



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Ballari District
Karnataka Regional Office, Bengaluru



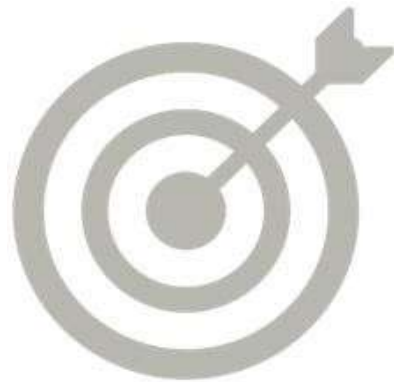
VISION

Development Bank of the Nation for
Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

MISSION



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

ध्येय

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

Potential Linked Credit Plan

Year: 2026-27

District: Ballari

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

PLP Document Prepared by:

Yuvarajkumar R S

District Development Manager NABARD

Ballari

PLP Document finalized by: NABARD, Karnataka Regional
Office

'The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/ organization owing to use of data or contents of this document. The terminologies /classifications in the PLP Document are as per RBI-PSL Guidelines.'

Foreword

Karnataka continues to demonstrate sustained progress in rural and agricultural development, driven by enabling policies and institutional support. NABARD has played a pivotal role in this transformation by fostering financial inclusion, strengthening credit delivery systems, and enhancing rural infrastructure through refinance and developmental interventions. Through its focus on sustainable agriculture, farmer collectives, agri-infrastructure, microfinance, and climate resilient practices, NABARD has contributed significantly to improving productivity and ensuring livelihood security across the State. In this direction, NABARD prepares the Potential Linked Credit Plan (PLP) annually for each district in the country.

The Potential Linked Credit Plan (PLP) 2026-27 presents a comprehensive assessment of credit potential across various priority sectors in the district. It highlights infrastructure gaps and outlines key interventions required from financial institutions and Government Departments to achieve developmental goals. The PLP also emphasizes convergence of Govt. schemes, improved credit absorption, digital outreach, and targeted investments in high impact areas such as agri allied activities, value addition, and rural enterprises.

Prepared through a participatory and consultative process involving banks, Government Departments, and other stakeholders, the PLP serves as a practical roadmap for channelizing credit to priority sectors. It aims to promote inclusive, sustainable, and resilient rural development.

I sincerely acknowledge the contributions of the Deputy Commissioner, CEO ZP, Lead District Officer of RBI, SLBC, Lead District Manager, Line departments, Banks, NGOs, and all stakeholders. Their valuable insights, along with the dedicated efforts of our District Development Manager, have been instrumental in shaping this document.

We are confident that this PLP will serve as a guiding framework for policymakers, financial institutions, and development agencies in advancing Karnataka's holistic agriculture and rural development. Let us work together to transform potential into progress and build a prosperous future for our rural communities.

Dr. Surendra Babu
Chief General Manager
08 December 2025

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Abbreviations

Abbreviation	Expansion
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AEZ	Agri Export Zone
AHIDF	Animal Husbandry Infrastructure Development Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CRRI	Central Rice Research Institute
CSO	Civil Society Organisation
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
ECGC	Export Credit Guarantee Corporation
eNAM	Electronic National Agriculture Market
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres
FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product

Abbreviation	Expansion
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme

Abbreviation	Expansion
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PODF	Producer Organisation Development Fund
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

Executive Summary

1. Introduction

The Potential Linked Credit Plan (PLP) is prepared by NABARD each year keeping in view the national priorities, policies of the Government of India and State Government, infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

2. District characteristics

Location	Ballari district is an industrially and agriculturally important district located in the northern part of Karnataka.
Type of soil	Laterite, Medium Black, Deep black, Red Loamy
Primary occupation	Agriculture is the mainstay of the district. Of total workforce of 6.31 lakh persons, 1.38 lakh are cultivators and 2.12 lakh are agriculture labourers.
Land holding structure	44% of the holdings are marginal constituting 13% of the total area, 27% are small constituting 22% of the area, 19% are semi-medium constituting 29% of the area, 9% are medium constituting 28% of area and 1% are large constituting 8% of area.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The achievements under ACP priority sector for the last three financial years viz. 2022-23, 2023-24 and 2024-25 are ₹5672.15 crore, ₹7133.09 crore and ₹7320.38 respectively denoting an increasing trend.

2. Investment credit in agriculture

The investment credit in the district for the last three financial years was ₹1482.85 crore in 2022-23, ₹1670.02 crore in 2023-24, and ₹1495.67 crore in 2024-25.

3. Credit flow to MSMEs

Credit flow to the MSME sector during the last three financial years was ₹2191.53 crore in 2022-23, ₹2725.84 crore in 2023-24, and ₹2521.53 crore in 2024-25.

4. Sector/Sub-sector wise PLP projections**1. Projection for the year**

Projections for FY 2026-27 are ₹9328.46 crore.

2. Projection for agriculture and its components

Projection for agriculture sector is ₹5436.32 crore of which ₹3352.05 is for Crop loan, ₹1069.97 crore is for Term loan, ₹78.40 crore is for Agriculture Infrastructure, ₹935.90 crore is for Agri Ancillary.

3. Projection for MSMEs

Projection for MSME is assessed at ₹3567.86 crore

4. Projection for other purposes

Projection for Export is ₹27.20 crore, Education is ₹59.04 crore, Housing is ₹122.31 crore, Social Infrastructure is ₹13.92 crore, Renewable energy is ₹3.41 crore and Other Priority Sector is ₹98.41 crore.

5. Developmental Initiatives

- 1 Training cum common facility center for chilli processing unit being set up at Konchigeri village of Siruguppa block with financial assistance of ₹2.57 crore jointly by Honorable FM, GoI and NABARD. The capacity is 500 MT
- 2 A TDF project benefiting 500 families is under implementation in Kaatinakamba, Uttaramaly, Hulikunte, Mallapura, and Kondapura villages of Sandur block.
- 3 Two FPOs have been supported under PODF (ID) fund of NABARD. Along with input business (seeds, fertilizers, tarpaulin sheets, etc.), they have also commenced output business related to procurement and sale of farmer produce.
- 4 To promote SHG product marketing, a Rural Mart sanctioned to Krushi Kanti FPO is successfully operating at Chornuru village, Sandur taluk.
- 5 NABARD has sanctioned 7 projects with a total cost of ₹1.98 crore under PACS as MSC in Ballari district, aimed at upgrading PACS to provide multiple services to farmers.
- 6 Under Tranche XXX, 8 projects with a total RIDF loan of ₹23.75 crore have been sanctioned in Ballari district.
- 7 During district-level forums such as BLBC, DCC, and DLRC, DDM has been actively highlighting features and benefits of Government schemes including AMI, ACABC, AIF, PMFME, NLM, PMEGP, and PACS as MSC.
- 8 NABARD has sanctioned training programs in skills such as Aari work, artificial flower making, and mat making for 210 SHG members in the district.

6. Thrust Areas

- 1 Setting up of Jeans textile park near Ballari city. This initiative aims to formalize the currently unorganized jeans manufacturing units and elevate the industry to international standards.
- 2 Setting up of Chilly processing cluster along Ballari-Siruguppa belt to be given top priority.
- 3 Policy for reclamation of alkaline soil to be taken up on a priority basis as much of the area is irrigated by canal. Further, water resource management with a focus on groundwater recharge and rainwater harvesting structures along with desiltation of tanks is to be prioritized.
- 4 Completion of construction of road project between Ballari and Hosapete which houses big industries including JSW Steel.
- 5 Awareness needs to be created on Integrated farming systems to help farmers generate income through alternate activities.

- 6 Secondary processing of agriculture and horticulture produces to be taken up as the district produces a good quantity of Chilies, Paddy, Fig, Banana and Pomegranate. Export of the processed agri-produce may be promoted in the district.
- 7 Farmer Producer Organizations (FPOs) to be trained in good marketing practices. The Agriculture and Horticulture department shall support and monitor the progress of the FPO business.

7. Major Constraints and Suggested Action Points

- 1 Last mile road infrastructure requires to be developed in many villages to enable farmers to have easy access/connectivity to nearby markets.
- 2 Lack of post-harvest infrastructure like sorting, grading, drying and packing houses and erratic power supply are the other bottlenecks which need to be addressed.
- 3 Heavy siltation at TB Dam which is major water source for Ballari district.
- 4 Strengthening the extension network and training on soil & water conservation, desiltation of Canals and Tungabadra dam, etc.
- 5 Creation of vegetable routes along with strengthening of post-harvest infrastructure. FPOs may be trained in this regard.
- 6 Strengthening the infrastructure of veterinary institutions and creation of new milk routes.
- 7 Ensure regular & assured power supply to existing and prospective industrial units
- 8 To lend to farmers on the strength of Negotiable Warehouse Receipts.

8. Way Forward

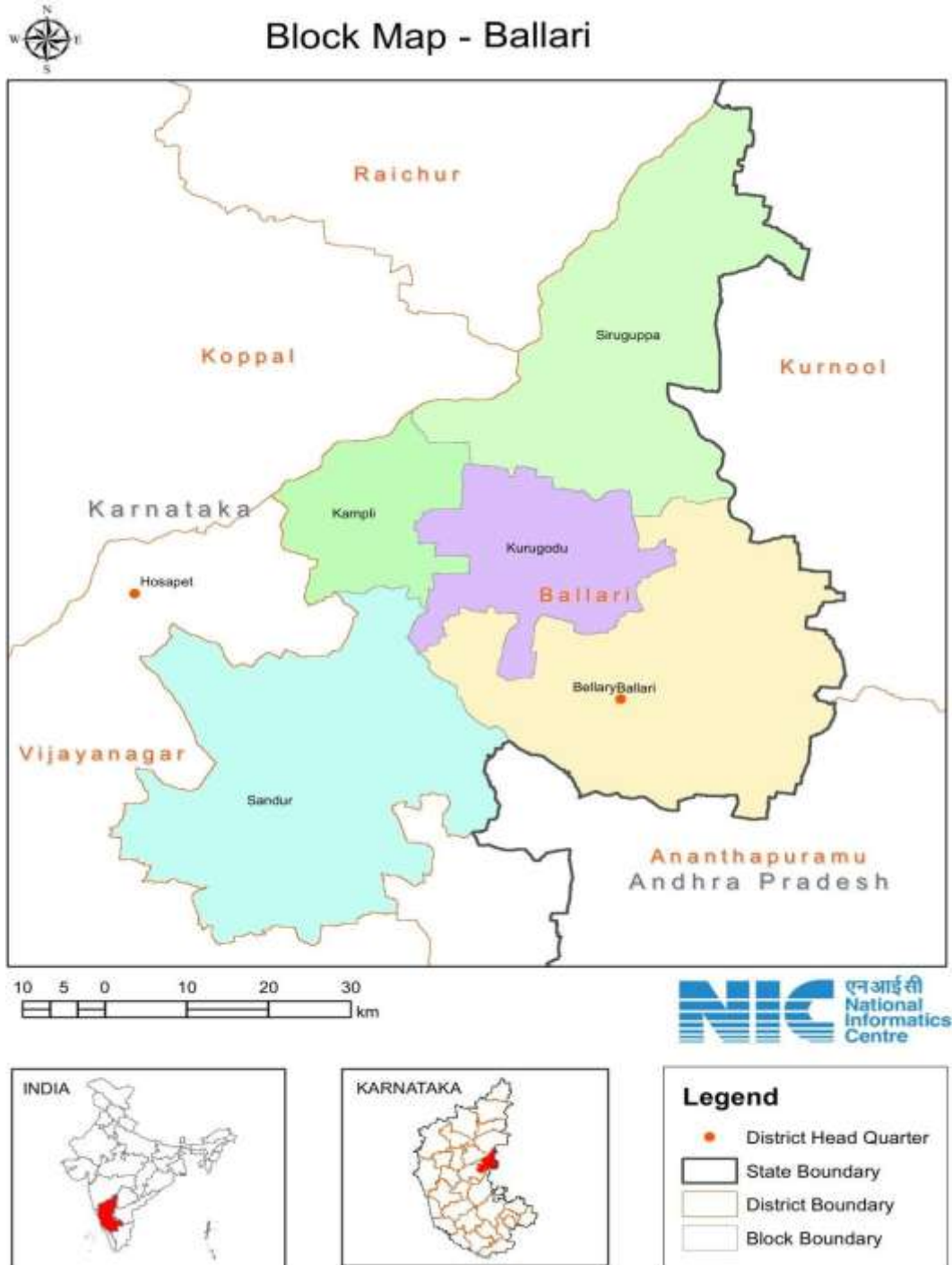
- 1 The district has good potential for processing agriculture and horticulture crops. Crop diversification in agriculture to millets, horticulture crops, exotic vegetable cultivation and off- farm activities like agro/food processing would further boost the economy of the district
- 2 Skill training and extension would help bridge the gaps in agriculture and also industrial infrastructure needs. PMEGP be promoted to enable small entrepreneurs to set up enterprises.
- 3 A coordinated approach for enhancing capital formation is required besides strengthening of Ground Level Credit reporting system for better monitoring and review.
- 4 GoI has identified Ballari to be promoted as Export hub for Granite, Jeans Pant, Apparels, Engineering products, Electrical Machinery and Transport Equipment, Iron-ore based value added products, Pomegranate, Chilies. DIC may create requisite infrastructure for making Ballari as export hub.

- 5 Ballari city is known for denim clothing and ready-made garments due to the availability of cheap and skilled labor. The construction of textile park should be completed on priority basis.



Part A

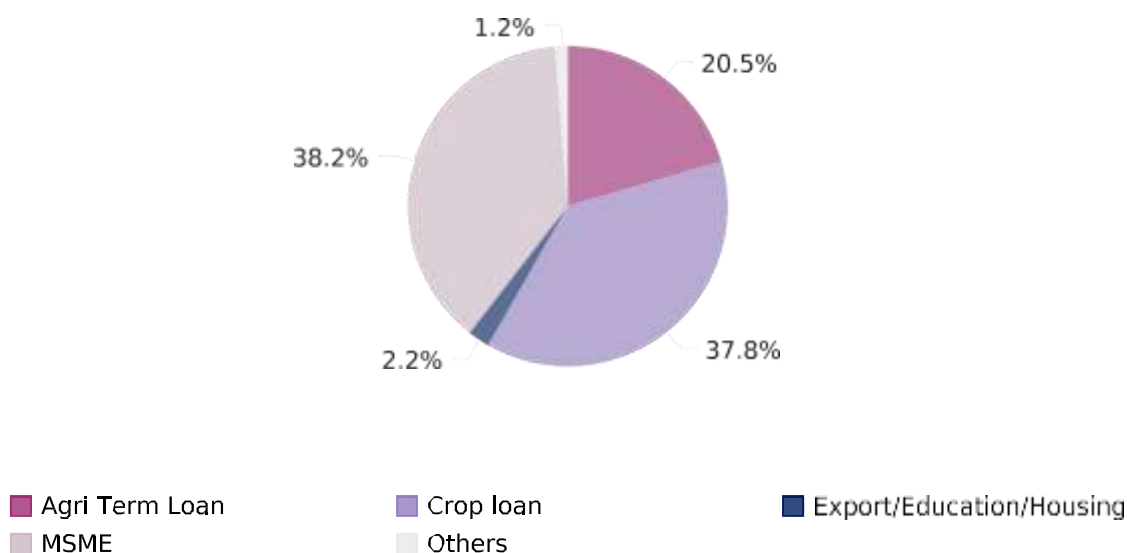
District Map



Broad Sector-wise PLP Projections for the Year 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	442202.00
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	335205.05
2	Term Loan for agriculture and allied activities	106996.95
B	Agriculture Infrastructure	7839.75
C	Ancillary activities	93590.04
I	Credit Potential for Agriculture A+B+C)	543631.79
II	Micro, Small and Medium Enterprises	356786.00
III	Export Credit	2720.00
IV	Education	5904.00
V	Housing	12231.30
VI	Social Infrastructure	1392.00
VII	Renewable energy	340.71
VIII	Others	9840.60
	Total Priority Sector	932846.40



Others include Social Infrastructure and Renewable energy

Summary of Sector/ Sub-sector wise PLP Projections 2026-27

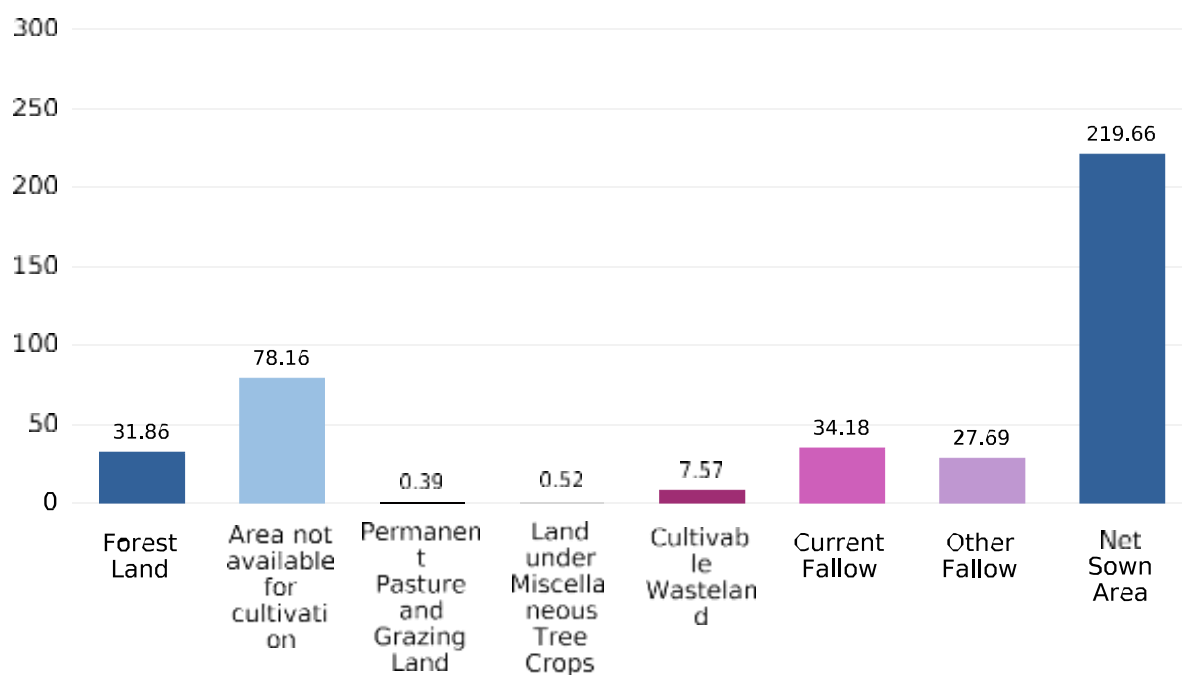
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	335205.05
2	Water Resources	5832.51
3	Farm Mechanization	18217.64
4	Plantation & Horticulture with Sericulture	17084.11
5	Forestry & Waste Land Development	2494.54
6	Animal Husbandry - Dairy	20135.58
7	Animal Husbandry - Poultry	15337.91
8	Animal Husbandry - Sheep, Goat, Piggery	18256.79
9	Fisheries	1969.35
10	Farm Credit- Others	7668.52
	Sub total	442202.00
B	Agriculture Infrastructure	
1	Construction of storage	4129.34
2	Land development, Soil conservation, Wasteland development	2825.55
3	Agriculture Infrastructure - Others	884.86
	Sub total	7839.75
C	Ancillary activities	
1	Food & Agro. Processing	16564.43
2	Ancillary activities - Others	77025.61
	Sub Total	93590.04
II	Micro, Small and Medium Enterprises	
II	A. Manufacturing Sector - Term Loan	139440.00
II	B. Manufacturing Sector - WC	199050.00
II	C. MSME - Others	18296.00
	Total MSME	356786.00
III	Export Credit	2720.00
IV	Education	5904.00
V	Housing	12231.30
VI	Social Infrastructure	1392.00
VII	Renewable energy	340.71
VIII	Others	9840.60
	Total Priority Sector	932846.40



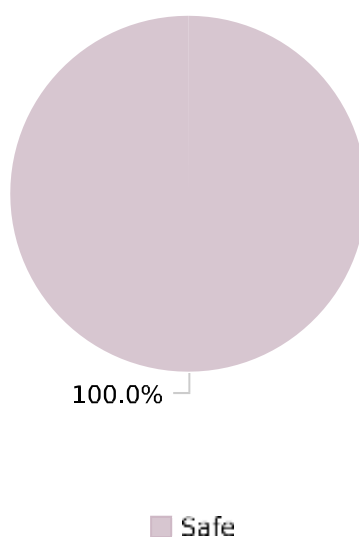
District Profile

1. Land Utilisation ('000 hectares)



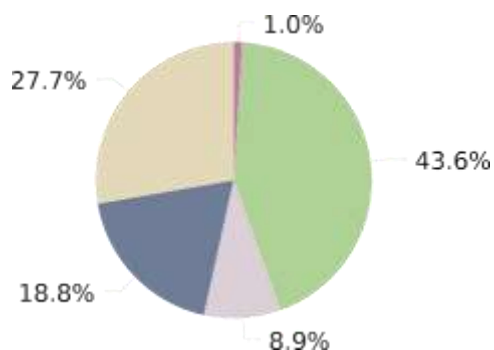
District at Glance Ballari 2023-24

2. Status of Extraction of Ground Water - No. of blocks



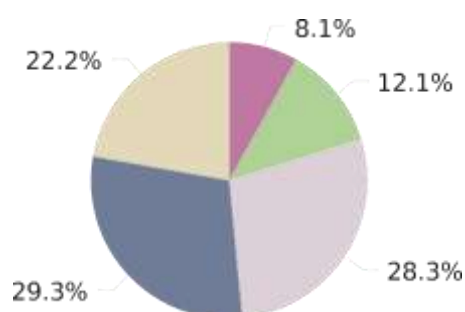
National Dynamic Water Resources Report 2024

3. Landholding - No. of Farmers (%)



- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

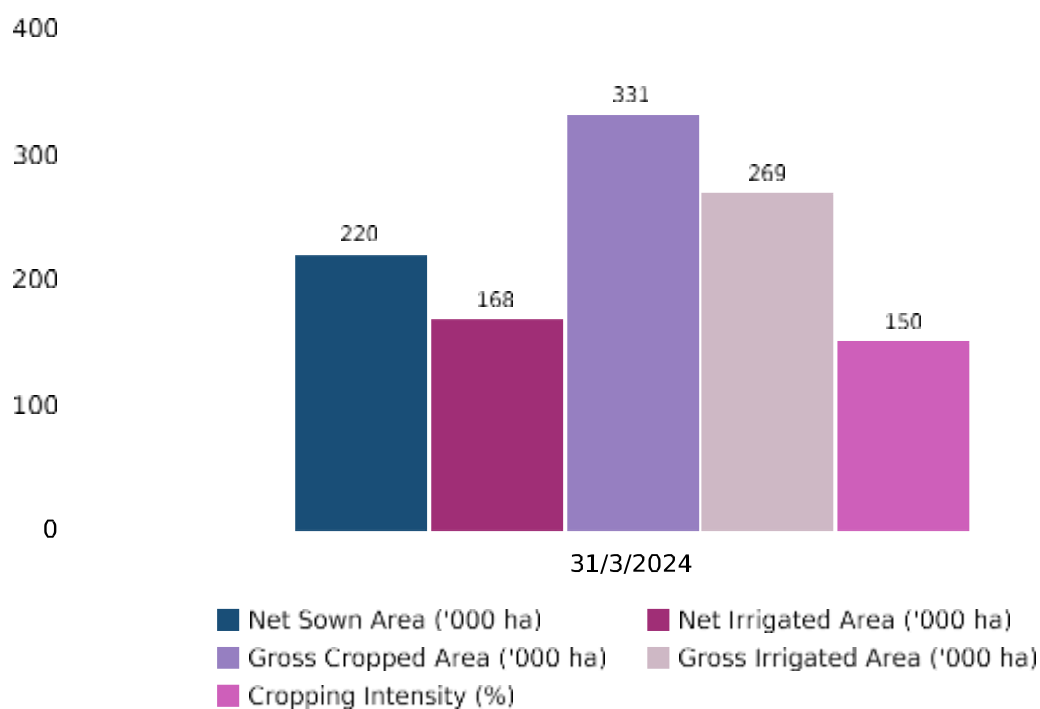
Landholding - Area (%)



- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

District at Glance Ballari 2023-24

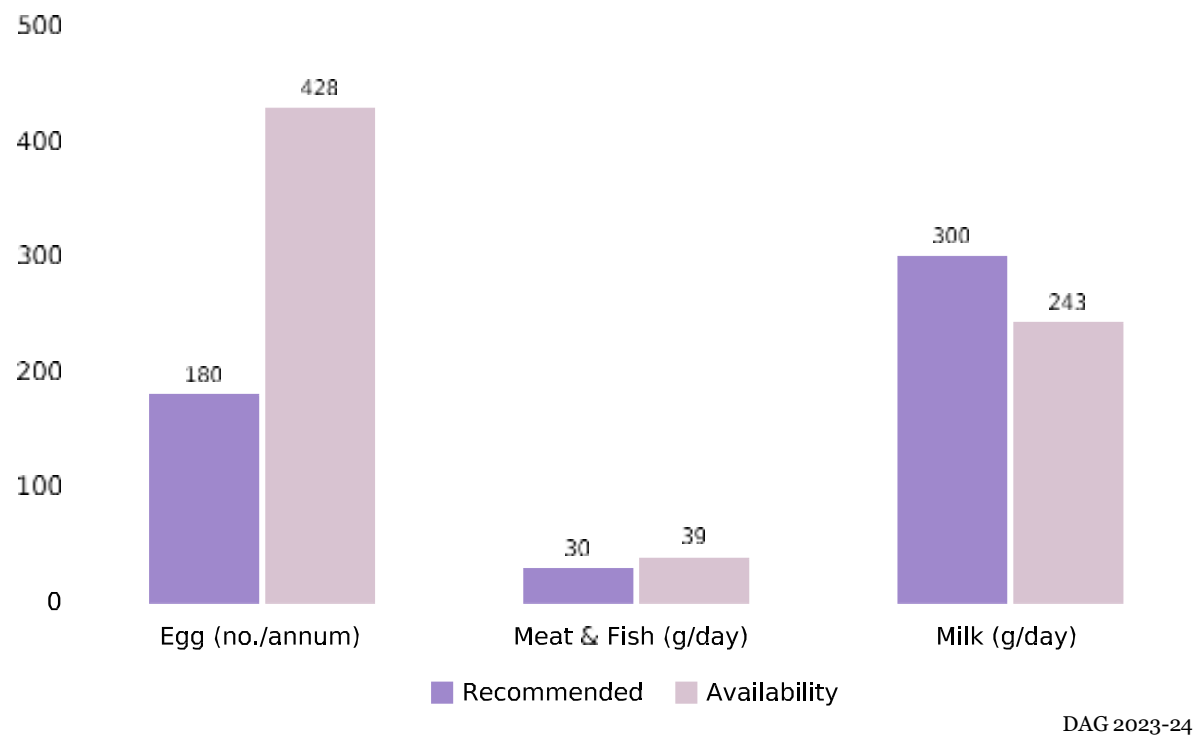
4. Irrigated Area & Cropping Intensity ('000 ha)



- Net Sown Area ('000 ha)
- Net Irrigated Area ('000 ha)
- Gross Cropped Area ('000 ha)
- Gross Irrigated Area ('000 ha)
- Cropping Intensity (%)



5. Per-capita availability



Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
2	No. of Sub Divisions	1
3	No. of Blocks	5
4	No. of revenue villages	296
5	No. of Gram Panchayats	100
1	Total Geographical Area (sq.km)	4000.00

1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Low
6	Is the % of Tribal Population above the national average of 8.9%	Yes

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Ballari
3	Agro-climatic Zone 1	North East Dry
4	Climate	Semi Arid and Arid
5	Soil Type	Laterite Medium Black Deep black Red Loamy

3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	400.04
2	Forest Land	31.86
3	Area not available for cultivation	78.16
4	Barren and Uncultivable land	29.57
5	Permanent Pasture and Grazing Land	0.39
6	Land under Miscellaneous Tree Crops	0.52
7	Cultivable Wasteland	7.57
8	Current Fallow	34.18
9	Other Fallow	27.69

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	5
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	5

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In '000]		Area [In '000]	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	69.83	43.74	33.88	12.46
2	>1 to <=2 ha	44.04	27.58	59.98	22.06
3	>2 to <=4 ha	30.42	19.05	78.79	28.98
4	>4 to <=10 ha	13.79	8.64	77.27	28.42
5	>10 ha	1.58	0.99	21.98	8.08
6	Total	159.66	100.00	271.90	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	138.47
2	Of the above, Small/ Marginal Farmers	114.00
3	Agricultural Labourers	211.83
4	Workers engaged in Household Industries	11.57
5	Other workers	269.71

7. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1401.00	706.00	695.00	772.00	628.00
2	Scheduled Caste	267.00	133.00	134.00	163.00	104.00
3	Scheduled Tribe	263.00	131.00	132.00	188.00	75.00
4	Literate	780.00	450.00	330.00	381.00	399.00

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	386.00
2	Rural Households	204.00

9. Household Amenities [Nos. in '000 Households]

Sr. No.	Particulars	Nos.
1	Having electricity supply	373.06
2	Having independent toilets	331.60

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	296
3	Villages having Post Offices	201
4	Villages having Banking Facilities	296
8	Villages connected with Paved Approach Roads	289

Health, Sanitation, Livestock and Agricultural Infrastructure

11. Infrastructure Relating to Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	1266
2	Primary Health Centres	38
3	Primary Health Sub-Centres	139
4	Dispensaries	810
5	Hospitals	638
6	Hospital Beds	4579

12. Infrastructure & Support Services For Agriculture [Nos.]

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	719
2	Registered FPOs	17
3	Agro Service Centres	13
4	Soil Testing Centres	4
5	Approved nurseries	6
6	Agriculture Pumpsets	47379
7	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	199.88
2	Net Irrigated Area (Total area irrigated at least once)	168.00
3	Area irrigated by Canals/ Channels	137.00
4	Area irrigated by Wells	53.53
5	Area irrigated by Tanks	0.57
6	Area irrigated by Other Sources	77.67
7	Irrigation Potential Utilized (Gross Irrigated Area)	268.77

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2449
2	Railway Line [km]	127
3	Public Transport Vehicle [Nos]	17244
4	Goods Transport Vehicles [Nos.]	30622

15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/Coffee etc.)	42
2	Spices (Masala Powders/ Pastes)	3
3	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	5
4	Cotton (Ginning/ Spinning/ Weaving)	3
5	Milk (Chilling/ Cooling/ Processing, etc.)	1
6	Animal Feed (Cattle/ Poultry/Fish meal, etc.)	1

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	6290
2	Cattle - Indigenous	108287
3	Buffaloes	66034
4	Sheep - Cross bred	1033
5	Sheep - Indigenous	458260
6	Goat	130876
7	Pig - Cross bred	211
8	Pig - Indigenous	9408
9	Horse/Donkey/Camel	0
10	Rabbit	131
11	Poultry - Improved	948251
12	Poultry - Indigenous	

17. Infrastructure for Development of Allied Activities [Nos.]

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	11
2	Veterinary Dispensaries	33
3	Disease Diagnostic Centres	9
4	Artificial Insemination Centers	54
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	2
7	Fodder Farms	0
8	Dairy Cooperative Societies	114
9	Milk Collection Centres	66
10	Fishermen Societies	4
11	Animal Husbandry Training Centres	1
12	Animal Markets	1
13	Fish Markets	1

18. Milk, Fish, Egg Production & Per Capita Availability

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	10943.00	MT	16	gm/day
2	Egg	7828.00	Lakh Nos.	428	nos/p.a.
3	Milk	423.00	MT	243	gm/day
4	Meat	15174.00	MT	23	gm/day

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	599	599
Rainfall - Actual (mm)	650	662

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	322.00	330.55
Net sown area ('000 ha)	251.00	219.66
Cropping intensity (%)	128.00	150.48

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	400.00	637.00
Fertilizer consumption - Rabi (kg/ha)	300.00	541.00

Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCS/ eNAM platforms (No.)	11	11

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	106387	102991	120598
GLC through KCC (Rs. lakh)	145722.45	174032.65	146673.19

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	4	4
Soil Health Cards Issued (No.)	103798	108876

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Rice	156.21	620.14	3969.91	154.33	643.48	4169.51
Maize	171.10	660.99	3863.18	29.71	112.68	3792.66
Sorghum	12.14	32.50	2677.10	22.12	60.27	2724.68
Groundnut	7.56	9.86	1304.23	5.05	6.34	1255.45

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (000 ha)	176	168
Gross Irrigated Area (000 ha)	258	269

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Ballari	Ballari	Safe
2	Karnataka	Ballari	Kampli	Safe
3	Karnataka	Ballari	Kurugodu	Safe
4	Karnataka	Ballari	Sandur	Safe
5	Karnataka	Ballari	Siruguppa	Safe

Farm Mechanization

Mechanization in District

Particulars	31/03/2023	31/03/2024
No. of tractors	19761	20737
Power Tillers	10626	11561

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	13	13

Plantation & Horticulture including Sericulture

Production Clusters

Particulars	31/03/2023	31/03/2024
Clusters	1	1

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Fig	Fig
Area cultivated (Ha)	497	1900
Processing Units (No.)	4	5

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	109	166
Production - kg	100740	158023

Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)	Mulberry-Victory 1	Mulberry-Victory 1
Weavers population (No.)	122	202

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Chilli	4.12	16.19	38.50	1298.99
Onion	1.89	20.39	1.42	26.34
Banana	0.90	7.78	1.27	31.57
Pomegranate	0.69	12.18	0.97	23.10
Fig	0.60	3.10	0.75	4.13



Ballari, PLP 2026-27

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	31.89	31.89
Waste Land (ooo ha)	7.56	7.56
Degraded Land (ooo ha)	29.58	29.58

Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	1	1

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry ' Dairy

Processing Infrastructure

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	1.00	1.00

Animal Husbandry - Poultry

Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	62.00	62.00
Hatcheries (No.)	1.00	1.00

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	51.00
Reservoirs (No.)	1.00
Fish Seed Hatchery (No.)	2.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	35.00
Cold Storages (Capacity - 000 MT)	210.00
Storage Godowns (No.)	46.00
Storage Godowns (Capacity - 000 MT)	153.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	11.00
Market Yards [Nos] / Wholesale Market (No.)	4.00

Land Development, Soil Conservation & Watershed Development

NABARD's interventions

Particulars	Status
Wadi Projects (No.)	2.00
Wadi Projects - Area of plantation (000 ha)	1105.00

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)	117913	200000.00

MSME

Particulars	Status
Micro Units (No.)	40683
Small Units (No.)	1027
Medium Units (No.)	85
Udyog Aadhar Registrations (No.)	41795

Traditional activities

Particulars	Status
Handloom Clusters (No.)	2
Handicrafts Clusters (No.)	2
Weavers Coop. Societies (No.)	11

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	215	177
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	30	30

Renewable Energy Potential

Particular	Status as on 30.06.2025					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Developed	143	364	30	6	53	596

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023	31/03/2024
NRLM/SRLM (Rs. lakh)	945.00	448.24
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	1.50	6.75

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of SHGs credit linked (including repeat finance)	1496	6381
Bank loan disbursed (Rs. lakh)	5762.98	26180.12
Average loan per SHG (Rs. lakh)	3.86	4.00
Percentage of women SHGs %	100.00	100.00

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	127	135
Consumer Stores (No.)	98	98
Housing Societies (No.)	12	12
Weavers (No.)	11	11
Marketing Societies (No.)	4	4
Labour Societies (No.)	2	2
Industrial Societies (No.)	12	12
Sugar Societies (No.)	1	1
Agro Processing Societies (No.)	2	2
Others (No.)	316	274
Total (No.)	585	551

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	90	89



Ballari, PLP 2026-27

Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Societies	Spread	Sector	No. of Societies	Spread
1	Karnataka	Ballari	Ballari	Milk Societies	26	Average	Milk Societies	26	Rich
2	Karnataka	Ballari	Kurugodu	Milk Societies	10	Average	Milk Societies	10	Average
3	Karnataka	Ballari	Siruguppa	Milk Societies	25	Rich	Milk Societies	25	Rich
4	Karnataka	Ballari	Sandur	Milk Societies	8	Deficient	Milk Societies	35	Rich
5	Karnataka	Ballari	Kampli	Milk Societies	17	Rich	Milk Societies	18	Average
6	Karnataka	Ballari	Ballari	Fishery Societies	0	Deficient	Fishery Societies	0	Deficient
7	Karnataka	Ballari	Kurugodu	Fishery Societies	0	Deficient	Fishery Societies	0	Deficient
8	Karnataka	Ballari	Siruguppa	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient
9	Karnataka	Ballari	Sandur	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient
10	Karnataka	Ballari	Kampli	Fishery Societies	1	Average	Milk Societies	1	Average
11	Karnataka	Ballari	Ballari	Consumer Stores	70	Rich	Consumer Stores	71	Rich
12	Karnataka	Ballari	Kurugodu	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient
13	Karnataka	Ballari	Siruguppa	Consumer Stores	20	Average	Consumer Stores	19	Rich
14	Karnataka	Ballari	Sandur	Consumer Stores	2	Deficient	Consumer Stores	2	Deficient
15	Karnataka	Ballari	Kampli	Consumer Stores	5	Deficient	Consumer Stores	5	Deficient
16	Karnataka	Ballari	Ballari	Weaver Societies	5	Average	Weaver Societies	5	Average
17	Karnataka	Ballari	Kurugodu	Weaver Societies	0	Deficient	Weaver Societies	0	Deficient
18	Karnataka	Ballari	Siruguppa	Weaver Societies	6	Average	Weaver Societies	6	Average
19	Karnataka	Ballari	Sandur	Weaver Societies	0	Deficient	Weaver Societies	0	Deficient
20	Karnataka	Ballari	Kampli	Weaver Societies	0	Deficient	Weaver Societies	0	Deficient

Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	89	
2	Potential for formation of new MPACS	8	
3	PACS Computerisation	76	
4	ARDBs Computerisation	4	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	13	
a	PACS sanctioned with warehousing facility & other related infrastructure	12	401
7	PACS as Common Service Centres (CSCs)	56	
8	PACS as Kisan Samridhi Kendras (KSKs)	5	
9	PACS as Jan Aushadi Kendras (JAK)	1	
10	Petrol/ Diesel distributorship/ dealership	0	
11	LPG distributorship	0	
12	PACS as Pani Samitis	0	
13	PM Kusum Scheme	0	
14	Societies engaged as Bank Mitras of DCCB	0	
15	Societies/ Bank Mitras provided with micro-ATMs	0	
a	Membership in Multi State Cooperative Society on Seeds	47	

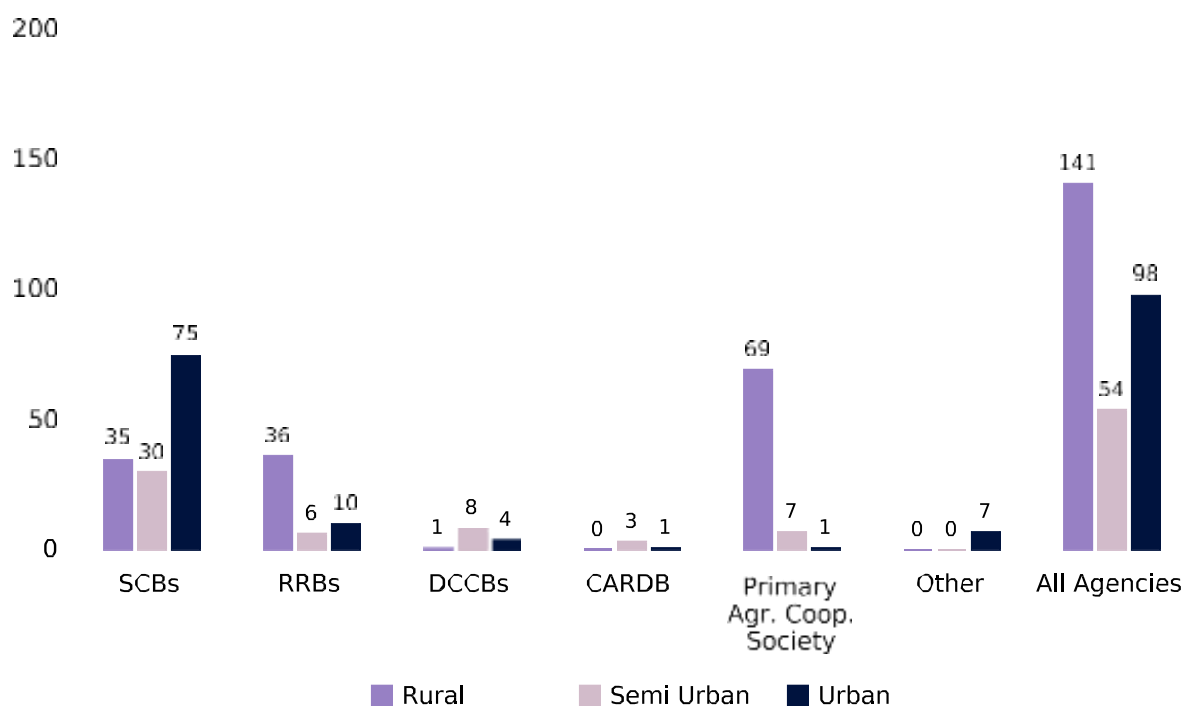


Ballari, PLP 2026-27

b	Membership in Multi State Cooperative Society on Organic farming & products	16	
c	Membership in Multi State Cooperative Society on Agri-exports	24	

