



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



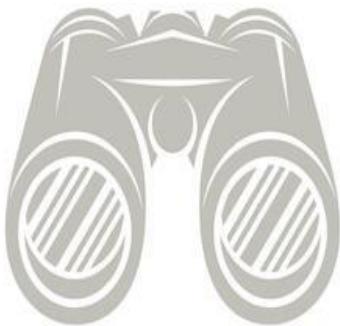


## VISION

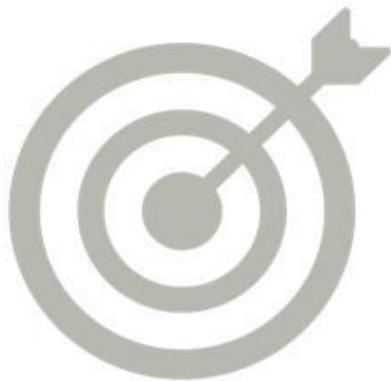
Development Bank of the Nation for  
Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक



## MISSION



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

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मवों, 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: Dakshina Kannada**

**State: Karnataka**



**National Bank for Agriculture and Rural  
Development**

**Karnataka Regional Office,  
Bengaluru**

**PLP Document Prepared by:**

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Dakshina Kannada

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	Dakshina Kannada is located in the Southern and coastal part of Karnataka and the headquarters of the district is Mangaluru. The district is spread across 9 taluks - Bantwala, Belthangady, Kadaba, Mangalore, Mulki, Puttur, Sullia and Ullala.
Type of soil	Three types of Soils are found in the District 1)Coastal sand and alluvial 2) Laterite Soil and 3) Red Clay Soil
Primary occupation	Agriculture is the major occupation. Additionally fishery and dairy development are the major activities in the district. The district has a presence of large industrial units like MRPL, MCF, KIOCL, Ultratech Cement, Hindustan Unilever Ltd., etc.
Land holding structure	The geographical area is 4774 sq. km. of which 27% is covered by forests. The Gross Cropped Area (GCA) is 1.90 lakh ha. The Net Sown Area (NSA) of 1.85 lakh ha. Small and marginal land holdings account for more than 92% of total land holdings and 64% of the cultivated land.



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

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

The priority sector target for the year 2024-25 was 26299.34 crore which was achieved to the extent of 77% (20140.87 crore). Across agencies, cooperatives maintained a good CD ratio of 149%. Karnataka Vikas Grameena Bank reported a CD ratio of 87.73%.

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

Crop loans accounted for 22% and term loans 7.6% of priority sector credit. Overall agriculture, including infrastructure and allied activities, was 60%. Term loans for agriculture and allied purposes rose 40% over the previous year in 2024-25.

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

Of the total priority sector credit flow, credit flow to MSMEs accounted for around 32.8%. As compared to the credit flow under MSME during the previous year, there was an increase of 5.4% in the loans disbursed for MSME purposes.

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

The credit flow to MSME has been increasing during the recent years.



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

##### **1. Projection for the year**

The exploitable potential for 2026-27 has been estimated at ₹25222.47 crore.

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

Credit for crop loans is estimated at ₹6132.71 crore (24%). The potential for term loans for agriculture and allied activities have been estimated at 2654.41 crore (10.5%). Credit potential for agricultural infra and ancillary activities have been proposed at Rs.849.39 crore and Rs.3096.29 crore.

##### **3. Projection for MSMEs**

MSME is another important sector in the district with an assessed potential of Rs.8143.97 crore (32%).

##### **4. Projection for other purposes**

Other important sectors include export credit with an assessed potential of Rs.1200 crore (5%) and housing Rs.1361.25 crore (5.3%), both activities which are considered important, and hold promise for enhancing credit flow in the district.



## 5. Developmental Initiatives

- 1 NABARD has promoted 2 FPOs under PRODUCE Fund in the district and 3 FPOs under Central Sector Scheme (CSS) for promotion of 10000 FPOs. Two of the FPOs under CSS have been supported under Equity Grant Scheme. Also one FPO has established Custom Hiring Centre. Also 2 FPOs have been sanctioned loan.
- 2 Forty-two PACS have been sanctioned special refinance facility under PACS as MSC to set up appropriate infrastructure for storage, grading, packing, standardization, processing etc. for improving farm incomes.
- 3 NABARD has sanctioned Skill Development Programmes for rural youth in handloom weaving, healthcare, etc. These have led to employment generation and revival of Udupi saree weaving, enabled fulfilling healthcare especially geriatric, created entrepreneurship in food processing sector, etc.
- 4 Livelihood Entrepreneurship Development Programmes (LEDPs) on Coconut Shell Based Handicrafts and Aari Work were implemented covering a total of 120 women.
- 5 All the above efforts are expected to create pilotable models that could be further taken up by government and other agencies, individuals, etc.

## 6. Thrust Areas

- 1 Digital agriculture, driven by Agritech, can transform farming. Technologies like IoT, AI, blockchain, GIS, drones, and robots offer significant potential to boost production, productivity, and farmers' income.
- 2 Formation and linkage of FPOs to credit and linkage to e-markets: Formation and nurturing of crop cluster-wise / produce-wise FPOs and linking them to e-markets like eNAM, etc., with institutional credit support, especially pledge loans against Negotiable Warehouse Receipts (NWRs).
- 3 Promotion of farm-gate post-harvest infrastructure by PACS, FPOs as well as individual entrepreneurs with assistance under Agriculture Infrastructure Fund (AIF).
- 4 Promotion of Micro-Enterprises for Food Processing for reducing post-harvest losses, increased employment generation and betterment of rural incomes.
- 5 Improving technology adoption for banking in rural areas.

## 7. Major Constraints and Suggested Action Points

- 1 Need for initiating measures to tackle and mitigate the adverse effects of climate change as also diminishing agricultural labour availability, inadequate infrastructure facilities for post harvest value addition, etc.
- 2 Low cost farm equipments such as arecanut peelers, coconut climbing machines, motorized weeders etc., used by SF/MF in the district are considered useful.



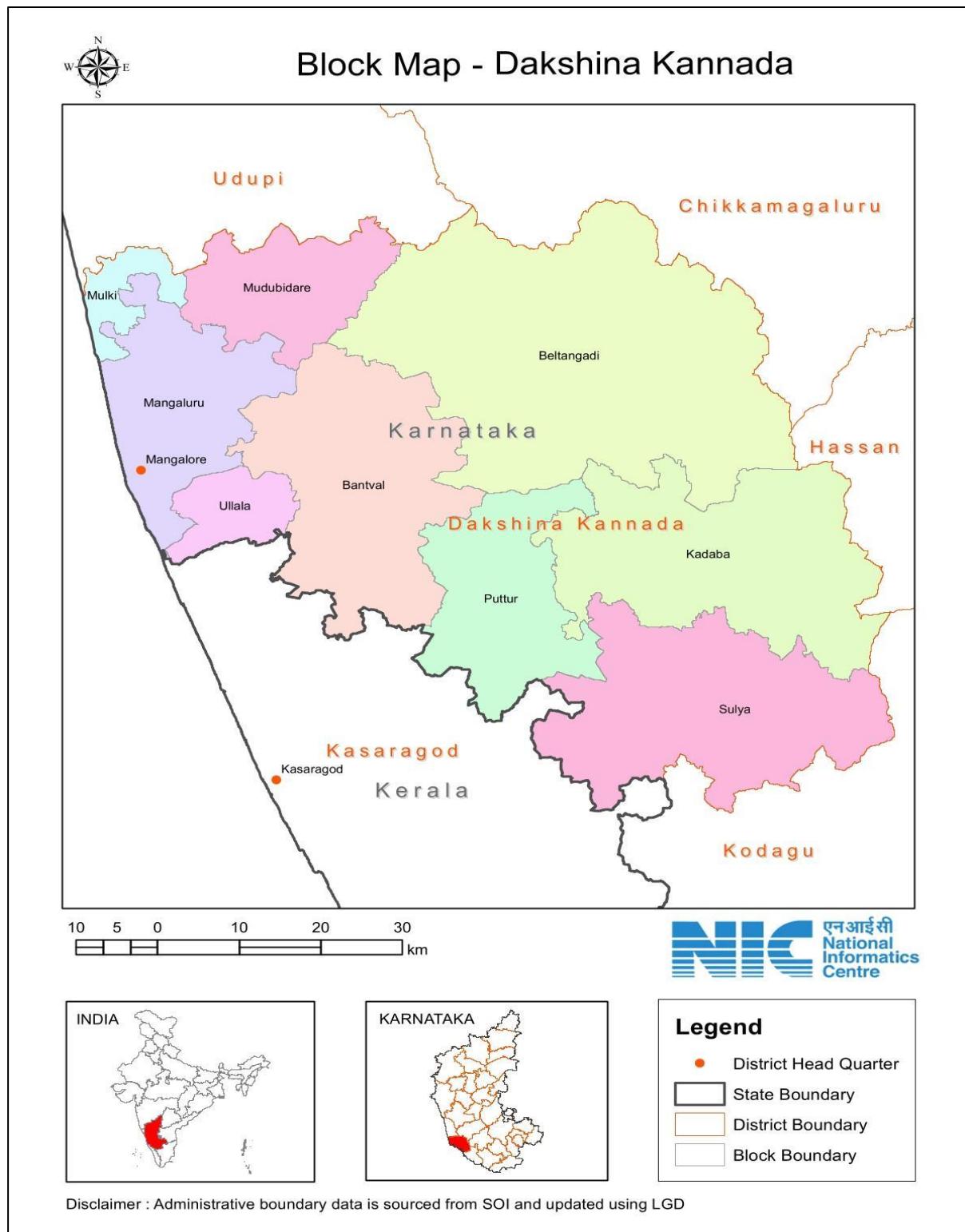
- 3 Need for Common Service Centres for collection, grading and packing for value addition of horticulture crops set up by PACS, FPOs etc., with assistance under AIF will enable value addition in agriculture and employment generation in rural areas.
- 4 Animal Husbandry & Fisheries FPOs need to be encouraged for enhanced production and value addition and enabling economies of scale in production and marketing.
- 5 There is a need to set up clean and scientific/hygienic slaughter houses/abattoirs in the district for selling meat.
- 6 Development of fisheries sector through providing HACCP compliant conditions, cold chains, etc., coupled with deep sea fishing and optimum utilization of inland water resources to be encouraged.
- 7 Awareness creation amongst farmers on avoiding distress sale of produce by storage in WDRA accredited warehouses and availing credit against pledge of NWRs
- 8 Soil health issues reduce productivity of land. Also indiscriminate use of fertilisers and pesticides leads to environmental damage and food safety issues.
- 9 Training of MSMEs in the unorganized sector on food safety and quality standards will provide impetus to the sector by providing avenues for domestic sale and exports.
- 10 Marketing of goods produced by SHGs and craftsmen is an area of concern. There is a need to put in place a structured marketing arrangement for retail sales of small producers.

## **8. Way Forward**

- 1 The projections made in the PLP for 2026-27 call for a coordinated approach by all stakeholders viz., banks, Government departments, extension agencies, developmental institutions, etc., which in turn will positively impact capital formation in agriculture.
- 2 Banks are required to ensure timely reporting of credit flow data to the Lead Bank for meaningful review in DCC/DLRC meetings and ensuring timely corrective action.

# **Part A**

## District Map

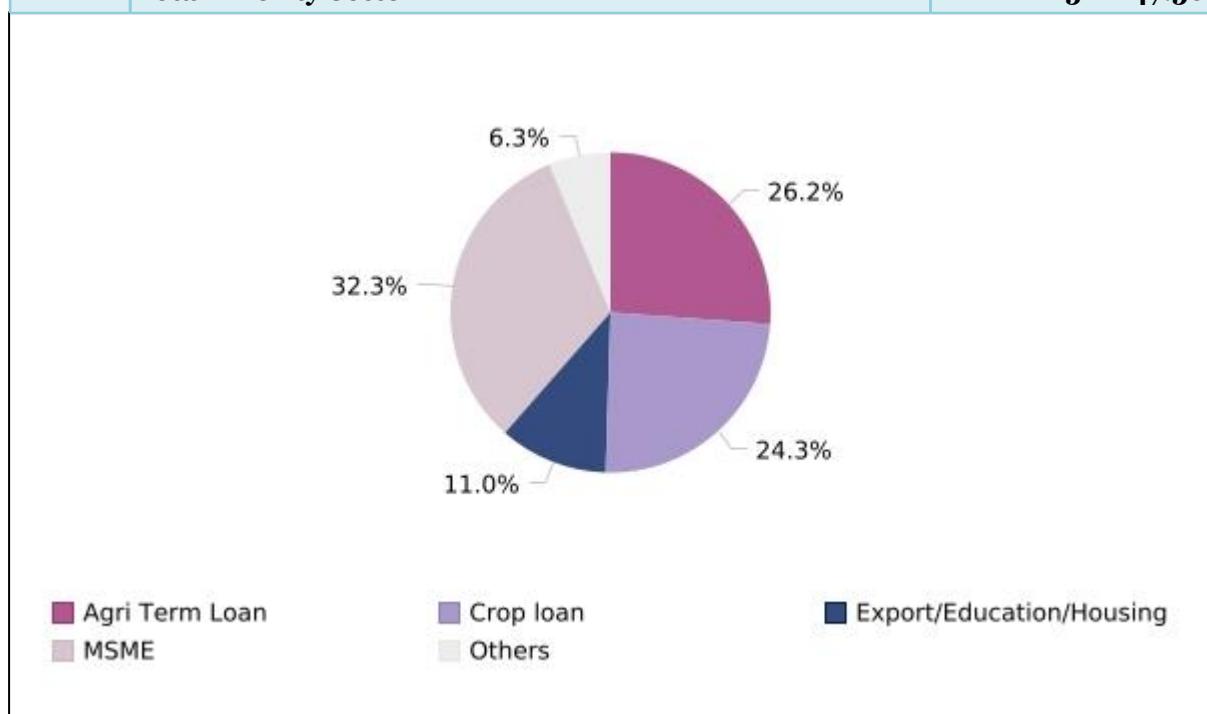




### Broad Sector-wise PLP Projections for the Year 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	878712.51
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	613271.42
2	Term Loan for agriculture and allied activities	265441.09
B	Agriculture Infrastructure	84939.12
C	Ancillary activities	309628.88
I	Credit Potential for Agriculture A+B+C)	1273280.51
II	Micro, Small and Medium Enterprises	814397.00
III	Export Credit	120000.00
IV	Education	20700.00
V	Housing	136125.00
VI	Social Infrastructure	11600.00
VII	Renewable energy	15565.05
VIII	Others	130580.00
<b>Total Priority Sector</b>		<b>2522247.56</b>



Others include Social Infrastructure and Renewable energy

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

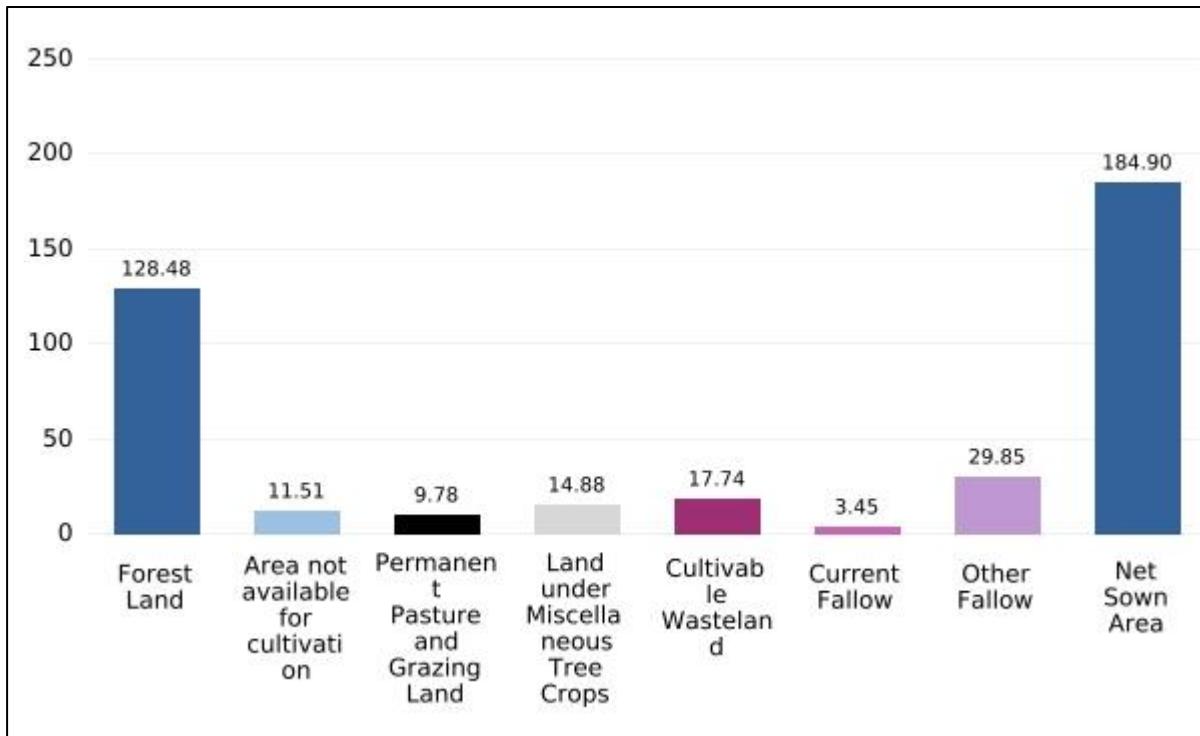
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	577029.09
2	Water Resources	36935.72
3	Farm Mechanisation	28898.99
4	Plantation & Horticulture with Sericulture	70650.49
5	Forestry & Waste Land Development	812.52
6	Animal Husbandry - Dairy	93559.41
7	Animal Husbandry - Poultry	7898.65
8	Animal Husbandry - Sheep, Goat, Piggery	4768.16
9	Fisheries	54093.48
10	Farm Credit- Others	4066.00
	Sub total	878712.51
B	Agriculture Infrastructure	
1	Construction of storage	34572.98
2	Land development, Soil conservation, Wasteland development	48931.15
3	Agriculture Infrastructure - Others	1434.99
	Sub total	84939.12
C	Ancillary activities	
1	Food & Agro. Processing	132214.32
2	Ancillary activities - Others	177414.56
	Sub Total	309628.88
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	426200.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	378125.00
II	D Service Sector - WC	0.00
II	E MSME - Others	10072.00
	Total MSME	814397.00
III	Export Credit	120000.00
IV	Education	20700.00
V	Housing	136125.00
VI	Social Infrastructure	11600.00
VII	Renewable energy	15565.05
VIII	Others	130580.00
	<b>Total Priority Sector</b>	<b>2522247.56</b>

