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## **EXECUTIVE SUMMARY**

### **District Profile**

Bagalkot district is located in the northern part of Karnataka with a total area of 6588 sq.km. consisting of 6 blocks. Agriculture is the predominant activity in the district. With three rivers flowing through the district, many MI facilities have been create. The net irrigated area in the district is 2.67 lakh ha, covering 51.6% of the NSA. Cropping intensity is 120%. Major food crops in the district are jowar, maize, bajra, groundnut, sunflower & pulses. Sugarcane is the major cash crop in the district & there are nine functional sugar factories in the district. Grapes, pomegranates and sapota are major horticulture crops. Handloom/power loom based industries are predominant in Badami, Jamkhandi and Mudhol talukas. The district has good mineral resources. It has the potential to be an important tourist destination in the state.

### **Sectoral Trends in Credit Plan**

Ground Level Credit (GLC) flow under priority sector for 2016-17, 2017-18 and 2018-19 was ₹ 4223.22 cr, ₹ 5201.31 cr and ₹ 6509.38 cr respectively. Banks in the district achieved 93% of the targets specified under Annual Credit Plan for the year 2018-19. Agriculture has a major share in ACP achievement at 81.7%, 91% and 71% for the year 2016-17, 2017-18 and 2018-19 respectively. CD ratio of the district was 103.0% as on 31.03.2019.

### **Sector / Sub sector wise projections for the year 2020-21**

The exploitable potential for the year 2020-21 has been estimated at ₹ 9952.97 crore (@ 5.11% increase over previous years potential of ₹ 9441.45 crore. The sub-sector details of potential for the year 2020-21 is assessed at (i) Agriculture = ₹ 8496.70 crore, (ii) MSME = ₹ 834.12 crore, (iii) Export = ₹ 111.28 crore, Education = ₹ 52.66 crore, Housing = ₹ 297.40 crore, Renewable Energy = ₹ 60.76 crore and Social Infrastructure = ₹ 118.05 crore. The realization of potential would however, mainly depend on the removal of various constraints and developing critical infrastructure as discussed below. The theme of PLP 2020-21 is 'Hi-tech Agriculture'.

### **Major constraints**

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

### **Suggested action points/issues to be addressed**

#### **State Government**

- Strengthening extension network and training on soil, water conservation, soil & water testing and effective implementation of District Irrigation Plan (DIP).
- Promoting modern cultivation of horticulture crops/strengthening post harvest infrastructure
- Strengthening veterinary institutions for providing breeding/health services to farmers' at their doorstep and setting up of disease diagnostic labs
- Ensuring functioning of units sanctioned in Agro Tech Park/Food Park in Bagalkot
- Ensuring regular/assured power supply to industrial units
- Promoting use of solar irrigation pump sets and solar home lighting systems

#### **Banks**

- Need to resort to alternative modes of lending including increase in SHG credit linkage, financing MSME units

- Need to increase share of agricultural term loans within the scope of agricultural loans with focus on use of modern technology and efficient use of water.

#### **Thrust areas for 2020-21**

- **Mainstreaming the financially excluded:** Mainstreaming PMJDY account holders, financial inclusion of unbanked people through spread of financial literacy continues to be a thrust area for 2020-21.
- **Accelerating the pace of capital formation in agriculture and allied sectors:** Banks to give thrust to agriculture term loans to increase capital formation in agriculture.
- **Water harvesting techniques:** Water harvesting techniques, adoption of DRIP system and precision farming need to be focused upon. Planting of more trees saplings as per State Govt. notification must be adhered to which will help in afforestation and thereby increase average rainfall over the years.
- **Skill Development :** Demand driven sectors should be identified and unemployed rural youth especially in rural areas need to be offered skill development programmes to enable them to start their own micro enterprises.
- **Doubling of farm income by 2022 :** To sensitise farmers to go for soil health cards, create irrigation facilities, utilize inputs effectively & efficiently, organized marketing of crops, undertake various allied activities, avail bank credit, etc so that their income level goes up substantially & doubles by the year 2022.
- NABARD and Department of Horticulture have promoted FPOs/crop specific clusters in the district. Bankers are encouraged to adopt such models and extend credit to them.
- **Credit Linkage of SHGs/JLGs :** Banks should proactively take up credit linkage of SHGs & JLGs to enable them to take up income generating activities. Digitisation of SHG under E-Shakti by NABARD in Bagalkot district will help boost credit flow to SHGs.
- **Climate Change :** Sustainable efforts to help/guide farmers to adapt and mitigate impact of climate change.

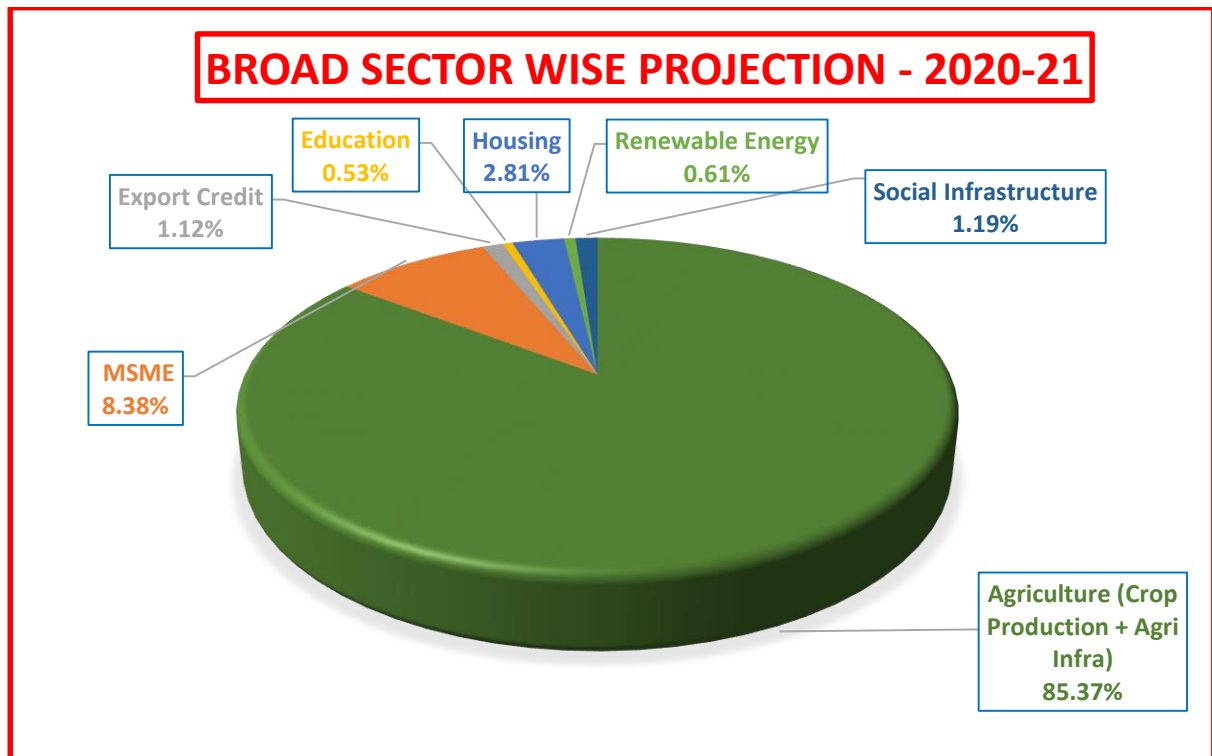
#### **The way forward**

Projections made in the PLP for 2020-21 call for a coordinated approach by all stakeholders to increase credit flow and significantly enhance capital formation in agriculture. Banks are required to ensure prompt reporting of credit flow data to the Lead Bank so that timely/corrective action, if required, could be initiated through discussions in various fora, viz, DCC, DLRC, BLBC, etc.

**Broad Sector wise PLP projections 2020-21**

(₹ lakh)

S.No	Particulars	PLP Projections
A	Farm Credit	
i.	Crop Production, Maintenance and Marketing	611389.00
ii.	Term Loan for Agriculture and Allied Activities	165967.00
	<b>Sub-total</b>	<b>777356.00</b>
B	Agriculture Infrastructure	45223.00
C	Ancillary Activities	27091.00
I	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>849670.00</b>
II	Micro, Small and Medium Enterprises	83412.00
III	Export Credit	11128.00
IV	Education	5266.00
V	Housing	27940.00
VI	Renewable Energy	6076.00
VII	Social Infrastructure involving bank credit	11805.00
	<b>Total Priority Sector (I to VII)</b>	<b>995297.00</b>

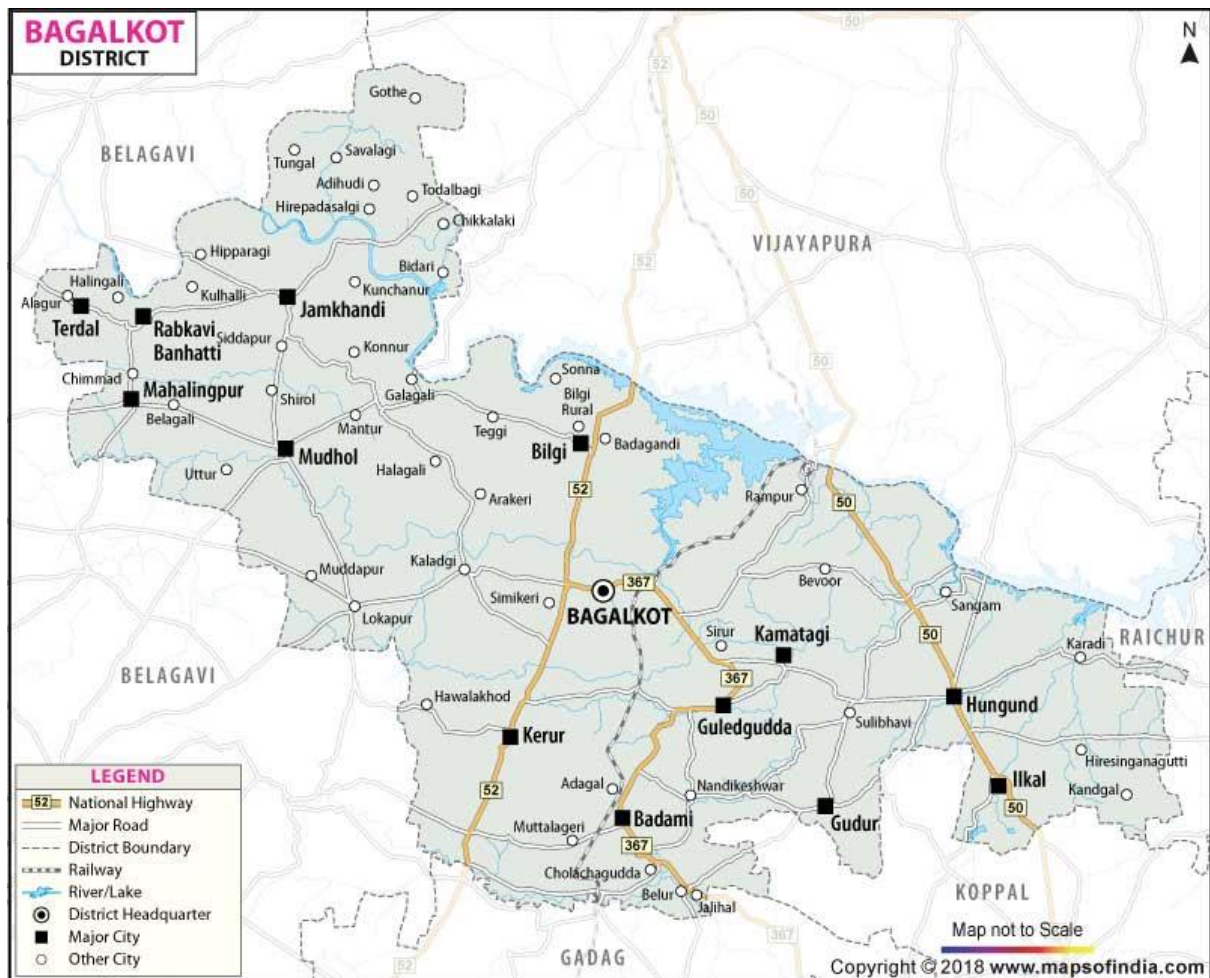


**Summary of Sector /sub sector wise PLP Projection for 2020-21**

(₹ lakh)

<b>S.No.</b>	<b>Particulars</b>	<b>PLP Projection 2020-21</b>
	<b>Credit Potential for Agriculture</b>	
<b>I</b>	<b>A</b> Farm Credit	
	I Crop Production, Maintenance and Marketing	611389.00
	II Water Resources	39797.00
	III Farm Mechanization	36280.00
	IV Plantation and Horticulture (including Sericulture)	19757.00
	V Forestry and Wasteland Development	861.00
	VI Animal Husbandry - Dairy Development	35647.00
	VII Animal Husbandry - Poultry Development	10326.00
	VIII Animal Husbandry - Sheep, Goat & Piggery Development	19171.00
	IX Fisheries Development	183.00
	X Other Activities	3945.00
	Sub Total	<b>777356.00</b>
	<b>B</b> <b>Agriculture Infrastructure</b>	
	I Construction of storage facilities (Warehouses, Market Yards, Godowns, Silos, Cold Storage Units/Cold Storage Chains)	5989.00
	II Land Development, Soil Conservation and Watershed development	36495.00
	III Others (Tissue culture, Agri bio technology, seed production, etc)	2739.00
	<b>Sub Total</b>	<b>45223.00</b>
	<b>C</b> <b>Ancillary Activities</b>	
	I Food and Agro Processing	11925.00
	II Others	15166.00
	<b>Sub Total</b>	<b>27091.00</b>
	<b>Total Agriculture</b>	<b>849670.00</b>
<b>II</b>	<b>Micro, Small &amp; Medium Enterprises</b>	
	MSME – Working Capital	<b>66729.00</b>
	MSME - Investment Credit	<b>16683.00</b>
	<b>Total MSME</b>	<b>83412.00</b>
<b>III</b>	Export Credit	<b>11128.00</b>
<b>IV</b>	Education	<b>5266.00</b>
<b>V</b>	Housing	<b>27940.00</b>
<b>VI</b>	Renewable Energy	<b>6076.00</b>
<b>VII</b>	Social infrastructure involving bank credit	<b>11805.00</b>
	<b>Total Priority Sector</b>	<b>995297.00</b>

## Bagalkot District Map



## DISTRICT PROFILE

District -				Bagalkot	State -	Karnataka		Division		Belgaum			
1. PHYSICAL & ADMINISTRATIVE FEATURES *					2. SOIL & CLIMATE								
Total Geographical Area (Sq.km)		6588			Agro-climatic Zone	Northern dry zone of Karnataka-III. District is situated between 74-59' & 76-20' east longitude and between 15-49' & 16-46' north longitude.							
No. of Sub Divisions		2											
No. of Blocks		6			Climate	Dry							
No. of Villages (Inhabited)		619			Soil Type	Deep black cotton soils to red loamy of which 60% is medium to deep black & 40% is red loamy.							
No. of Panchayats		198											
3. LAND UTILISATION [Ha] *					4. RAINFALL & GROUND WATER								
Total Area Reported		658877			Rainfall [in mm]	Normal		Actual		2015-16	2016-17	2017-18	
Forest Land		81126				683				491	409	592	
Area Not Available for Cultivation		54663				Variation from Normal				-192	-274	-91	
Permanent Pasture and Grazing Land		3429			Availability of Ground Water [Ham]	Net annual recharge				Net annual draft		Balance	
Land under Miscellaneous Tree Crops		274				7801.52				2546.64		5254.88	
Cultivable Wasteland					5. DISTRIBUTION OF LAND HOLDING (Statistical Handbook, 2011-12 (DPSE)								
Current Fallow		34403			Classification of Holding		Holding		Area				
Other Fallow		14953					Nos.		% to Total		Ha.		% to Total
Net Sown Area [NSA]		467994			<= 1 Ha		36520		79.58		17326	33.72	
Total or Gross Cropped Area [GCA]		300455			>1 to <=2 Ha		4994		10.88		8865	17.26	
Area Cultivated More than Once		141722			>2 Ha		4377		9.54		25184	49.02	
Cropping Inensity [GCA/NSA]		64			Total		45891		100.00		51375	100.00	
6. WORKERS PROFILE [in '000]					7. DEMOGRAPHIC PROFILE [in '000]								
Cultivators		227.73			Category	Total		Male		Female		Rural	Urban
Of the above, Small/Marginal Farmers		145.08			Population	1889.75		950.11		939.64		1291.90	597.84
Agricultural Labourers		303.24			Scheduled Caste	319.14		158.14		161.01		238.01	81.14
Workers engaged in Household Industries		54.08			Scheduled Tribe	97.20		48.47		48.73		80.82	16.38
Workers engaged in Allied Agro-activities		68.21			Literate (%)	1113.41		641.39		472.02		704.91	408.50
Other workers		197.54			BPL Families	NA		NA		NA		NA	NA
8. HOUSEHOLDS [in '000]					9. HOUSEHOLD AMENITIES [Nos. in '000 Households] *								
Total Households		834.25			Having brick/stone/concrete houses		148		Having electricity supply		149		
Rural Households		591.40			Having source of drinking water		131		Having independent toilets		120		
BPL Households		364.64			Having access to banking services		133		Having radio/tv sets		125		
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]					11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos] *								
Villages Electrified		619			Anganwadis		1262 (State)		Dispensaries (Govt)		16		
Villages having Agriculture Power Supply		619			Primary Health Centres		10		Hospitals		Govt 13 + Pvt 53		
Villages having Post Offices		335			Primary Health Sub-Centres		95		Hospital Beds		3346		
Villages having Banking Facilities		127			12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE								
Villages having Primary Schools		619			Fertiliser/Seed/Pesticide Outlets [Nos]		98		Agriculture Pumpsets[Nos]		887		
Villages having Primary and sub Health Centres		56			Total N/P/K Consumption [MT]##		1597		Pumpsets Energised [Nos]		887		
Villages having Potable Water Supply		526			Certified Seeds Supplied [MT]		2		Agro Service Centres [Nos]		Govt 3		
Villages connected with Paved Approach Roads		560			Pesticides Consumed [MT](goa data)		30		Soil Testing Centres [Nos]		1		
13. IRRIGATION COVERAGE [Ha]					Agriculture Tractors [Nos] (incl mini tractors)		132		Plantation nurseries [Nos]		120 (8 Govt)		
Total Area Available for Irrigation (NIA + Fallow)		518371			Power Tillers [Nos]		1051		Farmers' Clubs [Nos]		65		
Irrigation Potential Created		298398			#NAME?		2216		Krishi Vigyan Kendras[Nos]		1		
Net Irrigated Area(Total area irrigated at least once)		232818			14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING								
Area irrigated by Canals / Channels		2028			Rural/Urban Mandi/Haats [Nos]		5 mkt yards		Wholesale Market [Nos]		5		
Area irrigated by Wells		4929			Length of Pucca Road [Km]		1193		Godown [Nos]		5 (Govt)		
Area irrigated by Tanks		140			Length of Railway Line [Km]		NA		Godown Capacity[MT]		3650		
Area irrigated by Other Sources		225723			Public Transport Vehicle [Nos]##		114719		Cold Storage [Nos]		17		
Irrigation Potential Utilized (Gross Irrigated Area)		253843			Goods Transport Vehicle [Nos]##		949180		Cold Store Capacity[MT]		4974		
15. AGRO-PROCESSING UNITS					16. AREA, PRODUCTION & YIELD OF MAJOR CROPS *								
Type of Processing Activity		No of units	Cap.[MT]	Crop	2015-16		2016-17		Avg. Yield [Kg/Ha]				
Food (Rice/Flour/Dal/Oil/Tea/Coffee)		714	NA		Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)					
Sugarcane (Gur/Khandsari/Sugar)		28	NA	Paddy	17554	73288	17327	73917	8459				
Fruit (Pulp/Juice/Fruit drink)		35	NA	Other cereals/pulses	7724	6488	4556	4865	1920				
Spices (Masala Powders/Pastes)		150	NA	Cashew nut	37516	11630	37603	16433	437				
Dry-fruit (Cashew/Almond/Raisins)		8	NA	Oil Palm	322	795	322	790	2454				
Cotton (Ginning/Spinning/Weaving)		5	NA	Mango	997	1216	1009	2014	1996				
Milk (Chilling/Cooling/Processing)		4	NA	Other Garden crops	1662	17750	1679	17707	10546				
Meat (Chicken/Motton/Pork/Dryfish)		0	NA	Coconut	8925	447 lakh nuts	8954	451 lakh nuts	5046				
Animal feed (Cattle/Poultry/Fishmeal)		25	NA										
17. ANIMAL POPULATION AS PER CENSUS 2012 [in 000]					18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES								
Category of animal		Total	Male	Female	Veterinary Hospitals [Nos]		18		Animal Markets [Nos]		1		
Cattle - Cross bred		2913	205	2707	Dispensaries [Nos]		81		Milk Collection Centres [Nos]		111		
Cattle - Indigenous		6604	2772	3832	Artificial Insemination Centers [Nos]				Fishermen Societies [Nos]		11		
Buffaloes		3471	360	3110	Animal Breeding Farms [Nos]		1		Fish seed farms [Nos]		1		
Sheep - Cross bred		403	135	268	Animal Husbandry Tng Centres [Nos]/Vet Disp		1		Fish Markets [Nos]		NA		

Sheep - Indigenous	9543	1915	7628		Dairy Cooperative Societies [Nos]	93	Poultry hatcheries [Nos]	2
Goat	4796	1088	3708		Improved Fodder Farms [Nos]	NA	Slaughter houses [Nos]	1
Pig - Cross bred	435	202	233		<b>19. MILK, FISH, EGG PRODUCTION &amp; THEIR PER CAPITA AVAILABILITY (Goa State)</b>			
Pig - Indigenous	261	87	174		Fish Production [MT]	1903	Per cap avail. [gm/day]	21
Horse/Donkey/Camel	29	16	13		Egg Production [Lakh Nos]	292	Per cap avail. [nos/p.a.]	10
Poultry - Cross bred	1372	NA	NA		Milk Production ['000 litre]	51295	Per cap avail. [gm/day]	105
Poultry - Indigenous	Nil	NA	NA		Meat Production [MT]	7234	Per cap avail. [gm/day]	100
<b>Sources (if not mentioned against the respective item):</b>								
Item Nos. 1, 6 & 10 - Census 2011; Item No. 7 - Census 2011, Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr/Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 16 - Dept. of Agri; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat. * Excluding Ponda block # Figures for entire state								

## District Profile

The Gross District Domestic Product (GDDP) and Net District Domestic Product (NDDP) of the district for 2013-14 at current prices for the year 2013-14 was 2081815 crore and ₹ 1906061 crore respectively. GDDP and NDDP for 2013-14 at constant (2011-12) prices was ₹ 1818629 crore and ₹ 1658488 crore respectively. Per capita income in Bagalkot district was ₹ 107127 for the year 2013-14 which was lower than the State Average of 126976. Agriculture is the predominant economic activity in the district. About 71% of the population lives in rural areas. Sugarcane is a major cash crop and there are nine sugar factories in the district. Pomegranate, grapes and sapota are major horticultural crops. Bagalkot is famous for handloom products, mining and granite industries as also for important tourist/religious places. However, industrially, the district is underdeveloped. As on 31 March 2016, there were 64 factories and 10,952 MSME units in the district providing employment to 13,220 & 50,878 people respectively.

### Issues critical to the district:

Overdependence on sugarcane crop, traditional cultivation practices, delay in payment by sugar factories to farmers are some of the issues that need to be addressed. Bagalkot is a drought prone district and faced drought during the year 2018-19. Adoption of soil conservation techniques, scientific farming practices, water harvesting and use of water saving technology, post harvest management/processing services, organic farming, undertaking agriculture allied activities, etc through bank credit required for sustainable growth in agriculture as also to increase income of farmers with a view to achieving the goal of doubling farmers' income by the year 2022. Formation of Farmers Producers' Organisation (FPOs) will help the farmers in this regard. PACS affiliated to Bagalkot DCCB should also play a major role by converting themselves into Multi Service Cooperatives offering various diversified services to members. The issue of climate change also needs to be tackled effectively by sensitizing/educating farmers suitably in this regard. Development of various identified/unidentified clusters in the non farm sector needs focused attention.



## BANKING PROFILE

District -	Bagalkot	State - Karnataka				Lead Bank -		Syndicate Bank		
1. NETWORK & OUTREACH (As on 31/03/2019)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
CBs	30	168	44	124	0	2	5358	116	4	11249
RRB	1	76	61	15	0	0	7022	41	8	24865
DCCB	1	45	23	22	0	0	4405	0	14	41994
Coop. Agr. & Rural Dev. Bank	1	6	0	6	0	0	0	0	103	314959
Primary Agr. Coop. Society	240	240	217	23	0	0	3641	0	3	7874
Others (KSFC)	1	1	0	1	0	0	0	0	NA	1889752
All Agencies	274	536	345	191	0	2	20426	157	132	2290693
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [Rs.'000]				
	31 Mar 17	31 Mar 18	31 Mar 19	Growth(%)	Share(%)	31 Mar 17	31 Mar 18	31 Mar 19	Growth(%)	Share(%)
CBs	NA	NA	NA	#VALUE!	#VALUE!	56941400	56703700	1049944547	-0.42	5.19
RRB	1058684	1169795	1296786	10.50	72.86	15246000	20893300	21030424	37.04	1.91
Cooperative Banks (CCB+PCARDBs)	350501	435695	495428	24.31	27.14	16790800	18188600	21456101	8.32	1.66
Others (KSFC)	NA	NA	NA	#VALUE!	#VALUE!	0	0	NA	NA	0
All Agencies	1409185	1409185	1605490	13.93	#VALUE!	88978200	88978200	1092431072	1127.75	8.77
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [Rs.'000]				
	31 Mar 17	31 Mar 18	31 Mar 19	Growth(%)	Share(%)	31 Mar 17	31 Mar 18	31 Mar 19	Growth(%)	Share(%)
CBs	NA	222047	327073	#VALUE!	43.46	56924700	61909000	59715289	8.76	62.76
RRB	90768	96041	93208	5.81	18.80	13721000	15347700	16788687	11.86	15.56
Cooperative Banks (CCB+PCARDBs)	201544	192724	88465	-4.38	37.72	19811000	20778600	22504969	4.88	21.06
Others (KSFC)	141	130	31	-7.80	0.03	596023	610232	335155	2.38	0.62
All Agencies	292453	510942	508777	74.71	81.20	91052723	98645532	99344100	8.34	100.00
4. CD-RATIO										
Agency	CD Ratio			5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)						
	31 Mar 17	31 Mar 18	31 Mar 19							
CBs	100.00	109.00	103.00	Agency	During 2018-19		Cumulative			
RRB	90.00	73.00	79.83		Deposit	Credit	Deposit	Credit		
Cooperative Banks (CCB+PCARDBs)	118.00	114.23	104.89	Commercial Banks	NA	NA	NA	NA		
Others (KSFC)	0	0		Regional Rural Bank	NA	612	NA	632		
All Agencies	102.30	103.00	103.00	Cooperative Banks (CCB+PCARDBs)	NA	NA	NA	NA		
				Others	NA	NA	NA	NA		
				All Agencies						
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2019)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans
CBs										
RRB	6336000	6.42	5188200	5.26	4628065.00	0	0	0	2136030.00	0
Cooperative Banks	18485672	18.74	10985402	11.14	73840	0.07	0	0	638240	0.65
Others (KSFC)	335155	0.34	0	0	0	0	0	0	47100	0.05
All Agencies	25156827	25.50	16173602	16173602	4701905	#DIV/0!			2821370	0.69
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Priority Sector+Non Priority Sector)										
Agency	2016-17			2017-18			2018-19			Average Ach[%] in last 3 years
	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	
CBs	285971000	219172000	76.64	334422000	300961000	89.99	454199000	368534000	81.14	82.59
RRB	81520000	103251000	126.66	98229000	88481000	90.08	111876000	65430000	58.48	91.74
Cooperative Banks	114077000	96301000	84.42	133169000	126609000	95.07	90972000	212701000	233.81	137.77
Others (KSFC) + SCARDB	3208000	3598000	112.16	4680000	4080000	87.18	5521000	4273000	77.40	92.24
All Agencies	484776000	422322000	87.12	570500000	520131000	91.17	662568000	650938000	98.24	92.18
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2016-17			2017-18			2018-19			Average Ach[%] in last 3 years
	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	
Crop Loan	254361000	278910000	109.65	300152000	278774000	92.88	362428000	307400000	84.82	95.78
Term Loan (Agr)	137098000	66084000	48.20	171148000	150109000	87.71	201497000	103801000	51.51	62.47
Total Agri. Credit	391459000	344994000	88.13	471300000	428883000	91.00	563925000	411201000	72.92	84.02
Non-Farm Sector	57212000	51422000	89.88	66563000	62456000	93.83	89767000	232413000	258.91	147.54
Other Priority Sector	3610400	2590600	71.75	32637000	28792000	88.22	8876000	7324000	82.51	80.83
Total Priority Sector	452281400	399006600	88.22	570500000	520131000	91.17	662568000	650938000	98.24	92.55

9. RECOVERY POSITION										
Agency	As on 30.06.2017			As on 30.06.2018			As on 30.06.2019			Average Rec. [%] in last 3 years
	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	Demand [Rs. '000]	Recovery [Rs. '000]	Recovery [%]	
CBs	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
RRB	8918650	7313293	82.00	9208620	7366896	80.00	1567625	1254100	80.00	82.34
Cooperative Banks	10916627	10353829	94.84	11198516	10504835	93.81	11338915	10771661	95.00	95.42
Others(KSFC)	NA	NA	NA	NA	NA	NA	21500000	24738000	115.06	95.42
<b>All Agencies</b>	<b>19835277</b>	<b>17667122</b>	<b>176.84</b>	<b>20407136</b>	<b>17871731</b>	<b>173.81</b>	<b>34406540</b>	<b>36763761</b>	<b>290.06</b>	<b>273.18</b>
Sources : Lead Bank, Coop Bank & RRB										

## Banking Profile

The district had 536 bank branches as on 31 March, 2019 which included 168 branches of Public Sector Commercial banks, 11 Private Sector Banks, 76 Karnataka Vikas Gramin Bank (KVGB) branches, 45 BDCCB branches and 6 PCARDBs. One KSFC branch also operates in the district. A total 240 Primary Agriculture Cooperative Societies affiliated to BDCCB operate in the district. Total deposits and loans outstanding as on 31.03.2019 across banks in the district amounted to ₹ 10924 crore and ₹ 11272 crore respectively. The CD ratio in the district was at 103% as on 31.03.2019. CD ratio for 2017-18 was also 103%. The recovery position of Bagalkot DCCB and Karnataka Vikas Gramin Bank (KVGB) stood at 80%, 93.81% respectively as on 30 June 2018. Bagalkot DCCB and KVGB have consistently shown good recoveries. The recovery position in case of PCARDBs is also improving.

