



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



Davanagere District  
Karnataka Regional Office, Bengaluru



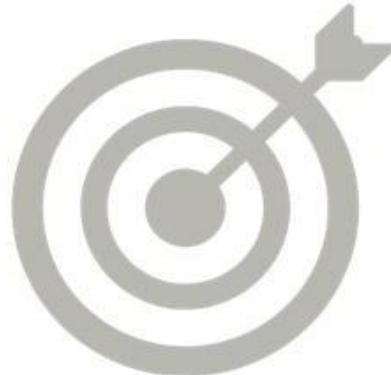
## VISION

Development Bank of the Nation for  
Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बँक

## 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, नवोन्मषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

# **Potential Linked Credit Plan**

**Year: 2026-27**

**District: Davanagere**

**State: Karnataka**



**National Bank for Agriculture and Rural  
Development**

**Karnataka Regional Office,  
Bengaluru**

**PLP Document Prepared by:**

Rashmi Rekha M S

District Development Manager NABARD

Davanagere

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
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DDCCB	Davanagere District Central Co-operative Bank
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
ECGC	Export Credit Guarantee Corporation
eNAM	Electronic National Agriculture Market
eNWR	e Negotiable Warehouse Receipt
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
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
KCC	Kisan Credit Card

Abbreviation	Expansion
KGB	Karnataka Grameena Bank
KSCAB	The Karnataka State Co-operative Apex bank Ltd
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LEDP	Livelihood and Enterprise Development Programme
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
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
NIDA	NABARD Infrastructure Development Assistance
NLM	National Livelihood Mission
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
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



Abbreviation	Expansion
RKVKY	Rashtriya Krishi Vikash Yojana
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
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
STCCS	Short Term Co-operative Credit Structure
TFO	Total Financial Outlay
TUMCOS	Tota Utpannagala Marata Sahakara Sangha Niyamitha
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	Davanagere, in central Karnataka, was formed on August 15, 1997, from Chitradurga, Shivamogga, and Bellary. Named after its HQ, Davanagere city (14°28'N, 75°59'E, 602.5 m), it borders Chikkamagaluru, Shivamogga, Haveri, Vijayanagara, and Chitradurga districts. It was initially proposed to be named Devnagari. Also called "Manchester" of Karnataka.
Type of soil	Davanagere lies in the Bayalu Seeme region of the Deccan Plateau, with open lands and gentle slopes. Most of the district has red sandy soil—red loams, sandy loams, and medium black soils—while the northeast has black soil, ideal for cotton and oilseed cultivation.
Primary occupation	Agriculture is the mainstay of economy, supported by Tungabhadra irrigation. Major crops include paddy, maize, jowar, cotton, pulses, and oilseeds. Areca nut is gaining ground, replacing other crops across the district. Animal husbandry supports rural income. Textiles and food processing lead industry
Land holding structure	Davanagere has 229,179 landholders cultivating 301,429 ha. Marginal farmers (<1 ha) form 52.61% with 120,564 farmers over 59,388 ha. Small farmers (1–2 ha) make up 28.53%, with 65,375 farmers over 90,353 ha, highlighting the dominance of small-scale agriculture.

### 3. Sectoral trends in credit flow

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

Crop loan achieved 109% at ₹502306 lakhs; TL at ₹146628 lakhs (87% acht) agri infra at 168% and agri ancillary at 61%, totaling to agri credit at ₹696829 lakhs(99% acht). MSME at 86% at ₹187961 lakhs; OPS hardly at 63% at ₹21591 lakhs. Total GLC noted is ₹906383 lakhs as against target of ₹.948864 lakhs with total growth of 95.5%

#### 2. Investment credit in agriculture

ACP disbursement improved across key sectors: dairy rose to ₹16278 lakhs, poultry to ₹5239 lakhs, and farm mechanisation to ₹9744 lakhs. However, fisheries fell sharply to just ₹33 lakhs. Under KCC for AHF, ₹5500 lakhs were disbursed across 6,196 accounts, with RBL Bank leading at 3206 accounts

#### 3. Credit flow to MSMEs

The surge by 147% in 2023–24 to ₹187637 lakhs, rose marginally by 87% in 2024-25, reaching ₹187961 lakhs, proving the hit was likely due to better data entry awareness. Key contributors are 18651 Udyam-registered units across services, manufacturing, and trading for shops, tailoring, hostels, and automobiles

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

The education sector saw strong growth of 125%, alongside social infrastructure at 225% and renewable energy at 111%, though all remain below their full potential, indicating scope for further development and investment.



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

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

PLP projections for the year 2026-27 stands at ₹1257709.97 lakhs. This is 14% hike as compared to previous year owing to higher achievement MSME and expected achievement in agriculture sectors.

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

Crop Loan: Projected ₹566501.90 lakhs (+21%).  
Term Loan: Projected ₹172619.829 lakhs  
Agri Infrastructure: 32411.34 lakhs.  
Agri Ancillary: 64304.44 lakhs  
Total Projection: ₹835837.50 lakhs

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

The 2024-25 ACP target of ₹217245 lakhs could not be achieved, there was only a marginal growth to ₹187961 lakhs. However, due to achievement surge by 70% during 2025-26, potential is envisaged at ₹268754 lakhs for 26-27.

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

Export – ₹30880 lakhs, Education – ₹20336.63 lakhs, Renewable energy – ₹23394.08 lakhs, Housing – ₹49745.60 lakhs and OPS – ₹18770 lakhs retained due to non-reporting of achievements by banks in these sectors

## 5. Developmental Initiatives

- 1 Davanagere Sugar Company Ltd. plans to expand sugarcane cultivation by 15,000 acres and increase ethanol production capacity by 45 KLPD using local maize, rice, and other feedstock. This aims to boost agricultural productivity, create jobs, and strengthen the local economy.
- 2 The Upper Bhadra Project is a major lift irrigation initiative aimed at irrigating over 225,000 hectares and improving groundwater recharge. Despite delays from environmental clearances and rising costs, vital for boosting agriculture and water security in drought-prone areas like Davanagere.
- 3 The Ministry of New and Renewable Energy has identified a renewable energy potential of 4 GW in Davanagere and Chitradurga. To integrate 2 GW of renewable energy, a transmission system is being established on a build, own, operate, and transfer basis. RECPDCL has invited bids for this project
- 4 SANY India has opened a new 3S (Sales, Service, and Spares) facility in Davanagere, enhancing support for the growing demand for construction equipment in North Karnataka. This facility aims to provide integrated support to customers, contributing to the region's industrial development
- 5 In partnership with United Way Bengaluru and AMD India, 21 pre-university government colleges in Davanagere now have smart classrooms, offering quality coaching for competitive exams like JEE. This helps students access better education locally, reducing the need to move to metro cities.
- 6 The Indian Railways has initiated the construction of new railway lines, such as the Thimmarajanahalli–Tavarekere and Chitradurga–Bharmasagara lines, aimed at improving connectivity between North and South Karnataka, benefiting Davanagere's transportation infrastructure
- 7 KV, with P&H and Agriculture Depts, has supported 7 FPOs for millets, coconut, cereals, and pulses, alongside climate resilience projects. Schemes like PM Vishwakarma, Udyogini, PMFME, and PMEGP have boosted artisans and micro-entrepreneurs, generating public interest and market integration
- 8 PM Svanidhi beneficiaries access easy loans and social security, with increased awareness of schemes like PMJJBY, PMSBY, and APY through campaigns. KCC saturation drives ensure all farmers benefit from the PM KISAN scheme, enhancing financial inclusion and support
- 9 The TRIBES (wadi) model supports sustainable development for 430 tribal and 69 landless families in Jagalur taluk. Three FPOs—millets (PODF), groundnut/Bengal gram (CSS10000), and AHFPO—are operational with turnovers over ₹1 crore, boosting tribal agriculture and livelihoods.
- 10 CAPEX support has been provided for RSETI infrastructure, and ₹29 lakh combined CAPEX/OPEX aid to CFLs under financial inclusion. under PACS as MSC, 24 projects for godown/shopping complexes and areca dehuskers, with most completed, enhancing local infrastructure and market facilities.



## 6. Thrust Areas

- 1 Agricultural Modernization and Diversification - Adopt modern farming, precision agriculture, and mechanization to boost productivity. Promote crop diversification, especially arecanut and horticulture, for higher value and reduced reliance on traditional crops.
- 2 Irrigation and Water Resource Management - Expand irrigation with micro-irrigation and rainwater harvesting. Promote efficient water use and groundwater recharge for sustainable multi-cropping and resilience.
- 3 Strengthening Agro-Processing and Allied Industries - Invest in agro-processing, cold storage, and warehouses to cut losses. Support food and textile industries to add value, create jobs, and boost farmer incomes by improving supply chains.
- 4 Support to Small and Marginal Farmers - Improve credit access through Kisan Credit Cards and SHGs. Promote Farmer Producer Organizations for collective input buying, better market access, and provide training to enhance farming practices.
- 5 Revival and Growth of Textile Sector - Modernize textile mills with new tech and infrastructure. Support cluster development, skill training, and finance access to revive Davanagere's historic textile industry.
- 6 Infrastructure Development and Market Linkages - Enhance rural roads and digital connectivity. Develop direct farmer markets and e-trading platforms to reduce intermediaries, stabilize prices, and ensure fair returns for producers.

## 7. Major Constraints and Suggested Action Points

- 1 Small and Fragmented Landholdings - Farmers mostly own small, fragmented plots, limiting mechanization and scale. Promoting FPOs can enable shared resources, bulk input purchase, and better market access, improving productivity and income.
- 2 Dependence on Rainfed Farming & Limited Irrigation - Large areas rely on erratic rainfall, reducing yield stability. Limited irrigation restricts crop intensity. Promote micro-irrigation, rainwater harvesting, and canal upgrades to boost water availability.
- 3 Soil Degradation & Uneven Soil Types - Soils vary widely; red soils lose nutrients, and black soils need proper care. Overuse of fertilizers degrades soil. Promote soil testing, organic manure, balanced inputs, and crop rotation.
- 4 Lack of Modern Farming Techniques & Mechanization - Traditional methods and low mechanization reduce efficiency. Provide training and subsidies for modern tools, precision farming, and best practices to increase yields and cut labor costs.
- 5 Inadequate Post-Harvest Infrastructure - Poor storages, cold chains, and processing facilities cause major losses. Invest in drying yards, warehouses, and agro-processing to reduce wastage, add value, and raise farmer incomes.

- 6 Limited Access to Credit & Insurance-Many smallholders lack timely, affordable credit and insurance. Expand KCCs, support SHGs, and promote crop/livestock insurance to reduce risk and improve financial inclusion.
- 7 Market Price Volatility & Poor Market Linkages-Lack of direct access makes farmers vulnerable to price swings. Strengthen market linkages via digital platforms, FPO marketing, and contract farming for stable, fair prices.
- 8 Declining Groundwater Levels-Excessive use has depleted groundwater, risking future farming. Promote water conservation, recharge structures, and efficient irrigation to ensure long-term water sustainability.
- 9 Pest and Disease Incidences-Frequent pest outbreaks hurt yields and raise costs. Encourage integrated pest management (IPM), timely advisory services, and farmer training to control pests sustainably.

## 8. Way Forward

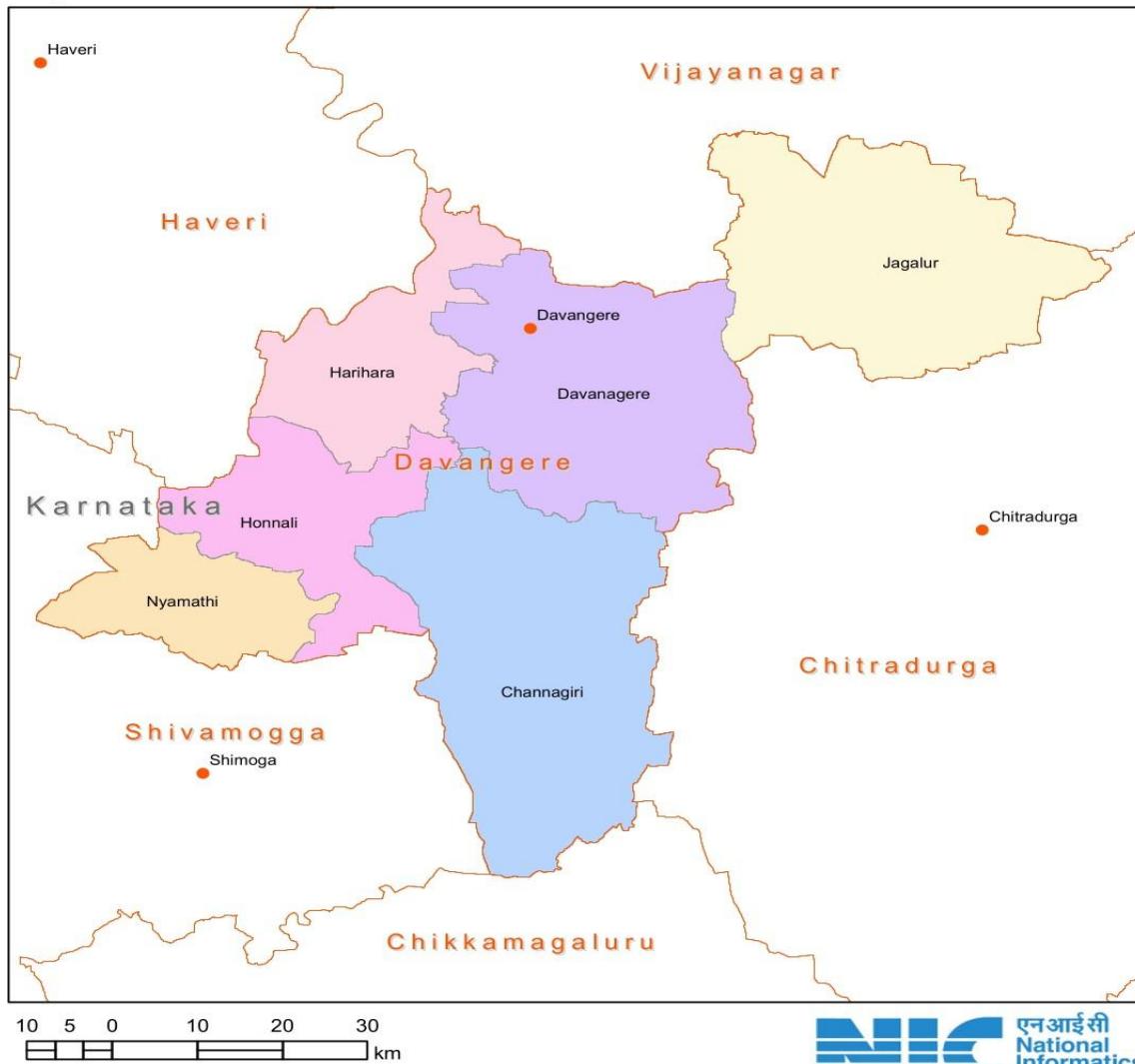
- 1 Expand Credit to SF/MF - Enhance institutional credit access for small and marginal farmers through simplified KYC norms, expanded Kisan Credit Cards (KCC), and promotion of Farmer Producer Organizations (FPOs) to facilitate collective bargaining and input/output linkages
- 2 Promote Crop Diversification & Arecanut Cultivation-Support lending for crop diversification, especially arecanut, rapidly replacing other major crops. Offer tailored agri-loan products for arecanut farmers, integrated with irrigation, intercropping, and market support for sustainable income growth
- 3 Boost Agri-Infrastructure & Processing Units - Encourage priority lending for rural infrastructure like cold storages, warehouses, drying yards, and grading facilities. Promote food and agro-processing units to reduce post-harvest losses and improve value addition, in horticulture and cereals
- 4 Support Animal Husbandry & Allied Sectors - Increase finance to livestock-related activities including dairy farming, sheep and goat rearing, and backyard poultry. Support investments in fodder cultivation, veterinary services, and value chain development to enhance non-farm rural incomes.
- 5 Encourage MSMEs & Revive the Textile Industry - Extend credit and subsidies to micro, small, medium enterprises, especially textile and food processing units. Facilitate cluster-based development, promote technology upgrades, and create skill training hubs to revive the local industrial ecosystem
- 6 Strengthen Digital & Financial Inclusion - Expand digital banking infrastructure and ensure last-mile connectivity for financial services in rural areas. Promote digital literacy, direct benefit transfers, crop insurance, and mobile banking to enhance transparency and financial empowerment

# **Part A**

## District Map

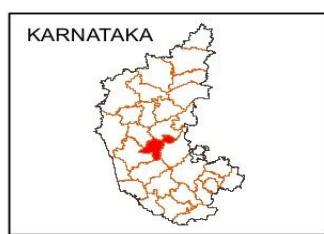


### Block Map - Davangere



10 5 0 10 20 30  
km

**NIC** एनआईसी  
National  
Informatics  
Centre



#### Legend

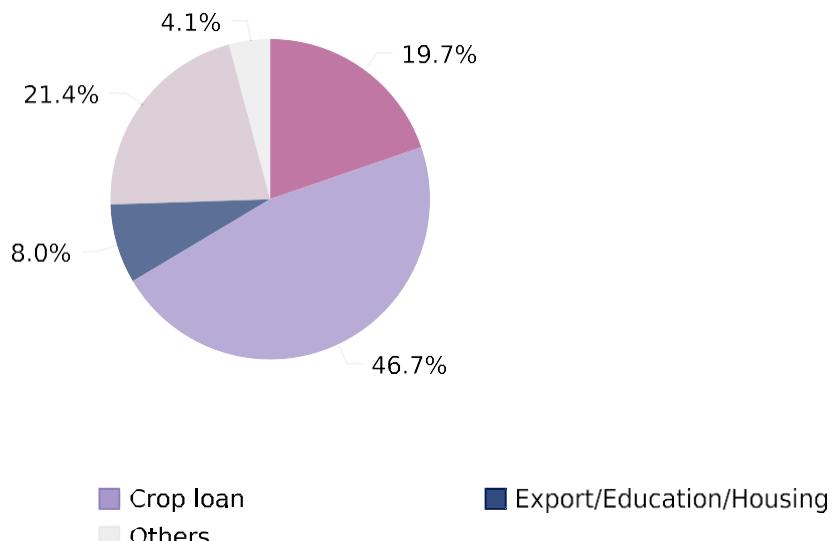
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(₹lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	739121.72
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	587506.22
2	Term Loan for agriculture and allied activities	151615.50
B	Agriculture Infrastructure	32411.34
C	Ancillary activities	64304.44
I	Credit Potential for Agriculture A+B+C)	835837.50
II	Micro, Small and Medium Enterprises	268754.00
III	Export Credit	30880.00
IV	Education	20336.63
V	Housing	49745.60
VI	Social Infrastructure	9992.16
VII	Renewable energy	23394.08
VIII	Others	18770.00
<b>Total Priority Sector</b>		<b>1257709.97</b>



Others include Social Infrastructure and Renewable energy

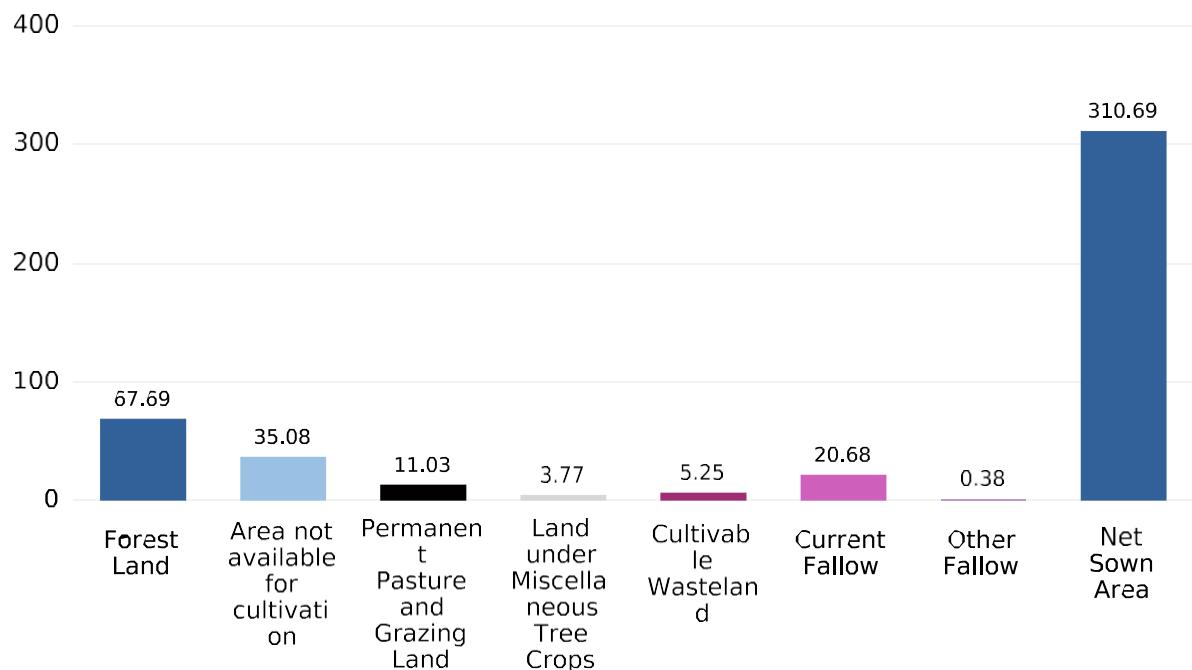
### Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	566501.90
2	Water Resources	7147.12
3	Farm Mechanisation	36025.67
4	Plantation & Horticulture with Sericulture	40410.08
5	Forestry & Waste Land Development	725.29
6	Animal Husbandry - Dairy	41329.86
7	Animal Husbandry - Poultry	14981.16
8	Animal Husbandry - Sheep, Goat, Piggery	26449.09
9	Fisheries	1215.36
10	Farm Credit- Others	4336.19
	Sub total	739121.72
B	Agriculture Infrastructure	
1	Construction of storage	17679.82
2	Land development, Soil conservation, Wasteland development	12976.04
3	Agriculture Infrastructure - Others	1755.48
	Sub total	32411.34
C	Ancillary activities	
1	Food & Agro. Processing	42031.33
2	Ancillary activities - Others	22273.11
	Sub Total	64304.44
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	188240.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	59250.00
II	D Service Sector - WC	0.00
II	E MSME - Others	21264.00
	Total MSME	268754.00
III	Export Credit	30880.00
IV	Education	20336.63
V	Housing	49745.60
VI	Social Infrastructure	9992.16
VII	Renewable energy	23394.08
VIII	Others	18770.00
	<b>Total Priority Sector</b>	<b>1257709.97</b>

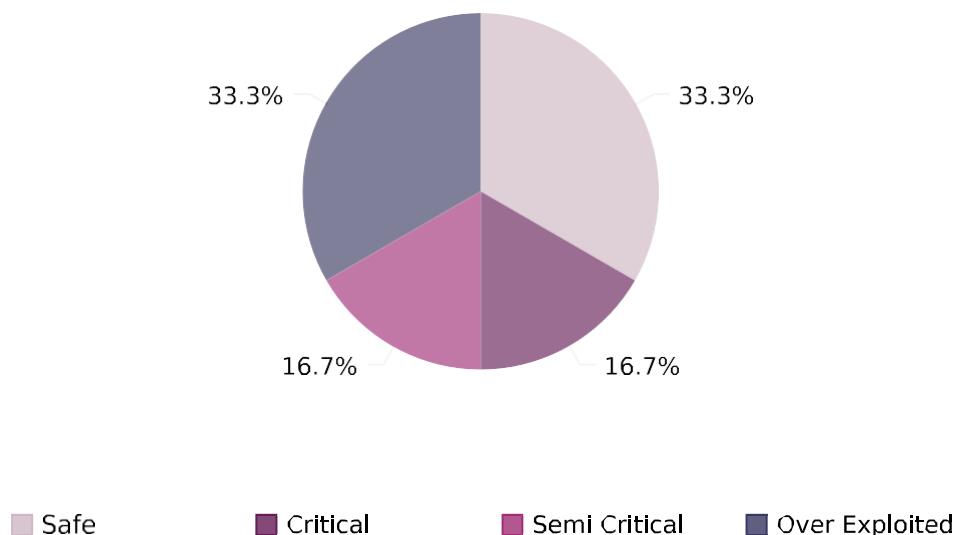
# **District Profile**

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



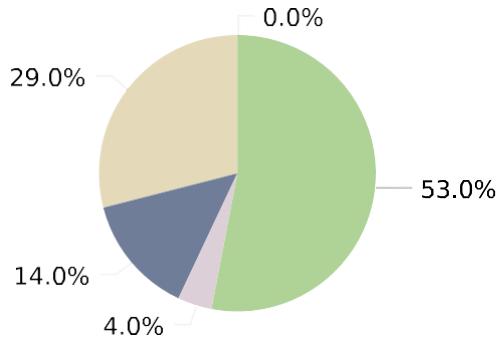
District at a Glance 2023-24 Davanagere - 2011 census

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



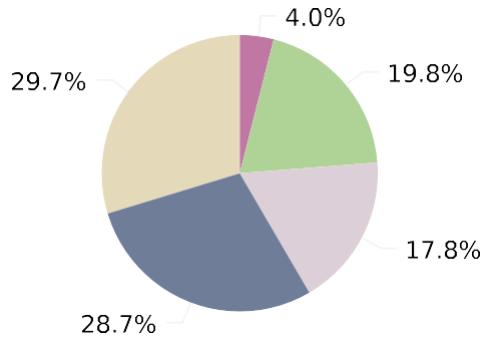
GWRA Karnataka Report 2023-24

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



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

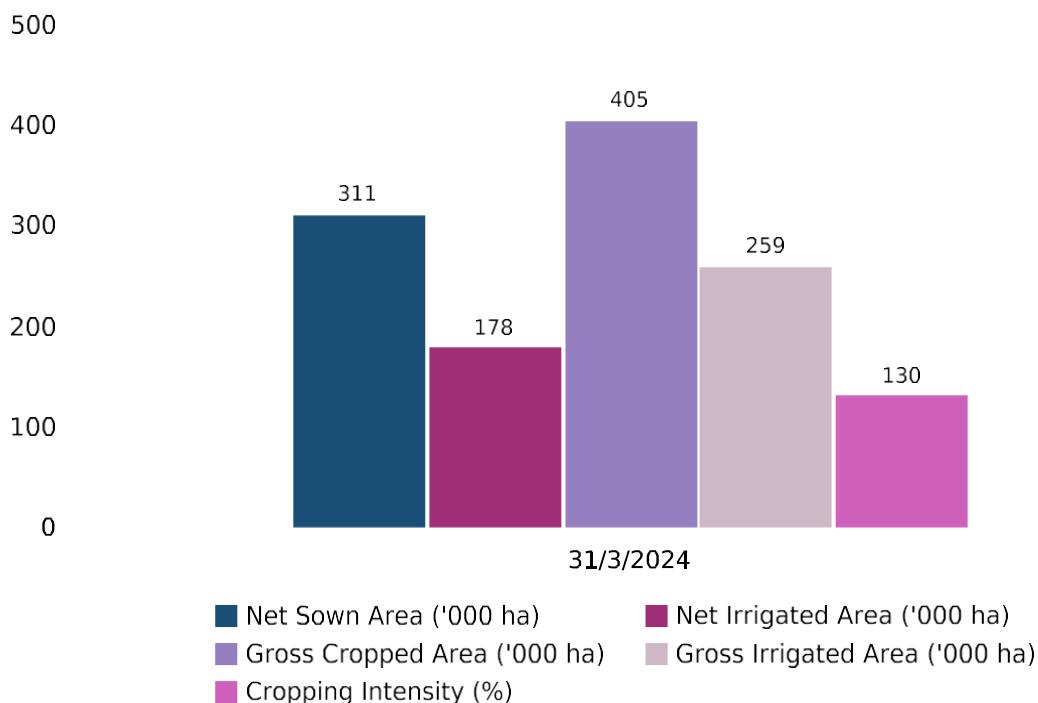
### Landholding - Area (%)



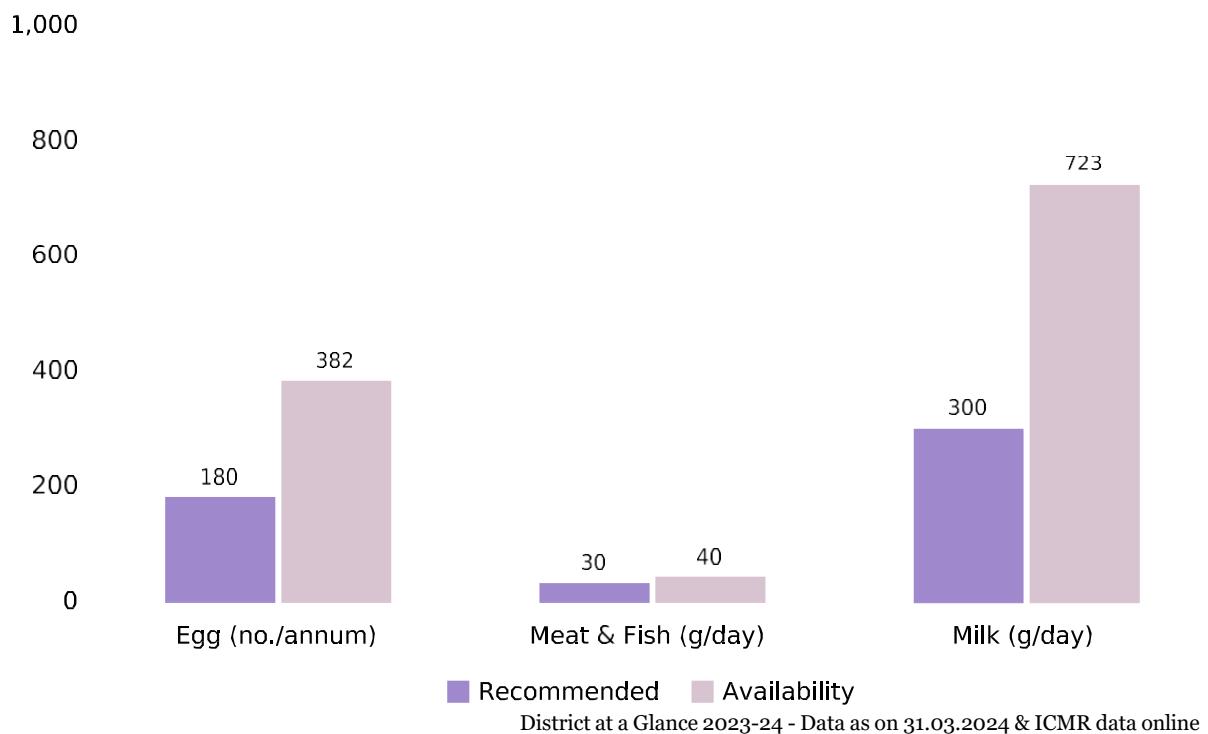
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

District at a Glance 2023-24 Davanagere - 2011 census

### 4. Irrigated Area & Cropping Intensity ('000 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)	4489.00
2	No. of Sub Divisions	6
3	No. of Blocks	6
4	No. of revenue villages	843
5	No. of Gram Panchayats	194

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Davanagere
6	Agro-climatic Zone 4	AZ102 - Central Dry
8	Climate	Semi-arid
9	Soil Type	red loamy red sandy medium black deep black laterite

