



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027





VISION

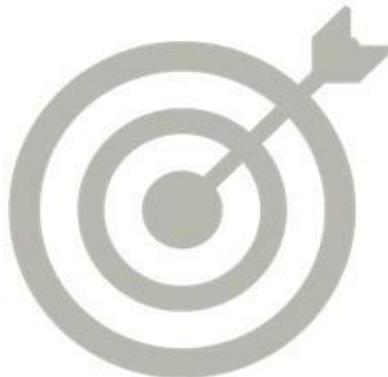


Development Bank of the Nation for
Fostering Rural Prosperity.

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.

दृष्टि

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



Chikkamagaluru, PLP 2025-26

Potential Linked Credit Plan

Year: 2026-27

District: Chikkamagaluru

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

PLP Document Prepared by:

Rejis Emmanuel KS

District Development Manager NABARD

Chikkamagaluru

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

Index

Sr. No.	Particulars		Page No.
1	Abbreviations		9
2	Executive Summary		12
	PART A		16
3	District Map		17
4	Broad Sector wise PLP projection for the year 2026-27		18
5	Summary of Sector/ Sub-sector wise PLP Projections 2026-27		19
6	District Profile		20
7	Banking Profile		37
	PART B		51
8	Chapter 1	Important Policies and Developments	52
9	Chapter 2	Credit Potential for Agriculture	62
10	2.1	Farm Credit	62
11	2.1.1	Crop Production, Maintenance & Marketing	62
12	2.1.2	Water Resources	64
13	2.1.3	Farm Mechanization	65
14	2.1.4	Plantation & Horticulture, including Sericulture	67
15	2.1.5	Forestry & Waste Land Development	69
16	2.1.6	Animal Husbandry - Dairy	70
17	2.1.7	Animal Husbandry - Poultry	71
18	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	73
19	2.1.9	Fisheries	74
20	2.1.10	Farm Credit - Others	75
21	2.1.11	Sustainable Agricultural Practices	76
22	2.2	Agriculture Infrastructure	77
23	2.2.1	Construction of Storage and Marketing Infrastructure	77
24	2.2.2	Land Development, Soil Conservation and Watershed Development	78
25	2.2.3	Agri. Infrastructure - Others	79
26	2.3	Agriculture - Ancillary Activities	80
27	2.3.1	Food & Agro Processing	81
28	2.3.2	Agri Ancillary Activities - Others	81
29	Chapter 3	Credit potential for MSMEs	84
30	Chapter 4	Credit Potential for Export Credit, Education & Housing	86
31	Chapter 5	Credit Potential for Infrastructure	89
32	5.1	Infrastructure - Public Investments	89
33	5.2	Social Infrastructure involving Bank Credit	90
34	5.3	Renewable Energy	91
35	Chapter 6	Informal Credit Delivery System	95

36	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	96
37	Chapter 8	Status and prospects of Cooperatives	101
38	Chapter 9	NABARD's Projects and Interventions in the District	106
39	Success Stories		110
40	Appendices	Climate Action and Geographical Indications	117
41	Name and address of DDM		119

Abbreviations

Abbreviation	Expansion
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AEZ	Agri Export Zone
AHIDF	Animal Husbandry Infrastructure Development Fund
AIF	Agriculture Infrastructure 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
CCRI	Central Coffee Research Institute
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
FPO	Farmer Producers' Organisation
FSS	Farmers Service Society



Abbreviation	Expansion
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
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
PACS	Primary Agricultural Credit Societies

Abbreviation	Expansion
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMFME	PM Formalization of Micro Food Processing Enterprises
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
RAU	Registered Authorised User
RBI	Reserve Bank of India
RCB	Rural Cooperative Bank
RIDF	Rural Infrastructure Development Fund
RKVKY	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
SCARDB	State Cooperative Agriculture and Rural Development Bank
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	In the southwestern part of Karnataka and falls under Mysore division.
Type of soil	Laterite, Red sandy loam (Malnad), acidic (pH 4.5 -6.0), Red & Black soils (Plains) with salinity in patches (pH 6.8 - 8.7)
Primary occupation	Agriculture and related sectors remains to be the highest primary occupation sector.
Land holding structure	The Gross cropped area of SF/MF is 33% and Gross cropped area of other farmers is 67%.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The total Ground Level Credit flow during FY 2025 was ₹707631 lakh against the target of ₹692537 lakh registering an achievement of 102.18 %.

2. Investment credit in agriculture

The investment credit in Agriculture stands at ₹ 540352 lakh

3. Credit flow to MSMEs

The credit flow to MSMEs showed an upward trend reaching ₹ 147993 lakh

4. Other significant credit flow, if any

The credit flow to the remaining Priority Sectors stood at ₹ 165799 lakh

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

The potential credit for the FY 2027 is estimated at ₹ 969820.20 lakh.

2. Projection for agriculture and its components

Crop Production, Maintenance and Marketing ₹ 549945.26 lakh, Term Loan for Agriculture and Allied Activities ₹149515.56 lakh, Agriculture Infrastructure ₹ 13986.39 lakh, Ancillary Activities ₹ 9444.23 lakh ie. Total Agriculture (Crop Production + Term loan + Ancillary) ₹722891.44 lakh.

3. Projection for MSMEs

The projections for Micro, Small and Medium Enterprises Sector is ₹180787.10 lakh

4. Projection for other purposes

Export Credit ₹8000.00 lakh, Education ₹ 13500.00 lakh, Housing ₹ 17415 lakh, Renewable Energy ₹ 2472.66 lakh, Others ₹17474.0 lakh, Social Infrastructure involving bank credit ₹7280.00 lakh.

5. Developmental Initiatives

- 1 The JIVA project aimed at promotion of Natural Farming is implemented at Bukkasagara Watershed Area. The first phase saw 30 lead farmers participate in the programme and yield good results. Based on the success, the project has been extended to the second year.
- 2 The Watershed Project is being implemented in Panchanahalli and the CBP Phase has been completed. The CBP resulted in creation of Farm Bund and Wastewair structures, Plantation of Horticulture & Forestry Plants and Promotion of Livelihood activities. It has moved into full implementation phase.
- 3 45 PACS in the district availed the benefits under PACS as MSC Scheme. This resulted in bringing agri-infrastructure to the farm gate.
- 4 The NAFCC project on Conservation and Management of Indigenous Varieties (AmritMahal Cows) of Livestock implemented at Lingadahalli, Tarikere with an area of 7.6 sqkms has been successful.
- 5 Farmer Producer Organizations have helped in creation of value chains and value based financing in the district.

6. Thrust Areas

- 1 Doubling of farmers' income: Interventions focussed on input management and better production practices, diversification towards hi-value crops, allied agriculture and risk management and better market linkages to help doubling of farmers' income in real terms.
- 2 Product development, Service and linkage of FPOs to credit: Handholding of crop cluster-wise FPOs and linking them to market and institutional credit on the basis of a business plan.
- 3 Accelerating pace of capital formation in agriculture & allied sectors. Banks need to focus on providing agriculture term loans to farmers which will lead to capital formation in the sector.
- 4 Special Purpose Vehicles (SPV) and Cluster based approach to promote entrepreneurs in spice processing.

7. Major Constraints and Suggested Action Points

- 1 Rural-Urban Migration of agricultural labour, reducing skilled labour for plantation management. Training programmes on upskilling of rural youth for estate management by RSETI and other training institutions.
- 2 Monocropping tilting to arecanut skewing the diversity of cropping pattern and agro based processing. Multicropping to be promoted in arecanut gardens and diversity in cropping pattern to be promoted by Departments.
- 3 Hi tech horticultural practices need to be demonstrated alongside further thrust on Apiculture and Floriculture.

- 4 Lack of scientific warehouses/cold storages leading to reduced usage of eNWR in the district. Stepping up of pledge financing, credit for marketing and promoting of Negotiable Warehousing Receipt System
- 5 Export oriented value chains need development with special attention on the o2 GI tagged products in the district
- 6 Building of infrastructure to facilitate ecotourism through village level groups showcasing their cultural life and abundance of nature.

8. Way Forward

- 1 The projections made in the PLP calls for a multipronged strategy covering agricultural production, reduction in wastage of produce, credit support to farmers and emphasis on food processing sector.
- 2 This requires all stakeholders to explore Value Chain Financing to enhance capital formation in agriculture.
- 3 Banks are required to ensure timely reporting of credit flow data to the Lead Bank for meaningful review in DCC/DLRC meetings and ensuring timely corrective action.

Part A

District Map

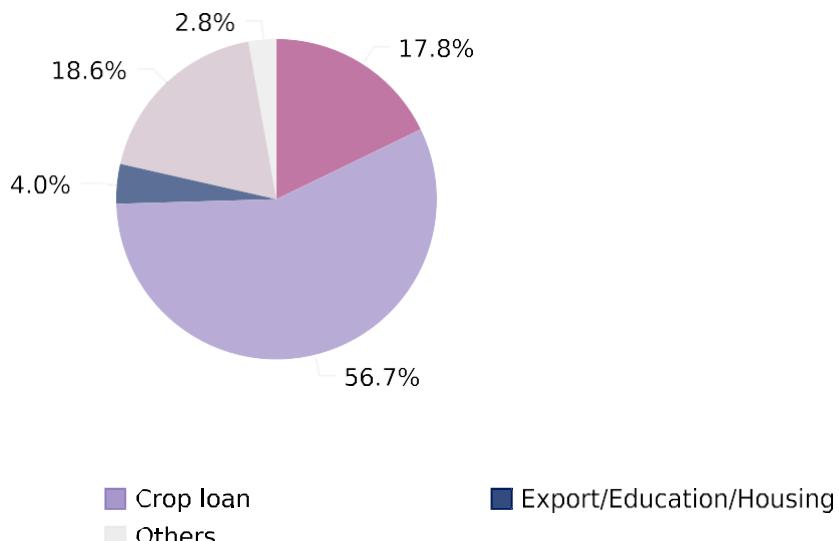


Disclaimer: Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	699460.82
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	550037.13
2	Term Loan for agriculture and allied activities	149423.69
B	Agriculture Infrastructure	13986.39
C	Ancillary activities	9444.23
I	Credit Potential for Agriculture A+B+C)	722891.44
II	Micro, Small and Medium Enterprises	180787.10
III	Export Credit	8000.00
IV	Education	13500.00
V	Housing	17415.00
VI	Social Infrastructure	7280.00
VII	Renewable energy	2472.66
VIII	Others	17474.00
	Total Priority Sector	969820.20



Others include Social Infrastructure and Renewable energy



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

(₹ lakh)

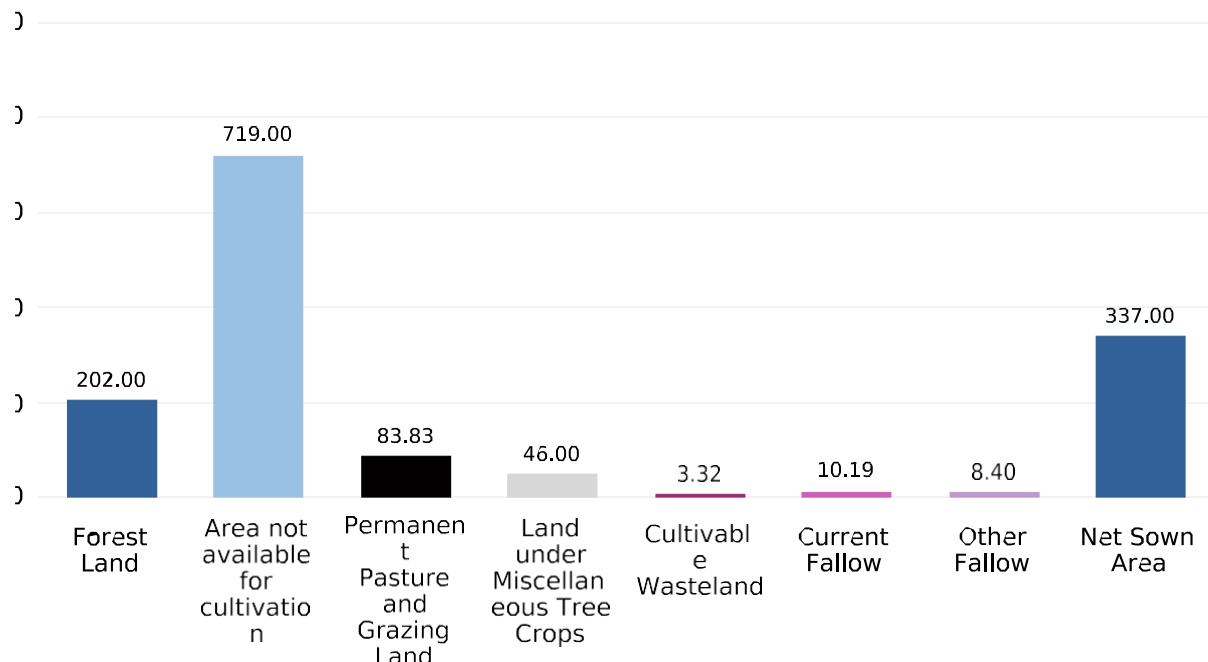
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	549945.26
2	Water Resources	8976.53
3	Farm Mechanisation	7033.32
4	Plantation & Horticulture with Sericulture	110882.64
5	Forestry & Waste Land Development	0.00
6	Animal Husbandry - Dairy	14048.36
7	Animal Husbandry - Poultry	6480.81
8	Animal Husbandry - Sheep, Goat, Piggery	171.86
9	Fisheries	877.71
10	Farm Credit- Others	1044.33
	Sub total	699460.82
B	Agriculture Infrastructure	
1	Construction of storage	835.47
2	Land development, Soil conservation, Wasteland development	12744.32
3	Agriculture Infrastructure - Others	406.60
	Sub total	13986.39
C	Ancillary activities	
1	Food & Agro. Processing	6311.27
2	Ancillary activities - Others	3132.96
	Sub Total	9444.23
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	90320.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	90437.50
II	D Service Sector - WC	0.00
II	E MSME - Others	29.60
	Total MSME	180787.10
III	Export Credit	8000.00
IV	Education	13500.00
V	Housing	17415.00
VI	Social Infrastructure	7280.00
VII	Renewable energy	2472.66
VIII	Others	17474.00
	Total Priority Sector	969820.20



Chikkamagaluru, PLP 2026-27

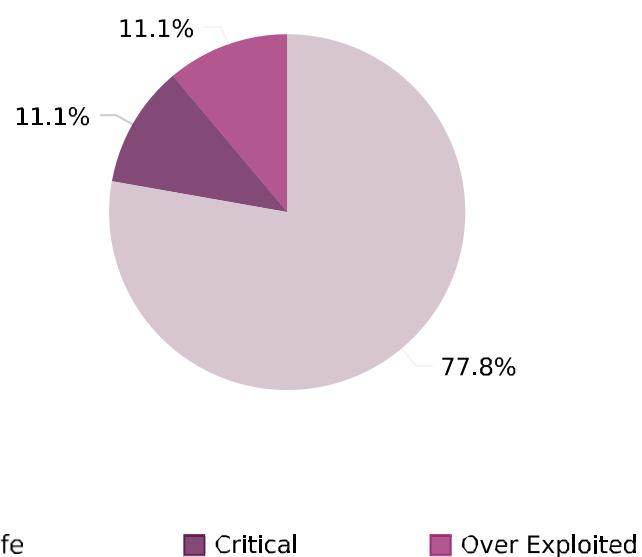
District Profile

1. Land Utilisation ('000 hectares)



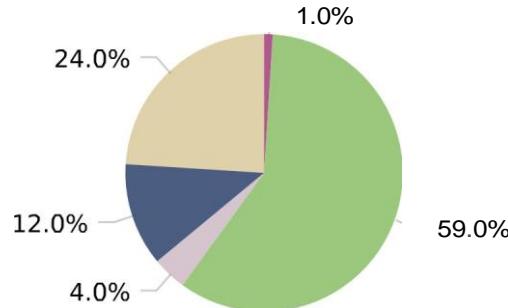
District at a Glance 2023-2024

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

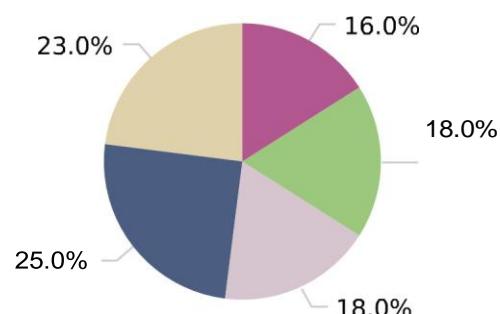


District at a Glance 2023-2024

3. Landholding - No. of Farmers (%)



Landholding - Area (%)