# **District Profile**

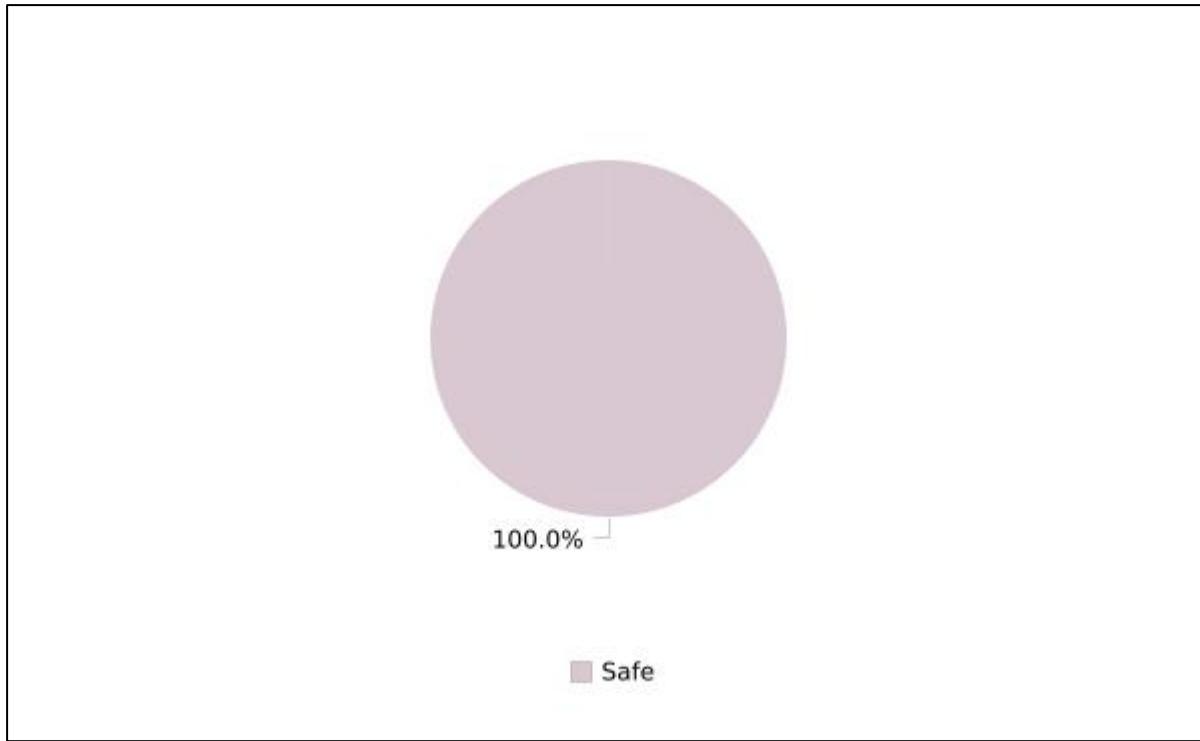


### 1. Land Utilisation ('ooo hectares)



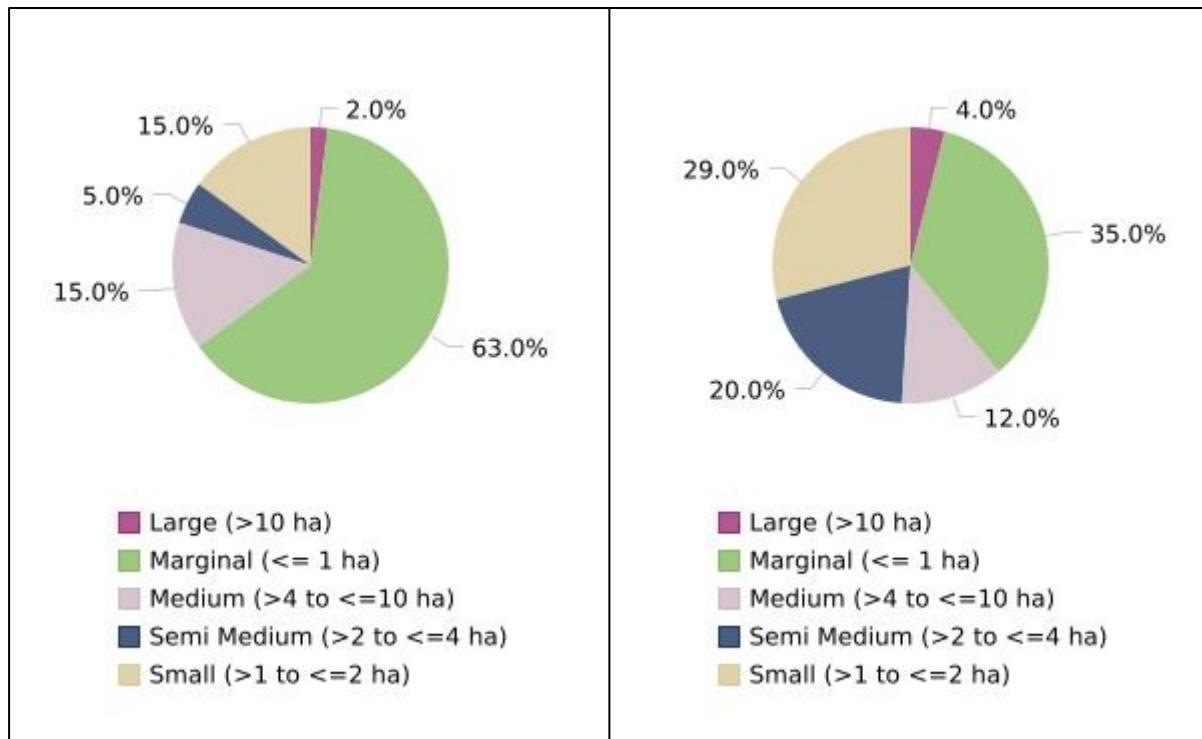
District at a Glance - Dakshina Kannada - 2022-23

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



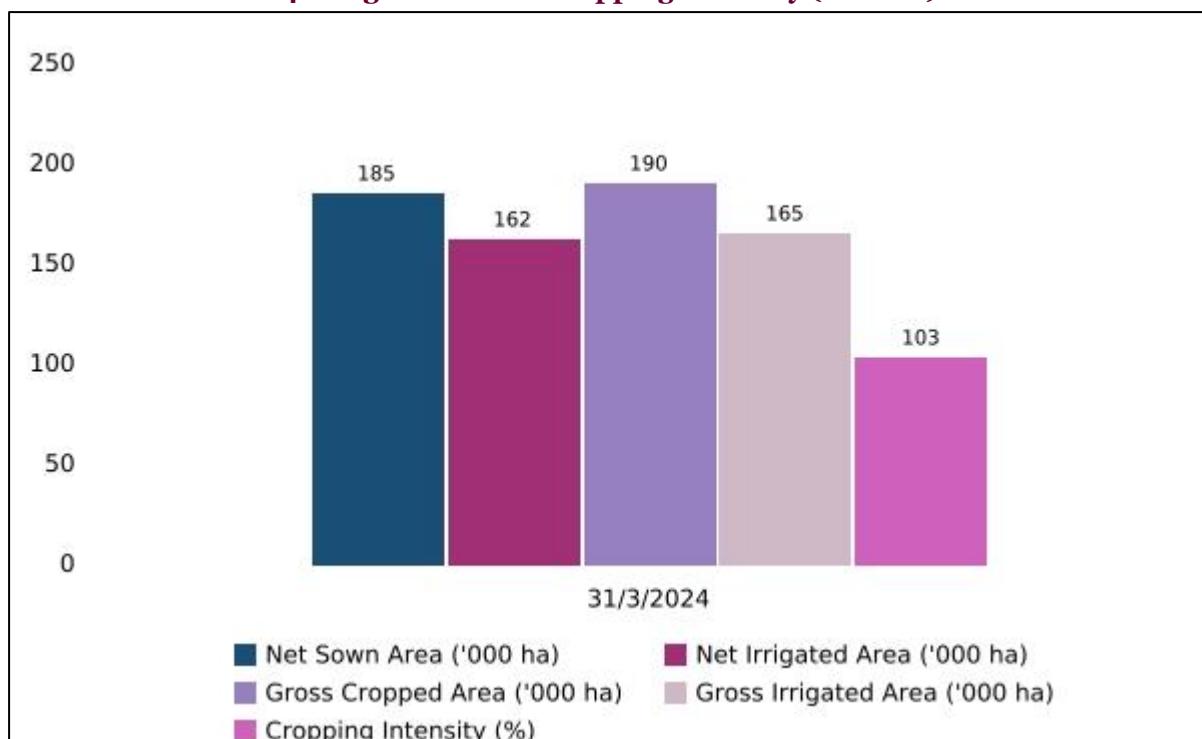
District at a Glance - Dakshina Kannada - 2022-23

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

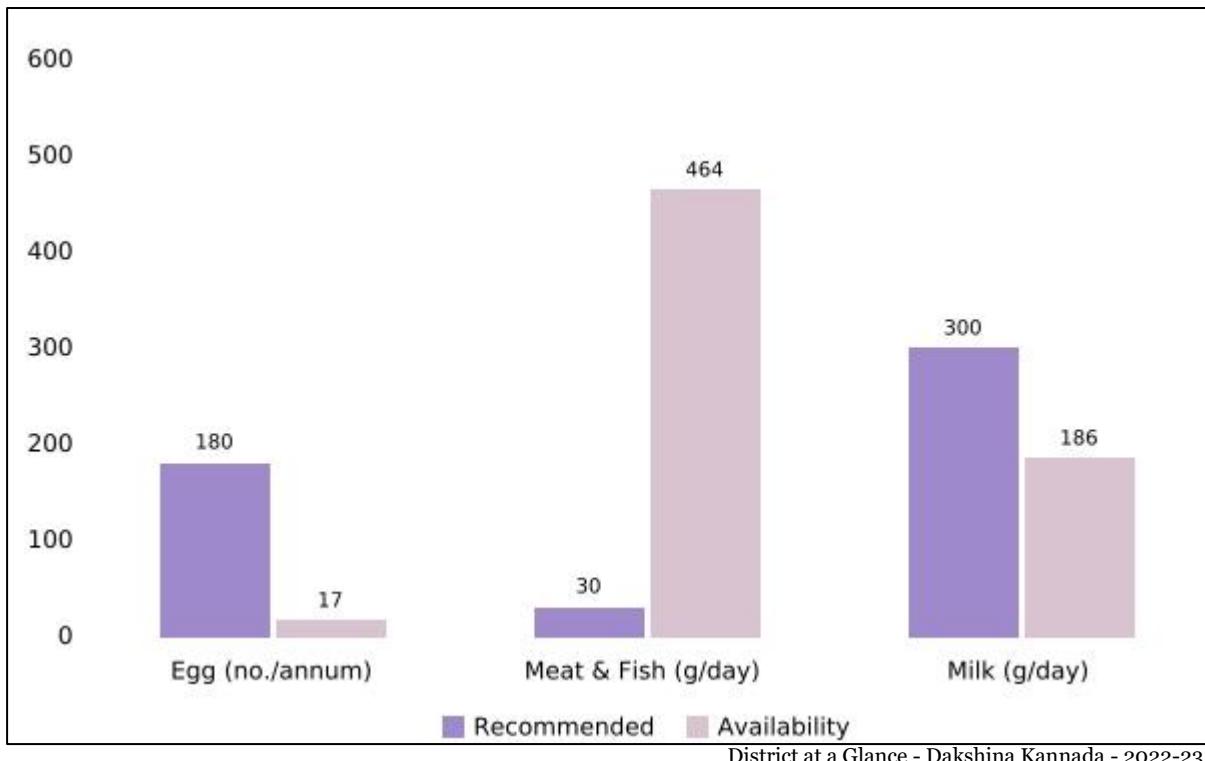


District at a Glance - Dakshina Kannada - 2022-23

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



### 5. Per-capita availability





## Key Agricultural and Demographic Indicators

Particulars	Details
-------------	---------

### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	4774.00
2	No. of Sub Divisions	2
3	No. of Blocks	9
4	No. of revenue villages	331
5	No. of Gram Panchayats	22

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Dakshina Kannada
3	Agro-climatic Zone 1	AZ108 - Coastal
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Dry Sub Humid and Per Humid
9	Soil Type	Laterite Red Loamy Coastal Alluvium

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

Sr. No.	Particulars	Nos.
1	Total Geographical Area	477.38
2	Forest Land	128.48
3	Area not available for cultivation	11.51
4	Barren and Unculturable land	34.89
5	Permanent Pasture and Grazing Land	9.78
6	Land under Miscellaneous Tree Crops	14.88
7	Cultivable Wasteland	17.74
8	Current Fallow	3.45
9	Other Fallow	29.85

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

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

**5. Distribution of Land Holding**

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	154.96	63.45	60.21	35.39
2	>1 to <=2 ha	36.72	15.03	48.79	28.68
3	>2 to <=4 ha	13.29	5.44	34.11	20.05
4	>4 to <=10 ha	35.49	14.53	19.79	11.63
5	>10 ha	3.78	1.55	7.22	4.24
6	Total	244.24	100.00	170.12	99.99

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

Sr. No.	Particulars	Nos.
1	Cultivators	33.81
2	Of the above, Small/ Marginal Farmers	
3	Agricultural Labourers	29.27
4	Workers engaged in Household Industries	188.21
5	Workers engaged in Allied agro activities	
6	Other workers	746.43



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

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	2090.00	1035.00	1055.00	1094.00	996.00
2	Scheduled Caste	148.00	73.00	75.00	103.00	45.00
3	Scheduled Tribe	82.00	41.00	41.00	66.00	16.00
4	Literate	1666.00	864.00	802.00	828.00	838.00
5	BPL	116.00	57.00	59.00	98.00	18.00

### 8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	452.00
2	Rural Households	302.00
3	BPL Households	256.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	421.00
2	Having source of drinking water	440.00
3	Having electricity supply	400.00
4	Having independent toilets	440.00

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	331
2	Villages having Agriculture Power Supply	331
3	Villages having Post Offices	331
4	Villages having Banking Facilities	331
5	Villages having Primary Schools	331
6	Villages having Primary Health Centres	77
7	Villages having Potable Water Supply	331
8	Villages connected with Paved Approach Roads	331



## Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	2108
2	Primary Health Centres	77
3	Primary Health Sub-Centres	430
4	Dispensaries	1910
5	Hospitals	549
6	Hospital Beds	23134

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	235
2	Registered FPOs	25
3	Agro Service Centres	30
4	Soil Testing Centres	2
5	Approved nurseries	30
6	Agriculture Pumpsets	130465
7	Pumpsets Energised	129362
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	191.36
2	Irrigation Potential Created	161.86
3	Net Irrigated Area (Total area irrigated at least once)	161.86
4	Area irrigated by Canals/ Channels	0.00
5	Area irrigated by Wells	137.43
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	25.03
8	Irrigation Potential Utilized (Gross Irrigated Area)	165.43



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

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	3335
2	Railway Line [km]	88
3	Public Transport Vehicle [Nos]	8555
4	Goods Transport Vehicles [Nos.]	33482

#### 15. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	3698	
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	
3	Fruit (Pulp/ Juice/ Fruit drink)		
4	Spices (Masala Powders/ Pastes)		
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)		
6	Cotton (Ginning/ Spinning/ Weaving)		
7	Milk (Chilling/ Cooling/ Processing, etc.)		
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)		
10	Others		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	185157		
2	Cattle - Indigenous	66412		
3	Buffaloes	1832		
4	Sheep - Cross bred	11		
5	Sheep - Indigenous	278		
6	Goat	32215		
7	Pig - Cross bred	3494		
8	Pig - Indigenous	2865		
9	Horse/Donkey/Camel			
10	Rabbit	977		
11	Poultry - Improved	2595523		
12	Poultry - Indigenous			

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	20
2	Veterinary Dispensaries	39
3	Disease Diagnostic Centres	47
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	4
7	Fodder Farms	2
8	Dairy Cooperative Societies	402
9	Milk Collection Centres	402
10	Fishermen Societies	23
11	Animal Husbandry Training Centres	1
12	Animal Markets	1
13	Fish Markets	94
14	Livestock Aid Centers (No.)	112
15	Licensed Slaughter houses [Nos.]	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	344507.00	MT	452	gm/day
2	Egg	359.00	Lakh Nos.	17	nos/p.a.
3	Milk	142.00	MT	186	gm/day
4	Meat	9000.00	MT	12	gm/day
5	Wool	0.00	MT		



## District Profile

### Key Insights into Agriculture and Allied Sectors

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

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)		4006
Rainfall - Actual (mm)		4383

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)		189.80
Net sown area ('ooo ha)	18501.00	184.90
Cropping intensity (%)	0.00	102.65

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	73009	81971	105582
GLC through KCC (Rs. lakh)	128704.00	166322.00	193435.11

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)		2
Soil Health Cards Issued (No.)		307928

#### 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)
Rice			0.00	7.40	21.12	2854.05

#### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)		196
Net Irrigated Area (ooo ha)		162
Gross Irrigated Area (ooo ha)		165

#### Block level water exploitation status



Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Dakshina Kannada	Bantval	Safe
2	Karnataka	Dakshina Kannada	Beltangadi	Safe
3	Karnataka	Dakshina Kannada	Kadaba	Safe
4	Karnataka	Dakshina Kannada	Mangaluru	Safe
5	Karnataka	Dakshina Kannada	Mudubidare	Safe
6	Karnataka	Dakshina Kannada	Mulki	Safe
7	Karnataka	Dakshina Kannada	Puttur	Safe
8	Karnataka	Dakshina Kannada	Sulya	Safe
9	Karnataka	Dakshina Kannada	Ullala	Safe

### Farm Mechanisation

#### Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors		478
Power Tillers		233

#### Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name		Marine Fisheries
Processing Units (No.)		15

### Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)		Udupi Sarees
Weavers population (No.)		10
Reeling Units (No.)		10

### Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Areca nut	109.67	147.34	99.19	130.94
Coconut	35.61	4.27	25.34	2.99
Cashew	11.80	15.58	8.76	11.39
Cocoa	2.38	1.22	1.32	0.66
Banana	3.67	76.29	0.91	18.00
Pepper	18.76	3.75		



### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)		128
Waste Land (ooo ha)		18
Degraded Land (ooo ha)		35

#### Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	8	8



## District Profile

### Key Insights into Livestock, Fisheries and Land Development

#### Animal Husbandry ' Dairy

#### Processing Infrastructure

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

#### Animal Husbandry - Poultry

#### Poultry

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

#### Fisheries

#### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	78.00
Reservoirs (No.)	
Cage Culture/ Bio-floc technology (No.)	
Fish Seed Hatchery (No.)	

#### Marine Fisheries (No.)

Particulars	Status
Fishing harbors/ jetties	3.00
Mechanised/ non-mechanised boats	3198.00

#### Agri. Infrastructure

#### Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	13.00
Cold Storages (Capacity - 000 MT)	3.00
Storage Godowns (No.)	44.00
Storage Godowns ( Capacity - 000 MT)	74.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	



Market Yards [Nos] / Wholesale Market (No.)	32.00
Storage capacity available with PACS/ LAMPS/ RMCS (ooo MT)	

### **Land Development, Soil Conservation & Watershed Development**

#### **NABARD's interventions**

Particulars	Status
Watershed Projects (No.)	0.00
Watershed Projects - Area treated (ooo ha)	0.00
Wadi Projects (No.)	0.00
Wadi Projects - Area of plantation (ooo ha)	0.00



## 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)	12272.00	12272.00

##### **Facilities Available**

Particulars	Status
Food Parks (No.)	9

#### **MSME**

Particulars	Status
MSME Clusters (No.)	1
Micro Units (No.)	8289
Small Units (No.)	1861
Medium Units (No.)	67
Udyog Aadhar Registrations (No.)	10217

#### **Traditional activities**

Particulars	Status
Handloom Clusters (No.)	1
Weavers Coop. Societies (No.)	3

#### **Renewable Energy Potential**

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	1	2				3
Developed	1	0				1
Gap	0	2		0	0	2

#### **Informal Credit Delivery**

#### **Promotional Interventions**

Particulars	31/03/2023	31/03/2024
-------------	------------	------------



State specific initiative (Rs. lakh)		5.36
NRLM/SRLM (Rs. lakh)		8.00

### Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of SHGs formed	2169	41597
No. of SHGs credit linked (including repeat finance)		41597
Bank loan disbursed (Rs. lakh)		21141.77
Average loan per SHG (Rs. lakh)		3.05
Percentage of women SHGs %		100.00

### Status and Prospects of Cooperatives

#### Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)		442
Consumer Stores (No.)		3
Housing Societies (No.)		20
Weavers (No.)		3
Marketing Societies (No.)		7
Industrial Societies (No.)		2
Agro Processing Societies (No.)		1
Others (No.)		201
Total (No)%	0	679

#### Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)		116
Multi state cooperative societies (No.)%		1

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

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Societies	Spred	Sector	No. of Societies	Spred
1	Karnataka	Dakshina Kannada	Bantval				Milk Societies	87	



2	Karnataka	Dakshina Kannada	Beltangadi				Milk Societies	84	
3	Karnataka	Dakshina Kannada	Kadaba				Milk Societies	45	
4	Karnataka	Dakshina Kannada	Mangaluru				Milk Societies	45	
5	Karnataka	Dakshina Kannada	Mudubidare				Milk Societies	27	
6	Karnataka	Dakshina Kannada	Mudubidare				Milk Societies	5	
6	Karnataka	Dakshina Kannada	Mulki						
7	Karnataka	Dakshina Kannada	Puttur						
7	Karnataka	Dakshina Kannada	Mulki				Milk Societies	57	
8	Karnataka	Dakshina Kannada	Puttur				Milk Societies	46	
8	Karnataka	Dakshina Kannada	Sulya						
9	Karnataka	Dakshina Kannada	Ullala						
9	Karnataka	Dakshina Kannada	Sulya				Milk Societies	6	
10	Karnataka	Dakshina Kannada	Bantval				Housing Societies	0	
11	Karnataka	Dakshina Kannada	Beltangadi				Housing Societies	0	
12	Karnataka	Dakshina Kannada	Kadaba				Housing Societies	0	



13	Karnataka	Dakshina Kannada	Mangaluru				Housing Societies	17	
14	Karnataka	Dakshina Kannada	Mudubidare				Housing Societies	0	
15	Karnataka	Dakshina Kannada	Mudubidare				Housing Societies	0	
15	Karnataka	Dakshina Kannada	Mulki						
16	Karnataka	Dakshina Kannada	Puttur						
16	Karnataka	Dakshina Kannada	Mulki				Housing Societies	3	
17	Karnataka	Dakshina Kannada	Puttur				Housing Societies	0	
17	Karnataka	Dakshina Kannada	Sulya						
18	Karnataka	Dakshina Kannada	Ullala						
18	Karnataka	Dakshina Kannada	Sulya				Housing Societies	0	
19	Karnataka	Dakshina Kannada	Bantval				Marketing Societies	1	
20	Karnataka	Dakshina Kannada	Beltangadi				Marketing Societies	1	
21	Karnataka	Dakshina Kannada	Kadaba				Marketing Societies	0	