### 3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	454.57
2	Forest Land	67.69
3	Area not available for cultivation	35.08
4	Barren and Uncultivable land	6.34
5	Permanent Pasture and Grazing Land	11.03
6	Land under Miscellaneous Tree Crops	3.77
7	Cultivable Wasteland	5.25
8	Current Fallow	20.68
9	Other Fallow	0.38

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

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

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	120.56	52.60	59.39	19.70
2	>1 to <=2 ha	65.38	28.53	90.35	29.97
3	>2 to <=4 ha	32.63	14.24	86.59	28.73
4	>4 to <=10 ha	9.85	4.30	54.16	17.97
5	>10 ha	0.76	0.33	10.95	3.63
6	Total	229.18	100.00	301.44	100.00

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

Sr. No.	Particulars	Nos.
1	Cultivators	185.45
2	Of the above, Small/ Marginal Farmers	141.76
3	Agricultural Labourers	230.20
4	Workers engaged in Household Industries	24.32
5	Workers engaged in Allied agro activities	415.66
6	Other workers	281.63

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

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1643.49	832.11	811.38	1052.24	591.25
2	Scheduled Caste	318.31	160.41	157.90	246.43	71.88
3	Scheduled Tribe	182.80	92.09	90.71	148.34	34.46
4	Literate	1129.74	617.79	511.95	689.50	440.24
5	BPL	327.26	0.00	0.00	223.05	104.21

**8. Households [In 'ooo]**

Sr. No.	Particulars	Nos.
1	Total Households	351.62
2	Rural Households	225.87

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	334.00
2	Having source of drinking water	347.57
3	Having electricity supply	322.54
4	Having independent toilets	351.00

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	843
2	Villages having Agriculture Power Supply	843
3	Villages having Post Offices	260
4	Villages having Banking Facilities	722
5	Villages having Primary Schools	843
6	Villages having Primary Health Centres	91
7	Villages having Potable Water Supply	767
8	Villages connected with Paved Approach Roads	818

## Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	1771
2	Primary Health Centres	91
3	Primary Health Sub-Centres	269
4	Dispensaries	0
5	Hospitals	467
6	Hospital Beds	8524

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	1202
2	Registered FPOs	26
3	Agro Service Centres	20
4	Soil Testing Centres	10
5	Approved nurseries	0
6	Agriculture Pumpsets	139591
7	Pumpsets Energised	139591
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	331.75
2	Irrigation Potential Created	259.17
3	Net Irrigated Area (Total area irrigated at least once)	177.90
4	Area irrigated by Canals/ Channels	49.09
5	Area irrigated by Wells	116.43
6	Area irrigated by Tanks	1.97
7	Area irrigated by Other Sources	10.40
8	Irrigation Potential Utilized (Gross Irrigated Area)	259.17

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

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	1523
2	Railway Line [km]	45
3	Public Transport Vehicle [Nos]	28454
4	Goods Transport Vehicles [Nos.]	37912

#### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	472
2	Sugarcane (Gur/ Khandsari/ Sugar)	9
3	Fruit (Pulp/ Juice/ Fruit drink)	88
4	Spices (Masala Powders/ Pastes)	36
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0
6	Cotton (Ginning/ Spinning/ Weaving)	8
7	Milk (Chilling/ Cooling/ Processing, etc.)	37
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	10
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	2
10	Others	824

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	159725	34055	125670
2	Cattle - Indigenous	78076	16647	61429
3	Buffaloes	91896	9098	82798
4	Sheep - Cross bred	703	234	469
5	Sheep - Indigenous	237664	79120	158544
6	Goat	79429	17820	61609
7	Pig - Cross bred	84	31	53
8	Pig - Indigenous	2033	750	1283
9	Horse/Donkey/Camel	39	39	
10	Rabbit	1605	1605	
11	Poultry - Improved	2380668		2380668
12	Poultry - Indigenous	125298	12530	112768

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	13
2	Veterinary Dispensaries	78
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	61
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	1
8	Dairy Cooperative Societies	456
9	Milk Collection Centres	409
10	Fishermen Societies	21
11	Animal Husbandry Training Centres	1
12	Animal Markets	3
13	Fish Markets	5
14	Livestock Aid Centers (No.)	158
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	20195.00	MT	34	gm/day
2	Egg	6270.00	Lakh Nos.	382	nos/p.a.
3	Milk	433634.00	MT	723	gm/day
4	Meat	3426.00	MT	6	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)	659	659
Rainfall - Actual (mm)	470	952

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	411.00	404.85
Net sown area ('ooo ha)	310.00	310.69
Cropping intensity (%)	133.00	130.31

#### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	580.00	140.63
Fertilizer consumption - Rabi (kg/ha)	260.00	46.88

#### Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	5	5

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	138393	174152	167211
GLC through KCC (₹ lakh)	139285.91	207592.98	221256.54

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	10	10
Soil Health Cards Issued (No.)	11449	17364

#### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	45395	85031

**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	125.34	638.01	5090.00	61.15	432.70	7076.04
Maize	131.64	250.05	1900.00	132.21	249.93	1890.40
Finger Millet	10.55	12.17	1153.00	13.23	11.91	900.23
Wheat	0.00	0.26	0.00	0.00	0.00	0.00
Sorghum	4.82	7.45	1547.00	4.51	5.25	1164.08
Pearl Millet	0.21	0.31	1495.00	0.25	0.44	1760.00
Millets	0.04	0.63	16474.00	0.13	0.63	4846.15
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	9.59	6.24	651.00	10.10	3.53	349.51
Horse Gram	0.53	0.02	30.00	1.36	0.02	14.71
Urdbean	0.07	0.05	671.00	0.04	0.04	1000.00
Mungbean	0.42	0.04	95.00	0.19	0.06	315.79
Avarekalu	0.17	0.47	2718.00	0.81	0.49	604.94
Cowpea	4.53	1.08	238.00	3.59	1.18	328.69
Chickpea	9.06	4.05	448.00	8.44	3.54	419.43
Groundnut	11.88	20.99	1769.00	12.77	12.66	991.39
Sunflower	2.55	0.92	360.00	1.01	0.83	821.78
Safflower	0.01	0.00	0.00	0.20	0.00	0.00
Castor	23.00	0.00	0.00	0.39	0.02	51.28
Soybean	0.40	0.07	161.00	0.42	0.08	190.48
Cotton	6.04	1.54	43.00	1.61	8.06	5006.21
Sugarcane/ Ganna	0.21	74.56	36.00	1.82	366.96	202.00

**Irrigated Area & Potential**

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)	88	130
Net Irrigated Area (ooo ha)	223	178
Gross Irrigated Area (ooo ha)	262	259

**Block level water exploitation status**

Sr. No.	Particulars	District	Block Name	Status
1	Karnataka	Davanagere	Channagiri	Over Exploited
2	Karnataka	Davanagere	Davanagere	Critical
3	Karnataka	Davanagere	Harihara	Safe
4	Karnataka	Davanagere	Honnali	Semi-critical
5	Karnataka	Davanagere	Jagalur	Over Exploited
6	Karnataka	Davanagere	Nyamathi	Safe

**Farm Mechanisation**
**Mechanisation in District**

Particulars	31/03/2023	31/03/2024
No. of tractors	38605	51248
Power Tillers	21827	24480

**Service Centers**

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	20	20

**Sericulture**

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	346	377
Production - kg	221900	295270

**Weavers Clusters**

Particulars	31/03/2023	31/03/2024
Popular variety (ies)		towel bed sheet bedspread home furnishing table mat kitchen linen apparel handkerchief
Weavers population (No.)	180	215

### Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Banana	1.64	41.58	0.40	10.55
Mango	1.06	13.91	0.76	9.36
Lemon	0.04	0.44	0.02	0.23
Guava	0.04	0.73	0.03	0.66
Pomegranate	0.48	5.70	0.35	4.07
Papaya	0.12	7.89	0.10	6.46
Mandarin	0.00	0.02	0.00	0.02
Sapota	0.11	1.49	0.08	1.08
Potato	0.03	0.48	0.01	0.34
Tomato	1.01	46.67	0.99	40.92
Onion	4.71	6.50	3.18	46.40
Brinjal	0.11	1.75	0.11	1.84
Chilli	0.49	10.80	0.40	9.02
Cabbage	0.27	4.88	0.17	3.15
Ginger	0.19	3.78	0.18	3.51
Black Pepper	0.27	0.73	0.10	0.27
Coconut	7.91	116.39	4.74	0.71
Arecanut	84.78	507.81	88.07	69.72
Marigold	0.27	2.48	0.13	1.30
Chrysanthemum	0.22	1.98	0.21	1.82
Rose	0.05	0.16	0.00	0.03

### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	68	68
Waste Land (ooo ha)	5	5
Degraded Land (ooo ha)	6	6

#### Nurseries (No.)

Sr. No.	Crop	31/03/2023		31/03/2024	
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	6			10

## 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	2.00

#### Animal Husbandry - Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)		212.00

#### Fisheries

#### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	217.00
Reservoirs (No.)	1.00
Cage Culture/ Bio-floc technology (No.)	0.00
Fish Seed Hatchery (No.)	1.00

#### Agri. Infrastructure

#### Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	1.00
Cold Storages (Capacity - 000 MT)	2.00
Storage Godowns (No.)	12.00
Storage Godowns ( Capacity - 000 MT)	183.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	1.00
Market Yards [Nos] / Wholesale Market (No.)	10.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	1.00

**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.)	1.00
Wadi Projects - Area of plantation (ooo ha)	0.44

## 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)	1.03	75916.00

##### Facilities Available

Particulars	Status
Seed Processing Units (No.)	4
Plant tissue culture facility (No.)	1
Pack Houses (No.)	60
Agri-Economic Zones (No.)	2

##### MSME

Particulars	Status
MSME Clusters (No.)	1
Micro Units (No.)	20778
Small Units (No.)	1035
Medium Units (No.)	96
Udyog Aadhar Registrations (No.)	18651

##### Traditional activities

Particulars	Status
Weavers Coop. Societies (No.)	25

##### Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	154	173
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	42	264

## Renewable Energy Potential

Particulars	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	345	6076	0	0	0	6421
Developed	199	1827	0	0	0	2026
Under Development	0	944	0	0	0	944
Planned	0	523	0	0	0	523
Gap	146	2782	0	0	0	2928

## Informal Credit Delivery

### Promotional Interventions

Particulars	31/03/2023	31/03/2024
NRLM/SRLM (₹ lakh)	44029.48	8654.00
Assistance under Skill Development/ Entrepreneurship Development Programmes (₹ lakh)	1.50	0.00

## Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of SHGs formed	2584	2521
No. of SHGs credit linked (including repeat finance)	19960	19553
Bank loan disbursed (₹ lakh)	123747.00	78924.00
Average loan per SHG (₹ lakh)	6.19	4.04
Percentage of women SHGs %	100.00	100.00

## Status and Prospects of Cooperatives

### Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	469	499
Consumer Stores (No.)	1	1
Housing Societies (No.)	33	33
Weavers (No.)	23	25
Marketing Societies (No.)		5
Labour Societies (No.)	1	1
Industrial Societies (No.)	32	32
Sugar Societies (No.)	1	1

Agro Processing Societies (No.)	8	7
Others (No.)	940	920
Total (No)%	1508	1524

**Details of credit cooperative societies**

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	186	187

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

Sr. No.	State	District	Block	31-03-2024			31-03-2025		
				Sector	No. of Societies	Spread	Sector	No. of Societies	Spread
1	Karnataka	Davanagere	Channagiri	Milk Societies	93	Rich	Milk Societies	96	Rich
2	Karnataka	Davanagere	Channagiri	Fishery Societies	4	Deficient	Fishery Societies	4	Rich
3	Karnataka	Davanagere	Channagiri	Housing Societies	3	Deficient	Housing Societies	3	Rich
4	Karnataka	Davanagere	Channagiri	Weavers Societies	2	Average	Weavers Societies	2	Rich
5	Karnataka	Davanagere	Channagiri	Labour Societies	0	Deficient	Labour Societies	0	Deficient
6	Karnataka	Davanagere	Channagiri	Industrial Societies	9	Average	Industrial Societies	9	Rich
7	Karnataka	Davanagere	Channagiri	Consumer Stores	7	Deficient	Consumer Stores	0	Deficient
8	Karnataka	Davanagere	Channagiri	Sugar Societies	0	Deficient	Sugar Societies	0	Deficient
9	Karnataka	Davanagere	Davanagere	Milk Societies	125	Rich	Milk Societies	125	Rich
10	Karnataka	Davanagere	Davanagere	Fishery Societies	8	Average	Fishery Societies	8	Rich
11	Karnataka	Davanagere	Davanagere	Housing Societies	17	Average	Housing Societies	17	Average
12	Karnataka	Davanagere	Davanagere	Weavers Societies	13	Average	Weavers Societies	13	Average
13	Karnataka	Davanagere	Davanagere	Labour Societies	0	Deficient	Labour Societies	0	Deficient
14	Karnataka	Davanagere	Davanagere	Industrial Societies	13	Average	Industrial Societies	13	Rich
15	Karnataka	Davanagere	Davanagere	Consumer Stores	1	Average	Consumer Stores	1	Rich
16	Karnataka	Davanagere	Davanagere	Sugar Societies	1	Deficient	Sugar Societies	1	Rich
17	Karnataka	Davanagere	Harihara	Milk Societies	64	Average	Milk Societies	66	Rich

18	Karnataka	Davanagere	Harihara	Fishery Societies	3	Average	Fishery Societies	3	Rich
19	Karnataka	Davanagere	Harihara	Housing Societies	9	Average	Housing Societies	9	Rich
20	Karnataka	Davanagere	Harihara	Weavers Societies	2	Average	Weavers Societies	2	Rich
21	Karnataka	Davanagere	Harihara	Labour Societies	0	Deficient	Labour Societies	0	Deficient
22	Karnataka	Davanagere	Harihara	Industrial Societies	2	Average	Industrial Societies	2	Rich
23	Karnataka	Davanagere	Harihara	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient
24	Karnataka	Davanagere	Harihara	Sugar Societies	0	Average	Sugar Societies	0	Deficient
25	Karnataka	Davanagere	Honnali	Milk Societies	64	Deficient	Milk Societies	65	Rich
26	Karnataka	Davanagere	Honnali	Fishery Societies	2	Average	Fishery Societies	2	Rich
27	Karnataka	Davanagere	Honnali	Housing Societies	3	Average	Housing Societies	3	Rich
28	Karnataka	Davanagere	Honnali	Weavers Societies	2	Average	Weavers Societies	1	Average
29	Karnataka	Davanagere	Honnali	Labour Societies	0	Deficient	Labour Societies	0	Deficient
30	Karnataka	Davanagere	Honnali	Industrial Societies	3	Average	Industrial Societies	3	Average
31	Karnataka	Davanagere	Honnali	Consumer Stores	1	Deficient	Consumer Stores	0	Deficient
32	Karnataka	Davanagere	Honnali	Sugar Societies	0	Deficient	Sugar Societies	0	Average
33	Karnataka	Davanagere	Jagalur	Milk Societies	53	Average	Milk Societies	55	Rich
34	Karnataka	Davanagere	Jagalur	Fishery Societies	3	Average	Fishery Societies	3	Rich
35	Karnataka	Davanagere	Jagalur	Housing Societies	1	Deficient	Housing Societies	1	Average
36	Karnataka	Davanagere	Jagalur	Weavers Societies	2	Average	Weavers Societies	2	Average
37	Karnataka	Davanagere	Jagalur	Labour Societies	1	Deficient	Labour Societies	1	Average
38	Karnataka	Davanagere	Jagalur	Industrial Societies	4	Average	Industrial Societies	4	Rich
39	Karnataka	Davanagere	Jagalur	Consumer Stores	2	Deficient	Consumer Stores	0	Deficient
40	Karnataka	Davanagere	Jagalur	Sugar Societies	0	Average	Sugar Societies	0	Deficient
41	Karnataka	Davanagere	Nyamathi	Milk Societies	49	Average	Milk Societies	49	Rich
42	Karnataka	Davanagere	Nyamathi	Fishery Societies	1	Deficient	Fishery Societies	1	Rich
43	Karnataka	Davanagere	Nyamathi	Housing Societies	0	Deficient	Housing Societies	0	Deficient
44	Karnataka	Davanagere	Nyamathi	Weavers Societies	2	Average	Weavers Societies	2	Rich
45	Karnataka	Davanagere	Nyamathi	Labour Societies	0	Deficient	Labour Societies	0	Deficient

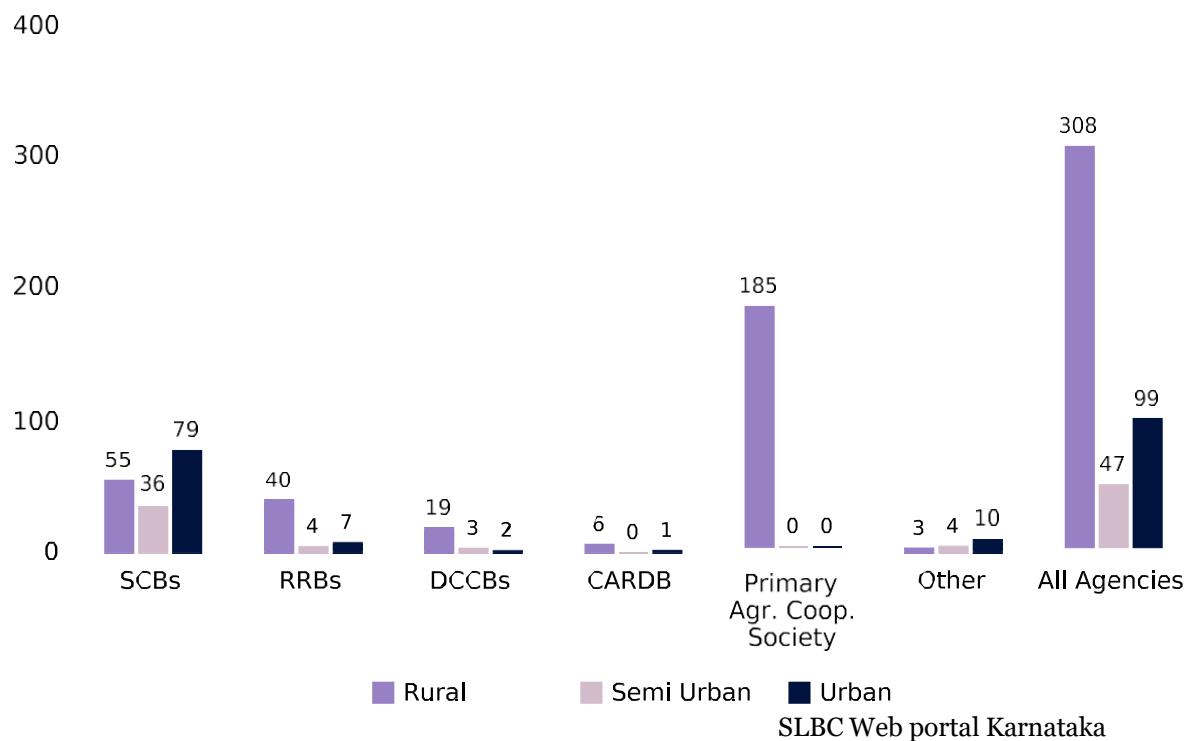
46	Karnataka	Davanagere	Nyamathi	Industrial Societies	1	Deficient	Industrial Societies	1	Rich
47	Karnataka	Davanagere	Nyamathi	Consumer Stores	1	Deficient	Consumer Stores	0	Deficient
48	Karnataka	Davanagere	Nyamathi	Sugar Societies	0	Deficient	Sugar Societies	0	Deficient

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

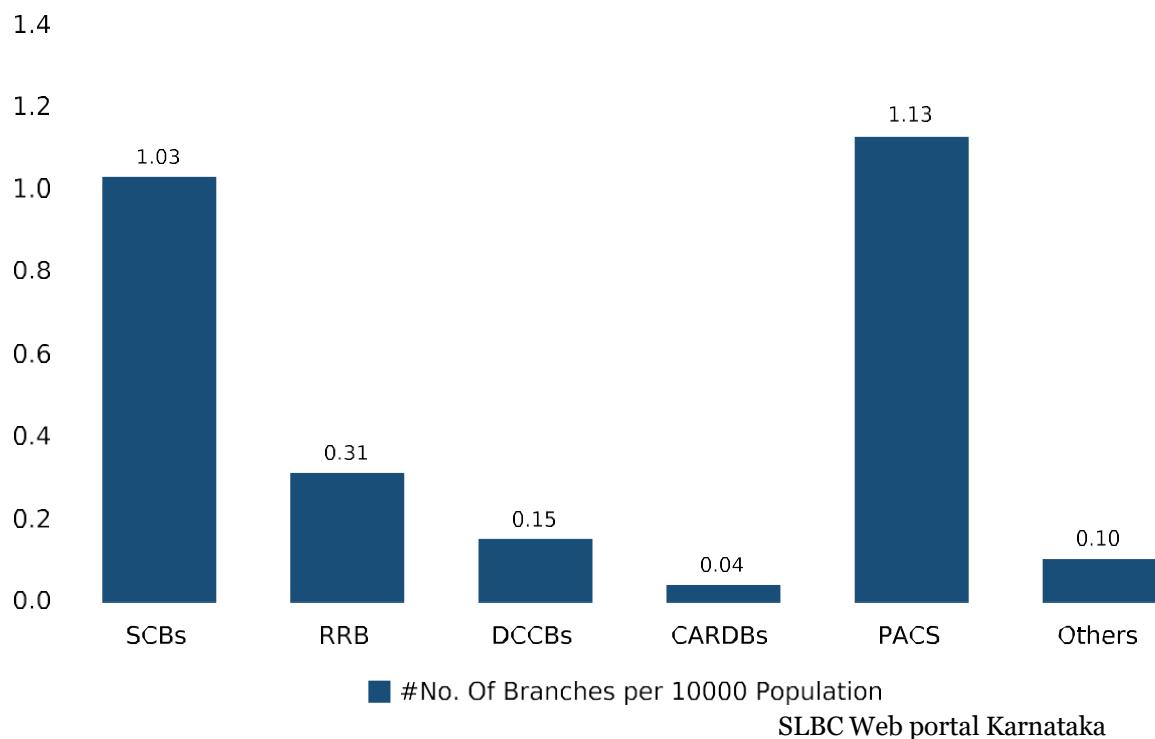
Sr. No.	MoC Scheme/ Initiative	Status/ Progress in the district	No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district		183
2	Potential for formation of new MPACS		5
3	PACS Computerisation		176
4	ARDBs Computerisation		5
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established		17
a	PACS sanctioned with warehousing facility & other related infrastructure		24
b	Capacity of the grain storage godowns sanctioned		0
7	PACS as Common Service Centres (CSCs)		100
8	PACS as Kisan Samridhi Kendras (KSKs)		53
9	PACS as Jan Aushadi Kendras (JAK)		5
10	Petrol/ Diesel distributorship/ dealership		0
11	LPG distributorship		0
12	PACS as Pani Samitis		0
13	PM Kusum Scheme		0
14	Societies engaged as Bank Mitras of DCCB		0
15	Societies/ Bank Mitras provided with micro-ATMs		0
a	Membership in Multi State Cooperative Society on Seeds		131
b	Membership in Multi State Cooperative Society on Organic farming & products		30
c	Membership in Multi State Cooperative Society on Agri-exports		90

# **Banking Profile**

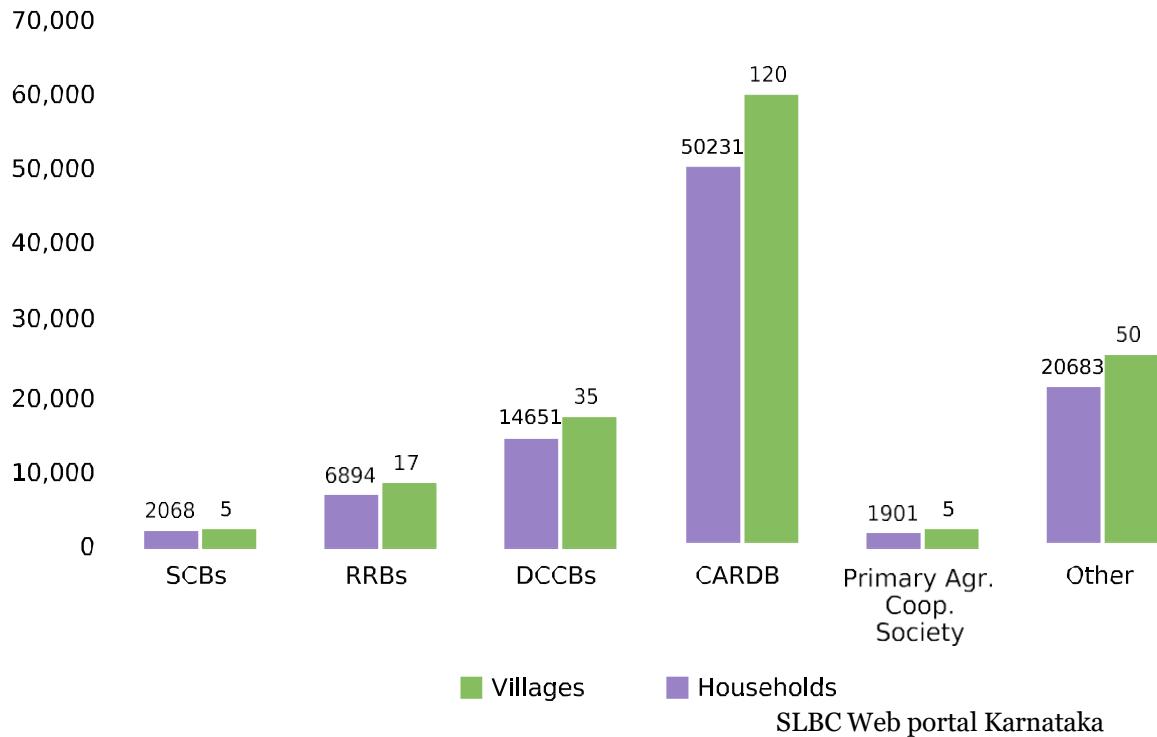
### 1. Agency wise - Number of branches in the district



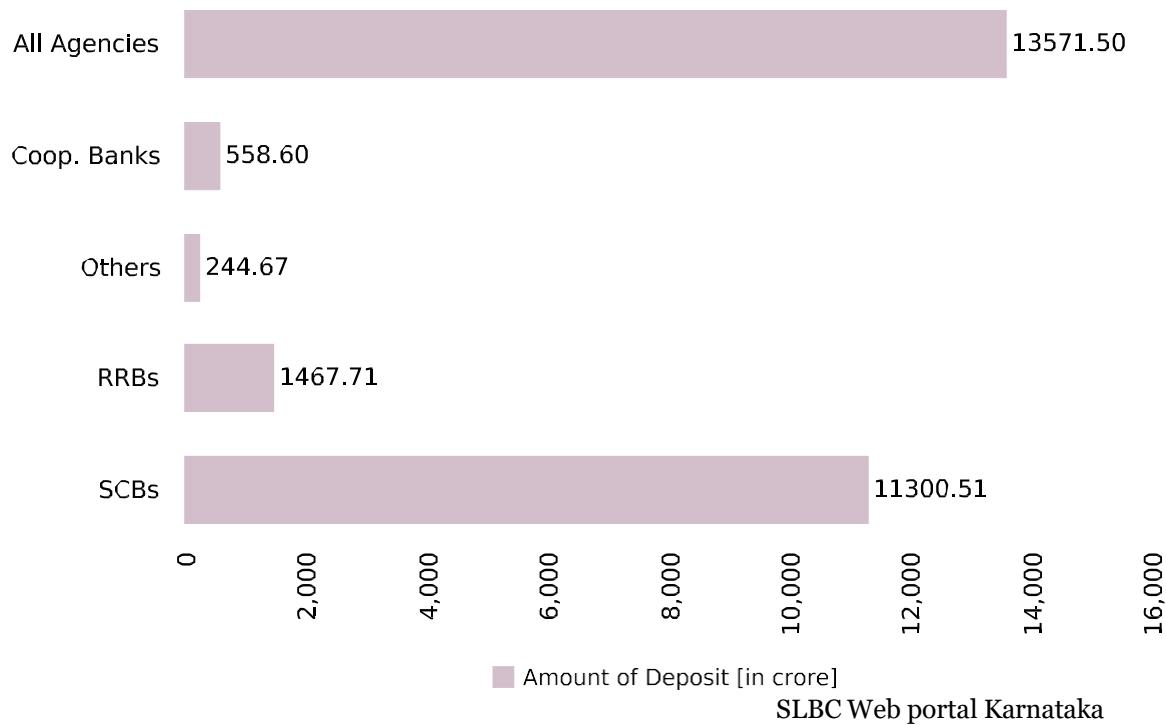
### 2. Branch Penetration



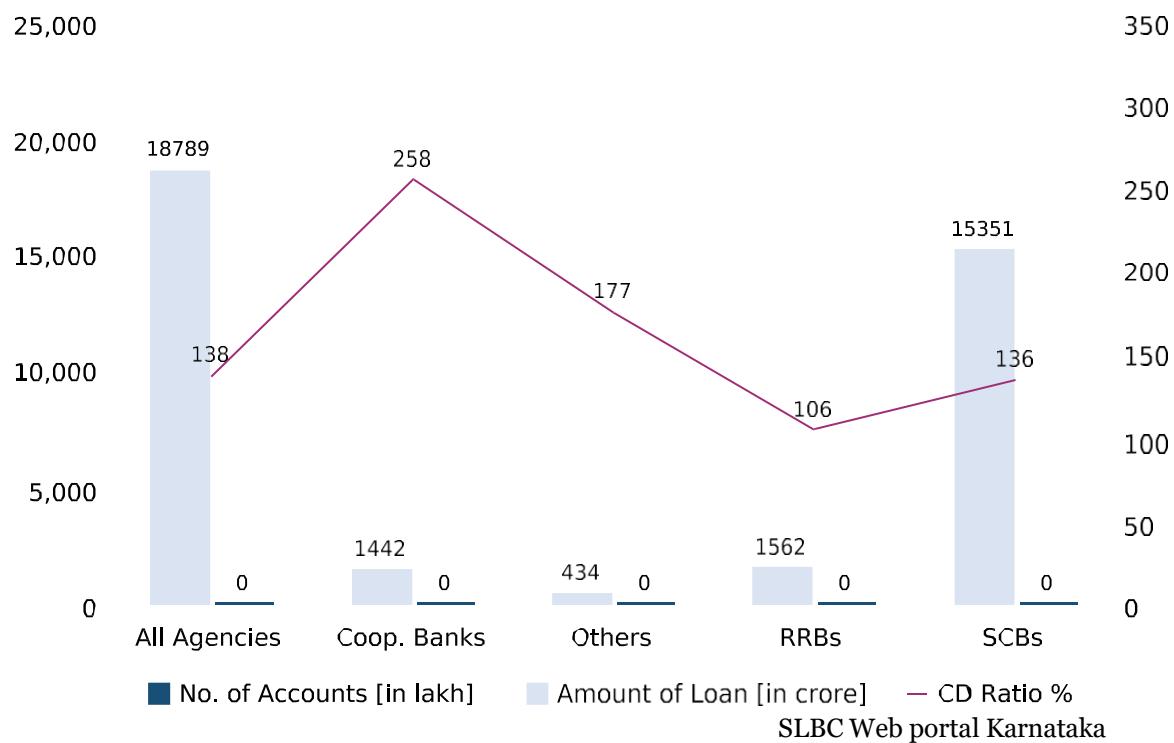
### 3. Agency wise - Per Branch Outreach