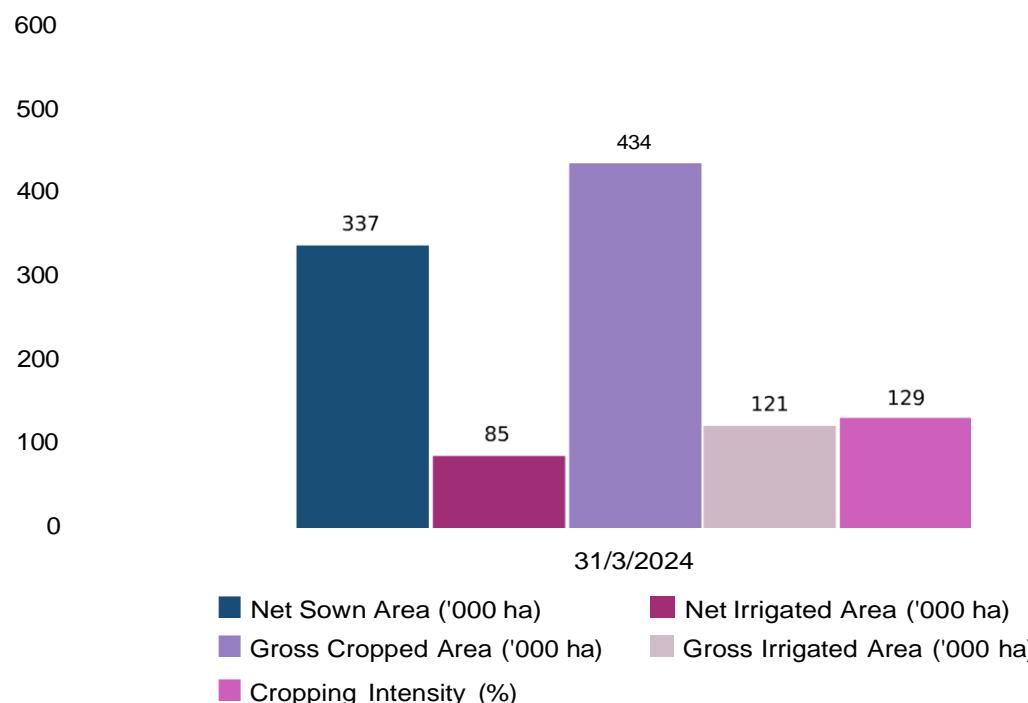


- Large (>10 ha)
- Marginal(<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

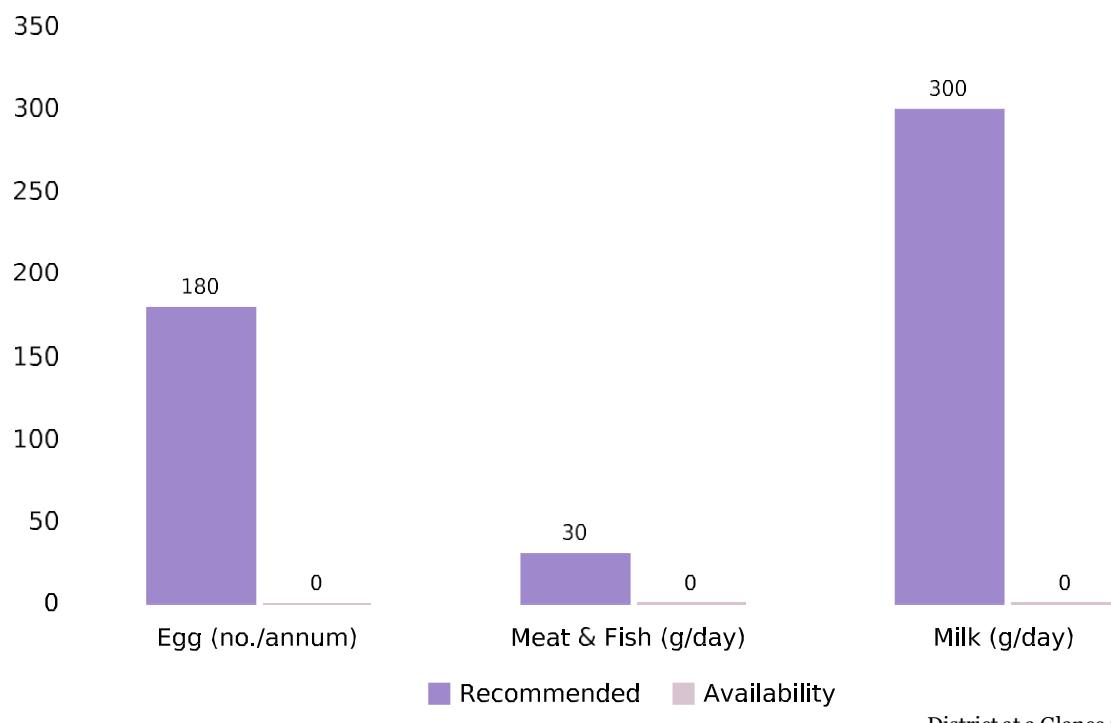
- Large (>10 ha)
- Marginal(<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

District at a Glance 2023-2024

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



5. Per-capita availability





Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Union Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
2	No. of Sub Divisions	2
5	No. of Gram Panchayats	226
3	No. of Blocks	9
4	No. of revenue villages	1117
1	Total Geographical Area (sq.km)	7220.75

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	Chikkamagaluru
3	Agro-climatic Zone 1	AZ107 - Hill
4	Agro-climatic Zone 2	AZ105 - Southern Transition
5	Agro-climatic Zone 3	AZ102 - Central Dry
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Tropical Monsoon cool summer and winter
9	Soil Type	Laterite Red sandy loam acidic Red & Black soils (Plains) with salinity in patches

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

Sr. No.	Particulars	Nos.
1	Total Geographical Area	722.00
2	Forest Land	202.00
3	Area not available for cultivation	719.00
4	Barren and Unculturable land	28.32
5	Permanent Pasture and Grazing Land	83.83
6	Land under Miscellaneous Tree Crops	46.00
7	Cultivable Wasteland	3.32
8	Current Fallow	10.19
9	Other Fallow	8.40

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	7
2	Critical	1
3	Semi Critical	0
4	Over Exploited	1
5	Saline	0
6	Not Assessed	0
7	Total	9

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	134.05	58.62	53.21	18.23
2	>1 to <=2 ha	55.87	24.43	66.25	22.70
3	>2 to <=4 ha	27.44	12.00	72.39	24.80
4	>4 to <=10 ha	9.50	4.15	53.78	18.42
5	>10 ha	1.80	0.79	46.26	15.85
6	Total	228.66	99.99	291.89	100.00

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	155.00
2	Of the above, Small/ Marginal Farmers	139.00
3	Agricultural Labourers	126.00
4	Workers engaged in Household Industries	8.80
5	Workers engaged in Allied agro activities	12.00
6	Other workers	274.00



7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1137.00	566.00	571.00	887.00	250.00
2	Scheduled Caste	253.00	125.00	128.00	217.00	366.00
3	Scheduled Tribe	45.00	21.00	24.00	40.00	5.00
4	Literate	818.00	438.00	380.00	619.00	199.00
5	BPL	646.00			432.00	214.00

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	276.00
2	Rural Households	218.00
3	BPL Households	64.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	249.00
2	Having source of drinking water	258.99
3	Having electricity supply	220.67
4	Having independent toilets	259.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1117
2	Villages having Agriculture Power Supply	5941
3	Villages having Post Offices	301
4	Villages having Banking Facilities	52
5	Villages having Primary Schools	869
6	Villages having Primary Health Centres	89
7	Villages having Potable Water Supply	1022
8	Villages connected with Paved Approach Roads	476



Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	1372
2	Primary Health Centres	89
3	Primary Health Sub-Centres	5
4	Dispensaries	42
5	Hospitals	395
6	Hospital Beds	3034

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	117
2	Registered FPOs	25
3	Agro Service Centres	34
4	Soil Testing Centres	4
5	Approved nurseries	27
6	Agriculture Pumpsets	331
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	140
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	85
4	Area irrigated by Canals/ Channels	4
5	Area irrigated by Wells	44
6	Area irrigated by Tanks	15
7	Area irrigated by Other Sources	21
8	Irrigation Potential Utilized (Gross Irrigated Area)	121



14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	6297
2	Railway Line [km]	143
3	Public Transport Vehicle [Nos.]	295332
4	Goods Transport Vehicles [Nos.]	50089

15. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	112654
2	Cattle - Indigenous	177353
3	Buffaloes	33
4	Sheep - Cross bred	126
5	Sheep - Indigenous	97836
6	Goat	41040
7	Pig - Cross bred	925
8	Pig - Indigenous	498
9	Horse/Donkey/Camel	0
10	Rabbit	0
11	Poultry - Improved	1765
12	Poultry - Indigenous	87

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	24
2	Veterinary Dispensaries	71
3	Disease Diagnostic Centres	101
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	0
7	Fodder Farms	2
8	Dairy Cooperative Societies	240
9	Milk Collection Centres	191
10	Fishermen Societies	8
11	Animal Husbandry Training Centres	1
12	Animal Markets	
13	Fish Markets	10
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	1



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)	1833	1833
Rainfall - Actual (mm)	2250	2250

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	434.00	434.00
Net sown area ('ooo ha)	337.00	337.00
Cropping intensity (%)	128.78	128.78

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	204936	229445	220646
GLC through KCC (Rs. lakh)	372047.5	439302.33	447229.96

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	2	2
Soil Health Cards Issued (No.)	74	10226

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	7470	84

Major Crops, Area, Production, Productivity

Crop	31/03/2023		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Rice	11.07	27.49	2483.29
Maize	10.06	27.23	2706.76
Finger Millet	55.72	56.41	1012.38
Pulses	14.83	10.00	674.31
Sesame	3.06	3.07	1003.27

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)	140	140
Net Irrigated Area (ooo ha)	85	85
Gross Irrigated Area (ooo ha)	121	121

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Chikkamagaluru	Sringeri	Safe
2	Karnataka	Chikkamagaluru	Tarikere	Safe
3	Karnataka	Chikkamagaluru	Ajampura	Over Exploited
4	Karnataka	Chikkamagaluru	Chikkamagaluru	Safe
5	Karnataka	Chikkamagaluru	Kadur	Critical
6	Karnataka	Chikkamagaluru	Kalasa	Safe
7	Karnataka	Chikkamagaluru	Koppa	Safe
8	Karnataka	Chikkamagaluru	Mudigere	Safe
9	Karnataka	Chikkamagaluru	Narasimharajapura	Safe

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	29109	13961
Power Tillers	17663	9694

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	34	34

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Coffee	Coffee
Area cultivated (Ha)	55025	55025
Processing Units (No.)	11	11

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	108	108
Production - kg	39360	39360

**Production and Productivity**

Crop	31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)
Banana	2.78	108.87
Mango	2.00	401.60
Coconut	54.33	4.84
Arecanut	77.00	92.00

Forestry & Waste Land Development**Area under Forest Cover & Waste Land**

Particulars	31/03/2024
Forest Cover (ooo ha)	202
Waste Land (ooo ha)	28

Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	18	18



District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry 'Dairy'

Processing Infrastructure

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

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	203.00
Reservoirs (No.)	1.00
Cage Culture/ Bio-floc technology (No.)	1.00
Fish Seed Hatchery (No.)	2.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	0.00
Cold Storages (Capacity - 000 MT)	0.00
Storage Godowns (No.)	83.00
Storage Godowns (Capacity - 000 MT)	30.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	NA
Market Yards [Nos] / Wholesale Market (No.)	23.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	11.00



District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	80366.00	80366.00

Facilities Available

Particulars	Status
Seed Processing Units (No.)	1
Agri Start-Ups (No.)	2

MSME

Particulars	Status
Micro Units (No.)	17510
Small Units (No.)	345
Medium Units (No.)	15
Udyog Aadhar Registrations (No.)	2348

Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Developed			6			6
Gap	0	0	-6	0	0	-6

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023	31/03/2024
NRLM/SRLM (Rs. lakh)	3702.83	

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of SHGs formed		1854
No. of SHGs credit linked (including repeat finance)	2108	2276
Bank loan disbursed (Rs. lakh)	8476.93	9877.00
Average loan per SHG (Rs. lakh)	4.00	4.34
Percentage of women SHGs %		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.)	295	295
Consumer Stores (No.)	14	14
Housing Societies (No.)	10	10
Weavers (No.)	4	4
Marketing Societies (No.)	7	7
Labour Societies (No.)	2	2
Industrial Societies (No.)	8	8
Others (No.)	15	15
Total (No)%	355	355

Details of credit cooperative societies

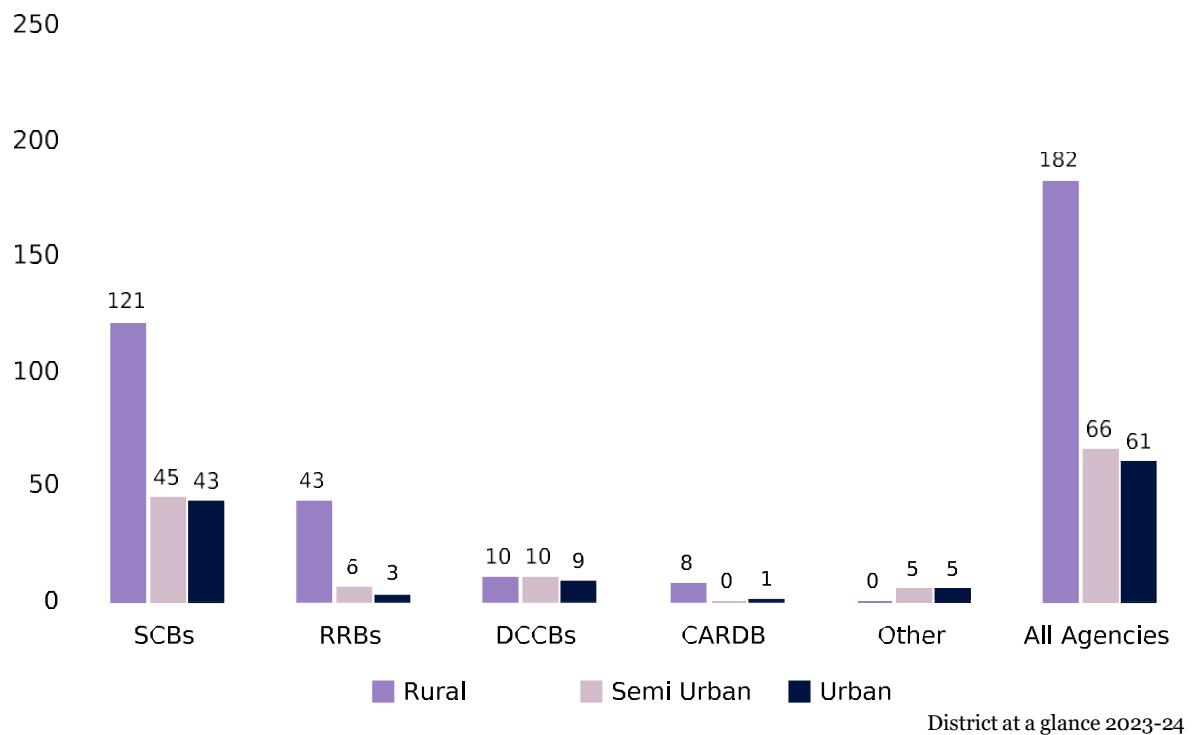
Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	130	128
Multi state cooperative societies (No.)%	0	2

**Status/ progress under various schemes of MoC in the district**

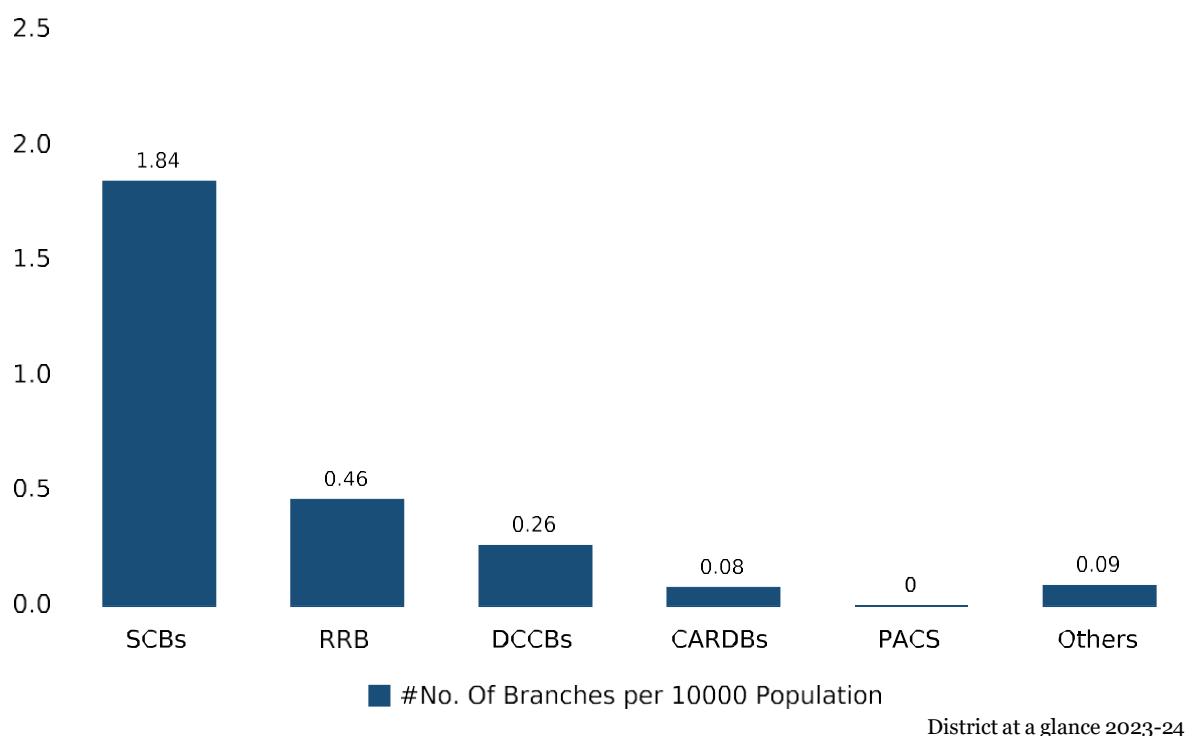
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	128	NA
2	Potential for formation of new MPACS	10	NA
3	PACS Computerisation	128	NA
4	ARDBs Computerisation	0	NA
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	4	NA
a	PACS sanctioned with warehousing facility & other related infrastructure	0	NA
b	Capacity of the grain storage godowns sanctioned	0	NA
9	PACS as Jan Aushadi Kendras (JAK)	0	NA
10	Petrol/ Diesel distributorship/ dealership	1	NA
11	LPG distributorship	0	NA
a	Membership in Multi State Cooperative Society on Seeds	3	NA
b	Membership in Multi State Cooperative Society on Organic farming & products	10	NA
c	Membership in Multi State Cooperative Society on Agri-exports	21	NA

