS and warehouses of the district have to be brought under Unified Marketing Platform initiated by Government of Karnataka on a priority basis.
- Farmers need to be educated about the benefits of scientific storage facilities.

2.2.1.6 Other related matters:

- There are no organized marketing facilities for fruits, vegetables and flowers produced and facilities like cold storage units with refrigerated vans, grading, packing and refrigerated transport are lacking. All the regulated markets /APMCs in the district need repairs and modernisation. Power is a critical factor for the establishment of cold storages.

2.2.2: LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT

2.2.2.1. Introduction: The soil in Hassan district is red loamy, red silty clayey, mixed soil and black soil. The district receives an average rainfall of 1010 mm to 1400 mm annually. The highest rainfall occurs in Sakleshpur taluk and lowest in Arsikere taluk. Of the Net Cropped Area (NCA) of 3.45 lakh ha, only 27% is under irrigation and balance 73% is rain fed in the district. Hence there is immense potential for land development activities. 7 % (around 45000 ha) of the geographical area has been classified as wasteland and requires action for reclamation for agricultural/forestry use. Around 4.00 lakh ha in the district requires soil conservation measures for controlling soil erosion caused by rainfall. About 60,000 ha of the command area of Yagachi irrigation project require OFD works. Area available for watershed development (area to be still treated) is estimated at 0.87 lakh ha. At least 20-25% of the area under plantation crops require fencing (around 20,000 ha). Construction of small farm ponds would help farmers to conserve rainwater and use it for agricultural operations.

The credit flow for the sub-sector for 2018-19, 2019-20 is not separately available and for 2020-21 stood at ₹ 7673.30 lakh. DCP target for the sector is fixed at ₹33,813.00 lakh.

2.2.2.2. Infrastructure and linkage support available, planned and gaps:

- The Watershed department of the state government provides extension support and implements various watershed development programmes in the district.
- Western Ghats Development Programme is implemented in four blocks of the district i.e., Alur, Belur, Hassan & Sakaleshapura. Emphasis is given for soil conservation & afforestation.
- Adequate earth moving equipment's are available on lease/ rental basis. A sufficient number of technically qualified persons are available for setting up of power fences.
- KVK is providing training, demonstration and extension services for watershed activities.
- OFD works to be taken up by the farmers in the command area, largely depend on the technical guidance provided by the CADA, which needs to be strengthened.

2.2.2.3. Assessment of credit potential for the financial year 2022-23 : (₹ lakh)

S. No.	Activity	Unit	Unit Cost	Phy. Units	Fin. Outlay	Bank Loan
1	Land Reclamation of Alkaline Soils	ha	0.40	950	380.00	304.00
2	Farm Ponds (20mX20mX3m)	No.	1.00	8100	8100.00	6480.00
3	Land Development activities (Soil conservation, land levelling, bunding etc.)	ha	1.00	11700	11700.00	9360.00
4	Water Management	ha	0.30	9400	2820.00	2256.00
5	OFD works/CADA	ha	0.80	6000	4800.00	3840.00
6	Electrical Fencing	ha	0.40	19600	7840.00	6272.00
	Total				35640.00	28512.00

Block wise and activity wise exploitable credit for the year 2022-23 is 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 intervention required for creating a definitive impact:

- There is a need to promote integrated farming system covering agriculture and allied activities simultaneously as a risk mitigation mechanism against the failure of rains.
- Line departments should construct water harvesting structures wherever feasible to improve the water table.
- Conducting regular awareness programmes for farmers as well as bankers on the need for soil conservation measures required to protect the fertility of the soil.

2.2.2.5 Suggested action points:

- Participatory approach involving NGOs in 'land development on watershed basis' needs to be encouraged and strengthened.
- Producer groups typically comprising organic farmers need to be encouraged & set-up.
- Watershed development requires a holistic and coordinated approach involving all the disciplines such as soil science, horticulture, social forestry, irrigation, etc.

2.2.2.6 Other related matters:

- Government should take steps for converting garbage into bio-organic manure on a large scale in collaboration with industries NGOs etc.

NABARD Wadi Project – Boon to Tribals

During 2018 NABARD had started implementing Wadi project in 334 acres of six villages of Hassan and Arsikere Taluks covering 436 ST families out of which 72 are landless. The tribal farmers having degraded lands were supported for developing one acre of mango orchard and few Agro-forestry species as the border crops. Since the fruit bearing trees takes four to five years to give any return, the farmers were assisted to take up inter cropping with vegetables and other short duration crops in the interim period. For the marketing of the agricultural and horticultural produces of the farmers, a Farmer Producer Organization in the same area has been promoted which takes care of the marketing and related activities so that the farmers get the best price for their produces. The tree plantation and other measures for soil and water conservation has resulted in increase in the water table in the villages and the croplands have become more productive. Because of increased areas under vegetable cultivation, nutritional levels also increased among the WADI farmers as well as their neighbours. Availability of fodder and fuelwood increased and also made the life of women easier. The project is being implemented with full cooperation of various line departments like Agriculture, Horticulture, Health, Veterinary, NRLM as also TRIFED and Coffee Board fulfilling its main objective of holistic development of the area and its ST residents. In the three years of its implementation, the project has changed the lives of its beneficiaries for the better in an enormous manner. NABARD has recently tied up with TRIFED and Coffee Board for processing and value addition of the farm produce. It is a matter of pride for NABARD for implementing the project and touching the lives of people in such a significant manner.

2.2.3: AGRICULTURAL INFRASTRUCTURE – OTHERS

2.2.3.1. Introduction: Seed, pesticide and fertilizer are the three critical inputs for improving the production and productivity of the crops. Seed is the basic and most critical input for sustainable agriculture and response of all other inputs depends on the quality of seeds. Better seed replacement coupled with high quality seeds can improve productivity. Farmers in the district depend hugely on chemical fertilizers not only because of lack of awareness but also because of the non-availability of vermicompost. Farmers need to lessen

their dependence on chemical fertilizers and adopt other organic manures. About 3,500 ha is under organic farming in the district. An Organic Producers Federation consisting of farmers from 39 organic clusters in Hassan and Kodagu districts has been registered and functioning of this federation is expected to give push to the establishment of vermicomposting units on a large scale.

Credit flow under the sector is not separately available.

2.2.3.2 Infrastructure and linkage support available, planned and gaps:

- Certified seeds are supplied by 296 licensed seed dealers including 38 government agencies (RSKs). There are 338 pesticide dealers.
- Special outlets for marketing local organic produce have come up in the district.
- Bio fertilisers /pesticides are being produced by select farmers.

2.2.3.3 Assessment of credit potential for the financial year 2022-23: (₹ lakh)

S. No.	Activity	Unit	Unit Cost	Phy. Units	Fin. Outlay	Bank Loan
1	Bio-pesticides/fertilisers Unit	No.	6	6	1200.00	1080.00
2	Vermi hatchery 320 TPA	No.	4	7	31.50	28.35
3	Vermicompost	No.	2800	1850	370.00	333.00
	Total				1601.50	1441.35

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:

- The waste generated in regulated markets and market yards, shanties, etc., can be composted along with farm wastes like paddy straw, etc.
- On-farm and off-farm bio-waste sources can help in improving soil quality and consequently have a positive impact on production and productivity.

2.2.3.5 Suggested action points:

- Awareness creation needs to be done by Agriculture department for taking up commercial production of organic inputs viz., bio fertilizer, vermicompost/vermi hatcheries and compost from vegetable and fruits, etc. by farmer's association like PACS, Producer Societies, etc.
- Organic cultivation should be promoted on a massive scale.

2.3: ANCILLARY ACTIVITIES

2.3.1. FOOD AND AGRO PROCESSING

2.3.1.1. Introduction

Agro-processing industries facilitate farmers in realizing better prices and creating employment opportunities. It can effectively address concerns on food security and food inflation to a large extent. Food processing also acts as an enabling factor for crop diversification. Together, it has vast scope in Hassan district as the district is a major producer of food grains, pulses, oilseeds, fruits, vegetables, Sugarcane plantation crops, as also Milk. The important agro industries in the district are Rice mills, Flour mills and Oil extraction plants. Besides 2 Sugar factories there are 1,596 agro processing units under small enterprises, with a total investment of about ₹ 200.00 crore.

The crop-wise, activity-wise details of existing post-harvest agro-processing units are as under:

Crop	Activity	Blocks where activities are concentrated (nos)	No. of existing units	Capacity of the per unit (MTs)
Food grains, Pulses	Flour mills	8	988	1200 MTs/ annum
	Rice Mills	8	164	20 MTs/day
	Oil Mills	2	46	3 MTs/day
	Animal Feed – Cattle Feed	5	36	250 MTs/day
	Poultry Feed	7	44	10 MTs/day
Sugarcane	Sugar factories	1	1	1350 MTs/day
	Jiggery units (seasonal)	2	36	3 MTs/day
Other crops	M & A Plants – Patchouli	1	1	2 Ltrs/ day

3.1.2 Infrastructure and linkage support available, planned and gaps:

- The district is strategically located halfway between Bengaluru and Mangaluru and has excellent road and railway connectivity with other states.
- The agrarian nature of the economy and dominant dairy activities coupled with the strategic advantage and infrastructure mentioned above makes it a potential area for growth in food and agro- processing industry.
- Ministry of Food Processing Industries (MoFPI), in partnership with the State/ UT Governments, has launched an all India Centrally Sponsored PM Formalisation of Micro food processing Enterprises Scheme (PM FME Scheme) for providing financial, technical and business support for upgradation of existing micro food processing enterprises.
- During the FY 2021-22, NABARD has supported in formation of 3 new FPOs on Horticulture and Agro Forestry. This will boost the agro/food processing sector which will create a demand for setting up of new medium and small food processing units.
- In Hassan Coconut has been identified under the “One District One Product” Scheme which will further boost up the agro processing industry.
- Both sectors have a long and fragmented supply chain, which is a critical bottleneck in the growth of the sector. Lack of supply of quality power, water and other related infrastructure, access to credit for farmers as well as to small and medium food processors are other key issues.
- The district also does not have adequate cold storages or cold chain infrastructure, which are required for growth of the sector.

2.3.1.3 Assessment of credit potential for the financial year 2022-23

There is substantial potential for setting up food and agro-processing units in the district such as Idli Rava batter, desiccated Coconut powder, Vermicelli, canning of Tender Coconut, dehydrated vegetables, Ragi malt, Ragi based weaning food, fruit juice/pulp/Tomato ketchup, Corn flakes, vegetable processing, flour mill and destoner, Papad/pickles, bakery units, Coffee huller, Coffee roasting/grinding, Pepper processing, milk and dairy products to name a few.

(₹ lakh)

S.No.	Activity	Unit Cost	Phy. Units	Fin. Outlay	Bank loan
	Working Capital				
	Agro Processing	2.50			2470.00
	Investment Credit				
1	Mini Flour Mill	4.00	43	107.50	86.00
2	Mini Rice Mill-	9.00	33	115.50	92.40

S.No.	Activity	Unit Cost	Phy. Units	Fin. Outlay	Bank loan
3	Rice Bran oil/Ragi Powder/coconut powder making/coconut based products	8.00	170	680.00	544.00
4	Maize/Ragi Processing. Cattle/Poultry feed Manufacturing	5.00	56	504.00	403.20
5	Fruits and Vegetable Processing units	3.50	60	480.00	384.00
6	Banana/Potato chips manufacturing unit	2.00	12	60.00	48.00
7	Masala/sambar Powder	13.00	450	1575.00	1260.00
8	Papad making units	35.00	140	280.00	224.00
9	Bakery Units	10.00	150	1950.00	1560.00
10	Coffee Huller	10.00	35	1225.00	980.00
11	Coffee roasting/grinding	16.00	110	1100.00	880.00
12	Pepper Processing	20.00	40	400.00	320.00
13	Milk/Dairy Products	2.50	255	4080.00	3264.00
14	Meat Processing	3.50	10	200.00	160.00
	Sub Total (Investment Credit)	4.00		12757.00	10205.60
	Agro and Food Processing Total (WC+IC)			15227.00	12675.60

The block wise and activity –wise physical and financial projections are given in Annexure I.