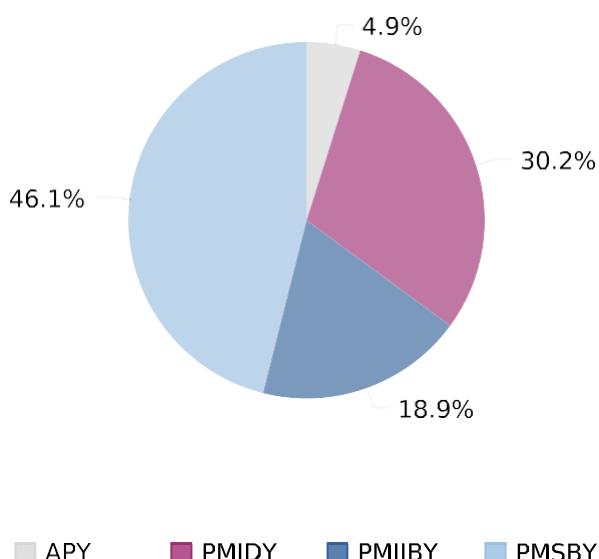
### 4. Agency wise - Deposit O/s



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

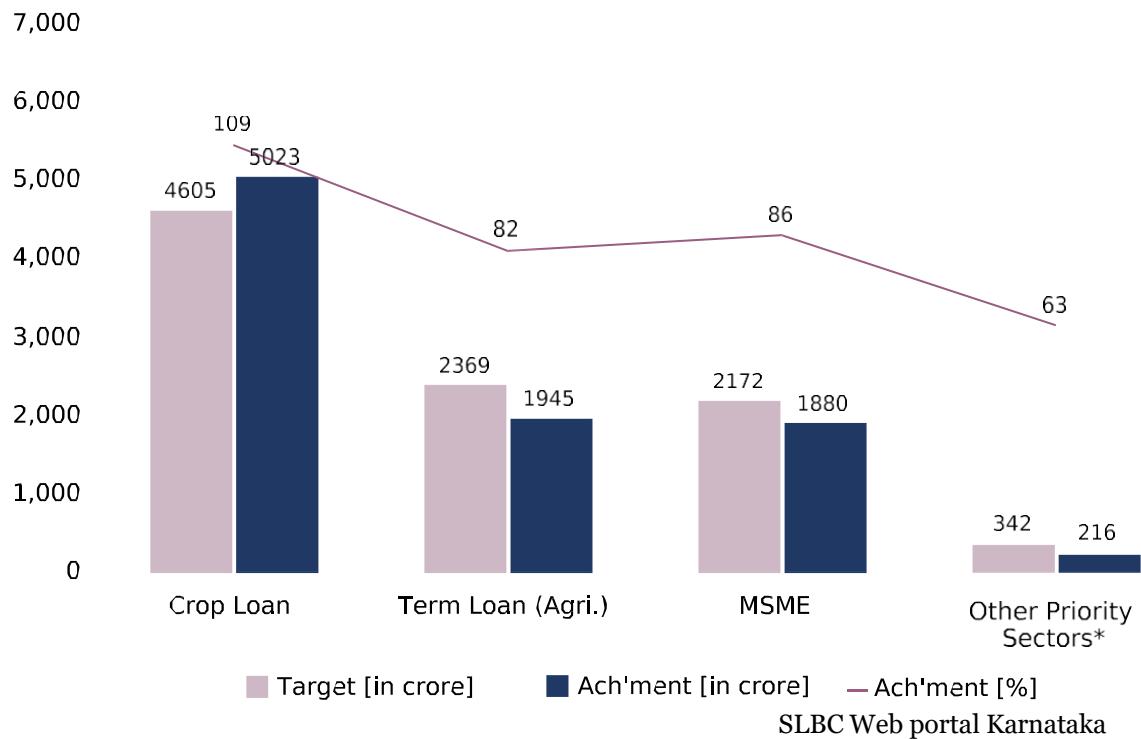


### 6. Performance under Financial Inclusion (No. of A/c)

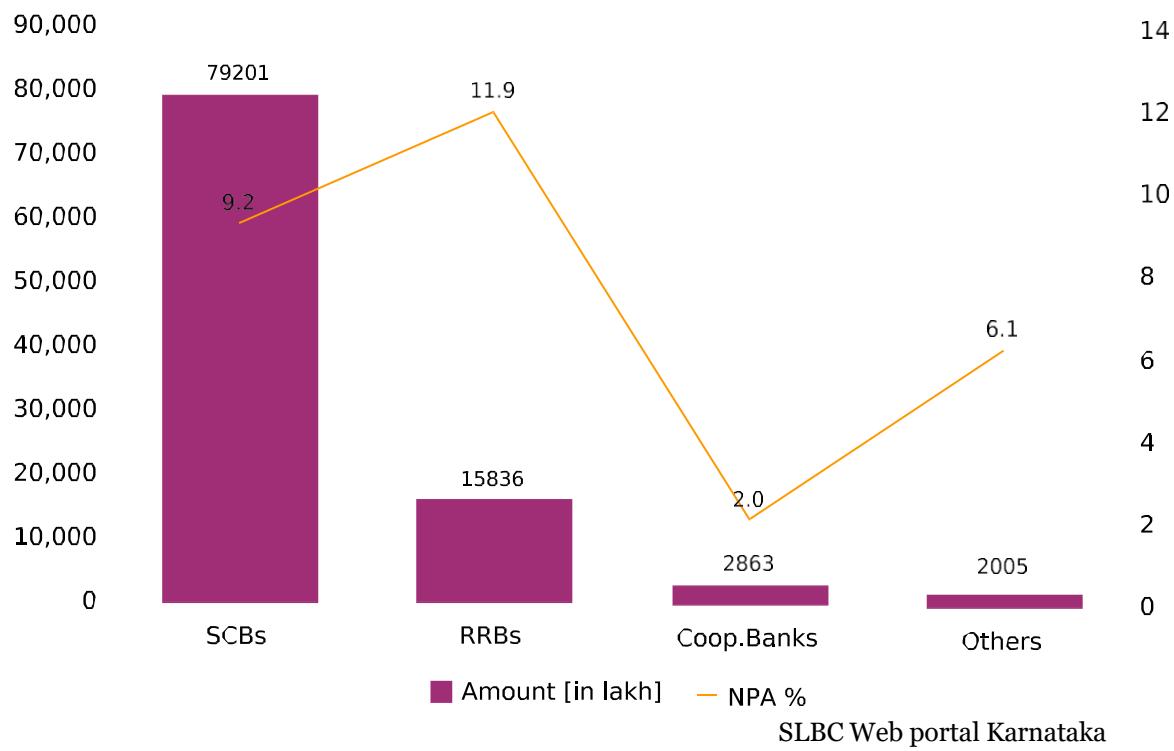


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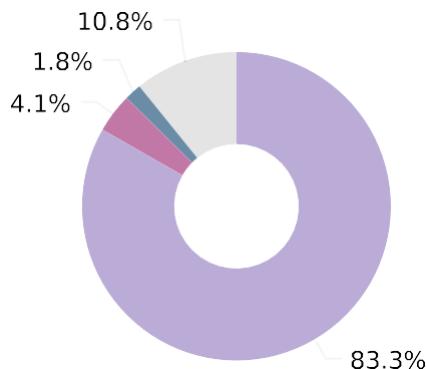
### 7. Sector-wise Performance under ACP



### 8. NPA position



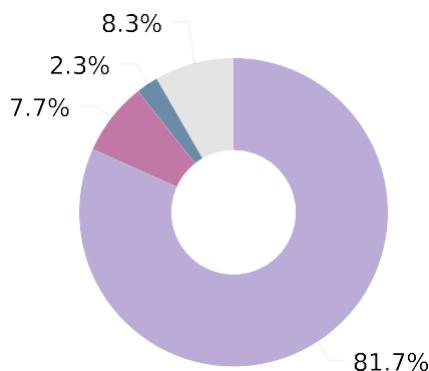
**9. Agency wise - Share of Deposit O/s**  
**Year 2024-25**



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

SLBC Web portal Karnataka

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

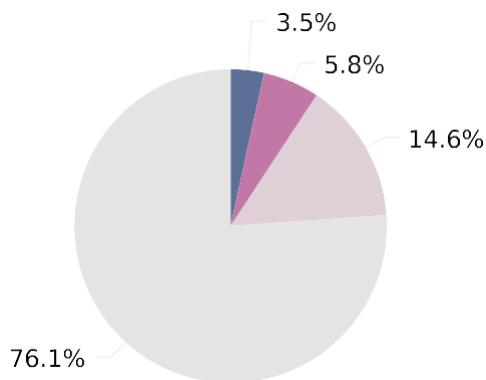


■ Commercial Banks ■ Cooperative Banks ■ Others  
■ Regional Rural Bank

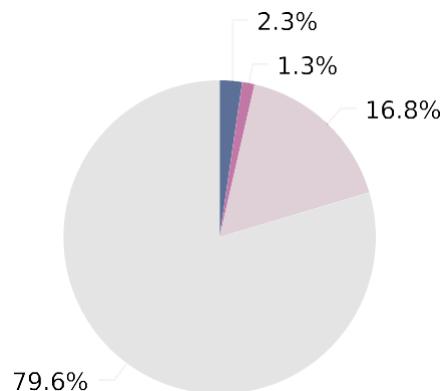
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### 11. Agency wise - Share of NPA

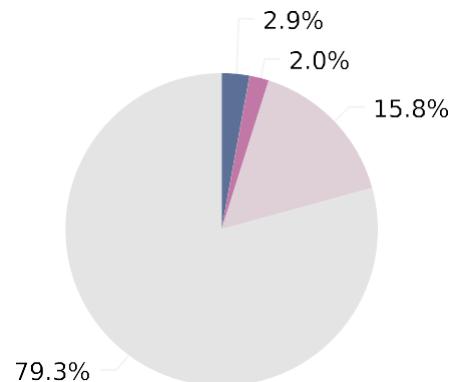
**Year 2022-23**



**Year 2023-24**



**Year 2024-25**



█ Coop. Banks    █ Others    █ RRBs  
█ SCBs

DDCCB statements / KSCARDB statements

## 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	29	170	55	36	79		60256	1703	5	2068
Regional Rural Bank	1	51	40	4	7		184	52	17	6894
District Central Coop. Bank	1	24	19	3	2		20	0	35	14651
Coop. Agr. & Rural Dev. Bank	1	7	6	0	1		0	0	120	50231
Primary Agr. Coop. Society	185	185	185	0	0		0	0	5	1901
Others	8	17	3	4	10	29	10056	1218	50	20683
All Agencies	225	454	308	47	99	29	70516	2973		

### 2. Deposits Outstanding

Agency	No. of accounts						Amount of Deposit [₹ 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	0	0	0	963500.01	1065135.09	1130051.45	6.1	83.27	

Regional Rural Bank	0	0	0	0	0	0	128524.31	138978.10	146771.26	5.6	10.81
Cooperative Banks	0	0	0	0	0	0	49996.33	53294.75	55860.05	4.8	4.12
Others	0	0	0	0	0	0	14357.19	22596.59	24467.02	8.3	1.80
All Agencies	0	0	0	0	0	0	1156377.84	1280004.53	1357149.78	6.0	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	0	0	0	0.0	0	1414904.86	1670852.56	1878874.10	12.5	100.0
Commercial Banks	0	0	0	0.0	0	1137298.02	1358416.87	1535127.42	13.0	81.7
Cooperative Banks	0	0	0	0.0	0	125369.89	134147.89	144179.91	7.5	7.7
Others	0	0	0	0.0	0	29557.47	40827.31	43414.66	6.3	2.3
Regional Rural Bank	0	0	0	0.0	0	122679.48	137460.49	156152.11	13.6	8.3

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	118.0	127.5	135.8
Regional Rural Bank	95.5	98.9	106.4

Cooperative Banks	250.8	251.7	258.1
Others	205.9	180.7	177.4
All Agencies	122.4	130.5	138.4

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	530418	769732	324381	68924
Regional Rural Bank	110343	186988	74277	34417
Cooperative Banks	0	20656	1050	0
Others	0	7	252	57
All Agencies	640761	977383	399960	103398

#### 6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans
Commercial Banks	678607.77	44.2	485553.65	31.6	334258.92	21.8	449.17	0.0	196198.35	12.8
Regional Rural Bank	117162.57	75.0	112625.75	72.1	61687.82	39.5	0.88	0.0	47620.76	30.5

Cooperative Banks	91046.30	63.1	90686.10	62.9	0.00	0.0	0.00	0.0	9858.40	6.8
Others	19566.81	45.1	7964.36	18.3	8013.73	18.5	0.00	0.0	14872.99	34.3
All Agencies	906383.45	48.2	696829.86	37.1	403960.47	21.5	450.05	0.0	268550.50	14.3

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

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
All Agencies	568998.00	683344.80	120.1	801110.86	888734.02	110.9	948864.00	906383.45	95.5	108.8
Commercial Banks	441795.00	511949.49	115.9	591983.76	691344.09	116.8	765466.04	678607.77	88.7	107.1
Cooperative Banks	44821.00	84959.14	189.6	76470.47	84568.23	110.6	68399.17	91046.31	133.1	144.4
Others	2775.00	16266.18	586.2	14971.75	24316.63	162.4	25650.44	19566.81	76.3	275.0
Regional Rural Bank	79607.00	70169.99	88.1	117684.88	88505.07	75.2	89348.35	117162.56	131.1	98.1

#### 8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	241042.00	237480.63	98.5	452526.20	467886.55	103.4	460470.44	502306.01	109.1	103.7
Term Loan (Agri.)	129021.00	271093.51	210.1	168274.28	204088.01	121.3	236948.56	194523.86	82.1	137.8

Total Agri. Credit	370063.00	508574.14	137.4	620800.48	671974.56	108.2	697419.00	696829.87	99.9	115.2
MSME	122087.00	146142.75	119.7	127715.86	187637.71	146.9	217245.00	187961.70	86.5	117.7
Other Priority Sectors*	76848.00	28627.91	37.3	52594.52	29121.75	55.4	34200.00	21591.88	63.1	51.9
Total Priority Sector	568998.00	683344.80	120.1	801110.86	888734.02	110.9	948864.00	906383.45	95.5	108.8

#### 9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks	716830.51	58623.08	8.2	803325.79	75930.95	9.5	860529.50	79200.51	9.2	9.0
Regional Rural Bank	110344.15	11238.39	10.2	118640.44	16017.88	13.5	132810.18	15835.69	11.9	11.9
Cooperative Banks	122431.96	2655.52	2.2	131126.36	2212.85	1.7	142541.21	2863.10	2.0	2.0
Others	26385.95	4493.60	17.0	33702.93	1216.91	3.6	33112.67	2004.55	6.1	8.9
All Agencies	975992.57	77010.59	7.9	1086795.52	95378.59	8.8	1168993.56	99903.85	8.6	8.4

# **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 lakhs to ₹5 lakhs 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 crores 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 crores 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 crores 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 lakhs per borrower.
- ii. Applies to agricultural and allied activities.
- iii. No collateral or margin required for loans up to ₹2 lakhs.

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

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

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

- iii. Sub targets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)
- iv. Higher credit weight (125%) for low credit districts; lower (90%) for high credit districts

The other major master directions issued by RBI:

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

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

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

#### **INFRASTRUCTURE:**

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

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

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

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

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

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

#### **CLIMATE CHANGE:**

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

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

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

## INSTITUTIONAL DEVELOPMENT:

Recent efforts include the formation of 2 lakhs 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 crores, 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:**

- eKCC Portal:** Enables farmers to apply for KCC loans online with quick approvals, integrating land records, satellite data, and UIDAI.
- 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.

## **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 under-bridges which are intended to replace level crossing gates with vehicular congestion

## 6.2. Highlights related Agriculture & Farm Sector

- Establishment of Model Integrated Farming System under Raita Samruddi Yojana for demonstration to farmers in all 10 Agro Climatic Zones
- Assistance of ₹440 crore to 1.81 lakh farmers for adopting micro-irrigation facility in rain-fed areas to enhance agricultural productivity
- Assistance of ₹428 crore to 50,000 farmers under the Farm Mechanization Scheme.
- Support of ₹88 crore to enhance production and productivity of Tur crop
- 12,000 Farm Ponds to be constructed under Krishi Bhagya' scheme for improving irrigation, crop yields in climate-affected and rainfed areas
- 6000 micro-food processing units to be established for value addition and income enhancement of farmers
- Digital Agriculture Centre to be established to assist the farmers to take accurate decision on crops.
- Establishment of Organic and Millets Hub with budget of ₹20 crore
- Joida taluka in Uttara Kannada district to be developed as the State's first 'Organic Taluka' to promote sustainable farming
- Agriculture Research Station to be established in Muddebihal of Vijayapur district.
- Infrastructure Development for Mandya Agriculture University with support of ₹25 crore.
- Intelligence Cell to be established for providing Real time information on horticulture crops.
- Conservation of GI tagged & local species of horticulture crops by establishing Seed Bank.
- Assistance of ₹426 crore to 52,000 farmers under micro irrigation.
- Promotion of Horticulture Tourism in Farms & Nurseries.
- Allocation of ₹250 crores for setting up hi-tech silk markets in Ramanagar & Shidlaghata which are major silk hubs.
- Establishment of Silk Cocoon Market in Mysuru
- Establishment of 50 Veterinary Clinics
- Construction of 100 new veterinary institution buildings under NABARD assistance in 2025-26
- NABARD assistance of ₹30 crore for development of fishing link roads in costal districts
- Subsidy of upto ₹1 lakh for engines replacement of registered motorized fishing boats
- Establishment of Satellite Market in Bengaluru and Sheep and Goat market in Budugumpa village (Koppal) at a cost of ₹25 crore.
- A new Mega Dairy will be established in Kalaburgi to encourage dairy farming in Kalyan Karnataka Region with an allocation of ₹50 crore from KKRDB.

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

- CMKKY 2.0 to be launched with revised guidelines aimed at enhancing employability and entrepreneurial opportunities for the youth.
- New labs aligned with Industry 4.0 technology, to be established in Bengaluru, Kalaburagi, Mangaluru and Belagavi 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 & Sindhanur
- Pragati Patha Scheme with a budget of ₹5,200crore to be implemented for rural road connectivity
- Strengthening of Jal-Jeevan Mission Scheme with allocation for ₹6050 crore
- 286 rural works across 38 assembly constituencies of Kalyana Karnataka region will be completed at a cost of ₹1000 crore under the Kalyana Patha Scheme
- Action plans to be executed under the Mahatma Gandhi National Rural Employment Guarantee Programme are as under-
  - a) Spice crops and fruit crops will be grown in a total of 5,000 acres as a mixed crops in partnership with self-help organizations in rural areas
  - b) Krishi Kavacha Scheme has been initiated to boost groundwater recharge, enhance soil conservation through construction of bunds across 50,000 hectares of farmlands
  - c) Grey water management unit will be established in 500 villages for the management of waste water
- To ease electricity related financial burdens on Gram Panchayats, solar micro-grids to be established under the Public- Private Partnership (PPP) model.

## **7. Govt Sponsored Programmes linked with Bank Credit**

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 Loaining Entities to states, UTs, cooperatives, and private entrepreneurs. A credit guarantee facility is available through NABSanrakshan, offering 25% coverage up to ₹12.5 crore.

## 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**

Economic Activity: Predominantly agriculture.

- Geographical Area: 454,573 ha
- Forest Cover: 67,688 ha 14.89%
- Non-Cultivable Land: 7.72% of the geographical area
- Non-Agricultural Land: 28,742 ha.
- Barren Land: 6,340 ha.
- Trees and Groves: 3,773 ha.
- Fallow Land: 21060 ha.
- Net Area Sown: 68.35% of the geographical area (310691 ha).
- Total Area Sown: 404854 ha.
- GCA: 404854 ha.
- Cropping Intensity: 130.31%.
- Major crops include maize (132408 ha), paddy (116812 ha), jowar, ragi, tur, groundnut, sunflower, cotton, and sugarcane. Arecanut (84784 ha) and coconut (7908 ha) are key horticultural crops.
- The district has seen a shift towards arecanut cultivation due to its high market value, reducing the areas for maize and paddy. Net irrigated area is 177897 ha (50% of net sown area). Gross irrigated area being 259169 ha. Total area under micro irrigation is 15481 ha. Maize production in 2022-23 was 398045 tonnes, paddy 429360 tonnes, and groundnut 5791 tonnes.
- Natural farming is being promoted. 180048 Kisan Credit Cards (KCC) and 523407 soil health cards distributed. Fertilizer distribution was 75916 kgs.
- Seeds distributed of major crops is 72241 quintals (23-24) with max to paddy(28197q), Maize(24207q), groundnut(11027q)
- All data from DAG 2023- 24 – data for 22-23
- Ground Level Credit for crop loans was ₹2374Cr in 2022-23, ₹4678Cr in 2023-24 & ₹5023.06Cr in 2024-25 shows a steady increase

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

- Under the INM-NMNF scheme, 2000ha of agricultural land is being converted to natural farming with awareness campaigns and 40 clusters supported by Bio-Input Resource Centres
- PMKSY-PDMC (Micro-Irrigation): Target area is 3642 ha with ₹5.28Cr subsidy (55% up to 2ha); ₹24.77Cr allotted for 2752ha under horticulture
- PMFBY 24-25: ₹44.69Cr paid to 43123 beneficiaries; enrolment 85031. Delays due to NPCI/Aadhaar mapping issues, account limits, farmer deaths
- PM-KISAN provides ₹6000/year DBT; saturation now aligned with KCC holders
- NMEO-OS: Groundnut and sunflower targeted on 1300ha for 25-26 (400ha blocks, 1300ha clusters)

- Digital Crop Survey: Geo-fencing, satellite imaging, mobile app-based data collection across seasons to verify crop area, aid planning.
- Estimated crop loss in 24-25 is 95.81ha worth ₹0.17Cr.
- RAD (RKVY-RAFTAAR): 272ha proposed with assistance of ₹0.85Cr for 25-26.
- REWARD Project: Jammapura watershed approved at ₹6.13Cr.
- 28 FPOs actively functioning
- PMFME: Out of 653 applications, 189 sanctioned loans worth ₹14.39Cr.
- KRSY promotes integrated farming with support on soil health, crop choice, tech adoption, storage, market linkages.
- Harvesters Hub: ₹12.98lakh in 23-24 and ₹31.88lakh for 2 projects in 24-25 sanctioned
- Integrated Farming Systems (IFS): 78 cases supported with ₹39 lakhs
- NFSNM: 3125ha allotted for nutrient-based support in 25-26
- Gaps- Declining agri labour, low mechanization, need crop diversification, better patterns

#### **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 - Cabbage/ Patta Gobhi	Hectare	2.14	1	250	534.19	534.19
2	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated	Hectare	1.39	1	3295	4580.47	4580.47
3	Annual Vegetables - Tomato/ Tamatar_Open	Hectare	2.22	1	1360	3019.25	3019.25
4	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Rainfed	Hectare	0.67	1	13205	8912.20	8912.20
5	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hectare	0.85	1	136768	115668.79	115668.79
6	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hectare	1.28	1	116235	149020.24	149020.24
7	Cereals - Sorghum/ Jowar_Rainfed	Hectare	0.60	1	5218	3153.75	3153.75
8	Fibre Crops - Cotton/ Kapaas_Irrigated	Hectare	1.24	1	2763	3433.56	3433.56
9	Fruits - Banana/ Kela_Tissue Culture	Hectare	2.90	1	586	1699.35	1699.35
10	Fruits - Coconut/ Nariyal	Hectare	1.53	1	6792	10366.42	10366.42
11	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hectare	0.82	1	11147	9095.29	9095.29

12	Oil Seeds - Sunflower/ Surajmukhi_Rainfed	Hecta re	0.62	1	1763	1095.14	1095.14
13	Others - Fodder_Irrigated	Hecta re	0.58	1	500	290.71	290.71
14	Plantation Crops other than fruits and vegetables - Areca Nut/ Supari_Plantation	Hecta re	3.33	1	31372	104470.33	104470.33
15	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated	Hecta re	0.69	1	7675	5324.60	5324.60
16	Pulses - Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani_Rainfed	Hecta re	0.46	1	8083	3718.25	3718.25
17	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Rainfed	Hecta re	0.71	1	13773	9712.03	9712.03
18	Sugar Crops - Sugarcane/ Ganna_Kule	Hecta re	1.85	1	906	1676.12	1676.12
<b>Sub Total</b>				<b>361691</b>	<b>435770.69</b>	<b>435770.69</b>	
<b>Post-Harvest</b>							<b>43577.07</b>
<b>Maintenance</b>							<b>87154.14</b>
<b>Total</b>							<b>566501.90</b>
<b>Grand Total</b>				<b>361691</b>	<b>435770.69</b>	<b>435770.69</b>	

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

- With its undulating plains and rocky hills, it is nourished by the Tungabhadra River, Shanti Sagar lake, and lakes and canals.
- Recent annual rainfall has been normal has been 659mm and received is 952mm with a departure of 45%. The district has 211 rainguage stations,17 of which are under repair.
- Micro-irrigation covers 10,163 ha for plantations, horticulture, and sericulture. The gross irrigated area is 259169 ha, with 177897 ha net irrigated. Irrigation sources include the Tungabhadra River, Shanti Sagar Lake, tube wells (49,275 units, 1164332 ha), tanks (357 units, 1974 ha), canals (185 km, 49094 ha), and others (10396 ha).
- Groundwater assessments show Channagiri and Jagalur as over-exploited, Harihara, Nyamathi as safe, Davanagere as critical, Honnali as semi critical as per DGWRI2024. The 2024 report indicates groundwater recharge of 61541.69 Ham and Net Ground Water Availability for future use 18435.54 Ham, with extraction at 90%, above the state average of 68.4%.
- NABARD's ₹5,000 crore Micro Irrigation Fund supports expansion of PMKSY which mandates SIPs.
- Details of water bodied created(Constructed)/ rejuvenated under 1) DDP 2) DPAP 3) IWDP 4) IWMP (WDC 1.0) 5) WDC 2.0 watershed development projects (schemes) of DoLR – Checkdams (402) Nala bunds (117) Gokatte(36) Perculation (15)Farmponds (109)
- RKVY WHS – target for 2025-26 is 20 projects amounting to ₹1 cr.
- ATAL BHUJAL – target for 2025-26 is 19 projects amounting to ₹0.95cr.

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

- Government Initiatives:

- o Jal Jeevan Mission (JJM): Focuses on providing rural tap water connections.
- o KISWRMIP (Karnataka Integrated & Sustainable Water Resources Management Investment Program): Supported by ADB for comprehensive water management.
- o Jalamrutha: Encourages community participation in water conservation efforts.
- o Water Resources Department (WRD): Implements Single Village Scheme, Multi Village Scheme, and works in collaboration with ACIWRM (Advanced Centre for Integrated Water Resources Management).

- Upper Bhadra Project:

- o Aims to irrigate 2.25 lakh ha in drought-prone districts including Davanagere through micro-irrigation.
- o Proposes to fill 367 tanks with 6 TMC water, enhancing drinking water and groundwater recharge.

- o Involves lifting 17.40 TMC from Tunga to Bhadra reservoir and 29.90 TMC from Bhadra to Ajjampura.

- PMKSY – Har Khet Ko Pani: Ensures “More crop per drop” by expanding irrigation access to every field.

- Water Challenges:

- Over-extraction of groundwater and irregular rainfall patterns are lowering water tables.
- Pollution from agricultural runoff and poor waste management is deteriorating water quality.
- Widespread use of IP sets, sprinklers, and drip systems with subsidies from Agriculture and Horticulture Departments.
- “Chellu Batta” technique adopted on 10,000 ha for paddy cultivation reduces water usage by avoiding traditional nursery transplanting

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

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

(₹lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Artificial Recharge Structure-- rainwater harvest tanks	No.	0.43	80	790	338.12	270.49
2	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	795	2084.10	1667.27
3	Drip Irrigation--1.2 m x 0.6 m	ha	1.56	80	750	1171.65	937.32
4	Drip Irrigation--IP Sets 5HP	ha	0.48	80	1050	505.59	404.45

5	Dug Well--1.5m dia and 5 m depth (RCC Rings)	No.	0.54	80	520	278.21	222.56
6	Dug Well--Dia 5m Depth 9 m (Steining)	No.	1.66	80	500	829.26	663.40
7	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	345	221.49	177.18
8	Lift Irrigation Schemes- Individual/ River Lift Points- Command area:10 -40 ha	No.	0.71	80	410	289.54	231.64
9	Lift Irrigation Schemes--SIP Set	No.	9.63	80	200	1926.00	1540.80
10	Pump House-Pump House with Roof-2.7m x 2.7m x 2.4 m 10HP	No.	0.46	80	380	174.43	139.54
11	Solar PV Pump Sets (AC)-- AC/DC surface	No.	0.99	80	148	146.33	117.07
12	Sprinkler Irrigation --Field crops - 90 mm HDPE pipes	ha	0.74	80	800	593.20	474.56
13	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	375	160.50	128.40
14	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	395	215.56	172.44
<b>Total</b>				<b>7458</b>		<b>8933.98</b>	<b>7147.12</b>

### 2.1.3 Farm Mechanization

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

- Karnataka has 787 Custom Hiring Centers (CHCs) and 245 Farm Machinery Banks. In 2023, 10,940 agricultural machinery units were distributed statewide.
- As per the 2011 census, Davanagere district has 155,392 agricultural cultivators, with agricultural workers constituting 27.47% of total workers. The ratio of marginal/small farmers to other farmers is 83:17.
- It shows a varied landholding pattern with 185,451 cultivators (25.7% of total workers): Holdings <1 ha: 59,388 holdings covering 120,564 ha; Holdings 1-2 ha: 65,375 holdings covering 90,353 ha; Holdings 2-4 ha: 32,634 holdings covering 86,585 ha; Holdings 4-10 ha: 9,848 holdings covering 54,156 ha; Holdings >10 ha: 758 holdings covering 10,946 ha.
- Labour scarcity and high costs are accelerating machinery adoption in the district, which has 68% net sown area. There are 41,018 tractors and 22,437 tillers (DAG 2023-24). Due to small landholdings, use of non-tractor equipment like levelers, paddy transplanters, power tillers, and mini tractors is encouraged, adoption rates remain low.
- Current vehicle stats include 51,248 tractors and 24,480 trailers (RTO data 2024-25).
- Farm mechanization techniques increasingly focus on precision agriculture tools, zero-till seed drills, and improved irrigation-compatible machinery to enhance productivity and reduce labor dependency.
- Ground-level credit flow was ₹59.77 crore (2022-23), ₹36.98 crore (2023-24), and ₹97.44 crore (2024-25).

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

- Key modern machinery includes combine harvesters, rotavators, plows, tractor trailers,

power harrows, levellers, and disc harrows. Limited awareness among farmers leads to low adoption of modern machinery.

- To improve access, the Agriculture Department has set up 16 Krishi Yantra Gaara Centres (Custom Hiring Centres), benefiting over 39.89 lakh farmers. SKDRDP supports custom hiring in 25 districts and 164 hoblis. The Sub Mission on Agricultural Mechanization (SMAM) targets a farm power ratio of 2.5 kW/ha, with 20 centres and ₹5.81 crore disbursed for equipment. Expansion plans and awareness campaigns are ongoing.
- Small landholdings (under 4 ha) and high labor costs increase demand for smaller tractors and power tillers, which are fuel-efficient and suited for small farms.
- However, adoption remains low due to poor awareness and limited servicing options. More local repair units are needed to maintain equipment. It is essential to encourage the establishment of more farm machinery servicing units at the hobli or village level.
- Financing is often unsuitable, missing ancillary needs like spare parts and servicing. Motor financing companies offer favorable loans, and banks are urged to create tailored financial products.
- KVKS provide training on machinery use and maintenance to improve adoption. Additionally, ICT, GIS, drones, and sensor technologies are being introduced to enhance farm mechanization and efficiency, promoting sustainable agriculture.