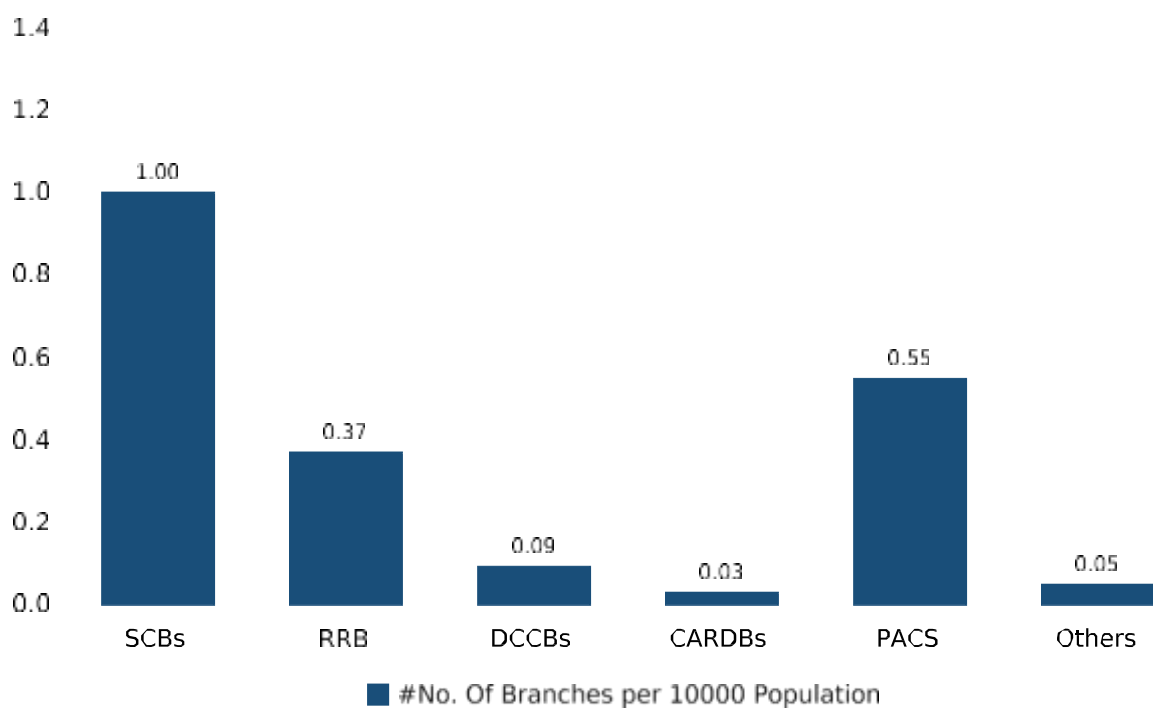
Banking Profile

1. Agency wise - Number of branches in the district



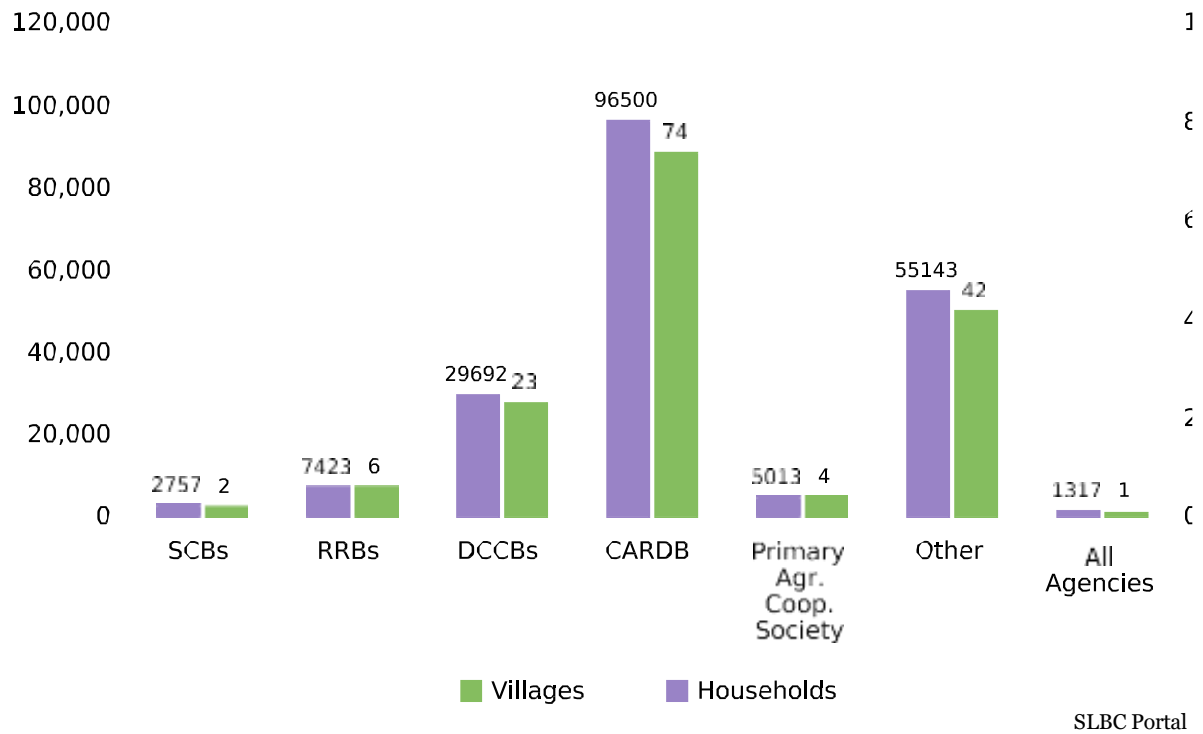
SLBC Portal

2. Branch Penetration

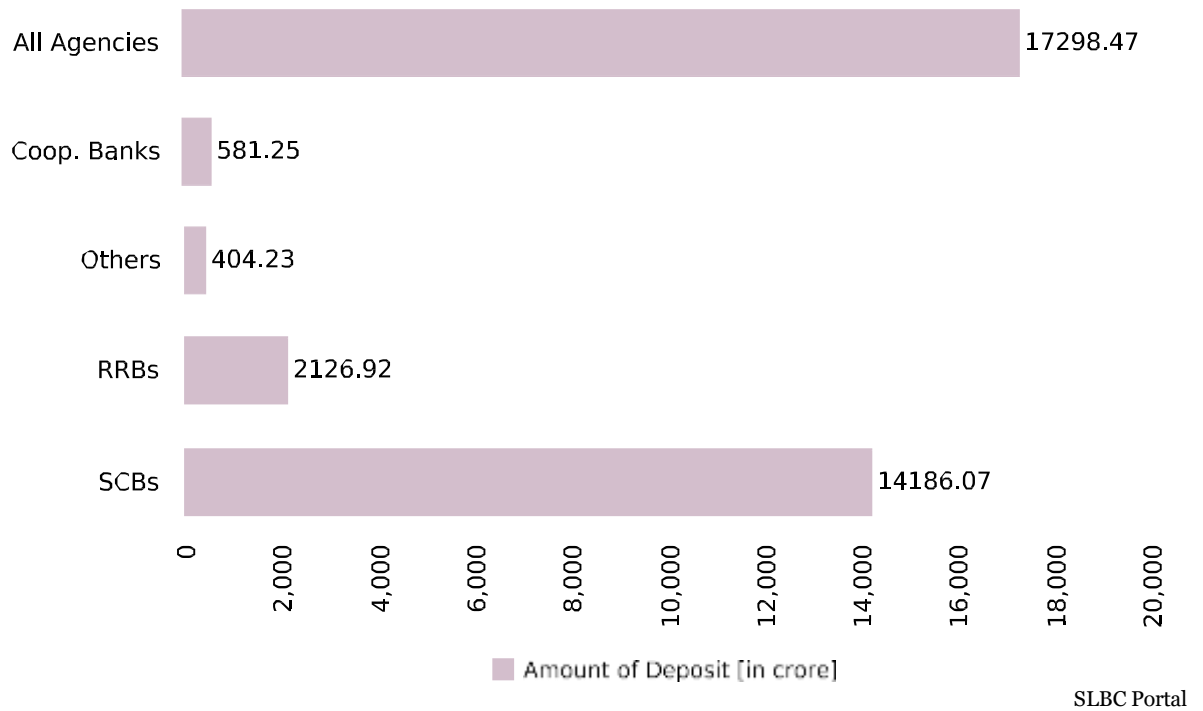


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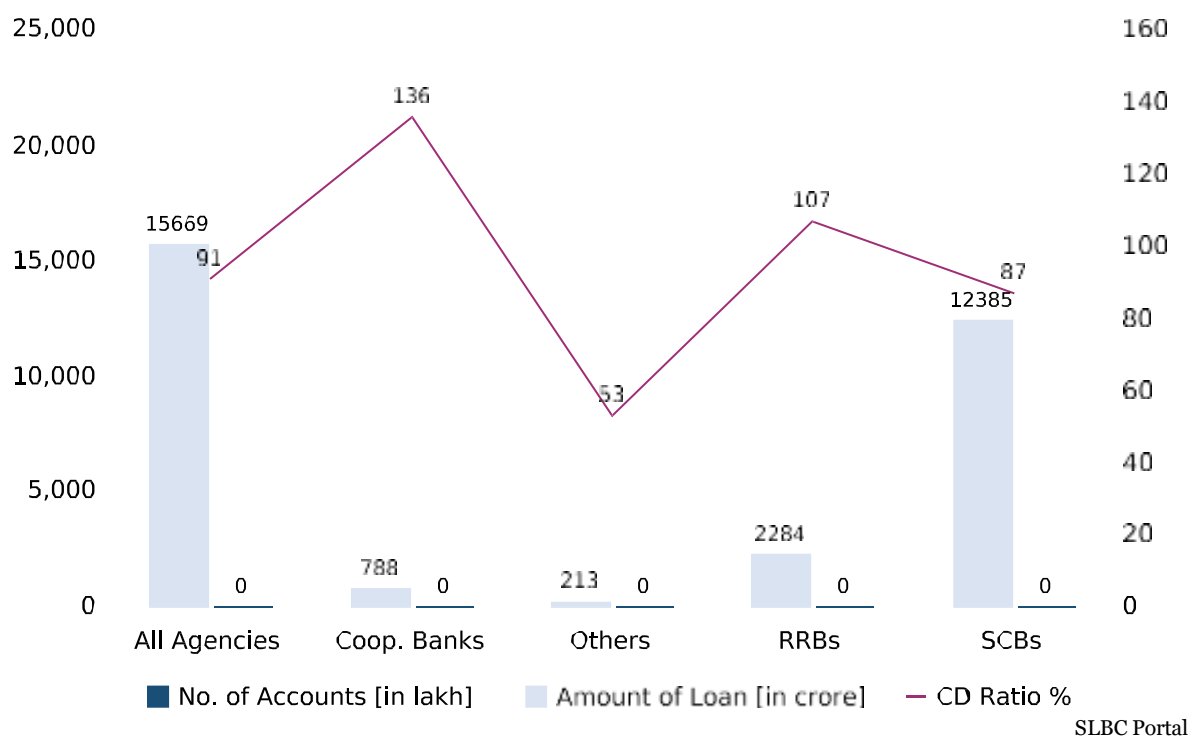
3. Agency wise - Per branch Outreach



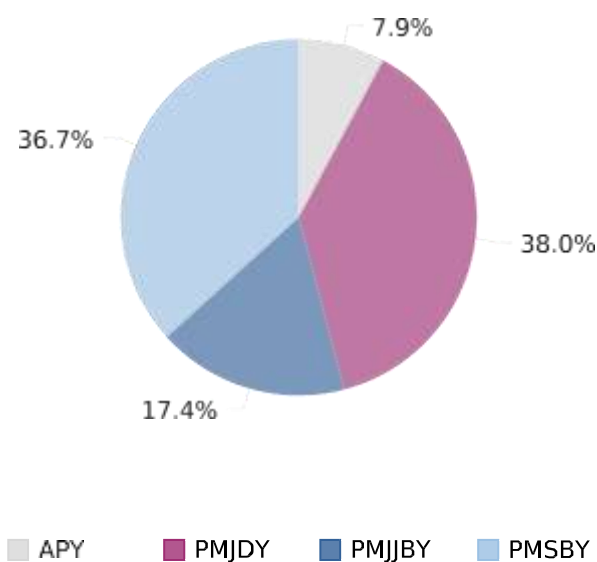
4. Agency wise - Deposit O/s



5. Agency wise - Loan O/s and CD ratio

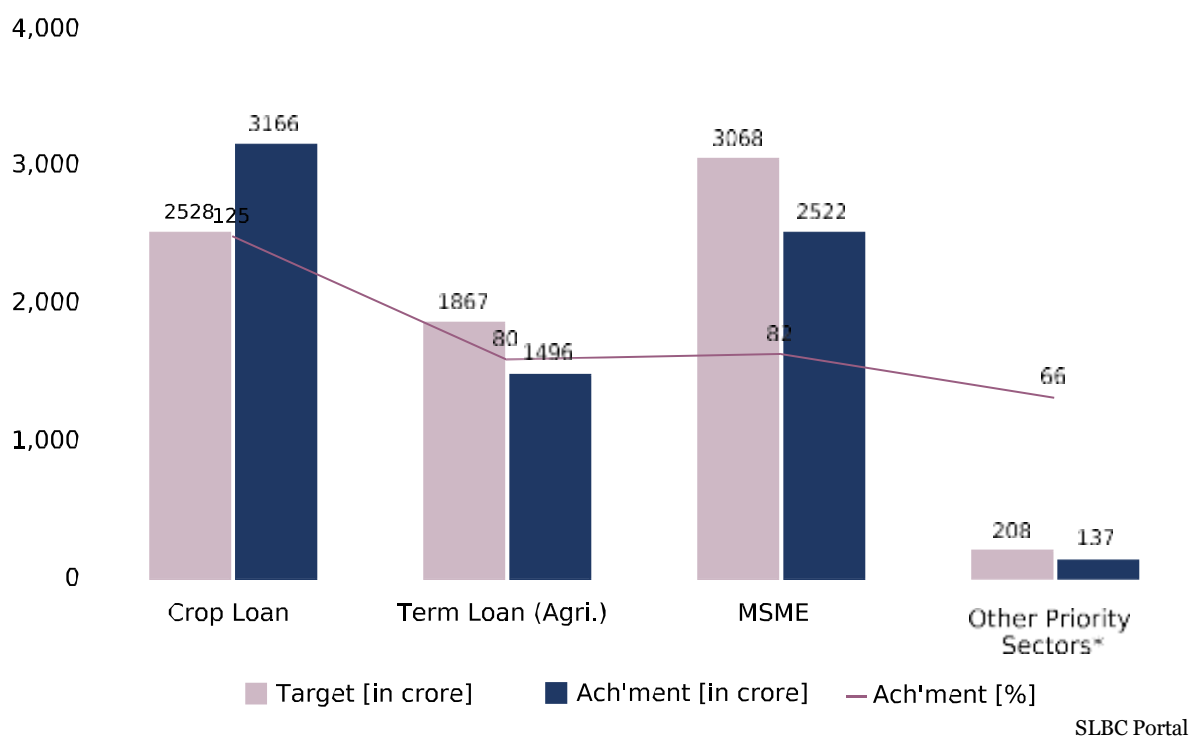


6. Performance under Financial Inclusion (No. of A/c)

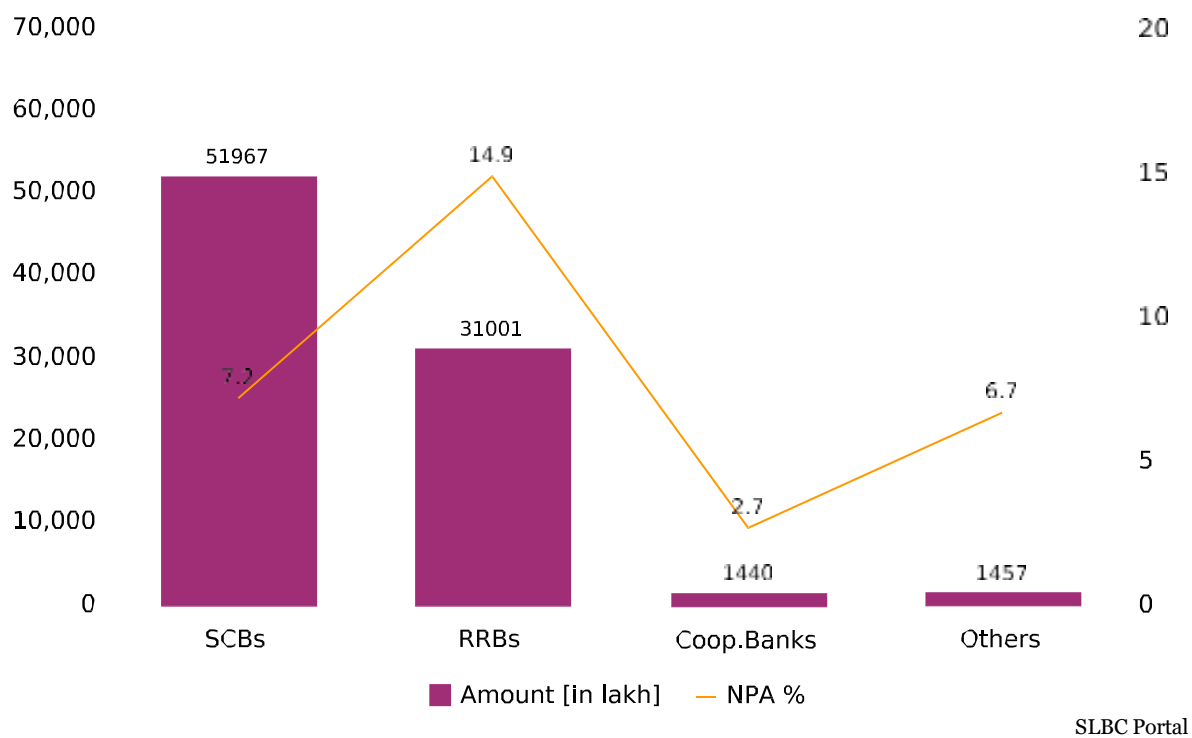


SLBC Portal

7. Sector-wise Performance under ACP

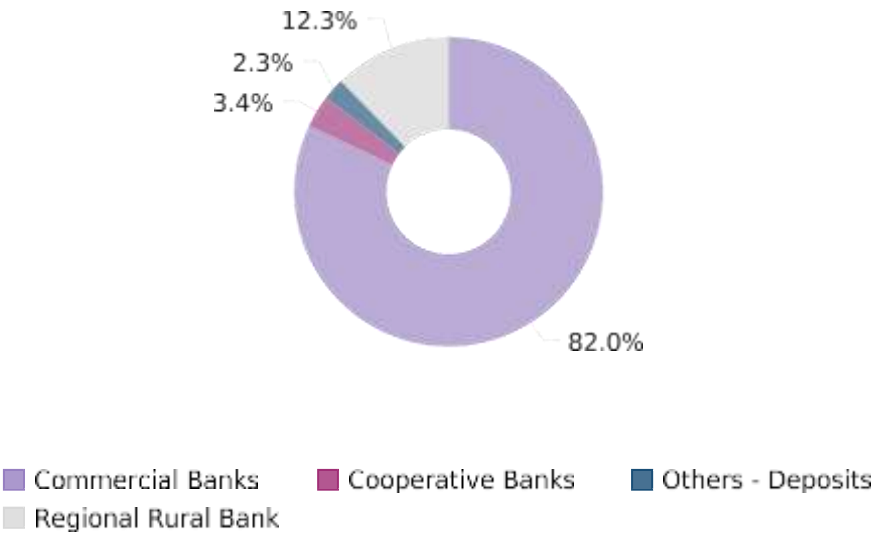


8. NPA position



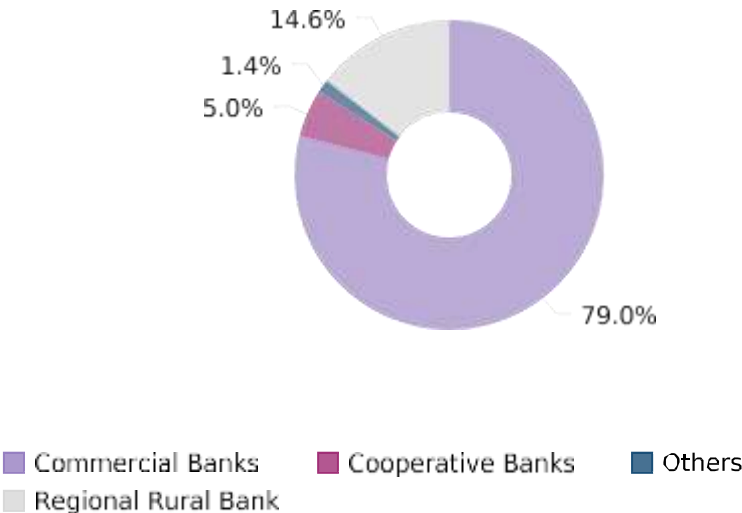


9. Agency wise - Share of Deposit O/s
Year 2024-25



SLBC Portal

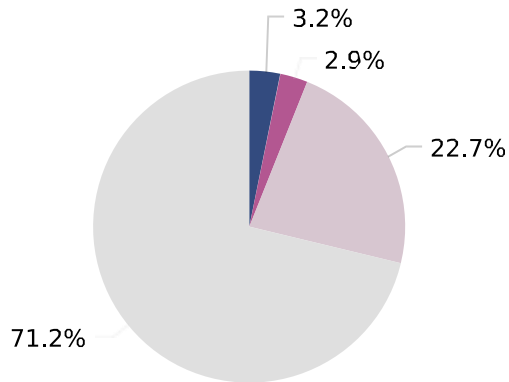
10. Agency wise - Share of Loan O/s
Year 2024-25



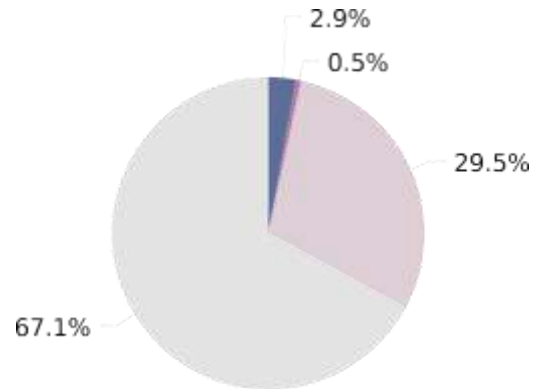
SLBC Portal

11. Agency wise - Share of NPA

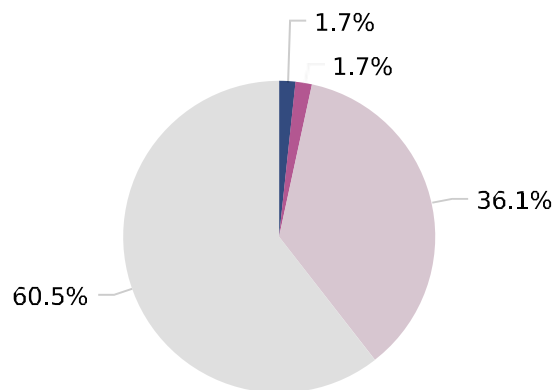
Year 2022-23



Year 2023-24



Year 2024-25



■ Coop.Banks ■ Others ■ RRBs
■ SCBs



Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated SHGs/JLGs	Per Branch Outreach	
		Total	Rural	Semi-urban	Urban		Villages	Households
Commercial Banks	26	140	35	30	75	8912	2	2757
Regional Rural Bank	1	52	36	6	10	5414	6	7423
District Central Coop. Bank	1	13	1	8	4	29	23	29692
Coop. Agr. & Rural Dev. Bank	1	4	0	3	1	0	74	96500
Primary Agr. Coop. Society	1	77	69	7	1	0	4	5013
Others	6	7	0	0	7	0	42	55143
All Agencies	36	293	141	54	98	14355	1	1317

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	1227049.00	1381855.14	1418606.56	2.7	82.01

Regional Rural Bank				0	0	237690.00	226915.33	212691.79	-6.3	12.30
Cooperative Banks				0	0	68602.00	71066.83	58125.10	-18.2	3.36
Others				0	0	16885.00	34516.80	40423.21	17.1	2.34
All Agencies	0	0	0	0	0	1550226.00	1714354.10	1729846.66	0.9	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	0	0	0	0.0	0	1462951.00	1585920.16	1566916.96	-1.2	100.0
Commercial Banks				0.0	0	1156873.00	1262227.63	1238463.99	-1.9	79.0
Cooperative Banks				0.0	0	68403.00	75420.84	78763.96	4.4	5.0
Others				0.0	0	16351.00	20094.96	21277.26	5.9	1.4
Regional Rural Bank				0.0	0	221324.00	228176.73	228411.75	0.1	14.6

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	94.3	91.3	87.3
Regional Rural Bank	93.1	100.6	107.4



Cooperative Banks	99.7	106.1	135.5
Others	96.8	58.2	52.6
All Agencies	94.4	92.5	90.6

5. Performance under Financial Inclusion (No. of A/cs)

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJBY	APY
Commercial Banks	287171	286341	128570	62200
Regional Rural Bank	173466	139924	75615	32981
Cooperative Banks	0	18557	6604	0
Others	0	74	9	0
All Agencies	460637	444896	210798	95181

6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	572469.15	46.2	326668.22	26.4		0.0		0.0		0.0
Regional Rural Bank	106791.76	46.8	94391.33	41.3		0.0		0.0		0.0



Cooperative Banks	40369.74	51.3	40369.74	51.3		0.0		0.0		0.0
Others	12407.52	58.3	4733.59	22.2		0.0		0.0		0.0
All Agencies	732038.17	46.7	466162.88	29.8	0.00	0.0	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	476183.00	567215.00	119.1	614052.00	713309.00	116.2	767120.66	732038.17	95.4	110.2
Commercial Banks	342656.00	446767.00	130.4	437673.00	564810.00	129.0	631527.25	572469.15	90.6	116.7
Cooperative Banks	18892.00	39688.00	210.1	22111.00	40448.00	182.9	27660.73	40369.74	145.9	179.6
Others	2351.00	6970.00	296.5	1259.00	9795.00	778.0	11078.94	12407.52	112.0	395.5
Regional Rural Bank	112284.00	73790.00	65.7	153009.00	98256.00	64.2	96853.74	106791.76	110.3	80.1

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	173717.00	183566.00	105.7	280939.00	256003.00	91.1	252835.72	316595.70	125.2	107.3
Term Loan (Agri.)	89079.00	148285.00	166.5	98023.00	167002.00	170.4	186705.15	149567.18	80.1	139.0



Total Agri. Credit	262796.00	331851.00	126.3	378962.00	423005.00	111.6	439540.87	466162.88	106.1	114.7
MSME	168090.00	219153.00	130.4	185127.00	272584.00	147.2	306750.31	252153.07	82.2	119.9
Other Priority Sectors*	45297.00	16211.00	35.8	49963.00	17720.00	35.5	20829.48	13722.22	65.9	45.7
Total Priority Sector	476183.00	567215.00	119.1	614052.00	713309.00	116.2	767120.66	732038.17	95.4	110.2

9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	1156873.00	51030.35	4.4	677830.44	52617.56	7.8	724947.32	51966.72	7.2	6.5
Regional Rural Bank	221324.00	16264.13	7.3	207584.68	23136.34	11.1	208431.15	31001.01	14.9	11.1
Cooperative Banks	68403.00	2300.99	3.4	54913.54	2265.81	4.1	53618.67	1440.19	2.7	3.4
Others	16351.00	2042.80	12.5	14165.90	401.00	2.8	21664.90	1456.84	6.7	7.3
All Agencies	1462951.00	71638.27	4.9	954494.56	78420.71	8.2	1008662.04	85864.76	8.5	7.2

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

- i. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives
- ii. National Campaign on Cooperation among Cooperatives
- iii. Cooperative Governance Index for RCBs
- iv. Amalgamation of RRBs
- v. Recapitalisation of RRBs: Raising of Capital from sources other than from the existing stakeholder
- vi. Promoting MSME lending by RRBs
- vii. RRBs in Focus mechanism
- viii. Centralised Digital Credit Infrastructure (CDCI)
- ix. Revised HR Policy for implementation in RRBs

2. Union Budget

2.1. Important Announcements

Key Highlights of Union Budget 2025/26 (<https://www.indiabudget.gov.in/>) : The Budget proposes development measures focusing on Garib (Poor), Youth, Annadata (Farmer), and Nari (Women). The four main Engines of development are Agriculture, MSME, Investment and Exports.

Prime Minister Dhan Dhaanya Krishi Yojana Developing Agri Districts Programme: The programme to be launched in partnership with the states, covering 100 districts with low productivity, moderate crop intensity and below average credit parameters.

Makhana Board in Bihar: A Makhana Board to be established to improve production, processing, value addition, and marketing of makhana.

Fisheries: Government to bring a framework for sustainable harnessing of fisheries from Indian Exclusive Economic Zone and High Seas, with a special focus on the Andaman & Nicobar and Lakshadweep Islands.

Enhanced Credit through KCC: The loan limit under the Modified Interest Subvention Scheme to be enhanced from ₹3 lakh to ₹5 lakh for loans taken through the KCC.

Revision in classification criteria for MSMEs: The investment and turnover limits for classification of all MSMEs to be enhanced to 2.5 and 2 times respectively.

Credit Cards for Micro Enterprises: Customized Credit Cards with ₹5 lakh limit for micro enterprises registered on Udyam portal.

Fund of Funds for Startups: A new Fund of Funds, with expanded scope and a fresh contribution of ₹10,000 crore to be set up.

Scheme for First Time Entrepreneurs: A new scheme for 5 lakh women, Scheduled Castes and Scheduled Tribes first time entrepreneurs to provide term loans up to ₹2 crore in the next 5

years announced.

Support for Food Processing: A National Institute of Food Technology, Entrepreneurship and Management to be set up in Bihar.

PM SVANidhi: Scheme to be revamped with enhanced loans from banks, UPI linked credit cards with ₹30,000 limit, and capacity building support.

Support to States for Infrastructure: An outlay of ₹1.5 lakh crore proposed for the 50year interest free loans to states for capital expenditure and incentives for reforms.

Jal Jeevan Mission: Mission to be extended until 2028 with an enhanced total outlay.

Maritime Development Fund: A Maritime Development Fund with a corpus of ₹25,000 crore to be set up, with up to 49 per cent contribution by the Government, and the balance from ports and private sector.

Grameen Credit Score: Public Sector Banks to develop Grameen Credit Score framework to serve the credit needs of SHG members and people in rural areas.

3. Policy Initiatives - RBI

RBI guidelines 2025 (<https://rbi.org.in/Scripts/NotificationUser.aspx>)

Credit Flow to Agriculture Collateral free agricultural loans

- i. Collateral free loan limit raised from ₹1.6 lakh to ₹2 lakh per borrower.
- ii. Applies to agricultural and allied activities.
- iii. No collateral or margin required for loans up to ₹2 lakh.

Master Directions RBI (PSL Targets and Classification) Directions, 2025

- i. PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others
- ii. Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage
- Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60%
- iii. Subtargets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)
- iv. Higher credit weight (125%) for low credit districts; lower (90%) for high credit districts

The other major master directions issued by RBI:

- i. Lead Bank Scheme
- ii. Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAYNRLM)
- iii. SHG Bank Linkage Programme
- iv. Basel III Capital Regulations
- v. Prudential norms on Income Recognition, Asset Classification and provisioning pertaining to Advances
- vi. Bank Finance to Non-Banking Financial Companies (NBFCs)

4. Policy Initiatives - NABARD

Policy & Initiatives NABARD (<https://www.nabard.org/EngDefault.aspx>)

INFRASTRUCTURE:

Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM Dhan Dhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.

