



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Belagavi 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, नवोन्मत्तों, 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: Belagavi

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

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Belagavi

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
LAC	Livestock Aid Centre
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



Abbreviation	Expansion
PMEGP	Prime Minister's Employment Generation Programme
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
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVK	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	Belagavi district, located in the north-western part of Karnataka State, shares its borders with the States of Goa and Maharashtra and has a geographical area of 13,433 sq. km, 14 percent of which is covered under forests.
Type of soil	The main soil types are laterite, medium black, deep black, and red loamy.
Primary occupation	The district is predominantly agrarian with 7.11 lakh cultivators, of which 3.38 lakh are small and marginal farmers and 6.49 lakh agricultural labourers. More than 60000 workers are engaged in household industries and 5.57 lakh engaged in allied agro industries.
Land holding structure	Belagavi has 48 percent marginal farmers holding 14 percent of the land, while 28 percent minor farmers hold 24 percent of the land.



3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

Priority sector achievement by banks in the district was Rs.14371.07 crore during 2022-23 and Rs.15633.78 crore during 2023-24 and Rs.17463.83 crore during 2024-25. During 2024-25 Agriculture GLC was Rs.12189.30 crore, contributing to 70 percent of the total priority sector disbursement.

2. Investment credit in agriculture

The banks in district disbursed an amount of Rs.3445.15 crore during 2024-25 towards Agriculture Term lending as compared to Rs.3139.46 crore during 2023-24. The banks need to focus towards enhancing investment credit in agriculture by promoting various Central as well as State Govt. schemes.

3. Credit flow to MSMEs

The credit flow to MSME has been witnessing a rising graph over the years. During 2024-25, Rs.4690.39 crore was disbursed to MSME sector as compared to Rs.4142.18 crore during 2023-24 and Rs.3283.14 crore during 2022-23.



4. Sector/Sub-sector wise PLP projections

1. Projection for the year

The exploitable potential for 2026-27 is estimated at Rs.24007.24 crore as against estimation of Rs.22560.21 crore for 2025-26, showing an increase of 3.5 percent.

2. Projection for agriculture and its components

The potential for crop loan is estimated at Rs.13294.99 crore and Rs.679.82 crore is estimated towards creation of infrastructure in agriculture.

3. Projection for MSMEs

A projection of Rs.5958.87 crore potential in MSME sector has been made for 2026-27 as compared to potential of Rs.5477.62 crore for 2025-26, showing an increase of approx. 9 percent.

4. Projection for other purposes

A potential of Rs.100.80 crore has been estimated for Export credit, Education, Housing, Renewable energy and informal credit flow sector.



5. Developmental Initiatives

- 1 The Agriculture Department has initiated over 20 watersheds in recent years, while NABARD has started 14 watershed projects in the district. These efforts have boosted credit flow, with beneficiaries now more willing to pursue livelihood activities by availing bank loans.
- 2 Under PACS as MSC, Belagavi DCCB has sanctioned loans to 171 PKPS in Belagavi district, highest in Karnataka with refinance support from NABARD @ 4%, of which 3% can be claimed over a period of 7 years under AIF.
- 3 APMC and others have increased storage capacity of godowns with 1.52 lakh MT capacity in different blocks of Belagavi district. Lead Bank i.e., Canara Bank and other Banks have financed Godowns, which will increase the storage capacity substantially.
- 4 Under RIDF I to XXX up to 31 March 2025, 12 godowns have been supported with project cost of Rs.5.30 crore with a capacity of 7257 MT. 21 RSKs with project cost of Rs.9.38 crore and 41 Rural Markets with Rs.8.03 crore have also been constructed.
- 5 NABARD provides training in employment generation through various NGOs, Canara RSETI and Government Training Institutes. Dalmia Bharat Foundation, through NABARD, trained over 500 rural unemployed youth in various vocational trades.

6. Thrust Areas

- 1 In August 2023, Parliament has passed Multi-State Co-operative Societies (Amendment) Bill, 2023 allowing state co-operative societies to merge into existing multi-state cooperative societies. Belagavi district has a rich cooperative profile with over 2400 functional Cooperative Societies.
- 2 There is huge potential for cooperative activity in Fisheries sector and Dairy sector in association with cooperative banking institutions. Transforming traditional societies as Multi Purpose Cooperative Societies is a major thrust area for coming year.
- 3 1056 PACS have to be covered under Central sector scheme for Computerisation of PACS. It is a flagship scheme of the Ministry of Cooperation and aims at lowering transaction costs, reducing imbalances in payments, seamless accounting with DCCBs and StCBs and increase transparency.
- 4 Focussed initiatives have been initiated towards promoting financial inclusion through Jan Suraksha Campaign, Saturation under KCC and PMFBY schemes, etc. Mainstreaming these account holders into the banking fold with these new schemes would also continue to be thrust area for 2025-26.

7. Major Constraints and Suggested Action Points



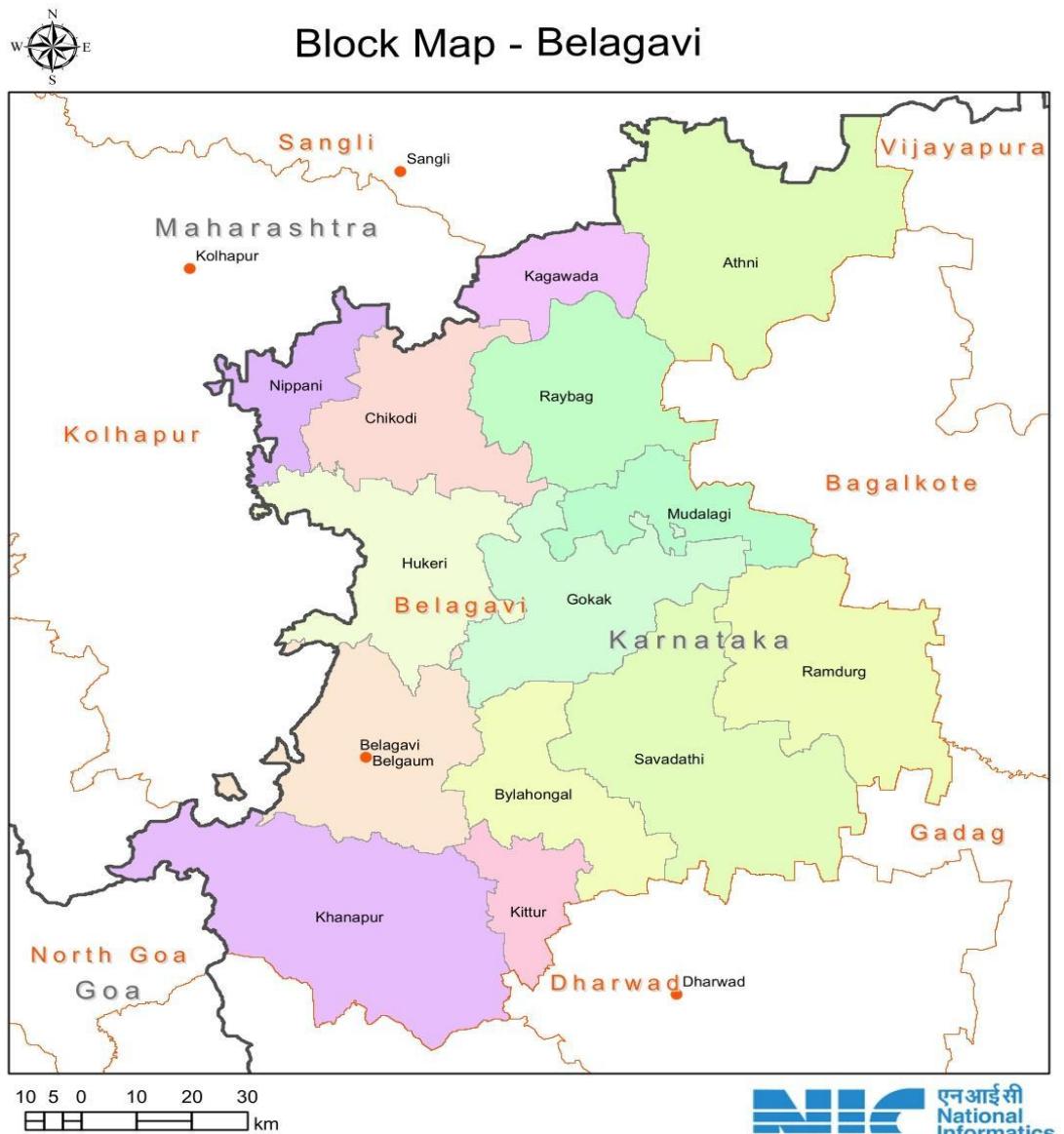
- 1 Lack of extension services in both agriculture and horticulture sectors, absence of last mile connectivity for access to market by farmers, absence of assured irrigation, inadequate storage facilities like godowns and cold storages, erratic power supply, etc.
- 2 Inability of farmers to access credit from formal financial institutions for cultivating on leased lands (oral) without affecting the rights of the owner of the land is another major hurdle that needs to be addressed.

8. Way Forward

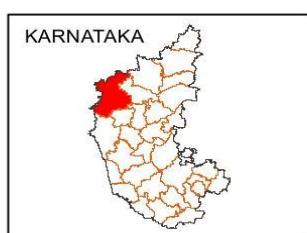
- 1 Projections made in the PLP for 2026-27 call for a coordinated approach from all stakeholders viz., Banks, Govt. Departments, extension agencies, etc., which in turn are expected to significantly enhance capital formation in agriculture while aligning with 'Sahakar se Samriddhi' movement.
- 2 Banks on their part are required to ensure timely and correct reporting of credit flow data to the Lead Bank/SLBC so that timely/corrective action, if required, could be initiated through discussions in various fora, viz., DCC, DLRC, etc.

Part A

District Map



NIC नाइटरी
National
Informatics
Centre



Legend

- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

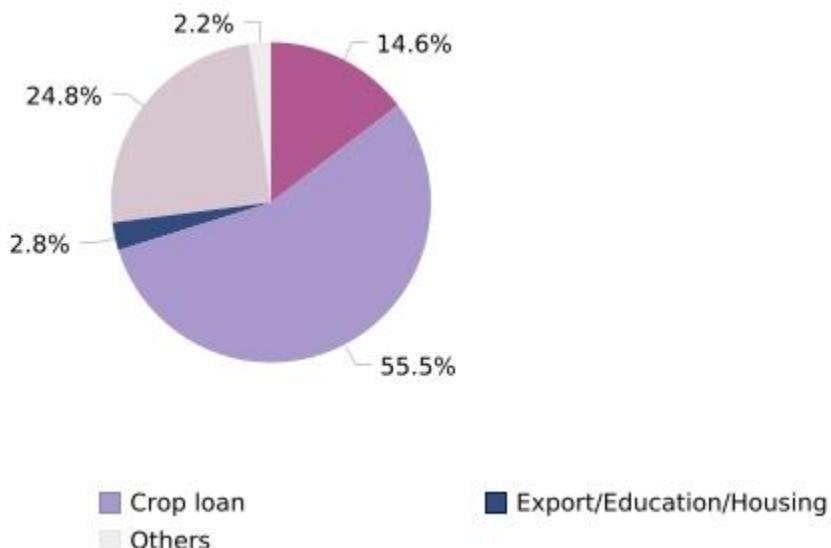
Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	1524369.95
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	1333237.58
2	Term Loan for agriculture and allied activities	191132.37
B	Agriculture Infrastructure	67982.33
C	Ancillary activities	92174.31
I	Credit Potential for Agriculture A+B+C)	1684526.59
II	Micro, Small and Medium Enterprises	595887.50
III	Export Credit	10080.00
IV	Education	12363.50
V	Housing	45211.50
VI	Social Infrastructure	19160.00
VII	Renewable energy	345.60
VIII	Others	33150.00
	Total Priority Sector	2400724.69



Others include Social Infrastructure and Renewable energy

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

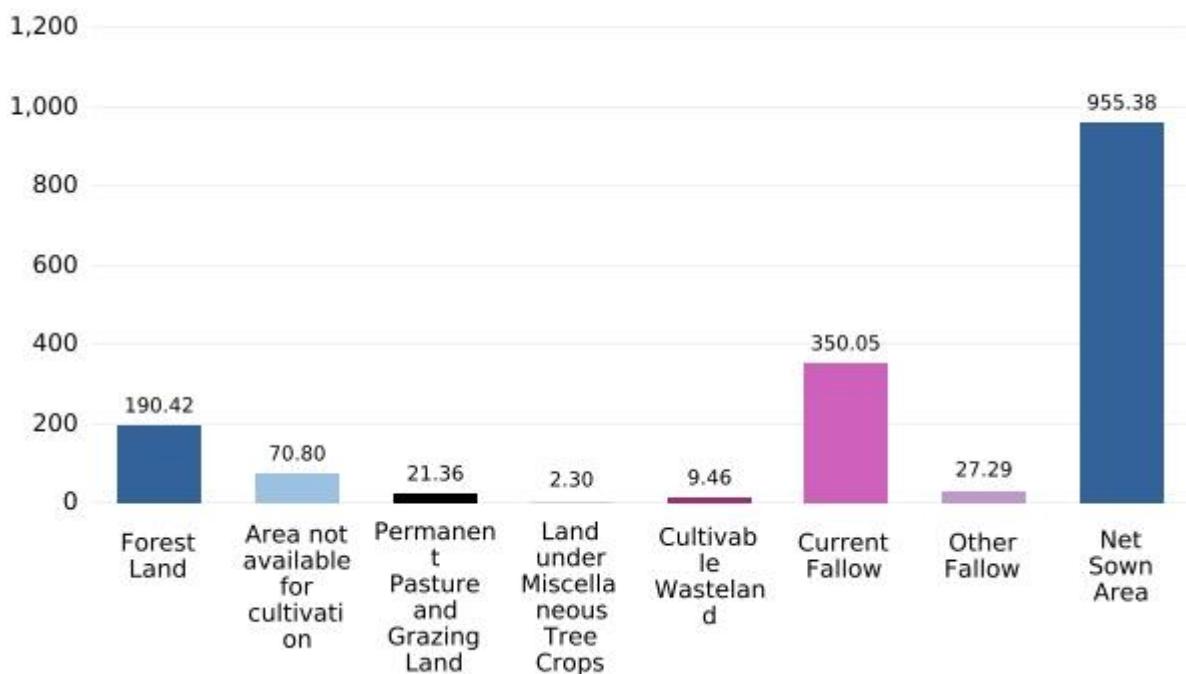
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	1329499.19
2	Water Resources	19384.62
3	Farm Mechanisation	12842.42
4	Plantation & Horticulture with Sericulture	84888.98
5	Forestry & Waste Land Development	988.95
6	Animal Husbandry - Dairy	50819.75
7	Animal Husbandry - Poultry	9725.04
8	Animal Husbandry - Sheep, Goat, Piggery	4959.53
9	Fisheries	602.70
10	Farm Credit- Others	10658.77
	Sub total	1524369.95
B	Agriculture Infrastructure	
1	Construction of storage	29648.86
2	Land development, Soil conservation, Wasteland development	9816.90
3	Agriculture Infrastructure - Others	28516.57
	Sub total	67982.33
C	Ancillary activities	
1	Food & Agro. Processing	14220.09
2	Ancillary activities - Others	77954.22
	Sub Total	92174.31
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	391000.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	204887.50
II	D Service Sector - WC	0.00
II	E MSME - Others	0.00
	Total MSME	595887.50
III	Export Credit	10080.00
IV	Education	12363.50
V	Housing	45211.50
VI	Social Infrastructure	19160.00
VII	Renewable energy	345.60
VIII	Others	33150.00
	Total Priority Sector	2400724.69

District Profile

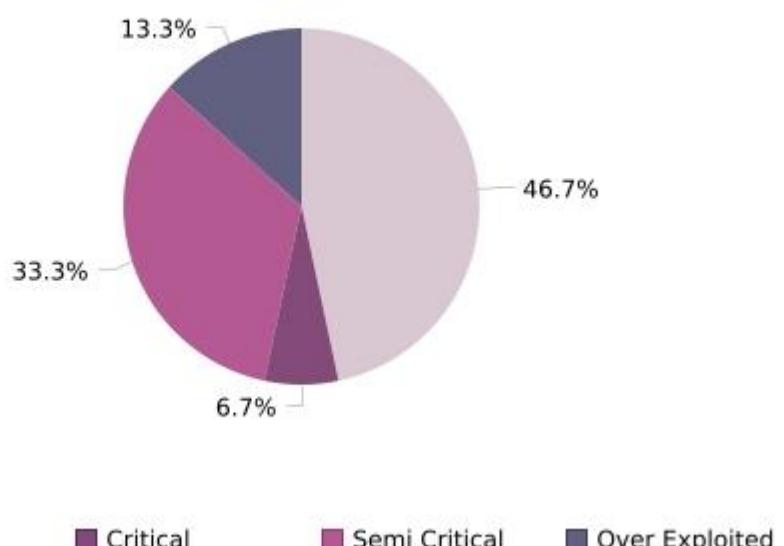


1. Land Utilisation ('ooo hectares)



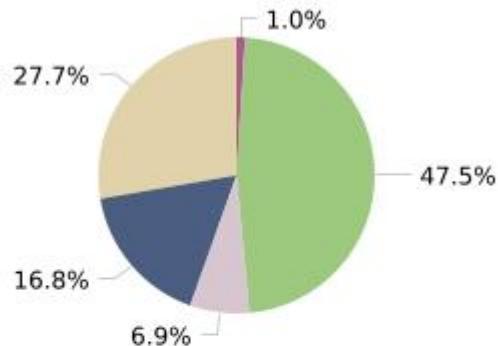
District at a Glance-Belagavi-Statistical Report-FY 2023-24

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

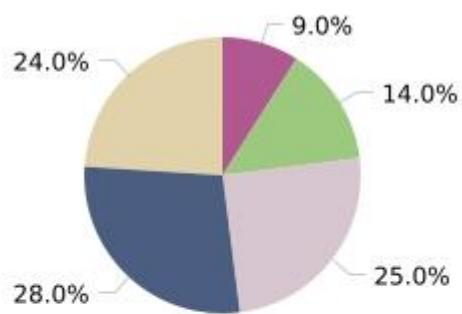


Dynamic Ground Water Resources of India Survey 2024

3. Landholding - No. of Farmers (%)



Landholding - Area (%)



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

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

District at a Glance-Belagavi-Statistical Report-FY 2023-24

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

2,000

1,500

1,000

500

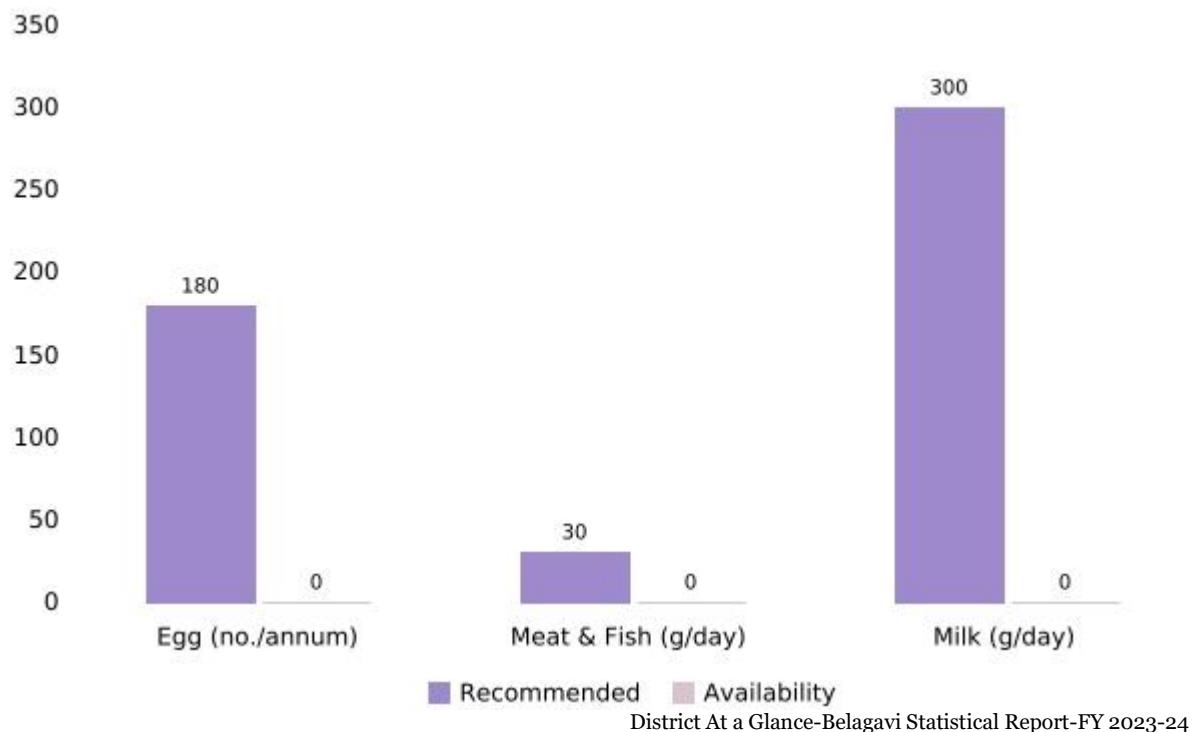
0

31/3/2024

■ 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
-------------	---------

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	13433
2	No. of Sub Divisions	3
3	No. of Blocks	15
4	No. of revenue villages	537
5	No. of Gram Panchayats	500

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	Medium
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Belagavi
3	Agro-climatic Zone 1	AZ101 - Northern Dry
4	Agro-climatic Zone 2	AZ106 - Western/North Transition
5	Agro-climatic Zone 3	PAZ12 - West Coast Plains and Hills
6	Agro-climatic Zone 4	-
7	Agro-climatic Zone 5	-
8	Climate	Semi Arid & Arid
9	Soil Type	Laterite Medium Black Deep Black Red Loamy

**3. Land Utilisation [1000 Ha]**

Sr. No.	Particulars	Nos.
1	Total Geographical Area	1344.82
2	Forest Land	190.42
3	Area not available for cultivation	70.80
4	Barren and Unculturable land	32.31
5	Permanent Pasture and Grazing Land	21.36
6	Land under Miscellaneous Tree Crops	2.30
7	Cultivable Wasteland	9.46
8	Current Fallow	350.05
9	Other Fallow	27.29

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	7
2	Critical	1
3	Semi Critical	5
4	Over Exploited	2
5	Saline	0
6	Not Assessed	0
7	Total	15

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	294.98	47.61	141.45	14.00
2	>1 to <=2 ha	170.55	27.53	243.28	24.09
3	>2 to <=4 ha	103.84	16.76	281.80	27.90
4	>4 to <=10 ha	44.99	7.26	256.25	25.37
5	>10 ha	5.20	0.84	87.22	8.64
6	Total	619.56	100.00	1010.00	100.00

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	712.00
2	Of the above, Small/ Marginal Farmers	338.00
3	Agricultural Labourers	649.00
4	Workers engaged in Household Industries	60.00
5	Workers engaged in Allied agro activities	744.00
6	Other workers	684.00



7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	4779.66	2423.06	2356.60	3474.25	1305.41
2	Scheduled Caste	577.42	289.10	288.32	430.28	147.14
3	Scheduled Tribe	297.20	148.67	148.53	248.92	48.28
4	Literate	3052.03	1725.55	1326.48	2069.24	982.79
5	BPL	966.00	486.00	480.00	486.00	480.00

