



संभाव्यतायुक्त ऋण योजना
2022-23

Potential Linked Credit Plan
2022-23

रामनगरा ज़िला
RAMANAGARA 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 : RAMANAGARA
STATE : KARNATAKA



राष्ट्रीय कृषि और ग्रामीण विकास बैंक, कर्नाटक
NATIONAL BANK FOR AGRICULTURE AND RURAL
DEVELOPMENT
KARNATAKA

District Office:
NABARD, #427, "Shilpashree", 9th Cross,
Chamundeshwari Nagara
Mandya-571401
Ph: (o) 9901948022
email: mandya@nabard.org



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

INDEX			
Chapter No.	Chapter Details	Page No.	
		From	To
	Executive Summary	1	2
	Sector/Sub sector-wise projection 2022-23	3	4
	District Profile along with map of the district	5	8
	Banking Profile	9	10
	Methodology for Preparation of Potential Linked Credit Plans (PLPs)	11	12
1	Important Policies and Developments	13	25
2	Credit Potential for Agriculture	26	46
2.1	Farm Credit	26	41
2.1.1	Crop Production, Maintenance and Marketing	26	28
2.1.2	Water Resources	28	29
2.1.3	Farm Mechanisation	29	30
2.1.4	Plantation and Horticulture including Sericulture	30	32
2.1.5	Forestry and Wasteland Development	32	34
2.1.6	Animal Husbandry – Dairy	34	35
2.1.7	Animal Husbandry – Poultry	35	37
2.1.8	Animal Husbandry – Sheep, Goat, Piggery, etc.	37	38
2.1.9	Fisheries	38	39
2.1.10	Farm Credit for Others - Bullocks, Bullock Carts, Two Wheelers etc.	39	40
2.1.11	Integrated Farming System for Sustainable Income and Climate Resilience	40	41
2.2	Agriculture Infrastructure	41	44
2.2.1	Construction of storage & Marketing Infrastructure - (warehouses/godowns, market yards, silos, cold storage units/ cold chains)	41	42
2.2.2	Land Development, Soil Conservation and Watershed Development	42	43
2.2.3	Agricultural Infrastructure-Others (Tissue Culture, Agri. Biotech, Seed production., Bio pesticides/fertilizers, Vermicomposting)	44	44
2.3	Agriculture - Ancillary Activities	44	46
2.3.1	Food and Agro- Processing	44	46
2.3.2	Agri-Ancillary activities - Others	46	46
3	Credit Potential for Micro, Small and Medium Enterprises (MSME)	47	48
4	Credit Potential for Export Credit, Education and Housing	49	52
4.1	Credit Potential for Export Credit	49	50
4.2	Credit Potential for Education	50	51
4.3	Credit Potential for Housing	51	52
5	Credit Potential for Infrastructure	53	58
5.1	Infrastructure - Public Investments	53	56
5.2	Social Infrastructure involving bank credit	56	57
5.3	Renewable Energy	57	58
6	Informal Credit Delivery System	59	62
Annx - I	Activity-wise and Block-wise Phy. and Fin. Projections 2022-23	63	68
Annx – II	An overview of GLC- Agency/ Sector-wise - , 2018-19, 2019-20, 2020-21 & target for 2021-22	69	69
Annx – III	Sub-sector/Agency-wise credit flow under Agri. & allied activities - 2018-19, 2019-20, 2020-21 & target – 2021-22	70	70
Annx – IV	Indicative Unit cost, as arrived at by NABARD for its internal use – 2021-22	71	73
Annx – V A/ V B	Scale of Finance for major crops fixed by State Level Tech. Committee (SLTC)/SLTC for 2021-22/KCC for AH & Fisheries SOF 2021-22	74	75

EXECUTIVE SUMMARY

1. District Characteristics:

Ramanagara district of Karnataka has a total geographical area of 3516 sq km with 4 blocks, 18 hoblies, and 820 inhabited villages. It has a total population of 10.83 lakh with agriculture being the mainstay of the economy. Out of the total agriculture land holdings of 269071, 93% of the farmers are small and marginal farmers (SF/MF).

The Net Sown Area (NSA) and Gross Cropped Area (GCA) are 1.52 lakh ha and 1.62 lakh ha respectively. About 30.75% of the NSA is under irrigation. Ragi is the major kharif crop of the district. Sericulture and dairy development are other main sources of income. The main plantation/horticulture crops of the district are coconut and mango. The district is increasingly recognized as an automobile and textile hub. This district is famous for its lacquerware or Channapatna toys. Ramanagara is well connected by road and rail to Bengaluru.

2. Sectoral trends in credit flow :

The achievement under the District Credit Plan for the past three years was 63% (2018-19), 77% (2019-20) and 83% (2020-21). The achievement under total agriculture advances vis-à-vis the targets was 44%, 70% and 77%, respectively for the years 2018-19, 2019-20 and 2020-21. During the same period, the share of agriculture term loans in the GLC for agriculture was 57%, 129% and 84% respectively. The reported ground level credit flow under Priority Sector during 2018-19, 2019-20 and 2020-21 stood at ₹187308.72 lakh, ₹239541.56 lakh and ₹302518.00 lakh respectively. The CD ratio of the district as on 31 March 2021 was 123% as against 76% during the previous year.

3. Sector / Sub-sector wise PLP Projections for 2022-23 :

The exploitable credit potential for Ramanagara district for 2022-23 has been arrived at ₹390298.10 lakh. The potential has been arrived at keeping in view the priority of increasing capital formation in agriculture and enhancing rural employment through MUDRA and off-farm loans. While total agriculture loans are estimated at ₹267679.43 lakh, potential for crop loans has been estimated at ₹102303.12 lakh. Agriculture and allied activities account for 68% of the total PLP projection for 2022-23.

4. Developmental Initiatives :

Ramanagara district is earmarked to be a textile hub with Asia's largest cocoon market housed here. The State Government has also proposed an integrated textile park and a centre dedicated to textile research in the district. The State Government also plans to establish a high tech silk market near Channapatna, and a global mango processing plant.

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.

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 MUDRA Yojana, Standup India Scheme, Pradhan Mantri Awas Yojana (PMAY) MSME 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 for giving focused attention through bank credit are –

- Coverage of more areas under drip irrigation for feasible crops
- Coverage of all eligible farmers under Rupay Kisan Credit Card with special emphasis on meeting all the credit requirements of small and marginal farmers
- Continued coverage of animal husbandry sector which insures farmers against droughts

- Agricultural Mechanization
- (e)Crop diversification and value addition of millets, horticulture crops including sericulture, vegetables and flowers
- Promotion of integrated farming
- Credit linkage to 8500 SHGs and increasing per group finance to ₹3.5 lakh; Promotion and credit linkage of 2000 JLGs
- Micro enterprises and Agro and food processing industries
- Promotion of organic farming and FPOs

Banks along with insurance companies and State Government may make efforts to cover majority of farmers under PMFBY and make the processes involved hassle free.

Coordinated approach by all stakeholders for effective implementation of the Financial Inclusion Plan including better coverage of oral lessees, tenant farmers through Joint Liability Groups or otherwise.

6. Major constraints and suggested action points :

Ramanagara district, which is known as “Silk City” is having one of Asia’s largest cocoon markets. However, of late, due to fluctuation in the cocoon price, farmers are facing huge hardship, which needs to be addressed. Harnessing runoff rainwater for irrigation purposes is imperative to bring more land under irrigation. Modernisation of irrigation canal network to increase water conveyance efficiency, ground water recharge and rain water harvesting structures, desilting of minor irrigation tanks, post-harvest facilities for plantation and horticulture crops, creation of cold chain, and modern storage facilities can help in achieving the identified potential.

Suggested action points

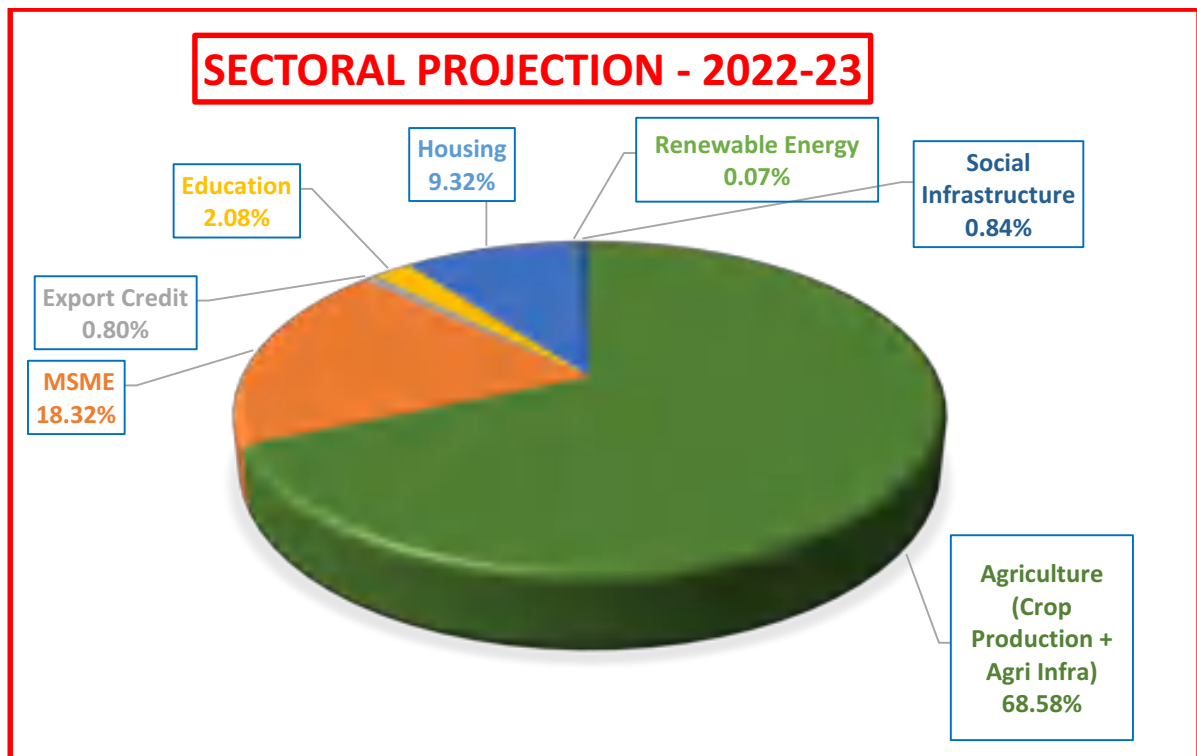
- a. Strengthening the extension network and training on soil and water conservation.
- b. Strengthening of postharvest infrastructure.
- c. Strengthening the infrastructure of veterinary institutions for providing breeding/health services to farmers at door-step and setting up of disease diagnostic labs.
- d. Ensure regular & assured power supply to existing and prospective industrial units.
- e. Expansion and modernisation of existing Cocoon Market.
- f. Introduce transparent e-trading of cocoons and bringing the transaction under banking ambit.
- g. Need to resort to alternative modes of lending including JLGs.

7. Way Forward :

The projections made in the PLP for 2022-23 calls for coordinated approach by all stakeholders, viz., Government, Banks, Govt. Departments, extension agencies, NGOs, etc., which in turn are expected to significantly enhance capital formation in agriculture. Banks, on their part, are required to ensure timely reporting of credit flow data to the Lead Bank so that timely/ corrective action, if required, could be initiated through discussions in various fora like DCC, DLRC, etc.

Broad Sector wise PLP Projections 2022-23

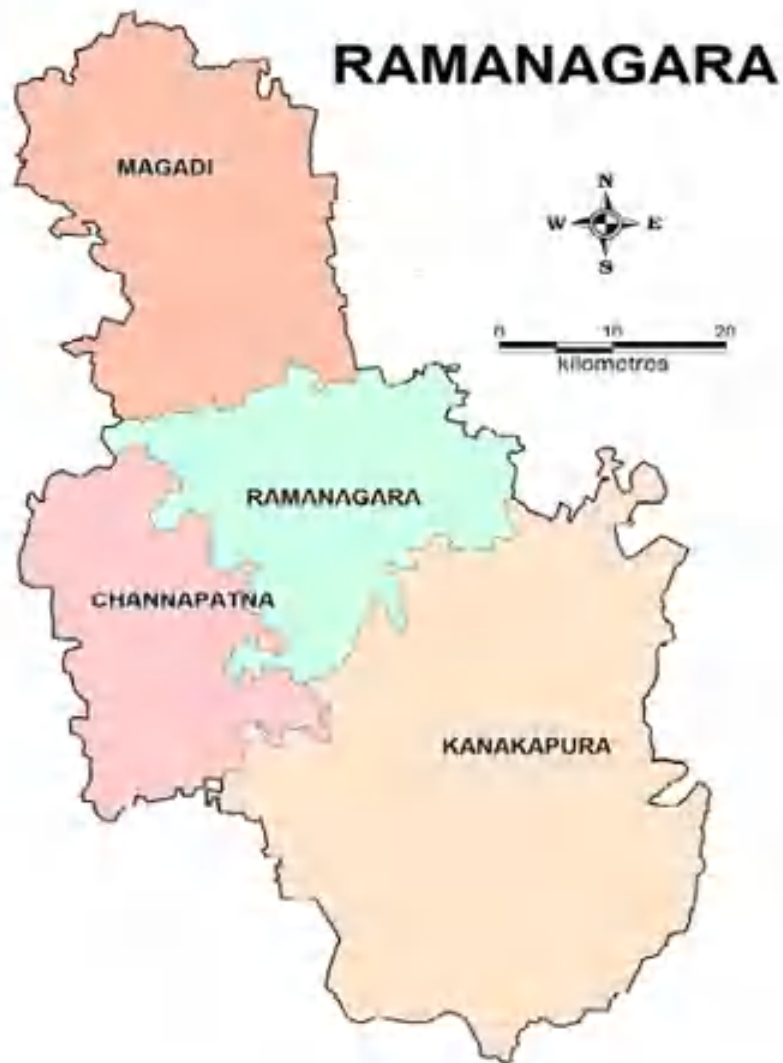
S. No.	Particulars	Amount (□lakh)
	Credit Potential for Agriculture	
	Farm Credit	
i	Crop production, maintenance and marketing	102303.12
ii	Term loans for agriculture and allied activities	114264.73
A	Sub total	216567.85
B	Agriculture Infrastructure	11059.30
C	Ancillary activities	40052.28
I	Total Agriculture (A +B+C)	267679.43
II	Micro Small and Medium Enterprises	71500.00
III	Export Credit	3120.00
IV	Education	8100.00
V	Housing	36360.00
VI	Renewable Energy	258.67
VII	Social infrastructure involving bank credit	3280.00
	Total Priority Sector	390298.10



**SUMMARY OF SECTOR/SUB-SECTOR WISE PLP PROJECTIONS FOR THE
YEAR – 2022-23**

S. No.		Particulars	Amount (₹lakh)
		Credit Potential for Agriculture	
I	A	Farm Credit	
	i	Crop production, maintenance and marketing	102303.12
	ii	Water Resources	6141.04
	iii	Farm Mechanisation	10439.90
	iv	Plantation and Horticulture	65311.74
	v	Forestry and Waste land Development	177.28
	vi	Animal Husbandry-Dairy	19286.85
	vii	Animal Husbandry – Poultry	4946.16
	viii	Animal Husbandry - Sheep, Goat, Piggery etc.	5578.96
	ix	Fisheries (Marine, Inland)	385.90
	x	Others	1996.90
		Sub total	216567.85
	B	Agriculture Infrastructure	
	i	Construction of storage facilities (Warehouses, Market yards, godowns, silos, cold storage units/cold storage chains)	2066.41
	ii	Land development, Soil conservation, Watershed development	5758.88
	iii	Others	3234.01
		Sub total	11059.30
	C	Ancillary activities	
	i	Food and agro processing	4117.28
	ii	Others (Tissue culture, agri bio technology, seed production, bio pesticides/fertilisers, vermicomposting, ACABC, loans to SHG/JLG etc)	35935.00
		Sub total	40052.28
		Total Agriculture	267679.43
II		Micro, Small and Medium Enterprises	
	i	MSME-Investment Credit	57200.00
	ii	MSME-Working Capital	14300.00
		Total MSME	71500.00
III		Export Credit	3120.00
IV		Education	8100.00
V		Housing	36360.00
VI		Renewable Energy	258.67
VII		Social infrastructure involving bank credit	3280.00
		Total Priority Sector (I +II+III+IV+V+VI+VII)	390298.10

DISTRICT MAP



DISTRICT PROFILE									
1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE						
Total Geographical Area (sq.km)	3516		Agro-climatic Zone	Eastern Dry Zone (Zone 5)					
No. of Sub Divisions	2		Climate	Dry Tropical Savana					
No. of Blocks	4		Soil Type	Alfisol (High grounds-Red & Gravelly, Low lying-Loamy, Sandy& Salty)					
No. of Villages (Inhabited)	820		4. RAINFALL & GROUND WATER						
No. of Panchayats	127		Rainfall [in mm]	Norma l	Actual	2017	2018	2019	
3. LAND UTILISATION [ha]		840			1161	793	878		
Total Area Reported	355912			Variation from Normal		321	-47	38	
Forest Land	69946		Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balanc e	
Area Not Available for Cultivation	54014			22937.85		31770.98		3810.47	
Permanent Pasture and Grazing Land	24662		5. DISTRIBUTION OF LAND HOLDING						
Land under Miscellaneous Tree Crops	3950		Classification of Holding	Holdin g	Area				
Cultivable Wasteland	1178			Nos.	% to Total	ha.	% to Total		
Current Fallow	26606		<= 1 ha	213400	79.31	77295	42.04		
Other Fallow	23444		>1 to <=2 ha	38624	14.35	51964	28.27		
Net Sown Area	152112		>2 to <=4 ha	14095	5.24	36466	19.84		
Total or Gross Cropped Area	162257		>4 to <=10 ha	2737	1.02	14760	8.03		
Area Cultivated More than Once	10145		>10 ha	215	0.08	3358	1.83		
Cropping Intensity [GCA/NSA]	107		Total	269071	100.00	183843	100.00		
6. WORKERS PROFILE [in 'ooo]			7. DEMOGRAPHIC PROFILE [in 'ooo]						
Cultivators	208		Category	Total	Male	Female	Rural	Urban	
Of the above, Small/Marginal Farmers	NA		Population	1083	548	535	814	267	
Agricultural Labourers	102		Scheduled Caste	204	103	101	165	39	
Workers engaged in Household Industries	18		Scheduled Tribe	23	12	11	19	4	
Workers engaged in Allied Agro-activities	NA		Literate	674	378	296	481	193	
Other workers	203		BPL	215	-	-	-	-	
8. HOUSEHOLDS [in 'ooo]			9. HOUSEHOLD AMENITIES [Nos. in 'ooo Households]						
Total Households	261		Having brick/stone/concrete houses		NA	Having electricity supply		239	
Rural Households	200		Having source of drinking water		259	Having independent toilets		NA	
BPL Households	NA		Having access to banking services		259	Having radio/TV sets		160	
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]			11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
Villages Electrified	1164		Anganwadis		1543	Private Nursing Homes		31	
Villages having Agriculture Power Supply	NA		Primary Health Centres		61	Govt. Hospitals		76	
Villages having Post Offices	180		Community Health Centres		4	Hospital Beds		1770	
Villages having Banking Facilities	NA		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
Villages having Primary Schools	1512		Fertiliser/Seed/Pesticide Outlets [Nos]		249	Agriculture Pump sets[Nos]		81942	
Villages having Primary Health Centres	61		Total N/P/K Consumption [MT]		19635	PumpsetsEnergised [Nos]		81942	
Villages having Potable Water Supply	312		Certified Seeds Supplied [MT]		1925	Agro Service Centres [Nos]		4	
Villages connected with Paved Approach Roads	1174		Pesticides Consumed [MT]		15	Soil Testing Centres [Nos]		1	
13. IRRIGATION COVERAGE [Ha]			Agriculture Tractors [Nos]		5916	Plantation nurseries [Nos]		8	
Total Area Available for Irrigation (NIA + Fallow)	77584		Power Tillers [Nos]		4755	Farmers' Clubs [Nos]		45	
Irrigation Potential Created	NA		Threshers/Cutters [Nos]		NA	KrishiVigyanKendras[No s]		1	
Net Irrigated Area(Total area irrigated at least once)	46772		14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Area irrigated by Canals / Channels	8617		Rural/Urban Mandi/Haat [Nos]		4	Wholesale Market [Nos]		4	
Area irrigated by Tube Wells	41637		Length of Pucca Road [Km]		1174	Godown [Nos]		2	
Area irrigated by Tanks	391		Length of Railway Line [Km]		74	Godown Capacity[MT]		23543	
Area irrigated by Other Sources	60		Public Transport Vehicle [Nos]		NA	Cold Storage [Nos]		3	
Irrigation Potential Utilized (Gross Irrigated Area)	50705		Goods Transport Vehicle [Nos]		10209	Cold Store Capacity[MT]		30186	
15. AGRO-PROCESSING UNITS			16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Type of Processing Activity	No of unit s	Cap.[MT]	Crop	2017-18		2018-19		Avg. Yield [kg/ha l]	

Food (Rice/Flour/Dal/Oil/Tea/Coffee)	12	12			Area (ha)	Prod. (MT)	Area (ha)	Prod. (MT)	
Sugarcane (Gur/Khandsari/Sugar)	1	1		Paddy	4294	14397	3174	10358	3435
Fruit (Pulp/Juice/Fruit drink)	2	2		Ragi	73847	181913	50308	84621	1771
Spices (Masala Powders/Pastes)	3	3		Maize	2043	18759	3326	8328	2636
Dry-fruit (Cashew/Almond/Raisins)	4	4		Pulses	18366	19523	10035	5363	563
Cotton (Ginning/Spinning/Weaving)	NA	NA		Groundnut	1510	7298	1169	1273	1146
Milk (Chilling/Cooling/Processing)	31	31		Oilseeds	5090	5052	1625	1631	1056
Meat (Chicken/Mutton/Pork/Dry fish)	NA	NA		Sugarcane	751	14957	278	23769	90000
Animal feed (Cattle/Poultry/Fishmeal)	NA	NA							
17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]				18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]	120	Animal Markets [Nos]	NA		
Cattle - Cross bred	207	NA	NA	Disease Diagnostic Centres [Nos]	0	Milk Collection Centres [Nos]	48		
Cattle - Indigenous	80	NA	NA	Artificial Insemination Centres [Nos]	0	Fishermen Societies [Nos]	20		
Buffaloes	20	NA	NA	Animal Breeding Farms [Nos]	NA	Fish seed farms [Nos]	2		
Sheep - Cross bred	1	NA	NA	Animal Husbandry TngCentres [Nos]	NA	Fish Markets [Nos]	NA		
Sheep - Indigenous	126	NA	NA	Dairy Cooperative Societies [Nos]	951	Poultry hatcheries [Nos]	NA		
Goat	150	NA	NA	Improved Fodder Farms [Nos]	NA	Slaughter houses [Nos]	5		
Pig - Cross bred	4.8	NA	NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY					
Pig - Indigenous	2.2	NA	NA	Fish	Production [MT]	6938	Per cap avail. [gm/day]	18	
Horse/Donkey/Camel	1	NA	NA	Egg	Production [Lakh Nos]	548	Per cap avail. [nos/p.a.]	81	
Poultry - Cross bred	80	NA	NA	Milk	Production ['000 litre]	473	Per cap avail. [gm/day]	378	
Poultry - Indigenous	2300	NA	NA	Meat	Production [MT]	7413	Per cap avail. [gm/day]	14.68	
Source :		Ramanagara District at a Glance 2019-20; Report on Integrated sample Survey, DAH&VS, GoK							

Demographic and Economic indicators

Ramanagara accounts for 1.77% of Karnataka's population. The density of population of the district is 308. The percentage of SC and ST population to total population was 18.83% and 2.12%, respectively.

