



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



Chitradurga District  
Karnataka Regional Office, Bengaluru



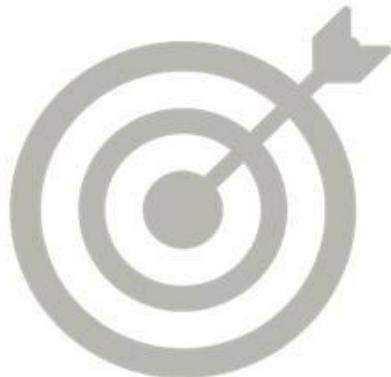
## VISION

Development Bank of the Nation for  
Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

## MISSION



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

### द्योग्य

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

# **Potential Linked Credit Plan**

**Year: 2026-27**

**District: Chitradurga**

**State: Karnataka**



**National Bank for Agriculture and Rural  
Development**

**Karnataka Regional Office,  
Bengaluru**



## **PLP Document Prepared by:**

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Chitradurga

PLP Document finalized by: NABARD, Karnataka Regional Office

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

## Foreword

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

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

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

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

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

Dr. Surendra Babu  
Chief General Manager  
08 December 2025



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## Abbreviations

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

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

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

## Executive Summary

### 1. Introduction

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

### 2. District characteristics

Location	Chitradurga district, located in the Krishna basin, is traversed by streams like Suvarnamukhi, Chikkahagari, Nayakanahattihalla, Janagihalla, and the Vedavathi River, a tributary of Tungabhadra river.
Type of soil	The soil type is deep & shallow, black soil, mixed red & black soil, Red Loamy & Sandy soil.
Primary occupation	Farming, Animal Husbandry activities, weaving
Land holding structure	Against agriculture land area of 553259 ha, share of MFs and SFs is 202787 ha. Of all the cultivators in the district, 75% of the farmers belong to small/marginal farmer category.

### **3. Sectoral trends in credit flow**

#### **1. Achievement of ACP in the previous year**

Against the target of Rs.632477.55 lakhs for the FY 2024-25 achievement was Rs. 680296.65 lakhs signifying 107.56% of target.

#### **2. Investment credit in agriculture**

Against the target of Rs.153384.44 lakhs for the FY 2024-25 achievement was Rs. 158996.39 lakhs

#### **3. Credit flow to MSMEs**

Against the target of Rs.115242.50 lakhs for the FY 2024-25 achievement was Rs. 108800.45 lakhs.

#### **4. Other significant credit flow, if any**

Contribution made by SFBs under PSL is Rs. 16812.03 lakhs.

#### 4. Sector/Sub-sector wise PLP projections

##### 1. Projection for the year

The credit potentials estimated for 2026-27 aggregate to Rs. 810865.27 lakh.

##### 2. Projection for agriculture and its components

The total potential for Agriculture Sector is estimated at Rs. 604185.47 lakh, which is 74.51% of total potential under PSL.

##### 3. Projection for MSMEs

For MSME sector the potential is estimated at Rs. 138300 lakh

##### 4. Projection for other purposes

Potential estimated for sectors viz. Education, Housing, Social Infrastructure & Renewable Energy is Rs. 3870 lakh, Rs. 21060 lakh, Rs. 1718.40 lakh and Rs. 3386.40 lakh respectively.

## 5. Developmental Initiatives

- 1 The Tribal Development Project at Kallenahalli in Chitradurga taluk supports 500 families through fruit orchards and income-generating activities.
- 2 1692 rural infrastructure projects have been undertaken in the district under NABARD's RIDF, including two GTTCs and two major Multi-Village Water Supply schemes.
- 3 Capacity building and training programmes like Micro-Entrepreneurship Development Programmes, Livelihood and Enterprise Development Programmes for SGHs, Skill Development Programme, training programmes for FPOs were undertaken in the district.
- 4 The JIVA Natural Farming pilot in Siddagondanahally Watershed, Hosadurga, is now in upscaled phase and covers eight villages with growing farmer interest. The farmers are using Jivamrita extensively as well as Neemamrita and Beejamrita.
- 5 NABARD is implementing the scheme 'PACS as MSC' (Primary Agriculture Credit Societies as Multi Service Societies) by which grass root level cooperatives can undertake multi service activities.
- 6 Under PACS computerization Phase I, 148 PACS are being digitized. The "Sahakar-Se-Samriddhi" initiative aims to saturate all villages with cooperative societies.

## 6. Thrust Areas

- 1 Need to balance rising Areca cultivation along with protection of coconut and fruit clusters.
- 2 Afforestation should be intensified with budget support and farmer education to combat rising temperatures.
- 3 A nutritional testing lab is essential to support testing and marketing of products from mini food processing units.
- 4 Fodder production and storage must be encouraged to address summer shortages.
- 5 Strengthen rural financial discipline, targeted awareness programs involving NRLM, FLCs, and CFL are essential.
- 6 The sheep wool producer cluster needs product diversification through a structured cluster development approach to meet market demands.

## 7. Major Constraints and Suggested Action Points

- 1 The lack of adequate post-harvest infrastructure hampers producers' ability to secure better prices during periods of market surplus.

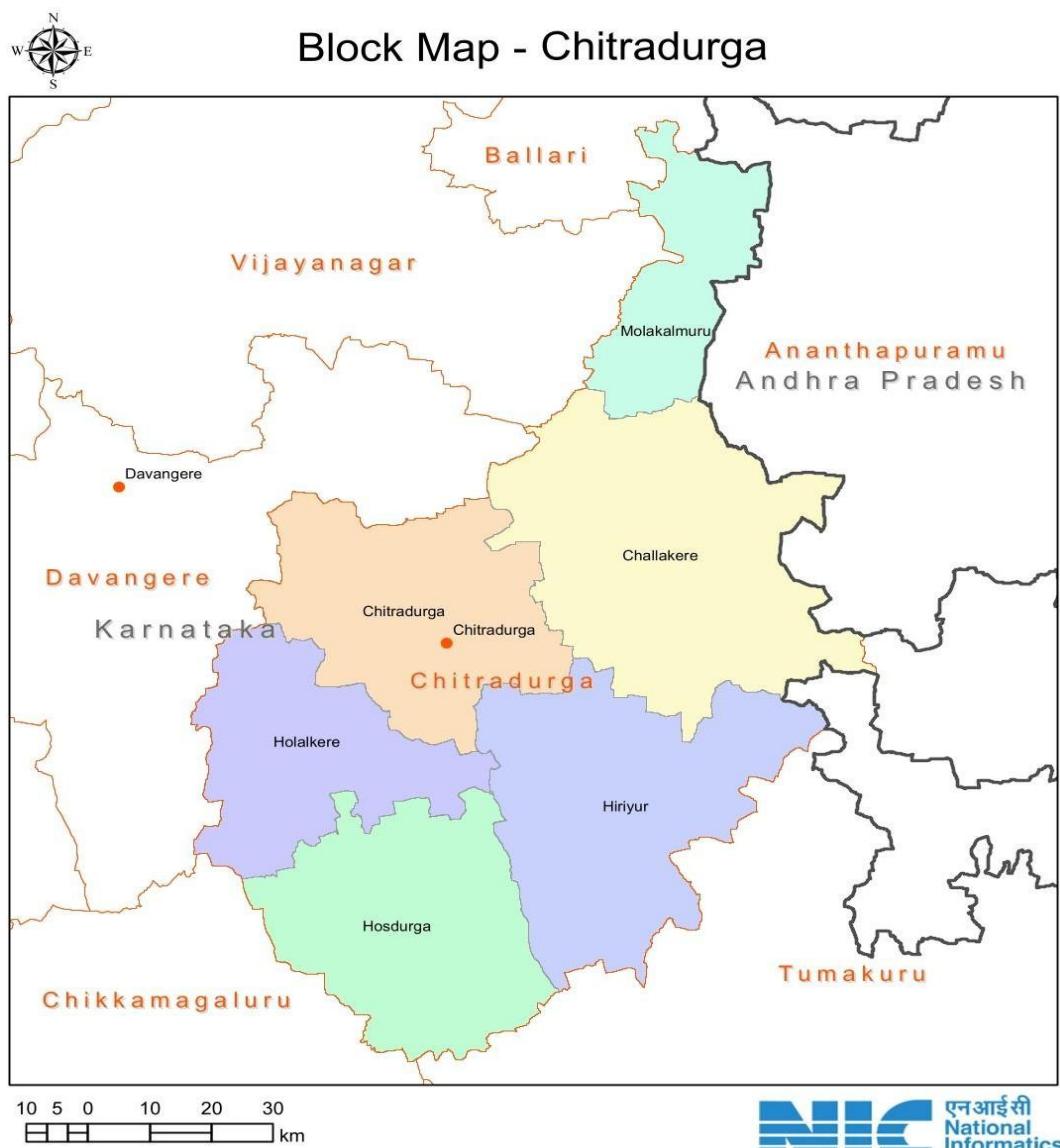
- 2 Establishment of sufficient storage and post-harvest facilities at market yards and primary processing units in major production clusters should be prioritised through schemes such as the Agriculture Infrastructure Fund and Agriculture Marketing Fund.
- 3 Ground water exploitation: Molakalmuru taluk is semi-critical category and all other taluks are under over exploited category.
- 4 Emphasis to be given to water and soil conservation activities like farm ponds, check dams, recharge wells and promote usage of micro irrigation systems.
- 5 Financial institutions are encouraged to finance activities that promote advanced water conservation techniques, such as IoT-based solutions and precision farming, while discouraging practices that lead to over-exploitation of water resources.
- 6 Issues such as reduced soil fertility and erosion are contributing to soil degradation. Establishing soil testing laboratories in all taluks can help address these challenges.
- 7 Unpredictable weather patterns due to climate variability are impacting crop yields.
- 8 In rainfed regions, unpredictable rainfall makes reliable irrigation essential. Inter-district cooperation, river linking, and the development of national canal networks are crucial for enhancing water resources during monsoon failures.

## 8. Way Forward

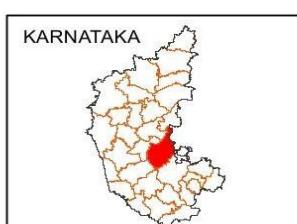
- 1 PLP 2026-27 envisages coordinated efforts among stakeholders to enhance credit flow to priority sectors.
- 2 Emphasis to be given to areas viz; integrated farming, permaculture, sustainable small-scale farming, and promotion of FPOs to promote sustainable development of the district.
- 3 Emphasis on developing storage and processing infrastructure to strengthen supply chains.
- 4 Build resilience against price volatility and weather-related risks.
- 5 Development initiatives to be supported by suitable investments and project finance frameworks.
- 6 Efforts to be made for curbing excessive fertilizer use and ensuring efficient water resource management.

# Part A

## District Map



**NIC** एनआईसी  
National Informatics Centre



### Legend

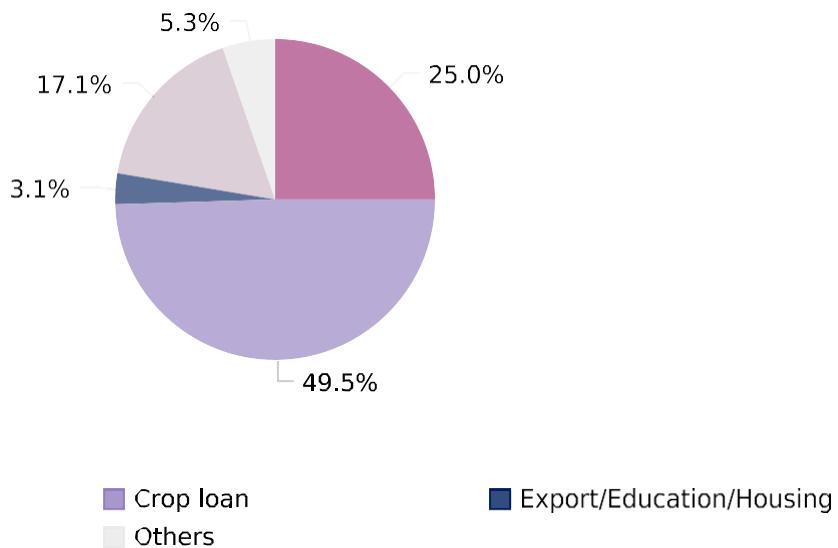
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	542488.57
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	401482.67
2	Term Loan for agriculture and allied activities	141005.90
B	Agriculture Infrastructure	7372.69
C	Ancillary activities	54324.31
I	Credit Potential for Agriculture A+B+C)	604185.57
II	Micro, Small and Medium Enterprises	138300.00
III	Export Credit	320.00
IV	Education	3870.00
V	Housing	21060.00
VI	Social Infrastructure	1718.40
VII	Renewable energy	3386.40
VIII	Others	38025.00
<b>Total Priority Sector</b>		<b>810865.37</b>



Others include Social Infrastructure and Renewable energy

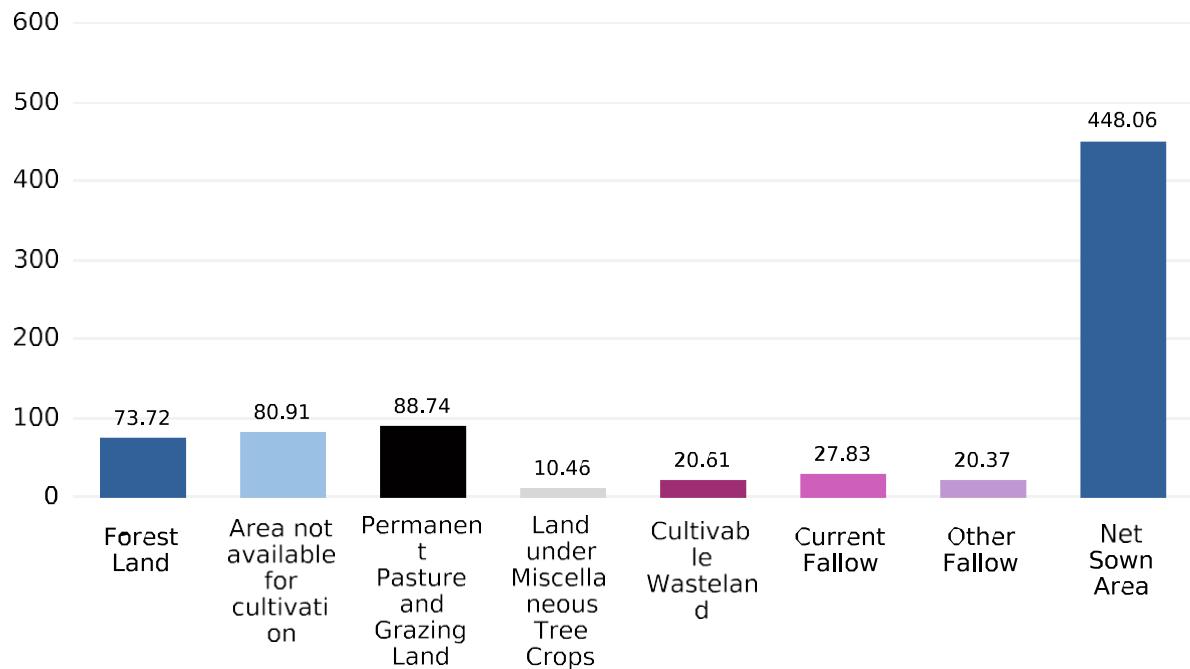
## Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	393500.13
2	Water Resources	9807.06
3	Farm Mechanisation	14398.80
4	Plantation & Horticulture with Sericulture	52758.34
5	Forestry & Waste Land Development	7311.59
6	Animal Husbandry - Dairy	35211.82
7	Animal Husbandry - Poultry	16045.86
8	Animal Husbandry - Sheep, Goat, Piggery	8151.57
9	Fisheries	1632.86
10	Farm Credit- Others	3670.54
	Sub total	542488.57
B	Agriculture Infrastructure	
1	Construction of storage	725.88
2	Land development, Soil conservation, Wasteland development	6159.77
3	Agriculture Infrastructure - Others	487.04
	Sub total	7372.69
C	Ancillary activities	
1	Food & Agro. Processing	2527.75
2	Ancillary activities - Others	51796.56
	Sub Total	54324.31
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	116000.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	17500.00
II	D Service Sector - WC	0.00
II	E MSME - Others	4800.00
	Total MSME	138300.00
III	Export Credit	320.00
IV	Education	3870.00
V	Housing	21060.00
VI	Social Infrastructure	1718.40
VII	Renewable energy	3386.40
VIII	Others	38025.00
	<b>Total Priority Sector</b>	<b>810865.37</b>

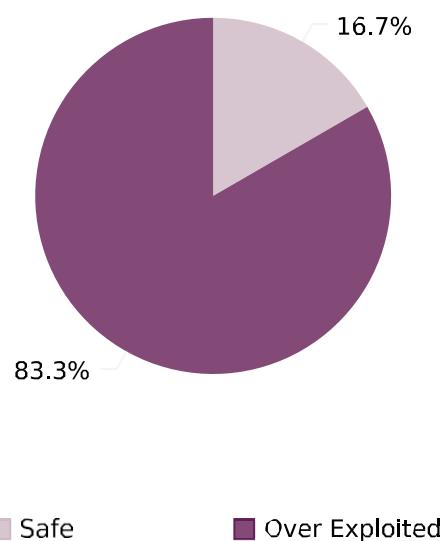
# **District Profile**

### 1. Land Utilisation ('ooo hectares)



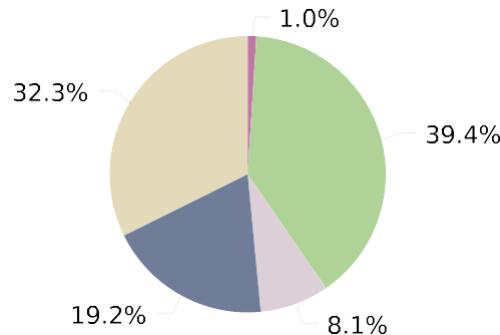
District Statistics dept.-Chitradurga district at a glance-2023-24

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

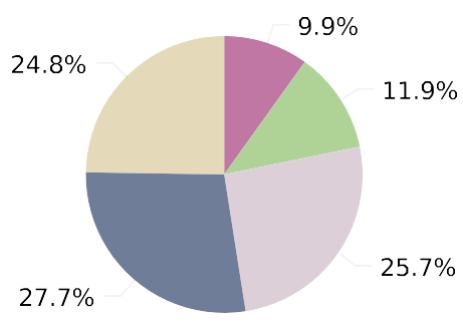


CGWB District GW office

### 3. Landholding - No. of Farmers (%)



### Landholding - Area (%)

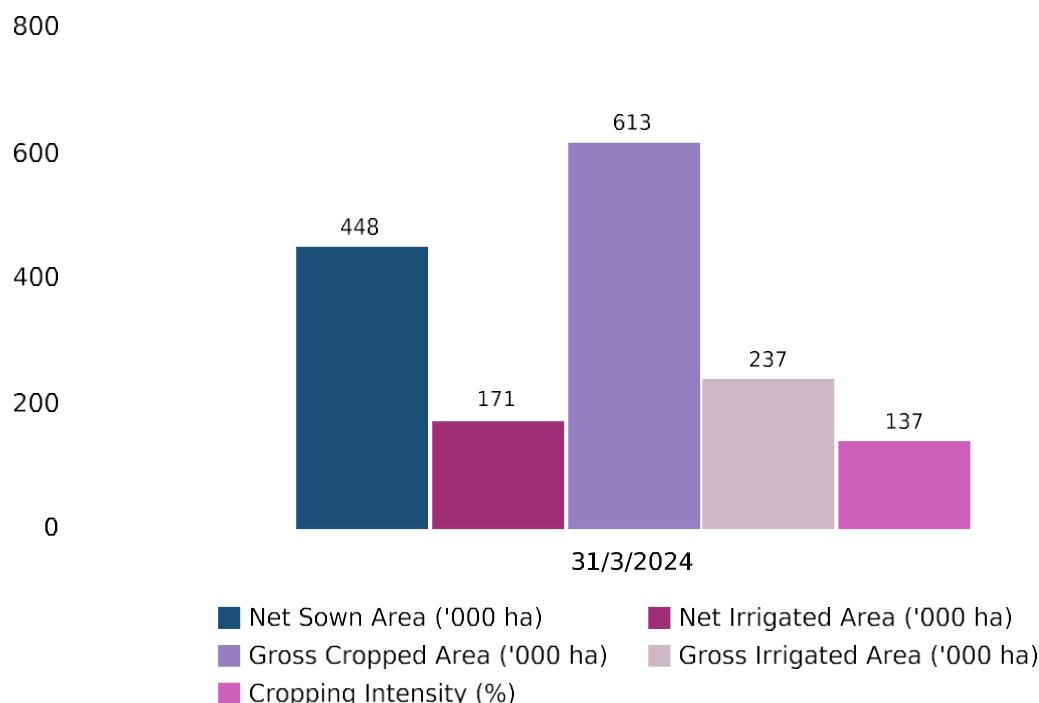


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

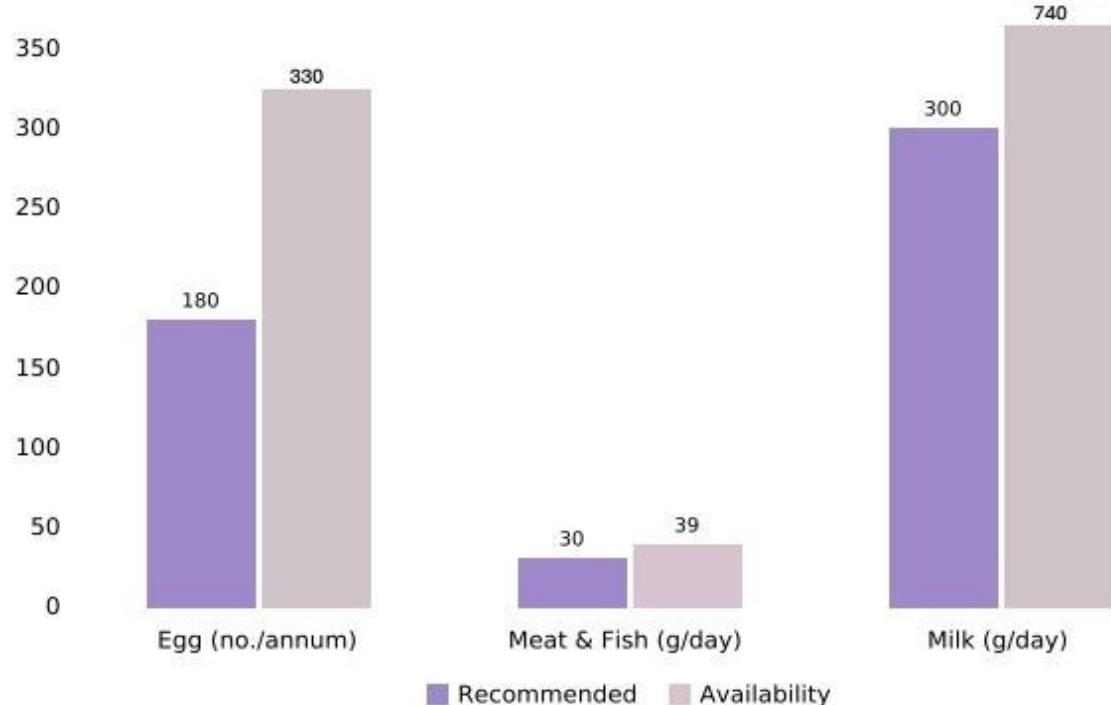
- Large (>10 ha)
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- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

District Statistics dept.-Chitradurga district at a glance-2023-24

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



### 5. Per-capita availability



Chitradurga District at a glance 23-24

## Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
5	No. of Gram Panchayats	189
1	Total Geographical Area (sq.km)	7707.00
2	No. of Sub Divisions	3
3	No. of Blocks	6
4	No. of revenue villages	1063