## Performance of credit agencies

As against the target of ₹ 6971 crore, priority sector lending by banks in the district amounted to 6509.08 crore achieving 93% of the target fixed under ACP for the year 2018-19. ACP target for 2019-20 has been fixed at ₹ 8736 crore. Concerted efforts are needed on part of banks to ensure that all eligible activities/individuals/business entities get credit facilities so that the target fixed for various activities under Priority Sector are achieved. Banks need to focus on increasing agriculture term loan lending to encourage investment in agriculture sector. Banking outlets have been opened up in all unbanked villages with population over 2000. Further, all villages with a population of less than 2000 are also covered fully under Financial Inclusion Plan either by opening FI branches or through 157 BCs. Mapping of Gram Panchayats for coverage through branch/BCs /CSC has been completed. All seven FLCs are functional (six taluka level & one established at DCCB level with financial assistance from NABARD). FLCs are undertaking various awareness programmes on financial literacy and helping rural people along with banks. Kotak Mahindra-BVV Sangha R-SETI also conducts suitable training programmes to create a skilled workforce.

Banks have successfully implemented social security schemes such as PMJJBY, PMSBY, APY. DBT is being implemented in the district and good progress has been made by banks under 'PAHAL'. Banks have also earnestly taken up work related to seeding of AADHAAR with bank accounts. Commercial banks, KVGB and Bagalkot DCCB are issuing RuPay KCC cards to farmers in the district. The DCCB has also installed three ATMs so far in the district.

## Pradhan Mantri Fasal Bima Yojana (PMFBY) and Weather Based Crop Insurance Scheme

Concerted efforts were made by NABARD, Agriculture Department, Lead Bank, KVK, DCCB, etc to create awareness about PMFBY. Most of the farmers have enrolled under PMFBY during Kharif 2018 season in the district. Weather Based Crop Insurance Scheme was also implemented in the district. Major crops in the district are covered under these schemes. Concerted efforts are needed on part of banks & the Agriculture Department to cover more loanee and non loanee farmers under the scheme.

## Status of SAMIS

There is an urgent need at the Corporate Office level/Head Office level at banks for modifying/enabling the CBS software to ensure timely & accurate compilation of sector/sub sector wise data on PSL under SAMIS.

## **METHODOLOGY 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 the realizable potentials.

### **Objectives of PLP**

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

### **Methodology**

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for 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 the natural and human resource endowments, and a phased annual programme for development, keeping in view the relative national and State priorities. NABARD has been constantly endeavouring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that PLPs could be used as support reference document for Annual Credit Plans of banks. 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 Head Office of NABARD.

The methodology consists of: 1) assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the concerned line departments at the district level, 2) identification of infrastructure facilities required to support the exploitation of the potential, 3) identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, 4) examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and 5) estimation of block-wise physical and financial credit potential.

The indicative unit costs suggested by State level unit cost committee are made use of while arriving at the total financial outlays. The broad methodology of arriving at the potential for major sectors is given below.

<b>S. No.</b>	<b>Sector</b>	<b>Methodology of estimation of credit potential</b>
1	Crop loans	<ul style="list-style-type: none"> <li>• Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings</li> <li>• Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other.</li> <li>• Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers; Study the cropping pattern</li> <li>• Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue</li> <li>• Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>• MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>• Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district</li> </ul>

S. No.	Sector	Methodology of estimation of credit potential
		<ul style="list-style-type: none"> <li>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;</li> <li>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.</li> <li>Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account.</li> <li>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.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>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 drought animal power/power tiller by using conversion factors;</li> <li>Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area;</li> <li>Adjustment of tractor potential with land holdings</li> <li>Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern, area of cultivable waste land likely to be treated and brought under plantation crops;</li> <li>Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>Estimation of replanting by taking into account approximate economic life of a few plantation crops</li> <li>Estimation of potential for rejuvenation of existing plantation</li> </ul>
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>Collection of data on no. of milch animals as per latest census</li> <li>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;</li> <li>1/6<sup>th</sup> 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 2<sup>nd</sup> and 3<sup>rd</sup> lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</li> </ul>

### 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:

1	Bankers	<ul style="list-style-type: none"> <li>i. Provides inputs/information on Exploitable potential Vis-à-vis credit available</li> <li>ii. Potential High Value Projects/Area Based schemes</li> <li>iii. Infrastructure support available which can form basis for their business/development plans.</li> </ul>
2	Government Agencies/ Departments	<ul style="list-style-type: none"> <li>i. Developmental infrastructure required to support credit flow for tapping the exploitable potential</li> <li>ii. Other support required to increase credit flow</li> <li>iii. Identification of sectors for Government sponsored programme</li> </ul>
3	Individual/ Business entities	<ul style="list-style-type: none"> <li>i. Private investment opportunities available in each sector</li> <li>ii. Commercial infrastructure</li> <li>iii. Information on various schemes of Govt &amp; Banks.</li> </ul>

### Limitations and constraints

- Though concerted efforts are being made to estimate the potentials realistically, the following limitations and constraints are noticed in the exercise of PLP preparation:
- Non-Availability of accurate 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

Following important announcements have been made in Union Budget 2019-20 for agriculture and farmers' welfare:

- For the year 2019-20, the target set for agriculture credit is ₹13.50 lakh crore.
- Focus on zero budget farming – go back to basics – States will be encouraged to replicate innovative models.
- Robust fisheries management through value chain approach.
- In the current year, 10,000 new FPOs will be formed.
- Under PMAY Phase II (2019-20 to 2021-22), 1.95 crore houses with toilets and electricity are proposed to be provided to eligible beneficiaries.
- About 35 crore LED bulbs in Ujjala Yojana facilitating savings of about ₹ 18,000 crore.
- Every willing single family will be provided with electricity and clean cooking facility.
- Drinking water to every household by 2024.
- Training of 10 million youth through Prime Minister's Kaushal Yojana.
- Under innovations – 80 livelihood and 20 technology incubators will be set up to cover 75,000 skill entrepreneurs in agro rural industries.
- Focus on promotion of use of solar stoves.
- Dairying through cooperatives to be encouraged by creating infrastructure for cattle feed manufacturing, milk procurement, processing & marketing.
- 10,000 new Farmer Producer Organizations to be formed, to ensure economies of scale for farmers.
- Union Government to work with State Governments to allow farmers to benefit from e-NAM.
- Scheme of Fund for Upgradation and Regeneration of Traditional Industries (SFURTI) - 100 new clusters to be setup during 2019-20 with special focus on Bamboo, Honey and Khadi, enabling 50,000 artisans to join the economic value chain.
- Pradhan Mantri Matsya Sampada Yojana (PMMSY) - A robust fisheries management framework through PMMSY to be established by the Department of Fisheries.

#### 1.2 Policy Initiatives – Reserve Bank of India

The following major initiatives have been taken by RBI:

- Extend KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements vide circular dated 04 February 2019.
- “Interest subvention scheme for MSMEs-2018” to all Scheduled Commercial Banks and RRBs, vide circular dated 21 February 2019.
- Instructions issued, vide circular dated January 01, 2019, to all Banks and NBFCs to facilitate meaningful restructuring of MSME accounts {MSME as defined in the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006} that have become stressed, and decided to permit a one-time restructuring of existing loans to MSMEs classified as ‘standard’ without a downgrade in the asset classification subject to conditions specified in the circular.
- Raise the limit for collateral free agricultural loans from the existing level of ₹ 1 lakh to ₹ 1.6 lakh. Accordingly, banks may waive margin requirements for agricultural loans up to ₹ 1.6 lakh vide circular dated 07 February 2019.
- The Co-origination Model between Banks and Non-Banking Financial Companies - Non-Deposit taking - Systemically Important (NBFC-ND-SIs) for providing competitive credit to priority sector to all Commercial banks excluding RRBs & SFBs vide circular dated 21 September 2018.

- Implementation of the Interest Subvention Scheme with modifications for the years **2018-19 and 2019-20** for short term crop loans up to ₹ 3 lakh by all Public & Private Sector Scheduled Commercial Banks vide circular dated 07 March 2019.
- Instructions issued, vide circular dated 22 February 2019 to all NBFCs for harmonisation of different categories of NBFCs. Accordingly, it has been decided to merge the three categories of NBFCs viz. Asset Finance Companies (AFC), Loan Companies (LCs) and Investment Companies (ICs) into a new category called **NBFC - Investment and Credit Company (NBFC-ICC)**.
- Circular dated 22 February 2019 issued to all Schedule Commercial Banks (Excluding Regional Rural Banks and Small Finance Banks) prescribing Risk Weights for exposures to NBFCs.
- Circular dated 06 May 2019 issued to all Regional Rural Banks and Small Finance Banks prescribing eligibility criteria of housing loans for classification under priority sector.

### **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 agriculture sector NABARD provides refinance to the cooperative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of ₹ 15,000 crore has been allocated for the year 2019-20.

#### **1.3.2 Short-Term Refinance**

Short Term Cooperative Rural Credit - STCRC (Refinance) Fund has been set up in NABARD to provide Short Term refinance to Cooperatives for their crop loan lending. The allocation for the year 2019-20 is ₹ 45,000 crore.

Short Term RRB (Refinance) Fund has been set up in NABARD to provide Short Term refinance to RRBs for their crop loan lending. The allocation for the year 2019-20 is ₹ 10,000 crore.

#### **1.3.3 Rural Infrastructure Development Fund (RIDF)**

The corpus under RIDF is announced every year by GoI/RBI and for the year 2019-20, a corpus of ₹ 28000 crore has been allocated.

The major policy changes and initiatives during 2018-19 were as under:

##### **Sectoral and Sub-Sectoral Caps**

- **Cap on sanction of rural connectivity projects** were revised and made effective for tranche XXIV onwards. Cap of up to 75% of Normative Allocation for roads / bridges in North Eastern States including Sikkim and Hilly States & Jammu & Kashmir, Himachal Pradesh and Uttarakhand) was removed.
- Sub-sectoral cap for bridges was removed.
- Sectoral cap for Social Sector relaxed to 25% of the total RIDF allocation under a particular tranche.
- **Inclusion of new activity**, viz., Mechanization of Farm Operations and Related Services under RIDF was approved by Government of India. The list of eligible activities for financing under RIDF now has 37 activities.

##### **Launch of new products/schemes**

**Swachh Bharat Mission–Gramin (SBM-G)** - The arrangement was rolled out during the year 2018-19 for part funding construction of 3 crore household toilets, 1500 community sanitary complexes & solid and liquid resource management works.

### 1.3.4 Digitization of SHGs under EShakti project

The coverage of EShakti has been extended and at present EShakti is in operation in 100 districts spread over 22 States and One UT. As on 31 March 2019, a total of 4.34 lakh SHGs were digitized involving 47.91 lakh members across the country.

### 1.3.5 Financial Inclusion

- Banks are being supported for their initiative of having set up Aadhaar Enrolment and Update Centres (AECs) in their branches on or before 31 March 2019, with grant support from FIF.
- A scheme under FIF to support Scheduled Commercial Banks and Regional Rural Banks for enabling dual authentication facility in the micro ATMs of BCs for SHG transactions was launched.
- Support extended to RRBs and RCBs for on-boarding to BHIM UPI Platform in order to provide mobile banking services to their clients using BHIM.
- Support for on boarding to Public Financial Management System (PFMS) extended to RCBs so that their clients could avail the benefits of Direct Benefit Transfer under Government schemes.
- Support extended for opening Kiosk outlets in unbanked villages of North Eastern States in order to augment the banking outlets through BCs for providing comprehensive financial services in unbanked villages with population less than 500.
- To address the regional and institutional inadequacies and bring about inclusive and equitable financial inclusion across the country, it has been decided to adopt a differentiated strategy in 2019-20 for focussed FIF interventions. The strategy for grant assistance will be geography, activity / scheme and agency specific.

### 1.3.6 Farm Sector Policy – Important Initiatives

- A comprehensive policy to promote Local Organic Farmers Group (LOFG) under PGS – India, has been formulated
- Policy for development of beekeeping through institutional credit and promotional grant support has been put in place.
- Policy for holistic development of bamboo value chain through institutional credit and promotional grant support has been formulated.
- With a view to providing greater autonomy to the Regional Offices, operational guidelines of Climate Change Fund (CCF) were revisited and revised operational guidelines issued.
- Towards climate action, 38 projects involving financial assistance of ₹ 1819.43 crore were sanctioned through three funding mechanisms—the Green Climate Fund (GCF), the Adaptation Fund (AF) and the National Adaptation Fund for Climate Change (NAFCC).
- In respect of GCF project (FP081) “Line of credit for solar rooftop segment for commercial, industrial and residential housing sectors”, Funded Activity Agreement (FAA) was signed between GCF & NABARD and Subsidiary Agreement (SA) was signed between NABARD and TCCL (Tata Cleantech Capital Ltd.).
- Three new projects were sanctioned under NAFCC by MoEF&CC with a total outlay of ₹ 173.81 crore for Tamil Nadu, Arunachal Pradesh and one regional proposal for Maharashtra, Rajasthan, Telangana on “Restoration of degraded landscapes to natural states of ecosystem for climate resilience and livelihood improvement”.
- With a view to enhancing the water availability and improve the water-use efficiency in select villages, operational guidelines for implementing "Integrated Water Management Scheme through Watershed Approach", were issued on 6<sup>th</sup> June 2018 to be implemented during 2018-19 & 2019-20 in 250 villages, spread over 50 districts (which were covered under NABARD's water campaign), including 40 aspirational districts.

## PRODUCE Fund

In order to encourage emerging FPOs, which are not supported under SFAC scheme, NABARD has introduced a pilot scheme for providing Credit Guarantee cover to subsidiaries of NABARD for financing POs, without insisting on collateral requirements.

### 1.3.7 Off Farm Sector Initiatives

**Marketing initiatives - Exhibitions, melas, rural haats and marts:-** For the first time exclusive exhibitions/melas were organized by NABARD. A total of 360 exhibitions and melas supporting around 5000 artisans were organized by 17 ROs / HO, with grant assistance of ₹ 4.32 crore. A sales turnover of ₹14 crore was reported.

### 1.3.8 Agri- Market Infrastructure Fund (AMIF)

Pursuant to the Union Budget 2018-19 announcement, a dedicated Agri - Market Infrastructure Fund (AMIF) with a corpus of ₹ 2000 crore has been established with NABARD to develop and upgrade the existing 585 APMCs and 10000 rural *haats* into Grameen Agricultural Markets (GrAMs).

### 1.3.9 Tribal Development Fund

**Revision of TDF Guidelines:** The TDF Guidelines were revised on 19 December 2018. A few important changes made are as under:

- Per family grant assistance has been increased from ₹ 6000 to ₹ 11,000, for laying barbed wire fencing, in place of live fencing for wadis.
- Grant assistance has been introduced for setting up of rural haats/ marts under TDF.
- Grant support for 'Business Development Assistance' for FPOs has been introduced.
- Rewards for best wadi/project and best PIA have been introduced.

### 1.4 Government of India Sponsored Programmes with Bank Credit

The Administrative approval conveying the continuation of the following subsidy schemes for 2019-20 has been received from GoI:

- Agri Clinics and Agri Business Centres Scheme
- Dairy Entrepreneurship Development Scheme
- Credit Linked Capital Subsidy Scheme (CLCSS)
- Stand Up India Scheme
- EDEG Component of National Livestock Mission

## 1.5 Hi-Tech Agriculture in India

### 1.5.1 Govt. Interventions

The important promotional interventions of Government departments towards high value agriculture sector include:

- Incentives/subsidy support for adopting high value agriculture production technologies especially under National Horticulture Mission and other programmes of National Horticulture Board.
- Export facilitation and promotional interventions of Agricultural & Processed Food Products Export Development Authority (APEDA)/ Marine Products Export Development Authority (MPEDA).
- Promotional interventions of Commodity Boards.
- Programmes like precision farming supported by the State Governments with focus on high value crops.

### 1.5.2 Initiatives and Role of NABARD

- Guidance to banks in appraisal of hi-tech agricultural projects including investment assessments, techno-financial appraisal, risk management and monitoring systems.



- Over 143 model bankable projects have been developed including important hi-tech and high value agriculture sector activities and state/location specific model projects by the respective Regional Offices.
- Financial support being extended to the State Govt. for infrastructure development (food parks) under RIDF.
- Support for Training cum Exposure visits of small/ marginal farmers.
- Resource mapping and infrastructure needs assessment.
- Credit facilitation through banks and other financial institutions including subsidiaries of NABARD.
- Professional consultancy services through NABCONS for project development, monitoring, etc.

### **1.6 Policy Initiatives – State Government**

The state has allocated 10.1% of its total budget towards agriculture and allied activities. This is significantly higher than the allocations of other states (6.5%).

- Grant of ₹ 250 crore to Krushi Bhagya scheme.
- Grant of ₹ 40 crore to Zero budget farming scheme.
- Grant of ₹ 35 crore to Organic farming scheme.
- Grading of Organic and Zero budget farm produce, encouragement to grading and packaging and branding units; 50% subsidy to eligible entrepreneurs and Start-up entrepreneurs with a grant of ₹ 2 crore.
- Grant of ₹ 145 crore to Israel model farming scheme.
- Encouragement to growers of minor millets with cash incentive of ₹ 10,000 per hectare under “Raitha Siri” scheme with a grant of ₹ 10 crore.
- Grant of ₹ 5 crore to give assistance of ₹ 7,500 per hectare under “Karavali package” to motivate farmers of Coastal and Malnad District to cultivate paddy.
- Grant of ₹ 368 crore for “Mukhyamanthrigala Sukshma Neeravari Yojane”, during the year 2019-20.
- Grant of ₹ 100 crore to take up drought proofing watershed activities till 2024 in 100 drought prone taluks and where groundwater levels have come down.
- Grant of ₹ 5 crore each has been earmarked for up-gradation of Karnataka State Seeds Certification Agency and for the developmental activities of Karnataka State Seeds Corporation.
- Establishment of Farm Demonstration Centres at V.C.Farm in Mandya District and Sindhur taluk in Raichuru District with a grant of ₹ 10 crore.
- Special package of ₹ 150 crore to improve the economic condition of Pomegranate and Grape growers.
- Grant of ₹ 20 crore to establish international standard Mango produce processing units in Ramanagara and Dharwad Districts, and Tomato produce processing units in Kolar District with private partnership.
- Grant of ₹ 2 crore for post harvest management of horticultural produce and market encouragement related activities under private partnership.
- Grant of ₹ 5 crore to encourage Bee farming.
- Special package of ₹ 6 crore for the benefit of Gherkin growers and to increase export turnover.
- Grant of ₹ 2 crore for sericulture extension programmes through progressive farmers.
- Grant of ₹ 10 crore to strengthen Karnataka Silk Industries Corporation.
- Grant of ₹ 2 crore for modernization of Santhamarahalli Silk Factory and for imparting training to youth.
- Grant of ₹ 5 crore for the rejuvenation of Chamarajanagar silk factory.
- Grant of ₹ 10 crore for modernization and strengthening of Silk Markets in Ramanagara and Haveri.

- Grant of ₹ 10 crore to showcase the achievements in the sericulture sector in the emporium of Filature factory of Karnataka Silk Industries Corporation at Channapatna and to encourage marketing of silk products.
- Grant of ₹ 2 crore to provide Well Equipped Veterinary Mobile Vehicles.
- Grant of ₹ 5 crore to encourage “Country chicken Poultry Farming” (Nati Koli Sakanike) for 10,000 unemployed poor youth.
- Grant of ₹ 2 crore for the establishment of Laboratory for Genetic Improvement (Twinning) of Indigenous Ram sheep.
- Grant of ₹ 5 crore to extend support for manufacture of Kyasanur forest disease vaccination (KFD vaccination)
- Incentive to milk producers increase from ₹ 5 per litre to ₹ 6 per litre at a cost of ₹ 1,459 crore. Expenditure of ₹ 638 crore under Ksheera Bhagya scheme for school going children and ₹ 405 crore for Anganavadi children. Total expenditure of ₹ 2,502 crore for the welfare of milk producers.
- Assistance of 50% of subsidy for installation of ISRO authorized DAT equipment to Fishing Boats with a grant of ₹ 3 crore.
- Encouragement to Prawn and Fish farming in inland and backwater resources. Subsidy of ₹ 2 crore to 400 units.
- Continuation of “Mathshashraya scheme”; action to complete ongoing construction of 2500 houses.
- ₹ 15 crore grant for construction of fishing jetty for development of fishing activities in Malpe fishing harbour of Udupi District, waste management unit and other sanitation facilities.
- ₹ 148.5 crore grant to provide subsidy on Diesel and kerosene to all boats in the State holding Diesel and kerosene pass book.
- “Raitha Kanaja” scheme with a Revolving fund to provide minimum support price to 12 notified farm produce; opening a permanent collection centre throughout the year in all Agricultural Produce Marketing Committees; provision of ₹ 510 crore grant.
- ₹ 50 crore grant for implementation of “Price Deficiency Payment Scheme” for onion, potato and tomato produce.
- Encouragement for production of minor millets in the State. Grant of ₹ 10 crore for providing profitable price to 6 minor millets and formulation of marketing facility in HOPCOMS, Nandini and other outlets.
- Grant of ₹ 160 crore for establishment of Quality Analysis and Processing Units at Gadag, Haveri, Kundgol, Hubballi and Annigeri.
- Grant of ₹ 5 crore for establishment of 500 Land operations co-operative societies in cooperative sector.
- Gruhalaxmi crop loan scheme to provide loan facility at 3% interest on mortgage of ornaments by small and tiny farmers.
- Grant of ₹ 5 crore to purchase 500 Automated Milk Storage Machines for Milk Producers Co-operative Societies.
- Smart Weighing Machine Systems to all 162 Agricultural Produce Marketing Committees; 18,000 market functionaries to be changed to new system.
- Establishment of “Integrated Scientific Vegetable Waste Management Units” in 5 vegetable markets of the State at a cost of ₹ 10 crore.
- Reservation of 10% and rebate of 50% in the allotment of site, godown, shops, shop-cumgodowns in the APMCs to Farmer-Producer Organizations.
- Establishment of a “Debt Relief Commission” in Karnataka on the Kerala model.
- Grant of ₹ 200 crore for providing free scientific storage facility for maximum of 8 months in Karnataka State Warehousing Corporation, interest subvention on mortgage loan and minimum freight expenses.
- Grant of ₹ 1 crore per shandy for providing infrastructure facilities in a phased manner in the next 5 years to nearby 600 rural shandies to develop them into rural mini markets to

enable farmers to get profitable prices by directly selling their produce with reduced transportation cost.

- Grant of ₹ 1,563 crore for Lift Irrigation Projects, ₹ 1,680 crore for Tank filling projects, ₹ 445 crore for Comprehensive Tank Development Works, ₹ 477 for Micro irrigation projects, ₹ 860 crore Canal modernization development works, ₹ 160 crore for construction of Bridge and Barrages, ₹ 506 crore for Infrastructure development works and ₹ 125 crore for Manchanabele reservoir downstream garden development, and for development tourism activities, ₹ 75 crore for rejuvenation works of Harangi reservoir achcut and river basin works.
- Grant of ₹ 40 crore for the work of laying of pipeline for utilizing 40 M.L.D water being carried to Karnataka Industrial Area Development Board under K.C. Valley project.
- Grant of ₹ 100 crore for Water filling works for the tanks in the limits of Balaghatta Gram Panchayathi in Pandavapura taluk.
- Tank improvement works of all tanks in Bidar district in phased manner in the next 3 years at a cost of ₹ 300 crore.
- A grant of ₹ 13 crore for tank filling works of 8 tanks of through lift irrigation from Tunga river flowing near Hole Hasanavadi village in Shivamogga District.
- Kallamardi Lift irrigation scheme for 2500 acres of land of Koujalagi, Gosabala and neighboring villages of Gokak taluk in Belagavi District.
- Grant of ₹ 10 crore to improve the underground water level in taluks where ground water has severely dipped by constructing Check dams, Barrages, Bandars and Recharge shafts.
- Grant of ₹ 100 crore to control human elephant conflict by constructing rail track barriers under the project - 'Prevention of Human-Elephant Conflict by Used Rail Barriers'.
- Grant of ₹ 5 crore to remove Lantana and Eupatorium weeds to make way for the growth of grass which is congenial to forests.
- Grant of ₹ 15 crore for developing Vrukshodyanas in urban areas.
- Grant of ₹ 9 crore for establishment of Continuous Ambient Noise Quality Monitoring Stations in 10 corporation areas in the State, 4 each per district.
- Grant of ₹ 9 crore for establishment of 17 Continuous Water Quality Monitoring Stations at polluted water-banks identified by the Central Pollution Control Board, Bellandur tank, Agara tank and Varthur tank.
- Grant of ₹ 60 crore to Karnataka State Pollution Control Board for development of 21 Districts laboratories, 16 Sub- laboratories and for purchase of 10 Automated Flow Analyser.
- Grant of ₹ 2 crore to Climatic Change Strategic Knowledge Centre under Environmental Management and Policy Research Institute (EMPRI) to take up research and study relating to climate change.