The Gross District Domestic Product (GDDP) of the district for the year 2019-20 at current and constant prices (2017-18) were ₹ 21617 crore and ₹ 16557 crore respectively. The Per capita Income of the district is ₹ 165955.

20. Predominant economic activities

The economy is mainly agrarian and the district is known for silk, milk, fruits and vegetables. Ramanagara town is popularly known as silk city. Nearly 75% of the population lives in rural areas, which is higher than the State average of 61%. Sericulture and dairy are the main economic activities. Being close to Bengaluru, the district is attracting a good number of investments in the industrial sector, especially auto, auto components and garments sector.

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

A bustling business district, Ramanagara is a hotspot for keen investors. The district is just 50 km away from Bengaluru city. The district encourages a diverse investment portfolio in urban infrastructure, textiles, food processing and tourism development. Ramanagara also has

major production of mangoes and bananas along with mango ripening chambers and banana chips manufacturing facilities. It is well known for the availability of medicinal plants at Savandurga, Magadi Taluk.

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

Ramanagara is famous for its silk markets. However, uncertainty in cocoon prices has created hardships for farmers. Price stabilisation and better price realisation in the cocoon market by encouraging complete online trading etc. needs to be done on priority.

Being closer to Bengaluru, Ramanagara has huge opportunities in agriculture especially fruits and vegetables, and millets. Farming needs to be made an attractive proposition through setting up of Farmer Producer Organisations. Setting up vegetable and fruit processing units can enhance farmers income

Harnessing runoff rainwater for irrigation purposes may bring more land under irrigation. Modernisation of irrigation canal network to increase water conveyance efficiency, ground water recharge and rain water harvesting structures, desilting of minor irrigation tanks, post-harvest facilities for plantation and horticulture crops, creation of cold chain, and modern storage facilities can help the district to exploit the opportunities available in the agri. sector.

BANKING PROFILE

State: Karnataka District: Ramanagara

Lead Bank: Union Bank of India

1. NETWORK & OUTREACH (As on 31/03/2021)										
Agency	No. of Banks/S oc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs	BCs/BFs	Villages	Households
Comm. Banks	31	147	86	61	0	0	13438	130	13	2479
RRBs	1	14	10	4	0	0	428	6	55	13282
DCCB	1	7	1	6	0	0	319	0	154	37189
Coop. Agri. & Rural Dev. Bank	1	4	0	4	0	0	0	0	192	46486
PACS	94	94	94	0	0	0	0	0	8	2113
Small Finance Banks	6	12	1	5	6	0	0	0	NA	NA
Others	1	1	0	1	0	0	0	0	0	0
All Agencies	135	9	192	81	0	13	14185	136	422	101549
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31-03-19	31-03-20	31-03-21	Growth(%)	Share(%)	31-03-19	31-03-20	31-03-21	Avg. Growth(%)	Share(%)
Comm. Banks	NA	NA	NA	NA	NA	574878	612774	649262	6	94
RRBs	NA	NA	NA	NA	NA	19608	21546	23086	7	3
Coop. Banks	NA	NA	NA	NA	NA	18428	19546	19294	-1	3
All Agencies	NA	NA	NA	NA	NA	612914	653866	691642	6	100
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [₹ lakh]				
	31-03-19	31-03-20	31-03-21	Growth(%)	Share(%)	31-03-19	31-03-20	31-03-21	Avg. Growth(%)	Share(%)
Comm. Banks	NA	NA	NA	NA	NA	415926	491291	783146	59	92
RRBs	NA	NA	NA	NA	NA	17580	18456	21217	15	3
Coop. Banks	NA	NA	NA	NA	NA	15846	36045	41359	15	5
KSFC	NA	NA	NA	NA	NA	3785	3845	3845	0	0
All Agencies	NA	NA	NA	NA	NA	453137	549637	849567	55	100
4. CD-RATIO					5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)					
Agency	CD Ratio				Agency	During 2020-21		Cumulative		
	31-03-19	31-03-20	31-03-21			Deposit	Credit	Deposit	Credit	
Comm. Banks	72.35	39.21	121.44		Commercial Banks	NA	NA	NA	NA	
RRBs	89.66	85.66	91.90		Regional Rural Bank	NA	NA	NA	NA	
Coop. Banks	92.74	184.41	214.36		Cooperative Banks	NA	NA	NA	NA	
Others					Others	NA	NA	NA	NA	
All Agencies	74.13	75.54	123.05		All Agencies	NA	NA	NA	NA	
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2021)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh.]	% of Total Loans	Amount [₹ lakh.]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans
Comm. Banks	264373	87	164394	83	NA	NA	NA	NA	NA	NA
RRBs	10828	4	9410	5	NA	NA	NA	NA	NA	NA
Coop. Banks	27137	9	23975	12	NA	NA	NA	NA	NA	NA
Others	180	0	0	0	NA	NA	NA	NA	NA	NA
All Agencies	302518	100	197779	100	204.50	NA	NA	NA	NA	NA
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	31-03-19			31-03-20			31-03-21			Average Ach[%] in last 3 years
	Target [₹ lakh]	Ach'mnt [₹ lakh]	Ach'mnt [%]	Target [₹ lakh]	Ach'mnt [₹ lakh]	Ach'mnt [%]	Target [₹ lakh]	Ach'mnt [₹ lakh]	Ach'mnt [%]	
Comm. Banks	217272	160808	74	259221	208446	80	311980	264373	85	80
RRBs	9363	5904	63	12476	6250	50	13248	10828	82	65
Coop. Banks	60573	20597	34	37728	24845	66	36313	27137	75	58
Others	12464	0	0	1445	0	0	1477	180	12	4
All Agencies	299672	187309	63	310870	239541	77	363018	302518	83	74
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	31-03-19			31-03-20			31-03-21			Average Ach[%]

	Target [₹ lakh]	Ach'mnt [₹ lakh]	Ach'mnt [%]	Target [₹ lakh]	Ach'mnt [₹ lakh]	Ach'mnt [%]	Target [₹ lakh]	Ach'mnt [₹ lakh]	Ach'mnt [%]	in last 3 years
Crop Loan	166020	64292	39	175900	92593	53	137042	96522	70	54
Term Loan (Agr)	69789	39962	57	52170	67339	129	120136	101257	84	90
Total Agri. Credit	235809	104254	44	228070	159931	70	257178	197779	77	64
Non-Farm Sector	12075	22894	190	18000	27263	151	31138	42557	137	159
Other Priority Sector	51788	60161	116	64800	52346	81	74702	62182	83	93
Total Priority Sector	299672	187309	63	310870	239541	77	363018	302518	83	74
Source :Lead Bank and SLBC, Karnataka										

Performance of the banks

All the banks, including DCCB, are under Core Banking Solution. During the year 2019-20, the year-on-year growth in deposits and advances as compared to the previous year was 6% and 55%, respectively. The CD ratio of the district during 2020-21 was 123% as against 76% during 2019-20. The achievement under the Annual Credit Plan during 2020-21 was 83% as against 77% during 2019-20.

There are 10 NBFC-MFI (Asirvad, CAGL, Samastha, BFIL, Spandana, NABFINS, Muthoot, L&T, Satin, Belstar) 3 BC (BSS, Sagraha, NOCPL) 4 SFB (Fincare SFB, Ujjivan, Jana SFB, Suryodaya) and 2 Trust/NGO/Others (SKDRDP, Sanghamitra), operating in the district of Ramanagara.

Financial Inclusion

- Banks have been advised by DFS, GoI to extend banking services based on the concept of Sub Service Area (SSA) comprising 1000-1500 households. Ramanagara district has 127 Gram Panchayats and has been divided into 57 SSA which are being serviced by 128 BCs. All villages with a population of above 2000 have been covered by banking services.
- Under the Social Security Schemes, viz, Pradhan Mantri Suraksha Bima Yojana (PMSBY) there were 1.18 lakh policies in the district.
- Under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) there were 0.53 lakh policy holders.
- Under Atal Pension Yojana (APY) there were 0.19 lakh policy holders.
- Financial Literacy Centres have been established in all 4 talukas of Ramanagara district.

METHODOLOGY FOR PREPARATION OF POTENTIAL LINKED CREDIT PLANS (PLPs)

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

Objectives of PLP

The objectives of PLP are:

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

Methodology

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

SN	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

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

Utility

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

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

Limitations and constraints

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

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

CHAPTER 1

IMPORTANT POLICIES AND DEVELOPMENTS

1.1 Policy Initiatives - Government of India

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

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

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

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

iii. ₹ 27.1 lakh crore worth of financial impact of all three ANB packages including RBI's measures – amounting to more than 13% of GDP

• **Structural reforms:**

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

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

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

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

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

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

The focusing of one product in each district will help to transform local products through branding and marketing. The scheme envisages strengthening backward and forward linkages through provision of common facilities, incubation centers, training, research and development (R&D), branding and marketing. One District One Product (ODOP) initiative is operationally merged with 'Districts as Export Hub' initiative and is being implemented by Directorate General of Foreign Trade (DGFT), Department of Commerce, with Department for Promotion of Industry and Internal Trade (DPIIT) as a major stakeholder.

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

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

Objectives

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

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

1.2 Policy Initiatives – Reserve Bank of India

The following major initiatives have been taken by the RBI:

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

finalizing the resolution plans in respect of eligible borrowers vide circular dated 07 September 2020.

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

1.3 Policy Initiatives - NABARD

1.3.1 Long-Term Refinance

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

1.3.2 Short-Term Refinance

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

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

Initiatives taken during the year (2020-21)

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

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

- i. PACS as Multi Service Centers (MSCs) - NABARD introduced Special refinance scheme to saturate all the potential PACS for conversion as Multi Service Centres, over a period

- of three years commencing from the year 2020-21. The scheme intends to develop all the potential PACS as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-2021 by providing concessional refinance to StCBs at 3% to support PACS to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACS in three years commencing with the transformation of 5,000 PACS in FY21. During 2020-21, 3055 PACS were given in-principle sanction by NABARD with estimated Project cost of ₹1,760.82 crore and estimated loan of ₹ 1,568 crore.
- ii. Scheme for beneficiaries of Watershed and Wadi project areas - The objectives of the scheme are to promote sustainable economic activities, livelihood and employment opportunities for the beneficiaries in NABARD supported watershed and wadi project areas by encouraging banks to lend at concessional rate to these beneficiaries to address the issue of rural migration and to give boost to the agriculture and rural sector in the post COVID era. Refinance is available to all the eligible banks/FIs at 3% for maximum period of 5 years. The ultimate lending rate to be charged by banks/FIs under the scheme is revised as 06 months MCLR+1% or EBLR+2.5%, whichever is lower. NABARD has earmarked refinance amount of ₹ 5,000 crore during 2020-21 to 2022-23. During FY 2020-21, refinance of ₹ 126.80 crore has been disbursed under this product.
 - iii. Scheme for promoting Micro Food Processing Activities - The objective of the scheme is to encourage banks to lend micro-food processing activities and create sustainable livelihood and employment opportunities for rural youth as well as reverse migrants due to COVID-19 pandemic in the rural areas. The scheme also envisages modernization and enhancing the competitiveness of the existing individual micro enterprises and ensure their transition to formal sector in rural areas. The refinance scheme will give fillip to the recently launched “PM Scheme for Formalisation of Micro Food Processing Enterprises (PM FME)” under Aatmanirbhar Bharat Abhiyan by MoFPI, GoI. Concessional refinance at 4% is available to eligible financial institutions viz., commercial banks, SFBs, StCBs, RRBs and NABARD Subsidiaries.
 - iv. Special refinance scheme on Water, Sanitation and Hygiene (WASH) - A Model Refinance Scheme on WASH activities has been prepared keeping in view the need to protect human health during infectious disease outbreaks, especially in the times of on-going COVID-19 pandemic. WASH has been conceptualized by NABARD to enable banks to provide credit to entrepreneurs for building social infrastructure relating to drinking water facilities, sanitation facilities including construction/ refurbishment of household toilets and health care facilities.
 - v. Extension of interest subvention benefits for extended period from March 2020 to 31 August 2020 and from March 2021 to June 2021
 - vi. COVID-19 deferment of loan instalments for client borrowers of NABARD.
 - vii. KCC Saturation Drive to cover PM Kisan Samman Scheme beneficiaries who do not possess Kisan Credit Cards - Department of Agriculture, Cooperation and Farmers' Welfare, Ministry of Agriculture and Farmers' Welfare, Govt. of India, has launched a campaign from 08.02.2020 to cover all PM Kisan Samman Scheme beneficiaries under Kisan Credit Cards. Adequate publicity and awareness campaigns were conducted to ensure maximum coverage. Phase-II of KCC Saturation- As a part of the Atmanirbhar Bharat Package, the Government has announced to cover 2.5 crore farmers under the Kisan Credit Card (KCC) scheme with a credit boost of ₹ 2 lakh crore through a special saturation drive. Department of Animal Husbandry and Dairying, Govt. of India also decided to simultaneously launch a special drive to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers. As a result of concerted and sustained efforts by Cooperative Banks and RRBs in this direction of providing access to concessional credit to the farmers, the progress during the year is as under:

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

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

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

1.3.4 Rural Infrastructure Development Fund (RIDF)

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

- 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 Aawas Yojna - Grameen (PMAY-G)

- PMAY-G aims at providing a pucca house, with basic amenities, to all households /

households living in kutcha and dilapidated house, by 2022. Under the scheme, NABARD has extended loan towards part funding of Central Share.

- Under PMAY-G, 2.95 crore houses (1 crore in Phase-I and 1.95 crore in Phase-II) are targeted to be constructed from 2016-17 to 2021-22.
- During 2020-21, loan amount of ₹ 20,000.00 crore was sanctioned and ₹ 19999.80 crore was released towards part funding of Central share under PMAY-G. As on 31 March 2021, the cumulative loan sanctioned and released under PMAY-G stood at ₹ 61,975.00 crore and ₹ 48,819.03 crore, respectively.

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

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

E. Rural Infrastructure Assistance to State Governments (RIAS)

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

1.3.5 Initiatives on micro Finance

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

1.3.6 Financial Inclusion

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

Financial Literacy:

- Financial and Digital Literacy Camps, Financial Literacy Centres, Reimbursement of Examination fee of BC/BF, Mobile Demo Vans and Financial Literacy Centres (FLCs).

- Opening Kiosk Outlets in unbanked villages of North Eastern (NER) States.
- Setting up of Centre for Financial Literacy (CFL)

Banking Technology:

- Deployment of microATM and PoS/mPoS devices, for on-boarding to BHIM UPI Platform, for on-boarding to Public Financial Management System, Implementing Green PIN facility at ATMs and/or micro ATMs for RuPay Kisan Card activation and On-boarding to Bharat Bill Payment System (BBPS).

Regulatory requirements:

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

Connectivity and Power Infrastructure:

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

New initiatives taken during the year 2020-21:

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

1.3.7 Farm Sector Policy – Important Initiatives

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

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

II. FPO Promotion

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

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

1.3.9 Agri- Market Infrastructure Fund (AMIF)

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

1.4 Policy Initiatives – State Government

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

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

- Under Pradhan Mantri Kisan Samman Yojana, State Govt. has already announced ₹ 4,000 per year for small and marginal farmers along with a grant of ₹ 6,000 from Centre. The government has transferred ₹825 crore to 41 lakh farmers' accounts in the state from ₹ 2600 crore allocated for 2020-2021. For 2021-22, ₹2,120 crore has been allocated towards Pradhan Mantri Kisan Samman Yojana.
- Additional subsidy of 15% from State Government to increase the 35% subsidy given by Centre to the Food Processing and Post-Harvest management units under Atma Nirbhar Bharat Abhiyan scheme to 50% ; a grant of ₹ 50 crore.
- Loans up to ₹ 2 crore at subsidised interest rate of 4% for women entrepreneurs in health sector. Support for women's self-help groups to start 6,000 micro-enterprises in sectors

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

- Extension of subsidy provided for small tractors under Krishi Yanthrikarana Scheme to be extended to tractors of 25-45 PTO HP.
- Opportunity for scientific marketing of organic crops and minor millets through Rashtriya e-Market Private Limited.
- A programme to increase organic carbon in agricultural land of the State at an expenditure of ₹ 75 crore in next five years; a grant of ₹ 10 crore in year 2021-22. Implementation of programme with an outlay of ₹ 500 crore for promotion of organic farming.
- Establishment of a food park under Atma Nirbhar Bharat Abhiyan scheme in Ittangihalli 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.

1.5 State Government Sponsored Programmes with Bank Credit

S N	Progr amme	Objectives	Implementi ng Department	Target Group	Quantum of subsidy
1	Udyogini	To create self employment opportunities to women in Trade & Service Sector	Women & Child Development Department of Govt. of Karnataka	Women with income ceiling ₹ 1.5 Lakh, (against previous income limit ₹ 40,000) The age limit of the applying woman, i.e., the eligible age limit : 18-55 years	<ul style="list-style-type: none"> • Subsidy ranging from 20% to 30% depending upon the category, subject to the specified ceiling. • The loan amount increased to ₹ 3,00,000/- from ₹ 1,00,000/- earlier. Subsidy up to 90 per cent for the Scheduled Castes and Scheduled Tribes and 80 per cent for other farmers.
2	Chaitanya Scheme	To provide self-employment opportunities for persons from backward class BPL families	Karnataka State – D. Devraj Urs BC&MD Corporation	Persons from backward class BPL families within specified income norms	<ul style="list-style-type: none"> • Loan to Backward Classes upto ₹ 5.00 lakh unit cost, to take up financial development activities in collaboration with Bank /Financial institutions. • 30% or maximum of ₹ 10,000/- subsidy for the project cost upto ₹ 25,000 • For the project cost of ₹ 25,001 to ₹ 1.00 lakh, the 20% margin money and subsidy of ₹ 10,000/- per beneficiary. • For the projects above ₹ 1.00 lakh, 20% Margin Money only.
3	Pashu Bhagya Scheme	To establish livestock units viz. cattle, sheep, goat, poultry and pigs	Animal Husbandry Department, GoK	Farmers & Entrepreneurs	<ul style="list-style-type: none"> • Back ended subsidy of 33% to farmers belonging to SC and ST and 25% to other SF/MF to establish cattle, sheep, goat, pig, poultry units in availing maximum loan of ₹ 1.20 lakh from commercial banks • The subsidy to SC/ST has been revised from 33% to 50% vide Pashu Bhagya Administrative Approval GO, dated 04-08-2015 • Short term loans upto ₹ 50,000/- at 0% interest through Co-operative Banks, on the lines of crop loan, for providing cattle feed/other maintenance expenditure. • Subsidy members of Milk Producers' Co-operative Societies for payment of insurance premiums upto 5 cattle. • The scheme of providing ₹ 5,000/- ex-gratia under 'Kurigahi Suraksha Scheme'
4	Krishi	To have	Department of	Eligible	Subsidy ranging from 50-90% for

	Bhagaya	sustainable growth in agriculture through conservation, storage and efficient use of rainwater, adoption of profitable cropping system, cultivation of horticulture	Agriculture, GoK	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.	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	₹ 10,000 per hectare to all the millet growers (06 nutri Cereals). As per the budget announcement for year 2020-21 under Raitasiri programme high nutrient value crops viz chiya Quinova & Teff have been included.
7	Kaushalya Karnataka	To enhance the employability of youth by enhancing the skill through industry ready skill development programs	Skill Development, Entrepreneurship and Livelihood Department (SDEL), GoK	unemployed youth 18-35 years	Skill Development training is provided.
8	Organic Farming adoption and certification	To promote organic farming	Department of Horticulture, GoK through Karnataka State Seeds and Organic Certification Agency	Farmers & Entrepreneurs	75% subsidy for construction of Vermi Compost units, Biodigesters, Cattle floor along with bearing the cost of Certification charges.
9	Assistance for Inland fisheries development	To promote inland Fishery	Department of Fisheries, GoK	Fish farmers	<ul style="list-style-type: none"> Under Subsidy for purchase of fish seed scheme 50% of the cost of fish seed of any species purchased, subject to a maximum of ₹ 5000.00 for an individual and ₹ 20000.00 for an institution 50% subsidy subject to a maximum of ₹ 25,000 for purchase of 50 lakhs pawn or 10 lakh fish fry by fish seed rearers who are interested to take up fish seed rearing in their own ponds registered with the fisheries department.