#### **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	Combine harvester--Paddy	No.	26.75	80	142	3798.50	3038.80
2	Combine harvester- Sugarcane harvestors-Sugar cane harvester	No.	107.00	80	63	6741.00	5392.80
3	Other machinery-Other Machinery & Equipment- Cultivator	No.	0.86	80	975	834.60	667.68
4	Other machinery-Other Machinery & Equipment- Excavator	No.	25.68	80	254	6522.72	5218.18
5	Other machinery-Other Machinery & Equipment- Rotavator(540 and 1000 rpm PTO speed)	No.	1.50	80	1470	2202.06	1761.65
6	Others--Custom Hiring- Drone	No.	10.70	80	125	1337.50	1070.00

7	Others-Groundnut Stripper-Groundnut decorticator (powered cost depends on capacity)	No.	1.61	80	900	1444.50	1155.60
8	Paddy Transplanter--46 & 8 rows	No.	3.21	80	816	2619.36	2095.48
9	Power Tiller--8 to 12 HP	No.	2.46	80	1363	3354.35	2683.48
10	Seed Drill-Seed cum Fertilizer Drill-Power tiller/Tractor	No.	1.07	80	880	941.60	753.28
11	Thresher-Multicrop Power Threshers-Upto 10 HP Tractor/Engine Operated	No.	2.14	80	1162	2486.68	1989.35
12	Tractor-With Implements & Trailer-15 to25 HP	No.	4.82	80	1300	6259.50	5007.60
13	Tractor-With Implements & Trailer-35 to 45 HP	No.	8.35	80	713	5950.70	4760.56
14	Weeder-Power Weeder-self-propelled/tractor drawn Min 6 HP	No.	0.70	80	775	539.02	431.21
<b>Total</b>				<b>10938</b>	<b>45032.09</b>	<b>36025.67</b>	

## 2.1.4 Plantation & Horticulture, including Sericulture

### 2.1.4.1 Status of the Sector in the District

- Davanagere's climate supports arecanut with spices in Malnad areas (Chennagiri, Honnali, Nyamathi) and fruits, vegetables, and medicinal plants in Davanagere, Harihara, and Jagalur.
- Area production of major horticulture crops is 121741 ha. Area and production of fruit crops (2469.97ha,48104MT), Vegetables(6487.87ha,131026MT) Spice crops (966.44ha, 15066MT) Plantation crops (111492ha,87304MT) Flowers(311ha,3017MT) (source: Horticulture Dept)
- 30% Cultivable Area are under Horticultural Crops and 37% of net area sown. Arecanut crop covered major area of 104574.95ha followed by coconut(6793.01ha), onion(3295.26ha)
- Horticulture FPOs: An FPO at Nittur, Harihara focuses on coconut and intercrop vegetables. Shantisagar HFPCL has availed loan from NABKISAN.
- In 2024-25, two mushroom units worth ₹16 lakhs were sanctioned, along with 102 water ponds for ₹154 lakhs. Protected cultivation covered 35ha, and area expansion reached 169.83ha.
- Sericulture: 2 Technical centers and training institutes are active. One Automatic Reeling Machine (ARM) produces high-quality silk. One cocoon market is in district.
- Mulberry cultivation covers 417.16ha, producing 339.92tonnes of cocoon with a value of ₹699.04lakhs supported by 603 families in 112 villages. (Dept data)
- 275farmer/Reelers benefitted from SDP,318 benefitted from Price stabilisation & assistance to stake holder program.
- 528 beneficiaries have been supported worth ₹27 lakhs through schemes—SDP (Girijana), Silk Samagra Yojane

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

- Commercial horticulture and agri-business opportunities are expanding, including organic farming, nurseries, and processing units for fruits, vegetables, and dryland crops. NHM supports this through schemes aimed at boosting productivity. The department currently meets only 40% of the planting material demand for fruit crops, indicating a key supply gap.
- Arecanut cultivation is rapidly replacing paddy and maize due to higher returns. This shift toward monoculture raises concerns. Promoting intercropping with crops like pepper, banana, and cocoa, along with financial support, is recommended for crop diversification.
- Sericulture remains limited due to the dominance of arecanut and high labour needs—about 13 workers per plot. Government schemes such as Reshme Abhivruddi Yojane, Silk Samagra, PMKSY, RKVY, and ZP programs offer support for drip irrigation, infrastructure, and disease control. Mulberry cultivation is growing gradually, though around 10% is uprooted for personal use.
- Water-use efficiency and dryland horticulture are promoted through NABARD's WADI and Watershed Development Projects. A WADI initiative in Jagalur spans 430 acres and helps farmers grow mango and tamarind plants, contributing to orchard development, soil conservation, and sustainable livelihoods.
- Rising consumer demand for fruits, vegetables, and spices with better road connectivity and access to urban markets, has encouraged farmers to shift towards high-value horticulture and plantation crops

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

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

(₹lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Exotic Fruits -Dragon Fruit- 2.5mx2.5m(1 pole 4 plants) -400 poles	Acre	7.65	80	69	527.89	422.30
2	Floriculture-Rose-0.75mx 0.75m 7100/Acre	Acre	1.74	80	24	41.85	33.50
3	High density plantation- Papaya-3mx3m 444/Acre	Acre	1.06	80	533	564.61	451.69
4	High density plantation- Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	930	2537.52	2030.00
5	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m -110 /Acre	Acre	1.13	80	42	47.41	37.93

6	New Orchard - Tropical/ Sub Tropical Fruits-Guava-8mx8m 60/Acre	Acre	0.91	80	73	66.39	53.12
7	New Orchard - Tropical/ Sub Tropical Fruits-Mango-9mx9m- 50/Acre	Acre	1.17	80	2588	3018.39	2414.71
8	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	161	172.27	137.82
9	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	25	215.35	172.26
10	Other Plantation Crops-Arecanut	ha	3.75	80	11294	42296.06	33836.83
11	Other Plantation Crops-Oil Palm-9mx9m- 50/Acre	Acre	1.25	80	200	250.39	200.30
12	Sericulture-Chawki Rearing-Chawki Rearing Centre 2 Acre	Acre	25.59	80	10	255.92	204.78
13	Sericulture-Shoot Rearing - Shoot Rearing System 1 Acre	Acre	12.65	80	41	518.54	414.84
<b>Sub Total</b>				<b>15990</b>	<b>50512.59</b>	<b>40410.08</b>	
<b>Total</b>				<b>15990</b>	<b>50512.59</b>	<b>40410.08</b>	

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

- The district spans 454573 ha, with 67688 ha (14.89%) covered by forests. Non- agricultural land totals 28742 ha, and uncultivable land is 6340 ha (7.72% of the area). Cultivable wasteland is 5254 ha.
- Financing farm forestry, agroforestry, and commercial forestry is crucial for environmental balance. Suitable species for planting include silver oak, mahogany, teak, and neem.
- Under the Social Forest Scheme, 105.00 km of roadside plantations, 125.00 ha of block plantations and 3.00 ha of plantations in the premises of organizations have been constructed, and a total of 73,560 saplings have been planted.
- A total of 1,02,000 saplings have been distributed to the 279 public and farmer beneficiaries under the RSPD scheme.
- Rashtriya Krushi Vikasa Yojana Scheme, a total of 164 farmer beneficiaries have been given incentives based on the number of saplings planted and an awareness program on agroforestry has been organized for 128 farmers.
- Under the NREGA scheme, 87.90 ha block plantation and 51.00 km roadside plantation have been done, and a total of 36,168 saplings have been planted. 53.00 ha of agroforestry has been created. 41.00 acres of multi-annual fodder development program has been done. 43,986 cum of soil and water conservation works have been carried out under the. 1,91,178 person days have been created.
- A total of 766.19 ha/km of plantations have been managed including all the Schemes.
- 1,85,996 saplings have been planted across all the Schemes.

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

- Under the GROW (Greening and Restoration of Wasteland with Agroforestry) initiative, India aims to restore 26 million hectares of degraded land by 2030 using GIS and geospatial technologies. In Davanagere, 397.84 sq km is highly suitable, 78.05 sq km moderately suitable, and 5,447.05 sq km unsuitable/others for agroforestry (Source: GROW Technical Report 2024).
- District has significant tracts of degraded and revenue land, especially in Jagalur tq, which can be utilized for agroforestry, fodder banks, and bio-energy plantations under schemes like WDC-PMKSY and GROW.
- Farmers can be encouraged to adopt agroforestry as a supplementary activity on marginal lands. There's scope for bio-diesel plantations on private/revenue wastelands, although farmer interest remains low due to long gestation periods.
- Davanagere City Municipality Corporation, under the NCAP, has implemented Miyawaki-style urban forests in all 45 wards. So far, 13.36 groves have been established, with 4,008 saplings planted and 20,000 saplings grown.
- A key constraint is the lack of awareness about the profitability and bankability of agroforestry. Farmers often opt for short-term crop returns over long-term agroforestry investments.
- Utilize Geographical Information Systems (GIS) to map wastelands and collect data on soil types, water resources, and existing vegetation to inform planning decisions

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

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

(₹lakh)								
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>A.06 Forestry</b>								
1	Nursery/ Propagation unit- Traditional Nursery	Acre	6.21	80	26	161.36	129.07	
2	Plantation-Mahagony-4.57 m x 4.57m 478/ha	ha	1.20	80	132	158.19	126.54	
3	Plantation-Sal-Melia dubia- 3m x3m 1111/ha	ha	1.54	80	125	192.61	154.08	
4	Plantation-Sal-Silver oak-3m x3m -1111/ha	ha	1.54	80	125	192.60	154.09	
5	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	85	201.91	161.51	
<b>Total</b>					<b>493</b>	<b>906.67</b>	<b>725.29</b>	

## 2.1.6 Animal Husbandry - Dairy

### 2.1.6.1 Status of the Sector in the District

- Permanent pasture covers 2.43% of the geographical area is around 11,025 ha.
- Dairy farming supports livelihoods and helps mitigate drought impacts. According to 20th Livestock Census 2019, specifically, there are about 237801 cattle (78076 indigenous and 159725 cross-breed), 91896 buffaloes, 79429 goats.
- 32491 members have received govt incentive amounting to ₹42.58cr. 1435 quintals of monocot seeds distributed. 25278MT of green fodder produced.
- By 2023-24, 168506 animals underwent artificial insemination, and 638271 were vaccinated. The number of AI centers rose to 58 single and 29 cluster centers, impacting 19555 animals in 2024-25. 85446ltrs of milk sold and 262858ltrs procured. (KMF).
- 456 (414 operational) MPCs are operating with 63687 members, producing 9209702 litres of milk collection.
- Infrastructure includes 53 Bulk Milk Coolers (124,000 liters/day), a dairy at Doddabathi, Davanagere (80 KLPD), and 60KLPD at Gollarahalli, Honnali.
- Veterinary services include 13 hospitals, 78 dispensaries, 61 primary veterinary centers and 5 mobile dispensaries, treating over 638271 animals by 2023-24.
- One Animal husbandry FPCL is there in Jagalur tq supported by NABARD.
- Milk production stands at 478,000 tons for 2023-24. The district collects over 2.5 LLPD of milk, with potential actual production close to 3.58 LLDP.
- GLC for Dairy sector for 22-23 at ₹115.69cr, for 23-24 it stood at ₹168.06cr, for 24-25 it is ₹162.78cr, marginally declined for the year.

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

- The district provided subsidies for fodder seeds, 120 chaff cutters, 45 milking machines, and cattle insurance (60%) during 24-25.
- Production per capita is at 723gms which is much higher than ICMR range of 300gms per capita.
- Under RIDF Tranche 28, GoK has been sanctioned 4 projects: 2 veterinary hospitals for ₹93.80 lakhs and 2 dispensary upgrades to hospitals for ₹94.40 lakhs to enhance healthcare and under tranche 30, 9 veterinary hospitals for ₹4.50cr has been approved.
- The Rashtriya Gokul Mission, of the Rashtriya Pashudhan Vikas Yojna (2021-2026) with a ₹2400cr budget, aims to enhance cattle and buffalo productivity through breed improvement. Mobile Veterinary Units (MVUs) have been set up in each Taluk, to support livestock health.
- MAITRI workers facilitate artificial insemination, reducing reliance on male animals.
- The Punya Koti Dattu Yojana aids cattle conservation, while the Amrita Siri Scheme promotes indigenous breeds by distributing surplus livestock at 25% of book value

The National Programme for Dairy Development includes Component 'A' for building and upgrading quality milk testing infrastructure, and Component 'B' which supports dairying through cooperatives with financial aid from JICA.

- Additionally, the Government of India has sanctioned ₹24.22cr under the National Adaptation Fund for Climate Change (NAFCC) for conserving and promoting indigenous cattle breeds and sheep

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

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

(₹lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Buffalo Farming--Graded Murrah 10 animal unit	5+5	15.86	80	54	856.30	685.04
2	Buffalo Farming--She buffaloes Graded Murrah yeilding 10 -12lpd 2 animal unit	1+1	2.47	80	227	561.08	448.86
3	Bulk Milk Cooling Unit	No.	32.96	90	39	1285.28	1156.74
4	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	3037	6466.68	5173.35
5	Crossbred Cattle Farming-- HF 10 animal unit	5+5	15.76	80	591	9314.81	7451.86
6	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	1568	6207.73	4966.16
7	Indigenous Cattle Faming-- Gir Sahiwal Tharparkar 10 animal unit	5+5	13.35	80	382	5101.08	4080.87
8	Indigenous Graded Cattle Farming--Indigeneous Cows - 2 Cow Unit (Gir/Sahiwal/Thaparkar)	1+1	1.99	80	855	1701.63	1361.29
9	Refrigerated Tanker Van	No.	29.21	80	110	3213.22	2570.57
<b>Sub Total</b>					<b>6863</b>	<b>34707.81</b>	<b>27894.74</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	4596	2375.26	2375.26
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	23779	11059.86	11059.86
<b>Sub Total</b>					<b>28375</b>	<b>13435.12</b>	<b>13435.12</b>
<b>Total</b>					<b>35238</b>	<b>48142.93</b>	<b>41329.86</b>

### 2.1.7 Animal Husbandry - Poultry

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

- Karnataka ranks 7th place in per capita availability of eggs during 2023-24 in India as per Animal Husbandry statistics 2024-25. Karnataka ranks 5th place in egg production in India. According to 2022-23 Integrated Sample Survey, production of eggs is 900.87cr lakhs and of chicken meat is 179909 tons.
- Poultry farming in Davanagere is an important component of the agricultural sector, contributing to the local economy and providing livelihoods for many families. In the district, 6270 lakh eggs were produced in 2023-24 (Source: DAG 23-24). The district supports backyard poultry, commercial broiler, and layer farming, with monthly egg production of 3 lakh eggs.
- As of Census 2019, there are 2505966 birds in the district, with Poultry farms concentrated in Hebbalu, Hadadi, Turchchaghatta, Davanagere area and Jagalur – predominantly dry areas.
- Two bird strains, Giriraja and Swarnadhabra, and local breeds have been developed by KVAFSU, known for their adaptability and disease resistance.
- A Poultry Rearing and Training Center in Davanagere offers two-day training sessions on bird purchase, breed selection, and maintenance. There are authorised 212 broiler farms in the district.
- For natural calamities (2022-23 to 2025-26), compensation of ₹100 per bird is provided, up to ₹10,000 per household (MHA Letter No. 33-03/2020-NDM, dated 10.10.2022).
- Ground level credit flow for 22-23 is at ₹15.88cr, for 23-24 it is at ₹35.98 cr and for the year 24-25 it is ₹52.4 cr.

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

- Karnataka Poultry Farmers & Breeders Association [KPFBA] is an Apex body, representing Poultry Farmers & Breeders, established in 1991 to promote the development of poultry breeding and farming.
- Under the KCC scheme, loans are 1 lakh for broiler units (₹100 per hen for 1,000 hens over 5 months) and ₹2 lakhs for layering units (200 per hen for 1,000 hens over 20 weeks).
- The district lacks a hatchery, so Day-old Chicks (DoCs) are sourced from Chitradurga, Hospet, and Bengaluru. Small poultry farmers rely on external feed suppliers, while large farms have their own feed plants.
- Production per capita is at 382 which is much higher than ICMR range of 180 eggs per capita.
- Need of insurance cover for poultry (broiler) units has to be looked into by all stakeholders.
- While financing for poultry adherence to Biosecurity norms may be strictly followed especially the guidelines on the distance between the poultry farms need to be followed.
- No poultry research station has been established.
- Government of India is exploring the possibility of shifting poultry from cage based production to welfare based production.
- Marketing for eggs is controlled by middlemen and private traders, which may exploit small farmers.
- Contract farming for maize and soya, key poultry feed ingredients, should be promoted.
- Future poultry industry growth relies on integrated production, transitioning to chilled and

frozen products, and ensuring affordable corn and soybeans.

### **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	144	482.27	385.82
2	Commercial Broiler Farming-- Integration: broiler equipment (2000chicks; ₹35per bird	5000	12.20	80	30	365.93	292.76
3	Commercial Broiler Farming-- Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	380	1854.11	1483.26
4	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	280	10180.42	8144.34
5	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.21	80	150	32.10	25.67
6	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	88	941.60	753.28
<b>Sub Total</b>					<b>1072</b>	<b>13856.43</b>	<b>11085.13</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.002	1	375895	605.19	605.19
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.003	1	1227924	3290.84	3290.84
<b>Sub Total</b>					<b>1603819</b>	<b>3896.03</b>	<b>3896.03</b>
<b>Total</b>					<b>1604891</b>	<b>17752.46</b>	<b>14981.16</b>

## 2.1.8 Animal Husbandry - Sheep, Goat, Piggery

### 2.1.8.1 Status of the Sector in the District

- In 2021–22, Karnataka's meat production grew by 8.58%, contributing 4.26% to India's total. Meat output comprised poultry (51.44%), buffalo (17.49%), goat (13.63%), sheep (10.33%), pig (3.93%), and cattle (3.18%).
- As of the 2019 census, the district's population includes 238367 sheep (indigenous - 237664, cross breed-703), 79429 goats (indigenous-2033, crossbreed-84) (Source: DAG 23-24).
- Jagalur taluk has the highest small ruminant population, especially Bannur sheep, due to its arid conditions. Mutton demand is rising due to dietary shifts and migration.
- Two operational FPOs—Daksha Brahma and Amruth Jagalur—receive support under RKVY (₹20.26 lakh/FPO).
- Of 11 sheep/goat cooperative societies, 6 are active with 3194 members.
- The indigenous pig population is around 2033, with 84 cross-breeds totaling to 2117. Pigs are reared in Harihara, Honnali, Chennagiri, and Davanagere Taluks. Pig fattening has potential, despite the absence of breeding stations.
- Meat production in 2023–24 was 3777T, with per capita consumption at just 2.19 kg/year, far below ICMR's recommended 11 kg/year.
- Rabbit farming is minimal with 1605 rabbits; limited to breeding and training.
- Compensation for livestock loss due to natural calamities is ₹4,000 per household.
- Credit flow data for this sector is currently unavailable

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

- Amrita Swabhiman Kurigahi Yojana provides 20+1 sheep/goat units to 20,000 economically backward families at a unit cost of ₹1.75 lakh. Cost-sharing: 50% NCDC, 25% State, 25% beneficiary.
- Under Anugraha Koduge Yojane, ₹2,500–3,500 is provided per sheep/goat for accidental or natural deaths, post-mortem required.
- Kurigarara Parikkara Kits (raincoats, mosquito nets, etc.) are provided to nomadic shepherds to support their livelihood and mobility.
- No organized market exists for sheep, goat, or pig meat in the district. There are only 36 recognized private meat shops, along with several unrecognized ones meeting local demand.
- Traders and middlemen dominate live animal and meat marketing, setting arbitrary prices based on an average 60% dressing percentage, leading to unfair farmer returns.
- The district lacks modern abattoirs and meat processing plants, creating a need for hygienic, value-added meat production facilities.
- To address market inefficiencies, reviving defunct Sheep and Wool Producers Cooperative Societies is crucial to support production, aggregation, and fair marketing of livestock products.
- Financial and technical support from NABKISAN can strengthen these cooperatives and improve infrastructure, creating a more transparent and farmer-friendly small ruminant sector.
- Platforms like e-NAM and Rashtriya e-Market Services (ReMS) provide online market access, price transparency, and digital payment mechanisms—beneficial to livestock markets.

### 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 ₹)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Breeding Unit-New Shed-Cost of Buck -Local breed	100+ 5	9.68	80	29	280.82	224.65
2	Goat - Breeding Unit-New Shed-Cost of local breed Bucks	500+ 25	47.68	80	62	2956.11	2364.88
3	Goat - Rearing Unit-New Shed-Cost of Bucks-Local breed	10+1	1.02	80	2450	2490.43	1992.34
4	Pig Breeding Unit-New Shed-Sow @20sq ft/sow @₹ 160/sq ft for 20 sows	20+2	15.71	80	173	2717.42	2173.92
5	Rabbit Rearing-Existing Shed-Rabbit rearing	10+3	3.21	80	168	539.28	431.42
6	Retail Market outlet for Meat-Existing Shed-Retail pork outlet with facility for chilling	No.	12.84	80	188	2413.92	1931.14
7	Sheep - Breeding Unit-New Shed-Cost of animals-5 Bannur rams	100+ 5	21.25	80	490	10412.60	8330.07
8	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (10+1)	10+1	1.19	80	3855	4578.58	3662.88
9	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (20+1)	20+1	2.23	80	1075	2392.52	1914.03
<b>Sub Total</b>					<b>8490</b>	<b>28781.68</b>	<b>23025.33</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Rearing Unit - Semi-intensive_Stall feeding for 8 month cycle	20+1	0.70	1	1588	1117.72	1117.72
2	Sheep Farming_Lamb Sheep Fattening_Fattening Unit 6 months cycle from 4 to 9 months	20	0.32	1	7153	2306.04	2306.04
<b>Sub Total</b>					<b>8741</b>	<b>3423.76</b>	<b>3423.76</b>
<b>Total</b>					<b>17231</b>	<b>32205.44</b>	<b>26449.09</b>

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

- In 2023-24, Karnataka recorded 9.76 lakh MT of fish production — 5.43 lakh MT marine and 4.33 lakh MT inland — ranking 5th in marine and 7th in inland fish production nationally.
- Davanagere, being landlocked, focuses on inland fisheries. The district has 336 tanks (123 PRIs, 94 minor irrigation tanks, 94 under Fisheries Dept.), with leases managed by respective bodies.
- Around 2,986 full-time and 2,670 part-time families depend on fisheries.
- Major water resources include the Tungabhadra River (80 km), Shantisagar, Anaji lakes, Devarabelakere Reservoir (3,644 ha), and 94 departmental tanks (5,224 ha).
- Fish production dropped to 22,261 tonnes in 2023-24 from 42,130 tonnes in 2022-23. Still, 107.66 lakh fish seeds were produced, and 15 lakh fingerlings distributed from local nurseries (Kondajji, Shantisagar, etc.).
- There are 5 fish markets, 2 ice plants with capacity 20 MT/day, but no cold storage.
- Marine fish is imported from Mangaluru and Goa.
- Under Matsyashraya Yojane, no beneficiaries were supported in 2023-24.
- The district has 6 RAS units, a Matsya Darshini outlet,
- Fish production in 2023-24 was 20195T, with per capita consumption at just 34gm/day
- 21 fisheries co-operative societies operate in the district.
- The Davanagere Meenugarike Amrutha FPCL operates from Kodaganuru.
- However, credit flow is declining: ₹1.37 cr (2022-23), ₹0.98 cr (2023-24), and just ₹0.34 cr (2024-25), indicating a need for enhanced financing support with due survey.

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

- Shanthi Sagar Lake (Sulekere), Bathi, Kondajji, Hadadi, Naganuru lakes support freshwater fisheries such as Catlatatla, Labeo rohita, Cyprinus carpio, Clarias batrachus, Mystus seenghala. Climate change impacts fisheries by altering fish physiology, behavior, migration, reproduction, mortality, affecting fisherfolk livelihoods.
- Credit potential and scope exist for inland fisheries such as Tilapia/GIFT, Pangasius, indigenous carp culture, green fishing methods, indigenous feed mills, value addition, ornamental fish breeding, shrimp farming in saline/waterlogged areas, RAS, aquaponics.
- Major schemes include PMMSY, PMMKSSY, and Matsya Vahini scheme.
- The National Fisheries Digital Platform (NFDP) aims to formalize the sector by creating a comprehensive registry for stakeholders.
- Quality fish seed is critical; however, there is a demand-supply gap despite government efforts.
- NFDB developed a hygienic fish market at Dange Park, with ongoing support for more markets.
- The district has 4 smaller fish markets benefiting from the Assistance for Construction of Fish Markets scheme. Inland water productivity remains low due to limited adoption of scientific practices.
- Distress Relief Fund provides ₹5lakh for death and ₹1lakh for partial disability from fishing accidents.
- Fishermen's lease rights extended to one year due to 2023-24 drought impacts.

- A helpline (8277-200-300) and SMS alerts in Kannada offer fisheries info, weather updates, schemes, market rates to improve digital outreach.

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

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

(₹lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	9	14.46	11.55
2	Fish Culture --Fresh water- Composite fish culture of Indian major carps	ha	8.87	80	68	603.17	482.54
3	Fish processing-Ice Plant-Ice Plant /Cold Storages- 30 MT (with subsidy under PMMSY)	No.	128.40	80	3	385.20	308.16
4	Replacement-Fishing boat- Motorized fishing craft- Traditional wooden/FRP boat with OBM	No.	5.35	80	26	139.10	111.28
5	Replacement-Nets	No.	1.87	80	35	65.54	52.42
<b>Sub Total</b>				<b>141</b>	<b>1207.47</b>	<b>965.95</b>	
<b>A.14 Working Capital - Fisheries</b>							
1	Cage Culture_6 m * 4 m * 4 m	Per Crop	1.12	1	34	38.20	38.20
2	Fish Culture - Bio floc_Others_Recirculatory aquaculture RAS 100 m <sup>3</sup> capacity 2 ton	2 ton per cycle	3.37	1	10	33.70	33.70
3	Fish Culture - Others_Others_Inland Culture fisheries per acre	Acre	2.25	1	61	137.07	137.07
4	Fish Culture - RAS_100 m <sup>3</sup> _Recirculatory aquaculture RAS 100 m <sup>3</sup> capacity 2 ton	2 ton per cycle	3.37	1	12	40.44	40.44
<b>Sub Total</b>				<b>117</b>	<b>249.41</b>	<b>249.41</b>	
<b>Total</b>				<b>258</b>	<b>1456.88</b>	<b>1215.36</b>	

## 2.1.10 Farm Credit - Others

### 2.1.10.1 Status of the Sector in the District

- The district has a total of 681,334 motor vehicles, including 37,912 goods vehicles such as multi-axle (3,236), trucks and lorries (11,044), three-wheelers (8,316), and four-wheelers (15,316).
- According to RTO data up to 31.03.2025, registrations include 46,044 goods vehicles, 3,302 buses, 648,415 two-wheelers, 2,242 taxis, 1,212 three-seaters, 556 four- to six- seaters, and other vehicles totaling to 154,313.
- Two-wheelers play a crucial role in rural transport due to their ability to navigate uneven terrain, offering farmers an efficient and cost-effective means to travel between farms and markets and transport small quantities of inputs and produce.
- The district has approximately 486,571 two-wheelers, including 160,726 scooters, 41,278 mopeds, and 284,567 motorcycles (DAG 23-24). The number increased in 2024-25, driven by the rise of eco-friendly electric vehicles.
- About 1,039 two-wheelers are used to carry construction materials, while some have been modified for transporting goods like milk, vegetables, and fruits.
- The district is witnessing a steady rise in electric vehicle adoption, driven by increasing environmental awareness and government incentives promoting sustainable transportation.
- Farmers largely rely on plough animals for fieldwork and bullock carts for transporting produce, creating a financing opportunity for bullocks and carts. Skilled local carpenters support bullock cart manufacturing.

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

- The two-wheeler market in India is the largest globally, with over 20 million units sold annually, half in rural areas.
- In Davanagere, 18,302 three-seater and 556 four-to-six-seater vehicles are used for travel between cities and villages (DAG 23-24).
- Small-scale farmers face challenges accessing formal credit due to strict eligibility, lack of collateral, and high costs, limiting investment in farming equipment. Subsidized credit schemes and microfinance institutions offering collateral-free loans can boost two-wheeler ownership.
- To promote the deployment of charging infrastructure nationwide, GoI has allocated INR 1000cr under the FAME II scheme. The Department of Heavy Industry (DHI) has approved 2636 EV charging stations across 62 cities in 24 States and Union Territories, along with 1,544 stations on highways. EV charging is a delicensed activity in India.
- While the central government formulates the overall e-mobility plan, state governments are responsible for creating and enforcing policies and regulatory frameworks to facilitate EV adoption and the expansion of charging infrastructure within their regions.
- Electric two-wheelers, with lower operating costs and environmental benefits, are ideal for farm use. However, a significant gap remains in charging infrastructure and grid integration.
- Banks could also extend credit to Joint Liability Groups for purchasing new or second-hand two-wheelers to support farm activities

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

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

(₹lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.61	80	880	1412.40	1129.92
2	Animal Driven Carts- Conventional Bullock Cart-	No.	0.32	80	702	225.35	180.28
3	Animal Driven Carts- Pneumatic Tyre Cart- Traditional cart	No.	0.54	80	300	160.51	128.40
4	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	17	363.80	291.04
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	2813	3009.91	2407.93
6	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Second hand	No.	0.91	80	273	248.30	198.62
<b>Total</b>					<b>4985</b>	<b>5420.27</b>	<b>4336.19</b>

### 2.1.11 Sustainable Agricultural Practices

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

- Sustainable practices include reducing waste (5 Rs: Refuse, Reduce, Reuse, Repurpose, Recycle), conserving water and energy with efficient habits and solar power, and using eco-friendly transport like walking or public transit, supporting ethical brands, buying local, and cutting meat consumption.
- Key sustainable agriculture practices in India are Organic Farming, Agroforestry, Integrated Pest Management (IPM), Water Conservation, Crop Rotation, Conservation Agriculture, regenerative agriculture, renewable energy, and Precision Farming. These improve soil health, reduce chemicals, conserve water, manage pests naturally, and use resources efficiently.
- The National Mission for Sustainable Agriculture (NMSA) under the National Action Plan on Climate Change (NAPCC) promotes location-specific IFS and pilots rainfed farming productivity models using NICRA technologies and schemes like MGNREGS, IWMP, and RKVY. It focuses on conserving natural resources through soil and moisture conservation.