22	Karnataka	Dakshina Kannada	Mangaluru				Marketing Societies	3	
23	Karnataka	Dakshina Kannada	Mudubidare				Marketing Societies	0	
24	Karnataka	Dakshina Kannada	Mudubidare				Marketing Societies	0	
24	Karnataka	Dakshina Kannada	Mulki						
25	Karnataka	Dakshina Kannada	Puttur						
25	Karnataka	Dakshina Kannada	Mulki				Marketing Societies	1	
26	Karnataka	Dakshina Kannada	Puttur				Marketing Societies	1	
26	Karnataka	Dakshina Kannada	Sulya						
27	Karnataka	Dakshina Kannada	Ullala						
27	Karnataka	Dakshina Kannada	Sulya				Marketing Societies	0	

**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	115	
2	Potential for formation of new MPACS	1	
3	PACS Computerisation	115	

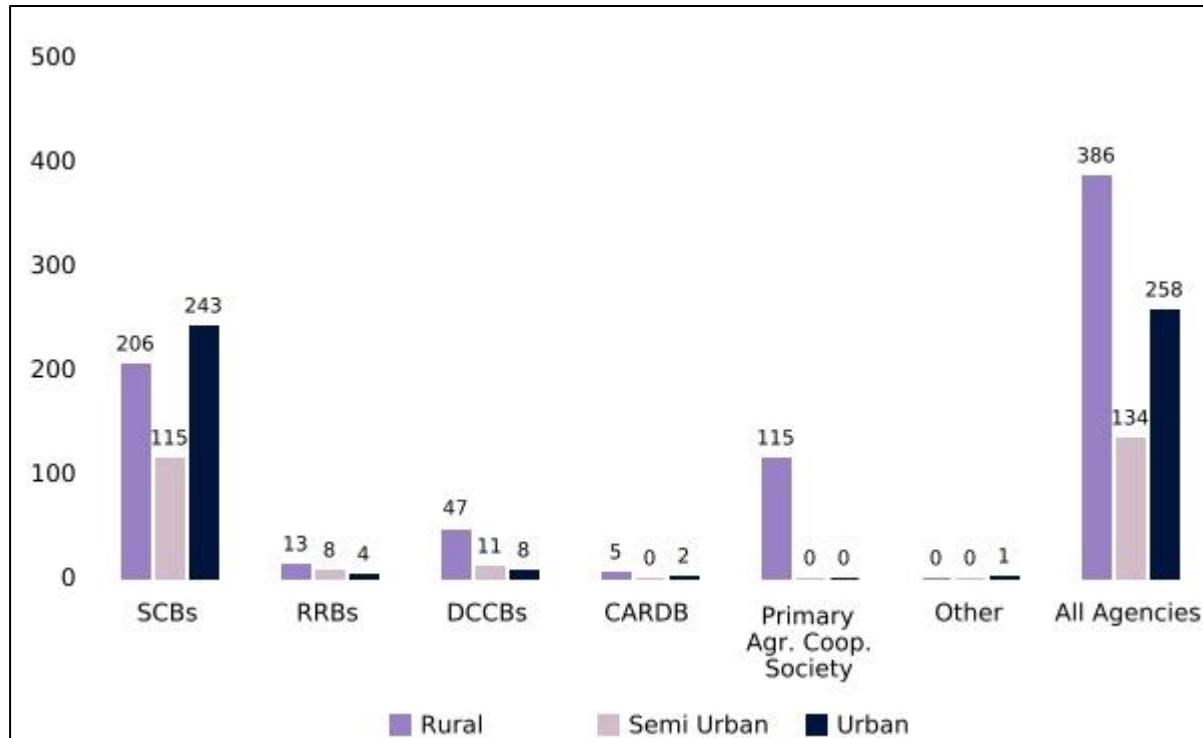


4	ARDBs Computerisation	8	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	1	
a	PACS sanctioned with warehousing facility & other related infrastructure	43	
7	PACS as Common Service Centres (CSCs)	69	
9	PACS as Jan Aushadi Kendras (JAK)	3	
10	Petrol/ Diesel distributorship/ dealership	2	
11	LPG distributorship	28	
12	PACS as Pani Samitis	0	
13	PM Kusum Scheme	0	
14	Societies engaged as Bank Mitras of DCCB	116	

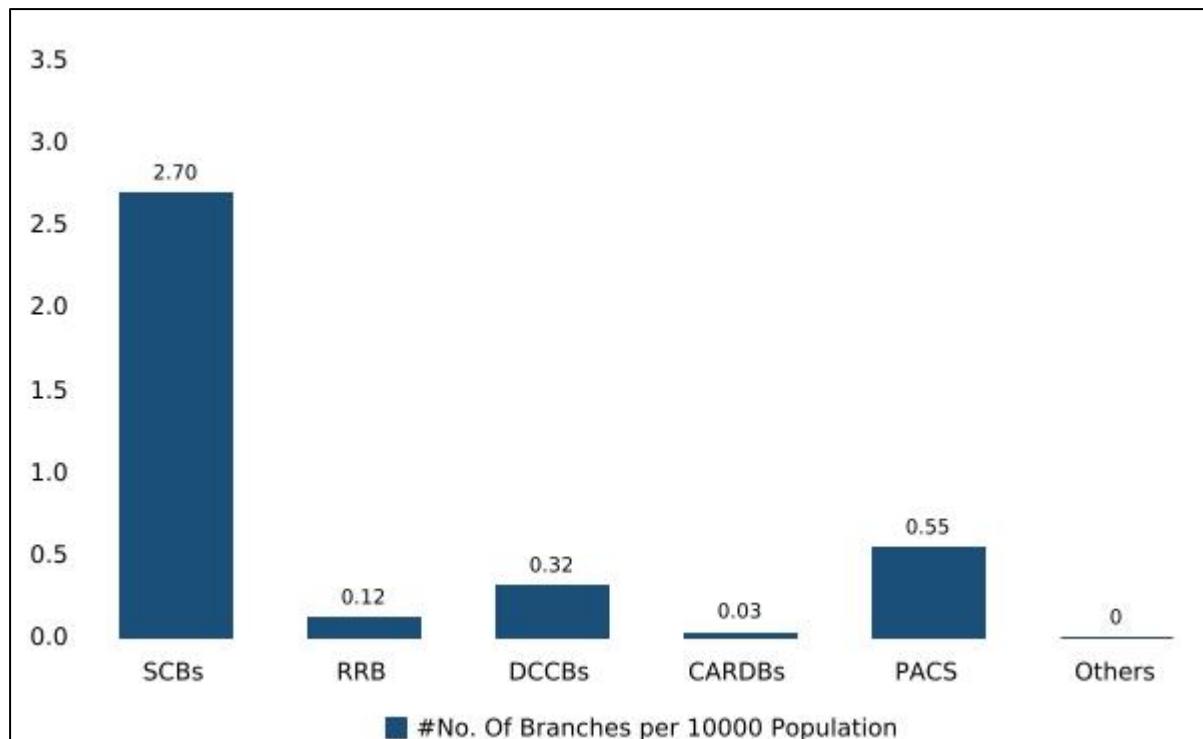
# **Banking Profile**



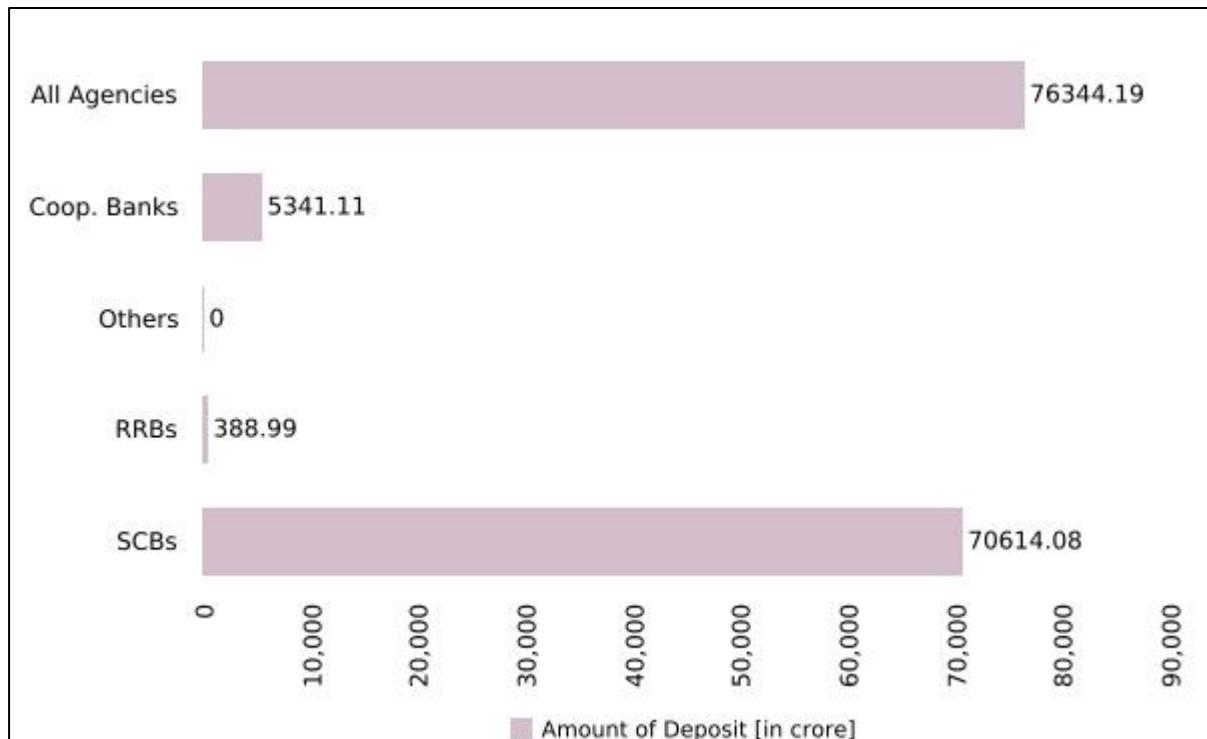
### 1. Agency wise - Number of branches in the district



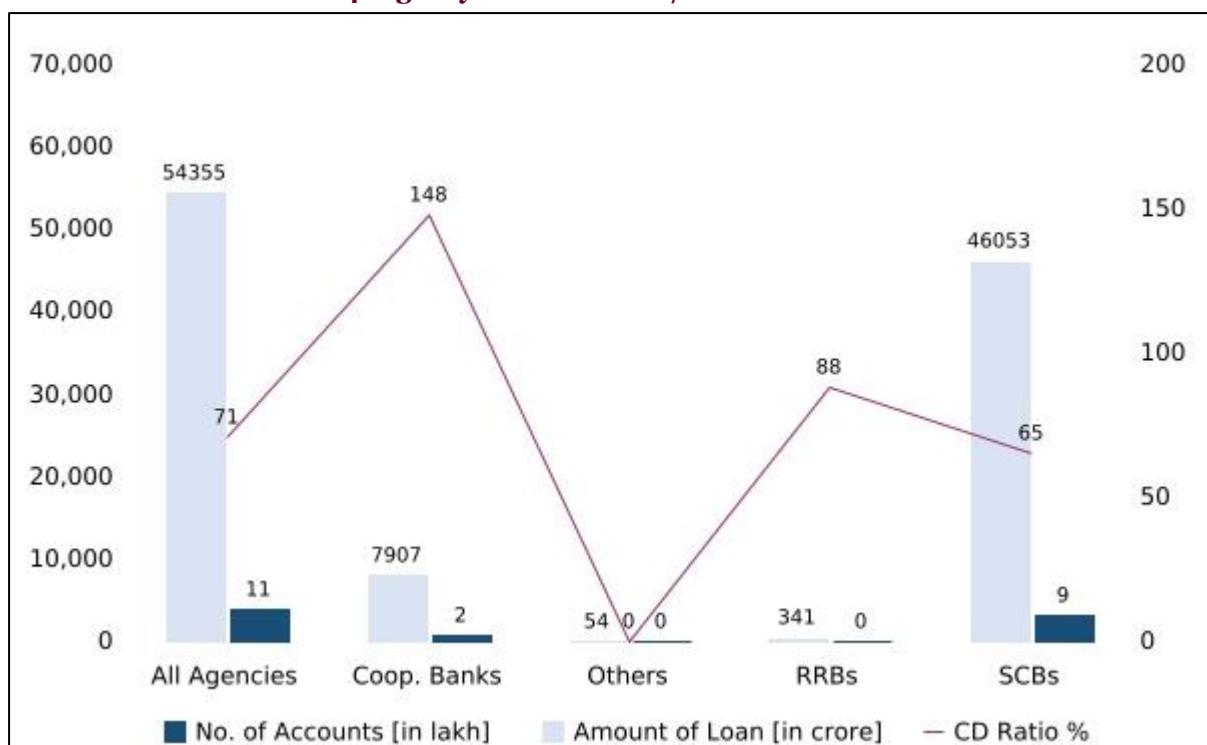
### 2. Branch Penetration



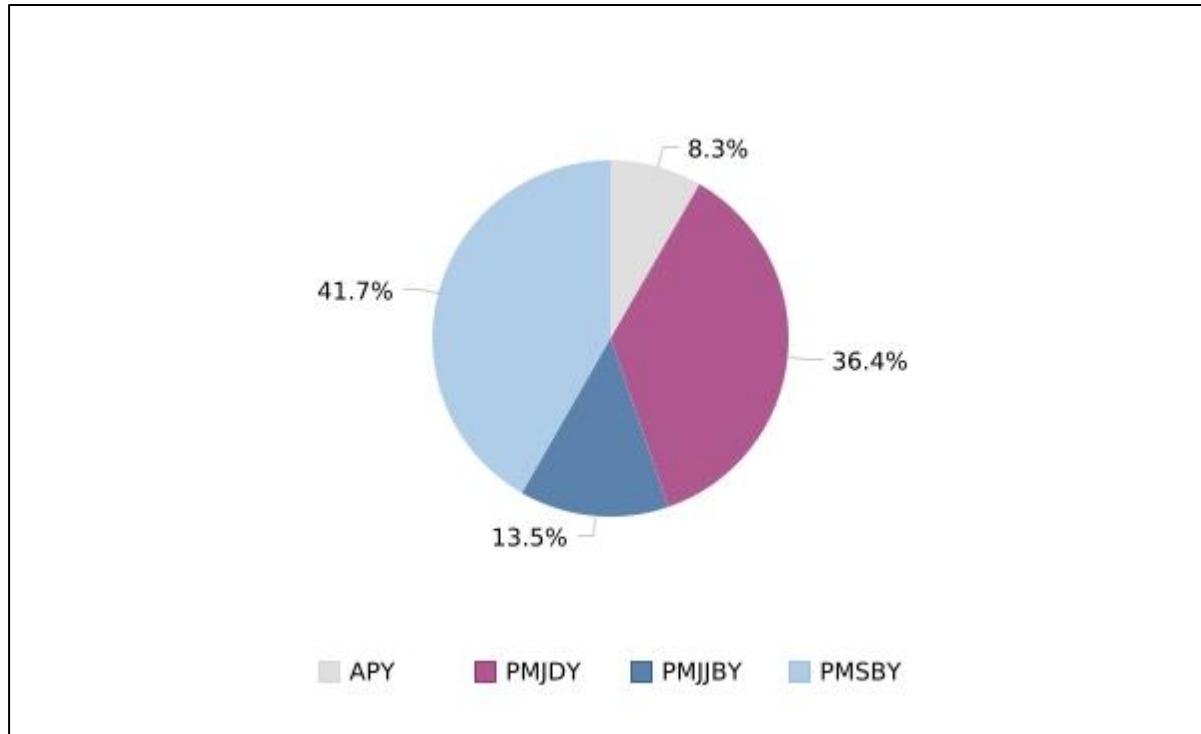
### 3. Agency wise - Deposit O/s



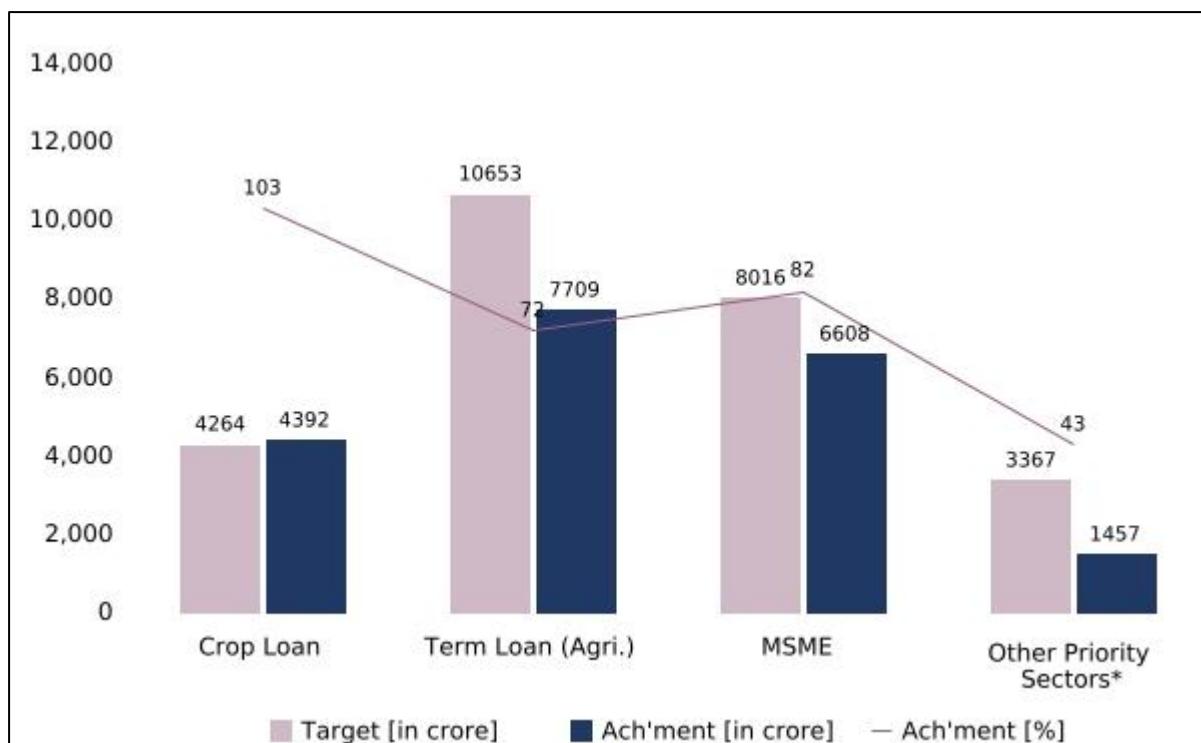
### 4. Agency wise - Loan O/s and CD ratio



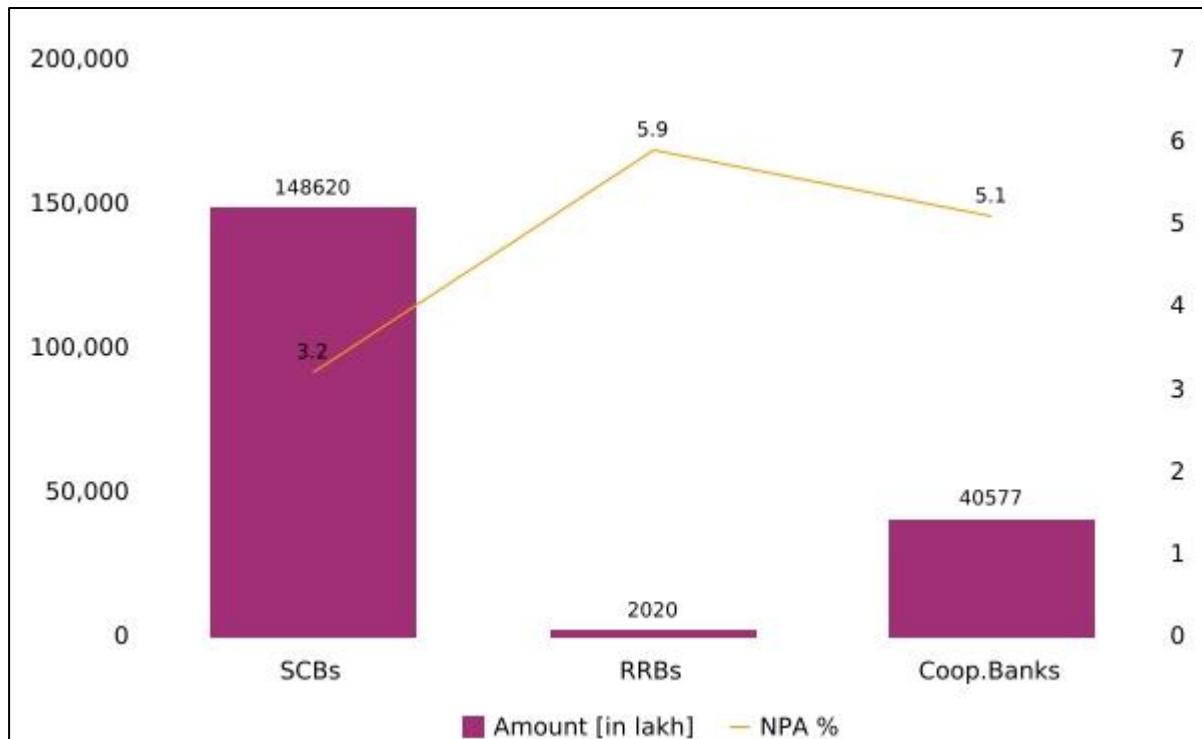
### 5. Performance under Financial Inclusion (No. of A/c)