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

CHAPTER - 2

CREDIT POTENTIAL FOR AGRICULTURE

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1. Introduction

In Ramanagara district, 75.27% of the population live in rural areas and their main occupation is agriculture. The district falls under single Agro-Climatic Zone-Eastern Dry Zone, i.e., Zone-5. The annual rainfall during 2019 in the district was 878 mm as against normal rainfall of 840 mm. The Grossed Cropped Area (GCA) during 2019-20 was 1,62,257 hectares and Net sown area 1,52,112 ha with cropping intensity of 107%. The net irrigated area is 46772 ha, constituting 30.75 % of the total net sown area, which means 69.25% of area is rainfed. Major crop of the district is ragi which is sown in 50308 ha occupying 31% of GCA. Other major crops of the district are Horsegram (7312 ha), Paddy (3174 ha), Jowar (1703 ha) and Tur (1379 ha). The area sown under oilseeds, fruits, vegetables, flowers and plantation crops has increased in the last 3 years, whereas area sown under cereals and pulses has decreased over the same period. Proximity of the district to Bengaluru, fast urbanisation and droughts have reduced area under agriculture in the district in the last decade.

There are 2.69 lakh agricultural holdings covering 1.84 lakh ha in the district. There are 0.39 lakh small famers accounting for 14.49% holding, 0.14 lakh semi-medium accounting for 5.24%, 0.03 lakh medium farmers (1.16% holding).

Saturation of KCCs to PM-Kisan beneficiaries :

Government of India, has launched KCC saturation campaign with the objective of bringing all PM Kisan beneficiaries under the KCC fold. Further the scheme has also been extended to address the credit needs of farmers engaged in Animal Husbandry, Poultry and Fisheries activities. Total number of active KCC as on 31 March 2021 is 74264, of which 59706, were issued during the saturation drive held from 01.02.2021 to 31.03.2021.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Agriculture Department is having its main office at Ramanagara and extension offices at 4 taluks. It is supplying necessary inputs like seeds, fertilisers, pesticides through PACS and other outlets. The Department of Agriculture is promoting High Yielding Varieties (HYV) of ragi, paddy and maize.

The Krishi Vigyan Kendra at Chandurayanahalli, Magadi taluk provide extension support to the farmers, which helps them in improving productivity and realizing better yield through research, training and field demonstrations. Agriculture Department provides extension support through 18 Raitha Samparka Kendras. 4 Custom Hire Centres (CHCs) on PPP model are there in the district.

Ramanagara being close to Bengaluru has a huge opportunity in production and value addition of millets and minor millets to meet the growing needs of health-conscious city folk. There are 8 FPOs promoted by NABARD, 5 by Agriculture Department, 7 by Horticulture Department and 1 by Sericulture Department in the district. These FPOs need proper handholding to take advantage of the market available in Bengaluru. Banks also need to come forward to finance the FPOs.

2.1.1.3 Assessment of potential for the financial year 2022-23

The GLC under crop production during the past three years was ₹64292.19 (2018-19), ₹92592.56 lakh (2019-20) and ₹96521.56 lakh (2020-21). The target for 2021-22 is ₹150889 lakh.

□lakh

S. No.	Activity	Unit (No. / Area)	SoF	Financial Outlay	Bank Loan
1	Paddy (irrigated)	Ha.	0.85	2697.90	2697.90
2	Ragi (irrigated)	Ha.	0.38	19117.04	19117.04
3	Maize (irrigated)	Ha.	0.58	1929.08	1929.08
4	Red Gram (Tur)	Ha.	0.52	717.08	717.08
5	Horse Gram	Ha.	0.18	2997.92	2997.92
6	Avare	Ha.	0.39	385.40	385.40
7	Alasande (Cowpea)	Ha.	0.25	73.00	73.00
8	Groundnut	Ha.	0.45	526.05	526.05
9	Sesamum	Ha.	0.25	71.75	71.75
10	Castor	Ha.	0.27	40.23	40.23
11	Jowar (irrigated)	Ha.	0.39	664.17	664.17
12	Sugarcane	Ha.	1.60	444.80	444.80
13	Vegetables	Ha.	1.17	1444.95	1444.95
14	Banana Maintenance	Ha.	0.89	5518.00	5518.00
14	Coconut Maintenance (120 plants per ha)	Ha.	0.86	16168.00	16168.00
15	Mango Maintenance	Ha.	0.99	21285.00	21285.00
16	Fodder cultivation (Rs. Per ha)	Ha.	0.44	792.00	792.00
	Sub-total for Crop Husbandry			75780.09	75780.09
17	Post-Harvest household consumption requirements			7578.01	7472.06
18	Repairs and Maintenance of Farm Implements			15156.02	14944.14
19	Marketing of Crops			3789.00	3789.00
	Total			102303.12	102303.12

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

The block-wise and activity-wise, physical and financial projections are given in Annexure-I. The projections have been made in tune with last 3 years' achievement.

2.1.1.4 Critical Interventions required for creating a definitive impact

- Over the years, inadequate soil health management, excessive and indiscriminate use of chemical fertilisers has led to land degradation. There is an urgent need to restore soil health through appropriate treatment after soil testing. There is only one soil testing unit in the district. At least one soil testing lab in each taluk is required.
- The district has inadequate storage godowns, taking into account its needs. There is potential for construction of rural godowns in every taluk of at least 10000 tons capacity. Cold storage of 100 – 200 tons capacity may be constructed at every taluk to store fruits, vegetables and flowers, so as to reduce post-harvest losses.

2.1.1.5 Suggested action points

- Agriculture Department to popularise schemes of Central and State Government on storage infrastructure, in order to enhance the capacity for storage of produce during post-harvest conditions.
- Banks to finance PACS and other interested beneficiaries under the schemes for storage infrastructure.

ATMA NIRBHAR BHARAT-Kisan Credit Card (KCC) Scheme**Working Capital for Animal Husbandry and Fisheries**

Objective : To provide KCC facility for short term requirements of the farmers for rearing of animals, birds, fish, shrimp, other aquatic organisms and capture of fish.

Under the Prime Minister's package for farmers, the Hon'ble Finance Minister on 15th May 2020, has announced to cover 2.50 crore new farmers under Kisan Credit Scheme, which will provide an additional liquidity of ₹ 5 lakh crore in the hands of these farmers suffering from recent downturn of economy. In this connection, RBI has already allowed coverage of animal husbandry farmers including dairy, poultry and small ruminant's farmers under KCC and benefit of interest concession is also extended to these farmers.

Under the above said scheme, the district of Ramanagara has made a notable achievement during the financial year 2020-21, standing 2nd in the State by sanctioning 9,876 loans (Working capital for Animal Husbandry) to needy farmers who were affected by Covid-19 pandemic. Particularly branches of Union Bank of India, Canara Bank and SBI have done commendable job in achieving this target, in the midst of hardship of Covid-19.

2.1.2 WATER RESOURCES**2.1.2.1 Introduction**

Ramanagara district falls under single Agro-Climatic Zone-Eastern Dry Zone, i.e., Zone-5. The entire area of Ramanagara district is part of the Cauvery basin. The major tributaries of the Cauvery river in the district are Arkavathi and Shimsha.

Ramanagara has a low proportion of net sown area under irrigation with net irrigated area being 46772 ha. constituting just 30.75% of the total net sown area (152112 ha.), which means 69.25% of the area is rainfed. Area irrigated through tube wells account for 25% of the total net irrigated area, followed by canals 5% and tanks and lift irrigation less than 1%. Channapatna has been classified as 'Semi-Critical' block, Magadi as Critical whereas Kanakapura and Ramanagara are 'Over exploited' Blocks. As per GEC2015, the stage of Ground Water Extraction of the district as on 31.03.2017 is 96.56%

The GLC under this sector for the past three years was ₹1736.65 lakh (2018-19), ₹ 2594.37 lakh (2019-20) and ₹ 5306.04 lakh (2020-21). The target for 2021-22 is ₹ 4831 lakh.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- Proximity to Bengaluru city provides greater access to retail outlets for supply of electrical, diesel pump-sets, drip/sprinkler irrigation equipment.
- Prime Minister's Krishi Sinchai Yojana (PMKSY):** In a move to strengthen the process of decentralized planning process, the Government of India issued guidelines in 2015 in the form of a template for the preparation of District Irrigation Plan (DIP) and State Irrigation Plan (SIP) as part of the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) program and made the preparation of DIP and SIP mandatory for the states to receive funds from the programme
- A dedicated **Micro Irrigation Funds (MIF)** created with NABARD has been approved with initial corpus of Rs. 5,000 crore for expanding coverage of micro irrigation under PMKSY-PDMC.
- PM-KUSUM** scheme aims at removing farmers' dependence on diesel and kerosene and linked pump sets to solar energy the scheme is meant to provide 20 lakh farmers for setting up stand-alone solar pumps. It will also help another 15 lakh farmers solarise their grid-connected pump sets.
- Long Term Irrigation Fund (**LTIF**) was announced in Budget 2016-17 with initial corpus of ₹ 20,000 crore with NABARD for completion of Medium/Major Irrigation Projects.

2.1.2.3 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	BW s + SIP - 300m	No.	2.27	185	419.96	335.97
2	SIP - replacement	No.	0.50	255	127.50	102.00
3	IP Sets - repl	No.	0.40	320	128.00	102.40
4	Drip - Mulberry	Ha.	1.35	1830	2470.50	1976.40
5	Drip-other crops	Ha.	0.98	2200	2156.00	1724.80
6	Sprinkler	No.	0.37	1200	444.00	355.20
7	Pipelines	Ha.	0.24	712	170.89	136.71
8	Rain water harvest tank	No.	0.56	495	277.20	221.76
9	DW recharge	No.	0.26	1150	299.00	239.20
10	Pump House with AC Roof	Ha.	0.43	350	150.50	120.40
11	Solar Irrigation Pumpset (5 HP)	No.	5.61	26	145.87	109.40
12	Artificial recharge of borewells	No.	0.56	1600	896.00	716.80
	Total				7685.42	6141.04
<i>The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF</i>						

Block wise and activity wise exploitable credit for the year 2022-23 is given in Annexure-I.

2.1.2.4 Critical Interventions required for creating a definitive impact

- There is a need to encourage farmers to adopt sustainable agriculture practices, including increased use of water saving devices such as drip and sprinkler irrigation systems and creation of structures aimed at soil and water conservation in their lands. In view of the proximity to Bengaluru, hi-tech agriculture may be promoted in the district through micro irrigation, renovation/rejuvenation of tanks, etc.,
- Artificial Recharge/ Water harvesting structures are to be propagated and financed

2.1.2.5 Suggested action points

- Banks may actively coordinate with line departments to intensify credit flow to the sector.
- Banks may extend credit for rainwater harvesting structures to provide protective irrigation and augmenting groundwater recharge. Compliance to technical parameters like spacing norms to be ensured while financing, so that failure rate of wells can be minimised.

2.1.3 FARM MECHANISATION**2.1.3.1 Introduction**

Farm mechanisation helps to a great extent in tackling the problem of scarcity of agricultural labour during peak period of farming and increased labour cost. Besides usage for farming operations, tractors are also used for passenger transport, material transport, etc. as it is a convenient mode of transportation in remote rural areas for both agricultural operations and also for various works viz., road construction, MGNREGA works, etc.

The ground level credit flow to the sector in the district during the last three years 2018-19, 2019-20 and 2021-21 were □4883.14 lakh, □7270.95 lakh and □10391.71 lakh respectively. The DCP target for 2021-22 is □11108.00 lakh.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- There were 5916 tractors and 4904 tillers in the district as on 31 March 2020. Kanakapura taluk had maximum number of tractors (2095) followed by Ramanagara (1484), Channapatna (1252), and Magadi (1085). Though there are farmers with land holdings of more than 4 ha, the demand for tractor in the district is comparatively less due to lack of irrigation facilities and farmers' reluctance, considering the non-viability of the investment in small holdings.

- There are 4 Custom hiring centres in the district on PPP model for farm equipment like tractors, rotovators, ploughing machines, etc.
- Most of the reputed tractor manufacturing companies are having their sales outlets in the district and have a well spread out network.
- The district has also good network of service centres for farm machinery and agriculture equipment.
- Department of Agriculture is engaged in creating awareness among the farmers for increased use of tractors/ power tillers/ farm implements/ tools, etc.
- Agriculture Universities/ Research Institutes need to devise/ popularise smaller machinery suitable for small farms.

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

S. No.	Activity	Unit	Unit cost	Physical Units	Financial Outlay	Bank loan
1	Tractors with accessories/attachments (55 to 60 HP)	No.	9.50	400	3800.00	2850.00
2	Power Tillers	No.	2.00	325	650.00	487.50
3	Misc. FM	No.	1.93	4600	8878.00	7102.40
	Total				13328.00	10439.90
<i>The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF</i>						

The block-wise, activity-wise credit potential for the year 2022-23 is given in Annexure-I

2.1.3.4 Critical Interventions require for creating a definitive impact

- Bankers need to examine the suitability of the machinery vis-à-vis the size of land, type of soil / crop before lending to the farmer.
- More number of service units of farm machinery may be encouraged by the DIC so that repairs/maintenance service of tractors/power tillers is available at hobli/village levels.
- Implements/ machineries like arecanut dehuskers, coconut dehuskers, sprayers (power, rocking, tycoon, etc), weeders, etc. can be considered for extending credit.

2.1.3.5 Suggested action points

- Govt. to identify suitable area for establishment of Custom hiring centres for enhancement of accessibility of farm machinery to farmers.
- Agriculture research centres should broadcast benefits of mechanisation through suitable demonstrations.
- Encouragement to agri entrepreneurs for establishment of agro service centres by means of bank loans.
- Creation of Awareness among farmers - Lack of proper knowledge on utility, operation and maintenance of Farm Machinery leads to wrong choice which makes it uneconomical.

2.1.4. PLANTATION AND HORTICULTURE INCLUDING SERICULTURE

2.1.4.1 Introduction

Agro climatically, Ramanagara district offers good potential for plantation and horticulture activities. The area under horticulture/commercial crops in Ramanagara district comprises about 35% per cent of the net sown area of the district. Total area under horticulture and commercial crops in the district during 2019-20 was 70923 ha. Out of this, 35158 ha was covered by fruit crops and 1235 ha by vegetable crops. Coconut (30248 ha), Mango (32651 ha), arecanut (1811 ha) and banana (1578 ha) are the major horticulture crops of the district.

Farmers of the district are adopting hi-tech horticulture, especially green-house cultivation of vegetables; growing flowers under controlled conditions and hi-tech water management

facilities especially Drip Irrigation and Sprinkler Irrigation. The district's proximity to Bengaluru offers immense opportunity for horticulture and related value addition and processing.

Sericulture is a highly profitable activity with short gestation period between investment and returns providing a source of livelihood for about 28206 farmers from 1298 villages in the district. Ramanagara district falls under the "traditional sericulture area" and famously known as Silk Town & Silk City. The district has the largest market for silk cocoons in Asia. The area under mulberry cultivation was 19275 ha during 2019-20 and total cocoon production was 19718 tons. Magadi Taluk specializes in seed cocoons. The Department of Sericulture provides subsidy to the farmers for growing new variety of mulberry, using drip irrigation, rearing houses, rearing equipment, installation of multi-end reeling basins, etc.

The ground level credit flow to the sector in the district during the years 2018-19, 2019-20 and 2020-21 were ₹13752.31 lakh, ₹13596.26 lakh and ₹24230.40 respectively. DCP target for 2021-22 is ₹16085.00 lakh.

2.1.4.2. Infrastructure and linkage support available, planned and gaps

- The Department has 8 horticultural farms/nurseries (3 in Channapatna, 2 each in Ramanagara & Kanakapura and 1 in Magadi block), through which, planting materials are propagated and supplied to the farmers. In addition, there are few unregistered nurseries supplying planting materials of P&H crops.
- There are 3 main markets and 1 sub-market in the district. Though the markets within the district deal with horticulture crops, many farmers send their produce outside the district to Bengaluru, Mysuru, etc.
- Infrastructure required for planned development of plantation and horticulture sector are: supply of good quality planting material, plant protection chemicals and equipment, storage facilities such as godowns for coconut and cold storage for vegetables and fruits, organized marketing facility, technical guidance, processing units for value addition, etc.
- For supply of mulberry cuttings, there are private nurseries which are funded under Catalytic Development Programme. The existing sericulturists also supply cuttings to new farms. The department has also trained a few SHG members to develop nurseries and supply quality planting material to the sericulturists.
- DFLs are supplied by the Government Grainages, besides, 48 Licensed Seed Preparers (LSPs). The district has 13 Technical Service Centres to give technical guidance to sericulturists. There are 7 well-regulated govt. cocoon markets, 1 each at Channapatna, Kanakapura and Ramanagara and 4 in Magadi. NABARD through RIDF has supported expansion of capacities of these markets.
- The district has 1287 silk reelers. Of these 14 are highly mechanised Automatic Reeling units and Automatic Dupion silk reeling units.
- Sericulture Department is also developing Sericulture Tourism (Seri Tourism) on the Bengaluru - Mysuru corridor in collaboration with the Central Silk Board.

2.1.4.3 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	Coconut	ha	0.99	30248	29945.51	23956.41
2	Mango	ha	0.92	32651	30038.93	24031.14
3	Sapota	ha	0.66	425	280.50	224.40
4	Banana	ha	1.61	1578	2540.59	2032.47
5	Guava	Ha	0.71	89	63.19	50.55
6	Floriculture	ha	1.75	50	87.50	70.00
7	Small Nurseries	Nos.	8.05	6	48.30	38.64
8	Naturally ventilated Poly house for vegetables and flowers 1000sqm	Nos.	11.15	15	167.25	133.80

S. No.	Activity	Unit (No./ Area)	Unit cost	Physical Units	Financial Outlay	Bank loan
9	GI Pipe / Stone pillar shadenet house - 1000sqm	Nos	9.35	15	140.25	112.20
	Total P & H				63312.02	50649.61
	Sericulture					
10	Mulberry Plantation	Ha.	0.75	19275	14456.25	11565.00
11	Equipment	Ha.	2.23	1425	3177.75	2542.20
12	Rearing House (Shoot rearing) Avg.cost	Ha.	9.79	48	469.93	375.94
13	Multi end basin	No.	8.03	6	48.18	38.54
14	Improved charaka	No.	0.88	57	50.16	40.13
15	Cottage basin	No.	2.20	57	125.40	100.32
	Total Sericulture				18327.67	14662.13
	Total P & H and Sericulture				81639.69	65311.74
<i>The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF</i>						

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

2.1.4.4 Critical Interventions require for creating a definitive impact

To take full advantage of proximity to Bengaluru district, there is an urgent need to set up processing centres, especially for mango and coconut in the district.

2.1.4.5 Suggested action points

- Extension services, both in horticulture and sericulture, are to be further strengthened
- The post-harvest losses of the horticultural produce is nearly 30% as farmers do not adopt proper post-harvest practices such as sorting, grading and packaging. Focus should therefore be on promoting post-harvest technology
- Departments with the help of reputed Producer Organisation Promoting Institutions (POPI) need to handhold FPOs of horticulture and sericulture farmers.
- 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 Centres lack technical personnel, which is a major constraint for providing extension services to farmers.
- BESCO may ensure adequate power supply to PH units.
- Technical expertise in banks needs to be further strengthened.
- Need for encouraging pledge finance/marketing credit by cocoon markets/ silk exchanges with tie up arrangement in order to help sericulture farmers and reelers face market fluctuations.

2.1.5. FORESTRY AND WASTELAND DEVELOPMENT

2.1.5.1 Introduction

Ramanagara district has a forest cover of 0.69 lakh ha (19.6%). Kanakapura and Ramanagara taluks have 28% and 19% area respectively under forest. Considering that fallow land (0.38 lakh ha), provide an opportunity for developing green cover, there is a tremendous opportunity to take up cultivation of some economically important species such as Pongamia, Sandalwood, Silver oak, Rosewood, Teak, White Cedar, etc.

Joint Forest Planning and Management (JFPM) is being promoted by the Forest Department, wherein the degraded forest lands in the vicinity of the villages are developed and managed with the joint participation of the villagers and the Department based on a MoU and a pre-agreed distribution material. The Department provides technical assistance to SHG members in preparation of forest nursery /other species of plants. The Social Forestry wing of Forestry Department attached to Zilla Panchayat provides seedlings to the farmers at subsidised rates/

free of cost from their nurseries. Mini kits and plant material of species like *eucalyptus* and teak are supplied to farmers by Agriculture Department.

2.1.5.2. Infrastructure and linkage support available, planned and gaps

Cultivable wasteland and fallow land in the district, is about 1178 ha and 50050 ha, respectively. Bio-diesel plantation has good potential in the district. Under the bio-fuel development programme, bio-diesel plants viz. Jatropha, Neem, Pongamia seedlings are being distributed to farmers free of cost. Agriculture Department is taking up promotion of bio-diesel mainly through multiplication of seedlings of jatropa, honge and development of model farms.

The ground level credit flow to the sector in the district during the last three years was ₹15.66 lakh, ₹32.20 lakh and Nil for 2018-19, 2019-20 and 2020-21 respectively.

Agro-Forestry Systems			
Structural Basis		Functional basis	
Nature of Components	Arrangement of Components	Productive Function	Protective Function
Agri-Silvicultural Systems (Ragi+Teak)	Spatial Arrangement	Timber, Fodder & Fuel wood	Wind Breaks & Shelterbelts
Silvi-Pastoral Systems (*Teak/Melia dubia+ Styloxanthus hamata/Khus khus/Hybrid Napier)		Food, Fiber & Shelter	Soil Conservation
Agro-Silvi-Pastoral Systems (*Ragi+Teak/Sandal wood+ Hybrid Napier/Stylo)	Temporal Arrangement	Non Timber Forest Produce	Soil Improvement
Agri- Component comprises of Food Grains; Horticulture Crops viz. Fruits, Vegetables, Flowers, Medicinal & Aromatic Plants; Animal husbandry – Livestock Animals, SGP, Poultry, etc. Silvi - Component comprises of Woody Perennial or Trees including Bamboos which is a grass – Primarily grown for timber, fodder & fuel wood, NTFPs Pastoral - Component comprises of fodder grasses Agro - Components only comprises of food grain component * Systems mentioned are indicative			

2.1.5.3 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	Farm forestry	Ha.	1.21	46	55.65	44.52
2	Agro forestry	Ha.	0.74	66	48.85	39.08
3	Bio diesel plantation	Ha.	0.74	75	55.50	44.40
4	Nursery	Ha.	4.40	14	61.60	49.28
5	Total				221.60	177.28
The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF						

The block-wise and activity-wise physical and financial potential estimates are given in Annexure-I.