Long Term Irrigation Fund (LTIF): Launched in 2016¹⁷ to fast-track 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 2025²⁶ for State share. Ministry of Jal Shakti is the nodal agency.

Micro Irrigation Fund (MIF): Started in 2019²⁰ with ₹5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.

Food Processing Fund (FPF): Instituted in 2014¹⁵ with ₹2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹1,179.71 crore committed and ₹830.22 crore disbursed.

Warehouse Infrastructure Fund (WIF): Created in 2013¹⁴ with ₹10,000 crore corpus to support scientific storage infrastructure.

eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receipt based pledge financing system, enabling farmers and traders to access online finance against eNWR.

CLIMATE CHANGE:

Framework for Voluntary Carbon Market (VCM) in Agriculture Sector: The Ministry of Agriculture and Farmers Welfare has introduced a VCM Framework to help small and marginal farmers earn carbon credits by adopting sustainable agricultural practices. These credits can be traded, with FPOs, SHGs, and cooperatives playing a key role in managing and facilitating carbon projects.

NABARD Carbon Fund (NCF): With a ₹300 crore corpus, the NABARD Carbon Fund supports carbon mitigation projects that generate tradable carbon credits. It focuses on financing, aggregating small scale projects, and building capacity to strengthen India's voluntary carbon market and contribute to net zero goals.

NABARD Green Impact Fund (NGIF): The NABARD Green Impact Fund, with an initial ₹1,000 crore corpus, provides interest subvention to private sector entities, especially MSMEs and hard-to-abate sectors. It aims to make green projects financially viable and encourage broader private sector participation.

INSTITUTIONAL DEVELOPMENT:

Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, NDDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.

NABARD is also facilitating the establishment of new StCBs/DCCBs, with RBI approving new licenses such as Namakkal DCCB. A centralized grievance redressal portal and a Cooperative Governance Index (CGI) are being developed to improve transparency and accountability.

For RRBs, the fourth phase of amalgamation reduced their number to 28, with IT integration and audits scheduled. Recapitalization efforts have infused ₹10,890 crore, and RRBs are now permitted to raise capital from markets.

NABARD's DIGITAL INITIATIVES

NABARD is building a Centralized Digital Credit Infrastructure (CDCI) to automate credit processes across RRBs.

Shared Services Entity Sahakar Sarathi Pvt. Ltd. (SSPL): In collaboration with the Ministry of Cooperation, NABARD is setting up SSPL to provide centralized tech and operational support to RCBs.

Automation of JanSuraksha Schemes: NABARD is onboarding RRBs to the JanSuraksha portal for digital enrolment and claim settlement under PMJJBY and PMSBY. The portal integrates with CBS via APIs.

Digitalisation of Agri Value Chain Finance (AVCF): A pilot AVCF initiative was implemented in Bihar, Karnataka, and Maharashtra, covering input provision, crop production, and postharvest procurement.

Centralized Account Aggregator (AA) Platform: NABARD is developing a centralized AA platform for RCBs and RRBs to enable secure financial data sharing and promote financial inclusion.

Shared Aadhaar Data Vault (ADV): NABARD is exploring a shared ADV model to enhance Aadhaar data security and compliance for rural financial institutions.

Digital Technology for Credit Delivery & Interest Subvention:

- i. eKCC Portal: Enables farmers to apply for KCC loans online with quick approvals, integrating land records, satellite data, and UIDAI.
- ii. AIF Interest Subvention Portal: Automates claim processing under AIF scheme.

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 2023-24 to integrate ultra poor rural households into institutional finance using a returnable grant model. Implemented in five states with Bandhan Konnagar, it includes credit assessment via a Rating Scale and training in confidence building and enterprise development.

Money Purse App: Piloted in Odisha Gramya Bank and Kerala Bank, this app enables SHG members to perform financial activities digitally account opening, savings, loan collections, and bookkeeping via Business Correspondents, ensuring doorstep delivery of services.

mSuwidha: Launched in 2023-24 to support microenterprises for women through skill development, credit linkage, and marketing.

LMS for RSETIs REAP Platform: In partnership with MoRD, NAR, and IIT Madras, NABARD is developing a digital Learning Management System for RSETIs. It will host 400 hours of content in 12 languages across 64 courses, benefiting around 6 lakh rural trainees annually.

Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹1,500/month to BCs in Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

5. Policy Initiatives – State Govt. (including Cooperatives)

The State has allocated 12.5% of its total expenditure towards agriculture for FY 2025-26, the overall budget outlay for 2025-26 is ₹4,09,549 crore and the allocation for agriculture and allied activities stands at ₹51,339 crore, which is 17% higher from the previous year's allocation.

The State is formulating and Implementing Comprehensive Rain-fed Agricultural policy to improve resilience and livelihoods in drought-prone areas considering 64% cultivated area of Karnataka is rain fed area.

A New Fishery Policy to be formulated to promote sustainable fishing and ensure economic growth of fishermen.

Strengthen Large Area Multi-Purpose Societies (LAMPS) to procure and process minor forest produce, working capital subsidy of Rs.5 lakh each to LAMPS.

To strengthen cooperative societies, the following reforms to be implemented by Cooperation Department for efficient, transparent and people-friendly delivery of services:

- i. The details of all registered housing cooperative societies of the state will be made online through the Karnataka State Co-operative Housing Federation.
- ii. A helpline will be started to protect the depositors' interest and prevent malpractices.
- iii. Digitalization of audit reports of co-operative societies.

The Agricultural Produce Marketing Committee to establish an International Standard Hi-Tech flower market in Chikkaballapur and Modern market in KGF for farmers through public private partnership.

Skill at School' programme to provide skill training to 7500 selected students at High school/ Pre-university college stage in 150 Upgraded Government Industrial Training Institutes.

6. State Budget

6.1. Important Announcements

Agriculture sector has registered a positive growth of 4% in 2024-25, outpacing all India agricultural growth rate of 3.8%. The positive growth rate in 2024-25 is due to the government's proactive interventions to encourage Kharif sowing aided by a normal monsoon and adequate reservoir.

Industrial sector has achieved positive 5.8% growth in 2024-25 with launch a new Industrial Policy 2025-30, aiming to achieve 12 percent industrial growth and creation of 20 lakh jobs by 2030.

The Service sector has achieved an impressive growth rate of 8.9 percent in the year 2024-25, exceeding the national average growth rate of 7.2 percent.

The Chief Minister's Infrastructure Development Program with an allocation of ₹8,000 crore to focus on minor irrigation, roads and urban infrastructure.

Minor irrigation projects including the modernization of lakes, dams, vented dam and lift irrigation to be undertaken at a total cost of ₹2,000 crore.

Under Kalyana Path Scheme, ₹1,000 crore has been allocated for construction and maintenance of 1,150+ km of rural roads in Kalyana Karnataka region to improve connectivity and economic access. The scheme is complemented by the Pragati Patha Scheme with ₹5,190 crore for 7,110 km of rural roads state-wide, together covering 8,260 km to enhance connectivity and economic access.

Rural Warehouses to be constructed in collaboration with Kalyan Karnataka Development Board at a cost of ₹60 crore

Allocation of ₹95 crore for the implementation of Comprehensive Horticulture Development - 2.0 scheme.

Allocation ₹55 crores for Silk Development Program focusing on modernizing existing cocoon markets to improve grading, storage, and auction facilities for better price realization for farmers.

Allocation of ₹47 crore for completion of the under-construction warehouses of Karnataka State Warehousing Corporation and their infrastructure.

The Vijayapura Airport to be constructed at a cost of ₹348 crore will be operationalised in the year 2025-26.

An amount of ₹53 crore to be released for the construction works of Raichur Airport being undertaken at a total project cost of ₹219 crore.

70 km of railway lines are intended to be doubled on the Baiyappanahalli-Hosur and Yeshwantapura-Channasandra routes with a total estimated cost of ₹812 crore.

An allocation of ₹50 crore has been provided for the construction of already approved railway over-bridges and underbridges which are intended to replace level crossing gates with vehicular congestion.

6.2. Highlights related Agriculture & Farm Sector

Establishment of Model Integrated Farming System under Raita Samruddhi Yojana for demonstration to farmers in all 10 Agro Climatic Zones.

Assistance of ₹440 crore to 1.81 lakh farmers for adopting micro-irrigation facility in rainfed areas to enhance agricultural productivity.

Assistance of ₹428 crore to 50,000 farmers under the Farm Mechanization Scheme.

Support of ₹88 crore to enhance production and productivity of Tur crop.

12,000 Farm Ponds to be constructed under Krishi Bhagya' scheme for improving irrigation, crop yields in climate-affected and rainfed areas.

6000 micro-food processing units to be established for value addition and income enhancement of farmers.

Digital Agriculture Centre to be established to assist the farmers to take accurate decision on crops.

Establishment of Organic and Millets Hub with budget of ₹20 crore.



Joida taluka in Uttara Kannada district to be developed as the State's first 'Organic Taluka' to promote sustainable farming.

Agriculture Research Station to be established in Muddebihal of Vijayapur district.

Infrastructure Development for Mandya Agriculture University with support of ₹25 crore.

Intelligence Cell to be established for providing Real time information on horticulture crops.

Conservation of GI tagged & local species of horticulture crops by establishing Seed Bank.

Assistance of ₹426 crore to 52,000 farmers under micro irrigation.

Promotion of Horticulture Tourism in Farms & Nurseries.

Allocation of ₹250 crores for setting up hi-tech silk markets in Ramanagar & Shidlaghata which are major silk hubs.

Establishment of Silk Cocoon Market in Mysuru.

Establishment of 50 Veterinary Clinics.

Construction of 100 new veterinary institution buildings under NABARD assistance in 2025-26.

NABARD assistance of ₹30 crore for development of fishing link roads in costal districts.

Subsidy of upto ₹1 lakh for engines replacement of registered motorized fishing boats.

Establishment of Satellite Market in Bengaluru and Sheep and Goat market in Budugumpa village (Koppal) at a cost of ₹25 crore.

A new Mega Dairy will be established in Kalaburgi to encourage dairy farming in Kalyan Karnataka Region with an allocation of ₹50 crore from KKRDB.

6.3. Highlights related to Rural Development & Non-Farm Sector

CMKKY 2.0 to be launched with revised guidelines aimed at enhancing employability and entrepreneurial opportunities for the youth.

New labs aligned with Industry 4.0 technology, to be established in Bengaluru, Kalaburagi, Mangaluru and Belagavi KGTTI Centres at a cost of ₹10 crore.

2.3 lakh students from government schools and colleges will be provided with job oriented guidance under the 'My Career, My Choice' initiative.

To preserve traditional and regional skills short-term training with toolkits to be provided to 2000 candidates.

A State-level Akka Cooperative Society to be set up for encouragement to saving and entrepreneurship for SHG under NLM.

ITI College, Sedam to be upgraded to global standards at a cost of ₹25 crore.

8% interest subsidy for loans upto ₹1 lakh for street vendors, who are saturated under PM Svanidhi Scheme.

New Govt. Tool Room and Training Centre (GTTC) to be established in Madhugiri, Indi, Kampli, Raichur & Sindanur.

Pragati Patha Scheme with a budget of ₹5,200 crore to be implemented for rural road connectivity.

Strengthening of Jal-Jeevan Mission Scheme with allocation for ₹6050 crore.

286 rural works across 38 assembly constituencies of Kalyana Karnataka region will be completed at a cost of ₹1000 crore under the Kalyana Patha Scheme.

Action plans to be executed under the Mahatma Gandhi National Rural Employment Guarantee Programme are as under -

- a) Spice crops and fruit crops will be grown in a total of 5,000 acres as a mixed crop in partnership with self-help organizations in rural areas.
- b) Krishi Kavacha Scheme has been initiated to boost groundwater recharge, enhance soil conservation through construction of bunds across 50,000 hectares of farmlands.
- c) Grey water management unit will be established in 500 villages for the management of waste water.

To ease electricity related financial burdens on Gram Panchayats, solar micro-grids to be established under the Public- Private Partnership (PPP) model.

7. Govt Sponsored Programmes linked with Bank Credit

Udyogini

Objective - To create self-employment opportunities for women in Trade & Service Sector
Implementing Department - Women & Child Development Department

Target Group - Women with income ceiling ₹2,00,000/-pa for SC/ST & ₹1,50,000/-pa for General

Quantum of Subsidy: 20%-30% depending on category.

Loan amount up to ₹3,00,000. Higher subsidy (up to 90%) for SC/ST women

Government of India Schemes

Animal Husbandry Infrastructure Development Fund (AHIDF)

(<https://dahd.gov.in/schemes/programmes/ahidf>) DIDF was merged into AHIDF under the Infrastructure Development Fund (IDF), extended till 31 March 2026 with a revised outlay. NABARD was added as a lender for dairy cooperatives.

The Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

(<https://www.fidf.in/>) The scheme has been extended till 31 March 2026. It provides concessional loans through Nodal Loaning Entities to states, UTs, cooperatives, and private entrepreneurs. A credit guarantee facility is available through NABSanrakshan, offering 25% coverage up to ₹12.5 crore.

Anugraha' scheme: Objective: To provide relief to farmers undergoing distress in the event of accidental death of cattle. Benefits: Compensation for accidental death of cattle has been increased to ₹15000.00 for cows/ buffaloes/ bullocks, ₹7500 for sheep/ goats, and ₹5000 or lamb/ kid.

Dairy Farming: Objective: To encourage dairy farming Target Group: Scheduled Caste/ Scheduled Tribes communities Quantum of Subsidy: 50% subsidy or up to ₹1.25 lakh for purchase of two cows or buffaloes provided as financial assistance through the Corporations.



Krishi Bhagya

Objective - To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

Quantum of Subsidy - Subsidy ranging from 80-90% for undertaking activities viz. pump sets, horticultural crops with and without polyhouse, etc.

Organic Farming adoption and certification

Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

Quantum of Subsidy - 75% subsidy for construction of Vermi Compost units, Biodigesters etc.

Pashu Bhagya Scheme

Objective: Establish livestock units (cattle, sheep, goat, poultry, pigs).

Implementing Department: Animal Husbandry Department, Govt. of Karnataka.

Target Group: Farmers & entrepreneurs.

Quantum of Subsidy:

50% for SC/ST farmers; 25% for others.

Loan up to ₹1.20 lakh from banks.

Short-term loans up to ₹50,000 at 0% interest for cattle feed.

CMEGP (Chief Minister's Employment Generation Program)

Objective: Support first-generation entrepreneurs in rural areas.

Implementing Department: DIC & KVIB.

Target Group: Rural youth, micro-enterprises.

Quantum of Subsidy: 25% (General), 35% (Special category). Project cost up to ₹10 lakh.

8% interest subsidy for loans up to ₹1 lakh for the registered street vendors who have reached the maximum loan limit under PM Svanidhi Scheme, to help them expand their business.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

- Agriculture continues to be the primary source of livelihood for more than half of the district's population. During 2022–23, the Gross Cropped Area (GCA) was 3,30,557 hectares, the Net Sown Area (NSA) stood at 2,19,658 hectares, and the cropping intensity was recorded at 150%.
- The district is predominantly covered with black cotton soil of moderate to good fertility. The climate is semi-arid to arid, with an average annual rainfall of 662 mm reported in 2024.
- Major crops cultivated in the district include paddy, chilli, maize, bengal gram, cotton, and jowar. As of March 2023, agricultural output comprised 8.25 lakh tonnes of cereals and minor millets, 0.54 lakh tonnes of pulses, and 0.90 lakh tonnes of oilseeds.
- Out of a total of 1.60 lakh farmers in the district, 69,825 are marginal farmers (cultivating less than 1 hectare), 44,046 are small farmers (1 to 2 hectares), 30,423 are semi-medium landholders (2 to 4 hectares), 13,787 are medium landholders (4 to 10 hectares), and 1,581 are large landholders (more than 10 hectares).
- The Ground Level Credit (GLC) flow to the agricultural sector in Ballari district was ₹1,83,566 lakh in 2022–23, ₹2,56,003 lakh in 2023–24, and ₹3,16,596 lakh in 2024–25, reflecting consistent growth in institutional credit support.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- The district is irrigated through the Tungabhadra Dam at Hosapete. The canal system is 273 km long, covering 1,37,288 ha.
- There are 17 active FPOs, promoted by NABARD and various departments. Two NABARD FPOs have started input and output businesses. A chilli processing and training centre is coming up at Konchigeri, Siruguppa, with ₹2.57 crore support from GoI and NABARD.
- The district has 3 APMCs and 8 sub-markets. Ballari APMC is linked to e-NAM.
- The Agriculture Department head office is in Ballari with taluk-level extensions. RSKs function in all 13 hoblis. Four soil testing labs (KVK, Agri Dept, CSWRI, and private) are available in the district. KVK Hagari provides new varieties and extension support.
- Each hobli has a Custom Hiring Centre (CHC). Agriclincs, Agribusiness Centres, PACS, and RSKs supply seeds, fertilizers, and other inputs.
- APMCs and FPOs provide marketing support. In 2023–24, 2,00,000 tonnes of fertilizers and 6,566 quintals of seeds were distributed.

2.1.1.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated	Hectare	1.39	1	1678	2332.64	2332.64
2	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Rainfed	Hectare	0.61	1	3343	2032.11	2032.11
3	Cereals - Maize/ Makka_Irrigated	Hectare	0.85	1	20562	17444.18	17444.18
4	Cereals - Pearl Millet/ Bajra/ Cumbu_Rainfed	Hectare	0.47	1	3950	1852.47	1852.47
5	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hectare	1.41	1	133477	188238.61	188238.61
6	Cereals - Sorghum/ Jowar_Rainfed	Hectare	0.55	1	23959	13164.50	13164.50
7	Fibre Crops - Cotton/ Kapaas_Unirrigated/ Rainfed	Hectare	0.80	1	15877	12707.48	12707.48
8	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hectare	0.78	1	4794	3738.27	3738.27
9	Oil Seeds - Sunflower/ Surajmukhi_Rainfed	Hectare	0.58	1	1055	614.81	614.81
10	Spices & Condiments - Chilli/ Mirch_Irrigated	Hectare	1.70	1	9237	15724.97	15724.97
Sub Total					217932	257850.04	257850.04
Post Harvest							25785.00
Maintenance							51570.01
Total							335205.05
Grand Total					217932	257850.04	335205.05

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

- The district is well endowed with both surface and groundwater resources. The Tungabhadra River and its tributary, the Hagari, are the major rivers flowing through the district. The Tungabhadra dam at Hosapete provides irrigation facilities to Ballari and Siruguppa, Kampli and Kurugodu taluks.
- The gross irrigated area (GIA) of the district is 2.58 lakh hectares, while the net irrigated area (NIA) is 1.68 lakh hectares. Out of the total GIA, 1.37 lakh hectares are irrigated

through canals, 0.53 lakh hectares through open wells and tube wells, with the remaining area covered by tanks and other minor sources.

- According to the National Dynamic Water Resources Report 2024, the stage of groundwater extraction in Ballari district is 26.63%, with all taluks classified under the 'Safe' category.
- Ballari district is frequently affected by drought. To address this, initiatives are being undertaken to promote rainwater harvesting structures, adoption of drip and sprinkler irrigation systems for improved water-use efficiency, and cultivation of less water-intensive crops such as millets.
- The Ground Level Credit (GLC) for Agriculture Term Loans (covering all agricultural activities) in Ballari district stood at ₹82,480 lakh in 2022-23, ₹66,124 lakh in 2023-24, and ₹72,455 lakh in 2024-25.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- Most of the district's agricultural land is irrigated through the Tungabhadra Dam. The gross irrigated area of Ballari district is 2,68,771 hectares, while the net irrigated area stands at 1,68,108 hectares.
- Inadequate and irregular power supply, frequent low-voltage issues, and delays in energizing pump sets continue to remain major constraints for irrigation and agricultural operations.
- A greater proportion of funds available under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and other employment-oriented schemes should be strategically utilized for the creation and maintenance of community assets, including de-silting and repair of tanks and other water bodies supporting irrigation.
- The district has an adequate dealer network for the supply of pump sets, drip irrigation systems, sprinkler sets, and associated post-sales services.

2.1.2.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Artificial Recharge Structure--rainwater harvest tanks	No.	0.43	80	740	316.71	253.38
3	Bore Well-New-152mm dia and depth 200 m	No.	1.70	80	525	893.19	714.55
2	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	425	1114.14	891.31

4	Conveyance/ Distribution structures-Sub-surface type- Drainage System	ha	2.12	80	1374	2910.96	2328.76
5	Conveyance/ Distribution structures-Surface type- Pipelines	ha	0.26	80	492	126.35	101.08
6	Lift Irrigation Schemes- Individual/ River Lift Points- Command area:10 -40 ha	No.	0.71	80	1090	769.76	615.81
7	Lift Irrigation Schemes--SIP Set	No.	9.63	80	45	433.35	346.67
8	Solar PV Pump Sets (AC)-- AC/DC surface	No.	0.99	80	430	425.13	340.11
9	Sprinkler Irrigation --Field crops - 90 mm HDPE pipes	ha	0.74	80	406	301.06	240.84
Total					5527	7290.65	5832.51

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

- Average landholding in the district is 1.70 hectares per capita, with a declining trend due to continuous land fragmentation.
- The Agriculture Department operates Custom Hiring Centres (CHCs) in all 13 Hoblis. Charges are approximately ₹1,300–₹1,400 per hour for hiring tractors and ₹800 per hour for power tillers. Farm mechanization is predominantly used in the cultivation of paddy, chilli, and cotton.
- As of 31 March 2024, the district has 20,737 tractors and 11,561 power tillers. Extensive use of tractors for multiple agricultural operations has led to higher maintenance requirements and reduced operational life. Several Farmer Producer Organizations (FPOs) have initiated CHC services in the district, while a few Agri-Clinics and Agri-Business Centres (ACABC) units are also extending similar services in select areas.
- Drone technology has been introduced on a trial basis for paddy cultivation. Although adoption by farmers is still limited, the technology has the potential to significantly reduce labour costs, especially in larger landholdings. FPOs may be encouraged to promote wider use of drones. Currently, one farmer in Sandur is providing drone-based agricultural services.
- The Ground Level Credit (GLC) for farm mechanization in Ballari district was ₹6,994.06 lakh in 2022–23, ₹2,943.70 lakh in 2023–24, and ₹2,938.67 lakh in 2024–25.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- A 25 HP tractor is capable of covering approximately 30 acres (12 hectares) of irrigated land or 45 acres (18 hectares) of rain fed land. There is significant potential for both replacement and procurement of new tractors.
- The district has a well-established network of dealers offering a wide range of tractors, power tillers, and agricultural implements. In addition, adequate workshops and service centres are available to ensure timely after-sales service.
- Fuel-filling stations are conveniently located across all taluks, ensuring easy access for farmers.

- The Agriculture Department extends farm machinery support to farmers at subsidized rates, facilitating greater adoption of mechanization in the district.

2.1.3.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvester--Paddy	No.	26.75	80	216	5778.00	4622.40
2	Other harvester--Carbon Fibre Telescopic Harvester 70 ft	No.	0.80	80	1310	1051.28	841.04
3	Other machinery-Other Machinery & Equipments-Excavator	No.	25.68	80	139	3569.52	2855.62
4	Other machinery-Other Machinery & Equipments-Rotavator(540 and 1000 rpm PTO speed)	No.	1.50	80	321	480.86	384.69
5	Others--Custom Hiring-Sprayer	No.	0.05	80	465	24.89	19.91
6	Paddy Transplanter--46 & 8 rows	No.	3.21	80	461	1479.81	1183.84
7	Power Tiller--8 to 12 HP	No.	2.46	80	755	1858.05	1486.44
8	Tractor-With Implements & Trailer-35 to 45 HP	No.	8.35	80	1022	8529.61	6823.70
Total					4689	22772.02	18217.64

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

- In Ballari district, sandy and red loamy soils in Sandur taluk are highly suitable for plantation and horticulture crops, while the deep black cotton soils in Ballari and Siruguppa taluks provide ideal conditions for chili cultivation.
- Major plantation and horticulture crops cultivated in the district include chili, pomegranate, banana, fig, and a wide range of vegetables such as onion, tomato, and brinjal, along with floriculture crops. The total area under horticulture is approximately 44,753 hectares.
- Out of the total gross cropped area of 3.31 lakh hectares, plantation and horticulture crops, including vegetables, account for about 0.45 lakh hectares. With the growing

demand for fruits, vegetables, and flowers due to new townships in the Toranagallu and Kudithini industrial regions, as well as the future expansion of Ballari city, there is significant scope to expand the area under plantation and horticulture crops.