Banking Profile

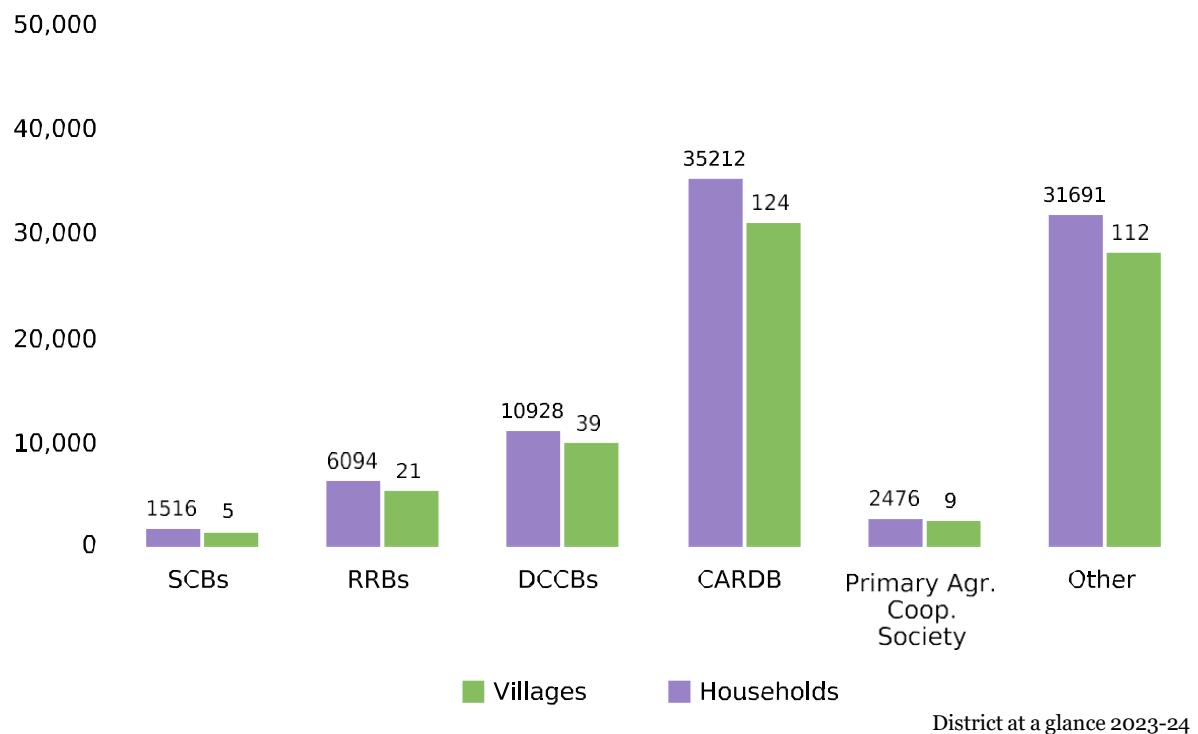
1. Agency wise - Number of branches in the district



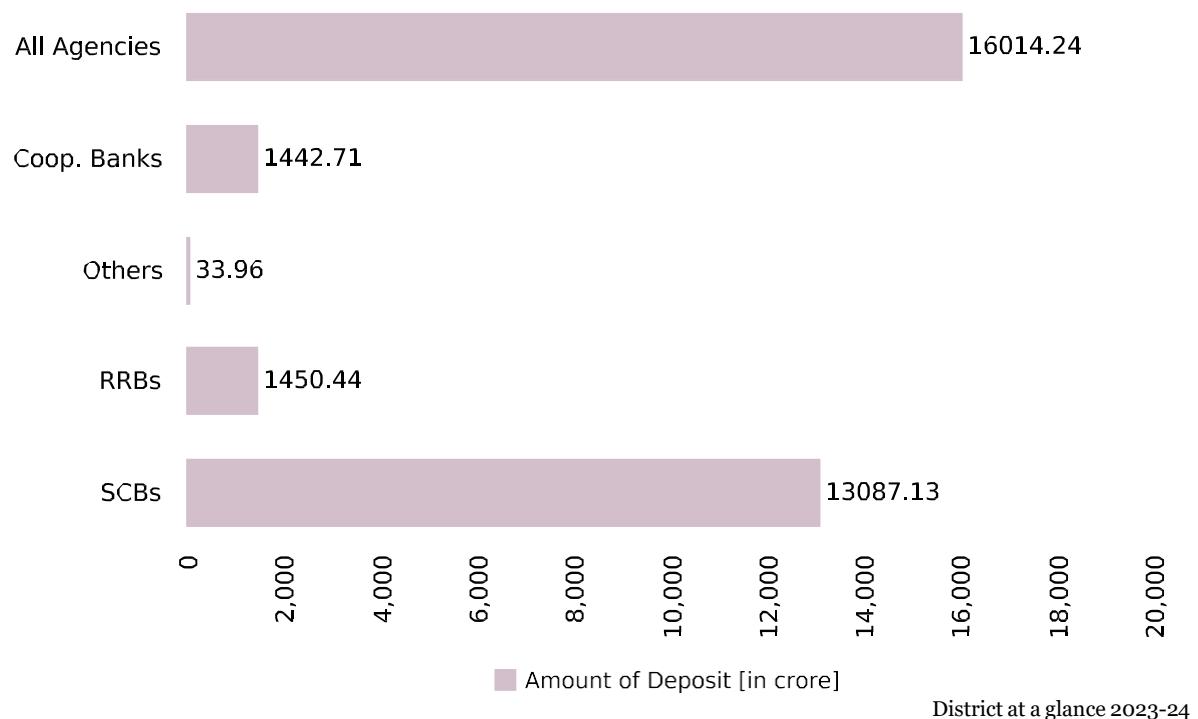
2. Branch Penetration



3. Agency wise - Per branch Outreach



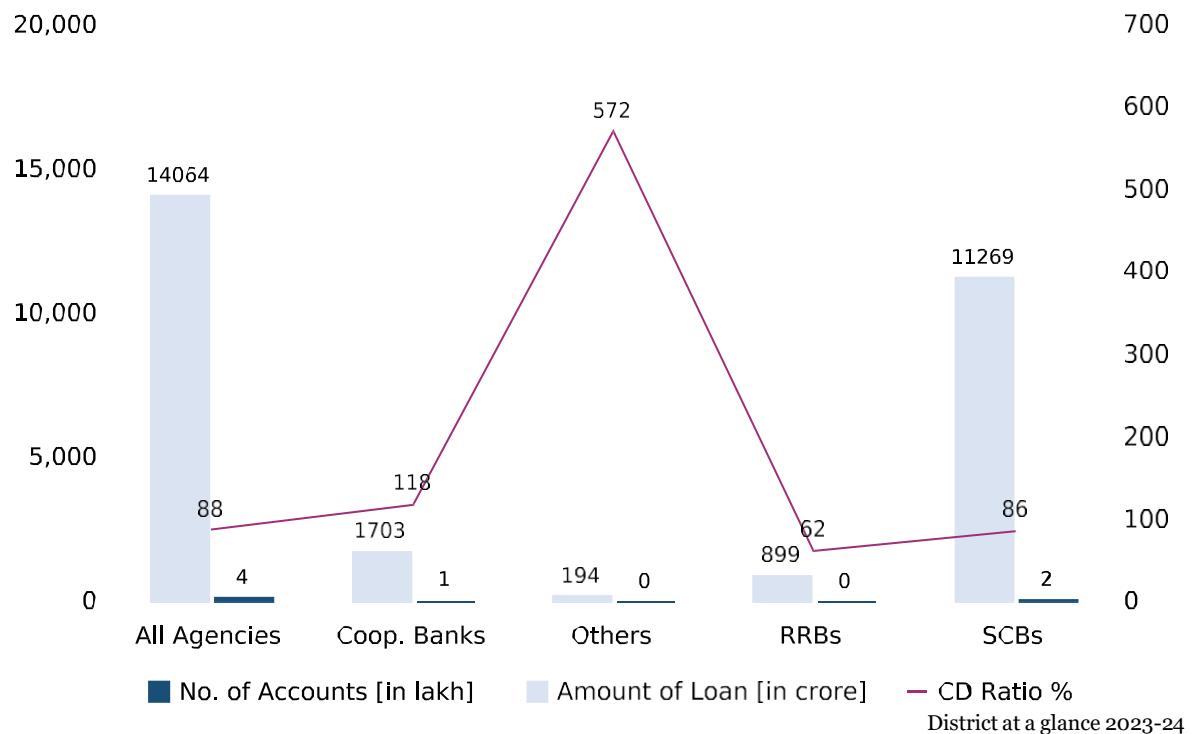
4. Agency wise - Deposit O/s



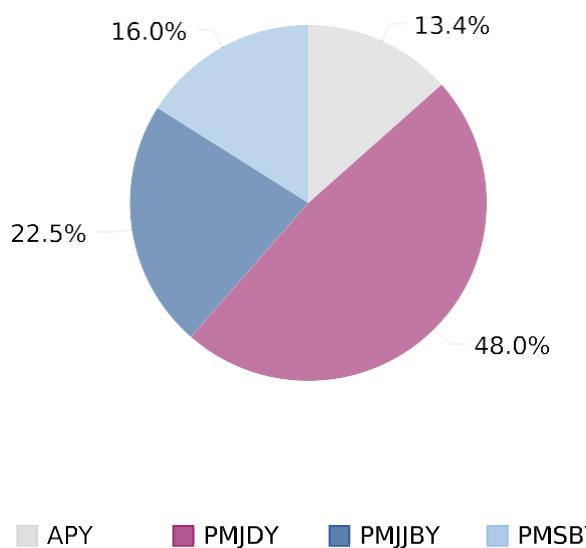


Chikkamagaluru, PLP 2026-27

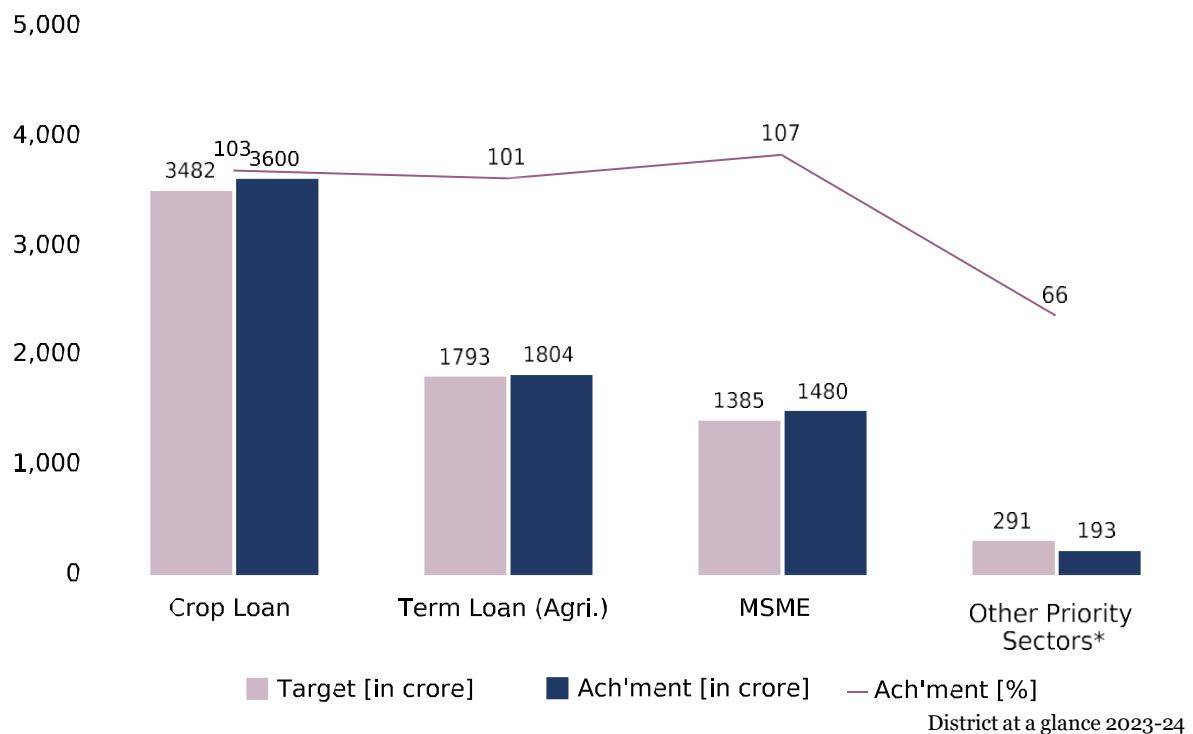
5. Agency wise - Loan O/s and CD ratio



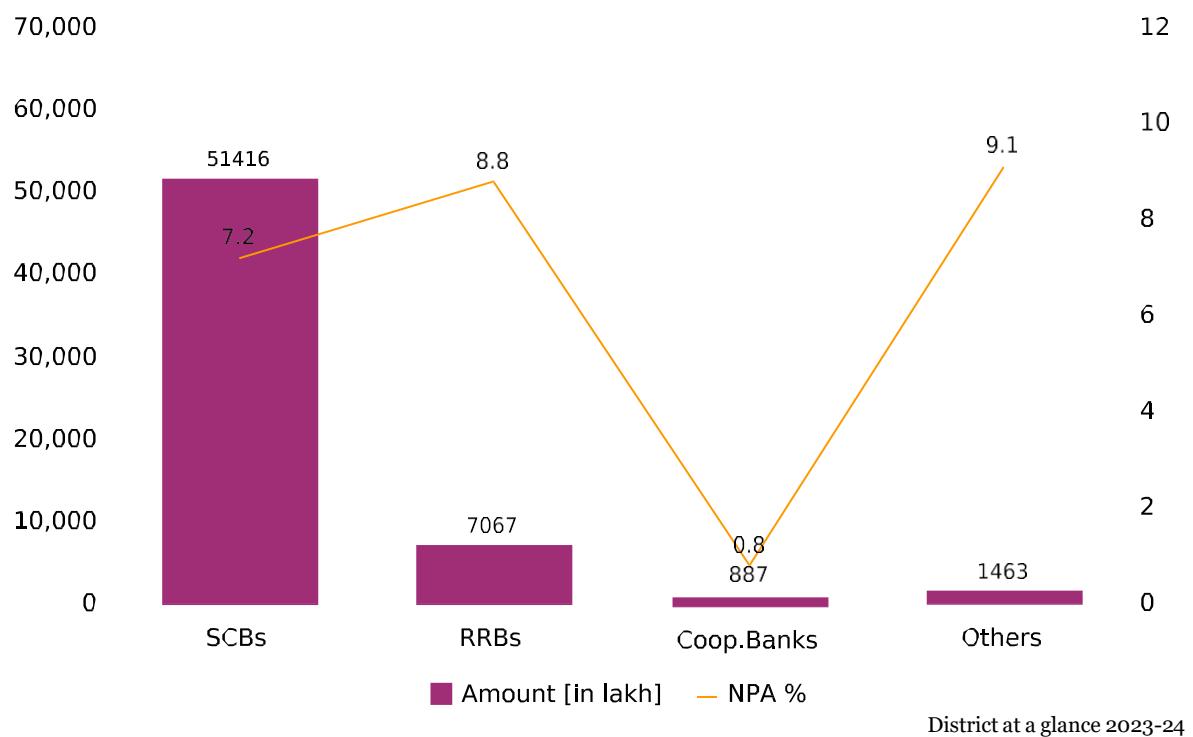
6. Performance under Financial Inclusion (No. of A/c)



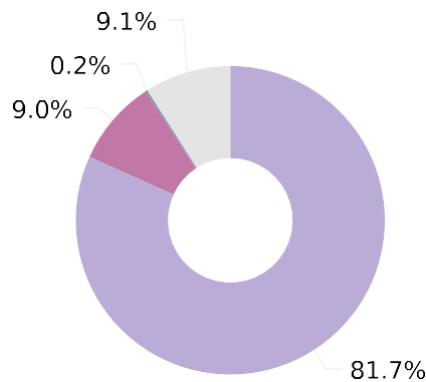
7. Sector-wise Performance under ACP



8. NPA position



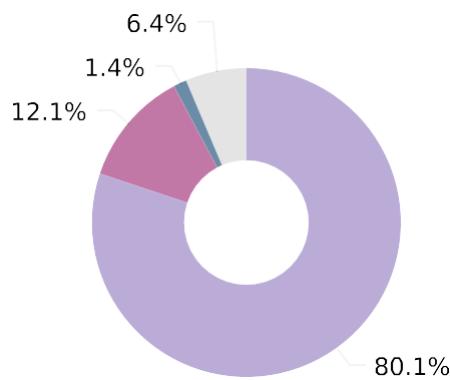
9. Agency wise - Share of Deposit O/s
Year 2024-25