2.1.5.4 Critical Interventions require for creating a definitive impact

Awareness about the economics/bankability of agro-forestry/ farm forestry schemes needs to be taken up with the farmers and bankers.

2.1.5.5 Suggested action points

- Forest Department may consider providing awareness to bankers on schemes available for public in respect of farm forestry.
- There is scope for supporting SHGs to establish agro forestry nursery.

2.1.6 ANIMAL HUSBANDRY - DAIRY

2.1.6.1 Introduction

Animal husbandry activities comprise mainly of dairy development, poultry farming, sheep and goat rearing and, to a limited extent, piggery and rabbit rearing in the district. Due to successful implementation of cross breeding programmes, crossbred cow population in Ramanagara district registered excellent growth during the last decade. There are 2,87,502 cattle (80,496 indigenous and 2,07,006 CB) and 30,619 buffaloes in the district as per 2019 quinquennial livestock census. The total milk production in the district was 7 lakh LPD and the average daily collection of milk during flush season and lean season by BAMUL was 5.62 lakh and 4.86 lakh LPD, respectively. The share of cow milk is reported to be 96% and buffaloes 4%, of the daily collection. The milk production in the State was 10936 lakh kg during 2020-21 of which Ramanagar district contributed 473.55 lakh kg

The ground level credit flow to the sector in the district during the years 2018-19, 2019-20 and 2020-21 were ₹3357.22, ₹7211.59 and ₹20485.08 lakh respectively. The large variations in GLC is due to wrong reporting and large scale mis-classification of data. As such no meaningful assessment of GLC can be made. DCP target for 2021-22 is ₹19280.00 lakh.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- Department of Animal Husbandry and Veterinary Services have been providing healthcare facilities including services like artificial insemination and other extension support. As on 31.03.2020, the district has total 119 Veterinary Institutions including 16 veterinary hospitals, 63 veterinary dispensaries, 36 primary vet. Centres and 4 mobile veterinary clinics. One polyclinic at Ramanagara is under construction out of NABARD's RIDF. There are a total of 269 centres in the district providing AI facilities. Besides the healthcare services given by the AH & VS department, BAMUL has 34 AI cluster centres, 71 single centres providing AI services at the door steps of dairy farmers of 951 Dairy Cooperative Societies (DCS). There are 10 defunct milk cooperative societies (3 in Channapatna, 4 in Ramanagara and 3 in Kanakapura taluks). It has plans to establish 15 new cluster AI centres. BAMUL has also emergency veterinary routes providing very effective and good services to its members.
- Green fodder is available during rainy and winter seasons apart from grazing facilities in the form of cultivable wastelands and fallow lands. Fodder mini kits (seeds) are provided by the department and BAMUL to farmers to grow fodder in their irrigated lands.
- Though there are no modern cattle markets in the district, milch animals are purchased in regular village markets/cattle fairs. For the benefit of members of the dairy societies, BAMUL arranges supply of good quality CBCs from outside the State, whenever there is demand.
- There are three Chilling Centres of around 1.00 lakh litre capacity each in Kanakapura, Byrapatna (Channapatna block) and Solur (Magadi block) and 100 bulk milk coolers with an average of 3000 litre capacity. In addition, Mother Dairy at Yelahanka has processing capacity of 3 LLPD and 5 processing units with an aggregate capacity of 3.85 LLPD in the private sector. The total processing capacity is of 10 LLPD.

2.1.6.3 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	CBC 2 animal unit	No.	1.39	8000	11120.00	10008.00
2	CBC 5 animal unit	No.	3.80	1000	3800.00	3420.00
3	CBC 10 animal unit	No.	7.59	40	303.60	273.24

S. No.	Activity	Unit (No./ Area)	Unit cost	Physical units	Financial Outlay	Bank Loan
4	Buffalo - 2 animal unit	No.	1.35	1000	1350.00	1215.00
5	Calf Rearing - 5 heifer calves unit	No.	2.71	400	1084.01	975.61
6	Infrastructure	No.	2.31	200	462.00	415.80
7	KCC for Dairy	No.	0.28	10640	2979.20	2979.20
	Total				21098.81	19286.85
<i>The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF</i>						

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

2.1.6.4 Critical Interventions require for creating a definitive impact

- There is a steady market for milk and milk products in Bengaluru City. As Ramanagara district has sizeable population of indigenous cattle there is good scope for A2 milk market and bi-products for which there is increasing demand in Bengaluru. SHG groups/milk societies can be encouraged to take up A2 milk production
- There is need to strengthen the tie-up arrangement to make it more effective for recovery of bank loans so that bankers can lend more to the sector which has high potential for credit off-take and scope for increase in farmers' income.
- KMF-Bamul may initiate specific action plan to rejuvenate the 10 defunct dairy cooperative societies to help the dairy farmers in the area.
- As per the operational guidelines of Dairy Processing & Infrastructure Development Fund (DIDF) scheme the implementing agencies viz., NDDB/NCDC may ensure that the End Borrowers such as Milk Unions, State Dairy Federations, Multi-state Milk Cooperatives, Milk Producer Companies and NDDB subsidiaries meeting the eligibility criteria are engaged in availing financial assistance under the scheme for activities like (a) Modernization and creation of new milk processing facilities (b) manufacturing facilities for value added products (c) milk chilling infrastructure and (d) setting up of electronic milk testing equipment.

2.1.6.5 Suggested action points

- Government to ensure Organised livestock markets to be set up in the district to ensure availability of good quality animals.
- Support calf and heifer rearing activities to supplement supply of quality animals. For this purpose, banks need to finance calf rearing schemes together with mini dairy units.
- Encourage farmers to go in for green fodder cultivation on a large scale.
- Dairy financing through Joint Liability Group (JLG) mode has to be adopted by the Banks due to the predominance of marginal farmers and land less laborers.
- Under AHIDF scheme, scheduled banks may provide financial assistance to individuals/ FPOs for establishment of infrastructure for dairy processing and value addition infrastructure and establishment of animal feed plant in the private sector.

2.1.7 ANIMAL HUSBANDRY – POULTRY

2.1.7.1. Introduction

The climate of Ramanagara district is well suited for poultry development. Since the district is well connected by road and rail to Bengaluru city, marketing of poultry products is not a constraint. Due to its proximity to Bengaluru, no need has been felt for setting up of Govt. or private hatcheries in the district. There are many broiler units mostly through Contract Farming by the companies like Suguna, VHL, Godrej, Komarla, CP farms, Shanti Poultry, Pioneer hatcheries, etc. Total poultry as per Livestock Census, 2019 is 23.80 lakh. The egg production in the district during 2020-21 was 1180 lakh.

The ground level credit flow to the sector in the district during the year 2018-19, 2019-20 and 2020-21 were ₹2221.46 lakh, ₹1514.97 lakh and ₹1609.99 respectively. As mentioned in earlier chapters above due to unreliable data, realistic assessment of GLC for poultry activities could not be made. DCP target for 2021-22 is ₹5955.00 lakh.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- There is a Poultry Rearing Centre at Ramanagara which supplies Day-old-Chicks to eight District Poultry Rearing and Training Centres and fourteen Poultry Rearing Centres in the State. Giriraja birds are also supplied by the Government hatcheries set up at Hesarghatta, Bengaluru and Malavalli in Mandya district. The commercial layer and broiler units get their day old chicks (DOC) from reputed hatcheries at Bengaluru and Mysuru. Private as well as integrated hatcheries also provide necessary veterinary services to poultry farmers.
- The Karnataka Cooperative Poultry Federation Ltd. (KCPF Ltd.) assists in setting up of poultry farmers' cooperative societies, strengthening of existing societies, arranging supply of inputs, providing health coverage and undertaking disease surveillance, providing loan assistance through financial institutions and impart training to the poultry farmers.

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

S. No.	Activity	Unit	Unit cost	Physical units	Financial Outlay	Bank Loan
1	Commercial Broiler (1000 birds)	No.	3.13	600	1878.00	1690.20
2	Commercial Layers (5000 birds)	No.	30.12	40	1204.80	1084.32
3	Commercial Broiler integration - 2000 birds deep litter	No.	3.47	125	433.76	390.38
4	Poultry Marketing unit	No.	7.00	50	350.00	315.00
5	Backyard Poultry	No.	0.12	95	11.40	10.26
6	KCC for Poultry	No.	1.60	910	1456.00	1456.00
	Total				5333.96	4946.16
<i>The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF</i>						

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

2.1.7.4 Critical Interventions require for creating a definitive impact

- SHGs/JLGs may be encouraged to take up rearing of Giriraja birds.
- There is also a scope for financing working capital requirement of poultry farmers to enable them to purchase and store the feed ingredients in bulk, during off season to cross-subsidise the feed cost.

2.1.7.5 Suggested action points

- Training and capacity building of farmers require to be strengthened.
- To encourage small poultry units, there is a need to promote poultry cooperatives to have a common marketing and feed mixing facilities.
- Transition from live-bird-market to frozen-product-market may happen in poultry sector. Hence, supporting infrastructure such as cold chain and modern abattoirs need to be strengthened.
- Banks while financing for poultry, may strictly adhere to biosecurity norms especially the guidelines on the distance between the poultry farms.

- Under AHIDF scheme, scheduled banks may provide financial assistance to individuals/FPOs for establishment of infrastructure for meat processing and value addition infrastructure and establishment of poultry feed plant in the private sector.

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

2.1.8.1. Introduction

As per 2019 quinquennial livestock census the district had Sheep (Indigenous and Exotic), Goat and Pig population in the district was 127988 (1414 and 126574), 150130 and 7102, respectively. Piggery is taken up in a traditional way and is not very popular though there is a good demand for pork. The maximum concentration of sheep and goat in the district is Kanakapura, Magadi and Channapatna blocks. The total meat production in the State was 3643 lakh kg during 2020-21 of which Ramanagara district contributed 74.13 lakh kg.

The ground level credit flow to the sector in the district during the years 2018-19, 2019-20 and 2020-21 were ₹388.60, ₹1423.48 and ₹5526.76 lakh respectively. As mentioned in earlier chapters above due to unreliable data, realistic assessment of GLC for sheep/goat/piggery activities could not be made. DCP target for 2021-22 is ₹7724.00 lakh.

2.1.8.2. Availability/gaps in infrastructure and support services

- An area of 24662 ha .is available under permanent pastures, of which, 12814 ha (52%) Kanakapura block followed by Magadi (9100 ha), Channapatna (2258 ha) and Ramanagara (490 ha). Good extension services are being provided by the AH Dept. through its network of veterinary institutions spread over all the blocks in the district. Sheep and Wool Development Corporation has opened its branch office in Ramanagara to cater to the needs of the district.
- Arrangement for marketing of wool through Sheep Breeder Association is available in Kanakapura and Channapatna blocks.

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

S. No.	Activity	Unit	Unit cost	Physical units	Financial Outlay	Bank Loan
1	Sheep (20+1)	No.	1.44	1390	2001.60	1801.44
2	Goat (20+1)	No.	1.43	285	407.56	366.80
3	Sheep (100+5)	No.	10.75	125	1343.77	1209.39
4	Sheep breeding (500+25)	No.	53.75	18	967.51	870.76
5	Piggery (3+1)	No.	1.29	115	148.36	133.52
6	Piggery breeding farms (20+2)	No.	11.93	24	286.32	257.69
7	KCC for Sheep/Goat/Piggery	No.	0.48	1957	939.36	939.36
	Total				6094.48	5578.96

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

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

2.1.8.4 Critical Interventions require for creating a definitive impact

- Stall-fed goat units could be promoted and farmers could be suitably trained in this regard.
- Modern slaughter houses / abattoirs are required to meet the growing demand for meat.

2.1.8.5 Suggested action points

- Department of AH&VS to encourage downstream units for processing and packaging of meat and meat products have to be set up.
- As the existing slaughter houses do not have facilities to produce wholesome meat hygienically, there is an urgent need to modernise these slaughter houses for hygienic meat production.

- Model farms to be set up for semi-intensive goat rearing, cross-bred sheep rearing and piggery.
- Infrastructure for efficient and quick transportation of meat and meat products is required.
- Establishment of modern slaughter houses with market tie up may be encouraged.
- 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 is one of the sectors, which is yet to be exploited significantly in Ramanagara district. The district has potential for inland fisheries development in 524 tanks, covering a Water Spread Area (WSA) of 8420.54 ha which includes major and minor tanks. Arakavathi and Kanva tributaries flow across the district, covering approx. 85 km. However, there is very little scope for riverine fisheries as these are not perennial rivers. The two reservoirs in the district, viz., Kanva in Channapatna block (445 ha) and Arkavathi in Kanakapura block (665 ha) cover an area of nearly 1100 ha in the district. The total inland fish production in the district was around 6938 MT during 2019-20. 1842 families are engaged in full time, while 3087 families are involved in part time fisheries in the district.

The ground level credit flow to the sector in the district during the last 3 years were ₹106.00 lakh (2018-19), ₹142.10 lakh (2019-20) and ₹35.42 lakh (2020-21) respectively. Due to erratic and in many cases non-submission of data, proper assessment of GLC to the sector cannot be made. DCP target for 2021-22 is ₹810.00 lakh.

2.1.9.2. Infrastructure and linkage support available, planned and gaps

There are 2 Govt. fish rearing/ seed production farms at Kanva and Nalligudda comprising 42 ponds.

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

S. No.	Activity	Unit	Unit cost	Physical Units	Financial Outlay	Bank loan
1	Fresh water fish culture existing Ponds	ha	1.77	45	79.65	63.72
2	Inland fish farming (New Ponds)	ha	8.29	18	149.23	119.38
3	Ornamental Fish Breeding & Culture	No.	1.50	24	36.00	28.80
4	KCC for Fishery	No.	2.00	87	174.00	174.00
	Total				438.88	385.90
<i>The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF</i>						

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

2.1.9.4. Critical Interventions require for creating a definitive impact

- There are no ice plants/ cold storages for fish and exclusive fish market in the district.
- Considering the potential available for fisheries development in existing farms and reservoirs, there is a need for one rearing centre in each of the blocks for supply of quality fingerlings to fishermen.

2.1.9.5 Suggested action points

- Desilting and de-weeding of existing tanks may be taken up by MI Department to make them fit for fish culture.

- Due to increasing urbanization in the district, sewage is entering the reservoirs. Efforts to arrest flow of sewage into these tanks need to be done and reservoirs are to be made suitable for fish farming.

2.1.10 FARM CREDIT – OTHERS

2.1.10.1 Introduction

There are a host of miscellaneous activities which are not covered in the subsector analysis in the earlier paragraphs, but they form part of the priority sector as per the revised guidelines under priority sector (RBI circular dated 23 April 2015) under farm credit, such as animal drought power, bullock carts, loans to small and marginal farmers for purchase of land for agriculture purposes, Loans to distressed farmers indebted to non-institutional lenders, loans to corporate farmers, farmers' producer organizations/companies of individual farmers, partnership firms of cooperatives of farmers directly engaged in agriculture and allied activities, viz., dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture up to an aggregate limit of ₹2 crore per borrower.

Since average land holding size is below 1ha using tractors for agriculture operations is unviable. Hence many small and marginal farmers still use bullocks for ploughing, and other land development activities. The total area under coconut in the district is 30248 ha, creating demand for pneumatic tyre carts for transportation of coconut to Mandi/market.

Realizing the importance of collectivization and role of FPOs in enhancing the producer's income through collective action, Govt. of India and Govt. of Karnataka are giving great importance for development of FPOs. Small Farmers Agri Finance Consortium (SFAC) and NABKISAN, a subsidiary of NABARD is involved in financial assistance for FPOs. NABARD has promoted 2 FPOS and Horticulture department have promoted few FPOs in the district. All these FPOs are in a stage of incubation and need strengthening before they enter into any viable business activity. Agriculture Department is planning to form one FPO each in 18 hoblies of the district.

Though the activities such as loans to small and marginal farmers for purchase of land for agriculture purposes, Loans to distressed farmers indebted to non-institutional lenders form part of priority sector, banks have not been providing loans to such activities.

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

S. No.	Activity	Unit	Unit cost	Physical units	Financial Outlay	Bank Loan
1	Bullock pair	No.	0.88	350	308.00	277.20
2	Bullock Cart	No.	0.38	350	133.00	119.70
3	Misc.	No.	2.00	1000	2000.00	1600.00
	Total				2441.00	1996.90
<i>The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF</i>						

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

2.1.10.3 Critical Interventions require for creating a definitive impact

- The Department of Animal Husbandry need to formulate schemes for “Special Breeding Programmes” for rearing of male calves and for improving the availability of good quality bullocks to preserve native plough bullocks. There are no organized cattle markets in Karnataka, however cattle are traded at regular intervals at Bengaluru, Kolar and Mandya from unorganized cattle markets/shanties. Traditionally cattle fairs are conducted in various villages.
- The FPOs in Ramanagara have to be guided to take up activities like supply of inputs to its members, procurement and marketing of produce of members. Incubation centres for

handholding, capacity building and marketing support are required so that FPOs emerge as profit centres benefitting its farmer members.

2.1.10.4 Suggested action points

- Department of Animal Husbandry and veterinary sciences to educate farmers on rearing of draught animals.
- Banks should promote financing towards bullock carts depending on the feasibility

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:

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

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

In the district, farmers generally cultivate crops viz., Finger millet, Field bean, Horsegram along with rearing of ruminants Viz., Sheep, Goat and also considerable part of the district adopts dairy farming as one of the component of IFS. Back yard poultry is also an additional component with Rearing of animals. In terms of cropping systems, Finger millet is accompanied with Field bean/Tur as an intercrop, also growing Horsegram during Rabi in rainfed areas of the district is a common practice.

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 for the financial year 2022-23 (□lakh)**1. Low cost interventions for marginal and small farmers**

S.No.	Activities	Physical Units	Unit size	SoF/ UC	TFO	Bank Loan
1	Crop Husbandry (Ragi – rainfed)	1	ha.	0.38	0.38	0.38
2	Sheep/Goat	1	20+1	0.48	0.48	0.43
	Total			0.86	0.86	0.81

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

2. Tailor made prototype based commercial IFS

S.No.	Activities	Physical Units	Unit size	SoF/ UC	TFO	Bank Loan
1	Crop Husbandry (Ragi – rainfed)	1	ha.	0.38	0.38	0.38
2	CB Cows	1	1+1	1.39	1.39	1.25
3	Sheep/Goat	1	20+1	0.48	0.48	0.43
4	Farm Ponds (15*15*3m)	1	-	0.54	0.54	0.43
	Total			2.79	2.79	2.49

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

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

S. No.	IFS Type	Physical Units	TFO	Bank Loan
1	Low cost interventions for marginal and small farmers	500	430.00	405.00
2	Tailor made prototype based commercial IFS	100	279.00	249.00
	Total		709.00	654.00

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

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. AGRICULTURE INFRASTRUCTURE – CONSTRUCTION OF STORAGE AND MARKETING INFRASTRUCTURE****2.2.1.1. Introduction**

Inadequate storage and marketing facilities force farmers to sell their produce at an unremunerative price. Therefore, there is an urgent need for creating adequate Storage and Marketing infrastructure to increase the holding capacity of farmers enabling them to get remunerative prices for their produce.

The ground level credit flow to the sector in the district during 2018-19, 2019-20 and 2020-21 was □9605.24 lakh, □8162.97 lakh and □1710.44 lakh. The wide variation in the GLC was

on account of mis-classification and wrong reporting of data. Much of the storage infrastructure in the district are funded by Govt. agencies and hence bank finance to the sector is very low. DCP target for 2021-22 is ₹6163.00 lakh.

2.2.1.2. Infrastructure and linkage support available, planned and gaps

The available storage capacity in the district is 23543 MT. The agency wise available capacity in the district is, PACS 8543 MT and APMC 15000 MT. Main Regulated Markets have been set up in three blocks viz., Channapatna, Kanakapura and Ramanagara and 1 sub-market is functioning in Magadi block in the district. The important commodities arriving at these markets are mango, coconut, groundnut, paddy, ragi, etc. The Govt. of Karnataka also provides grant assistance to PACS for construction of godowns. Govt. of India has initiated a scheme under Aathma Nirbhar India called Agriculture Infrastructure Fund is introduced in India during 2020 to encourage infrastructure development in India to curtail postharvest losses, under which farmers, agri entrepreneurs, PACS, FPOs, SHGs etc can avail infrastructure fund for mainly processing activities from banks with an interest subvention of 3%.

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

S. No.	Activity	Unit	Unit cost	Physical units	Financial Outlay	Bank Loan
1	Cold Storage (Avg. Size 5000 MT @ ₹.6600 per metric ton)	No.	100.00	3	300.00	225.00
2	Rural Godowns (1000MT)	No.	49.50	30	1485.01	1113.76
3	Marketing Infrastructure	No.	15.40	63	970.20	727.65
	Total				2755.21	2066.41

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

2.2.1.4 Critical Interventions required for creating a definitive impact

- The district, known for its horticulture & floriculture produce, requires advanced produce-handling facilities like cold storage units, refrigerated vans, pack houses, ripening chambers, etc. This will help farmers discover better price for their produce in Bengaluru market which in turn will boost horticulture production in the district
- Market yards with modern amenities and auction houses for cut flowers are required to sustain the proposed expansion of the floriculture sector.