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	983.85
2	Rural Households	702.52
3	BPL Households	-

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	758.82
2	Having source of drinking water	532.07
3	Having electricity supply	811.48
4	Having independent toilets	859.34

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	537
2	Villages having Agriculture Power Supply	537
3	Villages having Post Offices	537
4	Villages having Banking Facilities	537
5	Villages having Primary Schools	537
6	Villages having Primary Health Centres	537
7	Villages having Potable Water Supply	537
8	Villages connected with Paved Approach Roads	537



Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOS.
1	Anganwadis	5656
2	Primary Health Centres	139
3	Primary Health Sub-Centres	616
4	Dispensaries	3174
5	Hospitals	1490
6	Hospital Beds	10729

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

Sr. No.	Particulars	NOS.
1	Fertiliser/Seed/Pesticide Outlets	1831
2	Registered FPOs	35
3	Agro Service Centres	35
4	Soil Testing Centres	39
5	Approved nurseries	19
6	Agriculture Pumpsets	-
7	Pumpsets Energised	-
8	Krishi Vigyan Kendras	2

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOS.
1	Area Available for Irrigation (NIA + Fallow)	1017.72
2	Irrigation Potential Created	883.13
3	Net Irrigated Area (Total area irrigated at least once)	618.74
4	Area irrigated by Canals/ Channels	63.20
5	Area irrigated by Wells	411.50
6	Area irrigated by Tanks	0.77
7	Area irrigated by Other Sources	143.28
8	Irrigation Potential Utilized (Gross Irrigated Area)	883.13



14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	20181
2	Railway Line [km]	418
3	Public Transport Vehicle [Nos.]	9173
4	Goods Transport Vehicles [Nos.]	114636

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	243984	-	-
2	Cattle - Indigenous	305556	-	-
3	Buffaloes	844171	-	-
4	Sheep - Cross bred	3161	-	-
5	Sheep - Indigenous	754518	-	-
6	Goat	701741	-	-
7	Pig - Cross bred	1360	-	-
8	Pig - Indigenous	20424	-	-
9	Horse/Donkey/Camel	3085	-	-
10	Rabbit	1948	-	-
11	Poultry - Improved	2648732	-	-
12	Poultry - Indigenous	-	-	-

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	37
2	Veterinary Dispensaries	161
3	Disease Diagnostic Centres	81
4	Artificial Insemination Centers	-
5	Animal Breeding Farms	-
6	Animal feed manufacturing units	-
7	Fodder Farms	-
8	Dairy Cooperative Societies	610
9	Milk Collection Centres	-
10	Fishermen Societies	28
11	Animal Husbandry Training Centres	-
12	Animal Markets	-
13	Fish Markets	2
14	Livestock Aid Centers (No.)	-
15	Licensed Slaughter houses [Nos.]	-

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



Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	12360.00	MT		gm/day
2	Egg	3127.00	Lakh Nos.		nos/p.a.
3	Milk	753000.00	MT		gm/day
4	Meat	17053.00	MT		gm/day
5	Wool	-	MT	-	



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)	826	826

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	1468.00	1422.34
Net sown area ('ooo ha)	999.00	955.38
Cropping intensity (%)	147.00	148.88

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	703155	769326	777088
GLC through KCC (Rs. lakh)	637449.22	758397.52	874414.64

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	35	35
Soil Health Cards Issued (No.)	10000	10000

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Maize				188.74	749.46	3970.86
Sorghum				109.50	134.68	1229.95
Rice				53.14	143.68	2703.80
Chickpea				107.74	79.00	733.25
Mungbean				44.65	20.00	447.93
Soybean				98.84	98.00	991.50
Sugarcane/ Ganna				284.17	9999.00	35186.68
Wheat				48.11	74.54	1581

Irrigated Area & Potential



Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)		1018
Net Irrigated Area (ooo ha)		619
Gross Irrigated Area (ooo ha)		883

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Belagavi	Athni	Semi-critical
2	Karnataka	Belagavi	Belagavi	Safe
3	Karnataka	Belagavi	Bylahongal	Over Exploited
4	Karnataka	Belagavi	Chikodi	Semi-critical
5	Karnataka	Belagavi	Gokak	Semi-critical
6	Karnataka	Belagavi	Hukeri	Semi-critical
7	Karnataka	Belagavi	Kagawada	Critical
8	Karnataka	Belagavi	Khanapur	Safe
9	Karnataka	Belagavi	Kittur	Safe
10	Karnataka	Belagavi	Mudalagi	Safe
11	Karnataka	Belagavi	Nippani	Safe
12	Karnataka	Belagavi	Ramdurg	Safe
13	Karnataka	Belagavi	Raybag	Safe
14	Karnataka	Belagavi	Savadathi	Over Exploited
15	Karnataka	Belagavi	Yaragatti	Semi-critical

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	59935	76306
Power Tillers	-	50844

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	35	35

Plantation & Horticulture including Sericulture

Production Clusters

Particulars	31/03/2023	31/03/2024
Clusters	9	9



Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Sugarcane (Jaggery)	Sugarcane (Jaggery)
Area cultivated (Ha)	284170	284170

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	1113	1162
Production - kg	339	430

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Grapes		88.30	6.27	113.31
Mango		55.40	2.92	51.43
Chilli		133.19	7.15	1.25
Onion		256.48	5.64	2.76

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	190	190
Waste Land (ooo ha)	32	32
Degraded Land (ooo ha)	9	9



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.)	5	5

Animal Husbandry - Poultry

Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	730.00	730.00
Hatcheries (No.)	40.00	40.00

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	719.00
Reservoirs (No.)	4.00
Cage Culture/ Bio-floc technology (No.)	-
Fish Seed Hatchery (No.)	-

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	3
Cold Storages (Capacity - 000 MT)	-
Storage Godowns (No.)	1371
Storage Godowns (Capacity - 000 MT)	160
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	-
Market Yards [Nos] / Wholesale Market (No.)	40
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	79.00

Land Development, Soil Conservation & Watershed Development



NABARD's interventions

Particulars	Status
Watershed Projects (No.)	14
Watershed Projects - Area treated (ooo ha)	-
Wadi Projects (No.)	-
Wadi Projects - Area of plantation (ooo ha)	-



District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	318686.00	336800.00

MSME

Particulars	Status
MSME Clusters (No.)	9
Micro Units (No.)	118963
Small Units (No.)	1792
Medium Units (No.)	131
Udyog Aadhar Registrations (No.)	120886

Traditional activities

Particulars	Status
Handloom Clusters (No.)	1
Weavers Coop. Societies (No.)	1

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of SHGs formed	6149	3889
No. of SHGs credit linked (including repeat finance)	9443	5521
Bank loan disbursed (Rs. lakh)	19759.84	19201.00
Average loan per SHG (Rs. lakh)	2.09	3.40
Percentage of women SHGs %	100	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.)	1038	1059
Consumer Stores (No.)	132	132
Housing Societies (No.)	106	106
Weavers (No.)	106	106



Marketing Societies (No.)	13	21
Labour Societies (No.)	9	9
Industrial Societies (No.)	37	37
Sugar Societies (No.)	12	12
Agro Processing Societies (No.)	37	37
Others (No.)	2083	2083
Total (No)%	3573	3602

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	1324	1379
Multi state cooperative societies (No.)%	1012	1012

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	Spred	Sector	No. of Societies	Spred
1	Karnataka	Belagavi	Athni		107	Rich		107	Rich
2	Karnataka	Belagavi	Belagavi		69	Rich		69	Rich
3	Karnataka	Belagavi	Bylahongal		72	Average		72	Average
4	Karnataka	Belagavi	Chikodi		75	Average		75	Average
5	Karnataka	Belagavi	Gokak		54	Rich		54	Rich
6	Karnataka	Belagavi	Hukeri		51	Average		51	Average
7	Karnataka	Belagavi	Kagawada		63	Average		63	Average
8	Karnataka	Belagavi	Khanapur		81	Average		81	Average
9	Karnataka	Belagavi	Kittur		52	Average		52	Average
10	Karnataka	Belagavi	Mudalagi		75	Average		75	Average
11	Karnataka	Belagavi	Nippani		46	Average		46	Average
12	Karnataka	Belagavi	Ramdurg		56	Rich		56	Rich
13	Karnataka	Belagavi	Raybag		146	Rich		146	Rich
14	Karnataka	Belagavi	Savadathi		35	Average		35	Average

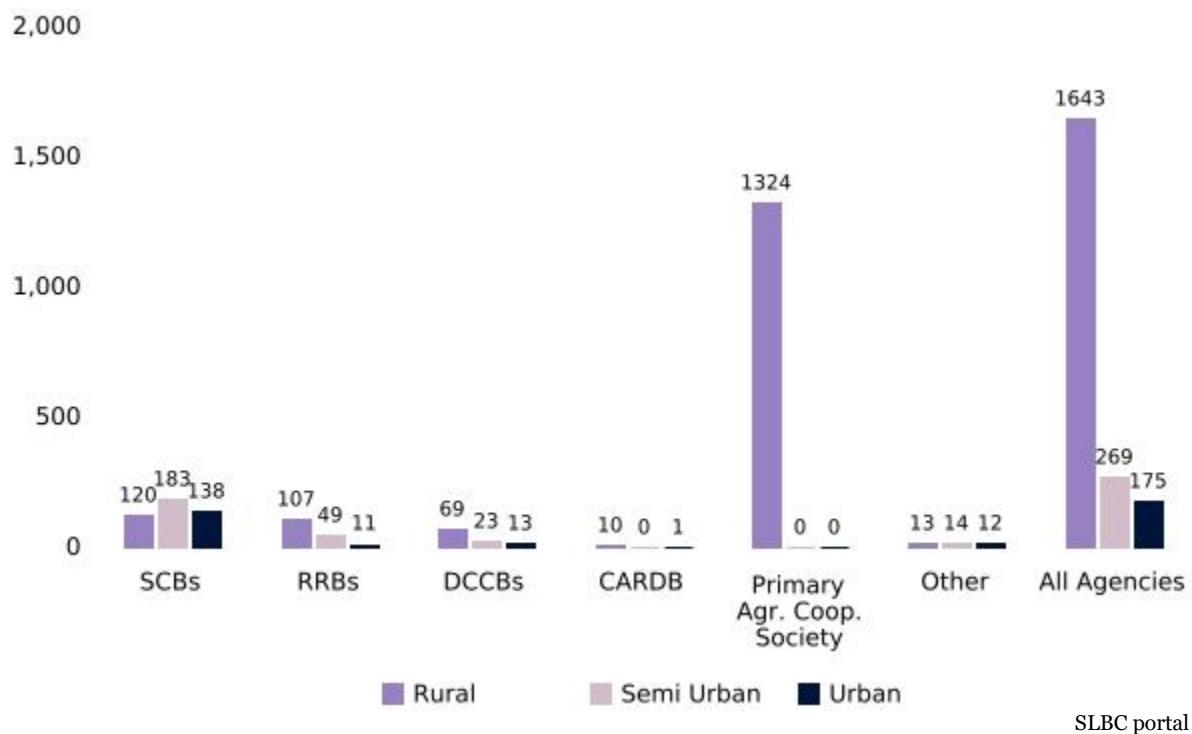
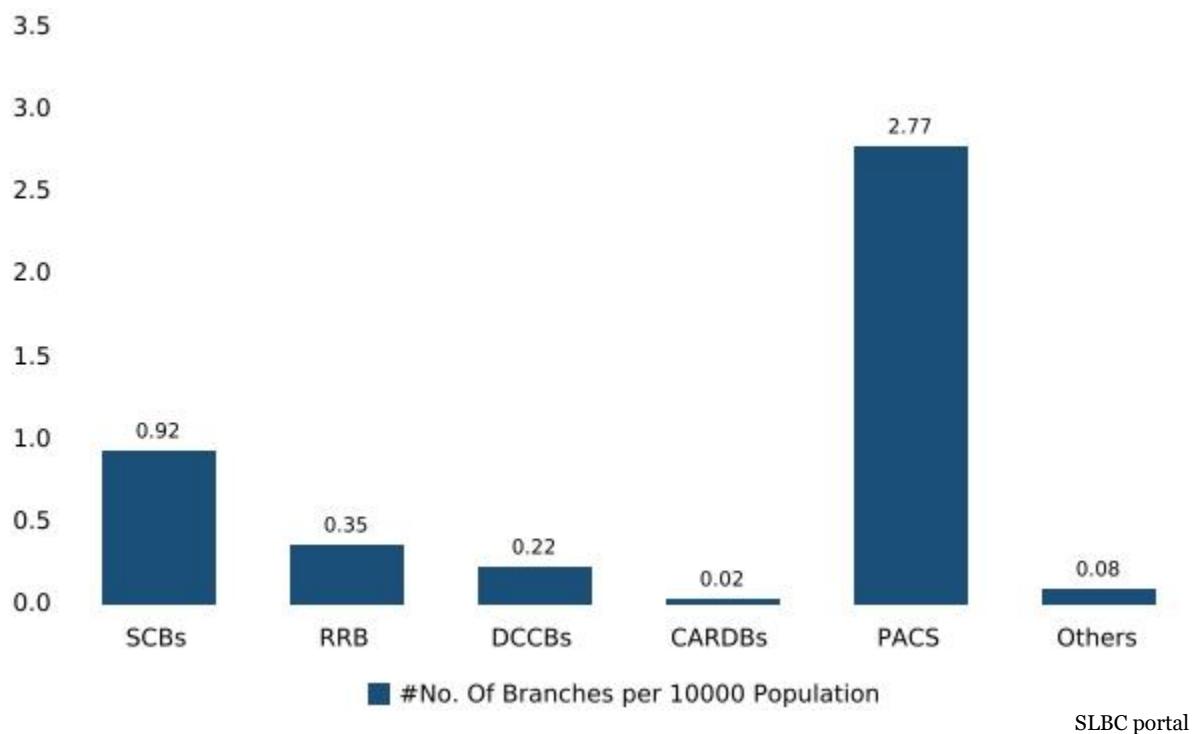


15	Karnataka	Belagavi	Yaragatti		30	Average		30	Average
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Status/ progress under various schemes of MoC in the district

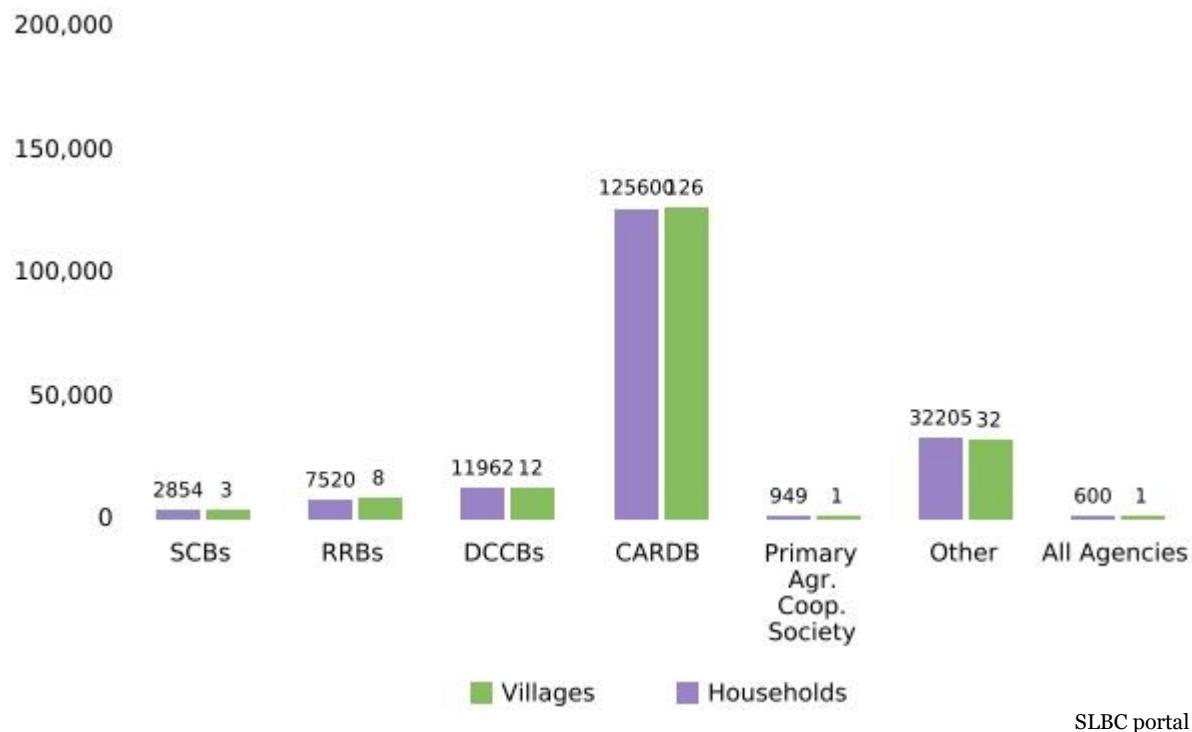
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district		Investment/ Working Capital requirement (as the case may be)
		No. of PACS/ No. of Units		
1	Adoption of Model Bye-laws by the societies in the district	1379		
3	PACS Computerisation	1156		
a	PACS sanctioned with warehousing facility & other related infrastructure	161		
9	PACS as Jan Aushadi Kendras (JAK)	3		

Banking Profile

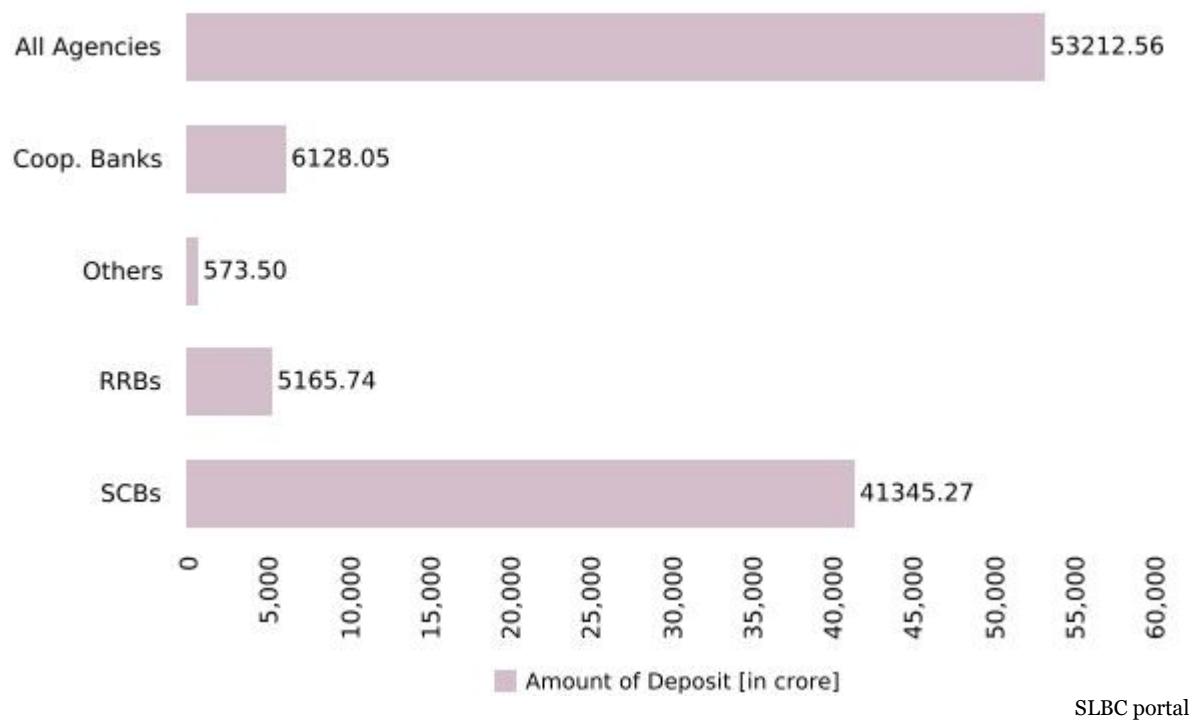
**1. Agency wise - Number of branches in the district****2. Branch Penetration**