#### 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	High
6	Is the % of Tribal Population above the national average of 8.9%	Yes

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Chitradurga
3	Agro-climatic Zone 4	AZ102 - Central Dry
4	Climate	Semi Arid
5	Soil Type	Laterite Medium black deep black red loamy red sandy. Black soil with rich water holding capacity found in northern parts of the district. Red soil found in southern parts in the district

### 3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	770.70
2	Forest Land	73.72
3	Area not available for cultivation	80.91
4	Barren and Unculturable land	25.40
5	Permanent Pasture and Grazing Land	88.74
6	Land under Miscellaneous Tree Crops	10.46
7	Cultivable Wasteland	20.61
8	Current Fallow	27.83
9	Other Fallow	20.37

### 4. Ground Water Scenario (No. of blocks)

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

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	119.39	39.47	65.09	11.76
2	>1 to <=2 ha	97.04	32.08	137.70	24.89
3	>2 to <=4 ha	57.79	19.10	154.53	27.93
4	>4 to <=10 ha	24.63	8.14	141.11	25.51
5	>10 ha	3.65	1.21	54.83	9.91
6	Total	302.50	100.00	553.26	100.00

### 6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
4	Workers engaged in Household Industries	26.00
5	Workers engaged in Allied agro activities	
6	Other workers	250.00
1	Cultivators	286.00
2	Of the above, Small/ Marginal Farmers	215.87
3	Agricultural Labourers	294.00

### 7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1660.00	843.00	817.00	1330.00	330.00
2	Scheduled Caste	389.00	197.00	192.00	334.00	55.00
3	Scheduled Tribe	302.00	153.00	149.00	266.00	36.00
4	Literate	1087.00	607.00	480.00	834.00	253.00
5	BPL	359.00	183.00	176.00	285.00	74.00

### 8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	445.72
2	Rural Households	283.67
3	BPL Households	352.39

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

Sr. No.	Particulars	Nos.
1	Having source of drinking water	445.72
2	Having electricity supply	445.72
3	Having independent toilets	344.90

### 10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1063
3	Villages having Post Offices	317
4	Villages having Banking Facilities	1063
5	Villages having Primary Schools	852
6	Villages having Primary Health Centres	86
7	Villages having Potable Water Supply	1063
8	Villages connected with Paved Approach Roads	1063

## Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	2428
2	Primary Health Centres	86
3	Primary Health Sub-Centres	343
4	Dispensaries	741
5	Hospitals	1012
6	Hospital Beds	6064

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	171
2	Registered FPOs	41
3	Agro Service Centres	80
4	Soil Testing Centres	3
5	Approved nurseries	10
6	Krishi Vigyan Kendras	1

### 13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	496.26
2	Irrigation Potential Created	236.77
3	Net Irrigated Area (Total area irrigated at least once)	170.96
4	Area irrigated by Canals/ Channels	1.06
5	Area irrigated by Wells	169.73
6	Area irrigated by Tanks	0.15
7	Area irrigated by Other Sources	0.02
8	Irrigation Potential Utilized (Gross Irrigated Area)	236.77

#### 14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	5276
2	Railway Line [km]	171
3	Public Transport Vehicle [Nos]	17268
4	Goods Transport Vehicles [Nos.]	80619

#### 15. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	287
2	Sugarcane (Gur/ Khandsari/ Sugar)	0
3	Fruit (Pulp/ Juice/ Fruit drink)	117
4	Spices (Masala Powders/ Pastes)	38
5	Cotton (Ginning/ Spinning/ Weaving)	164
6	Milk (Chilling/ Cooling/ Processing, etc.)	60
7	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	32
8	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	117

#### 16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	72353	51371	20982
2	Cattle - Indigenous	153250	108808	44443
3	Buffaloes	113304	105373	7931
4	Sheep - Cross bred	244	198	46
5	Sheep - Indigenous	1351843	1094993	256850
6	Goat	385058	308046	77012
7	Pig - Cross bred	20	14	6
8	Pig - Indigenous	2157	1510	647
9	Horse/Donkey/Camel	0		
10	Rabbit	506		
11	Poultry - Improved	0		
12	Poultry - Indigenous	1741574		

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	19
2	Veterinary Dispensaries	62
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	71
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	18
7	Fodder Farms	3
8	Dairy Cooperative Societies	420
9	Milk Collection Centres	331
10	Fishermen Societies	13
11	Animal Husbandry Training Centres	1
12	Fish Markets	15

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	18.21	MT	30	gm/day
2	Egg	5518.00	Lakh Nos.	330	nos/p.a.
3	Milk	454.00	MT	740	gm/day
4	Meat	5.72	MT	9	gm/day

## District Profile

### Key Insights into Agriculture and Allied Sectors

#### Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	540	540
Rainfall - Actual (mm)	353	6955

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	577.00	612.76
Net sown area ('ooo ha)	448.00	448.06
Cropping intensity (%)	128.79	136.76

#### Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCS/ eNAM platforms (No.)	6	6

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	157624	153324	135506
GLC through KCC (Rs. lakh)	152581.74	170015.57	187962.81

#### Soil testing facilities

Particulars	31/03/2025
Soil Testing Laboratories (No.)	29
Soil Health Cards Issued (No.)	654421

#### Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Mungbean	7.58	2.26	298.15	4.52	2.46	544.25
Finger Millet	49.89	76.86	1540.59	45.15	86.13	1907.64
Groundnut	143.12	75.36	526.55	110.95	103.21	930.24
Sunflower	3.85	2.77	719.48	10.01	8.96	895.11

Maize	116.59	309.57	2655.20	94.61	278.69	2945.67
Cotton	11.04	23.36	2115.94	12.78	5.74	449.14
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	9.51		0.00	16.10	12.35	767.08
Millets	11.55	10.82	936.80	18.39	15.02	816.75

### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)	179	181
Net Irrigated Area (ooo ha)	122	149
Gross Irrigated Area (ooo ha)	179	181

### Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Chitradurga	Challakere	Over Exploited
2	Karnataka	Chitradurga	Chitradurga	Over Exploited
3	Karnataka	Chitradurga	Hiriyur	Over Exploited
4	Karnataka	Chitradurga	Holalkere	Over Exploited
5	Karnataka	Chitradurga	Hosdurga	Over Exploited
6	Karnataka	Chitradurga	Molakalmuru	Semi-critical

### Farm Mechanisation

#### Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	10141	18739
Power Tillers	3139	7249

### Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	22	22

### Plantation & Horticulture including Sericulture

#### Production Clusters

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

### Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	2607	2812
Production - kg	1097	1125

### Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)	Sheep wool	Sheep wool Cluster and Silk Cluster
Weavers population (No.)	4750	4750

### Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Mango	2.56	28.10	1.42	12.85
Banana	6.82	145.42	1.85	84.60
Pomegranate	4.65	48.61	3.55	36.31
Tomato	8.76	195.48	6.23	140.00
Onion	42.28	783.02	22.70	422.56
Chilli	3.12	33.59	3.53	30.02
Coconut	46.12	389.85	42.94	4181.93
Arecanut	43.75	92.92	61.13	112.50
Chrysanthemum	2.10	31.07	2.40	27.77
Tuberose	0.83	4.19	0.48	2.63

### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	73	77
Waste Land (ooo ha)	21	21
Degraded Land (ooo ha)	25	25

**Nurseries (No.)**

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Dry Nursery	7	7

## 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.)	2.00	2.00

#### **Animal Husbandry - Poultry**

##### **Poultry**

Particulars	31/03/2023	31/03/2024
Hatcheries (No.)	85.00	85.00

#### **Fisheries**

##### **Inland Fisheries Facilities**

Particulars	Status
Tanks/ Ponds (No.)	108.00
Reservoirs (No.)	2.00
Fish Seed Hatchery (No.)	5.00

#### **Agri. Infrastructure**

##### **Agri Storage Infrastructure**

Particulars	Status
Cold Storages (No.)	4.00
Cold Storages (Capacity - 000 MT)	17.00
Storage Godowns (No.)	290.00
Storage Godowns ( Capacity - 000 MT)	122.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	40.00
Market Yards [Nos] / Wholesale Market (No.)	11.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	19.00

**Land Development, Soil Conservation & Watershed Development-  
NABARD's interventions**

Particulars	Status
Watershed Projects (No.)	25.00
Watershed Projects - Area treated (ooo ha)	25.00
Wadi Projects (No.)	7.00
Wadi Projects - Area of plantation (ooo ha)	4.00

## 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)		42.61

#### **MSME**

Particulars	Status
Micro Units (No.)	16067
Small Units (No.)	2165
Medium Units (No.)	3
Udyog Aadhar Registrations (No.)	18235

#### **Traditional activities**

Particulars	Status
Handloom Clusters (No.)	2
Handicrafts Clusters (No.)	1
Weavers Coop. Societies (No.)	50

#### **Skill Development Trainings**

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	104	104
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	1	1

#### **Renewable Energy Potential**

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	1260	8855	0	160	0	10275
Developed	876	851	0	20	0	1747
Gap	384	8004	0	140	0	8528

#### **Informal Credit Delivery**

### Promotional Interventions

Particulars	31/03/2023	31/03/2024
NRLM/SRLM (Rs. lakh)	6002.75	6448.41

### Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	6	6
No. of SHGs formed	10794	9471
No. of SHGs credit linked (including repeat finance)	2046	2346
Bank loan disbursed (Rs. lakh)	7937.50	10785.46
Average loan per SHG (Rs. lakh)	3.88	4.59
Percentage of women SHGs %	100.00	100.00

### Status and Prospects of Cooperatives

#### Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	409	418
Consumer Stores (No.)	11	10
Housing Societies (No.)	8	8
Weavers (No.)	50	49
Marketing Societies (No.)	19	10
Labour Societies (No.)	1	2
Industrial Societies (No.)	8	7
Agro Processing Societies (No.)	0	18
Others (No.)	42	33
Total (No)%	548	555

#### Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	161	161

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

Sr. No.	State	District	Block	31/03/2025		
				Sector	No. of Societies	Spread
1	Karnataka	Chitradurga	Challakere	Fishery Societies	4	Average
2	Karnataka	Chitradurga	Challakere	Poultry Societies	16	Rich
3	Karnataka	Chitradurga	Challakere	Consumer Stores	3	Average
4	Karnataka	Chitradurga	Challakere	Housing Societies	2	Average
5	Karnataka	Chitradurga	Challakere	Weavers Societies	19	Rich
6	Karnataka	Chitradurga	Challakere	Marketing Societies	1	Deficient

7	Karnataka	Chitradurga	Challakere	Labour Societies	0	Deficient
8	Karnataka	Chitradurga	Challakere	Industrial Societies	4	Average
9	Karnataka	Chitradurga	Challakere	Agro Processing Societies	9	Rich
10	Karnataka	Chitradurga	Chitradurga	Fishery Societies	8	Rich
11	Karnataka	Chitradurga	Chitradurga	Poultry Societies	23	Rich
12	Karnataka	Chitradurga	Chitradurga	Consumer Stores	5	Rich
13	Karnataka	Chitradurga	Chitradurga	Housing Societies	5	Rich

14	Karnataka	Chitradurga	Chitradurga	Weavers Societies	13	Rich
15	Karnataka	Chitradurga	Chitradurga	Marketing Societies	4	Average
16	Karnataka	Chitradurga	Chitradurga	Labour Societies	2	Average
17	Karnataka	Chitradurga	Chitradurga	Industrial Societies	2	Average
18	Karnataka	Chitradurga	Chitradurga	Agro Processing Societies	4	Average
19	Karnataka	Chitradurga	Hiriyur	Fishery Societies	1	Deficient
20	Karnataka	Chitradurga	Hiriyur	Poultry Societies	8	Average

21	Karnataka	Chitradurga	Hiriyur	Consumer Stores	2	Average
22	Karnataka	Chitradurga	Hiriyur	Housing Societies	0	Deficient
23	Karnataka	Chitradurga	Hiriyur	Weavers Socieies	6	Average
24	Karnataka	Chitradurga	Hiriyur	Marketing Societies	1	Deficient
25	Karnataka	Chitradurga	Hiriyur	Labour Societies	0	Deficient
26	Karnataka	Chitradurga	Hiriyur	Industrial Societies	1	Average
27	Karnataka	Chitradurga	Hiriyur	Agro Processing Societies	4	Average

28	Karnataka	Chitradurga	Holalkere	Fishery Societies	2	Average
29	Karnataka	Chitradurga	Holalkere	Poultry Societies	1	Deficient
30	Karnataka	Chitradurga	Holalkere	Consumer Stores	0	Deficient
31	Karnataka	Chitradurga	Holalkere	Housing Societies	0	Deficient
32	Karnataka	Chitradurga	Holalkere	Weavers Societies	0	Deficient
33	Karnataka	Chitradurga	Holalkere	Marketing Societies	1	Deficient
34	Karnataka	Chitradurga	Holalkere	Labour Societies	0	Deficient

35	Karnataka	Chitradurga	Holalkere	Industrial Societies	0	Deficient
36	Karnataka	Chitradurga	Holalkere	Agro Processing Societies	1	Deficient
37	Karnataka	Chitradurga	Hosdurga	Fishery Societies	1	Deficient
38	Karnataka	Chitradurga	Hosdurga	Poultry Societies	0	Deficient
39	Karnataka	Chitradurga	Hosdurga	Consumer Stores	0	Deficient
40	Karnataka	Chitradurga	Hosdurga	Housing Societies	0	Deficient
41	Karnataka	Chitradurga	Hosdurga	Weavers Societies	3	Average

42	Karnataka	Chitradurga	Hosdurga	Marketing Societies	2	Average
43	Karnataka	Chitradurga	Hosdurga	Labour Societies	0	Deficient
44	Karnataka	Chitradurga	Hosdurga	Industrial Societies	0	Deficient
45	Karnataka	Chitradurga	Hosdurga	Agro Processing Societies	0	Deficient
46	Karnataka	Chitradurga	Molakalmuru	Fishery Societies	0	Deficient
47	Karnataka	Chitradurga	Molakalmuru	Poultry Societies	1	Deficient
48	Karnataka	Chitradurga	Molakalmuru	Consumer Stores	0	Deficient

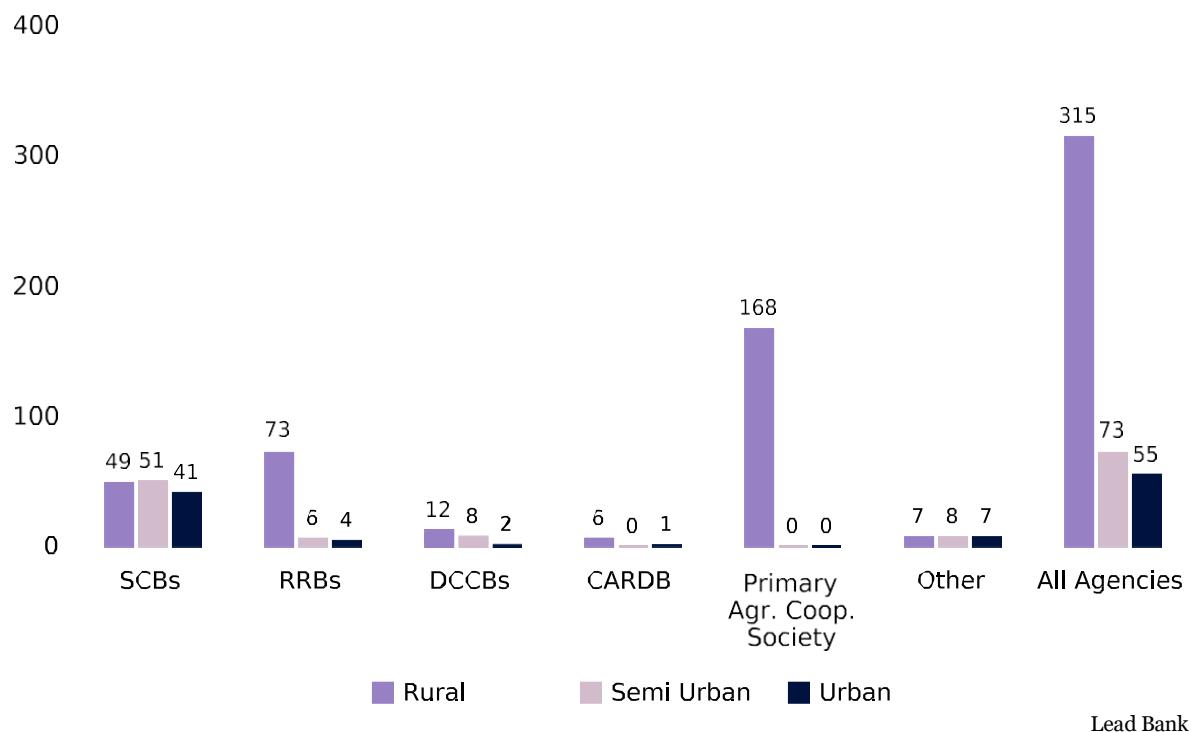
49	Karnataka	Chitradurga	Molakalmuru	Housing Societies	1	Average
50	Karnataka	Chitradurga	Molakalmuru	Weavers Societies	8	Average
51	Karnataka	Chitradurga	Molakalmuru	Marketing Societies	1	Deficient
52	Karnataka	Chitradurga	Molakalmuru	Labour Societies	0	Deficient
53	Karnataka	Chitradurga	Molakalmuru	Industrial Societies	0	Deficient
54	Karnataka	Chitradurga	Molakalmuru	Agro Processing Societies	0	Deficient

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

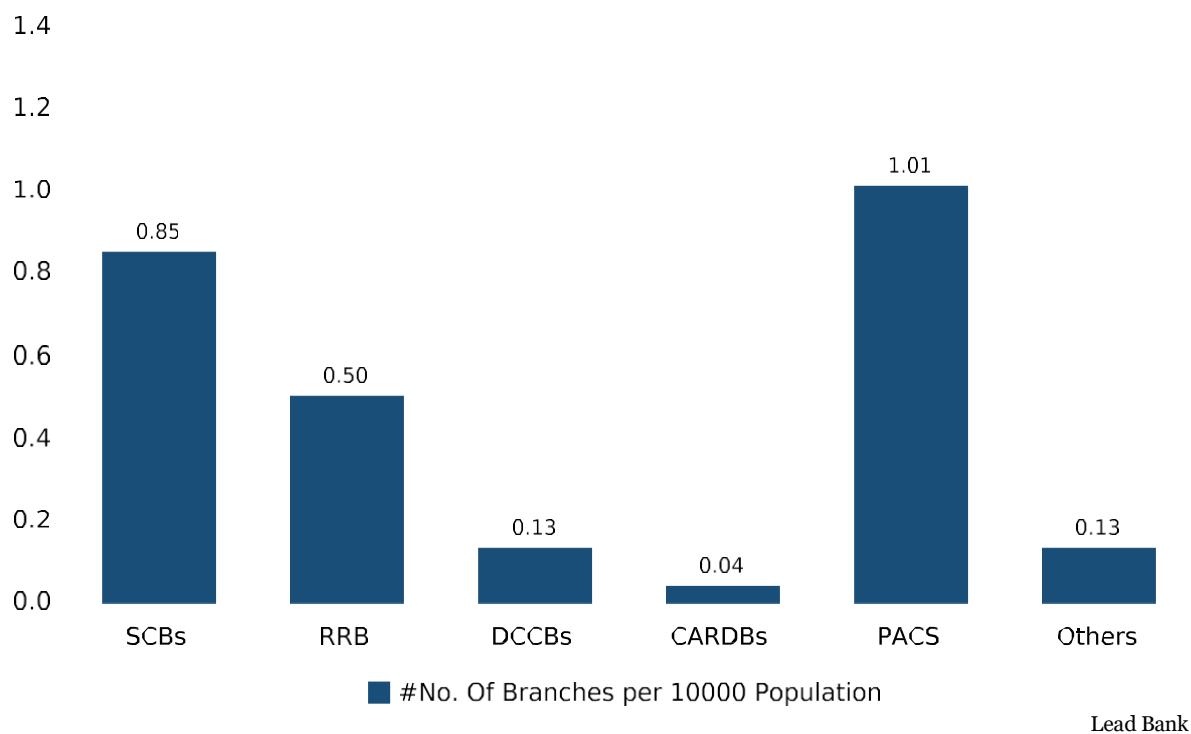
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	159	
3	PACS Computerisation	145	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	13	
7	PACS as Common Service Centres (CSCs)	115	
8	PACS as Kisan Samridhi Kendras (KSKs)	119	
9	PACS as Jan Aushadi Kendras (JAK)	1	

## Banking Profile

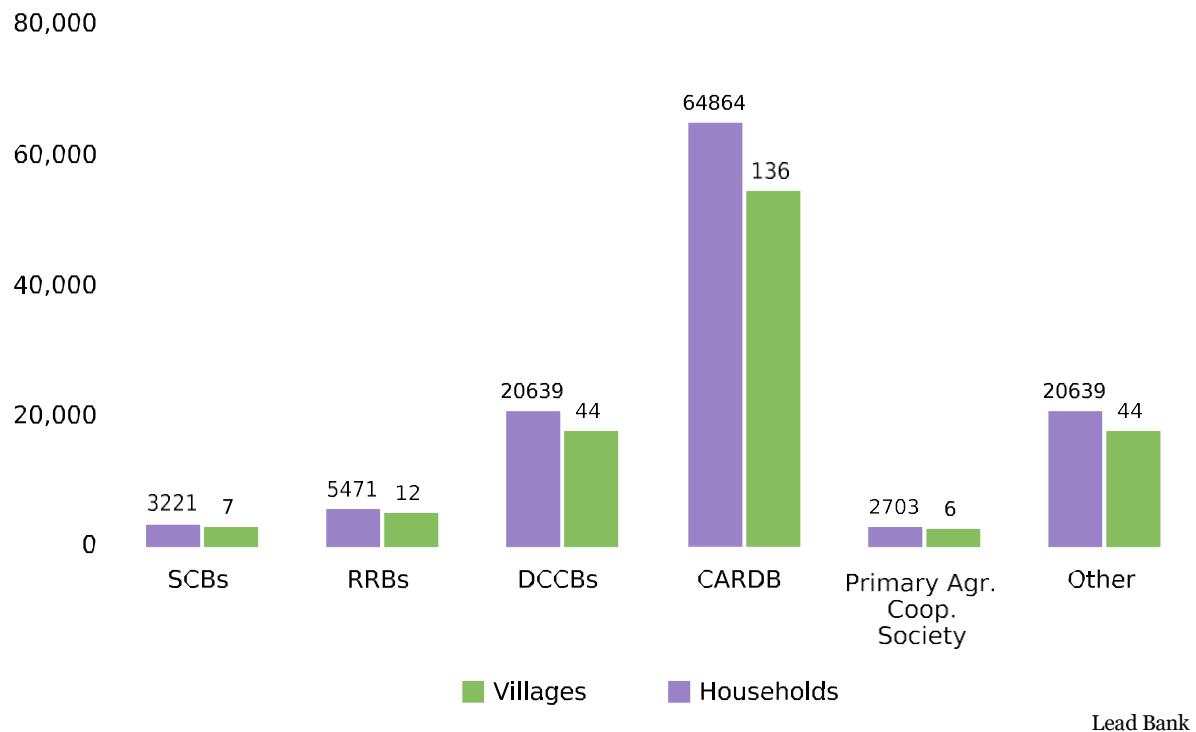
### 1. Agency wise - Number of branches in the district