2.2.1.5 Suggested action points

- Banks need to finance projects under subsidy schemes of GOI and train their staff about such financing.
- Frequent power cuts and non-availability of timely power connections for new units are deterrents in establishment of cold storages which are every essential for preserving processed foods/perishable agri produce. Cold storages should be integrated with roof-top solar panels, back-up power supply through DG sets, etc. should be provided as alternatives

2.2.2. LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT

2.2.2.1. Introduction

The district falls under Eastern Dry Zone (Zone 5). The soil of the district consist of red loams, red gravelly sandy loams and salty soils. As per the Land Capability classification, major part of the district is classified as Class 'III' indicating moderately good cultivable land with problems of erosion, slope, gravel content, surface crust formation and drainage. Available water holding capacity of the soils in the district is between 100-150 mm, barring a few pockets of Magadi, Ramanagara and Kanakapura blocks, where it ranges between 50-100 mm. Out of the total geographical area of 3,516 sq.km, around 0.54 lakh ha is not available for cultivation, 0.50 lakh ha is fallow land.

Land development activities in the district are mainly On Farm Development (OFD) works, land reclamation in command area, soil conservation and bunding in watershed areas, silt application, composting, etc. Nearly 62,899 ha., which are under coconut and mango cultivation requires continuous land development works for higher productivity. Organic farming is also gaining momentum in the district with a large number of farmers practicing crop cultivation through organic farming methods.

Under NABARD's Watershed Development Fund, 4 watershed projects at Kalari, Hujgal, Mallasandra in Magadi and Kadushuvanahalli in Kanakapura involving total grant assistance of ₹5.41 crore and CSR component of ₹ 1.29 crore area of 5323.68 ha., are being implemented.

The ground level credit flow under this sector for the year 2018-19, 2019-20 and 2020-21 were ₹2489.94 lakh, ₹3118.89 lakh and ₹5684.41 lakh respectively.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- Out of four CADA projects in the district, two projects, viz., Kanva (2576 ha.) and Byramangala (2225 ha) have been completed. While the Manchanabele project (3845 ha) is partially completed and LI project at Iggalur is in progress. The potential for OFD works is mainly in command area of wells and other structures like tanks, LI schemes, pick-up weirs, etc
- There is one soil testing laboratory in the district. The awareness level among the farmers about the advantages of soil testing is very low. There is a need to set up soil testing labs in all the 18 hoblies taluks of the district.
- The Agriculture Extension activities being carried out in the district include organizing training programmes, field demonstrations, Krishimela, visits for identification of field problems and offering remedial measures. The Agriculture department also counsels farmers in areas of soil sampling, fertilizer recommendations, soil fertility management, liming of acid soils, management of salt affected soils, etc.

2.2.2.3 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	Land reclamation	Ha	0.35	1200	420.00	336.00
2	Land development activities	Ha	0.80	8000	6400.00	5120.00
3	Farm ponds (30*30*3m)	No.	0.54	120	64.80	51.84
4	Water management	Ha	0.35	800	280.00	224.00
5	Solar Power Fencing 100m	No.	0.26	130	33.80	27.04
	Total				7198.60	5758.88

The Block-wise, Activity-wise allocations for the year 2022-23 is given in Annexure-I.

2.2.2.4 Critical Interventions required for creating a definitive impact

- 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. Financing for watershed development requires a holistic and coordinated approach involving all the disciplines such as soil science, horticulture, social forestry, irrigation, etc.
- OFD works to be taken up by the farmers in the command area largely depending on the technical guidance provided by the CADA, which needs to be strengthened.

2.2.2.5 Suggested Action Points

- Creation of awareness among the farmers about land development activities is possible by organizing Farmers awareness program by the Agriculture Department/Bankers in every village. This will help in streamlining extension services and dissemination of information/ propagation of latest technologies.

2.2.3 AGRICULTURE INFRASTRUCTURE – OTHERS

2.2.3.1 Introduction

Ramanagara is a potential area for production of ragi seeds. Apart from demand for indigenous seeds, there is a heavy demand for hybrid ragi seeds. Besides Karnataka State Seeds Corporation, Namdari Seeds are also producing and supplying seeds for different vegetable and cash crops. Tissue culture, seed production, production of bio-inputs, vermi composting, poly houses, shade nets, etc., will help in enhancing farm production and productivity, besides promoting adoption of scientific farm practices. Savaya Bhagya programme is being implemented at 5 hoblis in the district with help of NGOs.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Savaya Bhagya programme is being implemented in the district with help of NGOs. GoK provides subsidy to the extent of 50% for general category and 75% for SC/ST for setting up vermicompost units. GoK has similar subsidy scheme for establishing bio-digester units.
- Under National Horticulture Mission subsidy is available for establishment of hi-tech, commercial production units, Bio-Technology, micro-biology, bio-chemistry bio-diversity, tissue culture etc.

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

S. No.	Activity	Unit	Unit cost	Physical units	Financial Outlay	Bank Loan
1	Plant tissue culture production	No.	111.00	2	222.00	177.60
2	Bio Fertiliser / Bio pesticide units 200TPA	Ha	200.00	1	200.00	160.00
3	Vermi compost 20TPA	No.	12.87	235	3024.46	2722.01
4	Compost unit from vegetable and fruit waste 100TPD	No.	218.00	1	218.00	174.40
	Total				3664.46	3234.01
<i>The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF</i>						

Block-wise, activity-wise credit potential for the year 2022-23 is given in Annexure-I.

2.2.3.4 Critical Interventions require for creating a definitive impact

- In recent years more and more farmers are shifting to organic farming and this requires organic manure, which is in short supply.
- The waste generated in regulated markets and market yards, shanties, etc., can be co-composted along with farm wastes like paddy straw, etc.

2.2.3.5 Suggested action points

- Department of Agriculture may focus on encouraging use of on-farm and off-farm bio-waste sources for improving soil quality.
- Biodegradable wastes generated from agro-industries like sugar mills, oil mills, fruit pulp and juice factories, coir industries, etc., can be converted to organic manure with simple technologies, DIC may consider extending awareness in this regard to the established and upcoming enterprises.

2.3 ANCILLARY ACTIVITIES

2.3.1 FOOD AND AGRO PROCESSING

2.3.1.1 Introduction

Food and agro processing sector encompasses processing of raw materials from agricultural crops including food grains, horticultural and plantation products, forest produce, livestock,

fisheries etc. As per the revised priority sector guidelines of RBI, loans for food and agro processing upto an aggregate sanctioned limit of ₹100 crore per borrower from banking system shall be classified under agriculture-ancillary activities.

Ramanagara district offers a very good investment opportunity for agro based industries because of its proximity to Bengaluru city. The district's agricultural resources have not been fully exploited for setting up industries. With crops viz., ragi, maize, mulberry, mango, banana, coconut, mango etc., extensively grown, there is a good scope for promoting agro based industries. Very few agro processing units exists in the district. Presently there are 19 small scale units in the district engaged in agro-processing activities. Besides, there are about 500 tiny units in the sector. Coconut products have been identified under "One District One Product" for Ramanagara.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Ramanagara district has about 100 kms of National Highways, about 275 kms of State Highway, 40 kms of Railway lines pass through the district which facilitates the easy movement of goods (both raw material and finished products) and people. Ramanagara is strategically located between Bengaluru and Mandya and Mysuru and is connected by road and rail to the port city of Mangalore. The district's major crops – ragi, paddy coconut, mango, other minor millets etc, its good dairy network, sericulture and the above mentioned infrastructure makes it a potential area for growth Food Processing Industry.

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

Activity	Unit	Unit cost	PU	TFO	BL
Flour mills (200 kg per day)	No.	5.28	24	126.73	101.38
Mini Rice Mills (4 MT)	No.	41.80	5	209.00	167.20
Mango processing	No.	5.50	55	302.50	242.00
Coconut vinegar (30000 liters)	No.	31.90	7	223.30	178.64
Animal feed (1MT)	No.	72.60	6	435.60	348.48
Ready mixes (500 KG)	No.	23.10	56	1293.60	1034.88
Ragi/maize value added products	No.	10.80	27	291.60	233.28
Jaggery units (180 MT)	No.	28.50	5	142.50	114.00
Jam/Jelly Processing	No.	6.60	32	211.20	168.96
Dessicated coconut powder (5 MT)	No.	23.10	28	646.80	517.44
Dehydration of coconut (12 MT)	No	14.50	28	406.00	324.80
Total				4288.83	3431.06
Working Capital for agro processing				857.77	686.22
Grand Total				5146.60	4117.28
<i>The credit projection shown above is inclusive of the stipulated minimum 9.5% of the bank credit to SF/MF</i>					

The activity-wise loan projections estimated for the year 2022-23, are given in Annexure I

2.3.1.4 Critical Interventions require for creating a definitive impact

- Agriculture and food sector has 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 small and medium food processors are key issues plaguing the sector. Forming and nurturing commodity specific Producer Groups will ensure value addition for the producers and also ensure growth in the sector.
- The district also does not have cold storages or cold chain infrastructure which are key to further growth of the sector. GoK is planning a mango processing centre at Ramanagara at total cost of ₹20 crore which needs to be implemented on a priority basis. Banks need to address credit requirements of the Food Processing Units in a timely manner.

2.3.1.5 Suggested action points

- Department of Agriculture, Horticulture in coordination with Department of Industries and commerce should encourage setting up of cold storages in the district
- Banks should analyze the potential in the said sub sector and explore possible financing arenas viz., cold storages, cold chain infrastructures, processing units etc.

2.3.2: ANCILLARY ACTIVITIES: OTHERS

2.3.2.1 Introduction

Under 'Others' the following areas are covered - loans not exceeding ₹50000/-per borrower provided directly by banks to individuals and their SHG/JLG, loans to distressed persons to prepay their debt to non-institutional lenders and loans sanctioned to State Sponsored Organizations for SC/ST for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organizations and loans for setting up Agri Business and Clinics

Ramanagara is predominantly an agriculture based district. Methods of agriculture are fast changing and now the move is towards precision agriculture and per drop more crop. Further crop diseases are also complicated and require vast knowledge in countering them. Government's agri-extension services have its own limitations and are inadequate. In such a situation there is a need to promote ACABC centres on commercial basis. There is scope for at least one such centre in each of the 18 hoblies over a period of five years. Govt. of India is implementing Agri-Clinic and Agri-Business (ACABC) Scheme. Under this Scheme Agriculture Graduates and those having proficiency in Agriculture and allied subjects are provided subsidy for units set up by them with credit from Banks to provide last mile service to farmers as and when they need.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

It is estimated that there is a potential for credit linkage of 8500 SHGs during the year 2021-22 with credit of ₹29750 lakh and potential for linkage of 2000 JLGs to the extent of ₹5000 lakh.

2.3.2.3 Assessment of potential for the financial year 2022-23

(₹ lakh)

S.No.	Activity	Unit	Unit cost	PU	TFO	BL
1	Loans for setting up of agri clinics and agri business centers	No.	20.00	10	200.00	160.00
2	Loans to SHGs	No.	3.50	8500	29750.00	29750.00
3	Loans to JLGs	No.	2.50	2000	5000.00	5000.00
4	Loans to distressed persons to prepay non-institutional lenders (other than farmers)	Nos.	1.00	1025	1025.00	1025.00
	Total				35975.00	35935.00

The block-wise loan projections estimated for the year 2022-23, are given in Annexure I

2.3.2.4 Critical interventions required for creating definitive impact

- The agriculture graduates who come up to set up agri business enterprises complain of lack of finance from banks. Banks may finance such ventures as such entrepreneurs have knowledge of the sector and can fill up extension gaps in the agriculture sector.
- Banks hesitate to provide loans to prepay non-institutional loans to distressed persons due to non-availability of proof. However, there is good scope for lending to such people as the bank loan can lead to reduced burden on interest outgo.

CHAPTER - 3

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

3.1 Introduction

Proximity of Ramanagara to Bengaluru has made the district a destination for manufacturing industry especially auto and auto components and textiles. Ramanagara has 351 factories providing employment to about 59000 people. Upto 31 March 2018 about 4950 small-scale industries providing employment to 45000 persons have been set up in the district. Ramanagara is earmarked to be a textile hub. Asia's largest cocoon market housed here. Channapatna toys manufactured in the district are famous world over. The auto and auto ancillary industries is led by the presence of Toyota and Bosch. Suzuki Motors is also entering the district in a big way. The various factories/small scale industries in the district include readymade garments, textiles, chemical factories, engineering units, automobiles, electrical and electronics, leather, wood etc.

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.

There are 12 Primary Weavers Cooperative Societies, registered in the district, of which 11 are working, and one is under litigation. There are around 3500 families involved in silk weaving in the district, of which 3000 families are in power loom sector and 500 families in handloom sector. Khadi and Village Industries Board is assisting KVI in rural areas and so far 26 societies are affiliated to the board.

The ground level credit flow to the SME sector during 2018-19, 2019-20 and 2021-21 were at ₹22893.57 lakh, ₹27263.49 lakh and ₹42557.00 lakh respectively. This includes GLC to Food & Agro Processing & Other activities which has now been segregated separately under the respective chapters. Many banks have been wrongly reporting data in LBRs due to which GLC under the sector could not be analysed properly.

3.2. Infrastructure and linkage support available, planned and gaps

- Ramanagara district has a huge potential for development of industries because of its strategic location, proximity to the 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 has 5 engineering colleges, 5 polytechnics and 14 ITIs, which can provide technical manpower to industries. The district has many skill development training institutes such as A D Pai Institute for Rural Development, sponsored by Canara Bank, located at Vajarahalli and Harohalli.
- Karnataka Industrial Area Development Board (KIADB) has developed 2 industrial areas in the district under first phase, one at Bidadi in Ramanagara block (836.73 acres) and other at Harohalli in Kanakapura block (250.39 acres). The KSSIDC has developed industrial estates in the district and has allotted 52 sheds at Ramanagara (26), Magadi (8) and Kanakapura (18). Government of Karnataka has decided to revive the closed unit of Karnataka Silk Industries Corporation famous for Mysore Silk brand at Channapatna.

This can provide direct employment to 200-250 looms and also silk reeler.

1.3 Assessment of potential for the financial year 2022-23

(□Lakh)

S.No.	Sector	Unit cost	Phy. units	Financial Outlay	Bank Loan
A	Term Loans				
1	Micro Enterprises	100.00	45	4500.00	3600.00
2	Small Enterprises	1000.00	22	22000.00	17600.00
3	Medium Enterprises	5000.00	9	45000.00	36000.00
	Total (A)		76	71500.00	57200.00
B	Working Capital				
1	Micro Enterprises	25.00	45	3600.00	900.00
2	Small Enterprises	250.00	22	17600.00	4400.00
3	Medium Enterprises	1250.00	9	36000.00	9000.00
	Total (B)		76	57200.00	14300.00
	Total			128700.00	71500.00

The Block-wise, Activity-wise credit potential has been indicated in Annexure-I.

3.4 Critical Interventions required for creating a definitive impact

- Inadequate and erratic power supply, lack of entrepreneurship skills and awareness are the major hindrance for industries in the district. As the developed cities of Bengaluru and Mysuru are adjoining to the district, educated and skilled persons are migrating seeking employment to these places. Another hindrance is the non-availability of trained managers for supervisory/middle level positions.
- Lack of expertise and technical manpower in banks is a constraint for meeting the credit requirement of MSME. Bank finance to traditional sub-sectors of handlooms, handicrafts, village artisans, KVI units is almost nil in the district. Banks need to prioritise the credit requirements of this sector considering their employment generation potential. Banks may consider setting up of exclusive processing centers for appraisal and sanction of projects under medium, micro and small industries sector.

(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

4.1.1 Introduction

With setting up of manufacturing unit of Toyota in Ramanagara, the district is endowed with the infrastructure and resources for the development of auto cluster and auto components cluster. Suzuki Motors and Bosch are also investing in Ramanagara. The district has opportunities in silk industry. There are many export oriented textiles and apparels units functioning in Ramanagara. There are export units of granite products and Channapatna Wooden toys in the district. Under Suvarna Karnataka Development Corridor it is proposed for creation of automobile zone and media & entertainment zone in Ramanagara.

An Export Strategy for Karnataka has been formulated in November 2020, for a period of five years, in collaboration with Federation of Indian Export Organisation. Karnataka has been chosen as one of the Pilot States for setting up 5 Export Development Centre in Shivamogga, Hubballi - Dharwad, Ramanagara, Bidar and Mysuru. Govt. of Karnataka has already taken steps and signed MoUs with leading e-commerce players like Amazon Global Selling and Flipkart to provide e-marking access to MSMEs, artisans, Geographical Indications (GI) producers for promotion of domestic as well as export market. The State initiated 9-product specific industrial clusters, with a focus on less developed Northern Karnataka region.

Geographical Indication Policy

Geographical Indications(GI) Policy which aims to protect the traditional legacies of the State, assist and support infrastructure development required to strengthen the GI clusters in the State was formulated during 2019-20. Taking forward the initiatives announced in the Policy, VTPC has undertaken Diagnostic Studies of 7 GI clusters in the State. Besides, Karnataka is home to a total of 46 Registered GIs as on date. Further, the Authorised User base of various GI products in Karnataka currently stands at 399. Through Market Development Assistance Scheme, GI artisans are being facilitated at India International Trade Fair every year by way of providing stalls to them, which may provide a spotlight on GIs, which includes Channapatna toys from the district.

NABARD has been working on development of the rural Off-Farm Sector and making constant efforts to broad base and refine them in response to field level needs. NABARD provides end-to-end support to facilitate pre-registration as well as post-registration activities for Geographical Indications in order to enhance quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration & enforcement and marketing.

4.1.2 Infrastructure and linkage support available, planned and gaps

- The controlling offices of the garment units and other export oriented units are situated outside the district/State. The export credit decisions are taken by the controlling offices and credit is sanctioned by their bankers situated in their headquarters. Discussions with banks in Ramanagara district has revealed that they do have limited scope in export finance.
- Considering the importance of export in accelerating the economic growth of the country, the potential has been estimated based on the discussions with DIC officials, banks and entrepreneurs for small and medium scale export units.

4.1.3 Assessment of potential for the financial year 2022-23

(□ lakh)

Activity	Unit	Unit cost	PU	TFO	BL
Pre shipment credit	No.	800.00	3	2400.00	1920.00
Post Shipment credit	No.	500.00	3	1500.00	1200.00
Total				3900.00	3120.00

The block wise potential is given in Annexure 1.

1.1.4 Critical Interventions required for creating a definitive impact

- Availability of quality power supply and better road connectivity needs to be addressed.
- Lack of forex branches in the districts and the operation handling outside districts makes the credit access difficult for the exporter.

4.1.5 Suggested action points

- Banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.
- Wide publicity in media regarding conduct of Trade Fairs on exports by Vishweshwaraiah Trade Promotion Council (VTPC).

Gombegala Ooru - Channapatna

Channapatna is known for its handcrafted wooden toys and also popularly known as “Gombegala Ooru” or Toys Town in Kannada. This craft has been awarded the Geographical Indication (GI) tag to give its artisans their due rights. The products are unique and exotic in their own way. They are tough and eco-friendly, painted in bright colours, with smooth, rounded edges, all of which make them safe and child-friendly. They have also gained popularity in countries abroad. Many citizens of India are also becoming aware of the need for safe and non-toxic products and hence are considering Channapatna toys made with natural dyes as a suitable option for children.

The toys are made from local wood, painted with natural dyes and finally finished with a natural lac resin. The products range from dolls, planes, trucks, telephones, complete kitchen sets, jigsaw puzzles and a host of other items. Lacware handcraft is an important source of livelihoods for the local population of Channapatna. About 2000 families depend of the craft for their income.

MAYA (Movement for Alternatives and Youth Awareness) has been sanctioned grant assistance for conducting diagnostic study and preparation of DPR for promotion of OFPO. A comprehensive study of artisans and various stakeholders in the lacware handicrafts sector in and around Channapatna was completed, and a comprehensive list of 502 artisans was drawn up, out of a total of about 750 artisans in the lacware craft today.

Member mobilisation for formation of OFPO has begun and plans are being made for conducting training programmes and start of business/ marketing

4.2 CREDIT POTENTIAL FOR EDUCATION**4.2.1 Introduction**

The literacy rate of the district as per 2011 Census is 69% (Male 76% and Female 61%). Rural Literacy rate is only 65.26% (Male 73.96%; Female 56.36%) and Urban 81.54% (Male: 85.47% & Female 77.51%).

With a view to enable all poor and middle class students to pursue higher education of their choice without any constraint of funds, it is proposed to set up a fully IT based Student Financial Aid Authority to administer and monitor Scholarship as well Educational Loan Schemes, through the Pradhan Mantri Vidya Lakshmi Karyakram. Prabuddha scheme for students from the Schedule Cast/Schedule Tribe (SC/ST) communities was launched by the

Karnataka government in December 2018 to enable them to get access to the world's best universities through the scheme at little or no cost.

There are 5 Engineering Colleges, 14 Industrial Training Institutes, 14 Degree Colleges, 5 Polytechnic Colleges and 82 Pre University Colleges in the district. As may be seen from the above, district has good network of educational institutions with adequate infrastructure facility.

4.2.2 Infrastructure and linkage support available, planned and gaps

The GLC under the sector during the last three years was ₹ 1655.38 lakh (2018-19), ₹ 5234.63 lakh (2019-20) and ₹ 5025.55 lakh (2020-21).

The credit potential has been assessed keeping in view the professional colleges in the district, enrolments, aspiration levels of students, number of students passing out of PU colleges and ground level credit.

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

S. No.	Activity	Unit	Unit cost	Physical units	Financial Outlay	Bank Loan
1	Education Loans	No.	7.50	1200	9000.00	8100.00

Activity-wise, block wise allocation for the year 2022-23 is given in Annexure-I.

4.2.4 Critical Interventions required for creating a definitive impact

- Banks have been reluctant to lend to this sector due to growing NPAs and also as parents were defaulters of other loans (especially agriculture). Farmers borrow from private money lenders when education loans are not available from banks. This has added to their distress. Banks need to find out ways as per RBI guidelines to provide education loans to needy. This will reduce a lot of distress to farmers.
- Banks may conduct awareness camps in schools and colleges through FLCs to make the students aware of the facilities available in terms of education loans, subsidies, scholarships etc. Bankers need to step-up finance to this sector.

4.2.4 Suggested action points

- Banks may conduct awareness camps in schools and colleges to make students aware of the facilities available in terms of education loans, subsidies, scholarships etc.
- Institutes/colleges offering professional/specialised courses may assess the employability of student's post completion of the course.