### 1.7 State Government Sponsored Programmes with Bank Credit

S. No	Programme	Objectives	Implementin g Department	Target Group	Quantum of subsidy
1	Udyogini	To create self employment opportunities to women in Trade & Service Sector	Women & Child Development Department of Govt. of Karnataka	Women within the age group of 18 to 45 in Rural and Urban areas within specified income norms	Subsidy ranging from 20% to 30% depending upon the category, subject to the specified ceiling.
2	Swavalamban a Scheme	To provide self-employment opportunities for persons from minority communities	Karnataka State – D. Devraj Urs BC&MD Corporation	Persons from Minority Communities within specified income norms	Upto 50% subject to a ceiling of ₹ 5,000.
3	Chaitanya Scheme	To provide self-employment opportunities for	Karnataka State – D. Devraj Urs BC&MD	Persons from backward class BPL families within specified income	Maximum subsidy of ₹ 25000.

		persons from backward class BPL families	Corporation	norms	
4	Pashu Bhagya Scheme	To establish livestock units viz. cattle, sheep, goat, poultry and pigs	Animal Husbandry Department, GoK	Farmers & Entrepreneurs	Back end subsidy of 25% to General and 33% subsidy to SC/ST subject to specified ceiling under respective activities. Also has a provision of loans at 0% upto a maximum amount of ₹ .50,000/- through Cooperative Banks for maintenance/input costs
5	Krishi Bhagaya	To have sustainable growth in agriculture through conservation, storage and efficient use of rainwater, adoption of profitable cropping system, cultivation of horticulture	Department of Agriculture, GoK	Eligible farmers in Dry Land Region 9 5 agro climatic zones in 23 districts	Subsidy ranging from 50-90% for undertaking activities viz. pumpsets, horticultural crops with and without polyhouse etc.
6	Farm Mechanisation	Mechanising of farming operations for enhancing production and productivity	Department of Agriculture	Farmers	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.
7	Under horticulture- Watermelon production	Enhancing production and productivity of Watermelon	Department of horticulture, GoK	Farmers	Eligible subsidy @50% (maximum ₹42, 385 for Gen and @ 90% ( max. ₹76,293)
8	Bee- keeping	Adoption of scientific /best practices in Apiculture	Department of horticulture, GoK	Farmers	Subsidy @40% and maximum of ₹ 1800 for farmers who wish to purchase honey boxes, stand etc.

### 1.8 High Tech Agricultural practices in the State

Karnataka is one of the leading State in adoption of hi-tech agriculture. Among various technologies, protected cultivation is being adopted on large scale in the State for commercial cultivation of various horticultural crops. A wide range of structures and technologies are used in commercial protected cultivation. The level and type of adoption of technology depends upon location, type of crops grown, type of market targeted and quality of production required. Poly house cultivation is reported to be most ideal, economical and successful in the State

The major clusters and potential crops under poly house cultivation are as under

Cluster	Potential Crops/plants
<b>Bangalore and Mysore</b>	<b>Flowers:</b> Rose, Gerbera, Carnations <b>Vegetables:</b> Colored Capsicum, English Cucumber, Cherry Tomato, Tomato, Pole Beans , off season vegetables etc. <b>Fruits :</b> Melons and Cantaloupe <b>Exotic herbs :</b> Chives etc. <b>Nurseries</b>
<b>Malanad Region</b>	<b>Vegetables:</b> Colored Capsicum, off season vegetables <b>Flowers :</b> Anthurium and Orchids
<b>Belgaum Region</b>	<b>Flowers:</b> Gerbera, Carnations , off season vegetables etc. <b>Vegetables:</b> Colored Capsicum <b>Nurseries</b>

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

## CHAPTER 2

### CREDIT POTENTIALS FOR AGRICULTURE

#### 2.1 FARM CREDIT

##### 2.1.1 CROP PRODUCTION, MAINTENANCE AND MARKETING

###### 2.1.1.1 Introduction

Agriculture is a predominant activity in Bagalkot district. Eighty percent of the soil is medium black to deep black and twenty percent is sandy red soil. Water holding capacity of the soil is good. Yield of the crop is moderate to high. The major cereals grown in the district are jowar (1.19 lakh ha.), bajra (0.21 lakh ha.), maize (0.62 lakh ha.), wheat (0.22 lakh ha.) and their production is 1.05 lakh tonnes, 0.18 lakh tonnes, 2.79 lakh tonnes and 0.32 lakh tonnes respectively. Major pulses like tur, horse gram, black gram, green gram, Bengal gram are grown in a total area of 1.70 lakh ha. Horticulture crops viz., pomegranate, grapes, sapota, mango, etc. are grown in an area of 0.74 lakh ha. and vegetables are grown in total area of 0.28 lakh ha. Under commercial crops, sugarcane is the major crop grown in an area of 1.09 lakh ha. with a production of 90.02 lakh tonnes. The district has been covered for pulses and coarse cereals under National Food Security Mission (NFSM). The market for major crops is easily available in the district. With irrigation facility available and eleven sugar factories, more and more farmers are switching over to sugarcane cultivation especially in Mudhol and Jamkhandi taluks.

The major sources of irrigation in the district are canals, tanks, open wells, borewells, lift irrigation and sources including backwaters from Alamatti Dam. The net sown area was 4.52 lakh ha. and 51.5% of those have irrigation facilities. The gross cropped area was 5.50 lakh ha. During 2017-18 the State of Karnataka, overall, escaped from severe drought situation due to favourable rains during August to October 2017. However, failure of rains and a long dry spell during June and July affected both Kharif crops over an area of about 7.38 lakh hectares. The estimates indicate production of 87.37 lakh tonnes of cereals and 20.28 lakh tonnes of pulses against the target of 118 and 17 lakh tonnes respectively. Oilseeds production is estimated to be 9.70 lakh tonnes against the target of 14 lakh tonnes. Production Target for Karnataka for the year 2017-18 was 107.65 lakh tonnes for Total Food Grains and 9.70 lakh tonnes for Oilseeds.

The Ground level Credit (GLC) for the year 2016-17, 2017-18 and 2018-19 for crop loan was ₹ 278910.00 lakh, ₹ 278774 lakh and ₹ 307400 lakh respectively and agency wise details are indicated in Annexure III.

###### 2.1.1.2 Infrastructure and linkage support available, planned and gaps

- Extension support, quality inputs at subsidized rates, technical guidance/assistance, training etc. is available to farmers through Agriculture Department, 18 Raitha Samparka Kendras (RSK), Agriculture Technology Management Agency (ATMA), Krishi Vigyan Kendra (KVK), District Agricultural Training Centre (DATC) and Karnataka Farmers Resource Centre (KFRC). The Agriculture Department organised 'Krishi Abhiyan' drive during Kharif 2018 season throughout the district to sensitise farmers about various issues under the theme "departments foot steps towards farmers door step". NABARD provides refinance to DCCB and KVGB for extending crop loans. Further, refinance to SCB and RRBs for extending pledge loans (upto ₹ 10.00 lakh per borrower) either directly or through Primary Agriculture Credit Cooperative Society (PACS) is also provided.
- There are eleven sugar factories working in the district which provide marketing facilities to sugarcane grower farmers. All the APMCs in the district provide online marketing facilities to farmers which ensures transparency. Agro processing units in Agro Tech Park & Green Food Park in Navanagar, Bagalkot also procure agriculture produce from farmers. Vijayapur, Bagalkot Districts Regional Coop Organic Farmers Associations' Federation Ltd. with its office/godowns/processing & packaging unit in Jamkhandi taluk provides

good marketing support for organic products of farmers. Further, there are ten FPOs (five promoted by NABARD & five by Horticulture Department) working in the district which will also provide marketing support to farmers.

- Farmers/public can send queries related to agriculture either in Kannada or English through this platform and receive solutions on their mobiles and emails.
- Raitha Mitra card and Soil Health card will be distributed to each farmer by establishing K-KISAN electronic platform at RSK level.
- A total of 80287 (including 17658 non loanee farmers) farmers were covered under Pradhan Mantri FasalBima Yojana (PMFBY) scheme during Kharif 2018.
- Savayavbhagya scheme aiming to convert 100 contiguous hectares of land into organic farms through capacity building of farmers was implemented by Agriculture Department through NGOs.

#### 2.1.1.3 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Crops/Activity	Unit (ha)	TFO	TFO /BL
Hy Jowar	29850	15522.00	15522.00
Hy Maize	78151	69556.00	69556.00
Hy Bajra	38182	19856.00	19856.00
Rabi Jowar	90182	46895.00	46895.00
Max Wheat	7763	5123.00	5123.00
Rainfed Wheat	17160	7550.00	7550.00
Ground Nut	23826	21207.00	21207.00
Sunflower (K)	22868	14636.00	14636.00
Sunflower (R)	17680	8486.00	8486.00
Soyabean	3955	1898.00	1898.00
Pulses	47800	21032.00	21032.00
Sugarcane	122305	204270.00	204270.00
Cotton	920	588.00	588.00
Vegetables	19000	15050.00	15050.00
Others	37600	12408.00	12408.00
Fodder	13000	4420.00	4420.00
<b>Grand Total</b>		<b>468497.00</b>	<b>468497.00</b>
<b>10% towards consumption purpose</b>		<b>46850.00</b>	<b>46850.00</b>
<b>20% towards maintenance of farm equipments</b>		<b>93699.00</b>	<b>93699.00</b>
<b>Marketing of crops (5%)</b>		<b>2343.00</b>	<b>2343.00</b>
<b>Grand Total</b>		<b>611389.00</b>	<b>611389.00</b>

The credit projection shown above is inclusive of the stipulated minimum 8% of the bank credit to SF/MF.

#### 2.1.1.4 Critical interventions required for creating a definitive impact

- Sustainable Sugarcane Intensification (SSI) method & precision farming need to be promoted amongst farmers.
- Alternate cropping system/mixed /intercropping system, water saving technologies, use of sugarcane seedlings, crop specific micronutrients, bio fertilizers/bio pesticides, undertaking soil and water testing, etc. needs to be adopted.

#### 2.1.1.5 Suggested Action Points

- There is a need to sensitize farmers for using Rupay KCC for making digital payments.
- State Government should consider providing suitable farm equipments to all PACS in the district.
- There must be focus on use of organic inputs to improve the condition of soil. Department of Minor Irrigation, GoK may initiate steps for formation/activation of dormant Water Users Associations to maximize the use of available water resources.
- Extension services need to be further strengthened. Arrangements for timely supply of quality seeds, bio fertilizers, bio pesticides, etc. may be ensured by the Agriculture Department.

- More and more PACS should work as Multi Service Societies (MSCs) to provide additional/diversified services to farmers.

## 2.1.2 WATER RESOURCES

### 2.1.2.1 Introduction

The district has three major rivers viz., Krishna, Ghataprabha and Malaprabha flowing and, many MI structures have been created in the district. The net sown area was 4.52 lakh ha. and 51.5% of those have irrigation facilities. The gross cropped area was 5.50 lakh ha. The major investments under water resources in the district are DWs, BWs, Irrigation Pump Sets, Lift Irrigation and water saving devices like sprinkler and drip irrigation. The Krishna river basin in the district is well irrigated and UKP provides water for irrigation. Under Ramthal LIS, KBJNL has implemented micro irrigation project in Hungund taluka and 26200 ha. of command area is being covered under drip irrigation. Further, under various lift irrigation schemes of KBJNL in the district, total 23233 ha. of land has been brought under irrigation. Groundwater has been recharged in the dry areas of the district due to various irrigation projects viz. UKP, Ghataprabha Right & Left Bank Canal (GRBC /GLBC) and Malaprabha Left Bank Canal in the district.

As per GEC'97, the stage of GW development of the district as on 31 March, 2013 is 91%. While Badami and Bagalkot have been categorised as 'Over-exploited,' Hunagund and Mudhol have been categorised as 'Semicritical'.

The Ground level Credit (GLC) for the year 2016-17, 2017-18 and 2018-19 for water resources was ₹ 16127.00 lakh, ₹ 43110 lakh and ₹ 16746 lakh respectively and agency wise details are indicated in Annexure III.

### 2.1.2.2 Infrastructure and linkage support available, planned and gaps

- District Irrigation Plan (DIP) for ₹ 7028.21 Crore has been submitted by Agriculture Department. Launching of Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) will help in improving on-farm water use efficiency, enhance adoption of precision-irrigation and other water saving technologies (more crop per drop), enhance recharge of aquifers and introduce sustainable water conservation practices.
- NABARD has sanctioned 98 RIDF projects in Bagalkot district with total project cost of ₹ 15168.28 lakh. Of these, 32 projects have been completed creating irrigation potential of 7120.52 ha.
- NABARD has prepared model scheme for construction of Artificial Recharge Structures of borewells for Irrigation.
- Many of the tanks in the district are yet to be taken up for desilting which may create an additional irrigation potential of around 2715 ha.
- The Watershed Development Department may encourage community recharge projects, check dams, percolation wells / tanks, etc in areas with declining water tables.

### 2.1.2.3 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Activity	Physical units (No)	Financial Outlay	Bank loan
Dug well (200 m)	575	845.00	761.00
Borewell + SIP Sets	2440	5539.00	4978.00
SIP Sets (Repl)	810	437.00	397.00
IP Sets	2500	1100.00	1000.00
Pump Houses	2050	879.00	801.00
Drip Irrigation	15300	11322.00	10252.00
Sprinkler	12400	4588.00	4092.00
Lift Irrigation Sch.	9000	5940.00	5311.00
Pipelines- Well Command	5895	1415.00	1299.00
Storage Tanks	6250	2500.00	2250.00

Deepening of Wells	845	279.00	254.00
Rain water Harvesting Tank	9850	5024.00	4531.00
Solar Pump sets	550	3630.00	3266.00
Dug well recharge	575	158.00	145.00
Artificial recharge of bore wells	1000	512.00	460.00
<b>Total</b>		<b>44168.00</b>	<b>39797.00</b>

The credit projection shown above is inclusive of the stipulated minimum 8% of the bank credit to SF/MF.

#### 2.1.2.4 Critical interventions required for creating a definitive impact

- Solar pump set scheme needs to be popularised amongst farmers.
- Various irrigation projects identified under RIDF / being implemented under RIDF need to be started / completed to create additional irrigation capacity.
- Modernisation of irrigation infrastructure needs focus to increase efficiency.

#### 2.1.2.5 Suggested Action Points

- Water harvesting technology such as low-cost Rain Water Harvesting Structures / Krishi Honda scheme/ artificial recharge of bore wells, etc. as also adoption of micro irrigation systems need to be vigorously promoted by line departments and banks.
- Drip irrigation system needs to be rigorously promoted in areas where farmers are using flood irrigation for sugarcane crop as water is easily available from rivers.
- Augmenting technical staff of Water Resource Department, activating Water Users Association (WUA), avoiding water intensive crops, etc., will help in increasing production & productivity.

#### 2.1.2.6 New Initiatives, Challenges & Outcome in Water Resources Sector by State Government

- Modernization of irrigation infrastructure
- Strengthening asset management and main system operation and maintenance. Capacity building of water user cooperative societies (WUCS) with women representation for improved operation, maintenance and water management including fee collection and accounting within the command area.
- The installation of telemetry equipment for hydrological measurements within the sub-basin. Implementation of civil works for canal modernization. Capacity building for improved system management.

### 2.1.3 FARM MECHANIZATION

#### 2.1.3.1 Introduction

Farm Mechanization leads to increased production, productivity, reduction in drudgery, reduced losses during harvest and value addition through cleaning, grading and packaging scientifically. Provisional results of 2015-16 Agriculture Census shows 1.74 lakh farm holdings are operating 1.78 lakh hectares in the district. Small and marginal holdings account for 70% of total holdings and operate 37% of the total operated area, while semi-medium, medium and large holdings account for 30% of the total holdings and their operational land holding is 63% out of the total operational area. The average size of operational holding is 1 to 2 hectares. This low average size of operational holding, apart from capital cost involved, is one of the major constraints for increasing the level of farm mechanization.

The Ground level Credit (GLC) for the year 2016-17, 2017-18 and 2018-19 for farm mechanization was ₹ 10652.00 lakh, ₹ 33128 lakh and ₹ 16688 lakh respectively and agency wise details are indicated in Annexure III.



### 2.1.3.2 Infrastructure and linkage support available, planned and gaps

- There are 23141 tractors in the district as on 31 March, 2018. There is scope for tractors in the state due to presence of all category of land holders, shortage of agricultural labourers and various labour intensive crops like cotton, sugarcane, grapes etc.
- Scarcity of agricultural laborers is one of the major factors in growth of farm mechanization, especially for labor intensive crops.
- The State is one of the leading producers of horticulture crops and the implements/machineries required in production/post-production activities of these crops is major area which can be financed. The implements/machineries like arecanut dehuskers, coconut dehuskers, sprayers (power, rocking, tycoon, etc.), weeders, etc. can be considered for extending credit.
- There is a good scope for custom hiring in land holdings less than 4 ha in general and SF/MF in particular.
- Most of the reputed tractor manufacturing companies are functioning in the district with a wide well spread network. There is further scope to increase after sales service centers in the district. There is shortage of skilled manpower for repairs of farm machinery. Government need to popularize mechanized farming and impart training on uses, suitability of various makes, models and horse powers for different size of operational land holdings, maintenance and repairing of Farm Machinery.
- 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.

### 2.1.3.3 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Activity	Phy units (No)	Financial Outlay	Bank loan
Tractor	2025	11138.00	9476.00
Power tiller	6200	12400.00	10540.00
Sugarcane harvester	12	1980.00	1684.00
Farm equipments	18000	17100.00	14580.00
		<b>42618.00</b>	<b>36280.00</b>

*The credit projection shown above is inclusive of the stipulated minimum 8% of the bank credit to SF/MF.*

### 2.1.3.4. Critical interventions required for creating a definitive impact

- Popularization of mechanized farming in order to reduce drudgery, to save time and to cover more area in short span of time and to address shortage of agricultural labour in farm operations.
- Mobile service units for providing after sales services to farmers, which at times is not available in close proximity. Training to Agri entrepreneurs on repair and maintenance of Farm machinery.

### 2.1.3.5 Suggested Action Points

- Creation of awareness among SF/MF for adoption of custom hiring and setting up of custom hiring centre in each hobli.
- Creation of awareness among farming community about suitability of various makes models and horsepower for different size of operational holdings, cost effective tractors, power tillers and Agri implements and their judicious use.
- Provision of adequate bank finance. In addition to providing credit, banks need to provide loans to SHG/JLGs for setting up of enterprises on sale of spare parts, lubricants, etc., pertaining to farm implements.

## 2.1.4. PLANTATION AND HORTICULTURE (INCLUDING SERICULTURE)

### 2.1.4.1 Introduction

Horticulture provides excellent opportunities in raising the income of all farmers and particularly of dry land farmers of Bagalkot district. There is good scope for horticulture crops

in the district. The agro-climatic conditions of the district favour cultivation of fruit crops like mango, banana, sapota, guava, lemon, pomegranate and vegetables crops like drumstick, brinjal, cabbage, lady finger, leafy vegetables. Similarly plantation and spices crops like coconut, turmeric, tamerind, chillies and floriculture crops like rose, jasmine, aster, kanakambara, sugandhraj, etc. are grown in the district.

The following table gives the taluka-wise data as on 31 March 2019 on various horticulture crops in terms of area and production. (Source : Horticulture Dept., Bagalkot)

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

Name of the Crop	Bagalkot	Badami	Hunagund	Bilagi	Mudhol	Jamkhandi	Total	
							Area(ha.)	Production (tones)
<b>Fruit</b>								
Mango	176.00	219.00	31.00	171.00	41.37	130.80	769.17	4105.90
Banana	119.00	850.00	115.00	97.00	266.00	357.97	1804.97	55825.30
Sapota	147.00	35.00	43.38	18.00	23.00	23.90	290.28	3216.64
Guava	25.00	210.00	66.00	6.00	22.40	23.90	353.30	7613.00
Lemon	124.00	300.00	31.30	22.00	19.96	68.40	565.66	9459.50
Pomegranate	1825.00	265.00	28.40	120.00	127.00	289.60	2655.00	28241.60
Others	411.30	358.00	62.70	198.20	357.61	2369.00	3756.81	71608.82
<b>Vegetables</b>								
Drumstick	52.00	30.00	7.00	40.00	46.00	133.80	308.80	1139.74
Brinjal	65.00	220.00	35.50	49.00	184.00	132.60	686.10	18084.40
Cabbage	0.00	0.00	0.00	0.00	12.14	17.00	29.14	728.50
Lady Finger	63.00	20.00	44.00	20.00	27.14	133.20	307.34	2534.12
Leafy Vegetables	47.00	0.00	9.00	64.00	188.15	194.03	502.18	5561.95
Others	9986.90	9313.00	13650.40	1326.00	2724.45	2326.65	39327.40	604506.11
<b>Plantation &amp; Spices</b>								
Coconut	65.00	110.00	33.00	150.00	154.00	290.50	802.50	284.08
Turmeric	2.00	0.00	0.00	9.00	992.00	2094.20	3097.20	33686.00
Tamerind	4.00	0.00	0.33	2.00	0.00	2.23	8.56	39.62
Chillies	50.00	0.00	22.00	101.00	0.00	0.00	173.00	383.75
Others	93.39	470.00	28.50	110.60	127.80	425.80	1256.09	7931.01
<b>Flowers</b>								
Rose	2.00	0.00	0.40	2.00	0.00	6.40	10.80	18.40
Jasmine	6.00	5.00	3.80	1.00	0.00	0.00	15.80	153.40
Aster	0.00	0.00	0.00	5.00	5.00	0.00	10.00	57.50
Kanakambara	0.00	0.00	0.00	1.20	1.00	0.00	2.20	5.60
Sugandharaja	2.00	2.00	6.70	0.00	0.00	0.00	10.70	84.20
Others	11.00	58.00	22.90	32.00	86.00	45.20	255.10	835.50
<b>Total</b>	<b>13276.59</b>	<b>12475.00</b>	<b>14250.51</b>	<b>2545.00</b>	<b>5405.02</b>	<b>9065.18</b>	<b>57017.30</b>	<b>856283.22</b>

The total area covered under various Horticulture crops in the district is 57000 ha. Area under floriculture is stagnant at around 300 ha and the activity needs to pick up in the district.

Bagalkot district is a non-traditional area for sericulture activity. The agro-climatic conditions, soil, availability of irrigation facilities, etc., are quite favorable for cultivation of mulberry. A total of 824 farmers were engaged in these activities, total area under cultivation was 503 ha as on 31 March 2017. A total of 168 villages in the district are engaged in Mulberry plantation. Banks provide credit for expansion of the area under mulberry. A total 220 tonnes were harvested and the value of the silk produced was ₹ 982 lakh during 2016-17. Sufficient trained staff is available on the field to give technical guidance to farmers. There is only one cocoon market at Hunagund taluk in the district

The Ground level Credit (GLC) for the years 2016-17, 2017-18 and 2018-19 for P&H was ₹ 6252.00 lakh, ₹ 10270 lakh and ₹ 6535 lakh and ₹ 244 lakh for sericulture respectively and agency wise details are indicated in Annexure III.

#### 2.1.4.2 Infrastructure and linkage support available, planned and gaps

- There are 05 Govt. Sector nurseries and 11 Private Sector nurseries in the district. Nearly 20000 planting materials were sold to Govt. sector nurseries and none to private sector

and the horticulture department is planning to sell 50000 planting materials during 2019-20. In order to bring more crops under horticulture there is a need to increase the commercial nurseries and also the planting material. There is potential to increase area of cultivation for horticulture crops in Bilagi, Mudhol and Jamkhandi taluks.

- There is a need for processing units and cold chains in the district. The production of horticulture crops like mango was 4000 tones, banana 55800 tones, guava 7600 tones, lemon 9400 tones, and pomegranate 28200 tones as on 31 March 2019. Setting up of all food processing units in the Agro Tech Park and Green Food Park in Navanagar, Bagalkot will give a boost to processing of horticulture crops and marketing.
- Govt. of India has approved and notified 'Gherkin' under Agri Export Zone (AEZ) in Bagalkot district.
- Implementation of National Horticulture Mission and National Medicinal Plants Mission in Bagalkot district were started in 2005-06 and 2009-10 respectively. Extension services/ guidance is provided through office headed by the Dy. Director of Horticulture along with one Asst. Horticulture Officer (TA) and one Asst. Director of Horticulture (NHM) with six block level offices. The University of Horticultural Sciences (UHS) located in Bagalkot provides information, inputs as also guidance to farmers through training, mela, conferences, demonstration plots, etc.
- Horticulture Department, GoK, in collaboration with Govt. of Israel has established 'Centre for Excellence' at Bagalkot for Pomegranate to promote adoption of new technologies. Various types of seedlings and grafted plants are produced in a Nursery on 20 acres of land at the District Headquarters for meeting requirements of farmers. There are a total of 4 nurseries supplying planting materials in the district. In addition to the above, there is one private nursery farm each in Bilagi & Badami taluk. University of Horticulture Sciences (UHS), Bagalkot had established a model nursery on 17.5 ha area in public as well as private sectors.
- There are 18 grape dehydrating units of 1-10 tonne capacity established by farmers with assistance from the department.
- There is a requirement of 6 post harvest processing units of large scale for onion storage, in each taluka of the district.
- There is also requirement of HOPCOMS of one, in each taluka.
- Two private wineries have been established in the district which provide technical guidance and marketing facility for grape growing farmers. Further, UHS has also set up a winery unit for demonstration purposes at its Navanagar campus in Bagalkot.
- UHS has been identified as the nodal training institution for 'ACABC Scheme' by MANAGE and has started conducting training programmes. KFRC, Bagalkot also conducts training programmes on various horticultural crops for the benefit of farmers. There are 9 fruit growers coop societies in the district which supply inputs/provide marketing support to farmers.
- The Horticulture Department had promoted Farmers Groups (Raita Sanghas) for various horticulture crops with a view to developing them into Farmers' Producer Organizations (FPOs). Five FPOs have been registered and are functional in the district viz. Jamkhandi Fruit Growers Company and Kaladagi Fruit Growers Company in Bagalkot and Jamkhandi taluka.
- The Department is also developing clusters in all the blocks of the district for popularising high density plantation for banana, guava, etc.
- Though GoI has approved and notified Gherkin under Agri Export Zone in Bagalkot district, production of the same has not picked up. Further, capacities of Govt farms & nurseries need to be augmented/new nurseries promoted for ensuring supply of quality planting material & meet the gap.
- Two reeling complexes with 10 filature units are functional in Mudhol and Jamkhandi. All these reelers purchase cocoons from Govt. cocoon markets at Mudhol and Ilkal. Separate reeling units have been established in Bilagi and Ilkal towns. Karnataka Silk Marketing

Board has two working units located at Guledgudda and Mudhol to monitor and regulate silk prices in silk exchange to facilitate silk traders, weavers, dyers and twistors.

#### 2.1.4.3 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Activity	Phy Unit (Ha)	Financial Outlay	Bank loan
Coconut	112	96.00	82.00
Mango	1200	1104.00	936.00
Ber	113	52.00	45.00
Grapes	2000	9160.00	7779.00
Lime	800	536.00	456.00
Sapota	605	454.00	387.00
Guava	140	147.00	124.00
Pomegranate	1925	3638.00	3099.00
Betel vine	300	366.00	312.00
Nursery Units	175	770.00	656.00
Jasmine	80	57.00	48.00
Infrastructure Units	525	433.00	368.00
Greenhouse/Polyhouse -1024 sq. mtrs	300	4224.00	3594.00
<b>Sericulture</b>			
Mulberry Plantation (Ha)	1000	913.00	781.00
Equipment, etc. (No.)	850	577.00	493.00
Rearing House (No.)	145	702.00	597.00
<b>Total</b>		<b>23229.00</b>	<b>19757.00</b>

#### 2.1.4.4 Critical interventions required for creating a definitive impact

- As planned, department of horticulture to implement coverage of 3166 acres under drip irrigation during 2019-20.
- Providing micro irrigation facility under PMKSY.
- In addition to extension services provided by the department of horticulture, farmers to make use of short-term training on important crop cultivation methods, processing and preservation of horticulture produce, biological methods of control of major pests and diseases etc., through 20 horticulture training institutes established in the state.
- Adoption of technology like use of hydroponics technology for growing of tomato, capsicum, brinjal and leafy vegetables in urban and peri-urban areas to be encouraged.
- Under Suvarna Bhoomi Yojane small/marginal, SC & ST farmers having less than 5 acres of land are encouraged to grow high yielding new varieties of vegetables. For this purpose, subsidy to the extent of 10,000 per acre is provided. Farmers to utilize the benefit which will also benefit in increasing their income.
- The Karnataka State Agriculture Produce Processing Export Corporation (KAPPEC) serves as a nodal agency for promoting the export of agriculture and horticulture commodities. The Corporation is undertaking export business as a joint venture with other companies. The Corporation has since been awarded the status of an "Export House". Further, KAPPEC is the nodal agency for implementation of AEZs on gherkins and rose onions in the State.
- Wine Board has been established by the GoK to promote setting up of wineries in the State and implement the programme that encourage Grape production and processing, production and marketing of wine and help the grape farmers to overcome the market uncertainties by linking Grape production with wine processing. As per wine policy of GoK, the wineries are treated on par with the Agro-processing industries interns of policy and concessions. The Govt. has identified two potential zones (valleys) for promoting wine grapes. Nanadi Valley covering Kolar, Chickballapur and Bangalore (rural) districts and Krishna Valley covering Bijapur, Bagalkot, Bidar and Belgaum.
- **Post Harvest Management (PHM)** :Post-harvest management is a component under Comprehensive Horticulture Development (CHD) scheme. It includes activities related to grape dehydration, red chilli powdering, vanilla processing, wine making unit and desiccated coconut powder units etc. Since, Horticulture produce like fruits, vegetables and flower are perishable, it is important to provide proper post-harvest management

practices for these produces. Karnataka has 99 cold storages, of which 91 are in private, 4 are in co-operative and 4 are in public sector. To make the existing storage facilities economical and to encourage establishment of new cold storages in private /co-operative sector, electricity subsidy of ₹1/-is provided for every unit of electricity consumed by the cold storage units.