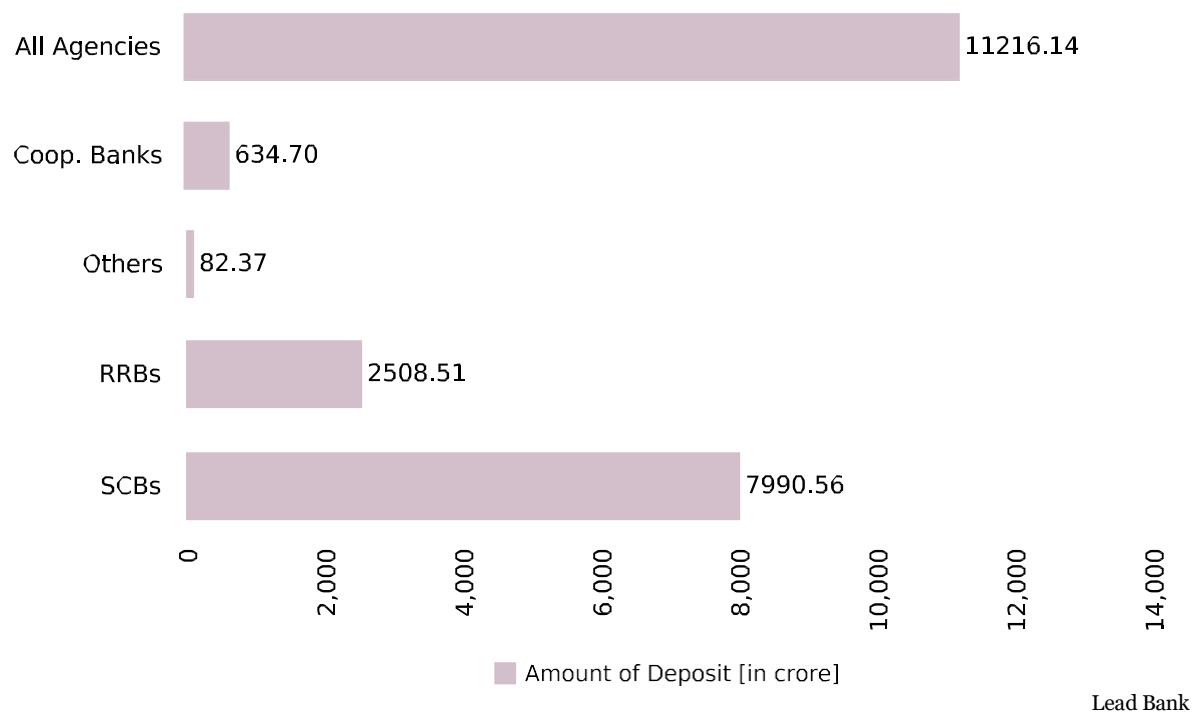
### 2. Branch Penetration



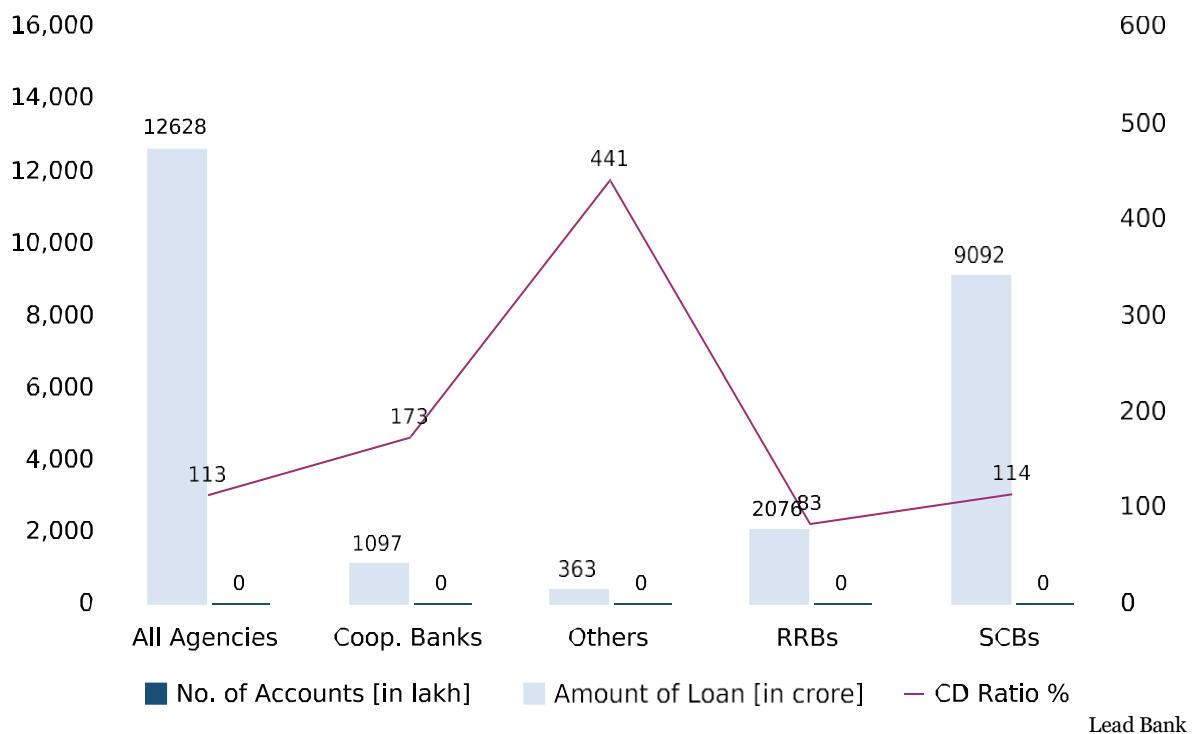
### 3. Agency wise - Per branch Outreach



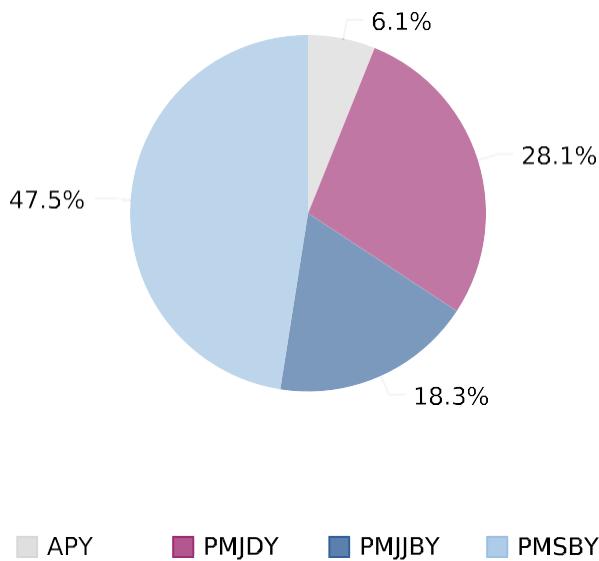
### 4. Agency wise - Deposit O/s



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

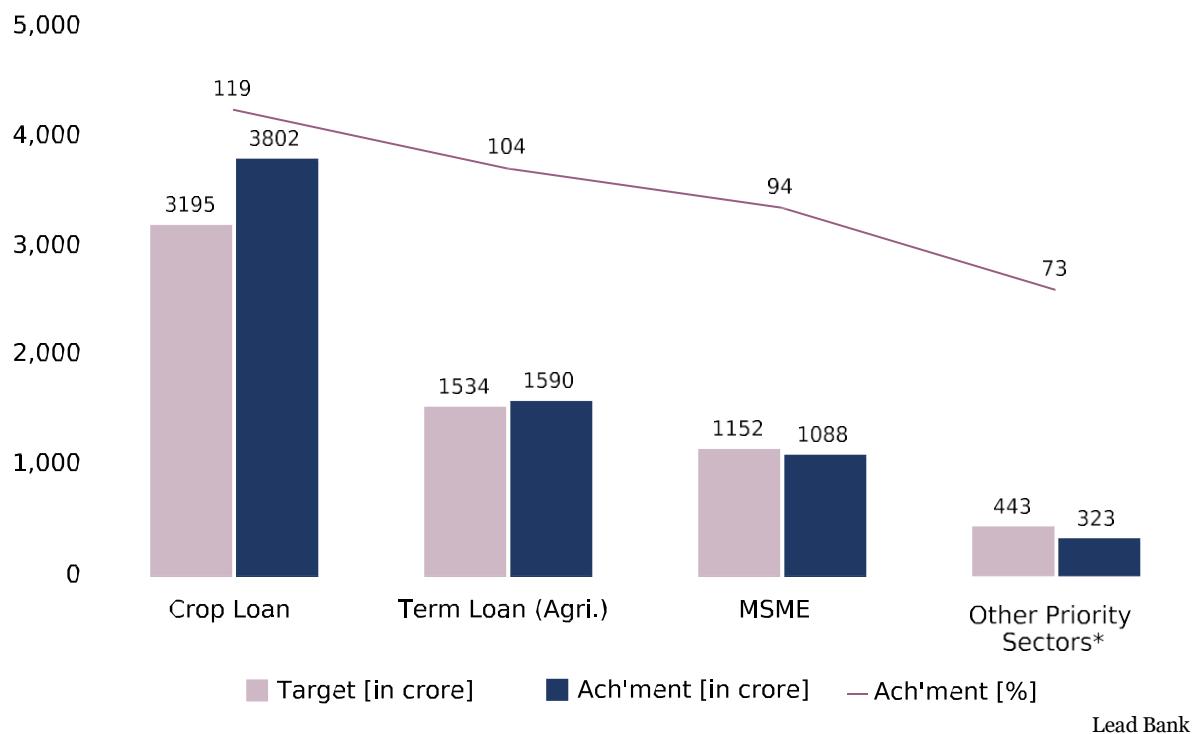


### 6. Performance under Financial Inclusion (No. of A/c)

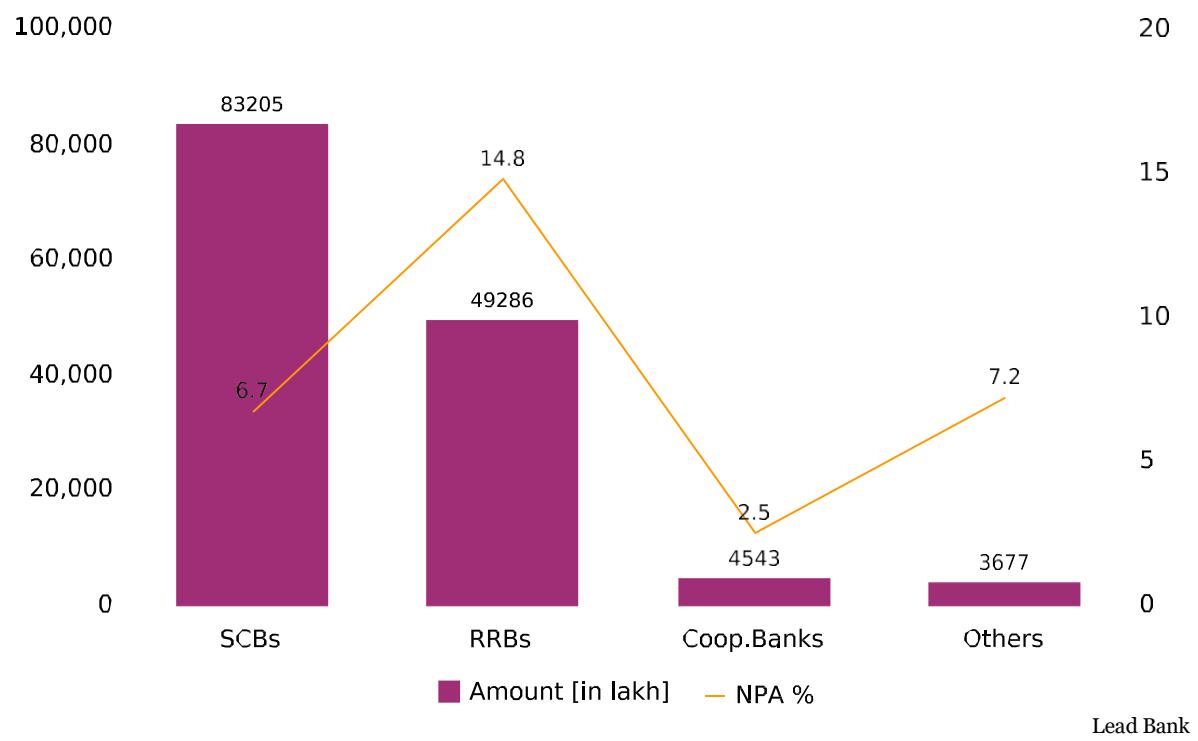


Lead Bank

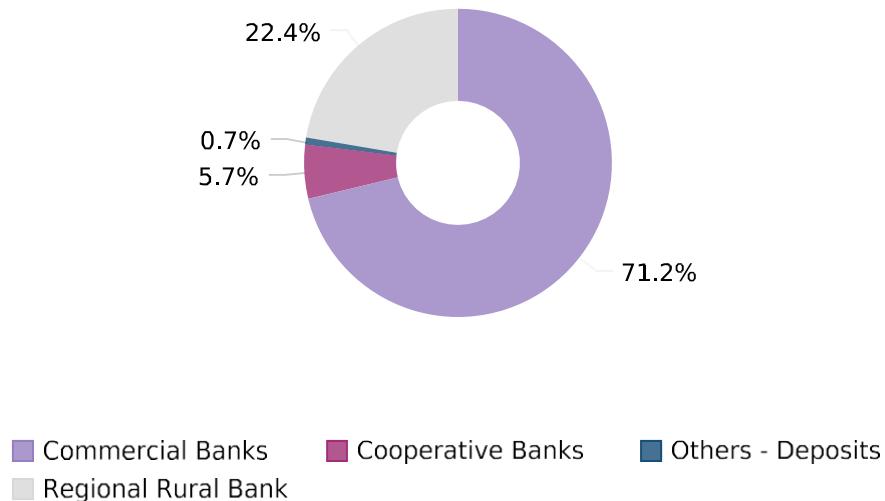
### 7. Sector-wise Performance under ACP



### 8. NPA position

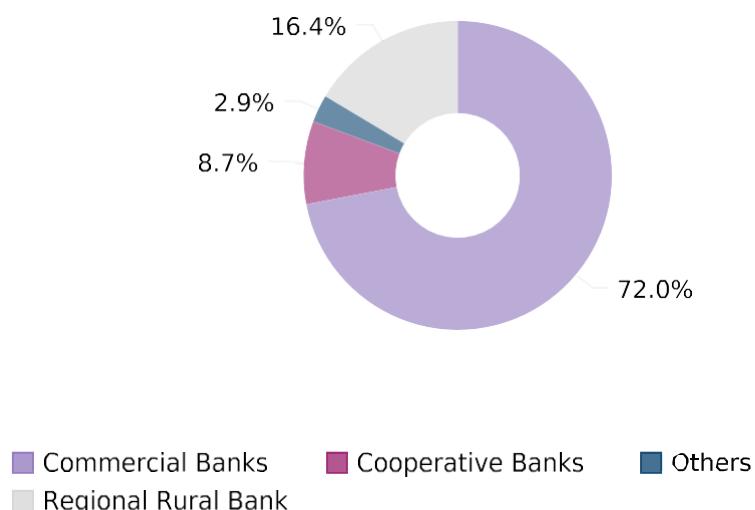


**9. Agency wise - Share of Deposit O/s**  
**Year 2024-25**



Lead Bank

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



Lead Bank

## 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	mFIIs/mF Os	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	34	141	49	51	41			438	7	3221
Regional Rural Bank	1	83	73	6	4			136	12	5471
District Central Coop. Bank	1	22	12	8	2				44	20639
Coop. Agr. & Rural Dev. Bank	1	7	6	0	1				136	64864
Primary Agr. Coop. Society	161	168	168	0	0				6	2703
Others	11	22	7	8	7	28	38996	1536	44	20639
All Agencies	209	443	315	73	55	28	38996	2110		

### 2. Deposits Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)

Commercial Banks	650027.08	735740.68	799056.17	8.6	71.24
Regional Rural Bank	219774.18	238109.18	250851.03	5.4	22.37
Cooperative Banks	51419.99	57656.38	63469.99	10.1	5.66
Others	5881.25	7424.95	8236.74	10.9	0.73
All Agencies	927102.50	1038931.19	1121613.93	8.0	100.00

### 3. Loans & Advances Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	641005.46	778019.29	909241.93	16.9	72.0
Regional Rural Bank	182480.72	193917.85	207559.26	7.0	16.4
Cooperative Banks	104313.29	105573.98	109691.85	3.9	8.7
Others	24042.36	30532.84	36307.85	18.9	2.9
All Agencies	951841.83	1108043.96	1262800.89	14.0	100.0

### 4. CD Ratio

Agency	CD Ratio %
--------	------------

	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	98.6	105.7	113.8
Regional Rural Bank	83.0	81.4	82.7
Cooperative Banks	202.9	183.1	172.8
Others	408.8	411.2	440.8
All Agencies	102.7	106.7	112.6

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

Agency	Cumulative up to				APY	
	31/03/2025					
	PMJDY	PMSBY	PMJJBY			
Commercial Banks	336763	547830	213040		65852	
Regional Rural Bank	189363	312245	127884		48208	
Cooperative Banks	0	28112	107		0	
Others	0	11	292		101	
All Agencies	526126	888198	341323		114161	

#### 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	416353.45	45.8	308904.17	34.0	388749.82	42.8		15.74	0.0	158336.27	17.4
Regional Rural Bank	170408.56	82.1	166239.51	80.1	188183.47	90.7		0.36	0.0	70345.49	33.9
Cooperative Banks	76722.58	69.9	55086.00	50.2	84.00	0.1		0.00	0.0	14209.85	13.0
Others	16812.01	46.3	8917.57	24.6	18451.83	50.8		0.00	0.0	12928.84	35.6
All Agencies	680296.60	53.9	539147.25	42.7	595469.12	47.2		16.10	0.0	255820.45	20.3

#### 7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	196797.73	220821.46	112.2	213247.08	310386.60	145.6	398073.44	416353.45	104.6	120.8
Regional Rural Bank	125307.73	141649.63	113.0	135670.13	141683.90	104.4	140459.25	170408.56	121.3	112.9
Cooperative Banks	66504.99	72561.87	109.1	70332.34	97983.14	139.3	73977.89	76722.58	103.7	117.4
Others	109157.25	40302.39	36.9	115713.88	38373.75	33.2	19966.93	16812.01	84.2	51.4
All Agencies	497767.70	475335.35	95.5	534963.43	588427.39	110.0	632477.51	680296.60	107.6	104.4

#### 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	196797.73	220821.46	112.2	213247.08	310386.60	145.6	319534.15	380150.90	119.0	125.6
Term Loan (Agri.)	125307.73	141649.63	113.0	135670.13	141683.90	104.4	153384.50	158996.35	103.7	107.0
Total Agri. Credit	322105.46	362471.09	112.5	348917.21	452070.50	129.6	472918.65	539147.25	114.0	118.7
MSME	66504.99	72561.87	109.1	70332.34	97983.14	139.3	115242.43	108800.45	94.4	114.3
Other Priority Sectors*	109157.25	40302.39	36.9	115713.88	38373.75	33.2	44316.43	32348.90	73.0	47.7
Total Priority Sector	497767.70	475335.35	95.5	534963.43	588427.39	110.0	632477.51	680296.60	107.6	104.4

#### 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	641005.46	42690.77	6.7	778019.29	53274.07	6.8	1233274.48	83204.68	6.7	6.7
Regional Rural Bank	182480.72	20561.53	11.3	193917.85	23525.33	12.1	333805.36	49286.33	14.8	12.7

Cooperative Banks	104313.29	3504.32	3.4	105573.98	3300.24	3.1	180178.35	4543.26	2.5	3.0
Others	24042.36	3182.87	13.2	30532.84	1302.27	4.3	51114.20	3677.35	7.2	8.2
All Agencies	951841.83	69939.49	7.3	1108043.96	81401.91	7.3	1798372.39	140711.62	7.8	7.5

# **Part B**

## Chapter 1

### Important Policies and Developments

#### **1. Policy Initiatives - GoI (including Cooperatives)**

Recent Initiatives for Development of Cooperatives:

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

#### **2. Union Budget**

##### **2.1. Important Announcements**

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

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

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

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

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

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

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

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

**Scheme for First time Entrepreneurs:** A new scheme for 5 lakh women, Scheduled Castes

and Scheduled Tribes first time entrepreneurs to provide term loans up to ₹ 2 crore in the next 5 years announced.

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

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

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

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

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

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

### **3. Policy Initiatives - RBI**

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

**Credit Flow to Agriculture** Collateral free agricultural loans

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

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

- i. PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others
- ii. Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage

Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60% iii. Subtargets:

Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)

iv. Higher credit weight (125%) for low credit districts; lower (90%) for high credit districts

The other major master directions issued by RBI:

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

### **4. Policy Initiatives - NABARD**

### 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 fasttrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 202526 for State share. Ministry of Jal Shakti is the nodal agency.

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

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

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

**eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>) :** WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse 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 crore

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

## **6.2. Highlights related Agriculture & Farm Sector**

Establishment of Model Integrated Farming System under Raita 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 coastal districts

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a) Spice crops and fruit crops will be grown in a total of 5,000 acres as a mixed crops in partnership with 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**

- The Major crops raised in the district are Ragi, Maize, Groundnut, Bengal gram, Minor Millets, and onion. During 2023-24, achievement under Kharif sowing was 281395 ha, Rabi sowing was 45021, ha and under Summer sowing 5518 ha. The cause for reduction may be attributed to rise in water table, which has made farmers having irrigation shift to horticulture crops, major being Areca nut plantation. The projection for Kharif for 2025-26 is 316836 ha. (achvt. As on 22 August 2025 271862 ha) (Source: DoA Chitradurga).
- During the year 2023-24, as per crop survey report of DoA, the production of maize was 290085 MT, Groundnut was 103217 MT, Ragi was 89312 MT and Minor Millets was 15122 MT.
- Due to various promotional programs of DoA, area under minor millets is a matter of focused interventions in the district. For 2025-26, the projection for area under millets is 19450 ha.(achievement as on 22 August 2025 is 16701 ha)
- NABARD has successfully completed implementation of Pilot phase of, JIVA-Natural farming, in Hosadurga tq., supporting 62 HHs, to address emerging concerns and to ensure long-term sustainability of its NRM Programme, as an agro ecological transformational approach, leveraging the pre-existing social and natural capital in Siddagondanahally watershed project. Full scale implementation has begun from August 2024.

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

- Swavalambi App of revenue department, which enables self-survey of lands for 11 E sketch, Tatkal Phodi pre conversion sketch and partition deed sketch. The App can also be used for Record of Rights, Tenancy and Crops (RTC), having single ownership, multiple ownership and joint ownership.
- ICAR-KVK Chitradurga functioning under KSNUAHS, Shivamogga, is supporting farmers, through transfer of technology and related interventions.
- The district has 22 Raitha Samparka Kendras, one in each Hobli across six taluks. These centers provide farmers with crop and market-related information, soil testing services, and distribute agricultural inputs.
- Against 640789 plots, under 'Bhoomi' online land records, which is exclusive of Govt. lands and alienated lands, 488508 plots have been added in FRUITS. A total of 347217 farmers have been registered under FRUITS portal.
- 168338 farmers have enrolled, to avail benefits under PM KISAN scheme.
- As on 31.03.2024 153324 farmers have availed loan through KCC.
- There are 19 agriculture based FPOs supported through DoA (CSS-4 RKVY-5 Amrit-10), four agriculture based FPOs supported by NABARD (CSS-1 PODF-3), functioning in the district.

- Two FPOs were supported under Secondary Agriculture scheme of GoK, implemented through DoA, for setting up Millet processing unit/Millet SORTEX unit. • The area under millet cultivation is expanding, and greater support from KAPPEC and APEDA is needed to connect millet FPOs with external markets.