4.3 CREDIT POTENTIAL FOR HOUSING

4.3.1 Introduction

As per Census 2011, Ramanagara district has 2.60 lakh census residential houses of which 34% were semi-permanent or temporary dwellings. 20% had no exclusive room, and 40% had only one room.

4.3.2 Infrastructure and linkage support available, planned and gaps

The GLC under the sector during the past three years was □17217.36 (2018-19), □52346.35 lakh (2019-20) and □35501.08 (2020-21) lakh respectively.

The credit projections for the year 2022-23 have been made considering the importance of the sector and the intention of Govt. of India to achieve the mission of 'housing for all'. There is an increasing demand for housing in towns closer to Bengaluru, i.e., Magadi, Bidadi, Ramanagara, Kanakapura.

4.3.3 Assessment of potential for the financial year 2022-23

(□ lakh)

Activity	Unit	Unit cost	PU	TFO	BL
Rural Housing	Nos.	20.00	1020	20400.00	18360.00
Urban housing	Nos.	25.00	800	20000.00	18000.00
Total				40400.00	36360.00

Taluka-wise and activity wise projections for the year 2022-23 are given in Annexure I.

4.3.3 Critical Interventions required for creating a definitive impact

- The growth in housing finance has remained largely focused to the middle and upper income strata mostly concentrated in semi urban and urban area. Appropriate credit products for farming community, Lower income groups, self-employed in the rural areas need to be devised.
- Financing for renovation of existing house or upgradation of houses can improve the housing stock with a small investment.
- Lack of skilled manpower is an issue in rural housing. Capacity building training programmes for rural youth as masons, electricians and other artisans is required.
- In the Budget 21-22, GoK has informed that its aim is to start and complete houses which have been approved during the last several years under various Housing Schemes of the State Government and accorded approval for ₹ 10,194 crore for next 3 years in order to complete ongoing 9.74 lakh houses. Rural and semi-urban bank branches in the district should strive to utilise this opportunity and under PMAY.
(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

CHAPTER 5

INFRASTRUCTURE SUPPORT

5.1 INFRASTRUCTURE - PUBLIC INVESTMENTS

5.1.1 Introduction

Infrastructure is essential for increasing productivity of land, capital and labour, which would, in turn, improve the quality of life and reduces vulnerability of the rural economy. Rural infrastructure mainly includes irrigation structures for agriculture, rural roads, bridges, water supply, sanitation, rural energy, education, and health and communication systems.

5.1.2 Infrastructure indicators

The basic indicators of Ramanagara reveal a comparatively better 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 has been categorised as 'A+' (where the district indicator is 100% or more compared to the state average), 'A' (between 85% to 99.9%), 'B' (between 70% to 84.9%), 'C' (between 50% to 69.9%), & 'D' (less than 50%), depending upon the district's position vis-a-vis State level.

S. No.	Indicators	State	District	Category
1	Electricity			
a.	Proportion of electrified villages including hamlets (%)	99.86%	100%	A+
b.	% of rural households having access to electricity	86.72%	92%	A
2	Transportation			
a.	Road length (in kms) per 100 Sq.kms area– 2019-20	140.00	128.18	A
b.	No. of transport vehicles (registered vehicles of all types) per 1000 sq. km, as on 31.03.2020	106771	44638	D
c.	Proportion of villages having access to all weather roads, 2019	73.93	88	A+
3	Irrigation			
a.	% of Gross Irrigated Area to Gross Cropped Area, 2018-19	35.01	31.24	A
b.	% of net area irrigated through groundwater (wells, borewells etc.) 2017-18	53.98	82.76	A+
c.	% of net area irrigated through surface water (canal, tank, LIS, Others) 2017-18	46.02	17.17	D
d.	No. of borewells per 100 ha of cropped area (2016-17)	11.23	1.99	D
4	Communication			
a.	Number of Telephones per Lakh population	1253	2051	A+
b.	Population served per post office as on 31.03.2020	6352	6014	A
c.	Average area served per post office (Sq. Km) as on 31.03.2020	19.96	19.53	A
5	Education			
a.	Literacy Rate, 2011(%)	75.40	69.22	A
b.	Literacy Rate-Male (%)	82.50	76.76	A
c.	Literacy Rate-Female(%)	68.10	61.5	A
d.	No. of Primary schools per lakh population, 2019-20	102.00	139.66	A+
e.	No. of High schools and Pre-University Colleges (PUCs) per lakh population 2019-20	36.47	37.87	A+
f.	Pupil-Teacher Ratio (1 to 10th Std.)	30	21	A+
g.	No. of degree and professional colleges per 1 lakh population 2019-20	2.38	2.21	A
6	Health			
a.	Crude Birth Rate (per 1000 persons),2019	14.51	8.2	A+
b.	Crude Death Rate (per 1000 persons), 2019	7.18	9.07	A
c.	Maternal Mortality Rate (MMR) per 1 lakh live births	92	90	A+
d.	Infant Mortality rate (IMR) per 1000 live births	25.40	32	A+

S. No.	Indicators	State	District	Category
e.	Life expectancy at birth			
	Male	67.90	58	A
	Female	70.90	52	B
f.	Family Welfare Sub centres/ primary health centres/ primary health units per 1 lakh population	18.71	6.04	D
g.	No. of Dispensaries and Hospitals (Incl. under Indian system of medicines) per 1 lakh population	31.35	17.64	C
h.	No. of doctors (Incl. under Indian system of medicines) per 1 lakh population	60.00	19.95	D
i.	No. of beds (in Govt Hospitals) per 1 lakh population	108	90.52	B
7	Water Supply			
	% of Habitations having drinking water facility of 50 or more LPCD	65.79	10.96	D
8	Agriculture Markets			
	No of agriculture markets per 100 sq km	0.5	0.11	A+
9	Poverty			
	% of families (rural) below poverty line	37.50	25	A+
10	Agriculture Marketing			
	Regulated markets and sub-markets/ lakh population, 2019-20	1.00	0.37	D

Sources: (a) Karnataka at a glance 2019-20 (b) Economic Survey 2020-21; (c) RBI- Handbook of statistics on Indian Economy-2019; (d) District at a Glance 2019-20

5.1.3 RIDF projects in the District

Rural Infrastructure Development Fund (RIDF) was set up in NABARD during the year 1995-96 for providing loans to State Government, Zilla Panchayat and State owned Corporations. Details of the projects sanctioned under tranches I to XXVI (as on 31 March 2021) and disbursements made there against along with benefit accrued are as under: (□ lakh)

S No	Sector	Net No. of Projects Sanctioned	No of Projects Completed	Net Project Cost	Net RIDF Assistance	Net RIDF loan disbursed	Benefits
1	Irrigation	25	24	4,361.15	3,449.66	2,306.96	9151.45 ha of land
2	Raitha Samparka Kendras	4	3	164.00	155.80	155.80	
3	Animal Husbandary Projects	69	41	1,772.83	1,684.31	1,188.83	605 villages
4	Cocoon Quality testing Labs	5	5	685.00	650.75	447.54	
5	Horticulture projects	1	0	122.70	116.57	60.18	
6	Sericulture Projects	5	5	569.50	541.03	501.17	
7	Rural Markets	7	7	538.25	511.34	444.15	60 villages
8	Anganwadi	154	112	628.78	536.51	472.74	109 villages
9	Infrastructure for Rural Education	182	156	5,704.96	4,853.73	3,834.81	1 lakh population
10	Public Health Institutions	14	7	1,799.61	1,534.01	804.33	90 villages

11	Rural Service Centres	4	3	79.20	75.24	61.18	
12	Roads	248	233	14,162.18	11,483.72	10,427.80	964.15 km
13	Bridges	41	40	1,588.21	1,336.53	1,176.51	1253.10 mtr
	Total	759	636	32,176.37	26,929.20	21,882.00	

5.1.4 Sector wise Infrastructure requirement & their current status

The infrastructure requirements / linkages identified for different sectors as assessed while making sectorial potential projections, is furnished in the following table:

Infrastructural Constraint/ Gap	Action Suggested/ Recommended	Present Status
High Priority Areas		
1. Agriculture Production and Marketing		
Strengthening of Raitha Samparka Kendras	Building, mobility, computerised environment with internet connection, facilities for imparting practical training	Of the 18 Hoblies, only 10 have proper building. Infrastructure facilities like computerised environment with internet facilities, training infrastructure to be provided
Custom Service / Hiring Centre	To set up Custom Service / Hiring Centres in each of the 18 Hobli	There are 4 Custom Service / Hiring Centres in the district.12 more are in pipeline.
2. Minor Irrigation		
Ground Water Recharge	Well silting exercise, for both dug wells and bore wells	Presently individuals are taking up ground water recharge in isolated manner. Action needs to be taken on mission mode.
Rainwater Harvesting	Rainwater harvesting structures - rejuvenation of fallow paddy fields, preservation of village ponds.	Farm ponds have been made compulsory in all farmer's fields irrespective of whether they are practicing rainfed farming, which is resulting in ground water recharge. These structure need continuous maintenance which is not happening presently
Renovation of MI tanks	Rejuvenation of existing MI tanks by desilting to enhance their storage and percolation capacities	Rejuvenation works are being taken up in phased manor. 4 such tanks have been rejuvenated under RIDF
Solar Photo Voltic Pumpsets	To minimize energy problem in irrigation, particularly for operation of open wells, shallow bore wells, etc., Solar Photo Voltic Pump sets offers good scope for assured irrigation	Action needs to be taken
3 Plantation & Horticulture including Sericulture		
Lack of fruit and vegetable processing units	Infrastructure facilities needs to be established for fruit and vegetable processing	Govt proposes to set up mango processing unit in Ramanagara at ₹20 cr
Storage and marketing	There are hardly any storage godown/cold storage facility for horticulture crops.	Action needs to be taken
Setting up of HOPCOMS unit	Not a single unit of HOPCOMS exists in the entire district.	Action needs to be taken
Expansion of Ramanagara Cocoon	Ramanagara Cocoon market handles 55-60tonnes of cocoon	Need land to expand. District Administration in the process of

Infrastructural Constraint/ Gap	Action Suggested/ Recommended	Present Status
Market	per day against its capacity of 25 tonnes. There is urgent need to expand this market and modernise this market	identifying
Renovation and re-opening of Karnataka Silk Industries Corporation (KSIC) unit in Channapatna	re-opening of KSIC will help about 250 weavers in and round Ramanagara	Government had allocated ₹5 cr in the state budget of 2018 for rejuvenation of KSIC. This project is yet to take off.

5.1.5. Critically important projects for consideration under RIDF:

Nature of support linkage to be provided	Location in the District	Estimated cost of the Project	Estimated benefits that would accrue on creation of the Infrastructure	Impact that would be created
Expansion of Ramanagara Cocoon Market	Ramanagara	Not known	Will enhance handling capacity of the existing market which can scientifically handle upto 25 tonnes/day.	Will be beneficial to farmers in disposing their produce within reasonable time at better price
Re-opening of KSIC unit	Channapatna	Not known	Will help about 250 silk weavers who out of job	Can revive defunct looms in the district
Setting up of mango processing unit	Ramanagara	₹20 crore	Will help more than 20000 mango farmers in the district	Income from mango cultivation can increase by atleast 20% on basic processing

5.1.6 Prioritisation of projects

In terms of priority, irrigation and plantation and horticulture sector continue to remain priority areas.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Introduction

As per the Priority Sector guidelines, bank loans of upto ₹5 crore per borrower for building social infrastructure like schools, healthcare facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centers will be classified as priority sector.

5.2.2 Infrastructure and linkage support available, planned and gaps

- Education infrastructure like additional class rooms, drinking water facilities, toilet facilities etc., are required in rural educational institutions to improve the retention of children. Ramanagara district has 25 fluoride affected villages, 309 village having excess iron, 2 villages excess nitrate and 5 villages having excess TDS. Solid waste management and sewage treatment are posing challenges to the Gram Panchayats and Municipalities, and investments on PPP mode are required in this field.
- The potential for investments which can come up through private participation with banks credit has been assessed based on the existing network of schools, expansion needs of existing network, healthcare facilities available in the district, drinking water needs in the villages etc.

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

Activity	Units	Unit cost	PU	TFO	BL
Educational institutions	No.	75.00	15	1125.00	900.00
Health Care facilities	No.	100.00	15	1500.00	1200.00
Solid waste management	No.	100.00	10	1000.00	900.00
Safe drinking water units	No.	7.00	50	350.00	280.00
Total			90	3975.00	3280.00

Block-wise, Activity-wise credit potential has been given in Annexure I

5.2.4 Critical interventions required for creating definitive impact

Infrastructure investment in the country was largely considered as a public sector investment for a long time. Long gestation period, ALM mismatches and lack of commercial returns are some of the issues faced by banks while financing social infrastructure. However, slowly the scenario is changing and PPP mode of projects has come in sectors such as roads, airport, etc. However, more private investments are required in the field of sanitation and potable water for which banks can consider financing innovative projects.

5.2.5 Suggested action points

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.

5.3 CREDIT POTENTIAL FOR RENEWABLE ENERGY**5.3.1 Introduction**

Ministry of New and Renewable Energy Government of India has set a target of renewable energy capacity of 1.75 lakh MW by 2022, comprising of 1 lakh MW solar, 60,000 MW wind, 10,000 MW biomass and 5000 MW small hydro. Department of financial services has instructed all Public Sector Bank to encourage home loan/home improvement loan seekers to install rooftop solar PV plants and include cost of system in their home loan proposals.

Karnataka Renewable energy policy targets maximum exploitation of Wind, Wind-Solar hybrid, Small Hydro, Biomass, Tidal, Cogeneration and Municipal Solid Waste power generation. GoK has a separate policy for solar energy. A minimum capacity addition of 4000 MW through renewable energy (other than solar) is targeted by year 2022. The Karnataka Solar Policy -2014-2021, has set a target of installing a minimum of 6000 MW by March 2021, wherein 2400 MW will be targeted through grid tied rooftop generation projects.

Sector wise available potential, allotted capacity and commissioned capacity or different renewable energy sources are indicated in the following table:

Renewable Energy Source	Potential Available (MW)	Allotted Capacity (MW)	Commissioned Capacity (MW)*
Wind Power	55857	19059.57	4967.34
Small Hydro Power	3100	3010.00	903.46
Cogeneration	2000	2212.65	1731.16
Biomass	1135	395.13	139.03
Municipal Solid Waste	-	51.00	0.00
Solar	24700	9964.44	7389.01
Total	86792	34692.79	15130.00

*As on 31 March 2021

5.3.2 Infrastructure and linkage support available, planned and gaps

- The cattle population of 2.50 lakh in the district offers long term potential for around 40000 bio gas plants of 2 cubic meters. The district has 367 ha. of wasteland, of which 75-100 ha can be made available for energy plantation.
- Institutional finance for this sector has been meager mainly due to inadequate promotional measure for RSE activities. The present LBR system does not capture data

for this sub sector.

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

S.No.	Activity	Unit	Unit cost	PU	TFO	BL
1	Bio-gas	No.	0.43	275	118.26	106.43
2	Solar lighting	No.	0.19	325	61.76	55.58
3	Solar heating	No.	0.48	155	74.40	66.96
4	Roof Top Solar (5KW)	No.	5.50	6	33.00	29.70
	Total				287.42	258.67

Block-wise, Activity-wise credit potential has been given in Annexure I

5.3.4 Critical interventions required for creating definitive impact

- The district is blessed with 240-300 sunny days throwing a huge potential for harnessing solar energy. Solar panel suppliers are available in the district. However, high capital cost, lack of awareness of the suitable technology, corrosion of various forms, formation of scales in absorbers, improper selection and processing of materials etc. are constraints in popularizing and creation of solar energy. Wind Mills and Hydro-Electric projects and Hydel power are not coming up on account of environmental considerations, difficulties in resettlement of local inhabitants, inter-state river water disputes, etc.
- Extension support by the implementing departments, imparting training to farmers and rural youth about skills for installation and maintenance of bio gas plants are needed to revive the bio gas programme. Involvement of NGOs, SHGs and Farmers Clubs to disseminate the knowledge about the use of plants and also benefits derived to the rural people are needed to popularize the scheme.

CHAPTER 6

INFORMAL CREDIT DELIVERY SYSTEM

6.1 Introduction

The micro finance sector is an important tool for policy makers to reach out to the grass root level and it has a vital role to play in complementing the efforts of the Government of India in addressing the issues like financial exclusion, providing livelihoods and empowering the citizens, women in particular. The bank led SHG-BLP, pioneered by NABARD, has expanded horizontally and vertically across the States from a modest beginning in 1992. This has been recognized worldwide as the largest microfinance programme.

Government of India and Government of Karnataka have put in place a favorable policy environment for enabling growth of micro finance. Under the GOI programme “Aajeevika” or National Rural Livelihood Mission (NRLM) banks (PSBs, RRBS and Cooperative Banks) will lend to all the women SHGs at 7% interest per annum for bank loan of upto ₹ 3 lakh. Women SHGs repaying in time will get an additional rebate of 3%, reducing the effective rate of interest to 4%. The State Government is implementing the “Aajeevika”- National Rural Livelihoods Mission (NRLM) scheme in the phased manner through Karnataka State Rural Livelihood Promotion Society named as “Sanjeevini. Under GOK scheme Cooperatives provide loans to women SHGs at zero percent interest. Apart from that, Women and Child Development Department of the State Government is also promoting “Stree Shakti” groups.

NABARD provides financial support by way of grant for capacity building of partner agencies viz., NGOs, Bank and Govt. officials, capacity building of SHG leaders/members through training/MEDPs, exposure visits to banks/institutions pioneering in mF initiatives, field visits to nearby SHGs for banks, Govt. officials, NGOs etc.

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 Status of E Shakti – All India

E-Shakti project covers 250 districts in the country and more than 6.54 lakh SHGs have been on boarded to this platform, onboarding more than 12 lakh SHGs to this platform under its 4 phases, covering 1.68 lakh villages. All stakeholders can monitor the progress through separate login IDs at <https://eshakti.nabard.org> website created for this purpose.

6.4 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 ₹ 10,879 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 as repeat linked SHGs.

To arrive at realistic picture of SHG- BLP in the State, banks need to sanitize SHG data and weed out inactive SHGs not operating SB A/C for more than two years and show them separately. By this exercise, a more realistic data of active SHG available in the State and the district can be derived.

6.5 Status of SHG BLP in Ramanagara District as on 31 March 2021

S.No	Particulars	As on 31.03.2021
1	No. of SHGs promoted (No.)	17400
2	No. of SHGs credit linked (new and repeat Groups) (No.)	14230
3	Amount of Bank loan -(□ lakh)	3190
4	No of families covered under the programme – (No.)	180000
5	Percentage of women SHGs (%)	95
6	Average loan per SHG - □lakh	2.10

There are about 19 Micro Finance Institutions, Business Correspondents, Small Finance Banks and Trust/NGO/Others, which have provided credit to the extent of about □1296 crore in the district in respect of 3,36,000 accounts. MFIs usually follow the Bangladesh Grameen Bank model of lending to 5 member women groups.

Value Addition in Healthy Food Products

LEDP on value addition in food products was sanctioned for 150 women who work primarily as labourers in agriculture, performing dairy and sericulture activities. They manage to run their families by earning through multiple activities. The average annual income of each family, which has about 5 to 6 members, is about □15000 per month. The lack of sustainable employment opportunities and increasing cost of agriculture has adversely affected the farming and non-farming communities living in the villages. Keeping this in mind, skill development training was imparted in food processing, by adding value to locally grown foodgrain. Intensive training was provided to these women for 10 days. Exposure visit was arranged to PHET, University of Agricultural Sciences (Bengaluru) and VC Farm (Mandya).

Each beneficiary of the training is capable of producing 5 kg of papad and on an average, 1500 kg of papad is sold to wholesalers every month.

Now, 23 women have started income generation activities, and have applied for FSSAI licence. Earlier they were earning around □ 2000–3000 per month, which has now doubled to □ 5000-6000 per month. Other members are in the process of availing credit from various sources, to start business.

6.6 Estimation of potential under SHG-BLP

In Ramanagara district almost all the poor and marginal poor households have been covered under SHGs. Even some households above Poverty Line (APL) are also covered under the SHGs. As such there is no potential to form new SHGs in the district. It is estimated that there is potential for credit linkage of 8500 SHGs during the year 2022-23 with credit of □29750.00.00 lakh. Block-wise details are given in Annexure I.

6.7 Availability of infrastructure, gaps and interventions required

All the stakeholders viz., Banks, NGOs, MFIs, State and Centre Government Departments, NABFINS have played important role in expansion of the programme. Many NGOs/MFIs have been providing handholding support to the SHGs as a strong conduit for empowerment/strengthening the SHGs which has resulted in enhanced scale of operation, income generation and involved in a spectrum of activities across the board.

Though the district has reached the saturation point as far as promotion of new SHGs are concerned, there are certain critical issues which needs to be addressed before the situation

goes out of control. Some of these issues are listed below:

- Lack of peer 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 memberships and multiple financing. This has led to defaults and rising NPAs
- There are no good NGOs in Ramanagara capable of handholding SHGs for longer periods and helping them to graduate to micro enterprises.
- To encourage the women SHGs to take up Income Generating (IG) activities and to upscale the existing activities, higher quantum of loan is required to be provided.
- In the past three years, the number of SHGs financed by the banks has gone up in the district, as also per group finance still continues to be around ₹ 2.00 lakh per group even though there is a demand for higher quantum of loan. Banks are reluctant to increase per member loan beyond 0.50 lakh due to fear of default and also doubts about the SHGs' capability to handle higher loan amounts. In Ramanagara per group finance is also required to be increased for enabling SHGs to take up income generating activities.
- SHPIs/Banks need to introduce regular grading of SHGs so as to detect early warnings. Capacity building for accounting & bookkeeping, handholding support for graduating to micro enterprises for making SHGs self-sustainable needs focus from all stakeholders.
- Efforts are being made by NABARD to leverage technology to bring qualitative change in SHG-BLP and transparency in SHG book-keeping. The E-Shakti programme promoted by NABARD 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 stake holders especially banks.