- Main components are Rainfed Area Development (RAD), Sub-Mission on Agroforestry (SMAF), National Bamboo Mission (NBM), Soil Health Management (SHM), and Climate Change & Sustainable Agriculture Monitoring (CCSAMMN).
- In Davanagere, 962 beneficiaries under RAD and 1,832 under SMAF
- RAD achievements include apiculture, silage, small ruminant farming, horticulture, and vermicomposting clusters at Anaburu, Hucchavvanahalli, Kodaganuru, and Mayakonda, with ₹1.16cr outlay

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

- Under NMSA, the Climate Change Cell (CCC) of DAC&FW, along with the Soil & Land Use Survey of India (SLUSI), acts as a knowledge hub to facilitate collaboration among stakeholders. Key institutions involved include SLUSI, the National Centre of Organic Farming (NCOF), and the Central Fertilizer Quality Control & Training Institute (CFQCTI).
- Climate change monitoring, knowledge sharing, and skill development are supported through State Agricultural Universities, ICAR, KVKs, and R&D organizations.
- The Agriculture Department reports ₹8 crore sanctioned under RKVY for 1,600 Integrated Farming System (IFS) models in the district. In 2024-25, 78 projects worth ₹39 lakhs were approved.
- Sustainable agriculture can be scaled across environmental (agro- ecological), social (social-territorial), and economic dimensions. The Paramparagat Krishi Vikas Yojana promotes soil fertility and healthy food through organic farming, avoiding agro-chemicals.
- Districts including Davanagere are recognized for suitable conditions for sustainable agriculture. Rainfed areas, with low resources and productivity, are prime targets for sustainable practices.
- Transitioning from input-intensive to sustainable farming needs technology transfer, market development, and incentives for FPCls promoting organic products.
- Farmers grow arecanut, maize, and paddy using drip irrigation and mulching, reducing labor and water use while allowing intercropping for up to three years.

### **2.2 Agriculture Infrastructure**

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

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

- Maize (398045T in 22-23), and Paddy (429360T in 22-23 - DAG2324) are primary crops, with prices influenced by market forces. MSP is used for Ragi only. Agricultural Products: Grains, pulses, fruits, and vegetables are stored by dealers and the APMC. Agri-Inputs: Dealers also store agrochemicals, fertilizers, seeds, and livestock feed.
- Market Infrastructure:
- APMC Yards: 5 regulated markets and 12 warehouses, Sub Markets: Mayakonda, Nyamathi, Santhebennur; Main Markets: Jagalur, Harihara, Davanagere, Honnali, Channagiri.; 3 linked Mandis to Electronic Markets
- 18033 MT of godown is lying vacant in Davanagere, constructed under WIF, RKVY etc.
- 4 RIDF Projects of CC roads, shops cum godowns have been completed during 24-25
- Warehouses: 12 licensed in 2024-25, 21 in 2025-26 – 272143MT(APMC)
- Storage and Warehousing: -
- Cold Storage: Two RIDF units at Avaregere and Devarahalli under construction.
- Warehouses: facilities as per WDRA in Davanagere (18,459 MT), Harihara (12,500 MT)

Malebennur (6150MT), Honnali (3500MT), Sagarpete (7000MT), Mayakonda (12800 MT). Haralahalli, Honnali has 23852MT godowns constructed under WIF, NABARD lying vacant. Total owned 279729MTs consolidated including a rental godown at Harihara of 752MT.

- Ground Level Credit Flow under agri infrastructure was in 2022-23: ₹18.07cr; in 2023-

24: ₹51.39cr, in 24-25 it was ₹89.76cr

- 152 warehouses disbursed with an amount of ₹52cr (AIF data) under AIF/ AMI through Banks - HDFC, CB, ICICI, SBI

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

- Storage & Post-Harvest Infrastructure - The district has sufficient storage facilities, with no reported deficiencies.
- The HD provides up to 90% subsidy for constructing post-harvest infrastructure like warehouses, integrated pack houses, pre-cooling units, and cold storage.
- Through the Cluster Development Program (CDP), farmers also receive support for post-harvest management and cluster-level storage solutions.
- Under MSC, DDCCB funded 18 PACS godowns, complementing those already owned by PACS.
- Market Dynamics & Challenges
- Key challenges include premature post-harvest sales, lack of grading and packaging, limited infrastructure, elongated marketing chains, and non-transparent pricing mechanisms.
- Cooperative bodies like Campco, Tumcos (Tota Utpadanagala Marata Sahakara Sangha), and Damcos play significant roles in marketing.
- TUMCOS, based in Channagiri taluk with 15,000 members, acts as a commission agent for areca, offers loans, operates a supermarket and fuel stations. It reports an areca turnover of ₹1000crs
- The MoC is implementing the world's largest integrated grain storage plan through PACS, utilizing schemes like AIF, AMI, MIDH, SMAM, PMFME, and PMKSY.
- The AIF (2020–21 to 2032–33) offers 3% interest subvention and credit guarantees for post-harvest infrastructure; warehouse geo-tagging is underway.
- ReMSL enables online agricultural produce trading.
- Through e-Negotiable Warehouse Receipts (e-NWRs), farmers can pledge stored produce for loans

#### **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 ₹)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage-For Horticulture Produce-Cold Storage-For Horticulture Produce-5000 MT	No.	535.00	80	12	6420.00	5136.00
2	Godown-Large- 5000 MT (Rs 3000 per MT)	No.	160.50	80	16	2568.00	2054.40
3	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	56	1048.61	838.88
4	Godown-Renovation/ Expansion	No.	9.63	80	79	760.77	608.61
6	Market Yard-Marketing Infrastructure	No.	165.85	80	58	9619.30	7695.44
5	Market Yard-Market Yard	No.	64.74	80	26	1683.12	1346.49
<b>Total</b>				<b>247</b>		<b>22099.80</b>	<b>17679.82</b>

## 2.2.2 Land Development, Soil Conservation and Watershed Development

### 2.2.2.1 Status of the Sector in the District

- Soil health is vital for sustainable food systems and impacts several SDGs. Davanagere's soils include red loamy, red sandy, deep and medium black, and laterite.
- Under FNS (target 8,163; achieved 8,309), RKVY (target 8,800; achieved 8,820), and KRSY (target 231; achieved 235), soil samples were analyzed. NABFoundation funded soil testing kits at Jawahar Vidyalaya, Devarahalli, where 50 samples were tested by students with the Agri Dept.
- Irrigation covers 259169 ha (gross) with 177897 ha net irrigated; canal irrigation covers 49094 ha, tube wells 116433 ha, and micro-irrigation 15481 ha.
- Watershed development in Jagalur covers 854 micro-watersheds over 454573 ha. Of this, 185842 ha is not available for treatment, 193570 ha is treated under schemes like Jalamruta, WDPD, PMKSY-WDC2.0, with 75161 ha pending treatment.
- Watershed schemes under PMKSY-WDC2.0, REWARD, PMKSY-01, RKVY-WHS, RAFTAAR, Atal Bhujal, and AMRUTH FPO target ₹5.57 crore; ₹1.71 crore released with 26% progress.
- The district has 6340 ha barren land and 5254 ha cultivable wasteland.
- Tribal Development Projects in Jagalur focus on 430 wadis, also supporting 69 landless families with income generating activities.
- Watershed Dept oversees 28 FPOs, supported by NABARD, ICAR-KVK, RKVY, and others.

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

- Agricultural land development includes building irrigation and drainage infrastructure, improving soil management, using technology to optimize resources, and adopting sustainable practices like crop rotation and biodiversity management to boost productivity, ensure food security, and support rural livelihoods and environmental sustainability.

- NABARD supports LDBs by providing loans for fencing, plantations (Sandal, Teak), and farm equipment. Land development is also backed by programs like IWMP, Sujala, WDF, and National Missions.
- Water conservation efforts focus on creating farm ponds, nala bunds, check dams, and percolation tanks.
- Soil health is managed through 5 Government and seven private labs; 11449 soil health cards were recently issued in 20 Hoblis, totaling 523407 cards distributed. Soil Health Management promotes organic farming, green manure, composting, bio-fertilizers, and integrated farming systems, with clusters supporting organic methods. Mulching, including plastic mulches, conserves soil moisture and controls weeds.
- WD prevents soil erosion, improves moisture retention, boosts yield, and increases water availability via rainwater harvesting and groundwater recharge also create local jobs, improve livelihoods, and promote sustainable resource use, aiding poverty reduction and food security.
- The World Bank-funded REWARD program (2021–2026) supports watershed development, with a project sanctioned to Jammapura FPCL in Channagiri taluk

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

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

(₹lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Bioferlizers -Azolla	No.	26.75	80	24	642.00	513.60
2	Bioferlizers -Azolla-(1TPA-2 pits)	No.	1.67	80	118	196.96	157.57
3	Bunding-Contour Bunding- 483 /6 slope/4 stones	ha	0.45	80	4800	2136.57	1709.27
4	Compost Pit--Composting	No.	0.24	80	2000	470.80	376.65
5	Cultivable Wasteland Development--Plastic mulching	ha	0.34	80	1850	633.44	506.76
6	Farm Ponds/ Water Harvesting Structures--Black Soil -29 m x29 m x3 m - without stone pitching	No.	6.06	80	1080	6540.70	5232.56
7	On Farm development (OFD) Works -Field Channels- Bunding levelling deep ploughing FYM application	m.	0.95	80	2847	2711.21	2168.96

8	Reclamation of Problem Soils- Reclamation of Saline - Alkaline Soils-Application of Gypsum+lime appln +green manuring	ha	0.37	80	2600	973.70	778.96
9	Soil Conservation Activities/ Erosion Control activities-- land development activities	ha	0.28	80	3600	997.68	798.12
10	Soil Conservation Activities/ Erosion Control activities-- soil testing labs	ha	5.35	80	31	165.85	132.68
11	Tank Silt Application	ha	0.39	80	1950	751.14	600.91
<b>Total</b>				<b>20900</b>		<b>16220.05</b>	<b>12976.04</b>

### 2.2.3 Agri. Infrastructure - Others

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

- Karnataka's biotech industry leads nationally, growing its BioEconomy from \$22billion in 2021 to \$31billion in 2023—a 41% increase adding \$9billion in value. (Source: Kar Bioeconomy report 2024)
- The Raitha Siri Scheme, launched in 2019-20 by GoK, promotes minor millet cultivation with financial support.
- The Karnataka State Seeds Corporation Limited (KSSCL) manages research, production, and distribution of quality certified seeds statewide, ensuring timely availability through a strong network.
- The DOH established a ₹15cr Biotechnology Centre at APMC Yard, focusing on soil and leaf analysis, bio-input production, and tissue culture labs. Agricultural biotechnology here includes plant tissue culture (PTC), applied microbiology, and molecular biology, supporting crops like banana, strawberry, and potato for domestic and export markets.
- It hosts three major biotech research institutions. Biotechnology Centres in Hulimavu, Belagavi, Davanagere, Shivamogga, and Mysuru engage in germplasm conservation, tissue culture, mushroom cultivation, and bio-inputs.
- Certified seed production is vital for yield; the district has 1073 seed distributors and 897 pesticide dealers. In 2023-24, 72241 quintals of seeds were distributed—maize (24207q), paddy (28197q), and groundnut (11027q) (Source-DAG2324).
- Karnataka's e-NAM platform promotes transparent digital trade with five APMCs, including Davanagere, hosting 769 registered traders to reduce intermediaries and ensure fair pricing.

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

- Raitha Samparka Kendras (RSKs): These centers at the hobli level provide farmers with updated crop production knowledge, essential agricultural inputs, and soil and seed testing facilities, helping farmers adopt modern technologies.
- World Bank-Funded Watershed Development: Under the Karnataka Watershed Development II Project, activities like perennial plant demonstrations at horticulture farms aim to improve soil and water conservation, enhancing agricultural resilience
- NABVENTURES: Focuses on equity investments in early to mid-stage agtech start-ups,

agri-biotech, food, rural fintech, and related businesses.

- Organic Farming: Local producers supply organic seeds and products. Practices like FYM, neem cake, green manures, and bio-fertilizers enhance soil health and crop yields. Agri Dept creating awareness camps.
- Sasyasiri (e-Portal): A website to facilitate farmers /general public to provide information regarding availability of grafts/seedlings and various farm inputs like bio-fertilizers and bio agents etc., that are produced in Departmental farms and nurseries.
- Seed Village Programme: Promotes local seed production with training and subsidized seed kits.
- Seed Production and Certification Scheme: Offers incentives and support for seed certification. Licensing quality seed production by FPOs can be explored
- Subsidy for Seed Production support for organic and traditional seed production.
- Organic Farming Adoption & Certification
- Organic Carbon Mission

### **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-Agro. Waste Compost-Bio pesticide	No.	107.00	80	7	749.00	599.20	
2	Compost/ Vermi Compost-Compost - NADEP Compost-Composting	No.	0.24	80	315	74.15	59.32	
3	Compost/ Vermi Compost-Vermi Compost-Large units	No.	0.21	80	495	105.93	84.74	
4	Compost/ Vermi Compost-Vermi Hatchery-Vermi Hatchery(320TPA)	No.	5.08	80	70	355.78	284.62	
5	Seed Processing-All Seed Types	No.	26.75	80	11	294.25	235.40	
6	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	7	187.25	149.80	
7	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication-Crop bio tech	No.	107.00	80	4	428.00	342.40	
<b>Total</b>					<b>909</b>	<b>2194.36</b>	<b>1755.48</b>	

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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

- 472 units of food processing (rice/flour/dal etc.), 10 meat processing, 88 fruit processing, 36 spice processing units have come up in the district along with host of other units.
- PMFME Scheme: The scheme boosts micro-enterprises in food processing with credit-linked subsidies and support for infrastructure. Cumulatively, over 653 applications were received, 189 sanctioned in the district for various food processing activities, totaling around ₹14.39cr.
- Cold Storage Construction: The Agriculture Department is building two cold storage facilities (2500MT each) in Davanagere and Chennagiri.
- Agro-Processing Support: Under the Agro-Processing scheme, equipment is available to farmers and SHGs at subsidized rates. SC/ST groups and women SHGs receive up to 90% assistance or ₹1 lakh.
- The Karnataka Agribusiness and Food Processing Policy (primarily the 2015 policy) aims to transform Karnataka into a leading investment destination for the sector by increasing value addition to farm produce, reducing wastage, creating employment in rural areas, and strengthening the cold chain and processing clusters. The policy provides fiscal incentives like subsidies and tax exemptions for setting up processing units, encourages exports, promotes Food Parks, and supports FPOs and startups. Fiscal Incentives under the policy include: Investment Promotion Subsidy: 35% of fixed assets up to a maximum of INR 65 lakhs for MSME; 100% Exemption from Stamp Duty for MSME and Category A, B, C enterprises

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

- About 30% of Karnataka's workforce is engaged in agriculture and allied sectors, contributing around 11.7% to the state's GSVA for 2024-25.
- The PM Kisan SAMPADA Yojana supports modern infrastructure creation and efficient supply chain management from farm gate to retail outlets. Sub-schemes include Infrastructure for Agro-processing Clusters and Creation/Expansion of Food Processing Capacities.
- Under the Special & Tribal Sub-Plan, SC/ST farmer groups, women SHGs, and individuals receive up to 90% assistance or ₹1 lakh for agro-processing units.
- The Agri-Business Corridor follows a Hub-Spoke model with hubs in Chamarajanagara, Bengaluru Rural, Kolar, Tumakuru, Chitradurga, Davanagere, Hubballi, Belagavi, and Kolhapur, transforming agro-produce marketing.
- Cargill's 50-acre maize processing plant in Belludi, Harihara Taluk, will process 3 lakh tonnes of corn annually, boosting farmer incomes and rural employment
- Major food processing industries in Davanagere include expanding arecanut processing units, fruit pulping, cold-pressed oilseed extraction, egg powder, meat dressing, peanut butter making, and rice mills.
- The government allocated ₹2000 cr to NABARD for affordable loans to Designated Food Parks (DFPs) and their units

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

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

(₹lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit-- Animal feed (1MT)	No.	94.16	80	46	4331.36	3465.09
2	Agro Processing Unit- Arecanut Processing	No.	26.75	80	230	6152.50	4922.00
3	Agro Processing Unit-- Fruits/vegetable processing unit	No.	8.56	80	101	864.56	691.65
4	Agro Processing Unit--Meat Processing	No.	21.40	80	320	6848.00	5478.40
5	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	83	710.48	568.38
6	Bakery & Confectionery Unit	No.	6.42	80	73	468.66	374.93
7	Dairy Processing Unit- Integrated Processing	No.	6.42	80	34	218.28	174.63
8	Dal/ Pulses Mill-Mini	No.	2.14	80	59	126.26	101.02
9	Food Grain Processing- Cereals-Maize Processing (150MT/day)	No.	53.50	80	160	8560.00	6848.00
10	Food Grain Processing-Flour Mill	No.	5.35	80	25	133.75	107.00
11	Food Grain Processing- Millets-2-3 HP	No.	12.84	80	43	552.12	441.69
12	Meat & Poultry Processing-- Poultry processing	No.	10.70	80	33	353.10	282.48
13	Oil Extraction-Oil Refining- Edible Oil Extraction	No.	561.75	80	41	23031.75	18425.40
14	Rice Processing -Flour Mill	No.	4.28	80	44	188.32	150.66
<b>Total</b>					<b>1292</b>	<b>52539.14</b>	<b>42031.33</b>

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

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

- Cooperative Revamp: The government's National Cooperation Policy aims to strengthen cooperative sector development. Davanagere district has potential for lending to 187 PACS (with 1 defunct and 1 liquidated), affiliated with DCCB and SBI, supporting marketing and farmers. Many schemes are envisaged under cooperation among cooperatives.
- New PACS Formation: Following the March 2023 GoI notification, the district has formed 3 new multipurpose PACS
- PACS Upgradation: Twenty-nine PACS are slated for upgrading to Multi-Service Cooperative Societies, expanding into storage, FPOs, agro-clinics, and related agro-services.
- Agri Clinics & Business Centres: Davanagere hosts 19 ACABCs with loans totaling ₹2.96 cr. These centres offer expert advice and services, with Agri-Clinics focusing on farmer support and Agri-Business Centres operating as commercial agri-ventures.
- NBFC-MFIs: Twenty-nine NBFC-MFIs operate in the district, providing loans for agriculture, MSMEs, and small businesses. As of March 31, 2025, outstanding loans amount to ₹2449 cr, covering emergency, education, sanitation, water, and family welfare.
- Budget 2024: Emphasizes vegetable production and supply chains by creating production clusters and establishing bio-input resource centres to boost productivity and lower costs.
- Ground-level Credit Flow: ₹384 cr (2022-23), ₹467 cr (2023-24), and ₹389.19 cr (2024-25).

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

- There are 29 NBFC-MFIs operating in the district, providing on-lending to SHGs and facilitating bank loans for agriculture, MSMEs, small businesses, and construction activities. Some prominent MFIs include Credit Access Grameena Koota, Bandhan Bank, Ujjivan SFB, Belstar, NOPCL, Swagraha, SKDRDP, Muthoot, and Cholamandalam. As of 31.03.2025, SKDRDP leads with 169,854 accounts and an outstanding loan amount of ₹1160.46 crore, offering loans for education, sanitation, water, livelihood improvement, and family welfare.
- Additionally, there is good availability of qualified agriculture graduates and diploma holders in the district who can support the growth of Agri-Clinics and Agri-Business Centres (ACABCs). Banks are encouraged to sensitize branch managers to motivate these graduates to start ventures. Maintaining a comprehensive district-level database of agriculture graduates will aid in planning and support.
- The integration of Agri-Clinics and ACABCs with digital platforms can further streamline advisory services and input delivery to farmers.
- Three FPOs established by NABARD and 24 FPOs supported by the Agriculture Department /KVK continue catering to farmer needs.
- Rural Mart in Davanagere markets produce from the DNFPCCL
- The Zilla Panchayat has provided a shopping space near its premises for SHGs to sell their products

### 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	32	684.80	547.84
2	Loans to Agri. Start-ups	No.	10.70	80	7	74.90	59.92
3	Loan to MFIs for Onlending for Agri. Purposes	No.	214.00	80	16	3424.00	2739.20
4	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	52	16692.00	13353.60
5	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	375	481.50	385.19
6	Loan to PACS/ FSS/ LAMPS for Onlending--Purchase of land by SF/MF	No.	10.70	80	165	1765.50	1412.40
7	Loan to PACS/ FSS/ LAMPS for Onlending--State SC/ST organisations	No.	321.00	80	14	4494.00	3595.20
8	Loan to PACS/ FSS/ LAMPS--Loans to Coops for disposing of produce	No.	5.35	80	42	224.70	179.76
<b>Total</b>					<b>703</b>	<b>27841.40</b>	<b>22273.11</b>

**Title : Uluva yogi..**

Davanagere Negilasiri Farmers Producer Company established in November 2020 in Alur village Davanagere taluk has 1000 shareholders and operates with support from SKDRDP and NABARD. It has formed 50 Farmer Interest Groups across 11 villages. The company runs a NABARD supported rural mart offering fertilizers electronics tarpaulins groceries SIRI products and seeds at affordable prices active for two years enhancing access to essential goods. Departments like Agriculture Horticulture Krishi Vigyan Kendra NABARD and SKDRDP train farmers in modern technologies. Financial support includes ₹48.95 lakhs from SKDRDP for infrastructure and salaries ₹26.03 lakhs from NABARD and ₹10 lakhs in farmer share capital. Over the past year with help from Krishikalpa Foundation the company has successfully expanded to external clients and is set to launch new ventures this year. The business has crossed ₹4cr mark.

## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

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

- Karnataka is prioritizing sustainable, water- and energy-secure industrial development, focusing on affordable infrastructure and plug-and-play facilities for MSMEs, especially beyond Bengaluru. Through the Local Economic Accelerator Programme (LEAP), the state aims to boost entrepreneurship via subsidies, incentives, and market linkages. The government targets 10 lakh new MSME jobs in five years, promising land, power, and single-window clearances. A new MSME policy is underway, led by KCTU, to offer a comprehensive incentive package. KASSIA has urged for a dedicated MSME wage policy, fixed electricity tariffs, and 15% land allocation in industrial zones for MSMEs. It also seeks amendments to allow KSSIDC to directly acquire and allot small plots. Emphasis is placed on fiscal prudence, stronger public-private partnerships, better finance access, and stable policies to boost global competitiveness under Make in India.
- 39 factories and 235 smaller ones, totaling 274 factories as on 31.03.24. The district has 36503 small-scale units with 166826 workers. 4562 new small-scale industries were established, employing 38408 people. The districts total enterprises number 35144, including trade, hotels, transport activities.
- Over 511 UDYAM registrations were recorded for 25-26, for manufacturing (84), trading (177), services (250). Major activities include rice milling, chemical manufacturing, textiles, custom tailoring.
- Under MUDRA, ₹1058.04cr was disbursed in 2024-25, covering 118052 accounts, outstanding position of ₹1598.73cr covering 255555 accounts and NPA of ₹163.41cr for 34206 accounts
- GLC increased from ₹1461.42cr in 2022-23 to ₹1876.38cr in 2023-24, with a marginal increase to ₹1879.62cr in 2024-25. In the current year (2024-25), micro enterprises accounted for the largest share, receiving ₹979.29cr across 20778 accounts. Small enterprises received ₹728.48cr across 1035 accounts, while medium enterprises were extended ₹169.2cr through 96 accounts.

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

- GoI has launched several schemes to support MSMEs, focusing on entrepreneurship, innovation, skill development, and market access. Flagship programs include PMEGP, ESDP, ATI, Coir Vikas Yojana, ASPIRE (for agro-industry), Tool Rooms, CGTMSE, Self-Reliant India (SRI) Fund, RAMP, and PM Mudra Yojana. Cluster-based approaches are supported through MSE-CDP and SFURTI. Other schemes such as PMS, IC Scheme, National SC-ST Hub, MSME Champions, Khadi Gramodyog Vikas Yojana, and PM Vishwakarma Yojana aid in capacity-building, tech upgrades, and export promotion.
- Karnataka's Industrial Policy 2025-30 targets ₹7.5 lakh crore in investments and 20 lakh jobs, positioning the state as a high-tech industrial hub. Davanagere has been divided into two industrial zones: Zone 1 (Channagiri, Honnali, Nyamathi, Jagalur) and Zone 2 (Davanagere, Harihara) for focused development.

The ELEVATE scheme offers startups a grant of up to ₹50 lakhs for product development and scaling. Karnataka also supports a FinTech Centre of Excellence, aiding 20 startups annually.

- Karnataka Startup Advancement Program (K-SAP), managed by C-CAMP, has ₹652.39 lakh allocated to support 85 life science startups with mentorship and early-stage support. Technology Business Incubators (TBIs) promote innovation in IoT, robotics, agri-tech, clean tech, and healthcare.
- The Karnataka Startup Policy 2022–27 aims to create 25,000 startups, foster deep-tech innovation, support women/rural entrepreneurship, and offer ₹100 crores in VC funding, incubation, mentorship, global access, enhancing the scientific ecosystem, and promoting sustainability and social impact initiatives.
- Key Gaps in Davanagere's MSME Ecosystem: Inadequate infrastructure outside industrial zones affects competitiveness. Limited access to formal credit, especially for micro enterprises. Lack of incubation and skill development support hinders innovation and survival of small businesses.

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

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

(₹lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Medium	No.	5000.00	80	10	50000.00	40000.00
2	Manufacturing Sector - Term Loan-Micro	No.	100.00	80	823	82300.00	65840.00
3	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	103	103000.00	82400.00
<b>Sub Total</b>					<b>936</b>	<b>235300.00</b>	<b>188240.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	1250.00	100	16	20000.00	20000.00
2	Manufacturing Sector - Working Capital-Micro	No.	25.00	100	600	15000.00	15000.00
3	Manufacturing Sector - Working Capital-Small	No.	250.00	100	97	24250.00	24250.00
<b>Sub Total</b>					<b>713</b>	<b>59250.00</b>	<b>59250.00</b>
<b>II. MSME - Others</b>							

1	KVIC Units	No.	10.00	80	108	1080.00	864.00
2	Loans to MSME Start-ups	No.	500.00	80	51	25500.00	20400.00
<b>Sub Total</b>					<b>159</b>	<b>26580.00</b>	<b>21264.00</b>
<b>Total</b>					<b>1808</b>	<b>321130.00</b>	<b>268754.00</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

- District Export Action Plan focuses on strengthening exports through targeted strategies including support to export industries, capacity building for quality enhancement, attracting investments to boost local manufacturing, technology adoption, innovation. The Export Hubs Initiative promotes grassroots-level export growth and job creation.
- While commercial banks have issued export credits, other banks are encouraged to explore new export markets, especially with advancements in bulk production and technology. However, no Ground Level Credit flow is currently visible on the portal.
- DEAP2122-major exports include rice, maize, minor millets, arecanut products, sugar, marigold extract, gherkin, foundry products, and fuel briquettes. Key export destinations are China, UAE, UK, Korea, Japan, Indonesia, and Germany. From April 2021 to March 2022, total exports were valued at USD 46.5m (~₹346.8cr). Top products- Chemically pure lactose, maltose – ₹157cr; Preserved vegetables – ₹76cr; Stranded wires and cables – ₹37cr; Sucrose – ₹16cr; Medical instruments – ₹10.99cr; Seeds/spores – ₹10cr; Value-added groundnuts – ₹8.19cr
- As per VTPC, total export value for 2023–24 stood at ₹450.90 crore. Data for 2024–25 is awaited. Key markets include Indonesia (24.04%), USA (9.13%), Philippines (6.64%), Spain (6.57%), Vietnam (6.48%). Major exported product categories are Sugars and confectionery – 44.60%; Edible vegetables and roots – 20.79%; Iron and steel articles – 19.09%; Others – 15.52%
- Sector-wise, exports are tertiary services (47.6%), followed by agriculture (31.9%) and secondary industry (20.5%).
- Notable players include Indian Cane Pvt. Ltd., Davanagere Sugars Co, Anjaneya Agro Tech, Aradhya Steel Wires, Shamanur Sugars, Davanagere Cotton Mills, Katra Phytochem, Shah Infrastructure, Cargill India, Synthite Industries.

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

- Karnataka's five-year export strategy (2020–25), developed with FIEO, focuses on policy reforms, infrastructure enhancement, and ease of doing business. The goal is to help MSMEs expand global market access through better processes and targeted support.
- The Visvesvaraya Trade Promotion Centre (VTPC) promotes trade through fairs, exhibitions, and training. It also awards State Export Excellence recognitions. The Karnataka Digital Economy Mission (KDEM), a public-private partnership, supports digital exports, startups, and electronics manufacturing beyond Bengaluru, with help from industry associations like ASSOCHAM and NASSCOM.
- Export-oriented infrastructure such as industrial parks, storage units, and processing clusters is being developed to meet international standards and reduce costs. Alongside, training programs enhance skills in packaging, processing, and compliance, creating export-ready entrepreneurs.
- Awareness drives and capacity-building sessions are increasing participation in State and

Central export promotion schemes. These schemes assist exporters with technology adoption, marketing, logistics, and financial support.

- Over 90 Primary Agricultural Credit Societies (PACS) have joined Multi-State Cooperative Societies to strengthen agricultural exports. These provide shared processing infrastructure and enable collective market access—especially for ODOP items like millets.
- DEAPs helps to enhance exports by promoting local products via digital and physical platforms. They strengthen branding and visibility to help local producers reach global markets.
- KAPPEC/VTPC/APEDA also facilitate access to international markets by removing trade barriers, supporting certification, and linking producers to global supply chains. Market research and insights further guide exporters toward high-potential opportunities.

#### **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.	1000.00	80	26	26000.00	20800.00	
2	Export Credit -Pre Shipment Export Credit	No.	300.00	80	42	12600.00	10080.00	
<b>Total</b>					<b>68</b>	<b>38600.00</b>	<b>30880.00</b>	

#### **4.2 Credit Potential for Education**

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

- Karnataka's literacy rate rose from 66.64% in 2001 to 75.60% in 2011, surpassing the national average. NEP 2020 is actively implemented with quarterly reviews. The state funds Sarva Shiksha Karnataka, KSHEC, and created Special Education Zones to reduce disparities. The Hobligondu Vasathi Shale scheme established 270 residential schools for SC/ST children. In the 2025-26 State budget of ₹4,09,549 cr, education receives ₹45,286 cr, including ₹725 cr for infrastructure and ₹46 cr for MDM scheme
- As per Census 2011, district has 1129737 literates, with 689498 from rural areas. The overall literacy rate in the district is 75.74%, with male literacy at 82.40% and female literacy at 68.91%. Urban stands at 84.02%, while rural is 71.77% (source: DAG2324)
- The district hosts a variety of higher education institutions, including 160 Pre-University Colleges, 11 Government Colleges, and 40 Private Colleges. 8 Polytechnic Colleges (5 Govt,

3 private), 3 Pvt AYUSH Colleges, 2 Pvt Medical Colleges, 2 Pvt Dental Colleges, 1 Government and 3 Pvt Engineering Colleges, 1 University College of Visual Arts, and 2 Pharmacy Colleges. • There are 2015 schools in total including 517 high schools (168 Govt, 172 aided, and 177 private), there are 934 Higher Primary Schools (578 govt, 134 aided, 222 private), where the student-teacher ratio is 26, 564 Lower Primary Schools (490 Govt, 8 aided, and 66 (private) maintain a student-teacher ratio of 20. 1498 elementary schools meet the 92.5% RTE pupil-teacher ratios, and the dropout rate is extremely low, at 0.05%, reflecting successful retention efforts.