 Commercial Banks
  Cooperative Banks
  Others - Deposits
 Regional Rural Bank

District at a glance 2023-24

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

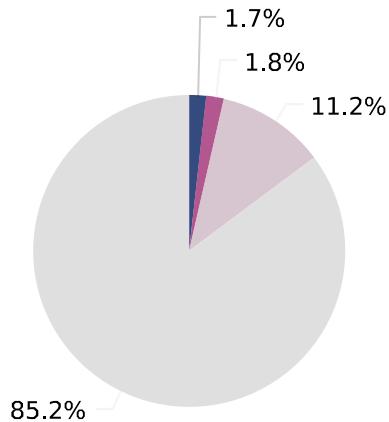


 Commercial Banks
  Cooperative Banks
  Others
 Regional Rural Bank

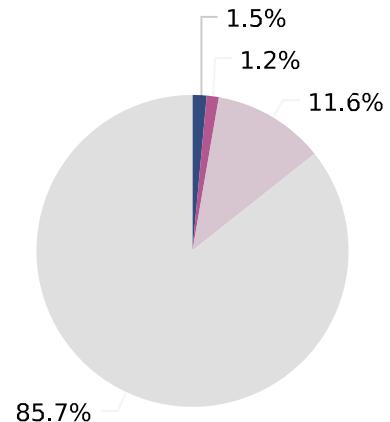
District at a glance 2023-24

11. Agency wise - Share of NPA

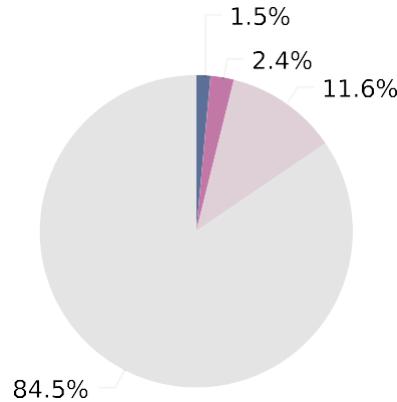
Year 2022-23



Year 2023-24



Year 2024-25



■ Coop.Banks ■ Others ■ RRBS
■ SCBs

District at a glance 2023-24



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/JLGs	BCs/BFs	Villages	Households
Commercial Banks	34	209	121	45	43	65178	1005	5	1516	
Regional Rural Bank	1	52	43	6	3	1198	49	21	6094	
District Central Coop. Bank	1	29	10	10	9	0	0	39	10928	
Coop. Agr. & Rural Dev. Bank	1	9	8	0	1	0	0	124	35212	
Primary Agr. Coop. Society	128	0				0	0	9	2476	
Others	11	10	0	5	5	9954	722	112	31691	
All Agencies	176	309	182	66	61	76330	1776			



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	1287674	1494813	1269534	-15.1	76.4	1026770.00	1157444.00	1308713.00	13.1	81.72
Regional Rural Bank	286853	292928	236224	-19.4	14.2	128778.00	134787.00	145044.00	7.6	9.06
Cooperative Banks	131525	120920	93878	-22.4	5.7	129140.00	129615.00	144271.00	11.3	9.01
Others	17009	53685	61667	14.9	3.7	128778.00	134787.00	3396.00	-97.5	0.21
All Agencies	1723061	1962346	1661303	-15.3	100.0	1413466.00	1556633.00	1601424.00	2.9	100.00



3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	227145	287721	243866	-15.2	62.3	745077.48	862737.99	1126876.26	30.6	80.1
Regional Rural Bank	41366	41320	40417	-2.2	10.3	77915.58	84491.59	89873.87	6.4	6.4
Cooperative Banks	71679	76484	92407	20.8	23.6	137717.45	152989.68	170251.80	11.3	12.1
Others	7586	12463	15062	20.9	3.8	8726.62	11695.04	19423.12	66.1	1.4
All Agencies	347776	417988	391752	-6.3	100.0	969437.13	1111914.30	1406425.05	26.5	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	72.6	74.5	86.1
Regional Rural Bank	60.5	62.7	62.0
Cooperative Banks	106.6	118.0	118.0
Others	6.8	8.7	571.9
All Agencies	68.6	71.4	87.8



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

Agency	Cumulative up to				APY	
	31/03/2025					
	PMJDY	PMSBY	PMJJBY			
Commercial Banks	236889	72660	121418		63869	
Regional Rural Bank	70890	22883	18272		22158	
Cooperative Banks	0	7217	4758		5	
Others	0	0	5		0	
All Agencies	307779	102760	144453		86032	

6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	590825.20	52.4	401645.14	35.6	805193.15	71.5	173	0.0	186114.32	16.5
Regional Rural Bank	75625.77	84.1	73126.92	81.4	112557.84	125.2	0.00	0.0	22396.77	24.9
Cooperative Banks	103063.14	60.5	95940.04	56.4	135242.92	79.4	0.00	0.0	3776.45	2.2
Others	8879.83	45.7	2658.93	13.7	25962.79	133.7	0.00	0.0	4180.29	21.5
All Agencies	778393.94	55.3	573371.03	40.8	1078956.70	76.7	173.00	0.0	216467.83	15.4



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'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Commercial Banks	485762.86	514006.40	105.8	535679.41	551789.00	103.0	511931.25	535926.00	104.7	104.5
Regional Rural Bank	79307.08	77357.59	97.5	96318.32	57750.03	60.0	58221.82	67702.56	116.3	91.3
Cooperative Banks	103998.05	96757.35	93.0	4806.08	85214.00	1773.0	114211.93	90176.94	79.0	648.3
Others	5072.00	2620.00	51.7	78157.05	8475.00	10.8	10704.06	13818.41	129.1	63.9
All Agencies	674139.99	690741.34	102.5	714960.86	703228.03	98.4	695069.06	707623.91	101.8	100.9

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	309230.00	207608.46	67.1	278411.00	328293.36	117.9	348182.34	359982.60	103.4	96.1
Term Loan (Agri.)	126681.00	190685.10	150.5	120152.00	154171.96	128.3	179281.19	180370.02	100.6	126.5
Total Agri. Credit	435911.00	398293.56	91.4	398563.00	482465.32	121.1	527463.53	540352.62	102.4	105.0
MSME	28304.00	21708.61	76.7	31303.00	130256.55	416.1	138515.67	147985.68	106.8	199.9
Other Priority Sectors*	209924.99	270889.17	129.0	285094.00	22257.40	7.8	29089.86	19285.61	66.3	67.7
Total Priority Sector	674139.99	690891.34	102.5	714960.00	634979.27	88.8	695069.06	707623.91	101.8	97.7



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	252764.00	40710.79	16.1	287721.00	48563.54	16.9	710296.25	51416.02	7.2	13.4
Regional Rural Bank	42247.00	5363.04	12.7	41320.00	6575.77	15.9	80126.64	7066.79	8.8	12.5
Cooperative Banks	76612.00	830.90	1.1	76484.00	826.65	1.1	112356.72	886.64	0.8	1.0
Others	9263.00	868.84	9.4	12463.00	703.17	5.6	16101.34	1463.31	9.1	8.0
All Agencies	380886.00	47773.57	12.5	417988.00	56669.13	13.6	918880.95	60832.76	6.6	10.9

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 ₹3.00 lakh to ₹5.00 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 201617 to fast-track 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 202526 for State share. Ministry of Jal Shakti is the nodal agency.

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

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

eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>) : WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receiptbased 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 Indias 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 hardtoabate sectors. It aims to make green projects financially viable and encourage broader private sector participation.

INSTITUTIONAL DEVELOPMENT:

Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by

NABARD, NDDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.

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

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

NABARD's DIGITAL INITIATIVES

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

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

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

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

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

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

Digital Technology for Credit Delivery & Interest Subvention:

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

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

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



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

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

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

Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in 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 croreAn 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 Samruddi 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 KGTII 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 selfhelp 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, Biogas units 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 Swanidhi 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

Chikkamagalur district, an agrarian district, has a Gross Cropped Area (GCA) of 4.16 lakh hectares, net sown area, 2.70 lakh hectare and the cropping intensity, 137%.

The district has 27.98 percent of forest cover and 9.97% of land is not available for cultivation. There are 2.28 lakh agricultural holdings which includes 0.31 lakh small farmers, 1.51 lakh marginal and 0.17 lakh other farmers.

It has 33.43 percent of Net Sown Area (NSA) under assured irrigation through various sources with wells and tubewells contributing to percent of the assured irrigation.

The percentage of area under food grain crops to the total area sown is 21.53%. The area sown under Maize and Ragi has increased over the period of last 05 years whereas area sown under Paddy has decreased over the same period.

The food grains production for the year 2023-24 in the district was 1.25 lakh tonnes. Ragi (44.9%), Paddy(21.89%), Maize (21.68%) constitute 88.47% of the total food grain production.

The State average yield of Paddy is 4766 kg/ha, but the yield in the district is 2515 kg/ha, lower than the state. The yield gap is attributed to general gaps arising out of rainfed paddy, predominantly seen in the district. Similarly, the State average yield of Maize is 4519 kg/ha, but the yield in the district is 3113 kg/ha. A total of 1,17,760 farmers were covered under PM Kisan Samman.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- The total area under micro irrigation through the efforts of agriculture department is 3430.41 ha.
- Distribution of 80366 tonnes of NPK(total); 401727 soil health cards; 11430 quintals of seed was undertaken by the Agriculture Department through its Raitha Sampark Kendras (RSKs) at hobli levels during the year 2023-24. The fertilizer consumption in Kg per Ha is 184.39.
- Crop Survey through GIS App has been undertaken by the Department and 99.68 percent (558813 plots) of uploaded land parcel information has been verified.
- There are 5 main (regulated markets-APMC) and 7 sub-markets in the district. 10 of them are linked to electronic markets.
- Lack of clear land title has inhibited a large number of marginal and small farmers from getting credit from formal Financial Institutions. • Seed replacement rate (SRR) for paddy is at 32 against the expected SRR of 37.
- 35-37% of the maize acreages continue to use low quality OPV seeds.

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

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

Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Hyacinth Bean	Hecta re	0.90	100	834	749.43	749.43
2	Annual Vegetables - Onion/ Piyaz/ Kanda_Rainfed	Hecta re	1.02	100	7376	7505.22	7505.22
3	Annual Vegetables - Potato/ Aloo_Unirrigated/ Rainfed	Hecta re	1.19	100	2078	2471.39	2471.39
4	Annual Vegetables - Tomato/ Tamatar_Open	Hecta re	2.88	100	1135	3266.66	3266.66
5	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	Hecta re	0.76	100	55957	42702.46	42702.46
6	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hecta re	0.89	100	8078	7160.74	7160.74
7	Cereals - Rice/ Chaval/ Dhan_Unirrigated/ Rainfed	Hecta re	0.97	100	9504	9254.71	9254.71
8	Cereals - Sorghum/ Jowar_Rainfed	Hecta re	0.60	100	3560	2151.66	2151.66
9	Fruits - Banana/ Kela_Irrigated	Hecta re	4.23	100	771	3260.28	3260.28
10	Fruits - Coconut/ Nariyal	Hecta re	1.53	100	54332	82925.30	82925.30
11	Oil Seeds - Castor/ Aeranda/ Randee/ Ricinus_Irrigated	Hecta re	0.29	100	5370	1561.17	1561.17
12	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hecta re	0.79	100	2521	2000.81	2000.81
13	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_Rainfed	Hecta re	0.37	100	899	329.30	329.30
14	Plantation Crops other than fruits and vegetables - Areca Nut/ Supari_Plantation	Hecta re	4.03	100	36000	145056.96	145056.96
15	Plantation Crops other than fruits and vegetables - Coffee_Arebica	Hecta re	2.29	100	28804	65943.87	65943.87
16	Plantation Crops other than fruits and vegetables - Coffee_Robusta	Hecta re	2.14	100	20088	42923.64	42923.64
17	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Rainfed	Hecta re	0.51	100	7337	3769.39	3769.39
Sub Total					244644	423032.99	423032.99
Post Harvest							42303.30
Maintenance							84606.60
Total							549942.89
Grand Total					244644	423032.99	549942.89



2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

- The two distinct regions, namely wet hilly region and the dry plains present a good groundwater situation. Tunga, Bhadra, Vedavathi, Hemavathi, Yagachi and Netravathi are the major rivers flowing through the district.
- The district has an average rainfall of 1833 mm. The district has 237 rain gauge stations, 39 groundwater monitoring stations and 7 peizometers.
- The Net Irrigated Area 118055 ha and is 33.43 percent to the Net Sown Area. The major source of irrigation being tube wells and canals covering 89053 ha and 7155 ha respectively followed by tanks and other irrigation covering an area of 5455 ha and 14563 ha. The total area under minor irrigation is 3430 ha.
- As per the latest ground water assessment (GEC 2024), total annual ground water recharge is 67574.75 TMC with the annual extractable groundwater resource 60817.27 TMC. The current annual extracted groundwater is 33809.68 of which irrigation accounts for 92.59%. The stage of GW extraction for the district is 55.59% (as on 31.03.2024).
- All blocks except Ajjampura and Kadur are Safe blocks. Ajjampura (126.60%) is classified as Overexploited. Kadur (99%) taluk has been categorized as “Critical” due to Increase in recharge due to SWI, GWI & WCS.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- Under Minor Irrigation, the district has 203 lakes (40 to 2000 ha) of which 201 are categorised as irrigation lakes. The total number of Checkdams, dykes, Anecuts and Lifts is 752. Other structures are 11 nos. The total number of structures is 81 with an area of 5334 ha.
- Under micro irrigation, 2353 ha is covered by agriculture department, 968 ha by horticulture department and 109.64 ha by sericulture department.
- Under the Pradhan Mantri Krishi Sinchayee Yojana 2.0, 11,028 ha project area (of which 10,379 ha private land, rainfed area 10,127 ha, single crop 10,138 ha) with protective irrigation 5163 ha and assured irrigation 48.84 ha was completed in the district.
- There is 01 district divisional lab in the district.
- The Annual GW Allocation for Domestic use as on 2025 is 2625.54. Net Annual Ground Water Availability for Future Use (TMC) is 11.08.
- With acute scarcity of water and below normal rainfall (Kadur & Ajjampura blocks), use of micro irrigation system assumes greater significance.
- Dept of Mines and Geology needs to extend technical advice to the farmers for location of well sites, design of artificial recharge structures, selection of pumping system etc. • To overcome the low ground water development, it is imperative to have a robust ground water resource development plan for specific taluks, which can be implemented in scientific manner.

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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	51	133.70	106.97
2	Drip Irrigation--1.2 m x 0.6 m	ha	1.56	80	1730	2702.60	2162.09
3	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	200	128.40	102.73
4	Lift Irrigation Schemes- Individual/ River Lift Points- Command area:10 -40 ha	No.	0.71	80	155	109.44	87.57
5	Pump House-Pump House with Roof-2.7m x 2.7m x 2.4 m 10HP	No.	0.46	80	618	283.68	226.94
6	Solar PV Pump Sets (AC)-- AC/DC surface	No.	0.99	80	160	158.20	126.55
7	Sprinkler Irrigation --Field crops - 90 mm HDPE pipes	ha	0.74	80	10200	7563.40	6050.72
8	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	145	62.06	49.65
9	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	145	79.12	63.31
Total				13404		11220.60	8976.53

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

- Karnataka, with 787 CHCs, ranks 16th in the country. There are 245 Farm Machinery Banks in the State. 10,940 Agricultural Machinery units were distributed across the state in 2022. (Info from ATMA)
- The number of agricultural cultivators in the district as per 2011 census is 1,55,392. The percentage of agricultural workers to district workers is 27.47.
- The ratio of Marginal/Small Farmers to the Other farmers stands at 83:17.
- The potential for investment on farm equipment (tractors, power tiller, etc.) by farmers owning land above 2 ha is limited with only 8.31% of the total number of holdings falling in the category.
- Availability of labour for agricultural operations is scarce and cost of labour is high. This encourages farmers to increase mechanization of farm machinery.
- The net irrigated area to the net area sown is 31.59%. The intensification of farm mechanization being proportional to irrigated area offers insight to the limitation for adoption as seen in the district.
- There is scope for custom-hiring of tractors and power-tillers on lands covering areas of 2 ha to 4 ha (6.34% of the total agricultural holdings in the district). Source: 2015-16 census (DAG, 2021-22)

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- The State Government has set up 34 Agro Service Centres in the district, which are operated



through private agencies, which facilitate availability of agriculture equipment to farmers on hire basis.