#### **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
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated	Hecta re	1.39	100	21475	29853.05	29853.05
2	Annual Vegetables - Pumpkin/ Kaddu/ Gummadi_Irrigated	Hecta re	1.10	100	62	68.14	68.14
3	Annual Vegetables - Tomato/ Tamatar_Open	Hecta re	2.22	100	3558	7898.90	7898.90
4	Cereals - Brown Top Millet/ Korale	Hecta re	0.87	100	30486	26507.88	26507.88
5	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	Hecta re	0.82	100	2638	2152.46	2152.46
6	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Rainfed	Hecta re	0.67	100	44133	29785.81	29785.81
7	Cereals - Maize/ Makka_Irrigated	Hecta re	1.04	100	14594	15230.15	15230.15
8	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hecta re	0.85	100	68707	58107.58	58107.58
9	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hecta re	1.28	100	858	1100.01	1100.01
10	Cereals - Sorghum/ Jowar_Irrigated	Hecta re	0.71	100	350	247.98	247.98
11	Cereals - Sorghum/ Jowar_Rainfed	Hecta re	0.60	100	4286	2590.47	2590.47
12	Fibre Crops - Cotton/ Kapaas_Irrigated	Hecta re	1.24	100	10550	13110.38	13110.38
13	Floriculture Crops - Chrysanthemum/ Guladaudee/ Sevanthige/ Samandipoo_Irrigated	Hecta re	1.51	100	820	1234.91	1234.91

14	Floriculture Crops - Crossandra/ Kanakaambaram_Irrigated	Hecta re	1.51	100	16	24.09	24.09
15	Floriculture Crops - Marigold/ Gende Ka Phool/ Zendu_Irrigated	Hecta re	1.28	100	172	219.56	219.56
16	Floriculture Crops - Tuberose/ Gulchadi/ Rajanigandha/ Nishigandha/ Neela Sampangi_Irrigated	Hecta re	2.20	100	159	349.45	349.45
17	Fruits - Banana/ Kela_Tissue Culture	Hecta re	2.90	100	1658	4808.04	4808.04
18	Fruits - Coconut/ Nariyal	Hecta re	1.53	100	7150	10912.84	10912.84
19	Oil Seeds - Groundnut/ Moongfali_Irrigated	Hecta re	1.01	100	1518	1534.22	1534.22
20	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hecta re	0.82	100	51247	41814.47	41814.47
21	Oil Seeds - Sunflower/ Surajmukhi_Irrigated	Hecta re	0.75	100	1000	745.43	745.43
22	Oil Seeds - Sunflower/ Surajmukhi_Rainfed	Hecta re	0.62	100	4693	2915.20	2915.20
23	Plantation Crops other than fruits and vegetables - Areca Nut/ Supari_Plantation	Hecta re	3.33	100	5360	17849.07	17849.07
24	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Rainfed	Hecta re	0.69	100	44695	31007.61	31007.61
25	Pulses - Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani_Rainfed	Hecta re	0.46	100	968	445.29	445.29
26	Spices & Condiments - Chilli/ Mirch_Irrigated	Hecta re	1.59	100	1373	2179.39	2179.39
<b>Sub Total</b>				<b>322526</b>	<b>302692.38</b>	<b>302692.38</b>	
<b>Post Harvest</b>							<b>30269.24</b>
<b>Maintenance</b>							<b>60538.48</b>
<b>Total</b>							<b>393500.09</b>
<b>Grand Total</b>				<b>322526</b>	<b>302692.38</b>	<b>302692.38</b>	<b>393500.09</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

- The entire Chitradurga district lies in Krishna basin, coming under ACZ 4 region. Chikkahagari, Vedavathi, Suvarnamukhi, Garanihalla, Janagihalla and Nayakanahattihalla are the prominent streams, flowing in the district. Vedavathi River, a tributary of Tungabhadra traverses 129 kms, through the district.
- Storage level under minor irrigation tanks indicate that, out of 166 M.I tanks, level of storage was < 30% storage in 12 tanks, 30-50% storage in 142 tanks, above 51% storage in 12 tanks. (Source: KSNDMC report for 2024).
- Improper use of water resources has affected fertility of soil. Implementation of micro

irrigation in a mission mode required to bring more land under irrigation. • The exponential expansion of area under Arecanut is costing water resources. It is reported that farmers are digging bore wells 1200 to 1600-foot-deep, to get water for irrigation purposes, in non-traditional Arecanut areas, as the profit margin is better compared to raising food crops. • 23 farmers have adopted Israeli irrigation technology, which is supporting around 90 ha of farm area, majority in Hiriyur taluk (around 59 ha). • Area under Micro irrigation is 24025 ha., against which share of Agriculture is 20016 ha., Horticulture is 3853 ha., Sericulture is 156 ha. (Source: Chitradurga District at a glance 22-23).

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

- Project of lifting water from Tungabhadra river near Harihar, through lift irrigation, to fill three tanks of Bharamasagar big tank, to supply drinking water to drought hit areas of Bharamasagar region, has been completed.
- Upper Bhadra project, an ongoing major Lift Irrigation Scheme, envisages to irrigate an extent of 2,25,515 ha of agricultural land in drought prone regions of Chikmagalur, Chitradurga, Tumkur and Davangere districts, with an objective providing sustainable irrigation by filling 367 tanks to their 50% capacity in drought prone taluks of referred districts. For Chitradurga branch canal, main canal alignment works, lining works and cross drainage works are in progress.
- For Chitradurga district specifically, the project will directly benefit 1,07,265 hectares through the Chitradurga Branch Canal covering all six taluks—Hosadurga (31,035 ha), Hiriyur (37,052 ha), Chitradurga (23,266 ha), Challakere (13,266 ha), Holalkere (371 ha), and parts of Chikkamagalur's Kadur (1,864 ha)—while also filling 139 minor irrigation tanks for groundwater recharge, making it the largest beneficiary district under this transformational lift irrigation scheme.
- Water requirements of the district are being met through Tungabhadra backwater, Vani Vilas Sagar, Shanthisagar, Gayathri reservoir and Bhadra reservoir.
- Ground water scenario - of the 6 blocks in the district, Molakalmur block is semi-critical and 5 other blocks are overexploited.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							

1	Artificial Recharge Structure--rainwater harvest tanks	No.	0.43	80	900	385.20	308.16
2	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	1650	4325.48	3460.38
3	Drip Irrigation--1.2 m x 0.6 m	ha	1.56	80	1200	1874.64	1499.70
4	Drip Irrigation--IP Sets 5HP	ha	0.48	80	1800	866.70	693.36
5	Dug Well--Recharge	No.	0.54	80	1200	642.00	513.60
6	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	1500	963.00	770.40
7	Pump House-Pump House with Roof-2.7m x 2.7m x 2.4 m 10HP	No.	0.46	80	1800	826.26	661.02
8	Solar PV Pump Sets (AC)--AC/DC surface	No.	0.99	80	180	177.96	142.38
9	Sprinkler Irrigation --Field crops - 90 mm HDPE pipes	ha	0.74	80	600	444.90	355.92
10	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	1800	770.40	616.32
11	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	1800	982.26	785.82
<b>Total</b>				<b>14430</b>		<b>12258.80</b>	<b>9807.06</b>

### 2.1.3 Farm Mechanization

#### 2.1.3.1 Status of the Sector in the District

- As per agriculture census 2015-16, there are 302505 agricultural land holders holding 553259 ha., out of which net sown area was 446527 ha. (District Statistics 23-24)
- Around 71% of farmers, who belong to MF & SF category, are holding 202788 ha of land, which is equivalent to 37% of total land holdings.
- As the most of the farm land is under rocky terrain, farmers depend on machinery for tilling land.
- There are 18379 tractors and 7249 Tillers in the district as on 31 March 2024 (Source RTO Chitradurga).
- High cost of drones and shortage of skilled manpower to use the same is preventing its penetration.
- Farmers still consider using draft animals for operations like tilling etc. depending on site conditions.

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

- There are 22 CHSC @ one per hobli and 14 Farm Machinery Banks in the district, established through the support of SMAM (Sub Mission of Agricultural Mechanization), implemented through DoA.
- Under Raithashakthi scheme, GoK providing diesel subsidy to offset rise in prices @ Rs. 250/acre, up to five acres, to farmers having agriculture lands
- The government is promoting the use of Kisan Drone, for crop assessment, digitization of land records, spraying of pesticides and nutrients.
- 12 entrepreneurs have availed support from NABARD for setting up Agri Clinics & Agri

Business Centers in the district. • Skilling youth on Drone usage, repairs and maintenance who can be hired by CHSC may help the sector grow.

- Challenges faced by farmers in hill agriculture and horticulture, particularly for operations like irrigation, intercultural operations, and post harvesting needs, to be addressed through, innovative farm mechanization.

### **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
<b>A.03 Farm Mechanisation</b>							
1	Other harvestor--Carbon Fibre Telescopic Harvestor 70 ft	No.	0.80	80	300	240.78	192.60
2	Other machinery-Other Machinery & Equipments- Cultivator	No.	0.86	80	450	385.20	308.16
3	Other machinery-Other Machinery & Equipments- Excavator	No.	25.68	80	180	4622.40	3697.92
4	Other machinery-Other Machinery & Equipments- Rotavator(540 and 1000 rpm PTO speed)	No.	1.50	80	600	898.80	719.04
5	Others--Custom Hiring- Drone	No.	10.70	80	42	449.40	359.52
6	Others-Groundnut Stripper- Groundnut decorticator (powered cost depends on capacity)	No.	1.61	80	450	722.28	577.80
7	Power Tiller--8 to 12 HP	No.	2.46	80	750	1845.78	1476.60
8	Seed Drill-Seed cum Fertilizer Drill-Power tiller/Tractor	No.	1.07	80	450	481.50	385.20
9	Thresher-Multicrop Power Threshers-Upto 10 HP Tractor/Engine Operated	No.	2.14	80	450	963.00	770.40
10	Tractor-With Implements & Trailer-15 to 25 HP	No.	4.82	80	720	3466.80	2773.44
11	Tractor-With Implements & Trailer-35 to 45 HP	No.	8.35	80	420	3505.32	2804.28

12	Weeder-Power Weeder-self propeled/tractor drawn Min 6 HP	No.	0.70	80	600	417.30	333.84
<b>Total</b>				<b>5412</b>	<b>17998.56</b>	<b>14398.80</b>	

## 2.1.4 Plantation & Horticulture, including Sericulture

### 2.1.4.1 Status of the Sector in the District

- Total area under Horticulture, during 2023-24 was 154799 ha.
- Chitradurga district, known as hard rock terrain region, is witnessing a sharp rise in Areca cultivation, over the last few years, due to its remunerative price in the market, increase in the water table & also anticipating completion of Upper Bhadra project. Area under Arecanut which was 22131 ha during FY17 has been increased to 61127 ha by 2023- 24. Even non farmers have started purchasing land to take up Arecanut cultivation & certain Kushki land is being converted into plantation, as it is easy to maintain & the availability of irrigation facilities.
- During 2024-24, area sown include Fruit crops - 8806 ha, Vegetable crops - 36092 ha, Spice crops - 2211 ha, Plantation crops - 104135 ha, Flower crops - 3924.57 ha.
- The major horticulture crops raised during 2023-24 are Tomato-6229 ha, Onion 22695 ha, Banana-1847 ha, Pomegranate-3554 ha, Mango-1415 ha. (area under Mango shrinking y-o-y). Area under Onion & Tomato experiences vide fluctuations each year, due to its price volatility.
- The area under Mulberry cultivation is 2812.01 ha. & around 3423 farmers are engaged in Sericulture activity. During FY23 around 1124.916 MT of cocoon were produced in the district.

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

- College of Horticulture, Hiriyur is providing research & extension activities besides teaching.
- Promotion of FPOs in the district through DoH (4 No.s), Sericulture (1 No.s), NABARD (1 No.s), & Coconut Development Board (2 No.s)
- Under Comprehensive Horticulture Development program, Pomegranate, Dragon fruit and Drumstick are identified.
- Chitradurga is identified for implementation of pilot Cluster Development Program (out of 53 CDPs, 12 pilot programs) by the MoA&FW, GoI, being implemented by NHB, which aims at holistic growth & development of identified horticulture clusters to make them globally competitive. Area for the cluster includes all the six taluks from Chitradurga district, Sira tq (Tumkur dt.) and HB Halli & Kudligi tq.s (Vijayanagar dt.).
- Under Sericulture sector, there is one district level office, headed by Deputy Director & seven Technical Service Centres spread in six taluks. There is one REC Centre in Chitradurga, which is functioning under CSR & TI Central Silk Board, Ministry of Textiles, GoI, which covers four neighbouring districts also.
- KVKBabbur (Chitradurga) provides soil and water testing for site specific nutrient management, supply of quality planting materials and bio inputs, on farm testing and frontline demonstrations for crop and canopy management, need based farmer trainings

and advisory services on irrigation, fertigation, IPM/INM, post harvest handling and value addition, plus model farm exposure visits.

#### **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
<b>A.04 Plantation &amp; Horticulture</b>							
1	Exotic Fruits -Dragon Fruit- 2.5mx2.5m(1 pole 4 plants) -400 poles	Acre	7.65	80	78	596.74	477.39
2	High density plantation- Papaya-3mx3m 444/Acre	Acre	1.06	80	650	688.55	550.84
3	High density plantation- Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	3554	9697.09	7757.68
4	New Orchard - Tropical/ Sub Tropical Fruits-Mango- 9mx9m- 50/Acre	Acre	1.17	80	1470	1714.46	1371.57
5	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	276	295.32	236.26
6	Other Plantation Crops- Arecanut	ha	3.75	80	13010	48722.45	38977.96
7	Other Plantation Crops- Coconut-8mx8m 60/Acre	Acre	1.08	80	3210	3469.05	2775.25
8	Sericulture-Chawki Rearing- Mulberry garden establishment -2 Acre	Acre	25.59	80	18	460.70	368.56
9	Sericulture-Shoot Rearing - Mulberry garden establishment -1 Acre	Acre	12.65	80	24	303.54	242.82
<b>Sub Total</b>					<b>22290</b>	<b>65947.90</b>	<b>52758.33</b>
<b>Total</b>					<b>22290</b>	<b>65947.90</b>	<b>52758.33</b>

#### **2.1.5 Forestry & Waste Land Development**

##### **2.1.5.1 Status of the Sector in the District**

- As on 31.03.2025, the total forest area in the district is 979.12 sq. km. (reserved forest- 895.45 sq. km, protected forest- 5.51 sq. km, Sec. 4 notified- 78.16 sq. km) with an increase of 2.8 sq. km. in comparision to 31.03.2024, constituting nearly 11.61 % of the total geographical area. (Source: Annual Report of Karnataka Forest department 2024-25)

- Area under Barren and uncultivable land is 25403 ha and area under cultivable waste is 20612 ha. Current fallow land is 27832 ha., and Other fallow is 20367 ha. (Source: District at a glance-23-24 data for 22-23). Most of this land is infested with Prosopis Juliflora (Ballari jali).
- Under the scheme Daivi Vana/Devara Kadu, department is supporting planting of a number of species having religious significance such as Ala, Arali, Athi, Bevu, Banni, Tare, Bilvapatre, Goni, Nerale, Naga-Sampige, Kaggali, Yekke etc. along with other local flowering and fruit yielding trees.

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

- The forest area of all the six taluks in Chitradurga district is coming under Bellary Circle. Chitradurga division, is looked after by Deputy Conservator of Forests at Chitradurga HQ. There are two sub-divisional offices at Chitradurga (covering forest in Chitradurga, Molakalmur, Holalkere) and Hiriyur (covering forest in Challkere, Hiriyur, Hosadurga,) headed by Assistant Conservator of Forests.
- The Forest department is implementing various programs viz. CAMPA, Development of degraded forest, Greening of urban areas, Flexi fund, Deemed Forest, Sirichandanavana etc.
- Social Forestry programmes executed via the Chitradurga Social Forestry Division include block/institutional plantations, roadside avenues, nursery production, and seedling distribution at subsidised rates.
- Under the scheme 'Krushi Aranya Protsaha Yojane (KAPY), farmers are provided seedlings at subsidized rates and paid a total amount of Rs.125 as incentive for every surviving seedling, to ensure that they nurture plants at least for three years.
- Human-Wildlife conflict - For 2024–25, ex-gratia paid in Chitradurga division: 93 crop-damage cases (Rs 4.44 lakh) and 47 cattle cases (Rs 3.46 lakh), plus one human death case (Rs 15 lakh) reflecting incidents within the circle that includes Chitradurga.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
1	Nursery/ Propagation unit- Traditional Nursery	Acre	6.21	80	12	74.46	59.58
2	Plantation--Agro forestry	ha	1.07	80	1500	1605.00	1284.00
3	Plantation-Mahagony-4.57 m x 4.57m 478/ha	ha	1.20	80	1200	1438.08	1150.44

4	Plantation-Sal-Melia dubia-3m x3m 1111/ha	ha	1.54	80	750	1155.60	924.48
5	Plantation-Sal-Silver oak-3m x3m -1111/ha	ha	1.54	80	750	1155.60	924.48
6	Plantation-Sandal Wood-4.47 m x4.47 m 500 plants/ha	ha	2.44	80	450	1097.82	878.28
7	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	1100	2612.94	2090.33
<b>Total</b>				<b>5762</b>		<b>9139.50</b>	<b>7311.59</b>

## 2.1.6 Animal Husbandry - Dairy

### 2.1.6.1 Status of the Sector in the District

- As per Livestock Census 2018-19, there are 225603 cattle & 113304 buffaloes. The share of indigenous cattle is 153250.
- The area under permanent pasture is 88740 ha. (Source: Dist. at a glance 23-24). Around 24000 acres of land from 21 kavals have been reserved as Amrut Mahal Kavals, which are spread in Hosadurga, Holalkere & Challakere taluks (Source: AH & VS dept.)
- Milk production in the district during 2023-24 was, 53180302 liters (145699 l/day). There are 44907 members, of which 13926 are active members (milk pouring members). KMF is collecting milk from 4979 non-members also. 6787 are women dairy farmers, who have formed 13 WPGs, under Ksheera Sanjeevini scheme of Karnataka State Rural Livelihood Promotion Society. There are 420 MPCS in the district, out of which, 331 are functioning and 325 MPCS are making profits. 24 MPCS are defunct, 65 MPCS are under liquidation process. KMF is having a target for promotion of 31 new MPCS, for the year 2024-25, from the uncovered area of operations, which also includes revival of defunct MPCS. There are two Chilling centres, located in Chitradurga & Hosadurga taluks and 39 Bulk Milk Coolers, each having 3000-liter capacity in the district. (Source: KMF Chitradurga)
- AH farmers are currently depending on Animal Disease Diagnostic Laboratory Davanagere. District has received sanction of one ADDL, from Institute of Animal Health & Veterinary Biologicals Hebbal & they have since finalized land for the same.

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

- There are 71 Artificial Insemination Centres.
- There are 158 AH & VS institutions, out of which 156 are catering to treatment & functioning as AI centres also. This includes one Polyclinic in Chitradurga town which is the only referral hospital in the district having facilities for Ultrasound scanning, basic blood testing facilities, Artificial Insemination facility, animal birth control facilities. 138 institutions are functioning from own buildings.
- Under the National Animal Disease Control Program (NADCP) 10 Mobile Animal Clinics are provided to the district. Two each for Hiriyur, Hosadurga, Challakere, Chitradurga tq. s and one each for Molakalmur & Holalkere tq.s.
- The department also provides doorstep service by experts, with the latest technology, through its Pashu Sanjeevini Mobile Van. The Mobile van is equipped to perform surgery too, besides, ultrasound scanning & quick blood tests.

- Goshala has been constructed in Kurudihalli, Challakere tq. under One District One Goshala scheme of GoK. Besides the district has nine goshalas under private ownership, which are getting assistance from the department, for fodder development & animal health maintenance.
- Farmers can avail working capital loans from banks for AH activities under KCC scheme which are implemented through PSBs, Co-op banks, RRBs.
- One AH FPO being promoted through NABARD in Hosadurga tq.
- The Department of AH & D, GoI, is implementing the scheme of NLM (Revised) since 2021-22.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Buffalo Farming--Graded Murrah 10 animal unit	5+5	15.86	80	750	11893.08	9514.44
2	Buffalo Farming--She buffaloes Graded Murrah yeilding 10 -12 lpd 2 animal unit	1+1	2.47	80	1200	2966.04	2372.82
3	Bulk Milk Cooling Unit	No.	32.96	90	6	197.76	177.96
4	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	1500	3193.98	2555.16
5	Crossbred Cattle Farming-- HF 10 animal unit	5+5	15.76	80	450	7092.48	5674.02
6	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	600	2375.40	1900.32
7	Indigenous Cattle Faming-- Gir Sahiwal Tharparkar 10 animal unit	5+5	13.35	80	450	6009.12	4807.32
8	Indigenous Graded Cattle Farming--Indigeneous Cows - 2 Cow Unit (Gir/Sahiwal/Thaparkar)	1+1	1.99	80	900	1791.18	1432.92
9	Refrigerated Tanker Van	No.	29.21	80	60	1752.66	1402.14
<b>Sub Total</b>					<b>5916</b>	<b>37271.70</b>	<b>29837.10</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others_per animal per month maximum for two month cycle	1+1	0.52	1	5000	2584.06	2584.06

2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	6000	2790.66	2790.66
<b>Sub Total</b>				<b>11000</b>	<b>5374.72</b>	<b>5374.72</b>	
<b>Total</b>				<b>16916</b>	<b>42646.42</b>	<b>35211.82</b>	

### 2.1.7 Animal Husbandry - Poultry

#### 2.1.7.1 Status of the Sector in the District

- In Chitradurga district, as per livestock census 2019, there are 1741574 poultry birds (indigenous), out of which, Hosadurga taluk ranks, with 5.26 lakh birds (data from AH & VS). The production of Eggs for 2023-24 was 5518 lakhs. The per capita availability of eggs is 0.91.
- In Chitradurga district, limited availability of FYM has increased demand for poultry manure and is being widely used for Khariff season farming. Demand for the same has been increasing since the past 5 years and it is widely used for Plantation and Horticultural crops. One ton of dried poultry manure fetches price of around Rs.4000/- per ton. It is also being sent to Chikmagalur, Mangalore, Kasaragodu, Shivamogga & Davangere.
- Chitradurga is one of the districts, popular for chicken and egg production, along with Bellary, Davangere, Raichur & Koppal.

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

- There are 158 veterinary institutions in the district viz; Veterinary hospitals, Dispensaries, Primary Veterinary Centres, Mobile Dispensaries.
- Central Poultry Development Organisation & Training Institute, Hesaraghatta, near Bangalore is producing and supplying chicks across the country. It is also imparting advanced and specialised training to the technical officers of the Central/State Govt. Organisations, Agricultural Universities, Banks, Insurance Corporations, Cooperative sector, Poultry & Meat Corporations and private sector Poultry Organizations of the country.
- In addition, there are few private farms which are supplying chicks to farmers. The Government is extending support towards the cost of feed and rearing costs.
- Karnataka Cooperative Poultry Federation Ltd. offers short term training programs in poultry production to interested candidates/farmers.
- Policies on the production of oil-seed and other raw materials, needed by the animal feed industry, should be integrated, so that, the animal feed sector does not suffer.
- Requirement of a branch office of Poultry federation at district level, which can provide support services and maintain data on the subject.