• The Ground Level Credit for education loans has shown increase: ₹21.01cr in 2022-23; ₹29.35cr in 2023-24; ₹38.72cr in 2024-25 (CBs disbursed ₹36.55cr across 2,425 accounts, while RRBs disbursed ₹2.16cr for 166 accounts. Against a loan target of ₹30.89cr, the achievement stood at ₹38.72cr, which is 125% of the target

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

- GoK has implemented a Digital Learning Management System (LMS) in 430 Govt first-grade colleges, 87 polytechnics, and 14 engineering colleges. The digital initiative will benefit approximately 24,000 teachers and 4.5 lakh students with 5,500 smart classrooms enhance digital learning in higher education
- The Vidya Lakshmi portal offers students a single platform to apply for, view, and track education loans, and also links to the National Scholarship Portal for easy access to scholarships.
- GoK through GURUCHETHANA program, has a professional development initiative for government school teachers in grades 1 to 8 under Samagra Shikshana Karnataka, with enriched content planned for the 2025-26 academic year.
- Under the Pradhan Mantri Poshan Shakti Nirman scheme for 2025-26, Govt and aided schools (classes 1 to 10) will provide midday meals, supplementary nutritional foods, Sai Syaar Ragi Health Mix, and the Ksheera Bhagya Yojana.
- The Vidyavikas Yojana will distribute free uniforms, shoes, socks, and textbooks to government school students in classes 1 to 10 for the academic year 2025-
- Namma Shaale Nanna Koduge NSNK is a collaborative initiative encouraging individuals, alumni, corporates, NGOs, and other stakeholders to contribute resources and time towards strengthening government schools. The platform aims to co-create a revitalized public education ecosystem tailored to the needs of 21st-century learners.
- Karnataka leads the country in colleges receiving infrastructure grants under RUSA, aligned with NEP 2020. The scheme is now evolving into PM-USHA, guided by NITI Aayog recommendations.
- The NIPUN Bharat Mission ensures foundational literacy and numeracy skills by Grade 3, with a target achievement year of 2026-27.
- There is 14.5% vacancy in permanent teaching posts and a deficit of 1,160 classrooms. As per KSCPCR, mid-day meal scheme has faced issues with substandard grain supply. schools lack adequate sanitation and clean drinking water

#### 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.	7.50	95	1125	8437.50	8015.63
2	Education Loans	No.	10.00	90	769	7690.00	6921.00
3	Education Loans	No.	25.00	90	240	6000.00	5400.00
<b>Total</b>				<b>2134</b>	<b>22127.50</b>	<b>20336.63</b>	

#### 4.3 Credit Potential for Housing

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

- Rajiv Gandhi Rural Housing Corporation Limited (RGRHCL) was established in April 2000 by the GoK as the nodal agency for implementing housing schemes for EWS in both rural and urban areas. Its primary objective is to provide affordable housing to Below Poverty Line (BPL) families through efficient, transparent, and IT-enabled processes. Major schemes implemented include Basava Vasati Yojana for rural BPL families, Dr. B.R. Ambedkar Nivas Yojana for Scheduled Castes, Devaraj Urs Housing Scheme for Scheduled Tribes, and the Vajpayee Urban Housing Scheme for urban BPL families.
- The total no. of house stood at 530691 (census 2011). 8.3% remained vacant, 91.74% occupied. Of the occupied houses, residences 74.07%, shop/office 4.41%, RCO 2.2%, schools and colleges 0.84%.
- 91.73% of 351615 households have been electrified, 7.73% households have other forms of light viz., kerosene, solar etc and 0.41% do not have any form of lighting. 69.75% of households have tap water. 61.53% use firewood as fuel while only 28.26% use LPG/PNG. (Census 2011-DAG 2324)
- Total number of households was 351691 including 79193 houseless households. 7707 pucca houses constructed. 3035 house constructed under Basava Housing Scheme, 1227 under Dr. B R Ambedkar Awas Scheme, 704 under PMAY Gramin, 1755 under PMAY- urban., while 806 under Devraj Urs Housing Scheme(gramin), and 180 under Vajpayee Urban Housing Scheme. (Source: DAG2324)
- Ground Level disbursements under housing for the year stood at ₹127.25 cr in 2022- 23, ₹144.71cr in 2023-24, ₹115.94cr in 2024-25 (commercial banks ₹80.53cr, RRB- ₹11.19cr, DDCCB- ₹3.60cr, other Banks ₹20.62cr). There has been a sharp decrease over the previous year. Of the Housing Loan target of ₹154.98 cr, only ₹115.94 (74.84%) has been achieved.

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

- Karnataka Housing Board (KHB) constructs residential units for sale in Davanagere, with 10–15% reserved for Economically Weaker Sections (EWS). Being a self-financing body, KHB relies on cost recovery and institutional loans to fund new housing projects. Davanagere Urban Development Authority (DUDA) is actively involved in development of new layouts and allocation of plots for housing, contributing to planned urban expansion in the district.
- Credit potential: as per revised RBI guidelines, housing loans up to ₹45 lakhs for purchase /construction and up to ₹12 lakhs for repairs, with a maximum property cost of ₹57 lakhs, qualify under priority sector lending, based on Davanagere population.
- Challenges observed: Declining housing loan disbursement in recent years, possibly due to (1) Rising construction costs (2) Loans exceeding RBI's cost cap for priority sector classification (3) Reduced bank appetite for housing finance in semi-urban areas
- Gaps Identified:(1) Limited awareness among rural and peri-urban populations about updated housing loan norms and eligibility. (2) Absence of tailored financial products for low-income groups and informal workers (3) Delayed approvals and permissions for housing layouts and building construction.
- Planned:(1) Banks to organize awareness camps and financial literacy programs in collaboration with KHB and DUDA to promote formal housing credit (2) Promote convergence with government schemes such as PMAY (Urban & Gramin) for subsidy- based home ownership.(3)Introduce credit-linked insurance and technical assistance services for home repair and construction loans.(4) Advocate for digitization of layout approvals and faster file clearance under Ease of Doing Business initiatives for housing.

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

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

(₹lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	45.00	80	360	16200.00	12960.00
2	Purchase/ Construction of a Dwelling Unit (Individual)	No.	35.00	80	530	18550.00	14840.00
3	Repair of Dwelling Units	No.	12.00	90	2032	24384.00	21945.60
<b>Total</b>					<b>2922</b>	<b>59134.00</b>	<b>49745.60</b>

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

- State-level infrastructure financing grew by 9%, increasing from ₹3200cr in FY 2023– 24 to ₹3478.04cr in FY 2024–25.
- Davanagere has made remarkable progress in rural infrastructure development under RIDF. In the district, 1536 projects were sanctioned with a total outlay of ₹1139.70cr and RIDF loan assistance of ₹988.71cr.
- As of 31 March 2025, 1443 projects have been completed, reflecting a 93% completion rate. Sector-wise, investments include 458 rural road projects (₹280cr), 238 irrigation projects (₹476.18cr), 143 agriculture projects (₹78.01cr), 63 animal husbandry projects (₹18.61cr), and 671 social infrastructure projects (₹184.40cr). A drinking water supply scheme was funded at ₹22.59cr, and ₹23.30cr was disbursed for irrigation works like check dams and protection walls, totaling ₹476cr spent on irrigation.
- The most prominent investment is the ₹386.43cr Lift Irrigation project in Honnali taluk, which aims to fill 94 tanks across 49 villages by lifting water from the Tungabhadra river. This project alone highlights the district's focus on sustainable water access.
- Across 25 closed tranches, 1500 projects were sanctioned with a cumulative RIDF loan of ₹519.32cr and total financial outlay of ₹614.50cr. Tranche 23 recorded the highest allocation at ₹56.24cr, followed by Tranche 19 (₹53.21cr), Tranche 21 (₹47.27cr), and Tranche 20 (₹41.54cr).
- In addition, 36 ongoing projects under tranches 26 to 30 are being implemented with a combined project cost of ₹525.20cr and RIDF loan support of ₹469.40cr. Tranche 27 alone accounts for ₹416.31cr, indicating a major push in high-value infrastructure.
- Davanagere's infrastructure journey reflects a balanced and sustained approach—prioritizing irrigation, connectivity, agriculture, and social welfare.

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

###### Available Infrastructure

- The district has a wide network of rural roads supported by 458 projects under RIDF, with a loan amount of ₹280.15 crore. 26 rural bridges cum check dams have been constructed with a disbursed loan of ₹19.99 crore, enhancing connectivity between remote villages.
- Infrastructure includes a number of primary, secondary, and higher educational institutions, including anganwadis, PU, and vocational colleges.
- The district has PHCs, CHCs, and large hospitals offering basic and emergency healthcare services.
- Functional rural water supply schemes ensure potable water access to many villages.
- Existing Lift Irrigation projects provide water to farmlands, supporting local agriculture.

###### Planned Infrastructure

- Plans are in place to upgrade and extend rural road connectivity, particularly in underserved regions.

- Upcoming projects include renovation of anganwadis, establishment of new schools, and vocational training centers to enhance learning opportunities.
- Infrastructure upgrades and expansion of healthcare facilities are planned to improve access and service quality.
- New water supply projects aim to increase coverage and improve sustainability, primarily under schemes like Jal Jeevan Mission (JJM).
- Proposed irrigation schemes will help maintain the groundwater table and address drainage needs.

#### Gaps in Infrastructure

- Despite a widespread network, many rural roads require repair and maintenance due to wear and usage.
- There is a shortage of advanced medical facilities, particularly for specialized care in rural regions.
- The DPI has identified a significant need for renovating classrooms and halls, yet no new DPI projects have been sanctioned in the last 5 years.
- Inconsistent water supply continues in some areas. Leakages and wastage due to poorly maintained storage cylinders need urgent attention.
- There are limited agricultural extension services, affecting productivity and sustainability.

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

- The RIDF has played a crucial role in improving both social and economic infrastructure across rural India.
- The projects have significantly boosted agriculture and allied sectors. Investments in veterinary institutions have enhanced livestock health, leading to higher productivity and improved farmer incomes. The development of rural market infrastructure has allowed farmers better access to markets, ensuring fair prices for their produce. Raita Samparka Kendras provide timely technical guidance and farming advice, increasing efficiency and output. Training centers offer critical skilling opportunities to farmers and agri-workers, encouraging modern practices and innovation in agriculture.
- Investments in educational infrastructure have led to the expansion and upgrading of schools, colleges, and vocational training centers, improving literacy and employability. Anganwadis supported under RIDF contribute to better child nutrition, health, and early learning outcomes. Healthcare infrastructure projects, such as the construction and upgradation of PHCs and CHCs, have improved medical access and health outcomes, especially in underserved areas.
- RIDF has supported rural water supply schemes, ensuring access to safe and clean drinking water, leading to improved health, hygiene, and quality of life in rural households. Proper storage and distribution systems have also reduced wastage and increased reliability.
- Construction of rural roads and bridges has enhanced connectivity between remote villages and towns. This has reduced isolation, facilitated access to education, healthcare, and markets, and supported rural-urban integration, while also aiding in emergency and disaster response.
- Overall, RIDF promotes inclusive rural development by generating employment, supporting sustainable livelihoods, and bridging urban-rural infrastructure gaps.

Enhanced social infrastructure contributes to improved living standards and fosters equity in rural regions

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

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

- Infrastructure development through schemes like JJJM, SBM (R ), and increased priority sector lending has improved access to drinking water, sanitation, education, and healthcare in rural and semi-urban areas.
- The district hosts 160 Pre-University Colleges, 11 Govt Colleges, and 40 Private Colleges. 8 Polytechnic Colleges (5 Govt, 3 private), 3 Pvt Ayush Colleges, 2 Pvt Medical Colleges, 2 Pvt Dental Colleges, 1 Govt and 3 Pvt Engineering Colleges, 1 University College of Visual Arts, and 2 Pharmacy Colleges.
- There are 2015 schools in total including 517 high schools (168 Govt, 172 aided, and 177 private), there are 934 Higher Primary Schools (578 Govt, 134 aided, 222 private), 564 Lower Primary Schools (490 Govt, 8 aided, and 66 private), 1498 elementary schools.
- There are 91 PHCs (525 beds); 269 sub primary care centers including Govt and Private hospitals/nursing homes functioning in the district, 240 Health and wellness centres. There are 372 allopathic hospitals; 4 Ayush and 25 Ayush dispensaries; 376 Govt hospitals & 91 private hospitals. Total doctors stood at 1199. medical shops 1114 and 9 Blood banks. (source: DAG23-24)
- 2904 individual household toilets constructed totaling to 2559900; 25 community toilets; 144 Solid and liquid waste disposal under Swach Bharat Mission Rural till 31.03.2024. 452224 households having individual latrines
- Drinking Water projects as on 31.03.24-total borewells drilled 5347; total Piped water supply schemes 1128; total mini water supply schemes 2669. 69.75% of 351615 households use tap water, 1.25% on wells, 21.5% being tube wells rest being hand pump rivers canals springs and others. 716 of 875 habitations have drinking water facility greater than 50Lpcd.
- Ground Level disbursements stood at ₹1.24cr in 2022-23 ₹5.53cr for 2023-24; ₹17.57cr for 24-25 depicting an uneven trend. As against a target of ₹7.79cr, disbursement has been to the extent of ₹17.57cr, resulting in 225% achievement

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

- In Davanagere district, 100% of households have individual latrines and 91.31% of habitations have access to drinking water at 50+ LPCD, reflecting strong progress in sanitation and hygiene. Yet, gaps remain in rural social infrastructure, creating opportunities for bank credit and investment.
- Financial institutions can support development of Anganwadis, PHCs, schools, and sanitation facilities, directly improving public health and aligning with the goals of schemes like Swachh Bharat and PURA (Providing Urban Amenities in Rural Areas).
- NABARD's WASH refinance facility further enables banks to finance water, sanitation, and hygiene projects. Private players are also entering the sector by setting up water treatment plants in hoblis, offering affordable clean water—banks can tap into this by funding viable social-business models.

- The significant rise in disbursement toward social infrastructure in Davanagere — from ₹5.53 crore in 2023–24 to ₹17.57 crore in 2024–25 — reflects growing recognition of its role in holistic rural development and improved quality of life. This increase is largely driven by demand for healthcare, education, water, and sanitation infrastructure in under-served areas. This jump in funding highlights shift toward inclusive growth by embedding social infrastructure into the district's development strategy
- Despite good performance in education and health indicators, it still requires equitable infrastructure distribution across all taluks. With rising bankability of social infrastructure projects, credit flow to education, healthcare, and sanitation is expected to increase, supporting inclusive rural development

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>VI. Social Infrastructure</b>								
1	Drinking Water-RO Plant	No.	20.00	80	139	2780.00	2224.00	
2	Education-Colleges	No.	50.00	80	33	1650.00	1320.00	
3	Education-Colleges	No.	100.00	80	90	1900.00	1520.00	
4	Healthcare-Nursing Home	No.	500.00	80	12	6000.00	4800.00	
5	Sanitation-Toilets	No.	0.60	80	267	160.20	128.16	
<b>Total</b>					<b>470</b>	<b>12490.20</b>	<b>9992.16</b>	

### **5.3 Renewable Energy**

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

- Karnataka Renewable Energy Developments: The Karnataka Renewable Energy Policy 2022-27 aims to develop 10 GW of additional renewable energy projects including up to 1 GW of rooftop solar PV projects. MNRE has identified Chitradurga, Davanagere and Ballari for Renewable energy park development with a cumulative potential of 11065 MW.
- The primary power sources for Davanagere District are the Sharavathi Hydro Electric Project and various renewable energy sources, including solar and wind power.
- It has 843 villages, 72 hamlets and both are 100% electrified. Beneficiaries under Bhagya Jyoti/Kutir Jyoti number 107604. Electricity consumption is significant with 1365.9 LTMU for IP sets; 71.58 LTMU for water supply and 15.83 MU for street lights. Leading to a total of 2084.2MU(LT+HT) for the district.
- Solar grid Projects Allotted upto July 2025 shows total capacity of 333.3MW for 23 projects and commissioned 179.25MW for 15 projects. Highest being Jagalur taluk at 287.3 MW and 137.25MW respectively. Hybrid model of Wind + solar has been commissioned

upto 66MW. • Notable Co-generation power plant projects include Shamanur Sugars 22 MW co-gen plant (1999) and Davanagere Sugars 24 MW plant (2004)

- Wind power projects of 580MW have been commissioned in the district. Most are concentrated in Jagalur with significant contributions from companies like Renew and Siemens. Talukwise Commissioned Wind Power Projects (as of July 2025) based on production per annum - Jagalur: 69.95 MW; Honnali: 41.5 MW; Channagiri: 22.1 MW. Wind Potential in MW as per NIWE at 120MAGL is at 6075.94MW
- Ground-level disbursement has increased from ₹9 lakhs in 2022-23 to ₹18.44 lakhs in 2023-24 and ₹41.07cr in 2024-25. As against a target of ₹37cr, disbursement has been made to extent of ₹41.07cr depicting 111% achievement. Only Canara Bank, SBI, PNB and KGB have provided credit reflecting a growing focus on renewable energy despite high private sector purchases

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

- The total installed power generation capacity in the state stands at 34,950.90 MW (Dec' 24), encompassing both public and private sector contributions as well as Karnataka's share from Central Generation Stations (CGS), of which renewable energy sources contribute over 50.66% (excluding IPP Thermal and Mini Hydel) to the total installed capacity.
- 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). Renewable energy capacity expansion surged by 235% between 2022-23 and 2023-24
- Main Schemes in the sector - PM Surya Ghar – muft Bhijli Yojana; New Solar Power Scheme (for PVTG Habitations/villages) under PM JANMAN; Dharti Aabha Janjatiya Gram Utkarsh Abhiyan (DA JGUA); National Bio Energy Program; National Green Hydrogen Mission; PLI Scheme for High Efficiency Solar PV Modules; Solar Park; PM KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan); PM Suryodaya Yojana; Surya Raitha Scheme
- Karnataka Government has notified Karnataka Renewable Energy Policy 2022-2027 aims to facilitate the development of 10 GW of additional RE projects including 1 GW rooftop solar PV projects.
- Karnataka Government has notified the Karnataka Energy Conservation and Energy Efficiency (EC & EE) Policy 2022-27 aims to conserve around 744 MUs of electricity consumption and would result in reduction of CO<sub>2</sub> emission of around 6,10,080 tonnes
- Companies like SELCO & Tata solar are promoting sustainable energy services and solutions viz. solar home lights/street lights water heaters Solar water pumps digital education tools Solar powered food processing units Solar powered cold storages etc
- Major Challenges faced - Financial Viability and Discom Challenges, Land Acquisition and Environmental Concerns, Infrastructure and Storage Limitations

### 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	217	86.80	78.12
2	Solar Energy-Roof Top Solar PV System with Battery-upto 10KW	No.	12.00	90	131	1572.00	1414.80
3	Solar Energy-Roof Top Solar PV System without Battery-upto 10KW	No.	10.00	90	126	1260.00	1134.00
4	Solar Energy-Solar Pump Sets-10 hp (With USPC)	No.	5.10	90	195	994.50	895.05
5	Solar Energy-Solar Water Heater System	No.	1.90	90	775	1472.50	1325.25
6	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	1781	445.25	400.73
7	Solar Energy-Stand Alone Solar Power Plants-Solar operated home equipment	No.	0.65	90	185	120.25	108.24
8	Solar Energy-Street Lighting System-With Li batteries	No.	0.19	90	217	42.10	37.89
9	Wind Energy-Wind Power Generators-Windmill Energy	No.	1000.00	90	20	20000.00	18000.00
<b>Total</b>					<b>3647</b>	<b>25993.40</b>	<b>23394.08</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	1500	614.50	519.32
B	Ongoing tranches	36	525.20	469.40
	Total (A + B)	1536	1139.70	988.71

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	381	585.14	554.20
B	Rural roads & bridges	484	370.16	300.14
C	Social Sector	671	184.40	134.37
	Total (A + B + C)	1536	1139.70	988.71

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	238	Irrigation potential	ha	18202
B	Rural roads	458	Road length	km	1748
C	Bridges	26	Bridge Length	m	970

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Anganwadi	192	Anganwadi centers boost early education nutrition health childcare & woman's roles in communities	Villages/Population	179

2	Animal Husbandry	63	Veterinary hospitals provide local timely care, reduce travel costs and boost livestock productivity	Cattle/Farmers /Population	95980
3	Backward Class Hostel	1	Provides accommodation education support and equal opportunities for backward	Villages/Population	250
4	Centre of Excellence Agri and Horticulture	2	IFS boost farmer incomes improves education, health and enhances productivity and risk management	Villages/Population	3884
5	Cold Storages	2	extends shelf life maintains quality and reduces transport issues during peak season	Metric Tonne	5000
6	Drinking water project	1	HWS schemes boost health reduce waterborne diseases save time and enhance quality of life	Villages/Population	61

7	First Grade College	5	First-grade colleges offer quality education enhance job prospects and support personal growth	Villages/Population	610
8	Godown	5	Rural godowns improve storage reduce spoilage stabilize prices and support local farmers.	Metric Tonne	7000
9	Govt. Tool Room and Training Centre	1	boosts skills technical expertise supports local industries and improves job opportunities	Villages/Population	1200
10	Horticulture projects	1	boost crop yields diversify income enhance local nutrition and create job	Villages/Population	300
11	Industrial Training Institute	8	boosts skill development employability and local workforce readiness.	Villages/Population	2717
12	Infrastructure for Information Technology in rural area	1	IT infrastructure in rural areas boosts connectivity access to services and local economic growth	Villages/Population	1474

13	Polytechnic	6	Polytechnic institutions offer practical skills technical education and improved job prospects	Villages/Population	10772
14	Pre University	84	Supports higher education prepares students for university and enhances academic readiness	Villages/Population	1855.69
15	Primary Health Centres	19	Improves rural healthcare focuses on prevention and ensures timely local medical access	Villages/Population	20000
16	Primary Schools	212	Provides essential education supports community growth and boosts student enrollment.	Villages/Population	9210
17	Raitha Sampark Kendras	5	Supports farmers with advice resources and problem-solving for improved productivity.	Villages/Population	10000
18	Rural Markets	33	Boosts local economies improves market access and ensures fair pricing for producers and consumers	Villages/Population	161776.75

19	Rural Service Centre	28	Rural Service Centres enhance access to essential services support local needs and boost community	Villages	844.07
20	Secondary Schools	142	Secondary schools offer advanced education prepare students for higher studies and improve career	Villages/Population	231
21	Sericulture	2	sericulture boosts silk production provides income and supports rural employment	Villages/Population	650
22	Watershed Development Projects	1	Check dams and canal repairs boost water tables irrigation and provide drinking water for animals	Villages/Population	5053

## Chapter 6

### Informal Credit Delivery System

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

- Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professionals and services and are emerging as smart and dynamic entrepreneurs.
- In Karnataka, as on 31 March 2025, 1,04,336 SHGs were credit linked to the tune of ₹28,708.70cr and ₹8842 cr loan have been disbursed to 388224 JLGs; loan outstanding stood ₹14531 cr w.r.t 1413175 JLGs.
- Key factors of NRLM SHGs include regular savings, account maintenance, internal lending, and bank credit support. 218 of 9370 SHGs provided with 3.27cr CIF loans. As per the SLBC data, 4511 SHGs have been disbursed to the extent of ₹86.53cr. A comprehensive MoU for 3 years was executed with NRLM, MoRD, Gol on 27 February 2024. The non-financial MoU covers several interventions supported by NABARD under various available funds. Under NRLM, 7581 SHGs have availed CIF loans worth ₹59.11cr as on 31.03.2024. Two FPOs have been formed at Bilichodu and Bada by SHG members under IFC by NRLM. Akka café is being vigorously promoted.
- Though from the date of inception, the number of SHGs credit linked is 4996 amount of loan availed is 273.82cr. Revolving funds received to the tune of ₹9.9 crores. Stree Shakti SHGs stood at 5166 and total SHG members at 77837. Total accumulated savings stood at 182.93cr. (Source: DAG2324)
- During 2024-25, as per ACP data 2521 SHGs have been saving linked to the tune of ₹4.60cr
- Ground level credit flow, under SHGs, in 22-23 was ₹192.19 cr, in 23-24 it was 1237.47 cr and in 2024-25 it has fallen to ₹782.94cr for 19553 accounts. The change is likely due to streamlining of SKDRDP accounts between SBI & UBI.
- Ground level credit flow, under JLGs, in 22-23 was ₹306.44cr (25713 accounts), in 23-24 it was ₹253.52cr(37157accounts) and in 24-25 it was ₹226.42 cr (9203 accounts) as such there is a drastic reduction.

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

- The SHG-BLP in Karnataka is largely driven by Business Correspondents (BCs). Major NGOs such as SKDRDP, IDF, and Vikasana act as BCs for banks, significantly contributing to SHG promotion and financial inclusion. In addition to banks, several Microfinance Institutions (MFIs) are actively involved in SHG-based lending and support services.
- In Davanagere district, 29 MFIs/NBFCs are engaged in SHG activities. These organisations offer handholding support, facilitating empowerment, income generation, and enabling SHGs to diversify into various economic activities. According to AKMI data: (1) SKDRDP leads with 1.69 lakh SHG accounts and an outstanding loan portfolio of ₹1,160.46 crores. (2) Collectively, the 29 MFIs maintain 4.62 lakh accounts with a total outstanding of ₹2,449.41 crores.
- This marks a year-on-year reduction, attributed to efforts such as eliminating duplicate SHG accounts, using MIS numbers, and verifying beneficiary credibility.
- Despite these efforts, a significant gap remains between savings-linked and credit-linked

SHGs, highlighting the need for data cleansing and accurate assessment of SHG-BLP status by banks.

- To strengthen the ecosystem, NABARD launched extensive capacity-building programmes for stakeholders, including: Bankers, NGOs, government officials, SHGs, federations, and trainers.
- In FY2025, 40,000 participants were trained, contributing to cumulative outreach of 50 lakhs under Financial Inclusion Fund and 5.4 lakh under the Women SHG (WSHG) programme as of 31 March 2025.
- To enhance digital financial access, a pilot project on the Money Purse (MP) Application was rolled out in FY2024 in collaboration with Odisha Gramya Bank and Kerala State Cooperative Bank. The app aims to (1) Deliver real-time doorstep banking to SHG members. (2) Reduce transaction costs and turnaround time. (3) Capture individual member-level financial data for dynamic SHG grading.

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

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

(₹lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Loans to Distressed Persons-- OD to PMJDY	No.	0.10	100	7100	710.00	710.00
2	SHGs/ JLGs--JLGs	No.	2.00	100	3950	7900.00	7900.00
3	SHGs/ JLGs--SHGs	No.	2.00	100	4800	9600.00	9600.00
4	Start-ups--Other than Agri & MSME	No.	100.00	80	7	700.00	560.00
<b>Total</b>					<b>15857</b>	<b>18910.00</b>	<b>18770.00</b>

**Title : Sutra Sampada**

The Handicrafts Service Centre Mysore (MoT) liaised with the DDM for the Design and Development Workshop on Mirror Embroidery to Lambani women at Alur an initiative conceptualised by Hon'ble MP Dr. Prabha Mallikarjuna, Davanagere. Actively supporting the program throughout DDM engaged with 30 SHG Lambani women discussing training relevance to rural livelihoods and introducing modern tools to boost productivity and market reach. The workshop proved transformative especially for women with no prior embroidery experience enabling them to learn confidently. Participants expressed enthusiasm for future skill-based opportunities. Certificates and Pehchaan cards were distributed formally recognizing them as trained artisans and paving the way for access to schemes and jobs. Formation of a Rural Enterprise Producers' Organization (REPO) is also being explored to strengthen market linkages and collective growth.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. Increase timely and affordable credit availability, especially for small and marginal farmers. Raise individual borrowing limits aligned with cropping cycles to support investments in seeds, fertilizers, irrigation, and technology. This will reduce financial stress and boost productivity.
2. Encourage financing for organic inputs like FYM, neemcake, green manures, and bio-fertilizers. Supporting eco-friendly farming through credit and training improves soil health, long-term yields, and environmental sustainability.
3. Digital systems reduce paperwork, improve transparency, and enable real-time monitoring of subsidies, credits, and services. This boosts accountability and efficiency in delivering benefits, strengthening trust between farmers, banks, and government
4. Provide credit products for adoption of modern farming tools, mechanization, and precision agriculture technologies. This enhances efficiency, reduces labor dependency, and increases output.
5. Strengthen training and extension services to share modern farming techniques, improve pest management, and boost productivity. This helps farmers adapt to climate and market changes effectively
6. Integrate credit schemes with extension services that train farmers on technology use, crop management, and climate-smart practices. Educated farmers can better utilize financial resources to improve productivity
7. Promote awareness and enforcement of Minimum Support Price (MSP) and Price Support Schemes to protect farmers' incomes. Stable market prices encourage investment and reduce exploitation, making credit utilization more viable and secure.

#### 2. Water Resources

1. Increase agricultural productivity by expanding the acreage under irrigation, ensuring efficient water use with appropriate pricing mechanisms to encourage conservation.
2. Promote water-saving irrigation methods such as drip and sprinkler systems to reduce wastage, especially vital amid increasing water scarcity due to climate change.
3. Enhance the operation, maintenance, and management of irrigation assets through capacity building of Water User Cooperative Societies (WUCS), emphasizing women's participation for better governance and accountability
4. Install telemetry equipment for real-time hydrological measurements to better manage water distribution at the sub-basin level.

5. Develop recharge structures in drought affected taluks to replenish groundwater and enhance water availability.
6. Integrate climate-resilient practices in irrigation planning to mitigate impacts of erratic rainfall and droughts.

### **3. Farm Mechanisation**

1. Finance key implements used in horticulture production and post-production, such as arecanut and coconut dehuskers, sprayers, and weeders. Encourage banks to develop credit products for non-tractor equipment suitable for smallholders.
2. Establish custom hiring centers—one per Gram Panchayat—to provide affordable access to machinery for small and marginal farmers. Link subsidies and credit support to farmer producer organizations managing these centers.
3. Create awareness about cost-effective, suitable machinery like power tillers, tractors, and agricultural implements. Train farmers in proper selection and usage to prevent poor investments and improve mechanization adoption
4. Address the shortage of skilled technicians for machinery repair and maintenance. Focus on skilling youth in production, repair, and maintenance to sustain local support and promote customized equipment manufacturing
5. Expand after-sales service centers for tractors and machinery at village/hobli levels. Establish a centralized database of service providers and equipment contacts by block, district, and state for easy user access

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

1. Horticulture Department: Small and fragmented land holdings limit economies of scale and mechanization. With around 70% of horticulture area rainfed and most taluks drought-affected, improving irrigation infrastructure and promoting water-efficient technologies like micro-irrigation and automation is essential.
2. Ensure availability of certified, high-quality planting materials and seeds, especially for fruits and spices. Promote farmer education on modern cultivation methods such as tissue culture, micro-irrigation automation, and better extension linkages through ICAR-KVK, RSETI, and FPOs for technology adoption
3. Develop cold storages, ripening chambers, dehydration units, packhouses, and processing units to reduce 25-30% post-harvest losses. Encourage value addition and primary processing to improve shelf life and marketability of horticultural produce.
4. Explore and establish robust value chain facilities and promote products with market linkages. Encourage export-oriented crop varieties and protected cultivation for high-value flowers and vegetables. Enhance transportation facilities including cold and warm storage for efficient produce movement

5. Encourage formation and strengthening of Farmer Producer Organizations (FPOs), especially in sericulture, to enable collective marketing, better credit access, and cluster-based approaches. Support credit flow through SHGs and cooperative models for horticulture and sericulture sectors.
6. Implement integrated pest and disease management, particularly for vulnerable crops like mango, banana, chilli, and tomato. Mitigate labour shortages and high input costs through mechanization and promote climate-resilient horticultural practices to adapt to unseasonal weather effects.
7. Sericulture Dept: Extend single-window sericulture portals (SILKS), develop sericulture databases, provide real-time price SMS alerts, and promote indigenously developed reeling technology under the “Make in India” initiative to improve productivity and market reach

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

1. Strengthen agroforestry by promoting high-value species such as Sandalwood, Teak, Raktachandana, Rosewood, Melia dubia, Casuarina, and silver oak on farmlands, bunds, and wastelands. Encourage fast-growing leguminous trees for live windbreaks and fodder production to support farm resilience
2. Standardize investment planning by defining costs for plantation crops (e.g., ₹2.28 lakh/ha for Sandalwood). Facilitate private investment in biodiesel plantations on private/revenue wastelands and promote public-private partnerships (PPPs) for scaling agroforestry projects
3. Amendments to the Karnataka Forest Act enabling farmers to sell sandalwood directly to authorized buyers enhance commercial viability. Integrate agroforestry schemes with rural development programs like MGNREGA and PMKSY to ensure convergence and scalability
4. Launch awareness campaigns and capacity-building programs for farmers and bankers to improve understanding of the economics and bankability of agroforestry schemes. Provide training for extension personnel of ATMA and KVK through crash courses and modules on agroforestry practices in degraded lands and wastelands.
5. Develop clusters of mini-forests on lands unsuitable for agriculture or horticulture to enhance greenery and biodiversity. Promote intensive bund-side plantations over large areas to generate supplementary income for farmers.
6. Emphasize participatory forest management, especially in degraded forest areas, to enhance biodiversity, promote eco-tourism, and strengthen community involvement in sustainable agroforestry practices.