- Currently, only a limited number of progressive farmers are adopting Zero Budget Natural Farming (ZBNF). Given that much of the district is canal-irrigated, soil alkalinity is on the rise. There is therefore an urgent need to promote sustainable practices such as ZBNF, permaculture, and social/agroforestry to reduce the district's carbon footprint. Agriculture, horticulture, and forestry departments must actively create awareness and support farmers in adopting these methods.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- Trend analysis of land utilization and cropping patterns indicates significant potential for expanding plantation crops, including floriculture, particularly after the scientific treatment and development of cultivable wastelands.
- The Department of Horticulture produces and supplies quality saplings through its farms and nurseries across the district. The Department also promotes mixed cropping systems and high-density plantations of high value fruits such as pomegranate and fig, along with encouraging organic cultivation of horticultural crops.
- Ballari district currently hosts 35 private cold storage facilities with a combined capacity of 2,09,850 MT, ensuring better postharvest management. Fig, a highly nutritious and commercially valuable fruit, is cultivated in only about 1,500 hectares within the district. The majority of the produce is marketed in Chennai and Hyderabad, leaving limited opportunities for local processing.
- Given the favorable climatic conditions of Ballari and the availability of cold storage infrastructure, there is immense scope to expand fig cultivation and promote value-added processing to enhance income opportunities. KVK is located at Hagari and they provide advisory services to the farmers.

2.1.4.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping-Boxes-10 boxes	No.	0.67	80	70	47.04	37.64
2	Floriculture-Jasmine - Jasminum grandiflorum-1.5m x1.5m 1780/Acre	Acre	0.82	80	150	123.58	98.87
3	Floriculture-Jasmine - Jasminum sambac-Bhatkala jasmine	ha	2.41	90	157	377.99	340.17

4	High density plantation-Banana	ha	3.38	80	2160	7303.39	5842.71
5	High density plantation-Papaya-3mx3m 444/Acre	Acre	1.06	80	407	431.14	344.90
6	High density plantation-Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	1783	4864.92	3891.92
7	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m -110 /Acre	Acre	1.13	80	1634	1844.54	1475.63
8	New Orchard - Tropical/ Sub Tropical Fruits-Mango-9mx9m- 50/Acre	Acre	1.17	80	534	622.81	498.24
9	New Orchard - Tropical/ Sub Tropical Fruits-Mango-High density planting-5mx5m-160/Acre	Acre	2.65	80	1761	4672.99	3738.39
10	Perennial Vegetables -Curry Leaf-3m x1.5m 880/Acre	Acre	0.43	80	755	323.15	258.51
11	Sericulture-Chawki Rearing-Chawki Rearing Centre 2 Acre	Acre	25.59	80	11	281.53	225.24
12	Sericulture-Shoot Rearing - Shoot Rearing System 1 Acre	Acre	12.65	80	30	379.41	303.54
Sub Total					9452	21272.49	17055.76
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others_1 box Rs 5000	10 boxes	0.54	1	53	28.35	28.35
Sub Total					53	28.35	28.35
Total					9505	21300.85	17084.11

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

- Ballari district has a cultivable wasteland of 7,569 hectares and a forest area of 31,885 hectares. According to the Department of Land Resources, Government of India, 32,478 hectares of fallow land are available in the district, of which nearly 50% can be effectively utilized for social forestry initiatives.
- Agro-forestry practices can be promoted along bunds and boundaries of agricultural fields. Tree species such as Pongamia, Subabul, Neem, Bamboo, and Jatropha are well suited for plantation in wasteland areas and can provide both ecological and economic benefits.
- As per the Annual Report 2023-24 of the Karnataka Forest Department, Ballari district has recorded the production of 3.7 tonnes of wax and 18.4 tonnes of tamarind under non-wood forest produce.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- The Department, through its nurseries in the district, is producing quality planting material to meet its own requirements and to provide farmers and entrepreneurs at concessional rates.

- Demonstration plots and farmer awareness programs are being conducted regularly. In addition, certain tribal communities are engaged in the collection, processing, and marketing of minor forest produce, which has created livelihood opportunities and supported the economic upliftment of the SC/ST population. Agro-forestry offers significant potential to enhance agricultural sustainability by improving productivity and contributing to climate change mitigation. To achieve this, the Forest Department has taken up forestry and social forestry plantations on government wastelands, forest wastelands, and private wastelands. Despite high demand for timber and other forest products, authentic and reliable data on the actual market size is currently lacking.
- Credit flow to this sector in the district remains inconsistent, as banks are often reluctant to finance forestry and wasteland development due to the long gestation period involved.
- Farmers should be motivated and supported to adopt plantation of fruit-bearing species such as mango, drumstick, custard apple and guava under agro-forestry, which will enhance income generation while ensuring sustainable land use.

2.1.5.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Nursery/ Propagation unit- Traditional Nursery	Acre	6.21	80	17	105.51	84.39
2	Plantation--Agro forestry	ha	1.07	80	536	573.52	458.82
3	Plantation--Farm forestry	ha	1.18	80	473	556.73	445.38
4	Plantation-Mahagony-4.57 m x 4.57m 478/ha	ha	1.20	80	470	563.25	450.60
5	Plantation-Sal-Melia dubia- 3m x3m 1111/ha	ha	1.54	80	480	739.58	591.66
6	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	244	579.60	463.69
Total					2220	3118.19	2494.54

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

- Dairy development in Ballari district is primarily taken up as a supplementary activity. The major breeds reared include Holstein Friesian (HF), Jersey, indigenous Hallikar cows, and buffaloes of Surti and Murrah varieties.
- As per the 2019 Livestock Census, the district recorded 1,14,577 cattle (including indigenous and crossbreeds) and 66,034 buffaloes. In terms of livestock population,

Ballari ranks 19th in the state.

- A total of 54 Artificial Insemination (AI) centers are operational in the district, collectively providing treatment to 37,750 cattle and buffaloes.
- Per capita milk consumption in Ballari district stands at 243 grams per day, which is lower than the minimum daily requirement of 300 grams per person as prescribed by the Indian Council of Medical Research (ICMR).
- Milk production in the district remains uneven due to the presence of a large proportion of non-descript cattle with low average yields of 2–3 liters per day and long inter-calving intervals. In addition, the seasonal breeding nature of buffaloes further contributes to fluctuations in production. Over the years, the population of indigenous cows and buffaloes has shown a declining trend, whereas crossbred cows have demonstrated a steady increase.
- The Ground Level Credit (GLC) flow to the dairy sector in Ballari district was ₹7,461.88 lakh in 2022–23, ₹8,987.19 lakh in 2023–24, and ₹14,165 lakh in 2024–25, indicating consistent growth in credit support to the sector.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- Ballari district is equipped with 11 Veterinary Hospitals, 33 Dispensaries, 9 Primary Veterinary Centers, and 3 Mobile Dispensaries.
- The district has 114 Milk Cooperative Societies, of which 96 are currently functional. The Department has proposed to establish 17 additional Milk Societies during 2025–26.
- There are 9 Milk Routes and 66 Milk Collection Centers in the district, although no chilling center is available at present.
- The fodder production capacity during 2023–24 was recorded at 60.57 tonnes of green fodder and 17 tonnes of dry fodder per year.
- Total milk production in the district during 2023–24 stood at 423 thousand tonnes. However, there is a pressing need to set up additional milk processing units within the district.
- Under the Interest Subvention Scheme for Animal Husbandry, working capital loans up to ₹2.00 lakh are made available through AH Kisan Credit Cards (KCC) at an interest rate of 7% by Commercial Banks, Regional Rural Banks, and Cooperative Banks. The overall limit, including crop loans, remains at ₹3.00 lakh. Farmers who make timely repayments are also eligible for an additional 3% interest concession.

2.1.6.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Buffalo Farming--Graded Murrah 10 animal unit	5+5	15.86	80	165	2616.47	2093.19
2	Buffalo Farming--She buffaloes Graded Murrah yeilding 10 -12lpd 2 animal unit	1+1	2.47	80	760	1878.50	1502.79
3	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	170	361.99	289.59
4	Crossbred Cattle Farming-- HF 10 animal unit	5+5	15.76	80	580	9141.44	7313.15
Sub Total					1675	13998.40	11198.72
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others_per animal per month maximum for two month cycle	1+1	0.52	1	3500	1808.82	1808.82
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	14984	6969.20	6969.20
3	Indigenous Cattle Farming_Others_Local Cow per animal per two month cycle	1+1	0.17	1	922	158.84	158.84
Sub Total					19406	8936.86	8936.86
Total					21081	22935.26	20135.58

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

- The agro-climatic conditions of the district are highly favorable for poultry farming. As per the 2019 census, the total poultry population stood at 9,48,251. The district recorded an egg production value of ₹7,828 lakh during 2023–24.
- In Ballari taluk, the average unit size of a layer farm is around 60,000 birds, while in Sandur taluk it is about 10,000 birds. The average unit size for broiler farms is about 10,000 birds in both Ballari and Sandur taluks. Most of the layer farms operate under the cage system. Presently, the district has 10 layer farms and 62 broiler farms.
- The district houses two commercial animal feed manufacturing units, while many poultry farms have established their own feed-mixing facilities.
- During 2024–25, the average market price of eggs was ₹600 per 100 eggs, and the average broiler price ranged between ₹240–270 per kg. The per capita availability of eggs is estimated at 163.78 per year.
- The Ground Level Credit (GLC) for poultry in Ballari district stood at ₹1,563.11 lakh in 2022–23, ₹1,171.31 lakh in 2023–24, and ₹1,278.35 lakh in 2024–25.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- Most poultry units in the district prepare their own feed, enabling them to reduce input costs while maintaining better control over quality. Raw materials, particularly maize—which is abundantly available and serves as the primary ingredient—are typically procured during the harvesting season and stored for use.
- In recent years, the demand for non-layer eggs has risen significantly, though a structured supply chain to meet this demand is yet to be developed. Similarly, the preference for non-broiler meat is steadily increasing. Despite this, the practice of contract farming in broiler production remains limited within the district.
- There is considerable scope for the government to facilitate the establishment of poultry feed units and to actively promote backyard poultry farming through the Animal Husbandry and Veterinary Services (AHVS) Department.

2.1.7.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Commercial Broiler Farming-- 1000 birds per batch	1000	3.35	80	1289	4316.99	3453.59
2	Commercial Broiler Farming-- Integration: broiler equipment(2000chicks; Rs. 35per bird	5000	12.20	80	672	8197.06	6557.64
3	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	37	1345.26	1076.23
4	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Captitalised exp	100	0.21	80	1405	300.67	240.53
5	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	65	695.50	556.40
Sub Total					3468	14855.48	11884.39
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_ Others_ Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	862650	1388.87	1388.87

2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	770400	2064.67	2064.67
Sub Total					1633050	3453.52	3453.52
Total					1636518	18309.02	15337.91

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

- Considering its significant role in rural employment and income generation, traditional livestock activities such as sheep, goat, and pig rearing are recognized as highly potential allied enterprises, second only to dairy farming.
- Sheep manure is a valuable contributor to soil fertility. Sheep and goat rearing has long been a traditional practice in Ballari, often serving as a supplementary occupation alongside agriculture. Other livestock activities, such as piggery and rabbit farming, remain limited due to lower demand for pork and rabbit meat.
- According to the 2019 Census, the district's sheep population was 4,59,293, while goats numbered 1,30,876. Sheep are primarily sourced locally.
- Ballari district is predominantly a sheep-rearing region, with kenguri and deccani breeds being the most sought after. Among goats, osmanabadi cross and non-descript breeds are popular. Farmers can access financial assistance under schemes such as the Prime Minister's Employment Generation Programme (PMEGP), and other state government initiatives.
- Total meat production in Ballari district during 2023-24 reached 15,174 tonnes. The average market price of mutton in 2024-25 was ₹750 per kilogram.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- The district offers significant potential for sheep and goat development owing to the presence of vast tracts of low rainfall, arid, and drought-prone areas that are suitable for such activities.
- The demand for mutton is consistently increasing both within the district and across the state, driven by the growing population. With substantial market demand locally and from export hubs such as Bengaluru, there exists considerable scope for financing sheep and goat development initiatives in the coming years. While extending such financing, bankers need to carefully assess technical feasibility and market linkages. Veterinary health care support is already being provided by the department.
- Promotion and strengthening of Animal Husbandry Farmer Producer Organizations (FPOs) in the district is essential. These FPOs can also be encouraged to associate with or establish the Karnataka Sheep and Goat Farmers Co-operative Federation, thereby enhancing collective growth and marketing strength.
- Currently, the district lacks organized markets and modernized slaughterhouses. Establishing modern abattoirs in Ballari district by the concerned department will help meet hygiene standards and prevent environmental hazards.

2.1.8.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
3	Goat - Breeding Unit-New Shed-Cost of Buck -Improved breed	100+5	11.48	80	477	5476.48	4381.19
4	Goat - Breeding Unit-New Shed-Cost of Buck -Local breed	100+5	9.68	80	444	4299.48	3439.59
1	Goat - Breeding Unit-New Shed-Cost of Improved breed Bucks	500+25	56.49	80	53	2993.71	2394.97
2	Goat - Breeding Unit-New Shed-Cost of local breed Bucks	500+25	47.68	80	51	2431.65	1945.31
5	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	2.29	80	931	2131.81	1705.44
Sub Total					1956	17333.13	13866.50
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Rearing Unit - Semi-intensive_Stall feeding for 8 month cycle	20+1	0.70	1	2129	1498.49	1498.49
2	Sheep Farming_Lamb Sheep Fattening_Fattening Unit 6 months cycle from 4 to 9 months	20	0.32	1	3163	1019.71	1019.71
3	Sheep Farming_Rearing Unit - Semi-intensive_Normal feeding 8 month Cycle	20+1	0.35	1	1675	581.23	581.23
4	Sheep Farming_Rearing Unit - Semi-intensive_Stall feeding for 8 month cycle	20+1	0.70	1	1834	1290.86	1290.86
Sub Total					8801	4390.29	4390.29
Total					10757	21723.42	18256.79

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

- Fisheries constitute a vital sector in the socio-economic landscape of Ballari district, contributing significantly by providing affordable animal protein and creating large-scale employment opportunities.
- The district has substantial potential for inland fisheries owing to the presence of 51 tanks, one reservoir, lakes, TB dam canals, and ponds. The demand for fish continues to rise, driven by population growth, higher income levels, and increasing awareness of the nutritional benefits of fish.
- In 2023-24, the district recorded a total fish production of 10,943 MT. Currently, 10,760 families are engaged in fishing activities, and the district is served by four fishermen cooperative societies (Department of Fisheries).
- The Ground Level Credit (GLC) flow under Fisheries in Ballari district was ₹117.79 lakh in 2022-23, ₹321.33 lakh in 2023-24, and ₹335.85 lakh in 2024-25, reflecting a consistent upward trend in financial support for the sector.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- Ballari district is equipped with three ice plants having a combined capacity of 6 tonnes per day, along with one functional fish market.
- Fishermen in the district receive timely information in Kannada through SMS services, enabling better awareness and access to relevant updates.
- Ballari district benefits from irrigation provided by the Tungabhadra Dam and possesses an extensive network of canals and tanks. These water resources offer considerable scope for the promotion and development of inland fisheries in the region.
- Under the Interest Subvention Scheme for fisheries, short-term loans up to ₹2.00 lakh are available through Kisan Credit Card (KCC) at an interest rate of 7%. Additionally, farmers who make prompt repayments are eligible for a further 3% interest incentive.
- Currently, the Fisheries Department does not have soil and water testing facilities. Establishing such facilities in potential taluks and hoblis is essential to support scientific aquaculture practices and improve productivity.

2.1.9.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Fish Culture --Biofloc ponds with input cost of Rs.4 lakh (0.1ha)	ha	14.98	80	34	509.32	407.47

2	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	20	32.11	25.68
3	Fish processing-Ice Plant-Ice Plant /Cold Storages- 30 MT (with subsidy under PMMSY)	No.	128.40	80	7	898.80	719.04
4	Fish Seed Hatchery-Circular fish seed hatchery	ha	8.56	80	10	85.60	68.49
5	Pond construction-Pond Renovation & Desilting	ha	2.35	80	194	456.67	365.34
Sub Total					265	1982.50	1586.02
A.14 Working Capital - Fisheries							
1	Cage Culture_6 m * 4 m * 4 m	Per Crop	1.12	1	206	231.45	231.45
2	Fish Culture - Bio flocc_Others_Recirculatory aquaculture RAS 100 m3 capacity 2 ton	2 ton per cycle	3.37	1	39	131.45	131.45
3	Fish Culture - Others_Reservoir_Licensed fishermen to catch fish in river etc	Per unit	0.22	1	91	20.45	20.45
Sub Total					336	383.33	383.33
Total					601	2365.83	1969.35

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

- The district of Ballari (including Vijayanagara) has a total of 86,603 draught bullocks as per the 2019 Livestock Census. These animals are primarily sourced from local markets and the Hubballi region.
- The highest concentration of bullocks is observed in Ballari taluk. Among the preferred breeds cultivated by farmers are Deoni and Hallikar, known for their strength and adaptability to local agricultural practices.
- Two-wheelers serve as an economical and practical means of transport for farmers, significantly reducing travel time and physical effort. They are commonly utilized for carrying small quantities of agricultural inputs and transporting produce to nearby markets for sale.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Wooden carts are traditionally crafted by local carpenters at the village level and are generally available across most hobli areas. However, there is no formal or organized system in place for their supply.
- Bullocks are typically procured from local markets as well as from external centers such as Dharwad, Hubballi, and Davangere. Seasonal cattle fairs held during the summer in locations like Gangavathi, Belgaum, and Hubballi also serve as key sources. Additionally, many farmers rely on two-wheelers for various agricultural activities.
- The existing veterinary infrastructure in the district requires significant strengthening, considering the large population of working animals and the vast geographical area it needs to serve. An assessment of veterinary services and infrastructure gaps is provided

in the Animal Husbandry chapter. Furthermore, the availability of high-quality wood suitable for cart-making is limited within the district.

- Small and marginal farmers represent the most financially constrained group and are in critical need of institutional credit for the purchase of animals and carts. Despite the demand, there is currently no organized mechanism for the supply of carts.

2.1.10.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.61	80	1646	2641.85	2113.47
2	Animal Driven Carts- Conventional Bullock Cart-	No.	0.32	80	385	123.59	98.87
3	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	17	363.80	291.04
4	Loans to Distressed Farmers- To Repay Non Institutional borrowings-Debt swapping- Farmers/Misc	No.	1.61	90	2570	4124.86	3712.37
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	1341	1434.87	1147.91
6	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Second hand	No.	0.91	80	419	381.08	304.86
Total					6378	9070.05	7668.52

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

- Ballari, being an irrigated district, has seen widespread cultivation of water-intensive crops. However, the indiscriminate use of chemical fertilizers and pesticides has led to a gradual decline in soil health and contamination of water resources.
- At present, only a limited number of farmers have adopted sustainable agricultural practices such as crop rotation and diversification, reduced or zero tillage, integrated pest management (IPM), and the integration of livestock with crop farming. Efficient water

usage and the promotion of composting and vermicomposting techniques are also being encouraged to convert organic waste into nutrient-rich compost.

- Sustainable agriculture emphasizes responsible resource consumption with a focus on environmental preservation and the well-being of future generations. This approach advocates the adoption of renewable energy sources, minimal land degradation, and the prevention of environmental pollution. Long-term agricultural growth can be achieved by implementing location-specific strategies that promote conservation and the sustainable use of scarce natural resources.
- The government is actively promoting organic farming across the country through initiatives such as the Paramparagat Krishi Vikas Yojana (PKVY), which offers comprehensive support to farmers—from production and processing to certification, marketing, and post-harvest management.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

- Agriculture in Ballari is predominantly supported by canal irrigation. The cultivation of major crops such as paddy and chilli is heavily reliant on chemical fertilizers, which has contributed to soil degradation and a decline in overall productivity. It is imperative for relevant departments to promote the adoption of organic fertilizers, integrated farming systems, and improved efficiency in water and nutrient management.
- The transition towards sustainable practices can be initiated in rain-fed areas, where farmers already operate under low-resource conditions. These regions typically experience lower productivity and stand to benefit significantly from the adoption of sustainable methods.
- The district is served by 13 Raitha Samparka Kendras (RSKs), 77 functional Primary Agricultural Credit Societies (PACS), and several private input suppliers including Farmer Producer Organizations (FPOs). These entities, in addition to their existing operations, should be encouraged to produce organic inputs such as vermicomposting and jeevamruta using farm and off-farm waste materials.
- Sustainable agricultural practices such as integrated weed management and integrated pest management are labor-intensive in nature. As a result, large-scale farmers may exhibit reluctance in adopting these methods due to the increased labour requirements.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

- An estimated 15% of agricultural produce is lost between the farm gate and the consumer, primarily due to inadequate storage infrastructure. The lack of proper storage and marketing facilities compels farmers to sell their produce at unremunerated prices.
- Key crops cultivated in Ballari district that require storage facilities include paddy, maize, and chillies. The district currently has two regulated markets and nine sub-markets to support agricultural trade.
- Farmer Producer Organizations (FPOs), cooperative societies, and voluntary agencies can play a pivotal role in aggregating produce for transportation and storage, thereby reducing logistical costs. These organizations can also facilitate primary processing of

commodities to enhance shelf life and market value.

- Emerging initiatives in the district include the development of cold chain infrastructure, refrigerated transport vans, private wholesale markets, and low-energy cold chambers for on-farm storage. Additionally, NABARD, through NABCONS, has commenced geo-tagging of all types of warehouses across the district to improve traceability and planning.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- Despite the availability of a considerable number of rural godowns and cold storage facilities in the district, a significant portion of agricultural produce is still sold directly to middlemen from the field, bypassing formal storage and marketing channels.
- Ballari district currently has 35 cold storage units with a combined capacity of 2,09,850 MT metric tonnes and 46 godowns with a total capacity of 1,52,632 metric tonnes. Key constraints affecting post-harvest management include the absence of a structured platform for produce aggregation, inadequate road and transport infrastructure, and limited access to pledge loan facilities.
- Storage linkage support in the district is provided through Primary Agricultural Credit Societies (PACS), Agricultural Produce Market Committees (APMCs), warehouses, Food Corporation of India (FCI) godowns, as well as individual farmers and rice mill owners. Under the Agriculture Marketing Infrastructure Scheme, a total of 580 projects have been sanctioned by various banks in the erstwhile Ballari district, resulting in the creation of 2.57 lakh metric tonnes of additional storage capacity.
- As of now, NABARD has sanctioned seven projects under the PACS as Multi-Service Centres (MSC) scheme in Ballari district, with a total project cost of ₹1.98 crore. These upgraded PACS are designed to offer a range of services to farmers beyond traditional credit and input supply.

2.2.1.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-For Horticulture Produce-1000 MT with single temperature	No.	102.72	80	19	1951.68	1561.34
2	Godown-Large- 5000 MT (Rs 3000 per MT)	No.	160.50	80	14	2247.00	1797.60
3	Godown-Renovation/ Expansion	No.	9.63	80	100	963.00	770.40
Total					133	5161.68	4129.34

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- Karnataka ranks second only to Rajasthan in terms of dryland area across the country. Recognizing this, the Royal Commission on Agriculture initiated dryland farming research centres in Ballari. Subsequently, the Government of India established a regional centre of the Central Soil Water Research and Training Institute in Ballari to further support research and development in this domain.
- Given the district's topography, soil types, irrigation coverage in command areas, and rainfall patterns, Ballari offers significant potential for land development activities. Effective water management is crucial for enhancing crop productivity and ensuring optimal utilization of available irrigation resources. On-farm development initiatives play a vital role in maximizing the efficiency of these scarce water resources.
- The total geographical area of the district is approximately 4 lakh hectares, of which 0.78 lakh hectares are classified as uncultivable. The cultivable area stands at 2.20 lakh hectares, with irrigation facilities available for 1.68 lakh hectares.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- Canal irrigation is the predominant mode of irrigation in the district, which has encouraged the cultivation of water-intensive crops such as paddy and chillies. This repetitive cropping pattern has contributed to an increased incidence of crop diseases.
- The Agriculture Department issue Soil Health Cards to farmers across the district to promote balanced nutrient management. There are four soil testing laboratories operational in the district; however, the turnaround time for micro and macronutrient analysis needs to be improved for timely advisories.
- The Watershed Development wing of the Agriculture Department, Government of Karnataka, has implemented watershed programmes under the Integrated Watershed Management Programme (IWMP) to support sustainable land and water resource management.
- The Command Area Development Authority (CADA), headquartered at Munirabad in Koppal district, serves as the nodal agency for overseeing On-Farm Development (OFD) works in the command areas of both High-Level and Low-Level Canals (HLC and LLC).
- The Government, through various schemes, is supporting initiatives such as vermicomposting units, natural farming, rainwater harvesting structures, and integrated farming systems to promote sustainable agriculture.
- As of 31 March 2024, a total of 1,08,876 Soil Health Cards have been issued to farmers in the district, enabling them to make informed decisions regarding soil and crop management.