#### 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
<b>A.09 Animal Husbandry - Poultry</b>							
1	Commercial Broiler Farming-- 1000 birds per batch	1000	3.35	80	1200	4018.92	3215.16
2	Commercial Broiler Farming-- Integration: broiler equipment(2000chicks; Rs. 35per bird	5000	12.20	80	120	1463.76	1171.02
3	Commercial Broiler Farming-- Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	600	2927.52	2342.04
4	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	120	4363.02	3490.44
5	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Captitalised exp	100	0.21	80	1500	321.00	256.80
6	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	600	6420.00	5136.00
<b>Sub Total</b>					<b>4140</b>	<b>19514.22</b>	<b>15611.46</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	120000	193.20	193.20
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	90000	241.20	241.20
<b>Sub Total</b>					<b>210000</b>	<b>434.40</b>	<b>434.40</b>
<b>Total</b>					<b>214140</b>	<b>19948.62</b>	<b>16045.86</b>

### 2.1.8 Animal Husbandry - Sheep, Goat, Piggery

#### 2.1.8.1 Status of the Sector in the District

- In Chitradurga district, Sheep & Goat rearing activity is in great demand as a livelihood option, among the economically weaker sections. Even well qualified youth, people from APL, are also opting to take up this venture, for its low cost, high yielding performance. As per 20th Livestock census, conducted during 2018-19, there are 1352087 sheep (1351843 indigenous and 244 cross bred) and 385058 Goats in the district.
- The production of meat was 5724 tons.
- As per 20th livestock census 2019, the goat population in Karnataka is 6169392, of which more than 40% belongs to Nandidurga goat breed, which is a native breed of Karnataka. During 2018, the Nandidurga goat breed has been registered by NBAGR, Karnal. As part of breed conservation cum improvement program with respect to Nandidurga breed, AH & VS department has sanctioned establishment of Goat breeding farm (Nandidurga Goat breed) in the Amrut Mahal Kaval area of Neeragunda village, Hosadurga tq., civil works are

under progress.

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

- The district level office of Sheep and Wool Development Corporation, is located in Chitradurga town. There are 30 functional Sheep and Wool Producers cooperative societies in the district.
- There is a Sheep breeding & Training Centre in Kudapura, Challakere taluk, Chitradurga district. During 2018-19, NABARD had supported conservation and management of indigenous varieties of Sheep & Goat through National Adaptation Fund for Climate Change (NAFCC).
- There are seven Sheep & Wool Development Associations in Ullarthy, Challakere taluk. Training on AH activities is provided through the Sheep breeding & Training Centre in Kudapura Challakere taluk and RUDSETI in Chitradurga.
- Five FPOs promoted through Sheep and Wool Development Corporation (RKVY-1 Amrut-4) and one FPO promoted through NABARD under PODF.

#### **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
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Breeding Unit-New Shed-Cost of Buck -Local breed	100+5	9.68	80	155	1500.96	1200.75
2	Goat - Rearing Unit-New Shed-Cost of Bucks-Local breed	10+1	1.02	80	450	457.44	365.94
3	Retail Market outlet for Meat-Existing Shed-Retail pork outlet with facility for chilling	No.	12.84	80	60	770.40	616.32
4	Sheep - Breeding Unit-New Shed-Cost of animals-5 Bannur rams	100+5	21.25	80	180	3825.06	3060.00
5	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (10+1)	10+1	1.19	80	900	1068.96	855.12
6	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (20+1)	20+1	2.23	80	450	1001.52	801.24

Sub Total				2195	8624.34	6899.37
<b>A.12 Working Capital - AH - Others/SR</b>						
1	Goat Farming_Dairy Goat farming - Intensive_Stall feeding for 8 month cycle	20+1	0.70	1	300	211.14
2	Goat Farming_Others_Noram feeding 8 month cycle free grazing	20+1	0.35	1	3000	1041.00
<b>Sub Total</b>				<b>3300</b>	<b>1252.14</b>	<b>1252.14</b>
<b>Total</b>				<b>5495</b>	<b>9876.48</b>	<b>8151.51</b>

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

- Chitradurga is an inland, reservoir-and-tank-based fisheries district, supported by stocking programs, ice plants, and 15 local fish markets, but constrained by drought-prone hydrology and seasonal water availability in tanks and reservoirs like Vani Vilas Sagar.
- During 2023-24, the production of fish was 18218 MT. Around, 2680 households have taken up fisheries as full-time occupation and around 3023 households have taken this up as part time occupation.
- Department-controlled tanks are 18044 ha and the command area is 25666 ha. Total water area coming under GP controlled tanks is 3320 ha and the command area is 2527 ha. Total water area coming under three reservoirs is 9753 ha and the command area is 6350 ha.

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

- Chitradurga district, with its historic Vani Vilasa Sagaar Reservoir, holds significant potential for inland fisheries development, especially, freshwater cyprinids. The Reservoir has reported economically important species like Catla catla, Labeo rohita, Cirrhinus mrigala, Wallago attu, Ompok bimaculatus, ornamental fishes (Puntis sophore, Systemus sarana) and invasive Oreochromis mossambicus (Tilapia)
- Office of DD Fisheries at district level & five taluk level offices headed by Asst. Director level.
- There are five nurseries in five taluks viz. Chitradurga, Holalkere, Hosadurga, Molakalmur and Hiriyur with a capacity of 3-4 lakh fingerlings per nursery/annum. Besides there is one rearing center in Vani Vilas Sagar, Hiriyur, with a capacity of 10-20 lakh fingerlings/annum. A substantial part of the reservoir is shallow, making the environment ideal for rapid growth of aquatic creatures. The reservoir water is uniformly warm throughout the year, which is conducive for the growth of fisheries.
- Two ice plants with a capacity of 10 M. Tons/day.
- There are 169 fishing tanks and 122 tanks are of Panchayat Raj.
- There are sixteen functional registered Fish farmers' cooperative societies.
- One FPO fish farmer FPO is formed in the district viz; Kote Naadu Fish Farmer Producer Company Ltd., Chitradurga taluk.

### 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
<b>A.13 Fisheries</b>							
1	Fish Culture --Biofloc ponds with input cost of Rs.4 lakh (0.1ha)	ha	14.98	80	34	509.32	407.46
2	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	60	96.30	77.04
3	Fish Culture --Fresh water- Composite fish culture of indian major carps	ha	8.87	80	32	283.84	227.08
<b>Sub Total</b>					<b>126</b>	<b>889.46</b>	<b>711.58</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Fish Culture - Others_Others_Inland Culture fisheries per acre	Acre	2.25	1	410	921.28	921.28
<b>Sub Total</b>					<b>410</b>	<b>921.28</b>	<b>921.28</b>
<b>Total</b>					<b>536</b>	<b>1810.74</b>	<b>1632.86</b>

### 2.1.10 Farm Credit - Others

#### 2.1.10.1 Status of the Sector in the District

- Chitradurga district has 2.86 lakh agricultural cultivators and 2.94 lakh agricultural labourers as per 2011 census.
- Still certain section of farmers has faith in traditional method of tilling the land, due to its various tangible & intangible benefits and possess indigenous bullocks.
- Motorbikes has been the preferred choice for farmers for its better mileage. As on 31.03.2024, there are 79174 scooters, 12664 mopeds and 104888 Motorcycles in the district.
- Some households prefer local-breed cattle for mixed benefits—field tillage, resilience to local conditions, and reduced input costs—supporting low-external-input farming systems in drought-prone areas.

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

- There is one organised cattle market at Chitradurga APMC yard in the district. Weekly cattle shandies are held in Chitradurga APMC, on Mondays and in Malladihally village Holalkere taluk on Fridays. Yethina Jatre (Annual cattle fair) is being organised in

Harthikote in Hiriyur taluk and Sibara in Chitradurga taluk where cattle are sold. • Requirement of ensuring observance of laws to prevent the misuse and abuse of draught animals/male calf. • Conservation of Amrit Mahal and Hallikar breeds of cattle. Prioritise conservation and

propagation of these draught breeds through pure semen AI, nucleus herds, and breeder incentives.

- Protection and Development of Gomalas (kavals). Align gomala development with fodder gap reduction plans. As the district faces wide green fodder deficits, making pasture rejuvenation, silage pits, and haymaking are critical.
- Promote bike-mounted boom or mist sprayers and portable tanks for timely plant protection and foliar nutrition. Safety gear and basic calibration training via KVK Babbur Farm.
- Provision of two-wheeler farm attachments in Custom Hiring Service Centre with subsidized hourly rentals.

#### **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
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.61	80	450	722.28	577.80
2	Animal Driven Carts--	No.	0.32	80	60	19.26	15.42
3	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	6	128.40	102.72
4	Two Wheeler Loans --	No.	1.07	80	2200	2354.00	1883.20
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-second hand	No.	0.91	80	1500	1364.28	1091.40
<b>Total</b>					<b>4216</b>	<b>4588.22</b>	<b>3670.54</b>

#### **2.1.11 Sustainable Agricultural Practices**

##### **2.1.11.1 Status of the Sector in the District**

• Under the National Mission on Sustainable Agriculture (NMSA), the Department of Agriculture implemented the Rainfed Area Development program using a cluster-based approach in Challakere, Chitradurga, Hiriyur, Holalkere, and Molakalmuru taluks. The

initiative promoted various components such as horticulture, livestock (primarily cattle), fodder production, agroforestry, beekeeping, bund farming, silvipasture, and other sustainable practices. • NABARD through its MEDP trainings has trained 120 women SHG members in making of organic manure Jeevamrutha. During 2023-24 NABARD has provided one-day training to around 300 farmers (both men & women) in six villages across the district in

preparation of Jeevamrutha, Ghanamrutha, Beejamrutha, Neemastra, Agniasthra and its application. • Under pilot phase of JIVA-Natural Farming project implemented by NABARD around 56 acres of land in three villages of Hosadurga tq. coming under Siddagondanahalli watershed area was brought under Natural Farming & 62 HHs were trained in adoption of NF

techniques. As part of the project, one community managed Bio Resource Center has been set up for converting manure into enriched organic fertilisers & pesticides. • Under upscaling & consolidation Phase of JIVA program, 250 acres of land from 8 villages of Siddagondanahalli watershed area will be brought under NF which has since started.

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

- ICAR-KVK Chitradurga functioning under KSNUAHS Shivamogga is supporting farmers through transfer of technology and climate resilient interventions.
- Various departments in Chitradurga district—including the Department of Agriculture (DoA), Department of Horticulture (DoH), Sericulture Department, Animal Husbandry & Veterinary Services (AH & VS), and Fisheries Department—are actively guiding and supporting farmers through multiple schemes. The Sheep Breeding and Training Centre located in Kudapura, Challakere taluk, along with the district-level office of the Sheep and Wool Development Corporation, also play a key role in promoting livestock development and farmer welfare.
- Government of India is promoting non-chemical systems of agriculture viz. Natural farming through National Mission on Natural Farming (NMNF) and organic farming through Paramparagat Krishi Vikas Yojna (PKVY).
- Although a considerable number of farmers in Chitradurga district have adopted natural farming practices, many have yet to pursue formal certification. Providing certification recognition along with incentives could encourage wider adoption of organic farming methods. Additionally, training Self Help Groups (SHGs) in the preparation of Fermented Organic Manure (FoM), Liquid Fermented Organic Manure (LFOM), and Phosphate Enriched Organic Manure (PROM), and enabling their marketing through FPOs, can promote sustainable agriculture and rural entrepreneurship.

## **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 Chitradurga district, key traded crops include Areca nut, Onion, Coconut, Groundnut, Bengal Gram, Green Gram, and Maize. Among these, onion production is highly seasonal,

leading to significant price volatility. This often results in consumer dissatisfaction during price surges and financial losses for farmers during market gluts. Addressing this issue requires improved storage, market linkages, and price stabilization mechanisms. •There is a growing need for establishing rural godowns at the village or farm-gate level to facilitate storage of agricultural inputs and outputs, especially those of voluminous nature.

These facilities will enhance accessibility for farmers and significantly benefit FPOs by enabling efficient input distribution and output aggregation within their operational areas.

- The production of major crops - Maize (278690 MT), Groundnut (103210 MT), Finger Millet (86130 MT)
- The district has 290 godowns with storage capacity of 122000 MT and 04 cold storages with capacity of 17540 MT.

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

- Market Infrastructure: The district has six main regulated markets and five sub-markets supporting agricultural trade.
- Grading Facilities: Grading labs are available—two in Chitradurga and one each in Challakere, Hiriyur, and Hosadurga taluks.
- Rural Haats: There are about 40 Rural Haats across the district, enhancing local market access.

Processing Units: Two units (one each at Chitradurga and Hiriyur APMCs) offer cleaning, grading, and packing services at nominal rates, with concessional rates for SC/ST categories.

- Cotton Trade: Cotton is traded every alternate day at Chitradurga APMC, with arrivals from Chitradurga, Davangere, Tumakuru, and Ananthapur (AP).
- The immediate requirements for Chitradurga include construction of high-tech storage facilities, establishment of a dedicated onion market with specialized storages. Medium- term goals focus on expanding eNWR implementation across registered warehouses, organizing buyer-seller meets for direct market linkages, and promoting microclimate storage systems among FPOs. The long-term vision emphasizes integrated cold chain development, full digitization of storage and marketing infrastructure, and creation of climate-resilient storage facilities.

#### **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
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**B.01 Storage Facilities**

1	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	14	262.16	209.72
2	Godown-Onion Godown-Onion storage structure(25-500MT capacity)	No.	0.75	80	90	67.42	53.92
3	Godown-Renovation/Expansion	No.	9.63	80	60	577.80	462.24
<b>Total</b>				<b>164</b>	<b>907.38</b>	<b>725.88</b>	

**2.2.2 Land Development, Soil Conservation and Watershed Development**
**2.2.2.1 Status of the Sector in the District**

- Chitradurga records the high wind speed, leading to rapid soil erosion.
- Soil Limitations: Soils are shallow, gravelly, and stony with coarse surface texture, low to medium moisture retention, and poor nutrient status.
- Soils show low fertility, with a tendency to develop saline and alkali conditions while Sparse vegetation exacerbates erosion and reduces soil stability.
- Topographical Constraints: Excessive relief, steep slopes, and rapid runoff contribute to severe sheet, rill, and gully erosion.
- Groundwater Scarcity: Poor groundwater availability limits irrigation potential.
- Organic Carbon & Microbial Deficiency: Organic carbon content in the soil is 0.5–0.75%, which falls under medium category with moderate microbial activity, affecting soil productivity.
- Low Rainfall: With an average annual rainfall of 540 mm, Chitradurga is among the driest districts in Karnataka.
- Systematic climate change adaptation strategies are essential to prevent further soil degradation and ensure sustainable agriculture.

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

- Currently there are three soil testing labs, one directly run by DoA at Chitradurga, one at KVK Babbur, Hiriyur taluk, one through Institute of Agriculture Technologies, with the support of DoA.
- Bayalu Seeme Development Board having its HQ at Chitradurga, takes up activities, in the identified taluks/districts (Chitradurga all six taluks) towards soil & water conservation works, water harvesting and other infrastructure works, through departments like PWD, PRED, WRD-MI, KFD etc.
- NABARD has supported treatment of 18 watersheds, covering >17000 ha of watershed area. Government of Karnataka has implemented 28 watershed projects of which four are ongoing. Currently a watershed development project under WDF from NABARD is ongoing in Neergunda watershed area of Hosadurga taluk.
- 50000 ha of area in Challakere taluk is taken up for development, under Multi State Watershed Development Program- REWARD (Rejuvenating Watersheds for Agriculture Resilience through Innovative Development). Model Hydrology workstation to monitor soil moisture is built in Gopanahalli village of Challakere taluk.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Bioferlizers -Azolla-(1TPA-2 pits)	No.	1.67	80	150	250.38	200.28
2	Bunding-Contour Bunding- 483 /6 slope/4 stones	ha	0.45	80	450	200.28	160.26
3	Compost Pit--Composting	No.	0.24	80	1200	282.48	225.96
4	Cultivable Wasteland Development--Plastic mulching	ha	0.34	80	1400	479.36	383.48
5	Farm Ponds/ Water Harvesting Structures--Black Soil -29 m x29 m x3 m - without stone pitching	No.	6.06	80	710	4299.88	3439.95
6	Reclamation of Problem Soils- Reclamation of Saline - Alkaline Soils-Application of Gypsum+lime appln +green manuring	ha	0.37	80	1800	674.10	539.28
7	Soil Conservation Activities/ Erosion Control activities	ha	0.28	80	1800	498.84	399.06
8	Soil Conservation Activities/ Erosion Control activities--	ha	5.35	80	60	321.00	256.80
9	Tank Silt Application	ha	0.39	80	1800	693.36	554.70
<b>Total</b>					<b>9370</b>	<b>7699.68</b>	<b>6159.77</b>

### 2.2.3 Agri. Infrastructure - Others

#### 2.2.3.1 Status of the Sector in the District

During 2024-25 onion was grown in 20389 ha in Chitradurga district. There is a high demand for onion seeds. The quality assurance remains a major concern as farmers frequently report issues such as susceptibility of these varieties to pests and diseases, and instances of being misled by spurious or substandard seeds. This highlights the urgent need for stricter seed quality regulation, local seed production initiatives, and farmer awareness programs to safeguard crop productivity and farmer interests.

- KVKA has conducted various demonstration and trainings on Onion seeds production to address the issue of non-availability of certified quality onion seeds.

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

There is one Seed Farm in Gunderi, Holalkere tq. maintained by Agriculture department.

- Regional Oilseeds Growers Cooperative Societies Union, with infrastructure for quality check, sophisticated laboratory etc. located in Chitradurga, aggregates quality seeds from village level oil seed societies, which is purchased by DoA, for supply to farmers under its programs. They also do aggregation of edible oil and do packing & marketing.
- The Central government has made the e-NAM platform interoperable with Karnataka's ReMS platform to facilitate farmers to sell their produce using either platform to make One Nation One Market realistic. They have made a provision for FPO trading module in ReMS, whereby FPOs can trade their produce from their collection center, without bringing the produce to APMC.
- Though e-NAM is a viable platform for farmers to save themselves from exploitation, poor digital literacy remains a problem for many farmers. More awareness, handholding required in this direction.
- Need is felt for a QC wing in the district to ensure quality seeds are processed and supplied to farmers.
- Breeder seeds are procured through GVK, supplied through Karnataka State Seed Development Corporation and sold through the 22 RSKs located in all the Hoblis.
- Babbur located in Hiriyur taluk has a farm which also houses among others Hydroponics unit nursery seed hub besides College of Horticulture KVK District Agriculture Training Centre etc.

### 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>B.03 Agriculture Infrastructure - Others</b>								
1	Compost/ Vermi Compost- Compost - NADEP Compost- Composting	No.	0.24	80	1200	282.48		225.96
2	Compost/ Vermi Compost- Vermi Compost-Large units	No.	0.21	80	900	192.60		154.08
3	Seed Processing-All Seed Types	No.	26.75	80	5	133.75		107.00
<b>Total</b>					<b>2105</b>	<b>608.83</b>		<b>487.04</b>

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

### **2.3.1.1 Status of the Sector in the District**

- Coconut coir-based MSME units are primarily concentrated in Hiriyur taluk of Chitradurga district, supplying coir ropes for both domestic consumption and export across India. These ropes are in demand for road construction (curing), charcoal ignition, and coco pith is widely used in mushroom cultivation and organic manure production. Additionally, several micro and medium-sized enterprises are emerging in the unorganized sector, focusing on Bio Char production using coconut coir waste and other biomass residues.
- Groundnut and millets are produced in large quantities in Chitradurga district, with groundnut being officially identified as the crop under the One District One Product (ODOP) initiative. This recognition highlights its potential for value addition, processing, and market development, making it a key focus area for agricultural and economic growth in the region.
- Under Secondary Agriculture scheme of DoA, GoK, nine food processing units were provided grant up to 75%, for setting up of units. Two millet FPOs from Hosadurga tq. have availed grant under Secondary agriculture scheme of GoK & purchased colour SORTEX machine. FPOs promoted through Coconut Development Board are into processing of coconuts into coconut oil and virgin coconut oil.

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

- Credit linked subsidy programs under PMEGP are being implemented through DIC, KVIB and KVIC. CEDOK and RUDSETI provides training on entrepreneurship development.
- RUDSETI, KVVK & NABARD conducts hands on training on food processing/fast food items.
- Akshaya Food Park located in Hiriyur has (a) common facility centre for agro/food processing (b) food processing industries and (c) storage facilities.
- Many micro food processing units run by SHG women and others have not got nutrition testing done. The district requires a nutrition testing lab which helps many micro food processing units, who otherwise have to depend on CFTRI Mysore.
- DoA is supporting FPOs for setting up of millet kitchens.
- A few units in Chitradurga district are engaged in manufacturing eco-friendly plates and bowls from Arecanut sheaths. With the increasing area under Arecanut cultivation, there is significant potential for expansion of such units. This not only promotes sustainable rural entrepreneurship but also adds value to agricultural by-products, creating new income opportunities for local communities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit-- Animal feed (1MT)	No.	94.16	80	1	94.16	75.33
2	Agro Processing Unit- Araeanut Processing	No.	26.75	80	5	133.75	107.00
3	Agro Processing Unit-- Fruits/vegetable processing unit	No.	8.56	80	18	154.08	123.24
4	Agro Processing Unit-- Groundnut decorticating unit	No.	21.40	80	30	642.00	513.60
5	Agro Processing Unit--Meat Proressing	No.	21.40	80	12	256.80	205.44
6	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	80	684.80	547.84
7	Bakery & Confectionery Unit	No.	6.42	80	18	115.56	92.46
8	Dal/ Pulses Mill-Mini	No.	2.14	80	12	25.68	20.52
9	Food Grain Processing- Cereals-Maize Processing (150MT/day)	No.	53.50	80	18	963.00	770.40
10	Food Grain Processing- Millets-2-3 HP	No.	12.84	80	3	38.52	30.82
11	Rice Processing -Flour Mill	No.	4.28	80	12	51.36	41.10
<b>Total</b>					<b>209</b>	<b>3159.71</b>	<b>2527.75</b>

### 2.3.2 Agri Ancillary Activities - Others

#### 2.3.2.1 Status of the Sector in the District

- NRLM providing loans to SHG women for farm and non-farm sector activities, through their GP Level SHG Federations, through their Community Investment Fund, which becomes revolving fund for the federations. Micro Investment Plan becomes the basis for sanction and release of loans to those SHGs, recovery of which is good. This hassle- free loan is catching interest among SHGs.
- Computerisation of 148 PACS is in progress in the district.

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

- Under PACS as MSCs, using support of Agri Infrastructure Fund 14 buildings have been completed.
- 12 entrepreneurs have availed support from NABARD for setting up Agri Clinics & Agri Business Centers in the district.
- There are public institutions like, Dr. B R Ambedkar Development Corporation, Thanda Development Corporation, Bhovi Development Corporation, Adijambhav Development Corporation (catering to SC community), Maharshi Valmiki Development Corporation (catering to ST community), which provides support to SC/ST community persons,

through credit linked subsidy schemes. • GP Level SHG Federations of better rating may be strengthened, to offer more need-based loan to SHG women, to meet their farm and non-farm requirements.