- New scheme SAMPADA has been introduced by Central Govt for better PHM by merging various sub schemes.
- **Krusha Bhagya** : During the year the scheme is under implementation in 129 taluks of the State. For horticulture development, a target of 1290 polyhouses @ 10 poly houses per taluk has been fixed. Apart from this, for open cultivation of horticulture crops / field crops / taking up sericulture activities, a target of covering 200 farmers per taluk has been fixed.
- Contract farming of medicinal and aromatic crops. Major crops having potentials being, *Aloe vera*, *Coleus forskolii*, Ashwagandha and Patchouli. This can be tried with proper buy back arrangements.
- Cold chains for grapes/ pomegranates mainly for export and grape raisin processing is a good business proposition available in the district.
- The area under cultivation of wine varieties of grapes, under contract farming with wineries, especially in Mudhol and Jamkhandi talukas may be extended.
- Cultivation of oil palm having processing factories, with the firm buy back arrangement with private companies.
- Dry land horticulture – Hunagund, Bagalkot & Badami talukas have potential for Mango, Sapota, Amla, Ber, Custard Apple, Tamarind etc.

#### **2.1.4.5 Suggested Action Points**

- There is a need to orient farmers towards formation of Farmers' Producer Organisations (FPOs). Marketing information/database/market intelligence about agro exports needs to be developed as farmers are not aware of statutory grading provisions.
- Ensuring remunerative prices for cocoons and strengthening of tie up arrangements.
- Silk reeling, twisting and weaving units are not available in the district. These issues need to be addressed to encourage value addition locally for better yield.

### **2.1.5 FORESTRY AND WASTELAND DEVELOPMENT**

#### **2.1.5.1 Introduction**

The district has a forest area of 81126 ha against a geographical area of 658877 ha. It has a fallow land of 49356 ha. and barren and uncultivable land of 24810 ha. which can be used for farm forestry as well as agro forestry. The district has very good potential for growing biofuel plants.

#### **2.1.5.2 Infrastructure and linkage support available, planned and gaps**

- The Forest Department has a district office headed by the Deputy Conservator of Forests with a separate office for Social Forestry wing headed by Deputy Conservator of Forests.
- There are 54 Village Forest Committees (VFC) through which the Department takes up development activities with the help of NGOs.
- A major impediment in promoting forestry on private wastelands is disputes regarding ownership of lands. Absence of proper extension support and a coordinating agency is yet another gap leading to under/non development. The farmers are not aware of various species of plants available from the Forest Department.

The Ground level Credit (GLC) for the year 2017-18 and 2018-19 was ₹ 972.44 lakh and nil respectively.

**2.1.5.3 Assessment of Potential for the financial year 2020-21** (₹ lakh)

Activity	Phy Unit	Financial Outlay	Bank loan
Biodiesel Plantation (Ha)	2425	827.00	704.00
Forest Nursery (No)	18	59.00	49.00
Green House (No)	23	127.00	108.00
<b>Total</b>		<b>1013.00</b>	<b>861.00</b>

*The credit projection shown above is inclusive of the stipulated minimum 8% of the bank credit to SF/MF.*

**2.1.5.4 Critical interventions required for creating a definitive impact**

- Agro forestry could be strengthened by promoting high value forest species like raktachandana, sandal wood, teak wood, rosewood in fallow lands.
- As per Karnataka Forest (Amendment) Act 2001, every occupant or holder of land shall be legally entitled to the sandal tree in his land except where such sandal tree is declared to be the property of the state government in any grant, lease, contract or other instrument. Accordingly, farmers may be motivated to cultivate sandal trees in their land.
- There is potential for raising Bamboo, Acacia hybrids, Melia plantations. However, restrictive harvesting rules detract farmers/ entrepreneurs from taking up plantations and this may need to be eased.
- Out of the total wasteland in the State, of which about 2.6 lakh ha. (20%) can be economically used for raising forestry plantations on commercial scale.
- There is potential for raising forest plantation for industrial use on the revenue wastelands. This is however, discouraged by the Land Ceiling Act and the lack of policy on leasing revenue wastelands to interested entrepreneurs. There is need to address these issues that restrict commercial plantation.
- Central and State govt. have a policy for bamboo cultivation through different bamboo cultivation missions. These schemes support nursery development, technological up gradation, development of indigenous capacities /enterprises, linkages with markets etc. with an aim to promote bamboo sector.

**2.1.5.5 Suggested Action Points**

- To encourage private cultivation of bamboo under Bamboo Mission.
- Popularization of fast growing leguminous tree species for creation of live wind breaks on farms as well as to use them as fodder in case of scarcity.
- There is potential for bio diesel plantation on private/revenue wastelands through private investments.
- Agro forestry/social forestry has the potential to help farmers in mitigating and adapting climate change impact. Sensitization of farmers needs to be done in this regard.
- Agro forestry is a risk mitigation measure/mitigation of climate change impact and helps farmer in situations like drought /total crop failure.
- Adequate greenhouses to be developed for grafted seedlings for plantation.
- Need for mass awareness about various schemes, economics/bankability of agro forestry/farm forestry schemes amongst all stakeholders.

**2.1.6 ANIMAL HUSBANDRY - DAIRY****2.1.6.1. Introduction**

The Bagalkot district has a total livestock of 5.14 lakh (cattle & buffaloes). The district is conducive for livestock production due to suitable climatic condition. The milk production by BIMUL during 2018-19 was 5.03 MT. The total requirement of milk per day is 3.80 lakh litres and there is a deficiency of 2.41 lakh litres per day. BIMUL has got adequate infrastructure facilities for animal health care, breeding and extension activities and has very good potential for development of dairy activities. Good quality draft breeds are available in the district. There are 2,79,415 cattle, 2,462 stray cattle & 2,34,802 buffaloes in the district as per the 19th

Quinquennial Livestock Census – 2012. Operations of BIMUL in the district are very effective with a network of 355 Dairy Coop Societies and 106 Artificial Insemination (AI) Centres. The availability of crop residue & concentrate ingredients was 2,371.8 MT & 73.76 MT respectively. There are 24 milk chilling plants in the district and one more chilling plant with of one lakh litre capacity is proposed in Bagalkot. The average price per litre for cow milk is ₹ 21.00 and ₹ 29.00 for buffalo milk. Incentive to milk producers increase from ₹ 5 per litre to ₹ 6 per litre at a cost of ₹ 1,459 crore. BIMUL has proposed 35 dairy cooperative societies during 2019-20. On an average, 6039 artificial inseminations are carried out in a month in the district.

The Ground level Credit (GLC) for the years 2016-17, 2017-18 and 2018-19 for dairy development was ₹ 7326.00 lakh, ₹ 9375 lakh and ₹ 6935 lakh respectively and agency wise details are indicated in Annexure III.

#### **2.1.6.2 Infrastructure and linkage support available, planned and gaps**

- BIMUL has commenced establishment of milk processing unit in the district with 1 lakh litre capacity with an estimate of ₹ 20.00 crore. Good network of bulk milk cooler units have been set up in the district encouraging dairy activity amongst farmers/SHG-JLG members. Few private dairies including “Varana” are also functional in the district. Forty six more veterinary dispensaries are required in the district.
- As on 31 March 2019, BIMUL has 355 dairy cooperative societies and 35 more units are proposed during the current FY. Existing milk routes are 43 and 05 more are proposed during the year.
- Well equipped Mobile Veterinary Clinics will be deployed at an expenditure of ₹2.00 crore in 15 districts to provide special emergency service at the doorstep of farmers to care for the diseased livestock by utilizing the services of specialist veterinary doctors.
- A laboratory will be set up for genetic improvement (twinning) of indigenous sheep. This would enable shepherds to earn more profit in future. ₹ 2.00 crore has been earmarked for this scheme during 2019-20.
- ₹ 5.00 crore has been earmarked to extend support for manufacturing of Kyasanur Forest Disease vaccines.
- GoK with a view to encourage milk producers in the State has already been paying an incentive at ₹ 5 per litre and this will be increased to ₹ 6 per litre. ₹ 1459 crore will be spent during the year 2019-20 for this scheme. Similarly under the Ksheera Bhagya scheme, milk will be supplied to all school going children every day at a cost of ₹ 638 crore to enhance the nutrition level of children. ₹ 405 crore will be provided for supply of milk to Anganavadi children, 5 days a week. A total of ₹ 2502 crore will be spent by GoK for welfare of Milk Producers’.
- During 2018-19 and 2019-20, hydroponic units are being established in Government farms. Training also will be given to 680 farmers across all 30 districts for setting up and maintenance of low cost hydroponic production units. Total funds earmarked for this component is ₹3.25 crore.
- In districts facing drought or drought like situation, fodder banks have been set up, so that dry fodder at subsidized rate is made available to the farmers. Goshalas are also supported in these districts. DDMs may indicate the support being extended by DAH&VS in this regard.
- In addition to the above, Pashubhagya online Application (app) has been developed wherein processing of Pashubhagya loan/ subsidy and monitoring can be done online. Also under FRUITS (Farmer Uniform Registration and Identification) system developed by e-Governance Department, Government officers can track the status of subsidy / grant application. Also, this will enable ease of submission of one time documents which can be made use of by all the participating departments.
- During 24<sup>th</sup> RIDF Tranche 108 buildings for Veterinary Institutions have been sanctioned and additional 127 buildings are expected to be given approval. During tranche 25<sup>th</sup> 160 buildings are proposed involving RIDF loan of ₹ 90 crore.

**2.1.6.3 Assessment of Potential for the financial year 2020-21** (₹ lakh)

Activity	Phy Unit (No)	Financial Outlay	Bank loan
CB Cows	27200	16864.00	15233.00
Gr. Buffalo	27200	16320.00	14687.00
CB Female Calf Rearing	8750	4725.00	4287.00
Fodder Development	7200	1584.00	1440.00
<b>Total</b>		<b>39493.00</b>	<b>35647.00</b>

*The credit projection shown above is inclusive of the stipulated minimum 8% of the bank credit to SF/MF.*

**2.1.6.4 Critical interventions required for creating a definitive impact**

- There are 60 defunct Dairy Coop Societies (DCS) which needs to be revived, establishing new milk routes, establishing more AI centres, setting up BMCUs, AMCs, EWS, providing insulated/refrigerated milk tankers, establishing organized livestock markets for easy trading, supply of quality seeds for fodder cultivation, fodder cultivation on commercial scale, supply of adequate cattle feed, disease management & timely health & breeding services to farmers at doorstep, veterinary care, etc. needs to be undertaken.
- In order to address the deficiency of 2.41 lakh litres of milk per day, BIMUL needs to aggressively promote more and more dairy units and work in tangent with financial institutions to encourage the sector.
- The Area Development Scheme in Dairy Development prepared for Jamkhandi Taluka has to be considered by the identified banks and achieve the targets proposed in the scheme. This will help the farmers to avail loan from banks to establish atleast 2 animal unit in the beginning and later scale up.
- There is a deficiency of 33 veterinary dispensaries and 250 AI centres in the district. Department of AH&VS can avail RIDF loan facility through NABARD to address the critical gap of veterinary dispensaries and AI centres.
- There are 1.33 lakh good animals available for 75% bank finance in the district and around 66806 animals eligible for 50% bank finance. There are 1.78 lakh mulching animals available in the district.
- There are 17 veterinary hospitals, 82 veterinary dispensaries, 37 primary veterinary centers, and 6 mobile veterinary centers available in the district as on 31 March 2018.
- Milk Unions, Societies, BIMUL can avail finance through DIDF available with NABARD for expansion, renovation, establishment of milk processing units, etc.
- With a view to reach young generation KMF is maintaining e-Dairy online platform, wherein customers can get all Nandini Milk Products to their door step by click of a button.

**2.1.6.5 Suggested Action Points**

- KFRC to organize and give publicity for training in dairy sector.
- Conservation of indigenous breeds of cattle and buffalo viz. Malnad Gidda, Krishna valley, Deoni, Amrith Mahal and Pandarpuri. (Project being implemented under NAFCC)
- Reduction of methane emissions from livestock through better feeding and management practices.
- Greater emphasis on calf rearing through support in the form of supply of feed and veterinary care.
- Prioritizing the infrastructure development at macro level as well as micro level to deal with cyclical glut in milk production. This may be done with support from DIDF.
- Livestock Insurance Scheme: Under this programme, insurance cover to cattle and buffaloes is provided to help the farmers who lose their valuable animals due to diseases and accidents.



## 2.1.7 ANIMAL HUSBANDRY - POULTRY

### 2.1.7.1 Introduction

Though potential exists, poultry farming is restricted to a limited area in the district. Due to good demand for poultry meat, backyard poultry is gaining importance in the district. The Government of Karnataka is planning to develop backyard poultry by providing poultry bird breed – Giriraja under different Government sponsored programmes. Poultry population in the district was at 13,72,196 as per the 19th Quinquennial Livestock Census – 2012.

The Ground level Credit (GLC) for the years 2016-17, 2017-18 and 2018-19 for poultry was ₹ 1322 lakh, ₹ 3592 lakh and ₹ 2486 lakh respectively and agency wise details are indicated in Annexure III.

### 2.1.7.2 Infrastructure and linkage support available, planned and gaps

- The poultry rearing and training centre is located in Bijapur. Karnataka Farmers' Resource Centre (KFRC) also provides training on poultry at Bagalkot.
- Land has been acquired by Poultry Farmers' Cooperative Federation in Jamkhandi and Mudhol talukas for providing necessary linkages in marketing of poultry products.
- Good backward and forward linkages are provided by private poultry brands.
- Suitable insurance products for poultry birds needs to be introduced. Poultry farmers need to be trained/sensitized on shifting poultry from cage-based to welfare-based production.
- With a view to empower poor families economically and to supply nutritious food to the public, encouragement will be given to 10000 poor un-employed youth to take-up 'country poultry farming' (NatiKoliSakanike) at an expenditure of ₹ 5.00 crore during 2019-20. Each beneficiary will be given 38 Aseel birds. Two villages will be selected in each taluk and 45 members per taluk.
- Subsidy will be given @50% for General Category youth and 75% for SC/ST youth for maintaining BV-280 layer birds. 22 week old birds will be distributed to the rural youth. Ten units per village and 23 units per district will be distributed with Unit cost of ₹ 52000/-
- Under RKVY an innovative poultry project involving 15 districts has been proposed. Under this project, in each taluk 100 beneficiaries will be selected. 600 broilers per beneficiary will be distributed in 4 batches. Unit cost for the project is ₹ 1.2 lakh per beneficiary.
- In Bagalkot District the egg production was 1965 lakh during 2017-18 which is ranked at 7 in the State.

### 2.1.7.3 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Activity	Phy Unit (No)	Financial Outlay	Bank loan
Layers (1000 birds Unit)	1150	6107.00	5497.00
Broilers (500 birds per week)	350	3931.00	3541.00
Poultry Misc. (feed mill, marketing outlets, etc.)	1300	1430.00	1288.00
<b>Total</b>		<b>11468.00</b>	<b>10326.00</b>

*The credit projection shown above is inclusive of the stipulated minimum 8% of the bank credit to SF/MF.*

### 2.1.7.4 Critical interventions required for creating a definitive impact

- Encouraging rearing of low input technology birds : SHGs may be encouraged to rear brooding units / mother of commercial Giriraja chicks. Such units may be credit linked. Assistance from Backyard Poultry Scheme can be sought for. Backyard poultry birds like Cauvery, Chabro may also be encouraged.
- India produces 24 MMT of maize alone. The poultry feed industry is drifting from only maize to rice polish, and other grains based on availability. 2016 is the first year where the industry is looking at import of grains. Information of fluctuating prices & market

accessibility & commercialisation of feed production is driving large feed factories towards global markets.

- Poultry feed industry shifted automatically from fish meal to soya. With production of 11MMT+ of soya seed per year, the livestock industry can get its required 7MMT of de-oiled soya within the country. Due to exports, Minimum Support Price to farmers on seed and hoarding, the prices of this commodity has been high for poultry. Large feed mills and poultry producers may opt for bidding in global markets. Other cakes like sunflower, mustard, and guar are also used. 5.00 MMT of cotton seed cake which goes for cattle feed also is being processed to suit broilers. Dried distillery grain products are another alternative stimulated by the attitude of the soya industry. Industry friendly policies may be chalked out for better sustainability within the sector.
- Based on the orders from Supreme Court, Government of India is exploring the possibility of shifting poultry from cage based production to welfare based production. Readiness of the industry for welfare based production may be assessed. Acting on order of the Delhi high court in April 2109, the Centre will soon come out with draft rules on protection of hens from a practice of keeping these poultry birds in battery cages and seek objections, if any, from stakeholders within a certain timeframe before finalizing legally valid guidelines under the Prevention of Cruelty Act (PCA), Act.
- Transition from live-bird-market to frozen-product-market may happen in poultry. supporting infrastructure viz. cold chain and modern abattoirs to be strengthened
- Contract farming for Maize and Soya: As maize and soya are the major ingredients of poultry feed Contract farming for maize and soya needs to be encouraged to enable the supply of these feed ingredients at affordable price. Alternatively, low cost feed ingredients from locally available resources may be used.
- Regional disparity in development: Karnataka is one of the leading poultry states, however regional disparity in the development of this sector across the districts needs to be addressed.

#### **2.1.7.5 Suggested Action Points**

- Need of insurance cover for poultry (broiler) units has to be looked into by all stakeholders. A suitable product for insurance may be conceptualized wherein the interests of the poultry farmers are appropriately addressed.
- While financing for poultry, adherence Biosecurity norms may be strictly followed especially the guidelines on the distance between the poultry farms need to be followed.
- Encouraging poultry infrastructure and marketing support: The private entrepreneurs should be encouraged to establish units for poultry processing and marketing. The farmers / entrepreneurs need to be given training in various aspects of Poultry farming.
- DAH&VS may issue guidelines regarding agriculture status to poultry sector wherein the tax / other benefits for the sector are correctly spelled out.

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

##### **2.1.8.1. Introduction**

The district is well known for sheep rearing as it is a traditional activity, particularly in Badami, Hungund and Bagalkot blocks, carried out by small and marginal farmers as well as agricultural laborers. Sheep and goat rearing is mainly for meat production. Further, rural industries also use wool and sheep skin as raw material. As per 19th Quinquennial Livestock Census – 2012, total population of sheep & goat in the district is 7,33,600 and 3,24,741 respectively. The Department was planning to increase the population of sheep and goat to 15.67 lakh during the Twelfth Five Year Plan. Budihal and Kundargi ‘Kamblis – blankets’ produced in the district are very famous for their texture and durability.

Pig/Rabbit rearing activity is not common/popular in the district. Piggery is still a traditional activity of a particular community in the district. Piggery population in the district is 33,467 (as per the 19th Quinquennial Livestock Census – 2012).

Total population of rabbits in Bagalkot district was very negligible at 908 (as per the 19th Quinquennial Livestock Census – 2012).

The Ground level Credit (GLC) for the years 2016-17, 2017-18 and 2018-19 for sheep goat rearing was ₹ 1251 lakh, ₹ 32101 lakh and ₹ 2084 lakh respectively and agency wise details are indicated in Annexure III.

#### 2.1.8.2 Infrastructure and linkage support available, planned and gaps

- One exclusive Sheep & Goat Rearers FPO has been promoted and registered in Bagalkot with financial support from NABARD.
- KSWDC provides inputs and marketing support through sheep farmers' societies.
- Karnataka Farmers' Resource Centre (KFRC) provides training to farmers on sheep and goat rearing.
- Anganwadi Sheep Breeding Farm in Bilagi taluka undertakes selective breeding of Deccani Sheep. Further, 20 acres of land has been allotted to it for fodder development.
- Eight Sheep and Wool Extension Centers are functional in the district. Nine Wool Cooperative Weavers Societies recognized by Wool & Khadi Board and three sheep/goat cooperative societies operate in the district.
- State level federation of Sheep and Goat Rearers Cooperative Societies has been following up with the district administration for allotment of suitable land in Bagalkote district for setting up a modern slaughter house.
- Natural pastures exist under rainfed conditions in an area of about 200 acres.
- Revitalisation/rejuvenation of Wool Weavers' Societies with all necessary support need to be undertaken.
- Establishment of modern abattoirs and slaughter houses cum meat processing centers by private entrepreneurs with bank credit.
- ₹ 3.01 crore has been earmarked for supply of 10 ewes / does + 1 ram / buck units to SC/ST shepherds in the state.
- Under RKVY, ₹ 6 crore has been sanctioned during 2019-20 for supply of 10 ewes / does + 1 ram / buck units to shepherds.
- Support of ex-gratia ₹ 5000/- will be given to the shepherds on death of sheep / goat of above 6 months age and ₹ 2500/- for age of 3 to 5 months.
- Total 4000 Shepherd kits are being distributed by Karnataka Sheep and Wool Development Corporation in all the districts of the state involving support of ₹ 6.08 crore. A typical shepherd kit consists of material for shed, rubber floor mat, solar light and a coat (jerkin). These kits are being distributed to nomadic shepherds.

#### 2.1.8.3 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Activity	Phy Unit (No)	Financial Outlay	Bank loan
Sheep Units (20+1) - Bannur&Deccani	8500	14875.00	13430.00
Goat (10+1) - Local breed	8200	6396.00	5741.00
<b>Total</b>		<b>21271.00</b>	<b>19171.00</b>

*The credit projection shown above is inclusive of the stipulated minimum 8% of the bank credit to SF/MF.*

#### 2.1.8.4 Critical interventions required for creating a definitive impact

- Suitable marketing infrastructure needs to be provided in big markets like Amingad&Kerur. Further, thrust on adoption of scientific rearing of animals, exchange of bucks/rams between farmers to avoid inbreeding, selection of rams/bucks having maximum post weaning growth for breeding, ensuring supply of fodder, establishing an organised market and few modern slaughter houses, etc. needs to be undertaken.
- Though the district ranked 4<sup>th</sup> in the state with meat production of 8730.31 tonnes. There is no registered modern slaughter house.

- The Area Development Scheme formed by NABARD in Badami Taluk for Goat Rearing may be given importance and credit may be provided by identified by bank branches in order to increase the credit flow under this sector.
- Goat & sheep rearing activity needs to be propagated through SHGs/JLGs cluster mode vigorously to increase income levels of small & marginal farmers, landless laborers, etc.
- Due to the increasing demand for sheep and goat meat, registered slaughter houses in the district is required with modernized techniques, on a priority basis for hygienic meat production, better utilization of by products and better returns from meat production.

#### 2.1.8.5 Suggested Action Points

- Encroachments on sheep lands which have been traditionally used for grazing sheep should be avoided.
- Sheep and Wool Producers Cooperative Societies may be encouraged to assist farmers in production and marketing of produce. Support from NABKISAN may be sought for these societies. Wherever possible, support from new FPO scheme may be sought for these Societies / FPCs.
- Marketing of live animals as well as meat is controlled by traders/middlemen who decide the live weight of animals on an approximate basis/arbitrarily fix the rate of animals after considering an average dressing percentage at 60% of live body weight. Hence, improvement in market linkages for live animals as well as meat may be addressed so as to ensure fair and remunerative prices, especially to small farmers/ shepherds.
- Revival of Sheep and Wool Producers Co-operative Societies which have become defunct to assist farmers in production and marketing of produce.

### 2.1.9 FISHERIES

#### 2.1.9.1 Introduction

Inland aquaculture and capture fisheries is an important allied farm sector activity in Bagalkot district. Riverine stretches of three major rivers, viz., Ghataprabha, Malaprabha and Krishna, flowing through the district, are about 115 km offering scope for capture fisheries in Jamkhandi, Mudhol, Bagalkot and part of Badami and Hungund talukas of the district. Six Bridge-cum-Barrages (BcB) under RIDF have been completed in Badami taluka. There are twelve fish markets (two each in all talukas) in Bagalkot district. There are two Govt fish seed (rearing) farms located in Badami block and one nursery farm in Jamkhandi block working under the department, with a capacity to produce 5,00,000 fry/fingerlings per annum. There are 71 departmental/Gram Panchayat tanks having water spread area of more than 2077 ha, 2125 small ponds/tanks in 100 Gram Panchayats. 25 tanks have been handed over to Fishermen Coop Societies (FCS) and Tank Users Groups (TUGs).

The credit flow to the sector is negligible and the Ground level Credit (GLC) for the years, 2016-17, 2017-18 and 2018-19 is 25 lakh.

#### 2.1.9.2 Infrastructure and linkage support available, planned and gaps

- There are two ice plants in the district, one in Bagalkot and one in Jamkhandi.
- There are 16 Fishermen cooperative societies, two fisherwomen societies, 4439 part time fishermen families and 1622 full time fishermen families in the district.

#### 2.1.9.3 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Activity	Phy Unit (No)	Financial Outlay	Bank loan
Construction of 'Fish Ponds (1 acre model)	25	100.00	90.00
FW Prawn Culture (1 ha. model)	8	43.00	40.00
Fish Seed Rearing (Units-1 ha.)	10	33.00	30.00
Purchase of Net for Fishing in Rivers/Reservoirs	75	25.00	23.00
<b>Total</b>		<b>201.00</b>	<b>183.00</b>

*The credit projection shown above is inclusive of the stipulated minimum 8% of the bank credit to SF/MF.*

#### 2.1.9.4 Critical interventions required for creating a definitive impact

- There is a need to create water testing laboratory and fish feed manufacturing unit in the district.
- Post harvest infrastructure needs to be developed in the district.
- The Fisheries Training Centre planned in Bagalkot district by Govt of Karnataka needs to be set up at the earliest.
- Concerted efforts are needed to popularize fisheries activity using modern technology by fishermen as also in water harvesting units/Krishi Hondas adopted by farmers through motivation, guidance and providing good quality seeds to increase fish production and suitable extension services. Necessary handholding is also required to be provided in this regard.

#### 2.1.9.5 Suggested Action Points

- Undertaking desilting of tanks, wherever due, will help in increasing the production of fish. Field staff and technical staff for providing various technical inputs and extension services are required at taluk level and hobli level.
- Hygienic fish markets to be established in Bagalkot and Jamkhandi taluks. NFDB is providing 90% of the project cost as financial assistance for construction of fish markets. The remaining 10% has to be borne by these local bodies.

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

#### 2.1.10.1 Introduction

Due to prevalent fragmented land holding pattern, the number of small and marginal farmers is increasing every year. Despite increasing farm mechanization and usage of tractors for farm operations/transport operations, fragmented land holdings and inadequate income levels of farmers are perpetuated due to traditional ways of farm operations with bullock and bullock carts. Hence, use of bullocks in farm operations/transport as draught power continues in the district. However, farmers are showing preference for mechanised tilling/ploughing/transportation of produce, etc. in the district and hence the demand for bullocks and bullock carts is decreasing over a period of time. As per 2012 Livestock Census, 82658 draught animals and 35,783 drawn carts are available in the district.