2.2.2.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Biofertilizers -Azolla	No.	26.75	80	10	267.50	214.00
2	Bunding-Contour Bunding-222 /3 slope/3 stones	ha	0.27	80	1985	541.61	433.28
3	Cultivable Wasteland Development--Plastic mulching	ha	0.34	80	2287	783.06	626.46
5	Farm Ponds/ Water Harvesting Structures--Black Soil -10 m x 10 m x 3 m - without stone pitching	No.	0.32	80	128	41.09	32.87
4	Farm Ponds/ Water Harvesting Structures--Black Soil -10 m x 10 m x 3 m -with stone pitching	No.	1.18	80	221	260.12	208.08
6	Farm Ponds/ Water Harvesting Structures--Black Soil -15m 15 mx 3 m -with stone pitching	No.	2.14	80	252	539.28	431.43
7	Farm Ponds/ Water Harvesting Structures--Black Soil -29 m x29 m x3 m - without stone pitching	No.	6.06	80	65	393.65	314.91
8	On Farm development (OFD) Works -Field Channels- Bunding levelling deep ploughing FYM application	m.	0.95	80	741	705.65	564.52
Total					5689	3531.96	2825.55

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

- To enhance the fertility of arable land, significant emphasis is being placed on the use of bio-pesticides, bio-fertilizers, vermicomposting, agri-biotechnology, and seed production. This includes both the development of foundation seeds and the distribution of certified seeds to farmers.
- During the year 2023–24, a total of 6,566 quintals of seeds were sold in the district. However, the per hectare seed usage remains below one kilogram, indicating scope for improvement in seed application practices. Currently, a dedicated scale of finance for seed production has not been established in the district.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- The Agriculture and Horticulture Departments provide linkage support in areas such as tissue culture, agri-biotechnology, seed production, bio-pesticides, bio-fertilizers, and vermicomposting units to promote modern and sustainable agricultural practices.

- The Horticulture Department extends support under the National Horticulture Mission (NHM), facilitating the development of horticultural activities and infrastructure in the district.

2.2.3.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost- Vermi Compost-Vermi Compost-3m x1.2mx 1m (3.60 Cu.m)	No.	0.13	80	104	13.37	10.68
2	Compost/ Vermi Compost- Vermi Hatchery-Vermi Hatchery(320TPA)	No.	5.08	80	15	76.25	60.98
3	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	38	1016.50	813.20
Total					157	1106.12	884.86

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

- The agriculture sector plays a crucial role in enabling backward integration at production centers and forward market integration at consumption centers within the district. Ballari benefits from a well-established network of rail and road connectivity, facilitating efficient movement of goods.
- The district presents considerable potential for agro-based industries, including rice mills, cotton ginning, pressing and spinning units, oil mills, dal mills, fried gram units, vegetable processing units, cold storage facilities, pulp manufacturing, chilli powder production, seed processing, and banana-based products such as chips and fiber extraction units. Ballari has extensive acreage under chilli cultivation. Discussions have been initiated regarding the establishment of a chilli processing center in the district. Several small-scale units are already availing benefits under schemes such as PMFME and PMEGP to set up agro-processing clusters.
- Fresh figs have a short shelf life, making post-harvest handling a challenge. The Horticulture Department may consider incentivizing fig processing activities, particularly in the Kurugodu block, to reduce wastage and improve marketability.
- Ground Level Credit extended for ancillary agricultural activities in the district amounted

to ₹64,102 lakh in 2022–23, ₹97,524 lakh in 2023–24, and ₹72,130.92 lakh in 2024–25, reflecting a growing investment trend in support infrastructure and value chain development.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- Frequent power disruptions remain a major constraint for industrial operations in the district. However, other infrastructure facilities, including transport, are adequately available. Training and capacity-building initiatives are being implemented through NABARD, the District Industries Centre (DIC), and RSETI. Additionally, various government departments are actively involved in providing skill development training.
- There is considerable potential for processing fresh fruits such as banana, fig, and mango, subject to the availability of sufficient marketable surplus throughout the year. Given the extensive cultivation of Guntur and Byadgi varieties of chilli in Ballari, Kurugodu and Siruguppa taluks, there is a strong case for replicating NABARD's Common Facility Centre (CFC) model at Konchigeri.
- A training-cum-common facility center for chilli processing is being established at Konchigeri village in Siruguppa block with financial assistance of ₹2.57 crore, jointly supported by the MPLADS fund of Hon'ble Finance Minister, Government of India, and NABARD. The facility is designed to handle 250 metric tonnes annually, based on an 8-hour workday over 250 days. This initiative is expected to provide assured markets for chilli farmers, promote value addition, and generate local employment.

2.3.1.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit--Animal feed (1MT)	No.	94.16	80	153	14406.48	11525.17
2	Agro Processing Unit--Bakery product units	No.	13.91	80	135	1877.85	1502.28
3	Agro Processing Unit--Dairy/Milk Processing	No.	21.40	80	29	620.60	496.48
4	Agro Processing Unit--Groundnut decorticating unit	No.	21.40	80	22	470.80	376.64
5	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	14	119.84	95.88
6	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	21	943.74	754.98

7	Agro Processing Unit--Rice Bran oil/Ragi Powder making	No.	5.35	80	44	235.40	188.32
8	Feed Unit	No.	10.70	80	173	1851.10	1480.88
9	Food Grain Processing- Millets-2-3 HP	No.	12.84	80	14	179.76	143.80
Total					605	20705.57	16564.43

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

- Lending to economic activities within this sector holds significant social importance, as these loans are primarily aimed at supporting the most deserving and underserved sections of society. This contributes to balanced economic development and promotes inclusive growth.
- Ballari district has a strong presence of Non-Banking Financial Companies (NBFCs) and Microfinance Institutions (MFIs) that cater to the credit needs of remote and rural areas. As of 31.03.2025, 29 MFIs are operational in the district, serving 3,44,029 accounts with a total outstanding loan portfolio of ₹1,672.56 crore. Prominent among them are SKDRDP and L&T (Source: AKMI Report).
- Ground Level Credit disbursed under ancillary activities in the district amounted to ₹64,102 lakh in 2022–23, ₹97,524 lakh in 2023–24, and ₹72,130.92 lakh in 2024–25, indicating a consistent flow of financial support for allied sectors.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- Cooperative societies of farmers can serve as effective channels for extending credit to enable them to hold and market their produce more profitably. Financial assistance for such initiatives can be mobilized from various financial institutions.
- Financing under the Agri-Clinics and Agri-Business Centres (ACABC) scheme is classified as priority sector lending under the revised guidelines. Commercial banks and regional rural banks provide financial support for setting up these centres, which offer knowledge-based services and access to agricultural equipment for farmers.
- Banks also extend credit to Microfinance Institutions (MFIs) for on-lending to the agriculture sector, primarily through the Self-Help Group (SHG) model.
- The Government of India has taken significant steps to promote financial inclusion through flagship initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Social Security Schemes, and the Mudra Yojana.
- A key focus for 2025–26 will be to integrate these account holders into the formal banking system and ensure they benefit from these schemes. The Jan Suraksha Campaign has been launched in mission mode to bring the uncovered population under the ambit of social security schemes such as the Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJY), and Atal Pension Yojana (APY).



2.3.2.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	80	43	920.20	736.16
5	Loans to Agri. Start-ups	No.	10.70	80	16	171.20	136.96
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	195	41730.00	33384.00
3	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	158	50718.00	40574.40
4	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	2136	2742.64	2194.09
Total					2548	96282.04	77025.61

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

- Ballari district is endowed with rich mineral resources such as iron ore, manganese ore, red oxide, and ferrous oxide. The district has witnessed remarkable industrial growth owing to favorable government policies, a conducive and peaceful work environment, harmonious labor relations, abundant natural resources, skilled technical manpower, and adequate access to institutional credit.
- Ballari city has established itself as a hub for denim and ready-made garment manufacturing, driven by the availability of skilled and cost-effective labor.
- The district has strong potential in terms of a skilled workforce, particularly in sectors such as mechanical engineering, machinery repairs, garment and jeans manufacturing, and agro-processing industries.
- In addition, several colleges have set up incubation centers to nurture student-led start-ups, while NABVENTURES supported initiatives such as Vilkart are also actively functioning in the district.
- Promising industrial opportunities exist in areas such as chilli processing, fabrication units, general engineering works, ancillary industries, and automobile-related units.
- The Ground Level Credit (GLC) flow to the MSME sector in Ballari district has been substantial, amounting to ₹2,19,153 lakh in 2022–23, ₹2,72,579 lakh in 2023–24, and ₹2,52,153.07 lakh in 2024–25.

3.2 Infrastructure and linkage support available, planned and gaps

- The district has good potential to develop a number of ancillary industries for the mega projects like Jindal Vijayanagar Steels Ltd (JVSL), Ballari Thermal Power Plant etc.
- A Jeans Textile Park is being finalized in Sanjeevarayanakote village near Ballari city. 154 acre of land has already been acquired for the same and is being developed by KIADB. The main objective of the park is to improve the quality of jeans and provide employment for the local population and bring the sector into formal economy.
- As on March 2024, there are 40,683 micro, 1027 small and 85 medium units the district. Farmers Training and CFC for chilli processing unit being set up at Konchigeri village of Siruguppa block with financial assistance of ₹2.57 crore jointly by Honorable FM, GoI and NABARD. The capacity is 250 MT considering 8 hours working per day for 250 days a year. This will provide assured markets to chilli farmers besides ensuring value addition and local employment generation.
- Against the target of 104 given to DIC, KVIC and KVIB together, 253 applications have been sanctioned and disbursed under PMEGP during 202425 with cumulative loan amount of ₹1346.26 lakh.



3.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	2500.00	80	19	95000.00	76000.00
2	Manufacturing Sector - Term Loan-Micro	No.	10.00	80	243	24300.00	19440.00
3	Manufacturing Sector - Term Loan-Small	No.	500.00	80	55	55000.00	44000.00
Sub Total					317	174300.00	139440.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	125.00	100	95	118750.00	118750.00
2	Manufacturing Sector - Working Capital-Micro	No.	25.00	100	392	9800.00	9800.00
3	Manufacturing Sector - Working Capital-Small	No.	125.00	100	282	70500.00	70500.00
Sub Total					769	199050.00	199050.00
II. MSME - Others							
1	KVIC Units	No.	1.00	80	582	4870.00	3896.00
2	Loans to MSME Start-ups	No.	5000.00	80	18	18000.00	14400.00
Sub Total					600	22870.00	18296.00
Total					1686	396220.00	356786.00

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

- Export credit in Ballari district primarily relates to rough granite blocks, polished granite, granite slab tiles, MS pipes, galvanized plain coil sheets, iron ore, hot rolled steel coils, iron ore pellets, processed food products, mineral and mineral-based goods, automobiles, and hand-embroidered textiles.
- Apparel exports, particularly jeans, present strong growth potential with an annual increase of nearly 20 percent. These exports are directed to markets in the UAE, Europe, Africa, Turkey, Belgium, Germany, Canada, and Mexico, with additional exports reaching Latin American and Southeast Asian countries.
- Agricultural exports remain limited; however, high-quality rice and chillies from Siruguppa hold considerable potential for tapping export markets. The district also has a vibrant MSME sector engaged in non-agricultural exports.
- The RBI ACP portal currently reflects zero export credit for the district, as most loans are sanctioned and disbursed through banks located in metropolitan cities.

4.1.2 Infrastructure and linkage support available, planned and gaps

- Karnataka has identified specific products for the District as an Export Hub, with Ballari recognized for Granite, Denim (Jeans), Apparels, Jute Products, Engineering Goods, Electrical Machinery and Transport Equipment, Iron Ore-based Value-Added Products, Pomegranate, and Chilies.
- Under the New Industrial Policy 2020–25, the Government of Karnataka has introduced several initiatives to promote exports, including the development of export infrastructure, support for Special Economic Zones (SEZs), issuance of Green Cards for exporters with a strong track record, creation of sector-specific infrastructure, and a greater focus on manufacturing and related services. Exporters are also eligible for a range of incentives and concessions, such as exemption from entry tax, reimbursement of certification charges, financial support for export infrastructure, and assistance for market development activities.
- Karnataka has established a dedicated nodal agency for export promotion namely Visvesvaraya Trade Promotion Centre (VTPC). Apart from compiling export data for the state, VTPC organizes capacity-building programs and provides services related to market intelligence, export documentation, and access to finance.
- Ballari has been designated as a key node under the Bangalore–Mumbai Economic Corridor (BMEC), offering strategic infrastructure support including facilities for cold storage and the establishment of textile parks.

4.1.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	50.00	80	53	3400.00	2720.00
Total					53	3400.00	2720.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

- As per the 2011 Census, the literacy rate in Ballari district stands at 67.5% (Male: 76.65%, Female: 58.2%), which is significantly lower than the Karnataka state average of 75.36% (Male: 82.47%, Female: 68.08%).
- The rural literacy rate in the district is 62.82% (Male: 73.06%, Female: 51.96%), while the urban literacy rate is comparatively higher at 76.63% (Male: 83.58%, Female: 69.62%).
- The district is equipped with adequate educational infrastructure, and the presence of several reputed institutions provides considerable opportunities for banks and financial institutions to extend education loans to students.
- Ground Level Credit (GLC) under the education sector for Ballari district was ₹1,758 lakh in FY 2022-23, ₹2,382.54 lakh in FY 2023-24, and is projected at ₹2,866.55 lakh for FY 2024-25.

4.2.2 Infrastructure and linkage support available, planned and gaps

- As of 31st March 2024, the district has 326 High Schools with a total enrolment of 55,000 students. In addition, there are 75 Pre-University Colleges accommodating 26,690 students, and 11 Degree Colleges with a student strength of 11,790.
- The district houses one Allopathy Medical College with 659 students, one Dental College with 222 students, and one AYUSH College with an enrolment of 402 students. There are seven Polytechnics, including two Government institutions, with a combined enrolment of 6,245 students. Further, two private Engineering Colleges are operational with a total of 7,323 students.
- The Government of India has launched the Vidya Lakshmi Portal (www.vidyalakshmi.co.in), a pioneering initiative to facilitate access to education loans. Through this platform, students can apply, track, and manage education loan applications online at any time.

4.2.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	20.00	90	623	6560.00	5904.00
Total					623	6560.00	5904.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

- Under the PMAY Affordable Housing Project, 1,515 houses are currently under construction in Mundaragi village, while another 2,000 houses are being developed in Sandur block of Ballari district.
- The Government of Karnataka places strong emphasis on providing housing for socially and economically weaker sections, both in rural and urban areas. In addition, housing requirements of low, middle, and high-income groups are being addressed through various state-level programmes, alongside the Government of India's centrally sponsored schemes. With the emergence of new townships, Ballari has witnessed a rising demand for residential space, resulting in several new housing projects.
- The Gross Level Credit (GLC) allocated to the housing sector in Ballari has been ₹7,668.13 lakh in 2022-23, ₹7,684.16 lakh in 2023-24, and ₹6,498.34 lakh in 2024-25.

4.3.2 Infrastructure and linkage support available, planned and gaps

- As per Census 2011, out of the total 6.23 lakh households in Ballari district, over 20% of households in both rural and urban areas reside in either semi-permanent or temporary structures.
As per the latest RBI guidelines on Priority Sector Lending, the eligible housing loan limit has been revised. Housing loans up to ₹35 lakh in metropolitan centres (population of 10 lakh and above) and up to ₹25 lakh in other centres qualify under Priority Sector Lending, provided the overall cost of the dwelling unit does not exceed ₹45 lakh in metropolitan centres and ₹30 lakh in other centres. Under the Atmanirbhar Bharat initiative, the Government of India has proposed an Affordable Rental Housing Scheme (ARHS) under PMAY, aimed at providing safe and affordable rental housing options for migrant workers and urban poor.
- The Basava Vasati Yojana, launched by the Government of Karnataka, focuses on providing affordable housing to economically weaker sections. Through this scheme, financial assistance is extended to underprivileged families who are unable to construct or purchase a house due to financial constraints.



4.3.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	35.00	80	407	12455.00	10411.50
2	Repair of Dwelling Units	No.	6.00	90	337	2022.00	1819.80
Total					744	14477.00	12231.30

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

- Ballari is one of the most industrially significant districts of Karnataka. It is home to major industries, including JSW Steel, and serves as a hub for economic growth. However, strengthening road connectivity across the district remains a critical need to further boost industrial and trade activities.
- As of 31st March 2023, the district has 326 High Schools with a combined enrolment of 55,000 students, 75 Pre-University Colleges with 26,690 students, and 11 Degree Colleges with 11,790 students. This demonstrates a growing focus on higher education and skill development.
- The growth of industries, job creation, and overall socio-economic progress depend on establishing critical infrastructure across various sectors of the rural economy.
- Infrastructure and linkage support for Agriculture, Animal Husbandry, Fisheries, Health, and Education are provided in their respective chapters of this document for detailed reference.
- The district is served by 244.78 km of National Highways, 538.65 km of State Highways, 994.99 km of Major District Roads, 16 major bridges, 127 km of railway lines, 202 post offices, and 13 telephone exchanges. These networks facilitate the seamless movement of people, goods, and information.
- All households in the district are electrified, and every Gram Panchayat is equipped with internet connectivity, strengthening digital access and rural connectivity.

5.1.2 Infrastructure and linkage support available, planned and gaps

- A large portion of the district is irrigated through the Tungabhadra Canal system, enabling extensive paddy cultivation. To support this, a considerable number of rice mills have been established within the district.
- The availability of iron ore has led to the growth of numerous iron and steel industries, which in turn has created a strong demand for transportation vehicles and related services.
- The upcoming Jeans Textile Park is expected to integrate the currently unorganized jeans sector into the formal economy, ensuring that workers gain access to government schemes and social security benefits.
- The establishment of a new chilli processing cluster is poised to enhance price realization for farmers. A processing unit has already been set up at Konchigeri village, Ballari district for producing chilli powder and flakes. This not only improves the efficiency of processing but also increases farmers' incomes by adding value to their produce.
- The district witnesses a significant movement of multi-axle vehicles, lorries, and goods carriers. Hence, improving road infrastructure is critical to saving fuel, reducing travel time, and enhancing logistics efficiency.
- Completion of ongoing road and infrastructure projects should be taken up on priority.

In addition to irrigation and road connectivity, the district has also benefited from projects sanctioned under RIDF, covering education, health infrastructure, drinking water supply, and other essential facilities.

5.1.3 Benefits of RIDF Projects (except irrigation, rural roads and bridges)

- So far, 488 Anganwadi centers have been sanctioned in the district, delivering pre-school education, nutritional support, and health services to children, as well as to pregnant and lactating mothers.
- The district has a network of primary and secondary schools, colleges, training institutes, and hostels, offering education, accommodation, and skill development opportunities for the youth.
- Healthcare needs of the district are met through Primary Health Centres (PHCs), Maternal and Child Health (MCH) facilities, and hospitals, ensuring accessible and improved medical services for the community.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

- The quality of life of individuals is determined by access to safe drinking water, proper sanitation, quality education, and reliable healthcare. The Swachh Bharat Abhiyan has further emphasized the importance of ensuring these basic amenities to uphold hygiene, health, and human dignity.
- Education of the younger generation is central to sustainable growth. The Government of India, through various initiatives, has worked towards achieving the goal of Education for All. Simultaneously, ensuring accessible and affordable healthcare, particularly in rural areas, has been prioritized to maintain a healthy and productive workforce that contributes effectively to the nation's GDP.
- As per the latest RBI guidelines, bank loans are permitted up to ₹5 crore per borrower for establishing schools, drinking water facilities, and sanitation infrastructure, including construction/refurbishment of household toilets and household-level water improvements. Additionally, loans up to ₹10 crore per borrower are allowed for creating healthcare facilities, including those under Ayushman Bharat, in Tier II to Tier VI centers.
- The Ground Level Credit (GLC) under Social Infrastructure for Ballari district was ₹80.81 lakh in 2022–23, ₹18.44 lakh in 2023–24, and ₹500 lakh in 2024–25.

5.2.2 Infrastructure and linkage support available, planned and gaps

- As of 31st March 2024, the district has 326 High Schools with an enrolment of 55,000 students. In addition, there are 75 Pre-University Colleges with 26,690 students and 11 Degree Colleges with a total enrolment of 11,790 students. The district is home to one Allopathy Medical College with 659 students, one Dental College with 222 students, and one AYUSH College with 402 students.
- There are 7 Polytechnic Institutions (including 2 Government-run) with a combined strength of 6,245 students. Further, 2 private Engineering Colleges are functioning with 7,323 students.
- The district health infrastructure includes 6 Community Health Centres (CHCs) with 180 beds, 38 Primary Health Centres (PHCs) with 174 beds, and 139 Sub-PHCs. Additionally,

- there is one District Hospital with 310 beds and two Taluk Hospitals with 100 beds each.
- To foster innovation and self-reliance, there is an urgent need to establish incubation centres across educational institutions to promote an entrepreneurial culture among students.
 - The majority of the district's drinking water needs are met through the Tunga Bhadra Dam.

5.2.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	20.00	80	12	240.00	192.00
2	Education-Colleges	No.	200.00	80	4	800.00	640.00
3	Healthcare-Hospital	No.	50.00	80	14	700.00	560.00
Total					30	1740.00	1392.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

- Ballari district benefits from a high number of sunny days, making it highly suitable for harnessing solar energy. In addition, the district has significant wind energy potential, and several companies have already established wind farms. Notably, the credit for many of these projects is being availed from metro cities.
- As of June 2025, Ballari has an installed renewable energy (RE) capacity of 595.90 MW, comprising 142.90 MW of solar energy, 363.80 MW of wind energy, 30.20 MW from small hydro projects (SHP), 6 MW from biomass energy, and 53 MW from co-generation units. (Source: KREDA).
- The Ground Level Credit (GLC) flow under the renewable energy sector was ₹35 lakh in 2022-23, ₹2 lakh in 2023-24, and ₹1 lakh in 2023-24. For the year 2024- 25, the flow has significantly increased to ₹81.13 lakh.

5.3.2 Infrastructure and linkage support available, planned and gaps

- The Karnataka Renewable Energy Policy 2022–27 aims to enable the development of 10 GW of additional renewable energy projects in the State, with or without storage systems. This target also includes up to 1 GW of rooftop solar photovoltaic (PV) projects.

- The State Government is actively promoting grid-connected rooftop solar systems on residential, commercial, industrial, and institutional buildings to meet electricity needs. Surplus power generated beyond self-consumption can be supplied to the local grid, creating an additional source of income.
- The Surya Raitha Scheme supports farmers by enabling solar-powered irrigation, eliminating the need to operate irrigation pump sets during night hours. This not only improves convenience but also helps in conserving both power and water resources.
- Under the PM Muft Bijli Yojana, subsidies are provided for the installation of rooftop solar systems. The power generated can be used for self-consumption, while the surplus can be sold to the grid. Ballari district holds significant potential for harnessing this scheme.

5.3.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Solar Energy-Solar Pump Sets-3 hp (With USPC)	No.	2.17	90	38	82.46	74.22
2	Solar Energy-Solar Water Heater System	No.	1.90	90	84	159.60	143.64
3	Solar Energy-Stand Alone Solar Power Plants-Solar rooftop grid connected	No.	1.50	90	91	136.50	122.85
Total					213	378.56	340.71

RIDF

1. Details of RIDF projects sanctioned in the district are given below:

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	1779	568.53	487.31
B	Ongoing tranches	47	90.36	82.20
	Total (A + B)	1826	658.89	569.51

2. The sector-wise details of RIDF projects sanctioned in the district various categories are as given below:

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	399	204.34	193.01
B	Rural roads & bridges	372	273.49	222.44
C	Social Sector	1055	181.06	154.06
	Total (A + B + C)	1826	658.89	569.51

3. Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	262	Irrigation potential	ha	16516
B	Rural roads	320	Road length	km	1438.26
C	Bridges	52	Bridge Length	m	1467.4

3. a Details in respect of other RIDF projects are given below.