- There is a good network of dealers selling all brands of tractors/ power tillers/ agricultural implements. There are 30989 Tractors in the district. (DAG 2023-24)
- There are a good number of workshops and service centres extending after-sale services. Similarly, there are a good number of fuel-filling stations in and around all taluks in the district.
- Under Agri Tech Management Scheme (ATMA), Agriculture Department has set up 8 custom hiring centres, to popularize mechanized farming in order to reduce drudgery and to address shortage of agriculture labour problem in farm operations.
- Mechanical harvesters for coffee and arecanut, paddy transplanters & harvesters are gaining popularity in the district and assistance is available from Coffee Board, Horticulture Department & Agriculture Department.
- Creation of awareness among farming community about suitability of various makes models and horse powers for different size of operational holdings, etc (Dept. of Agri/KVK /ATMA).
- Training to Agri entrepreneurs on repair and maintenance of Farm machinery (Action by Dept. of Agriculture/KVK /ATMA/RSETI).
- Provision of adequate bank finance. In addition to providing credit, banks need to provide loans to SHG/JLGs for Setting up of enterprises on sale of spare parts, lubricants etc. pertaining to farm implements. (Banks)

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	Other harvestor--Carbon Fibre Telescopic Harvestor 70 ft	No.	0.80	80	750	601.90	481.50
2	Paddy Transplanter--46 & 8 rows	No.	3.21	80	14	44.94	35.96
3	Power Tiller--8 to 12 HP	No.	2.46	80	510	1255.11	1004.09
4	Tractor-With Implements & Trailer-35 to 45 HP	No.	8.35	80	505	4214.73	3371.77
5	Tractor-With Implements & Trailer-55 to 60 HP	No.	10.70	80	250	2675.00	2140.00
Total					2029	8791.68	7033.32



2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

- The area under Plantation and Horticultural crops accounts for 30% of the net sown area in the district.
- The district is well known for its Coffee (Arabica 55,225ha, Robusta 42,357ha) Plantations. The other major horticultural crops are Arecanut(77,461ha) and Coconut (54332ha). Important spices such as Pepper, Cardamom etc., account for 51,918ha.
- The area under fruits is 5,735 ha and 23,069 ha under vegetables.
- The area under mulberry is 108.22ha covering 76 villages. There are 164 sericulturists, cocoon production stands at 39.36 tonnes.
- There are 02 GI products, Chikkamagalur Arabica Coffee and Baba Budangiri Arabica Coffee.
- The value of sectoral exports for the years 2022-23 and 2023-24 stand at Rs 754.18 Cr and Rs 746.77 Cr respectively. The major products exported are Coffee (Arabica/Robusta/Cherry), Instant Coffee and Rose Onion.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- The Horticulture Dept. provides quality planting material and extension support to the growers, through 16 Farms / Nurseries in the district under the control of Karnataka State Horticultural Agency.
- A 1000 MT cold storage unit has been set up at APMC Kadur for fruits and vegetables.
- ZHRS, Sringeri has been set up with the sole aim of tackling the problem of Yellow Leaf Disease in areca.
- Inadequate post-harvest infrastructure like cold chains, grading/packing houses and lack of adequate processing facilities and weak supply chain management hamper growth of the sector.
- Shifting towards high-yielding crops; both in mulberry cultivation and rearing of silk worms. Further, Modernisation of silk worm rearing technology is required to reduce losses.
- Water and labour availability are major constraints in the development of sericulture sector.
- Establishment of nurseries may be taken up more aggressively by Plantation & Horticulture Dept.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping-Boxes-10 boxes	No.	0.67	80	3	2.01	1.62
2	Coffee-Replanting-Coffee (Arabica)-1.5mx1.5m(5ftx5ft) -1780/Acre	ha	2.31	80	11	25.41	20.34
3	Coffee-Replanting-Coffee (Robusta)-3mx3m(10ftx10ft) -444/Acre	ha	1.52	80	7	10.61	8.50
4	Medicinal & Aromatic Crops	ha	0.80	80	1322	1060.92	848.72
5	New Orchard - Tropical/ Sub Tropical Fruits-Mango- 9mx9m- 50/Acre	Acre	1.17	80	482	562.15	449.71
6	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	1112	9578.19	7662.58
7	Other Plantation Crops-Arecanut	ha	3.75	80	13000	48685.00	38948.00
8	Other Plantation Crops-Cocoa	Acre	1.74	80	470	817.21	653.76
9	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	1.08	80	13401	14482.45	11585.95
10	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+0.5mm gutter (upto 560 sq.m)	sq.m.	0.01	80	1125	13.55	10.83
11	Rubber Cultivation-New Plantation	Acre	1.34	80	618	826.58	661.26
12	Spices-Black Pepper- (intercrop with Arecanut) 3mx3m -444/Acre	Acre	1.54	80	37173	57276.16	45820.94
13	Spices-Black Pepper- (intercrop with Coffee) 6mx6m 111/Acre	Acre	0.78	80	5385	4206.23	3364.98
14	Spices-Cardamom-1.8mx1.8m 1230/Acre	Acre	1.65	80	619	1019.99	815.99
Sub Total					74728	138566.46	110853.18
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others_1 box Rs 5000	10 boxes	0.54	1	55	29.46	29.46
Sub Total					55	29.46	29.46
Total					74783	138595.92	110882.64



2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

- Chikmagalur district has a forest area of 202028 Ha (District at a glance, 2021-22). Chikmagalur Taluk has maximum forest cover with an area of 47455 Ha (23.48 %) while Kadur Taluk has the minimum forest cover area in the district with an area of 8984 Ha (4.40 %).
- The forest department has added 21.94 sqkm and the total forest area increased to 3098.50 sqkm as on 31 March 2024 i.e., 43% of the total Geographical area.
- The forest area is classified as Reserved forest 1944.22sqkm, Protected 197.94sqkm, Unclassed 437.13sqkm, Village 6.07sqkm and Sec-4 Notified Forest 513.13sqkm.
- The district forest division has two sub-divisions, namely, Chikkamagaluru and Mudigere sub-divisions, and consists of five ranges, namely, Chikkamagaluru, Muthodi, Kadur, Mudigere and Aldur ranges.
- Forests of Chikkamagaluru division are widely varying from wet evergreen forests in Balur State Forest in Mudigere range to thorny scrub forests in Kadur range. Semi-evergreen and moist as well as dry deciduous forests are met with in between these two extremes, in Mudigere, Aldur, Muthodi and Chikkamagaluru ranges.
- 9.97 percentage of land is not available for cultivation of which the area classified as barren and uncultivable is 28322 ha.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- In Chikkamagaluru forest division, department has leased 5478.61 hectares to M/s Karnataka Forest Development Corporation Limited in Chikmagalur, Kadur and Mudigere ranges. It has raised plantation, Roadside 96.52 ha, Canes 175 ha and Others 2326.48 ha.
- The major timber and forest produce during 2023-24 are Rosewood 75.75cum, Teakwood 139.65cum, other timber 9218.48cum, Round poles 5358, Firewood 17816cum, Sandalwood 717kg, 1500 nos Bamboos.
- The Timber (Beete, Teak and others) and firewood are sold through auction amounting to Rs 1032lakh and Rs 317.74 lakh respectively
- Non wood Forest products e-auctioned in the district during 2023-24 are Acacia Concine 11448kg, Honey 6381kg, Vateria Gum of Forest 1411kg, Antuwala 308kg, Cinnamonus Leaves 69524kg and Garcinia indica 65334kg.
- There are 17 Forest Nurseries in the district under the aegis of the Forest Dept. There are 02 LAMPS in the district at Mudigere and Koppa respectively. There are 71 Village Forest Committees in the district.

(₹ lakh)								
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.06 Forestry								
1	Plantation-Mahagony-4.57 m x 4.57m 478/ha	ha	1.20	80	35	41.95	33.55	
2	Plantation-Sal-Silver oak-3m x3m -1111/ha	ha	1.54	80	50	77.04	61.63	
3	Processing Unit-Bio - Diesel	No.	0.75	80	50	37.45	29.96	
Total					135	156.44	125.14	



2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

- The total bovine population in the district comprised of 2.90 lakh cows (1.12 lakh indigenous and 1.77 lakh cross breed) and 0.34 lakh indigenous buffaloes. The dairy animal population has reduced by about 10% when compared to the 2012 census.
- The production of milk is 258 thousand tonnes.
- The district is famous for Malnad Gidda and Amritmahal breeds.
- The percentage of Female Breedable CB Cows to total Cross Breed Cows is 90.70 %, the percentage of Female Indigenous Cows to total Indigenous cows is 62.32 % and the percentage of Female Indigenous Buffaloes to total indigenous Buffaloes is 85.56 %.
- The district has 11.61% of geographical area under permanent pastures. Further, total area under Paddy, Jowar and Maize account for 25000 ha which can provide fodder for the milch animals.
- The cattle market is located at Birur, in Kadur Taluk.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- The Dept. has 140 veterinary centres available with it, of which 129 of them are located in their own buildings. There are 24 Veterinary Hospitals, 71 Dispensaries, 38 Primary Veterinary Centres and 07 Mobile Dispensaries. No Separate GLC data is available for the Sector. Amruthmahal Bull Mother Farm has been established at Ajjampura block by Maharaja Sri Krishnarajawadeyar.
- The Department has been providing services such as artificial insemination, health camps and other extension support. 1.02 lakh Artificial Inseminations carried out in 2022-23.
- Hassan Milk union procures milk from Chikkamagalur, Kadur and Tarikere blocks while Shimoga Milk Union procures milk through societies in NR Pura and Koppa block.
- District has 13 milk routes covering 2,800 km/day with 55% concentrated in Kadur taluk.
- District has a total of 240 dairy cooperative societies with 38522 members.
- Conservation of indigenous breeds of cattle and buffalo viz. Malnad Gidda, Amrit Mahal may be taken up by the Dept. of Animal Husbandry.
- KMF may initiate specific action plan to rejuvenate the existing defunct dairy cooperative societies to help the dairy farmers in the area.
- Ethnoveterinary Practices may be studied and propagated for reduction in medical expenses by Dept. of Animal Husbandry.
- Encouragement of large scale fodder cultivation, silage units, chaff cutters, milking machines.

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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Buffalo Farming--She buffaloes Graded Murrah yeilding 10 -12 lpd 2 animal unit	1+1	2.47	80	2	4.94	3.96
2	Bulk Milk Cooling Unit	No.	32.96	90	9	296.61	266.94
3	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	1690	3598.52	2878.81
4	Crossbred Cattle Farming-- Mii dairy	5+5	14.35	80	880	12626.86	10101.49
5	Dairy Marketing Outlet/ Parlour--Construction of store room 150 sq ft	No.	0.40	80	33	13.24	10.60
6	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	12	47.52	38.01
7	Indigenous Cattle Faming-- Malnad Gidda(yield 0.8 to 1 lpd) 2 animal unit	1+1	0.32	80	200	64.20	51.36
8	Indigenous Graded Cattle Farming--Indigeneous Cows - 2 Cow Unit (Gir/Sahiwal/Thaparkar)	1+1	1.99	80	225	447.79	358.22
9	Refrigerated Tanker Van	No.	29.21	80	13	379.73	303.81
Sub Total					3064	17479.41	14013.20
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	50	25.85	25.85
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	20	9.31	9.31
Sub Total					70	35.16	35.16
Total					3134	17514.57	14048.36

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

- The agro climatic condition of the Kadur, Tarikere and Chikkamagalur blocks of the district are congenial for poultry farming.
- There are 05 Layer farms and 310 Broiler farms in the district.
- There are 109500 layer birds and 1656380 broiler birds in the district.
- Backyard poultry is quite common and there are 88647 back yard poultry birds in the district.
- The egg production is 351 lakh per annum.
- The estimated demand for meat (@ 11 kg per person per year and @180 eggs per person per year) is 12,515 MT (as against 364279 MT meat consumption for the State) and 2048



Lakh for eggs (as against 76199.41 Lakh egg consumption for the State).

- Bulk of the eggs are imported from Ballari district in Karnataka and Namakkal district in Tamil Nadu.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- The estimated demand for meat (@ 11 kg per person per year and @180 eggs per person per year) is 12,515 MT (as against 364279 MT meat consumption for the State) and 2048 Lakh for eggs (as against 76199.41 Lakh egg consumption for the State).
- Bulk of the eggs are imported from Ballari district in Karnataka and Namakkal district in Tamil Nadu.
- Under Contract farming, inputs are supplied and eggs / birds are procured by Lifeline Feeds and other private companies.
- Support services such as vaccination, debeaking, feed analysis are provided by the hatcheries, by the private companies under contract farming system and DAH&VS.
- Cold chain and modern abattoirs to be strengthened in the district.

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	1980	6631.23	5304.98
2	Commercial Broiler Farming-- Integration: broiler equipment(2000chicks; Rs. 35per bird	5000	12.20	80	40	487.92	390.33
3	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	22	799.90	639.91
4	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.21	80	850	181.90	145.52
Sub Total					2892	8100.95	6480.74
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	40	0.07	0.07
Sub Total					40	0.07	0.07
Total					2932	8101.02	6480.81

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

- Sheep and goat rearing is a traditional activity in Chikmagalur district and is considered as a subsidiary occupation to agriculture. Agro climatic conditions such as dry weather and occasional rain help sheep and goats to thrive well in Chikmagalur, Kadur and Tarikere blocks of the district.
- As per the 2019 livestock census, the adult population of sheep, goat and pigs in the district was 97962, 41040 and 1423 respectively.
- Total quantity of meat production in the district is 8577 MT.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- Pig breeding station is located in Kalasa. Among other activities, the station is engaged in production and distribution of pure breed.
- Department is promoting stall feeding for goats. It has been imparting training programmes on sheep and goat rearing.
- The potential for sheep and goat development is high in the district because of the availability of vast tracts of low rainfall, arid and dry zone areas in Chikmagalur, Tarikere and Kadur Blocks. The demand for mutton has seen an increasing trend in line with the tourist footfall.
- Rabbit rearing is an emerging activity being pursued by a few progressive farmers in Sakaharaya Patana area. It is practiced under buy back arrangements.
- There are 02 Farmer Producer Companies covering farmers from Chikmagalur, Kadur and Tarikere blocks of the district.
- There is need to improve meat production by giving importance to sheep, goat and piggery development activity. The district has potential to become major production centre for goat, sheep meat in plain areas and piggery in Malnad blocks.

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 - Rearing Unit-New Shed-Cost of Bucks-Local breed	10+1	1.94	80	85	164.61	131.70
2	Sheep - Breeding Unit-New Shed-Cost of animals-5 Deccani Hassan Rams	100+ 5	16.53	80	2	33.06	26.46
Sub Total					87	197.67	158.16
A.12 Working Capital - AH - Others/SR							



1	Goat Farming_Rearing Unit - Semi-intensive_Noram feeding 8 month cycle free grazing	10+1	0.18	1	50	9.05	9.05
2	Pig Farming_Fattening Unit_Fattening for 10 animals for 6month	10	0.74	1	5	3.69	3.69
3	Sheep Farming_Lamb Sheep Fattening_Fattening Unit 6 months cycle from 4 to 9 months	10	0.16	1	6	0.96	0.96
Sub Total					61	13.70	13.70
Total					148	211.37	171.86

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

- There are 1766 Panchayat Raj Tanks covering a water spread area of 5100 hectares and 128 tanks belonging to Minor Irrigation Dept., covering a water spread area of 6000 hectares.
- There are 02 reservoirs in the district having a water spread area of 11414 hectares.
- The irrigation canals of around 38 Km in length are also a resource for fisheries in the district.
- Further, fishes are reared in 1800 private ponds covering an area of 200 hectares.
- There is 01 Fish Seed Production Farm, 01 rearing farm and 05 nurseries in the district.
- The fish catch in the district was 9444 tonnes (2023-24). The district does not have Ice Plants / Cold storage units.
- There are 1255 families who are involved full time into fisheries while there are 1050 families who are involved part time into fisheries activities.
- 92.47 lakh fishlets for the year 2023-2024. There are 10 Fish Markets in the district. (Source: District Statistical Book, 2022-23).

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- Department of Fisheries (DoF) supplies quality fingerlings to fish farmers every year from their centres to the extent of 20 lakh fingerlings. Besides, there are 4 registered fish seed rearing centres in private sector for supply of quality fingerlings.
- Out of the total demand of 125 lakh fingerlings, 75 lakh fingerlings are produced within the district and Bhadra River Project, Shimoga while the remaining fingerlings are procured from outside the State i.e. from West Bengal and Andhra Pradesh.
- Government of Karnataka has been implementing the scheme of stocking of fish seed in select Gram Panchayat lakes free of cost from 2022. 427 lakes were identified in the district for this scheme. The leasing policy of Government owned tanks has been revised to five years to facilitate flow of institutional credit for scientific fish culture.
- The Guidelines for disposal of fishing rights to FPOs has been approved and in effect from 2022. There are no hatcheries for fish seed production in the district.
- Seven fishermen cooperative societies, with a membership of 2,069 are functional in the district. Ten fish markets under town panchayat or municipality exist in the district.