#### 2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Infrastructure available is the same as discussed in Animal Husbandry chapter. Good quality bullocks are available in the district.
- To meet the required number of bullock carts, sufficient carpentry units and village engineering units are available in the district.
- Rearing of male buffalo calves need to be promoted amongst farmers in the district.
- Availability of calf rearing units, credit for undertaking these units, good market for animals, etc. are critical issues need to be addressed.

#### 2.1.10.3 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Activity	Phy Unit (No)	Financial Outlay	Bank loan
Bullocks (Pairs)	2900	1595.00	1450.00
Bullock Carts(No)	2600	858.00	783.00
Other allied activities	1730	1903.00	1712.00
<b>Total</b>		<b>4356.00</b>	<b>3945.00</b>

*The credit projection shown above is inclusive of the stipulated minimum 8% of the bank credit to SF/MF.*

#### 2.1.10.4 Critical interventions required for creating a definitive impact

- Popularising carts developed by 'CARTMAN', Training of artisans and supply of carts through District Supply and Marketing Societies (DSMS) will be more useful.

- FMD Vaccination may be made mandatory for all the animals traded in village fairs or livestock markets.

## 2.2 AGRICULTURE INFRASTRUCTURE

### 2.2.1 CONSTRUCTION OF STORAGE AND MARKETING INFRASTRUCTURE

#### 2.2.1.1 Introduction

Sunflower, Groundnut, Maize, Jowar, Bajra, Bengal Gram, Green Gram are some of the major crops grown in the district. Creation of adequate storage and marketing infrastructure is required to increase the holding capacity of farmers and enabling them to get remunerative prices for their produce and avail pledge loan on the stock. Total capacity created by the godowns of APMC and PACS in the district was 39,165 MT (approx). There are, at present, 5 main and 15 secondary regulated markets. In the cooperative sector, there are 245 godowns with storage capacity of 24,900 MT. The capacity utilization in these godowns was 100%. These godowns are generally used by the cooperatives for storing fertilizers, food grains and other items under PDS. In addition to the above there are private godowns owned by mandi merchants and wholesalers. Further, under National Horticulture Mission, Bagalkot district has been identified for horticulture crops like grapes, pomegranate, mango, banana, etc.

#### 2.2.1.2 Infrastructure and linkage support available, planned and gaps

- NABARD under its 'PACS as Multi Service Cooperatives' scheme has assisted 35 PACS to construct godowns/godown-cum-office buildings, sales points, etc. with a view to creating suitable infrastructure in the villages covered by these PACS.
- Under National Food Security Mission, Bagalkot district has been identified for coarse cereals crops such as Jowar, Bajra, Maize, etc.
- As per the instructions from the Govt. of Karnataka, Bagalkot Town Development Authority (BTDA), Bagalkot has allotted 2 acres of land for creation of 'Raitara Santhe' at Bagalkot and estimates of ₹26.40 lakh.
- The APMC has constructed 75 godowns with a capacity of 8900 MT for storage of farmers' produce. Further, Bilagi APMC has completed construction of four godowns of 150 MT capacity each in four villages in Bilagi taluka with financial assistance under WIF from NABARD.
- Under CISS for Construction/Expansion/Renovation of Rural Godowns, seventy four godowns with storage capacity of 60317.50 MT have been created in Bagalkot district.

#### 2.2.1.3 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Activity	Phy Unit (No)	Financial Outlay	Bank loan
Cold Storage 5000 MT	6	1500.00	1200.00
Rural Godown 2000 MT	65	4000.00	2600.00
Market Yards	40	2200.00	1651.00
Onion storage structure	430	750.00	538.00
<b>Total</b>		<b>8450.00</b>	<b>5989.00</b>

*The credit projection shown above is inclusive of the stipulated minimum 8% of the bank credit to SF/MF.*

#### 2.2.1.4 Critical interventions required for creating a definitive impact

- There is a need for creation of new agri. markets, certification/standardization centres and other post-harvest facilities near major production centres. There is need for development of Cold Chains, Refrigerator vans, cold storages, Private Wholesale Markets, Low Energy Cold Chambers for on-farm storage, Onion Godowns, Silos etc.
- Cooperative societies can play a vital role in congregation of farmers' produce for transport/storage/facilitating processing of commodities in order to reduce costs. With a view to addressing future needs of farmers, Bagalkot DCCB should access the requirement /

shortage of storage facilities at village levels and encourage concerned PACS affiliated to it for development of those infrastructure with financial assistance from NABARD.

- Setting up of all food processing units in the Agro Tech Park and Green Food Park will give a boost to these activities in the district.
- Utilize NABARD's financial assistance to the State Govt., State Owned Agencies, PACS & Producers Organizations for construction of Rural Godowns, Cold Storages and Agricultural Marketing Infrastructure.
- Producer Organizations, Co-operative societies and Voluntary Agencies can play a vital role in aggregation of farmers produce for safe storage and transport with the intention of reducing the costs. The agencies can also facilitate primary processing of commodities for increasing the shelf life. Some of the emerging activities are Development of Cold Chains, Refrigerator vans, Private Wholesale Markets, Low Energy Cold Chambers for on-farm storage, Onion Godowns, Silos, etc.
- The state has proposed to operate warehousing and cold storage as sub-markets with online trading market platform, warehouse based sales facilities for agriculture and horticulture produces.
- Rashtriya e Market Services Private Limited (ReMS) has been established as a joint venture company, with Government of Karnataka and the NCDEX Spot Exchange Limited having equal shareholding, for implementing the Agricultural Marketing Policy to bring in efficiency and transparency in the agricultural marketing system for efficient price discovery to benefit farmers and other market participants.
- Inadequate storage space affects procurement of Tur in the district.
- There is huge potential for establishing viable cold chains for horticulture crops to cater to both domestic and export markets.

#### **2.2.1.5 Suggested Action Points**

- Dept. of Agricultural Marketing, needs to promote 'Ag-mark' grading of agricultural produce to ensure better price and introduce e-tendering system in all APMCs to ensure transparency.
- There is a need for creation of new agri. markets, certification/ standardization centres and other post-harvest facilities near the major production centres. Renovation and upgradation of existing infrastructure is also equally important.
- Banks should come forward to finance such infrastructure projects and provide pledge loans to farmers against Negotiable Warehouse Receipts (NWRs).

### **2.2.2 LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT**

#### **2.2.2.1 Introduction**

Area wise, Bagalkot district stands 12th in the state. The land resource of the district, especially its dry drought prone lands, which comprise more than 60% of the total arable area, are subject to poor land management practices. This has led to degradation of land and its productive capacity. The problems of rain-fed agriculture are scientifically addressed through watershed approach. Watershed development represent conservation of precious soil and water resources in the identified catchment or drainage area for socio economic development and food security of people living in that area. Thus major objectives of the watershed development are conservation, upgradation & utilization of natural endowments in a harmonious and integrated manner with low-cost, simple, effective and replicable technology, generation of massive employment & reduction in inequality between irrigated and rainfed areas. Out of 12 watershed development projects implemented by District Watershed Development Department, covering total area of 48249 ha., eight projects covering total area of 35949 ha. have been completed. With one new project started, balance 5 watershed development projects are being implemented involving area of 20084 ha. However, 74198 ha of land is yet to be treated under WDP in the district. Watershed activities are mainly carried

out in Hungund & Badami talukas & only part of Bagalkot & Jamkhandi taluks. Various developmental work like bunding for individual farmers, construction of check dams, percolation tanks, plantation of trees under horticulture / forestry, development of Animal Husbandry activities, formation of SHGs, imparting entrepreneurship training, etc., were undertaken by the District Watershed Development Department (DWDD). The development work under CADA is carried out in Jamkhandi, Bilagi and Mudhol talukas. Under the “Bio Fertilizer Mission Programme” of Department of Agriculture, GoK, various subsidy schemes have been introduced since the year 2008-09.. The ‘Savayav Krishi’ is promoted by Agriculture Department in select clusters in each of the talukas of Bagalkot district

#### 2.2.2.2 Infrastructure and linkage support available, planned and gaps

- GLBC, Jamkhandi and GLBC, Circle Office at Bagalkot oversee the development of land under Ghatprabha Left Bank Canal and Ghatprabha Right Bank Canal, respectively. CADA is providing all necessary assistance and extension services to farmers.
- Necessary organic and inorganic fertilizers, pesticides, quality seeds, agriculture equipments, etc are made available to farmers through Raitha Samparka Kendras by Agriculture Department.
- Under MGNREGA, water harvesting structures, land development, desilting of irrigations tanks, etc. were taken up. The assessment of potential has been made for CADA-OFD, land development in well commands, silt application and reclamation of saline / alkaline soils.
- The Department of Agriculture has introduced Organic Farming in the district since the year 2008-09. About 7500 ha. of land has been brought under organic farming in all the six talukas of the district with the help of NGOs.
- Technical guidance for taking up OFD works by farmers needs to be strengthened by CADA. The farmers need to be motivated to form FPOs.

The Ground level Credit (GLC) for the years 2016-17, 2017-18 and 2018-19 for land development was ₹ 10937 lakh, ₹ 8320 lakh and ₹ 6192 lakh respectively and agency wise details are indicated in Annexure III.

#### 2.2.2.2 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Activity	Unit	Assessment of credit potential for 2020-21		
		Phy Unit	Financial Outlay	Bank loan
CADA-OFD	ha.	18900	3497.00	3024.00
OFD in Well command	ha.	17000	3145.00	2720.00
Reclamation of saline & alkaline soil	ha.	16600	5810.00	4980.00
Watershed Development	ha.	20000	2600.00	2200.00
Rain water harvesting structures	ha.	18200	9282.00	7826.00
Fencing	ha.	9200	1509.00	1288.00
Sub surface drainage (Model 1)	ha.	4320	6912.00	5876.00
L.D. Miscellaneous	ha.	19950	9975.00	8581.00
<b>Total Land development</b>			<b>42730.00</b>	<b>36495.00</b>

#### 2.2.2.4 Critical interventions required for creating a definitive impact

- On the basis of survey by the CADA in the area of Malaprabha and Ghatprabha, a total of 15794.85 ha of land was classified as saline, alkaline and water logged. Necessary training/guidance for adoption of sub surface drainage, corrective measures, etc., needs to be provided to farmers to restore soil health in good condition.
- The farmers need to be guided/encouraged/motivated to undertake suitable land development activities in Hungund taluka where ‘Drip Irrigation Project’ covering 26200 hectares under Upper Krishna Project is being implemented by KBJNL.
- There is a need to initiate OFD works in the non-CADA area for increasing water use efficiency. MI Department may extend necessary support to banks in identification of such projects for financing.
- Special emphasis need to be given on issuing soil health cards to all farmers. Use of organic fertilizers, organic pesticides, adopting integrated farming system and scientific



INM and IPM practices, right use of inputs including organic manures and pesticides, etc. needs to be promoted amongst farmers. FPOs promoted by NABARD as also by the Horticulture Department should be effectively used through credit support as a vehicle for adopting scientific farming techniques, minimum input use, solar irrigation pump sets, efficient water management systems, etc., which will help farmers in reducing their input cost, improve soil health and increase their income level.

- Erratic behaviour of monsoon entails that rainwater be harvested and stored during rainy season to use for supplementary irrigation during dry spells. Over exploitation of ground water resources is resulting in dark and grey blocks and conservation of rain water particularly in Hunagund and Badami blocks has assumed greater importance. There is potential for construction of Farm Ponds/Water Harvesting Structures in these taluks. The banks may extend credit for developments of these structures. Meanwhile, Krishi Bhagya scheme is implemented on a massive scale by the state government which helps in constructing farm pond on each and every farmers field.

#### **2.2.2.5 Suggested Action Points**

- Soil and Input Testing service centres, E-trading, ACABC by graduates/private entrepreneurs have potential in the district. Apart from bank loan these initiatives can be supported under GOI subsidy schemes like ACABC scheme (for Agri and allied sector graduates) and AMI Schemes (for Non Agri entrepreneurs).
- Financing of income generating activities in the already treated watershed areas needs to be taken up by banks
- The issue of water logging, salinity and alkalinity in sugarcane growing areas in the district needs to be tackled on priority basis by sensitising / educating farmers.

### **2.2.3 AGRICULTURE INFRASTRUCTURE - OTHERS**

#### **2.2.3.1 Introduction**

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

With a view to achieve the national objective of achieving 4% growth in agriculture & state's share in SGDP, investment in the units using these technologies need to be promoted/encouraged.

#### **2.2.3.2 Infrastructure and linkage support available, planned and gaps**

- University of Horticulture Sciences (UHS) & Centre for Excellence for Pomegranate located in Bagalkot have subject experts to provide guidance / assistance to undertake Tissue Culture / Agri-biotechnology projects by entrepreneurs & help in guiding farmers in this regard.
- Farmers growing commercial / horticultural crops are willing to use modern technology to increase production & productivity if necessary

**2.2.3.3 Assessment of Potential for the financial year 2020-21** (₹ lakh)

Activity	Phy Unit (No)	Financial Outlay	Bank loan
Tissue Culture	7	116.00	105.00
Agri Bio Technology	4	440.00	396.00
Seed production	32	176.00	160.00
Bio pesticides / fertilizers	4	440.00	396.00
Vermicomposting	100	1430.00	1286.00
Financing of FPOs	16	440.00	396.00
<b>Grand total</b>		<b>3042.00</b>	<b>2739.00</b>

The credit projection shown above is inclusive of the stipulated minimum 8% of the bank credit to SF/MF.

**2.2.3.4 Critical interventions required for creating a definitive impact**

- Use of tissue culture plants, biofertilizers, vermicompost & biofertilizers, etc. needs to be popularized for increasing production and productivity. Formation of FPOs will ensure fast adoption of these products/techniques. Concerted efforts are required from all the stakeholders in this regard.
- SHG members need to be motivated about effective use of bio waste, collection of neem seeds, etc. & by starting vermicompost / oil extraction units by availing bank loans.

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

The investments in agro / food processing sector have not been commensurate with the large potential available in the district. Availability of raw material, changing lifestyle and appropriate fiscal policies has given a considerable push to the growth of this sector. During the last five years, the sector has been growing faster than the agriculture sector at an average annual growth of 8.4%. The agro climatic conditions, soil texture, etc. of the district have encouraged cultivation of vegetables & horticultural crops such as grapes, sapota, pomegranate, etc. The cluster approach will be easy for implementation due to identification of Bagalkot district as an Agri. Export Zone. Bagalkot has good road and rail connectivity.

BIMUL is planning to establish a modern dairy unit at Bagalkot with an estimated investment of ₹ 2000.00 lakh. Realising the agriculture potential, GoI and GoK have identified Bagalkot district as 'Industrial Growth Center' in agro based industries and allotted 273 acres of land for establishment of "Agro Tech Park" at Navanagar. Further, GoK, in association with UAS, Dharwad has established a 'Jaggery Park' at Mudhol for the benefit of farmers growing sugarcane.

BEC - STEP has separate pilot plant/ incubator equipped with modern food processing and packaging machinery as well as quality control equipments for training and upcoming entrepreneurs can make use of these facilities for 5 to 6 months till they become stable in their enterprise. The institute has also got Food Processing Organization of Ministry of Agriculture, GOI (FPO) license which would be extended to entrepreneurs for marketing their products.

The availability of raw material is important factor in opening of food processing industries in the district. There are nine sugar factories working in the district as sugarcane is a major commercial crop.

S.No.	Type of Food Industry	No of units	Installed capacity (MT/annum)
1	Sugar factories	9	62500 TCD
2	Grain processing (Maize)	3	72500 MT
3	Dairy	3	120000 Ltrs/day
4	Winery	2	12000 Ltr / annum

### 2.3.1.2 Infrastructure and linkage support available, planned and gaps

- Lack of developed clusters for grapes and pomegranate growers, long and fragmented supply chain is a critical bottleneck. Though identified as Agri Export Zone, no opportunities/ services for export marketing is available in the district.
- Inadequate cold storages and marketing facilities for horticulture crops need to be taken care of.
- Most of the processing units belong to the unorganized sector, where applications of food-based laws for hygiene are not followed strictly. There is need for creation of awareness about laws for hygiene amongst the units.
- There exists very good potential for new food processing unit in these Food Parks. The promoters can make use of the common infrastructure available.

### 2.3.1.3 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Activity	Phy Unit (No)	Financial Outlay	Bank loan
Jowar, Bajra, Maize and Wheat based products	300	3300.00	2641.00
Sugarcane based ancillary industries	275	3025.00	2420.00
Fruits and Vegetable crop based products	380	4180.00	3344.00
Sunflower, Groundnut, Kardai, Sesame, Mustard based	300	3300.00	2641.00
Pulses based Dal mills	50	550.00	439.00
Meat processing units	5	550.00	440.00
<b>Total</b>		<b>14905.00</b>	<b>11925.00</b>

*The credit projection shown above is inclusive of the stipulated minimum 8% of the bank credit to SF/MF.*

### 2.3.1.4 Critical interventions required for creating a definitive impact

- The district has potential for food and agro processing activity for millets, wheat, oilseeds, maize. Coarse cereals - Grading packing, Atta making, cattle feed production, Malting units, etc. Minor millets - Grading packing, Atta making and health products.
- Processing of oil seeds- Refining, cattle feed production from de-oiled cakes.
- Fruits and Vegetables – Cold chain, Grading and packing, dehydration, fruit juices, jam and jelly, pickling and preservation, IQF, wine making, health products etc.
- Poultry and Meat –Modern abattoir for small ruminants, Egg powder, Consumer packing eggs, Retail dressing units, cold chain, various meat products and bye products.
- Adequately sized area clusters need to be developed and Producers' Organizations should be formed / nurtured, so that processors/entrepreneurs could plan capacities based on anticipated production that would in turn ensure market for farmers.
- Sensitization / training needs to be imparted to entrepreneurs on emerging technologies in Food Processing / preservation which have great scope for future commercial applications in the food processing industry.
- Improved /sufficient infrastructure needs to be developed in Agro Tech Parks & Green Food Park in Navanagar as also in other potential areas in the district to enable entrepreneurs undertake these activities.

### 2.3.1.5 Suggested Action Points

- Awareness creation about the StandUp India scheme amongst women and SC/ST entrepreneurs will help boost this sector with bank credit.
- Farmers' Producer Organisations should be effectively guided and supported to enable them to start food processing as Food Processing units provide assured market to farmers and have tremendous potential in increasing farmer income levels. Focused attention needs to be given to this sector.

## 2.3.2 Agriculture – Ancillary Activities – Others

### 2.3.2.1 Introduction

Considering that price realization by farmers for most crops grown in the district is subject to market fluctuations, there is a need for providing loans against warehouse receipts to farmers to enable them to prevent distress selling. In order to reduce farming expenditure and ensure better price realization there is also a need for collectivization of the efforts of the farmers by forming Farmers' Producer Organisations. The loans under this category would be to those institutions who are typically farmers' producer societies and PACS for providing loans against agri produce.

Further, given that the extension services of various line departments are inadequate to meet the needs / demands of large number of farmers in the district, it is necessary that private participation in extension services is encouraged to supplement the efforts made.

There are 241 Primary Agricultural Coop Societies (PACS) in the district affiliated to Bagalkot DCCB. PACS play an important role in disbursing ground level credit to farmers who are members of these societies. Adequate credit flow to these societies at an affordable rate of interest will help them meet the credit demand of farmers for undertaking various agricultural and allied activities.

MFIs play an important role by way of providing credit to farmers at their doorstep for various agricultural activities. They also handhold farmers to undertake best agricultural practices and also help them in marketing produce. MFIs depend on banks for their credit needs for on lending to farmers at village level.

### 2.3.2.2 Infrastructure and linkage support available, planned and gaps

- University of Horticultural Sciences is the nodal training agency for Agri Clinics and Agri Business Centres.
- NABARD and Department of Horticulture have promoted Farmers Producer Organisations in the district, which should scale up their activities towards increase in production, providing employment and also try to export.
- Bagalkot DCCB should encourage PACS affiliated to it to diversify their business through adequate credit support.

### 2.3.2.2 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Activity	Phy Unit (No)	TFO	Bank loan
Loans to coop. societies of farmers for disposing of their produce	12	66.00	60.00
Agri Clinics & Agri Business Centres (ACABC)	25	275.00	219.00
Loans to PACS / FSS	50	385.00	344.00
Loans to MFIs for on lending to Agriculture	12	330.00	297.00
Consumption loan	15000	8250.00	8250.00
SHGs Fresh	0	0.00	0.00
SHGs Repeat	7000	10500.00	10500.00
JLGs	3000	1500.00	1500.00
Overdraft in PMJDY accounts	18100	996.00	996.00
<b>Total</b>		<b>22302.00</b>	<b>22166.00</b>

The credit projection shown above is inclusive of the stipulated minimum 8% of the bank credit to SF/MF.

### 2.3.2.4 Critical interventions required for creating a definitive impact

- Continuous handholding needs to be provided to FPOs to enable them to become sustainable within a period of three years.
- PACS affiliated to Bagalkot DCCB need to be guided on new areas of business/ diversification of business in agriculture sector for the benefit of farmers.

### CHAPTER 3

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

### 3.1 Introduction

Micro, Small & Medium Enterprises (MSMEs) form an important and growing segment of Karnataka's industrial sector. As per the Act the enterprises are classified into three categories i.e., Micro, Small and Medium enterprises based on the investment on Plant and Machinery and again classified in to two groups i.e., Manufacturing and Service sector as under:

S. No.	Enterprise Category	Investment (₹in lakh)	
		Manufacturing Sector	Service Sector
1	Micro	Upto 25.00	Upto 10.00
2	Small	25.00 to 500.00	10.00 to 200.00
3	Medium	500.00 to 1000.00	200.00 to 500.00

As per provisions of MSMED Act 2006, it is compulsory for Medium enterprises engaged in manufacturing. Provision has been made for on-line filing of Udyog Aadhar Memorandum (UAM) from any place in the country. MSME sector is considered very important because of its significant contribution to employment generation potential, GDP of the country (38%) and export basket. The sector has the potential to market **“Made in India”** vision brand globally. Bank loans to MSME in both manufacturing and service are eligible to be classified under priority sector. MSMEs have been accepted as the engine of economic growth and the major advantage of the sector is its employment potential at low capital cost.

Total number of industries in Bagalkot district as on 31 March, 2019

S. No.	Type of industry	Number of units	Investment ₹Lakh	Employment Provided
1	Small Scale Industries	14182	102451	69929
2	Medium & Large Industries	27	5449-71	8730

The GLC for 2016-17 was ₹ 51422.00, for 2017-18 it was ₹ 9212.98 cr, and during the year 2018-19, an amount of ₹ 2209.00 cr was disbursed under MSME sector as against the target of ₹ 868 cr.

### 3.2 Infrastructure and linkage support available, planned and gaps

**M/s. Green Food Park Limited, Bagalkot:** This Food Park is being developed in an area of 100 acres of land at Navnagar KIADB Industrial Area, Bagalkot. Land development, laying of roads, drains, etc. Completed a common infrastructure facilities such as cold storage grading, sorting, packaging machines, weigh bridge facilities have been installed and completed. The civil works for the buildings ware house, administrative block and R&D centre have been completed. The implementing agency has allotted 52.5 acres of land for 18 food processing units/ companies and the balance land available for allotment is 2.25 acres.

#### a. No. of industries registered with DIC as on 31.03.19

S No	Type of activity	No. Of industries
1	Food Beverages	388
2	Jeans/ Textiles	248
3	Wood	27
4	Printing & Stationery	20
5	Leather & Leather Product	28
6	Rubber & Plastic	10
7	Glass & Glass Chemicals	20
8	Metal Products	04
9	General Engineering works	70

10	Electricals & Electronics	92
11	Transportations	45
12	Repairs & Servicing	105
13	Ferros & Non Ferros	41
14	Other services	368
15	Miscellaneous	306
16	Mineral Based	11
	<b>Total</b>	<b>1783</b>

- For 1783 unit set up in the district an amount of ₹ 220.96 crore has been invested and 10345 employment provided as on 31 March 2019.
- The DIC has conducted 77 training programmes during 2018-19 under PMEGP and 19 programmes under Capital Investment Subsidy Scheme has been conducted.
- Under PMEGP loan amount of ₹ 3.64 crore with subsidy of ₹ 1.36 crore was released during 2018-19 by DIC.
- During the year 2018-19 an amount of ₹1.02 crore industrial subsidy to 17 units was released by DIC.
- KSSIDC Industrial Estate Hunagund and Bagalkot has proposed in the state plan for infrastructure development to the tune of ₹ 3.42 crore.

#### b. Details of industrial estates in the district as on 31.03.2019

No.	Industrial Estate	Land acquired	No. of sheds	No. of sheds allotted	No. of sites developed	No. of sites allotted	No. of vacant sites
1	Bagalkot	14.32	44	44	53	53	-
2	Jamkhandi	19.17	20	20	66	65	01
3	Mudhol	11.00	04	04	42	41	01
4	Hunagund	20.32	-	-	54	48	06
5	Banahatti	9.47	04	04	-	-	-
6	Navanagar Bagalkot	10.00	-	-	55	55	-
	<b>Total</b>	<b>84.28</b>	<b>72</b>	<b>72</b>	<b>270</b>	<b>262</b>	<b>08</b>

#### KIADB

S. No.	Taluka	Industrial area	Land acquired developed	No. of sites developed	No. of sites allotted	No. of sites vacant
1	Bagalkot	Navanagar Bagalkot	257.20	121	121	-
2	Jamkhandi	Asangi	41.00	23	23	-
3	Jamkhandi	Balakundi	94.00	-	-	-
	<b>Total</b>		<b>392.20</b>	<b>144</b>	<b>144</b>	<b>-</b>

#### 3.3 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Activity	Phy Unit (No)	Financial Outlay	Bank loan
<b>Manufacturing sector</b>			
Micro Enterprises	850	23375.00	18700.00
Small Enterprises	90	2790.00	2375.00
Medium Enterprises	30	17325.00	13860.00
<b>Sub Total</b>		<b>43670.00</b>	<b>34935.00</b>
<b>Manufacturing sector – Working capital (25%)</b>			<b>43669.00</b>
<b>Service Sector – Term Loan</b>			
Micro Enterprises	3100	17050.00	13640.00
Small Enterprises	375	6188.00	4952.00
Medium Enterprises	40	9900.00	7920.00

<b>Sub Total</b>		<b>33138.00</b>	<b>26512.00</b>
<b>Service Sector – Working capital (25%)</b>			<b>6629.00</b>
<b>KVI Sector Term Loan</b>			
Handloom / Powerloom	2300	2024.00	1817.00
Village / Cottage Industries	3500	3850.00	3465.00
<b>Sub Total</b>		<b>5874.00</b>	<b>5282.00</b>
<b>KVI Sector Working capital (25%)</b>			1320.00
<b>MSME Total</b>			<b>83412.00</b>

### 3.4 Critical interventions required for creating a definitive impact

- Development of appropriate technologies for various manufacturing processes will lead to substantial reduction in cost of manufacturing, enhanced labour productivity, reducing material, wastage and minimizing energy consumption.
- Development of handloom sector through effective linkages, extension of credit and training needs to be addressed urgently.
- Power and other infrastructure facilities need to be ensured for development of MSME sector in the State.
- Banks may provide adequate and timely working capital to micro enterprises. The working capital requirements may be met by issuing SCCs.
- Marketing of goods produced by SHGs and other craftsmen is an area of concern. A structured marketing arrangement for retail sales of small producers needs to be put in place.

### 3.5 Suggested Action Points

- Awareness and handholding support may be provided to young entrepreneurs through incubation support. Hand holding institutes may be identified for the same. Incubation funds may be created in identified technical institutes.
- Development of appropriate technologies for various manufacturing processes will lead to substantial reduction in cost of manufacturing, enhanced labour productivity, reducing material, wastage and minimising energy consumption.
- Development of handloom sector through effective linkages, extension of credit and training needs to be addressed urgently.

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

### **Skill Development Programme**

NABARD, RO, Bengaluru had supported a Skill Development Programme on Basic Computers and Personality Development to Ashadeepa Angavikalara Sarva Abhiwruddhi Seva Samsthe, Ilkal. The programme has benefitted 25 participants with 65% employment, including some physically handicapped participants. The objective of the programme was to provide skill to the unemployed youth in rural areas in order to get employed / self employment. The programme covered topics related to Basic Computers, Tally, Word, Excel, Communication and overall personality development. The NGO had engaged excellent faculty members to support the programme. A one day exposure visit to companies at Bangalore was organised. A special session was on banking, communication and behaviour was arranged involving a Guest Speaker, Shri Shastry, Trainer in soft skills, Bangalore. The programme was well received and a certificate in recognition was issued to the participants during valediction. The participants expressed their sincere gratitude to the DDM, NABARD, Bagalkot; NABARD, RO, Bengaluru; CEO, Ashadeepa Samsthe and the Faculty Members. The programme has been documented for further reference and sharing.