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture University	2	Education Infrastructure	Villages/Population	1474.2
2	Anganwadis	488	Education, Nutrition and Health Care	Villages/Population	7595.84
3	Animal Husbandry	58	Agriculture Infrastructure	Cattle/Farmers /Population	148784.88
4	Cold Storages	1	Agriculture Infrastructure	Metric Tonne	3000
5	First Grade College	8	Education Infrastructure	Villages/Population	1182.6

6	Fisheries Project	1	Agriculture Infrastructure	Villages/Population	0
7	Godown	8	Agriculture Infrastructure	Metric Tonne	7904
8	Ground water Recharge	13	Agriculture Infrastructure	Cubic Feet	60
9	Industrial Training Institute	9	Education Infrastructure	Villages/Population	3620
10	Moraji Desai Res School	1	Education Infrastructure	Villages/Population	0
11	Polytechnic	8	Education Infrastructure	Villages/Population	4237
12	Pre University	71	Education Infrastructure	Villages/Population	2375.28
13	Primary Schools	326	Education Infrastructure	Villages/Population	43838
14	Raitha Sampark Kendras	3	Agriculture Infrastructure	Villages/Population	8002
15	Reclamation of WtrLogd Areas	2	Agriculture Infrastructure	Hactres	5483.54
16	Rural Markets	35	Agriculture Infrastructure	Villages/Population	343429.25
17	Rural Service Centre	15	Agriculture Infrastructure	Villages	0
18	Secondary Schools	143	Education Infrastructure	Villages/Population	583

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

- NABARD has consistently worked towards integrating excluded populations into the formal banking system through initiatives such as the Self-Help Group – Bank Linkage Programme (SHG–BLP), Joint Liability Groups, and other inclusive financial interventions.
- As of 31 March 2024, the SHG–BLP covered 17.75 crore rural households across the country. A total of 144.21 lakh SHGs were linked to the banking system with aggregate savings of ₹65,089 crore, reflecting a 9.51% growth over the previous year.
- Credit disbursement to SHGs has shown remarkable progress, rising from ₹29 lakh in 1992 to ₹2,09,286 crore as of 31 March 2024. However, the year-on-year growth in savings-linked SHGs slowed from 12.7% in 2022–23 to 7.6% in 2023–24. The outstanding loan portfolio stood at ₹2,59,664 crore. (Source: Status of Microfinance 2024)
- In Karnataka, as of 31 March 2025, 1,04,336 SHGs were credit-linked with a cumulative credit of ₹28,708.70 crore. For a more accurate picture of SHG–BLP performance in the State, banks are advised to sanitize SHG data by identifying and segregating inactive groups that have not operated their savings accounts for more than two years. This exercise will enable the presentation of realistic data on active SHGs at both State and district levels. (Source: SLBC, Karnataka)
- Across the State, 9,03,764 SHGs held savings bank accounts in various banks with total deposits of ₹2,024.44 crore. Banks have played a pivotal role in supporting credit requirements, with 6,74,716 SHGs having credit outstanding of ₹25,253.46 crore. (Source: Status of Microfinance 2024)
- In Ballari district during 2024–25, a total of 2,560 SHGs were linked with savings of ₹6.99 crore, while 6,381 SHGs were credit-linked to the extent of ₹231.80 crore. (Source: SLBC, Karnataka)
- The Ground Level Credit (GLC) flow to SHGs stood at ₹155.09 crore in 2022–23 and ₹57.63 crore in 2023–24. It further increased significantly to ₹261.80 crore during 2024–25.

6.2 Infrastructure and linkage support available, planned and gaps

- Banks, NGOs, MFIs, NABFINS, and both State and Central Government departments have significantly contributed to the expansion of the programme. However, a notable gap still exists between the credit linkage and the savings linkage of SHGs.
- Ballari district has a strong presence of NBFCs and MFIs that address the credit needs of rural and remote areas. As of 31.03.2025, 29 MFIs are operational in the district, serving 3,44,029 accounts with a total outstanding loan portfolio of ₹1,672.56 crore. Prominent

- among them are SKDRDP and L&T (Source: AKMI Report). These institutions cater to SHGs across all blocks of the district.
- NABARD has introduced and successfully implemented Livelihood and Enterprise Development Programmes (LEDPs) in areas such as Aari embroidery, artificial flower and decorative item production, and mat weaving, thereby empowering women through skill development and livelihood generation.
- The State Government is implementing the “Aajeevika” – National Rural Livelihoods Mission (NRLM) through the Karnataka State Rural Livelihood Promotion Society, branded as “Sanjeevini.” Under this initiative, federations of SHGs have been established at the Gram Panchayat level. These federations include resource persons such as Krishi Sakhi and Pashu Sakhi, who provide timely information and support services to the members in need.

6.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Differential Rate of Interest Scheme--Consumption	No.	0.50	100	1728	864.00	864.00
2	Loans to Distressed Persons--Non Institutional Loans	No.	1.00	100	1288	1288.00	1288.00
3	Loans to Distressed Persons--OD to PMJDY	No.	0.10	100	3146	314.60	314.60
4	SHGs/ JLGs--JLGs	No.	2.00	100	840	1680.00	1680.00
5	SHGs/ JLGs--SHGs	No.	2.00	100	2389	4778.00	4778.00
6	Start-ups--Other than Agri & MSME	No.	5.00	80	20	1145.00	916.00
Total					9411	10069.60	9840.60

Title : Financial Inclusion



A Center for Financial Literacy (CFL) has been established in Ballari Block with a sanctioned grant of ₹29.30 lakh by NABARD, covering a three-year period. The project extends its reach to Kurugodu and Siruguppa Blocks within Ballari District. Its primary objective is to promote financial awareness and inclusion among adults through structured, community based education.

Each block will host 25 monthly financial literacy camps, with average of 30 participants per camp. The sessions will focus on key areas such as understanding formal banking systems, digital payment literacy, credit management and savings behaviour, insurance awareness, and government financial inclusion schemes. The initiative emphasizes experiential learning to empower beneficiaries with practical financial knowledge.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- Design and roll out a tailored micro-credit product with concessional terms for chilli value-chain actors (seeders, dryers, processors) linked to crop cycles and warehouse receipts.
- Create a monitoring dashboard (monthly) for sanctioned loans, disbursement timelines and NPAs for agriculture portfolio at district level to improve transparency and corrective action.
- Ballari DCCB and KGB being the largest KCC lenders should make efforts to saturate eligible farmers with KCC for Crop AH and Fisheries activities.

2. Water Resources

- Prioritize micro-irrigation scaling in semi-arid pockets of Ballari. Provide subsidized drip & sprinkler kits to FPOs, backed with demonstration plots and post-installation technical support.
- Launch watershed rejuvenation in selected degraded catchments: contour bunding, recharge pits and vegetative measures to improve groundwater recharge and reduce irrigation risk.
- Due to siltation, the storage capacity of irrigation tanks and reservoirs including that of Tungabhadra dam, the major source of irrigation in Ballari district has come down drastically. Desiltation may be taken up as a priority.

3. Farm Mechanisation

- Encourage FPOs, PACS, and cooperatives to establish Custom Hiring Centres at hobli level with support from AIF and NABARD's PACS as MSC scheme.
- Facilitate establishment of farm machinery servicing units at hobli/village level through District Industries Centre to ensure timely maintenance.
- Pilot drone usage for fertilizer and pesticide application in chilli, paddy, and cotton clusters; provide training and promote service-based models.

4. Plantation and Horticulture

- Develop vegetable aggregation routes similar to milk routes through Horticulture Department/HOPCOMS to ensure better price realization and market access.
- Encourage banks and line departments to finance infrastructure for grading and packaging of fruits at cluster level.
- Facilitate drying of figs by FPOs/private units in Kurugodu and Ballari taluks to enhance income; dried figs fetch up to 40x value of fresh produce.

5. Forestry/ Waste Land Development

- Agroforestry could be strengthened by promoting high value forest species like Raktachandana Sandal Wood Teak Rose wood etc. along with agricultural crops on farmlands.
- The approach of the Forest Department needs to focus on promoting commercial forestry through demonstrations on farmers' lands by growing appropriate species that will augment farmers' incomes.

6. Animal Husbandry - Dairy

- Set up fodder banks at taluk level to ensure year-round supply of green and dry fodder.
- Introduce additional mobile veterinary units to improve doorstep animal healthcare services.
- Encourage banks to finance dairy processing units, value addition facilities, and animal feed plants under AHIDF for individuals and FPOs.

7. Animal Husbandry - Poultry

- Introduce district-specific schemes to boost layer farming and support egg export for better price realization.
- Set up common incinerators at major poultry clusters to ensure safe disposal of diseased birds and prevent disease spread.
- Promote contract farming for maize and soya to ensure affordable feed supply; support formation of maize FPOs for marketing and feed production.

8. Animal Husbandry - Sheep, Goat, Piggery

- Conduct awareness drives on AHIDF, KCC-AH and Fisheries schemes; prioritize unit setup in Sandur and Ballari blocks.
- Promote Sheep and Wool Producer Societies for production and market linkage.
- Modernize registered slaughterhouses to ensure hygienic meat production and better by-product utilization.

9. Fisheries

- At present there are no facilities with the Fisheries department for testing soil/water. Soil and water testing facilities should be set up in potential taluks/hoblis (Fisheries Dept. GoK)
- Cold storage for fisheries is currently not available. However district has 3 ice plants. Efforts to be made by the department for construction of cold storage infrastructure.
- Fish Market constructed at Siruguppa under RIDF assistance to be operationalized on high priority.

10. Construction of Storage and Marketing Infrastructure

- Promote Ag-mark grading to improve price realization for farmers.
- Encourage banks to offer pledge loans against e-NWRs on Kisan Upaj Nidhi portal
- Raise awareness on AIF schemes to boost storage infrastructure.
- Develop new agri-markets and post-harvest centres; upgrade existing facilities.

11. Land Development, Soil Conservation and Watershed Development

- Promote sand mulch application in black cotton soils to improve yield under rainfed conditions.
- Encourage adoption of sand mulch in drought-prone areas for moisture retention and crop stability.
- Document and scale farmer-led innovations like sand mulch for wider replication across taluks.

12. Agriculture Infrastructure: Others

- Government is emphasizing on less chemical-cum-organic farming methods the activities like production of bio- fertilizers bio-pesticides and vermicomposting may need to be given more thrust and attention.
- Agriculture and Horticulture Departments should try to facilitate production and marketing of the inputs for natural farming.

13. Food and Agro. Processing

- Popularize PMFME scheme to promote food processing units at local level.
- Facilitate small-scale processing units at hobli/block level with support from line departments and banks.
- Encourage FPOs to set up processing units with technical support from AD, HD, CFTRI, and KAPPEC.

14. Agri. Ancillary Activities: Others

- There are 23 MFIs in the district providing micro finance services. Sharing of borrower data between various agencies would help in minimizing multiple/over lending.
- NRLM Locos project may be completed on priority basis. This will help in avoiding double financing of members.

15. Micro, Small and Medium Enterprises (MSME)

- Set up chilli agro-processing clusters; replicate NABARD-MPLADS pilot model in other blocks.
- Improve infrastructure in industrial areas; DIC to promote industrial parks beyond Ballari city.
- Simplify approvals and strengthen marketing support for MSMEs, SHGs, and rural artisans.

16. Export Credit

- GoI has identified Ballari to be promoted as Export hub for Granite Jeans Pant Apparels Jute products Engineering products Electrical Machinery and Transport Equipment Engineering/ Iron-ore based value added products Pomegranate Chilies. DIC may create requisite infrastructure for making Ballari as export hub.
- Convergence of Promotion schemes of Government of Karnataka Ministry of MSME Government of India and SIDBI will lead to greater access to credit.
- Setting up of Jeans textile park at the earliest at Sanjeevarayankote village, where 154 acres of land is already aquired for the purpose.

17. Education

- To overcome the infrastructure gap of toilets and drinking water facilities in schools and colleges Government/ZP may make the assessment and submit the proposal to NABARD under RIDF for providing toilet and drinking water facilities in all schools and colleges.
- Banks need to conduct awareness/sensitization programmes at the start of the academic season to enable students to avail of the facility. Camps may be organized at regular intervals in college premises in this regard.
- CFLs and FLCs while visiting schools colleges and Gram Sabhas may sensitise the general public about the scheme on education loans available for students to undertake higher

education.

18. Housing

- Rising land cost spiraling construction costs and development of unauthorized housing structures lack of sand and other inputs for construction are a few of the critical gaps which hinder the growth of the sector.
- Special measures like interest concessions on borrowed capital increasing thresholds for PMAY etc. may also create an impact.
- Completion of Affordable Housing projects at Ballari and Sandur on priority basis.

19. Social Infrastructure

- Enable telemedicine tie-ups between PHCs and urban hospitals to improve specialist access.
- Establish additional health centers using RIDF funds to address high IMR and crude death rates.
- Mobilize CSR funds for upgrading infrastructure in schools, colleges, and health centers.

20. Renewable Energy

- Promote solar energy adoption across the district to leverage high solar exposure under PM Surya Muft Ghar Bijli Yojana.
- Incentivize industries to shift towards renewable energy sources for operational needs.
- Facilitate rooftop solar installations in public buildings and rural institutions.

21. Informal Credit Delivery System

- Strengthen training and marketing support for SHG-led enterprises.
- Introduce incentives and recognition for successful SHG businesses under NRLM and NULM.
- Facilitate access to credit and market linkages for SHG products through district-level platforms.

Chapter 8

Status and prospects of Cooperatives

1. Background

The practice of co-operation and co-operative activities are deeply ingrained in the Indian culture and ethos. The co-operatives reduce individual risk in economic activities and create a culture of shared productivity, decision-making and creative problem solving. Largely, co-operatives are 'local institutions', addressing 'local needs', employing 'local talent' and led by 'local leaders' and thereby have the unique ability to promote local economy. 'Cooperatives' as an institutional entity are defined as 'an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise'. There are seven major principles that govern working of cooperatives i.e., voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of concern for community and principle of cooperation among cooperatives. Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

2. Formation of Ministry of Cooperation by GoI

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the GoI has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for 'Ease of doing business' for co-operatives. The formation of an exclusive Ministry of Co-operation is a watershed moment for the overall development of co-operatives in the country.

3. Initiatives of Ministry of Cooperation (MoC), GoI

The Ministry, soon after its formation has taken a number of path-breaking initiatives as given hereunder:

a. Formulation and circulation of model bye-laws for PACS

Formulation and circulation of model byelaws for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM- KUSUM scheme at PACS level, etc.

b. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives

The Union Cabinet, in its meeting held on 15.02.2023 approved the plan for Strengthening Cooperative Movement in the country and deepening its reach to grassroots by setting up of new multipurpose PACS/dairy/ fishery primary cooperative societies in each uncovered Panchayat / village and strengthen the existing PACS/ Dairy/ Fishery cooperatives through convergence of various identified schemes of Government of India.

c. National Campaign on Cooperation among Cooperatives

A pilot project to promote the spirit of Cooperation among Cooperatives was launched by Hon'ble Union Minister for Home & Cooperation on NABARD Foundation Day (12 July 2023). The pilot project was launched in Banaskantha and Panchmahal DCCBs of Gujarat to promote all the financial transactions of Primary Dairy Cooperative Societies (PDCS) and other cooperative bodies with cooperative banks to strengthen and make the cooperative sector self-reliant (Aatmanirbhar). The pilot project was successful, and the project was expanded and launched in all districts of Gujarat from 15 January 2024 by Hon'ble Chief Minister of Gujarat.

d. Centrally Sponsored Scheme for Computerisation of PACS (CSPCP)

NABARD is implementing the centrally sponsored scheme for the computerization of about 63,000 functional PACS across the country over a period of 5 years with a total budget outlay of Rs.2,516 crore, to which 4,000 additional PACS have been sanctioned by MoC, GOI in FY 2024. Under the CSPCP, each PACS is provided a maximum budgetary support of Rs.3,91,369/- which includes the cost of common National Level PACS Software (NLPS), NLDR and Admin Expenses, Hardware for PACS, Training, and services of System Integrator (SI). The project envisages computerization of 67,908 PACS by 31 March 2027. As on 28 February 2025, total 53,385 PACS, covering 30 States and UTs, have been computerized under the project.

e. Computerisation of Agriculture and Rural Development Banks (ARDBs)

MoC, GoI under the Centrally Sponsored Project of 'Strengthening of Cooperatives through IT Interventions' has approved the sub project of Computerization of Agriculture and Rural Development Banks (ARDBs) on 06 October 2023. The Project envisages computerization of 1867 units across 11 States and 2 Union Territories (UTs) for a period of 03 years i.e. up to 31 March 2026. As on 28 February 2025, the project has been sanctioned in 10 States/UTs. The states of Kerala and West Bengal are yet to submit the proposal under the project, UT of JK has withdrawn from the project citing that ARDBs are financially unviable. The onboarding of the stakeholders onto the Coopsindia portal is completed. The work of First-Hand Report (FHR), Field Verification Report (FVR) is in progress.

f. Preparation of Turn Around Plan & Development Action Plan by Rural Cooperative Banks (RCBs)

NABARD has advised the weak RCBs banks falling under C and D category as per NABARD's latest inspection ratings and banks falling under Supervisory Action Framework

- Self Initiative for Turn Around (SAF-SITA) to plan & implement a multipronged comprehensive Turn Around Plan (TAP). Turn Around Plan is envisaged to cover financial parameters along with other key aspects like; business diversification, internal checks and controls, governance, cost rationalization, human resource development, technology adoption, financial inclusion etc., required for a holistic improvement in functioning of weak RCBs. NABARD has circulated a template for preparation of TAP and has organized trainings for the officials of weak RCBs for preparation of TAP through Bankers Institute of Rural Development (BIRD). The sensitization and training workshops in write-shop mode for the nodal officers of all identified banks and concerned ROs were completed by BIRD-L, BIRD-K, and BIRD-M by March 2025. All the identified RCBs have been advised to launch the board-approved TAP by 1 April 2025. Current progress:

' Out of 65, 30 weak banks have board-approved TAP.

' Out of 30, 26 weak banks have launched TAP.

Other banks (A, B+, B rated RCBs) have also been advised to adopt the template/format for preparing their Development Action Plan (DAP) for improving their functioning & performance.

g. Strengthening of C-PEC, BIRD Lucknow by way of Digitalisation:

C-PEC (Centre of Professional Excellence in Cooperatives) was established in 2009 at BIRD Lucknow to cater to the capacity building needs of Cooperative Professionals. In view of the changing ecosystem of cooperatives and expansion of activities proposed, efforts have been undertaken for strengthening of C-PEC by way of digitalisation of all the operational activities of CPEC. M/s K-nomics Techno Solutions Private Limited has been awarded the contract for implementing the project 'Digitalisation and Learning Management System (LMS) for C-PEC, vide work order dated 17.10.2024. Digitalisation is expected to streamline the operational activities of CPEC helping it to cater to the increasing demand for capacity building needs in Cooperatives in near future, thus resulting in outreach of C-PEC.

h. Initiatives under Cooperative Development Fund (CDF)

Cooperative Development fund (CDF) was created in the year 1992-93 with a corpus of ₹10 crore from the profit of NABARD for supporting activities like Infrastructure facilities to PACS, Training of Coop Banks Personnel, Setting up of PACS Development Cell, HR Capacity Building measures to all the Cooperative Banks/PACS etc. Overtime, diversified interventions were brought into the fold of CDF like Comprehensive Support Plan for NER states (CSP), Business Diversification and Product Innovation Cell (BDPIC), PACS Computerization, SRF- PACS as MSC, Publications by Cooperatives, etc. Cumulative expenditure incurred under CDF as on 31 March 2025 was ₹ 381.52 crore.

4. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives

1. Status of Cooperatives

4.1 Status of Cooperatives in the State

a. The cooperative sector in Karnataka comprises a total of 45962 cooperatives, covering



about 36075 noncredit cooperative societies i.e., Dairy/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc. and 9885 rural credit cooperatives (PACS, LAMPS, FSS, etc.). These primary societies have nearly 236 lakh members spread across 29736 villages. The longterm rural cooperative credit structure cover 26 State Cooperative Agriculture and Rural Development Bank (SCARDBs) branches and 181 PCARDBs having a membership of nearly 11.89 lakh members. Further, there are 3446 MSCS having their registered office in the State. Besides, there are about 41 district level federations and 25 State level federations of societies operating in the State.

2. 4.2Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives

The following announcements were made by the State in their budget for 202526.

a.The Akka Cooperative Society for Women empowers SHGs and women heads of families under the Gruha Lakshmi scheme, offering credit access, entrepreneurship support, and financial inclusion. As part of the National Rural Livelihood Mission, it strengthens women's socioeconomic roles. Under the Interest Waiver Scheme, ₹240 crore in loan interest has been waived for farmers via DCCBs and PCARDBs. The Karnataka State Cooperative Housing Federation will develop an online database of housing cooperatives and launch a helpline to protect depositors and enhance transparency. Additionally, the department will digitize audit reports of cooperative societies to improve accountability and efficiency.

3. 4.3As part of the International Year of Cooperatives (IYC) celebrations, the State Government launched a series of impactful initiatives across Karnataka. A snapshot of these events is presented below:

a"Sahakar Se Swachhata Abhiyan, a Statewide initiative, was led by the Karnataka State Cooperative Federation Ltd., Bangalore, and Belgaum District Cooperative Union Ltd. with a major cleanliness drive in Belgaum on 28 May 2025. Staff and office bearers from various cooperative societies participated actively. Similar events were held on 27 May 2025 in Bellary, Vijayanagar, and Dharwad, with support from DCCBs and the State Cooperative Federation, showcasing the cooperative sectors commitment to public welfare.

Green Initiatives included ""Ek Ped Maa Ke Naam"" campaign by the RCS office, blending environmental awareness with emotional appeal. In Mysore, the Cooperative Union, TAPCMS, and Womens Cooperative Societies led impactful cleanliness and plantation drives. Tree plantation activities also took place in Hassan, Chitradurga, Udupi, Chamarajanagar, and Bengaluru Rural, promoting sustainability through active participation of officials and cooperative members."

4. b"Health, Awareness, and Community Engagement

The Karnataka Milk Federation amplified awareness by proudly displaying the IYC logo on all milk tankers and booths across the State.

On 31 July, the RCS Head Office in Bengaluru hosted a medical checkup and blood donation camp, reinforcing the cooperative sectors commitment to public health.

To commemorate the IYC, a special magazine titled Sahakara was published, showcasing stories, achievements, and future visions of Karnatakas cooperative movement.

Trainings & Debates

Across districts, training programs were conducted to raise awareness about the significance of IYC and the role of cooperatives in sustainable development. A thoughtprovoking debate on Economic Growth Through Cooperatives was organized by the Karnataka State Cooperative Federation, sparking dialogue on the transformative power of cooperative models. "

5. 5"Status of PACS Computerisation

5.1 State Level Status of computerisation (viz. GoLive/ePACSONly, Online Audit, trainings etc.) as on 25.08.2025"

a."PACS Sanctioned 5491

ERP Trial Run 3504

ERP Go Live 3028

HoC uploaded 144

Number of PACS doing entries and Day end Activity Post Go Live as per SOP 2588

Onsystem Audit 1496

Dynamic Day End 137"

6. c.Training Programs Conducted by NABARD Regional Office, Karnataka

a.To equip PACS staff with skills to operate the new PACS ERP software, NABARD Regional office, Karntaka has sanctioned conduct of training programme for all 5,491 PACS under the project. Training is being delivered to Master Trainers (MTs) and Certified Master Trainers (CMTs). So far, 3,702 PACS staff have completed training, and ₹49,14,200 has been disbursed for 2,517 PACS based on received claims. Training for the remaining PACS is ongoing in phases. Additionally, RO has organized capacity building programs for stakeholders, including training for 141 PACS auditors in May 2025, enhancing on system audit and compliance across the cooperative ecosystem.