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

Keeping in view of the available infrastructure support and prevailing practices, the



exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Fish Culture --Biofloc ponds with input cost of Rs.4 lakh (0.1ha)	ha	14.98	80	5	74.90	59.92
2	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	10	16.06	12.84
3	Fish Culture --Fresh water- Composite fish culture of indian major carps	ha	8.87	80	98	869.28	695.43
4	Pond construction-Pond Renovation & Desilting	ha	2.35	80	51	120.04	96.04
Sub Total					164	1080.28	864.23
A.14 Working Capital - Fisheries							
1	Fish Culture - Others_Others_Inland Culture fisheries per acre	Acre	2.25	1	6	13.48	13.48
Sub Total					6	13.48	13.48
Total					170	1093.76	877.71

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

- Majority of the farmers in the district are small and marginal farmers. There has been a steady shift towards farm mechanization.
- The potential for investment on farm equipment like, tractors, tillers, etc., by the SF/MF is showing an uptake with CHCs and FPOs increasingly focusing on such services.
- Few are still dependent on animal draught power for their agricultural operations. There is a shift towards marketing vehicles aided by Govt Grant under various schemes.
- There is potential for lending towards purchase of land for agriculture purpose in the district. As per the guidelines issued by RBI on PSL, such loans issued to SF/MF can also be classified under this category.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- DAH & VS is engaged in conserving the germplasm of draught breeds.
- Financing second-hand vehicles for farmers by banks can be a viable option to help them acquire essential vehicles for their agricultural activities.



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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.61	80	80	128.41	102.73
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	5	107.00	85.60
3	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	1000	1070.00	856.00
Total				1085	1305.41	1044.33	

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Agricultural Research Station Bavikere pioneered the IFS model in the district. KVK Mudigere has also demonstrated various models. The models were designed so that the beneficiaries get regular income from short term field crops and vegetables and fixed income at regular intervals by planting agroforestry species like teak etc besides undertaking allied activities such as dairy, fisheries and poultry. In the district, farmers generally cultivate cereals viz., Finger millet along with rearing of animals viz., Dairy animals (Cow, buffalo and draught animals). Combination of crops and sheep/ Goat rearing alongside backyard poultry is also popular in the district. In terms of cropping systems, Finger millet is accompanied with Field bean/Tur as an intercrop, also Sesame intercropped with Cow pea in rainfed areas of the district.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation. Banks may explore possibility of financing IFS models in cluster mode.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

- In 2023-24, the total food grain production of the district stood at 1.25 lakh tonnes.
- The production of Areca nut and Pepper stands at 92,385 tonnes and 2,66,180 tonnes respectively.
- The post blossom Coffee production estimates for 2023-24 at Arabica (41,900 MT) and Robusta (51,150 MT)
- Except for Coffee and Areca nut, Storage and marketing arrangements for other produces are limited and needs to be strengthened.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- There is 01 Warehouse (6000 MT) established by Central Warehousing Corporation, 7 State Warehouses established by Karnataka State Warehousing Corporation, with a capacity of 9000 MT. There is one cold storage of 1,000 MT capacity in the private sector at Kadur block.
- District has around 70 coffee curing works providing storage facilities of approximately 30,000 MT for coffee.
- Department of Agricultural Marketing has set up 66 godowns in the district with aggregate storage capacity of 7,905 MT.
- Five taluk level marketing societies and 85 PACS in the district, have their own godowns with a total capacity of around 11,000 MT for storing of fertilizers & PDS commodities.
- A total of 23 new rural markets have been constructed with RIDF assistance. Horticulture Producers' Marketing Cooperative Society (HOPCOMS) has opened six outlets in Chikmagalur town and one in Mudigere town where the goods produced by the growers are purchased and marketed.
- Banks to come forward to finance storage projects and provide pledge loans to farmers against eNWRs.

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	6	616.32	493.07	
2	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	14	262.17	209.72	



3	Godown-Onion Godown-Onion storage structure(25-500MT capacity)	No.	1.87	80	20	37.45	29.96
4	Market Yard-Drying Yard	No.	10.70	80	12	128.40	102.72
Total				52	1044.34	835.47	

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- The district has total geographical area of 7.22 lakh ha, of which 0.72 lakh ha, is not available for cultivation, 0.19 lakh ha cultivable waste land and 0.84 lakh ha permanent pasture. Harvesting of Run-off water and storing and using it for protective irrigation hold key for improvement in productivity of these lands.
- 97,582 ha are under Coffee and 77,461 ha under Arecanut where continuous land development works are necessary for higher productivity.
- 4,47,317 plots have been digitized in the FRUITS Portal.
- Slope varies from 1% to 3% in maidan areas and 1% to 20% in Malnad areas.
- The district has a large number of coffee, arecanut and coconut gardens which need drainage, soil fertility improvement, fencing and water harvesting structures.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- Watershed Development Department has implemented 120 micro watershed in 6 batches in 5 blocks (Chikmagalur, Mudigere, Tarikere, Kadur, and Koppa). Total area covered is 57,096 ha.
- It has provided technical assistance to 90% of the Gram Panchayats for preparing estimates for soil and water conservation activities.
- District has 4 laboratories, one each with DoA, KVK, CCRI and private concern having facilities for testing soil and water at an affordable cost.
- KVK and Zonal Agriculture Research Station based in Mudigere provide adequate assistance in extension works.
- Banks need to explore climate change financing models with focus on watershed based livelihood programmes.

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.

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	85	141.89	113.52
2	Farm Ponds/ Water Harvesting Structures--Black Soil -21 m x21 m x3 m -with stone pitching	No.	3.62	80	930	3363.45	2690.76
3	Fencing-Live Fencing	m.	0.59	90	9300	5473.06	4925.76
4	On Farm development (OFD) Works -Field Channels- Bunding levelling deep ploughing FYM application	m.	0.95	80	4450	4237.74	3390.18
5	Soil Conservation Activities/ Erosion Control activities-- land development activities	ha	0.28	80	9	2.52	1.98
6	Soil Conservation Activities/ Erosion Control activities-- soil testing labs	ha	5.35	80	1	5.35	4.28
7	Tank Silt Application	ha	0.39	80	5250	2022.30	1617.84
Total				20025		15246.31	12744.32

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

- Karnataka State Seeds Corporation (KSSC) is supplying certified seeds to Agriculture Department, which in turn is distributing to farmers at subsidized rate.
- Agriculture Research Station (ARS), Mudigere are also undertaking research and demonstration of paddy seed production in their farms and also in farmers' fields. The seeds thus produced is either supplied to KSSC or sold directly by KVK.
- There is potential for Tissue Culture Cultivation of Banana, pepper and bamboo.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Paddy, Ragi, Maize, Bengal Gram, Black Gram account for major share of seeds supplied by the Department of Agriculture.
- There is a need to bridge the yield gap in crops between state and district average with demonstration of better practices.
- There is only one Tissue Culture Centre in the district for Banana and there is a need to focus on pepper and other crops also.
- Bankable models of Tissue Culture labs, Seed Production Units, Vermicompost units, Soil Testing centres need to be propagated.

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	Seed Processing-All Seed Types	No.	26.75	80	11	294.25	235.40
2	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication-Crop bio tech	No.	107.00	80	2	214.00	171.20
Total				13	508.25	406.60	

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

- Karnataka accounts for 8% of the production centres in packaged food in India.
- The sector accounts for 17% of the small scale units in the district.
- Vegetables, Fruits and Coconuts are predominantly grown in Chikmagalur, Kadur and Tarikere Blocks of the district.
- Coffee, Arecanut and Pepper are grown in Chikmagalur, Sringeri, Koppa, NR Pura and Mudigere Blocks of the district.
- PM Formalization of Micro food processing Enterprises Scheme (PMFME Scheme) has gained good traction and over 100 sanctions have been achieved in the year 2024-25.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- There are 611 food processing units in the district.
- Directorate of Secondary Agriculture has been established by GoK to enable value addition to the primary agricultural produce and create more marketing opportunities.

There is one proposal under SFRUTI for setting up of a large scale unit for processing of spices.

- Banks need to focus on crop/fruit specific value chain based financing.

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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit-Araecanut Processing	No.	26.75	80	38	1016.50	813.20
2	Agro Processing Unit--Dairy/Milk Processing	No.	21.40	80	17	363.80	291.04
3	Agro Processing Unit--Dessicated coconut powder (5 MT)	No.	27.82	80	28	778.96	623.17
4	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	20	117.71	94.18
5	Agro Processing Unit--Fruits/vegetable processing unit	No.	8.56	80	24	205.44	164.36
6	Agro Processing Unit--Maize value added products	No.	14.98	80	17	254.66	203.73
7	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	9	404.46	323.55
8	Agro Processing Unit--Potato	No.	12.84	80	7	89.88	71.89
9	Agro Processing Unit--Rice Bran oil/Ragi Powder making	No.	5.35	80	17	90.95	72.76
10	Bakery & Confectionery Unit	No.	6.42	80	215	1380.30	1104.24
11	Brewery/ Winery--Coffee huller/ roasting/grinding/ processing units	No.	32.10	80	4	128.40	102.72
12	Brewery/ Winery--Coffee pulper	No.	10.70	80	9	96.30	77.04
13	Food Grain Processing-Cereals-Maize Processing (150MT/day)	No.	53.50	80	51	2728.50	2182.80
14	Rice Processing -Flour Mill	No.	4.28	80	9	38.52	30.81
15	Spice Processing-Chilly processing-Pepper processing	No.	12.84	80	11	141.24	112.98
16	Vegetable Processing-Grading and Packing	No.	10.70	80	5	53.50	42.80
Total					481	7889.12	6311.27

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

- There is a College of Horticulture at Mudigere in the District.
- There are 128 PACS in the district extending short and medium term credit to agriculture.
- There are other Agriculture Marketing Societies including 02 LAMPS, which are providing loans to their members.
- 46 PACS availed loan under PACS as MSCs for undertaking Multi Service activities.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- 41 ACABC ventures have been established in the district since the inception of the scheme.



- TAPCMS, LAMPS and PACS need to focus on developing an integrated approach to the present procurement models on lines of successful models such as Totagar Service Society.

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	7	149.80	119.84
4	Loans to Agri. Start-ups	No.	10.70	80	2	21.40	17.12
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	4	856.00	684.80
3	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	9	2889.00	2311.20
Total					22	3916.20	3132.96

Title : Egg Incubators - game changer for egg clusters in JIVA project



As part of JIVA project implemented in the Bukkasagara Watershed, 03 egg incubators were provided as part of convergence with the Dept of Agriculture under ATMA.

Presently, procurement of desi chicks proved to be a bottleneck for the farmers. The first batch of eggs were supplied from the Central Poultry Research Institute, Bengaluru. Subsequently, the next batch of eggs were procured from local farmers. The chicks are supplied to SHGs for rearing and marketing.

It has increased the density of desi birds in the project area and provided an opportunity for SHGs to undertake it as a viable venture.



Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

- Industries and Services contribute 28.9% and 47.3% to the Gross District Domestic Product.
- As on 31.03.2023, 124 factories, 7199 small scale units, 3 Industrial Estates, 42 sheds and 146 plots are registered with the DIC in the district under MSME category, involving an investment of ₹108176.14 lakh and employing around 80719 persons.
- The district is predominantly agrarian and forest based economy. The same reflects in the industries and services share in MSME.
- Wood and Food Processing industry continues to contribute to close to 42% of the small scale units.
- Nearly 60% of the units fall under the following six industry types: (i) Food and agro based (ii) Textiles (iii) Wood and wood-based products (iv) Automobile.
- There are 26110 enterprises engaged in Trade, Hotels and Transport Activities. Close to 50% of these enterprises are in Chikkamagaluru and Kadur Taluks.

3.2 Infrastructure and linkage support available, planned and gaps

- KSSIDC has developed three industrial estates with necessary infrastructure in a total area of 24.25 acres with 42 sheds and 225 plots all of which have been allotted.
- UBSETI at Chikkamagalur provides training to rural youth to take up self-employment activities.
- District Supply and Marketing Society (DSMS) arranges for the plant and machinery required by the entrepreneurs from wholesalers or from the manufacturers and provides marketing arrangements for the products of village/cottage/tiny and small units functioning in the district.
- Khadi and Village Industries Board with its office in the district, provides margin money for setting up cottage and village industries, up to 25% of the project cost for projects with cost upto ₹10 lakh to individuals / institutions / cooperatives / trusts/ SHGs.
- Karnataka Leather Industries Corporation (LIDKAR) has its purchase and sales depot in Chikkamagalur, provides raw materials to leather artisans and purchases their products.
- STEP (Science and Technology Entrepreneur Park) in collaboration with AIT College is in operation. Future plans include development of R&D and incubation centre.
- Chikkamagalur district Chamber of Commerce and Industry (CCCI) plays a proactive role in industrial development of the district.
- Industrial scenario of Chikkamagalur district is dominated by micro units. Most of these units do not approach the banks for investment / capital needs. There is a need to bring such units under banking fold.

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.	500.00	80	165	102500.00	82000.00
2	Manufacturing Sector - Term Loan-Micro	No.	25.00	80	200	5000.00	4000.00
3	Manufacturing Sector - Term Loan-Small	No.	100.00	80	54	5400.00	4320.00
Sub Total					419	112900.00	90320.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	312.50	100	32	10000.00	10000.00
2	Manufacturing Sector - Working Capital-Micro	No.	12.50	100	4200	52500.00	52500.00
3	Manufacturing Sector - Working Capital-Small	No.	62.50	100	447	27937.50	27937.50
Sub Total					4679	90437.50	90437.50
II. MSME - Others							
1	KVIC Units	No.	1.00	80	37	37.00	29.60
Sub Total					37	37.00	29.60
Total					5135	203374.50	180787.10



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

- The total value of exports from Chikmagalur district for the years 2023-24 and 2022-23 was Rs 754.18 Cr and Rs 746.77 Cr.
- The district is a major exporter with a dominant share in Karnataka's Coffee exports. Coffee exports also account for 83.66% of the total exports from the district. Coffee produce also includes other variants like Specialty Coffee (value added item) (Arabica & Robusta), Extracts, essences and concentrates, of coffee, tea or mate and preparations.
- The other export items include Meat and edible offal, of the poultry, Onions, shallots, garlic, leeks and other alliaceous vegetables, Ginger, saffron, turmeric (curcuma), thyme, bay leaves, curry and other spices, Groundnuts, Coconuts.

4.1.2 Infrastructure and linkage support available, planned and gaps

- Karnataka has a dedicated nodal agency for promotion of Export viz., Visvesvaraya Trade Promotion Trade Centre (VTPC). VTPC conducts various capacity building programmes and provides services for market intelligence, export documentation, finance etc. There are 09 registered exporters in the district.
- Coffee Board has their offices at Chikmagalur and other eleven stations.
- Central Coffee Research Institution is located at Seegodu, near Balehonnur and carried out extensive research pertaining to Coffee Plants and related issues.
- Spice Board office is at Koppa. The area is marked by cardamom growers which has reduced in number.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance on changing export scenario and market demands.
- Banks need to propagate their export gold cards and other facilities for exporters. Lack of forex branches in the districts makes the credit access difficult for the exporter.
- APEDA may provide post-harvest infrastructure for pepper and vegetables and sensitize the cluster members on the exportable products.

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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	50.00	80	140	7000.00	5600.00
2	Export Credit -Pre Shipment Export Credit	No.	50.00	80	60	3000.00	2400.00
Total				200		10000.00	8000.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

In Chikkamagalur district, the literacy rate as per 2011 Census is 79.25 (Male 85.41 and Female 73.16). Further, the Rural Literacy rate is 76.95 (Male 83.82; Female 70.15) and Urban 87.93 (Male: 91.40 & Female 84.51).

- There are 92 PU colleges in the district having enrolment of 7690 boys and 9641 girls.
- There are 14 degree colleges having an enrolment of 8297 students.
- There is one private college under Indian System of Medicine in the district with the student intake of 313.
- There is one Allopathy Medical College having 306 students, 01 AYUSH College with 355 students.
- There are 03 Government Polytechnic colleges and 02 Private Polytechnic colleges.
- There is 01 engineering college in the district which falls under private + aided category with an enrolment of 2250 students.
- The presence of a number of quality institutions offers a good scope for banks to provide education loans to students.

4.2.2 Infrastructure and linkage support available, planned and gaps

- Bankers have been using Vidyalakshmi portal for sourcing of applications as per DFS. Adequate awareness has been created amongst the Bankers and Students.
- A loan of Rs.1 lakh per annum at a subsidized interest rate of 2% will be provided to minority students under the 'Arivu' - educational loan scheme. The eligible beneficiaries are students who get admission through CET to 28 professional courses such as Engineering, Medical, etc.
- Indian bankers Association (IBA) has formulated a scheme for providing collateral free loans up to ₹7.5 lakh under the sector for students belonging to economically weaker sections.
- Banks may conduct awareness/sensitization programme/camp at the start of the academic season to enable students to avail of the loan facility.

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.



Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	10.00	90	1500	15000.00	13500.00
Total				1500	15000.00	13500.00	

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

- There were 2,76,085 households in the district (as per 2011 census). There are 26805 houseless households.
- The district has a forest cover of 46%.
- There is an increasing trend in construction of houses with residence cum other uses with a focus on tourism needs. In Malnad areas, expansion / renovation of houses is taking place with an intention of accommodating tourists at stay homes.
- The dilapidated houses in the villages of the district may be targeted for sanction of loans for the poor.