2.3.1.4 Critical interventions required for creating a definitive impact:

- The post-harvest losses, especially under horticultural crops are very high, estimated at about 25 to 30%. The value addition in the sector is very essential.
- Access to credit for farmers as well as small and medium food processors is another key issue. Over 75% rely on informal credit at very high interest rates leading to increase in the cost of production affecting competitiveness.
- Government has announced a special package for food and agro processing industries under COVID-19 package. Bankers should take pro-active steps for successful implementation of the programme.
- Steps need to be taken to ensure adequate power, water and other related infrastructure.

2.3.1.5 Suggested Action Points:

- Cluster approach should be followed for development of this sector.
- SHGs and SHG federations may be assisted in making traditional foods as per standardized norms, with proper training and financial back up, which can be ensured by institutions providing technology and the banks which can establish credit linkages.

2.3.2: AGRI. ANCILLARY ACTIVITIES –OTHERS

2.3.2.1. Introduction: Loans to SHGs and JLGs, overdrafts under Jan Dhan accounts, loans given for prepaying non-institutional lenders, loans for on lending for agriculture purpose etc. are some of the activities coming under the above head. Ancillary activities under farm credit cover (i) Loans up to ₹ 5 crores to cooperative societies of farmers for disposing off the produce of the members. (ii) Loans for setting up of Agri clinics and Agri business centers (ACABC) (iii) Bank loans to Primary Agricultural Credit Societies(PACS), Farmers' Service Societies and Large-sized Adivasi Multipurpose Societies for on lending to agriculture (iv) Loans sanctioned by banks to MFIs for on-lending to agriculture sector.

2.3.2.2 Infrastructure and linkage support available, planned and gaps:

- The district is in the forefront of SHG and financial inclusion movement and is ranked

among the top districts in the state for its achievements on these fronts.

- A database of agriculture professionals needs to be created. Awareness needs to be created for schemes like ACABC.
- Dedicated NGOs are required to organise group of farmers into FPOs.

2.3.2.3 Assessment of credit potential for the financial year 2022-23: (₹ lakh)

S. No.	Activity	Unit	Unit Cost	Phy. Units	Fin. Outlay	Bank Loan
1	PMJDY	No.	0.10	12500	1250.00	1250.00
2	SHGs	No.	3.00	9600	28800.00	28800.00
3	JLGs	No.	1.50	2600	3900.00	3900.00
4	Loans to prepay non institutional lenders	No.	1.00	920	920.00	920.00
5	ACABC	No.	20.00	10	200.00	160.00
6	Loans to FPOs/PACS		20.00	5	100.00	80.00
	Total				35170.00	35110.00

The block wise and activity –wise physical and financial projections are given in Annexure I. The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF.

2.3.2.4 Critical intervention required for creating a definitive impact:

- Government departments may highlight commercial potentialities and viabilities of different activities which can be taken up by the unemployed youth in the district.
- Banks and departments may encourage agriculture graduates to set up ACABCs to provide last mile services to farmers.

2.3.2.5 Suggested action points:

- JLG promotion and credit linkage need 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.
- Each rural bank branch should aim for a self-set annual target of forming/linking at least 30 SHGs/branch and should lend to 10 JLGs/branch.

CHAPTER 3

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

3.1. Introduction

The Micro Small and Medium Enterprises (MSMEs) sector is a major contributor to the socio-economic development of the country. The sector contributes immensely with respect to entrepreneurship development especially in semi-urban and rural areas of India. Micro, Small & Medium Enterprises (MSMEs) form an important and growing segment of Karnataka's industrial sector. As per the 'Micro, Small and Medium Enterprises Development Act, 2006 (27 of 2006) amendment with effect from 1 June 2020, the criteria for classification of micro, small and medium enterprises, has been as under:

- (i) a micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees.
- (ii) a small enterprise, where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees.
- (iii) a medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

Bank loans to MSME are eligible to be classified under priority sector. GoI introduced **Udyam Registration**/Acknowledgement of MSME Enterprises from 2020 which can be generated by the entrepreneur through <https://udgamregistration.gov.in> and does not require any signature. **Industrial Policy 2020-21** was introduced by GoK which is effective since 13.08.2020. GoK had introduced the **Kalpavruksha Kayaka Yojane (KKY)** which is effective since 12.10.2020.

The GLC under the sector during the past three years was ₹51953.55 lakh , ₹40910.89 lakh and ₹84144.84 lakh . The GLC included the agro processing activities and activities which are now classified under 'Agriculture' in the priority sector guidelines of the RBI. MSME sector has seen a positive growth with banks financing for various micro, small and medium units in the district.

3.2 Infrastructure and linkage support available, planned and gaps

- Hassan district has a huge potential for development of industries because of its strategic location; proximity to state capital Bengaluru and heritage city Mysuru. It is well connected to Bengaluru airport and Mangaluru port. The district has good road and rail network connecting Bengaluru, Mysuru and Mangaluru.
- The district is having 5 engineering colleges, 6 polytechnics and 48 ITIs which can provide technical manpower to industries. The district has many skill development training institutes such as Vijaya Bank Self Employment Training Institute and training institutes supported by handloom department.
- Inadequate and erratic power supply, lack of entrepreneurship, skills and awareness are the major factors for lack of industrialization of the district.

3.3 Assessment of potential for the financial year 2022-23: (□ lakh)

S.No.	Sector	No. of units	Unit cost	Financial Outlay	Bank Loan
A	Term Loans				
1	Micro Enterprises	7300	40.00	292000.00	233600.00
2	Small Enterprises	120	130.00	15600.00	12480.00
3	Medium Enterprises	9	1000.00	9000.00	7200.00
	Sub total TL			316600	253280
B	Working Capital				

S.No.	Sector	No. of units	Unit cost	Financial Outlay	Bank Loan
1	Micro Enterprises	3250			37000.00
2	Small Enterprises	688			2750.00
3	Medium Enterprises	425			1700.00
	Sub Total WC				41450.00
	Total (TL + WC)			316600	294730.00

The block wise and activity –wise physical and financial projections are given in Annexure I.

3.4. Critical Interventions required for creating a definitive impact

- Lack of expertise and technical manpower in banks is a constraint for meeting the credit requirements of MSME.
- Working capital is critical for the small enterprises. Banks need to extend adequate working capital for small scale enterprises.

3.5 Suggested action points

- Under Standup India programme of Govt. of India each bank branch is expected to finance at least one SC/ST or one-woman borrower. MUDRA yojana is another focus programme of GOI which bankers have to implement.
- Training on MSME and related topics may be provided to Bankers for enhancing knowledge base of the bankers on assessment of projects under MSME.
- There is a need for sensitizing bankers about the Credit Guarantee Schemes of CGTMSE and National Credit Guarantee Trustee Company Ltd. (NCGTCL).

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

CHAPTER - 4

CREDIT POTENTIAL FOR EXPORT, EDUCATION and HOUSING

4.1 CREDIT POTENTIAL FOR EXPORT CREDIT

4.1.1. Introduction

Plantation crops like coffee, cardamom and pepper which have export potential are cultivated in Malnad area of the district viz. Sakleshpur, part of Alur and Belur. Hassan district is covered under Agri Export Zone for production and export of Gherkins. M/s Bharathi Associates, a gherkin export unit established in Hassan, is procuring the crop under “Contract Farming”. Three Export-oriented units manufacturing Bed linens, Readymade Garment, Leather Garments, Fashion Goods and Knitted garments are working out of the SEZ textile zone. Advances made by banks under ‘Export Credit’ up to sanctioned limit of ₹ 25 crore per borrower (for units having turnover up to ₹ 100 crore) have been brought under the ambit of the Priority Sector as per the revised guidelines issued by the RBI.

4.1.2 Infrastructure and linkage support - available, planned and gaps:

- To give a fillip to the exports sector, Government of India have given various incentives, rationalized the procedures and provided tax benefits from time to time. Now only three documents viz. Bill of Lading/ Airway Bill, Commercial Invoice cum Packing List, Shipping Bill/ Bill of Export are required to avail Export Credit.
- RBI has introduced the ‘**Gold Card Scheme**’ for exporters whereby all creditworthy exporters would be eligible for issue of Gold Card by SCBs ensuring quick processing, favourable rates of interest, sanction of 'in-principle' limits for 3 years with a provision for stand-by limit of 20 %, preference in grant of packing credit in foreign currency; waiver of collaterals and exemption from ECGC guarantee schemes, etc.
- The specific incentives & concessions given by Government of Karnataka to promote more exports include exemption from entry tax, refund of certification charges, support for creation of export infrastructure, market development assistance among others.
- Karnataka has a dedicated nodal agency for promotion of export viz., Visvesvaraya Trade Promotion Trade Centre (VTPC). In addition to compiling data on the state's exports, VTPC conducts various capacity building programmes and also provides services for market intelligence, export documentation, finance, etc.

4.1.3 Assessment of credit potential for the financial year 2022-23: (₹ lakh)

S. No.	Activity	Unit (No./Area)	Physical Units	Average Unit Cost	Financial Outlay	Bank Loan
1	Pre-shipment Export Credit	No.	1	1000.00	1000.00	800.00
2	Post-shipment Export Credit	No.	1	1000.00	1000.00	800.00
TOTAL					2000.00	1600.00

The block wise and activity –wise physical and financial projections are given in Annexure I.

4.1.4. Critical interventions required for creating a definitive impact:

- The exportable products are shipped from Mangalore Port. The NH road from Hassan to Mangalore is damaged thereby mounting excess transportation charges on the goods.
- Erratic Power Supply - availability of round the clock power supply needs to be ensured.
- Several road shows to be organized by focusing on the scope available in the district under various sectors for export.
- Banks should come forward for financing the export sector.

4.1.5. Suggested action points:

- Lack of forex branches in the district and the operation handling outside district makes the credit access difficult for the exporter. Hence, specialised branches dealing with foreign exchange and export related matters need to be opened.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.

4.2 CREDIT POTENTIAL FOR EDUCATION

4.2.1 Introduction: The essence of human resource development is education, which plays a significant and remedial role in balancing the socio-economic framework of the country along with providing empowerment. Investment in education is an investment in human capital. Therefore, national and state level policies are framed to ensure that this basic need of the population is met through appropriate public and private sector initiatives. As per 2011 census, literacy rate of the district is 76.07% overall. Male literacy rate is 83.64% and female 68.60% which compares favourably with the state percentage of 75.40% (overall), male 82.50% and female 68.10%. Loans to individuals for educational purposes including vocational courses up to ₹ 10 lakh irrespective of the sanctioned amount and ₹ 20 lakh for studies abroad, are considered as financed under priority sector.