6.8 Financing Through Joint Liability Groups (JLGs)

- **Joint Liability Groups (JLGs)** - The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, landless labourers, etc. It enables banks to reach to farmers through group approach, adopt cluster approach, facilitate peer education and credit discipline. Hence, banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing. Extension of credit to allied and agriculture activities and NFS activities by JLGs will enhance farmers' income. NABARD provided incentive of ₹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 and their BCs in the State during 2021, for promotion and credit linkage of 6000 JLGs over a period of 03 years covering 10 districts. Similar MOU has also been executed with Deshpande Foundation and Bijapur DCCB for promotion and credit linking of 2,500 JLGs for a period of 03 years in three districts of the State.
- SKDRDP and Karnataka Gramin Bank in association with NABARD are trying to revive JLG financing through banks in the district. Under the programme, SKDRDP will be promoting 500 JLGs and linking them to KaGB. RBL Bank is another bank involved in JLG financing in the district.
- It is estimated that 2000 JLGs could be financed by banks in the district during the year 2022-23 to the extent of ₹5000 lakh.

TABLE I

**BLOCK WISE DETAILS OF POTENTIAL AVAILABLE FOR PROMOTION AND SAVINGS
LINKAGE OF SHGS/ JLGs**

S. No.	Name of the block	Total potential for promotion of SHGs	No. of SHGs savings linked (31.03.2021)	Balance potential as on 31.03.2021	No. of SHGs to be promoted and savings linked during 2022-23	No. of SHGs to be promoted and savings linked during 2022-23
1	Ramanagara	10500	10500	Nil	Nil	Nil
2	Kanakapura			Nil	Nil	Nil
3	Magadi			Nil	Nil	Nil
4	Channapatna			Nil	Nil	Nil
	Dist. Total	10500	10500	Nil	Nil	Nil

TABLE - II

BLOCK WISE POTENTIAL FOR CREDIT LINKAGE OF SHGS

S. No .	Nam e of the block	No. of SHGs (credi t linked) as on 31 Mar. 21	SHGs to be credit linked during 21-22 (Amt. in □lakh)		SHGs to be credit linked during 22-23 (Amt. in □ lakh)		No. of JLG s (cre dit link ed) as on 3103 21	JLGs to be credit linked during 2021- 22 (Amt. in □lakh)		JLGs to be credit linked during 2022-23 (Amt. in □lakh)	
			Fresh & Repeat		Fresh & Repeat			Fresh & Repeat		Fresh & Repeat	
			No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.
1	Rama nagar a	14000	1800	6300	1800	6300	3600	500	1250.00	500	1250.00
2	Kanak apura		2700	9450	2700	9450		700	1750.00	700	1750.00
3	Maga di		1800	6300	1800	6300		350	875.00	350	875.00
4	Chann apatn a		2200	7700	2200	7700		450	1125.00	450	1125.00
	Dist. Total	14000	8500	29750	8500	29750		2000	5000.0	2000	5000.0

ANNEXURE – I

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

ACTIVITY	UNIT COST	Bank loan	UNIT SIZE	Channapatna		Kanakapura		Magadi		Ramanagara		TOTAL	
				Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL
A. FARM CREDIT													
CROP LOAN													
Ragi (rainfed)	0.38	100%	ha	5321	2021.98	19446	7389.48	17919	6809.22	7622	2896.36	50308	19117.04
Maize (irrigated)	0.58	100%	ha	1815	1052.70	565	327.70	320	185.60	626	363.08	3326	1929.08
Red Gram (Tur) (irrigated)	0.52	100%	ha	28	14.56	369	191.88	708	368.16	274	142.48	1379	717.08
Horse Gram	0.18	100%	ha	1685	876.20	3192	1659.84	994	516.88	1441	749.32	7312	3802.24
Avare	0.39	100%	ha	127	66.04	458	238.16	261	135.72	94	48.88	940	488.80
Alasande (Cowpea)	0.25	100%	ha	90	22.50	133	33.25	50	12.50	19	4.75	292	73.00
Groundnut	0.45	100%	ha	194	87.30	882	396.90	60	27.00	33	14.85	1169	526.05
Sesamum	0.25	100%	ha	129	32.25	157	39.25	1	0.25	0	0.00	287	71.75
Castor	0.27	100%	ha	5	1.35	112	30.24	18	4.86	14	3.78	149	40.23
Jowar (irrigated)	0.39	100%	ha	694	270.66	413	161.07	430	167.70	166	64.74	1703	664.17
Sugarcane	1.60	100%	ha	179	286.40	53	84.80	19	30.40	27	43.20	278	444.80
Vegetables	1.17	100%	ha	322	376.74	308	360.36	440	514.80	165	193.05	1235	1444.95
Banana Maintenance	0.89	100%	ha	700	623.00	2000	1780.00	1500	1335.00	2000	1780.00	6200	5518.00
Coconut Maintenance (120 plants per ha)	0.86	100%	ha	9000	7740.00	4000	3440.00	3000	2580.00	2800	2408.00	18800	16168.00
Mango Maintenance	0.99	100%	ha	4500	4455.00	4000	3960.00	5000	4950.00	8000	7920.00	21500	21285.00
Fodder cultivation (Rs. Per ha)	0.44	100%	ha	500	198.00	400	158.40	400	158.40	700	277.20	2000	792.00
CROP LOAN				26175	18877.78	38035	21566.28	31461	18086.34	24381	17249.69	120052	75780.09
Post-harvest/ Household consumption					1887.78		2156.63		1808.63		1724.97		7578.01
Repairs and maintenance expenses of farm assets					3775.56		4313.26		3617.27		3449.94		15156.02
CROP LOAN TOTAL					24541.11		28036.16		23512.24		22424.60		98514.12
Marketing of Crops					943.89		1078.31		904.32		862.48		3789.00
CROP LOAN - GRAND TOTAL - BANK LOAN (BL)					25485.00		29114.47		24416.56		23287.08		102303.12
TERM LOAN													
Water Resources													
BW s + SIP - 300m	2.27	80%	Nos	15	27.24	81	147.10	56	101.70	33	59.93	185	335.97
SIP - replacement	0.50	80%	Nos	65	26.00	90	36.00	40	16.00	60	24.00	255	102.00
IP Sets - repl	0.40	80%	Nos	80	25.60	110	35.20	50	16.00	80	25.60	320	102.40
Drip - Mulberry	1.35	80%	ha	450	486.00	1000	1080.00	30	32.40	350	378.00	1830	1976.40
Drip-other crops	0.98	80%	ha	600	470.40	700	548.80	400	313.60	500	392.00	2200	1724.80
Sprinkler	0.37	80%	Nos	250	74.00	375	111.00	250	74.00	325	96.20	1200	355.20
Pipelines	0.24	80%	ha	179	34.37	234	44.93	163	31.30	136	26.11	712	136.71
Rain water harvest tank	0.56	80%	Nos	100	44.80	200	89.60	75	33.60	120	53.76	495	221.76
DW recharge	0.26	80%	Nos	300	62.40	350	72.80	200	41.60	300	62.40	1150	239.20
Pump House with AC Roof	0.43	80%	ha	50	17.20	100	34.40	100	34.40	100	34.40	350	120.40

Ramanagara PLP 2022-23

ACTIVITY	UNIT COST	Bank loan	UNIT SIZE	Channapatna		Kanakapura		Magadi		Ramanagara		TOTAL	
				Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL
Solar Irrigation Pumpset (5 HP)	5.61	75%	Nos	8	33.66	8	33.66	4	16.83	6	25.25	26	109.40
Artificial recharge of borewells	0.56	80%	Nos	300	134.40	500	224.00	300	134.40	500	224.00	1600	716.80
Water Resources TOTAL					1436.07		2457.49		845.83		1401.65		6141.04
FARM MECHANISATION													
Tractors with accessories/attachments (55 to 60 HP)	9.50	75%	Nos.	80	570.00	120	855.00	80	570.00	120	855.00	400	2850.00
Power Tillers	2.00	75%	Nos.	100	150.00	75	112.50	75	112.50	75	112.50	325	487.50
Misc. FM	1.93	80%	Nos.	1000	1544.00	1800	2779.20	800	1235.20	1000	1544.00	4600	7102.40
FM TOTAL					2264.00		3746.70		1917.70		2511.50		10439.90
PLANTATION & HORTICULTURE													
Coconut	0.99	80%	ha	12844	10172.45	7457	5905.94	4622	3660.62	5325	4217.40	30248	23956.41
Mango	0.92	80%	ha	5785	4257.76	4486	3301.70	9623	7082.53	12757	9389.15	32651	24031.14
Sapota	0.66	80%	ha	41	21.65	123	64.94	114	60.19	147	77.62	425	224.40
Banana	1.61	80%	ha	406	522.93	464	597.63	406	522.93	302	388.98	1578	2032.47
Guava	0.71	80%	Ha	8	4.54	14	7.95	42	23.86	25	14.20	89	50.55
Floriculture	1.75	80%	ha	10	14.00	10	14.00	10	14.00	20	28.00	50	70.00
Small Nurseries	8.05	80%	Nos.	2	12.88	1	6.44	1	6.44	2	12.88	6	38.64
Naturally ventilated Poly house for vegetables and flowers 1000sqm	11.15	80%	Nos.	3	26.76	5	44.60	3	26.76	4	35.68	15	133.80
Gl Pipe / Stone pillar shadenet house - 1000sqm	9.35	80%	Nos.	3	22.44	5	37.40	3	22.44	4	29.92	15	112.20
PH Total					15055.41		9980.60		11419.77		14193.83		50649.61
SERICULTURE													
Mulberry Plantation (irrigated)	0.75	80%	Ha.	4366	2619.60	11227	6736.20	301	180.60	3381	2028.60	19275	11565.00
Equipment	2.23	80%	Ha.	50	89.20	600	1070.40	500	892.00	275	490.60	1425	2542.20
Rearing House (Shoot rearing) Avg.cost- 1 ac model	9.79	80%	Ha.	10	78.32	20	156.64	3	23.50	15	117.48	48	375.94
Multi end basin	8.03	80%	No.	0	0.00	3	19.27	0	0.00	3	19.27	6	38.54
Improved charaka	0.88	80%	No.	10	7.04	25	17.60	2	1.41	20	14.08	57	40.13
Cottage basin	2.20	80%	No.	10	17.60	25	44.00	2	3.52	20	35.20	57	100.32
Sericulture Total					2811.76		8044.11		1101.03		2705.23		14662.13
PH Total (Including Sericulture)					17867.17		18024.71		12520.80		16899.06		65311.74
FORESTRY & WASTE LAND DEVELOPMENT													
Farm Forestry	1.21	80%	ha	18	17.42	10	9.68	10	9.68	8	7.74	46	44.52
Agro Forestry	0.74	80%	ha	18	10.66	25	14.80	15	8.88	8	4.74	66	39.08
Bio-diesel plants	0.74	80%	ha	30	17.76	15	8.88	15	8.88	15	8.88	75	44.40
Farm Nursery	4.40	80%	ha	5	17.60	3	10.56	3	10.56	3	10.56	14	49.28
Forestry/WL Dev Total					63.44		43.92		38.00		31.92		177.28
ANIMAL HUSBANDRY													

Ramanagara PLP 2022-23

ACTIVITY	UNIT COST	Bank loan	UNIT SIZE	Channapatna		Kanakapura		Magadi		Ramanagara		TOTAL	
				Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL
DAIRY DEVELOPMENT													
CBC - 2 animal unit	1.39	90%	Nos.	1700	2126.70	2500	3127.50	2000	2502.00	1800	2251.80	8000	10008.00
CBC - 5 animal unit	3.80	90%	Nos.	150	513.00	400	1368.00	250	855.00	200	684.00	1000	3420.00
CBC -10 animal unit	7.59	90%	Nos.	7	47.82	13	88.80	10	68.31	10	68.31	40	273.24
Buffalo - 2 animal unit	1.35	90%	Nos.	300	364.50	200	243.00	300	364.50	200	243.00	1000	1215.00
Calf Rearing - 5 heifer calves unit	2.71	90%	Nos.	50	121.95	200	487.80	75	182.93	75	182.93	400	975.61
Infrastructure	2.31	90%	ha	50	103.95	50	103.95	50	103.95	50	103.95	200	415.80
KCC for Dairy	0.28	100%	Nos.	2257	631.96	3363	941.64	2685	751.80	2335	653.80	10640	2979.20
DD Total					3909.88		6360.69		4828.49		4187.79		19286.85
POULTRY DEVELOPMENT													
Commercial Broiler (1000 birds)	3.13	90%	Nos.	100	281.70	200	563.40	150	422.55	150	422.55	600	1690.20
Commercial Layers (5000 birds)	30.12	90%	Nos.	8	216.86	12	325.30	10	271.08	10	271.08	40	1084.32
Commercial Broiler integration - 2000 birds deep litter	3.47	90%	Nos.	25	78.08	50	156.15	30	93.69	20	62.46	125	390.38
Poultry Marketing unit	7.00	90%	Nos.	20	126.00	10	63.00	10	63.00	10	63.00	50	315.00
Backyard Poultry	0.12	90%	Nos	25	2.70	20	2.16	25	2.70	25	2.70	95	10.26
KCC for Poultry	1.60	100%	Nos	178	284.80	292	467.20	225	360.00	215	344.00	910	1456.00
Poultry Total					990.14		1577.21		1213.02		1165.79		4946.16
SHEEP GOAT PIGGERY													
Sheep (20+1)	1.44	90%	Nos.	300	388.80	450	583.20	300	388.80	340	440.64	1390	1801.44
Goat (20+1)	1.43	90%	Nos.	60	77.22	90	115.83	60	77.22	75	96.53	285	366.80
Sheep (100+5)	10.75	90%	Nos.	25	241.88	40	387.00	25	241.88	35	338.63	125	1209.39
Sheep breeding (500+25)	53.75	90%	Nos.	5	241.88	4	193.50	5	241.88	4	193.50	18	870.76
Piggery (3+1)	1.29	90%	Nos.	30	34.83	30	34.83	30	34.83	25	29.03	115	133.52
Piggery breeding farms (20+2)	11.93	90%	Nos.	2	21.47	8	85.90	4	42.95	10	107.37	24	257.69
KCC for Sheep/Goat/Piggery	0.48	100%	Nos.	422	202.56	622	298.56	424	203.52	489	234.72	1957	939.36
SGP Total					1208.64		1698.82		1231.08		1440.42		5578.96
AH Total					6108.66		9636.72		7272.59		6794.00		29811.97
FISHERIES													
Fresh water fish culture existing Ponds	1.77	80%	Ha	15	21.24	12	16.99	7	9.91	11	15.58	45	63.72
Inland fish farming (New Ponds)	8.29	80%	Ha	5	33.16	5	33.16	4	26.53	4	26.53	18	119.38
Ornamental Fish Breeding & Culture	1.50	80%	Nos.	7	8.40	5	6.00	4	4.80	8	9.60	24	28.80
KCC for Fishery	2.00	100%	Nos.	27	54.00	22	44.00	15	30.00	23	46.00	87	174.00
Fisheries Total					62.80		56.15		41.24		51.71		385.90
OTHER ALLIED ACTIVITIES													
Bullocks - pair	0.88	90%	Nos.	100	79.20	100	79.20	50	39.60	100	79.20	350	277.20
Bullock Cart	0.38	90%	Nos.	100	34.20	100	34.20	50	17.10	100	34.20	350	119.70
Misc.	2.00	80%	Nos.	200	320.00	300	480.00	200	320.00	300	480.00	1000	1600.00
Oth. Allied Act. Total					433.40		593.40		376.70		593.40		1996.90

ACTIVITY	UNIT COST	Bank loan	UNIT SIZE	Channapatna		Kanakapura		Magadi		Ramanagara		TOTAL	
				Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL
TOTAL FARM CREDIT (A)					53720.54		63673.56		47429.42		51570.32		216567.85
B. AGRICULTURE INFRASTRUCTURE													
STORAGE AND MARKET YARDS													
Cold Storage (1000 MT)	100.00	75%	MT	0	0.00	1	75.00	1	75.00	1	75.00	3	225.00
Rural Godowns (1000MT)	49.50	75%	MT	5	185.63	10	371.25	3	111.38	12	445.50	30	1113.76
Marketing Infrastructure	15.40	75%	No.	15	173.25	15	173.25	8	92.40	25	288.75	63	727.65
Total of SMY					358.88		619.50		278.78		809.25		2066.41
LAND DEVELOPMENT													
Land reclamation	0.35	80%	ha	100	28.00	500	140.00	250	70.00	350	98.00	1200	336.00
Off Farm Development works	0.80	80%	ha	2200	1408.00	2500	1600.00	1500	960.00	1800	1152.00	8000	5120.00
Farm ponds (15*15*3m)	0.54	80%	No	30	12.96	50	21.60	20	8.64	20	8.64	120	51.84
Plastic Mulching	0.35	80%	ha	200	56.00	200	56.00	200	56.00	200	56.00	800	224.00
Solar Power Fencing 100m	0.26	80%	No	30	6.24	40	8.32	30	6.24	30	6.24	130	27.04
LD TOTAL					1511.20		1825.92		1100.88		1320.88		5758.88
Others													
Plant tissue culture production	111.00	80%	Nos.	0	0.00	1	88.80	0	0.00	1	88.80	2	177.60
Bio Fertiliser / Bio pesticide units 200TPA	200.00	80%	Nos.	0	0.00	0	0.00	0	0.00	1	160.00	1	160.00
Vermi compost 320TPA	12.87	90%	Nos.	50	579.15	75	868.73	60	694.98	50	579.15	235	2722.01
Compost unit from vegetable and fruit waste 100TPD	218.00	80%	Nos.	0	0.00	0	0.00	0	0.00	1	174.40	1	174.40
Others Total					579.15		957.53		694.98		1002.35		3234.01
TOTAL AGRICULTURE INFRASTRUCTURE (B)					2449.23		3402.95		2074.64		3132.48		11059.30
C. ANCILLARY ACTIVITIES													
Food & Agro Processing													
Working Capital													
Agro Processing		25%			195.26		164.57		117.80		208.60		686.22
Investment Credit													
Flour mills (200 kg per day)	5.28	80%	No.	8	33.79	3	12.67	4	16.90	9	38.02	24	101.38
Mini Rice Mills (4 MT)	41.80	80%	No.	2	66.88	1	33.44	1	33.44	1	33.44	5	167.20
Mango processing	5.50	80%	No.	10	44.00	15	66.00	20	88.00	10	44.00	55	242.00
Coconut vinegar (30000 liters)	31.90	80%	No.	5	127.60	2	51.04	0	0.00	0	0.00	7	178.64
Animal feed (1MT)	72.60	80%	No.	2	116.16	1	58.08	1	58.08	2	116.16	6	348.48
Ready mixes (500 KG)	23.10	80%	No.	7	129.36	12	221.76	7	129.36	30	554.40	56	1034.88
Ragi/maize value added products	10.80	80%	No.	2	17.28	10	86.40	10	86.40	5	43.20	27	233.28
Jaggery units (180 MT)	28.50	80%	No.	5	114.00	0	0.00	0	0.00	0	0.00	5	114.00
Jam/Jelly Processing	6.60	80%		5	26.40	10	52.80	5	26.40	12	63.36	32	168.96
Dessicated coconut powder (5 MT)	23.10	80%	No.	10	184.80	8	147.84	5	92.40	5	92.40	28	517.44
Dehydration of coconut (12 MT)	14.50	80%	No.	10	116.00	8	92.80	5	58.00	5	58.00	28	324.80

ACTIVITY	UNIT COST	Bank loan	UNIT SIZE	Channapatna		Kanakapura		Magadi		Ramanagara		TOTAL		
				Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	
Sub Total					976.27		822.83		588.98		1042.98		3431.06	
Agro and Food Processing Total					1171.53		987.40		706.78		1251.58		4117.28	
ANCILLIARY ACTIVITIES OTHERS														
AC and BC	20.00	80%	No.	2	32.00	2	32.00	2	32.00	4	64.00	10	160.00	
Loans to SHGs	3.50	100%	No.	1800	6300.00	2700	9450.00	1800	6300.00	2200	7700.00	8500	29750.00	
Loans to JLGs	2.50	100%	No.	500	1250.00	700	1750.00	350	875.00	450	1125.00	2000	5000.00	
Loans to distressed persons to repay non-institutional loans	1.00	100%	No.	175	175.00	300	300.00	250	250.00	300	300.00	1025	1025.00	
Others Total					7757.00		11532.00		7457.00		9189.00		35935.00	
TOTAL ANCILLARY ACTIVITIES(C)					8928.53		12519.40		8163.78		10440.58		40052.28	
TOTAL OF AGRICULTURE SECTOR (A + B + C)					65098.30		79595.91		57667.84		65143.38		267679.43	
MSME INVESTMENT AND WORKING CAPITAL FOR DEVELOPMENT OF ENTERPRISES AND SELF EMPLOYMENT														
Manufacturing and Service sector - Term loans														
Micro enterprise	100.00	80%	No.	12	960.00	7	560.00	8	640.00	18	1440.00	45	3600.00	
Small Scale industry	1000.00	80%	No.	5	4000.00	4	3200.00	3	2400.00	10	8000.00	22	17600.00	
Medium industry	5000.00	80%	No.	2	8000.00	1	4000.00	1	4000.00	5	20000.00	9	36000.00	
Sub total				19	12960	12	7760.00	12	7040.00	33	29440.00	76	57200.00	
Manufacturing and service sector - Working Capital														
Micro enterprise	25.00	25%	No.	12	240.00	7	140.00	8	160.00	18	360.00	45	900.00	
Small Scale industry	250.00	25%	No.	5	1000.00	4	800.00	3	600.00	10	2000.00	22	4400.00	
Medium Industry	1250.00	25%	No.	2	2000.00	1	1000.00	1	1000.00	5	5000.00	9	9000.00	
Sub total				19	3240.00	12	1940.00	12	1760.00	33	7360.00	76	14300.00	
MSME TOTAL (II)				38	16200.00	24	9700.00	24	8800.00	66	36800.00	152	71500.00	
EXPORT CREDIT														
Pre-shipment Export Credit	800.00	80%	Nos.	0	0.00	1	640.00	1	640.00	1	640.00	3	1920.00	
Post-shipment Export Credit	500.00	80%	Nos.	0	0.00	1	400.00	1	400.00	1	400.00	3	1200.00	
Export Credit Total				0	0.00	2	1040.00	2	1040.00	2	1040.00	6	3120.00	
EDUCATION LOANS		7.50	90%	Nos.	200	1350.00	400	2700.00	200	1350.00	400	2700.00	1200	8100.00
HOUSING LOANS														
Rural Housing	20.00	90%	Nos.	160	2880.00	330	5940.00	190	3420.00	340	6120.00	1020	18360.00	
Urban Housing	25.00	90%	Nos.	130	2925.00	270	6075.00	170	3825.00	230	5175.00	800	18000.00	
Housing Loans Total				290	5805.00	600	12015.00	360	7245.00	570	11295.00	1820	36360.00	
RENEWABLE SOURCES OF ENERGY														
Bio-gas	0.43	90%	Nos.	50	19.35	100	38.70	50	19.35	75	29.03	275	106.43	
Solar lighting	0.19	90%	Nos.	50	8.55	100	17.10	75	12.83	100	17.10	325	55.58	
Solar heating	0.48	90%	Nos.	25	10.80	50	21.60	30	12.96	50	21.60	155	66.96	
Roof Top Solar (5KW)	5.50	90%	Nos.	1	4.95	2	9.90	1	4.95	2	9.90	6	29.70	
Total of Renewable Sources of Energy				126	43.65	252	87.30	156	50.09	227	77.63	761	258.67	
OTHERS														