## CHAPTER 4

### CREDIT POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING

#### 4.1 EXPORT CREDIT

##### 4.1.1 Introduction

Good quality agricultural commodities such as Grapes, Pomegranates, Maize & Groundnut are grown in the district with good potential for exports. Further, there are good maize processing units. Maize/processed maize products are exported approximately to the tune of ₹ 8000.00 lakh. There is a need for handholding support for updating farmers on the latest technology in farming and accept global challenges with commitment to quality. Further, suitable infrastructure to source & develop worldwide markets, provide quality control in post-harvest activities, supply & supervise branded packaging, suitable logistic support, etc. needs to be developed. There are nine sugar factories working in the district but no exports are undertaken by them. Good quality Jaggery produced in the district has also got potential for exports. Granite produced in Ilkal in Hungund taluka has been exported to countries like China, France and other European nations to the tune of 4000 cubic feet at the rate of around ₹ 1100/- per cubic feet. There are some good working Coop Handloom Weavers Societies & master weavers in the district producing cotton/silk Ilkal sarees. Further, powerloom activities are prominent in Mudhol & Jamkhandi talukas. The potential for exports of their products is also untapped so far. Proper orientation/marketing skills will help these societies/master weavers exploit export potential.

##### 4.1.2 Infrastructure and linkage support available, planned and gaps

- Two export oriented industries viz., (i) Godavari Biorefineries Ltd at Sameerwadi, Mudhol taluk who are into white crystal sugar and power products, and (ii) M/s. R. G. Kasat Industries Pvt Ltd, Navanagar, Bagalkot for Agri Products have been supported by DIC.
- CBR (Centre for Biotechnology Research) in Bagalkot : Establishment of Centre for Biotechnology Research was initiated in the campus via MoU between KITS and UHS, Bagalkot on 23rd November 2013 with total budget of ₹8.5 Crores. Common instrumentation facility and incubation space with a total area of 26,436.16 Sq. ft area has been developed with an area of 5000 Sq.ft for 6 Bio Suites. Four research projects on tomato, Banana, Pomegranate and Garcinia were also supported under the MoA. a. Molecular Breeding for Leaf Curl Virus Disease Resistance (ToLCV) in Tomato. Newly developed hybrids are awaiting multi-location trials. Establishment of field gene bank and characterisation of accessions for bacterial blight, wilt and genetic diversity in Pomegranate.
- Bagalkot district has a post-harvest infrastructure facility at KIADB Industrial Area for Pack house with receiving, washing, waxing and grading, pre-cooling unit, commercial cold rooms, ripening chambers, aril separation and packing units, storage for agriculture/horticulture products.

##### 4.1.3 Assessment of Potential for the financial year 2020-21

(₹ lakh)

Activity	Phy Unit (No)	Financial Outlay	Bank loan
Pre-shipment export credit	18	5940.00	5050.00
Post shipment export credit	13	7150.00	6078.00
<b>Total</b>		<b>13090.00</b>	<b>11128.00</b>

##### 4.1.4 Critical intervention required /action points to be addressed

- Settling pre-shipment credit within the stipulated time after dispatch of goods or converting them into Post Shipment credit may be ensured.
- Though good potential exists in the district for export of agricultural produce, lack of facilities / handholding/training is leading farmers to depend on other dealers from big



cities for exports. Opening of district level export oriented branches needs to be given priority to boost export activities in the district. Handholding support/training to farmers/FPOs needs to be given to help them undertake exports of agricultural produce.

- Price Competitiveness on account of low productivity per unit area. Subdivision and fragmented land holdings do affect the productivity, because of lower scale of mechanised cultivation.
- Inadequate post-harvest infrastructure facilities like procurement centres, grading, washing, waxing, packing units, refrigerated transport, pre-cooling and cold storages, intermediate cold storages, processing units and export house.
- These products are seasonal in nature and the season is so short that the entire produce enters the market at a time which makes the market to collapse and the farmers are not getting remunerative prices.

#### 4.1.5 Suggested Action Points

- Exporters may be encouraged to avail export credit insurance facilities extended by ECGC.
- Wide publicity in media regarding conduct of Trade Fairs on exports by VTTC needs to be done.
- There is a need to create awareness about export activities amongst stakeholders as very few export trades are taking place directly from the district.

### 4.2 CREDIT POTENTIAL FOR EDUCATION

#### 4.2.1 Introduction

The enrolment of students to primary school as 31 March 2018 is 314548 with total teacher strength of 9354. 63127 enrolled for high school and the teaching staff strength in high school stood at 3305. A total of 316948 in the age group of 6 to 14 years remained out of school as on 31 March 2018. There are 1923 primary schools and 471 high schools in the district. There are 130 PU colleges with a total strength of 43968 students in both Govt. and Private colleges. As regards degree colleges the district has 14 colleges, 6 private medical colleges, 1 Govt. medical college and 1 dental college, 3 private engineering colleges, 13 polytechnics. The district has university of horticultural sciences in Bagalkot taluka. Ground Level Credit in the last three years is given below:

(₹ lakh)

Year	Target	Achievement
2016-17	2914.69	1638.91
2017-18	3856.61	1399.25
2018-19	3812.00	1683.00

#### 4.2.2 Infrastructure and linkage support available, planned and gaps

- The state has four institutions of national importance viz., Indian Institute of Astrophysics, IIM Bangalore, NIT, Surathkal, and NIMHANS, besides 26 universities, eight private universities, one central university at Kalaburgi, 15 deemed universities and 1,055 professional colleges.
- A majority of Government high schools/Pre University Colleges (1247 nos.), First Grade Degree Colleges (350 nos.) are in rural areas and lack essential infrastructure facilities.

#### 4.2.3 Assessment of Potential for the financial year 2020-21

(₹ lakh)

S.No	Activity	Unit	Physical units	Financial outlay	Bank loan
1	Education loans	Nos	1275	7013	5266.00

#### 4.2.4 Critical interventions required for creating a definitive impact

- The educational institutions especially Govt. schools and colleges should be provided with good infrastructure, teaching staff and basic facilities for the students.

- Students must be provided with good and hygienic hostel facilities.
- Proper coordination between college management and bankers in the district will help in guiding /assisting students to enrol for professional courses. This will help students avail hassle free timely education loan.

#### 4.2.5 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 students post completion of the course.
- Banks may assess the employability and expected remuneration attached to the course and also the Institution's standing in a realistic manner to ensure that repayment of loan is ensured.

### 4.3 CREDIT POTENTIAL FOR HOUSING

#### 4.3.1 Introduction

As per the 2011 census, the district has 490657 houses. Under various State Govt. Schemes viz., BasavaVasati (Ashraya) Scheme a total of 4621 houses as on 31 March 2018 has been constructed covering 1270 SC, 357 ST and 2994 others. Under BR Ambedkar Rural Housing Scheme, a total of 2916 houses has been constructed as on 31 March 2018 with 2301 SC, 615 ST beneficiaries. Under Indira Awas Scheme a total of 1432 houses as on 31 March 2018 has been constructed. Ground Level Credit in the last three years is given below: (₹ lakh)

Year	Target	Achievement
2016-17	17806.00	12065.00
2017-18	18500.00	8700.00
2018-19	15144.00	8872.00

#### 4.3.2 Infrastructure and linkage support available, planned and gaps

- Good network of financial institutions make availability of housing loans easy.
- Non-availability of skilled labour for the housing sector is a concern. Skill upgradation of youth could be a solution to the problem of non-availability of skilled labour for construction / renovation related works. Imparting training for youth in related areas will be a major boost in this direction.
- Awareness of the various housing schemes needs to be created among the public.

#### 4.3.2 Assessment of Potential for the financial year 2020-21 (₹ lakh)

S. No	Activity	Unit	Physical units	Financial outlay	Bank loan
1	Housing loans	Nos	6350	34925.00	27940.00

#### 4.3.3 Critical interventions required for creating a definitive impact

There is a need for banks not only for sanctioning loans generously for construction/ purchase of ready built houses/ flats but also develop a Housing Loan Guarantee Fund by banks leveraging and linking the same with insurance wherein in the event of the untimely demise of loanee, the loan can be adjusted against the claim out of the guarantee fund.

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

## CHAPTER 5

### INFRASTRUCTURE SUPPORT

#### 5.1 Infrastructure - Public Investments

##### 5.1.1 Rural Infrastructure Development Fund (RIDF) Interventions

The GoI created the Rural Infrastructure Development Fund in 1995-96 under the aegis of NABARD with the objective of giving low cost fund support to State Governments and State Owned Corporations for quick completion of ongoing projects relating to medium and minor irrigation, soil conservation, watershed management and other forms of rural infrastructure. The assistance under RIDF now covers 37 activities under Agriculture, Social and Rural connectivity sectors, the latest being (i) Infrastructure works related with alternate sources of energy viz. solar, wind etc. and energy conservation, (ii) 5/10 MW Solar photo voltaic Power Plants, (iii) Establishment of Dedicated Rural Industrial Estates, (iv) Separate Feeder Lines (v) Mechanisation of Farm Operations & Related Services. As on 31 March 2019, NABARD had sanctioned ₹ 3,25,641.00 crore and disbursed ₹ 2,49,719 crore under RIDF in the Country (including ₹ 18,500 crore under Bharat Nirman Programme).

##### Support to Government of Karnataka under RIDF

As on 31.03.2019, as many as 39215 projects have been sanctioned to the Govt. of Karnataka under various RIDF tranches covering Irrigation projects, Flood Protection Works, Ground Water Recharge Structures, Roads, Bridges, Godowns, Rural Markets, Primary Schools, Secondary Schools, First Grade colleges, ITIs, Polytechnic Colleges, Backward Classes Hostels, Morarji Desai Residential Schools, Anganwadi Centres, Primary Health Centres, Watershed development, Village Knowledge Centers, Rural Service Centers, Sericulture and Fish Jetties as detailed below:

(₹ Crore)

S. No.	Name of the Sector	No. of projects (net of dropped)	Total Financial Outlay	Loan Sanctioned	Amount disbursed
1	Agriculture and allied projects	4713	1482.18	1361.65	922.09
2	Social sector projects	16857	3060.33	2606.42	1833.96
3	Irrigation projects	5052	3010.69	2712.78	2264.08
4	Rural roads and bridges	12593	7909.39	6449.35	5469.08
	<b>Total</b>	<b>39215</b>	<b>15462.59</b>	<b>13130.2</b>	<b>10489.21</b>

##### Impact of RIDF

The RIDF assistance has helped the state in bringing in more than 4.50 lakh Ha of land under irrigation, creating more than 45926 KM of road length and 58637 M of bridge length besides creation of education and social infrastructure in rural areas.

##### Karnataka State Infrastructure indicators

Placed below are the broad infrastructure indicator for the state of Karnataka.

S.No	Indicators	Karnataka
<b>1</b>	<b>Electricity</b>	
a.	Proportion of electrified villages including hamlets	100.00%
b.	% of rural households having access to electricity	99%
<b>2</b>	<b>Transportation</b>	
a.	Road length in Km per 1000 sq. Kms – 2017-18	1599.11
b.	No. of transport vehicles (registered vehicles of all types) per 1000 sq. km, as on 31.03.2018	106771
c.	Proportion of villages having access to all weather roads, 2017	65
<b>3</b>	<b>Irrigation</b>	
a.	% of gross area irrigated to gross cropped area, 2016-17	30.12

S.No	Indicators	Karnataka
b.	% of net area irrigated through groundwater (wells, borewells etc.) 2016-17	54.67
c.	% of net area irrigated through surface water (canal, tank, LIS, Others) 2016-17	45.33
d.	No. of borewells per 100 ha of cropped area (2016-17)	11.23
<b>4</b>	<b>Communication</b>	
a.	No. of telephones per hundred population	110.63
b.	Population served per post office as on 31.03.2018	6323
c.	Average area served per post office (Sq. Km) as on 31.03.2016	19.87
<b>5</b>	<b>Education</b>	
a.	Literacy Rate, 2011(%)	75.4
b.	Literacy Rate-Male (%)	82.5
c.	Literacy Rate-Female(%)	68.1
d.	No. of Primary schools per lakh population, as on 31.03.2018	101
e.	No. of High schools and Pre-University Colleges (PUCs) per lakh population 2016-17	34
g.	No. of pupil per teacher (1 to 10 std.)	23
i.	No. of degree and professional colleges per 1 lakh population as on 31.03.2017	2.38
<b>6</b>	<b>Health</b>	
a.	Crude Birth Rate (per 1000 persons),2017	17.6
b.	Crude Death Rate (per 1000 persons), 2017	6.7
c.	Maternal Mortality Rate (MMR) per 1 lakh live births	108
d.	Infant Mortality rate (IMR) per 1000 live births	24
e.	Life expectancy at birth	
	Male	69
	Female	73.5
f.	Family Welfare Sub centres/ primary health centres/ primary health units per 1 lakh population	18.58
g.	No. of Dispensaries and Hospitals (Incl. under Indian system of medicines) per 1 lakh population	29.73
h.	No. of doctors (Incl. under Indian system of medicines)/ 1000 population	1.72
i.	No. of beds (in Govt Hospitals) per 1000 population	1.08
<b>7</b>	<b>Water Supply</b>	
	% of Habitations having drinking water facility of 50 or more LPCD	55.14
<b>8</b>	<b>Agriculture Markets</b>	
	No of agriculture markets per 100 sq km	0.5
<b>9</b>	<b>Poverty</b>	
	% of population (rural) below poverty line	37.5
<b>10</b>	<b>Agriculture Marketing</b>	
	Regulated markets and sub-markets/ lakh population,2018	0.84

### 5.1.5 RIDF projects in Bagalkot district

Benefits from completed projects under RIDF in Bagalkot district as on 31 March, 2019 are as given in table below:(₹ lakh)

S No	Project Details	Net No. of Projects Sanctioned	No of Projects Completed	Net Project Cost	Net RIDF Assistance	Net RIDF loan disbursed	Benefits
1	Anganwadi	331	305	1621.19	1381.91	1182.37	305 villages
2	Animal Husbandry	35	27	587.83	558.48	381.33	85 villages
3	Godown	9	9	1407.25	1336.89	1336.89	32006 MT capacity
4	Ground water Recharge	69	69	191.58	162.84	161.63	581 ha of land
5	Irrigation	154	133	28534.51	26766.34	25038.20	22317 ha of land
6	Infrastructure for Rural Education	424	358	9249.93	7882.18	5374.82	0.36 lakh population
7	Public Health Institutions	13	7	3762.00	3197.70	2444.59	70 villages
8	Reclamation of Waterlogd Areas	3	3	140.86	133.81	88.72	434 ha of land
9	Rural Bridges	44	43	2779.87	2246.23	2020.22	1446.92 mtr

10	Rural Markets	37	31	916.68	855.85	449.17	94 villages
11	Rural Roads	391	340	28063.86	22764.27	18373.84	1655.70 km
12	Rural Service Centre	8	4	151.80	140.92	134.84	
13	Sericulture	2	2	22.30	21.19	18.84	
14	RaithakSamparkaKendras	7	5	303.00	287.85	200.26	
15	Flood Protection Work	2	2	40.00	38.00	24.22	50 ha of land
	<b>Total</b>	<b>1,529</b>	<b>1,338</b>	<b>77,772.66</b>	<b>67,774.46</b>	<b>57,229.94</b>	

Studies conducted by NABARD to assess the impact of RIDF projects revealed that the infrastructure created resulted in increase in agricultural production, increase in GDP, improvement in education and healthcare facilities to the rural populace, employment / income generation for rural masses and overall development and prosperity of rural areas.

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

#### 5.1.6 Sector-wise Critical Infrastructure Requirements & their current status

S. No.	Sector wise infrastructure requirements	Action suggested / recommended	Agency	Current status
1	Establishment of modern dairy unit at Bagalkot	Dairy Unit with TFO of ₹2000.00 lakh (approx) being established.	BIMUL	BIMUL should expedite the process.
2	Modern Abattoirs / marketing facilities	Modern abattoirs need to be established. Good infrastructure required for big animal markets like Amingad&Kerur may be created	Dept of AH / banks /FPO/individuals	No basic infrastructure facilities available. State Level Sheep & Goat Rearers Federation is following up with District Authorities in this regard.
3	Strengthening of marketing / transportation for Horticultural produce	There is need for establishment of cold storages / cold chains, etc.	Govt Depts., Coops., APMC/individuals	Lack of Cold storage facilities at taluka level.
4	Construction of rural roads, bridges, bridge cum barrages	Identification/ submission of new projects to be done.	PWD, WRD & other line departments	To provide more infrastructure support to rural people.
5	Development of post cocoon infrastructure	Silk reeling & twisting activity needs to be encouraged locally	Dept. of sericulture	Steps need to be taken in this regard.
6	Production of good quality planting material / quality control measures / establishment of Horticultural Training Centre	Need to augment production / supply of good quality planting materials. Training of farmers required for undertaking modern farming	UHS / Dept of Horticulture	More nurseries need to be established. Farmers are unaware of modern farming techniques.

Critically important projects for consideration in the district:

Sector wise infrastructure requirements	Action suggested / recommended	Agency
Field channels in completed LIS in Mugalolli village under RIDF.	The work related to creating field channels needs to be undertaken urgently as LIS is complete.	WRD / CADA
LIS in Mugalolli village Site II	Project held up for Land acquisition issues.	WRD/Revenue Department

### 5.1.7 Crop wise storage capacity required & available

Sugarcane is one of the major cash crops in the district and there are 9 sugar factories operating in the district providing effective marketing facilities to farmers. However, Jowar, Maize, Bajra, Groundnut & Sunflower are also some of the other major crops in the district which require storage facilities to enable farmers store harvest for realizing remunerative prices. Total capacity created by the godowns of APMC and PACS in the district was 39165 MT (approx).

### 5.1.8 Critical interventions required for creating a definitive impact

For improving the pace of project implementation, improving the quality of works etc., the following suggestions are required to be taken care of by implementing departments:

- Submission of project estimates covering all aspects after field survey only.
- Adoption of latest Schedule of Rates.
- Minimizing the time after the Administrative Approval of the State Govt. in tendering work.
- Making various departments aware of the provision for mobilization / start advance provided by NABARD under RIDF to Departments where the initial funds flow problem is envisaged.
- Need for improved quality checks at all levels.

## 5.2 SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT

### 5.2.1 Introduction

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

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

### 5.2.2 Infrastructure and linkage support available, planned and gaps

The district has only 103 doctors for a total population of nearly 18.89 lakh. Number of hospital beds are only 3016. There is scope for construction of clinics, hospitals.

As against a total number of households of 361149, 84.80% has been provided with electricity, 0.20% of solar energy, source of drinking water through tap 63.42%, well 4.20%, handpump 7.41%, tubewell 20.65% river/canal 0.20%. There is scope for solar energy to every household.

### 5.2.2 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Activity	Phy Unit (No)	Financial Outlay	Bank loan
Educational institutions	20	2200.00	1651.00
Hospitals	20	10000.00	7500.00
Nursing Homes / Clinics	28	3080.00	2312.00
Drinking water units	59	454.00	342.00
<b>Total</b>		<b>15734.00</b>	<b>11805.00</b>

### 5.2.3 Critical interventions required for creating a definitive impact

- Bankers should play a proactive role in motivating and financing doctors to start hospitals/ clinics in rural areas so that medical treatment is available locally to people.
- The infrastructure in Govt. schools is very pathetic and new schools with adequate infrastructure has to be addressed.
- Students travel to far off towns / stay in hostels due to lack of good educational institutions

at village/nearby towns.

- Investment in providing good sanitation facilities is not yet forthcoming. There is a need to create sensitization/awareness amongst all stakeholders.

## 5.3 RENEWAL ENERGY

### 5.3.1 Introduction

Karnataka is the No.1 State in India with 13626 MW in Cumulative Installed Capacity of Renewable Energy capacity. The State has allotted renewable energy capacity of 33224.03 MW (as on April 2019). Government of Karnataka is committed to provide 24\*7 power supply to all by 2020 and subsequently planning for energy security in long run.

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

Renewable energy source	2019-20	2020-21	2021-22
Wind	750	800	900
Small Hydro	175	175	200
Biomass, Cogeneration, Waste to energy	100	100	100
<b>Total</b>	<b>1025</b>	<b>1075</b>	<b>1200</b>

The sector wise potential envisaged, present installed capacity and the proposed targets by 2020 for different renewable energy sources are presented below:

S. No	Renewable Energy Source	Potential Available (MW)	Allotted Capacity ( MW)	Commissioned Capacity (MW)
1	Wind	55857	18282.97	4779.14
2	Small Hydro Power	3100	3010.05	853.46
3	Cogeneration	2000	2177.65	1731.16
4	Biomass	1135	391.18	134.03
5	Municipal Solid Waste	-	25.50	0.00
6	Solar	24700	9336.68	6128.85
	<b>Total</b>	<b>86792</b>	<b>33224.03</b>	<b>13626.64</b>

### 5.3.2 Infrastructure and linkage support available, planned and gaps

- The Jawaharlal Nehru National Solar Mission (JNNSM) established in 2010 has set an ambitious target of installing 100,000 MW by 2022. In this regard, the Govt. of Karnataka, in 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.
- The State Government is promoting Grid connected Rooftop Solar Systems on roofs of residential, commercial, Industrial buildings and Institutions to meet electricity requirement. The excess electricity generated can be fed to the local grid for earning revenue.
- Zilla Panchayat is giving much importance for alternate use of fuel i.e., bio-fuel. The DC has instructed to use bio-fuel in all Govt. Vehicles and create more and more awareness among the public. Karnataka State has promoted a body, Biofuel Development Board for focused growth of the Bio Fuel sector.
- Govt of Karnataka aims to achieve minimum of 8 % contribution from solar source out of total energy consumption (excluding Hydro energy) by March 2021. Also, solar generation would be limited to 200 MW per Taluk from all the sources of generation excluding projects implemented on solar rooftops.
- Issues relating to lack of awareness about various schemes/ unwillingness / non availability of maintenance services, etc. needs to be addressed.

- Sensitization of all stakeholders required for popularizing these products as high capital cost & non availability of maintenance services are major problems faced in this regard.

### 5.3.2 Assessment of Potential for the financial year 2020-21 (₹ lakh)

Activity	Phy Unit (No)	Financial Outlay	Bank loan
Biogas	7200	1188.00	1080.00
Solar lighting	8850	2628.00	2392.00
Solar water heater	8400	2864.00	2604.00
<b>Total</b>		<b>6680.00</b>	<b>6076.00</b>

### 5.3.4 Critical interventions required for creating a definitive impact

- Use of solar power is the need of the hour. Bagalkot District has more potential for usage of solar power in agriculture. Subsidy with own involvement will encourage beneficiaries to make use of solar power in a large scale.
- There is high capital cost of the system & absence of attractive financial packages for buyers. Further, there is improper selection of material with intention of bringing down capital costs. Government may consider allowing corporates to cultivate plants in shrub forest areas from which bio-fuel oilseed could be obtained.
- There is lack of effective / efficient waste management system / non set up of municipal sewage waste (MSW) based power plants.
- 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 Hydro power are not coming up on account of environmental considerations, difficulties in resettlement of local inhabitants, inter-state river water disputes, etc. Long term policies for installation of wind mills/ Hydro-electric projects by the Government will help to support the sector.
- There is a need to create more awareness about solar lighting, solar pump sets, solar cookers, wind pumps etc. in the state among the banks and people.



## CHAPTER 6

### INFORMAL CREDIT DELIVERY SYSTEM

#### 6.1 Introduction

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

#### 6.2 Status of SHG- BLP – All India

As on 31 March 2019, there are 100.14 lakh SHGs, of which 50.77 lakh SHGs have outstanding bank loan of ₹ 87098.15 crore to the Banks. The total deposits of SHGs with banks was ₹ 23324.48 crore. There are more than 100 Scheduled Banks, 300 DCCBs, 27 State Rural livelihood Missions and over 5000 NGOs engaged in the Self Help Group Bank Linkage Programme.

#### 6.3 Present Status of SHG-BLP in Karnataka

Over the years, the SHG-BLP has financially empowered about 125 lakh poor families in the State of Karnataka. As on 31 March 2019, 12.07 lakh SHGs had opened saving bank accounts in various banks and all the banks have played a major role in providing credit to SHGs. The number of SHGs whose loans were outstanding as on 31 March 2019 stood at 5.80 lakh and the loan amount outstanding was ₹ 9909.56 cr. (Source: SLBC)

To arrive at realistic picture of SHG- BLP in the State, the banks to sanitize the SHG data and weed out inactive SHGs not operating the 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.

#### 6.4 Status of SHG BLP in Bagalkot District as on 31 March 2019

S. No.	Particulars	Unit	During the year	Cumulative as on 31 March 2019
1	Number of SHGs savings linked	No.	0	23500
2	Number of SHGs credit linked (new & repeat)	No.	3600	14050
3	Amount of bank loan availed (₹)	Crore	₹ 14 crore	₹ 300 crore
4	No. of families covered under the Programme	Lakh	500	2.25 lakh
5	Average loan per SHG – (₹)	Lakh	₹ 1.5 lakh	

#### 6.5 Availability of infrastructure, gaps and interventions required

- The SHG-BLP in the State is mostly BC driven. Some of the large NGOs in the State like SKDRDP, IDF, Vikasana, etc. are acting as BCs of the banks. Apart from the banks, many MFIs are also participating in the SHG programme. In the district, there are 09 MFIs operating in the SHG programme and 09 NGOs are acting as BCs for 14 banks. These NGOs/ MFIs have been providing handholding support to the SHGs as a strong conduit for empowerment/strengthening the SHGs which has resulted in enhanced scale of operation, income generation and involvement of SHGs in a wide spectrum of activities. There exists a gap of 14557 in the credit linkage of SHGs as compared to savings linked and the banks need to arrive at the realistic picture of SHG-BLP in the district by cleansing the data.
- The State Government is implementing the “Aajeevika”- National Rural Livelihoods Mission (NRLM) scheme through Karnataka State Rural Livelihood Promotion Society named as “Sanjeevini”

- From 2017-18, onwards GoK aligned their interest subsidy scheme with central government NRLM scheme for cooperatives. The aim is to lend to SHGs at 0% interest to women SHGs upto ₹ 5.00 lakh and at 4% to BPL men SHGs.
- Women and Child Development Department (WCDD) of the State Government launched “Stree Shakti” programme during 2000-01 for promoting groups namely Stree Shakti groups within the extant framework of SHG-Bank linkage programme. At present there are 1.40 lakh groups functioning in the State. There are 4685 Stree Shakti SHGs in the district with total membership of 66935, savings of ₹ 52.21 crore and credit linkage to 4202 SHGs to the extent of ₹ 56.88 crore.
- **Karnataka Kayaka Yojana** - The scheme declared by the Chief Minister in the state budget 2018-19, focuses on empowering women in the State to create more job opportunities. Under the Scheme the State Government provides loan up to ₹ 10 lakh to SHGs from cooperative banks. For loan amount that is below ₹ 5 lakh, there will no interest applicable under the Scheme and for loan amount that is between ₹ 5 lakh to ₹ 10 lakh, the interest rate would be charged at 4% interest. The scheme has been extended for 2019-20. The Bagalkot DCCB has issued loans to 16 SHGs totaling to ₹ 48 lakh for a period of upto 8 years with 0% ROI upto 5 lakh and above 5 lakh to 10 lakh @ 4%.

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

E-Shakti project has been implemented on a pilot basis to digitize the SHGs books of accounts and covers 100 districts in the country and more than 4 lakh SHGs have been on boarded to this platform. The Mobile based e-book keeping for SHGs is a web/SMS based book keeping product using mobile phone as the front end for SHGs and personal computer as back end for NGOs/Federations, Government and banks. The application helps SHGs to maintain their financial transaction electronically in the local language and allows ease of monitoring to all stakeholders. All stakeholders can monitor the progress through separate login IDs at <https://eshakti.nabard.org> website created for this purpose.