The credit flow during the last three years ended 2020-21 was ₹ 1,415.87 lakh, ₹ 1,929.76 lakh and ₹ 7,619.00 lakh respectively. The DCP target for the FY 2021-22 is ₹ 15,000 lakh.

4.2.2 Infrastructure and linkage support available, planned and gaps:

- The district has 1286 lower primary schools, 2619 Primary Schools, 1333 Higher Primary Schools, 569 High Schools.
- There are 171 Pre-University Colleges, 29 General Degree Colleges, 1 allopathic medical college, two medical colleges in Indian system of medicines, one dental college, 5 engineering colleges, 4 polytechnics, 33 degree colleges.
- Around 65,000 students are studying in schools and colleges in the district. A vast network of educational infrastructure provides good potential and demand for educational loans.
- Ministry of Human Resources Department (MoHRD), Government of India, offers national as well as external scholarships – merit-based, need-based, student-specific, and college-specific.

4.2.3 Assessment of credit potential for the financial year 2022-23: (₹ lakh)

S. No.	Activity	Unit (No./Area)	Unit Cost	Physical Units	Financial Outlay	Bank Loan
1	Education loan	No.	5.00	2900	21500.00	13050.00

Based on the ground level facts, the potential for the sector is assessed at ₹ 13,050 lakh. The block wise and activity –wise physical and financial projections are given in Annexure I.

4.2.4. Critical interventions required to create a definitive impact:

- Banks need to conduct awareness/sensitization programmes at the start of the academic season to enable students avail the facility. 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:

- There is a need to spread awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections.
- Banks have to lend to this sector due to growing Non-Performing Assets

4.3 CREDIT POTENTIAL FOR HOUSING

4.3.1. Introduction: Housing sector has the potential to create substantial job opportunities as well as give a fillip to other sectors of the economy. In the Union Budget-2015, an allocation of ₹ 22,407 crore was made for housing development in the country to realize the aim of 'Housing for All by 2022'. Accordingly, Government of India also launched a new initiative under Pradhan Mantri Awaas Yojana (PMAY) to provide housing for all by 2022.

The credit flow for the sector during the last three years ended 2020-21 was ₹ 6,800.00 lakh, ₹ 6,857.96 lakh and ₹ 29,360.00 lakh respectively. DCP target under the sector is fixed at ₹73,000 lakh which is on the higher side.

4.3.2 Infrastructure and linkage support available, planned and gaps:

- As per 2011 census there are 6.29 lakh houses in the district of which 4.33 lakh (69%) have electricity connection and drinking water facility.
- During the year 2019-20, around 2983, 734, 152, 211, 49 and 73 houses have been constructed under the Basava Housing Scheme, B R Ambedkar Nivas Scheme, PMAY(Grameen)Housing Scheme, PMAY (Urban) Housing Scheme and Vajpayee Urban Housing Scheme respectively.
- Under PMAY affordable housing is to be provided for the urban and rural poor. The scheme is converged with other schemes to ensure that houses have toilets, electricity connection, LPG connection, access to drinking water and Jan Dhan Banking facilities.

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

S. No.	Activity	Unit (No./Area)	Unit Cost	Physical Units	Financial Outlay	Bank Loan
1	Construction of New House	No.	25.00	400	27500.00	21380.00
2	Renovation	No	6.00	6900	42000.00	37800.00
	Total				69500.00	59180.00

The block wise and activity –wise physical and financial projections are given in Annexure I.

4.3.4 Critical interventions required to create a definitive impact:

- Institutional reforms in land acquisition, simplified approval process/rationalized taxations may be brought expeditiously for making available affordable houses to all by 2022.
- Capacity building training programmes for rural youth as masons, electricians and other artisans are required.

4.3.5 Suggested Action points:

- Bankers have a great opportunity to lend to the affordable housing segment as reduction in interest rates in combination with credit linked subsidy scheme (PMAY). Adequate publicity needs to be given to this important fact.

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

CHAPTER 5

CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1. Infrastructure – Public Investments

5.1.1. Introduction:

Infrastructure primarily means the basic facilities, services and installations needed for a community or society. Infrastructure could mean both physical (which can be quantified like road, irrigation etc.) and social (which is difficult to quantify like health, education etc.). Rural Infrastructure has both the components of infrastructure. It mainly includes irrigation structures for agriculture, rural roads, bridges, water supply, sanitation, rural energy, education, and health and communication systems. The development of any region is directly proportional to the infrastructure index. Hence, it has been NABARD's endeavour to supplement the GoI's effort in augmenting the rural infrastructure through Rural Infrastructure Development Fund (RIDF) since 1995-96. The GoI created the Rural Infrastructure Development Fund in 1995-96 under the aegis of NABARD with the objective of giving low-cost fund support to State Governments and State-Owned Corporations for quick completion of ongoing projects relating to medium and minor irrigation, soil conservation, watershed management and other forms of rural infrastructure. The assistance under RIDF now covers 37 activities under Agriculture, Social and Rural connectivity sectors.

The Hon'ble Union Finance Minister, during his Budget Speech 2016-17 had announced the creation of a dedicated Long Term Irrigation Fund (LTIF) in NABARD with an initial corpus of ₹ 20,000 Crore for fast-track implementation of incomplete major and medium irrigation projects under AIBP and also two national projects. Five projects in the State viz., (i) Upper Tunga Irrigation Project, (ii) Bhima LIS, (iii) Karanja Project, (iv) Sri Rameswar Irrigation Project and (v) NLBC System Project are covered under Long Term Irrigation Fund (LTIF)

5.1.2. Infrastructure indicators:

Basic indicators are furnished below to assess the comparative status of the development of infrastructure in the district vis-a-vis the State Average. The indicators are categorised under 10 major heads and each component is graded as 'A+' (100% and above), 'A' (Between 85% - 99.9%), 'B' (70%- 84.9%), 'C' (50%-69.9%), & 'D' (less than 50%), depending upon the district's position vis-a-vis State level which is represented below:

S. No	Indicators	Karnataka	District	Rating
1	Electricity			
a.	Proportion of electrified villages including hamlets	99.86%	100	A+
b.	% of rural households having access to electricity	86.72%	95	A
2	Transportation			
a.	Road length in Km per 1000 sq. km – 2017-18	1599.11	2187	A+
b.	No. of transport vehicles (registered vehicles of all types) per 1000 SQ. KM. as on 31.03.2018	106771	20736	D
c.	Proportion of villages having access to all weather roads, 2018	65	67.64	A+
3	Irrigation			
a.	% of net area irrigated to net sown area, 2017-18	32.41	17.04	C
b.	% of net area irrigated through groundwater (wells, borewells etc.)	54.67	53.23	A
c.	% of net area irrigated through surface water (canal, tank, LIS, Others)	45.33	46.22	A+

d.	No. of borewells per 100 ha of cropped area	11.23	10.98	A
4	Communication			
a.	No. of telephones per hundred population, 2015	110.63	2.97	D
b.	Population served per post office as on 31.03.2018	6323	4280	A+
c.	Average area served per post office (Sq. Km) as on 31.03.2018	19.87	15.96	A+
5	Education			
a.	Literacy Rate, 2011 (%)	75.40	76.07	A+
b.	Literacy Rate-Male (%)	82.50	83.64	A+
c.	Literacy Rate-Female (%)	68.10	68.60	A+
d.	No. of Primary schools per lakh population, as on 31.03.2018	101	150	A+
e.	No. of High schools and Pre-University Colleges (PUCs) per lakh population 2016-17	34.00	39	A+
g.	No. of pupil per teacher (1 to 10 std.)	23	17	A+
i.	No. of degree and professional colleges per 1 lakh population as on 31.03.2018	2.38	2.42	A+
6	Health			
a.	Crude Birth Rate (per 1000 persons),2016	17.60	15.23	A+
b.	Crude Death Rate (per 1000 persons), 2014	6.70	6.7	A+
c.	Maternal Mortality Rate (MMR) per 1 lakh live births	108	74	A+
d.	Infant Mortality rate (IMR) per 1000 live births 2014	24	17	A+
e.	Life expectancy at birth (District as a whole)		68.2	
	Male	69	Break up not available	
	Female	73.5		
f.	Family Welfare Sub centres/ primary health centres/ primary health units per 1 lakh population	19.35	8.5	D
g.	No. of dispensaries and hospitals per lakh population	29.73	24.10	B
h.	No. of doctors per thousand population	1.72	2.50	A+
i.	No. of beds (in Govt. Hospitals) per 1000 population	1.08	1.77	A+
7	Water Supply			
	% of Habitations having drinking water facility of 50 or more LPCD	55.14	40.11	B
8	Agriculture Markets			
	No of agriculture markets per 100 sq. km	0.500	0.03	D
9	Poverty			
	% of families (rural) below poverty line	37.5	15.7	A+
10	Agriculture Marketing			
	Regulated markets and sub-markets/ lakh population,2018	0.84	1.24	A+

Sources :(a) Karnataka at a glance 2016-17 and 2017-18 ;(b) Economic Survey 2017-18; (c) Minor Irrigation Census 2013-14 (d) Niti Aayog State Reports, Rural Health Statistics, GOI - 2015(e) Hassan District at a glance 2016-17 and 2017-18

If the comparative status of the development of infrastructure in the district vis-a-vis the State average is assessed the district is better or equal to the state average in almost all the indicators except for the number of motor vehicles per 1000 sq. km, % of net irrigated area to net sown area, % of net area irrigated through ground water, in water supply to habitations, availability of health centres, Agriculture Markets and in number of telephones.

5.1.3. RIDF Projects in Karnataka

Projects have been sanctioned to the Govt. of Karnataka under various RIDF tranches covering Irrigation projects, Flood Protection Works, Ground Water Recharge Structures, Roads, Bridges, Godowns, Rural Markets, Primary Schools, Secondary Schools, First Grade colleges, ITIs, Polytechnic Colleges, Backward Classes Hostels, Morarji Desai Residential Schools, Anganwadi Centres, Primary Health Centres, Watershed development, Village Knowledge Centres, Rural Service Centres, Sericulture and Fish Jetties. Sector-wise details of support extended by NABARD to the State Government under RIDF as on 31 March 2021 are as under:

5.1.4. RIDF Projects in the district:

Details of projects (Tranche I-XXVI) completed in the district are as under: (₹ lakh)

Sr.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	421	409	9,950.24	9,477.98	8,738.98	21117.79 ha of land
2	Raitha Samparka Kendras	9	9	359.00	341.05	333.26	
3	Animal Husbandary Projects	120	61	3,097.83	2,943.02	2,093.35	852 villages
4	Godown	5	5	530.76	501.08	498.56	15500 MT capacity
5	Rural Markets	65	62	1,738.49	1,632.66	1,588.03	855 villages
6	Ground water Recharge	94	94	224.33	190.68	182.74	534 ha of land
7	Watershed Projects	15	15	3,840.00	3,071.97	2,451.36	10000 ha of land
8	Horticulture projects	1	0	334.00	317.30	0.00	
9	Drinking water project	1	0	2,998.17	2,548.44	1,228.35	
10	Anganwadi	345	222	2,075.69	1,766.96	1,100.26	210 villages
11	Infrastructure for Rural Education	700	560	13,116.77	11,164.69	9,089.15	2.79 lakh population
12	Public Health Institutions	20	10	3,782.24	3,219.62	2,279.25	150 villages

13	Rural Service Centres	11	11	181.50	154.22	154.22	
14	Roads	582	537	27,656.65	22,630.93	21,589.06	2291.50 km
15	Bridges	27	21	1,102.85	901.24	778.73	551.53 mtr
	Total	2416	2016	70,988.52	60,861.84	52,105.30	

The RIDF assistance has helped the state in bringing in more than 21117.79 ha of land under irrigation, creating more than 2291.50 km of road length and 551.53 M of bridge length besides creation of education and social infrastructure in rural areas.