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

1. Significant decline in cattle and buffalo populations, exacerbated by natural calamities and indiscriminate slaughter of milch animals, threatens livestock assets. A focused plan providing subsidized concentrate feed to prevent slaughter during dry periods, alongside enhanced calf rearing support with feed and veterinary care, is essential to rebuild quality livestock and meet future demand.

2. Farmers face high concentrate feed costs. Promoting self-preparation of low-cost feed using local ingredients, supported by research institutions via “Lab to Land” programs, can reduce expenses. Additionally, promoting high-yielding, disease-resistant fodder varieties, legumes, protein-rich sources like Azolla, and fodder trees will improve feed availability and quality sustainably.
3. An area-based approach to high-yield fodder cultivation, involving SHGs and PRIs, along with massive distribution of fodder seeds and root slips, will address fodder shortages. Mechanization, hydroponics, fodder preservation (hay/silage), and value addition (vermicomposting, bio-gas) should be promoted. Linking fodder cultivation with MGNREGA can optimize labor and resource use, including utilizing barren lands
4. To combat skilled labor shortages, subsidized milking machines should be provided. Efforts must continue to expand Milk Producers Cooperative Societies (MPCSS) and milk routes, reviving defunct societies for sustainable dairy growth. Establish livestock business hubs at the panchayat level for milk marketing. Extension training centers supported by NABARD should educate farmers on animal care, feeding, and hygienic milk production
5. Implement feeding and management practices to reduce methane emissions. Support commercial and mini-dairy units with bank financing. Develop infrastructure at macro and micro levels to manage cyclical milk production fluctuations with AHIDF support. Conservation and genetic improvement of indigenous cattle and buffalo breeds will enhance productivity and resilience.
6. Ensure regular supply of medicines and vaccines to veterinary institutions. Prioritize addressing infertility issues in cows and female buffaloes by including Permanent Total Disability (PTD) cover in insurance policies and increasing farmer awareness about animal insurance. Strengthen disease surveillance and management for healthier livestock populations
7. Boost extension services to educate farmers on improved animal care, feeding, fodder cultivation, and hygienic milk production. Facilitate farmer access to research-based low-cost feed solutions and build capacity among bankers and extension personnel to enhance adoption of best practices and bankability of livestock and fodder schemes

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

1. Improve productivity by increasing egg production and broiler weight using local feed resources. Veterinary institutions should develop and promote low-cost “Feed Formulae” to reduce feed costs.
2. Farmers seek fixed farm gate prices for broilers by the Government to avoid middlemen and ensure fair returns. Proper marketing mechanisms and middlemen control are vital.
3. Encourage SHGs to rear Giriraja brooding units with credit linkage. Backyard Poultry Scheme support should be utilized to boost small-scale poultry farming.
4. Strengthen infrastructure like cold chains and modern abattoirs to support the shift from live-bird to frozen-product markets and welfare-based poultry production.

5. Promote private entrepreneurship in poultry processing and marketing. Provide training to farmers and entrepreneurs for better production and supply chain efficiency.
6. Encourage contract farming for maize and soy, key poultry feed ingredients, to ensure affordable supply. Support integrated production and smooth market transition to chilled/frozen products.
7. Address high production costs and lack of insurance for poultry units. Promote feed manufacturing locally and increase insurance awareness for sustainable poultry growth.

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

1. Enhance extension services by opening new training centers to educate farmers on animal care, feeding techniques, calf rearing, and fodder cultivation, supported through RIDF and NABARD.
2. Modernize registered slaughterhouses and meat processing centers with improved air and water quality controls, feeding systems, and hygienic practices to meet rising demand for sheep and goat meat.
3. Encourage private entrepreneurs to establish modern abattoirs and meat processing plants, with access to bank credit for infrastructure development and value addition. Banks should design special financing schemes for small ruminant farmers and animal feed plants in the private sector.
4. Revive and strengthen Sheep and Wool Producers Cooperative Societies, leveraging support from NABKISAN and FPO schemes to boost production and marketing efforts.
5. Improve market linkages for live animals and meat, ensuring transparent pricing mechanisms that guarantee fair and remunerative returns for small farmers and shepherds by reducing middlemen exploitation.
6. Implement fair pricing regulations by standardizing live animal weights and dressing percentages to prevent arbitrary pricing by traders and middlemen, protecting farmers' interests.

## **9. Fisheries**

1. Establish soil and water testing facilities in potential clusters and promote desiltation of reservoirs to enhance inland fisheries productivity by adopting scientific fish culture practices and strengthening extension services.
2. Develop cold storage, hygienic marketing complexes, and transportation schemes under PPP to improve inland fish marketing, along with promoting ornamental fisheries in major urban centers.
3. Promote cage culture in reservoirs, lakes through policy support for leasing common water bodies, supported by production of quality fish seed using good brood stock and development of fingerling rearing facilities.
4. Promote subsidy schemes linked with formal credit to boost fisheries development, including support for micro, small, and medium enterprises in fishery by-products, with bank financing and active coordination with research institutions.

5. Explore new fisheries-based multipurpose PACS, empower fisherwomen JLGs for socio-economic development, and enable private sector participation in fish seed production and high-tech production systems like Recirculatory Aquaculture Systems (RAS).
6. Raise awareness among fishermen to reduce juvenile fishing by discouraging purchase of juvenile fish by processing units, supporting sustainable fish production, and complying with SDGs to curb illegal, unreported, and unregulated fishing.

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

1. Banks need to actively support farmers by financing infrastructure projects and providing pledge loans against Negotiable Warehouse Receipts (NWRs) to improve credit access.
2. The Department of Horticulture, GoK should prioritize the development of pack houses, cold storages, and cold chain facilities to ensure proper handling and transportation of perishable fruits and vegetables.
3. To enhance market transparency and pricing, the Dept. of Agricultural Marketing, GoK must promote 'Ag-mark' grading and implement e-tendering systems across all APMCs, while encouraging farmer participation in commodity forward trading.
4. Market committees should reinvest collected fees into infrastructure development and conduct awareness programs to educate farmers on modern trading practices and the benefits of the Forward Markets Commission.
5. Strengthening grading processes before sale will help farmers achieve better price realization; thus, increasing the availability of grading units and promoting their use is vital.

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

1. The Agriculture Department is conducting natural farming workshops for farmers to promote soil conservation and retain the organic ability of the soil.
2. Promote bio-diesel plantations on private and revenue wastelands through private investments, addressing the lukewarm ground-level response.
3. Develop wood industries and processing units to add value to forest products, supporting rural economies.
4. Expand soil testing labs and increase soil health card coverage at the Hobli level to improve soil management and nutrient use efficiency.
5. NABARD is also promoting natural farming through JIVA projects.

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

1. Create new agricultural markets, certification centers, and post-harvest infrastructure near major production areas, while renovating existing facilities
2. Encourage banks to finance infrastructure projects, provide loans against Negotiable Warehouse Receipts (NWRs), and fund certified seed production through research institutions and Farmer Producer Organizations (FPOs).

3. Enhance seed multiplication and distribution networks linked with research institutes to supply affordable, quality seeds and boost productivity.
4. Support establishment of tissue culture and seed production units with bank financing, and promote organic farming practices like vermicomposting and use of bio-fertilizers
5. Explore biofuel and bio-CNG production from agricultural and municipal waste to foster sustainable agricultural growth

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

1. Enhance infrastructure to minimize wastage across the food processing chain by improving storage, transportation, cold chains, and processing facilities for fruits, vegetables, dairy, fisheries, pulses, oilseeds, coarse and minor millets, medicinal and aromatic plants, poultry, and meat products.
2. Support processing units, especially in the unorganized sector, to adopt quality standards and hygienic packaging through technical assistance and financial support from banks and institutions
3. Simplify and expedite issuance of permissions and trade licenses for entrepreneurs through a single-window system to facilitate hassle-free business operations
4. Promote awareness and adoption of modern technology, along with upskilling of the workforce to enhance productivity and innovation in food processing.
5. Address critical infrastructure gaps such as consistent quality power supply, water availability, and other necessary utilities to support sustainable processing unit operations

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

1. Promote partnerships among farmers, processors, and market players to create a more cohesive, resilient, and efficient agricultural ecosystem that enhances productivity and market access.
2. Formulate policies and incentives that attract investment in the agricultural ancillary sector, encouraging growth and development of value-added services and businesses.
3. Facilitate access to finance under priority sector schemes like ACABC, enabling banks to provide loans for setting up Agri Clinics and Agri Business Centres that offer agricultural extension services to farmers, with capital subsidies to reduce borrowing costs.
4. Encourage banks to utilize Credit Guarantee Funds (e.g., NABSanrakshan) to finance Farmer Producer Organizations (FPOs) and small businesses, while promoting Microfinance Institutions (MFIs) to partner with companies for onlending to small and petty entrepreneurs
5. Streamline loan application procedures and develop financial products tailored to startups' cash flow and risk profiles to enhance funding access. Support networking opportunities with investors and mentors to increase startups' chances of securing investment and fostering innovation

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

1. Launch a unified Skill India Digital Platform to provide demand-driven formal skilling, linking MSMEs with employers and entrepreneurship schemes, ensuring a skilled workforce aligned with industry needs
2. Address high collateral demands and high cost of funds that restrict MSMEs' expansion by encouraging flexible credit risk assessment models and supporting financial literacy programs to help MSME owners navigate complex credit processes. Training institutions, banks, and DICs should collaborate to revive sick industrial units with managerial skill development and technology upgradation.
3. Encourage MSMEs to embrace digital tools and platforms to address operational challenges, improve market access, and enhance overall competitiveness in a rapidly evolving business landscape
4. Promote development and adoption of advanced manufacturing technologies to reduce production costs, enhance labor productivity, minimize material wastage, and optimize energy consumption.
5. Capitalize on government focus on sunrise sectors such as drones, gaming, electric vehicles, AI, semiconductors, solar photovoltaic incentives, and defense sector opportunities to promote MSME growth and innovation

## **16. Export Credit**

1. Prioritize the development, modernization, and expansion of vital export infrastructure including inland container depots, container freight stations, product-specific cold storages, warehouses, and reefer vans. Establish common facility centers with labs and testing units, and improve logistics to ensure seamless export processes and hassle-free clearance.
2. Organize regular export awareness programs, workshops, and practical training sessions for exporters. Provide ongoing support in areas such as value-added product development, marketing, packaging, labeling, and compliance with sanitary and phytosanitary standards. Additionally, train government staff involved in export facilitation to enhance their efficiency and responsiveness
3. Empower the District Level Export Promotion Committee (DLEPC) to act as the primary facilitator for export activities at the district level. Conduct regular meetings with exporters, DLEPC members, and key authorities like DGFT, GST, and Customs to identify and resolve export challenges effectively.
4. Establish focused groups for priority export products, bringing together manufacturers, artisans, and exporters. These clusters will foster collaboration, address specific issues, and promote the growth and competitiveness of district export products
5. Promote the effective utilization of government schemes and facilities available to exporters. Keep exporters informed about changes in regulations and help them comply with updated standards to minimize barriers and facilitate smoother export operations

## **17. Education**

1. Increase awareness among students, parents, and educational institutions about the Central Sector Interest Subsidy scheme and other government initiatives. Conduct awareness campaigns in schools and colleges to inform about education loans, scholarships, and subsidies, enabling students from economically weaker sections to access timely and hassle-free financing.
2. Foster collaboration between college management and banks to guide students through the loan application process. Promote campus recruitment drives and vocational training to improve employability, encouraging more students to pursue professional and specialized courses with confidence in loan repayment
3. Banks should realistically assess the employability and expected remuneration of courses offered by institutions to ensure viable loan repayment. Develop tailored education loan products that address the high cost of education while catering to low-income groups, including easing collateral requirements to improve loan access
4. Invest in expanding post-graduate, PhD, and vocational education infrastructure with government and private participation. Encourage educational institutions to incubate startups, facilitate digital and EdTech integration, and leverage schemes like RUSA and PSL for financing higher education and digital infrastructure
5. Collaborate with central government and international agencies (e.g., World Bank, ADB) to establish a framework enabling educational institutions to raise funds from multilateral agencies, private industry, and society. Ensure inclusive and streamlined loan processes to support institutional growth and innovation

## **18. Housing**

1. Establish a Housing Loan Guarantee Fund that works alongside insurance, ensuring that in the event of the untimely demise of the borrower, outstanding loan amounts are adjusted against claims from the fund. This will reduce risk for lenders and encourage greater lending for home loans.
2. Strengthen district-level efforts to create awareness about various government housing schemes, including subsidies available under PMAY and other state programs. Address issues such as delays in subsidy disbursement, incomplete documentation, and low awareness to maximize beneficiary reach.
3. Encourage banks to offer bundled home loan products that include rooftop solar systems, leveraging NABARD's Special Refinance Scheme (SRS) for Rural Home Loans linked with Solar Rooftops (SRT). This supports sustainable rural housing development and renewable energy adoption
4. Introduce special measures such as interest rate concessions, higher eligibility thresholds for housing schemes, and tax exemptions on acquisition of dwelling units to stimulate demand and affordability for housing finance, particularly in rural and semi- urban areas

5. Strengthen state efforts to digitize and maintain accurate land records and property titles through e-governance. This will reduce delays, mitigate title issues, and streamline processing of housing loans and subsidy approvals.

## **19. Social Infrastructure**

1. Use data and research to identify critical service gaps and disparities within communities. Actively involve community members in setting priorities to ensure interventions are relevant, inclusive, and effective
2. Promote smart infrastructure solutions that enhance service delivery through technology. Ensure universal access to digital tools and the internet, enabling all individuals to benefit from digital services and opportunities.
3. Prioritize augmentation of sanitation and drinking water infrastructure by banks and the state government. Increase access to affordable, quality healthcare by promoting more private nursing homes and enhancing preventive and early intervention services to improve public health outcomes
4. Ensure equitable access to quality education regardless of socioeconomic status. Update curricula to include digital literacy, critical thinking, and skills relevant to evolving workforce needs, thereby preparing students for future challenges.
5. Establish mechanisms for regular evaluation of intervention effectiveness. Adapt strategies based on feedback and evolving needs while maintaining transparency to build trust and ensure accountability in social infrastructure development

## **20. Renewable Energy**

1. Establish clear, consistent, and investor-friendly policies such as feed-in tariffs, tax incentives, and renewable energy mandates. Develop regulatory frameworks that facilitate smooth project deployment, reduce barriers to entry, and promote long-term sector stability to attract investments
2. Upgrade the state's grid to handle the variable and intermittent nature of renewable energy sources like solar and wind. Invest in advanced energy storage technologies (batteries, pumped hydro, etc.) to maintain grid stability, ensure reliable energy supply, and minimize curtailment.
3. Increase investment in R&D for renewable energy technologies, including solar, wind, geothermal, and hydropower, focusing on improving efficiency and reducing costs. Foster innovation through grants, subsidies, and partnerships with research institutions and startups. Encourage job creation through targeted employment programs and collaborations with educational institutions
4. Support DISCOMs to improve financial health for timely payments and infrastructure upgrades. Develop mechanisms to ease land acquisition issues by balancing environmental concerns and development needs. Facilitate easier access to financing by promoting public-private partnerships and innovative funding models

5. Implement renewable energy projects with thorough environmental impact assessments to protect ecosystems and communities. Promote energy efficiency in buildings, appliances, and industrial processes to reduce overall demand. Ensure equitable distribution of renewable energy benefits, prioritizing marginalized communities' access to clean energy resources.

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

1. Identify active Self-Help Groups (SHGs) linked with banks and revive dormant or inactive SHGs through capacity-building initiatives for both bankers and SHG members. Address issues like multiple membership and multiple financing to ensure transparency and sustainability

2. Focus on sustaining SHGs by enhancing their quality through regular grading by SHPIs and banks. Provide continuous training on group dynamics, financial literacy, basic principles, and proper bookkeeping to strengthen group cohesion and financial discipline.

3. Promote skill development and market-oriented training among mature SHGs to encourage the creation and growth of micro-enterprises, especially in product processing, packaging, and marketing. Facilitate exploration of market opportunities and assess support needs

4. Encourage utilization of SHG members as Bank Sakhis or "Bank Bandu," enabling them to act as business facilitators and correspondents, bridging the gap between banks and the informal sector. Strengthen efforts by NRLM/SLRM to link all eligible SHGs with credit.

5. Collaborate with MoRD and NRLM to identify potential SHG members and enterprises that can transition from subsistence-level activities to growth enterprises. Provide intensive training and facilitate access to various government schemes to support this progression.

6. Focus on blocks and regions with lower SHG development by targeting them with specialized interventions, ensuring equitable access to credit and capacity-building efforts to promote inclusive growth

## 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 ₹2516 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 ₹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 crores 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. 4 Status of Cooperatives**

###### **2. 4.1 Status of Cooperatives in the State**

3. a. The cooperative sector in Karnataka comprises a total of 45962 cooperatives, covering about 36075 non-credit cooperative societies i.e., Dairy/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc. and 9885 rural credit cooperatives (PACS, LAMPS, FSS, etc.). These primary societies have nearly 236 lakh members spread across 29736 villages. The long-term rural co-operative credit structure cover 26 State Co-operative Agriculture and Rural Development Bank (SCARDBs) branches and 181 PCARDBs having a membership of nearly 11.89 lakh members. Further, there are 3446 MSCS having their registered office in the State. Besides, there are about 41 district level federations and 25 State level federations of societies operating in the State.

4. 4.2 Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives

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

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

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

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

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

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

- The Karnataka Milk Federation amplified awareness by proudly displaying the IYC logo on all milk tankers and booths across the State.
- On 31 July, the RCS Head Office in Bengaluru hosted a medical check-up and blood donation camp, reinforcing the cooperative sector's commitment to public health.

•To commemorate the IYC, a special magazine titled “Sahakara” was published, showcasing stories, achievements, and future visions of Karnataka’s cooperative movement. Trainings & Debates

•Across districts, training programs were conducted to raise awareness about the significance of IYC and the role of cooperatives in sustainable development.

•A thought-provoking debate on “Economic Growth Through Cooperatives” was organized by the Karnataka State Cooperative Federation, sparking dialogue on the transformative power of cooperative models.

#### 10. Status of PACS Computerisation

5.1 State Level Status of computerisation (viz. Go-Live/e-PACS only, Online Audit, trainings etc.) as on 25.08.2025

11. PACS Sanctioned - 5491

ERP Trial Run - 3504 ERP

Go Live - 3028

HoC uploaded - 144

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

On-system Audit - 1496

Dynamic Day End - 137

#### 12. Training Programs Conducted by RO

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

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

1. The cooperative sector in Davanagere includes 1,524 cooperatives: 500 non-credit cooperatives (marketing, housing, milk, labour) and 187 rural credit cooperatives (e.g., PACS, LAMPs, FSS). These societies have about 2.36 lakh members across 194 Gram Panchayats, with 1.30 lakh borrowers in PACS. Long-term rural cooperative credit institutions include one SCARDB and five PCARDBs, with nearly 16430 members. There are no MSCS registered in the district.

2. Of the 1,524 societies, 581 are in C category, 304 in B category, and only 20 in A category. Among them, 1,276 are operational, 102 are defunct, and 146 have been liquidated. There are 272 all-women societies, 456 MPCs, 223 Water User Societies, 187 PACS, and 132 other multipurpose societies. Currently, 711 societies are profitable, 235 are continuously at a loss, and 578 have balanced their accounts. 186 agricultural societies, and 143 non-agricultural societies with a total of 366805 members. (DAG 2324)

3. Five PACS (Avaragere, Harihar, Jagalur, Nalluru, Sasvehalli) have been approved to open Jan Aushadi Kendras. Out of the 187 PACS, 53 currently hold valid fertilizer licenses, while 133 are pending applications (1 defunct). These PACS are also eligible to operate as PM- Kisan Samruddhi Kendras. 72 No. of PACS applied for INM training program

4. As of March 31, 2025, the total number of societies in Davanagere is 1,524, some of them distributed as follows:

96 multipurpose societies

55 women-oriented multipurpose societies

21 fishery societies

223 water users' societies

456 milk producers' societies (MPS)

84 consumer cooperative societies

5. 176 PACS have been selected for Phase I of computerization.

183 PACS have adopted the Model Bye-Law.

During the past 2 years, 3 new multipurpose PACS, 13 Milk Producers Cooperative Societies, and 1 Fishery Society were registered.

6. 90 PACS are members of National Cooperative Exports Limited (NCEL). 131 PACS are members of Bhartiya Beej Sahakari Samiti Limited (BBSSL). 30 PACS are members of National Cooperative Organics Limited (NCOL)

7. 101 PACS have been onboarded as PACS as CSC, and 22 PACS have had their IDs activated.

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

1. As per data from the National Cooperative Database (NCD) district comprises 194 Gram Panchayats. Out of these, 181 GPs are currently covered by existing PACS, while 32 GPs remain uncovered. Furthermore, the district has one defunct PACS, one PACS under liquidation, and ten underserved PACS—each of which presents potential for revival, restructuring, or redistribution during the formation of new multipurpose PACS (mPACS). These gaps highlight the need for strategic expansion and realignment of cooperative outreach, in line with the Government of India's objective to ensure PACS presence across all GPs.

2. Underserved GPs->Ten existing PACS are currently servicing three or more GPs, indicating a significant service gap. This justifies the formation of new PACS to improve localized access. Two additional proposals are currently under clarification.

3. Status for new proposals-> Anagodu (Davanagere): Proposal received in 2024; share collection of ₹6 lakhs was permitted in February 2025 and is held in a suspense account at DDCCB Anagodu Branch. Registration is pending; Arabagatte (Honnali) forwarded to RCS Bangalore; Belliganodu (Chennagiri) referred to RCS office.

4. Regulatory Constraints->All proposals must comply with the Department's guidelines, which mandate: Min 4,000 acres of cultivable land, 5 km service radius, at least 600 households. These conditions are proving challenging in many underserved and bifurcated

areas. A relaxation or revision of eligibility criteria is essential to accommodate the ground realities of bifurcated PACS.

5. Well-functioning PACS are generally reluctant to split, due to fears of dilution of financial strength, operational inefficiencies, and reallocation of resources, which may affect profitability and viability. Additional resistance arises from concerns over lack of experienced leadership, community dissatisfaction, uncertainty of new units' sustainability, and local political dynamics, all of which further delay or obstruct the formation of new PACS.

## 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	Tribal Development	TDF Project at Jagalur taluk	Marenahalli Gopagondanahalli Bullanahalli Bommakkanhalli at Jagalur Tq Davanagere district	Sankalpa Development Center has been sanctioned TDF Wadi project in March 2021 for a project including 4 villages Marenahalli Bommakkanhally Gopagondanahally and Bullenahally in Jagalur Taluk. For a total financial outlay of ₹27563213.00 NABARD has sanctioned a grant of ₹25549600.00. 499 ST households of Myasanayaka Tribal community (69 landless and 430 landholding members) are the proposed beneficiaries of the project.	MGNREGA Rajiv Gandhi vasathi Nigama PMKSY PM KISAN SELCO	499	The Agency has established 430 wadis, distributed mango and tamarind plants, and provided border plants to farmer members. Pathi making, staking, and water supply via tankers have been ensured. Ring tanks and 8 farm ponds have been constructed. Farmers received training in various agricultural practices. Support included constructing 20,000-liter water tanks, providing pump sets, and purchasing water tankers. Capacity-building, health camps, income-generating activities, and essential facility

2	Collectivisation	PODF FPO	Alur Davanagere	SKDRDP was sanctioned an FPO on 28.11.2019 to be formed at Alur Davanagere district with growing procurement and processing of Millets for a grant amount of ₹1144000. The FPCL was registered on 03 November 2020 under Companies Act 2013. The company has already completed 3 years' operation. The FPCL had been granted extension for 2 years and the same has been completed.	collaboration with SKDRDP millet production unit	1000	Membership stands at 1,000, and BDA provided ₹5 lakhs in assistance. The FPO's turnover was ₹96.50 lakhs for FY 22-23, ₹1.18 crores for FY 23-24 and Produce is mainly sold to SKDRDP for millet processing. Seeds, millets, fertilizers, and tarpaulins are also sold. Organized farmers benefit from guaranteed services at better prices, increasing their income.
3	Collectivisation	CSS FPO - Shree Musturerhwara swamy FPCL	Mustur Jagalur Tq Davanagere district	CSS FPO was sanctioned to Vikasana Irud during 2021 for formation and nurturing of FPO at Mustur at Jagalur Taluka Davanagere for a grant amount of ₹18 lakhs.	Collaboration with Samunnati NABKISAN	1100	Registered on 28-03-2022, the company holds General GST, PAN, trading, fertilizer, and FSSAI licenses. FPCL procures maize and Bengal gram, and sells fertilizers, tarpaulins, and sprayers. It benefits 1,100 shareholders and has applied for loans for groundnut processing machinery. Registered with ONDC, it has sold groundnut seeds and oil. It achieved turnovers of ₹ 51.28 lakhs for 22-23, ₹203.89 lakhs by 23-24 and ₹256.13 lakhs by 2024-25.

4	Collectivisation	AHFPO - Bhoomi Basaveshwara Pashu Raita Utpadakara Sangha	The FPO comprises of farmers of the 5 villages of Chikkabannihatti Gollarahatti Hire bannihatti Malemaachikere Khilakanakuppe coming under 3 panchayats namely Hosakere Gurusiddapura and Kechhnahalli Panchayat in Jagalur taluka.	BHOOMI – SDS formed FPO-AH as Bhoomi Sri Basaveshwara pashu raita utpadakara sangha comprising of farmers in 5 villages at Jagalur Taluka Davanagere. They have been provided with sanction for ₹ 8.90 lakhs	nil	250	Members completed 4+ exposure visits and a CAT visit by 24 members. The FPO was registered on 19.07.2023. Fodder seeds were distributed for sowing. CBPs for BoDs were conducted, along with training on value addition of cow dung products and liquid manure (beejamrutha, jevamrutha). Members had 2 days of cattle rearing training. An office opened in Malemachchikere, KGB Bank was approached for credit linkage, and SHG formation is being explored. Fodder seeds are being sold through the FPCL.
5	Promotional Activity	Rural Mart at DNFPCl	Alur Davanagere	Davanagere Negilasiri FPCL has been sanctioned a Rural Mart at Alur for selling their produce for an assistance of ₹ 5 lakhs in 2022-23.	SKDRDP Millet product production unit	400	The rural mart sells multi-grain biscuits, Siridhanya bakery products, Joni Bella pain oils, diabetes nutri baskets, and daily groceries including millets. It has positively impacted over 400 people in nearby villages. Daily orders are increasing, and selling products through canopies at various market places is being done.

6	Micro Finance	MEDP on millet product and Chikki making to Vikasana Irud - 2023-24	Mustur Jagalur Tq Davanagere district	MEDP on millet products making and chikki making for 15 days for 30 participant SHG members from Shree Mustureshwara Swamy FPCL	nil	30	Participants have learned to make groundnut chikki, along with ladu, Siridhanya chakli, ragi malt, Kashaya powder, immune-boosting powder, chikkis, and nippattu. SMFPCL plans to continue this work through its SHG members, utilizing the groundnuts and other millets produced by farmers. Equipment has been purchased for this purpose.
7	Institution Development	RSETI	Tholahunse Davanagere	CAPEX support to RSETI for infrastructure to the tune of ₹4.5 lakhs	Canara Bank	1000	Helps in upgrading of equipment purchase of new items to the RSETI for the benefit of the students.
8	Infrastructure Development	PACS as MSC	Davanagere district	To improve the position of good working PACS a few PACS had been identified and provided refinance for construction of godowns and commercial complexes	Davanagere DCCB & PACS	8000	Apart from refinance on various sector like ST SAO OSAO, Other 28 PACS have had PACS as MSC support. Godowns, shopping complex, arecanut dehuskers have been constructed/purchased by PACS and are operational.
9	Institution Development	Centre for Financial Literacy	Davanagere Harihara	CAPEX and OPEX support to the extent of ₹ 29 lakhs	Canara Bank Dhan Foundation RBI	20000	RBI introduced Phase III of CFL for which NABARD has provided grant support for CAPEX and OPEX purposes. Helps in upgrading of equipment purchase of new items to the CFL for the benefit of the staff and the beneficiaries publication of booklets pamphlets etc

10	Infrastructure Development	Construction of Cold Storage (2500 MT) at Devarahalli village Channagiri Davanagere District	Channagiri	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 902.97 lakhs	State Govt and Agri Department	200	Cold storage can extend the shelf life of fruits and vegetables and help maintain their quality. It can also help avoid gluts and reduce transport bottlenecks during peak production periods.
11	Infrastructure Development	Construction of Cold Storage (2500 MT) at Avaragere village Davanagere Taluk Davanagere District	Davanagere	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 902.97 lakhs	State Govt and Agri Department	300	Lowers deterioration rate of perishable products. Avoids the risk of food poisoning. Cost-efficiency. Frees up space. Backup capabilities. Makes accomplishing logistic processes easier
12	Infrastructure Development	Establishment of Centre of Excellence for Promotion of Integrated Farming Systems in Avaragere village Davanagere Taluk Davanagere district (District level)	Davanagere	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 382.85 lakhs	State Govt and Agri Department	500	IFS can improve resource utilization by integrating mono-crop farms with agro-forestry fisheries and animal husbandry. IFS can reduce the use of chemical fertilizers by recycling farm waste. IFS can improve environmental stewardship and farm resilience and make farms less impacted by extreme weather events

13	Infrastructure Development	Establishment of Artificial Intelligence for Agriculture Centre in Davanagere	Davanagere	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 356.25 lakhs	State Govt and Agri Department	3000	AI systems predict weather, monitor sustainability, and detect diseases, pests, and nutrient deficiencies in plants using data on temperature, precipitation, wind speed, and solar radiation, plus satellite and drone images. They offer real-time crop insights, guiding farmers on irrigation, fertilization, and pesticide needs. Innovative methods like vertical agriculture can increase food production while minimizing resource use.
14	Infrastructure Development	Filling up of 94 tanks in Honnali taluk of Davanagere district by Lifting of water from Tungabhadra river near Govinkovi village and Hanumasagara villages aligning to 49 villages	Honnali	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 38642.54 lakhs	State Govt and WRD(MM)	50000	groundwater table increase recharging of borewells helps in irrigation facility to farmers/farm lands provides drinking water facility to nearby villages drinking water/washing facilities to cattle and animals; irrigation facility to tanks and achkuts

15	Infrastructure Development	Improvements to road from Kudaligere-Kammaraghatta SH 115 to join Sasuvehalli from km 0.00 to 1.30 & 3.70 to 7.50	Honnali	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 392 lakhs	State Govt and PWD Department	5000	The economic benefits of the new roads would lead to increase in agricultural production change in the crop pattern reduction in the transport costs creation of new employment opportunities in other that agricultural sector increase in the land prices better climate for setting up cottage and agro-Industries
16	Infrastructure Development	Construction of Veterinary Dispensary buildings in rural areas	Kenchikoppa, Nyamathi	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 46.90 lakhs	State Govt and AHD Department	1000	Veterinary hospitals provide timely care for livestock and small animals, reducing travel costs for farmers and improving access to treatment. Services include vaccinations, surgeries, and artificial insemination, helping boost animal health and farm productivity
17	Infrastructure Development	Construction of Veterinary Dispensary buildings in rural areas	Madanabhavi, Nyamathi	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 46.90 lakhs	State Govt and AHD Department	1000	Veterinary hospitals provide timely care for livestock and small animals, reducing travel costs for farmers and improving access to treatment. Services include vaccinations, surgeries, and artificial insemination, helping boost animal health and farm productivity

18	Infrastructure Development	Upgradation of Veterinary Dispensary buildings to Veterinary Hospitals in rural areas	Nyamathi	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 47.20 lakhs	State Govt and AHD Department	1000	Veterinary hospitals provide timely care for livestock and small animals, reducing travel costs for farmers and improving access to treatment. Services include vaccinations, surgeries, and artificial insemination, helping boost animal health and farm productivity
19	Infrastructure Development	Upgradation of Veterinary Dispensary buildings to Veterinary Hospitals in rural areas	Harihara	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 47.20 lakhs	State Govt and AHD Department	1000	Veterinary hospitals provide timely care for livestock and small animals, reducing travel costs for farmers and improving access to treatment. Services include vaccinations, surgeries, and artificial insemination, helping boost animal health and farm productivity
20	Infrastructure Development	Providing Multi Village Water Supply Scheme to Palavanahalli, Hosakoppa and other 59 Villages of Honnali Taluk in Davanagere District, Karnataka.	Honnali	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 95 lakhs	RDPR	20000	Benefits of a house water supply scheme include improved health and hygiene, reduced waterborne diseases, increased convenience and time savings, and enhanced quality of life. It ensures reliable access to clean water, supports daily activities, and contributes to overall well-being and productivity.