3. Agency wise - Per branch Outreach



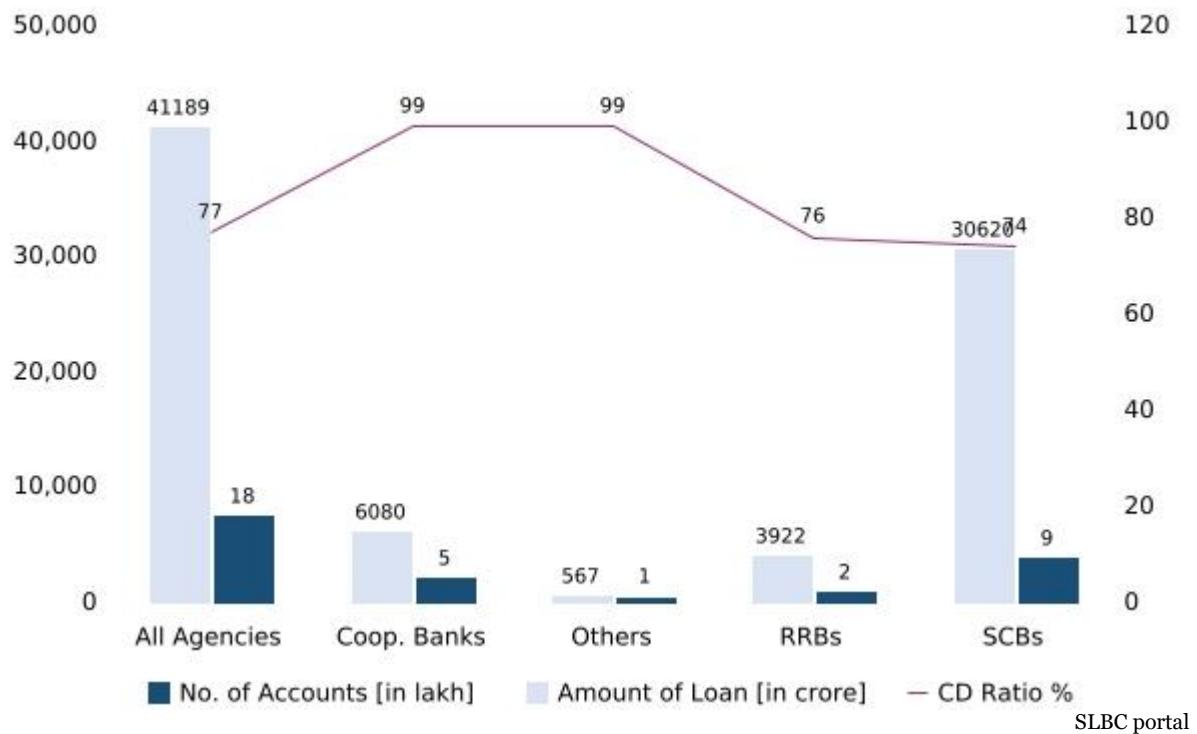
4. Agency wise - Deposit O/s



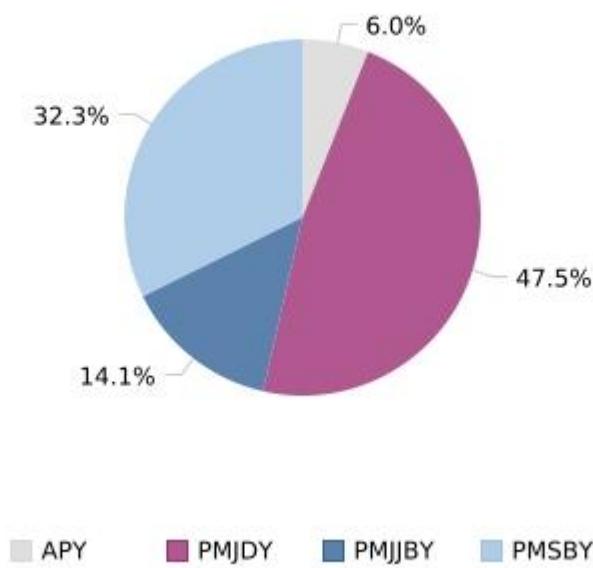


Belagavi, PLP 2026-27

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

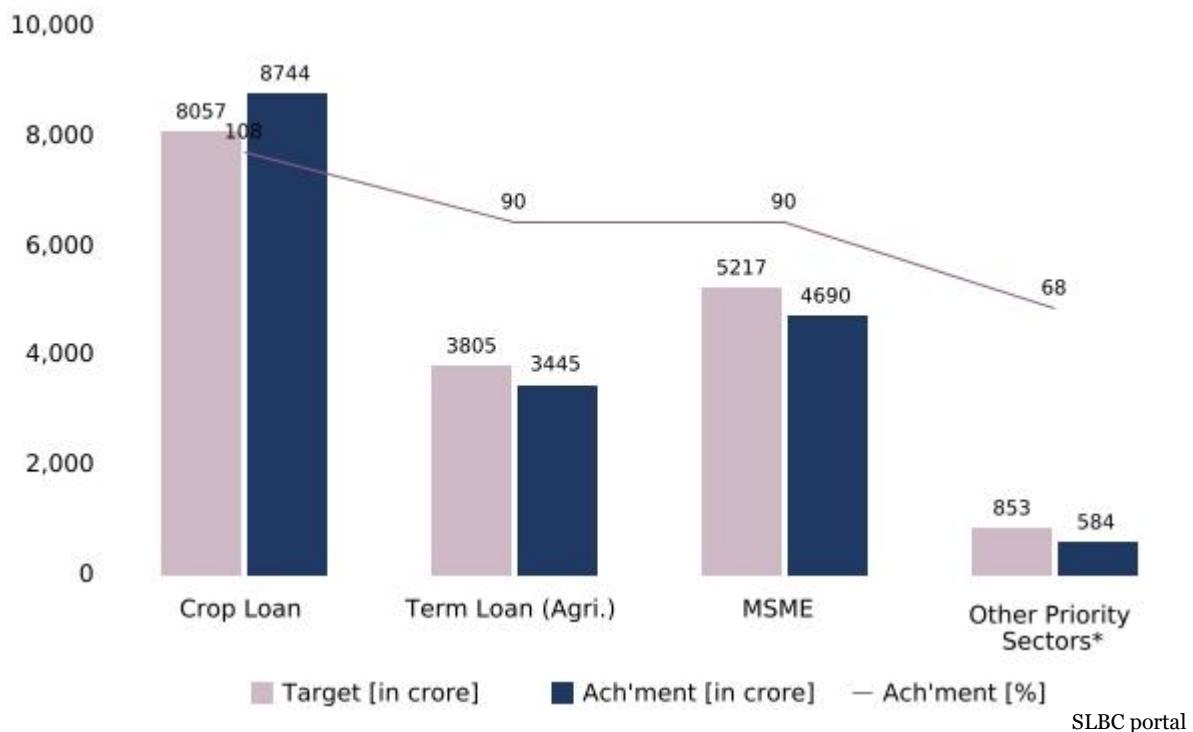


6. Performance under Financial Inclusion (No. of A/c)

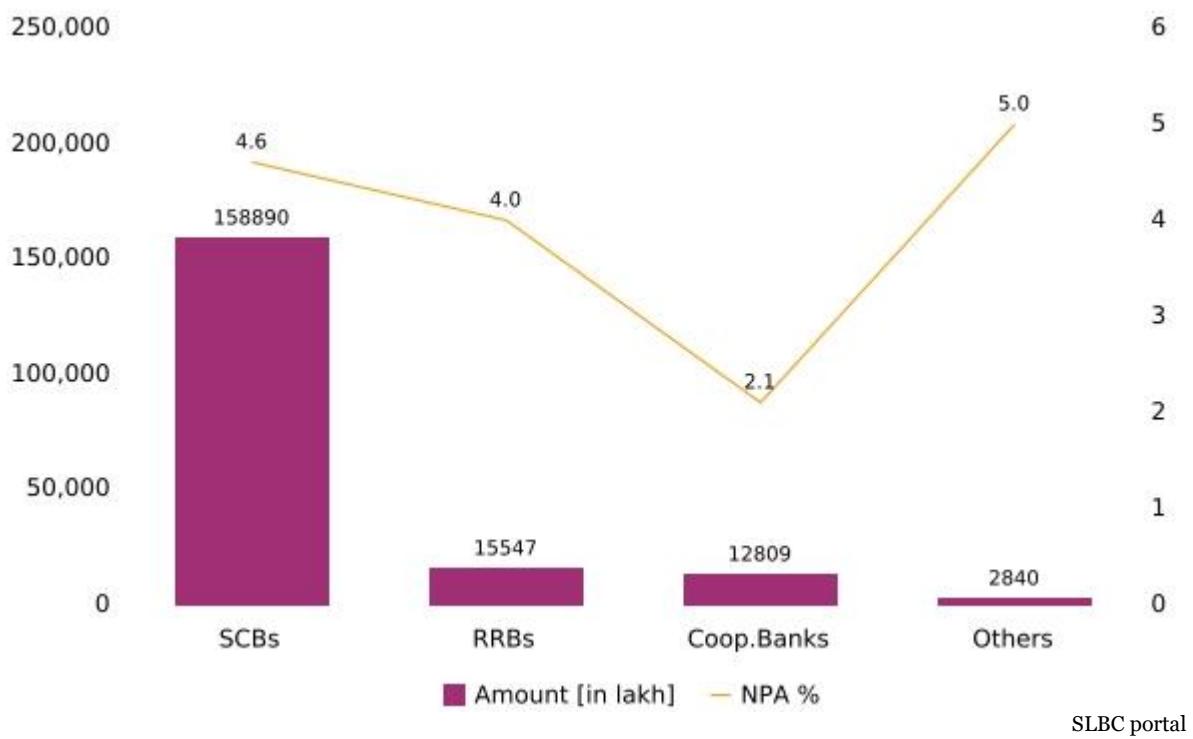


SLBC portal

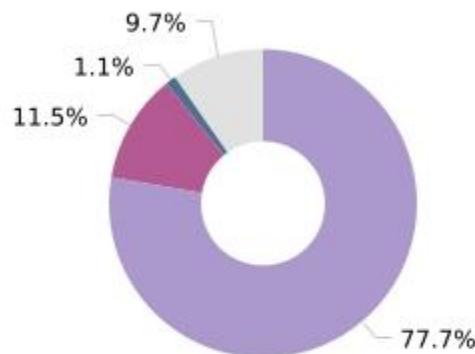
7. Sector-wise Performance under ACP



8. NPA position



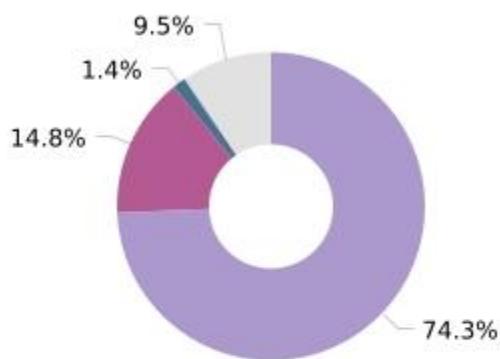
9. Agency wise - Share of Deposit O/s
Year 2024-25



■ Commercial Banks ■ Cooperative Banks ■ Others - Deposits
■ Regional Rural Bank

SLBC portal

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



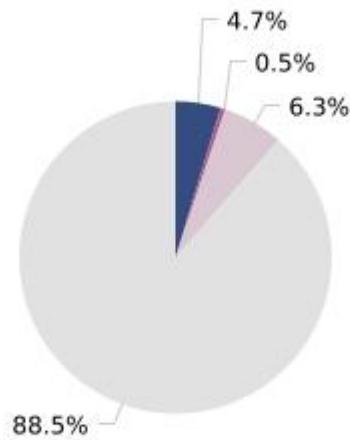
■ Commercial Banks ■ Cooperative Banks ■ Others
■ Regional Rural Bank

SLBC portal

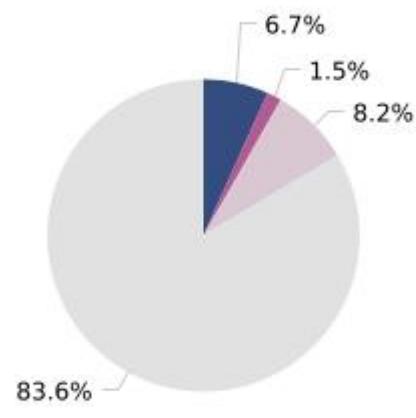


11. Agency wise - Share of NPA

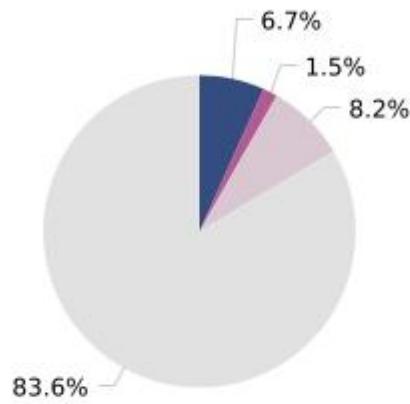
Year 2022-23



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			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	34	441	120	183	138	28	120646	1663	3	2854
Regional Rural Bank	1	167	107	49	11		3035	134	8	7520
District Central Coop. Bank	1	105	69	23	13		1025	0	12	11962
Coop. Agr. & Rural Dev. Bank	1	11	10	0	1		0	0	126	125600
Primary Agr. Coop. Society	1324	1324	1324	0	0		0	0	1	949
Others	9	39	13	14	12		58086	3793	32	32205
All Agencies	1370	2087	1643	269	175	28	182792	5590	1	600

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	-	-	-	-	-	3461269.00	3833094.00	4134527.00	7.9	77.70



Regional Rural Bank	-	-	-	-	-	-	474290.00	482662.00	516574.00	7.0	9.71
Cooperative Banks	-	-	-	-	-	-	535022.00	583926.00	612805.00	4.9	11.52
Others	-	-	-	-	-	-	33253.00	63203.00	57350.00	-	1.08
All Agencies	-	-	-	-	-	-	4503834.00	4962885.00	5321256.00	7.2	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	1669816	1808773	1781343	-	100.0	3176631.55	3723911.00	4118863.46	10.6	100.0	
Commercial Banks	854586	960554	909875	-	51.1	2333554.23	2781426.00	3061976.61	10.0	74.3	
Cooperative Banks	522098	534171	538027	0.7	30.2	489828.48	533896.00	608015.63	13.88	14.8	
Others	78138	88945	96361	8.3	5.4	34497.67	52190.00	56670.20	8.5	1.4	
Regional Rural Bank	214994	225103	237080	5.3	13.3	318751.17	356399.00	392201.02	10.0	9.5	

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	67.50	72.6	74.1
Regional Rural Bank	67.20	73.8	75.9



Cooperative Banks	91.6	91.4	99.2
Others	-	82.6	98.8
All Agencies	69.8	75.0	77.4

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1360451	749389	304595	126335
Regional Rural Bank	694496	639017	303799	133138
Cooperative Banks	0	8368	2467	0
Others	36	2	17	2
All Agencies	2054983	1396776	610878	259475

6. Performance on National Goals

Agency	31/03/2025							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	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	1104455.98	36.1	637029.98	20.8	895725.11	29.3	83.32	0.0
Regional Rural Bank	254556.96	64.9	216308.65	55.2	316156.83	80.6	1.02	0.0



Cooperative Banks	355851	58.5	353001.7	58.1	0	0.0	0	0.0	66376.54	10.9
Others	31519.98	55.6	12589.78	22.2	30915.79	54.6	0	0.0	23767.61	41.9
All Agencies	1746383.92	42.4	1218930.11	29.6	1242797.73	30.2	84.34	0.0	414062.42	10.1

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	1660499.71	1437107.51	86.5	1888510.93	1563378.93	82.8	1793246.34	1746383.40	97.4	88.9
Commercial Banks	1205837.06	916815.05	76	1346129.09	988501.38	73.4	1179976.11	1104455.98	93.6	81.0
Cooperative Banks	268169.99	296590.13	110.6	322578.52	311032.37	96.4	317375.68	355850.48	112.1	106.3
Others	3966.76	23405.87	590.1	18151.10	34434.61	189.7	36144.25	31519.98	87.2	289
Regional Rural Bank	182525.90	200296.46	109.7	201652.22	229410.57	113.8	259750.3	254556.96	98.0	107.16

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	754200.02	637449.22	84.5	914910.03	758397.52	82.9	805708.13	874414.64	108.5	91.9
Term Loan (Agri.)	359199.96	419303.84	116.7	391555.88	313946.65	80.2	380536.88	344515.47	90.5	95.8



Total Agri. Credit	1113399.98	1056753.06	94.9	1306465.91	1072344.17	82.1	1186245.01	1218930.11	102.8	93.2
MSME	358099.71	328314.01	91.7	377005.07	414218.71	109.9	521677.54	469039.71	89.9	97.1
Other Priority Sectors*	189000.02	52040.44	27.5	205039.95	76816.05	37.5	85323.79	58413.59	68.5	44.5
Total Priority Sector	1660499.71	1437107.51	86.5	1888510.93	1563378.93	82.8	1793246.34	1746383.41	97.4	88.9

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	2333554.23	131056.00	5.6	2781426.00	262917.00	9.5	3454177	158890	4.6	6.5
Regional Rural Bank	318751.17	23678.00	7.4	356399.00	18729.00	5.3	392201	15547	4.0	5.5
Cooperative Banks	484455.00	13833.00	2.9	533896.00	13852.00	2.6	608015	12809	2.1	2.5
Others	39871.00	5216.00	13.1	52190.00	1457.00	2.8	56670	2840	5.0	6.9
All Agencies	3176631.40	173783.00	5.5	3723911.00	296955.00	7.9	4118863.00	190087.00	4.6	6.0

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 50-year 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 DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.

Long Term Irrigation Fund (LTIF): Launched in 2016-17 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 2025-26 for State share. Ministry of Jal Shakti is the nodal agency.

Micro Irrigation Fund (MIF): Started in 2019-20 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 2014-15 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 2013-14 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 eNWRs.

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 Jan Suraksha Schemes: NABARD is onboarding RRBs to the Jan Suraksha 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 Tier 5/6 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 years 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 Co-operation 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 statewide, 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 rain-fed 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 Swanidhi 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 crops 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 ₹200000/-pa for SC/ST & ₹150000/-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 for 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, Biogesters 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

Belagavi district covers 13.43 lakh hectares, with 8.90 lakh hectares (71%) net sown area. Major crops include 4.56 lakh hectares under cereals/millets producing 12.75 lakh MT, 2.08 lakh hectares under pulses, 2.77 lakh hectares under sugarcane, and 0.24 lakh hectares under cotton. Primary soil types are laterite, medium black, deep black, and red loamy. The district achieves 131.2% cropping intensity with irrigation facilities covering 71% of cultivated area.

Karnataka remains the largest millet producer globally, though millet cultivation area declined from 21 lakh hectares (2017-18) to 16 lakh hectares (2023-24), with production dropping from 32 lakh to 21 lakh tonnes. Despite health benefits, farmers shift to higher-yielding crops like maize due to better returns. In Belagavi, cereals and minor millets occupy 34% of gross cropped area. Banks, particularly DCCB, implement Scale of Finance lending for crop production based on cultivation costs.

The Raitha Shakti program provides Rs.250 per acre diesel subsidy (maximum 5 acres), though implementation faced challenges with benefit delivery. Secondary agriculture gains importance through FPOs for value addition and doubling farmers' income. Natural Farming initiatives support sustainable practices, while Krishi Prashasthi awards recognize women farmers' contributions. These programs collectively aim to enhance farm mechanization, reduce input costs, and promote agricultural diversification in the district.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Belagavi district maintains three seed farms at Athani, Ramdurga, and Saundatti. The district operates 745 Raitha Samparka Kendras (RSKs) at hobli level under Karnataka's agricultural extension network, though local data indicates 35 RSKs with eight upgraded using Rs.500 lakh NABARD RIDF funding. Recent evaluation shows RSKs achieved 26.7% improvement in area sown and 38% increase in production among registered farmers.

The FRUITS (Farmer Registration and Unified Beneficiary Information System) integrates digital land records with banking systems for seamless loan processing. Launched in 2022, FRUITS facilitates single-window registration using Aadhaar and Bhoomi land records, enabling Direct Benefit Transfer under PM Kisan and MSP payments. All banks in the district have adopted this system.

Karnataka achieved 7.75 crore operational KCC accounts nationally by March 2024, with 44.40 lakh cards for animal husbandry and 1.24 lakh for fisheries. In Belagavi, 7.76 lakh farmers are covered under various KCC schemes. Weekly saturation drives target animal husbandry and fisheries farmers for KCC inclusion.



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	Cereals - Maize/ Makka_Irrigated	Hecta re	1.05	1	155779	163200.32	163200.32
2	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hecta re	1.33	1	45804	61011.85	61011.85
3	Cereals - Sorghum/ Jowar_Irrigated	Hecta re	0.66	1	94208	62246.06	62246.06
4	Cereals - Wheat/ Gehu_Irrigated	Hecta re	0.64	1	34472	22047.60	22047.60
5	Fibre Crops - Cotton/ Kapaas_Irrigated	Hecta re	1.06	1	15074	15935.63	15935.63
6	Fruits - Grapes/ Angur_Pendal 2.5 - Thomson	Hecta re	3.17	1	6126	19428.48	19428.48
7	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hecta re	0.82	1	13101	10689.63	10689.63
8	Oil Seeds - Soybean/ Soyabean_Irrigated	Hecta re	0.84	1	64180	54092.19	54092.19
9	Other Commercial Crops - Tobacco/ Thambaku	Hecta re	1.67	1	4707	7837.29	7837.29
10	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated	Hecta re	0.73	1	93178	67693.82	67693.82
11	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Rainfed	Hecta re	0.51	1	38004	19524.55	19524.55
12	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Rainfed	Hecta re	0.70	1	8617	6012.34	6012.34
13	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Rainfed	Hecta re	0.50	1	8373	4160.88	4160.88
14	Spices & Condiments - Chilli/ Mirch_Irrigated	Hecta re	1.45	1	4760	6919.14	6919.14
15	Spices & Condiments - Turmeric/ Haldi_Irrigated	Hecta re	2.22	1	3315	7359.43	7359.43
16	Sugar Crops - Sugarcane/ Ganna_New	Hecta re	2.16	1	228470	494532.45	494532.45
Sub Total					818168	1022691.66	1022691.66
Post Harvest							102269.17
Maintenance							204538.33



Total		1329499.16
Grand Total	818168	1022691.66

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Belagavi district demonstrates strong water resources infrastructure with 71% irrigation coverage across 8.90 lakh hectares net sown area. The irrigation profile shows bore wells dominating at 48.77% (3,155 structures covering 4,038 ha gross area), wells contributing 39.68% (3,280 structures), and minimal contribution from canals and tanks. Total irrigated area reaches 6.23 lakh hectares with gross irrigated area of 6.29 lakh hectares achieving 131.2% cropping intensity.

Major irrigation projects include Basaveshwara Lift Irrigation Scheme (BLIS) designed to irrigate 27,462 hectares across 22 villages in Athani taluk through Krishna river lifting, with Rs.1,120 crore investment. The project addresses drought-prone areas where agriculture remains the primary livelihood source. Ground water resources show 54% development stage with net availability of 9,345.79 ham against total extraction of 5,013.95 ham, indicating further development potential.

The district benefits from 1,73,684 irrigation pump sets with 99.9% electrification coverage. However, declining water levels and seasonal fluctuations ranging 4-8 meters in 90% areas necessitate artificial recharge interventions through 2 sub-surface dykes, 82 percolation tanks, and 393 check dams.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Water resources infrastructure includes established networks of 6,632 irrigation structures comprising 3,155 bore wells, 3,280 wells, 189 tanks, and 8 lift irrigation systems. The district benefits from NABARD refinance support for irrigation infrastructure development under RIDF schemes.

PMKSY implementation through Agriculture Department facilitates micro-irrigation adoption with 90% subsidy coverage for drip and sprinkler systems. Artificial recharge potential covers 936 sq.km with 93.202 MCM surface surplus availability, requiring Rs.561.81 crore investment for comprehensive recharge infrastructure. Ground water development planning targets increasing extraction from 54% to 60% through scientific approach involving 297 dugwells and systematic bore well construction.

Critical gaps include inadequate canal irrigation infrastructure (0% contribution), declining ground water levels in 50% areas (10-20 mbgl), and limited surface water storage capacity. The sector requires enhanced reservoir capacity, modernized distribution systems, and expanded artificial recharge programs. Hidkal dam water allocation for industrial zones raises concerns over agricultural water security. Delayed completion of irrigation projects like the Rs.100 crore initiative for 39 lakes in Raibag taluk highlights implementation challenges requiring immediate attention for drought resilience and agricultural sustainability.



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-For Dug Well	No.	0.55	80	2889	1576.56	1261.22
2	Artificial Recharge Structure--rainwater harvest tanks	No.	0.43	80	6255	2677.14	2141.72
3	Bore Well-New-152mm dia and depth 200 m	No.	1.70	80	584	993.57	794.86
4	Conveyance/ Distribution structures-Surface type- Pipelines	ha	0.26	80	1816	466.36	373.06
5	Drip Irrigation--3 m x3 m	ha	0.64	80	3970	2548.74	2038.99
7	Dug-cum-Bore Well-- Renovation	No.	0.43	80	1783	763.12	610.50
6	Dug Well--1.5m dia and 5 m depth (RCC Rings)	No.	0.54	80	381	203.84	163.07
8	Lift Irrigation Schemes- Individual/ River Lift Points- Command area:10 -40 ha	No.	0.71	80	609	430.06	344.06
9	Pump House-Pump House with Roof-2.5m x 2.5m x 2.1m 5 HP	No.	0.36	80	307	111.68	89.36
10	Solar PV Pump Sets (AC)-- AC/DC surface	No.	0.99	80	6290	6218.79	4975.04
11	Sprinkler Irrigation --Field crops - 75 mm HDPE pipes	ha	0.40	80	18500	7324.18	5859.30
12	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	2142	916.78	733.43
Total					45526	24230.82	19384.61

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Belagavi district achieved 3.23 kW farm power per hectare against the national target of 4 kW, with average landholding of 1.69 hectares creating significant potential for custom hiring services and mini tractors. The district operates 66,706 tractors and 40,781 tillers (DAG 22-23), indicating substantial mechanization base. However, small landholdings necessitate shared services model through FPOs and custom hire centers.