5.1.5. Critically Important Projects for consideration under RIDF: All the line departments need to make an assessment of the critical infrastructure required pertaining to their respective department.

S.No.	Project name and location	Nature of project	Expected benefit in production / productivity, Farmers income, market linkage, value addition	Phy. Units	Total Fin. Outlay	Time required to complete (months)
1	Major Irrigation Dept : Canal improvements in BNT approach and Exit LIS Schemes, Channarayapa tna taluk	Concrete lining to the canal	Restoring the original water carrying capacity and irrigation potential bringing additional cropped area under irrigation leading to increased cropping intensity, production and productivity. More than 52 villages will benefit from this scheme	2 nos (right canl and left canal of total 48 km lenth)	1000.00	12 months
2	Major Irrigation Dep : Canal improvements in Hirisave - Shravanabelag ola DWS Scheme , Channarayapa tna taluk	Concrete lining to the canal	Restoring the original water carrying capacity and irrigation potential bringing additional cropped area under irrigation leading to increased cropping intensity, production and productivity. More than 22 villages will benefit from this scheme	1 no. (one main canal of 12.00 kms)	800.00	9 months
3	Dept of Agriculture : Micro Irrigation	Distributio n of micro Irrigation Projects	Efficient use of water for crop production by irrigating the crops at critical stages using sprinkler units to get better yield. Benefits will reach out to 1725	1725 nos.	300	6 months

S.No.	Project name and location	Nature of project	Expected benefit in production / productivity, Farmers income, market linkage, value addition	Phy. Units	Total Fin. Outlay	Time required to complete (months)
			SF/MF in Hassan district			
4	Fisheries Dept : Hassan taluk	Construction of modern Fish Markets in 7 taluks of Hassan district	Provide marketing facility & provide an impetus for development of fishery sector in the district.	7	210.00	12 mths.

5.2: SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT

5.2.1. Introduction:

Presently transport, energy, water and sanitation, communication, social and commercial infrastructure sectors qualify for infrastructure lending by banks. Educational institutions (capital stock) and hospitals (capital stock) are covered under social infrastructure. During the last decade private investment in social infrastructure has increased due to the thrust given for infrastructure development by Government of India through private sector participation. As per the revised Priority Sector guidelines, bank loans up to ₹ 5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres will be classified as priority sector. As per RBI definition, Tier II to Tier VI centres are those centres having population below 1 lakh as per census 2001.

Separate data regarding ground level credit flow to this sector is not available as they are reported under the head “OPS”.

5.2.2. Infrastructure and linkage support available, planned and gaps

Community led sanitation, public private partnership in drinking water supply, improvement of water quality supplied to household, cost effective health solutions etc., are some of the areas which banks can consider financing.

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

Activity	Unit cost	Phy Units	TFO	BL
Educational institutions	300.00	8	4000.00	3200.00
Sanitary/drinking water facilities	0.500	380	760.00	684.00
Health Care facilities	150.00	8	1600.00	1280.00
Total			6360.00	5164.00

The block wise and activity –wise physical and financial projections are given in Annexure I.

5.2.4. Critical intervention required for creating a definitive impact

- Affordable health care and education can be provided only if the cost of land is subsidized by the Government.
- The state Government could consider providing incentives to qualified people for purchase of land at below market rates for establishing educational institutions and health care facilities.

5.2.5 Suggested Action points

- Primary Health Centres should tie-up with quality hospitals in urban centres/metros for getting advice on treatment over tele-medicine infrastructure. This would resolve the issue of non-availability of quality doctors in local health centres.
- Tie-up with corporates for using CSR funds for improving infrastructure in schools/colleges and health centres as well as creating sanitary facilities will augment development of social infrastructure.

5.3 RENEWABLE ENERGY

5.3.1. Introduction

Renewable Energy (RE) is the energy that comes from resources which are naturally replenished such as sunlight, wind, rain, tides, waves and geothermal heat. Renewable energy replaces conventional fuels in four distinct areas: electricity generation, air and water heating/cooling, motor fuels, and rural (off-grid) energy services. Hassan district has a good potential for solar energy. Government of Karnataka has promoted Karnataka Renewable Energy Development Ltd. (KREDL) as a state nodal agency for promotion of renewable energy and energy conservation. Besides harnessing solar energy, the focus will also be on wind, small hydro, biomass, cogeneration and municipal solid waste power generation. It is imperative to tap the significant potential available from non-conventional sources of energy, viz., biomass/biogas, solar, wind, hydel, etc. Apart from being abundantly available, these sources are perennial in nature and environmentally friendly in addition to being renewable.

5.3.2 Infrastructure and linkage support - Available, planned and gaps:

- Bio-gas plants are predominantly found in Alur, Belur, Hassan and H N Pura taluks. State and central subsidy are available for biogas plants.
- The district offers vast potential for tapping solar energy and the Zilla Panchayat is popularising usage of solar energy devices.
- UAS, Bangalore, has set up a Bio-Fuel Park in the district with mandate to develop a viable biofuel model and cover 30-40% of the degraded and waste land of the district with biofuel species in the coming years by supplying quality planting material and high yielding stocks in 2,559 villages in the district, covering 28,000 ha of waste/marginal land.
- NABARD has formed Agro forestry FPO in Arsikere for agro forestry farmers.

5.3.3 Assessment of credit potential for the financial year 2022-23: (₹ lakh)

S. No.	Activity	Unit	Unit Cost	Phy. Units	Fin. Outlay	Bank Loan
1	Bio-gas Plants	No.	0.30	470	141.00	126.90
2	Solar Lighting	No.	0.60	2200	1320.00	1188.00
3	Solar Water Heaters	No.	0.70	2050	1435.00	1291.50
4	Solar Roof top Panels	No.	2.00	140	280.00	252.00
	Total				3176.00	2858.40

The block wise and activity –wise physical and financial projections are given in Annexure I.

5.3.4 Critical interventions required to create a definitive impact:

- Government may make solar rooftop system mandatory in construction of new houses.
- The procedure for installation of solar rooftop systems may be simplified, preferably through single window clearance mechanism.
- Awareness may be created regarding financial incentives for commercial and industrial categories.
- Ensure capacity building of the concerned state officials including distribution companies.

5.3.5 Suggested Action Points:

- GIS mapping of roof space may be conducted. Average usable roof area may be derived and rooftop solar potential determined.
- Conduct survey for assessment of rooftop potential in the district for solar home lighting.
- Need to motivate dairy farmers to set up bio-gas plants as an integral part of their mini-dairy set up. DAH & VS could sensitise farmers on the advantages of adopting this system.

CHAPTER 6

INFORMAL CREDIT DELIVERY SYSTEM

6.1 Introduction: The Self-Help Groups Bank linkage (SHG-BLP) programme which started simply 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-BLP programme has expanded at a fast pace in India to evolve into the largest microfinance programme in the world, and undoubtedly, it is the main microfinance programme in India. Over the years, the programme has not only addressed financial inclusion but also deepened social inclusiveness. Through this platform, NABARD and other institutions have built social capital in rural areas.

6.2 Status of SHG- BLP – All India

As on 31 March 2021, there are 112 lakh SHGs, of which 57.80 lakh SHGs have outstanding loan of ₹ 103290 crore to the Banks. The total deposits of SHGs with banks was ₹37477 crore. E-Shakti project implemented at all India level covers 250 districts in the country and more than 6.54 lakh SHGs have been on boarded to this platform.

6.3 Present Status of SHG-BLP in Karnataka

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

6.4 Present Status of SHG-BLP in the district:

CRISIL publishes a comprehensive financial inclusion index (Inclusix), which comprises three critical parameters of financial inclusion namely deposit penetration, credit penetration and insurance penetration. The index considers penetration by banks and MFIs. The CRISIL Inclusix score for Hassan district on a scale of 100 was 100 (CRISIL INCLUSIX – Vol IV, Feb 2018). Hassan scores very high on all three parameters viz. deposit, credit penetration and insurance penetration. During the year 2020-21, all banks together had given loans of ₹ 207.36 crore to 5352 SHGs. Cumulative amount of ₹ 1808.68 lakh had been disbursed to 32421 SHGs in the district as on 31.3.2021.

Status of SHG BLP in the district:

S. No.	Particulars	Unit	During the year 2020-21	Cumulative as on 31 March 2021
1	Number of SHGs savings linked	No.	1053	34270
2	Number of SHGs credit linked (new & repeat)	No.	5352	32421
3	Amount of bank loan availed	₹ crore	207.36	1808.68
4	No. of families covered under the programme	Lakh	NA	N.A.
5	Average loan per SHG	₹ lakh	3.87	5.57

6.5 Infrastructure and linkage support available, planned and gaps:

- In the district there are 33 MFIs operating and financing SHGs. Further, many NGOs are operating as BCs. These NGOs/ MFIs have been providing hand holding support to the SHGs as a strong conduit for empowerment/strengthening the SHGs.

- The state government is implementing the “Aajeevika” - Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) scheme through Karnataka State Rural Livelihood Promotion Society named as “Sanjeevini”.
- From 2017-18, onwards Government of Karnataka aligned their interest subsidy scheme with central government NRLM scheme for cooperatives. The aim is to lend to SHGs at 0% interest to women SHGs up to ₹ 5.00 lakh and at 4% to BPL men SHGs.
- Women and Child Development Department (WCDD) of the state government launched “Stree shakti” programme during 2000-01 for promoting groups namely Stree Shakti groups within the extant framework of SHG-Bank linkage programme. At present there are 1.40 lakh groups functioning in the State. In Hassan there are around 17000 such groups formed.

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

E-Shakti project has been implemented on pilot basis by NABARD to digitize the SHGs books of accounts. The mobile based e-bookkeeping for SHGs is a web/SMS based bookkeeping product using mobile phone as the front end for SHGs and personal computer as back end for NGOs/Federations, government and banks. The application helps SHGs to maintain their financial transaction electronically in the local language and allows ease of monitoring to all stakeholders. All stakeholders can monitor the progress through separate login IDs at <https://eshakti.nabard.org> website created for this purpose.

6.7 Issues relating to Microfinance:

Though the district has reached a saturation position as far as promotion of new SHGs is concerned, there are certain critical issues which needs to be addressed. Some of these issues are listed below:

- Many of the older SHGs are showing signs of dormancy due to migration of members, banks not extending further credit, etc.
- Lack of monitoring by financing banks and promoting NGOs is also pushing some SHGs into dormancy and also deterioration in financial discipline.
- Large number of MFIs and banks are promoting credit through SHGs and are targeting same groups resulting in multiple membership and multiple financing. This has led to defaults and a rise in NPAs
- Many SHGs are more than 8-10 years old. They are yet to graduate to micro-enterprises, or they are yet to take up common income generation activities. SHPIs should concentrate on handholding SHGs for longer periods and helping them to graduate to micro-enterprises.
- These deficiencies need to be removed so that SHGs function as envisaged. SHPIs/Banks need to introduce a regular grading of SHGs so as to detect early warnings. All stakeholder needs to focus on making SHGs self-sustainable, by helping them graduate to micro-enterprises, with the help of proper capacity building for accounting & bookkeeping.