### **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
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	21.40	80	6	128.40	102.72
8	Loans to Agri. Start-ups	No.	10.70	80	60	642.00	513.60
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	24	5136.00	4108.80
3	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	150	48150.00	38520.00
4	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	700	898.80	719.04
5	Loan to PACS/ FSS/ LAMPS for Onlending--Purchase of land by SF/MF	No.	10.70	80	660	7062.00	5649.60
6	Loan to PACS/ FSS/ LAMPS for Onlending--State SC/ST organisations	No.	321.00	80	6	1926.00	1540.80
7	Loan to PACS/ FSS/ LAMPS--Loans to Coops for disposing of produce	No.	5.35	80	150	802.50	642.00
<b>Total</b>					<b>1756</b>	<b>64745.70</b>	<b>51796.56</b>

## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

##### 3.1 Status of the Sector in the District

- In Chitradurga district, there are 16527 registered small-scale units, employing around 104029 persons, of which 28461 are female employees. Major sectors are Textiles, which has got big share (5056 units, 66013 employees), Automobiles (984 units,) Wood (817 units), Electricals & Electronics (786 units), Rubber & plastic (709 units), Food & intoxicants (478 units), Leather (355 units), Chemicals (254 units), Others (3497). (Source: District at a glance 23-24).
- Other small-scale industries include Poultry feed making units, stone crushing, M. Sand making, concrete/fly ash bricks, agricultural equipment and general engineering. (Source- DIC Chitradurga)
- Karnataka Industrial Areas Development Board (KIADB) is establishing the “Metikurke Industrial Area” to support medium and small-scale industries by providing them with easy access to ready-to-use infrastructure facilities in the industrial areas developed and managed by KIADB. This industrial area will cover an expanse of 1156 acres in the village of Kariyobenahalli, Hiriyuru Taluk.
- A textile park in Molakalmur taluk is being developed in Molakalmuru wherein 30 acres of land has been acquired in Kondlahalli village and is handed over to the Department of Handlooms & Textiles, who are proposing to create a Special Purpose Vehicle for the textile park to be developed under PPP model.
- Akshaya Food Park is a designated Food Park under the Ministry of Food Processing Industries (MoFPI), located near Hucchavvanahalli village in Hiriyur taluk. It's spread across 106 acres with cold storage, quality testing lab, and packaging facilities aimed at clustering agro-based MSMEs.
- Handloom clusters in the district include Molakalmuru Silk Handloom Cluster, renowned for pure silk sarees with abstract temple motifs woven on three-shuttle looms and Challakere Woollen Handloom Cluster which is famed for kambalis (woollen blankets) traded across Karnataka, Andhra Pradesh, and Maharashtra.

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

- Departments promoting MSME in the district are DIC, KVIB, LIDKAR, Handloom & Textiles (GoK), KVIC.
- Support required by Authorised users of GI tag for Molakalmuru silk sarees-subsidised raw silk/yarn and dyes, design and loom upgradation, common facility centres for dyeing/finishing, digital GI authentication labels with QR-based traceability, collective branding and e-commerce onboarding, simplified credit/insurance, and assured procurement through government emporia and fairs to raise incomes and curb misuse of the Molakalmuru GI.
- A textile park is proposed at Aralihalli village, Hosadurga taluk, Chitradurga district, with 30 acres of land already converted for industrial use.
- New Tumakuru–Chitradurga–Davangere rail line (191 km) will improve rail

freight/passenger access to Hiriyur/Chitradurga once commissioned. It is delayed due to issues pertaining to land acquisition and forest clearance.

### 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>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Medium	No.	5000.00	80	4	20000.00	16000.00
2	Manufacturing Sector - Term Loan-Micro	No.	100.00	80	200	20000.00	16000.00
3	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	105	105000.00	84000.00
<b>Sub Total</b>					<b>309</b>	<b>145000.00</b>	<b>116000.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	1250.00	100	8	10000.00	10000.00
2	Manufacturing Sector - Working Capital-Micro	No.	25.00	100	1200	3000.00	3000.00
3	Manufacturing Sector - Working Capital-Small	No.	25.00	100	180	4500.00	4500.00
<b>Sub Total</b>					<b>1388</b>	<b>17500.00</b>	<b>17500.00</b>
<b>II. MSME - Others</b>							
1	KVIC Units	No.	10.00	80	600	6000.00	4800.00
<b>Sub Total</b>					<b>600</b>	<b>6000.00</b>	<b>4800.00</b>
<b>Total</b>					<b>2297</b>	<b>168500.00</b>	<b>138300.00</b>

## 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

- Traditional exports like tamarind seeds and groundnut products. Tamarind seeds are in demand for their use as thickening agents, flavour enhancers as also source of pectin.
- Gherkin manufacturing industry, having tie up with Gherkin farmers in the district, which is 100% Export oriented product.
- Cluster Development Program (CDP) for pomegranate cultivation in Chitradurga district, spearheaded by the National Horticulture Board and implemented by KAPPEC, aims to transform the region into a model horticulture cluster. The program follows a three- vertical strategy—Pre-Production & Production, Post-Harvest Management & Value Addition, and Logistics, Marketing & Branding—focusing on infrastructure, technology adoption, quality assurance, and market integration. Strategic interventions include soil management, Israeli technology transfer, and export development. The program is expected to boost farmer incomes, enhance productivity and quality, and strengthen export potential, serving as a pilot for nationwide horticulture cluster expansion.

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

- Pomegranate grown across Chitradurga district over 5,673.84 hectares with a production of 56,128 metric tonnes underpins a strong export proposition, as the district benefits from established cluster development support, rising market linkages. Positioning consignments toward key demand hubs in South Asia and the Middle East can be reinforced through cold-chain-enabled pack houses, pre-cooling, and branding to capture higher-value export channels for the district's produce
- Demand for Arecanut sheath cutlery is high and India is one of the largest exporter of Areca sheath cutlery in the world, with major buyers in United States, Isreal, Germany, UK and EU. Arecanut Sheath of Chitradurga is preferred raw material for making cutlery for its low moisture level, there is good scope for this trade. Priority actions include capacity building on food-contact safety, design development aligned to market norms, and rigorous quality systems
- Potential export credit channels include Agro-commodity processing (groundnut processing, puffed rice units with export channels), Traditional textile clusters (Molakalmuru silk sarees/garments) seeking organized export market access as well as emerging MSME activities in identified clusters (coir, wool processing).
- APEDA, MoC&I, GoI, is implementing the National Program for Organic Production (NPOP). To ensure farmers benefit from organic cultivation—especially of minor millets—advanced planning for crop marketing is essential to avoid market glut due to oversupply.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit	No.	50.00	80	6	300.00	240.00
2	Export Credit -Pre Shipment Export Credit	No.	25.00	80	4	100.00	80.00
<b>Total</b>				<b>10</b>	<b>400.00</b>	<b>320.00</b>	

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

As per 2011 Census literacy rate in the district is 73.71.

The literacy rate of male and female population in the district as per 2011 census was, 81.37 and 65.88 respectfully. Female literacy below State average.

There are three Morarji Desai Residential Schools, one Jawahar Navodaya Vidyalaya, one Ekalavya Model Residential School.

There are 834 lower primary schools, 1119 higher primary schools, 510 high schools, 130 PreUniversity colleges, 8 Polytechnic colleges, 24 general degree colleges. Professional education landscape includes established 02 engineering colleges and 02 medical colleges. The district also hosts allied health, dental, pharmacy, nursing, polytechnic, and law colleges, indicating diversified capacity across professional streams but concentrated flagship options at Chitradurga and Challakere.

The rising income levels in the Arecanut belt have led to a decline in enrolment in government schools, as parents increasingly prefer private schools for their better infrastructure and convenient doorstep pickup and drop services, even in remote villages.

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

- There are 834 lower primary schools, 1119 higher primary schools, 510 high schools, 130 Pre-University colleges, 8 Polytechnic colleges, 24 general degree colleges, Five Medical college (one allopathy, one dental, three AYUSH) one Engineering college.
- College of Horticulture in Babbur, Hiriyur taluk, under University of Agriculture & Horticulture Sciences Shivamogga.
- Libraries at district and taluk level.
- Raitha Vidyanidhi scheme of GoK, for providing scholarship to children of farmers
- Two GTTCs supported through funding from RIDF, one in Challakere and another in Kunchiganal Chitradurga taluk.
- Vidya Lakshmi ([www.vidyalakshmi.co.in](http://www.vidyalakshmi.co.in)) scheme of GoI- students can view, apply and track the education loan applications to banks, anytime, anywhere, by accessing the portal.

The portal also provides linkages to National Scholarship Portal for the benefit of deserving students. Indian bankers Association (IBA) has formulated a scheme for providing collateral free loans up to Rs.7.5 lakh under the sector, for students, belonging to economically weaker sections. • Need for setting up coaching centres, to prepare youth for competing in Civil Services exams, banking exams etc. This will prevent crowding in metros, supports youth who cannot afford to spend for the same in metros.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	25.00	90	1192	4000.00	3870.00
	<b>Total</b>				<b>1192</b>	<b>4000.00</b>	<b>3870.00</b>

#### **4.3 Credit Potential for Housing**

##### **4.3.1 Status of the Sector in the District**

• Chitradurga's housing need is driven by rural kutcha/semipucca stock, SC/ST and BPL households, and urban migrant pockets around Chitradurga city, Hosadurga, and Challakere. Most new supply in the recent years has come through government-assisted schemes along with private developer projects. The number of houseless households in the district stands at 87988.

• Key schemes operating along with no. of houses constructed during 2023-24 are as indicated below:

Basava Housing Scheme - 2291 houses, Dr. B R Ambedkar Awas Scheme - 1597 houses, Pradhan Mantri Awas Yojana (Urban) - 1420 houses, Devraj Urs Housing Scheme - 1045 houses, Pradhan Mantri Awas Yojana (Gramin) - 571 houses, Vajapayee Urban Housing scheme - 110 houses

• In Chitradurga district, under the Karnataka Affordable Housing Policy program, the construction activities are being executed, through Rajiv Gandhi Rural Housing Corporation Ltd and Karnataka Housing Board.

• Rising income of Arecanut farmers has had impact on rise in property prices and real estate sector is booming.

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

- The Karnataka Affordable Housing Policy (KAHP) 2016 and many other policies have been conceived to focus equally on improving existing housing and building of new house/housing projects. It is made in alignment with existing Government of Karnataka housing schemes as well as the Pradhan Mantri Awas Yojana (PMAY).
- Rajiv Gandhi Rural Housing Corporation Ltd is the implementing agency for State and Centrally sponsored schemes, benefiting economically and socially weaker sections in rural and urban areas.
- Key gaps: Peri-urban colonies face lag in piped water and sewer connections, unreliable supply on some rural electricity feeders and incomplete internal roads/drainage and streetlighting in new layouts.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	45.00	90	160	7200.00	6480.00
2	Repair of Dwelling Units	No.	12.00	90	1350	16200.00	14580.00
<b>Total</b>					<b>1510</b>	<b>23400.00</b>	<b>21060.00</b>

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the Infrastructure in the District

- Chitradurga district is traversed by three key National Highways: NH-48, NH-50, and connectivity via NH-69/NH-150A near Hiriyur, anchoring it as a junction between west– east and north–south corridors in central Karnataka.
- Major State Highway corridors in the district: SH-19 runs Mandya – Huliyar – Hiriyur – Challakere – Ballari– Raichur axis passing via Chitradurga district, while SH-24 connects Tarikere–Hosadurga–Hiriyur–Dharmapura, and SH-45 runs Jagalur–Challakere, SH-48/SH-2 connect Basavapatna/Harapanahalli–Chitradurga–Challakere–Molakalmuru.
- Total length of NH is 357.47 kms, SH is 912.55 kms, Major District Roads is 2019.32 kms.
- There are 25 major bridges and the length of railway line is 171 kms., (Dist. at a glance-23-24)
- Rural Roads - The length of Paved roads is 1987.01 kms, Water Bound Macadam roads is 2089.91kms whereas Unpaved roads stand at 5302.27 kms.
- A new railway project titled, Tumkur–Chitradurga–Davangere (New Line) is ongoing, which will provide direct connectivity between the two cities and reduce travel distance by 65 kms.
- Against a total of 947 habitations, 581 habitations have got access to all weather roads (Dist. at a glance-23-24).

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

- Tumkur–Chitradurga–Davangere railway line which is under construction is a cost- shared (GoI–GoK) broad-gauge project of about 191–200 km via Sira, Hiriyur, Chitradurga, Lakshmisagar, and Tholahunse, aimed at creating a shorter, direct Tumkur– Davangere rail link for reducing distance and decongesting existing routes while supporting freight (incl. Gati Shakti terminals) and regional connectivity.
- Public Works Department does execution of projects related to connectivity, infrastructure for Anganwadis, Rural Education Institutions, etc.
- PMU of Upper Bhadra Project, which is coming under Visveswaraya Jal Nigam Ltd. has its HQ in Chitradurga, headed by Chief Engineer.
- RDPR, with their various wings, are into implementation of projects, related to connectivity, Rural Water Supply, Sanitation & Drainage works.
- DAM implements projects related to Storage, connectivity within market yard area.
- WRD-MI implements projects related to Minor Irrigation
- WRD-M & M with their office in Kasaba hobli, Hosadurga tq. implements medium irrigation projects.
- Several habitation in the district lack underground drainage systems and this has led residents to create open surface drainage channels along the roads by the public. This practice is causing significant waterlogging during rainfall, creating ideal conditions for the breeding of mosquitoes and causes several communicable diseases.
- Length of unpaved road is 5302.27 kms. Upgradation of such unpaved roads will facilitate

overall development of the district by enabling all weather access to rural habitations as well as integration of markets and industries. • Potential area for irrigation is 277105 ha.

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

Polyclinic (AH) sanctioned under RIDF XXII is the only referral hospital in the district. It has facilities for OPD surgery, scanning, X ray, laboratory for conducting tests. Farmers happy as their burden, both physical and financial has reduced substantially, in getting timely free treatment for their farm animals without the need to go to Bangalore/ Shivamogga. Two GTTCs one each in Chitradurga tq (Tranche XXI) & Challakere tq. (Tranche XXIII) have benefitted rural students in pursuing technical education viz, Electronics and Communication, Mechatronics and Tool and die casting. Multi Village Water Supply projects for Chitradurga, Hiriyur and Holalkere are envisioned to cater to 553 habitations in the district.

## **5.2 Social Infrastructure Involving Bank Credit**

### **5.2.1 Status of the Sector in the District**

- There are 845 lower primary schools, 1114 higher primary schools, 498 high schools, 128 Pre-University colleges, 8 Polytechnic colleges, 24 general degree colleges in the district. Primary school infrastructure has undergone significant improvements with near-universal provision of basic facilities including toilets, electricity, drinking water.
- There are 2428 Anganwadi centers out of which 1790 are functioning from their own building 309 from rented premises, 143 from school premises and 495 from other premises viz., Community centers, Panchayath buildings, 12 from Mahila Mandals etc.
- Water security: Fluoride pockets, groundwater stress require MVWS expansion, source sustainability, metering, and community management strengthening.
- Under social sector there is potential for bank credit for development of infrastructure for RWH works (domestic purposes) and WASH related activities etc.

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

- College of Horticulture in Babbur, Hiriyur taluk under University of Agriculture & Horticulture Sciences Shivamogga, two GTTCs supported through funding from RIDF one in Challakere and another in Kunchiganal Chitradurga taluk. • Two projects under Multi Village Water Supply Scheme have been sanctioned by NABARD under RIDF XXVI (Holalkere tq.) & XXVII (Hiriyur & Chitradurga tq.) are under implementation. • Despite basic school infra coverage, there is a gap in librarycumstudy spaces and digital infrastructure for competitive exam preparation. • Need for an AH&VS diseasediagnostic lab and stronger taluklevel services and referral systems. • Support for construction of toilet blocks should necessarily ensure tap connection for regular supply of water. This will enable the productivity of the region and promotes well-

being of the population living over there.

### **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
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	20.00	80	12	240.00	192.00
2	Education-Colleges	No.	50.00	80	6	300.00	240.00
3	Healthcare-Hospital	No.	500.00	80	3	1500.00	1200.00
4	Sanitation-Toilets	No.	0.60	80	180	108.00	86.40
<b>Total</b>					<b>201</b>	<b>2148.00</b>	<b>1718.40</b>

### **5.3 Renewable Energy**

#### **5.3.1 Status of the Sector in the District**

- In Chitradurga district demand for energy is increasing due to rising urbanisation, expanding middle-class, emergence of wealthier middle class keen for mobility/tourism, expansion of towns and cities, increase in the number and capacity of MSME units.
- Chitradurga district, with its rocky terrain and surrounding hills, experiences intense heat, especially during the summer months. This leads to increased household energy consumption for cooling. However, the region's high solar exposure also presents a significant opportunity for harnessing solar energy as a sustainable and efficient alternative.
- Power shortage during peak time/summer months affecting Income Generation Activities of marginalized sections of society who depend on electricity for running their machines.
- Renewable energy projects commissioned in the Chitradurga district are Solar- 875.55 MW, Wind energy-851.21 MW, Biomass-20 MW.

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

- New National Biogas & Organic Manure Programme (NNBOMP) is being implemented in the district through RDPR. More publicity required to tap energy through this source, as livestock population is high in the district. Waste generated from this source of energy can be utilized for restoring soil health.
- KREDL is the Implementing Agency for PM-KUSUM Component-B in the State. Funding pattern as per PM-KUSUM Component-B guidelines is that MNRE provides 30% of

benchmark/tendered cost whichever is lower. GoK has to provide State Financial Assistance of 30% & the beneficiary contribution is 40%. If State contributes more than 30%, then the beneficiary share will reduce accordingly. • MNRE provides Central Financial Assistance for up to 7.5 HP Solar Water Pump set.

- The State Govt. in budget 2025-26 has announced that Solar micro-grids will be established to reduce the financial burden on Gram Panchayats caused by electricity costs under PPP model.
- Union Budget 2025 boosts solar with an 80% higher ₹20,000 cr outlay for PM Surya Ghar to scale rooftop installs toward 1 crore homes, subsidies up to ₹78,000 for 3 kW and collateral-free loans ease adoption. PMKUSUM continues with ₹2,600 cr for pumps and feeder solarization to cut diesel use in agriculture. PLI and grid funds support domestic modules and integration of rising solar capacity.
- GLC under this sector is still in nascent stage despite very good potential. There is a likelihood that large projects are funded from sources outside the district.

### **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
<b>VII. Renewable Energy</b>							
1	Biomass Energy-Community Bio Gas Plant-Bio Fuel Plant	No.	13.50	90	12	162.00	145.80
2	Biomass Energy-Home-Biogas	No.	0.40	90	12	4.80	4.32
3	Solar Energy-Roof Top Solar PV System with Battery-upto 10KW	No.	12.00	90	120	1440.00	1296.00
4	Solar Energy-Solar Pump Sets-10 hp (With USPC)	No.	5.10	90	120	612.00	550.80
5	Solar Energy-Solar Water Heater System	No.	1.90	90	600	1140.00	1026.00

6	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	450	112.50	101.28
7	Solar Energy-Stand Alone Solar Power Plants-Solar operated home equipment	No.	0.65	90	90	58.50	52.68
8	Solar Energy-Street Lighting System-With Li batteries	No.	0.19	90	1200	232.80	209.52
<b>Total</b>					<b>2604</b>	<b>3762.60</b>	<b>3386.40</b>

## 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	1667	590.56	505.14
B	Ongoing tranches	25	734.33	339.13
	Total (A + B)	1692	1324.89	844.27

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	506	199.44	184.19
B	Rural roads & bridges	399	271.24	220.71
C	Social Sector	787	854.22	439.37
	Total (A + B + C)	1692	1324.89	844.27

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	334	Irrigation potential	ha	20027
B	Rural roads	367	Road length	km	1530
C	Bridges	32	Bridge Length	m	1163

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture University	1	Agri extension	Villages/Population	526

2	Anganwadi	235	Anganwadi centers boost early education, nutrition, health, childcare & women's roles in communities	Villages/Population	106
3	Animal Husbandry	45	Veterinary hospitals provide local timely care, reduce travel costs and boost livestock productivity	Cattle/Farmers	1707729
4	Backward Class Hostel	4	Provides accommodation, education support and equal opportunities for backward class students	Villages/Population	1
5	Centre of Excellence Agri and Horti	1	Integrated Farming System boost farmer incomes, improves education and health	Population	13838
6	Drinking water project	2	DW projects boost health, reduce waterborne diseases, save time and enhance quality of life	Villages/Population	523
7	Drip Irrigation	60		Hectares	15208

8	First Grade College	3	First-grade colleges offer quality education, enhance job prospects and support personal growth	Villages/Population	0
9	Godown	7	Rural godowns improve storage reduce spoilage stabilize prices and support local farmers	Metric Tonne	8200
10	Govt. Tool Room and Training Centre	2	GTTC boosts skills technical expertise supports local industries and improves job opportunities	Villages/Population	11
11	Ground water Recharge	65	Augmentation of Ground Water resources	Cubic Feet	533
12	Horticulture College	1	Infrastructure augmentation to support students pursuing Horticulture degree/diplom	Villages/Population	70
13	Industrial Training Institute	7	I <sup>a</sup> TI boosts skill development employability and local workforce readiness	Villages/Population	4646
14	Maternity and Child Hospital	1	Standard facilities for maternity and childcare	Villages/Population	10.00
15	Micro Irrigation- Israeli Technology	1	Precision agriculture	Hectares	40

16	Minor Irrigation	302	Efficient utiliation of water	Hectares	1787276
17	Minor Irrigation_Check Dams	25	Rain Water harvesting and soil treatment	Cu Sec	594
18	Polytechnic	6	Polytechnic institutions offer practical skills technical education and improved job prospects	Villages/Population	955
19	Pre University	78	Prepares students for university and enhances academic readiness	Villages/Population	1983
20	Primary Health Centres	12	Improves rural healthcare, focuses on prevention and ensures timely local medical access	Villages/Population	10
21	Primary Schools	336	Provides essential education, supports community growth and boosts student enrolment	Villages/Population	23314

22	Raitha Sampark Kendras	5	Supports farmers with advice, resources and problem-solving for improved productivity	Villages/Population	0
23	Rural Bridges	32	Enables connectivity and reduces travel time	Meters	116368
24	Rural Markets	22	Boosts local economies, improves market access and ensures fair pricing for producers and consumers	Villages/Population	776665
25	Rural Roads	367	Facilitates access to healthcare, education and marketing of produce round the year	Kilometers	151395
26	Rural Service Centre	21	Supports rural populace to avail different utility services at their convenience	Villages	539

27	Secondary Schools	99	Secondary schools offer advanced education prepare students for higher studies and improve career	Villages/Population	115
28	Sujala Watershed Projects	6	Check dams and canal repairs boost water tables irrigation and provide drinking water for animals	Hectares	0

## Chapter 6

### Informal Credit Delivery System

#### **6.1 Status of the Sector in the District**

- As on 31.03.2025, against loan disbursed by 28 mFIs operating in the district to 445613 loan accounts, amount outstanding is Rs 2506.9 crores.
- During 2024-25, 2120 SHGs have been savings linked to the tune of Rs. 6.05 crores and 2346 accounts were credit linked for an amount of Rs. 107.85 crores in the district. (Source: SLBC report).
- SHG a/c s for which SKDRDP is acting as BC, is shifted from Canara Bank, Chitradurga, to Bank of Baroda, Dakshina Kannada, due to which achievement made in those SHGs is not reflected in district data.
- The SHG-BLP in the State is mostly BC driven. Some of the large NGOs in the State like SKDRDP, IDF, Vikasana etc., are acting as BCs of the banks. Apart from the banks many mFIs, SFBs, are also participating in the SHG JLG program.

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

- There is a district level office of NRLM headed by District Manager, which has support staff at taluk level and field levels. DAY-NRLM has developed rural service delivery system, that can reach out to every village 24\*7, which is community centric and completely relies upon the community-to-community learning process, through the Community Resource Persons (CRP), in the form of Krishi Sakhi, Pashu Sakhi, Krishi Udyog Sakhi, Van Sakhi etc. In order to develop higher order, farm activities and development of Farm Value Chain, DAY-NRLM envisages to develop the pool of Community Resource Person- Krishi Udyog Sakhi and Van Sakhi, trained in Agri Enterprise promotion and FPC/ FPO management.
- Accounts are maintained manually at SHG level of disbursement and also at GP level of disbursement, which need to be upgraded, to ensure more transparency and accuracy, as large volume of lending is happening through CIF of NRLM, to SHGs, under the MIS of NRLM portal. Demand for loan through CIF is high, however, it is not being met due to paucity of funds.
- In addition to the financial support for creating awareness & capacity building of all stakeholders and incentives for the JLG Promoting Institutions, NABARD also extends 100% refinance support to banks, on their lending to JLGs.
- NABARD provides trainings to SHG women through MEDPs, LEDPs.