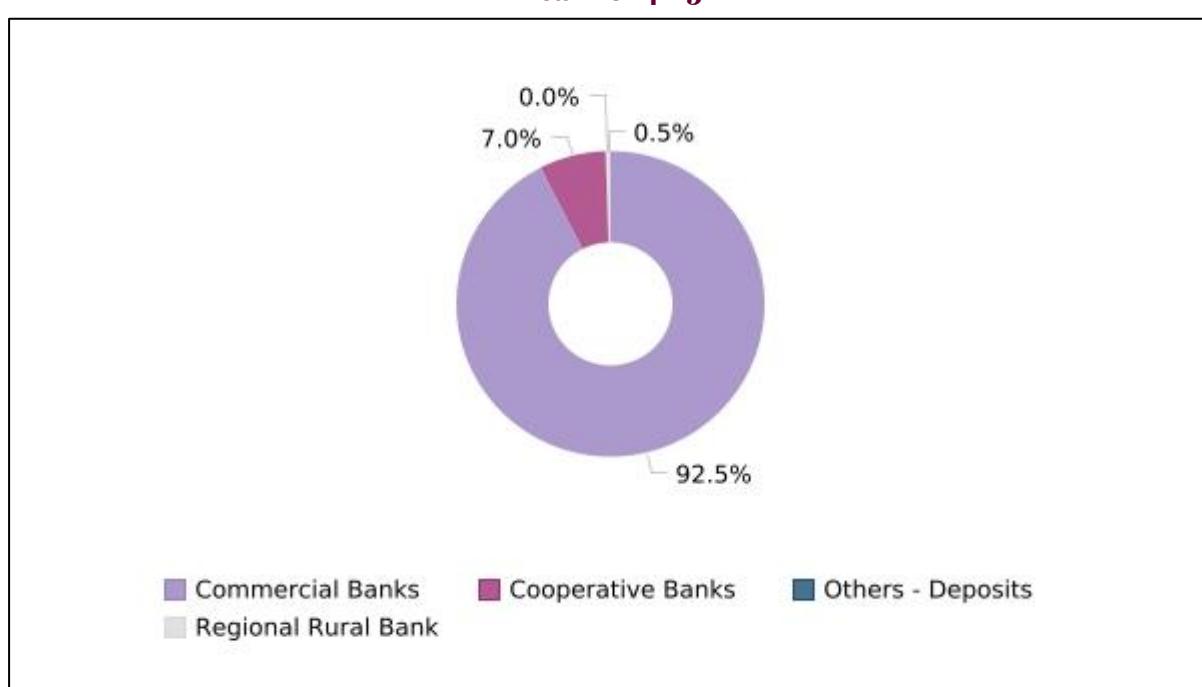
### 6. Sector-wise Performance under ACP



### 7. NPA position

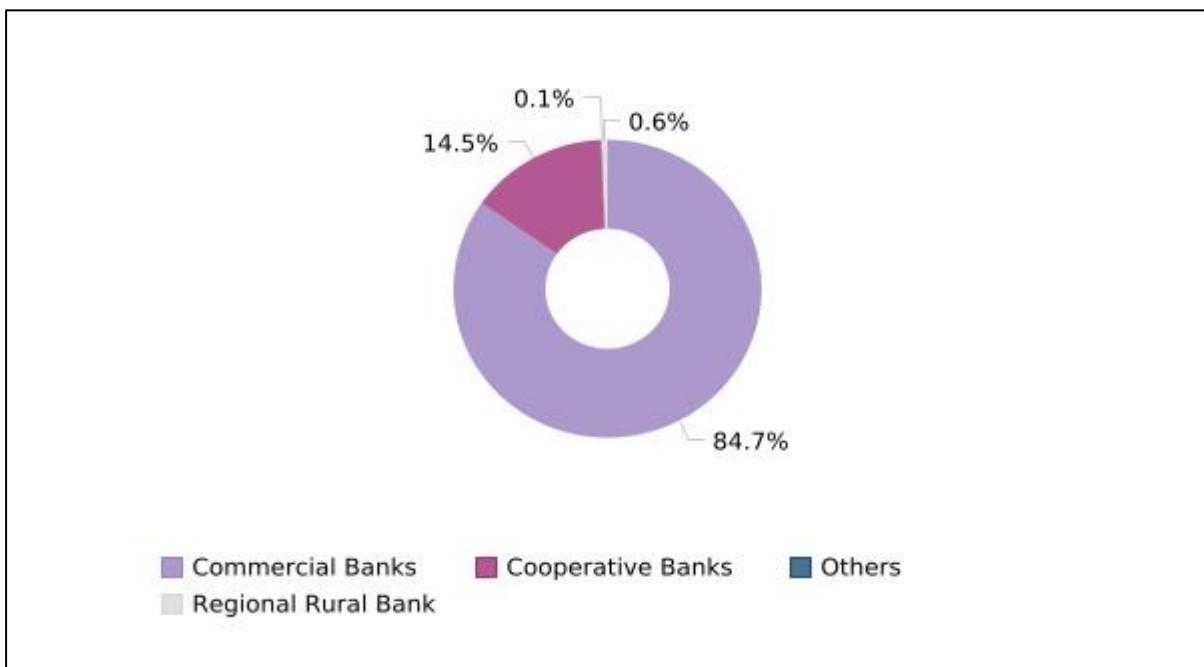


### 8. Agency wise - Share of Deposit O/s Year 2024-25





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





## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	34	564	206	115	243	10			0	
Regional Rural Bank	1	25	13	8	4				0	
District Central Coop. Bank	1	66	47	11	8				0	
Coop. Agr. & Rural Dev. Bank	1	7	5	0	2				0	
Primary Agr. Coop. Society	115	115	115	0	0				0	
Others	1	1	0	0	1				0	
All Agencies	153	778	386	134	258	10	0	0		

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)



Commercial Banks	0	0	5859720.00	6571788.00	7061408.29	7.5	92.49
Regional Rural Bank	0	0	38403.00	39205.00	38898.77	-0.8	0.51
Cooperative Banks	0	0	432877.00	487698.00	534111.48	9.5	7.00
Others	0	0	0.00	0.00	0.00	0.0	0.00
All Agencies	0	0	6331000.00	7098691.00	7634418.54	7.5	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	894030	1070562	1065938	-0.4	100.0	4171529.00	5063211.00	5435509.39	7.4	100.0
Commercial Banks	668393	843211	852439	1.1	80.0	3543798.00	4339359.00	4605308.37	6.1	84.7
Cooperative Banks	207104	209517	193017	-7.9	18.1	591891.00	687540.00	790701.52	15.0	14.6
Others	52	52	2894	5465.4	0.3	4827.00	4712.00	5374.46	14.1	0.1
Regional Rural Bank	18481	17782	17588	-1.1	1.7	31013.00	31600.00	34125.04	8.0	0.6

### 4. CD Ratio



Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	60.5	66.0	65.2
Regional Rural Bank	80.8	80.6	87.7
Cooperative Banks	136.7	141.0	148.0
Others	0.0	0.0	0.0
All Agencies	65.9	71.3	71.2

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	508247	876004	284979	171140
Regional Rural Bank	339101	74407	23773	15793
Cooperative Banks	0	21009	6448	7251
Others	0	0	0	0
All Agencies	847348	971420	315200	194184

#### 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
50 of 136					



	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	1746934.45	37.9	1025881.24	22.3	1025288.48	22.3		0.0	30359.83	0.7
Regional Rural Bank	9037.09	26.5	2959.04	8.7	9350.72	27.4		0.0	1499.30	4.4
Cooperative Banks	255835.63	32.4	181276.95	22.9	0.00	0.0		0.0	0.00	0.0
Others	2280.08	42.4	0.00	0.0	0.00	0.0		0.0	0.00	0.0
All Agencies	2014087.25	37.1	1210117.23	22.3	1034639.20	19.0	0.00	0.0	31859.13	0.6

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

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	1422272.00	1722163.00	121.1	1642354.00	2346299.00	142.9	2629934.00	2016622.31	76.7	113.6
Commercial Banks	1223682.00	1431683.00	117.0	1464234.00	2124868.00	145.1	2393943.00	1746934.45	73.0	111.7
Cooperative Banks	150277.00	281640.00	187.4	142287.00	212585.00	149.4	225845.00	258370.69	114.4	150.4
Others	4866.00	736.00	15.1	4867.00	1202.00	24.7	1554.00	2280.08	146.7	62.2
Regional Rural Bank	43447.00	8104.00	18.7	30966.00	7644.00	24.7	8592.00	9037.09	105.2	49.5

**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	181557.00	405326.00	223.2	307011.00	438696.00	142.9	426384.00	439247.64	103.0	156.4
Term Loan (Agri.)	483553.00	600415.00	124.2	553680.00	1032355.00	186.5	1065327.00	770869.59	72.4	127.7
Total Agri. Credit	665110.00	1005741.00	151.2	860691.00	1471051.00	170.9	1491711.00	1210117.23	81.1	134.4
MSME	521478.00	520985.00	99.9	589301.00	626391.00	106.3	801572.00	660796.21	82.4	96.2
Other Priority Sectors*	235684.00	195437.00	82.9	192362.00	248857.00	129.4	336651.00	145708.87	43.3	85.2
Total Priority Sector	1422272.00	1722163.00	121.1	1642354.00	2346299.00	142.9	2629934.00	2016622.31	76.7	113.6

**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	3543798.00	146409.00	4.1	4339359.00	165189.00	3.8	4605308.37	148620.07	3.2	3.7



Regional Rural Bank	31013.00	2250.00	7.3	31600.00	2082.00	6.6	34125.04	2019.50	5.9	6.6
Cooperative Banks	591891.00	39953.00	6.8	687540.00	43242.00	6.3	790701.52	40577.23	5.1	6.1
Others	4827.00	26.00	0.5	4712.00	61.07	1.3	5374.46	0.00	0.0	0.6
All Agencies			0.0			0.0			0.0	0.0

# **Part B**



## Chapter 1

### Important Policies and Developments

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

Recent Initiatives for Development of Cooperatives:

- I. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives
- II. National Campaign on Cooperation among Cooperatives
- III. Cooperative Governance Index for RCBs
- IV. Amalgamation of RRBs
- V. Recapitalisation of RRBs: Raising of Capital from sources other than from the existing stakeholder
- VI. Promoting MSME lending by RRBs
- VII. RRBs in Focus mechanism
- VIII. Centralised Digital Credit Infrastructure (CDCI)ix. Revised HR Policy for implementation in RRBs

#### 2. Union Budget

##### 2.1. Important Announcements

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

- i. i. PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others
- ii. 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
- iii. Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60%
- iv. Subtargets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)
- iv. Higher credit weight (125%) for low credit districts; lower (90%) for high credit districts

The other major master directions issued by RBI:

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



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

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

#### **INFRASTRUCTURE:**

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

Long Term Irrigation Fund (LTIF): Launched in 201617 to 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 Intergrated Farming System under Raita Samruddi Yojana for demonstration to farmers in all 10 Agro Climatic Zones.

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

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

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

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

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

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

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

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

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

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

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

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

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

Promotion of Horticulture Tourism in Farms & Nurseries.

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

Establishment of Silk Cocoon Market in Mysuru

Establishment of 50 Veterinary Clinics

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

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

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

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



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

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

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

New labs aligned with Industry 4.0 technology, to be established in Bengaluru, Kalaburagi, Mangaluru and Belagavi 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, Biogesters etc.

### Pashu Bhagya Scheme

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

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



Target Group: Farmers & entrepreneurs.

Quantum of Subsidy:

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

Loan up to ₹1.20 lakh from banks.

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

CMEGP (Chief Minister's Employment Generation Program)

Objective: Support first-generation entrepreneurs in rural areas.

Implementing Department: DIC & KVIB.

Target Group: Rural youth, micro-enterprises.

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

8% interest subsidy for loans up to ₹1 lakh for the registered street vendors who have reached the maximum loan limit under PM 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**

Dakshina Kannada, an agriculturally prominent district, has a total geographical area of 4,77,381 ha, of which 1,28,476 ha (26.91%) is under forest cover. The Gross Cropped Area (GCA) is 1.90 lakh ha, while the Net Sown Area (NSA) stands at 1.85 lakh ha, with a cropping intensity of 103%. About 88% of the NSA is under assured irrigation from various sources, with wells alone contributing 85% of the total irrigation.

The soils of the district are acidic and low in fertility due to nutrient leaching, resulting in comparatively low productivity. Dakshina Kannada is essentially a plantation-based district, where the area under paddy cultivation has been steadily declining as farmers switch to arecanut, attracted by its higher prices and institutional support through agencies like CAMPCO, which ensure better price realization. The total area under paddy has reduced from 39,296 ha in 2017-18 to 11,420 ha in 2024-25. At present, arecanut is the major crop, cultivated in 1,03,764 ha, while other important crops include cashewnut, coconut, rubber, pepper, banana, and paddy.

The district also has a presence of farmer groups and progressive individuals who promote circular agricultural systems such as Zero Budget Natural Farming (ZBNF), organic farming using farm-based inputs, and regenerative practices. These approaches minimize dependence on chemical fertilizers and pesticides, thereby reducing the carbon footprint.

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

- There are 16 Raitha Samparka Kendras (RSKs) in the district. The Krishi Vigyan Kendra (KVK) Mangalore which also has Soil Testing Laboratories (STL) facilities and Soil Health Cards distributed are 307928.
- There are five regulated markets (APMCs) and twenty-seven sub- markets in the district with a godown capacity of about 25000 MT.
- The district has a warehouse capacity of about 74170 MT established by CWC SWC and private players. Further many of the PACS act as procurement centers for CAMPCO and for storing arecanut, and have their own storage capacity.
- Seed and fertilizer distribution are undertaken by the Agriculture Department TAPCMS and PACS. 712.2 quintals of paddy seeds and 12272 tonnes of chemical fertilizers (Nitrogen Phosphorus and potash) were distributed.
- The Seed Replacement Ratio for paddy in the district is very low (around 5) and almost 80 of the paddy growing areas are covered with MO4 variety.
- Promotion of Agri-startup is being done with focus on incubation acceleration and expansion of scale to foster commercialization of new technologies and innovations in agriculture.



### 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 - Ash Gourd/ Petha/ Raakh Lauki	Hecta re	1.32	1	101	133.45	133.45
2	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hecta re	0.91	1	7330	6664.14	6664.14
3	Fruits - Banana/ Kela_Tissue Culture	Hecta re	2.88	1	5300	15254.04	15254.04
4	Fruits - Cashew/ Kaju_Irrigated	Hecta re	0.92	1	7750	7127.92	7127.92
5	Fruits - Coconut/ Nariyal	Hecta re	1.32	1	36920	48787.94	48787.94
6	Fruits - Coconut/ Nariyal_Intercrop - Pepper Rainfed	Hecta re	1.32	1	7950	10505.55	10505.55
7	Others - Fodder_Irrigated	Hecta re	0.48	1	606	288.30	288.30
8	Plantation Crops other than fruits and vegetables - Areca Nut/ Supari_Plantation	Hecta re	3.30	1	105600	348863.33	348863.33
9	Plantation Crops other than fruits and vegetables - Rubber	Hecta re	1.67	1	3750	6243.86	6243.86
<b>Sub Total</b>					<b>175307</b>	<b>443868.53</b>	<b>443868.53</b>
<b>Post Harvest</b>							<b>44386.85</b>
<b>Maintenance</b>							<b>88773.71</b>
<b>Total</b>							<b>577029.09</b>
<b>Grand Total</b>					<b>175307</b>	<b>443868.53</b>	<b>577029.09</b>

### 2.1.2 Water Resources

#### 2.1.2.1 Status of the Sector in the District

The annual average rainfall of Dakshina Kannada district is around 4006 mm and actual annual rainfall during 2023 was 3284 mm. The important rivers of the district are Netravathi, Kumaradhara, Gurupura, Pavane, Gowrihole, Gangolli, Kalluhole, Payaswini and Nandini. The geographical area of the district is characterised by uneven and undulating land surface, which results in soil erosion, surface runoff, landslides and depletion of groundwater during summer. Further, the presence of lateritic soil results in poor infiltration. Drip and sprinkler systems are generally preferred by farmers for



irrigating their plantation crops viz., arecanut, cashewnut, coconut and banana. A total of 165427 ha is irrigated in the district (gross irrigated area) of which 85% is accounted for by wells and tube wells. As per GEC 2015 (Ground Water Estimation Committee of CGWB the stage of ground water extraction of the district as on 31 March 2023 is 44.78% . All the seven blocks in the district are under the safe category. Whereas the total annual recharge was 73329.50 ham natural discharge was 7332.96 ham leaving extractable groundwater resources of 65996.54 ham. Of the same total extraction was to the tune of 29551.31 ham including 24371.36 ham for irrigation 40.16 ham for industries and 5139.80 ham for domestic purposes. Hence the net groundwater availability for future use was 36083.43 ham. There are 38,076 wells, 14,282 tube wells, and eight lift Irrigation structures in the district.

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

- All the blocks in the district are under the safe category. There is considerable potential for further development on irrigation potential
- Under RIDF many minor irrigation projects have been funded including vented dams renovations of tanks flood protection measures etc.
- Good network of pumpset dealers and after sales service is available at all taluks
- In order to promote judicious use of water ensuring 'More crop per drop' of water in agriculture for drought proofing the Government has recently launched the PMKSY aiming at providing water to every field of agriculture namely 'Har Khet Ko Paani'.
- A dedicated Micro Irrigation Funs (MIF) created with NABARD has been approved with initial corpus of Rs. 5000 crore for expanding coverage of micro irrigation under PMKSY
- PM KUSUM schemes provide incentives for farmers to install solar pumpsets. This will enable farmers to address the issue of erratic power supply and also enable de-carbonisation of agriculture sector
- Measures like drip irrigation sprinkler irrigation water harvesting comprehensive crop planning based on water resource availability scientific moisture conservation and runoff control measures are to be promoted for efficient use of water for irrigation and to improve groundwater recharge.
- Solar irrigation pump sets reduce dependence on conventional electricity and promote green energy thus mitigating climate change. The same needs to be promoted.

#### **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-For Dug Well	No.	0.55	80	8234	4493.28	3594.64
2	Drip Irrigation--6 m x 6m	ha	0.45	80	25517	11467.35	9173.88
3	Drip Irrigation--IP Sets 5HP	ha	0.48	80	3959	1906.26	1525.00
4	Dug Well--Dia 5m Depth 9 m (Steining)	No.	1.66	80	946	1568.96	1255.17
5	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	5550	3563.10	2850.47
6	Lift Irrigation Schemes-Individual/ River Lift Points-Command area:10 -40 ha	No.	0.71	80	194	137.04	109.57
7	Pump House-Pump House with Roof-2.7m x 2.7m x 2.4 m 10HP	No.	0.46	80	2868	1316.51	1053.19
8	Solar PV Pump Sets (AC)--AC/DC surface	No.	0.99	80	8248	8154.63	6523.72
9	Sprinkler Irrigation --Field crops - 75 mm HDPE pipes	ha	0.40	80	10737	4250.78	3400.62
10	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	17064	9311.83	7449.46
<b>Total</b>				<b>83317</b>	<b>46169.74</b>	<b>36935.72</b>	

### 2.1.3 Farm Mechanization

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

Agriculture in the district of Dakshina Kannada is dominated by horticulture crops like arecanut, coconut, cashew, etc. The average land holding in the district is 0.81 ha. Currently, only about 4.4% of the Net Sown Area in the district is under paddy cultivation and other important crops are arecanut, coconut, banana, pepper etc. Farm mechanization assumes significance because of acute shortage of farm labourers. Use of improved implements has potential to increase production and productivity and reduce the cost of cultivation. Farm equipment like power tillers, paddy transplanters, motorized power weeders, threshers, sprayers, cono weeders, peeling machines for arecanut, etc., have considerable demand. Mechanisation in the plantation sector also has good potential, however, the uneven and undulating terrain hinders rapid and large-scale adoption. Use of drone for application of fertilisers and pesticides etc., as also for disease diagnostic and control will help in reduction of costs as also improve productivity and the same needs to be encouraged.

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

- There is a good network of dealers selling all brands of tractors/ power tillers/ agricultural implements. There are 478 Tractors and 233 tillers in the district. (DAG 2022-23)
- Adequate repair and services facilities for farm machinery / equipment is available at all taluk headquarters. The network of farm equipment dealers are also well established and there is also adequate number of diesel outlets in the district.
- The district is one of the leading producers of horticultural crops and the implements / machinery required in production / post production activities of these crops like arecanut dehuskers, coconut dehuskers, sprayers, weeders, drones, etc., can be considered for financing.