6.8 Critical interventions required to create a definitive impact:

Banks/SHPIs need to adopt following strategies:

- Introduce ongoing mechanism of grading.
- Conduct capacity building programmes for members of SHG especially for book writers at periodic intervals. This will help the bank in increasing the confidence level with SHGs and consider higher quantum of loans.
- Initiate digitisation of the SHG details and consolidation of a list of active and inactive SHG accounts.
- Increasing the per group finance to enable the SHGs to take up IG activities based on Micro Credit Plans.

- Leverage technology to bring in transparency and to arrest menace of multiple memberships/ multiple financing through Aadhaar linking.
- RBI has advised the banks and NBFC-MFIs to put in place necessary systems and procedures including making necessary changes to their systems software so as to begin collection of the relevant information from the SHG members and the reporting of the required information to Credit Information Companies.
- In view of sizable number of SHGs and credit limits availed by SHGs, the focus should be on asset and livelihood creation.

6.09 Role of Stake Holders:

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

In the district **NABARD** had sanctioned 4 LEDPs on mushroom cultivation, paper bag making, agri equipments & machineries repairing and Solar equipments repairing for the matured SHGs during the year 2020-21.

6.10 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.
- NABARD provided incentive of ₹ 4000 per JLG over a period of 03 years for formation, nurturing and financing of JLGs.
- **Business Model on financing of JLGs** - To scale up the JLG performance in the State, NABARD has entered into Tripartite MOU with Karnataka Gramin Bank under BC model, agreements with Bijapur DCCB and Deshpande Foundation in the State during 2020-21, to promote around 10000 JLGs.
- In Karnataka as on 31 March 2021, about 1,27,678 JLGs have been credit linked. For Hassan district 1,438 JLGs had loan outstanding of ₹ 30.97 crores

6.11 Potential -Details of potential available for promotion and saving linkage of SHGs and potential for credit link age of SHGs / JLGs for 2022-23 are indicated below:

TABLE I
Potential available for promotion and savings linkage of SHGs

Total potential for promotion of SHGs	No. of SHGs savings linked as on 31.03.21	Balance potential as on 31.03.21	No. of SHGs to be promoted and savings linked during 2021-22	No. of SHGs to be promoted and savings linked during 2022-23
50000	34270	15730	1200	1200

TABLE II -Potential for credit linkage of SHGs /JLGs (₹ lakh)

No. of SHGs credit linked as on 31.03.21	SHGs to be credit linked during 2021-22				SHGs to be credit linked during 2022-23			
	Fresh		Repeat		Fresh		Repeat	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
32421	500	1500.00	700	3500.00	500	1500.00	700	3500.00

No. of JLGs credit linked as on 31.03.21	JHGs to be credit linked during 2021-22				JHGs to be credit linked during 2022-23			
	Fresh		Repeat		Fresh		Repeat	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1438	100	150.00	200	1500.00	100	150.00	200	1500.00

6.12 Suggested action points:

There is a need to organise capacity building initiatives for SHG members and bankers as these will enable weeding out inactive SHGs and arresting multiple memberships/multiple financing through a suitable mechanism. Interface meet between bankers and SHG members will facilitate building of close rapport with the SHGs and in identifying their requirements for taking up IG activity and other interventions like skill training, marketing avenues, etc.

Livelihood Entrepreneurship Development Programme (LEDP) on Mushroom Cultivation

HARSITA NGO had imparted training programme on mushroom cultivation to 85 SHG members through grant support from NABARD under the Livelihood Entrepreneurship on Mushroom Cultivation (LEDP). More than 80% of the participants had taken up the mushroom cultivation activity immediately on completion of the training and were earning regular income. The beneficiary spends an average ₹ 140/- (₹ 80 for per kg seed ₹ 50 for 10 plastic covers) and earns ₹ 250 per kg. Out of 1 kg seed the production of mushroom is around 4 to 5 kg which gives them an average income of ₹ 1000 to 1200 with an investment of ₹ 130.

DDM had conducted an Exposure Programme for bankers at taluk level during which the bankers and beneficiaries had face to face interaction. The bankers appreciated the initiative of NABARD and HARSITA NGO in changing the lives of the unemployed SHG members and agreed to extend loans to them as per their needs for expanding their business.

ANNEXURE – I
ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2022-23

ACTIVITY	UNIT COST	Bank loan as % of Unit cost	UNIT SIZE	Alur		Arkalgud		Arsikere		Belur		CR Patna		Hassan		HN Pura		SK Pura		TOTAL	
				Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL
A. FARM CREDIT																					
CROP LOAN																					
Paddy (Irrigated)	1	100%	ha	2000	2000	2200	2200	500	500	2000	2000	500	500	500	500	500	500	14000	17000	22200	25200
Ragi	0.55	100%	ha	700	385	7000	3850	30000	16500	6000	3300	28000	15400	12000	6600	11000	6050	17000	9350	111700	61435
Maize	0.58	100%	ha	7000	4060	19000	11020	21000	12180	15000	8700	15000	8700	28000	16240	12000	6960	0	0	117000	67860
Oilseeds	0.45	100%	ha	0	0	1000	450	2600	1170	500	225	1200	540	1000	450	1500	675	0	0	7800	3510
Pulses	0.45	100%	ha	250	112.5	7000	3150	20000	9000	1200	540	8000	3600	2600	1170	7000	3150	0	0	46050	20722.5
Sugarcane (New)	1.6	100%	ha	50	80	50	80	50	80	0	0	0	0	0	0	0	0	0	0	150	240
Banana	1.75	100%	ha	400	700	700	1225	700	1225	500	875	1200	2100	1000	1750	550	962.5	300	525	5350	9362.5
Potato (Irrigated)	1.45	100%	ha	700	1015	1500	2175	1200	1740	2000	2900	1000	1450	8000	11600	5000	7250	0	0	19400	28130
Millets	0.75	100%	ha	250	187.5	500	375	250	187.5	200	150	250	187.5	500	375	250	187.5	0	0	2200	1650
Vegetables	1	100%	ha	500	500	2000	2000	2300	2300	1200	1200	2500	2500	17000	17000	3500	3500	1000	1000	30000	30000
Fodder Cultivation	0.35	100%	ha	200	70	300	105	300	105	300	105	300	105	300	105	300	105	300	105	2300	805
Ginger/Turmeric	1.6	100%	ha	1000	1600	1300	2080	1200	1920	1800	2880	1900	3040	5700	9120	800	1280	3000	4800	16700	26720
CROP LOAN					10710		28710		46907.5		22875		38123		64910		30620		32780		275635
Post-harvest/ Household consumption				10.00%	1071		2871		4690.75		2287.5		3812.3		6491		3062		3278		27563.5
Repairs and maintenance expenses of farm				20.00%	2142		5742		9381.5		4575		7624.5		12982		6124		6556		55127
Produce Marketing				5.00%	535.5		1435.5		2345.38		1143.8		1906.1		3245.5		1531		1639		13781.76
CROP LOAN - GRAND TOTAL					14459		38758.5		63325.1		30881		51465		87628.5		41337		44253		372107.3

ACTIVITY	UNIT COST	Bank loan as % of Unit cost	UNIT SIZE	Ahir		Arkalgud		Arsikere		Belur		CR Patna		Hassan		HN Pura		SK Pura		TOTAL		
				Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.
TERM LOAN																						
Water Resources																						
Dug Well	2.5	80%	Nos	50	100	50	100	0	0	100	200	0	0	0	0	50	100	200	400	450	900	
Borewell + PS (152 mm dia & 300 m depth)	1	80%	Nos	200	480	400	960	200	480	200	480	200	480	300	720	300	720	300	720	2100	5040	
SIP Sets	0.7	80%	Nos	50	28	200	112	100	56	50	28	300	168	300	168	300	168	200	112	1500	840	
IP Sets	0.6	80%	Nos	50	24	200	96	100	48	50	24	300	144	300	144	200	96	200	96	1400	672	
Solar IP sets	9.6	80%	ha	10	76.8	10	76.8	10	76.8	10	76.8	10	76.8	10	76.8	10	76.8	0	0	70	537.6	
Drip Irrigation (Coconut)	0.4	80%	Nos	50	16	50	16	0	0	50	16	5000	1600	1000	320	50	16	50	16	6250	2000	
Drip Irrigation (Sugarcane)	1.1	80%	ha	0	0	0	0	0	0	0	0	400	352	100	88	50	44	0	0	550	484	
Sprinklers (Coffee)	0.76	80%	Nos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3000	1824	3000	1824	
Sprinklers (others)	0.42	80%	Nos	100	33.6	300	100.8	300	100.8	300	100.8	300	100.8	300	100.8	300	100.8	200	67.2	2100	705.6	
Pipelines (Well Command)	0.28	80%	ha	100	20.8	100	20.8	100	20.8	100	20.8	100	20.8	100	20.8	100	20.8	100	20.8	800	166.4	
DoW/Row	0.35	80%	No	100	28	100	28	100	28	100	28	100	28	100	28	100	28	100	28	800	224	
Rain Water Harvesting Structures	0.55	80%	No	500	220	800	352	1000	440	600	264	500	220	700	308	600	264	800	352	5500	2420	
Storage tank (3.5mx3.5mx2.4m)	0.4	80%	No	100	32	100	32	100	32	100	32	100	32	100	32	100	32	100	32	800	256	
Farm Ponds (20X20X3m)	1	80%	NO	50	40	50	40	50	40	50	40	50	40	50	40	50	40	50	40	400	320	
Dugwell recharge	0.35	80%	Nos	100	28	100	28	100	28	100	28	100	28	100	28	100	28	100	28	800	224	
Artificial recharge of borewells	0.55	80%	Nos	100	44	150	66	150	66	100	44	150	66	150	66	150	66	100	44	1050	462	
Water Resources TOTAL				1171		2028.4		1416.4		1382.4		3356.4		2140.4		1800.4		3780		17075.6		
FARM MECHANISATION																						
Tractors (45 to 55 HP)	8	75%	Nos.	100	600	100	600	100	600	100	600	100	600	300	1800	150	900	100	600	1050	6300	
Power Tillers (5 to 12 hp)	2.2	75%	Nos.	100	165	200	330	200	330	100	165	200	330	200	330	200	330	200	330	1400	2310	
Custom Hiring Centres	25	75%	Nos.	1	18.75	1	18.75	1	18.75	1	18.75	1	18.75	1	18.75	1	18.75	1	18.75	8	150	
Misc. Farm equipments (paddy balers, potato sowing & harvesting machines, ragi harvesters, etc.)	2	80%	Nos.	500	800	1000	1600	1000	1600	500	800	1000	1600	1000	1600	2000	3200	1000	1600	8000	12800	
FM TOTAL				1584		2548.75		2548.75		1583.8		2548.8		3748.75		4448.75		2548.8		21560		