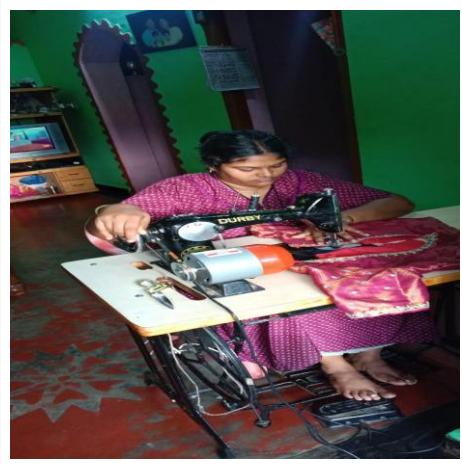
21	Infrastructure Development	Construction of Veterinary Hospital Benakanahalli	at Honnali	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 49.96 lakhs	State Govt and AHD Department	1000	Veterinary hospitals provide timely care for livestock and small animals, reducing travel costs for farmers and improving access to treatment. Services include vaccinations, surgeries, and artificial insemination, helping boost animal health and farm productivity
22	Infrastructure Development	Construction of Veterinary Hospital Hirekogaluru	at Channagiri	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 49.96 lakhs	State Govt and AHD Department	1000	Veterinary hospitals provide timely care for livestock and small animals, reducing travel costs for farmers and improving access to treatment. Services include vaccinations, surgeries, and artificial insemination, helping boost animal health and farm productivity
23	Infrastructure Development	Construction of Veterinary Hospital at Nalluru	Channagiri	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 49.96 lakhs	State Govt and AHD Department	1000	Veterinary hospitals provide timely care for livestock and small animals, reducing travel costs for farmers and improving access to treatment. Services include vaccinations, surgeries, and artificial insemination, helping boost animal health and farm productivity
24	Infrastructure Development	Construction of Veterinary Hospital Tavarekere	at Channagiri	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 49.96 lakhs	State Govt and AHD Department	1000	Veterinary hospitals provide timely care for livestock and small animals, reducing travel costs for farmers and improving access to treatment. Services include vaccinations, surgeries, and artificial insemination, helping boost animal health and farm productivity

25	Infrastructure Development	Construction of Veterinary Hospital Joladalu	at Channagiri	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 49.96 lakhs	State Govt and AHD Department	1000	Veterinary hospitals provide timely care for livestock and small animals, reducing travel costs for farmers and improving access to treatment. Services include vaccinations, surgeries, and artificial insemination, helping boost animal health and farm productivity
26	Infrastructure Development	Construction of Veterinary Hospital Govinakovi	at Honnali	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 49.96 lakhs	State Govt and AHD Department	1000	Veterinary hospitals provide timely care for livestock and small animals, reducing travel costs for farmers and improving access to treatment. Services include vaccinations, surgeries, and artificial insemination, helping boost animal health and farm productivity
27	Infrastructure Development	Construction of Veterinary Hospital at Kurki	Davanagere	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 49.96 lakhs	State Govt and AHD Department	1000	Veterinary hospitals provide timely care for livestock and small animals, reducing travel costs for farmers and improving access to treatment. Services include vaccinations, surgeries, and artificial insemination, helping boost animal health and farm productivity
28	Infrastructure Development	Construction of Veterinary Hospital at Bada	Davanagere	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 49.96 lakhs	State Govt and AHD Department	1000	Veterinary hospitals provide timely care for livestock and small animals, reducing travel costs for farmers and improving access to treatment. Services include vaccinations, surgeries, and artificial insemination, helping boost animal health and farm productivity

29	Infrastructure Development	Construction of Veterinary Hospital Jagaluru	at	Jagalur	Loan to State Govt for creation of infrastructure - RIDF assistance ₹ 49.96 lakhs	State Govt and AHD Department	1000	Veterinary hospitals provide timely care for livestock and small animals, reducing travel costs for farmers and improving access to treatment. Services include vaccinations, surgeries, and artificial insemination, helping boost animal health and farm productivity
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## Success Stories

### Success Story 1



Title	Holige
Scheme	Livelihood Enterprise Development Scheme
Project Implementing Agency	Sankalpa Development Center
Duration of the project	15 days
Beneficiary	Smt. Shwetha
1. No. of beneficiaries	1
2. Community	Lingayat
3. State	Karnataka
4. District	Davanagere
5. Block	Jagalur
6. Village	Jagalur

#### 1.1 Support provided

- Shwetha from Jagalur taluk of Davanagere district participated in a NABARD-supported LEDP training program on fashion designing and tailoring held from February 2023 to May 2023.
- The training covered basic to advanced stitching techniques fashion designing skills and tailoring patterns enabling participants to take up self-employment from home.
- The program was specifically designed to support SHG women in dry backward areas like Jagalur where agriculture has limited scope due to harsh climatic conditions.
- Continuous handholding support was extended during the training period with an emphasis on home-based income generation suited to the social fabric of the region

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

- Shwetha came from a simple rural background and was earlier engaged only in farm and household work with no individual source of income.
- Like many women in Jagalur she was financially dependent on her family and was primarily occupied with domestic responsibilities.
- Cultural and societal norms often restrict women from stepping out for work and hence home-based vocational training was identified as the ideal solution.
- Despite her limitations Shwetha had a strong desire to become self-reliant and earn a stable income

### **1.3 Challenges faced**

- Lack of prior vocational skills or exposure to tailoring or garment-making initially made it difficult for women to adapt quickly.
- Societal norms in Jagalur meant that many women were not encouraged to work outside and balancing household duties with learning was a constraint.
- Limited market access and absence of dedicated workspaces made it hard to scale up the activity immediately after training.
- Initial hesitation from family members regarding women engaging in income-generating activities was a barrier that needed counselling and confidence-building efforts.

### **1.4 Impact**

- After the training Shwetha started her tailoring work in the village and now earns a monthly income of ₹8000–₹10000 contributing significantly to her household.
- She is now able to support her children's education manage daily expenses and enjoy a sense of independence and dignity.
- Her long-term vision is to open a small clothing store in her village and train other rural women helping them become self-reliant.
- Shwetha has emerged as a role model in Jagalur for SHG women demonstrating how skill development can transform lives even in socio-economically challenging regions

## Success Story 2



Title	Millet Malli
Scheme	Livelihood Enterprise Development Scheme
Project Implementing Agency	Sankalpa Development Center
Duration of the project	15 days
Beneficiary	Smt Jyothi
1. No. of beneficiaries	1
2. Community	Lingayat
3. State	Karnataka
4. District	Davanagere
5. Block	Jagalur
6. Village	Jagalur

### 2.1 Support provided

- LEDP training program on Millet Food Products organized by Sankalpa Development Center with NABARD support - 1st batch 22.02.2023 to 08.03.2023
- Comprehensive hands-on sessions on preparing various millet-based items like Ragi Laddu, Saame Chakli and Millet Malt Powder, chips, papad etc
- Guidance on marketing strategies including selling at local markets village fairs and festivals.
- Ongoing support and encouragement to SHG women for entrepreneurship and financial independence.

### 2.2 Pre-implementation status

- Jagalur taluk in Davanagere district faces limited agricultural opportunities due to its highly dry climate forcing residents to seek alternative income sources.

- Unemployment is a major issue especially for women who rarely leave their homes for work and have limited chances for employment or self-employment.
- Early marriage and family responsibilities restrict women's personal growth and opportunities for many years.
- Jyothi was primarily engaged in household work with no independent income source. Completely financially dependent on her family.
- Limited exposure to income-generating opportunities.
- Has two school-going children but no additional income to support family expenses
- She used to cook varieties of foods for her children using only Youtube videos without any formal training

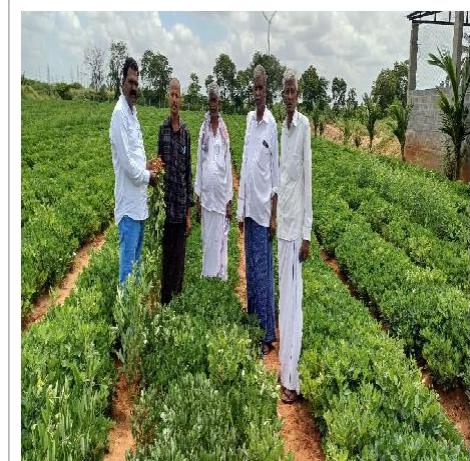
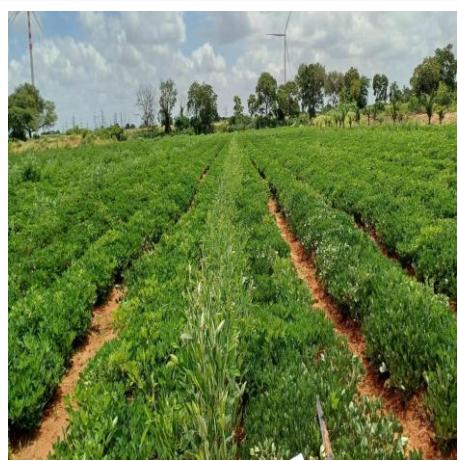
### **2.3 Challenges faced**

- Lack of vocational skills and training in income-generating activities was a major challenge for the participants.
- Many women faced financial dependency on family members which limited their personal growth.
- Limited access to markets and insufficient knowledge about product promotion made it difficult to expand their sales.
- Balancing household responsibilities with income-generating efforts was challenging without adequate support.
- Marketing and building a client base were key difficulties during the training program's implementation.
- The agency invited an NRLM spokesperson to guide participants on participating in fairs melas and exhibitions to help with marketing.
- A counselor doctor was brought in to support women through this transition while family cooperation and finding suitable space for regular production also posed challenges.

### **2.4 Impact**

- After completing the first batch of LEDP training (22-02-2023 to 08-03-2023) Mrs. Jyothi is now earning ₹5000 monthly from her millet-based products.
- She has developed skills in preparing various millet items such as papad sandige majjige menasikayi kala happala chakli kodbale nippattu Kashaya powder ragi malt sajje roti chutney powder and has also experimented with copra oil production.
- Along with Jyothi other members are producing products like chakli, kodbale, nippattu, saame laddu, shenga chikki and malt powder contributing to collective livelihood generation.
- Currently Jyothi sells her products mainly to relatives, friends and referrals and is in discussions with local bakeries and general stores to expand market access.
- She has not taken any bank loans or financial assistance to start or expand her business.
- The additional income supports her minor household expenses and some developmental activities at home.
- Training SHG women in food-based enterprises has broad benefits empowering individuals strengthening communities and boosting local economic growth beyond just the trained participants.
- Women are now gradually embracing small-scale livelihood activities that can be done from home or simple workplaces allowing them to support their families without disruption

### Success Story 3



Duration of the project	3 years
Beneficiary	Shri Manjunath
1. No. of beneficiaries	1100
2. Community	ST
3. State	Karnataka
4. District	Davanagere
5. Block	Jagalur
6. Village	Mustur
Project Implementing Agency	Vikasana IRUD - Shree MustureshwaraSwamy FPCL
Title	Shenga Sadhaka
Scheme	CSS 1000ok FPO

#### 3.1 Support provided

- Beneficiary is a shareholder of the FPCL actively participating in its operations and decision-making.
- Acquired new variety DH256 groundnut seeds which are high yielding and disease resistant.
- Bought agricultural equipment like sprayers and tarpaulin through the FPO for better crop management.
- Purchased Urea and DAP fertilizers through the FPO at reasonable rates ensuring timely availability.

### **3.2 Pre-implementation status**

- The land was largely barren with minimal cultivation activities.
- Visits to the farm were infrequent due to migration for wage labor.
- Farmers lacked motivation and interest in farming because of poor returns and uncertainty.
- Farming was not seen as a viable livelihood option leading to neglect of agricultural land.

### **3.3 Challenges faced**

- Severe water scarcity due to dry climate in Jagalur taluk led to drying up of crops and abandonment of vegetable farming.
- High input costs for fertilizers and equipment without collective bargaining power.
- Family members migrated for work leaving little manpower to maintain crops regularly.
- Market linkage issues causing distress sales at low prices.
- Limited access to quality seeds resulting in low productivity.
- Lack of knowledge about improved varieties and modern practices.
- Financial constraints and dependence on external labor opportunities.

### **3.4 Impact**

- Successfully cultivated DH256 groundnut variety achieving 25,30 quintals of produce. He has adopted Bed making new technology, leading to high yields.
- Sold groundnuts to various processing centers ensuring better price realization.
- Distributed seeds to other farmers promoting community-level adoption of improved varieties.
- Sold tried and tested seeds to National Seeds Corporation creating a sustainable seed supply chain.
- Improved income stability and confidence among farmers in the region. Enhanced market linkage and collective strength through FPCL membership.

### Success Story 4



Title	Maaavu
Scheme	Tribal Development Fund
Project Implementing Agency	Sankalpa Development Center
Duration of the project	6 years
Beneficiary	Smt. Jayalakshmi
1. No. of beneficiaries	1
2. Community	Myasa nayaka
3. State	Karnataka
4. District	Davanagere
5. Block	Jagalur
6. Village	Marenahalli

#### 4.1 Support provided

- Selected as a beneficiary under the Tribal Development Programme by Sankalpa Development Centre in Marenahalli village.
- Provided with 30 high-quality Alphonso mango saplings and 10 Tamarind (PKM variety) saplings for orchard establishment.
- Supplied border plants like Silver Oak Melia Dubia and Mahogany to improve biodiversity and long-term benefits.
- Regular support from Participatory Implementing Agency (PIA) including watering organic fertilizers and pest management assistance

#### **4.2 Pre-implementation status**

- J Jayalakshmi W/O Nagarajappa is a poor self-motivated farmer woman from Marenahalli village in the backward Jagalur taluk which faces a highly dry climate.
- Agriculture opportunities were limited due to drought-like conditions forcing people to seek alternate livelihoods.
- Unemployment was a major challenge in the region especially for women with limited options outside the home.
- Before joining the program Jayalakshmi had little knowledge of orchard farming or organized agricultural projects but was keenly interested in development activities
- Water scarcity in the dry climate posed difficulties in maintaining crops and plantations.
- Limited financial resources and access to quality inputs made initial farming ventures difficult.
- Maintaining regular care for the orchard and intercrops demanded consistent effort and time management.
- Convincing other villagers especially women to take part and understand the benefits of alternate livelihood options.

#### **4.3 Challenges faced**

- Water scarcity in the dry climate posed difficulties in maintaining crops and plantations.
- Limited financial resources and access to quality inputs made initial farming ventures difficult.
- Maintaining regular care for the orchard and intercrops demanded consistent effort and time management.
- Convincing other villagers especially women to take part and understand the benefits of alternate livelihood options.

#### **4.4 Impact**

- Jayalakshmi successfully planted and nurtured the mango and tamarind saplings creating a healthy orchard with proper care and management.
- She grows and sells vegetables as intercrops generating an income of around ₹40000 to ₹50000 annually.
- With this income she has purchased and reared 4 rams diversifying her livelihood sources.
- Jayalakshmi has become a role model for other women in her village inspiring them to engage in productive activities instead of unproductive habits

### Success Story 5



Title	Maaavu hunise
Scheme	Tribal Development Fund
Project Implementing Agency	Sankalpa Development Center
Duration of the project	6 years
Beneficiary	Shri Veeresh
1. No. of beneficiaries	1
2. Community	Myasa nayaka
3. State	Karnataka
4. District	Davanagere
5. Block	Jagalur
6. Village	Bullanahalli

#### 5.1 Support provided

- Received quality mango and tamarind saplings through the NABARD Tribal Development Programme implemented by Sankalpa Development Centre.
- Provided technical training on land preparation pit digging and proper spacing for horticulture plantations.
- Guidance on organic manure application soil improvement water conservation and pest and disease management for fruit crops.
- Continuous support and monitoring by the project team to ensure proper care and maintenance of the orchard.

### **5.2 Pre-implementation status**

- Veeresh is a farmer from Bullanahalli village Jagalur Taluk owning dryland in a hilly terrain with poor soil fertility.
- Traditional cultivation was challenging due to lack of irrigation and poor soil conditions. The land was largely barren and considered unproductive before intervention.
- Limited income opportunities due to low agricultural productivity in dry upland areas

### **5.3 Challenges faced**

- Managing horticulture plantations on dry hilly terrain with water scarcity.
- Improving poor soil fertility using organic methods without chemical inputs.
- Protecting young saplings from pests and diseases under harsh climatic conditions.
- Even though his land was dry and located in an upland area Veeresh took special care to nurture the plants. He regularly carried out weeding mulching and watering whenever possible.
- His dedication and hard work transformed the barren land into a thriving horticulture field

### **5.4 Impact**

- Veeresh is recognized as a “Success Farmer” and a role model for other tribal farmers in the area.
- Expected to generate sustainable income from fruit sales improving family livelihood.
- Environmental benefits include increased greenery soil erosion control and enhanced biodiversity.
- It shows that with proper planning training and farmer dedication even dry and hilly lands can be converted into productive assets.

## Appendices

### Climate Action & Sustainability

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

##### **1.1 Climate Change and its Impact**

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

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

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

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

##### **1.2 Climate Finance and Challenges**

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

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

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

### **1.4 Initiatives of RBI**

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

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

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

### **1.5 Initiatives of NABARD**

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

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

## 1.6 Way Forward

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

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

### 2.1 State Action Plan for Climate Change

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

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

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

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

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

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

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

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

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

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

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

a) Davanagere situated in the Central Karnataka Plateau receives relatively low and highly variable rainfall. Warming projections estimate a temperature rise between 1.5°C and 2°C. While it is among the least vulnerable districts to climate change in Karnataka over 50 of the state's area—including parts of Davanagere—has less than 100 mm of Soil Water available capacity increasing climate risk. In the fisheries sector limited water availability calls for integrated low-water aquaculture systems supported by improved infrastructure training and technology. Agriculturally, Davanagere is projected to see yield declines in key crops like rice wheat and ragi. However, yield increases are expected in crops such as chickpea cotton maize sorghum soybean and redgram. This underscores the importance of crop diversification and adaptive strategies to protect livelihoods and maintain productivity under changing climate

conditions.

**b) Some prospect areas**

- Renewable Energy: Davanagere hosts wind power projects contributing to significant carbon emission reductions.
- Urban Flood Resilience: As part of the just concluded Smart City Mission efforts have been made to manage urban flooding through improved drainage and revival of water bodies improve infrastructure.
- Air Quality Challenges: Davanagere is classified as a nonattainment city for air quality projected to see a 31% rise in air pollution by 2030; urgent need for clean fuel and emission controls.
- Sustainable Waste Management: A new Clean Home Learning Centre will promote composting and biogas usage at the household level.
- State Level Collaboration: Through Karnataka's partnership with the Climate RISE Alliance Davanagere will benefit from integrated water management passive cooling and green infrastructure strategies.
- Climate Severity Index: Rated high (48/100) with increasing rainfall variability and PM2.5 pollution highlighting the need for adaptive planning.

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

**a) Govt. of India**

- National Action Plan on Climate Change (NAPCC) and also schemes such as National Solar Mission: Promotes solar energy use including solar pumps and lighting
- National Mission for Sustainable Agriculture: Supports climate-resilient farming like drought-resistant crops and water-efficient irrigation.
- National Water Mission: Focuses on water conservation rainwater harvesting and watershed management.
- Perform Achieve and Trade Scheme: Enhances industrial energy efficiency to cut emissions.
- National Afforestation Programme: Encourages afforestation to increase carbon sinks and biodiversity.
- Soil Health Management Scheme: Promotes sustainable soil practices to improve fertility.
- Pradhan Mantri Krishi Sinchayee Yojana: Boosts irrigation infrastructure for better water use.
- Swachh Bharat Mission: Improves waste management to reduce pollution and enhance Most of the schemes are being implemented in the district.

**b) ICAR Institutions**

During the Viksit Krishi Sankalp Abhiyan 2024-25 scientists visited Davanagere to share knowledge on AWD technology in rice value addition in coconut AMC use in horticulture ICT in agriculture biofertilizers inland fisheries eco-friendly pest management including pheromone traps for Fall Armyworm and natural farming. They also covered pest disease and nutrient management in arecanut maize coconut clean milk production animal health seed treatment demonstrations drone usage and govt. schemes in agriculture fisheries horticulture and animal husbandry.

KVK's priority areas include integrated crop management in various crops organic rice biofortified finger millet water management pest and disease control in maize banana cabbage nutri-gardens seasonal onion varieties livestock health improved aquaculture drought-tolerant redgram intercrop alternate wetting and drying in rice and compost culture adoption for arecanut husk decomposition

#### **c) State Government**

Analysis and action plans have been conducted to address gaps in several environmental management areas including e-waste solid waste plastic waste bio-medical waste hazardous waste air quality water quality monitoring domestic sewage industrial wastewater management mining management noise pollution and construction & demolition (C&D) waste management. A Committee to implement the NAPCC at the state level resulting in the KSAPCC developed by EMPRI and TERI. KSAPCC prioritizes agriculture and water sectors focusing on a state policy body for cropping shifts promotion of dryland farming theft prevention of sprinkler pipes, market creation for indigenous crops, enforcement of the GWR Act. It also proposes a groundwater cess and irrigation pricing revision. The plan calls for stronger stakeholder engagement public participation scientific approaches capacity building financial support improved coordination between district departments and GPs for effective implementation

#### **d) NABARD**

TDF project is being effectively implemented in the district dryland areas like Jagalur with a focus on promoting sustainable livelihoods and climate-resilient agriculture. Under this initiative 430 mango and tamarind orchards (wadis) have been developed using sustainable farming practices and 69 landless families have been supported through income-generating activities such as cattle rearing sheep and goat rearing and petty businesses. Beneficiaries have also been provided with solar lighting systems nutritional garden kits and awareness on cleaner kitchen practices. Animal and human health camps have been conducted along with farmer training on organic farming sustainable agricultural methods and climate-adaptive practices. It supports community mobilization through SHGs and FPOs and encourages environmental conservation measures like rainwater harvesting composting and the use of bio-inputs contributing to improved rural livelihoods and ecological sustainability

#### **e) Other Agencies**

Several NGOs in Davanagere actively contribute to climate action and sustainability. Reach (Rural Environment Awareness Community Help) Davanagere focuses on community development and forest regeneration earning recognition from the Karnataka Forest Department. The Nature Society works on agriculture water conservation and sustainable livelihoods supporting animal husbandry and fisheries to boost climate resilience. People Organization emphasizes environmental education conducting school programs plantation drives and safe village initiatives to build community awareness and resilience. Together these groups promote sustainable practices community empowerment and climate adaptation 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. Davanagere does not currently have any registered Geographical Indication (GI) type materials.
4. At present there appears to be limited scope for other products from Davanagere to qualify for Geographical Indication (GI) registration. Nevertheless, efforts will be undertaken to conduct further exploration and identification of potential products in the coming days.

## Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District at a Glance 2023-24 Davanagere - data as on 2025
Soil & Climate	District at a Glance 2023-24 Davanagere - data as on 2025
Land Utilisation [Ha]	District at a Glance 2023-24 Davanagere - 2011 census
Ground Water Scenario (No. of blocks)	GWRA Karnataka Report 2023-24
Distribution of Land Holding	District at a Glance 2023-24 Davanagere - 2011 census
Workers Profile [In 000]	District at a Glance 2023-24 Davanagere - 2011 census
Demographic Profile [In 000]	District at a Glance 2023-24 Davanagere - 2011 census & PHH
Households [In 000]	District at a Glance 2023-24 Davanagere - 2011 census
Household Amenities [Nos. in 000 Households]	District at a Glance 2023-24 Davanagere - 2011 census
Village-Level Infrastructure [Nos.]	District at a Glance 2023-24 Davanagere - 2011 census
Additional Information	District at a Glance 2023-24 Davanagere - data as on 2025
Infrastructure Relating to Health & Sanitation [Nos.]	District at a Glance 2023-24 - Data as on 31.03.2024
Infrastructure & Support Services For Agriculture[Nos.]	Agriculture department
Irrigation Coverage [000 Ha]	District at a Glance 2023-24 - Data as on 31.03.2024
Infrastructure for Storage, Transport & Marketing	District at a Glance 2023-24 - Data as on 31.03.2024
Processing Units	DIC office
Animal Population as per Census [Nos.]	District at a Glance 2023-24 - Data as on 31.03.2024 & AHD
Infrastructure for Development of Allied Activities [Nos.]	District at a Glance 2023-24 - Data as on 31.03.2024 & AHD & KMF
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District at a Glance 2023-24 - Data as on 31.03.2024 & ICMR data online
Status	KA Annual state report 2024
Major Crops, Area, Production, Productivity	Agriculture Department
Irrigated Area, Cropping Intensity	District at a Glance 2023-24 - Data as on 31.03.2024
Input Use Pattern	District at a Glance 2023-24 - Data as on 31.03.2024
Trend in procurement/ marketing	APMC department

KCC Coverage	SLBC Portal
Soil testing facilities	Agriculture Department
Crop Insurance	Agriculture Department
Irrigated Area & Potential	Karnataka Economic Survey 2024-25
Block level water exploitation status	GWRA Karnataka 2024
Mechanisation in District	RTO data for 31.03.2025
Service Centers	Agriculture Department Davanagere
Production Clusters	Horticulture Department Davanagere
Sericulture	District at a Glance - 2023-24
Weavers Clusters	Handloom Department Davanagere
High Tech Orchards	Horticulture Department Davanagere
Production and Productivity	Horticulture Department Davanagere
Area under Forest Cover & Waste Land	District at a Glance - 2023-24 & Forest Department Davanagere
Nurseries (No.)	Forest Department Davanagere
Processing Infrastructure	SHIMUL Davanagere
Poultry	Animal Husbandry department
Inland Fisheries Facilities	Fisheries Department
Marine Fisheries (No.)	Fisheries Department
Brackish Water Fisheries	Fisheries Department
Agri Storage Infrastructure	APMC dept & DDCCB data
NABARDs interventions	TDF project data - 430 wadis
Fertilizer Consumption	District at a Glance 2023-24
Facilities Available	Agriculture and Horticulture Departments
MSME units - Cumulative	DIC department & SLBC Web portal Karnataka
Traditional activities	Handloom Department
Skill Development Trainings	District at a Glance 2023-24 & DIC office
Crop Identified for One District-One Product	Millets as per Agri Dept - all crops are ODOP now.
Renewable Energy Potential	KRDEL website
Promotional Interventions	SLBC Web portal Karnataka
Status of SHGs	SLBC Web portal Karnataka
Details of non-credit cooperative societies	RCS Statement
Details of credit cooperative societies	RCS Statement - 185+2 defunct/liquidated
Block wise, sector wise distribution of cooperative societies in the district	RCS Statement
Status/ progress under various schemes of MoC in the district	RCS Statement

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

**Sources for Banking profile Data**

1	SLBC Web portal Karnataka
2	DDCCB statements / KSCARDB statements
3	District at a Glance - 2023-24

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

Name	Rashmi Rekha M S
Designation	DDM(C), NABARD
Address 1	1940/3, ground floor, 3rd cross, Anaberu Chandrappa Building
Address 2	S S Layout, A Block
Post Office	S.S.Layout S.O
District	DAVANAGERE
State	Karnataka
Pincode	577004
Telephone No.	8192464075
Mobile No.	9987713016
Email ID	rashmirekha.ms@nabard.org



## NABSAMRUDDHI FINANCE LIMITED |

A Subsidiary of NABARD

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

### NSFL in WASH

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

- largest wholesale debt providing NBFC for SDG6
- largest wholesale debt funder for last mile WASH
- pioneer in climate ready WASH funding, and
- only NBFC covering all sectors and risk spectra under WASH.

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

📞 : 040-23241155/56

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

**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

- Largest lender in FPO space
- Present in 21 States and 3 UTs including North East
- Biggest lender in the FPO ecosystem
- Collateral free lending at affordable rates
- Soft loan for Agri Startups

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

**Registered Office:** C/o NABARD, Tamil Nadu RO, Chennai

📞 : 044-28270138/28304658    ✉ : [finance@nabkisan.org](mailto:finance@nabkisan.org)

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

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

📞 : 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**

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

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

: 040-23241155/56

: [www.nabsamruddhi.in](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, reach out to us.

**IF YOU ARE WITH THE GOVERNMENT**

And believe that there is a need for reimaging 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](mailto:nabfoundation@nabard.org)   🌐 : [www.nabfoundation.in](http://www.nabfoundation.in)



**NABARD**

NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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