- CHCs may be established by PACS, FPOs, SHGs, etc., with support under Agriculture Infrastructure Fund (AIF).
- NABARD has sanctioned a project to KVK Bhramavara for developing a Standard Operating Procedure for drone application of herbicides, pescides and nutrients in transplanted paddy. The same will be finalised during the current year for adoption.
- Banks need to provide loans to SHG/JLGs for Setting up of enterprises on 'sale of spare parts, etc. pertaining to farm implements.

### **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	Seed Drill-Seed cum Fertilizer Drill-Power tiller/Tractor	No.	1.07	80	1161	1242.27	993.81
2	Tractor-With Implements & Trailer-15 to25 HP	No.	4.82	80	142	683.75	546.99
3	Tractor-With Implements & Trailer-Tractor Drawn Disc Plough(3 disc Reversible)	No.	1.61	80	21307	34197.74	27358.19
<b>Total</b>					<b>22610</b>	<b>36123.76</b>	<b>28898.99</b>

### **2.1.4 Plantation & Horticulture, including Sericulture**

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

The district of Dakshina Kannada lies in the west coast of the country and has a hot and humid climate suitable for horticulture, especially plantation crops. As per the Department of Horticulture, GoK, out of the total Net sown area of 1.90 lakh ha crops like arecanut (99194 ha) coconut, (25341 ha), pepper (22794 ha), cashew (8762 ha), cocoa (1323 ha), etc. occupy more than 90 of the Net Sown Area of the district. The total area under fruits in the district was 1164 ha with banana being a major crops accounting for more than 78% of the area under fruits. The area under vegetables in the district was 25 ha. Most of the horticultural crops were under irrigation, with good coverage of micro irrigation. However, potential exists for further coverage under micro irrigation by 7274 ha. There is one cold storage under private sector sanctioned under NHM with capacity of 1400 MT. The horticulture sector provides considerable scope for value addition and is labour intensive. Hence apart from nutritional security it provides alternate rural employment opportunities diversification in farm activities and enhanced income to farmers. There are farmer groups



as well as individual progressive farmers involved in promoting circular agricultural systems through measures like zero budget natural farming organic farming through use of farm based inputs regenerative farming etc. without relying on inorganic fertilisers or pesticides thereby reducing the carbon footprint.

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

- The district has research institutes like Agricultural and Horticultural Research Station, Ullala, Directorate of Cashew Research Puttur Central Plantation Crop Research Institute (CPCRI) Regional Station Vittala and Coconut Gene Bank for South Asia, Kidu which run nurseries and supply of quality saplings to farmers.
- CAMPCO (for arecanut, rubber and pepper) and Rubber Society Ujire (for rubber) are the major cooperative societies specializing in procuring and marketing of agricultural produce in the district assuring farmers of a fair price for their produce.
- There are also a good number of cashew processing factories in the district which utilize locally grown cashews.
- Currently due to climate change (fruit rot) in arecanut has resulted in farmers shifting to other crops like coffee, Coffee Board is playing an important role in this change over.
- Substantial storage capacity has been created by PACSs in Dakshina Kannada district through NABARD's financial assistance under PACS as MSC (AIF) which helps farmers realise better price for their commodities.
- The district is well connected by air road and sea, suitable for commodity exports.
- There is a need to strengthen extension storage processing and marketing facilities for fruits/other perishable horticulture crops.
- Sericulture offers very little scope for development due to the climatic conditions that prevail in the district.

#### **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	Floriculture-Jasmine - Jasminum grandiflorum-1.5m x1.5m 1780/Acre	Acre	0.82	80	903	744.00	595.17
2	Medicinal & Aromatic Crops	ha	0.80	80	371	297.75	238.18
3	New Orchard - Tropical/ Sub Tropical Fruits-Cashewnut- 7mx7x 81/Acre	Acre	1.09	80	3151	3438.99	2751.19



4	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	54	465.15	372.08
5	Other Plantation Crops-Arecanut	ha	3.75	80	13731	51422.63	41138.08
6	Other Plantation Crops-Cocoa	Acre	1.74	80	473	822.43	657.94
7	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	1.08	80	2040	2204.63	1763.71
8	Other Plantation Crops-Oil Palm-9mx9m- 50/Acre	Acre	1.25	80	221	276.67	221.34
9	Perennial Vegetables - Vegetables and Flowers- Pineapple	Acre	1.71	80	1501	2569.71	2055.76
10	Rubber Cultivation-New Plantation	Acre	1.34	80	2042	2731.21	2184.94
11	Sericulture-Chawki Rearing- Mulberry garden establishment -2 Acre	Acre	25.59	80	2	51.18	40.96
12	Sericulture-Reeling Unit- Equipment and stand	No.	2.17	80	2	4.34	3.48
13	Sericulture-Shoot Rearing - Mulberry garden establishment -1 Acre	Acre	12.65	80	1	12.65	10.12
14	Spices-Black Pepper- (intercrop with Arecanut) 3mx3m -444/Acre	Acre	1.54	80	13767	21212.20	16969.74
<b>Sub Total</b>				<b>38259</b>	<b>86253.54</b>	<b>69002.69</b>	
<b>A.05 Working Capital - Bee Keeping</b>							
1	Apiculture_Others_1 box Rs 5000	10 boxes	0.54	1	3080	1647.80	1647.80
<b>Sub Total</b>				<b>3080</b>	<b>1647.80</b>	<b>1647.80</b>	
<b>Total</b>				<b>41339</b>	<b>87901.34</b>	<b>70650.49</b>	

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

Of the total geographical area of 477381 ha an area of 128476 ha (27) is covered by forest area. Kadaba (31595 ha) Belthangady (49837 ha) and Sullia (39409 ha) blocks have substantial area under forest. Cultivable wastelands (17738 ha) and fallow lands (6434 ha) provide an opportunity for developing green cover by taking up cultivation of some economically important species such as Pongamia sandalwood silver oak rosewood teak white cedar etc.

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

- There is good potential for raising bamboo Acacia hybrids Melia plantations in the district.
- Farmers need to be encouraged to takeup Agrisilvicultural system.
- Agroforestry could be strengthened by promoting high value forest species like Raktachandana Sandal wood Teak Rosewood etc. along with agricultural crops on farmlands.



- More awareness needs to be created about the socio-economic benefits of forestry/wasteland development among farmers/ bankers.
- Under CSR there is immense scope to lease out wasteland for afforestation and to promote open forests. Neem is a versatile tree species that can be used favourably to meet
- essential oil bio-agent extract demands in the pharmaceutical industry. Under PPP mode such ventures can be supported with bank finance.
- There is potential for raising forest plantation for industrial use on the revenue wastelands promote open forests. Neem is a versatile tree species that can be used favourably to meet essential oil bio-agent extract demands in the pharmaceutical industry. Under PPP mode such ventures can be supported with bank finance.
- There is potential for raising forest plantation for industrial use on the revenue wastelands.

### **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	Plantation-Bamboo-5m x5m 444/ha	ha	0.82	80	115	94.76	75.80	
2	Plantation-Mahagony-4.57 m x 4.57m 478/ha	ha	1.20	80	136	162.99	130.40	
3	Plantation-Sandal Wood-4.47 m x4.47 m 500 plants/ha	ha	2.44	80	150	365.94	292.75	
4	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	165	391.94	313.57	
<b>Total</b>					<b>566</b>	<b>1015.63</b>	<b>812.52</b>	

### **2.1.6 Animal Husbandry - Dairy**

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

Conducive agro-climatic conditions, availability of green fodder, well functioning milk cooperatives, established milk union with processing facilities, etc., lay the foundations for excellent scope for dairy activity in Dakshina Kannada. As per 2019 census total cattle population in Dakshina Kannada district was 250569 and buffalo population 1832. Crossbred population demonstrated a significant increase in urban and peri-urban areas of the district as higher yielding milk species were preferred to cater to the increased demand for milk. The district falls under the operational area of Dakshina Kannada Milk Union (DKMUL) at Mangalore which covers both Dakshina Kannada and Udupi districts. The



district is self-sufficient in milk production. The milk production in the year 2022-23 was 14.2 lakh MT.

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

- The district has one polyclinic and 20 veterinary hospitals 39 veterinary dispensaries 47 Primary Veterinary Centres and 5 mobile veterinary clinics which provide support services to this sector.
- During 2022-23, 334139 animals were provided treatment and number of animals vaccinated during the year was 359342. Also artificial inseminations were conducted on 56396 animals.
- A network of 402 MPCs with 95168 members are connected to DKMUL/KMF. Also operational are six fodder farms, 117 bulk milk coolers, 703 automated milk storage centres, 4.0 TLPD dairy plant at Mangalore and one chilling unit of 40 TLPD capacity at Puttur.
- Under National Adaptation Fund for Climate Change (NAFCC), a project on Conservation and Management of Indigenous varieties of Livestock (Cattle and Sheep) was sanctioned with an outlay of Rs.24.22 crore to the Department of AH&VS Government of Karnataka for conservation and revitalization of local Malnad Gidda cattle breeds through propagation of pure semen is being implemented in the district in the Livestock Breeding and Training Centre Koila. Under the project Baseline Survey and Field Performance recording of Malnad Gidda indigenous breed have been completed and establishment of Gokul gram is under progress.

#### **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	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	13501	28747.67	22998.15
2	Crossbred Cattle Farming-- HF 10 animal unit	5+5	15.76	80	1838	28968.91	23175.12
3	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	2667	10558.65	8446.92
4	Indigenous Graded Cattle Farming--Indigeneous Cows - 2 Cow Unit (Gir/Sahiwal/Thaparkar)	1+1	1.99	80	9850	19603.47	15682.77
<b>Sub Total</b>					<b>27856</b>	<b>87878.70</b>	<b>70302.96</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	45000	23256.45	23256.45
<b>Sub Total</b>					<b>45000</b>	<b>23256.45</b>	<b>23256.45</b>
<b>Total</b>					<b>72856</b>	<b>111135.15</b>	<b>93559.41</b>

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

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

As per the Livestock Census 2019 Dakshina Kannada district had a poultry population of 2595523 birds. The district also has a good demand for eggs. The egg production in the district during 2022-23 was 3.59 crore. A bulk of the eggs are imported from Mysore and Namakkal district in Tamil Nadu. There are poultry rearing and training institutes at Mangaluru and Koila in the district. Scope for layer farming is very limited as the climatic conditions in the district are not favorable for poultry rearing.

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

- Government of Karnataka has established a Poultry rearing and training centre in the district.
- Regional Disease Diagnostic Laboratory has been established in Mangalore which serves as Regional Referral Laboratory for livestock diseases
- Giriraja bird hatchery has been established recently in the Livestock Breeding & Training Centre Koila Puttur taluk which will cater to the need of increased demand for these birds.
- There is a need to enhance financing for poultry activities under the Joint Liability Group (JLG) model, particularly for marginal farmers and landless households. Additionally, promoting poultry Farmer Producer Organizations (FPOs) is essential to improve value addition and strengthen the poultry value chain.
- To support the transition from live-bird-market to frozen-product-market infrastructure like cold chain and modern abattoirs need to be strengthened.

#### **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	385	1289.40	1031.53



2	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	120	4363.05	3490.41
<b>Sub Total</b>					<b>505</b>	<b>5652.45</b>	<b>4521.94</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	1161000	1869.21	1869.21
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	562500	1507.50	1507.50
<b>Sub Total</b>					<b>1723500</b>	<b>3376.71</b>	<b>3376.71</b>
<b>Total</b>					<b>1724005</b>	<b>9029.16</b>	<b>7898.65</b>

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

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

In Dakshina Kannada district, as per the 2019 livestock census there were 289 sheep 32215 goats and 6359 pigs and 1166 rabbits in the district. The meat production in the district during 2022-23 was 90000 MT. The district offers good scope for financing goatery and piggery ventures in view of the good local demand for meat products. Sheep rearing is not a preferred activity in the district and the climatic conditions are not suitable for the same.

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

- A pig breeding station has been established at Koila in Puttur taluk of Dakshina Kannada district. Among other activities this station is engaged in production and distribution of pure breed piglets to beneficiaries of various social-economic programmes and training and extension services in modern pig rearing.
- Sheep breeding centre in Kundapura breeds Deccani breed of sheep and caters to Dakshina Kannada district also.
- Dakshina Kannada is one of the districts where pig rearing and breeding is taken up as a livelihood activity.
- Non availability of adequate grazing lands is one of the major constraints that prevents farmers from taking up goat rearing. Promotion of stall-fed goat rearing could be encouraged with training support to farmers by KVK NGOs, etc.
- There is a need to set up clean and scientific / hygienic slaughterhouses / abattoirs.
- There is a need for increased financing for goat rearing and piggery activities including value addition, under JLG mode especially amongst marginal farmers and landless.

#### 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 - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	1.21	80	1073	1297.36	1037.90
2	Pig Breeding Unit-New Shed-Sow @20sq ft/sow @₹ 160/sq ft for 20 sows	20+2	15.71	80	34	534.05	427.26
3	Pig Rearing Unit-New Shed-Cost-3 sows @ 5000/sow & 1 boar @ 6000/- (4 /5 months old)	3+1	1.75	80	1520	2667.28	2133.85
<b>Sub Total</b>					<b>2627</b>	<b>4498.69</b>	<b>3599.01</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Dairy Goat farming - Intensive_Stall feeding for 8 month cycle	10+1	0.37	1	2000	737.22	737.22
2	Pig Farming_Rearing Unit_Fattening for 10 animals for 6month	10	0.74	1	585	431.93	431.93
<b>Sub Total</b>					<b>2585</b>	<b>1169.15</b>	<b>1169.15</b>
<b>Total</b>					<b>5212</b>	<b>5667.84</b>	<b>4768.16</b>

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

Dakshina Kannada is one of the three coastal districts of Karnataka with a coastline of 42 km which is dotted with 21 fishing villages. Major species available from marine capture fisheries area Pelagic: Oil sardine (*Sardinella longiceps*), Indian mackerel (*Rastrelliger kanagurta*), scads, and anchovies. There are two major fishing harbours, Mangalore and Kulai, 16 fish landing centres and 91 beach landing sites. Mulki–Pavane Estuarine System, Sasihithlu Estuary, Netravathi–Gurupura Estuarine System supports the estuarine fisheries of district. A total of 2591 families are involved in fisheries on a full-time basis and further 1814 families involved in fisheries on a part-time basis. The S.K. & Udupi District Co-operative Fish Marketing Federation was established in 1954 with undivided district as the jurisdiction. Following the reorganisation of the coastal districts the jurisdiction of the federation has included both Dakshina Kannada and Udupi districts. The federation has the Government of Karnataka as A Class Member 82 Primary Fishermen Co-op Societies with about 120000 fishermen as B Class Members 13357 individual fishermen as C members and about 7675 & 2052 individual fishermen as D and E members. Annual marine fish catch during 2022-23 was 3.44 lakh MT. The major marine products exported from the district are frozen fish (frozen mackerel cuttlefish ribbon fish etc.) & fish products ornamental fishes, fish meal, fish oil, etc.

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

- Mangalore has a major fishing harbor. Further, fishing infrastructure like harbours, fish



markets, jetties, link roads, etc., have been set up with support under NFDB, RIDF, etc.

- There are 68 ice plants with capacity of 2157 MT/day 12 cold storages with capacity of 437 MT and 78 panchayat tanks for fisheries purposes. Also there are 94 fish markets.
- Under Pradhan Mantri Matsya Sampada Yojana, involving a total investment of Rs.20050 crore to be implemented over a period of five years 2020-21 to 2025-26 it is proposed to harness potential of fisheries sector improving production and productivity doubling income of fishermen, etc.
- The College of Fisheries in Mangalore undertakes education research and extension in fisheries science.
- Joint Liability Groups (JLGs) and Fishermen Farmer Producer Organizations (FPOs) have significant potential to enhance the bargaining power of small fishermen, promote value addition, and strengthen market linkages. These initiatives need to be actively supported.

#### **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	Brackishwater/ Coastal Aquaculture-Shrimp Farming-Shrimp farming-white leg shrimp-Litopenaeus vannamei	ha	37.56	80	64	2403.64	1922.92
2	Fish Culture --Fresh water- Composite fish culture of indian major carps	ha	8.87	80	2436	21608.05	17286.44
4	Fishing craft-Mechanised-Off Shore Fishing Boat with Steel Hull-Mechanized craft-Offshore fishing boat + steel hull 20m OAL	No.	89.05	80	217	19322.86	15458.28
3	Fish processing-Ice Plant-Ice Plant /Cold Storages- 30 MT (with subsidy under PMMSY)	No.	128.40	80	65	8346.00	6676.80
5	Replacement-Fishing boat-Motorized fishing craft-Traditional wooden/FRP boat with OBM	No.	5.35	80	757	4049.95	3239.96
6	Replacement-Outboard engine-Motorisation of fishing craft-fitting traditional boat+motor	No.	1.82	80	1867	3396.08	2716.86
<b>Sub Total</b>					<b>5406</b>	<b>59126.58</b>	<b>47301.26</b>

**A.14 Working Capital - Fisheries**

1	Cage Culture _6 m * 4 m * 4 m	Per Crop	1.12	1	20	22.46	22.46
2	Marine Fin Fish culture in brackish water pond_water shrimp culture 5 months 1 cycle	Acre	3.15	1	2152	6769.76	6769.76
<b>Sub Total</b>					<b>2172</b>	<b>6792.22</b>	<b>6792.22</b>
<b>Total</b>					<b>7578</b>	<b>65918.80</b>	<b>54093.48</b>

**2.1.10 Farm Credit - Others****2.1.10.1 Status of the Sector in the District**

More than 90% of land holdings in the district are owned by small/marginal farmers. Also plantation crops dominate the cropping pattern in the district. A negligible number of farmers depend on bullocks for their farming operations, which are procured from districts like Dharwad Hubli and Davangere. Two-wheeler financing for agricultural purposes offers good scope in the district.

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

- Two wheelers are increasingly used for marketing of farm produce trips to market, inputs purchase, etc. Also there is a demand for replacement of existing two wheelers as well as additional two wheelers for meeting requirements of hitherto uncovered farmers, persons engaged in self enterprises, etc.
- Adequate number of two-wheeler show rooms and service centres are available in all the taluk headquarters.

**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	Two Wheeler Loans --	No.	1.07	80	4750	5082.50	4066.00
<b>Total</b>					<b>4750</b>	<b>5082.50</b>	<b>4066.00</b>

**2.1.11 Sustainable Agricultural Practices****2.1.11.1 Status of the Sector in the District**

At the national level, the India Agricultural Policy 2025 envisions a 30% increase in



sustainable farming practices by 2030. It emphasizes climate resilience, digital agriculture, and financial inclusion to empower small and marginal farmers. The National Mission for Sustainable Agriculture (NMSA) under which Rainfed Area Development Sub-Mission on Agroforestry (SMAF), Paramparagat Krishi Vikas Yojana (PKVY), Integrated Farming System, etc., aim at promoting sustainable farming practices. In Dakshina Kannada the major field crop is paddy and plantation crops like arecanut, coconut, etc., dominate the net sown area. Hence there is a scope for integrated farming systems with emphasis on circular agricultural practices that lead to reduction in expenditure promote organic cultivation improve farm incomes and ensure sustainability of agriculture. The Government of Karnataka has launched the Raitha Samruddhi Yojana (2024) to consolidate agricultural schemes and promote sustainable, integrated farming. Key features include soil testing and crop selection based on land characteristics, dissemination of modern agricultural technologies, support for value addition and storage infrastructure, creation of market linkages for better price realization, promotion of dairy, poultry, and sheep farming with Rs.100 crore allocated for allied sectors. Green credit by means of solar pumpsets, electric vehicles etc. are available to farmers.

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

Available infrastructure and linkage support in respect of crop husbandry water resources animal husbandry land development etc. are indicated in the respective chapters.

### **2.2 Agriculture Infrastructure**

#### **2.2.1 Construction of Storage and Marketing Infrastructure**

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

The total production of foodgrains in the district during 2022-23 was 21117 MT. In addition the district produces commercial crops like coconut (25.4 crore), arecanut (2.75 lakh MT), pepper (0.83 lakh MT), banana (1.10 lakh MT), cashewnut (3781 MT), vegetables, etc. Being a coastal district fishing is a major activity with a large number of people directly involved in fishing. The total fish catch during 2022-23 stood at 3.45 lakh MT. Also dairy is an important occupation, and milk production was 1.42 lakh MT. Incremental fish and milk production is expected to give rise to value addition potential and therefore there is a need for creating additional cold storage facilities for fish and milk products. Hence there exists good scope for creation of storage infrastructure like warehouses cold storages bulk milk coolers etc.

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

- There are 5 regulated and 27 submarkets in the district. These markets are equipped with adequate storage capacity.
- Many PACS in the district with godowns act as procurement centres for CAMPCO. Scope exists for value chain financing with storage / processing / financing against NWRs in agricultural produce like paddy coconut arecanut cocoa etc.
- There are 12 cold storage units with a capacity of 437 MT mostly for storing fishes and 1 cold storage with capacity of 2150 MT for horticulture produce. The number of Ice Plants is 68 with a capacity of 2157 MT per day.