ACTIVITY	UNIT COST	Bank loan as % of Unit cost	UNIT SIZE	Alur		Arkalgud		Arsikere		Belur		CR Patna		Hassan		HN Pura		SK Pura		TOTAL	
				Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL
PLANTATION & HORTICULTURE																					
Coconut(New/Repl antation)	1	80%	ha	500	400	700	560	700	560	700	560	8000	6400	700	560	1000	800	1000	800	13300	10640
Coffee (N/R) - Arabica	1.9	80%	ha	1000	1520	0	0	0	0	1000	1520	0	0	0	0	0	0	3000	4560	5000	7600
Coffee (N/R) - Robusta	1.7	80%	ha	1000	1360	0	0	0	0	1500	2040	0	0	0	0	0	0	3500	4760	6000	8160
Coffee - organic	1.3	80%	ha	500	600	0	0	0	0	500	600	0	0	0	0	0	0	500	600	1500	1800
Areca nut	2.15	80%	ha	50	86	300	516	150	258	100	172	500	860	50	86	50	86	100	172	1500	2136
Cardamom	1	80%	ha	100	80	0	0	0	0	150	120	0	0	0	0	0	0	1000	800	1250	1000
Pepper (With Coffee)	0.54	80%	ha	500	216	0	0	0	0	600	259.2	0	0	0	0	0	0	2000	864	5100	1339.2
Mango	1.1	80%	ha	50	44	100	88	200	176	100	88	100	88	120	105.6	200	176	50	44	920	809.6
Sapota	0.68	80%	ha	50	27.2	100	54.4	150	81.6	100	54.4	100	54.4	100	54.4	200	108.8	0	0	800	435.2
Oil Palm	0.58	80%	ha	50	23.2	60	27.84	100	46.4	50	23.2	100	46.4	0	0	80	37.12	60	27.84	500	132
Apiculture (20 colonies)	0.6	80%	Nos	30	14.4	30	14.4	10	4.8	50	24	10	4.8	30	14.4	10	4.8	60	28.8	230	110.4
Medicinal and aromatic plants	1	80%	ha	40	32	40	32	40	32	80	64	20	16	20	16	20	16	80	64	340	172
Protected cultivation of vegetables and flowers (1000sq mtr polyhouse)	15	80%	Nos.	100	1200	100	1200	100	1200	100	1200	100	1200	150	1800	100	1200	50	600	800	9600
Floriculture	1.5	80%	Ha	50	60	70	84	70	84	50	60	50	60	100	120	50	60	20	24	460	552
Nurseries(small)	8.5	80%	Nos.	10	68	10	68	10	68	10	68	10	68	10	68	10	68	20	136	90	612
Infrastructure (drying yard, pulper, labour quarters etc..)	7.5	80%	Nos.	70	420	200	1200	100	600	100	600	250	1500	200	1200	150	900	150	900	1220	7320
PH Total				6151		3844.64		3110.8		7452.8		10298		4024.4		3456.72		14381		52718.4	
SERICULTURE																					
Plantation	1.25	85%	ha	50	53.13	100	106.25	20	21.25	200	212.5	300	318.75	200	212.5	100	106.25	50	53.13	1020	1083.76
Equipments	0.8	85%	Nos.	30	20.4	100	68	10	6.8	100	68	250	170	200	136	50	34	20	13.6	760	516.8
Chawki Rearing centre (5000 DFLs per batch)	17	85%	Nos.	0	0	0	0	0	0	1	14.45	2	28.9	1	14.45	0	0	0	0	4	57.8
Rearing House (375 Sq ft -leaf feeding method)	1.5	85%		2	2.55	20	25.5	2	2.55	20	25.5	50	63.75	40	51	10	12.75	0	0	144	183.6
Rearing House (1000 sq ft -shoot rearing method)	5	85%	Nos.	0	0	5	21.25	0	0	5	21.25	15	63.75	10	42.5	5	21.25	0	0	40	170
Sericulture Total				76.08		221		30.6		341.7		645.15		456.45		174.25		66.73		2011.96	
PH Total (Including Sericulture)				6227		4065.64		3141.4		7794.5		10943		4480.85		3630.97		14447		54730.36	

ACTIVITY	UNIT COST	Bank loan as % of Unit cost	UNIT SIZE	Alur		Arkalgud		Arsikere		Befur		CR Patna		Hassan		HN Pura		SK Pura		TOTAL	
				Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL
FORESTRY & WASTE LAND DEVELOPMENT																					
Farm Forestry	0.8	80%	ha	10	6.4	10	6.4	10	6.4	10	6.4	10	6.4	10	6.4	10	6.4	10	6.4	80	51.2
Agro Forestry	0.7	80%	ha	10	5.6	10	5.6	10	5.6	10	5.6	10	5.6	10	5.6	10	5.6	0	0	70	39.2
Bio fuel Plantation	0.6	80%	ha	10	4.8	50	24	60	28.8	10	4.8	60	28.8	20	9.6	50	24	10	4.8	270	129.6
Forest Nursery(0.25 ha with 1.25 lakh Seedlings)	4	80%	ha	10	32	10	32	10	32	10	32	10	32	10	32	10	32	10	32	80	256
Forestry/WL Dev Total				48.8		68		72.8		48.8		72.8		53.6		68		43.2		476	
ANIMAL HUSBANDRY																					
DAIRY DEVELOPMENT																					
CBC(10-12 lpd Jersey/HF) -1 2 animal unit)	1.4	90%	Nos.	700	882	1000	1260	1500	1890	800	1008	2100	2646	2100	2646	1000	1260	1100	1386	10900	12978
Indigenous Cow (2 animal unit)	1.44	90%	Nos.	400	518.4	1200	1555.2	1600	2073.6	400	518.4	1100	1425.6	1100	1425.6	100	129.6	1100	1425.6	7000	9072
Gr.Buffalo(9-10 LPD) (2 animal unit)	1.4	90%	Nos.	400	504	400	504	400	504	150	189	600	756	1000	1260	450	567	500	630	3900	4914
Female Calf Rearing(5 CB Cows)	2.75	90%	Nos.	200	495	200	495	300	742.5	300	742.5	300	742.5	300	742.5	400	990	200	495	2200	5445
KCC working capital loan (2 animal unit)	0.32	100%	Nos.	1000	320	2000	640	2100	672	1300	416	2700	864	4000	1280	2000	640	1500	480	16600	5312
Infrastructure (milking machines, testers, BCU -2000 ltrs capacity))	25	90%	Nos.	2	45	2	45	4	90	4	90	7	157.5	10	225	3	67.5	4	90	36	810
DD Total				2764		4499.2		5972.1		2963.9		6591.6		7579.1		3654.1		4506.6		38531	
POULTRY DEVELOPMENT																					
Broilers (500 Birds)	1.6	90%	Nos.	300	432	300	432	500	720	300	432	400	576	500	720	300	432	100	144	2700	3888
Layers (5000Birds)	32	90%	Nos.	5	144	10	288	15	432	10	288	10	288	30	864	10	288	5	144	95	2736
WC (layer500 birds unit)	0.9	100%	Nos.	150	135	90	81	220	198	200	180	120	108	300	270	120	108	80	72	1280	1152
WC (broiler 500 birds unit)	0.4	100%	Nos.	150	60	100	40	100	40	100	40	100	40	500	200	200	80	100	40	1350	540
Poultry Dressing units	7.5	90%	Nos.	2	13.5	3	20.25	4	27	2	13.5	3	20.25	8	54	2	13.5	2	13.5	26	175.5
Backyard Poultry (50 +10 Birds)	0.15	90%	Nos.	200	27	300	40.5	300	40.5	300	40.5	300	40.5	400	54	300	40.5	300	40.5	2400	324
Poultry Total				811.5		901.75		1457.5		994		1072.8		2162		962		454		8815.5	

ACTIVITY	UNIT COST	Bank loan as % of Unit cost	UNIT SIZE	Allur		Arkalgud		Arsikere		Belur		CR Patna		Hassan		HN Pura		SK Pura		TOTAL	
				Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL
SHEEP GOAT PIGGERY																					
Sheep (20+1)	1.7	90%	Nos.	200	306	200	306	1000	1530	250	382.5	500	765	700	1071	600	918	100	153	3550	5431.5
WC limit for Sheep units(20+1unit)	0.24	100%	Nos.	100	24	200	48	800	192	200	48	500	120	500	120	400	96	60	14.4	2760	662
Goat (20+1)	1.44	90%	Nos.	120	155.5	200	259.2	200	259.2	200	259.2	200	259.2	200	259.2	200	259.2	100	129.6	1420	1840.32
WC limit for Goat units(20+1 unit)	0.26	100%	Nos.	50	13	100	26	100	26	50	13	100	26	100	26	100	26	100	26	700	182
Piggery (3+1)	1.5	90%	Nos.	50	58.5	100	117	150	175.5	100	117	200	234	200	234	100	117	400	468	1500	1521
WC limit for Piggery units (5 animal unit)	0.3	100%	Nos.	50	15	100	30	150	45	100	30	200	60	200	60	100	30	500	150	1400	420
Rabbit rearing (10+3)	5	90%	Nos.	5	13.5	6	16.2	5	13.5	5	13.5	5	13.5	5	13.5	5	13.5	5	13.5	41	110.7
Working capital (10)	0.2	100%	Nos.	5	1	5	1	5	1	5	1	5	1	5	1	5	1	5	1	40	8
SGP Total					586.5		803.4		2242.2		864.2		1478.7		1784.7		1460.7		955.5		10175.92
AM Total					4162		6204.35		9671.8		4822.1		9143.1		11525.8		6076.8		5916.1		57522.42
FISHERIES																					
Biofiac (rearing of fish fingerling)	1	90%	No.	20	18	30	27	20	18	30	27	50	45	60	54	50	45	50	45	310	279
Fresh water prawn culture (2 ha)	5.7	90%	ha.	1	5.13	1	5.13	0	0	1	5.13	1	5.13	1	5.13	1	5.13	2	10.26	8	41.04
Recycle Aquaculture System	5	90%	Nos.	1	4.5	5	22.5	0	0	1	4.5	5	22.5	5	22.5	5	22.5	5	22.5	27	121.5
Fresh water fish culture in new ponds	8.5	90%	ha	1	7.65	4	30.6	1	7.65	1	7.65	4	30.6	4	30.6	3	22.95	2	15.3	20	153
Working Capital (KCC) for fresh water fish culture	2	100%	Nos.	2	4	5	10	2	4	2	4	5	10	5	10	5	10	6	12	32	64
Fisheries Total					39.28		95.23		29.65		48.28		113.23		122.23		105.58		105.06		658.54
OTHER ALLIED ACTIVITIES																					
Bullocks pair (Halliker/ descript)	0.8	90%	Nos.	30	21.6	30	21.6	30	21.6	30	21.6	40	28.8	40	28.8	20	14.4	40	28.8	260	187.2
Bullock Cart(Pneumatic tyre cart of 2.5 tonne capacity)	0.3	90%	Nos.	10	2.7	10	2.7	10	2.7	10	2.7	30	8.1	10	2.7	10	2.7	10	2.7	100	27
Rearing of male buffalo calves (10 animal mini units)	3.8	90%	Nos.	10	34.2	10	34.2	10	34.2	10	34.2	30	102.6	10	34.2	10	34.2	10	34.2	100	342
Other activities (agri transportation vehicle, etc.)	1	80%	Nos.	500	400	2000	1600	2000	1600	500	400	2000	1600	3000	2400	3000	2400	3000	2400	16000	12800
Oth. Allied Act. Total					458.5		1658.5		1658.5		458.5		1739.5		2465.7		2451.3		2465.7		13856.2
TOTAL FARM CREDIT (A)					28149		55427.4		81864.4		47020		79382		112165.8		59918.8		73559		537486.4