5. Status of Cooperatives in the District

The cooperative sector in Ballari district comprises a total of 719 cooperatives, covering 551 Non Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 89 rural credit cooperatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 1,39,966 members, spread across 296 villages. Likewise, long term rural cooperative credit institutions cover. One State Cooperative Agriculture and Rural Development Banks (SCARDBs) and 3 PCARDBs. It has a membership of nearly 9511 members Further, there are no MSCS having their registered office in the district. Besides, there is one district level federation and no state level federations and national level federations operating in the district. As on 22.11.2025 Of 76 PACS recommended for PACS Computerization, 58 are on go live and 18 are in Dynamic day end stage.

6. Potential for formation of cooperatives

There is fair potential for cooperative activity in PACS and Milk Producing Cooperative Society sectors as elucidated in the chapters on Animal Husbandry Dairy. As per discussion with DRCS office, there is potential for creation of 8 new PACS and 17 Milk Producing



Dairy Cooperatives in the district. Efforts may also be made for revitalization of 37 defunct Milk Societies. The distribution is uniform in that all blocks are under the area of operation of any cooperative society/ all blocks are covered by some society or the other. Therefore, there is potential for creation of cooperative societies in credit and dairy sectors in all the blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas. As per Margadarshika released by MoC, GoI, formation of new PACS in uncovered and underserved GPs and revival/liquidation of dormant PACS is under progress.

**Chapter 9****NABARD's Projects and Interventions in the District**

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Collectivization	Training-cum-Common Facility Centre (CFC) for Chilli Processing	Ballari district	The entire expenditure for setting up the chilli processing unit, including procurement of machinery, capacity building of FPO members, necessary approvals, and establishment of marketing linkages, will be supported by NABARD.	The Project is supported by MPLADS fund of Smt. Nirmala Sitharaman, Hon'ble Finance Minister, GoI and grant assistance from NABARD.	1115	The project will result in value-addition to local chilli production, improve farmers' price realization, and create market linkages. The Centre is open to Siddagangashree's FPO members, neighboring FPOs, SHGs and entrepreneurs, thereby creating a shared asset that drives inclusive growth in the district's chilli value chain.

2	Tribal Development	Tribal Development Project	Covers 5 villages namely Kaatinakamba, Uttaramaly, Hulikunte, Mallapura and Kondapura of Sandur block	<ul style="list-style-type: none"> • Each farmer with one acre of land (Wadi) will be provided with 30 Mango plants, 20 lemon plants and 100 forestry plants. • Cement rings for irrigation and supply of water directly to the farmer field is also ensured in the project. • In addition, sheep have been provided to landless farmers. • Training was imparted to farmers and local rural population. 	<ul style="list-style-type: none"> • Convergence with line departments was ensured leading to installation of drip irrigation with support of Horticulture department. 	500	The project will result in additional income for the farmers in addition to their regular income. It will also, shield farmers during draught.
3	Collectivization	FPO	Kudathini and Chornuru	NABARD has promoted two FPOs in the district who are involved in input and output businesses.		1338	The project will lead to availability of inputs at affordable cost and better remuneration for their produce.
4	Women Empowerment	Rural Mart	Chornuru	NABARD sanctioned RM to Krushi Kanti FPO with total grant assistance of ₹.6.50 lakh.	The project is sanctioned to FPO.	600	The project will provide better marketing opportunities to SHG members and TDF farmers.



5	Skill Training	LEDP	Ballari and Sridharagadde	NABARD has sanctioned LEDP training of 90 members on Aari Embroidery and another 90 members on Artificial flowers/Garlands making.	Nil	180	The members are able to get on average additional income of ₹3,000 to 5,000 per month.
6	Micro Finance	JLG formation	Ballari district	NABARD has sanctioned Canara bank proposal for formation and credit linkage of 55 JLGs in the district. NABARD provides assistance of ₹4,000 per JLG formation, credit linkage and prompt repayment.	Canara Bank	440	It will help the landless rural population to get credit without any collateral.
7	Banking Technology	Technological Support to Ballari DCCB.	Branches and PACSs of Ballari and Vijayanagara districts	Ballari DCCB has been sanctioned in Rs. 24.75 lakh for deployment of 110 Micro ATMs. Ballari DCCB has been sanctioned with Mobile ATM to ensure availability of the banking services at their doorstep.	DCCB		It has resulted in lesser turn around time and convenient banking transactions

8	Institution Development	Primary Agricultural Credit Society (PACS) as Multi Service Center (MSC)	PACs of Ballari district	As of date NABARD has sanctioned 7 projects with project cost of Rs.1.98 crore under PACS as MSC in Ballari district. Under this scheme the PACS will be upgraded to provide multi services for farmers.	DCCB		This scheme has helped create a new revenue source besides creating capital assets for PACS.
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Success Stories

Success Story 1



Scheme	Tribal Development Fund
Project Implementing Agency	Sankalpa Development Center
Duration of the project	6 Years
Beneficiary	Scheduled Tribes
1. No. of beneficiaries	500
2. Community	Masanayaka
3. State	Karnataka
4. District	Ballari
5. Block	Sandur
6. Village	Katinakamba, Hulikunta, Uttaramalai, Kondapura and Mallapura
Title	A Pathway to Self-Reliance: The Success Story of Lakshmidewi from Katinakamba Village

1.1 Support provided

- Through the TDF initiative NABARD introduced a multi-component development model in the 5 villages.
- Distribution of horticulture and forestry plants.

- Soil and water conservation measures to improve land productivity. Capacity building through regular training and SHG meetings.
- Provision of goats to landless beneficiaries for income generation.

1.2 Pre-implementation status

- Katinakamba village located in Bandri Hobli of Sandur Taluk Ballari District is predominantly inhabited by Scheduled Tribe communities. The livelihoods of most families revolve around daily wage labor and small-time mining activities.
- Most of the times labours were paid were less amount which forced them to migrate to malnad region for employment there by affecting education of their children.

1.3 Challenges faced

- High poverty levels due to dependence on unsteady mining-related labor Landlessness especially among women-headed and tribal households.
- Limited access to institutional credit and formal livelihood support.

1.4 Impact

- Her goat herd will increase to 8 with an additional 6 births expected by year-end
- Projected income from sale of manure and male goats is approximately ₹80000 by December 2025
- She is now considered a model farmer in her village inspiring other women to join SHGs and pursue IGAs.
- Her economic stability has improved household confidence food security and savings.
- She has become a beacon of rural resilience and enterprise embodying the mission of NABARD's TDF initiative.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

Climate change is affecting every region on the Earth, in multiple ways. The IPCC AR6 highlights that human-induced climate change is intensifying weather and climate extremes, resulting in unprecedented heatwaves, heavy rainfall, and severe droughts. The frequency and intensity of these events are likely to increase, posing significant risks to ecosystems, biodiversity, and human societies.

India is exposed to a whole range of climate and weather-related hazards. India with diverse geographical regions, long coastline, biodiversity, and high dependence on natural resources is one of the most vulnerable countries to climate change risks worldwide. Further, more than half of India's population lives in rural areas and depends on agriculture & allied activities, which are highly sensitive to climate change, threatening the livelihoods of people dependent on them.

There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA, 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022 ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC.

Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

Climate change is a rapidly emerging area of policy interest in the RBI. Back in 2007, the RBI advised banks to put in place Board-approved plans of action towards helping the cause of sustainable development. In 2015, the RBI included loans for generation of renewable energy and public utilities run on non-conventional energy as part of its priority sector lending (PSL) policy to incentivise the development of green energy sources.

RBI has also laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green branches and green data centres, encouraging greater use of electronic means of communication instead of paper, and renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilise resources for the Government for green infrastructural investments. RBI has also released the framework for mobilising green deposits by REs.

In February 2024, the RBI has issued draft guidelines on 'Disclosure framework on climate-related financial risks, 2024'. The framework mandates disclosure by REs on four key areas of governance, strategy, risk management and metric and targets, which is a step towards bringing the climate risk assessment, measurement and reporting requirements under mainstream compliance framework for financial sector entities in India.

1.5 Initiatives of NABARD

The whole spectrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action – both mitigation and adaptation, for vulnerable sectors and communities. NABARD has been playing a key role in channelising climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market Making Role, (iii) Internal Green Transformation of NABARD, and (iv) Strategic Resource Mobilization. This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

1.6 Way Forward

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates

cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

2 Climate Change Scenario-at the State level - Karnataka faces increasing climate stress especially in agriculture-dependent regions. Districts like Bidar are experiencing severe droughts while Bengaluru struggles with green cover depletion water scarcity and changing rainfall patterns due to rapid urbanization. Institute for Social and Economic Change (ISEC) has developed a Climate Change Vulnerability Index for Karnataka. It is found that districts like Ballari, Raichur, Gulbarga and Yadgir are highly vulnerable due to high exposure sensitivity and low adaptive capacity to frequent & intense climate events like droughts heatwaves & erratic rainfall.

2.1 State Action Plan for Climate Change

a. The Karnataka State Action Plan on Climate Change (KSAPCC) Version 2 was developed in 2021 and received Central Government approval in May 2024. This updated plan aligns with India's NAPCC. It aims to guide Karnataka's climate resilience and low-carbon development until 2030. The plan estimates a budget of ₹52827 crore for implementation between 2025 and 2030. It spans multiple sectors including agriculture horticulture forestry energy infrastructure water resources urban development and rural livelihoods. Each sector has tailored strategies for both mitigation and adaptation. KSAPCC is based on historical climate data from 1985 to 2015 and future projections using CORDEX models. To reduce greenhouse gas emissions the plan promotes renewable energy energy efficiency and sustainable transport including electric vehicles. It also encourages afforestation carbon sink creation and industrial energy audits. These efforts aim to decouple economic growth from carbon emissions.

b. The Environment Management and Policy Research Institute (EMPRI) is the nodal agency for implementation of KSAPCC. Sector-specific working groups have been formed to oversee adaptation mitigation and research. A climate dashboard has been launched to monitor departmental progress funding utilization and policy outcomes.

2.2 Any specific Climate Change initiative in the State by

a 1. MoEFCC provided funds to EMPRI to establish climate change units and train government staff across departments. These efforts support implementation of SAPCC action points 2. EMPRI established the Centre for Climate Change and the Karnataka State Strategic Knowledge Centre for Climate Change supported by the National Mission on Strategic Knowledge for Climate Change (NMSKCC) under the Department of Science and Technology Government of India.

b 1. National Innovations in Climate Resilient Agriculture (NICRA) projects in Karnataka focus on strategic research in climate-resilient crops and farming systems technology demonstrations on farmers' fields and capacity building through Krishi Vigyan Kendras (KVKs) 2. ICAR-IIHR Bengaluru has developed horticultural technologies suited for climate variability and promoted protected cultivation drought-tolerant varieties and water-efficient irrigation systems. 3. Crop Diversification Initiatives under NICRA and the Krishi Unnati Yojana 4. Dryland adaptation studies in Vijayapura and Bagalkot 5. KVK led Community support: established Village Climate Risk Management Committees set up seed and fodder banks and custom hiring centers issued agro-advisories to help farmers respond to extreme weather.

c 1. Karnataka State Action Plan on Climate Change (KSAPCC): A climate dashboard has been launched to monitor mitigation and adaptation efforts across departments. 2. EMPRI as Nodal Agency has initiated several state-funded and centrally supported projects. EMPRI

is exploring carbon credit markets and nature-based solutions to support departmental initiatives 3. Karnataka Forest Wildlife and Climate Change Mitigation Foundation was launched in 2025. This is a first-of-its-kind initiative in India which focuses on carbon credit generation through agroforestry and afforestation.

d NABARD has undertaken several climate change initiatives in Karnataka including a pilot carbon credit project in Kolar involving 3500 mango growing farmers promoting biomass management and tree plantations. It also supported a ₹24.22 crore livestock resilience project under the National Adaptation Fund for Climate Change (NAFCC) focusing on conservation of indigenous breeds. As India's National Implementing Entity for climate funds like NAFCC and the Green Climate Fund (GCF) NABARD facilitates projects in water conservation natural resource management and climate-resilient agriculture while also building local capacity through its Centre for Climate Change.

e The Centre for Study of Science Technology and Policy (CSTEP) along with IISc TERI ISEC and University of Agricultural Sciences collaborated with EMPRI to revise Karnataka's State Action Plan on Climate Change (SAPCC). These institutions contributed to:

- Climate vulnerability mapping
- Sectoral impact assessments (agriculture water health and forests)
- Development of adaptation strategies and district-level plans
- Recommendations for technical working groups and climate cells at district level

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a. According to the Karnataka State Action Plan on Climate Change (KSAPCC), projected climate change impacts in the district include:

1. Crop yields:

- Paddy decrease of 69.4%
- Sugarcane decrease of 13.5% Chickpea decrease of 44.8% Redgram decrease of 46.8%
- Sorghum increase of 120.4%
Soyabean increase of 50.5%
Groundnut increase of 8.7%

2. Livestock: Expected impacts include heat stress, reduced fodder availability, limited water resources, and higher incidence of sudden disease outbreaks.

3. Water resources: Anticipated changes include erratic and intense rainfall patterns along with more frequent drought events.

The KSAPCC categorizes Mysuru as a medium socioeconomically vulnerable district in terms of climate change risk.

b. Strategies to Address Climate Change Impacts:

To reduce the adverse effects of climate change on agriculture, livestock, and water resources in the district, the following measures are being promoted:

1. Mitigation Measures

- Promotion of green energy solutions, including solar pump sets.
- Expansion of micro irrigation facilities under the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).

2. Adaptation Measures

- Implementation of watershed development programmes.
Promotion of rainwater harvesting structures.
- Crop diversification, including the adoption of short duration paddy varieties during drought periods.
- Conducting task force meetings to prepare contingency plans for ensuring drinking water and fodder availability during periods of water stress.

3.2 Any specific Climate Change initiative in the District

- a.
 1. Protection of vulnerable communities through inclusive and sustainable development strategies that are sensitive to climate change impacts.
 2. Achieving national growth targets by ensuring qualitative improvements that enhance ecological sustainability.
 3. Accelerated deployment of appropriate technologies to support both adaptation measures and the mitigation of greenhouse gas emissions.
 4. Implementation of eight National Missions, which form the core of the NAPCC and represent multipronged, long-term, and integrated strategies:
 - National Solar Mission
 - National Mission on Enhanced Energy Efficiency National Mission on Sustainable Habitat National Water Mission
 - National Mission for Sustaining the Himalayan Ecosystem National Mission for a Green India
 - National Mission for Sustainable Agriculture
 - National Mission on Strategic Knowledge for Climate Change
- b.
 1. Enhancement of Rainwater Harvesting and Crop Support Practices
 - Expansion of rainwater harvesting capacity.
 - Introduction of improved crop cultivars.
 - Addressing micronutrient deficiencies through site specific nutrient management. Provision of supplemental irrigation.
 - Adoption of mulching practices.
 - Use of zero till drills to improve soil health and conserve moisture.
 2. Reduction of Methane Emissions in Livestock
 - Feed manipulation strategies to lower methane generation.
 3. Water Resource Management
 - Design and implementation of site specific surface water harvesting structures. Development of groundwater recharge systems.
 4. Climate Impact Assessment
 - Computation of temperature projections for 2020 and 2050.
 - Comparison with present day levels to assess potential impacts and plan appropriate adaptation measures.
- c.
 1. State Level Policy Framework Establishment of a dedicated policy body to guide and implement strategic cropping pattern shifts in response to climate variability.

2. Promotion of Dryland Farming Encouraging cultivation practices suited to low rainfall conditions to enhance productivity in arid and semiarid zones.
 3. Market Development for Indigenous Crops Creating sustainable market linkages and consumer demand for traditional and region specific crop varieties.
 4. Expansion of Micro Irrigation Promoting efficient irrigation systems to optimize water use and improve crop yields.
 5. Groundwater Regulation and Pricing Reforms Enforcement of the Karnataka Groundwater Act
 - Establishment of a policy body to oversee and restrict groundwater extraction. Introduction of a groundwater cess to promote judicious use.
 - Revision of irrigation water pricing policies to encourage conservation and efficiency.
- d. NABARD, designated by the Government of India as the National Implementing Entity (NIE) for the Adaptation Fund (AF) under the Kyoto Protocol and for the National Adaptation Fund for Climate Change (NAFCC), facilitates project identification from the State Action Plan for Climate Change (SAPCC), project formulation, appraisal, sanction, fund disbursement, monitoring, and capacity building.
- In Karnataka, it supported the Conservation and Management of Indigenous Varieties of Livestock (Cattle and Sheep) project with ₹24.22 crore. Overall, NABARD has enabled sanction of 40 projects with a total outlay of ₹1,971.60 crore under the AF, NAFCC, and Green Climate Fund (GCF).

Potential for Geographical Indication (GI) in the district

- Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- Ballari has got Sandur Lambani Embroidery GI and exports products to different countries. It has 4 registered users.
- In all important forums like BLBC, DCC/DLRC etc. bankers are sensitized about important GI products of the district export potential and are encouraged to finance the authorized users of these products.

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District at Glance Ballari 2023-24
Soil & Climate	Agriculture Department
Land Utilisation [Ha]	District at Glance Ballari 2023-24
Ground Water Scenario (No. of blocks)	National Dynamic Water Resources Report 2024
Distribution of Land Holding	District at Glance Ballari 2023-24
Workers Profile [In 000]	District at Glance Ballari 2023-24
Demographic Profile [In 000]	District at Glance Ballari 2023-24
Households [In 000]	District at Glance Ballari 2023-24
Household Amenities [Nos. in 000 Households]	District at Glance Ballari 2023-24
Village-Level Infrastructure [Nos.]	District at Glance Ballari 2023-24
Additional Information	DC Office Ballari
Infrastructure Relating To Health & Sanitation [Nos.]	DAG 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	DAG 2023-24
Irrigation Coverage [000 Ha]	DAG 2023-24
Infrastructure For Storage, Transport & Marketing	DAG 2023-24
Processing Units	DAG 2023-24 and Departments
Animal Population as per Census [Nos.]	DAG 2023-24
Infrastructure for Development of Allied Activities [Nos.]	DAG 2023-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	DAG 2023-24
Status	Agricultuer Department
Major Crops, Area, Production, Productivity	District at Glance 2023-24
Irrigated Area, Cropping Intensity	District at Glance 2023-24
Input Use Pattern	Agricultuer Department
Trend in procurement/ marketing	Agricultuer Department
KCC Coverage	District at Glance 2023-24
Soil testing facilities	Agricultuer Department
Crop Insurance	LDM office
Irrigated Area & Potential	District at Glance 2023-24
Block level water exploitation status	National Ground Water resources 2024
Mechanisation in District	District at Glance 2023-24
Service Centers	Agriculture Department
Production Clusters	Horticulture Department
Sericulture	Sericulture Department
Weavers Clusters	Sericulture Department
High Tech Orchards	Horticulture Department

Production and Productivity	District at Glance 2023-24
Area under Forest Cover & Waste Land	District at Glance 2023-24
Nurseries (No.)	Forest Department
Processing Infrastructure	AHVS Department
Poultry	AHVS Department
Inland Fisheries Facilities	Fisheries Department
Marine Fisheries (No.)	Fisheries Department
Brackish Water Fisheries	Fisheries Department
Agri Storage Infrastructure	Agriculture Department
NABARDs interventions	NABARD Karnataka RO
Fertilizer Consumption	District at Glance 2023-24
Facilities Available	Agriculture and Horticulture Departments
MSME units - Cumulative	DIC
Traditional activities	Handloom Department
Skill Development Trainings	NABARD and DIC
Crop Identified for One District-One Product	NABARD and DIC
Renewable Energy Potential	KREDA Karnataka
Promotional Interventions	SLBC Portal
Status of SHGs	NRLM and SLBC Portal
Details of non-credit cooperative societies	DRCS Department
Details of credit cooperative societies	DRCS Department
Block wise, sector wise distribution of cooperative societies in the district	DRCS Department
Status/ progress under various schemes of MoC in the district	DRCS Department

Sources for Banking profile Data	
1	SLBC Portal and Lead Bank Office
2	Bellary DCCB
3	DAG 2023-24

***OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy**

Name and address of DDM

Name	Yuvarajkumar R S
Designation	DDM, NABARD
Address 1	NABARD DDM Office, First Floor, Sri Gangadhar Swamy Krupa
Address 2	Gangamma Colony, Talur Road
Post Office	Ballari Parvathi Nagar S.O
District	BALLARI
State	Karnataka
Pincode	583103
Telephone No.	8392467726
Mobile No.	9738913706
Email ID	bellary@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> • Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. • Focus Segments: <ul style="list-style-type: none"> ◦ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ◦ Fabrics & Textiles ◦ Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> • largest wholesale debt providing NBFC for SDG6 • largest wholesale debt funder for last mile WASH • pioneer in climate ready WASH funding, and • only NBFC covering all sectors and risk spectra under WASH.
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Registered Office: NABARD Regional Office, 1-1-61, RTC 'X' Road P.B., No. 1863, Hyderabad- 500020

☎ : 040-23241155/56

🌐 : www.nabsamruddhi.in

Corporate Office: NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051

☎ : 022-2653-9693

✉ : nabsamruddhi@nabard.org



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> • Largest lender in FPO space • Present in 21 States and 3 UTs including North East • Biggest lender in the FPO ecosystem • Collateral free lending at affordable rates • Soft loan for Agri Startups 	<ul style="list-style-type: none"> • Financing FPOs through <ul style="list-style-type: none"> ◦ Working Capita ◦ Term Loan ◦ Pledge Financing (eNWR) • Term lending for Corporates/ NBSCs/ MFIs
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Registered Office: C/o NABARD, Tamil Nadu RO, Chennai

☎ : 044-28270138/28304658

✉ : finance@nabkisan.org

🌐 : www.nabkisan.in

Corporate Office: C/o NABARD, Head Office, Mumbai

☎ : 022-26539620/9514

✉ : corporate@nabard.org



NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> • A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country • Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers • Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans 	<ul style="list-style-type: none"> • Timely and adequate credit without collateral • Affordable interest rate in the sector • Insurance facility to borrowers and co-obligants • Doorstep delivery of financial services
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Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage,
Bengaluru- 560 070, Karnataka, India

☎ : 080-26970500

✉ : ho@nabfins.org

🌐 : www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

<p>OFFERS CONSULTANCY AND ADVISORY SERVICES</p> <p>Pan India Presence with offices in 31 State/UTs</p>	<ul style="list-style-type: none"> • Project Management • IT Based Natural Resources Information System • Feasibility, Socio-economic & Impact Evaluation Studies • Third Party Monitoring 	<ul style="list-style-type: none"> • Climate Change & Sustainability • Value Chain Development • Skill & Livelihood Development • Preparation Detailed Project • Transaction Advisory Services
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Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC,
Bandra (E), Mumbai ' 400051

☎ : 022-26539419

✉ : headoffice@nabcons.in

Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place,
New Delhi ' 110125

☎ : 011-41538678/25745103

🌐 : www.nabcons.com



NABSanrakshan Trustee Private Limited
Building Trust for Rural Prosperity

- NABSanrakadhan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the loans extended by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.

Three sovereign Credit Guarantee Schemes offered are:

- Credit Guarantee Scheme for FPO Financing (CGSFPO)" provides credit guarantee
 - for collateral free credit facility upto Rs. 2 crores to FPOs (including loans' to FPOs under AIF) and PACS under World's Largest Grain Storage Plan.
- Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides
 - credit guarantee to MSMEs and Dairy Cooperatives.
- Credit Guarantee Scheme for loans sanctioned under Fisheries and Aquaculture Infrastructure Development Fund (FIDF) - provides credit guarantee to eligible borrowers under FIDF

More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly

- 21.77 lakh farmers across 23 States. Operations carried through a Credit Guarantee Portal

Registered Office: NABARD Regional Office, 1-1-61, RTC 'X' Road P.B., No. 1863, Hyderabad- 500020

☎ : 040-23241155/56

🌐 : www.nabsamruddhi.in

Corporate Office: NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051

☎ : 022-2653-9693

✉ : nabsamruddhi@nabard.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds (AIF).
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2025, NABVENTURES Fund I has invested in 19 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem with a total corpus of ₹750 crore

Registered Office: NABARD, 8th Floor, C Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎ : 022-26539149

✉ : nabventure@nabard.org

🌐 : www.nabventure.in



NAB FOUNDATION Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU? IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY

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

IF YOU ARE WITH THE GOVERNMENT

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

Registered Office: NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎ : 022-26539404/9054 ✉ : nabfoundation@nabard.org 🌐 : www.nabfoundation.in



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

Karnataka Regional Office
NABARD TOWERS, 46 Kempegowda Road, P.B. No.
9944, Bengaluru - 560 009