- Under National Food Security Mission Dakshina Kannada has been identified for scaling
- up production of paddy. • Under PACS as MSC scheme 42 PACS were sanctioned godowns under NABARDs Special Refinance Facility and coverage under Agriculture Infrastructure Fund.
- NABARD has undertaken the exercise of geo-tagging of warehouses godowns etc. throughout India. This would enable farmers/FPOs to identify warehouses in their vicinity store produce and avail pledge finance.
- More godowns need to be covered under WDRA accreditation with coverage under pledge finance against Negotiable Warehouse Receipts (NWRs).
- More grading and standardization facilities need to be created at PACS level for enabling value addition at farm gate and better prices for farmers' produce.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage-For Horticulture Produce-Type 1 (CS-1) of PEB -5000 MT with single product storage	No.	0.13	80	54000	6933.60	5546.88
2	Godown-Medium - 500 MT ( Rs 3500 per MT)	No.	18.73	80	327	6123.09	4898.46
3	Market Yard-Drying Yard	No.	10.70	80	330	3531.00	2824.80
4	Market Yard-Extension/ Renovation	No.	53.50	80	482	25787.00	20629.60
5	Market Yard-Market Yard	No.	64.74	80	13	841.59	673.24
<b>Total</b>				<b>55152</b>	<b>43216.28</b>	<b>34572.98</b>	

### **2.2.2 Land Development, Soil Conservation and Watershed Development**

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

Soil and water are important resources for agricultural production. When coupled with good quality seeds and appropriate dosage of nutrient rich fertilisers, they can boost crop production. Dakshina Kannada receives as much as 4006 mm of annual normal rainfall mostly from the south-west monsoon most of it drains into the Arabian Sea. Uneven and undulating land surface results in soil erosion surface runoff landslides and depletion of groundwater during summer. The presence of lateritic soil results in poor infiltration. The



district has 3449 ha of fallow land and 17738 lakh ha of cultivable wasteland. The district is a plantation district and continuous land development works in areca rubber and other plantations is essential for higher productivity. Heavy rainfall poses a threat to the fertile topsoil for which adequate land/soil conservation measures need to be taken up on a regular basis. Due to leaching of bases the soil is acidic in nature and lime application needs to be done as an amelioration measure. Organic farming is also gaining momentum in the district with a good number of farmers practicing crop cultivation through organic farming methods.

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

- The soils of Dakshina Kannada district are alluvial soils laterite soils red laterite soil sandy loam soils and red loamy soils. The soils were formed from red lateritic and hydroxy oxides of iron and aluminum parent material are acidic in nature. The parent material and climatic condition is favourable for the development of acid soils.
- The number of Soil Health Cards issued in the district is 307928 There are four soil testing laboratories in the district and a mobile soil and water testing laboratory has been inducted in VKV Mangalore.
- Under various central sector schemes like Prime Minister Krishi Sinchai Yojana (PMKSY) focusing on better soil and water management, National Mission on Natural Farming promoting sustainable agricultural practices, etc., aid in improving productivity and sustainability of agriculture.
- The Government of Karnataka is also implementing schemes for promotion of watershed development, organic agriculture, rainwater harvesting practices, etc., for resilient agriculture and sustainable farm incomes.

#### **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	Compost Pit--Composting	No.	0.24	80	14868	3499.93	2799.95
2	Farm Ponds/ Water Harvesting Structures--Red Soil-21 m x21 m x3 m - without stone pitching	No.	1.22	80	5898	7207.01	5765.61
3	Fencing-Rock Poles with Barbed Wire-cement pillars/steel poles-5 rows	m.	0.00	80	8730800	26192.40	20953.92



4	On Farm development (OFD) Works -Field Channels- Bunding levelling deep ploughing FYM application	m.	0.95	80	25480	24264.61	19411.67
<b>Total</b>					<b>8777046</b>	<b>61163.95</b>	<b>48931.15</b>

### 2.2.3 Agri. Infrastructure - Others

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

Biotechnology has been globally recognized as transformative tool in agriculture, enabling development of improved crop varieties, enhancing productivity and ensuring food security. Agricultural biotechnology includes plant tissue culture (PTC), applied microbiology, and applied molecular biology contributing to the production of crops with improved food, feed, fiber and fuel. Arecanut is the major crop grown in 103764 ha with a total production of nearly 274560 MT (processed). There is a huge potential for financing drying yards for arecanut. Harvested nuts are usually sun-dried by farmers before either storing them in the warehouses or disposing off the produce. Organic farming is gaining increased importance amongst farmers due to increased awareness thrust provided by government etc.

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

- There are two tissue culture labs in the district mainly catering to Banana. The district also has sufficient and well distributed farm input supply outlets in all the taluks which cater to the demands of chemical fertilizers/pesticides.
- Seed Production needs to be encouraged through seed village concept in the district to reduce dependence on outside agencies for seeds and for propagation of local/traditional varieties
- Drying yards are important considering the crops like areca coconut etc. grown in the district. Common infrastructure for drying purposes needs to be promoted.
- Dairy farmers through the milk producers' cooperative societies need to be encouraged for establishing vermi compost units which will provide a boost to organic farming and reduce cost of cultivation
- Post harvest farm gate infrastructure may be developed by farmers FPOs SHGs etc. with support under Agriculture Infrastructure Fund (AIF).

#### 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- Vermi Compost-Vermi Compost-3m x1.2mx 1m (3.60 Cu.m)	No.	0.13	80	13970	1793.74	1434.99
<b>Total</b>					<b>13970</b>	<b>1793.74</b>	<b>1434.99</b>

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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

Due to geographical, agricultural diversity, locational advantages, etc., Dakshina Kannada district is suitable for setting up of agro- based processing activities including activities under the fisheries sector. The district has good rail, road, sea and air connectivity which support the 3698 industries in food and beverages sector with employment of 19998. Additionally, 3368 industries employing 17949 persons are engaged in wood based activities. Processing of cocoa by CAMPCO and rubber by various societies is done in a limited manner. Processing of cashew is done extensively by procuring available raw material as well as imports. Processing dairy into products like curd, butter, ghee, pedas, etc., are also undertaken by the DKMUL under its brand 'Nandini'. There are private players in the poultry industry who undertake processing of poultry meat. Dakshina Kannada being a coastal district has huge potential for setting up fish meal and fish oil extraction units as well as other forms of processing including fish foods. The PMFME scheme is expected to provide an impetus to the marine products sector in the district. Also potential exists for processing fruits and vegetables including preparation of juice, jam, jelly etc.

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

- The district endowed with a 42 km-long coastline is rich in marine resources such as fish shrimps crabs and lobsters etc. has good potential for fisheries-based industries
- Under PM Kisan Sampada Yojana it is proposed to create modern infrastructure coupled with efficient supply chain management to improve farmer incomes. The scheme envisages infrastructure for agro-processing clusters creation/expansion of food processing / preservation capacities etc.
- Under the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) support upto Rs.5.0 crore is provided for infrastructure creation technology upgradation design interventions improving marketability etc.
- Under the Scheme of PMFME (Prime Ministers' Formalisation of Micro Food Enterprises) entrepreneurs are eligible to avail credit-linked capital subsidy at 35% of the project cost with maximum ceiling of Rs.10 lakh per unit.
- The presence of an international airport and major seaport (New Mangalore Port Trust) in Mangalore provides the required transportation infrastructure backbone for the food processing sector.



- There exists good scope for setting up food and agro processing units for coconut arecanut, paddy, pineapple, cashew and fish products in the district.

### **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-Cashew Processing	No.	42.37	80	285	12076.02	9660.80
2	Agro Processing Unit--Dairy/Milk Processing	No.	21.40	80	86	1840.40	1472.32
3	Bakery & Confectionery Unit-Bread	No.	5.35	80	180	963.00	770.40
4	Food Grain Processing-Cereals-Maize Processing (150MT/day)	No.	53.50	80	2590	138565.00	110852.00
5	Oil Extraction-Oil Mill	No.	4.28	80	1450	6206.00	4964.80
6	Oil Extraction-Oil Refining-Edible Oil Extraction	No.	561.75	80	10	5617.50	4494.00
<b>Total</b>					<b>4601</b>	<b>165267.92</b>	<b>132214.32</b>

### **2.3.2 Agri Ancillary Activities - Others**

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

The commercial crops provide an opportunity for farmers for storage in accredited warehouses and avail pledge finance against Negotiable Warehouse Receipts (NWRs) for immediate liquidity. Also, good scope exists for setting up agri-clinics and agri-business centres for providing consultancy and other support services to the agriculture sector. The district also has good coverage under Pradhan Mantri Jan Dhan Yojana (PMJDY) and other social security schemes. Hence scope exists for covering these accounts under overdraft limits.

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

- The PACS in the district are dynamic providing good service to the farmers. Under NABARD's special refinance facility for PACS as MSC, 43 projects have been sanctioned, primarily for the creation of godowns. Hence PACS are effectively poised to provide pledge loans to their members.
- Many PACS in the district undertake procurement for CAMPCO.



- The district has large NGOs like SKDRDP, Navodaya Grama Vikas Charitable Trust (NGVCT), etc., which are involved in microfinance. They have facilitated groups to avail interest subvention from Government.
- SCDCCB in association with Navodaya Grama Vikas Charitable Trust has undertaken a programme for promotion of 3500 JLGs with support from NABARD.
- Good network of bank branches and cooperative societies are a positive sign and provide increased access to credit at the last mile.

### **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	33	706.20	564.96
7	Loans to Agri. Start-ups	No.	10.70	80	14	149.80	119.84
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	40	8560.00	6848.00
3	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	118	37878.00	30302.40
4	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	73300	94117.20	75293.76
5	Loan to PACS/ FSS/ LAMPS for Onlending--Purchase of land by SF/MF	No.	10.70	80	1235	13214.50	10571.60
6	Loan to PACS/ FSS/ LAMPS--Loans to Coops for disposing of produce	No.	5.35	80	12550	67142.50	53714.00
<b>Total</b>					<b>87290</b>	<b>221768.20</b>	<b>177414.56</b>



## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

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

Micro, Small, and Medium Enterprises (MSMEs) are vital drivers of economic growth, contributing significantly to employment generation and fostering entrepreneurship. To adapt to the evolving economic landscape and enhance efficiency, scalability, and technology adoption, the Ministry of MSME, Government of India, has revised the investment and turnover limits for classification. The new limits provide enterprises with better access to capital, improved growth opportunities, and the ability to create more jobs. The classification applies uniformly across sectors without distinction between manufacturing and services. To encourage exports, revenue from goods or services exports is excluded from turnover. As per the revised norms, Micro enterprises have investment up to ₹2.5 crore and turnover up to ₹10 crore; Small enterprises up to ₹25 crore and ₹100 crore respectively; and Medium enterprises up to ₹125 crore and ₹500 crore. In Dakshina Kannada, MSMEs are concentrated in food processing, cashew, tiles, fisheries, engineering, and IT services. With strong port connectivity, skilled workforce, and entrepreneurial culture, the district offers a supportive ecosystem for MSME growth, though high land costs and limited credit access remain challenges. Dakshina Kannada had a total of 49634 MSME units employing 333027 persons, including 48356 micro enterprises employing 282839 persons.

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

- In addition to Mangalore Multi Product Special Economic Zone (MSEZ Ltd.) with plug and play facilities, there are 15 industrial estates with 273 sheds and 934 plots.
- There exist large industries like MRPL, MCF, BASF, KIOCF, NPCIL, etc.
- The district has a major seaport international airport and good road and rail infrastructure.
- The GoI provides support through subsidy linked, skill development, institution building for skill and entrepreneurship development, regeneration of traditional industries, promotion of rural innovation and rural industries, etc.
- Other initiatives include enhancing coverage of MUDRA loans at Rs.20.0 lakh, credit guarantee scheme for MSMEs, new assessment model relying on digital footprint by PSUs, establishment of e-commerce hubs under PPP models enabling traditional MSMEs to sell their products in international markets, etc.
- Ministry of MSME has undertaken initiatives like no global tenders for procurement upto Rs.200 crore, launch of Udyam Assist platform for bringing informal micro enterprises under formal ambit, etc.
- Other initiatives include efforts towards easier access to credit for MSMEs launch of Public Tech Platform for Frictionless Credit (PTPFC) by RBI Innovation Hub, digitization of SME Sambandh, Samadhan and Sampark portals, etc.



- The district has an MSME Development Institute in Mangalore (under the Ministry of MSME, Government of India). This institute typically focuses on promoting and supporting Micro, Small, and Medium Enterprises through various initiatives.

### **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.	2500.00	80	60	150000.00	120000.00
2	Manufacturing Sector - Term Loan-Micro	No.	50.00	80	2630	131500.00	105200.00
3	Manufacturing Sector - Term Loan-Small	No.	250.00	80	1005	251250.00	201000.00
<b>Sub Total</b>					<b>3695</b>	<b>532750.00</b>	<b>426200.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	625.00	100	108	67500.00	67500.00
2	Manufacturing Sector - Working Capital-Micro	No.	12.50	100	4850	60625.00	60625.00
3	Manufacturing Sector - Working Capital-Small	No.	62.50	100	4000	250000.00	250000.00
<b>Sub Total</b>					<b>8958</b>	<b>378125.00</b>	<b>378125.00</b>
<b>II. MSME - Others</b>							
1	KVIC Units	No.	1.00	80	90	90.00	72.00
2	Loans to MSME Start-ups	No.	5000.00	80	16	12500.00	10000.00
<b>Sub Total</b>					<b>106</b>	<b>12590.00</b>	<b>10072.00</b>
<b>Total</b>					<b>12759</b>	<b>923465.00</b>	<b>814397.00</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

Dakshina Kannada is one of the leading districts in Karnataka in terms of export of agro produce. The major products exported from Dakshina Kannada district are cashewnuts, spices, marine products, processed food, and petroleum & petroleum products. The export destinations include countries like South Africa USA UAE and the Middle East. The district has large number of processing units in the fishing sector food and agro based sector, viz., cashew processing units, pepper processing units, etc., where banks provide pre & post shipment export credit.

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

- Karnataka has a dedicated nodal agency for promotion of export viz. Visvesvaraya Trade Promotion Centre (VTPC), which supports exports through capacity building programmes, data compilation, market intelligence services, etc.
- The district has a major seaport (New Mangalore Port Trust - NMPT) and an international airport in Mangalore which aids in hassle free export of marine and other agricultural products. The infrastructure facilities in NMPT have been upgraded and hence the container traffic in the port has increased.
- There are about 35 registered export-oriented units in the marine products sector in Dakshina Kannada and Udupi districts exporting products like frozen fish and fish products, ornamental fish, fish meal, fish oil, etc.
- Assistance under AIF can be availed for Strengthening of post-harvest infrastructure facilities like collection & grading centers washing and packing facilities, reefer vans, pre-cooling and cold storages, intermediate cold storages, processing units and export houses, needs to be promoted. Also processing activities with support under PMFME can be promoted.

##### 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.	300.00	80	500	150000.00	120000.00
<b>Total</b>				<b>500</b>		<b>150000.00</b>	<b>120000.00</b>

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

Dakshina Kannada district holds the highest literacy rate in the State. The overall literacy rate in the district was 88.57% (male 93.13% female 84.13%). The overall rural literacy rate was 85.33 % (male 90.97% female 79.83%) and literacy rate in urban areas was 92.12% (male 95.5 female 88.83). The district has good network of educational institutions including engineering and medical colleges. The district had 19 engineering colleges 8 medical colleges 12 AYUSH colleges 6 dental colleges 11 polytechnic colleges 118 general degree colleges, etc. The presence of such a large number of quality institutions offers a good scope for banks to provide educational loans to students.

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

- As per Reserve Bank of India guidelines loans to individuals for educational purposes including vocational courses not exceeding Rs.25.0 lakh will be considered as eligible for priority sector classification.
- The district has an excellent network of educational institutions as well as bank branches capable of providing access to education loans for students.

### 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.	10.00	90	2300	23000.00	20700.00
<b>Total</b>					<b>2300</b>	<b>23000.00</b>	<b>20700.00</b>

## 4.3 Credit Potential for Housing

### 4.3.1 Status of the Sector in the District

Housing is a critical sector for socio-economic development in India, providing not only shelter but also employment, income generation, and improvement in quality of life. With



rapid urbanization, growing population, and rising aspirations, there is an increasing demand for affordable and quality housing.

RBI guidelines on individual housing loans eligible for priority sector classification are :

1. Centres with population of 50 lakh and above, Loan Limit ₹50 lakh against maximum cost of dwelling unit at ₹ 63 lakh
2. Centres with population of 10 lakh to below 50 lakh, Loan Limit ₹45 lakh against maximum cost of dwelling unit at ₹ 57 lakh
3. Centres with population below 10 lakh, Loan Limit ₹35 lakh against maximum cost of dwelling unit at ₹ 44 lakh

Loans for repairs to damaged houses:

1. Centres with population of 50 lakh and above, Loan Limit ₹15 lakh against maximum cost of dwelling unit at ₹ 63 lakh
2. Centres with population of 10 lakh to below 50 lakh, Loan Limit ₹12 lakh against maximum cost of dwelling unit at ₹ 57 lakh
3. Centres with population below 10 lakh, Loan Limit ₹10 lakh against maximum cost of dwelling unit at ₹ 44 lakh

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

- Under PMAY-G scheme construction of 2 crore more houses with assistance of Rs.1.20 lakh in plain areas and Rs.1.30 lakh in NE and hilly regions upto 2028-29 approved.
- Mangalore has also made its way in the first list of Smart Cities shortlisted by the Government of India.
- There is good demand for residential houses in Mangalore and surrounding areas.
- The prospects of further development of the city due to Smart City and other projects will encourage many people to settle down in Mangalore thereby driving demand for housing.
- A bundled product of home loans along with roof top solar system offer potential for promoting solar roof top systems in rural areas. A Special Refinance Scheme SRS for Rural Home Loans bundled with Solar Roof Top (SRT) has been introduced by NABARD for Regional Rural Banks and State Cooperative Banks.

#### **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.	25.00	90	6050	151250.00	136125.00



<b>Total</b>	<b>6050</b>	<b>151250.00</b>	<b>136125.00</b>
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**Title : MSME Potential**



Dakshina Kannada district has good potential for MSME with its accessibility via seaport airport railways and road network. The district is also known for its banking and enterprise skills with the first RUDSETI being set up in Ujire. The district is also known for traditional crafts like Udupi saree weaving coconut crafts etc. strong SHG coverage good network of support institutions like KVK Fisheries College NGOs like SKDRDP Navodaya Grama Vikas Charitable Trust etc. which provide good potential for promotion and upscaling of rural micro and small enterprises. NABARD has also been an important player in RMSME development through its skill development and capacity building programmes entrepreneurship development initiatives marketing and other support etc.



## Chapter 5

### Credit Potential for Infrastructure

#### **5.1 Infrastructure - Public investments**

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

Good infrastructure is essential for increasing productivity of land capital and labour which would in return improve the quality of life and reduce vulnerability of the rural economy. Rural infrastructure means both economic assets like roads, irrigation, etc., and social infrastructure like health, education, sanitation, energy systems, etc. NABARD has been financing the state Government since 1995-96 under the Rural Infrastructure Development Fund (RIDF) for various rural infrastructure projects like rural roads, rural bridges, irrigation projects, fishing jetties, schools, colleges, anganwadis, primary health care centres, etc. RIDF now covers 39 activities in the agriculture and rural development space. Dakshina Kannada district with a geographical area of 4861 sq. km, has a road density of 168.4 km per 100 sq.km. Around 84.2% of the villages are covered by all-weather roads. Also 99.1% of the households have electricity connection and 82.7% of the households have potable water access.

Similarly the state Government has also been involved in infrastructure creation out of its own resources as well as with financial assistance from the central Government under various programmes like PMGSY. A total of 1365 projects have been sanctioned under RIDF in the district with total financial outlay of Rs.507.54 crore and RIDF loan of Rs.428.60 crore. The projects cover all sectors including agriculture connectivity and social. Currently 14 projects with financial outlay of Rs.48.52 crore are under implementation with RIDF support of Rs.38.97 crore.

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

The district has good network of roads, highways, bridges, educational institutions, health institutions, an airport, a seaport etc. Some of the gaps identified include construction of vented check dams, upgradation of rural roads and bridges setting up of seed processing units, lift irrigation schemes, establishment of post-harvest infrastructure, infrastructure support for setting up of Common Facility / Service Centres, etc. which will further enable value addition of agricultural produce and thereby income and employment generation in the rural sector and bettering quality of life.