#### **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
<b>VIII. Others</b>							
1	Loans to Distressed Persons-- OD to PMJDY	No.	0.10	100	650	65.00	65.00
2	SHGs/ JLGs--JLGs	No.	2.00	100	3500	7000.00	7000.00
3	SHGs/ JLGs--SHGs	No.	2.00	100	15300	30600.00	30600.00
4	Start-ups--Other than Agri & MSME	No.	50.00	80	9	450.00	360.00
<b>Total</b>					<b>19459</b>	<b>38115.00</b>	<b>38025.00</b>

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. Increased access to training, demonstrations, and capacity-building programs are needed to promote improved farming practices. Indiscriminate use of chemical inputs harms soil, farmers, consumers, and the environment. Farmers should be encouraged to adopt organic farming methods.
2. Building financial literacy through village-level training and field-staff capacity building will deepen uptake and effective utilization of credit. Establishing mobile banking units and banking correspondents in remote gram panchayats will bridge service gaps, while convergence with NABARD's refinance schemes and district-level credit plans can optimize resource allocation.
3. Continuous monitoring using GIS mapping and beneficiary feedback loops will ensure adaptive policy calibration and measurable impact.

#### 2. Water Resources

1. Optimize irrigation coverage and resilience by expanding minor irrigation tankfilling and lift irrigation schemes.
2. Construct of farm ponds and recharge defunct borewells via watershed development and MGNREGA convergence, improving groundwater tables and ensuring critical stage water availability for smallholders.
3. Strengthen rural drinking water security through Functional Household Tap Connections (FHTCs) and source protection measures
4. Build drought resilience using treated wastewater reuse from Hiriyur/Challakere for fodder blocks, enforce crop shifts to less water intensive cereals/pulses with MSP linkages
5. Scale micro-irrigation to 15,000 ha in dry belts with cluster conversions and on-farm storage, leveraging the push for micro irrigation under PMKSY and Micro Irrigation Fund.

#### 3. Farm Mechanisation

1. Converge mechanisation with water and climate-smart packages: pair laser land levelling, precision planters, and mulch/raised-bed seeders with microirrigation support.
2. Promotion of balers to convert residues to biofuel and facilitate custom silage units for dairy to stabilise income.
3. Establish custom hiring centres in every hobli to give small/marginal farmers affordable access to tractors, power weeders, planters, mini-combines, balers and solar dryers on pay-per-use, anchored by PACS/FPOs with SMAM/ACABC support

4. Build FPO-led drone hubs and train youth pilots so as to boost Chitradurga's farm mechanisation via precision spraying, seeding, and crop scouting, for efficient management of resources.

#### **4. Plantation and Horticulture**

1. Establishment of Integrated Horticulture Clusters (IHCs) with packhouses, pre-cooling, and primary processing on PPP models, synchronized with proposed micro food processing expansion (5,000 new units) and PMFME. Horticulture department to work towards reduction of post-harvest losses and lift price realization for tomato, onion, chilli, chrysanthemum, and marigold chains.

2. Deployment of pest and disease-intelligence with biocontrol by setting up satellite Bio-Input and Parasitoid Unit (leveraging statewide 83 lakh parasitoids and bio-input distribution push).

3. Promotion of crop insurance enrollment drives to stabilize incomes by Agriculture Dept. and Banks.

4. Run thrips/leaf-curl Integrated Pest Management for chilli/arecanut pilots by Horticulture Dept.

5. Creation of Climate-Resilient Plantations on fallows and bunds by planting 3–5 million hardy saplings (mango, jamun, tamarind, neem, pongamia) using MGNREGA for pit works and KSBDB/Forest nurseries for material.

6. Blending agroforestry with carbon-credit pilots to create annuity income and drought buffers in rainfed taluks by Forestry Dept.

7. Expand protected cultivation and hi-tech nurseries by establishing polyhouse/shade-net blocks for capsicum, cucumber, carnation and chrysanthemum with district level trainings from VKV.

#### **5. Forestry/ Waste Land Development**

1. Scale agroforestry on fallows and field bunds with carbon-credit enablement: fast-growing native timber (Melia, Dalbergia sissoo), fruit (ber, mango), and hardy fodder trees (glyricidia, subabul).

2. Organic Carbon Mission of Govt. of Karnataka - maximum subsidy of Rs.2500/- per hectare will be given to the beneficiary farmers for organizing demonstrations in their fields in order to sensitize the farmers about the benefits of organic carbon enhancement in the soil.

3. Restoration of commons and degraded forest fringes with climate-resilient native varieties through assisted natural regeneration and mixed-planting blocks (banni-savanna grasses, neem, hardy acacias, pongamia) with water-harvesting micro-structures.

4. Convert wastelands(20612 ha cultivable wasteland) to silvipasture corridors for livestock security through silvi-pasture on gomala/kharab lands using drought-tolerant grasses (Cenchrus ciliaris, Stylosanthes) and fodder trees, integrated with regulated community grazing, reducing pressure on forests.

5. Establishing decentralized nurseries and quality planting material (QPM) supply chain at Gram Panchayat level with a district seed/seedling atlas and e-traceability, aligning with Karnataka Forestry Department's agroforestry component and Tree Park/Devarakadu learnings for species-site matching.

#### **6. Animal Husbandry - Dairy**

1. Expand milk procurement and chilling grid to every hobli by adding village-level bulk milk coolers and satellite chilling centres, targeting increase in daily milk collection and reduction of evening-morning losses.
2. Encourage women-led dairy entrepreneurship at society/M-PACS level to onboard new pourers, integrate PM SVANidhi/PMFME for value-added micro-units (paneer, curd, ghee).
3. Fast-track breed productivity via district Artificial Insemination coverage saturation and calf-rearing hubs.
4. Establish a fodder security with fodder nurseries, silage banks, and contract fodder farming on tank command areas.
6. Enhanced livestock loss relief (Anugraha): Compensation for accidental death increased—cows/buffaloes/bullocks from Rs. 10,000 to Rs. 15,000 in State Budget 2025- 26.

#### **7. Animal Husbandry - Poultry**

1. Set up mobile vet units and hatchery brooder grower hubs with mobile veterinary vans with vaccination teams, providing feed advisory under a district command, linked to hatcheries and brooder hubs to cut early chick mortality and improve genetic and feed conversion outcomes.
2. Creation of chilling nodes for eggs and dressed birds, with transparent digital weighing and payments, building on Karnataka's expanding cold-chain infrastructure.

#### **8. Animal Husbandry - Sheep, Goat, Piggery**

1. Creation of district Small Ruminant Health Grid for biannual deworming, Lumpy Skin Disease (LSD)/Haemorrhagic Septicaemia (HS) and Enterotoxemia (ET) vaccinations for small ruminants.
2. Organized market access and price discovery by set up weekly small ruminant haats with digital weighing facilities, e-payment, and vet inspection.
3. Enhanced livestock loss relief (Anugraha): Compensation for accidental death increased for sheep/goats from Rs. 5,000 to Rs. 7,500; lamb/kid (3–6 months) from Rs. 3,500 to Rs. 5,000—improving risk cover for smallholders

#### **9. Fisheries**

1. Reservoir cage aquaculture at scale by identifying suitable tanks for cage units, and convergence with Pradhan Mantri Matsya Sampada Yojana (PMMSY) support for cages, seed and feed.
2. Establishment of district seed rearing unit and feed depots through to stabilize input supply for pond/cage/RAS clusters.
3. Establishment of hatcheries, training facilities, technology interventions like aquaponics, Recirculatory Aquaculture System (RAS), export quality fish feed units etc.

## **10. Construction of Storage and Marketing Infrastructure**

1. Commissioning of primary processing and pack-houses at taluk level for cleaning, grading, color sorting for pulses/cereals, de-husking/drying pads for groundnut.
2. Fast-track a WDRA-compliant warehouse grid with central hub plus spoke godowns co-located with major APMC yards and procurement routes, paired with assaying labs to unlock warehouse receipt finance.
3. Convert PACS into multi-service centers for storage-plus-services: addition of godowns, digital weighbridges, ePoS for inputs, small dryers, and collateral management tie-ups
4. Encourage PMFME micro units for utilisation of state MSME incentives to aggregate farmer produce into saleable, barcoded SKUs for institutional and retail markets.
5. Leverage Agriculture Infrastructure Fund (AIF) and Agri Market Infrastructure(AMI) finance to catalyse lastmile storage at FPO/PACS level through demand-linked projects for silos, scientific godowns, cold rooms, primary processing, and assaying.
6. Mainstream eNWR (electronic Negotiable Warehouse Receipts) by expanding WDRA-compliant capacity and digital workflows, certify godowns, eNWR issuance, and tie up with banks for pledge limits to farmers/FPOs

## **11. Land Development, Soil Conservation and Watershed Development**

1. Chitradurga soils face issues of salinity and sodicity, requiring gypsum treatment. These soils have low to medium organic carbon, resulting in poor fertility and productivity. The lack of microbial activity further hampers soil health, highlighting the need for organic amendments and sustainable practices.
2. Climate-resilient soil-health revival packages on treated catchments: Soil Health Card based gypsum/lime application, green manuring, bio-inputs, mulching, and precision fertilizer advisory integrated with rainfed cropping plans
3. Convergence-led micro-irrigation and on-farm water control: pressurized drip/sprinkler on treated watersheds, plot-level graded bunds and farm ponds (Krishi Bhagya)
4. Watershed treatment of micro-watersheds in Vedavathi-Tungabhadra sub-basins with ridge-to-valley sequencing: contour trenches, staggered trenches, earthen/stone bunds, check dams, farm ponds, gully plugs, and percolation tanks to raise groundwater, stabilize yields, and cut sediment loads to downstream tanks and canals.

## 12. Agriculture Infrastructure: Others

1. Digital Agriculture Service Centres were announced in State budget 2025-26 wherein new centres will be established to provide AI/geospatial analytics for crop planning, productivity, and decision support to farmers and policymakers.
2. Department to organise awareness camps, training workshops & handholding support to sensitize stakeholders on using e-NAM facility.
3. Creation of demo plots for natural farming in the district by Krishi Vigyan Kendra, Babbur.
4. Soil, seed, input quality labs: Strengthening agri labs with advanced instruments for soil testing and input (seed/fertilizer/pesticide) quality assurance by Agriculture Department as well as Agri Clinics and Agri Business Centres.

## 13. Food and Agro. Processing

1. Creation of Value Addition Hub for millet-vegetable-spice convergence: mini dhal mills, millet extruders, tomato puree and chilli flakes lines under PMFME/Cluster Development; anchor with District Incubation/Skill cell for upscaling FPO/SHG micro-entrepreneurs.
2. Millet and toor value chain hub: FPO-led decentralized primary centers at taluk-level with a central processing-cum-branding unit for ragi, jowar, foxtail millet, and pigeon pea (toor).
3. District oilseed mini-refining corridor (groundnut, sunflower) with micro solventless expellers, filtration, and fortification-ready lines, coupled with by-product valorization (oilcakes to cattle feed under KMF's fodder security pipeline) to cater to value addition to oil seed produce in the district.
4. Establishing agro-processing cluster with plug-and-play common facilities for dal, oilseed, and millet processing (cleaning, grading, dehulling, cold storage, primary packaging).

## 14. Agri. Ancillary Activities: Others

1. Launch district-level agri-startup acceleration for bio-inputs (biofertilizers, biopesticides), on-farm solar dehydration, and millet snacks etc.
2. Implement village-level solid and liquid waste management to produce compost and greywater reuse to monetize compost and reduce input costs for dryland farmers.
3. Strengthen weather-risk and price-risk management via expanded PMFBY enrollment, warehouse receipt finance at APMCs, and eNAM participation, supported by improved district market infrastructure under RIDF and digital platforms viz; FRUITS, Samrakshane etc.

## 15. Micro, Small and Medium Enterprises (MSME)

1. Creation of MSME credit and guarantee stack at district level to operationalize blended finance using CGTMSE, PM Vishwakarma, and state soft-seed capital scheme of State Govt.

2. Creation of MSME cluster projects with common facility centers: Scope for agro-processing cluster (millets, pulses, edible oils) at Challakere–Hiriyur belt and engineering/fabrication cluster along NH-48 for mining-support, EV body-building, and farm implements.
3. Leverage Micro & Small Enterprises - Cluster Development Programme, Karnataka State Industrial Hubs and Industrial Parks initiative, and KIADB plug-and-play sheds
4. Building materials and precast ecosystems for manufacturing precast blocks, pavers, poles, culverts, pipes, and modular components which can integrate into Nagarohana, KSHIP/PMGSY, and Jal Jeevan procurement cycles
5. Apparel/technical textiles: Job-dense cut-and-sew, uniforms, workwear, PPE, and simple technical textiles can scale with a mini-apparel park model.

## **16. Export Credit**

1. Facilitate Certification-to-credit linkage: fast-track ZED/ISO/HACCP/BRCGS certifications with partial grants and allow banks to step-up working capital limits and reduce collateral margins for certified units.
2. Establishing one-stop desk to handle ECGC cover, packing credit in INR/FC, bill discounting, and TReDS onboarding etc.
3. Export-ready working capital stack for agro-processing with dedicated Preshipment credit for millet, pulses, and oilseed products which aligns with PMFME and district food-processing plan.

## **17. Education**

1. Expansion of STEM and digital labs at government high schools with science and computer labs as well as coding hubs (I-Code) and robotics kits at one hub school per hobli (Karnataka Budget 2025-26).
2. Skill at School' programme has been formulated to provide skill training at high school/ Pre-university college stage itself. Under this programme, 7,500 select students will be trained in 150 upgraded government Industrial Training Institutes(Karnataka Budget 2025-26).
3. Creation of district cohorts for CET/NEET/JEE coaching under Vidya Vijeta programme.
4. Enable Gram Panchayat Arivu Kendras to facilitate after-school learning and exam-prep centers with digital content.
5. Foundational learning acceleration by rolling out Kalika Chilume, Odhu Karnataka, and AI-based Kalika Deepa in all GP clusters

## **18. Housing**

1. Interest subvention and beneficiary-support for urban Affordable Housing in

Partnership (AHP)/ Dwelling Units (DU) by operationalising the proposed state Interest Subvention Scheme and reduce upfront beneficiary share to enable commencements.

2. Convergence of MGNREGA, SBM-G, and Jal Jeevan with housing sites to make every new site “services-ready” with Individual Household Latrine (IHHL)s, greywater drains, and Functional Household Tap Connection (FHTC).
3. Promote local MSMEs for precast blocks, pavers, doors/windows, and modular toilets to enable materials ecosystem and cost engineering.
4. Deploy GIS-based rural water mapping to prioritize habitations with higher house-site density for immediate coverage.

## **19. Social Infrastructure**

1. RIDF-backed social assets by using RIDF/NIDA support for PHC buildings, hostels, anganwadis, and skill centers.
2. Anganwadi and nutrition intensification by modernization of priority Anganwadis (Sakshama model) and integrate adolescent health and anemia reduction drives
3. Urban service upgrades through AMRUT 2.0 water projects and Under Ground Drainage augmentation in towns, addition of LED streetlighting, barrier-free footpaths around schools/PHCs, and solid-waste micro-infrastructure (material recovery, ward-level composting) to improve liveability.
4. Upgradation of health facilities by establishing Non Communicable Disease clinics, maternal ICUs, ophthalmology facilities, mobile diagnostics
5. District rehabilitation and elderly care network by addition of geriatric OPDs at taluk hospitals, day-care centers for senior citizens in each taluk HQ, and expansion of Senior Citizen Helpline coverage.

## **20. Renewable Energy**

1. Expansion of EV-ready public infrastructure through installation of public charging points on NH-48 corridors and urban nodes and promotion of MSME supply chains for chargers/cabinets under the Clean Mobility Policy 2025–30.
2. Solarize GP offices, schools, PHCs, and water schemes through convergence with KREDL policy 2022–27 and use of CAPEX/RESCO models to cut bills and improve uptime for social assets.
3. Feeder-level solarization for agriculture by rolling out KUSUM-C style decentralized plants (0.5–2 MW) tied to agri feeders to stabilize supply and reduce cost.
4. Creation of Bioenergy and waste-to-energy value chains by aggregation of agri residues (millet/pulse husk), dairy waste, and urban wet waste to set up briquetting, biogas/CBG units, and community cook-stove programs via Karnataka State Bioenergy Development Board (KSBDB)/ Bioenergy Research Information and Demonstration Centers(BRIDC)s and Swachh Bharat Mission(SBM) convergence.

## **21. Informal Credit Delivery System**

1. Akka Cooperative Society will be established at the state level with the aim of providing women in self-help groups under the National Livelihood Mission with quick credit access, fulfil financial requirements, provide financial security, promote savings and entrepreneurship. The women heads of families under the Gruha Lakshmi scheme will be made members of the Self-Help Groups by bringing them under the State-level Akka Cooperative Society(Karnataka Budget 2025-26).
2. Leverage PACS computerization and M-PACS expansion to deliver small cash-credit limits, input loans, and gold-backed microcredit with CBS/RuPay rails and addition of kiosks for DBT, utility payments, and micro-insurance.
3. Certified Banking Correspondents/Bank Mitras at Gram Panchayat level for last-mile collections and cash-in/cash-out.
4. Establishing a helpline cell for debt-stress and overcharging complaints.

## Chapter 8

### Status and prospects of Cooperatives

#### **1. Background**

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

#### **2. Formation of Ministry of Cooperation by GoI**

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

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

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

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

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

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

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

**c. National Campaign on Cooperation among Cooperatives**

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

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

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

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

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

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

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

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

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

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

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

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

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

#### **h. Initiatives under Cooperative Development Fund (CDF)**

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

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

##### **1. Status of Cooperatives in the State:**

The cooperative sector in Karnataka comprises a total of 45962 cooperatives, covering about 36075 noncredit cooperative societies i.e., Dairy/Fishery/Poultry/ Housing/ Labour/

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

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

3. 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.

4. 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.

##### 5. Health, Awareness, and Community Engagement

- The Karnataka Milk Federation amplified awareness by proudly displaying the IYC logo on all milk tankers and booths across the State.
- On 31 July, the RCS Head Office in Bengaluru hosted a medical check-up and blood donation camp, reinforcing the cooperative sector's commitment to public health.
- To commemorate the IYC, a special magazine titled "Sahakara" was published, showcasing stories, achievements, and future visions of Karnataka's cooperative movement.

##### Trainings & Debates

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

#### 6. Status of PACS Computerisation:

5.1 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  
 On-system Audit - 1496  
 Dynamic Day End - 137

#### 7. 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 on-system audit and compliance across the cooperative ecosystem.

#### 5. Status of Cooperatives in the District

1. As on 31.03.2025 out of 1094 cooperatives, 771 are functional, 256 are under liquidation and 67 are non-functional/dormant. There are 162 PACS and 555 non-credit cooperatives. The major categories include Dairy with 353 societies, followed by Handloom and Livestock & Poultry at 49, Agriculture & Allied at 18.

#### 6. Potential for formation of cooperatives

##### 1. Potential for formation of new cooperatives:

Agriculture: Formation of Organic farmer groups, seed producer cooperatives, input procurement, and direct agri-marketing cooperatives (vegetables, pulses, millets)

Dairy & Livestock: Village-level cooperatives for production, value addition (dairy products), and fodder management

Ecological & Renewable energy: Potential for biomass energy cooperatives, water user associations, and renewable energy groups given Chitradurga's agro-climatic potential

2. Arecanut farmer cooperatives can be formed at taluk and district levels to produce valueadded arecanut sheath products and enable collective exports. Revenues from sales can sustainably fund operations and ensure long term viability of these societies.

3. One Sericulture cooperative society in the district is under liquidation. With Sericulture gaining momentum, there is potential to establishing Sericulture farmers' cooperative societies Hiriyur and Molakalmur taluk to support and expand the activity.

## Chapter 9

### NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Watershed Development	Siddagondanahally Watershed area treatment and development of area	6 villages viz. Siddagondanahally, Kappanayakanahally, Balenahally, Varadarajanagar, Kaggalkatte and Taarikere in Hosadurga taluk	1547.87 ha area treated. Demonstration on sustainable agriculture, women empowerment and other capacity building trainings. Training on climate resilient agriculture practices and its adoption, crop diversification Wasteland got treated and brought under cultivation	-	1634	Agricultural productivity has increased through crop diversification and enhanced groundwater recharge. Women empowerment where they are independently interacting with Gram Panchayats, government departments, and banks. Livestock numbers and milk production have grown, with a women-led dairy cooperative now supplying 380 liters of milk daily from three major project villages. These developments have helped control migration and brought 250 acres of wasteland under productive use.

2	Watershed Development	Neeragunda Watershed area treatment	Kundur Gollarahatti, Kadivanakatte, Janthikolalu, Anivala, Baguru, Srirangapura, Kondapura in Hosadurga Taluk	Area treatment, drainage line treatment, climate proofing interventions, livelihood support for women and landless, capacity building and knowledge management	-	40 6	Area and drainage line treatments improved soil and water conservation, while climate-proofing enhanced resilience to weather changes. Livelihood support empowered women and landless households. Capacity building and knowledge-sharing promoted sustainable practices, and interventions like fodder development and fallow land reclamation boosted productivity and income.
3	Watershed Development	CBP phase of watershed development	three micro watersheds viz. Hosahalli-2, Kadavinakatte, Hale Kundooru,	Support was extended for soil and water conservation (SWC) works, fodder development, and livelihood enhancement for women and landless individuals.	-		As a result of the watershed interventions under the CBP, a significant improvement in agricultural productivity was observed, with increase in cereal yields. These efforts have contributed to both environmental sustainability and improved livelihoods in the region.
4	Watershed Development	JIVA-Natural farming-Pilot Phase	56 acres of land in three villages of Siddagondanahalli	Trainings, capacity building, forming of internal farmer resource persons, support for crop diversification, fodder production, azolla cultivation, AH camps	-	6 2	Farmers realized the benefits of natural farming, noting reduced costs, improved soil health, and better family well-being. This inspired others to join hands-on training in bio-input preparation.

5	Watershed Development	JIVA-Natural farming-upscaling and consolidation Phase of JIVA program	Eight villages of completed Siddagondana hall y WS area in Hosadurga tq.	Forming of Internal Farmer Resource Persons, more training and capacity building, hands on trainings for preparation of Bio inputs, demonstrations in farmers' fields, crop diversification and intensification, support to critical irrigation needs	-	53 4	Farmers adopted natural farming, reducing costs and improving soil and family health. Hands- on training and field demos encouraged wider participation. A Bio Resource Center and Custom Hiring Service Center were set up. With replication, the households benefited through improved sustainability, productivity, and access to bio-inputs and farm machinery.
6	Tribal Development	Development of 425 Orchards and support to 75 persons for IGA	Sasalahatty, Bachhborana hatty and Kallenahalli in Chitradurga block	Mango and cashew seedlings were provided to 425 farmers for orchard development, along with agroforestry seedlings for border planting. Support was extended for orchard maintenance, including manure application and soil and water conservation (SWC) works. Additionally, 75 beneficiaries received assistance for livelihood interventions, covering animal husbandry, dairy development, and other non- farm activities.	-	50 0	Farmers now earn sustainable income from orchards and it also serves as a source of rich nutrition. Supported by improved water tables due to soil and water conservation (SWC) works, increased tree cover has helped reduce temperature. Livelihood development interventions have brought a sigh of relief with gainful self- employment viz; tailoring, dairy etc.