In Karnataka, under Phase II of the project, Mysore district was covered. Subsequently, in Phase III of the project, additional 5 districts viz., Bidar, Bagalkot, Dharwad, Chitradurga and Uttar Kannada are covered.

In Bagalkot District, the E-Shakti Project is being implemented from December 2017 through SKDRDP and Future Green Samsthe, NGO. As on date 2615 SHGs have been digitized. Bankers may make use of the portal to assess the credit worthiness of SHGs and bridge the gap between savings linked and credit linked groups. As regards SKDRDP, 12389 SHGs has been digitized, 12025 credit linked with loan of ₹ 4.68 crore in the district.

### 6.7 Issues relating to Microfinance

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

### 6.8 Perspective Plan for five years – Roadmap

- Identification of active SHGs linked with Banks and revival of dormant SHGs.
- Assess the quantum of credit flow.
- Micro enterprises and skill development for processing, packing and marketing of

products.

- Explore market avenues and assessment of support requirement.
- Banks may utilize SHG members as Bank Sakhi i.e. they can play the role of business facilitator and business correspondent to the banks .
- The concept of “Bank Bandu”/ Sakhi to be vigorously pursued by NRLM/ SLRM for enabling credit linkage of all eligible SHGs.
- MoRD, GoI has advised to initiate efforts to identify potential SHG members/enterprise which can be graduated from subsistence to growth enterprise. Necessary intensive training will be provided by NRLM and they will sponsor applications from potential entrepreneurs under various schemes.
- NRLM/SRLM will sponsor applications from potential entrepreneurs under MUDRA Yojana and other Banks specific schemes. 100 applications per intensive block is the target and there are 20 intensive blocks in the State.

## 6.9 Role of Stake Holders

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

## 6.10 Increasing Farmers’ Income

- **Joint Liability Groups (JLGs)** - The JLG mode of financing serves as collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, landless labourers, etc. It enables banks to reach to farmers through group approach, adopt cluster approach, facilitate peer education and credit discipline. Hence, banks in the district may increase their financing to the small, marginal, tenant farmers and oral lessees through JLG mode of financing. Extension of credit to allied and agriculture activities and NFS activities by JLGs will enhance farmers’ income. NABARD provided incentive of ₹2000 per JLG over a period of 03 years for formation, nurturing and financing of JLGs.
- **Business Model on financing of JLGs** - To scale up the JLG performance in the State, NABARD has entered into Tripartite MOU with Pragathi Krishna Grameena Bank and Kaveri Grameena Bank and their BCs in the State for promotion and credit linkage of 5250 JLGs over a period of 03 years covering 15 districts. Similar MOU has also been executed with Syndicate Bank and their BC for promotion and credit linking of 3200 JLGs for a period of 03 years in three districts of the State.
- GoK has launched Rajiv Gandhi Chaitaniya Yojana, which aims to provide employment to 2 lakh rural unemployed youth (One lakh youth with self-employment and another one lakh youth with skill training). The scheme involves formation of youth groups into JLGs and empowering them with training and continuous support by Project Supporting Agencies

## 6.11 Estimation of Potential under SHG-BLP and JLG

All eligible poor households in the district need to be covered under SHG-BLP. The total projected population of Bagalkot District for 6 blocks for 2021 is 21.70 lakh (source: District at a glance). Of this, nearly 59% belong to rural areas. Assuming that 40% comes under the category of rural poor, who are eligible to be SHG members, then about 2.20 lakh families are considered to be poor/marginally poor. Thus, the potential for promotion of SHGs in the district works out to 14666 considering the membership size of the SHGs as 15. So far 31681 SHGs have been promoted in the district, and there is no further scope for formation of SHGs in the district.

The block-wise details of promotion and savings linkage of SHGs in the District is furnished in Table I and II below:

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

S. No	Name of the block	Total potential for promotion of SHGs	No. of SHGs savings linked on 31 March 2019	Balance potential as on 31-Mar-19	No. of SHGs to be promoted and savings linked during 2019-20	No. of SHGs to be promoted and savings linked during 2020-21
1	Badami	0	4000	NA	No target for formation of new SHGs	Need based SHGs may be formed.
2	Bagalkot	0	3000			
3	Bilagi	0	3000			
4	Hungund	0	4000			
5	Jamkhandi	0	5000			
6	Mudhol	0	4500			
	<b>District total</b>	0	23500			

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

(₹ lakh)

S. no.	Name of the block	No. of SHGs (credit linked) as on 31 Mar. 2019	SHGs to be credit linked during 2019-20				SHGs to be credit linked during 2020-21			
			Fresh		Repeat		Fresh		Repeat	
			No	Amount	No	Amount	No	Amount	No	Amount
1	Badami	2500	500	250	500	250	500	250	500	250
2	Bagalkot	2000	500	250	500	250	500	250	500	250
3	Bilagi	1500	500	250	500	250	500	250	500	250
4	Hungund	2550	500	250	500	250	500	250	500	250
5	Jamkhandi	3000	750	375	750	375	750	375	750	375
6	Mudhol	2500	750	375	750	375	750	375	750	375
	<b>Dist total</b>	<b>14050</b>	<b>3500</b>	<b>1750</b>	<b>3500</b>	<b>1750</b>	<b>3500</b>	<b>1750</b>	<b>3500</b>	<b>1750</b>

**2. Block wise details of potential available for credit linkage of JLGs in Bagalkot district for the year 2020-21**

Block	Badami	Bagalkot	Bilagi	Hungund	Jamkhandi	Mudhol	Total
No of JLGs	500	500	500	500	500	500	3000

**Convergence of NABARD Projects**

Future Greens Samsthe, NGO, Bagalkot is implementing several projects related to community based agribusiness verticals supported by NABARD viz., formation and nurturing of FPOs, LEDP, and SHPI. Deshpande Foundation supported promoting and mainstreaming minor millet and marginal crops, DoA GoK in implementing organic agriculture in focal village came as important component. Under UNDP, trained nearly 22000 women as micro entrepreneurs along agri supply chains, establishment and managing women led commodity aggregation and value addition centres and enabling market linkages with large scale private sector buyers. This project was a converging factor and game changer. Converging all these initiatives in establishing value chain for the agri and livestock produces by the rural communities, FPOs as nodal agencies, trained women as producers and driving force for mobilization of produce, producer groups with financial access from ICICI Bank and from other MFIs has brought smiles among the rural masses.

## ANNEXURE – I

## ACTIVITY-WISE / BLOCK-WISE POTENTIAL-LINKED PHYSICAL &amp; FINANCIAL ESTIMATES FOR THE YEAR 2020-21 (₹ lakh)

ACTIVITY	Unit Cost/ % of BL		Unit Size		Badami	Bagalkot	Bilagi	Hungund	Jamakhandi/ Terdala	Mudhol	Total
A. FARM CREDIT											
SHORT TERM CREDIT FOR PRODUCTION & MARKETING AND FOOD SECURITY- CROP LOANS											
Hy. Jowar	0.52	0.52	Ha.	Phy	4990	4990	4960	4990	4960	4960	29850
				BL	2595.00	2595.00	2579.00	2595.00	2579.00	2579.00	15522.00
Hy. Maize	0.89	0.89	Ha.	Phy	13050	13020	13012	13045	13012	13012	78151
				BL	11615.00	11588.00	11581.00	11610.00	11581.00	11581.00	69556.00
Hy. Bajra	0.52	0.52	Ha.	Phy	23982	4042	1394	8036	528	200	38182
				BL	12471.00	2102.00	725.00	4179.00	275.00	104.00	19856.00
Rabi Jowar	0.52	0.52	Ha.	Phy	20985	22674	3257	25888	10088	7290	90182
				BL	10912.00	11790.00	1694.00	13462.00	5246.00	3791.00	46895.00
Max Wheat	0.6	0.66	Ha.	Phy	600	1437	1437	1437	1427	1425	7763
				BL	396.00	948.00	948.00	948.00	942.00	941.00	5123.00
Rainfed Wheat	0.4	0.44	Ha.	Phy	425	4843	1115	760	4875	5142	17160
				BL	187.00	2131.00	491.00	334.00	2145.00	2262.00	7550.00
Ground Nut	0.89	0.89	Ha.	Phy	11127	4440	2950	4231	604	474	23826
				BL	9903.00	3952.00	2626.00	3766.00	538.00	422.00	21207.00
Sunflower (K)	0.64	0.64	Ha.	Phy	5410	2000	1020	12933	490	1015	22868
				BL	3462.00	1280.00	653.00	8277.00	314.00	650.00	14636.00
Sunflower (R)	0.48	0.48	Ha.	Phy	4000	1480	1300	10000	400	500	17680
				BL	1920.00	710.00	624.00	4800.00	192.00	240.00	8486.00
Soyabean	0.48	0.48	Ha.	Phy	3	0	250	0	1023	2679	3955
				BL	1.00	0.00	120.00	0.00	491.00	1286.00	1898.00
Pulses	0.44	0.44	Ha.	Phy	7980	7970	7965	7985	7950	7950	47800
				BL	3511.00	3507.00	3505.00	3513.00	3498.00	3498.00	21032.00
Sugarcane	1.65	1.65	Ha.	Phy	7500	4000	14700	2600	50000	45000	122305
				BL	12375.00	6600.00	24255.00	4290.00	82500.00	74250.00	204270.00
Cotton	0.64	0.64	Ha.	Phy	600	10	0	300	0	10	920
				BL	384.00	6.00	0.00	192.00	0.00	6.00	588.00
Vegetables	0.792	0.792	Ha	Phy	3165	3175	3160	3160	3170	3170	19000
				BL	2507.00	2515.00	2503.00	2503.00	2511.00	2511.00	15050.00
Others	0.33	0.33	Ha	Phy	6270	6270	6270	6250	6270	6270	37600
				BL	2069.00	2069.00	2069.00	2063.00	2069.00	2069.00	12408.00
Fodder	0.34	0.34	Ha	Phy	2050	2300	1850	1800	2500	2500	13000
				BL	697.00	782.00	629.00	612.00	850.00	850.00	4420.00
Crop Loan Total				BL	75005.00	52575.00	55002.00	63144.00	115731.00	107040.00	468497.00
Post Harvest (10%)				BL	7501.00	5258.00	5500.00	6314.00	11573.00	10704.00	46850.00
Repairs & Maintenance (20%)				BL	15001.00	10515.00	11000.00	12629.00	23146.00	21408.00	93699.00
Marketing of crops (5%)				BL	375.00	263.00	275.00	316.00	579.00	535.00	2343.00
Crop Loan Gross Total					97882.00	68611.00	71777.00	82403.00	151029.00	139687.00	611389.00
Water Resources											
Dugwell (200m)	1.47	1.32	Nos.	Phy	105	105	75	80	105	105	575
				BL	139.00	139.00	99.00	106.00	139.00	139.00	761.00
Borewell 300 m + SIP Sets	2.27	2.04	Nos.	Phy	150	210	370	370	670	670	2440

ACTIVITY	Unit Cost/ % of BL		Unit Size		Badami	Bagalkot	Bilagi	Hungund	Jamakhandi/ Terdala	Mudhol	Total
				BL	306.00	428.00	755.00	755.00	1367.00	1367.00	<b>4978.00</b>
SIP Sets (Repl.)	0.539	0.49	Nos	Phy	135	165	105	105	150	150	810
				BL	66.00	81.00	51.00	51.00	74.00	74.00	<b>397.00</b>
IP Sets	0.44	0.4	Nos	Phy	340	380	380	340	530	530	2500
				BL	136.00	152.00	152.00	136.00	212.00	212.00	<b>1000.00</b>
Pump Houses	0.429	0.39	Nos.	Phy	315	325	300	250	430	430	2050
				BL	123.00	127.00	117.00	98.00	168.00	168.00	<b>801.00</b>
Drip Irrigation	0.74	0.67	Ha.	Phy	2600	2700	2500	2000	2750	2750	15300
				BL	1742.00	1809.00	1675.00	1340.00	1843.00	1843.00	<b>10252.00</b>
Sprinkler	0.37	0.33	Ha.	Phy	2200	2200	2000	2000	2000	2000	12400
				BL	726.00	726.00	660.00	660.00	660.00	660.00	<b>4092.00</b>
Pipelines - River Lift Sch.	0.66	0.59	Ha.	Phy	800	850	1850	1700	1900	1900	9000
				BL	472.00	502.00	1092.00	1003.00	1121.00	1121.00	<b>5311.00</b>
Pipelines- Well Command	0.24	0.22	Ha.	Phy	980	930	940	980	1035	1030	5895
				BL	216.00	205.00	207.00	216.00	228.00	227.00	<b>1299.00</b>
Storage Tanks	0.4	0.36	Nos.	Phy	1175	1175	775	975	1075	1075	6250
				BL	423.00	423.00	279.00	351.00	387.00	387.00	<b>2250.00</b>
Deepening of Wells	0.33	0.3	Nos.	Phy	140	140	125	140	150	150	845
				BL	42.00	42.00	38.00	42.00	45.00	45.00	<b>254.00</b>
Rain water Harvesting Tank	0.51	0.46	Nos	Phy	1700	1700	1500	1600	1700	1650	9850
				BL	782.00	782.00	690.00	736.00	782.00	759.00	<b>4531.00</b>
Solar Pump sets	6.6	5.94	Nos.	Phy	100	100	50	80	110	110	550
				BL	594.00	594.00	297.00	475.00	653.00	653.00	<b>3266.00</b>
Dug Well Recharge	0.275	0.25	Nos.	Phy	100	100	65	90	110	110	575
				BL	25.00	25.00	16.00	23.00	28.00	28.00	<b>145.00</b>
Artificial recharge of bore wells	0.5115	0.46	Nos.	Phy	245	190	90	215	130	130	1000
				BL	113.00	87.00	41.00	99.00	60.00	60.00	<b>460.00</b>
<b>Water Resources TOTAL</b>				<b>BL</b>	<b>5905.00</b>	<b>6122.00</b>	<b>6169.00</b>	<b>6091.00</b>	<b>7767.00</b>	<b>7743.00</b>	<b>39797.00</b>
<b>FARM MECHANISATION</b>											
Tractors (25 to 35 HP)	5.5	4.68	Nos.	Phy	340	365	275	315	365	365	2025
				BL	1591.00	1708.00	1287.00	1474.00	1708.00	1708.00	<b>9476.00</b>
Power Tillers	2	1.7	Nos.	Phy	1000	1030	960	930	1140	1140	6200
				BL	1700.00	1751.00	1632.00	1581.00	1938.00	1938.00	<b>10540.00</b>
Sugarcane Harvester	165	140.25	Nos.	Phy	1	2	2	1	3	3	12
				BL	140.00	281.00	281.00	140.00	421.00	421.00	<b>1684.00</b>
Farm equipments	0.95	0.81	Nos.	Phy	2680	3835	2600	2390	3250	3245	18000
				BL	2171.00	3106.00	2106.00	1936.00	2633.00	2628.00	<b>14580.00</b>
<b>FM Total</b>				<b>BL</b>	<b>5602.00</b>	<b>6846.00</b>	<b>5306.00</b>	<b>5131.00</b>	<b>6700.00</b>	<b>6695.00</b>	<b>36280.00</b>
<b>PLANTATION &amp; HORTICULTURE</b>											
Coconut (N/R)	0.86	0.73	Ha.	Phy	16	20	20	13	22	21	112
				BL	12.00	15.00	15.00	9.00	16.00	15.00	<b>82.00</b>
Mango	0.92	0.78	Ha.	Phy	200	200	180	220	200	200	1200
				BL	156.00	156.00	140.00	172.00	156.00	156.00	<b>936.00</b>
Ber	0.46	0.39	Ha.	Phy	20	20	17	26	15	15	113
				BL	8.00	8.00	7.00	10.00	6.00	6.00	<b>45.00</b>
Grapes	4.58	3.89	Ha.	Phy	180	260	225	135	600	600	2000
				BL	700.00	1011.00	875.00	525.00	2334.00	2334.00	<b>7779.00</b>

ACTIVITY	Unit Cost/ % of BL		Unit Size		Badami	Bagalkot	Bilagi	Hungund	Jamakhandi/ Terdala	Mudhol	Total
Lime	0.67	0.57	Ha.	Phy	160	170	120	150	100	100	800
				BL	91.00	97.00	68.00	86.00	57.00	57.00	456.00
Sapota	0.75	0.64	Ha.	Phy	100	180	90	75	80	80	605
				BL	64.00	115.00	58.00	48.00	51.00	51.00	387.00
Guava	1.05	0.89	Ha.	Phy	25	25	25	25	20	20	140
				BL	22.00	22.00	22.00	22.00	18.00	18.00	124.00
Pomegranate	1.89	1.61	Ha.	Phy	300	400	250	325	325	325	1925
				BL	483.00	644.00	403.00	523.00	523.00	523.00	3099.00
Betelvine	1.221	1.04	Ha.	Phy	70	55	55	40	45	35	300
				BL	73.00	57.00	57.00	42.00	47.00	36.00	312.00
Nursery Units	4.4	3.74	Ha	Phy	25	35	25	20	35	35	175
				BL	94.00	131.00	94.00	75.00	131.00	131.00	656.00
Jasmine	0.71	0.60	Ha	Phy	10	10	15	10	20	15	80
				BL	6.00	6.00	9.00	6.00	12.00	9.00	48.00
Infrastructure (units) (soil & water testing labs etc.)	0.825	0.70	Units	Phy	70	100	65	70	110	110	525
				BL	49.00	70.00	46.00	49.00	77.00	77.00	368.00
Green House / Polyhouse	14.08	11.97	Units	Phy	50	50	50	50	50	50	300
				BL	599.00	599.00	599.00	599.00	599.00	599.00	3594.00
<b>PH TOTAL</b>				<b>BL</b>	<b>2357.00</b>	<b>2931.00</b>	<b>2393.00</b>	<b>2166.00</b>	<b>4027.00</b>	<b>4012.00</b>	<b>17886.00</b>
<b>SERICULTURE</b>											
Plantation	0.913	0.78	Ha.	Phy	225	220	150	140	140	125	1000
				BL	176.00	172.00	117.00	109.00	109.00	98.00	781.00
Rearing Equipments	0.6787	0.58	Nos.	Phy	195	125	160	90	140	140	850
				BL	113.00	73.00	93.00	52.00	81.00	81.00	493.00
Rearing House	4.84	4.11	Nos.	Phy.	35	17	23	18	25	27	145
				BL	144.00	70.00	95.00	74.00	103.00	111.00	597.00
<b>Sericulture Total</b>				<b>BL</b>	<b>433.00</b>	<b>315.00</b>	<b>305.00</b>	<b>235.00</b>	<b>293.00</b>	<b>290.00</b>	<b>1871.00</b>
<b>FORESTRY / WASTE LAND DEVELOPMENT</b>											
Bio Disel Plantation	0.341	0.29	Ha.	Phy	435	400	130	560	450	450	2425
				BL	126.00	116.00	38.00	162.00	131.00	131.00	704.00
Forest Nursery	3.3	2.81	Ha	Phy	3	3	3	4	3	2	18
				BL	8.00	8.00	8.00	11.00	8.00	6.00	49.00
Green House	5.5	4.68	Ha	Phy	4	5	2	4	4	4	23
				BL	19.00	23.00	9.00	19.00	19.00	19.00	108.00
<b>Forestry Total</b>				<b>BL</b>	<b>153.00</b>	<b>147.00</b>	<b>55.00</b>	<b>192.00</b>	<b>158.00</b>	<b>156.00</b>	<b>861.00</b>
<b>ANIMAL HUSBANDRY - DAIRY DEVELOPMENT</b>											
CB Cows	0.62	0.56	Nos.	Phy	4480	4480	4060	4380	4900	4900	27200
				BL	2509.00	2509.00	2274.00	2453.00	2744.00	2744.00	15233.00
Gr. Buffalo	0.6	0.54	Nos.	Phy	4480	4480	4060	4380	4900	4900	27200
				BL	2419.00	2419.00	2192.00	2365.00	2646.00	2646.00	14687.00
CB Female Calf Rearing	0.54	0.49	Nos.	Phy	1390	1490	1300	1390	1590	1590	8750
				BL	681.00	730.00	637.00	681.00	779.00	779.00	4287.00
Fodder Development	0.22	0.20	Ha.	Phy	1200	1200	1200	1200	1200	1200	7200
				BL	240.00	240.00	240.00	240.00	240.00	240.00	1440.00
<b>DD Total</b>				<b>BL</b>	<b>5849.00</b>	<b>5898.00</b>	<b>5343.00</b>	<b>5739.00</b>	<b>6409.00</b>	<b>6409.00</b>	<b>35647.00</b>

ACTIVITY	Unit Cost/ % of BL		Unit Size		Badami	Bagalkot	Bilagi	Hungund	Jamakhandi/ Terdala	Mudhol	Total
ANIMAL HUSBANDARY- POULTRY DEVELOPMENT											
Layers (1000 birds Unit)	5.31	4.78	Nos.	Phy	200	170	180	180	210	210	1150
				BL	956.00	813.00	860.00	860.00	1004.00	1004.00	5497.00
Broilers (500 birds per week)	11.23	10.11	Nos.	Phy	70	60	50	50	60	60	350
				BL	708.00	607.00	506.00	506.00	607.00	607.00	3541.00
Poultry Misc.(Others)	1.1	0.99	Nos.	Phy	230	215	160	235	230	230	1300
				BL	228.00	213.00	158.00	233.00	228.00	228.00	1288.00
Poultry Total				BL	1892.00	1633.00	1524.00	1599.00	1839.00	1839.00	10326.00
ANIMAL HUSBANDARY- SHEEP/GOAT/PIGGERY											
Sheep Units (20+1) - Bannur&Deccani	1.75	1.58	Nos.	Phy	1500	1350	1300	1450	1450	1450	8500
				BL	2370.00	2133.00	2054.00	2291.00	2291.00	2291.00	13430.00
Goat (10+1) - Local breed	0.78	0.70	Nos.	Phy	1400	1325	1275	1400	1400	1400	8200
				BL	980.00	928.00	893.00	980.00	980.00	980.00	5741.00
SGP Total				BL	3350.00	3061.00	2947.00	3271.00	3271.00	3271.00	19171.00
FISHERIES DEVELOPMENT											
Contrsuction of Fish Ponds	4.004	3.60	Ha.	Phy	2	3	3	3	7	7	25
				BL	7.00	11.00	11.00	11.00	25.00	25.00	90.00
FW Prawn Culture	5.35	4.82	Ha.	Phy	1	1	1	1	2	2	8
				BL	5.00	5.00	5.00	5.00	10.00	10.00	40.00
Fish Seed Rearing (Units-1 ha.)	3.3	2.97	No.	Phy	1	1	1	1	3	3	10
				BL	3.00	3.00	3.00	3.00	9.00	9.00	30.00
Purchase of Net for Fishing in Rivers / Reservoirs	0.33	0.30	Nos.	Phy	7	10	10	8	25	15	75
				BL	2.00	3.00	3.00	2.00	8.00	5.00	23.00
Fisheries Total				BL	17.00	22.00	22.00	21.00	52.00	49.00	183.00
AH TOTAL					11108.00	10614.00	9836.00	10630.00	11571.00	11568.00	65327.00
OTHER ACTIVITIES- BULLOCK, BULLOCK CARTS, ETC.											
Bullocks (Pairs)	0.55	0.50	Nos.	Phy	490	480	480	490	480	480	2900
				BL	245.00	240.00	240.00	245.00	240.00	240.00	1450.00
Bullock Carts(No)	0.33	0.30	Nos.	Phy	435	435	425	435	435	435	2600
				BL	131.00	131.00	128.00	131.00	131.00	131.00	783.00
Other Agri Allied	1.1	0.99	Nos	Phy	280	290	290	290	290	290	1730
				BL	277.00	287.00	287.00	287.00	287.00	287.00	1712.00
Oth. Allied Act. Total				BL	653.00	658.00	655.00	663.00	658.00	658.00	3945.00
Total Farm Sector					124093.00	96244.00	96496.00	107511.00	182203.00	170809.00	777356.00
B AGRICULTURE INFRASTRUCTURE											
STORAGE & MARKET YARD											
Cold Storage	0.05	0.04	5000 M.T	Phy	0	2	0	0	2	2	6
				BL	0.00	400.00	0.00	0.00	400.00	400.00	1200.00
Rural Godown	0.03	0.02	2000 M.T	Phy	15	12	6	20	6	6	65
				BL	600.00	480.00	240.00	800.00	240.00	240.00	2600.00
Market Yards	55	41.25	Nos	Phy	6	9	5	6	8	6	40
				BL	248.00	371.00	206.00	248.00	330.00	248.00	1651.00
Onion storage structure	0.07	0.05	25MT	Phy	80	80	70	70	65	65	430
				BL	100.00	100.00	88.00	88.00	81.00	81.00	538.00



ACTIVITY	Unit Cost/ % of BL		Unit Size		Badami	Bagalkot	Bilagi	Hungund	Jamakhandi/ Terdala	Mudhol	Total
<b>SMY Total</b>				<b>BL</b>	<b>948.00</b>	<b>1351.00</b>	<b>534.00</b>	<b>1136.00</b>	<b>1051.00</b>	<b>969.00</b>	<b>5989.00</b>
<b>LAND DEVELOPMENT</b>											
CADA-OFD	0.185	0.16	Ha.	Phy	2700	3250	2800	3250	3450	3450	18900
				BL	432.00	520.00	448.00	520.00	552.00	552.00	<b>3024.00</b>
OFD in Well command	0.185	0.16	Ha.	Phy	2740	2780	2750	2750	3000	2980	17000
				BL	438.00	445.00	440.00	440.00	480.00	477.00	<b>2720.00</b>
Reclamation of saline & alkaline soil	0.35	0.30	Ha.	Phy	2300	2300	2500	2300	3600	3600	16600
				BL	690.00	690.00	750.00	690.00	1080.00	1080.00	<b>4980.00</b>
Watershed Devpt.	0.13	0.11	Ha.	Phy	4500	2900	2400	4500	2900	2800	20000
				BL	495.00	319.00	264.00	495.00	319.00	308.00	<b>2200.00</b>
Rain Water Harvesting Structures	0.51	0.43	1.5 - 2 ha	Phy	3200	3100	2500	3400	3000	3000	18200
				BL	1376.00	1333.00	1075.00	1462.00	1290.00	1290.00	<b>7826.00</b>
Fencing	0.164	0.14	Nos.	Phy.	1780	1770	1380	1470	1350	1450	9200
				BL	249.00	248.00	193.00	206.00	189.00	203.00	<b>1288.00</b>
Sub surface drainage (Model I)	1.6	1.36	Nos	Phy	250	510	800	60	1350	1350	4320
				BL	340.00	694.00	1088.00	82.00	1836.00	1836.00	<b>5876.00</b>
L.D.Miscellaneous	0.5	0.43	Nos.	Phy.	3350	3350	3350	3200	3350	3350	19950
				BL	1441.00	1441.00	1441.00	1376.00	1441.00	1441.00	<b>8581.00</b>
<b>LD TOTAL</b>				<b>BL</b>	<b>5461.00</b>	<b>5690.00</b>	<b>5699.00</b>	<b>5271.00</b>	<b>7187.00</b>	<b>7187.00</b>	<b>36495.00</b>
<b>OTHERS</b>											
Tissue Culture	16.5	14.85	Ha.	Phy	1	2	1	0	2	1	7
				BL	15.00	30.00	15.00	0.00	30.00	15.00	<b>105.00</b>
Agri Bio Technology	110	99.00	Ha.	Phy	0	1	0	0	2	1	4
				BL	0.00	99.00	0.00	0.00	198.00	99.00	<b>396.00</b>
Seed Production	5.5	4.95	Ha.	Phy	5	7	3	3	8	6	32
				BL	25.00	35.00	15.00	15.00	40.00	30.00	<b>160.00</b>
Bio Pesticides / Fertilisers	110	99.00	Ha.	Phy	0	2	0	0	1	1	4
				BL	0.00	198.00	0.00	0.00	99.00	99.00	<b>396.00</b>
Vermi composting	14.3	12.87	Ha.	Phy	13	20	15	10	22	20	100
				BL	167.00	257.00	193.00	129.00	283.00	257.00	<b>1286.00</b>
Financing of FPOs	27.5	24.75		Phy	3	3	1	3	4	2	16
				BL	74.00	74.00	25.00	74.00	99.00	50.00	<b>396.00</b>
<b>OTHERS TOTAL</b>				<b>BL</b>	<b>281.00</b>	<b>693.00</b>	<b>248.00</b>	<b>218.00</b>	<b>749.00</b>	<b>550.00</b>	<b>2739.00</b>
<b>TOTAL AGRICULTURE INFRASTRUCTURE</b>					<b>6690.00</b>	<b>7734.00</b>	<b>6481.00</b>	<b>6625.00</b>	<b>8987.00</b>	<b>8706.00</b>	<b>45223.00</b>
<b>C. ANCILLARY ACTIVITIES</b>											
<b>AGRO AND FOOD PROCESSING</b>											
Jowar, Bajra, Maize and Wheat based products	11	8.80		Phy	52	52	46	50	50	50	300
				BL	458.00	458.00	405.00	440.00	440.00	440.00	<b>2641.00</b>
Sugarcane based ancillary industries	11	8.80		Phy	25	50	35	25	70	70	275
				BL	220.00	440.00	308.00	220.00	616.00	616.00	<b>2420.00</b>
Fruits and Vegetable crop based products	11	8.80		Phy	55	85	50	45	80	65	380
				BL	484.00	748.00	440.00	396.00	704.00	572.00	<b>3344.00</b>
Sunflower, Groundnut, Kardai, Sesame, Mustard based	11	8.80		Phy	52	52	46	50	50	50	300
				BL	458.00	458.00	405.00	440.00	440.00	440.00	<b>2641.00</b>