ACTIVITY	UNIT COST	Bank loan as % of Unit cost	UNIT SIZE	Alur		Arkalgud		Arsikere		Belur		CR Patna		Hassan		HN Pura		SK Pura		TOTAL	
				Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL
B. AGRICULTURE INFRASTRUCTURE																					
STORAGE AND MARKET YARDS																					
Cold Storage(4000 MT)	400	75%	No.	5	1500	5	1500	20	6000	5	1500	20	6000	25	7500	20	6000	20	6000	120	36000
Marketing Infrastructure	20	75%	No.	50	750	50	750	50	750	50	750	50	750	50	750	50	750	50	750	400	6000
Godowns(1000MT)	60	75%	No	10	450	10	450	10	450	10	450	20	900	40	1800	10	450	10	450	120	5400
Total of SMY					2700		2700		7200		2700		7650		10050		7200		7200		47400
LAND DEVELOPMENT																					
Land Reclamation of Alkaline Soils	0.4	80%	ha	40	12.8	120	38.4	250	80	100	32	250	80	100	32	80	25.6	10	3.2	950	304
Farm Ponds (20mX20mX3m)	1	80%	No	500	400	1000	800	1800	1440	1000	800	1000	800	1000	800	800	640	1000	800	8100	6480
Land Development activities(Soil conservation, land levelling, bunding etc.,)	1	80%	ha	700	560	1500	1200	2000	1600	1500	1200	1600	1280	1300	1040	1500	1200	1600	1280	11700	9360
Water Management	0.3	80%	ha	500	120	900	216	2400	576	900	216	2000	480	1000	240	700	168	1000	240	9400	2256
OFDworks/CADA	0.8	80%	ha	500	320	700	448	800	512	800	512	800	512	800	512	800	512	800	512	6000	3840
Electrical Fencing	0.4	80%	ha	800	256	2400	768	4500	1440	2400	768	3400	1088	2000	640	1600	512	2500	800	19600	6272
LD TOTAL					1669		3470.4		5648		3528		4240		3264		3057.6		3635.2		28512
OTHERs																					
Bio Pesticides/ Bio Fertilisers units(200 TPA)	200	90%	Nos.	0	0	1	180	1	180	0	0	1	180	1	180	1	180	1	180	6	1080
Vermi hatchery	4.5	90%	Nos.	1	4.05	1	4.05	1	4.05	1	4.05	0	0	1	4.05	1	4.05	1	4.05	7	28.35
Vermi Compost unit (micro units)	0.2	90%	Nos.	100	18	200	36	250	45	100	18	400	72	400	72	200	36	200	36	1850	333
Others Total					22.05		220.05		229.05		22.05		252		256.05		220.05		220.05		1441.35
TOTAL AGRICULTURE INFRASTRUCTURE (B)					4391		6390.45		13077.1		6250.1		12142		13570.05		10477.65		11055		77353.35

ACTIVITY	UNIT COST	Bank loan as % of Unit cost	UNIT SIZE	Alur		Arkalgud		Arsikere		Belur		CR Patna		Hassan		HN Pura		SK Pura		TOTAL	
				Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL
C. ANCILLARY ACTIVITIES																					
Food & Agro Processing																					
Working Capital																					
Agro Processing					250		250		250		300		320		450		300		350		2470
Investment Credit																					
Mini Flour Mill	2.5	80%	Nos.	5	10	5	10	5	10	5	10	5	10	10	20	5	10	3	6	43	86
Mini Rice Mill-	3.5	80%	Nos.	8	8.4	5	14	1	2.8	5	14	1	2.8	4	11.2	4	11.2	10	28	33	92.4
Rice Bran oil/Ragi Powder making	4	80%	Nos.	10	32	20	64	25	80	20	64	30	96	30	96	25	80	10	32	170	544
Maize/Ragi Processing- Cattle/Poultry feed Manufacturing	9	80%	Nos.	5	36	5	36	6	43.2	5	36	5	36	20	144	5	36	5	36	56	403.2
Fruits and Vegetable Processing units	8	80%	Nos.	5	32	5	32	5	32	5	32	5	32	20	128	10	64	5	32	60	384
Banana/Potato chips manufacturing unit	5	80%	Nos.	1	4	1	4	1	4	1	4	1	4	5	20	1	4	1	4	12	48
Masala/sambar Powder	3.5	80%	Nos.	30	84	50	140	80	224	30	84	80	224	80	224	50	140	50	140	450	1260
Papad making units	2	80%	Nos.	10	16	20	32	20	32	10	16	20	32	30	48	20	32	10	16	140	224
Bakery Units	13	80%	Nos.	10	104	20	208	20	208	20	208	20	208	30	312	20	208	10	104	150	1560
Coffee Huller	35	80%	Nos.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35	980	35	980
Coffee roasting/grinding	10	80%	Nos.	0	0	0	0	0	0	0	0	30	240	30	240	0	0	50	400	110	880
Pepper Processing	10	80%	Nos.	0	0	0	0	0	0	0	0	0	0	10	80	0	0	30	240	40	320
Milk/Dairy Products	16	80%	Nos.	20	256	20	256	20	256	25	320	25	320	75	960	50	640	20	256	255	3264
Meat Processing	20	80%	Nos.	1	16	1	16	2	32	1	16	1	16	2	32	1	16	1	16	10	160
Sub Total (Investment Credit)					598.4		812		924		804		1220.8		2315.2		1241.2		2290		10205.6
Agro and Food Processing Total					848.4		1062		1174		1104		1540.8		2765.2		1541.2		2640		12675.6
Others																					
PMJDY	0.1	100%	Nos.	1500	150	1500	150	1500	150	1500	150	1500	150	2000	200	1500	150	1500	150	12500	1250
SHGs	3	100%	Nos.	1200	3600	1200	3600	1200	3600	1200	3600	1200	3600	1200	3600	1200	3600	1200	3600	9600	28800
JLGs	1.5	100%	Nos.	300	450	300	450	400	600	300	450	300	450	400	600	300	450	300	450	2600	3900
Loans to prepay non institutional lenders	1	100%	Nos.	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	125	1000	1000
ACABC	20	80%	Nos.	1	16	1	16	1	16	1	16	1	16	3	48	1	16	1	16	10	160
Loans to FPOs	20				0		0	1	0		0	2	0	1	0		0	1	0	5	0
Others Total					4341		4341		4491		4341		4341		4573		4341		4341		35110
TOTAL ANCILLARY ACTIVITIES(C)					5189		5403		5665		5445		5881.8		7338.2		5882.2		6981		47785.6
TOTAL OF AGRICULTURE SECTOR (A + B + C)					37730		67220.8		100606		58715		97406		133074.1		76278.65		91595		662625.3

ACTIVITY	UNIT COST	Bank loan as % of Unit cost	UNIT SIZE	Alur		Arkalgud		Arsikere		Belur		CR Patna		Hassan		HN Pura		SK Pura		TOTAL	
				Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL
MSME INVESTMENT AND WORKING CAPITAL FOR DEVELOPMENT OF ENTERPRISES AND SELF EMPLOYMENT																					
Investment Credit																					
Micro Enterprises	40	80%	Nos.	500	16000	1000	32000	1000	32000	800	25600	800	25600	1200	38400	1000	32000	1000	32000	7300	233600
Small Enterprises	130	80%	Nos.	10	1040	10	1040	10	1040	10	1040	10	1040	50	5200	10	1040	10	1040	130	12480
Medium Enterprises	1000	80%	Nos.	1	800	1	800	1	800	1	800	1	800	2	1600	1	800	1	800	9	7200
Working Capital																					
Micro Enterprises		25%		400	4000	400	5000	400	5000	500	3000	400	5000	400	9000	400	3000	350	3000	3250	37000
Small Enterprises		25%		70	150	85	150	90	300	90	250	90	300	90	1300	120	150	53	150	688	2750
Medium Enterprises		25%		40	200	40	200	40	200	60	200	50	200	75	400	60	150	60	150	425	1700
Total					22190		39190		39340		30890		32940		55900		37140		37140		294730
MSME TOTAL (Working Capital + Investment Credit)					22190		39190		39340		30890		32940		55900		37140		37140		294730
EXPORT CREDIT																					
Export Credit Total	1000	80%			0		0		0		0		0	2	1600		0	0	0	2	1600
EDUCATION LOANS																					
	5	90%	Nos.	200	900	400	1800	500	2250	200	900	500	2250	700	3150	200	900	200	900	2900	13050
HOUSING																					
Construction of New House	25	90%	Nos.	100	2250	150	5	150	3375	100	2250	150	3375	150	3375	150	3375	150	3375	1100	21380
Renovation	6	90%	Nos.	500	2700	1000	5400	1000	5400	500	2700	1000	5400	1000	5400	1000	5400	1000	5400	7000	37800
Housing Loans Total					4950		5405		8775		4950		8775		8775		8775		8775		59180
RENEWABLE SOURCES OF ENERGY																					
Biogas plants(Av.2 cu.m. size)	0.3	90%	Nos.	30	8.1	60	16.2	60	16.2	60	16.2	60	16.2	60	16.2	60	16.2	80	21.6	470	126.9
Solar lighting	0.6	90%	Nos.	200	108	300	162	300	162	300	162	300	162	300	162	300	162	200	108	2200	1188
Solar water heating	0.7	90%	Nos.	200	126	300	189	350	220.5	200	126	250	157.5	300	189	250	157.5	200	126	2050	1291.5
Solar Roof top panels (5KW)	2	90%	Nos.	15	27	15	27	20	36	15	27	20	36	30	54	15	27	10	18	140	252
Total of Renewable Sources of Energy					269.1		394.2		434.7		331.2		371.7		421.2		362.7		273.6		2858.4
SOCIAL INFRASTRUCTURE																					
Educational Institutions	500	80%	Nos.	1	400	1	400	1	400	1	400	1	400	1	400	1	400	1	400	8	3200
Sanitary/drinking water facilities	2	90%	Nos.	40	72	50	90	50	90	40	72	50	90	50	90	50	90	50	90	380	684
Health Care Facilities	200	80%	Nos.	1	160	1	160	1	160	1	160	1	160	1	160	1	160	1	160	8	1280
Total of Social Infrastructure					632		650		650		632		650		650		650		650		5164
TOTAL PRIORITY SECTOR					66671		114660		152056		96418		142392		203570.3		124106.4		139334		1039208

Annexure – II -An overview of Ground Level Credit Flow – Agency-wise and Sector-wise-2018-19, 2019-20, 2020-21 and Target for 2021-22 (₹ lakh)