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

A total of 531 in activities other than irrigation and rural connectivity (roads and bridges) have been sanctioned. These include anganwadis (148), animal husbandry projects (43), backward class hostels (2), Centre of Excellence in Agriculture and Horticulture (1), first grade colleges (3), fish jetties (6), godowns (2), government tool room training centre (1), ITIs (3), polytechnic (1), pre university colleges (101), Primary Health Centres (15), primary schools (29), Raitha Sampark Kendras (3), rural markets (21), rural service centres (26),



and secondary schools (126). These projects have enabled improved health education production productivity income support system for farmers etc.

## 5.2 Social Infrastructure Involving Bank Credit

### 5.2.1 Status of the Sector in the District

Dakshina Kannada district has a high literacy rate and also the district is home to a good number of reputed educational institutions, healthcare institutions, etc. There are 9 government hospitals in the district with 1175 beds, 78 PHCs, 13 CHCs with 301 sub centres, 152 private hospitals with 3640 beds, 6 blood banks and 1050 doctors (both private and government sector). However instances like COVID19 pandemic have highlighted the issue of improved healthcare facilities with adequate facilities to deal with stress of pandemic.

There are 32 degree colleges, 6 engineering colleges, 3 medical colleges, 5 polytechnics, 1582 government and private schools with total enrolment of 2.42 lakh in Dakshina Kannada district. However, bottlenecks exist in some areas which calls for improving the number of educational institutions with adequate capacity for digital learning.

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

- There is a need to promote the setting up of new schools and healthcare institutions
- The district has premium medical colleges that produce qualified doctors capable of setting up their own clinics/dispensaries/hospitals. Banks should take steps to encourage financing for such activities.

### 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	Education-Schools	No.	500.00	80	29	14500.00	11600.00
	<b>Total</b>				<b>29</b>	<b>14500.00</b>	<b>11600.00</b>

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District



In line with the Prime Minister's announcement at COP26 Ministry of New and Renewable Energy is working towards achieving 500 GW Non-Fossil based electricity generation capacity by 2030. During 2024-25, India added 21.35 GW of renewable energy taking the total renewable energy capacity to 220.10 GW up from 198.75 GW as on 31 March 2024. India is 4th globally in Renewable Energy Installed Capacity 4th in Wind Power capacity and 3rd in Solar Power capacity. In India renewable energy has started playing an increasingly important role in the augmentation of grid power providing energy access reducing the consumption of fossil fuels and helping India pursue its low carbon-based developmental path. India's Intended Nationally Determined Contribution (INDC) builds on its goal of increasing the country's share of non-fossil-based installed electric capacity to 40 percent by 2030. Karnataka is blessed with abundant renewable energy resources of all forms including solar, wind, small hydro, biomass, waste to energy, tidal, etc. Karnataka is the one of the leading States in India with nearly 34.95 GW of installed capacity of renewable energy. The capacity addition under renewable energy during 2023-24 was 1960.27 MW and it is 637.98 MW during 2024-25 (upto Dec-24). Karnataka has about 155074 MW of estimated RE potential making it one of the country's top five renewable rich States.

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

- Under the PM Surya Ghar Muft Bijli Yojana it is proposed to provide free electricity upto 300 units per month for one crore households
- Under PM KUSUM (Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahabhiyan) aims at de-dieselisation of farm sector providing energy security to farmers curbing environmental pollution and improving farm incomes.
- High initial capital cost is perceived as a deterrent in setting up of solar energy-based units
- Selection of right products/design/technology is a major challenge to consumers
- Availability of adequate number of service centres/personnel for maintenance and repair of solar installations within an acceptable turnaround time is an issue
- MESCOM has entered into assured long-term buy back with producers of solar energy
- Survey of rooftop potential of households coupled with optimization of yield therefrom needs to be undertaken.

### 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-Home-Biogas	No.	0.40	90	1450	580.00	522.00
2	Solar Energy-Roof Top Solar PV System with Battery-upto 3KW	No.	2.40	90	1700	4080.00	3672.00
3	Solar Energy-Solar Water Heater System	No.	1.90	90	3505	6659.50	5993.55
4	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	23900	5975.00	5377.50
<b>Total</b>				<b>30555</b>	<b>17294.50</b>	<b>15565.05</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	1347	446.60	377.45
B	Ongoing tranches	18	60.95	51.15
	Total (A + B)	1365	507.54	428.61

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	401	122.27	118.48
B	Rural roads & bridges	535	265.87	215.16
C	Social Sector	429	119.40	94.97
	Total (A + B + C)	1365	507.54	428.61

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	299	Irrigation potential	ha	9345
B	Rural roads	362	Road length	km	902
C	Bridges	173	Bridge Length	m	3667

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

Sr. No.	Sector	Projects Sanctioned ( No. )	Likely benefit	Unit	Value
1	Anganwadi	148	Improvement in child health, nutrition and education	No.	300
2	Animal Husbandry	43	Improvement in animal health and productivity	No.	53361



3	Backward Class Hostel	2	Improvement in education of backward classes	No.	517985
4	Centre of Excellence Agri and Horti	1	Improvement in agricultural production, productivity and value addition	No.	1384
5	First Grade College	3	Improvement in rural higher education	No.	0
6	Fish Jetty	6	Hygienic fish handling and better yield for fishermen	No.	0
7	Godown	2	Preservation of agricultural produce and better returns for farmers	No.	500
8	Govt. Tool Room and Training Centre	1	Job oriented technical training for rural youth	No.	221
9	Industrial Training Institute	3	Job orientation technical training for rural youth	No.	756
10	Polytechnic	1	Job orientation technical training for rural youth	No.	3526
11	Pre University	101	Improved education for rural students	No.	4494
12	Primary Health Centres	15	Improved access to health for rural population	No.	122
13	Primary Schools	29	Improved education for rural students	No.	31



14	Raitha Sampark Kendras	3	Better returns to farmers through enhanced support system	No.	122.00
15	Rural Markets	21	Better returns for farmers through improved marketing for farmers and rural community	No.	18.82
16	Rural Service Centre	26	Better returns to farmers through enhanced support system	No.	1723.08
17	Secondary Schools	126	Improved education for rural students	No.	2752





## Chapter 6

### Informal Credit Delivery System

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

The Self Help Groups Bank linkage (SHGBLP) programme which started as a bank outreach programme has through the passage of time slowly metamorphosed into a holistic programme for financial economic social and of late technological capital building in rural areas. Thus the SHG-Bank Linkage Programme has expanded at a fast pace in India to evolve into the largest microfinance programme in the world. As on 31 March 2024, 17.75 crore rural households were covered under the SHG-BLP. A total of 144.21 lakh SHGs were savings linked to the banking sector with savings of ₹65,089 crore, registering growth of 9.51% over the previous year. The credit disbursement to SHGs surged from ₹29 lakh in 1992 to ₹2,09,286 crore as on 31 March 2024. However, the Y-o-Y growth of savings linked SHGs decelerated from 12.7% during 2022-2023 to 7.6% in 2023-24. The loan outstanding stood ₹2,59,664 crore.

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

All eligible poor households in the district need to be covered under SHG-BLP. The total projected population of Dakshina Kannada District for seven blocks for 2023 is 23.46 lakh. Of this nearly 52% are rural areas. Assuming that 90% belong to category of rural poor who are eligible to be SHG members then about 2.20 lakh families are considered to be poor/marginally poor. Thus the potential for promotion of SHGs in the district works out to 18299 considering the membership size of the SHGs as 12. So far 27300 SHGs have been promoted in the district and there does not appear to be further scope for formation of SHGs in the district. However there could be sporadic cases wherein families belonging to marginalized sections have hitherto been uncovered by SHGs.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Loans to Distressed Persons-- Non Institutional Loans	No.	1.00	100	19000	19000.00	19000.00



2	Loans to Distressed Persons-- OD to PMJDY	No.	0.10	100	159800	15980.00	15980.00
3	SHGs/ JLGs--JLGs	No.	2.00	100	47800	95600.00	95600.00
<b>Total</b>					<b>226600</b>	<b>130580.00</b>	<b>130580.00</b>



## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

##### 1. Quality Seeds and Infrastructure

- Establish a mega seed processing unit under Karnataka State Seeds Corporation Ltd.
- Promote Seed Village concept and set up Seed Banks to ensure local, timely availability of quality seeds.

##### 2. Climate Change Adaptation

- Introduce climate-resilient paddy varieties and promote System of Rice Intensification (SRI) practices.
- Strengthen weather-based advisories and expand crop insurance (PMFBY) coverage.

##### 3. Post-Harvest and Labour Management

- Invest in farm mechanization, custom hiring centres, and modern storage.
- Promote FPOs for aggregation, processing, and value addition. • Skill rural youth in mechanized services to address labour shortages.

#### 2. Water Resources

1. Drip and sprinkler irrigation, water harvesting, moisture conservation, and runoff control should be promoted to improve irrigation efficiency and groundwater recharge.
2. Comprehensive crop planning must be encouraged based on the availability of local water resources.
3. Banks should extend credit support for artificial recharge structures, rainwater harvesting systems, and farm ponds.
4. Solar irrigation pumpsets need to be promoted to reduce electricity dependence and support green energy adoption.

#### 3. Farm Mechanisation

1. Training should be imparted to farmers on the operational aspects of various farm implements and equipment.
2. Extension agencies must guide farmers on the suitability of different makes, models, and horsepower for various sizes of operational holdings.
3. Innovations in arecanut and coconut climbing developed by individuals should be tested and certified for safety, efficiency, and cost-effectiveness before large-scale field deployment.

#### 4. Plantation and Horticulture

1. Department of Horticulture and Sericulture, with bank finance, should promote commercial nurseries to ensure the supply of quality planting material.



2. Common Service Centres for collection, grading, and packing of horticulture crops need to be established by PACS, FPOs, and others with support under the Agriculture Infrastructure Fund.
3. Extension, storage, processing, and marketing facilities for fruits and other perishable horticulture crops must be strengthened to reduce losses and enhance value realization.
4. The fruit rot disease prevailing and affecting the arecanut crop needs to be addressed through an integrated and coordinated approach to disease control. Alternatively shifting to other crops may be explored.

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

1. Agroforestry should be strengthened by promoting high-value forest species such as Raktachandana, Sandalwood, Teak, and Rosewood along with agricultural crops on farmlands.
2. Under the Karnataka Forest (Amendment) Act, 2001, landholders are legally entitled to sandal trees on their land except where such trees are declared state property; hence, farmers should be motivated to cultivate sandalwood as a profitable and sustainable option.

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

1. Promotion of Dairy FPOs should be encouraged to enhance milk production and value addition of dairy products.
2. There is significant scope for forming Dairy Cooperative Societies in Belthangady, Sullia, and Puttur taluks.
3. KMF-DKMUL should initiate a specific action plan to rejuvenate defunct dairy cooperatives to support local dairy farmers.
4. Banks may adopt the Joint Liability Group (JLG) model for dairy financing considering the predominance of marginal farmers and landless labourers.

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

1. SHGs should be encouraged to rear low-input birds like Giriraja, and poultry-based JLGs may be promoted and credit-linked; backyard poultry birds such as Cauvery Chabro may also be supported.
2. FPOs of poultry growers should be promoted to facilitate value addition and ensure better price realization.
3. To support the shift from live-bird markets to frozen-product markets, infrastructure such as cold chains and modern abattoirs must be strengthened.

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

1. Market linkages for live animals should be improved to ensure fair and remunerative prices for small farmers and shepherds.



2. Stall-fed goat rearing should be promoted with adequate training and support provided to farmers by KVKs, NGOs, and other agencies.
3. Banks should encourage the establishment of pig breeding-cum-fattening farms, considering the strong demand for pork among the district's population.

## **9. Fisheries**

1. The fisheries sector should be developed by ensuring HACCP-compliant conditions, strengthening cold chains, promoting cage culture, and establishing fish seed hatcheries.
2. Deep-sea fishing and optimal use of inland water resources should be encouraged.
3. New fish species may be introduced for culture in inland and brackish water areas.
4. Awareness must be created among fishermen to reduce juvenile fishing.
5. Ornamental and brackish water fisheries need promotion.
6. JLGs and FPOs of fishermen should be promoted for better returns and access to schemes.
7. Need to modernize fishing harbors and landing centers, by upgrading auction halls, cold storage, ice plants, and waste management systems to meet hygiene and traceability standards for both domestic and export markets.
8. Promoting low-input polyculture systems using species like mullets, milkfish, and Indian white prawns, especially in estuarine zones.
9. Promotion of sea cage farming. Fisher cooperatives and SHGs are being encouraged to adopt cage farming as a livelihood diversification strategy.

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

1. Farmers should be educated on using scientific storage facilities and WDRA-accredited warehouses to avoid distress sales, and also be encouraged to take advantage of the e-Kisan Upaj Nidhi Scheme of the Government of India for improved storage, credit, and marketing support.
2. Farmers, FPOs, and SHGs may develop storage infrastructure with support under the Agriculture Infrastructure Fund.

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

1. The district has good potential for organic farming, and producer groups of organic farmers should be encouraged to promote soil health and reduce chemical fertilizer use.
2. Field trials show that lime application in acidic soils can increase yield by 20–30%, and this practice should be advocated.
3. Soil test-based nutrient application must be promoted, as soils have high phosphorus and low potassium.



4. Community measures like terracing, bunding, and vegetative cover should be undertaken.
5. Seed production and processing units should be promoted in the private sector with bank credit support.

#### **12. Agriculture Infrastructure: Others**

1. Common infrastructure for drying of cashew and other crops such as arecanut should be promoted to improve quality and reduce post-harvest losses.
2. Dairy farmers, through milk producers' cooperative societies, should be encouraged to establish vermicompost units, based on the size of their dairy operations, to enhance income and promote organic farming practices.

#### **13. Food and Agro. Processing**

1. Strong linkages among industries, technology developers, academic institutions, and R&D agencies should be fostered to provide entrepreneurs in the food processing sector access to best practices, technology, capital, and markets.
2. Training MSMEs in the unorganized sector on food safety and quality standards will boost the sector by opening avenues for domestic sales and exports.
3. FPOs, with support from schemes like AIF, AHIDF, PMFME, and FIDF, should establish agro-processing units to strengthen the food value chain.

#### **14. Agri. Ancillary Activities: Others**

1. Adequate storage and related infrastructure should be created with support under the Agriculture Infrastructure Fund (AIF).
2. Farmers should be encouraged to take the benefit of eKUN scheme and avail finance against e-NWRs of their produce stored in WDRA-registered warehouses, enabling them to avoid distress sales and access timely credit.
3. JLGs availing crop loan should be made eligible for crop loan interest subvention.

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

1. Credit support should be extended for adoption of modern technology and digital tools to enhance competitiveness of MSMEs.
2. Skill development and upskilling programmes tailored to local industries such as fisheries, food processing, and agro-based enterprises should be promoted.
3. MSMEs should be linked with e-commerce platforms and export promotion councils to widen market access.
4. Cluster-based development of MSMEs in sectors like cashew, coir, and arecanut should be encouraged for economies of scale.
5. More dedicated industrial areas for micro industries should be established to provide



common facilities, infrastructure, and an enabling ecosystem for their growth and competitiveness.

## **16. Export Credit**

1. Banks should strengthen pre-shipment and post-shipment credit facilities at concessional rates to improve exporters' liquidity.
2. Exporters should be supported to adopt digital platforms for trade finance and e-BRCs for faster credit realization.
3. Dedicated export facilitation desks in banks may be set up to guide MSME exporters on credit, insurance, and incentives.

## **17. Education**

1. Awareness campaigns on education loan schemes and repayment options should be conducted, and FLCs and CFLs must actively hold sessions for parents and children in various forums to spread awareness on education finance.
2. Banks should simplify procedures and reduce documentation to make loans accessible.
3. Special concessional schemes for weaker sections and girl students should be widely promoted.

## **18. Housing**

1. Banks should prioritize affordable housing loans, especially under PMAY and other government-supported schemes, to meet the needs of low and middle-income families.
2. Awareness programmes through FLCs and CFLs should be conducted to educate people on housing loan products, subsidies, and eligibility.
3. Loan processing should be simplified with reduced documentation and faster approvals.
4. Special concessional credit facilities should be extended to women, weaker sections, and first-time homebuyers.

## **19. Social Infrastructure**

1. The State Government should consider providing land on relaxed terms to promote affordable healthcare and education facilities.
2. Banks may extend credit support for setting up hospitals, diagnostic centres, educational institutions, and skill centres under priority sector lending.
3. Public-Private Partnerships (PPP) should be encouraged to expand quality social infrastructure.

## **20. Renewable Energy**

1. A survey should be conducted to assess the rooftop potential in the district for promoting solar home lighting systems.



2. Deep-sea fishing vessels should be encouraged to install solar panels to meet their cooking and lighting energy needs during fishing trips, thereby reducing dependence on fossil fuels and promoting clean energy.

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

1. Market avenues should be explored and the required support for SHGs must be assessed to enhance sustainability.

2. Active SHGs linked with banks should be identified, and measures should be taken to revive dormant SHGs.

3. Potential SHG members, including NRLM groups, should be identified for graduation into micro-enterprises and enabled to access benefits under government schemes such as PMFME and AIF.

## **Chapter 8**

### **Status and prospects of Cooperatives**

#### **1. Background**

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

1. The cooperative sector in Karnataka comprises a total of 45926 cooperatives, covering about 39886 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 6040 rural credit



co- operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 221 lakh members spread across 27048 villages. Likewise, long-term rural co-operative credit institutions cover 1 State Cooperative Agriculture and Rural Development Bank (SCARDB) and 117 PCARDBs. The long-term structure has a membership of nearly 11.77 lakh members. Further, 29 Multi State Cooperative Societies (MSCS) have their registered office in the state. Besides, there are about 45 district level federations, 21 state level federations and 2 national level federations operating in the state.

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

1. The cooperative sector in Dakshina Kannada comprises a total of 770 cooperatives, covering 654 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 116 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 16.16 lakh members, spread across 331 villages. Likewise, long-term rural co-operative credit institutions cover one State Co-operative Agriculture and Rural Development Bank (SCARDB) and 5 PCARDBs. It has a membership of nearly 4054 members.

### **6. Potential for formation of cooperatives**

1. There is fair potential for cooperative activity in the agricultural sector, especially PACS as Multi Service Cooperatives.
2. PACS can be developed as Multi-Service Cooperatives, offering integrated services like credit, agricultural inputs, storage, processing, and marketing support to farmers.
3. Stronger cooperatives enhance livelihoods, farm productivity, and local economic resilience. PACS can also diversify into value addition and processing of agricultural produce, creating higher returns for farmers.



## 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	Climate Change	Conservation and management of indigenous varieties of livestock (Cattle and Sheep) in the wake of climate change in Karnataka.	Livestock Breeding and Training Centre, Koila Puttur, Dakshina Kannada	Grant of Rs.2.58 crore	National Adaptation Fund for Climate Change (NAFCC)		Breed improvement of climate resilient indigenous cattle resulting in better productivity.
2	Infrastructure Development	Solar Powered Digital Education and Smart Class facility	Harekala Newpadavu High School, Dakshina Kannada	Grant amount of Rs.10 lakh	The project under RIPF implemented by Bharathiya Vilas Trust in Collaboration with Education Department and District Administration	78	Promotion of latest learning systems in rural schools



3	Infrastructure Development	Special Refinance Facility for Transformation of PACS as MSC (Multi Service Centre)	43 PACS in Dakshina Kannada District	Grant assistance from NABARD with an amount of Rs.24.158 crore through St. CB		42	The PACs have created quality infrastructure (capital assets) and increased business portfolio as well as meet the credit requirements of members of PACS.
4	Collectivisation	Five FPOs promoted by NABARD in the district. Two under PRODUCE FUND of NABARD and three under CSS of GoI	Various Taluks of the District	Grant assistance from NABARD under PODF ID and Under GoI Scheme	The FPOs work in close coordination with departments like Agriculture and Horticulture.	1000	FPOs are aggregating demand for inputs as well as market enabling better prices
5	Collectivisation	Formation nurturing and financing of 3500 JLGs in Dakshina Kannada and Udupi Districts	Various Taluks of Dakshina Kannada	Grant assistance of ₹4000/- per JLG	Business Model on Financing of JLGs through Corporate BC (Navodaya Trust) and The South Canara District Cooperative Central Bank	25000	Promotion of rural livelihoods with bank finance



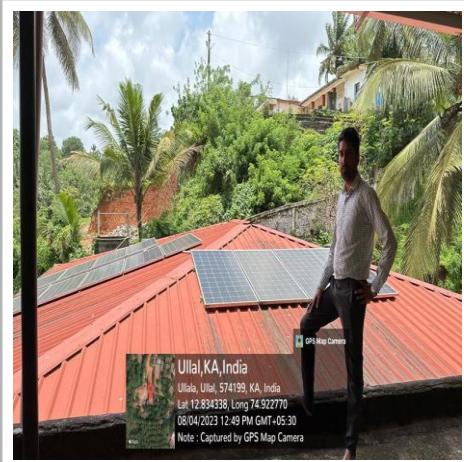
6	Skill Training	Skill Development Programme in Weaving of GI tagged Udupi Sarees and related activities.	Talipady Primary Weavers Cooperative Society Kinnigoli Dakshina Kannada	Two batches of skill development programmes (SDPs) for 20 people with overall 224 trainee days involving grant support of ₹15.30 lakh	Kadike Trust in association with The Talipady Weavers' Cooperative Society Kinnigoli Dakshina Kannada	20	Revival of Udupi saree weaving activity with creation of livelihood opportunities in rural areas especially rural women
7	Skill Training	Development of Website for GI Tagged Udupi Sarees	Dakshina Kannada and Udupi	Grant assistance of Rs.3.75 lakh	Kadike Trust in association with The Talipady Weavers' Cooperative Society Kinnigoli Dakshina Kannada	500	Creating marketing opportunities for Udupi sarees thus providing for sustainability of revival efforts and resultant livelihood opportunities.
8	Women Empowerment	Livelihood Entrepreneurship Development Programme - Value Added Fish Products	Mangalore Dakshina Kannada	The programme was implemented by Bharathiya Vikas Trust with grant Assistance of ₹117700	The programme drew support from Fisheries College Mangaluru	30	Fish is an important economic resource in the district. Promoting value addition enables reducing wastage, creating employment and income generation opportunities etc.