Three FPOs provide boom sprayer services at Rs.200-300 per acre, while IFFCO initiated



drone and boom sprayer training through societies in 2023-24. Custom hire centers operate across all taluks, delivering cost and time savings particularly for labour-intensive crops. The mechanization focus covers land levelling, irrigation, sowing, planting, and harvesting operations essential for modern agriculture. Current implementation of Sub Mission on Agricultural Mechanization (SMAM) under NMAET provides targeted support with 50% subsidy for general farmers and 90% for SC/ST farmers, capped at Rs.1 lakh annually. For small tractors (up to 45 PTO HP), assistance reaches Rs.0.75 lakh for general category and 90% subsidy up to Rs.3 lakh for SC/ST farmers. Banks financed 50 entrepreneurs under AC & ABC Scheme as of March 2023, benefiting agriculture graduates and farmers. The sector shows potential for significant expansion given current mechanization levels relative to targets.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Farm mechanization infrastructure comprises comprehensive network of custom hire centers across all taluks with established FPO-based service delivery model. Three FPOs equipped with various farm tools provide concessional rate services to farmers, supported by Agriculture Department under SMAM implementation. KVK Mattikoppa and Tukkanahatti offer mechanization training alongside agricultural universities and institutes for developing location-specific machinery.

IFFCO training programs on drone and boom sprayer operations through cooperative societies enhance technical capacity. Southern Region Farm Machinery Training & Testing Institute (SRFMTI) provides equipment testing and certification services for quality assurance. Manufacturing base includes established agricultural machinery suppliers with tested equipment from FMTTs for SMAM compliance. State government implements Karnataka Farm Mechanization Scheme providing 50% subsidy to general farmers and enhanced support for SC/ST categories.

Critical gaps include limited availability of small, efficient machinery suitable for 1.69 hectare average holdings, inadequate repair and maintenance services in remote areas, and insufficient demonstration facilities for new technologies. The sector requires expanded custom hire networks, enhanced technical training programs, and improved access to credit for machinery procurement and modernization initiatives.

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 harvestor--Paddy	No.	26.75	80	50	1337.50	1070.00
2	Combine harvestor- Sugarcane harvestors-Sugar cane harvestor	No.	107.00	80	24	2568.00	2054.40
3	Other machinery--Reversible M B Plough(2/3 furrows-fixed/hydraulic)	No.	2.68	80	261	698.19	558.54
4	Others--Custom Hiring- Disc plough	No.	0.43	80	1207	516.60	413.31
5	Others--Custom Hiring- Drone	No.	10.70	80	61	652.70	522.16
6	Others--Custom Hiring- MB Plough	No.	0.54	80	610	326.42	261.05
7	Others--Custom Hiring- Seed cum fertilizer	No.	1.28	80	301	386.49	309.17
8	Others--Custom Hiring- Shed and office premises	No.	4.82	80	49	235.99	188.79
9	Others--Custom hiring- Tractor 35 TO 45 HP	No.	6.42	80	57	365.94	292.77
10	Others-Groundnut Stripper- Groundnut decorticator (powered cost depends on capacity)	No.	1.61	80	809	1298.48	1038.77
11	Paddy Transplanter--46 & 8 rows	No.	3.21	80	740	2375.40	1900.33
12	Tractor-With Implements & Trailer-35 to 45 HP	No.	8.35	80	634	5291.37	4233.07
Total				4803	16053.08	12842.36	

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Belagavi district demonstrates strong plantation and horticulture potential with 13,782 hectares under fruit cultivation and 32,911 hectares under vegetables, supported by favourable agro-climatic conditions. Major production includes: banana 82,339 MT, grapes 1,13,314 MT, mango 51,436 MT, vegetables 5.21 lakh MT, pomegranate 6,777 MT, papaya 8,251 MT, guava 4,267 MT, sapota 2,799 MT, and lemon 1,285 MT (DAG 2023-24). Spice production includes 252 MT pepper and 1,548 MT cashew.

The Directorate of Secondary Agriculture promotes value addition and market expansion through FPOs, targeting doubled farmer income through innovation and financing support. Over 80 floriculture units cultivating Gerbera, Carnations, and Marigold operate across Belagavi, Khanapur, Hukkeri, Raibag, and Chikkodi blocks under National Horticulture Mission. Organic marigold cultivation in Raibag Block exports 5,000-6,000 tonnes to California-based ATZ company for natural colour extraction and organic applications. Sericulture, though non-traditional, covers 1,113 hectares involving 2,365 farmers with 430



tonnes cocoon production in 2023-24. Wine grape varieties including Shiraz, Merlot, Cabernet Sauvignon, and Chenin Blanc show export potential requiring processing infrastructure development. (Source: District at a Glance 2023-24)

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Infrastructure includes Cashew Cluster in Khanapur taluk with common service center equipped with Rs.13 crore machinery (2023). Five cold storages operate district-wide with two functional units storing potato seeds and tamarind, while RKVY Scheme provided solar storage unit to Kakati FPO enhancing vegetable shelf life. Nurseries under open-net greenhouses and poly-houses function in Gokak, Belagavi, Bailhongal, and Hukkeri blocks.

Sericulture infrastructure comprises Technical Service Centres in Athani, Belagavi, Chikkodi, Gokak, Raibag, and Saundatti headed by Extension Officers, with eight Silk Farms providing seed cocoons and chawki rearing training. Active cocoon markets operate in Belagavi, Athani, and Gokak facilitating trade. Export linkages established through ATZ partnership for organic marigold, demonstrating successful value chain integration.

The district requires enhanced cold chain infrastructure, particularly raisin-making units and cold storage in Athani taluk for expanding grape cultivation. Critical gaps include insufficient processing facilities, limited organic certification centers, and inadequate pack houses meeting export standards. Value addition infrastructure needs expansion through food processing units, grading facilities, and quality testing laboratories. Post-harvest handling infrastructure requires strengthening to reduce losses and improve market access for perishable horticultural produce.

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	High density plantation-Banana	ha	3.38	80	583	1971.23	1576.99
2	High density plantation-Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	1475	4024.54	3219.62



3	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m -110 /Acre	Acre	1.13	80	277	312.68	250.16
4	New Orchard - Tropical/ Sub Tropical Fruits-Cashewnut-7mx7x 81/Acre	Acre	1.09	80	14372	15685.61	12548.49
5	New Orchard - Tropical/ Sub Tropical Fruits-Grapes-Grape Seedless varieties3mx1.8m-740/Acre	Acre	5.45	80	12189	66384.96	53107.96
6	New Orchard - Tropical/ Sub Tropical Fruits-Guava-8mx8m 60/Acre	Acre	0.91	80	1065	968.61	774.89
7	New Orchard - Tropical/ Sub Tropical Fruits-Mango-9mx9m- 50/Acre	Acre	1.17	80	10314	12029.21	9623.39
8	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	582	622.74	498.18
9	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	1.08	80	1009	1090.42	872.33
10	Sericulture-Reeling Unit-Equipment and stand	No.	2.17	80	449	975.28	780.25
11	Sericulture-Shoot Rearing - Mulberry Garden Establishment 1 acre	Acre	0.75	80	93	69.69	55.75
12	Sericulture-Small Grainages-Multi end basin	No.	8.59	80	230	1976.19	1580.95
Sub Total					42638	106111.16	84888.96
Total					42638	106111.16	84888.96

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Belagavi district encompasses 1,165.66 sq km of forest, representing 8.68 percent of its geographical area. This comprises 35.99 sq km of very dense forest, 736.99 sq km of moderately dense forest, and 392.68 sq km of open forest—reflecting a 24.06 percent increase in forest cover since 2019. The district's varied topography and rainfall gradient support diverse tree species, contributing to ecological balance and livelihood opportunities for forest-dependent communities. Agro-forestry is a high-potential land-use option: bund planting of neem and amla on field boundaries and fallow land can enhance soil health, provide additional income, and serve as firebreaks.

Approximately fifty percent of cultivable wasteland and fallow areas—estimated at over 30 000 ha—can be brought under agro-forestry without compromising food production. To meet rising energy and environmental needs, biofuel clonal orchards of Honge (*Millettia pinnata*), Neem (*Azadirachta indica*), Hippe (*Madhuca indica*), and Simarouba *glaucia* are being established under state and central schemes. These clonal trials aim to develop high-yielding, disease-resistant varieties to secure sustainable seed sources for biodiesel, reducing dependency on fossil fuels and generating rural employment. Such interventions position forestry and waste-land development as critical contributors to carbon



sequestration, watershed management, and climate-resilient agriculture in the district.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Belagavi's forestry infrastructure includes two administrative divisions—Belagavi Division for high-rainfall zones and Gokak Division for the drier south—and 13 government nurseries producing over 5 million seedlings annually. In July 2023, the Forestry Department inaugurated the 15-acre Siddeswar Tree Park in Inapur village (Athani taluk), featuring 3500+ saplings and two bore wells for irrigation, serving as a demonstration site for urban forestry and eco-tourism. During recent years, district afforestation drives planted 44 lakh saplings across degraded lands, riverbanks, and common property resources under MGNREGA, CAMPA, and State Forest Department programmes.

Key support schemes include the National Agro-Forestry Policy's subsidy for plantation on private lands, and CAMPA funding for social forestry. Financial institutions remain reluctant to finance forestry and wasteland projects due to long gestation periods and unclear cash-flow projections. Cold-chain and primary processing units for minor forest produce are limited, constraining value addition. To leverage the sector's potential, the district must strengthen market linkages via FPOs for minor forest produce, develop warehouse and processing centers under RIDF, and introduce tailored credit products—such as long-tenor loans with linked insurance—to de-risk investments in forestry and waste-land development.

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	Plantation--Agro forestry	ha	1.07	80	480	513.60	410.88
2	Plantation-Bamboo-5m x5m 444/ha	ha	0.82	80	268	220.81	176.65
3	Plantation--Farm forestry	ha	1.18	80	275	323.70	258.92
4	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	75	178.16	142.50
Total					1098	1236.27	988.95

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District



Belagavi district maintains significant livestock population with predominant cattle breeds including Khilari (78,259 male, 73,275 female, 47,766 milch), non-descript cattle (191,728 male, 132,809 female, 83,650 milch), and buffalo population including Murrah (3,735 male, 24,907 female, 15,742 milch) and Surti breeds. The 19th Livestock Census shows Karnataka's total bovine population at 129.8 lakh with 12.47% decline, indicating need for breed improvement programs.

The district benefits from cooperative milk procurement through Doodh Ganga (Chikodi) and other processing units. Average milk productivity remains below potential requiring genetic improvement and better management practices.

KCC coverage extended to animal husbandry and fisheries through weekly saturation drives with 44.40 lakh cards nationally for animal husbandry and 1.24 lakh for fisheries. The sector provides livelihood to significant rural population with scope for income enhancement through value addition, breed improvement, and modernized dairy farming practices. Feed shortage during lean periods and limited veterinary infrastructure pose challenges requiring immediate attention.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Veterinary infrastructure includes network of dispensaries and hospitals with KVK providing training in dairy management, sheep farming, and integrated livestock systems. NABARD supports livestock development through refinance assistance and infrastructure projects.

Artificial insemination services operate through government veterinary network with frozen semen availability from established breeding centers. Feed and fodder development programs operate through government departments with support for silage preparation and fodder cultivation. The sector benefits from established milk collection routes and chilling facilities.

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	102	1617.45	1293.98	



2	Buffalo Farming--She buffaloes Graded Murrah yeilding 10 -12 lpd 2 animal unit	1+1	2.47	80	9920	24519.29	19615.41
3	Bulk Milk Cooling Unit	No.	32.96	90	19	626.17	563.54
4	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	6940	14777.37	11821.86
5	Crossbred Cattle Farming-- HF 10 animal unit	5+5	15.76	80	78	1229.37	983.49
6	Crossbred Cattle Farming-- Jesey 10 animal unit	5+5	14.47	80	78	1128.40	902.71
7	Dairy Cattle Buffao Shed-- 130 sq ft shed @ 200 per sq ft	No.	0.28	80	234	65.13	52.12
8	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	4050	16033.95	12827.15
9	Refrigerated Tanker Van	No.	29.21	80	23	671.83	537.51
Sub Total				21444	60668.96	48597.77	
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	1496	773.17	773.17
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	3115	1448.81	1448.81
Sub Total				4611	2221.98	2221.98	
Total				26055	62890.94	50819.75	

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

Belagavi district maintains a substantial poultry population of 28.74 lakh birds (Livestock Census 2019), establishing itself as a significant poultry hub in Karnataka. The sector demonstrates strong commercial viability with 730 broiler farms and 40 layer farms generating impressive production figures: 2,989 lakh eggs, 14,715 tonnes meat in 2023-24, with 86% egg production from improved breeds. Annual broiler production reaches 35 lakh birds, indicating robust market demand and supply capabilities.

Geographical concentration shows Athani taluk dominating layer farming (50% of commercial farms) while Raibag taluk leads broiler production (50% of farms), creating specialized clusters for efficient operations. Contract farming arrangements with major companies including Suguna, Venkateshwara Hatcheries Ltd., Godrej, Komarla, CP Farms, and Shanti Poultry provide integrated supply chain solutions covering feed, chicks, technical support, and marketing.

The National Livestock Mission promotes entrepreneurship development through 50% subsidy under hub-and-spoke model targeting unemployed youth and livestock farmers for Atma Nirbhar Bharat. Government initiatives include Nati Koli Sakanike program providing 20 country birds per beneficiary (50 members per taluk) for nutritional security and RKVY scheme supporting 100 beneficiaries per taluk with 600 broilers each costing Rs.1.2 lakh per unit.



2.1.7.2 Infrastructure and linkage support available, planned and gaps

Poultry infrastructure comprises well-established network of private hatcheries including Kquality and Suguna supplying Day Old Chicks (DoCs) and operating as integrators through contract farming arrangements. Six DIC-registered poultry units employ 136 people including Kittur Channamma Poultry Farm (Kittur), Hiranyakeshi Feeds & Farms Pvt. Ltd. (Khanapur), Maha Rayat Agro Company (Chikkodi), Sri Poultry and Goat Farm (Nippani), Kquality Animal Feeds Pvt. Ltd. (Belagavi), and Hattargi Feeds (Belagavi). Government programs include ZP-funded RKVY implementation starting 2023-24 for broiler farming expansion.

Critical gaps include limited cold storage facilities for processed products, inadequate disease surveillance systems, and insufficient organic waste management infrastructure. The sector requires expansion of processing units, modernized slaughter facilities meeting food safety standards, and enhanced value addition capabilities. Training programs for scientific poultry management and biosecurity measures need strengthening while insurance coverage for livestock diseases requires expansion to protect farmer investments.

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	188	629.64	503.69	
2	Commercial Broiler Farming-- Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	900	4391.28	3513.01	
3	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	189	6871.79	5497.42	
Sub Total					1277	11892.71	9514.12	
A.10 Working Capital - AH - Poultry								
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	131000	210.91	210.91	
Sub Total					131000	210.91	210.91	
Total					132277	12103.62	9725.03	

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District



Belagavi district maintains significant SGP livestock population with 757,000 sheep, 701,000 goats, and 27,000 pigs (Livestock Census 2019), representing important livelihood sources for specific pastoral communities. The Deccani breed dominates sheep population, well-adapted to local agro-climatic conditions and forming backbone of traditional sheep rearing economy. This hardy breed demonstrates excellent survivability under extensive grazing systems prevalent in semi-arid regions.

Innovative practices emerge in Ramdurg Block where progressive shepherds employ rotational grazing techniques on cultivated land, integrating crop-livestock systems for enhanced productivity and soil fertility. This approach demonstrates potential for sustainable intensification combining traditional knowledge with modern farming techniques. The Karnataka Sheep and Wool Development Corporation established breeding center in Suttatti producing 280 high-quality rams annually through crossbreeding programs targeting improved meat yield.

Government support includes RKVY scheme providing units of 10 ewes/does with 1 ram/buck to shepherds, while ex-gratia payments of Rs.5,000 for sheep/goat deaths over 6 months and Rs.2,500 for 3-5 months age group provide risk mitigation. Despite profitable potential, pig rearing remains underdeveloped due to socio-cultural factors, indicating untapped commercial opportunities requiring targeted interventions and community sensitization programs.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

SGP sector infrastructure includes comprehensive veterinary network of 274 institutions under Department of Animal Husbandry and Veterinary Services providing healthcare and extension services. Karnataka Sheep and Wool Development Corporation operates breeding farm in Suttatti, Athani taluk under NAFCC, focusing on native and exotic ram breed improvement through systematic crossbreeding programs. The facility serves as genetic resource center distributing quality breeding stock through government schemes.

Critical gaps include insufficient processing infrastructure with only one slaughterhouse limiting value addition opportunities, inadequate feed processing units for balanced nutrition, and limited insurance coverage for livestock diseases. The sector requires expansion of modern slaughter facilities meeting hygiene standards, establishment of wool processing units, and development of organized marketing channels. Cold chain infrastructure for meat products needs strengthening while breed improvement programs require acceleration through artificial insemination services and superior germplasm availability.

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							
1	Goat - Breeding Unit-New Shed-Cost of Buck -Local breed	100+ 5	9.68	80	165	1597.76	1278.23
2	Sheep - Rearing Unit-New Shed-Cost of Rams(Local breed (10+1)	10+1	1.05	80	3070	3219.22	2575.35
Sub Total					3235	4816.98	3853.58
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Rearing Unit - Semi-intensive_Normal feeding 8 month Cycle	20+1	0.35	1	1892	656.55	656.55
2	Sheep Farming_Rearing Unit - Semi-intensive_Noram feeding 8 month cycle free grazing	20+1	0.35	1	1295	449.40	449.40
Sub Total					3187	1105.95	1105.95
Total					6422	5922.93	4959.53

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Belagavi district demonstrates significant fisheries potential with 9,476 hectares of waterlogged and alkaline land plus eight rivers spanning 475 km, creating diverse aquatic ecosystems for fish production. The sector supports substantial livelihood base with 4,536 families engaged full-time and 2,373 families part-time in fisheries activities, indicating strong community dependence on aquaculture for income generation. Current fish production reaches 6,303 MT against estimated district consumption demand of 7,700 MT, revealing production deficit requiring enhancement through intensive aquaculture practices. Seed production capacity shows 39 lakh fish seeds stocked with 35 lakh fingerlings produced in 2023-24, demonstrating active breeding programs.

Integration opportunities exist through region-specific farming system models combining fisheries with agroforestry, horticulture, livestock (sheep, goat, poultry, dairy), and sericulture for enhanced farm productivity and income diversification. There are 3 fisheries based FPOs in the district with an average membership of 400, but are not functional. The sector contributes to ancillary industry growth including feed manufacturing, equipment supply, and processing activities.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Fisheries infrastructure includes four seed production facilities: Hidkal farm (136 ponds), Saundatti seed-rearing farm (38 ponds), Rakaskoppa farm (37 ponds), and Ramdurg nursery (6 ponds). Current seed production capacity reaches 103 lakh (25 lakh at Saundatti, 78 lakh at Hidkal) against district requirement of 160 lakh, indicating 57 lakh seed deficit requiring additional hatchery establishment. Khanapur taluk shows potential



for two additional hatcheries and fishermen society development. Processing and marketing infrastructure comprises 13 ice plants with 9 operational units producing 90 MT daily ice capacity, one cold storage facility (40 MT fish capacity), and 26 fisheries societies facilitating collective operations. Input supply network includes three outlets in Hidkal, Saundatti, and Rakaskoppa providing fish feed and fertilizers. Critical gaps include 57 lakh fish seed production deficit requiring immediate hatchery expansion, insufficient cold storage capacity (40 MT versus 6,303 MT production), and limited value addition facilities for processed fish products. The sector needs enhanced marketing infrastructure, improved transportation with refrigerated vehicles, and strengthened supply chain linkages. Technical training programs for scientific aquaculture practices require expansion while insurance coverage for fish mortality needs introduction to protect farmer investments.

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 --Fresh water- Composite fish culture of indian major carps	ha	8.87	80	51	452.37	361.89	
2	Fish Culture --Freshwater prawn culture- Macrobrachium rosenbergii	ha	5.72	80	9	51.49	41.22	
Sub Total					60	503.86	403.11	
A.14 Working Capital - Fisheries								
1	Fish Culture - Others_Others_Inland Culture fisheries per acre	Acre	2.25	1	81	182.02	182.02	
2	Fish Culture - Others_Reservoir_Licensed fishermen to catch fish in river etc	Per unit	0.22	1	78	17.53	17.53	
Sub Total					159	199.55	199.55	
Total					219	703.41	602.66	

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Credit access for agricultural transport and allied activities remains crucial for Belagavi's



predominantly small-scale farming community, where over 48% comprise small/marginal landholdings. Two-wheelers serve as primary rural transportation mode due to accessibility over difficult terrain, facilitating movement of small input quantities and farm produce to nearby markets. The district maintains 20.90 lakh registered two-wheelers with approximately 40% utilized

directly/indirectly for agricultural purposes, indicating substantial farm-related mobility requirements. Traditional bullock-dependent farming persists among some households, reflecting continued relevance of animal-powered agriculture in specific farming systems and economic circumstances. Sugarcane transportation demonstrates organized contract vehicle arrangements through sugar factories, limiting individual farmer financing opportunities but ensuring efficient

bulk movement. Current credit potential encompasses financing for two-wheelers, bullock carts, and other farm transport equipment supporting last-mile connectivity and market access. The sector's significance lies in bridging productivity-market linkage gaps, particularly crucial for small farmers requiring affordable transportation solutions for timely input procurement and output marketing, ultimately contributing to enhanced agricultural efficiency and reduced post-harvest losses through improved mobility infrastructure.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Transportation infrastructure support includes financing through banking institutions with specialized agricultural vehicle loan products. Local manufacturing capability exists for traditional wooden bullock carts through skilled carpenters, while improved rubber-bound iron wheel carts demonstrate enhanced demand due to superior tonnage capacity and animal comfort. These modernized carts represent technology upgradation meeting contemporary farming requirements.

Critical gaps include limited local manufacturing capacity for improved bullock cart designs requiring small-scale industry establishment to meet district demand. Financing terms for agricultural vehicles need customization considering seasonal income patterns of farmers. Insurance coverage for farm transport equipment remains inadequate while maintenance service networks require strengthening in remote areas. The sector needs enhanced credit products with flexible repayment schedules, subsidized interest rates for small farmers, and technical support for modern cart designs to improve rural transportation efficiency.

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	Animal Driven Carts- Pnuematic Tyre Cart- Traditional cart	No.	0.54	80	550	294.30	235.40
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	20	428.00	342.40
3	Loans to Distressed Farmers- To Repay Non Instutional borrowings-Debt swapping- Farmers/Misc	No.	1.61	90	1835	2945.20	2650.68
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	3185	3407.95	2726.36
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Second hand	No.	0.91	80	6465	5879.95	4703.93
Total				12055		12955.40	10658.77

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Belagavi district demonstrates significant potential for sustainable agriculture practices as diverse agro-climatic zones facilitate adoption of multiple sustainable practices including crop rotation, advanced irrigation techniques, cover cropping, minimum/zero tillage, Integrated Pest Management (IPM), Integrated Weed Management (IWM), and soil fertility enhancement through nature-friendly approaches.

Current farming systems integrate crops (sugarcane, maize, jowar, paddy, bajra, pulses, finger millet) with livestock (dairy cows, buffalo, draught animals) creating synergistic production models. Intercropping systems demonstrate farmer innovation with finger millet accompanied by vegetables, Bengal gram, or bajra as intercrops, maximizing land productivity while maintaining soil health.

These practices contribute to carbon sequestration, reduced input costs, enhanced biodiversity, and improved farm profitability. The district's 131.2% cropping intensity with 71% irrigation coverage provides foundation for sustainable intensification. Traditional knowledge systems combined with modern techniques show potential for scaling up climate-resilient agriculture. However, widespread adoption requires systematic extension support, demonstration plots, and policy incentives to overcome initial transition challenges and knowledge gaps among farming communities.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Sustainable agriculture infrastructure includes KVK Mattikoppa and KVK Tukkanatti providing integrated farming demonstrations on farmers' fields, showcasing practical



applications of sustainable practices. These centers serve as technology hubs conducting on-farm trials, training programs, and farmer-to-farmer learning platforms. Agriculture Department supports through field day events and Raitha Samparka Kendra (RSK) network promoting sustainable agriculture adoption across all taluks. The district's 745 RSKs at hobli level provide extension support for sustainable practice promotion with technical guidance on IPM, organic farming, and integrated nutrient management. Banking support available through green finance initiatives under priority sector lending with potential for sustainable agriculture credit products. Critical gaps include insufficient demonstration plots across all agro-climatic zones, limited organic input production facilities, and inadequate market linkages for sustainably produced crops. The sector requires expansion of soil testing laboratories, establishment of biofertilizer production units, and strengthened supply chains for organic inputs. Training programs need scaling up while certification processes require simplification. Financial incentives for transition period support and premium pricing mechanisms for sustainable produce need development to encourage farmer adoption.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

In Belagavi district, post-harvest losses of horticultural produce reach 15–20 percent due to inadequate storage and marketing infrastructure. Product-specific facilities—cold storage for perishables, grading halls, market yards with platforms and weighing bridges, drying floors, and packaging units—are critically required to reduce spoilage and enhance value realization. The district operates ten primary Agricultural Produce Market Committees (APMCs) and 34 sub-markets, yet only 10–15 percent of grain output is routed through these regulated channels, reflecting gap in market access and aggregation. Under the e-NAM scheme, each APMC is entitled to free software and Rs.75 lakh for hardware upgrades, including quality assessment tools and infrastructure for cleaning, sorting, grading, packaging, and composting to bolster market efficiency and farmer participation. There are 7 functional cold storages with a capacity of 8565MT in the district currently. (Source: DAG 2023-24)

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Belagavi's ten APMC regulated markets encompass over 1,215 godowns with 152,000 MT capacity, supplemented by 171 PACS-constructed godowns under the AIF scheme and five FPO godowns (approx.200 MT each) for inputs, outputs, and fertiliser distribution. Cold-chain assets include three units (one cooperative, two private) storing potato, tamarind, and seeds, alongside ten processing units for cashew, mango, and banana. The district benefits from a 2,500 MT RIDF cold storage in Saundatti and an Athani Grape Grower Cooperative Society cold store under P&H Department support. Planned infrastructure under AIF and RIDF targets construction of 31 additional cold stores and 183 godowns, potentially adding 100,000 MT storage and unlocking agri-value chain financing with pledge financing facilities.



However, infrastructure gaps are: grading, sorting, and packaging units are limited; drying floors and market yards require modernisation; refrigerated transport and secondary processing centers are virtually absent; e-NAM adoption remains low. To realise over 100,000 MT cold storage potential and strengthen market linkage, district plans must prioritize public-private partnerships, leverage FPOs for decentralized storage, and deploy mobile cold stores and digital market platforms to integrate smallholders into formal value chains.

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	84	8628.48	6902.80
2	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	553	10354.99	8283.94
3	Market Yard-Marketing Infrastructure	No.	165.85	80	109	18077.65	14462.12
Total					746	37061.12	29648.86

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Belagavi district encompasses 13,433 sq km, of which 94,650 ha are cultivable waste and problematic soils requiring reclamation and improved management. Forest cover spans 1.90 lakh ha, while 41,635 ha are current fallow and 25,790 ha are other fallow lands, representing degradable reserve areas suitable for watershed treatment. Fragmented land use and variable topography make these degraded lands prime candidates for soil conservation and water-harvesting interventions. Continuous misuse of chemical inputs and unscientific irrigation has rendered 19,200 ha saline, 2,800 ha acidic, and 8,000 ha waterlogged, undermining soil fertility and crop productivity. Integrated watershed management is therefore critical to arrest land degradation, enhance groundwater recharge, and improve cropping intensity. The district's cropping intensity of 131.2 percent underscores the need to expand productive cultivated area by rehabilitating waste lands through tailored interventions that boost moisture retention, control runoff, and rebuild soil organic matter. (Source: DAG 2023-24)



2.2.2.2 Infrastructure and linkage support available, planned and gaps

Under the Jalamrutha scheme, 1,313 micro-watersheds have been sanctioned at a cost of Rs 936 lakh, targeting degraded catchments with contour bunds, earthen checks, farm ponds, and gully plugs. Six watersheds in Ramdurga and Saundatti taluks have been implemented with NABARD and Agriculture Department support, and one is in progress at Hulkund. The 2023-24 RIDF-funded Model Horticulture Farm at Shedagalli (Rs 78.35 lakh) demonstrates integrated land-use practices combining soil conservation with high-value horticulture. Under NMSA and Soil Health initiatives, 35 hobli-level soil test centers provide diagnostic services; cumulative distribution of 3.15 lakh t macronutrients (NPK) and 11.15 lakh soil health cards has improved fertilizer use efficiency.

Despite these efforts, gaps persist: only a fraction of 94,650 ha degraded lands have watershed cover; waterlogged areas lack subsurface drainage; salinity-affected tracts await amelioration through gypsum application and salt-tolerant crops. The Krishi Bhagya scheme's Rs 100 crore revival aims to construct 839 farm ponds, but financing delays and land-title issues hamper uptake. To fully harness land-development potential, district planning must accelerate field-level implementation of Jalamrutha projects, expand private-sector participation in farm-pond construction, integrate remote-sensing for targeting degraded soils, and offer bespoke credit products with longer tenors for soil-and-water conservation infrastructure.

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	Bioferlizers -Azolla-(1TPA-2 pits)	No.	1.67	80	1045	1744.32	1395.46	
2	Cultivable Wasteland Development--Plastic mulching	ha	0.34	80	3700	1266.88	1013.48	
3	Farm Ponds/ Water Harvesting Structures--Red Soil -15m 15 mx 3 m -without stone pitching	No.	0.58	80	735	428.63	342.87	
4	Fencing-Live Fencing	m.	0.59	90	425	250.10	225.10	
5	On Farm development (OFD) Works -Field Channels-2-4 Bunding levelling deep ploughing pebble	m.	0.92	80	3300	3036.66	2429.32	



6	On Farm development (OFD) Works -Field Channels- Bunding levelling deep ploughing FYM application	m.	0.95	80	4710	4485.35	3588.27
7	Reclamation of Problem Soils- Reclamation of Saline - Alkaline Soils-Application of Gypsum+lime appln +green manuring	ha	0.37	80	2745	1028.04	822.40
Total					16660	12239.98	9816.90

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Belagavi district has rapidly embraced advanced agri-technologies across agriculture, plantation, and horticulture to boost productivity and fulfill growing export demand for organic produce. The Belagavi APMC's integration with the e-NAM platform, in partnership with Rashtriya e-Markets Ltd. (ReML) and NCDEX under a NABARD initiative, extends digital market access to farmers and 108 FPOs, enhancing price discovery and reducing intermediation. To date, three FPOs in the district are registered on ReML, enabling online trading of staples and perishables.

The Department of Horticulture's Biotechnology Centre at Belagavi conducts germplasm conservation, tissue-culture sapling multiplication, mushroom spawn production, and bio-fertilizer/pesticide formulation, while offering soil, water, and leaf testing services. These interventions underpin a burgeoning agri-biotech ecosystem aimed at sustainable intensification and value-addition of district produce.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Belagavi's three government seed farms—Athani, Ramdurga, and Saundatti—provide foundation seed for cereals, pulses, and oilseeds, yet additional taluk-level seed production and bio-fertilizer units are needed to meet escalating demand. Although e-NAM connectivity exists, trading volumes remain low; opportunities for groundnut, soybean, and other commodity trading via FPO aggregation on the UMP platform are underutilized.

HINDALCO's innovative waste-to-resource initiative treats compostable garbage in seven vermi-bins and processes 100 m³/day of sewage through a vermi-filter, generating irrigation-quality water and organic manure. Replicating this low-labor model across municipal towns and large estates could address organic waste challenges and supply irrigation support.

Key gaps include the absence of decentralized bio-input production, underdeveloped digital trading volumes on e-NAM, and limited linkages between research institutes and agri-startups. Strengthening taluk-level seed and bio-fertilizer units, expanding private-sector biotech nurseries, and fostering FPO-led aggregation for e-NAM trading will accelerate infrastructure development in Belagavi's agri-innovation landscape.



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-Agro. Waste Compost-Bio pesticide	No.	107.00	80	101	10807.00	8645.60
2	Compost/ Vermi Compost-Vermi Hatchery-Vermi Hatchery(320TPA)	No.	5.08	80	2045	10393.72	8314.97
3	Seed Processing-All Seed Types	No.	26.75	80	273	7302.75	5842.20
4	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	27	722.25	577.80
5	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication-Crop bio tech	No.	107.00	80	60	6420.00	5136.00
Total				2506		35645.72	28516.57

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Food and agro-processing in Belagavi is a critical value-addition chain, addressing 15–20 percent post-harvest losses while generating rural employment and enhancing GSVA contributions. Karnataka's agricultural and allied workforce (30 percent of total workers) contributes 15 percent of the state's GSVA, underscoring the sector's economic weight. In Belagavi, 4.55 lakh ha under cereals and minor millets produces 12.75 lakh MT, forming raw material base for processing units. Over 35 FPOs promoted by NABARD, the Agriculture Department, and the Animal Husbandry Department aggregate produce and facilitate backward and forward linkages. The proposed "Agri-Business Corridor for Karnataka" (FY 2021–22) adopts a hub-and-spoke model with a major hub in Belagavi, integrating production clusters with processing and logistics nodes. Under PMFME, 424 projects—including milling, oil extraction, bakery, spice processing, and fruit dehydration—are sanctioned in Belagavi, highlighting rapid sectoral growth. These units not only reduce waste and stabilize farm incomes but also catalyse ancillary service industries such as packaging, cold chain, transport, and quality testing.



2.3.1.2 Infrastructure and linkage support available, planned and gaps

Key processors include Roquette Ltd (starch and gluten), Hudli Khadi & Gramodyog (pickles, jaggery, millets), Atharvass Traders Pvt Ltd (pulse milling), Vijaykanth Dairy & Food Products Ltd (dairy processing with MoFPI-supported cold chain) and Cashew processing cluster with a common facility centre in Khanapur. Under CEFPPC, investments in Agro Processing Clusters and Food Parks receive grant-in-aid up to 35 percent of eligible project cost (capped at Rs 5 crore), incentivizing capacity creation.

Despite this, gaps persist: limited primary processing capacity in perishables (fruits, vegetables), inadequate pack houses and grading facilities, underdeveloped ambient storage, and intermittent power supply in rural zones. Regional cold storage density remains low relative to production volumes, with only 7 cold storages with capacity of 8565 MT functioning currently. Testing and certification laboratories for food safety standards are scarce, hindering export prospects. Logistics bottlenecks—poor rural road connectivity and lack of refrigerated transport—elevate transaction costs and spoilage risk. To fully realise Belagavi's processing potential, public-private partnerships must expand decentralized pack houses, bolster cold chain networks, and scale laboratory infrastructure. Enhanced FPO aggregation, streamlined CEFPPC approvals, and targeted capacity building in quality management will drive inclusive growth across the food and agro-processing sector.

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	76	7156.16	5724.92
2	Agro Processing Unit--Bakery product units	No.	13.91	80	212	2948.92	2359.14
3	Agro Processing Unit-Cashew Processing	No.	42.37	80	5	211.86	169.49
4	Agro Processing Unit--Dairy/Milk Processing	No.	21.40	80	92	1968.80	1575.04
5	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	102	600.31	480.22
6	Agro Processing Unit--Jaggery units (180 MT)	No.	37.45	80	45	1685.25	1348.20
7	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	10	449.40	359.52



8	Fruit Processing -Pickle-Pickle unit	No.	4.28	80	143	612.04	489.64
9	Spice Processing-Powder & Packaging	No.	6.42	80	206	1322.52	1058.01
10	Spice Processing-Turmeric processing	No.	16.05	80	27	433.35	346.68
11	Sugarcane processing-Juice Canning	No.	2.30	80	168	386.54	309.12
Total				1086		17775.15	14219.98

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

Belagavi's agri-ancillary finance landscape encompasses institutional lending to PACS, FPOs, fisheries societies, woollen weavers' societies, milk cooperatives, and MFIs, serving as critical conduits for farm credit and input supply. Under the ACABC scheme, NABARD facilitates establishment of Agri-Clinics and Agri-Business Centres by agriculture graduates to address the district's insufficient extension services and to enhance private participation in input supply, advisory, and value-addition services. The Self Help Group Bank Linkage Programme (SHGBLP) and Joint Liability Groups (JLGs) have evolved beyond outreach initiatives into platforms that build financial, economic, social, and technological capital among rural households.

In Belagavi, 1,324 PACS (1,301 operational) provide credit and input distribution, alongside 26 fisheries societies, 32 woollen weavers' societies, 74 weaving farmer societies, and 868 active milk societies. Twenty-two MFIs serve 8.70 lakh outstanding accounts totalling Rs.4,452.72 crore (AKMI, 31 Mar 2024), reflecting the significant role of microfinance in supporting smallholders and agribusiness entrepreneurs. These institutional networks underpin credit flows for on-farm inputs, storage infrastructure, and small-scale processing ventures, thereby strengthening the district's agri-credit ecosystem.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Primary Agricultural Credit Societies (PACS) form the backbone of rural credit delivery, with 1,056 PACS actively meeting farmers' credit needs through input loans, crop loans, and on-lending mechanisms. The ACABC scheme identifies sufficient agriculture graduates in Belagavi to establish up to 1,300 Agri-Clinics/Agri-Business Centres, offering advisory services, custom hiring of machinery, and input supply. Fisheries societies, woollen weavers' societies, and milk cooperatives leverage cooperative infrastructure for storage, processing, and marketing of allied products.

However, gaps persist in: 1) Financing cooperatives for infrastructure upgrades—godowns, small processing units, and cold-chain assets; 2) On-lending capacity of PACS constrained by limited capital and governance challenges; 3) Underutilization of ACABC potential due to awareness gaps among graduates; 4) Limited term-loan products for agri-startups and value-addition ventures. Addressing these gaps requires streamlined refinancing for PACS infrastructure, capacity building for Agri-Clinic entrepreneurs, credit-linked capital subsidies for cooperative societies, and tailored MFI products for agri-entrepreneurs to foster inclusive growth across ancillary agri-activities.



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	112	2396.80	1917.44
7	Loans to Agri. Start-ups	No.	10.70	80	30	321.00	256.80
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	200	42800.00	34240.00
3	Loan to PACS/ FSS/ LAMPS	No.	10.70	80	146	1562.20	1249.76
4	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	11840	15202.56	12162.06
5	Loan to PACS/ FSS/ LAMPS for Onlending--Purchase of land by SF/MF	No.	10.70	80	3205	34293.50	27434.80
6	Loan to PACS/ FSS/ LAMPS--Loans to Coops for disposing of produce	No.	5.35	80	162	866.70	693.36
Total					15695	97442.76	77954.22



Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

Micro, small, and medium enterprises (MSMEs) are pivotal to Belagavi's economic fabric, driving entrepreneurship, employment, and value-chain linkages with larger industries. As of 2024, the district hosts 120,808 registered MSME units: 118,885 micro, 1,792 small, and 131 medium enterprises, collectively employing over 600,000 workers. These units span diverse subsectors, from garment and textile to engineering and chemicals, forming a resilient industrial base that contributes significantly to Karnataka's Gross State Value Added (GSVA).

Recent policy measures have strengthened credit access and risk mitigation for MSMEs. The Union Budget 2023-24 introduced an enhanced Credit Guarantee Scheme, extending term-loan coverage up to ₹100 crore per applicant through a self-financing guarantee fund, reducing collateral barriers. Banks are adopting a digital-footprint-based credit assessment model, broadening eligibility for enterprises with limited traditional asset bases. The PM Vishwakarma Scheme, launched November 2023 with a ₹13,000 crore outlay, delivers artisans and craftspeople skill building, tool grants, credit facilitation, digital transaction incentives, and market linkages, targeting 30 lakh beneficiaries by 2027-28.

Institutional support is anchored by agencies like KIADB, KSSIDC, KVIB, LIDKAR, and TECSOK. KIADB's development of five industrial areas in Kangrali, Kakati, Honaga, Kanabargi, and Gokak provides serviced plots and sheds, although occupancy rates vary across locations. KSSIDC has constructed 366 sheds and 300 plots, with some underutilization in Angol, Belagavi, Bailahongal, and the TIC Complex. Central budgetary allocations of ₹22,137.95 crore for the MSME sector aim to spur technological adoption, process modernization, and capacity expansion.

3.2 Infrastructure and linkage support available, planned and gaps

Belagavi's MSME landscape comprises a robust mix of factories and small-scale units: garment (6 units, 1,096 workers), textiles (12, 1,190), chemicals (8, 399), engineering (106, 6,083), and a broad array of other factories (355 units, 29,929 workers). Ancillary small-scale industries include 2,147 automobile units (15,603 workers), 4,591 electrical/electronic units (12,936), and 8,629 chemical units (92,796), underscoring the district's diversified manufacturing base. Food and intoxicants processing engages 18,755 units with 128,131 workers; leather (5,989, 22,770); paper & printing (2,027, 7,072); rubber & plastic (1,171, 4,404); small textiles (22,628, 70,480); wood (10,624, 27,206); other units (21,311, 87,631); and services (15,506, 72,436).

KIADB has developed 2,177 industrial plots across six Belagavi-taluk locations and one in Gokak, with 1,844 plots allotted and 213 vacant, indicating latent expansion potential. The



Pottery Training Institute in Khanapur provides pan-India skill development in ceramics. DIC-facilitated Cluster FPCs for jaggery, cashew, and grape resin offer collective cleaning, drying, packing, storage, and export services, anchoring value-addition clusters. Despite these strengths, gaps persist in cold storage and food-park infrastructure, parcelized unit sizes limiting economies of scale, and uneven plot uptake in certain industrial estates. There is significant potential for cashew processing, jaggery units, power looms, and integrated food parks to leverage local raw materials and market access. Financing instruments must evolve to include blended finance, interest subventions for green and digital technology adoption, and layered collateral frameworks to support both standalone MSMEs and cluster-based ventures. Enhanced public-private partnerships, streamlined land allotment processes, and digital MSME portals for seamless credit-linkage will unlock the sector's full credit potential in Belagavi.

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	55	137500.00	110000.00
2	Manufacturing Sector - Term Loan-Micro	No.	50.00	80	3995	199750.00	159800.00
3	Manufacturing Sector - Term Loan-Small	No.	500.00	80	303	151500.00	121200.00
Sub Total					4353	488750.00	391000.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	625.00	100	155	96875.00	96875.00
2	Manufacturing Sector - Working Capital-Micro	No.	12.50	100	3671	45887.50	45887.50
3	Manufacturing Sector - Working Capital-Small	No.	125.00	100	497	62125.00	62125.00
Sub Total					4323	204887.50	204887.50
Total					8676	693637.50	595887.50



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 forms a critical component of Belagavi's economic growth strategy. The district has emerged as a significant export hub, specializing in diverse products: hulled wheat, organic jaggery, sugar, raisins, iron castings, industrial components, hydraulic equipment, pumps, valves, engineering goods, aerospace parts, GI-tagged Kolhapuri chappals, turmeric, and value-added dairy products. Major export destinations include UAE, UK, France, Germany, Belgium, Sweden, USA, Italy, Hong Kong, Switzerland, and Saudi Arabia, reflecting strong global market integration.

Aequus, operating from Belagavi's Special Economic Zone (SEZ), exemplifies the district's precision manufacturing capabilities with 8 operational units employing over 3,000 workers in aerospace assembly, forging, sheet metal fabrication, and surface treatments. Additional exporters ship cast iron, machine components, perforated sheets, stainless steel, pharmaceuticals, hydrostatic pipe fittings, magnets, sodium silicate, and safety helmets (Vega brand) to Europe, Australia, France, China, and Gulf markets. FY 2023-24 export performance reached ₹3,059 crore, primarily from alumina, engine crankshafts, and maize starch, demonstrating robust sectoral growth and diversification across manufacturing and agro-processing domains.

4.1.2 Infrastructure and linkage support available, planned and gaps

Export infrastructure development includes the ₹19.32 crore Dry Grape Processing, Packaging, and Exporting unit at Kudachi, and organic jaggery facilities worth ₹15.82 crore in Belagavi, with an additional ₹14 crore unit approved by SLEPC. Jaggery's inclusion under "One District One Product" will accelerate cluster development and export competitiveness. The New Industrial Policy 2020-25 promotes export-oriented industries, leveraging abundant limestone and shale limestone reserves in Ramdurga taluk for cement production by major players like Dalmia and JK Cement.

Kolhapuri chappal manufacturing in Madbhavi, Athani taluk, benefits from NABARD-Deshpande Foundation collaboration through an OFPO and common service center (May 2022), strengthening artisan-export linkages. Sericulture Technical Service Centres across six taluks—Athani, Belagavi, Chikkodi, Gokak, Raibag, and Saundatti—support silk export potential. Grape cultivation expansion in Athani presents opportunities for private-sector raisin units and cold storage development. Critical infrastructure gaps constrain export potential: absence of pack houses for quality standardisation, refrigerated transport for perishables, pre-cooling facilities, and integrated processing units essential for maintaining cold-chain integrity and reducing logistics costs. Addressing these gaps requires targeted investment in export-oriented infrastructure—multi-product pack houses, integrated cold-chain systems, quality testing laboratories, and digital export documentation platforms. Enhanced credit products must include pre- and post-shipment finance, working



capital for inventory buildup, term loans for export infrastructure, and foreign exchange risk hedging instruments to unlock Belagavi's substantial but underutilized export potential across agro-processing, engineering, and specialty manufacturing sectors.

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.	300.00	80	12	3600.00	2880.00
2	Export Credit -Pre Shipment Export Credit	No.	1000.00	80	9	9000.00	7200.00
Total					21	12600.00	10080.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education underpins socioeconomic development and is enshrined as a fundamental right. Belagavi district's literacy rate of 73.48 percent trails the Karnataka average of 75 percent (Census 2011), highlighting the need for expanded access and quality. Under RBI guidelines, education loans up to ₹20 lakh—including vocational and skill-development courses—qualify as priority sector lending, enabling banks to foster human capital investment. To enhance equity, the Karnataka government provides free education for all girls, while the Vidya Lakshmi portal (www.vidyalakshmi.co.in) streamlines loan application, tracking, and scholarship linkage through the National Scholarship Portal. The Indian Banks' Association offers collateral-free loans up to ₹7.5 lakh for students from economically weaker sections, reducing financial barriers. Despite these measures, Karnataka's FY 2023-24 allocation of 11.9 percent of total expenditure to education remains below the national state average of 14.7 percent, underscoring fiscal constraints. Credit disbursement in Belagavi rose from ₹6,722.43 lakh in FY 2022-23 to ₹9,433.48 lakh in FY 2023-24, reflecting growing uptake and unmet demand for higher education financing.

4.2.2 Infrastructure and linkage support available, planned and gaps

Belagavi hosts a robust educational network: 1,480 lower primary schools (2.39 lakh



students), 2,531 higher primary schools (3.94 lakh), 1,200 high schools (2.77 lakh), 337 PU colleges (0.99 lakh), 167 degree colleges (0.71 lakh), 18 medical/Ayush colleges (0.05 lakh), 17 polytechnics (0.09 lakh), and 11 engineering colleges (0.15 lakh)[DAG 2022-23]. Prestigious institutions—Belgaum Institute of Medical Sciences, Jawaharlal Nehru Medical College, and KLE College of Engineering—anchor the district's higher-education ecosystem, creating prime opportunities for education loans. Three universities—VTU (engineering affiliations), KLE University (medical/dental), and Rani Channamma University—provide regulatory and academic support frameworks. Emerging growth as an industrial hub creates demand for skilled professionals, presenting banks with credit prospects for technical and vocational education financing. Gaps persist in private-sector school and college capacity, particularly in skill-development and vocational training tailored to local industry needs. Infrastructure deficits—limited hostel facilities, campus expansions, and digital learning labs—restrict institutional scale-up. To cultivate Belagavi as a preferred education destination, coordinated investment is required in new private schools, specialized vocational institutes, and public-private partnerships for campus development. Innovative financing models combined with integrated career-loan packages with industry tie-ups will enhance employability outcomes and multiply economic benefits across the district.

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.	4.00	100	1889	13175.00	12363.50
	Total				1889	13175.00	12363.50

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

The Government of India's mission for "Housing for All" emphasizes affordable rural housing through expanded support, community participation, self-help, and public-private partnerships under the Panchayat Raj framework. In Belagavi district, with 205,707 houseless households and 43,188 living in kachha dwellings, demand for quality residential units is significant (DAG 2022-23). Under RBI priority sector guidelines, housing loans up to ₹25 lakh (other areas) and ₹35 lakh (metro areas) qualify, provided total dwelling cost remains within ₹30 lakh/₹45 lakh respectively. Urban Cooperative



Banks now extend loans up to ₹60 lakh (Tier-I) and ₹140 lakh (Tier-II) per borrower, subject to exposure caps of 15 percent/25 percent. Recent RBI measures have doubled housing credit via Rural Cooperative Banks and permitted financing of commercial real estate within a 5 percent asset limit, unlocking substantial liquidity for residential construction. Despite conducive policy, priority sector housing credit flow in Belagavi declined slightly from ₹27,652.52 lakh (FY 2022-23) to ₹25,907.39 lakh (FY 2023-24), signalling emerging supply-demand mismatches and refinancing challenges. Government schemes—PMAY (Urban and Grameen), Basava Housing, Dr. B.R. Ambedkar Awas, Devraj Urs Housing, and Vajpayee Urban Housing—have collectively delivered thousands of rural and urban homes, yet a large gap remains between sanctioned targets and actual construction, underscoring unmet credit needs.

4.3.2 Infrastructure and linkage support available, planned and gaps

Post-COVID liquidity shortages and high inventory have strained the housing construction ecosystem, impacting labourers and MSMEs in allied sectors. Under Basava Housing Scheme, 4,823 beneficiaries were covered; PMAY-Grameen and PMAY-Urban built 1,681 and 1,520 homes respectively; Dr. B.R. Ambedkar Awas delivered 2,104 houses; Devraj Urs Scheme completed 852 units; and Vajpayee Urban Housing added 539 dwellings (DAG 2022-23). Despite these achievements, delays in fund release, low lending appetites, and procedural bottlenecks hinder scaling up.

Banks are urged to design innovative risk-mitigation mechanisms such as a Housing Loan Guarantee Fund with insurance linkage to clear outstanding in case of borrower death, thereby reducing NPA risks. Bundling home loans with rooftop solar installations under NABARD's Special Refinance Scheme for Rural Home Loans with Solar Rooftop systems can catalyse green housing adoption, lower energy costs, and enhance loan repayment capacity. Key infrastructure gaps include a dearth of sanctioned land for affordable housing projects, limited developer interest in rural areas due to low margins, and inadequate last-mile connectivity for construction inputs. To bridge these gaps, streamlined approvals for housing finance, targeted refinance windows for RRBs and cooperative banks, and integrated cluster development of construction materials (brick kilns, cement terminals) must be prioritized. Public-private partnerships to develop affordable housing parks, micro-finance products for incremental house building, and technical assistance through Agri-Clinics or village-level construction centers will unlock Belagavi's substantial housing credit potential and drive inclusive rural development.

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.	25.00	90	1365	34125.00	30712.50
2	Repair of Dwelling Units	No.	6.00	90	2685	16110.00	14499.00
Total				4050		50235.00	45211.50



Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

In Belagavi district, 100 percent villages including hamlets have been electrified. While, 92 percent of rural households have access to electricity. There is 142 km of road length per 100 sq.km. of the district, whereas 84.56 percent of habitations have access to all weather roads. 62 percent of the Gross Cropped area is irrigated by various irrigation methods. The district has a literacy rate of 73.48 percent. 5632 telephones are available for per lakh population in the district. Approx. 21 Family Welfare Sub centres/ primary health centres/ primary health units are available per 1 lakh population. Approx. 150 hospital beds and 55 doctors are available per 1 lakh population in the district. 65.46 percent habitations are having access to drinking water facility of more than 50 LPCD. 1 regulated market and sub market is available per 1 lakh population.

5.1.2 Infrastructure and linkage support available, planned and gaps

Projects like Construction of new bridges replacing existing low lying bridges, Construction of Veterinary Polyclinics, Construction of Veterinary Hospitals in each taluka, Construction of Additional Training Centre at Jamboti, Khanapur taluk are required in the district to boost the public infrastructure.

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

Construction of 510 Anganwadis under RIDF has benefitted thousands of children in more than 350 villages. Cold storage with 2500 MT capacity in Saundatti is going to benefit farmers from nearby villages to preserve their fruits and vegetables for a longer time and realise better remunerative prices. 24 Public Health Institutions under RIDF have helped in providing quality healthcare to population in more than 800 villages. More than a 100 Animal Husbandry projects have benefitted farmers in approx. 900 villages. In addition, construction of rural markets, RSKs, RSCs, Godowns, etc. have strengthened the storage and marketing infrastructure in the district benefitting farmers.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Though the district has a strong presence of schools, colleges, engineering, and medical institutions, there is still potential for establishing additional hospitals, private nursing homes, schools, and colleges. Currently, ground-level credit for this activity is not available. Investment in social infrastructure has been made through the establishment of a Veterinary Degree College near Suttatti in Athani taluk, Agriculture Diploma College in Hukkeri, Hostel building in Agriculture college Chikodi, Centre of Excellence for Integrated Farming at Chikodi and Kittur, Multi Village Drinking Water schemes at Satti, Avaradhi & Yarazaravi.



5.2.2 Infrastructure and linkage support available, planned and gaps

As of 31/03/2023, Belagavi district has 1,480 lower primary schools with 2.39 lakh students enrolled, 2,531 higher primary schools with 3.94 lakh students, 1,200 high schools with 2.77 lakh students, 337 PU colleges with 0.99 lakh students, 167 degree colleges with 0.71 lakh students, 18 medical colleges (including Ayush colleges) with 0.05 lakh students, 17 polytechnic colleges with 0.09 lakh students, and 11 engineering colleges with 0.15 lakh students. (source: DAG 2022-23). There is need for more number of private nursing homes, schools, and colleges with emphasis on education and a need to better health facilities and also drinking water & sanitation facilities to the rising population of Belagavi district. Good hospitals have to be built at taluk level.

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	225	4500.00	3600.00
2	Education-Colleges	No.	200.00	80	38	14200.00	11360.00
3	Healthcare-Hospital	No.	50.00	80	30	1500.00	1200.00
4	Healthcare-Nursing Home	No.	50.00	80	75	3750.00	3000.00
Total					368	23950.00	19160.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The National Institute of Wind Energy estimated Belagavi district's wind energy potential at 14,215.89 MW, including 4,005.48 MW in wasteland, 10,046.26 MW in cultivable land, and 16.70 MW in forest land. The Saundatti Integrated Renewable Energy Project (IRESP), with 2 GW each of solar and wind energy and 1200/9600 MWH storage, will provide 24-hour renewable power using the Renuka Sagar and Saundatti IRESP reservoirs. A solar project, established in November 2018, spans 70 acres and generates 14.4 MW of solar power exclusively for KIA, Bengaluru. Karnataka Power Corporation Ltd. (KPCL) also commissioned a 90 MW project at Mavinahunda, Raybag taluk. The New National Biogas and Organic Manure Programme (NNBOMP) promotes biogas production from cattle manure and organic waste in rural areas, supporting small plants (1-25 m³/day) for cooking fuel and fertilizer, and larger community plants (up to 2,500 m³). MNRE offers 30-35 percent subsidies on project costs.



5.3.2 Infrastructure and linkage support available, planned and gaps

As per the Solar Policy 2022-27, the Government of Karnataka introduced a scheme for generating power from solar rooftop plants with Net and Gross Metering facilities. In Belagavi district, solar energy is being tapped but only to a limited extent due to challenges like complex land acquisition process for setting up large scale solar power plants, High Investment costs, Inadequate Grid capacity, etc. The Central Financial Assistance (CFA) and Fiscal Incentives for Biomass and Bagasse Cogeneration Projects offer support based on capacity and surplus power exported. The PM KUSUM scheme aims to solarize over 3.5 million farmers' pumps, with plans to install up to 30.80 GW of solar power across its components. Karnataka Power Corporation Ltd. is setting up a 3 MW solar plant in Itnal, Belagavi. The district has commissioned 1,495 MW of renewable energy, including 332.4 MW solar, 582.2 MW wind, 32 MW small hydro, 5 MW biomass, and 562.2 MW cogeneration. (source: Karnataka Renewable Energy Development Ltd.)

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	Biomass Energy-Community Bio Gas Plant-Bio Fuel Plant	No.	13.50	90	16	216.00	194.40
2	Biomass Energy-Home-Biogas	No.	0.40	90	15	6.00	5.40
3	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	180	45.00	40.50
4	Solar Energy-Stand Alone Solar Power Plants-Solar operated home equipment	No.	0.65	90	180	117.00	105.30
Total					391	384.00	345.60



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	3816	1383.78	1175.84
B	Ongoing tranches	105	3029.81	1515.15
	Total (A + B)	3921	4413.59	2690.99

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	762	2288.79	1337.89
B	Rural roads & bridges	1013	766.93	608.15
C	Social Sector	2146	1357.88	744.95
	Total (A + B + C)	3921	4413.59	2690.99

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	313	Irrigation potential	ha	43741
B	Rural roads	865	Road length	km	3517
C	Bridges	148	Bridge Length	m	6093

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	Creation of new infrastructure	Villages/population	1487
2	Anganwadi	510	Creation of new infrastructure	Villages	839
3	Animal Husbandry	115	Creation of new infrastructure	Cattle/Farmers /Population	284496



4	Backward Class Hostel	7	Creation of new infrastructure	Villages/Population	957376
5	Bridge Cum Barrage	2	Creation of new infrastructure	Villages/Population	188
6	Centre of Excellence Agri and Horti	2	Creation of new infrastructure	Villages/Population	1458
7	Cold Storages	2	Creation of new infrastructure	Metric Tonne	4740
8	Drinking water project	3	Creation of new infrastructure	Population	349068
9	First Grade College	11	Creation of new infrastructure	Villages/Population	0
10	Godown	11	Creation of new infrastructure	Villages/Population	8057
11	Govt. Tool Room and Training Centre	2	Creation of new infrastructure	Villages/Population	10
12	Ground water Recharge	168	Creation of new infrastructure	Cubic feet	2342
13	Horticulture College	1	Creation of new infrastructure	Villages/Population	282
14	Horticulture projects	1	Creation of new infrastructure	Villages/Population	0.00
15	Hospital	1	Creation of new infrastructure	Villages/Population	379133
16	Industrial Training Institute	8	Creation of new infrastructure	Villages/Population	1812
17	Micro Irrigation- Israeli Technology	1	Creation of new infrastructure	Villages/Population	40
18	Minor Irrigation_Check Dams	35	Creation of new infrastructure	Cu Sec	269.95



19	Modernization of Tanks	4	Creation of new infrastructure	Litres	202
20	Moraji Desai Res School	3	Creation of new infrastructure	Villages/Population	0
21	Polytechnic	3	Creation of new infrastructure	Villages/Population	922
22	Pre University	113	Creation of new infrastructure	Villages/Population	2753.5
23	Primary Health Centres	24	Creation of new infrastructure	Villages/Population	66
24	Primary Schools	1216	Creation of new infrastructure	Villages/Population	170223
25	Raitha Sampark Kendras	21	Creation of new infrastructure	Villages/Population	9
26	Reclamation of WtrLogd Areas	2	Creation of new infrastructure	Hectares	27780
27	Rural Bridges	148	Creation of new infrastructure	Meters	6092.79
28	Rural Markets	47	Creation of new infrastructure	Villages/Population	192496.67
29	Rural Roads	865	Creation of new infrastructure	Kilometers	3516.75
30	Rural Service Centre	25	Creation of new infrastructure	Villages/Population	970.19
31	Secondary Schools	242	Creation of new infrastructure	Villages/Population	2192
32	Sericulture	1	Creation of new infrastructure	Villages/Population	0
33	Sujala Watershed Projects	10	Creation of new infrastructure	Villages/Population	0



34	Testing/certifying laboratories	1	Creation of new infrastructure	Villages/Population	1
35	Watershed Development Projects	1	Creation of new infrastructure	Villages/Population	4300

Belagavi, PLP 2026-27



Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The informal credit system in Belagavi district remains significant despite formal banking expansion. As per recent data, 17.80% of rural households still depend on informal credit sources. The sector operates through traditional moneylenders, and interlinked credit arrangements with landowners and input suppliers. Interest rates range 24-60% annually, no collateral requirements for small amounts, flexible repayment terms, and instant credit availability. Agricultural households show 64% dependency while mixed households report 50% reliance on informal sources. The system particularly serves landless labourers, small farmers, and marginalized communities who face barriers in formal banking access. Rural and marginalized populations face significant barriers accessing formal banking due to lack of proper documentation (Aadhaar, PAN, income certificates), complex loan procedures, collateral requirements, and geographical distance from bank branches.

6.2 Infrastructure and linkage support available, planned and gaps

To address these issues, comprehensive financial inclusion camps involve multiple stakeholders: Banking Correspondents (BCs) and Bank Sakhis - SHG women providing doorstep banking services including account opening and loan facilitation; Centers for Financial Literacy (CFLs) conducting targeted literacy camps with NABARD support of Rs.5,000-6,000 per camp; coordinated efforts between commercial banks, RRBs, cooperatives, government departments, and NABARD providing simplified procedures and on-spot problem resolution; and technology adoption through Aadhaar-based e-KYC, digital payments, mobile banking, and Micro-ATMs operated by BCs bringing services to remote villages. The Bank Sakhi model has proven particularly effective, empowering rural women while providing last-mile financial connectivity. These initiatives have successfully reduced documentation barriers, simplified account opening procedures, eliminated minimum balance requirements for basic accounts, and improved access to formal credit. However, sustained stakeholder collaboration, technological innovation, and policy refinements remain essential for comprehensive financial inclusion of rural and marginalized communities, ensuring equitable access to banking services and reducing dependence on costly informal credit systems.

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	SHGs/ JLGs--JLGs	No.	2.00	100	9300	18600.00	18600.00
2	SHGs/ JLGs--SHGs	No.	2.00	100	7275	14550.00	14550.00
Total				16575		33150.00	33150.00



Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Implement Revised KCC Guidelines: Belagavi DCCB must operationalize the latest RBI and NABARD-mandated Kisan Credit Card (KCC) framework across all taluks. This includes one-time documentation for first-time applicants, annual crop declarations, and sanctioning crop loans strictly as per District Level Technical Committee's Scale of Finance for each crop and season. Ensuring uniform interest subvention and timely disbursement will boost credit uptake and farmer confidence.
2. Accelerate RuPay KCC Card Activation: All 7.76 lakh KCC beneficiaries in Belagavi must receive activated RuPay Kisan Credit Cards to enable "Anywhere Anytime Banking" via ATMs, micro-ATMs, POS, and e-commerce. DCCB should fast-track NPCI membership, acquire Card Payment Switch infrastructure, partner with sponsor banks, and conduct NPCI testing. A dedicated activation drive through PACS and field-level camps will raise digital penetration and reduce cash-handling risks.
3. Strengthen PACS Refinance and Capacity: Bolster 1,379 Primary Agricultural Credit Societies with enhanced refinance limits from DCCB and NABARD's direct refinance facilities. Organise periodic training for PACS officials on digital credit platforms, KCC guideline compliance, and Scale of Finance application. Deploy mobile banking units and digital tablets to streamline on-field loan applications, recovery tracking, and real-time reporting.
4. Expand Custom Hiring and Mechanization: Deploy additional Custom Hiring Centres (CHCs) under SMAM in all taluks, focusing on mini-tractors, power tillers, laser land levellers, and boom sprayers. Partner with FPOs to establish CHCs in cluster villages and subsidize 50% for general farmers and 90% for SC/ST under ACABC. Promote drone-based spraying services and precision agriculture technologies through KVK-led demos, enhancing efficiency and reducing labor drudgery.

2. Water Resources

1. Accelerate PMKSY Implementation: Fast-track completion of pending micro irrigation projects under Pradhan Mantri Krishi Sinchayee Yojana with focus on Per Drop More Crop (PDMC) component. Belagavi requires expansion from current 71% irrigation coverage to achieve 85% by establishing district-level coordination between Agriculture and Horticulture departments for seamless scheme delivery and reducing processing time.
2. Expand Micro Irrigation Coverage: Scale drip and sprinkler systems to cover additional 50,000 hectares annually with 55% subsidy for small/marginal farmers and 45% for others. Belagavi must prioritise water-stressed taluks and target horticultural crops through Horticulture Department and cereals through Agriculture Department with BIS-certified equipment and 3-year maintenance guarantee.
3. Strengthen Groundwater Management: Implement artificial recharge programs across



936 sq.km potential area requiring Rs.561.81 crore investment through percolation tanks, check dams, and sub-surface dykes. Current groundwater development at 54% allows expansion to 60% through scientific approach involving 297 dugwells construction. Address saline (19,200 ha), acidic (2,800 ha), and waterlogged (8,000 ha) soils through targeted amelioration measures, drainage systems, and salt-tolerant crop promotion.

4. Complete Major Irrigation Projects: Expedite Kottalagi Ammajeshwari Lift Irrigation Scheme completion targeting 27,462 hectares across 22 villages with Rs.1,120 crore investment. Ensure timely commissioning of Markandeya and Ballarinala minor irrigation projects. Revitalize 839 farm ponds under Krishi Bhagya scheme with Rs.100 crore budget allocation. Establish systematic monitoring through PMKSY web portal with monthly progress uploads and Direct Benefit Transfer (DBT) mechanism for subsidy delivery through Aadhaar-linked beneficiary registration.

3. Farm Mechanisation

1. Scale Up Custom Hiring Services: Expand Custom Hiring Centres (CHCs) under SMAM across all taluks to cover mini-tractors, power tillers, rotavators, laser land levellers, and boom sprayers. Target 200 new CHCs in 2025-26 with 50% subsidy for general farmers and 90% for SC/ST under ACABC. Partner with Farmer Producer Organisations (FPOs) to establish equitable service hubs, ensuring average 100 acres service coverage per CHC and reducing input costs by 25% while accelerating machine utilization to 60%.

2. Enhance Farm Power Availability: Achieve targeted 4 kW/ha farm power from current 3.23 kW/ha by incentivising mini-tractor ownership and solar-powered pump sets. Provide 30% capital subsidy for 30 HP mini-tractors and 40% for solar pumps through NABARD's refinance scheme. Conduct 50 field demonstrations via KVKs, showcasing mechanised sowing and harvesting to boost adoption from 45% to 65% among smallholders (1.69 ha average holding).

3. Strengthen Maintenance & Repair Infrastructure: Establish 100 new agro-service and repair centres in strategic rural locations with trained technicians for timely upkeep of mechanisation assets. Offer concessional Micro-ATMs and digital tracking of service requests via Agriculture Department portal. Implement subsidy-linked insurance covering 90% repair costs for SC/ST farmers to ensure uptime and extend machine lifespan to 8 years. Integrate mobile workshops to cover remote areas, reducing downtime by 50%.

4. Promote Advanced Mechanisation & Digital Tools: Introduce precision farming technologies—drip irrigation drones, GPS-guided seeders, and yield monitors—through coordinated training by KVK Mattikoppa and Tukkanahatti. Subsidise 70% cost of drone services for 5,000 ha under PMKSY-PDMC. Deploy 1,000 digital soil moisture sensors linked to e-platforms for real-time irrigation scheduling. Partner with IFFCO and agritech startups to launch farmer education modules, elevating digital literacy among 60% of operators.

4. Plantation and Horticulture

1. Accelerate Micro-Irrigation Adoption: Cover additional 5,000 ha under drip and sprinkler systems for horticultural and plantation crops with 90% subsidy for SC/ST and



70% for general category farmers. Utilize KAMIC's single-window platform for PDMC under PMKSY. Demonstrate fertigation techniques on 100 model farms through KVKS to increase water-use efficiency by 30% and yield by 20%. Monitor installation via IoT sensors and provide maintenance support through local agro-service centers equipped by Agriculture Department.

2. Develop Export-Oriented Clusters: Promote raisin and grape clusters in Athani taluk by setting up processing units and cold storage. Cashew clusters in Khanapur and Belagavi taluka can be developed for export oriented processing. Silk farms and cocoon markets need to be modernised and bolstered for production of high quality silk.

5. Forestry/ Waste Land Development

1. Accelerate Agro-Forestry on Degraded Lands: Convert 50% of 94,650 ha cultivable wasteland and fallows into agro-forestry plots with neem, amla, Honge, and Simarouba under National Agro-Forestry Policy. Provide 50% subsidy on planting materials, 75% for SC/ST farmers via CAMPA funds. Target 20,000 ha annual planting with PVG-certified saplings. Engage 5,000 farmers through FPOs, offering technical support from KVKS and Forestry Dept. Monitor survival rates via satellite imagery to achieve 80% plantation success.

2. Expand Clonal Biofuel Orchards: Establish 10 biofuel clonal orchards covering 1,000 ha annually for high-yielding Honge, Neem, Hippe, and Simarouba varieties. Leverage NAFCC grants and private-public partnerships to install irrigation, fencing, and maintenance infrastructure. Produce 500 tonne/year of improved seeds for distribution through PACS and FPOs. Train 2,000 smallholders in clonal propagation techniques, and link with biodiesel aggregators for assured off-take agreements, ensuring farmers receive Rs.5/kg seed premium.

3. Enhance Nurseries & Seedling Distribution: Upgrade 13 government nurseries to produce 8 million high-quality seedlings annually by installing mist chambers, drip irrigation, and grafting units under RIDF support. Partner with private biotech firms to set up four tissue-culture labs for fruit and timber species in Gokak and Bailhongal. Distribute 5 million saplings through Forest Dept's tree parks and gram panchayats. Deploy mobile nursery vans to remote villages, ensuring equitable seedling access and reducing transport losses by 30%.

6. Animal Husbandry - Dairy

1. Modernize Milk Processing & Collection: Upgrade BEMUL's chilling infrastructure by installing 100 bulk milk coolers (BMCs) at village collection centers and 20 automated milk collection units with on-the-go milk analysers. Integrate digital weighing and payment systems linked to the FRUITS platform for real-time farmer settlements. Target 30% reduction in spoilage and a 20% increase in milk procurement efficiency across 771 dairy cooperatives.

2. Enhance Breed Improvement & AI Services: Expand artificial insemination (AI) coverage from 35% to 60% by deploying 200 trained AI technicians and 100 mobile AI units. Conduct fortnightly field camps in remote hamlets, ensuring timely pregnancy



diagnosis and repeat breeding support. Devise crossbreeding protocols, elevating average milk yield from 6 liters/day to 8 liters/day per cow.

3. Strengthen Veterinary & Healthcare Infrastructure: Establish 25 mobile veterinary clinics equipped with basic diagnostic labs, cold chains for vaccines, and tele-vet consultation capabilities. Leverage RKVY and NABARD grants (Rs.2 crore) to upgrade 20 existing veterinary dispensaries with surgical theaters and neonatal care units. Implement district-wide FMD and mastitis vaccination drives covering 100% of cattle and buffalo population annually. Train 500 para-veterinary staff in advanced disease surveillance and record-keeping.

4. Develop Fodder & Feed Resource Systems: Construct 500 silage pits and 1,000 hectares of dedicated fodder blocks (Napier, maize fodder). Promote on-farm feed processing units—10 pelletisers and two feed mills—through NABARD refinance to ensure year-round feed availability. Conduct 50 farmer training workshops on balanced nutrition, total mixed rations, and hydroponic fodder, improving feed conversion ratios by 15% and reducing feed costs by 20%.

7. Animal Husbandry - Poultry

1. Upgrade Hatchery & DOC Supply Infrastructure: Modernise the Hidkal and Saundatti seed-rearing farms by installing 20 automated incubators and hatchers with 90% hatchability, with financial support of NABARD and GoI schemes. Establish two private-partnership mini-hatcheries in Khanapur taluk with capacity of 1 lakh DOCs/month. Integrate cold-chain delivery vans for DoC transport, reducing mortality by 15% and ensuring timely supply to 730 broiler and 40 layer farms.

2. Enhance Processing & Value Addition Capacities: Expand Alpha Chicken's hi-tech unit by adding one 50 TPD processing line and blast freezers, financed under MoFPI's PMFME scheme with 35% capital subsidy. Establish two cooperative-run flake ice plants (30 MT/day) near Athani and Raibag clusters. Introduce a mobile poultry processing van for remote farm kill-and-chill operations, ensuring compliance with FSSAI standards and reducing transport stress.

3. Strengthen Backyard & Rural Poultry Schemes: Scale "Nati Koli Sakanike" by distributing 20 country birds to 10,000 rural women beneficiaries across all taluks, leveraging RKVY support of Rs.12 cr. Provide technical training via KVKs on improved scavenging systems, low-cost housing design, and day-old chick management. Facilitate collective marketing through 26 fisheries societies repurposed as poultry nets, enhancing egg and meat aggregation for smallholders.

4. Bolster Disease Surveillance & Feed Security: Deploy 25 mobile veterinary camps with cold-chain vaccine carriers for nationwide Fowl Typhoid, ND, and IB vaccination drives covering 100% of flocks annually. Establish two feed mills (5 TPD each) under NLMP financing to produce balanced mash and broiler starter feed, reducing feed conversion ratio by 10%. Implement farm-level biosecurity audits and digital record-keeping to minimize mortality rates and improve flock health outcomes.

8. Animal Husbandry - Sheep, Goat, Piggery



1. **Expand Breeding & Genetic Improvement:** Scale up the Suttatti breeding farm by adding 100 advanced ram units and establishing a satellite breeding center in Gokak taluk. Leverage NAFCC funding of Rs.3 cr for infrastructure—laminated sheds, chillers for semen storage, and AI equipment. Train 200 shepherds in rotational grazing and artificial insemination techniques. Distribute 500 high-quality rams annually via PACS and FPOs to improve meat yield and genetic diversity across 757,000 sheep.
2. **Enhance Veterinary & Health Services:** Deploy 50 mobile veterinary clinics equipped with chilled vaccine carriers and field diagnostic kits to cover all 274 veterinary institutions' catchment areas. Conduct mass vaccination against PPR, foot-and-mouth disease, and enterotoxaemia, targeting 90% flock coverage. Establish a digital disease-surveillance platform linking shepherds with veterinary officers for real-time outbreak reporting. Provide 1,000 subsidized veterinary kits under SWIP for Gokak taluk's 50,000 sheep cohort.
3. **Strengthen Feed & Fodder Security:** Develop 500 community fodder blocks (2 ha each) cultivated with high-protein legumes and cereal legumes under NLM's feed development sub-scheme. Install 200 silage units and balers via RKVY grants to enable off-season fodder conservation. Offer 75% subsidy on hydroponic fodder systems and train 1,000 shepherds through KVKS on feed formulation. Improve grazing land productivity by establishing rotational grazing plots on 10,000 ha of Ramdurg block's cultivated fallows.
4. **Boost Market Linkages & Value Addition:** Establish three wool collection and primary processing centers in Raibag, Athani, and Saundatti taluks with carding, scouring, and packaging units under RIDF. Support FPO formation among nomadic shepherds—target 2,000 members—to aggregate produce and negotiate higher prices. Facilitate market access through fortnightly mobile wool bazaars and online platforms. Provide term loans for six slaughter and meat-processing facilities to integrate SGP products into kebab, mutton cube, and pet food value chains, enhancing farmer incomes.

9. Fisheries

1. **Expand Seed Production & Hatchery Capacity:** Increase fish seed output by establishing two new hatcheries in Khanapur and Ramdurg taluks, each with 50 ponds and hatchery units (Rs.10 cr via PMMSY). Upgrade Hidkal and Saundatti farms with automated water-quality systems and broodstock management labs. Target 40 million fingerlings/year production—bridging the current 57 lakh seed deficit—and supply through fishermen societies, ensuring timely distribution during peak stocking seasons.
2. **Strengthen Cold Chain & Storage Infrastructure:** Install five additional ice plants (30 MT/day capacity each) at strategic landing sites and three insulated cold storage units (100 MT capacity) under PMMSY and RIDF grants. Deploy ten refrigerated transport vans for first-mile movement from farms to processors, reducing spoilage by 25%. Establish mobile fish-processing vans with icing facilities for on-site primary processing, ensuring fish quality and price realization for 4,536 full-time and 2,373 part-time fishing families.
3. **Promote Integrated Fish Farming Models:** Develop 100 model farms combining aquaculture with horticulture and livestock under the National Mission for Protein Supplements. Provide 75% subsidy for biofloc pond setups and 50% for fish-cum-paddy



systems. Train 1,000 farmers through KVKS on pond management, water management technologies, and value-addition techniques (smoking, drying). Facilitate credit through fisheries societies for pond liners, aerators, and feed units, enhancing productivity by 30% and diversifying farm incomes.

4. Enhance Technical Services & Risk Mitigation: Strengthen 26 fisheries societies with GIS-based pond mapping and mobile advisory services for disease diagnostics and feed optimization. Deploy 20 extension officers equipped with rapid test kits for water quality and fish health. Introduce fishery insurance covering 80% of stock value under FIDF, protecting 6,303 MT production. Launch community-based fish marketing platforms to aggregate 39 lakh seeds and 6,303 MT harvest, linking directly with urban and export markets.

5. Adoption of low cost cage culture and RAS technologies in reservoirs and inland water areas needs to be promoted.

10. Construction of Storage and Marketing Infrastructure

1. Augment Cold Storage Capacity: Establish 20 new cold storage units (5,000 MT each) across Athani, Belagavi, Raibag, and Gokak taluks under RIDF and PMKSY-PDMC funding. Leverage CEFPPC grants (35% capex aid) and private investment to reach 100,000 MT total capacity. Integrate solar-powered refrigeration and backup systems to ensure uninterrupted operations. Connect cold stores via ten refrigerated vans for first- and last-mile transport, reducing horticultural losses by 15–20%.

2. Upgrade APMC Market Yards: Modernize ten primary APMCs with standardized platforms, mechanized cleaning, sorting, grading lines, and electronic weighbridges. Allocate Rs.75 lakh per mandi under e-NAM for hardware, software, and quality assessment labs. Construct 500 MT multipurpose warehouses within each mandi. Train 500 market staff on digital bidding and traceability protocols. Integrate APMCs into UMP for seamless inter-market trading, boosting farmer price realization by 10%.

3. Scale PACS & FPO Godowns: Complete construction of 171 PACS godowns (200 MT each) under AIF and encourage five FPOs to expand their 200 MT facilities. Standardize storage norms with moisture- and pest-control systems. Offer refinance credit lines via NABARD to DCCB for on-lending to PACS/FPOs. Implement warehouse receipt financing to unlock working capital for farmers, enabling pledge financing of up to 75% of collateral value and improving liquidity in post-harvest period.

4. Develop Decentralized Pack-Houses: Roll out 30 pack-houses for fruits, vegetables, and pulses at Hobli level under NMSA, equipped with grading, waxing, sizing, packaging, and solar drying floors. Provide 75% subsidy for SC/ST and 50% for general category farmers. Partner with 108 FPOs to manage operations, ensuring compliance with FSSAI and export standards. Establish digital quality certification and traceability via QR-coded packaging, enhancing market access and fetching 15% premium in domestic and international markets.

11. Land Development, Soil Conservation and Watershed Development

1. Accelerate Watershed Development: Complete the 1,313 micro-watershed projects under



Jalamrutha by fast-tracking contour bunding, gully plugs, and farm pond construction across 94,650 ha of waste and degraded lands. Allocate remaining Rs.936 lakh project funds with 75% central and 25% state share, mobilize MGNREGA labour for earthworks, and engage local FPOs for maintenance. Ensure monthly monitoring via GIS-enabled dashboards and achieve 80% geo-tagging of assets by year-end.

2. Expand Farm Pond & Surface Storage Network: Under the revitalized Krishi Bhagya scheme (Rs.100 crore), build 839 micro-paddy cum fish culture ponds and 1,200 on-farm rainwater harvesting structures in waterlogged and alkaline tracts. Offer 90% subsidy for SC/ST and 75% for general farmers, and streamline approvals to 30 days. Leverage RRB refinance lines for incremental pond loans, ensuring 60% of smallholders adopt year-round irrigation and drought-proof 5,000 ha annually.

3. Implement Targeted Soil Reclamation: Address 19,200 ha saline, 2,800 ha acidic, and 8,000 ha waterlogged soils by distributing gypsum (2 t/ha) and lime (1 t/ha) through the Agriculture Department with 50% subsidy. Establish 35 hobli-level soil test centres under NMSA to generate soil health cards, apply precision amendments, and promote salt-tolerant crops on 10,000 ha. Monitor reclamation progress through periodic EC and pH testing, targeting 70% amelioration within two seasons.

4. Promote Agro-Forestry on Fallow Lands: Convert 50% of cultivable fallows (33,000 ha) into high-value agro-forestry plots with neem, amla, Honge, and Simarouba under the National Agro-Forestry Policy. Provide 75% subsidy on saplings and fertilizers, and technical support via KVKS for mixed cropping systems. Form 100 agro-forestry FPOs to aggregate produce and secure carbon credit revenues, aiming for 25 t CO₂ sequestration per ha over five years and diversified income for 5,000 farmers.

12. Agriculture Infrastructure: Others

1. Strengthen e-NAM and Digital Platforms: Expand e-NAM integration to all 44 APMCs and 34 sub-markets, ensuring real-time price discovery and inter-market linkages. Equip each mandi with electronic quality assessment labs, mechanized sorting lines, and digital auction platforms. Train 1,000 farmers and traders on UMP usage. Integrate mobile apps for price alerts and trade execution. This will reduce information asymmetry, increase farmer profits by 10%, and streamline market access.

2. Enhance Seed and Bio-Input Production: Scale three taluk-level seed farms (Athani, Ramdurga, Saundatti) by adding two new units and upgrading labs for tissue culture and hybrid seed production. Establish four bio-fertilizer units under NMSA with 75% subsidy, producing 10,000 tonnes annually of vermi-compost, Rhizobium, and PSB. Develop a district-wide network of 50 input centers for timely distribution. Improved seed quality and bio-input supply will boost yields by 15% and reduce chemical fertilizer dependency.

3. Upgrade Rural Connectivity and Irrigation Access: Accelerate Pradhan Mantri Gram Sadak Yojana to seal and widen 1,000 km of farm-to-market roads, facilitating year-round access. Install 500 solar-powered lift irrigation pumps under PM-KUSUM for micro-irrigation across 10,000 ha of unirrigated land. Deploy 200 community solar grids to power water pumps and cold-chain units. Enhanced connectivity and reliable irrigation will cut transport costs by 20% and increase cropping intensity.



4. Expand Extension and Training Infrastructure: Strengthen three Krishi Vigyan Kendras (Mattikoppa, Tukkanahatti, Shedagalli) by establishing satellite farmer training centers in each taluk. Equip centers with demo plots for precision farming, protected cultivation, and integrated pest management. Conduct 200 field schools annually, reaching 10,000 farmers with hands-on training. Partner with Agri-Clinics and ACABC-run Agri-Business Centres for advisory services. Enhanced capacity building will improve technology adoption rates by 30%.

13. Food and Agro. Processing

1. Scale Pack-House and Cold-Chain Networks: Establish 30 multi-commodity pack-houses (1,000 m² each) with grading, sorting, waxing, and pre-cooling facilities across Athani, Gokak, and Raibag. Add 15 cold-storage units (5,000 MT capacity) under CEFPPC with 35% grant-in-aid. Deploy 25 refrigerated trucks to link FPO aggregation points to urban and export markets, reducing post-harvest losses by 15–20% and enhancing price realisation.

2. Strengthen FPO-Led Processing Clusters: Support 40 FPOs to set up fruit pulp, banana chips, jaggery, and millet flour units via PMFME subsidies of 35% capex. Provide term loans at 6% interest with NABKISAN refinance. Facilitate technology transfer from the Biotechnology Centre for tissue-culture saplings and mushroom spawn. Conduct 60 capacity-building workshops on quality control, packaging, and FSSAI compliance, ensuring consistent product standards for domestic and export markets.

3. Enhance Value-Addition for Oilseeds and Pulses: Promote five mini-oil-extraction units (10 TPD) and three dal-milling plants (15 TPD) under MoFPI's CEFPPC scheme. Offer 50% capex subsidy for SC/ST and 35% for general category. Integrate solvent extraction and physico-chemical refining lines to produce refined edible oils. Link units with pledge financing schemes enabling farmers to secure working capital against stored produce, boosting local processing capacities and reducing raw material outflow.

4. Develop Integrated Food Parks and Testing Labs: Establish one 50 acre Food Park in Belagavi with common effluent treatment, steam generation, and testing laboratory for microbiological and chemical analyses under CEFPPC. Allocate 25% state support and 35% MoFPI grant. Equip lab with GMO detection, pesticide residue testing, and nutritional profiling. Anchor park with anchor investors in snacks, beverages, and bakery, creating 1,000 direct jobs and catalyzing 200 ancillary MSMEs.

14. Agri. Ancillary Activities: Others

1. Strengthen Agri-Clinic & Agri-Business Centres: Leverage NABARD's Agri-Clinic & Agri-Business (ACABC) scheme to establish 200 centres manned by agriculture graduates. Provide 50% subsidy on capital expenditure and 75% for SC/ST entrepreneurs. These centres will offer soil testing, vermi-composting services, custom hiring of implements, and crop advisory, filling the gap in extension services and enhancing private participation across all taluks.

2. Enhance PACS & Cooperatives for Input Supply: Bolster 1,056 active PACS with refinance lines from DCCB and NABARD to finance fertilizer, seed, bio-input distribution,



and small machinery hire. Upgrade 171 PACS-constructed godowns under AIF with improved pest control and moisture management. Promote warehouse receipt financing to unlock collateral value, enabling farmers to pledge stored grain for working capital.

3. Expand Microfinance & SHG/JLG Linkages: Deepen outreach of 22 MFIs and 868 milk societies by designing tailored term-loan and working-capital products for smallholders and agribusiness startups. Strengthen SHG and JLG networks through credit-linked capacity building, integrating 15,000 new women members into the banking system. Introduce digital platforms for group loan monitoring and on-time repayments.

15. Micro, Small and Medium Enterprises (MSME)

1. Diversify Cluster Financing: Belagavi's 120,808 MSMEs span engineering, textiles, chemicals, food processing, and auto components. To boost competitiveness, tailor credit products for key clusters—foundry, garment, cashew processing, and power looms—through FPO-led aggregators. Bankers can introduce cluster term-loans with longer repayment tenor and interest subvention schemes for technology upgrades, and working-capital lines linked to warehouse receipt financing to alleviate liquidity crunch.

2. Enhance Infrastructure and Land Allotment: Utilize vacant KIADB plots (213) and under-occupied KSSIDC sheds to establish 10 sector-specific industrial parks (e.g., food park, textile park). Provide plug-and-play facilities—power, water, effluent treatment—and single-window approvals. Offer capital subsidy (30%) and concessional land leases to anchor investors and ancillaries, stimulating local supply chains and job creation.

3. Strengthen Skill Development and Technology Adoption: Partner with DIKSHA, Canara RSETI, and Pottery Training Institute to upskill 20,000 youth in advanced manufacturing (CNC, automation), agritech, and digital entrepreneurship. Link training completion to bank-guaranteed credit lines for machinery purchase.

4. Streamline Credit Guarantee and Digital Platforms: Expand Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) coverage to Rs.2 crore per borrower, reducing collateral dependency. Integrate district-level MSME portal with Udyam and Vidya Lakshmi platforms for seamless loan application, status tracking, and mentoring. Deploy a mobile MSME-helpdesk van for rural outreach, providing on-site credit advisory and grievance redressal.

5. Promote Green and Export-Oriented MSMEs: Offer 5% interest subvention and longer tenors for green investments—solar energy, waste recycling, water-efficient machinery—under a district “Green MSME” scheme. Establish an Export Facilitation Cell in partnership with KIADB and KVIB to package export credit, pre-shipment loans, and foreign-exchange risk hedging for 500 SMEs, focusing on agro-products, castings, and specialty textiles.

16. Export Credit

1. Enhance Pre- and Post-Shipment Finance: Streamline export credit by expanding pre-shipment loans at 75% of shipment value with interest subvention under the Export Credit Guarantee Corporation (ECGC) scheme. Increase post-shipment refinance limits to



100% of outstanding dues, enabling exporters to bridge liquidity gaps. Simplify documentation through SWIFT, reducing sanction timelines from 21 days to 10 days and boosting working-capital access for SMEs.

2. Strengthen Export Infrastructure Financing: Provide term loans for pack-houses, cold-chain terminals, and bonded warehouses under the Credit Guarantee Scheme for Term Loans (CGSTL) with guarantees up to Rs.100 crore per borrower. Prioritize financing for Dry Grape units, organic jaggery plants, and SEZ-based exporters like Aequus through subsidized interest rates (3% below MCLR) and tenors of up to 7 years.

3. Expand Foreign Exchange Risk Management: Introduce tailored forward contracts and options for exporters to hedge currency volatility, with reduced margin requirements under the Forex Chromatix program. Partner with EXIM Bank to offer flexible foreign currency working capital (FCWC) lines and pre- and post-shipment export credit in foreign currency, covering up to 75% of export realisations, thereby minimizing exchange rate risks and improving margins.

4. Capacity Building and Market Linkages: Establish an Export Facilitation Cell in Belagavi DCCB with dedicated relationship managers to guide exporters on credit products, compliance, and market intelligence. Conduct quarterly workshops with EPCs and FIEO to onboard 500 exporters onto digital platforms (DPI and Trade Receivables Discounting System). Facilitate cluster-based credit access for engineering, agro-processing, and artisan exporters, enabling collective export consignments and economies of scale.

17. Education

1. Scale Education Loan Outreach: Leverage RBI's priority sector classification to extend collateral-free education loans up to Rs.7.5 lakh via IBA scheme and up to Rs.20 lakh per student under priority sector guidelines. Partner with Vidya Lakshmi portal for seamless application, tracking, and scholarship linkage. Target 5,000 new loans annually by conducting on-campus loan camps at Belgaum Institute of Medical Sciences, JNMC, KLE College of Engineering, and VTU-affiliated colleges.

2. Develop Infrastructure & Hostel Facilities: Provide term loans under priority sector for construction of 10,000 additional hostel seats across degree, PU, and technical colleges to accommodate out-station students. Offer 50% capital subsidy via NABARD's education infrastructure refinance scheme for low-cost hostels. Prioritize institutions in Raibag and Khanapur taluks to reduce travel barriers and improve retention rates for 5,000 rural students.

3. Support Skill & Vocational Training: Finance 100 new ITI and polytechnic workshops under IBA's collateral-free skill-loan product of up to Rs.10 lakh per institute. Partner with DIKSHA and Canara RSETI to upgrade curricula in electrician, tailoring, and beautician courses. Offer 75% capex subsidy for digital labs and simulators through state MSME-education linkage schemes. Facilitate credit linkage for training-to-entrepreneurship pathways, enabling 2,000 trainees to secure micro-enterprise loans post-certification.

18. Housing



1. **Expand Priority Sector Housing Finance:** Mobilize banks to fully utilize priority sector limits—Rs.25 lakh per borrower for non-metro and Rs.35 lakh for metro areas—ensuring dwelling cost caps (Rs.30 lakh/Rs.45 lakh) are adhered to. Leverage Tier-I UCBs (loans up to Rs.60 lakh) and Tier-II UCBs (up to Rs.140 lakh) under prudential exposure norms. Conduct district-wide outreach camps with DCCB and RRBs to sanction 5,000 new housing loans annually, reducing the 205,707 houseless households and 43,188 kachha dwellings gap.
2. **Promote Green Mortgages & Solar Housing:** Bundle rural home loans with rooftop solar installations under NABARD's Special Refinance Scheme. Offer an additional 10 percent capital subsidy for solar panels financed alongside housing loans. Target 2,000 households per year to adopt solar energy, reducing electricity costs by 40 percent. Provide 2 percent interest rebate on green-linked housing loans and facilitate tie-ups with MNRE-certified solar vendors for turnkey installations.
3. **Accelerate Affordable Housing through PPP:** Partner with state housing board and private developers to develop two Affordable Housing Parks—one each in urban Belagavi and Gokak—with 1,000 units each. Provide serviced plots with infrastructure (roads, water, sewerage) and offer 30 percent capital subsidy plus concessional land lease to developers. Embed low-cost construction technologies and incremental house-building microfinance products (up to Rs.5 lakh) for incremental expansions, targeting 10,000 households over five years.

19. Social Infrastructure

1. **Upgrade Healthcare Facilities:** Expand primary health centers (PHCs) from 85 to 120 and community health centers (CHCs) from 18 to 25 across Belagavi's 15 blocks. Leverage NHM and NABARD refinance to equip each PHC with telemedicine units, digital X-ray, and oxygen generation plants. Conduct rural health camps annually focusing on maternal and child health, reducing infant mortality by 20% within three years.
2. **Enhance Education & Skill Development Infrastructure:** Construct 100 new anganwadis under ICDS with early-childhood education corners and nutrition gardens. Upgrade 500 existing schools with smart classrooms, science labs, and libraries via SSA grants. Establish five district skill hubs offering IT, hospitality, and automotive training under PMKVY, each training 2,000 youth per year. Integrate career-counselling cells in all PU colleges to improve vocational placement by 30%.
3. **Strengthen Water, Sanitation & Community Amenities:** Achieve 100% household tap water coverage under Jal Jeevan Mission by installing 1.5 lakh piped connections. Construct 8,000 community and household toilets under SBM-Grameen, ensuring ODF+ certification for all villages. Develop 50 public-private partnership (PPP) community centers with multipurpose halls, libraries, and digital access points, fostering social cohesion and e-governance service delivery.
4. **Develop Urban and Rural Mobility & Safety Infrastructure:** Pave internal village roads under RIDF and PMGSY, linking remote hamlets to markets and schools. Install 1,200 streetlights powered by solar panels in rural habitations. Expand public bus fleets by 100 minibuses in Belagavi and Gokak, and build bus shelters with real-time arrival displays.



Improve rural safety by setting up mini-police stations and community policing kiosks under Gram Rakshak enhancements.

20. Renewable Energy

1. Solar Power Expansion: Install 100 MW of ground-mounted solar parks through KIADB land allotment, incentivized by 40 percent capital subsidy under KREDL's Solar Policy. Facilitate 25 MW rooftop solar on government buildings, schools, and agri pumps via MNRE and NABARD Special Refinance. Target 10,000 solar pumps under PM-KUSUM II with 60 percent subsidy for smallholders and 40 percent for others, enhancing irrigation reliability and reducing diesel use by 20 percent.
2. Wind Energy Promotion: Conduct high-resolution wind resource mapping across Bailhongal, Gokak, and Hukkeri taluks to identify 50 MW potential sites. Offer 30 percent capital subsidy for 250 kW mini-wind turbines under KREDL. Streamline single-window approvals for grid connectivity and PPA negotiations. Develop one 10 MW mini-wind farm through PPP model, creating rural employment and diversifying energy mix.
3. Biomass & Biogas Utilization: Establish five community biomass gasification units (1 MW each) using sugarcane residue and rice husk under the National Bioenergy Programme. Promote 2,000 household biogas plants (2 m^3) with 75 percent subsidy via SBM-Green, converting cattle dung into clean cooking fuel. Launch 10 MW biomass pellet production facility under PLI scheme, linking sugar mills and rice mills for feedstock and generating Rs.5 cr annual revenue.
4. Small-Scale Hydro & Energy Storage: Identify three small-hydro sites (5–7 MW each) on Markandeya and Doodhganga rivers, supported by MNRE grants. Implement two pumped-storage micro hydro systems (500 kW) in hilly Hobli regions of Khanapur to stabilize rural microgrids. Invest Rs.20 cr in battery-energy-storage systems (BESS) co-located with solar parks for peak-shaving and grid-ancillary services, enhancing grid resilience and renewable integration.

21. Informal Credit Delivery System

1. Strengthen SHG-JLG Linkages: Deepen outreach of Self-Help Groups (SHGs) and Joint Liability Groups (JLGs) by facilitating 1,500 new groups under NRLM in underserved taluks. Provide wrap-around support—bookkeeping training, digital record-keeping via SHG Darpan, and linkages to 22 MFIs and rural cooperative banks. Target average credit flow of Rs.1.5 lakh per group with 80% repayment rate, reducing reliance on moneylenders and boosting rural financial inclusion.
2. Expand KCC and Crop Insurance Uptake: Leverage Kisan Credit Card (KCC) penetration to absorb informal borrowing. Activate 100% of 7.76 lakh Rupay KCC cards and ensure all crop loans follow Scale of Finance. Integrate Pradhan Mantri Fasal Bima Yojana enrollment at KCC issuance points, covering 90% of notified crops. This bundling will shift risk coverage and financing from informal channels to priority sector banks and cooperative societies.

Title : Promoting Inland Fisheries



A Fisheries based FPO has been sanctioned to ICAR KVK Tukkanatti under PODF ID fund of NABARD to promote inland fisheries in the district. The FPO will enable roughly 500 fishermen initially to sustain fisheries activity in a financially viable way.

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. The cooperative sector in Karnataka comprises a total of 45962 cooperatives, covering about 36075 non-credit cooperative societies i.e., Dairy/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc. and 9885 rural credit co-operatives (PACS, LAMPS, FSS, etc.). These primary societies have nearly 236 lakh



members spread across 29736 villages. The long-term rural co-operative credit structure cover 26 State Co-operative 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. 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 socio-economic roles. The Karnataka State Co-operative 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. 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 sector's 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 Women's 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. 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 check-up and blood donation camp, reinforcing the cooperative sector's commitment to public health.
- To commemorate the IYC, a special magazine titled "Sahakara" was published, showcasing stories, achievements, and future visions of Karnataka's cooperative movement.

Trainings and Debates:

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

5. Computerisation of PACS: As on 25 August 2025, under the State Level Status of PACS Computerisation, a total of 5,491 PACS have been sanctioned. Out of these, 3,504 PACS have completed the ERP trial run, while 3,028 PACS have gone live on ERP. Further, 144 HoCs have been uploaded, and 2,588 PACS are carrying out entries and day-end activities post Go-Live as per SOP. In addition, 1,496 PACS have undergone on-system audit, and



137 PACS are undertaking dynamic day-end operations.

6. To equip PACS staff with skills to operate the new PACS ERP software, NABARD's Karnataka Regional Office has sanctioned conduct of training programme for all 5,491 PACS under the project. Approved by Karnataka State Cooperative Apex Bank (KSCAB), 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

1. The cooperative movement demonstrates remarkable institutional density and diversification, reflecting strong community participation in collective economic activities. Primary Agricultural Credit Societies (PACS) dominate the landscape with 1,379 societies, forming the backbone of rural credit delivery. These societies serve as the lowest tier of the cooperative credit structure, providing short-term and medium-term loans, agricultural input supply, and marketing services to member farmers. The computerization of 1,056 PACS in the district under NABARD's digitization initiative enhances operational efficiency and transparency.

2. Dairy Cooperatives represent significant strength with 771 societies supporting Karnataka's position as a major milk-producing state. Belagavi Milk Union (BEMUL) operates through 339 dairy cooperative societies with daily procurement of 1.59 lakh kg milk and processing capacity of 90 TLPD across chilling centers. The union markets Nandini products in neighbouring Goa, demonstrating interstate market penetration.

3. Livestock & Poultry Cooperatives (260 societies) support animal husbandry development through collective input procurement, veterinary services, and marketing. These societies complement dairy cooperatives by addressing broader livestock sector needs including poultry, sheep, goat, and cattle rearing.

4. Sugar Mills Cooperative (12 units) contribute significantly to Karnataka's sugar production landscape. The state achieved 100% cane dues clearance for 2023-24 season, paying Rs.19,890 crores to farmers. Current season data shows 23 operational mills producing 38.20 lakh tonnes sugar, positioning Karnataka as India's third-largest sugar producer. National efficiency awards to Karnataka's cooperative mills recognize excellence in cane development, technical efficiency, and financial management.

5. Urban Cooperative Banks (35 institutions) play crucial roles in semi-urban and urban financial inclusion. Karnataka's UCB sector collectively maintains deposits of Rs.47,043.84 crores with net profits of Rs.465.47 crores, demonstrating sectoral resilience. However, customer satisfaction surveys in Belagavi reveal below-average performance (mean value 2.613 against expected 3.0), indicating service delivery gaps requiring attention.

6. Other Multipurpose Cooperatives provide integrated services including credit, input supply, marketing, and processing facilities. These societies adopt a holistic approach to



rural development, addressing diverse member needs through single institutional platforms.

7. The cooperative infrastructure includes Housing Cooperative Societies (86) addressing urban and rural housing needs through collective land development and construction activities. Handloom Textile & Weavers Cooperative (81 societies) preserve traditional crafts while providing livelihood opportunities to artisan communities.

6. Potential for formation of cooperatives

1. The 71st All India Cooperation Week celebration in Belagavi (November 2024) with 5,000+ delegates highlights the district's cooperative leadership. With over 6,400 cooperative societies and 31,000+ members, Belagavi demonstrates strong community participation in cooperative enterprises.

2. Despite impressive institutional spread, several challenges persist. Limited Tribal-SC/ST Cooperatives (1 society) indicates underrepresentation of marginalized communities requiring targeted interventions. Labour Cooperatives (9 societies) remain underdeveloped despite significant informal sector employment.

3. Financial performance varies across sectors, with some PACS reporting losses and UCBs showing customer satisfaction gaps. Digitization initiatives, computerization programs, and capacity building efforts under NABARD's support aim to address operational inefficiencies. Strengthening weak societies, expanding coverage in underserved sectors, and leveraging technology for operational efficiency will unlock the sector's full potential in supporting inclusive economic development across Belagavi district.

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	Watershed Development	Manami Watershed	Watershed area: 586 Ha in Hulkund, Ramdurga taluka	TCBs, Stone outlets, Bund Plantation, 27 Farm Ponds, 2 Check dams, Agro Horticulture, Recharge of bore wells etc.	Project being implemented by Dalmiya Bharat Foundation	1500	324 families benefited so far, creating employment creation of 5872 man-days, which also resulted in 2 percent reduction in migration, 22 hectares were brought under irrigation, 39 SHGs were also credit linked.



2	Collectivisation	18 FPOs	Hukkeri, Gokak, Bailhongal, Saundatti, Athani, Ramdurg, Mudalagi talukas	Support for initiating Input and Output business	Through convergence, farm equipments like tractors, tillers etc., were provided through Agriculture Department.	10000	Major commodities covered by FPOs are hybrid maize, jowar and ginger, Average turnover of FPOs varied from Rs.10 lakh to Rs.6 crore. Average profit ranged from Rs. 0.10 lakh to Rs.30 lakh. Market linkage has been provided through several companies like Roquette, Suguna etc. These will help in development of agri value chain and higher price for farmers in output sales.
3	Collectivisation	Sant Haralayya OFPO	Madbhavi, Athani taluka	Setting up of CFC along with machineries, market linkage and onboarding e-commerce platforms	Convergence with Deshpande Foundation for capacity building	500	Market linkage with organised players like LIDKAR, Reliance Trends, etc. along with onboarding Ecommerce platforms like ONDC, Amazon, Flipkart, etc.



4	Infrastructure Development	Chippalkatti Rural Haat	Chippalkatti, Ramdurg taluka	Infrastructure created facilitate sitting arrangement for around 80 farmers with toilet and lighting facility.	Convergence with Gram Panchayat for implementation of the project	1500	The Project has benefitted around 80 traders and 1500 villagers in and around Chippalakatti. Around 80 to 100 farmers sell their produce/trade the vegetable. Earlier they were getting only around Rs.200/- per day. Now each farmer/trader gets net income of around Rs. 300/- to Rs.600/- per day with average sales of Rs.1 lakh per week.
5	Infrastructure Development	3 Rural Marts	Hosur, Munavalli, Betageri, Harugeri	Support for setting up Rural Mart		1500	Products of local artisans, producers, SHGs, etc. are sold through rural mart giving them a platform for sale of products.
6	Infrastructure Development	Construction of storage godowns	Various locations	Support for construction of storage godowns	Belagavi DCCB	25000	PACS can promote their input/output business also giving opportunity to PACS members to store their produce at reasonable rates.



7	Promotional Activity	Exhibitions	Ranchi, Vijayawada, Faridabad	Facilitating artisans to showcase their products in various states of the the country		500	Artisans get vast exposure and receive crucial feedback regarding their products, marketing strategies.
8	Skill Training	MEDPs	Kakati, Belagavi	Hand Embroidery, Quilt making, Aari work training	Rural Institution of Computer Education	90	SHG members got 15 days extensive training on Hand Embroidery, Quilt making and Aari works along with exposure visit to understand business aspects.
9	Micro Finance	JLGs	Pioneer UCB Belagavi, Matananda NGO Saundatti	Formation and Credit linkage of JLG groups		400	JLG members are able to get micro loans from nationalised banks at reasonable rate of interest to start their micro business/enterprises.



10	Awareness Creation	Financial Inclusion and Financial Awareness programmes	Various villages	100 FI programmes through DCCB, Awareness Meetings for Bankers on SHG/JLG, 1 programme for field workers of NGOs, One field visit of SHG to BLBC		2500	Effective implementation of Government sponsored poverty alleviation programmes and also Financial Inclusion and digitisation and creating awareness on fraud, online, cashless transaction
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Success Stories

Success Story 1



Title	Manami Watershed
Project Implementing Agency	Dalmiya Bharat Foundation
2. Community	Approximately 400 households in Hulkund Yadawad and Kunnal villages are benefitted
3. State	Karnataka
4. District	Belagavi
5. Block	Ramdurg
6. Village	Hulkund Yadawad Kunnal
Scheme	Landscape based Regenerative resilient rainfed Ecosystem Development Programme (LREDP)
Duration of the project	June 2021 to September 2025
Beneficiary	Approximately 400 households
1. No. of beneficiaries	1500

1.1 Support provided

Rs.10314300/- grant support for implementation of watershed treatment measures.

1. Soil and Water Conservation measures:

- Area Treatment Works: Trench cum Bund Stone outlet Bund plantation Farm ponds Agro Horticulture
- Drainage Line Treatment: RFD Gabion structure Cross Drainage (CD) Vegetative checks Boulder checks



2. Climate Proofing measures:

- a. Efficient use of water resources: Drip irrigation
- b. Soil improvement and productivity enhancement: Tank silt application Green manure cultivation Enriched FYM preparation Panchakavya & Jeevamrutha solutions Vermicompost units Soil testing
- c. Enhancement of crop resilience livelihood and food security measures: Organic farming seed treatment kitchen garden Azolla units Agro forestry"
- d. Measures to mitigate Climate change risks: Common Equipment Centres IMD linked weather stations

3. Livelihood support for Women and Landless: Dairy Backyard poultry tailoring

4. Capacity building through training programmes

1.2 Pre-implementation status

Before the implementation of the Manami watershed project the region was characterized by low agricultural productivity frequent soil erosion poor water retention and limited livelihood opportunities especially for landless and marginalized groups.

The total geographical area of 719.14 hectares faced acute challenges related to rainwater runoff degraded soils inadequate water conservation infrastructure and overdependence on erratic rainfall.

Only a small portion of land was effectively treatable using watershed techniques leaving large areas vulnerable to drought and crop failure.

1.3 Challenges faced

The project faced several challenges including fragmented landholdings limited community awareness about integrated natural resource management and lack of financial resources for investing in conservation measures.

Mobilising community contributions and securing active participation from stakeholders particularly in implementing soil and water conservation works and new climate proofing interventions required intensive capacity-building efforts.

Infrastructure gaps such as insufficient water harvesting structures and the need for technical training in sustainable agriculture also posed hurdles that had to be systematically addressed through phased implementation and strong NGO facilitation.

1.4 Impact

The impact of the watershed project has been transformative as seen from substantial investments in soil and water conservation area treatment and drainage line works.

The creation of farm ponds bunding agroforestry and climate-proofing interventions improved water use efficiency and soil fertility over more than 580 hectares of treatable area.



Livelihood opportunities expanded notably for women and the landless—especially through backyard poultry mushroom cultivation and dairy development—while sustained training and knowledge management empowered local groups.

Enhanced resource management increased cropping resilience greater access to sustainable technologies and the inclusion of climate adaptation strategies have led to improved agricultural productivity.



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

2 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:

1. Climate vulnerability mapping
2. Sectoral impact assessments (agriculture water health and forests)
3. Development of adaptation strategies and district-level plans
4. 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 Belagavi district presents significant opportunities for comprehensive climate action through convergence of multiple institutional frameworks and favourable agro-climatic conditions. The district's diverse geography—spanning Western Ghats foothills to Deccan plateau—offers potential for integrated climate resilience strategies across agriculture,



urban sustainability and renewable energy sectors.

b With 71 percent irrigation coverage and 936 sq.km potential for artificial recharge Belagavi can expand climate-smart agriculture through PMKSY's Per Drop More Crop component. Integration of PM-KUSUM solar pumps with existing 7.76 lakh KCC beneficiaries will reduce diesel dependency while enhancing irrigation reliability. Belagavi's potential for converting 50 percent of 94650 ha cultivable wasteland into agro-forestry systems under CAMPA funding presents carbon sequestration opportunities of approximately 25 tonnes CO₂ per hectare over five years. The district's 5554 cooperative societies provide institutional frameworks for community-based climate adaptation particularly through 771 dairy cooperatives and 1379 PACS implementing climate-smart practices.

3.2 Any specific Climate Change initiative in the District by

a Belagavi has active watershed projects under PMKSY-WDC including the Belagavi-WDC-1/2021-22 project in Ramdurga with ₹60.95 crore allocation. Through the CITIIS 2.0 program Belagavi is implementing innovative urban climate solutions including CNG/CBG production from 100 tonnes of wet waste daily and electricity generation from dry waste representing pioneering municipal-level climate action in India.

b The Krishi Vigyan Kendras (KVKs) at Mattikoppa and Tukkanahatti conduct capacity-building programs on climate-resilient technologies including micro irrigation Integrated Farming System and cultivation of drought and heat-tolerant varieties.

c Karnataka's State Action Plan on Climate Change (KSAPCC) identifies ten priority action points including establishment of state-level policy bodies for cropping pattern shifts promotion of dryland farming and groundwater management. The state promotes shifting cropping patterns through climate zone-specific recommendations and supports 35 over-exploited and 3 critical taluks with groundwater restrictions. Under the Krishi Bhagya Yojana Karnataka promotes farm pond construction and rainwater storage with Belagavi implementing 839 farm ponds. The Bhoo Samruddhi programme focuses on soil enrichment and micronutrient adoption. The state's Agricultural Policy framework includes high-yielding variety programs integrated pest management and climate-smart agriculture practices. Karnataka has allocated specific budgets for micro-irrigation expansion and renewable energy integration in agriculture.

d NABARD serves as the National Implementing Entity (NIE) for both the National Adaptation Fund for Climate Change (NAFCC) and Green Climate Fund (GCF) channeling climate finance for adaptation and mitigation projects. One NAFCC project for preservation of Deccani Yalaga breed of sheeps is being implemented in Suttatti village of Athani taluka. NABARD has sanctioned 14 watershed projects in Belagavi increasing credit flow and beneficiary readiness for livelihood activities. The Special Refinance Scheme (SRS) for rural home loans bundled with solar rooftop systems promotes renewable energy adoption.

e KREDL (Karnataka Renewable Energy Development Ltd.) implements solar and wind energy projects with policy support for distributed renewable energy generation. The state's Biofuels Development Board promotes clean biofuels including biogas and ethanol.



Potential for Geographical Indication (GI) in the district

1. 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.
2. 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.
3. Belagavi district possesses significant untapped potential for Geographical Indication (GI) registration across multiple product categories building on Karnataka's leadership position with 48 existing GI tags. The district's unique agro-climatic conditions traditional crafts heritage and culinary specialties offer strong foundations for intellectual property protection and market differentiation. The Controller General of Patents Designs and Trade Marks (CGPDTM) has granted Geographical Indication (GI) tag for Kolhapuris the ethnic leather chappal (footwear) to four districts in each state of Karnataka and Maharashtra. Belgavi district is among these 8 districts.
4. Belagavi Kunda emerges as the most promising candidate for GI registration with documented origins tracing to over six decades ago. This milk-based sweet made from khova sugar and cardamom has earned Belagavi the moniker "Kunda Nagari" and is produced exclusively in the region with unique preparation methods involving extensive milk boiling and specific texture characteristics. Despite its fame and regional exclusivity Belagavi Kunda lacks GI protection unlike Karnataka's sole registered food product Dharwad Pedha. Gokak Karadantu presents another strong GI candidate representing a traditional mixture of dried fruits spices and nuts with distinctive preparation methods specific to Gokak taluk. The product demonstrates clear geographical linkage and traditional manufacturing processes that have been maintained for generations.
5. Gokak Wooden Toys represent the district's most compelling handicraft GI opportunity. This 200-year-old craft involves skilled artisans creating over 144 varieties of wooden fruits vegetables animals and birds using specialized soft wood varieties—hariwala polki and hale. The elaborate preparation process involves crushing pebbles into powder applying multiple coatings of chalk powder and liquid gum and using natural colors originally prepared from indigenous materials. The craft's hereditary nature specific wood requirements and unique finishing techniques create strong geographical linkages essential for GI protection.



Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Soil & Climate	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Land Utilisation [Ha]	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Ground Water Scenario (No. of blocks)	Dynamic Ground Water Resources of India Survey 2024
Distribution of Land Holding	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Workers Profile [In 000]	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Demographic Profile [In 000]	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Households [In 000]	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Household Amenities [Nos. in 000 Households]	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Village-Level Infrastructure [Nos.]	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Additional Information	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Infrastructure Relating To Health & Sanitation [Nos.]	District At a Glance-Belagavi Statistical Report-FY 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	District At a Glance-Belagavi Statistical Report-FY 2023-24
Irrigation Coverage [000 Ha]	District At a Glance-Belagavi Statistical Report-FY 2023-24
Infrastructure For Storage, Transport & Marketing	District At a Glance-Belagavi Statistical Report-FY 2023-24
Animal Population as per Census [Nos.]	District At a Glance-Belagavi Statistical Report-FY 2023-24
Infrastructure for Development of Allied Activities [Nos.]	District At a Glance-Belagavi Statistical Report-FY 2023-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District At a Glance-Belagavi Statistical Report-FY 2023-24
Irrigated Area, Cropping Intensity	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Irrigated Area & Potential	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Mechanisation in District	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Service Centers	Dept of Agriculture



Production Clusters	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Sericulture	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Production and Productivity	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Area under Forest Cover & Waste Land	District at a Glance-Belagavi-Statistical Report-FY 2023-24
Processing Infrastructure	BEMUL website
Poultry	Dept of Animal Husbandry
Inland Fisheries Facilities	District At a Glance-Belagavi Statistical Report-FY 2023-24
Agri Storage Infrastructure	District At a Glance-Belagavi Statistical Report-FY 2023-24
NABARDs interventions	NABARD Database
Fertilizer Consumption	District At a Glance-Belagavi Statistical Report-FY 2023-24
Status of SHGs	SLBC Report
Details of non-credit cooperative societies	National Cooperative Database
Details of credit cooperative societies	National Cooperative Database

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

Sources for Banking profile Data	
1	SLBC portal
2	SLBC portal
3	SLBC portal

Name and address of DDM

Name	Abhinav Kumar Yadav
Designation	DDM, NABARD
Address 1	Plot No.4 Sector 3
Address 2	Shivabasav Nagar
Post Office	
District	BELAGAVI
State	Karnataka
Pincode	590010
Telephone No.	0831-3580696
Mobile No.	9074563026
Email ID	belgaum@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	<p>NSFL in WASH</p> <p>Emerged as an Eco-system builder and champion of WASH funding, being the</p> <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

**OFFERS
CONSULTANCY
AND ADVISORY
SERVICES**

Pan India
Presence with
offices in 31
State/UTs

<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

- NABSanrakshan, 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



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,

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