Ramanagara PLP 2022-23

ACTIVITY	UNIT COST	Bank loan	UNIT SIZE	Channapatna		Kanakapura		Magadi		Ramanagara		TOTAL	
				Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL	Phy.	BL
SOCIAL INFRASTRUCTURE													
Educational institutions	75.00	80%	Nos.	3	180.00	2	120.00	2	120.00	8	480.00	15	900.00
Health Care facilities	100.00	80%	Nos.	3	240.00	2	160.00	2	160.00	8	640.00	15	1200.00
Solid waste management	100.00	90%	Nos.	3	270.00	1	90.00	1	90.00	5	450.00	10	900.00
Safe drinking water units	7.00	80%	Nos.	10	56.00	10	56.00	10	56.00	20	112.00	50	280.00
Total of Social Infrastructure				19	746.00	15	426.00	15	426.00	41	1682.00	90	3280.00
TOTAL PRIORITY SECTOR					89242.95		105564.21		76578.93		118738.01		390298.10

ANNEXURE II

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

(₹ lakh)

Agency/Category	2018-19		2019-20		2020-21		2021-22
Crop Loan	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	110493.24	46377.88	143369.00	70839.02	106115	70214	116867
SCB	51358.92	14592.58	27042.00	19896.55	26512	23942	29163
SCARDB	0.00	0.00	0.00	0.00	0	0	0
RRB	4168.28	3321.73	5489.00	1856.99	4415	2366	4859
Others	0.00	0.00	0.00	0.00	0	0	0
Sub-Total (A)	166020.44	64292.19	175900.00	92592.56	137042	96522	150889
Term Loan (MT+LT)							
CBs	56178.52	39545.61	43821.00	64602.28	107935.70	94180	90133
SCB	1125.23	161.72	5671.00	60.55	7542.03	33	3347
SCARDB	10464.41	0.00	0.00	0.00	0.00	0	0
RRB	2021.10	254.73	2678.00	2676.33	4658.77	7044	4547
Others	0.00	0.00	0.00	0.00	0.00	0	0
Sub-Total (B)	69789.26	39962.06	52170.00	67339.16	120136.50	101257	98027
Total Agri Credit							
CBs	166671.76	85923.49	187190.00	135441.30	214050.70	164394	207000
SCB	52484.15	14754.30	32713.00	19957.10	34054.03	23975	32510
SCARDB	10464.41	0.00	0.00	0.00	0.00	0	0
RRB	6189.38	3576.46	8167.00	4533.32	9073.77	9410	9406
Others	0.00	0.00	0.00	0.00	0.00	0	0
Total Agri. Credit (A)+(B) = (C)	235809.70	104254.25	228070.00	159931.72	257178.50	197779	248916
Non-Farm Sector							
CBs	8890.35	21415.83	15207.00	25459.56	28170	41931	58986
SCB	818.48	999.09	338.00	896.93	479	0	528
SCARDB	0.00	0.00	0.00	0.00	0	0	0
RRB	366.34	478.65	1010.00	907.00	1012	446	1117
Others	2000.00	0.00	1445.00	0.00	1477	180	1625
Sub-Total (D)	12075.17	22893.57	18000.00	27263.49	31138	42557	62256
Other Priority Sector							
CBs	41710.04	53468.95	56824.00	47545.57	69760	58048	76862
SCB	7270.17	4842.93	4677.00	3990.73	1780	3162	1959
SCARDB	0.00	0.00	0.00	0.00	0	0	0
RRB	2807.40	1849.02	3299.00	810.05	3162	972	3483
Others	0.00	0.00	0.00	0.00	0	0	0
Sub-Total (E)	51787.61	60160.90	64800.00	52346.35	74702	62182	82304
Total of all Agencies							
CBs	217272.15	160808.27	259221.00	208446.43	311980.70	264373	342848
SCB	60572.80	20596.32	37728.00	24844.76	36313.03	27137	34997
SCARDB	10464.41	0.00	0.00	0.00	0.00	0	0
RRB	9363.12	5904.13	12476.00	6250.37	13247.77	10828	14006
Others	2000.00	0.00	1445.00	0.00	1477.00	180	1625
Grand Total (C+D+E)	299672.48	187308.72	310870.00	239541.56	363018.50	302518	393476

ANNEXURE III

Sub-sector wise and Agency-wise credit flow under Agriculture and allied activities - 2018-19, 2019-20, 2020-21 and Target for 2021-22

(₹ lakh)

	2018-19				2019-20			
	CBs	Coops	RRB	Total	CBs	Coops	RRB	Total
I. Crop Loan	46377.88	14592.58	3321.73	64292.19	70839.02	19896.55	1856.99	92592.56
II. Term Loan								
Water Resources	1723.65	0.00	13.00	1736.65	2379.32	0.00	215.05	2594.37
Land Development	2400.87	0.00	89.07	2489.94	3003.54	0.00	115.35	3118.89
Farm Mechanization	4705.42	161.72	16.00	4883.14	6815.97	0.00	454.98	7270.95
Plantation & Horticulture incl. sericulture	13696.06	0.00	56.25	13752.31	12948.91	0.00	647.35	13596.26
Dairy Development	3276.81	0.00	80.41	3357.22	6776.27	60.55	374.77	7211.59
Poultry Development	2221.46	0.00	0.00	2221.46	1428.55	0.00	86.42	1514.97
Sheep/ Goat / Piggery	388.60	0.00	0.00	388.60	1350.75	0.00	72.73	1423.48
Fisheries	106.00	0.00	0.00	106.00	142.10	0.00	0.00	142.10
Forestry & Wasteland Dev.	15.66	0.00	0.00	15.66	32.20	0.00	0.00	32.20
Storage Godown & Market Yard	9605.24	0.00	0.00	9605.24	8064.58	3.20	95.19	8162.97
Other Allied Activities	17100.02	0.00	0.00	17100.02	21656.89	0.00	614.49	22271.38
Sub-total II	55239.79	161.72	254.73	55656.24	64599.08	63.75	2676.33	67339.16
TOTAL AGRICULTURE(I+II)	101617.67	14754.30	3576.46	119948.43	135438.10	19960.30	4533.32	159931.72

	2020-21				2021-22 Target			
	CBs	Coops	RRB	Total	CBs	Coops	RRB	Total
I. Crop Loan	70213.71	23941.72	2366.13	96521.56	116867	29163	4859	150889
II. Term Loan								
Water Resources	5306.04	0.00	0.00	5306.04	4655	0	176	4831
Land Development	5684.41	0.00	0.00	5684.41	11599	209	647	12455
Farm Mechanization	10357.39	0.00	34.32	10391.71	10018	573	517	11108
Plantation & Horticulture incl. sericulture	24081.85	25.53	123.02	24230.40	14814	407	864	16085
Dairy Development	15575.04	7.55	4902.49	20485.08	17873	620	787	19280
Poultry Development	1270.34	0.00	339.65	1609.99	5326	253	376	5955
Sheep/ Goat / Piggery	3948.52	0.00	1578.24	5526.76	7046	84	594	7724
Fisheries	35.42	0.00	0.00	35.42	766	0	44	810
Forestry & Wasteland Dev.	0.00	0.00	0.00	0.00				0
Storage Godown & Market Yard	1643.42	0.00	67.02	1710.44	5543	554	66	6163
Other Allied Activities	26278.79	0.00	0.00	26278.79	12493	647	476	13616
Sub-total II	94181.22	33.08	7044.74	38851.00	90133	3347	4547	98027
TOTAL AGRICULTURE(I+II)	164394.93	23974.80	9410.87	153948.00	207000	32510	9406	248916

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	Arecanut climbing machine	No.	0.065 - 0.08
Contour Bunding – Slope 4%	Ha.	0.169			

Type of Investment	Unit	Cost (₹lakh)	Type of Investment	Unit	Cost (₹ lakh)
Plantation and Horticulture			AH - Dairy		
Citrus 6 x 6	Acre	0.67	CB Cows (Jersey or HF Crosses - 10 to 12 lpd)	No.	0.62
Grape-Seedless varieties 3 x 1.8	Acre	4.586	She buffaloes (Graded Murrah/ Surti/ Dharwad/ Pandapuri/ Mehsani	No.	0.60
Grape- Bangalore Blue 3.3 x 3.3	Acre	3.5	Indigenous Cows - Malnad Gidda (yield 0.8 to 1 lpd)	No.	0.13
Mango 9 x 9	Acre	0.92	Indigenous Cows - Hallikar/Amrit Mahal	No.	0.25
Pomegranate 3.5 x 3.5	Acre	1.90	Indigenous Cows - Deoni	No.	0.32
Sapota 9 x 9	Acre	0.75	Indigenous Cows-Gir, Sahiwal, Tharparkar	No.	0.45
Guava 8 x 8	Acre	0.75	Two CB cow Unit	No.	1.39
Guava (high density) 2.5 x 2.5	Acre	1.45	Two animal unit (Buffaloes)	No.	1.35
Custard Apple 2.5 x 2.5	Acre	0.97	Ten animal unit (CB Cows)	No.	7.59
Drum stick 3.5 x 3.5	Acre	0.39	Ten animal unit (buffaloes)	No.	7.38
Mango (high Density) 5 x 5	Acre	1.75	Two animal unit - Indigenous Breeds	No.	1.42
Ber 5 x 5	Acre	0.46	Ten animal unit -Indigenous Breeds	No.	7.81
Dragon fruit 2.5 x 2.5	Acre	6.62	Calf-rearing - Female calf (5 CB Cows)	No.	2.71
Aonla 6 x 6	Acre	0.41	Calf rearing- Male 10 calves unit	No.	3.81
Jamun 8 x 8	Acre	0.65	Calf rearing- Male 20 calves unit	No.	7.61
Papaya 3 x 3	Acre	0.92	Hydroponic unit for fodder cultivation# (for 2 heads of cattle)	No.	0.60
Jackfruit 10 x 10	Acre	0.40	Fodder cultivation (Stylo)	Ha.	0.22
Coconut 8 x 8	Acre	0.865	AH – Poultry		
Oil Palm 9 x 9	Acre	0.92	Commercial Layer unit-5000 layers (1+1+4 under Cage system)	No.	30.12
Coffee (Robusta) 3 x 2.5	Acre	1.08	Commercial Broiler unit -500 birds (Deep litter system)	No.	1.50
Coffee (Arabica) 2 x 2	Acre	1.36	Commercial Broiler Unit -1000 birds per batch	No.	3.13
Cashew 7 x 7	Acre	0.85	Commercial Broiler unit -500 birds per week (Deep litter system)	No.	11.23
Pepper (intercrop with 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 – 1.75
Melia dubia 3m x 3 m - 1111 plants	Ha.	1.111	Pig breeding Unit -20 sows + 2 boars' unit	No	11.93
Bamboo 5m x 5m- 400 plants	Ha.	0.616	Pig rearing cum fattening unit (3 sows +1 boar)	No	1.29
Bamboo Tissue Culture 5m x 5m - 400 plants	Ha.	0.70	Retail pork outlet with facility for chilling	No	12.00
Teak 2m x 2m - 2500 plants	Ha.	1.26	Rabbit rearing (10+3)	No	3.00
Mahogany 4.57m x 4.57m - 478 plants	Ha.	0.85	Integrated Farming Models		
Silver Oak 3m x 3m- 1111 plants	Ha.	1.10	Cereal-Maize (1.5 acre)+cowpea (1.5 acre) + farm pond + 2 cows (4LPD/cow)	No.	1.44

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

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

S.No.	Crop	Scale of finance (per acre)	S.No.	Crop	Scale of finance (per acre)
1	Paddy (Rainfed)	22000	96	Gherkin (Irrigated)	46000
2	Paddy (Irrigated)	34400	97	Drumstick (Irrigated)	28750
3	Maize (Rainfed)	20000	98	Curry Leaf (Irrigated)	23000
4	Maize (Irrigated)	23600	99	Tube Rose (Irrigated)	60000
5	Bajra (Rainfed)	11600	100	Marigold (Irrigated)	30000
6	Bajra (Irrigated)	15200	101	Kanakambara (Irrigated)	32500
7	Ragi (Rainfed)	15200	102	Sevanthige (Irrigated)	32500
8	Ragi (Irrigated)	18400	103	Rose (Irrigated)	75000
9	Wheat (Rainfed)	12000	104	Jasmin (Irrigated)	34000
10	Wheat (Irrigated)	18000	105	Aster (Irrigated)	40000
11	Jowar (Rainfed)	13600	106	Palm Rose (Irrigated)	15000
12	Jowar (Irrigated)	16000	107	Gerbera (Irrigated)	60000
13	Ground nut (Rainfed)	18400	108	Silk/Mulberry (Rainfed)	26000
14	Ground nut (Irrigated)	22800	109	Silk/Mulberry (Irrigated)	75000
15	Sugarcane (New)	64750	110	Davana (Irrigated)	30000
16	Sugarcane (Kule)	45000	111	Rosemary (Irrigated)	42000
17	Sunflower (Rainfed)	14000	112	Palm Oil (Irrigated)	21250
18	Sunflower (Irrigated)	16800	113	Pacholi (Irrigated)	41575
19	Safflower (Rainfed)	12500	114	Fodder (Rainfed)	12000
20	Safflower (Irrigated)	16500	115	Fodder (Irrigated)	18000
21	Cotton (Rainfed)	17200	116	Lemon Grass (Rainfed)	5000
22	Cotton (Irrigated)	26800	117	Aswaganda (Irrigated)	15000
23	Potato (Rainfed)	28000	118	Booji (Irrigated)	43000
24	Potato (Irrigated)	58000	119	Safed Musli (Irrigated)	170000
25	Turmeric	53200	120	Radish (Irrigated)	21000
26	Pepper (Rainfed)	22000	121	Pumpkin (Irrigated)	25000
27	Pepper (Irrigated)	27500	122	Kakada (Irrigated)	29750
28	Banana (Tissue)	75000	123	Tamarind (Irrigated)	30000
29	Banana (new)	65000	124	Sweet Potato (Rainfed)	2500
30	Mango	37250	125	Sweet Potato (Irrigated)	3500
31	Guava (Rainfed)	29000	126	Ridge Gourd (Irrigated)	24000
32	Guava (Irrigated)	37000	127	Antherium (Rainfed)	66000
33	Papaya	60000	128	Bringharaj (Irrigated)	17925
34	Pineapple	52500	129	Brahmi (Irrigated)	15000
35	Rubber	50000	130	Dates (Irrigated)	35000
36	Chillies (Rainfed)	28800	131	Bird of Paradise (I)	95000
37	Chillies (Irrigated)	38400	132	Flax Seed (Irrigated)	7000
38	Tomato (Poly House)	180000	133	Daniya (Irrigated)	30000
39	Tomato	75000	134	Navane (Rainfed)	10800
40	Pomegranate (Rainfed)	50000	135	Kasubi (Rainfed)	13000
41	Pomegranate (Irrigated)	60000	136	Sorekai (Irrigated)	30000
42	Musambi (Irrigated)	35000	137	Kalmogh (Irrigated)	13150
43	Lime (Rainfed)	22000	138	Buji (Irrigated)	38000
44	Lime (Irrigated)	28500	139	Chandra Shoor (Irrigated)	14500
45	Coffee (Arabica)	60000	140	Coicus (Irrigated)	19000
46	Coffee (Robust)	50000	141	Keveneity (Irrigated)	17000
47	Coffee (Robust Rainfed)	40000	142	Makoy (Irrigated)	14500
48	Elakki/Cardamom	35000	143	Adusha/Vasaka (I)	12250
49	Coconut	40000	144	Daturamap (Irrigated)	12150
50	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
60	Sweet/Baby Corn	41000	154	Scientific Banana	160000

S.No.	Crop	Scale of finance (per acre)	S.No	Crop	Scale of finance (per acre)
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		Bivalve Culture rack and rope system per	5000
			17	acre/crop	
	Goat – Normal feeding (10+1)	13000		Brackish water shrimp culture per	280000
7			18	acre/crop	
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	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 Raphael, 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 Raphael, AGM 8281224557	Chikkaballapura	Shri Kommana Mohan Sai Ganesh, Manager 8792537745	Kolar	Shri M R Natarajan, AGM 9448118966
Bangalore (R) –	Shri Ronnie Raju Manager 7012361295									
Bangalore (U)	Smt. Jiksy Raphael, AGM 8281224557									
Chikkaballapura	Shri Kommana Mohan Sai Ganesh, Manager 8792537745									
Kolar	Shri M R Natarajan, AGM 9448118966									



NABVENTURES Limited

Wholly owned subsidiary of NABARD

Investment Focus

- Sector Focus – Food/foodtech, Agritech, Agri/rural fintech and Rural enablers (Edutech, Health-tech, Ecommerce, etc.).
- Stage- Pre-Series A (INR 5-20 crore) and Series A (INR 20-50 crore).
- Pre-Series A deals have strong focus on Agtech, Healthtech & Edutech.
- Sector of interest in Series A include consumer food brands, financial services, rural asset, light tech businesses.
- The fund takes significant minority / minority positions.

Registered Office: NABARD, 2nd Floor A Wing,

Plot No. C-24, G Block, BKC, Bandra (East), Mumbai 400051, India

e-mail: nabventures@nabard.org

Phone: 91-22-26539357



NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

"The objective of NABSAMRUDDHI is to provide credit facilities to individuals and legal entities in the off farm sector; microfinance, MSME and for the promotion, expansion, commercialization and modernization of agriculture and allied activities."

Corporate Office:

NABARD, Gr. Floor, D Wing,
C-24, G Block, BKC, Bandra East,
Mumbai 400051

Ph: 022- 26539486/9693

e-mail: nabsamruddhi@nabard.org

Registered Office:

NABARD, Regional Office
1-1-61, RTC Road, PB. No. 1663
Hyderabad- 500020, Telangana
Ph: 040- 23241155

Website: www.nabsamruddhi.in

- MSME
- Microfinance
- Small Business
- Transportation
- Housing
- Education
- Livelihoods
- Agriculture



NABFOUNDATION

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

What does NABFOUNDATION want from you ?

IF YOU ARE AN INDIVIDUAL

Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas.

IF YOU ARE A CSR UNIT

Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision.

Registered Office: NABARD, 2nd Floor, B Wing, BKC, Bandra East, Mumbai-400051

e-mail: nabfoundation@nabard.org

Phone: (+91)-22-2653 9404/9054/9204





NABKISAN Finance Limited

A subsidiary of NABARD

- › Largest lender in FPO space.
- › Present in 20+ States.
- › 700+ FPOs credit linked.
- › Collateral free lending at affordable rates.
- › Need Based Grant support.
- › Financing FPOs through:
 - Working Capital • Term loan
 - Pledge Financing (eNWR)
- › Term lending for Corporates/ NBFCs/ MFIs.
- › Soft loans for Agri Startups.

Corporate Office

C/o NABARD, Mumbai

✉ e-mail: corporate@nabkisan.org

☎ Phone: 022- 26539620/26539415

🌐 Website- www.nabkisan.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

✉ e-mail: finance@nabkisan.org

☎ Phone: 044- 28270138/28304658

🌐 Web-portal- krishimanch.nabkisan.org



NABARD Consultancy Services Private Limited [NABCONS]

Wholly owned subsidiary of NABARD

ISO-9000:2015 & ISO-27001:2013

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India
Presence with
offices in 31
States/UTs

AREAS OF OPERATION

- › Agriculture & Allied Activities
- › Off-farm Sector
- › Horticulture
- › Forestry
- › Corporate Social Responsibility
- › Watershed Development
- › Irrigation & Water Resources
- › Socio-economic Development
- › Natural Resource Management
- › Food Processing
- › Banking & Finance
- › Skills for Livelihood
- › International Business
- › Value Chain Development
- › Infrastructure Monitoring
- › Climate Change

Registered Office

NABARD, C-24, G Block,
BKC, Bandra East, Mumbai-400051
Ph: 022- 26539396

✉ e-mail: headoffice@nabcons.in

Corporate Office

NABARD Tower, 24 Rajendra Place,
Nabard Building, New Delhi-110125
Ph: 011- 25745101

🌐 Website: www.nabcons.com



NABFINS Limited

A Subsidiary of NABARD

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

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

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

🌐 www.nabfins.org



Trustee Private Limited

Corporate Office

NABARD C-24,
G Block, BKC, Bandra East,
Mumbai-400051

Ph: 022-26539410/26537039

- › Established to manage various credit guarantee funds of Government of India, State Government etc.
- › NABSanrakshan and multiple credit guarantee funds under its management housed in separate Trusts.
- › The Eligible Lending Institutions will extend formal credit to the borrowers and

✉ e-mail: ho@nabsanrakshan.org

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

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