9	Women Empowerment	Livelihood Entrepreneurship Development Programme in coconut based handicrafts.	3 Taluks viz. Puttur Moodbidre and Bantwala in Dakshina Kannada.	The programme was implemented by Bharathiya Vikas Trust with grant Assistance of ₹525800.	The programme drew support from Zilla Panchayat Dakshina Kannada.		Coconut is an important crop in the district. Creating handicrafts mainly of coconut shells enables creating livelihood opportunities as also promote value addition.
10	Women Empowerment	Livelihood Entrepreneurship Development Programme in Aari embroidery	Suratkal Mangalore Taluk Dakshina Kannada	The programme was implemented by Bharathiya Vikas Trust with grant Assistance of ₹525800	The programme drew support from VIRAT NGO Suratkal Dakshina Kannada	90	Aari embroidery activity has enabled rural women earn additional income as also enabled providing such services in rural areas mainly through tie-ups with local shops or individual ventures
11	Skill Training	Skill Development Programme in Hospitality Management	Madanthyar, Belthangady, Dakshina Kannada	Grant of ₹6,03,900 under Gramya Vikas Nidhi – Skill Development Programme - for implementation of training Rural Youth on Hospitality Management.	Support in form of placement available from reputed establishment in hospitality sector.	30	Around 80% of the trainees have been successfully placed in reputed hospitality establishments.

## Success Stories

### Success Story 1



Title	Solar Powered Digital Education & Smart Class facility in Harekala Newpadpu Govt. High School Dakshina Kannada
Scheme	Rural Infrastructure Promotion Fund (RIPF)
Project Implementing Agency	Bharathiya Vikas Trust
Duration of the project	1 Year
Beneficiary	
1. No. of beneficiaries	78
2. Community	Students of Secondary Education (8th 9th and 10th Standards)
3. State	Karnataka
4. District	Dakshina Kannada
5. Block	Ullala
6. Village	

#### 1.1 Support provided

The project implemented by M/s Bharatiya Vikas Trust at Harekala Newpadpu Government High School Dakshina Kannada was sanctioned by NABARD in March 2022 under the Rural Infrastructure Promotion Fund (RIPF).

The initiative “Powering Education by Innovative Value-Added Life Skill Learning Tools” focused on creating a modern learning environment for rural students



Key components included the establishment of Smart Class facilities installation of solar lighting and strengthening of the roof in the high school section.

Through these interventions the school has been equipped with infrastructure and digital learning tools comparable to those available in reputed private schools in urban and metropolitan areas.

The project has significantly enhanced the quality of education and created opportunities for holistic learning in a rural setting.

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

Harekala Government High School in Mangalore taluk Dakshina Kannada was founded through the dedicated efforts of Shri Harekala Hajjaba an unlettered fruit seller who invested his meagre savings to establish the school and promote education in his community.

Shri Harekala Hajjaba's selfless dedication to spreading education among rural children is a rare example of commitment and service. In recognition of his extraordinary contribution he was honoured with the Padma Shri award in 2020 by the Government of India.

### **1.3 Challenges faced**

Rural government schools often face limitations in infrastructure and learning facilities compared to private institutions.

The absence of digital and Smart Classrooms restricts interactive and technology-enabled learning.

Inadequate lighting and poor classroom environments hamper effective teaching and learning.

Such deficiencies place rural students at a disadvantage in terms of exposure confidence and access to quality education.

Providing modern facilities is critical to enhance knowledge improve skills and foster holistic development of rural children.

### **1.4 Impact**

The project has been successfully implemented and students are effectively utilizing the new facilities.

Smart Classrooms solar-powered lighting and improved infrastructure have enhanced lesson delivery and boosted student engagement.

The initiative shows that modern infrastructure in rural schools can bridge gaps with private institutions and support holistic education.

Replicating such interventions across rural schools can strengthen knowledge delivery skill development and overall growth of children.



## Success Story 2



Title	Value-Added Handicrafts from Coconut Shells
Scheme	Livelihood and Enterprise Development Programme
Project Implementing Agency	Bharathiya Vikas Trust
Duration of the project	2 Years
Beneficiary	
1. No. of beneficiaries	90
2. Community	Mature SHG Women
3. State	Karnataka
4. District	Dakshina Kannada
5. Block	Puttur
6. Village	Kodimbady

### 2.1 Support provided

The project sanctioned under LEDP of NABARD sought to involve 90 selected women members 30 each drawn from Puttur Bantwal and Moodbidri taluks of Dakshina Kannada district in value addition activities relating to coconut shells.

The programme was conducted by Bharatiya Vikas Trust Manipal having good experience in conduct of similar programmes.

The objective of the programme was to create micro-entrepreneurs in Coconut Based Handicrafts and Value added products by providing entrepreneurship development and facilitate linkages for marketing etc.

### 2.2 Pre-implementation status



Coconut is one of the important agricultural produce of Dakshina Kannada district.

The coconut shells are generally wasted or burnt as fuel.

The coconut shells could be an important raw material for value added decorative and eco-friendly products having good commercial value.

### **2.3 Challenges faced**

Coconut shells though having good scope for value addition were ineffectively utilized.

Women with strong potential for making decorative handicrafts and value-added items lacked opportunities. This prevented them from proving their talent and generating income.

### **2.4 Impact**

All 30 trained members at Kodimbadu Puttur are engaged in the activity divided into three groups of ten each owning a cutting and polishing machine procured with NRLM support.

They work from rented spaces in three villages producing keychains sold in fancy shops and near temples along with 5000 rakhis during Raksha Bandhan and 500 flag badges for a government school.

Linked with Cococraft for online sales they market spoons cups pots and other items and also exhibit and sell products at Sanjeevini Santhe held monthly in various villages.



## 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.

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

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

##### 1.2 Climate Finance and Challenges

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



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

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

### **1.4 Initiatives of RBI**

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

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

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

### **1.5 Initiatives of NABARD**

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

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market Making Role, (iii) Internal



Green Transformation of NABARD, and (iv) Strategic Resource Mobilization. This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

### **1.6 Way Forward**

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

## **2 Climate Change Scenario**

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

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

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

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

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

a 1. MoEFCC provided funds to EMPRI to establish climate change units and train government staff across departments. These efforts support implementation of SAPCC



action points 2. EMPRI established the Centre for Climate Change and the Karnataka State Strategic Knowledge Centre for Climate Change supported by the National Mission on Strategic Knowledge for Climate Change (NMSKCC) under the Department of Science and Technology Government of India.

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

c 1. Karnataka State Action Plan on Climate Change (KSAPCC): A climate dashboard has been launched to monitor mitigation and adaptation efforts across departments. 2. EMPRI as Nodal Agency has initiated several state-funded and centrally supported projects. EMPRI is exploring carbon credit markets and nature-based solutions to support departmental initiatives 3. Karnataka Forest Wildlife and Climate Change Mitigation Foundation was launched in 2025. This is a first-of-its-kind initiative in India which focuses on carbon credit generation through agroforestry and afforestation.

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

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

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

### **3 Climate Change Scenario - At the District Level**

#### **3.1 Prospects of Climate Action in the District**

a As per Karnataka State Action Plan on Climate Change Version 2.0 Dakshina Kannada district displays the low vulnerability to climate change for agricultural sector and low vulnerability for socio-economic. The same holds true for Composite Vulnerability Index also. The district as per 2011 census had a population of 20.84 lakh with a low decadal



growth percentage of 9.8 as against state average of 15.67. The mean rainfall during 3657 mm and kharif rainfall was 3145 mm and rabi rainfall was 527 mm. The kharif season rainfall was around 86 of total rainfall and Dakshina Kannada was one of the districts wherein rainfall had increased the maximum in the range 20-25. The district had a high rainfall variability of 40 for rabi season. The warming of summer maximum temperature is expected to be lower than the state average for Udupi district under RCP 3.5 RCP 4.5 and RCP 8.5 conditions for both short-term (2030s) and long-term (2080s). Further rainfall is also expected to increase 15-25 under RCP4.5 & RCP8.5 in both short and long term scenarios with marginal increase in rainfall days and increase in high and very high rainfall events. It is expected that there would be a decline in drought years. As compared to present productivity of rice it is expected that the same would increase. Also it is expected that on account of climate change is expected in Net Primary Productivity (NPP) from forests in the short and long term ranges would increase.

b Various adaptation measures indicated include reduction in area under rice and increase in area of other crops. Also for the fisheries sector it is recommended to reduce pressure on marine fisheries improving skills of fishermen and providing alternative livelihood activities for fishermen promoting inland fisheries conserving critical coastal environment including mangroves etc.

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

a Under National Adaptation Fund for Climate Change (NAFCC) a project on Breed improvement of Indigenous Malnad Gidda cow has been implemented at Koila Farms. The project was sanctioned to Department of Animal Husbandry and Veterinary Sciences Government of Karnataka. The project is being implemented and monitored through NABARD.

b NABARD has sanctioned a springshed project to be implemented by Centre for Rural Development NGO in Charmady gram panchayat Belthangady block of Dakshina Kannada district. The project to be implemented in participatory mode aims to restore and conserve springs and their surrounding areas by utilising local knowledge and resources for ensuring water security.

c In the recent past due to climate change arecanut a major crop in the district has been affected by fruit rot disease. In order to overcome the situation Coffee Board has initiated a project for enabling diversification of arecanut farmers to coffee in selected area of Sullia block of the district. The project if successful could be considered for wider implementation in the district.

### **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. Dakshina Kannada and Udupi districts of Karnataka formerly known as undivided South Canara district is tucked in between Western Ghats and Arabian sea. This part of the Western Ghats is declared as one of the biodiversity hotspots by UNESCO. Unique rituals like Bhootaradhane Nagaradane Uru etc. are practiced here. The region has its own unique cultural folk arts like Yakshagana Gombeyata Paddana Hagalu vesha Doddaata Huli vesha and many Tribal art forms. Unique sports activities like Kambala Koli katta Kabaddi Teppangayi Tarayi Kuttu (Coconut hurling) Chennemane Kallu ata Kuttu donne Lagori etc. are played here. Udupi saree weaving a tradition of the area was till 19th century weaving was done using pit looms by weavers. The Udupi saree is woven using the best quality single ply combed cotton yarns for both warp and weft. Sarees are woven using yarns in counts 120" 100" 80" 60" and 40" for both warp and weft. Now 100 and 120 counts are not used. Handloom weaving in large scale had its origin in South Canara district with the introduction of frame looms or Malabar frame looms by the Basel Mission a missionary organisation in 1844. This new weaving industry was first started on a very small scale. Rev. Metz the missionary of the Mangalore station supervised this department till 1851. Mr. Hallen a trained weaving specialist from Germany succeeded him in 1851 and introduced the first handloom fitted with fly shuttle.

4. Introduction of Frame looms with comfortable bench like weaving position attracted many people from other communities in to weaving and provided a fillip to the activity. The Udupi saree is woven using the best quality single ply combed cotton yarns for both warp and weft. Sarees are woven using yarns in counts 120"100" 80" 60" and 40" for both warp and weft. More than 5000 families from different communities were engaged in weaving then. As a part of freedom movement headed by Mahatma Gandhiji many co-operative handloom societies were formed before independence. Local leaders like Shree Rama Rao (who was known as society Rama Rao) P.A. Pai M. Ramakrishna Poonja ShreeMahabala Shettigar Shree Janardana Shettigar Shree Veerappa Bangera took initiative in forming Cooperative Societies of weavers in many places across South Canara District. GI tag for Udupi sarees from Dakshina Kannada district has been granted to Padupanamboorand Weavers Service Cooperative Society Ltd. Further Talipady Weavers Cooperative Society Ltd. in Dakshina Kannada district is an authorized user of the GI tag. Also three more societies in Udupi district viz. Udupi Shivalli and Bhramavara Weavers Society are authorised user of the GI Tag. The revival of Udupi sarees weaving activity has been actively promoted by NABARD and DDM Dakhina Kannada through conduct of Skill Development Programmes (SDPs) website development support for marketing through participation in exhibitions etc.



5. With the support extended by NABARD under various programmes a renewed interest in the activity has been generated both from the perspective of buyers as well as suppliers. Whereas buyers from across the world mainly from locals settled within India and abroad are evincing deep interest in possessing a bit of this cultural legacy as also for gifting purposes efforts are also afoot to diversify the product range to include designer sarees introduction of sustainable elements like organic dyes promotion through social media marketing sales through website influencer marketing introduction of design elements like aari embroidery / hand paintings / motifs launch of new product ranges like home furnishings etc. to enable a deeper engagement and sustainable development of the sector. Handloom being one of the oldest traditional livelihoods of India always fascinates handloom enthusiasts. Possibility of developing Udupi saree weaving activity as a tourist attraction and Weavers Service Cooperative Societies as Tourist centres is also being considered. Dakshina Kannada and Udupi districts being important cultural centres attracting many visitors each year the potential for development of the sector through improved tourism is considered real. The Revival of Udupi saree weaving through Kadike Trust and the efforts of NABARD thereunder are widely publicized in various media.

### Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District at a Glance - Dakshina Kannada - 2022-23
Soil & Climate	District at a Glance - Dakshina Kannada - 2022-23
Land Utilisation [Ha]	District at a Glance - Dakshina Kannada - 2022-23
Ground Water Scenario (No. of blocks)	District at a Glance - Dakshina Kannada - 2022-23
Distribution of Land Holding	District at a Glance - Dakshina Kannada - 2022-23
Workers Profile [In 000]	District at a Glance - Dakshina Kannada - 2022-23
Demographic Profile [In 000]	District at a Glance - Dakshina Kannada - 2022-23
Households [In 000]	District at a Glance - Dakshina Kannada - 2022-23
Household Amenities [Nos. in 000 Households]	District at a Glance - Dakshina Kannada - 2022-23
Village-Level Infrastructure [Nos.]	District at a Glance - Dakshina Kannada - 2022-23
Additional Information	District at a Glance - Dakshina Kannada - 2022-23



Infrastructure Relating To Health & Sanitation [Nos.]	District at a Glance - Dakshina Kannada - 2022-23
Infrastructure & Support Services For Agriculture[Nos.]	District at a Glance - Dakshina Kannada - 2022-23
Irrigation Coverage [ooo Ha]	District at a Glance - Dakshina Kannada - 2022-23
Infrastructure For Storage, Transport & Marketing	District at a Glance - Dakshina Kannada - 2022-23
Processing Units	District at a Glance - Dakshina Kannada - 2022-23
Animal Population as per Census [Nos.]	District at a Glance - Dakshina Kannada - 2022-23
Infrastructure for Development of Allied Activities [Nos.]	District at a Glance - Dakshina Kannada - 2022-23
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District at a Glance - Dakshina Kannada - 2022-23
Status	District at a Glance - Dakshina Kannada - 2022-23
Major Crops, Area, Production, Productivity	District at a Glance - Dakshina Kannada - 2022-23
Irrigated Area, Cropping Intensity	District at a Glance - Dakshina Kannada - 2022-23
Input Use Pattern	District at a Glance - Dakshina Kannada - 2022-23
Trend in procurement/ marketing	District at a Glance - Dakshina Kannada - 2022-23
KCC Coverage	RBI SLBC Portal
Soil testing facilities	District at a Glance - Dakshina Kannada - 2022-23
Crop Insurance	District at a Glance - Dakshina Kannada - 2022-23
Irrigated Area & Potential	District at a Glance - Dakshina Kannada - 2022-23
Block level water exploitation status	District at a Glance - Dakshina Kannada - 2022-23
Mechanisation in District	District at a Glance - Dakshina Kananda - 2022-23
Service Centers	District at a Glance - Dakshina Kananda - 2022-23
Production Clusters	District at a Glance - Dakshina Kannada - 2022-23
Sericulture	District at a Glance - Dakshina Kannada - 2022-23
Weavers Clusters	District at a Glance - Dakshina Kannada - 2022-23



Production and Productivity	District at a Glance - Dakshina Kannada - 2022-23
Area under Forest Cover & Waste Land	District at a Glance - Dakshina Kannada - 2022-23
Nurseries (No.)	Forest Department GoK Website
Processing Infrastructure	Dakshina Kannada and Udupi Milk Union Ltd.
Inland Fisheries Facilities	District at a Glance - Dakshina Kannada - 2022-23
Marine Fisheries (No.)	District at a Glance - Dakshina Kannada - 2022-23
Brackish Water Fisheries	District at a Glance - Dakshina Kannada - 2022-23
Agri Storage Infrastructure	District at a Glance - Dakshina Kananda - 2022023
NABARDs interventions	NABARD
Fertilizer Consumption	District at a Glance - Dakshina Kannada - 2022-23
Facilities Available	<a href="http://www.mofpi.gov.in">www.mofpi.gov.in</a> <a href="http://www.fssai.gov.in">www.fssai.gov.in</a> <a href="http://www.startupindia.gov.in">www.startupindia.gov.in</a>
MSME units - Cumulative	<a href="http://dashboard.msme.gov.in">dashboard.msme.gov.in</a>
Crop Identified for One District-One Product	<a href="http://e-mpeda.nic">e-mpeda.nic</a>
Renewable Energy Potential	KREDL
Status of SHGs	RBI SLBC Portal
Details of non-credit cooperative societies	District at a Glance - Dakshina Kannada - 2022-23 and <a href="http://www.cooperatives.gov.in">www.cooperatives.gov.in</a>
Details of credit cooperative societies	District at a Glance - Dakshina Kannada - 2022-23 and <a href="http://www.cooperatives.gov.in">www.cooperatives.gov.in</a>
Block wise, sector wise distribution of cooperative societies in the district	District at a Glance - Dakshina Kannada - 2022-23
Status/ progress under various schemes of MoC in the district	District at a Glance - Dakshina Kannada - 2022-23

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

Sources for Banking profile Data	
1	SLBC RBI ACP Portal
2	
3	

### **Name and address of DDM**

Name	Sangeetha S Kartha
Designation	DDM, NABARD
Address 1	902 Bliss Apartment Homes
Address 2	5th Cross Gandhinagar Mannagudda Mangalore
Post Office	Gandhinagar S.O (Dakshina Kannada)
District	DAKSHINA KANNADA
State	Karnataka
Pincode	575003
Telephone No.	8242452196
Mobile No.	8547702196
Email ID	dakshinakannada@nabard.org



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

: 040-23241155/56

: [www.nabsamruddhi.in](http://www.nabsamruddhi.in)

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

: 022-2653-9693

: [nabsamruddhi@nabard.org](mailto:nabsamruddhi@nabard.org)



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"><li>• Largest lender in FPO space</li><li>• Present in 21 States and 3 UTs including North East</li><li>• Biggest lender in the FPO ecosystem</li><li>• Collateral free lending at affordable rates</li><li>• Soft loan for Agri Startups</li></ul>	<ul style="list-style-type: none"><li>• Financing FPOs through<ul style="list-style-type: none"><li>◦ Working Capital</li><li>◦ Term Loan</li><li>◦ Pledge Financing (eNWR)</li></ul></li><li>• Term lending for Corporates/ NBSCs/ MFIs</li></ul>
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**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

: 022-26539620/9514

: [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

: 040-23241155/56

: [www.nabsamruddhi.in](http://www.nabsamruddhi.in)

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

: 022-2653-9693

: [nabsamruddhi@nabard.org](mailto:nabsamruddhi@nabard.org)



**NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD**

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

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

: 022-26539149

: [nabventure@nabard.org](mailto:nabventure@nabard.org)

: [www.nabventure.in](http://www.nabventure.in)



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

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

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

**IF YOU ARE A CSR UNIT**

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

**IF YOU ARE A CIVIL SOCIETY**

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

**IF YOU ARE WITH THE GOVERNMENT**

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

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

 : 022-26539404/9054  : nabfoundation@nabard.org  : [www.nabfoundation.in](http://www.nabfoundation.in)



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

**NABARD**

Karnataka Regional Office  
NABARD TOWERS, 46 Kempegowda Road, P.E.  
9944, Bengaluru - 560 009