ACTIVITY	Unit Cost/ % of BL		Unit Size		Badami	Bagalkot	Bilagi	Hungund	Jamakhandi/ Terdala	Mudhol	Total
Pulses based Dal mills	11	8.80		Phy	6	13	3	18	5	5	50
				BL	53.00	114.00	26.00	158.00	44.00	44.00	439.00
Meat Processing Unit	110	88.00		Phy	1	1	0	1	1	1	5
				BL	88.00	88.00	0.00	88.00	88.00	88.00	440.00
<b>Agro&amp; Food Processing Total</b>				<b>BL</b>	<b>1761.00</b>	<b>2306.00</b>	<b>1584.00</b>	<b>1742.00</b>	<b>2332.00</b>	<b>2200.00</b>	<b>11925.00</b>
<b>OTHERS</b>											
Loans to Coop Societies of farmers for disposing of their produce	5.5	4.95	Nos	Phy	2	2	2	1	3	2	12
				BL	10.00	10.00	10.00	5.00	15.00	10.00	60.00
AC & ABC	11	8.80	Ha.	Phy	3	6	3	3	5	5	25
				BL	26.00	53.00	26.00	26.00	44.00	44.00	219.00
Loans to PACS / FSS / LAMPS	7.7	6.93	No.	Phy	8	8	8	8	10	8	50
				BL	55.00	55.00	55.00	55.00	69.00	55.00	344.00
Loans to Mfis for onlending	27.5	24.75	Nos.	Phy	1	3	1	1	3	3	12
				BL	25.00	74.00	25.00	25.00	74.00	74.00	297.00
<b>Others Total</b>				<b>BL</b>	<b>116.00</b>	<b>192.00</b>	<b>116.00</b>	<b>111.00</b>	<b>202.00</b>	<b>183.00</b>	<b>920.00</b>
<b>TOTAL C</b>					<b>1877.00</b>	<b>2498.00</b>	<b>1700.00</b>	<b>1853.00</b>	<b>2534.00</b>	<b>2383.00</b>	<b>12845.00</b>
<b>TOTAL AGRI SECTOR : A+B+C</b>					<b>132660.00</b>	<b>106476.00</b>	<b>104677.00</b>	<b>115989.00</b>	<b>193724.00</b>	<b>181898.00</b>	<b>835424.00</b>
<b>MSME INVESTMENT AND WORKING CAPITAL FOR DEVELOPMENT OF ENTERPRISE &amp; SELF EMPLOYMENT</b>											
<b>A. Manufacturing Sector Enterprises</b>											
Micro Enterprises	27.5	22.00	Nos.	Phy	140	145	140	140	140	145	850
				BL	3080.00	3190.00	3080.00	3080.00	3080.00	3190.00	18700.00
Small Enterprises	33	26.40	Nos.	Phy	11	22	8	13	18	18	90
				BL	290.00	581.00	211.00	343.00	475.00	475.00	2375.00
Medium Enterprises	577.5	462.00	Nos.	Phy	2	7	1	3	8	9	30
				BL	924.00	3234.00	462.00	1386.00	3696.00	4158.00	13860.00
<b>Sub Total</b>					<b>4294.00</b>	<b>7005.00</b>	<b>3753.00</b>	<b>4809.00</b>	<b>7251.00</b>	<b>7823.00</b>	<b>34935.00</b>
<b>Working Capital Requirements</b>			25%	BL	1074.00	1751.00	938.00	1202.00	1813.00	1956.00	8734.00
<b>Total (Manu + WC)</b>					<b>5368.00</b>	<b>8756.00</b>	<b>4691.00</b>	<b>6011.00</b>	<b>9064.00</b>	<b>9779.00</b>	<b>43669.00</b>
<b>B. Services Sector</b>											
Micro Enterprises	5.5	4.40	Nos	Phy	510	530	510	510	510	530	3100
				BL	2244.00	2332.00	2244.00	2244.00	2244.00	2332.00	13640.00
Small Enterprises	16.5	13.20	Nos	Phy	63	65	53	63	63	68	375
				BL	832.00	858.00	700.00	832.00	832.00	898.00	4952.00
Medium Enterprises	247.5	198.00	Nos	Phy	5	9	4	5	8	9	40
				BL	990.00	1782.00	792.00	990.00	1584.00	1782.00	7920.00
<b>Sub Total</b>					<b>4066.00</b>	<b>4972.00</b>	<b>3736.00</b>	<b>4066.00</b>	<b>4660.00</b>	<b>5012.00</b>	<b>26512.00</b>
<b>Working Capital Requirements</b>			25%	BL	1017.00	1243.00	934.00	1017.00	1165.00	1253.00	6629.00
<b>Total (Service + WC)</b>					<b>5083.00</b>	<b>6215.00</b>	<b>4670.00</b>	<b>5083.00</b>	<b>5825.00</b>	<b>6265.00</b>	<b>33141.00</b>
<b>C. KVIC Sector</b>											
Handloom / powerloom	0.88	0.79	Nos	Phy	410	325	305	510	370	380	2300
				BL	324.00	257.00	241.00	403.00	292.00	300.00	1817.00
Village / Cottage Industry	1.1	0.99	Nos	Phy	565	605	545	555	615	615	3500
				BL	559.00	599.00	540.00	549.00	609.00	609.00	3465.00
<b>Sub Total</b>					<b>883.00</b>	<b>856.00</b>	<b>781.00</b>	<b>952.00</b>	<b>901.00</b>	<b>909.00</b>	<b>5282.00</b>
<b>Working Capital Requirements</b>			25%	BL	221.00	214.00	195.00	238.00	225.00	227.00	1320
<b>Total (KVIC + WC)</b>					<b>1104.00</b>	<b>1070.00</b>	<b>976.00</b>	<b>1190.00</b>	<b>1126.00</b>	<b>1136.00</b>	<b>6602.00</b>

ACTIVITY	Unit Cost/ % of BL		Unit Size		Badami	Bagalkot	Bilagi	Hungund	Jamakhandi/ Terdala	Mudhol	Total
<b>Total MSME (A+B+C)</b>					<b>11555.00</b>	<b>16041.00</b>	<b>10337.00</b>	<b>12284.00</b>	<b>16015.00</b>	<b>17180.00</b>	<b>83412.00</b>
<b>EXPORT CREDIT</b>											
Preshipment export credit	330	280.50	Nos.	Phy	0	13	0	3	2	0	18
				BL	0.00	3647.00	0.00	842.00	561.00	0.00	5050.00
Post shipment export credit	550	467.50	Nos.	Phy	0	5	0	6	2	0	13
				BL	0.00	2338.00	0.00	2805.00	935.00	0.00	6078.00
<b>Total Export Credit</b>				<b>BL</b>	<b>0.00</b>	<b>5985.00</b>	<b>0.00</b>	<b>3647.00</b>	<b>1496.00</b>	<b>0.00</b>	<b>11128.00</b>
<b>EDUCATION LOANS</b>											
Education loans	5.5	4.13	Nos.	Phy	160	385	160	160	230	180	1275
<b>Total</b>				<b>BL</b>	<b>661.00</b>	<b>1590.00</b>	<b>661.00</b>	<b>661.00</b>	<b>950.00</b>	<b>743.00</b>	<b>5266.00</b>
<b>HOUSING LOAN</b>											
Housing Loan	5.5	4.40	Nos.	Phy	800	1450	800	800	1250	1250	6350
<b>Total</b>				<b>BL</b>	<b>3520.00</b>	<b>6380.00</b>	<b>3520.00</b>	<b>3520.00</b>	<b>5500.00</b>	<b>5500.00</b>	<b>27940.00</b>
<b>RENEWABLE SOURCE OF ENERGY</b>											
Bio-gas	0.165	0.15	Nos.	Phy	1200	1200	1200	1200	1200	1200	7200
				BL	180.00	180.00	180.00	180.00	180.00	180.00	1080.00
Solar Lighting	0.297	0.27	Nos.	Phy	1550	1550	1425	1425	1450	1450	8850
				BL	419.00	419.00	385.00	385.00	392.00	392.00	2392.00
Solar Water Heater	0.341	0.31	Nos.	Phy	1400	1410	1370	1400	1410	1410	8400
				BL	434.00	437.00	425.00	434.00	437.00	437.00	2604.00
<b>Total</b>				<b>BL</b>	<b>1033.00</b>	<b>1036.00</b>	<b>990.00</b>	<b>999.00</b>	<b>1009.00</b>	<b>1009.00</b>	<b>6076.00</b>
<b>OTHERS</b>											
Consumption Loan	0.55	0.55	Nos.	Phy	2500	2500	2500	2500	2500	2500	15000
				BL	1375.00	1375.00	1375.00	1375.00	1375.00	1375.00	8250.00
SHGs Fresh	0.5	0.5	Nos.	Phy	500	500	500	500	750	750	3500
				BL	250.00	250.00	250.00	250.00	375.00	375.00	1750.00
SHGs Repeat	0.5	0.5	Nos.	Phy	500	500	500	500	750	750	3500
					250.00	250.00	250.00	250.00	375.00	375.00	1750.00
JLGs	0.5	0.5	Nos.	Phy	500	500	500	500	500	500	3000
				BL	250.00	250.00	250.00	250.00	250.00	250.00	1500.00
Overdraft in PMJDY accounts	0.055	0.055	Nos.	Phy	3100	3000	2800	3200	3000	3000	18100
				BL	171.00	165.00	154.00	176.00	165.00	165.00	996.00
<b>Others Total</b>				<b>BL</b>	<b>2296.00</b>	<b>2290.00</b>	<b>2279.00</b>	<b>2301.00</b>	<b>2540.00</b>	<b>2540.00</b>	<b>14246.00</b>
<b>SOCIAL INFRASTRUCTURE</b>											
Educational institutions	110	82.50	Ha.	Phy	3	5	2	2	4	4	20
				BL	248.00	413.00	165.00	165.00	330.00	330.00	1651.00
Hospitals	500	375.00	No.	Phy	2	5	2	3	4	4	20
				BL	750.00	1875.00	750.00	1125.00	1500.00	1500.00	7500.00
Nursing Homes / Clinics	110	82.50	Nos.	Phy	3	7	3	3	6	6	28
				BL	248.00	578.00	248.00	248.00	495.00	495.00	2312.00
Drinking water unit	7.7	5.78	Nos.	Phy	11	9	9	10	11	9	59
				BL	64.00	52.00	52.00	58.00	64.00	52.00	342.00
<b>Social Infrastructure Total</b>				<b>BL</b>	<b>1310.00</b>	<b>2918.00</b>	<b>1215.00</b>	<b>1596.00</b>	<b>2389.00</b>	<b>2377.00</b>	<b>11805.00</b>
<b>TOTAL PRIORITY SECTOR</b>					<b>153035.00</b>	<b>142716.00</b>	<b>123679.00</b>	<b>140997.00</b>	<b>223623.00</b>	<b>211247.00</b>	<b>995297.00</b>

## ANNEXURE – II

An overview of GLC - Agency-wise / Sector-wise for 2016-17, 2017-18, 2018-19 and Target for 2019-20

(₹ lakh)

Sno	Agency / Category	2016-17		2017-18		2018-19		2019-20 Target
		Tar	Ach.	Tar	Ach.	Tar	Ach.	
1	<b>Crop Loan</b>							
	CBs	133151	128855	157359	144963	241414	175071	248846
	Coop	85898	85518	101632	97571	65040	91993	103366
	SCARDB	0	1925	0	0	1121	0	2733
	RRB	35312	62612	41161	36240	54853	40336	101415
	<b>Sub-Total (A)</b>	<b>254361</b>	<b>278910</b>	<b>300152</b>	<b>278774</b>	<b>362428</b>	<b>307400</b>	<b>456360</b>
2	<b>Term Loans</b>							
	CBs	92397	40722	113974	98104	134245	58357	167096
	Coop	19000	9507	21675	19724	20057	30664	5983
	SCARDB	573	482	2400	2160	2390	1334	2662
	RRB	25128	15373	33099	30121	44805	13446	60581
	<b>Sub-Total (B)</b>	<b>137098</b>	<b>66084</b>	<b>171148</b>	<b>150109</b>	<b>201497</b>	<b>103801</b>	<b>236322</b>
3	<b>Total Agri Credit</b>							
	CBs	225548	169577	271333	243067	375659	233428	415942
	Coop	104898	95025	123307	117295	85097	122657	109349
	SCARDB	573	2407	2400	2160	3511	1334	5395
	RRB	60440	77985	74260	66361	99658	53782	161996
	<b>Total Agri Credit (C) i.e. (A)+(B)]</b>	<b>391459</b>	<b>344994</b>	<b>471300</b>	<b>428883</b>	<b>563925</b>	<b>411201</b>	<b>692682</b>
4	<b>Non-Farm Sector</b>							
	CBs	33841	30425	39738	37751	72025	129760	82007
	Coop	6155	460	8044	7643	5759	90044	6308
	SCARDB	0	0	0	0	0	0	0
	RRB	14616	19346	16631	15142	9983	10569	10634
	Others	2600	1191	2150	1920	2000	2040	13980
	<b>Sub-Total (D)</b>	<b>57212</b>	<b>51422</b>	<b>66563</b>	<b>62456</b>	<b>89767</b>	<b>232413</b>	<b>112929</b>
5	<b>Other Priority Sector</b>							
	CBs	26582	19170	23351	20143	6515	5346	5346
	Coop	3024	816	1818	1671	116	0	0
	SCARDB	0	0	0	0	0	0	0
	RRB	6464	5920	7338	6978	2235	1079	1079
	Others	35	0	130	0	10	899	899
	<b>Sub-Total (E)</b>	<b>36105</b>	<b>25906</b>	<b>32637</b>	<b>28792</b>	<b>8876</b>	<b>7324</b>	<b>7324</b>
6	<b>Grand Total</b>							
	CBs	285971	219172	334422	300961	454199	368534	503295
	Coop	114077	96301	133169	126609	90972	212701	115657
	SCARDB	573	2407	2400	2160	3511	1334	5395
	RRB	81520	103251	98229	88481	111876	65430	173709
	Others	2635	1191	2280	1920	2010	2939	14879
	<b>Grand Total (F) (C+D+E)</b>	<b>484776</b>	<b>422322</b>	<b>570500</b>	<b>520131</b>	<b>662568</b>	<b>650938</b>	<b>812935</b>

## ANNEXURE – III

**Sub-Sector wise and Agency-wise Credit Flow under Agriculture & Allied Activities for 2016-17, 2017-18, 2018-19 and Target for 2019-20**

(₹ lakh)

Sector	2016-17				2017 -18			
	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total
<b>I. Crop Loan</b>	128855.00	87443.00	62612.00	<b>278910.00</b>	144963.00	97571.00	36240.00	<b>278774.00</b>
<b>II. Term Loans</b>								
Minor Irrigation / Water Resources	8569.00	1642.00	5916.00	<b>16127.00</b>	27358.50	6313.52	9438.00	<b>43110.02</b>
Land Development	6512.00	1300.00	3125.00	<b>10937.00</b>	4992.20	1248.05	2080.09	<b>8320.34</b>
Farm Mechanization	8151.00	1589.00	912.00	<b>10652.00</b>	21533.48	6625.68	4969.28	<b>33128.44</b>
Plantation & Horticulture	4523.00	1215.00	514.00	<b>6252.00</b>	6675.50	1540.50	2054.01	<b>10270.01</b>
Dairy Development	5251.00	1562.00	513.00	<b>7326.00</b>	6094.02	1000.00	2281.40	<b>9375.42</b>
Poultry farming	1015.00	252.00	55.00	<b>1322.00</b>	1975.67	538.80	1077.67	<b>3592.14</b>
Sheep / Goat / Piggery	1125.00	0.00	126.00	<b>1251.00</b>	19261.08	3210.18	9630.54	<b>32101.80</b>
Fishery	0.00	0.00	0.00	<b>0.00</b>	0.00	0.00	0.00	<b>0.00</b>
Forestry & Waste Land Development	0.00	0.00	0.00	<b>0.00</b>	450.00	100.00	422.44	<b>972.44</b>
Storate & Market Yard	958.00	0.00	0.00	<b>958.00</b>	0.00	0.00	0.00	<b>0.00</b>
Bio Gas	0.00	0.00	0.00	<b>0.00</b>	0.00	0.00	0.00	<b>0.00</b>
Sericulture	0.00	0.00	0.00	<b>0.00</b>	0.00	0.00	0.00	<b>0.00</b>
Others	4618.00	2429.00	4212.00	<b>11259.00</b>	5633.39	2847.00	758.00	<b>9238.39</b>
<b>Subtotal - II</b>	<b>40722.00</b>	<b>9989.00</b>	<b>15373.00</b>	<b>66084.00</b>	<b>93973.84</b>	<b>23423.73</b>	<b>32711.43</b>	<b>150109.00</b>
<b>Gr. Total(I+II)</b>	<b>169577.00</b>	<b>97432.00</b>	<b>77985.00</b>	<b>344994.00</b>	<b>238936.84</b>	<b>120994.73</b>	<b>68951.43</b>	<b>428883.00</b>

Sector	2018 -19				2019-20 (ACP Targets)			
	CBs	Coops	RRBs	Total	CBs	Coops	RRBs	Total
<b>I. Crop Loan</b>	175071.00	91993.00	40336.00	<b>307400.00</b>	248846.00	106099.00	101415.00	<b>456360.00</b>
<b>II. Term Loans</b>								
Minor Irrigation / Water Resources	14605.36	1448.45	692.26	<b>16746.07</b>	38956.00	1569.00	6072.00	<b>46597.00</b>
Land Development	4594.85	498.26	1098.86	<b>6191.97</b>	5172.00	379.00	1954.00	<b>7505.00</b>
Farm Mechanization	13985.21	1963.52	740.16	<b>16688.89</b>	39778.00	1398.00	10109.00	<b>51285.00</b>
Plantation & Horticulture	5634.30	873.29	28.20	<b>6535.79</b>	8727.00	358.00	4480.00	<b>13565.00</b>
Dairy Development	5598.47	170.16	1166.98	<b>6935.61</b>	11803.00	194.00	5651.00	<b>17648.00</b>
Poultry farming	2379.24	81.87	25.30	<b>2486.41</b>	4657.00	30.00	1199.00	<b>5886.00</b>
Sheep / Goat / Piggery	1928.61	49.07	107.18	<b>2084.86</b>	0.00	0.00	0.00	<b>0.00</b>
Fishery	0.00	0.00	25.30	<b>25.30</b>	0.00	0.00	0.00	<b>0.00</b>
Forestry & Waste Land Development	0.00	0.00	0.00	<b>0.00</b>	49.00	0.00	814.00	<b>863.00</b>
Storate & Market Yard	0.00	0.00	0.00	<b>0.00</b>	0.00	0.00	0.00	<b>0.00</b>
Bio Gas	0.00	0.00	0.00	<b>0.00</b>	0.00	0.00	0.00	<b>0.00</b>
Sericulture	158.00	82.04	4.54	<b>244.58</b>	0.00	0.00	0.00	<b>0.00</b>
Others	19600.00	21305.52	4956.00	<b>45861.52</b>	44064.00	2909.00	46000.00	<b>92973.00</b>
<b>Subtotal - II</b>	<b>68484.04</b>	<b>26472.18</b>	<b>8844.78</b>	<b>103801.00</b>	<b>153206.00</b>	<b>6837.00</b>	<b>76279.00</b>	<b>236322.00</b>
<b>Gr. Total(I+II)</b>	<b>243555.04</b>	<b>118465.18</b>	<b>49180.78</b>	<b>411201.00</b>	<b>402052.00</b>	<b>112936.00</b>	<b>177694.00</b>	<b>692682.00</b>

**ANNEXURE-IV**  
**INDICATIVE UNIT COSTS (FOR MAJOR ACTIVITIES IN THE DIST.)**  
**AS ARRIVED AT BY NABARD FOR ITS INTERNAL USE – 2019-20**

Type of Investment	Unit	Cost (₹lakh)	Type of Investment	Unit	Cost (₹ lakh)
<b>1. Water Resources</b>			<b>4. Sericulture</b>		
Bore well (BW) - 152 mm dia. and depth 200 m	No.	1.44	Shoot Rearing System	acre	9.73
Bore well (BW) - 152 mm dia. and depth 300 m	No.	2.27	Chawki Rearing Centre	No.	16.37
Renovation/ Deepening of Wells	No.	0.33	<b>5. AH – Dairy</b>		
Pump house with A.C Roof - 3 HP pump	No.	0.22	CB Cows (Jersey or HF Crosses - 10 to 12 lpd)	No	0.62
Pump house with A.C Roof - 5 HP pump	No.	0.34	She buffaloes (Graded Murrah/ Surti/ Dharwad/ Pandapuri/ Mehsani)	No.	0.60
Pump house with A.C Roof - 10 HP pump	No.	0.43	Indigenous Cows - MalnadGidda (yield 0.8 to 1 lpd)	No.	0.13
Storage tank (ground level)	No.	0.40	Indigenous Cows -Hallikar	No.	0.25
Pipeline distribution systems for	ha.	0.24	Indigenous Cows -Deoni	No.	0.32
Small lift irrigation schemes	No.	0.66	Indigenous Cows-Gir, Sahiwal, Tharparkear	No.	0.45
Rain water harvesting -cum- artificial recharge structures	No.	0.51	Two CB cow Unit	No.	1.39
Subsurface drainage system - Tile Drain Pipe	ha.	1.60	<b>6. AH – Poultry</b>		
Subsurface drainage system - HDPE Drain Pipe	ha.	1.98	Commercial Layer unit-5000 layers (1+1+4 under Cage system)	No.	30.12
Dug well	No.	9.30	Commercial Broiler unit -500 birds (Deep litter system)		1.50
<b>2. Farm Mechanisation</b>			Commercial Broiler unit -500 birds per week (Deep litter system)	No.	11.23
Tractors 25 hp	No.	4.50	Backyard poultry-50 females+ 10 males	No.	0.12
Power Tillers 12 HP	No.	2.00	Commercial Broiler Unit under integration - 2000 birds (Deep litter system)	No.	3.47
Seed cum fertilizer Drill	No.	0.60	Poultry marketing outlet	No.	7.00
Paddy Transplanter	No.	3.00	<b>7. Sheep/Goat/Pig Rearing</b>		
<b>3. Plantation and Horticulture</b>			Sheep Breeding: 100+5	No.	10.75
Citrus	ha.	0.67	Sheep Rearing - 10+1 ( Bannur and Deccani)	No	0.95
Coffee (Robusta)	ha.	2.26	Sheep Rearing - 20+1 ( Bannur& Decani)	No	1.75
Coffee (Arabica)	ha.	2.60	Goat Breeding: 500+25 – Local Breed	No.	44.56
Grape-Seedless varieties	ha	4.58	Goat Breeding: 500+25 - Jamnapari	No	52.79
Grape- Bangalore Blue	ha.	3.50	Goat Rearing: 10+1 – Local Breed	No	0.78
Mango	ha	0.92	Goat Rearing: - 10+1 - Jamnapari	No	0.95
Pomegranate	ha.	1.89	Pig breeding Unit -20 sows + 2 boars' unit	No	11.93
Sapota	ha.	0.75	Pig rearing cum fattening unit (3 sows +1 boar)	No	1.29
Guava	ha.	1.05	Retail pork outlet with facility for chilling	No	12.00
Cardamom	ha.	2.03	<b>8. Fisheries</b>		
Cashew	ha.	0.85	Fresh water fish culture in new ponds (1 ha)	ha	8.29
Coconut	ha.	0.86	Fresh water prawn culture (1 ha) - <i>Macrobrachiumrosenbergii</i>	ha	5.35
Oil Palm	ha.	0.92	Culture of freshwater cat fish - <i>Pangasius sutchi</i>	ha	5.68
Apiary	ha.	0.56	Breeding and rearing of ornamental fishes ( small unit)	ha	1.50
Custard Apple	ha.	0.97	Brackish water shrimp farming- white leg shrimp <i>Litopenaeusvannamei</i>	ha	35.10
Curry Leaf	ha.	0.32	Non mechanized fishing boat - Traditional boats	ha	5.00
Drum stick	ha.	0.39	Motorisation - Traditional boat with Outboard Motor	ha	1.70
Mango( High Density Planning)	ha.	1.75	Off shore fishing boat with steel hull - 20 meter OAL	ha	83.22

**ANNEXURE V**  
**Scale of Finance for major crops fixed by the District Level Technical Committee**  
**for the year 2019-20**

S. No.	Name of the Crop	( per acre)		
	Rainfed Crops	A Component	B Component	Total
1	Kharif Jowar	7500	2500	10000
2	Rabi Jowar	0	0	0
3	Cotton	12000	4000	16000
4	Wheat	4700	5300	10000
5	Bajra	6000	4000	10000
6	Sunflower	6200	5800	12000
7	Safflower	6000	4000	10000
8	Groundnut	5600	11400	17000
9	Tur dal	9000	7000	16000
	<b>Irrigated crops</b>			0
10	Sugarcane Plantation	30000	24000	54000
11	Sugarcane Ratoon	26000	15000	41000
12	Hybrid Maize	10000	12000	22000
13	Hybrid Jowar	7300	5700	13000
14	Hybrid Cotton	14000	12000	26000
15	Groundnut	6700	15300	22000
16	Sunflower	7300	8700	16000
17	Soyabean	4500	7500	12000
18	Soyabean in Sugarcane	1700	1300	3000
19	Jowar	7300	5700	13000
20	Bajra	5500	7500	13000
21	Wheat	4200	10800	15000
22	Bengal gram	4500	7000	11500
23	Mulberry	10000	20000	30000
24	Chilly	18700	12300	31000
25	Onion	8200	17800	26000
26	Local Tomato	7850	27150	35000
27	Hybrid Tomato	26400	13600	40000
28	Hybrid Brinjal	6800	20700	27500
29	Turmeric	8600	71400	80000
30	Grapes	29000	71000	100000
31	Banana	22400	27600	50000
32	Banana Tissue Culture	30400	29600	60000
33	Ber	4800	10200	15000
34	Pomegranate (Tissue culture)	18600	36400	55000
35	Lime / Lemon	7800	14200	22000
36	Beetle Vine	16000	25000	41000
37	Watermelon	5000	18000	23000
38	Garlic	11400	13600	25000
39	Papaya (Taiwan)	25800	26200	52000
40	Sapota	8400	12600	21000
41	Anjir	4700	8300	13000
42	Rose	11300	18700	30000
43	Green House Crops	0	0	0
44	Capsicum (one unit = 10 Guntas)	0	100000	100000
45	Jarbera (floriculture) (one unit = 10 guntas)	0	70000	70000
46	Green Fodder	5000	3500	8500
47	Dry Fodder	3500	2100	5600
48	Post Harvest Residue Management	5000	0	5000