4.3.2 Infrastructure and linkage support available, planned and gaps

- During the period 2023-24, 2608 houses under Basava Housing Scheme, 449 houses under PMAY(Grameen) and 580 houses under PMAY(Urban); 841 houses under Dr.B.R. Ambedkar Awas Scheme; 25 houses under Devraj Urs Scheme and 124 houses under Atal Vajpayee Urban Housing Scheme were constructed.
- Challenges in assessing the income of rural borrowers in the absence of documentation such as income proof hamper formal lending to the sector.

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.

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.	15.00	90	1290	19350.00	17415.00
Total				1290	19350.00	17415.00	

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

- The district ranks 3rd in the State in HDI indicators for the year 2022-23. It also ranks 6th and 14th in terms of Industry and Services contribution to GDDP in the State.
- The basic indicators for the year 2022-23 are 164 kms road length per 100 sqkm area, 19.36 kms of railway line per 1000 sqkms area, 27 post offices per lakh population, 24,341 no of telephones per lakh population, 1 regulated market per lakh population, 17 beds per 10000 population, 22 percent of urban population to total population.
- The district is better than the State infrastructure indicators in the sectors namely, Electricity, Communication, Education, Poverty and Agriculture Marketing. All villages and hamlets have been electrified, 87.91 percentage of households electrified, 100 percentage of GPs have internet connection, 82 percentage of households have individual latrines.
- The District needs to give more thrust to sectors, Irrigation, Water Supply, Transportation and Health. 31.59 percentage of Net Irrigated Area to Net Sown Area, 0.82 percentage of micro irrigated area compared to Total Area sown, 62 percentage of Habitations have access to all weather roads. 28.13 percentage of rural households have access to 50 LPCD drinking water, 24 specialist services available in district hospitals against IPHS norms of 110.
- In the year 2023-24, 49698 nos of works were undertaken under MNREGA with 53857 households provided employment.
- A total 1505 no of projects involving RIDF assistance of Rs.978.20 crore has been sanctioned and Rs.836.94 crore has been disbursed as on 31 March 2024. There are 175 projects in Agriculture Sector, 333 in Irrigation, 56 Bridges, 380 roads and 561 Social projects.

5.1.2 Infrastructure and linkage support available, planned and gaps

- Water sources for Chikkamagaluru city are Hirekolale tank, Honnammanagalla and borewells/ mini water supply.
- The main road arteries in the district are NH 13 connecting Mangaluru to Solapur (Maharashtra) and NH 206 connecting Bengaluru- Tumakuru- Honnavara.
- The nearest airports are Mangaluru and Bengaluru which are well connected.
- Power received from Sharavathi Hydro Electric Project and Bhadra power generating station.
- Steps towards the development of airstrip is under progress in the district. A feasibility study for Heliports is under progress.
- One cold storage has been planned for the district. One disease diagnostic centre has been approved for the district.
- The absence of a scientific storage and auction platform for floriculture is inhibiting scaling up of the sector.
- There is a need for setting up of more disease diagnostic centres. Milk chilling centres and modern abattoirs are required in the district. There is a need for a modern fish market in the district.



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

- Supply of drinking water to rural habitations.
- Setting of up new RSKs reducing the operational area and increasing the ratio of farmers to services offered.
- Construction of Anganwadis leading to better facilities for rural children.
- Better hospital facilities through upgradation of infrastructure.
- Better educational infrastructure through upgradation of infrastructure in Colleges.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Chikkamagalur is an agrarian district having a Horticultural college and Research station. There are sufficient ITIs, one Engineering college and a Medical college.

5.2.2 Infrastructure and linkage support available, planned and gaps

The district is self sufficient as far as primary health care services are concerned but the infrastructure facilities for higher diagnostic tests and availability of super speciality health services are lacking. Due to depleted water table and climate change, there is always a paucity of drinking water in Tarikere and Kadur blocks of the district. Hence, investments in drinking water units is the need of the hour.

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	20	400.00	320.00
2	Education-Colleges	No.	1000.00	80	2	2000.00	1600.00
3	Education-Schools	No.	100.00	80	5	500.00	400.00
4	Healthcare-Diagnostic Lab	No.	50.00	80	3	150.00	120.00
5	Healthcare-Hospital	No.	1000.00	80	10	5500.00	4400.00
6	Healthcare-Nursing Home	No.	25.00	80	22	550.00	440.00
Total					62	9100.00	7280.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

As on August 2024, 06 small hydro projects have been commissioned in the district. Additionally, in the district, Kadur block has been identified in the district with a capacity of 19 MW under solar power project.

5.3.2 Infrastructure and linkage support available, planned and gaps

Promoting use of Solar energy based units have constraints like high capital cost, lack of awareness of technology, corrosion of various forms, formation of scales in absorbers, improper selection and processing of materials. Govt. Depts., Banks, NGOs and Social Enterprises need to focus on promotion of Solar Energy in the State.

Sensitising bankers and the rural population about the advantages and benefits of solar home lighting solutions.

Need to motivate dairy farmers to set up bio-gas plants which would be an integral part of their mini-dairy setup. DAH&VS could sensitise farmers on the advantages of adopting this system. Bankers need to finance individuals for setting up Biogas units.

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-Home-Biogas	No.	0.40	90	21	8.40	7.56
2	Hydel Power-Micro Hydel Power Plant	No.	5.00	90	7	35.00	31.50
3	Solar Energy-Roof Top Solar PV System with Battery-upto 10KW	No.	12.00	90	72	864.00	777.60
4	Solar Energy-Roof Top Solar PV System with Battery-upto 3KW	No.	2.40	90	310	744.00	669.60
5	Solar Energy-Solar Pump Sets-5hp(With USPC)	No.	3.06	90	175	535.50	481.95
6	Solar Energy-Solar Water Heater System	No.	1.90	90	295	560.50	504.45
Total					880	2747.40	2472.66

**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	1392	466.81	400.16
B	Ongoing tranches	113	511.39	436.79
	Total (A + B)	1505	978.20	836.95

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	508	188.93	174.18
B	Rural roads & bridges	436	240.32	196.04
C	Social Sector	561	548.96	466.72
	Total (A + B + C)	1505	978.20	836.95

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	333	Irrigation potential	ha	17039.78
B	Rural roads	380	Road length	km	1545
C	Bridges	56	Bridge Length	m	1665

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Drinking Water Supply Project for 918 habitations	3	Supply of drinking water	lakh	42293
2	College of Horticulture in Mudigere, Construction of 1st & 2nd floor college, of PG academic block	1	Upgradation of Infrastructure	lakh	274



3	Infrastructure for Govt. PU College at Kaduru	1	Upgradation of Infrastructure	lakh	158
4	Development works in Harisamudra Subwatershed, Kadur Taluk, Chikkamagalur district	1	Treatment of 280 ha land.	lakh	250
5	Construction of Cold Storage (2500 MT) at Lingadahalli village, Tarikere Taluk	1	Reduction in loss of produce.	lakh	947
6	Animal Disease Diagnostic Laboratory and Information Centre at Chikmagalur	1	Complete services at one point of contact.	lakh	181
7	Upgradation of Ayyanakere Fish Farm at Chikmagalur District	1	Provide fingerlings to all farmers.	lakh	121
8	Upgradation of Veterinary Dispensary buildings to Veterinary Hospitals in rural areas	1	Provide better services in rural areas.	lakh	53
9	Construction of C. C road, RCCdrain at MMY of APMC Chikkamagalur	1	Better transportation facilities.	lakh	250
10	Construction of CC Road & RCC drain at MMY of APMC Kadur	1	Better transportation facilities.	lakh	200



11	Construction of CC Road, RCC drain & Compound wall at Shivani SMY of APMC Tarikere	1	Better transportation facilities.	lakh	300
12	Construction of RSK with Godown at Yagati	1	Reduce operational area and better services	lakh	200
13	Construction of RSK with Godown at Kasaba	1	Reduce operational area and better services	lakh	200
14	Construction of RSK with Godown at Gonibeedu	1	Reduce operational area and better services	lakh	200
15	Construction of Godown at Koppa	1	Reduction in loss of produce.	lakh	25

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

- The year on year growth in savings linked SHGs shows deceleration in the district due to the near saturation levels in SHG formation in the district and State as a whole.
- Overall, out of 144.22 lakh SHGs savings linked, 53.68% SHGs have loans outstanding with banks in the country. Karnataka leads with 98% of its SHGs having loans outstanding.
- The State and District have an average SHG loan outstanding of Rs 3.80 lakh and Rs 4.00 lakh respectively as on 31 March 2024.
- 2018 SHGs were credit linked during the FY 2023-24 for an amount of Rs 84.78 crore.
- 1820 SHGs were savings linked with a deposit of Rs 6.76 crore.
- MFIs account for Rs 1529 crore advances in the FY 2023-24.

6.2 Infrastructure and linkage support available, planned and gaps

- Chikkamagaluru, Kadur and Tarikere taluks account for a major share in the SHGs promoted in the district.
- Commercial Banks account for 92% of credit linked SHGs followed by KGB and DCCB.
- There are 14 MFIs operating in the district and SKDRDP is acting as BC for IDBI bank.
- SHG groups are receiving adequate support for market linkages from NRLM. Banks need to explore more lending opportunities directly to SHGs.

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	37	74.00	74.00
2	SHGs/ JLGs--SHGs	No.	2.00	100	8700	17400.00	17400.00
Total					8737	17474.00	17474.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Alternative modes of lending towards Crop loan like Joint Liability Groups (JLG), Self Help groups need to be promoted to reach out to cultivators not having land records in their name.
2. Adequate stock of seeds may be made available by Department of Agriculture to combat the climatic conditions prevailing in the kharif season to mitigate distress of the farmer.
3. Awareness regarding PMFBY has to be created among nonloanee farmers by Department and Bankers. The weather stations need to be maintained to ensure payout is as per actual loss.
4. Banks may encourage pledge financing/eNWR to enable farmers to avoid distress sale.

2. Water Resources

1. Department of Agriculture should create awareness on water conservation through good agricultural practices/adoption of water efficient cropping pattern for increasing water usage efficiency.
2. Rejuvenation of existing tanks/waterbodies by de-silting would enhance their storage and percolation capacities.
3. Banks may, in suitable locations extend credit support to farmers for construction of artificial recharge structures, rain water harvesting schemes, farm ponds, small weirs/ check dams, etc.

3. Farm Mechanisation

1. Provide increased access to farm implements on hire basis to small/ marginal farmers through grass-root level institutions like PACS.
2. Extension services to focus on suitable machinery based on operational holdings of farmers.
3. Banks may encourage financing for power tillers/small farm equipment/used tractors.

4. Plantation and Horticulture

1. Department of Horticulture to demonstrate and support cultivation of innovative and high value crops.
2. Post-harvest facilities for Cleaning, sorting, grading, packing units has to be promoted in vegetables, spices and horticulture crops. Department and Banks to converge their support to FPOs and progressive farmers.

5. Forestry/ Waste Land Development

1. The approach of the Forest Department needs to focus on promoting commercial forestry through demonstrations on farmers' lands by growing appropriate species that will augment farmers' incomes.
2. Provide bamboo saplings to SF/MF households through forest departments. The artisans find it difficult to procure bamboo, which is used as raw material for various kinds of products that they make.
3. Private nurseries for raising forest plant species may be financed by the Banks.

6. Animal Husbandry - Dairy

1. Fodder cultivation needs to be encouraged on a larger scale to sustain the traditional dairy activity. The department should intensify interventions such as supply of fodder mini kits and fodder root slips to encourage cultivation of fodder crops and take other necessary measures.
2. The Hassan Milk Union has only one Milk Chilling unit in Chikkamagalur district located at Birur with a capacity of 20 TLPD. The Union may take steps to set up 02 number of Milk Chilling Units with 02 TLPD capacity in the district.
3. Considering the vast potential for dairy activity in the district, the banks should ensure that concerted efforts are made and adequate credit is extended for the development of the sector.

7. Animal Husbandry - Poultry

1. To ensure effective bio-security, use of incinerators may be encouraged and infrastructure for common incinerator facilities may be established at major poultry production centres.
2. SHGs may be encouraged to rear brooding units of commercial Giriraja chicks and backyard poultry birds like Cauvery, Swarnadhara, etc. Such SHG units may be credit linked. The department may guide the SHGs to take up the activity with credit linkage. Assistance from Backyard Poultry Scheme can be sought for.

9. Fisheries

1. Establishment of soil and water testing facilities in potential taluks / hoblies
2. Strengthening of extension services at field level
3. Banks may encourage financing fishery activities, especially fish culture in ponds/tanks through SHGs / JLGs.
4. Ornamental fish breeding & rearing to be encouraged by banks with the support from MPEDA and Fisheries Department.
5. Cluster financing approach may be adopted by bank branches located nearby water surface area (WSA) in Malnad blocks and waterlogged areas of Hemavathi River.

10. Construction of Storage and Marketing Infrastructure

1. Negotiable Warehouse Receipt system may be encouraged to reduce distress sale immediately after the harvest.
2. Farmers' Institutions need to participate in the commodity markets to avail the benefit of price discovery of agricultural produce to reduce uncertainty in prices.
3. Lack of proper platform for aggregation of produce, infrastructures/facilities, like, roads, transport facilities, accessibility to pledge loan facilities, etc. are some of the issues which need to be addressed.
4. There is a need for construction of godowns for preservation/storage of food grains /onion near the production sites.

11. Land Development, Soil Conservation and Watershed Development

1. Conduct regular awareness programmes /capacity building programmes for farmers on soil conservation measures which is needed to protect the fertility of the soil.
2. Set up soil testing laboratories in each taluk or encourage PACS/Agri -graduates to set up soil testing laboratories and help them to avail incentives under the ACABC scheme of GoI.
3. Banks may extend institutional credit in the developed watersheds for taking up of income generating activities by the families in the watershed areas.
4. Water & Soil Conservation /management measures, like provision of sub-surface drainage system /fresh soil application, farm ponds are the need of the hour. Bankers/Societies need to finance these activities.

12. Agriculture Infrastructure: Others

1. As farmers have started moving towards less-chemical cum organic farming methods, the activities like production of bio-fertilizers, bio-pesticides, and vermi compost may need to be given more thrust and attention

13. Food and Agro. Processing

1. There is a need for Dept of Agriculture and District Industries Centre to popularize MSME Cluster Development Scheme so that more food processing units are setup and address concerns of home industries with Bankers.
2. Banks may have to effectively coordinate with agencies engaged in the development of industrial sector in the district with a view to meeting the credit needs of the sector

14. Agri. Ancillary Activities: Others

1. Subsidy under NRLM is available to DCCB and RRB for loans up to ₹5 Lakh SHG groups which can be used for providing credit at concessional rate to these groups. Bankers to liaison with NRLM for credit linkage of SHGs.
2. The LAMPs in Koppa Taluk and Mudigere Taluk have to increase their sourcing of honey,



Chikkamagaluru. PLP 2026-27

provide value addition to the forest produce like shikakai, vatehuli, cinnamon.

15. Micro, Small and Medium Enterprises (MSME)

1. Infrastructure in industrial areas should be improved in terms of road connectivity, drainage works etc.
2. Industrial scenario of Chikkamagalur district is dominated by micro units. Most of these units do not approach the banks for investment / capital needs. There is a need to bring such units under banking fold.
3. DIC may organize skill development /programme in clusters and efforts be made for cluster linkage. There should be proper co-ordination between the bankers and the extension agencies
4. Power and related infrastructure facility needs to be ensured for development of MSME sector in the district
5. Marketing of goods produced by SHGs and other craftsmen is an area of concern. Need to put in place a structured marketing arrangement for retail sales of small producers.

16. Export Credit

1. Coffee Board/Spices Board to create export awareness among entrepreneurs.
2. Transportation/logistics needs private public partnership to improve the ease of goods movement.
3. Cold chain to nearest port/airport may be established to facilitate export of perishable export products.

17. Education

1. Banks need to conduct awareness/sensitization programmes at the start of the academic season to enable students to avail of the facility. Camps may be organized at regular intervals in college premises in this regard.
2. FLCCs, while visiting schools, colleges and Gram Sabhas may sensitise the general public about the scheme on education loans available for students to undertake higher education.
3. There is a need to spread awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections with parental income of up to Rs. 4.50 lakh during the moratorium period through the colleges.

18. Housing

1. Rising land cost, spiralling construction costs, and development of unauthorized housing structures, lack of sand and other inputs for construction are few of the critical gaps which hinder the growth of the sector.
2. The construction of houses in hilly areas poses problem in terms of undulating terrain.
3. In spite of schemes available for rural poor, there are issues in implementation as the income criteria adopted for sanction of housing loan is not sufficient to construct the house.



For the poor in urban areas, availability of sites for allocation poses a big challenge.

19. Social Infrastructure

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

20. Renewable Energy

1. The constraints in biogas sector include good trained masons, poor installation / quality of plant construction, negligence on periodic repair and maintenance, poor post installation services, lack of ownership/ poor group dynamics for community bio-gas plants, etc. Bankers need to finance individuals for setting up Biogas units.
2. A mission mode approach has to be adopted for all categories of consumers to switch to power conserving equipment. Only 0.40% % of the 2,72,173 household have solar power.