S.No.	Agency/Sector	2018-19		2019-20		2020-21		2021-22
A	Crop Loan	Target	Ach.	Target	Ach.	Target	Ach.	Target
	CBs	212583.00	236213.41	248678.00	206332.61	170765.25	191419.62	196601.00
	DCCB	55004.00	48635.59	41320.00	39260.00	30620.91	62356.77	37984.00
	PCARDBs	0.00	137.93	257.00	513.80	777.02	30.00	743.00
	RRB	13394.00	23943.10	21686.00	20843.00	17847.99	26057.08	18357.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub-Total (A)	280981.00	308930.03	311941.00	266949.41	220011.17	279863.47	253685.00
B	Term Loan (MT+LT)							
	CBs	115123.00	39259.13	106187.00	74781.11	236482.75	89659.73	281961.00
	DCCB	10000.00	1142.03	23180.00	0.00	44097.09	17882.92	43167.00
	PCARDBs	2264.00	88.16	2264.00	0.00	2101.98	837.00	2233.00
	RRB	8858.00	4672.76	12814.00	12114.00	21515.01	12731.63	25626.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub-Total (B)	136245.00	45162.08	144445.00	86895.11	304196.83	121111.28	352987.00
C	Total Agri Credit							
	CBs	327706.00	275472.54	354865.00	281113.72	407248.00	281079.35	478562.00
	DCCB	65004.00	49777.62	64500.00	39260.00	74718.00	80239.69	81151.00
	PCARDBs	2264.00	226.09	2521.00	513.80	2879.00	867.00	2976.00
	RRB	22252.00	28615.86	34500.00	32957.00	39363.00	38788.71	43983.00
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total Agri Credit (A+B)	417226.00	354092.11	456386.00	353844.52	524208.00	400974.75	606672.00
D	MSME (Incl. FAP)							
	CBs	52791.00	59948.92	63607.00	40127.92	118662.86	63764.02	146593.00
	DCCB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	PCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRB	9590.00	6892.75	11230.00	9275.00	12905.45	3167.35	18960.00
	Others	1270.00	1037.98	1370.00	1343.00	1644.00	1019.39	2422.00
	Sub-Total (D)	63651.00	67879.65	76207.00	50745.92	133212.31	67950.76	167975.00
E	Other Priority Sector							
	CBs	104108.00	112678.64	128484.00	87800.21	148747.45	46815.75	85276.00
	DCCB	50012.00	15557.67	31200.00	15475.00	36118.00	11296.02	18681.00
	PCARDBs	39.00	0.00	39.00	0.00	45.00	0.00	35.00
	RRB	11349.00	13656.67	17140.00	10217.00	19661.55	8138.00	9978.00
	Others	530.00	91.02	630.00	0.00	755.00	8137.85	555.00
	Sub-Total (E)	166038.00	141984.00	177493.00	113492.21	205327.00	74387.62	114525.00
F	Grand Total							
	CBs	484605.00	448100.09	546956.00	409041.85	674658.31	391659.12	710431.00
	DCCB	115016.00	65335.29	95700.00	54735.00	110836.00	91535.71	99832.00
	PCARDBs	2303.00	226.09	2560.00	513.80	2924.00	867.00	3011.00
	RRB	43191.00	49165.28	62870.00	52449.00	71930.00	50094.06	72921.00
	Others	1800.00	1129.00	2000.00	1343.00	2399.00	9157.24	2977.00
	Grand Total (C+D+E)	646915.00	563955.75	710086.00	518082.65	862747.31	543313.13	889172.00

Annexure III

Sub sector-wise and Agency-wise Credit Flow under Agriculture and Allied Activities during 2018-19, 2019-20, 2020-21 and DCP target for 2021-22

(₹ lakh)

Sector	CBs	2018-19				2019-20				Total
		DCCB	PCARDB	RRB	Total	CBs	DCCB	PCARDB	RRB	
I. Crop Loan	236213.4	48635.6	137.93	23943.1	308930	206332.6	39260	513.8	20843	266949.4
II. Term Loan							II. Term Loan			
WR	200	0	0	4.64	204.64	200	NA	NA	NA	NA
LD	689.03	0	0	393.62	1082.65	689.03	NA	NA	NA	NA
FM	534.15	0	0	35.95	570.1	534.15	NA	NA	NA	NA
P&H	375.88	17.51	0	783.65	1177.04	375.88	NA	NA	NA	NA
Sericulture	0	0	0	0	0	0	NA	NA	NA	NA
Dairy Dev.	10773.77	0	1.22	995.93	11770.92	10773.77	NA	NA	NA	NA
Poultry	0	0	0	0	0	0	NA	NA	NA	NA
SGP	135.73	0	0	5.68	141.41	135.73	NA	NA	NA	NA
Fisheries	0	0	0	0	0	0	NA	NA	NA	NA
F & WLD	52.13	0	0	7.72	59.85	52.13	NA	NA	NA	NA
SMY	0	0	0	0	0	0	NA	NA	NA	NA
RSE & WU	0	0	0	0	0	0	NA	NA	NA	NA
Others	26498.44	1124.52	86.94	2445.57	30155.47	26498.44	NA	NA	NA	NA
Sub-total II	39259.13	1142.03	88.16	4672.76	45162.08	39259.13	0	0	0	39259.13
Grand Total (I+II)	275472.5	49777.6	226.09	28615.9	354092.1	245591.7	39260	513.8	20843	306208.5

Sector	2020-21					2021-22 DCP Target				TOTAL
	CBs	DCCB	PCARDB	RRB	Total	CBs	DCCB	PCARDB	RRB	
I. Crop Loan	191419.62	62356.77	30.00	26057.08	279863.47	196601.00	37984.00	743.00	18357.00	253685.00
										0.00
WR	4764.16	0.00	57.00	33.99	4855.15	22280.00	4348.00	80.00	2504.00	29212.00
LD	6414.82	935.00	130.00	193.48	7673.30	27831.00	3120.00	113.00	2749.00	33813.00
FM	9919.10	3670.96	220.00	608.89	14418.95	40078.00	6772.00	504.00	3612.00	50966.00
P&H (sericulture)	15490.44	3051.53	380.00	1530.76	20452.73	77480.00	10208.00	996.00	5111.00	93795.00
Dairy Dev.	27369.73	2482.35	0.00	5326.16	35178.24	37342.00	3965.00	80.00	5844.00	47231.00
Poultry	2060.65	669.87	0.00	145.94	2876.46	15154.00	4312.00	0.00	1574.00	21040.00
SGP	5117.73	1507.17	0.00	440.02	7064.92	16373.00	2964.00	57.00	1061.00	20455.00
Fisheries	162.64	0.00	0.00	4.18	166.82	5729.00	1904.00	0.00	163.00	7796.00
F & WLD	0.00	0.00	0.00	3.00	3.00	1838.00	0.00	0.00	0.00	1838.00
SMY	780.55	0.00	0.00	28.91	809.46	7483.00	955.00	0.00	207.00	8645.00
RSE & WU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	17579.91	5566.04	50.00	4416.30	27612.25	30373.00	4619.00	403.00	2801.00	38196.00
Sub-total II	89659.73	17882.92	837.00	12731.63	121111.28	281961.00	43167.00	2233.00	25626.00	352987.00
Grand Total (I+II)	281079.35	80239.69	867.00	38788.71	400974.75	478562.00	81151.00	2976.00	43983.00	606672.00

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

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

Type of Investment	Unit	Cost (₹ lakh)	Type of Investment	Unit	Cost (₹ lakh)
Grape-Seedless varieties 3 x 1.8	Acre	4.586	She buffaloes (Graded Murrah/ Surti/ Dharwad/ Pandapuri/ Mehsani)	No.	0.60
Grape- Bangalore Blue 3.3 x 3.3	Acre	3.5	Indigenous Cows - Malnad Gidda (yield 0.8 to 1 lpd)	No.	0.13
Mango 9 x 9	Acre	0.92	Indigenous Cows - Hallikar/Amrit Mahal	No.	0.25
Pomegranate 3.5 x 3.5	Acre	1.90	Indigenous Cows - Deoni	No.	0.32
Sapota 9 x 9	Acre	0.75	Indigenous Cows-Gir, Sahiwal, Tharparkar	No.	0.45
Guava 8 x 8	Acre	0.75	Two CB cow Unit	No.	1.39
Guava (high density) 2.5 x 2.5	Acre	1.45	Two animal unit (Buffaloes)	No.	1.35
Custard Apple 2.5 x 2.5	Acre	0.97	Ten animal unit (CB Cows)	No.	7.59
Drum stick 3.5 x 3.5	Acre	0.39	Ten animal unit (buffaloes)	No.	7.38
Mango (high Density) 5 x 5	Acre	1.75	Two animal unit - Indigenous Breeds	No.	1.42
Ber 5 x 5	Acre	0.46	Ten animal unit -Indigenous Breeds	No.	7.81
Dragon fruit 2.5 x 2.5	Acre	6.62	Calf-rearing - Female calf (5 CB Cows)	No.	2.71
Aonla 6 x 6	Acre	0.41	Calf rearing- Male 10 calves unit	No.	3.81
Jamun 8 x 8	Acre	0.65	Calf rearing- Male 20 calves unit	No.	7.61
Papaya 3 x 3	Acre	0.92	Hydroponic unit for fodder cultivation# (for 2 heads of cattle)	No.	0.60
Jackfruit 10 x 10	Acre	0.40	Fodder cultivation (Stylo)	Ha.	0.22
Coconut 8 x 8	Acre	0.865	AH – Poultry		
Oil Palm 9 x 9	Acre	0.92	Commercial Layer unit-5000 layers (1+1+4 under Cage system)	No.	30.12
Coffee (Robusta) 3 x 2.5	Acre	1.08	Commercial Broiler unit -500 birds (Deep litter system)	No.	1.50
Coffee (Arabica) 2 x 2	Acre	1.36	Commercial Broiler Unit -1000 birds per batch	No.	3.13
Cashew 7 x 7	Acre	0.85	Commercial Broiler unit -500 birds per week (Deep litter system)	No.	11.23
Pepper (intercrop with Arecanut) 3 x 3	Acre	1.05	Backyard poultry-50 females+ 10 males	No.	0.12
Pepper (intercrop with Coffee) 6 x 6	Acre	0.66	Commercial Broiler Unit under integration -2000 birds (Deep litter system)	No.	3.47
Cardamom 1.8 x 1.8	Acre	1.40	Broiler Unit under integration – 5000 birds	No.	9.09
Curry Leaf 3 x 1.5	Acre	0.32	Poultry marketing outlet	No.	7.00
Jasmine 1.5 x 1.5	Acre	0.71	Duck Rearing Unit – 200 ducks	No.	0.46
Rose 0.75 x 0.75	Acre	1.48	Sheep/Goat/Pig Rearing		
Apiary	Acre	0.65	Sheep Breeding: 100+5	No.	10.75
Vegetable Nurseries (shade net) -0.5 acre	Acre	8.05	Sheep Rearing - 10+1 (Bannur and local breed)	No	0.79 - 0.95
Sericulture			Sheep Rearing - 20+1 (Bannur & local breed)	No	1.44 - 1.75
Shoot Rearing System	Acre	9.73	Goat Breeding: 500+25 – Local Breed	No.	44.56
Chawki Rearing Centre	No.	16.37	Goat Breeding: 500+25 – Improved goat breeds	No	52.79
Forestry			Goat Rearing: 10+1 – Local Breed and improved goat breeds	No	0.78 – 0.95
Sandalwood 10' x 10' – 1080 plants	Ha.	1.16	Goat Rearing: - 20+1 - Local Breed and improved goat breeds	No	1.433 – .75
Melia dubia 3m x 3 m - 1111 plants	Ha.	1.111	Pig breeding Unit -20 sows + 2 boars' unit	No	11.93
Bamboo 5m x 5m- 400 plants	Ha.	0.616	Pig rearing cum fattening unit (3 sows +1 boar)	No	1.29

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

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

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

S.No.	Crop	Scale of finance (per acre)	S.No	Crop	Scale of finance (per acre)
60	Sweet/Baby Corn	41000	154	Scientific Banana	160000
61	Tur Dhal/Red Gram (R)	20000	155	Thomas Grapes (P 2.5)	120000
62	Tur Dhal/Red Gram (I)	21000	156	Blue Grapes (Bangalore)	83000
63	Huchellu	20000	157	Blue Grapes (Anabhisiya)	100000
64	Black Gram	11200	158	African Corn Long (R)	20000
65	Bengal Gram/Channa(R)	17750	159	African Corn Long (I)	22000
66	Bengal 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
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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Kolar	Shri M R Natarajan, AGM 9448118966									

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