7	Financial Inclusion	Support for capital expenditure of RSETIs-purchase of training equipment-under FIF managed by NABARD	RUDSETI, Chitradurga	DSLR camera Computer projector Water purifiers- 5 No.s Printer-2 No.s Classroom mike with speakers Computers- 2 No.s were provided to RUDSETI	RUDSETI		Support to improvement in infrastructure for smooth running of business and skill development training programs
8	Financial Inclusion	Support for capital expenditure of CFL, Chitradurga under the program-Scaling up of Centers for Financial Literacy (CFL) Phase-III	Channagiri, Jagalur blocks in Davangere and Chitradurga block in Chitradurga	Office equipment and equipment required for conduct of financial literacy programs in the field and its maintenance	CFL		Equipped with essential infrastructure, they improved outreach, especially among marginalized groups, helping them understand banking, savings, credit, and digital tools. Timely operations ensured efficient delivery and community impact.
9	Financial inclusion	Financial inclusions & Financial literacy	Chitradurga district	Under the Financial Inclusion initiative, one mobile van each was provided to Karnataka Grameena Bank (KGB) and Chitradurga DCCB.	DCCB, KGB		The mobile ATM van minimized the need for public movement, supporting lockdown objectives and helping control the spread of the virus.
10	Banking Technology	Micro ATMs provided to KGB	across Chitradurga dt.	Micro ATMs were provided to Karnataka Gramin Bank (KGB) across the district, enabling the deployment of micro AGMs in all 84 branches.	KGB		This initiative has greatly benefited illiterate and semi- literate customers who previously relied on others for filling pay slips, cheques, or using ATM counters. The system has resulted in significant time savings for both bankers and customers, while also reducing the bank's manpower requirements, making service delivery more efficient and accessible.

11	Women Empowerment	MEDPs Food processing activity	Nerlahalli in Molakalmur tq., DS Halli in Chitradurga tq., VV Pura in Hiriyur tq. , Banagere in Holalkere tq., CT Vatti in Hosadurga tq.	Five 15-day training programs were conducted focusing on food product preparation using groundnut and millets—major crops of the district.	-	150	Participants were trained in making of groundnut chikki (branded as Challakere Chikki) sweets & savouries papads made using locally grown millets and other food products. All the five teams have formed Women Producers Groups under NRLM availing funding support from NRLM SELCO etc.
12	Women Empowerment	MEDPs Food processing activity	Hottaragondanahally village in Hosadurga tq.	Participants were trained in preparing a variety of Tamil Nadu-style breakfast, lunch, and snack items, along with nutritious dishes made from banana stem and flower, highlighting their health benefits. As part of the program, trainees also visited SIRI Millets.	-	30	Following the training, the group formed a catering unit, purchased essential equipment, and obtained an FSSAI license. They are currently fulfilling small local orders and have applied for a loan under the PMFME scheme to purchase a roti-making machine.

13	Awareness Creation	SHG leaders training program	BG Kere in Molakalmur tq. Kadabanakatte, Kunabevu, Myasarahatti in Chitradurga tq. DT Vatti, Arlahalli in Hosadurga tq.	A one-day capacity building training was conducted for SHG leaders and members across six villages, focusing on natural farming (NF) techniques.	-	300	Participants received hands-on training in preparing Jeevamrutha, Ghanajeevamrutha, Beejamrutha, Agniasthra, and Neemastra. The training also included awareness sessions on Zero Budget Natural Farming (ZBNF) methods through visual tools like the Suryamandala drawing and oral discussions, helping participants understand and adopt sustainable farming practices.
14	Women Empowerment	Support through WSHG Fund	Challakere tq. and Hosadurga tq.	a) Exposure visit to Sandur Kushala Kala Kendra to the trainees of SDP- Lambani Kasuthi from Ganjugunte Lambanihatti b) Ten women from Hosadurga taluk were sent to CCRI Aleppy Kerala for undergoing training on making of garden products	-	45	These exposure visits and trainings have empowered the women with new skills and livelihood opportunities.

15	Collectivisation	Promotion of Farmer Producer Companies	3 FPOs from Challakere tq, One FPO in Chitradurga tq. and 3 FPOs from Hosadurga tq.	Support was provided for capacity building through training, exposure visits, and assistance with registration formalities and business plan preparation.	Agri. Dept.		A corpus was built through small shareholder contributions and used for input/output business, value addition, and asset creation. Nearby outlets enabled farmers to buy inputs at fair prices, saving on transport and time. Farmers now rely on the FPO for crop marketing and value addition, ensuring better returns.
16	Skill Training	Skill training- revival of traditional crafts- Lambani kasuthi	Ganjigunte, Challakere tq.	Young Lambani women were trained in traditional embroidery techniques, including various stitches using wool and colorful threads. They also learned to prepare the traditional three-piece Lambani suit, complete with intricate embellishments, helping preserve cultural heritage while creating livelihood opportunities.	-	30	The revival of traditional Lambani craft has empowered women, enabling them to earn income by stitching Lambani suits and other traditional items using Lambani Kasuthi embroidery. They also perform cultural dances at various forums, proudly wearing traditional attire. Additionally, they have secured credit linkage through NRLM, further supporting their livelihoods and financial independence.

17	Skill Training	Skill training-jeans and casual pants stitching	Women candidates from three villages from Molakalmur taluk viz. B G Kere, Basaveshwaranagar, Muttigarannahally and one village from Challakere taluk viz. Obannanahalli.	Under the jeans and casual pants stitching program, women were trained in the complete process—from cutting to final stitching—enabling them to take direct orders from consumers or garment units, thus creating new livelihood opportunities.	-	30	Beneficiaries trained in stitching jeans and casual pants are now earning income by fulfilling orders from individual customers and garment units, including those from Rayadurga in Telangana. This has helped them achieve economic stability and independence. They have also secured credit linkage from public sector banks and invested in power sewing machines to enhance productivity.
18	Skill Training	Skill training-various types of bags	women candidates from Konasagara, Kondlahalli, Mogalahalli, B G Kere, Mathigarahalli villages from Molakalmur tq. and Obannanahalli village from Challakere tq.	Trainees received comprehensive training in bag making, learning to craft a variety of products such as laptop bags, shopping bags, travel bags, and purses using leather and rexine materials. This skill development aimed to enhance their employability and open up new income-generating opportunities.	-	30	Many of the trained beneficiaries are now earning wages by working in a unit associated with NGO. The NGO is also supporting them by providing backward and forward linkages, which are currently in the early stages of development.

## Success Stories

### Success Story 1



Title	Farming with Purpose: A Tale of Soil Sustainability and Self-Reliance
4. District	Chitradurga
5. Block	Hosdurga
6. Village	Kappanayakana Halli
Scheme	JIVA project
Project Implementing Agency	NISARGA Franciscian Sisters of Mary Hosadurga
Duration of the project	04 years
Beneficiary	Smt. Umadevi
1. No. of beneficiaries	1
2. Community	Rural Household
3. State	Karnataka

#### 1.1 Support provided

Smt. Umadevi attended a Grama Sabha meeting organized by Nisarga through Jiva Project, wherein resource person explained the principles and long term benefits of natural farming. Deeply inspired by this knowledge, she decided to experiment with natural farming on one acre land.

She began with simple yet impactful initiatives such as the kitchen garden, Surya Mandal, and ATM garden.

Training about preparation and application of Jeevamrutha, Ghanamrutha, and Neemastra, which serve as effective biofertilizers and biopesticides, were also provided for protecting crops and enhancing soil fertility.

#### **1.2 Pre-implementation status**

With two acres of land and two cows, they traditionally practiced chemical intensive agriculture, which over time led to poor soil health and diminished quality of their produce. The land had become dry, and the vegetables they grew lacked vitality and nutritional value.

#### **1.3 Challenges faced**

Transitioning from traditional chemical-based agriculture to natural farming presents several challenges, including reduced initial yields, lack of awareness and training, limited access to natural inputs, resistance from farmers accustomed to conventional methods, and inadequate market support for

Building capacity, ensuring financial support, and creating strong value chains are essential for a successful shift.

#### **1.4 Impact**

Her farm began producing a wide variety of fresh vegetables, which she used for household consumption and the surplus was sold in the local market, generating an additional income.

Umadevi, who once depended on the market for buying vegetables, now not only feeds her family with home-grown, chemical-free produce but also saves ₹1000 to ₹1500 every month from this initiative.

The shift to natural farming has brought holistic benefits better health for the family, improved soil quality, and a renewed sense of joy and purpose in farming.

## Success Story 2



Title	Nurturing Nutrition and Income: A Backyard Poultry Journey
Scheme	JIVA project
Project Implementing Agency	NISARGA Franciscan Sisters of Mary Hosadurga
Duration of the project	04 years
Beneficiary	Shri Lokesh Nagappa
1. No. of beneficiaries	1
2. Community	Rural Household
3. State	Karnataka
4. District	Chitradurga
5. Block	Hosdurga
6. Village	K P Halli

### 2.1 Support provided

Setting up a poultry unit with 23 birds (12 hens, 4 cocks and 7 chicks). Over time, poultry unit has grown and currently houses 50 chickens. 35 eggs were kept for hatching, resulting in 27 new chicks.

### 2.2 Pre-implementation status

Lokesh had a long-standing aspiration to start a small-scale country chicken poultry unit to support his family with nutritional needs and additional income.

### **2.3 Challenges faced**

Lack of knowledge and availability of required capital.

### **2.4 Impact**

Over time, poultry unit has grown and currently houses 50 chickens. He receives average of 2 eggs per day, and his unit has produced a total of 283 eggs to date.

Eggs were used for household consumption as well as for sale at market, contributing significantly to family nutrition and supplementary income.

Enhanced nutritional security for his family and also strengthened his livelihood resilience.

## Appendices

### Climate Action & Sustainability

#### 1 Climate Action - Scenario at Global & National Level

##### 1.1 Climate Change and its Impact

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

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

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

Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022

2 ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

##### 1.2 Climate Finance and Challenges

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

##### 1.3 Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

#### **1.4 Initiatives of RBI**

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

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

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

#### **1.5 Initiatives of NABARD**

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

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

also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

### **1.6 Way Forward**

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

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

### **2.1 State Action Plan for Climate Change**

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

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

### **2.2 Any specific Climate Change initiative in the State by**

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

Strategic Knowledge for Climate Change (NMSKCC) under the Department of Science and Technology Government of India.

- b) 1. National Innovations in Climate Resilient Agriculture (NICRA) projects in Karnataka focus on strategic research in climate-resilient crops and farming systems technology demonstrations on farmers' fields and capacity building through Krishi Vigyan Kendras (KVKs) 2. ICAR-IIHRS 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) Chitradurga district exhibits a concerning climate change scenario characterized by extreme aridity with the lowest annual rainfall in Karnataka at just 477mm (Challakere taluk) alongside rising temperatures declining relative humidity and increased drought vulnerability. The district experiences significant climate stress with temperatures ranging from 23°C to 43°C in summer and faces recurring heat wave events with temperatures

exceeding 42°C while drought conditions persist as a major challenge with the district being part of Karnataka's drought-prone interior regions that experience frequent water scarcity and agricultural distress. Despite some rainfall gains in recent decades Chitradurga remains highly vulnerable to climate variability due to its semi-arid conditions groundwater overexploitation (01 block semi-critical and 05 blocks over exploited) and dependence on rainfed agriculture making it one of the most climate-sensitive districts in Karnataka requiring urgent adaptation measures for water conservation drought-resistant cropping systems and climate-resilient agricultural practice

**b) Climate action strategies:**

Adaptation strategies should focus on water resilience through construction of farm ponds for rainwater harvesting and life-saving irrigation during dry spells strengthening village tank bunds for enhanced water storage implementing groundwater recharge structures adopting short-duration drought-tolerant millets and pulses to cope with the shortened growing period due to early monsoon withdrawal installing drip irrigation systems for water conservation and developing heat action plans with early warning systems for the district's vulnerable population.

Mitigation strategies should leverage the district's emerging renewable energy potential by promoting solar and wind energy installations (commissioned capacity: Solar-875MW Wind-851 MW) supporting energy-efficient agricultural practices encouraging carbon sequestration through agroforestry and soil conservation measures and reducing emissions from agricultural operations through precision farming techniques.

The integrated approach should emphasize climate-smart agriculture combining water-efficient crops with sustainable land management early sowing practices to maximize the available growing period and building institutional capacity for climate monitoring and early warning systems while ensuring community participation in both water conservation and renewable energy adoption programs.

**3.2 Any specific Climate Change initiative in the District by**

a) Under Multi State Watershed Development Program- REWARD (Rejuvenating Watersheds for Agriculture Resilience through Innovative Development) with the collaboration of World Bank assistance it has been identified to treat seven sub watersheds viz. Kasturithimmanahally-2 Kasturithimmanahally-1 Vidapanakunte-2 Vidapanakunte-1 Kareekere Kyathagondanahalli-2 Kyathagondanahalli-3) coming under seven villages viz. Kasturithimmanahally Meerasabihally Vidapanakunte Kareekere Kaluvehalli Kyathagondanahally Nagagondanahally in Challakere taluk. It is covering 5171.59 ha across seven villages to improve soil moisture reduce runoff/erosion and enhance climate- resilient livelihoods. A hydrology workstation at Gopanahalli monitors soil moisture to drive agromet advisories and planning. Implementation is led locally by DoA/Watershed teams with REWARD's statewide framework on DLIs science tools and capacity building for resilient higher-productivity rainfed farming.

b) ICAR-KVK Babbur Hiriyur tq. Chitradurga district functioning under KSNUAHS Shivamogga is supporting farmers through transfer of technology and related interventions. It drives climate resilient farming through water-smart technologies (farm ponds rainwater harvesting drip/sprinkler) droughttolerant shortduration millets/pulses and advisories on early/optimal sowing to match shifting monsoon windows. It delivers

trainings frontline demonstrations and onfarm testing on climate soil health and precision input use backed by annual plans and reports.

c)

Karnataka Forest Department-Under the scheme Daivi Vana/Devara Kadu department is supporting planting of a number of species having religious significance such as Ala Arali Athi Bevu Banni Tare Bilvapatre Goni Nerale Naga Sampige Kaggali Yekke etc. Forest department pursues afforestation soil and moisture conservation and carbonsink enhancement; monitoring of forest cover change informs restoration needs at the district scale.

Agriculture department supports sprinkler/drip on subsidy CHSC custom-hiring for efficient mechanization soil health cards input support (bio-fertilisers green manure) and Bhoochetana rainfed productivity demos to build drought resilience in a rainfed district. The department regularly providing trainings to farmers on various topics including climate change adoption and promotion of organic/natural farming through District Agriculture Training Centre.

d) NABARD WDF project - Siddagondanahally watershed project has undertaken soil and water conservation plus crop diversification; about 250 acres of fallow land were reclaimed using bioinputs bringing land back into production.

JIVA project - In the JIVA pilot capacity building on natural farming was prioritized. 62 households received handson training in preparing bioinputs and a Bio Resource Centre was established to produce inputs from livestock waste for regular supply. The JIVA upscaling and consolidation phase has begun with strong farmer uptake of natural farming practices and continued focus on training onfarm demonstrations and input access.

### **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. The Molakalmur pure silk saree weaving tradition was initiated by the Swakulasali and Padmasali communities who migrated from Maharashtra and Andhra Pradesh. Recognized in the 1967 Mysore Gazetteer Molakalmur sarees gained fame for their intricate motifs inspired by nature and were patronized by Nalvadi Krishnarajendra Wodeyar. Using unique Kuttu and Chalu techniques these sarees are woven on pit looms. To preserve this

heritage the GoI supported the Molakalmur handloom cluster under IHDS and the saree was registered under the Geographical Indication Act in 2006 (No. 77). Currently 35 Authorized Users are registered with DPIIT actively engaged in weaving and sustaining this cultural legacy.

#### 4. Other Potential Products:

-Stone craft and sculpture: The district's granite-fort heritage and artisan presence suggest scope to codify Chitradurga stone craft attributes (stone type quarry zones finishing styles) similar to other Karnataka craft GIs if cluster documentation and producer associations are formalized.

-Dryland millets and pulses: Given semi-arid agro-ecology candidate crops include local landraces of finger millet (ragi) foxtail/barnyard millets horse gram and cowpea where distinct sensory or agronomic traits can be traced to specific micro-watersheds.

-Groundnut and edible oils: Traditional rainfed groundnut from black soil pockets with characteristic oil profile could be profiled for GI if consistent chemometric signatures and cultivation practices are proven over time.

### **PM Dhan Dhaanya Krishi Yojana**

#### **1 Potential under PM Dhan Dhanya Yojana in the District**

##### **A Objectives**

PM Dhan Dhaanya Krishi Yojana (PMDDKY) is a six year convergence based mission targeting 100 aspirational agricultural districts with a strong focus on productivity, resilience and improving farmer incomes.

##### **B Coverage**

Chitradurga district has predominantly agrarian population dominated by small and marginal holdings. The district faces frequent droughts heavy reliance on groundwater and below state average yields certain cereals and pulses which affects farmer incomes and increase vulnerability.

PMDDKY covers all major farming blocks in the district and focuses on small and marginal farmers dependent on rainfed cultivation of ragi, maize, jowar, groundnut, pulses and onion as well as emerging horticulture and livestock activities. The scheme operates through convergence of central and state schemes with targets for area under improved practices irrigation postharvest infrastructure credit expansion and institutional strengthening being monitored through a common digital dashboard at district level.

##### **C Key Features**

Key features of PMDDKY:

- i. Enhance agricultural productivity through better seeds, technology and practices
- ii. Promote crop diversification towards pulses, oilseeds, millets and horticulture
- iii. Improve postharvest infrastructure (storage, cold chains, processing units)
- iv. Strengthen irrigation and water use efficiency for climate resilience
- v. Expand access to short term and long term agricultural credit

vi. Build sustainable farmer institutions (FPOs cooperatives) for collective action

## D Implementation

At district level PMDDKY implementation is anchored by the District DDKY Samiti chaired by the District Collector and comprising representatives from agriculture, rural development, banking, cooperatives and progressive farmers. The District DDKY Samiti prepares a comprehensive District Action Plan aligned with local agroclimatic conditions identifying convergence opportunities across various Govt. Schemes.

As Chitradurga is drought prone semi arid district PMDDKYS focus on micro irrigation water saving technologies and climate resilient crops is particularly relevant to stabilise yields and incomes. The convergence of irrigation watershed and natural farming components allows a shift from input intensive monocropping to diversified resource efficient systems suited to the districts agroclimatic conditions.

Storage structures cold chains and processing units implemented through convergence with infrastructure and food processing schemes can stabilise prices reduce distress sales and unlock value addition locally. This is especially pertinent for onion pomegranate and pulses where scientific storage and primary processing (grading packing drying milling) can significantly improve realisation for farmers and feed into the districts agro processing MSME base.

The measures to raise credit flow integrate interest subvention schemes and incentivise long term loans for irrigation storage and mechanisation directly benefits the districts farmers and agri enterprises. The schemes emphasis on FPOs cooperatives SHGs and youth agripreneurs aligns well with Chitradurga's need to strengthen farmer institutions and curb rural youth outmigration through viable on farm and off farm opportunities.

### Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Statistics dept.-Chitradurga district at a glance-2023-24
Soil & Climate	DoA Chitradurga
Land Utilisation [Ha]	District Statistics dept.-Chitradurga district at a glance-2023-24
Ground Water Scenario (No. of blocks)	CGWB District GW office
Distribution of Land Holding	District Statistics dept.-Chitradurga district at a glance-2023-24
Workers Profile [In 000]	District Statistics dept.-Chitradurga district at a glance-2023-24
Demographic Profile [In 000]	District Statistics dept.-Chitradurga district at a glance-2023-24
Households [In 000]	District Statistics dept.-Chitradurga district at a glance-2023-24

Household Amenities [Nos. in 000 Households]	District Statistics dept.-Chitradurga district at a glance-2023-24
Village-Level Infrastructure [Nos.]	District Statistics dept.-Chitradurga district at a glance-2023-24
Additional Information	DDM NABARD Chitradurga
Infrastructure Relating To Health & Sanitation [Nos.]	WCDD Chitradurga district at a glance 23-24
Infrastructure & Support Services For Agriculture[Nos.]	DoA Chitradurga district at a glance 23-24
Irrigation Coverage [000 Ha]	Chitradurga District at a glance 23-24
Infrastructure For Storage, Transport & Marketing	Chitradurga District at a glance 23-24
Processing Units	KMF Chitradurga District at a glance 23-24
Animal Population as per Census [Nos.]	AH & VS Chitradurga District at a glance 23-24
Infrastructure for Development of Allied Activities [Nos.]	AH & VS KMF Chitradurga District at a glance 23-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Chitradurga District at a glance 23-24
Status	Chitradurga District at a glance 2023-24
Major Crops, Area, Production, Productivity	Chitradurga District at a glance 2023-24
Irrigated Area, Cropping Intensity	Chitradurga District at a glance 2023-24
Trend in procurement/ marketing	Chitradurga District at a glance 2023-24
KCC Coverage	SLBC reports
Soil testing facilities	DoA
Irrigated Area & Potential	Chitradurga District at a glance 2023-24
Block level water exploitation status	CGWB
Mechanisation in District	Chitradurga District at a glance 23-24
Service Centers	DoA
Production Clusters	Chitradurga District at a glance 2023-24
Sericulture	Chitradurga District at a glance 2023-24
Weavers Clusters	Chitradurga District at a glance 2023-24
Area under Forest Cover & Waste Land	Chitradurga District at a glance 2023-24
Nurseries (No.)	KFD

Processing Infrastructure	KMF
Poultry	Udyam Portal
Inland Fisheries Facilities	Fisheries dept.
Agri Storage Infrastructure	DAM, DCCB
NABARDs interventions	NABARD
Fertilizer Consumption	Chitradurga District at a Glance 2023-24
Facilities Available	DoA
Renewable Energy Potential	KREDL
Promotional Interventions	SLBC portal
Status of SHGs	SLBC portal NRLM
Details of non-credit cooperative societies	National Cooperative Database
Details of credit cooperative societies	DRCS
Block wise, sector wise distribution of cooperative societies in the district	National Cooperative Database
Status/ progress under various schemes of MoC in the district	DRCS

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

#### Sources for Banking profile Data

1	RBI ACP portal
2	Lead Bank

### Name and address of DDM

Name	Vinanth K
Designation	DDM, NABARD
Address 1	# 45, Anjanadri, 1st floor
Address 2	B L Gowda Layout, RTO Office Road, Chitradurga
Post Office	Chitradurga H.O
District	CHITRADURGA
State	Karnataka
Pincode	577501
Telephone No.	08194359940
Mobile No.	9052817745
Email ID	chitradurga@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](http://www.nabsamruddhi.in)

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✉ : [nabsamruddhi@nabard.org](mailto: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](mailto:finance@nabkisan.org)

🌐 : [www.nabkisan.in](http://www.nabkisan.in)

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

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✉ : [corporate@nabard.org](mailto:corporate@nabard.org)



## NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"><li>• 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</li><li>• Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers</li><li>• Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li></ul>	<ul style="list-style-type: none"><li>• Timely and adequate credit without collateral</li><li>• Affordable interest rate in the sector</li><li>• Insurance facility to borrowers and co-obligants</li><li>• Doorstep delivery of financial services</li></ul>
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**Registered Office:** 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

: 080-26970500

: ho@nabfins.org

: www.nabfins.org



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India  
Presence with  
offices in 31  
State/UTs

<ul style="list-style-type: none"><li>• Project Management</li><li>• IT Based Natural Resources Information System</li><li>• Feasibility, Socio-economic &amp; Impact Evaluation Studies</li><li>• Third Party Monitoring</li></ul>	<ul style="list-style-type: none"><li>• Climate Change &amp; Sustainability</li><li>• Value Chain Development</li><li>• Skill &amp; Livelihood Development</li><li>• Preparation Detailed Project</li><li>• Transaction Advisory Services</li></ul>
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**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai ' 400051

: 022-26539419 : headoffice@nabcons.in

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

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



**NABSanrakshan Trustee Private Limited**  
**Building Trust for Rural Prosperity**

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

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

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**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

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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

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