21. Informal Credit Delivery System

1. Government should focus on training for packaging, branding and marketing aspects of SHG businesses.

8. Animal Husbandry - Sheep, Goat, Piggery

2. Banks may encourage financing of sheep / goat / piggery activities in the district.
3. Sheep Farmers' Cooperative Societies may be revitalized with assistance from the department so that banks can come forward to finance these societies for establishing processing units, carpet making and establishing modernised slaughter houses etc.
4. Nari Suvarna Rams may be supplied for breeding in the district. These rams have Fec B gene which enables twinning in sheep from F2 generation onwards thereby increasing the productivity of sheep.
5. Support may be provided under training cum breeding to piggery farm located at Kalasa in the district.
6. In case of Rabbit rearing, State support is required for extension services. There are no breeding centres for goat in the district.

Chapter 8

Status and prospects of Cooperatives

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.

1. 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 cooperatives. The formation of an exclusive Ministry of Co-operation is a watershed moment for the overall development of co-operatives in the country.

2. 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.

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

The following announcements were made by the State in their budget for 2025-26.

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. Under the Interest Waiver Scheme, ₹240 crore in loan interest has been waived for farmers via DCCBs and PCARDBs. 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. As part of the International Year of Cooperatives (IYC) celebrations, the State Government launched a series of impactful initiatives across Karnataka. A snapshot of these events is presented below:

"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."

"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.

4. **Status of PACS Computerisation**

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

PACS Sanctioned 5491

ERP Trial Run 3504

ERP Go Live 3028: HoC uploaded 144

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

Onsystem Audit 1496

Dynamic Day End 137

4.2 **Training Programs Conducted by RO**

To equip PACS staff with skills to operate the new PACS ERP software, RO 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 onsystem audit and compliance across the cooperative ecosystem.

4. Status of Cooperatives in the District

1. There are 128 PACS in the District. Majority of them are focussed on crop loan lending and input supplies to members.
2. There are 52 PACS as MSC projects sanctioned in the district with a total amount of Rs 129 Cr. Majority of them are related to storage infrastructure.
3. Very few PACS have undertaken primary processing activities such as Kalasa PACS, Seethur PACS.
4. There is a need to explore integrated models such as Totagar Service Society, Kadamba Organic Marketing to expand the business of PACS in the district.
5. K R Pete PACS was the first EPACS in the State of Karnataka.

6. Potential for formation of cooperatives

1. The district has 229 Gram Panchayats with 128 PACS which includes 02 LAMPS. Of the 128 PACS, 109 PACS cover 1 or 2 Gram Panchayats. Of the remaining 19 PACS, 13 PACS cover 3 GPs, 4 PACS cover 4 GPs and 1 LAMPS covers 101 GPs.
2. Against an identified potential for formation of 10 new PACS, 05 PACS have been formed.
3. There is a potential for forming MPACS in Udagere, Kalkere, Nagaralu, Vastaare and Lakshmipura.

Title : Kalasa PACS - Multi Services to Farmers



Kalasa PACS operating in the undulating terrain of Kalasa has been a front runner in offering multi services to its members. It has setup its own Coffee processing unit and Areca nut Processing centre. It also has the biggest one point of sale for inputs for farmers. Tied up with Campco to offer a salepoint for farmers and earn the best price for produce. The PACS has a turnover of Rs 450 Cr.

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	Promotional Activity	Chikkamagalur Sheep and Wool Co-Operative FPO	Chikkamagaluru	Grant Assistance		1600	Sheep Breeding Unit established, Best practices dissemination and market linkages for farmers.
2	Promotional Activity	Jeevanadi FPO	Ajjampura	Grant Assistance	TRIFED	500	Branding and Marketing of Millet value added products.
3	Promotional Activity	Bhumivadaya FPO	Bukkasagara	Grant Assistance		500	Branding and Marketing of Millet value added products.
4	Promotional Activity	Byra Siddeshwara AH FPO	Byregondanahalli	Grant Assistance		120	Procurement of Milk and Supply to Arokya Milk Company
5	Promotional Activity	Vedavathi Organic FPO	Lakya	Grant Assistance		350	Propagate Organic Farming and certification of Produce

6	Promotional Activity	Hirehadlu FPCL	Koppa	Grant Assistance		470	Trading of Coffee at London Future Prices through timely price dissemination to farmers.
7	Promotional Activity	Dhanyasiri FPCL	Tarikere	Grant Assistance		300	Rural Mart for supply of inputs to farmers.
8	Promotional Activity	Spices Plus FPO	Mudigere	Grant Assistance		450	Supply of Inputs.
9	Watershed Development	Panchanahalli Watershed	Panchanahalli	Grant Assistance		1447	The CBP Phase in area of 127 ha has been completed. FSR phase being implemented and expected to cover 1326 ha and 986 families.
10	Promotional Activity	Sri Matha IWMS SHG Rural Mart	Koppa	Grant Assistance		20	Rural Marts to facilitate marketing linkages for homemade food products, SHG products and agro based products resulted in Rs 15 lakh turnover.

11	Infrastructure Development	PACS as MSCs	District	Grant Assistance		45	Implemented 45 PACS as MSC projects with loan support from NABARD. Godowns, Drying Yard, Agriculture Information Centre, Processing Activities are taken up by the PACS under the Scheme resulting in creation of agri infrastructure near the farm gate.
12	Banking Technology	30 Micro ATMs	Chikmagalur DCCB	Grant Assistance		30	They have helped beneficiaries in remote areas to access banking services.
13	Banking Technology	Green PIN	Chikmagalur DCCB	Grant Assistance			Generation of PIN for ATM Cards issued by DCCB
14	Banking Technology	Positive Pay Solution System	Chikmagalur DCCB	Grant Assistance			Uploading of Cheque Image by the Customers
15	Banking Technology	PFMS	Chikmagalur DCCB	Grant Assistance			Direct Benefit Transfer of Govt Subsidies to Aadhar seeded Accounts



16	Financial Inclusion	Financial Literacy and Awareness Programmes	Chikmagalur DCCB	Grant Assistance			Awareness Creation of Financial Inclusion Activities, Digital Banking, Jansuraksha Schemes, etc in 100 Villages.
17	Promotional Activity	JIVA Program in Bukkasagara watershed	Bukkasagara	Grant Assistance	Department of Agriculture		30 Lead Farmers implemented Natural Farming Practices through JIVA resulting in adoption of multicropping and allied activities in the project area. The project has since entered into second phase with 100 farmers.



Success Stories

Title	JIVA - A story of Transformational Natural Farming
Scheme	Watershed
Project Implementing Agency	Bhoomi
Duration of the project	1 year
1. No. of beneficiaries	100
3. State	Karnataka
4. District	Chikkamagaluru
5. Block	Kadur
6. Village	Lakshmipura

4.3 Support provided

Grant Assistance of Rs 30 lakh for training, supply of inputs and setting up of activities, infrastructure.

Training and Exposure visits for the Implementing Agency.

4.4 Pre-implementation status

The beneficiaries were undertaking monocropping. Even with farmers with arecanut gardens, ~~416~~ ¹¹⁶ did not undertake any mixed farming.

4.5 Challenges faced

The farmers were initially doubtful about the income earning ability through the project. Technical knowhow for the allied activities proved to be a challenge. The agency involved the local KVK and University resident experts for further guidance.

4.6 Impact

The project aided in establishment of Bio resource centre, a Custom Hiring centre, millet processing unit.

Farmers earned an additional income of Rs 15000 to Rs 50000 depending on the crop and activity.

The yield in the major crop also increased by 10 to 20% due to the use of biofertilizers and better practices.

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 utilization.

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 mobilize resources for the Government for green infrastructural investments. RBI has also released the framework for mobilizing 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 channelizing 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.

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 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) Major taluks of the district fall in the Southern Transition Zone and hilly zone. Accordingly the climate change hazards and impact varies across the district. The hilly zone taluks are prone to flooding and landslides. The scope of climate action varies from springsheds to riverbank protection works. The district is not vulnerable to change in



vegetation in the hilly zones due to dense forests demonstration of vegetation and cultivation practices to The eastern taluks of the district fall in the Central Dry Zone. The climate action projects vary from watershed micro-irrigation projects to adoption of dryland cropping pattern. Rise in arecanut cultivation in such areas is an area of concern.

b) Strengthening Agromet Advisory Services Weather based cropping pattern Rainwater management in rainfed areas. Improving local genetics through cross-breeding with heat and disease-tolerant breeds. Water demand management dry-season crop planning towards higher-value and less water consumption crops. Promote skill development for ornamental fish culture aquaponics re-circulatory aquaculture system aquatic plant culture. Promote research and development to identify suitable resilient fish varieties seed production technologies and improve feed varieties for each of the fish species and agroclimatic zone.

3.2 Any specific Climate Change initiative in the District by

a) 1) National Food Security Mission (NFSM): NFSM-Coarse Cereals has been divided into two parts and is aimed at (i) encouraging cultivation of coarse cereals covering Maize and Barley and ii) promotion of nutri-cereals 2) Direct Benefit Transfer (DBT) to farmers for adoption of improved technologies: For the first time the incentives are being directly transferred to the farmer's account for adoption of improved technologies. 3) Millet package: Millets cultivation is necessary to achieve nutrition security healthy diet and to cope with droughts for protecting vulnerable farmers. With this aim a policy to promote millets has been introduced.

4) Crop insurance (Pradhan Mantri Fasal Bima Yojana): Karnataka Raitha Suraksha Pradhan Mantri Fasal Bima Yojana is being implemented from 2016-17 to help farmers

b) KVKG Mudigere has been disseminating better practices on microirrigation and IFS models contributing to the adaption strategies of Government.

c) The main aim of Krishi Bhagya scheme is to improve rainfed agriculture with efficient management of rain water and enhancing farm productivity. The thrust is on water conservation and promoting dry land horticulture. Weather forecast & crop advisories at gram panchayat level to 12 lakh farmers in 747 RSKs. Soil Health Mission: The key objective of Soil Health card programme is to issue soil health cards once every 2 years to farmers to address nutrient deficiencies in fertilization practices. Department of Agriculture has established organic village site programmes of 100-hectare blocks in all taluks of the State. Chief Minister's Sookshma Neeravari Yojana National Mission on Sustainable Agriculture is a centrally sponsored mission on micro irrigation to facilitate all categories of farmers especially small and marginal farmers to install micro irrigation units at lowest price in order to increase water use efficiency.

d) 333 Irrigation Projects have been assisted in the district with a RIDF assistance of Rs 836.94 crore of which 03 drip irrigation 319 minor irrigation and 9 check dams benefitting 17039 ha. Watershed project with a grant assistance is presently under full implementation in Panchanahalli treating an area of 1300 ha. JIVA project being implemented in Bukkasagara has climate change components in addition to the main thrust on organic farming.

e) NGOs with the assistance of external funding agencies are undertaking specific adaptation works in the vulnerable areas.

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. In 2019 the Indian government awarded a geographical indication (GI) tag to 5 varieties of coffee grown and produced in the country. Of which 02 GI Tags were awarded to the district namely Bababudangiri Arabica Coffee and Chikmagalur Arabica Coffee. Bababudangiri Arabica Coffee is selectively hand-picked and processed via natural fermentation exhibiting mild flavour balanced acidity and striking aroma with a note of chocolate. The region of Chikmagalur district in the Deccan plateau of Karnataka's Malnad region is renowned for its high-altitude Arabica coffee plantations. Chikmagalur Arabica Coffee coffee is mildly acidic with fruity undertones providing a delicate taste for coffee enthusiasts.
4. The Karnataka Biodiversity Board registered several jackfruit varieties under the Protection of Plant Varieties and Farmers' Rights Authority (PPV&FRA) to protect the rights of farmers and ensure the conservation of unique varieties like Orange RPN Red-RTB Kempu Rudrakshi and Haladi Rudrakshi. They had recommended the Sakhrepatna Jackfruit as part of the elite 11 varieties of Jackfruit in Southern Karnataka which needs further recognition. Work has been initiated to apply for GI Tag for Sakhrepatna Jackfruit through Karnataka State Council for Science and Technology autonomous organization under DST Karnataka
5. GI Tags protect the authenticity of the produce in the district. The applicant Authorities may focus on increasing the number of Registered Authorized Users for the GI Tagged Coffees. It is observed that in the IP portal for GI tag only 4 RAUs were displayed from 2019 to 2025. Chandradrona Agroproducers FPO which has been formed exclusively for promotion of GI tagged Coffee has been promoting the registration of RAU for the planters in the identified region. The benefits of GI tags must percolate to the RAUs and adequate effort must be taken by the Applicant bodies.

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District at a Glance 2023-2024
Soil & Climate	District at a Glance 2023-2024
Land Utilisation [Ha]	District at a Glance 2023-2024
Ground Water Scenario (No. of blocks)	District at a Glance 2023-2024
Distribution of Land Holding	District at a Glance 2023-2024
Workers Profile [In 000]	District at a Glance 2023-2024
Demographic Profile [In 000]	District at a Glance 2023-2024
Households [In 000]	District at a Glance 2023-2024
Household Amenities [Nos. in 000 Households]	District at a Glance 2023-2024
Village-Level Infrastructure [Nos.]	District at a Glance 2023-2024
Additional Information	District at a Glance 2023-2024
Infrastructure Relating To Health & Sanitation [Nos.]	District at a Glance 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	District at a Glance 2023-24
Irrigation Coverage [000 Ha]	District at a Glance 2023-24
Infrastructure For Storage, Transport & Marketing	District at a Glance 2023-24
Processing Units	District at a Glance 2023-24
Animal Population as per Census [Nos.]	District at a Glance 2023-24
Infrastructure for Development of Allied Activities [Nos.]	District at a Glance 2023-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District at a Glance 2023-24
Status	District at a Glance 2023-24
Major Crops, Area, Production, Productivity	District at a Glance 2023-24
Irrigated Area, Cropping Intensity	District at a Glance 2023-24
Input Use Pattern	District at a Glance 2023-24
Trend in procurement/ marketing	District at a Glance 2023-24
KCC Coverage	RBI ACP Portal
Soil testing facilities	District at a Glance 2023-24
Crop Insurance	Department of Agriculture



Irrigated Area & Potential	District at a glance 2023-24
Block level water exploitation status	GEC 2024
Mechanisation in District	District at a Glance 2023-24
Service Centers	Report from the Department of Agriculture
Production Clusters	District at a Glance 2023-24
Sericulture	District at a Glance 2023-24
Weavers Clusters	District at a Glance 2023-24
High Tech Orchards	District at a Glance 2023-24
Production and Productivity	District at a Glance 2023-24
Area under Forest Cover & Waste Land	District at a Glance 2023-24
Nurseries (No.)	Aranya.gov.in
Processing Infrastructure	District at a Glance 2023-24
Inland Fisheries Facilities	Department of Fisheries 2024
Agri Storage Infrastructure	APMC Department
NABARDs interventions	DDM Database
Fertilizer Consumption	District at a Glance 2023-24
MSME units - Cumulative	District at a Glance 2023-24
Traditional activities	District at a Glance 2023-25
Status of SHGs	RBIACP.SLBC
Details of non-credit cooperative societies	Office of the DRCS
Details of credit cooperative societies	Office of the DRCS
Block wise, sector wise distribution of cooperative societies in the district	Office of the DRCS
Status/ progress under various schemes of MoC in the district	Office of the DRCS

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

Sources for Banking profile Data	
1	Annual Statements from rbiacp.slbcindia.com
2	District at a glance 2023-24
3	

Name and address of DDM

Name	Rejis Emmanuel KS
Designation	DDM, NABARD
Address 1	House 122 MIG 2 Housing Board Phase 3
Address 2	Jyothinagar Post Chikmagalur
Post Office	Jyothinagar S.O (Chikkmagaluru)
District	CHIKKAMAGALURU
State	Karnataka
Pincode	577102
Telephone No.	
Mobile No.	8277015816
Email ID	Chikmagalur@nabard.org



NABSAMRUDDHI FINANCE LIMITED |

A Subsidiary of NABARD

- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.
- Focus Segments:
 - Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)
 - Fabrics & Textiles
 - Handicrafts Value Chain

NSFL in WASH

Emerged as an Eco-system builder and champion of WASH funding, being the

- 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.

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

- 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

- Financing FPOs through
 - Working Capital
 - Term Loan
 - Pledge Financing (eNWR)
- Term lending for Corporates/ NBSCs/ MFIs

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
---	---

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
---	---

Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai ' 400051

: 022-26539419 : headoffice@nabcons.in

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

: 011-41538678/25745103 : www.nabcons.com



NABSanrakshan Trustee Private Limited
Building Trust for Rural Prosperity

- NABSanrakadhan, a'wholly owned subsidiary of NABARD, offers Credit Guarantee against the loans extended by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Three'sovereign Credit Guarantee Schemes offered are:
 - Credit Guarantee Scheme for FPO Financing (CGSFPO)" provides credit guarantee for collateral free credit facility upto Rs. 2 crores to FPOs (including loans' to FPOs under AIF) and PACS under World's Largest Grain Storage Plan.
 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives.
 - Credit Guarantee Scheme for loans sanctioned under Fisheries and Aquaculture Infrastructure Development Fund (FIDF) - provides credit guarantee to eligible borrowers under FIDF
- More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly 21.77 lakh farmers across 23 States. Operations carried through a Credit Guarantee Portal

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

: 040-23241155/56

: www.nabsamruddhi.in

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

: 022-2653-9693

: nabsamruddhi@nabard.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

: 022-26539149

:

nabventure@nabard.org

:

www.nabventure.in



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

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

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NABARD

Karnataka Regional Office

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

NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT