



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Dharwad District
Karnataka Regional Office, Bengaluru



VISION

Development Bank of the Nation for
Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

MISSION



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

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, 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: Dharwad

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

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Dharwad

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Office

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

Foreword

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

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

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

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

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

Dr. Surendra Babu
Chief General Manager
08 December 2025

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Abbreviations

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

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

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

Executive Summary

1. Introduction

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

2. District characteristics

Location	The district of Dharwad is in the Western Region of Northern half of the Karnataka State.
Type of soil	The soil in the district can be categorized as Black soil, Red soil and Sandy loamy soil.
Primary occupation	Agriculture is the mainstay of the economy though the district is emerging as an industrial hub.
Land holding structure	Of the total landholdings of 343469 Ha, 9% (29264 ha) of the landholding is below 1 Ha, 24% (83798 ha) is between 1 to 2 Ha and 67% (230407 ha) is above 2 Ha.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The total Ground Level Credit flow under Priority Sector during the last three years i.e 2022-23, 2023-24 and 2024-25 was Rs.8439.02 Crore, Rs.11266.88 Crore and Rs. 11810.20 Crore, respectively.

2. Investment credit in agriculture

Disbursements under Agriculture term lending in the last three years i.e 2022-23, 2023-24 and 2024-25 was Rs.1841.87 Crore, Rs.1949.22 and Rs.1826.82 Crore respectively.

3. Credit flow to MSMEs

Disbursements under MSME sector in the last three years i.e 2022-23, 2023-24 and 2024-25 was Rs.4160.16 Crore, Rs.6368.17 Crore and Rs.6715.51 Crore respectively.

4. Other significant credit flow, if any

Rs.652.33 Crore under Other priority sectors including Export credit, Education, Housing, Social infrastructure, Renewable energy and priority sector others

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

Rs.16342.04 Crore.

2. Projection for agriculture and its components

Rs.6771.93 Crore for Agriculture sector, of which Rs. 3819.95 Crore is for short term credit and Rs.2951.98 Crore under long term credit.

3. Projection for MSMEs

Rs.7205.63 Crore.

4. Projection for other purposes

Export Credit Rs.570.00 Crore, Education Rs.176.04 Crore, Housing Rs.722.96 Crore, Social Infrastructure Rs.85.52 Crore, Renewable Energy Rs.89.96 Crore and Others Rs.720.00 Crore.

5. Developmental Initiatives

- 1 Agriculture Infrastructure, Food processing enterprises, Skill Development, Integrated Farming Systems and other livelihood development programs are being supported by NABARD, State Government and Central Sector schemes.

6. Thrust Areas

- 1 Promotion of Animal Husbandry and Integrated Farming Systems can yield regular farm income for the Farmers. Agricultural mechanization & water resource management has tremendous potential.
- 2 Promotion of food processing sector: Food Park can be set up in the district which is emerging as an industrial hub. National Highway, Airport and Rail connectivity makes it very viable option for marketing of Food products.
- 3 Farmer Producer Organizations: Prosperity through Farmers' Collectives can be realized when there is output business thrust by Bank Finance. The FPOs need proper handholding and financing which can enable thousands of farmers to realize better income and other benefits.

7. Major Constraints and Suggested Action Points

- 1 Climate adaptation measures, Climate Resilient Agriculture Systems, Post-harvest infrastructure like Food-park, Cold chains and Grading & Pack houses to arrest post-harvest losses are other constraints faced by the Agriculture sector which needs to be addressed.

8. Way Forward

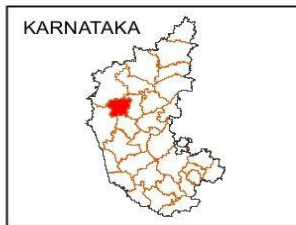
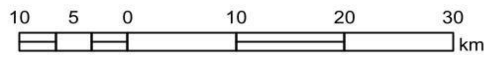
- 1 The district has good potential for Animal Husbandry, Food Processing, Agriculture mechanization and Water resources management activities. Skilling, Handholding along with Bank credit are ways to realize full potential of the district.

Part A

District Map



Block Map - Dharwad



Legend

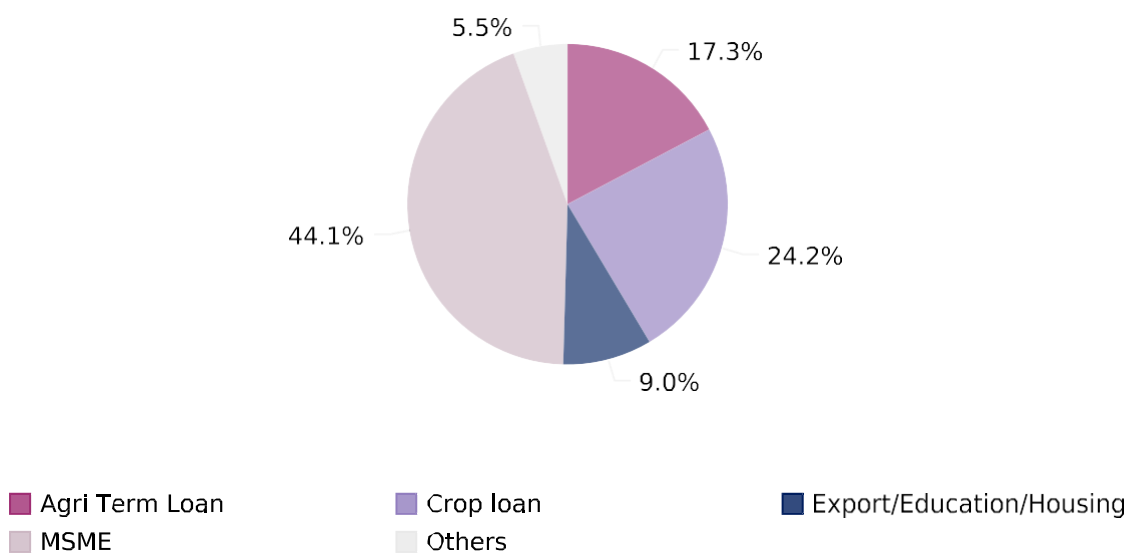
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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	528416.96
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	394803.86
2	Term Loan for agriculture and allied activities	133613.10
B	Agriculture Infrastructure	27517.20
C	Ancillary activities	121259.02
I	Credit Potential for Agriculture A+B+C)	677193.18
II	Micro, Small and Medium Enterprises	720562.50
III	Export Credit	57000.00
IV	Education	17604.00
V	Housing	72296.00
VI	Social Infrastructure	8552.00
VII	Renewable energy	8996.00
VIII	Others	72000.00
	Total Priority Sector	1634203.68



Others include Social Infrastructure and Renewable energy

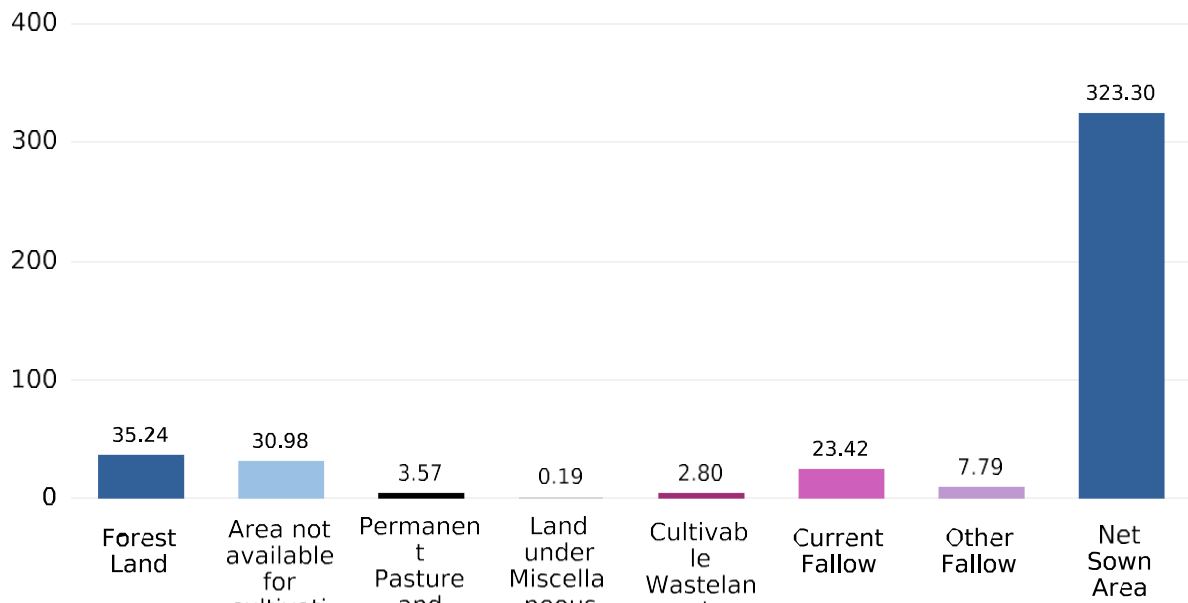
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	381994.64
2	Water Resources	12957.95
3	Farm Mechanisation	27564.05
4	Plantation & Horticulture with Sericulture	11011.01
5	Forestry & Waste Land Development	484.18
6	Animal Husbandry - Dairy	58865.23
7	Animal Husbandry - Poultry	17801.81
8	Animal Husbandry - Sheep, Goat, Piggery	6154.63
9	Fisheries	141.41
10	Farm Credit- Others	11442.05
	Sub total	528416.96
B	Agriculture Infrastructure	
1	Construction of storage	10729.11
2	Land development, Soil conservation, Wasteland development	9563.45
3	Agriculture Infrastructure - Others	7224.64
	Sub total	27517.20
C	Ancillary activities	
1	Food & Agro. Processing	16056.62
2	Ancillary activities - Others	105202.40
	Sub Total	121259.02
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	549000.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	171562.50
II	D Service Sector - WC	0.00
II	E MSME - Others	0.00
	Total MSME	720562.50
III	Export Credit	57000.00
IV	Education	17604.00
V	Housing	72296.00
VI	Social Infrastructure	8552.00
VII	Renewable energy	8996.00
VIII	Others	72000.00
	Total Priority Sector	1634203.68

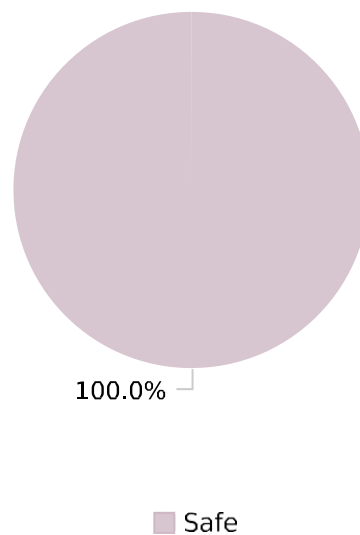
District Profile

1. Land Utilization ('000 hectares)



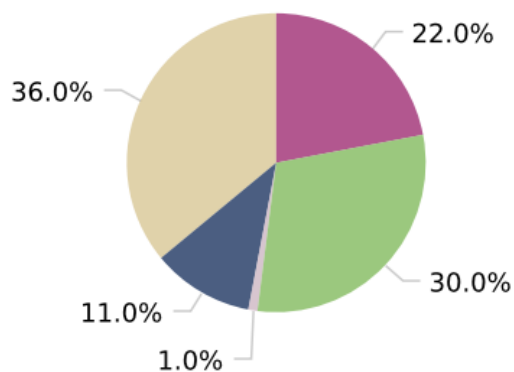
District at a Glance

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

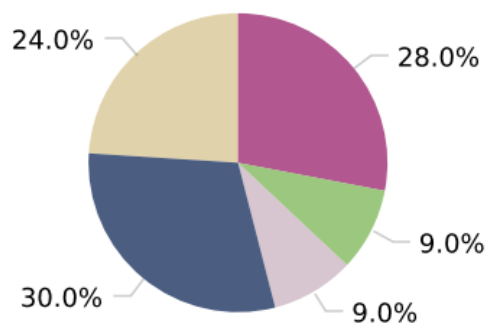


Dept of Mines and Geology Dharwad

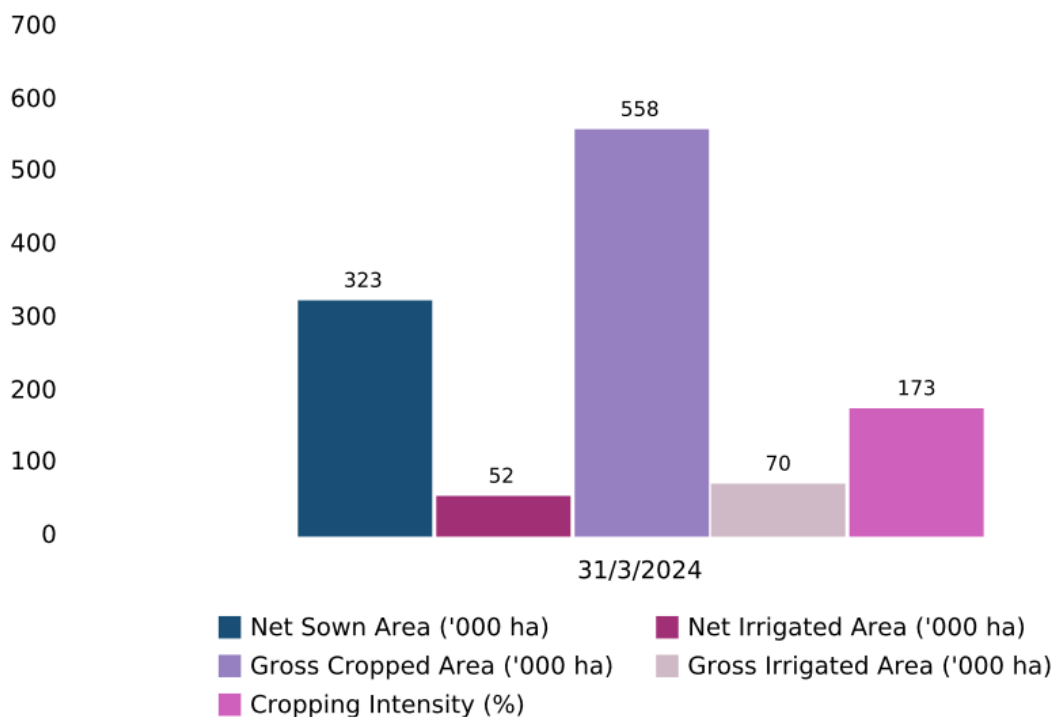
Dharwad, PLP 2026-27

3. Landholding - No. of Farmers (%)

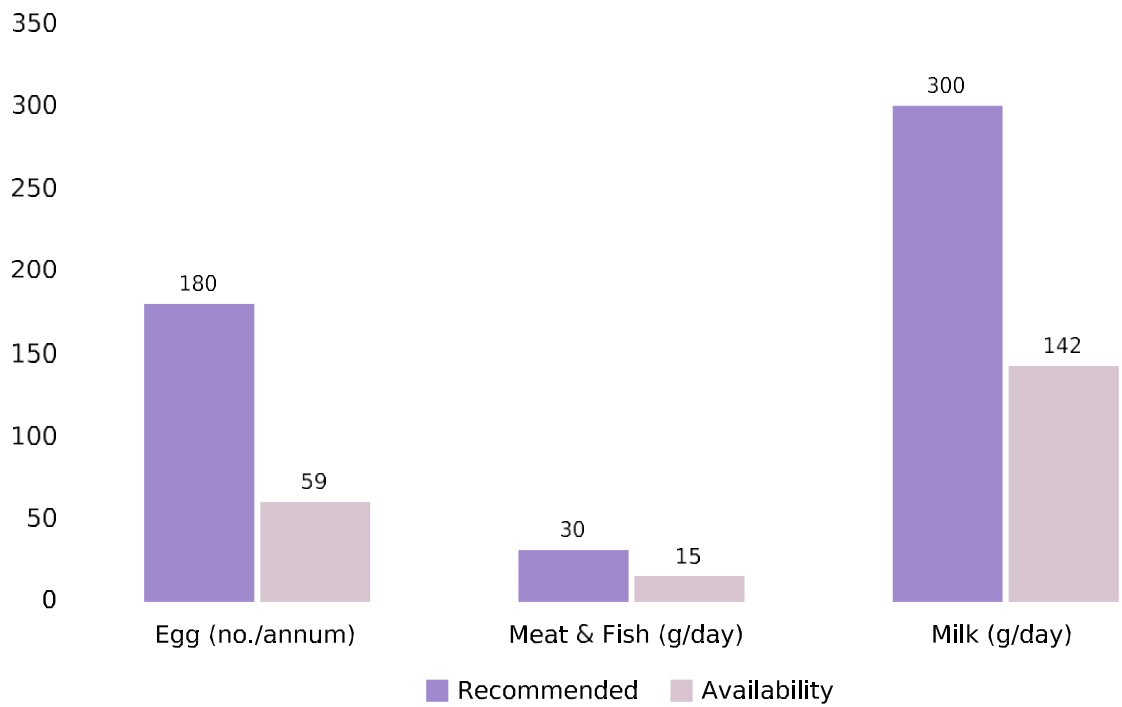
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Landholding - Area (%)

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

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

3. Per-capita availability



District at a Glance DHAMUL-KMF

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of Baroda

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	No. of Blocks	8
2	No. of revenue villages	379
3	No. of Gram Panchayats	144
4	Total Geographical Area (sq.km)	4260.00

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%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Dharwad
3	Agro-climatic Zone 1	AZ106 - Western/North Transition
4	Agro-climatic Zone 2	AZ101 - Northern Dry
5	Agro-climatic Zone 3	AZ107 - Hill
6	Climate	Moderate
7	Soil Type	Black Soil Red Soil Sandy Loamy Soil

3. Land Utilization [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	427.33
2	Forest Land	35.24
3	Area not available for cultivation	30.98
4	Barren and Unculturable land	3.99
5	Permanent Pasture and Grazing Land	3.57
6	Land under Miscellaneous Tree Crops	0.19
7	Cultivable Wasteland	2.80
8	Current Fallow	23.42
9	Other Fallow	7.79

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	8
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	0

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In '000]		Area [In '000]	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	49.10	30.33	29.26	8.52
2	>1 to <=2 ha	57.52	35.53	83.80	24.40
3	>2 to <=4 ha	17.71	10.94	103.13	30.03
4	>4 to <=10 ha	2.20	1.36	30.23	8.80
5	>10 ha	35.36	21.84	97.04	28.25
6	Total	162	100.00	343	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	164.28
2	Of the above, Small/ Marginal Farmers	57.52
3	Agricultural Labourers	207.64
4	Workers engaged in Household Industries	16.46
5	Workers engaged in Allied agro activities	NA
6	Other workers	396.45

7. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1847.03	937.21	909.82	797.49	1049.54
2	Scheduled Caste	177.86	89.14	88.72	71.39	106.47
3	Scheduled Tribe	87.55	44.19	43.36	50.09	37.46
4	Literate	1301.66	711.77	589.89	501.95	799.71
5	BPL	115.45	69.27	46.18	90.00	25.45

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	382.70
2	Rural Households	160.67
3	BPL Households	29.50

9. Household Amenities [Nos. in '000 Households]

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	276.09
2	Having source of drinking water	336.67
3	Having electricity supply	325.87
4	Having independent toilets	382.70

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	379
2	Villages having Agriculture Power Supply	379
3	Villages having Post Offices	208
4	Villages having Banking Facilities	379
5	Villages having Primary Schools	379
6	Villages having Primary Health Centres	49
7	Villages having Potable Water Supply	379
8	Villages connected with Paved Approach Roads	360

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1511
2	Primary Health Centres	49
3	Primary Health Sub-Centres	185
4	Dispensaries	54
5	Hospitals	1728
6	Hospital Beds	8930

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	391
2	Registered FPOs	32
3	Agro Service Centres	18
4	Soil Testing Centres	8
5	Approved nurseries	13
6	Agriculture Pumpsets	38364
7	Pumpsets Energised	36771
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	354.56
2	Irrigation Potential Created	134.75
3	Net Irrigated Area (Total area irrigated at least once)	52.13
4	Area irrigated by Canals/ Channels	11.02
5	Area irrigated by Wells	39.09
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	2.05
8	Irrigation Potential Utilized (Gross Irrigated Area)	69.68

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	6762
2	Railway Line [km]	129
3	Public Transport Vehicle [Nos]	4748
4	Goods Transport Vehicles [Nos.]	42929

15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	6013
2	Sugarcane (Gur/ Khandsari/ Sugar)	14
3	Fruit (Pulp/ Juice/ Fruit drink)	158
4	Spices (Masala Powders/ Pastes)	250
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	12
6	Cotton (Ginning/ Spinning/ Weaving)	326
7	Milk (Chilling/ Cooling/ Processing, etc.)	574
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	39
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	88
10	Others	725

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	75394	4293	71101
2	Cattle - Indigenous	96825	59924	36901
3	Buffaloes	61245	4088	57157
4	Sheep - Cross bred	378	NA	NA
5	Sheep - Indigenous	79869	17054	62815
6	Goat	74069	11912	62157
7	Pig - Cross bred	4	NA	NA
8	Pig - Indigenous	4168	1472	2696
9	Horse/Donkey/Camel	99	NA	NA
10	Rabbit	461	NA	NA
11	Poultry - Improved	1460262	NA	NA
12	Poultry - Indigenous	83929	NA	NA

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	12
2	Veterinary Dispensaries	53
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	3
5	Animal Breeding Farms	2
6	Animal feed manufacturing units	88
7	Fodder Farms	1
8	Dairy Cooperative Societies	233
9	Milk Collection Centres	124
10	Fishermen Societies	7
11	Animal Husbandry Training Centres	2
12	Animal Markets	8
13	Fish Markets	4
14	Livestock Aid Centers (No.)	53
15	Licensed Slaughter houses [Nos.]	2

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	9135.00	MT	15	gm/day
2	Egg	1084.00	Lakh Nos.	59	Nos/p.a.
3	Milk	2.61	MT	142	gm/day
4	Meat	11958.51	MT	17	gm/day

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	787	787
Rainfall - Actual (mm)	552	890

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	556.00	557.89
Net sown area ('000 ha)	344.00	323.30
Cropping intensity (%)	162.00	172.56

Input Use Pattern

Particulars	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	161.00
Fertilizer consumption - Rabi (kg/ha)	150.00

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	119560	117616	134450
GLC through KCC (Rs. lakh)	158689.94	229125.14	261554.39

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	12	8
Soil Health Cards Issued (No.)	6518	8677

Crop Insurance

Particulars	31/03/2024
Crop Insurance Coverage (No.)	60524

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Mungbean	102.79	52.78	513.47	141.62	101.01	713.25
Maize	65.41	207.82	3177.19	601.01	209.63	348.80
Chickpea	62.19	24.73	397.65	107.33	39.00	363.37
Sorghum	44.10	34.48	781.86	28.48	17.12	601.12
Groundnut	31.73	31.25	984.87	189.92	19.55	102.94
Sugarcane/ Ganna	7.96	442.29	55564.07	11.28	862.78	76487.59

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)	140	135
Net Irrigated Area (000 ha)	68	52
Gross Irrigated Area (000 ha)	88	70

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Dharwad	Alnavar	Safe
2	Karnataka	Dharwad	Annigeri	Safe
3	Karnataka	Dharwad	Dharwad	Safe
4	Karnataka	Dharwad	HUBBALLI URBAN	Safe
5	Karnataka	Dharwad	Hubballi	Safe
6	Karnataka	Dharwad	Kalghatgi	Safe
7	Karnataka	Dharwad	Kundgol	Safe
8	Karnataka	Dharwad	Navalgund	Safe

Farm Mechanization

Mechanization in District

Particulars	31/03/2023	31/03/2024
No. of tractors	23316	25710
Power Tillers	16779	17135

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	14	18

Plantation & Horticulture including Sericulture**Production Clusters**

Particulars	31/03/2023	31/03/2024
Clusters	Mango	Mango

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Mango	Mango
Area cultivated (Ha)	7100	8271
Processing Units (No.)	3	3

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	164	194
Production - kg	54160	480808

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Mango	7100.00	65.00	8271.00	75.00
Sapota	745.00	7.84	612.00	6.50
Tomato	648.00	19.28	518.00	15.35

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

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)	35	35
Waste Land (000 ha)	3	3
Degraded Land (000 ha)	30	31

Nurseries (No.)

Sr.No.	Crop	31/03/2024
		Nurseries (No.)
1	Traditional Nursery	4
2	Hi-tech Nursery	9

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry ' Dairy

Processing Infrastructure

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	1	1

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	128.00
Reservoirs (No.)	0.00
Cage Culture/ Bio-floc technology (No.)	0.00
Fish Seed Hatchery (No.)	1.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	6.00
Cold Storages (Capacity - 000 MT)	29.00
Storage Godowns (No.)	290.00
Storage Godowns (Capacity - 000 MT)	214.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	13.00
Market Yards [Nos] / Wholesale Market (No.)	18.00

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)	40200.00	50353.00

Facilities Available

Particulars	Status
Seed Processing Units (No.)	2
Seed Processing Capacity (000 kg)	15840
Plant tissue culture facility (No.)	1
Food Parks (No.)	3
Food Quality Testing Labs	1
Agri Start-Ups (No.)	18

MSME

Particulars	Status
MSME Clusters (No.)	1
Micro Units (No.)	67339
Small Units (No.)	1186
Medium Units (No.)	95
Udyog Aadhar Registrations (No.)	64957

Traditional activities

Particulars	Status
Handicrafts Clusters (No.)	1
Weavers Coop. Societies (No.)	8

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	NA	649
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	6	6

Renewable Energy Potential

Particular	Status					Total (MW)
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	
Potential	118	4157	0	10	0	4285
Developed	58	160	0	10	0	228
Under Development	60	543	0	0	0	603
Planned	0	1326	0	0	0	1326
Gap	0	2128	0	0	0	2128

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023	31/03/2024
NRLM/SRLM (Rs. lakh)	2822.05	3224.46

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	7	7
No. of SHGs formed	750	856
No. of SHGs credit linked (including repeat finance)	38224	16140
Bank loan disbursed (Rs. lakh)	99129.25	37660.39
Average loan per SHG (Rs. lakh)	3.00	2.33
Percentage of women SHGs %	96.00	96.00

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	257
Consumer Stores (No.)	37
Housing Societies (No.)	132
Weavers (No.)	16
Marketing Societies (No.)	10
Labour Societies (No.)	4
Industrial Societies (No.)	0
Agro Processing Societies (No.)	58
Others (No.)	638
Total (No.)%	1152

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	165	175
Multi state cooperative societies (No.)%	2	2

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

Block	31/03/2025		
	Sector	No. of Societies	Spread
Alnavar	Milk Societies	9	Rich
Alnavar	Fishery Societies	0	Deficient
Alnavar	Poultry Societies	0	Deficient
Alnavar	Consumer Stores	1	Deficient
Alnavar	Housing Societies	0	Average
Alnavar	Weavers Societies	0	Average
Alnavar	Marketing Societies	1	Average
Alnavar	Labour Societies	0	Deficient
Alnavar	Agro Processing Societies	0	Deficient
Annigeri	Milk Societies	12	Rich
Annigeri	Fishery Societies	0	Average
Annigeri	Poultry Societies	1	Average
Annigeri	Consumer Stores	0	Deficient
Annigeri	Housing Societies	0	Average
Annigeri	Weavers Societies	0	Average
Annigeri	Marketing Societies	1	Average
Annigeri	Labour Societies	0	Average
Annigeri	Agro Processing Societies	1	Deficient
Dharwad	Milk Societies	58	Rich
Dharwad	Fishery Societies	4	Average
Dharwad	Poultry Societies	1	Deficient
Dharwad	Consumer Stores	4	Average
Dharwad	Housing Societies	6	Average
Dharwad	Weavers Societies	0	Average
Dharwad	Marketing Societies	0	Deficient
Dharwad	Labour Societies	1	Average
Dharwad	Agro Processing Societies	1	Deficient
HUBBALLI URBAN	Milk Societies	10	Rich

HUBBALLI URBAN	Fishery Societies	0	Average
HUBBALLI URBAN	Poultry Societies	4	Average
HUBBALLI URBAN	Consumer Stores	26	Rich
HUBBALLI URBAN	Housing Societies	125	Rich
HUBBALLI URBAN	Weavers Societies	11	Rich
HUBBALLI URBAN	Marketing Societies	4	Rich
HUBBALLI URBAN	Labour Societies	3	Average
HUBBALLI URBAN	Agro Processing Societies	29	Rich
Hubballi	Milk Societies	27	Rich
Hubballi	Fishery Societies	0	Average
Hubballi	Poultry Societies	0	Average
Hubballi	Consumer Stores	0	Deficient
Hubballi	Housing Societies	1	Average
Hubballi	Weavers Societies	3	Average
Hubballi	Marketing Societies	1	Deficient
Hubballi	Labour Societies	0	Average
Hubballi	Agro Processing Societies	5	Deficient
Kalghatgi	Milk Societies	47	Rich
Kalghatgi	Fishery Societies	7	Rich
Kalghatgi	Poultry Societies	0	Deficient
Kalghatgi	Consumer Stores	3	Average
Kalghatgi	Housing Societies	0	Average
Kalghatgi	Weavers Societies	1	Average
Kalghatgi	Marketing Societies	1	Deficient
Kalghatgi	Labour Societies	0	Average
Kalghatgi	Agro Processing Societies	13	Average
Kundgol	Milk Societies	39	Rich
Kundgol	Fishery Societies	0	Average
Kundgol	Poultry Societies	5	Average
Kundgol	Consumer Stores	2	Average
Kundgol	Housing Societies	0	Average
Kundgol	Weavers Societies	1	Average
Kundgol	Marketing Societies	1	Deficient
Kundgol	Labour Societies	0	Average
Kundgol	Agro Processing Societies	6	Average
Navalgund	Milk Societies	22	Rich
Navalgund	Fishery Societies	0	Average
Navalgund	Poultry Societies	3	Rich
Navalgund	Consumer Stores	1	Average
Navalgund	Housing Societies	0	Average
Navalgund	Weavers Societies	0	Average

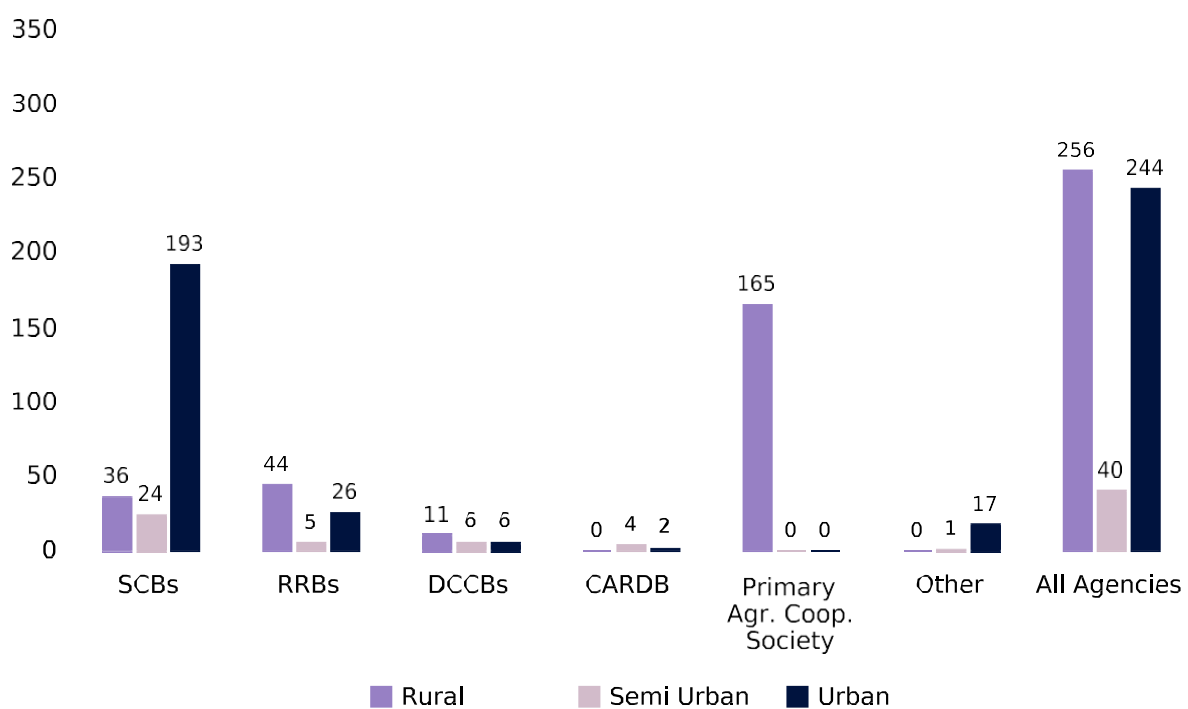
Navalgund	Marketing Societies	1	Average
Navalgund	Labour Societies	0	Average
Navalgund	Agro Processing Societies	3	Deficient

Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	165
2	Potential for formation of new MPACS	3
3	PACS Computerisation	152
4	ARDBs Computerisation	5
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	2
a	PACS sanctioned with warehousing facility & other related infrastructure	0
b	Capacity of the grain storage godowns sanctioned	0
6	PACS as Common Service Centres (CSCs)	1
7	PACS as Kisan Samridhi Kendras (KSKs)	0
8	PACS as Jan Aushadi Kendras (JAK)	1
9	Petrol/ Diesel distributorship/ dealership	0
10	LPG distributorship	0
11	PACS as Pani Samitis	0
12	PM Kusum Scheme	0
13	Societies engaged as Bank Mitras of DCCB	0
14	Societies/ Bank Mitras provided with micro-ATMs	55

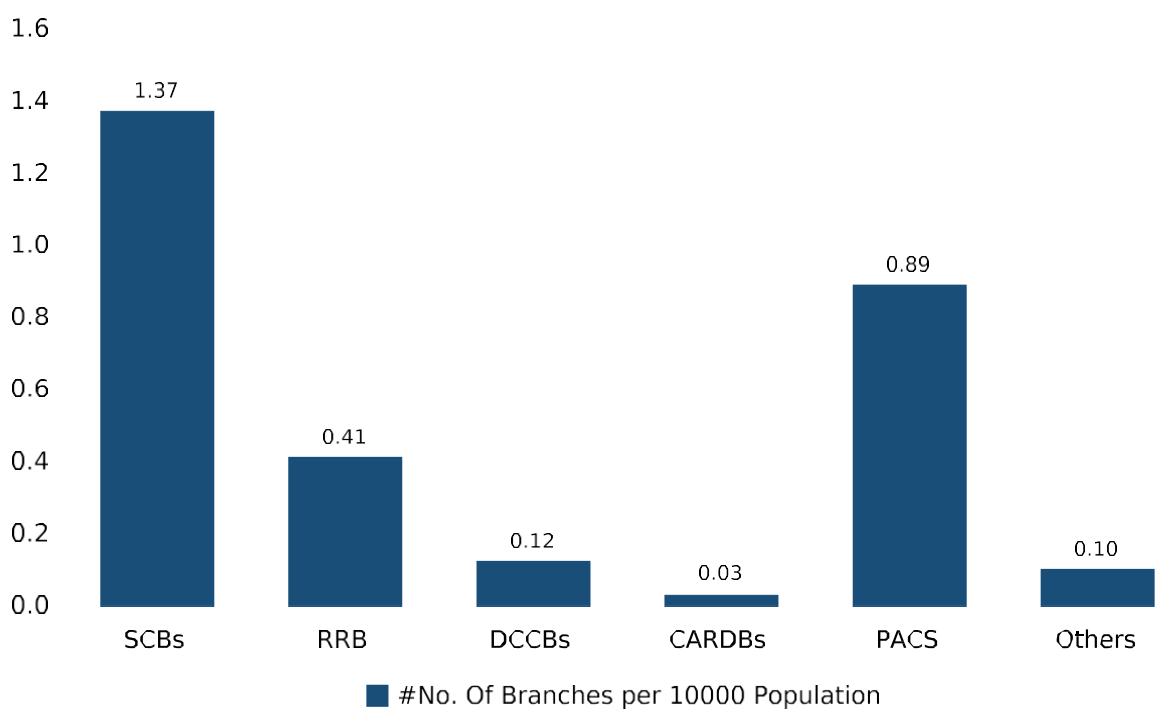
Banking Profile

1. Agency wise - Number of branches in the district



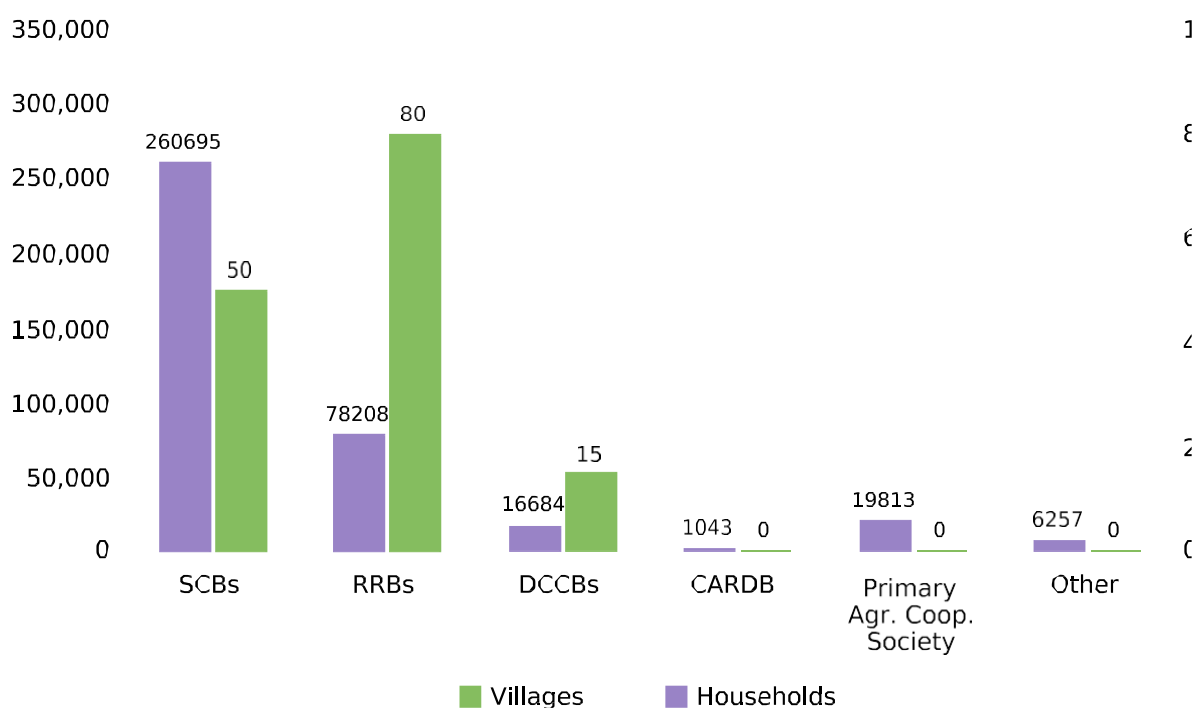
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2. Branch Penetration



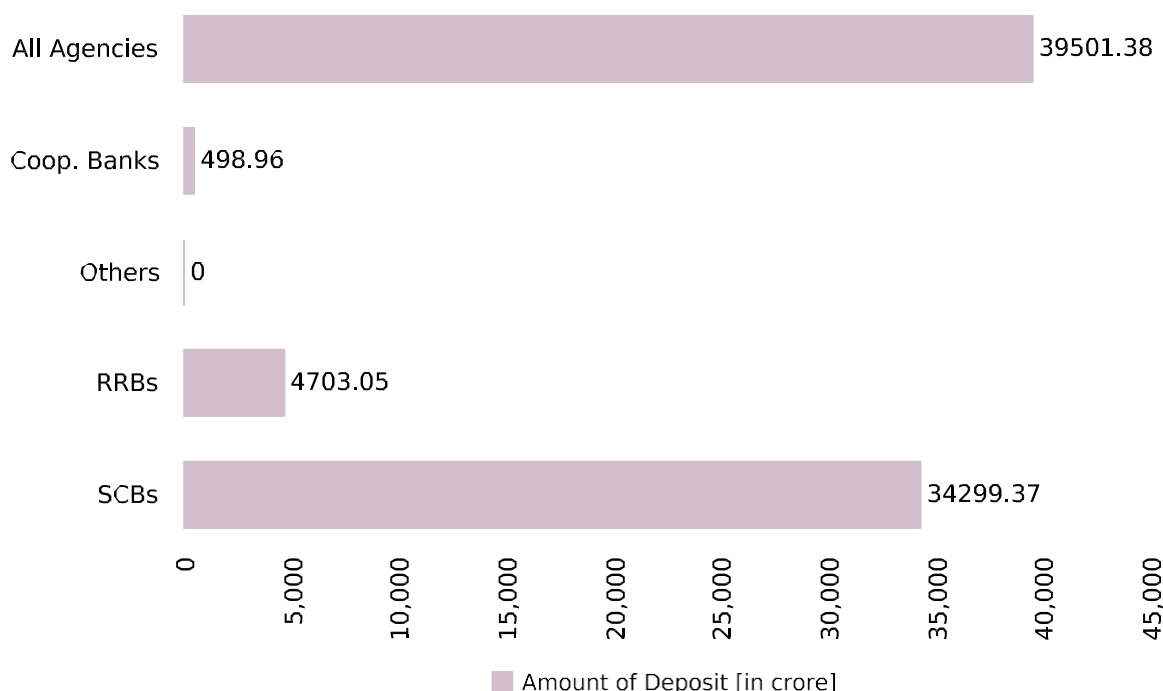
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3. Agency wise - Per branch Outreach



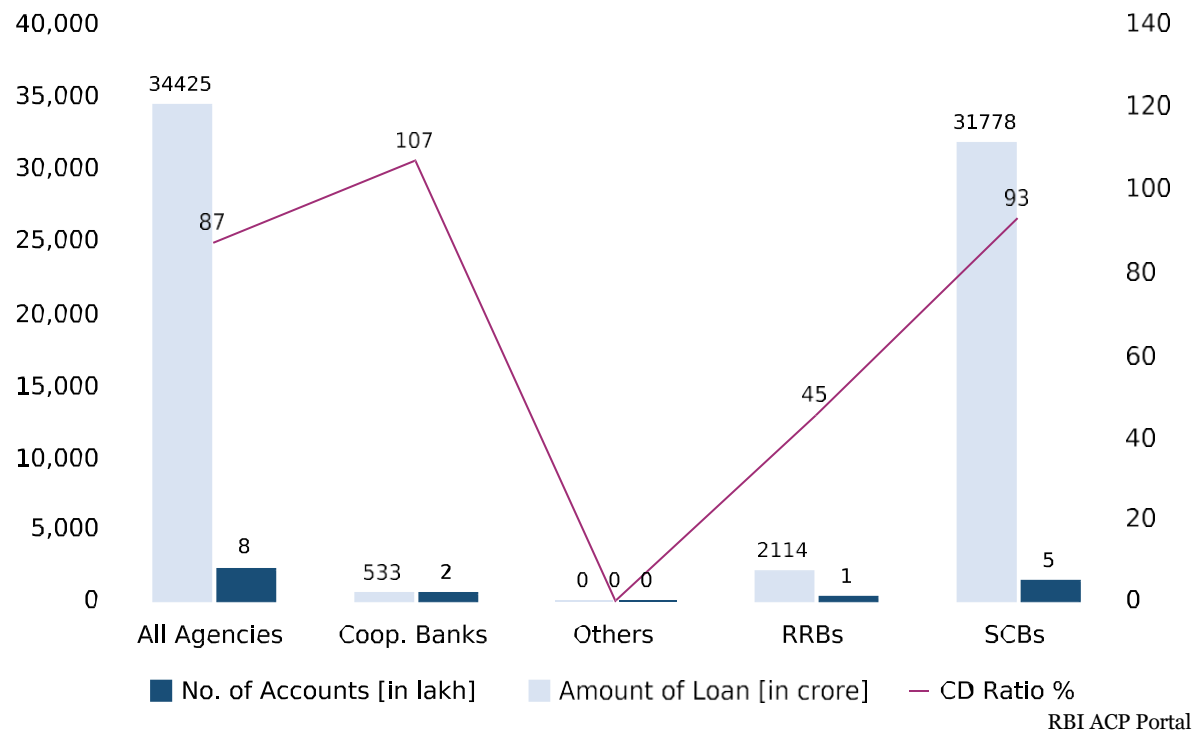
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4. Agency wise - Deposit O/s

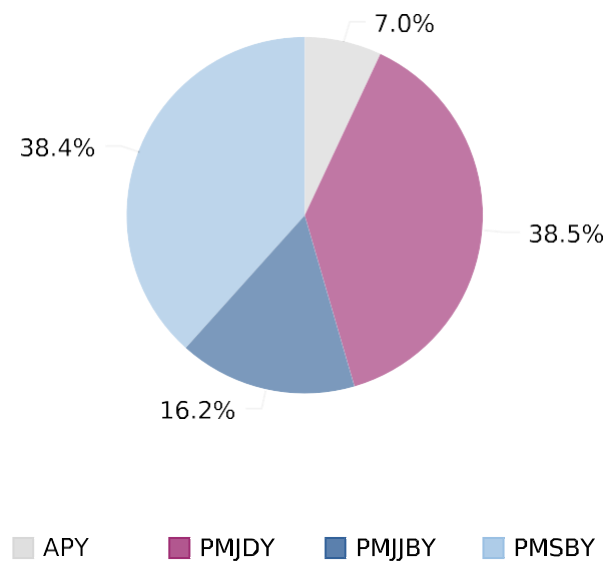


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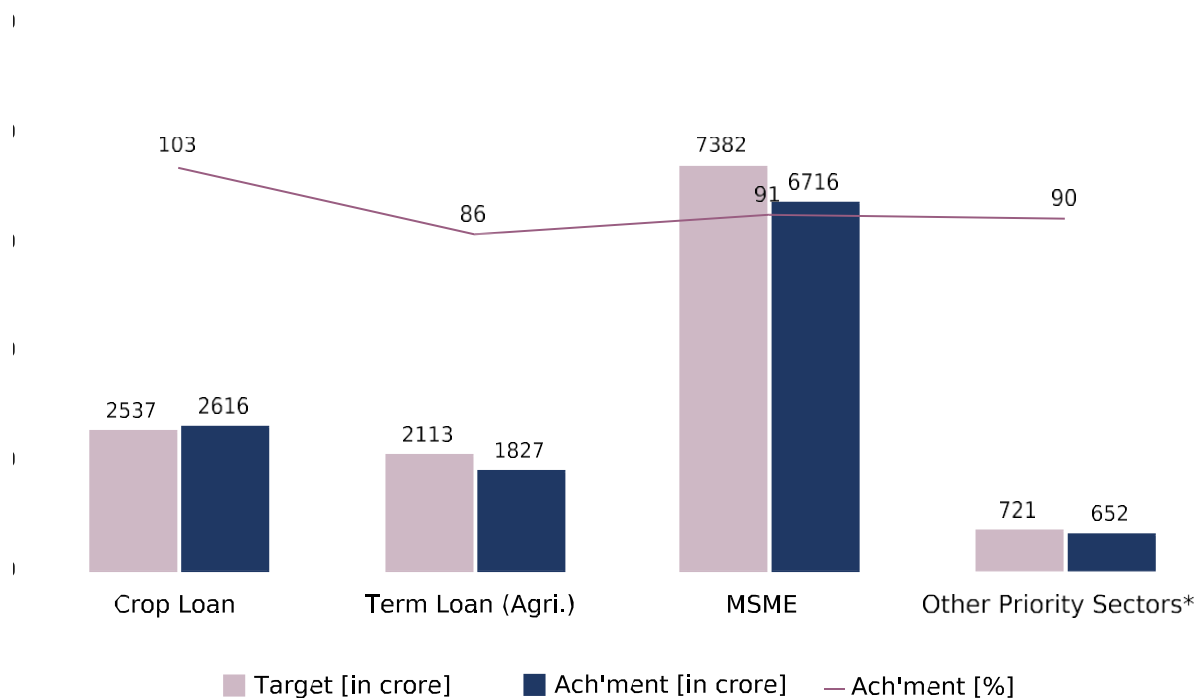
5. Agency wise - Loan O/s and CD ratio



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

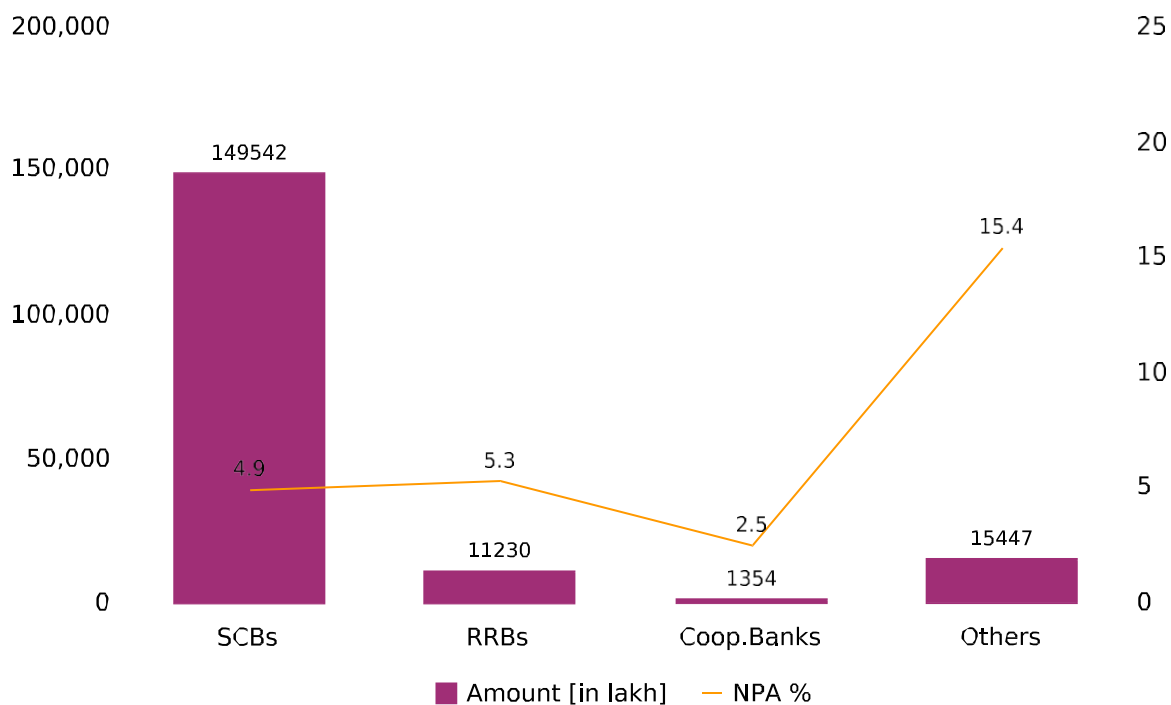


7. Sector-wise Performance under ACP



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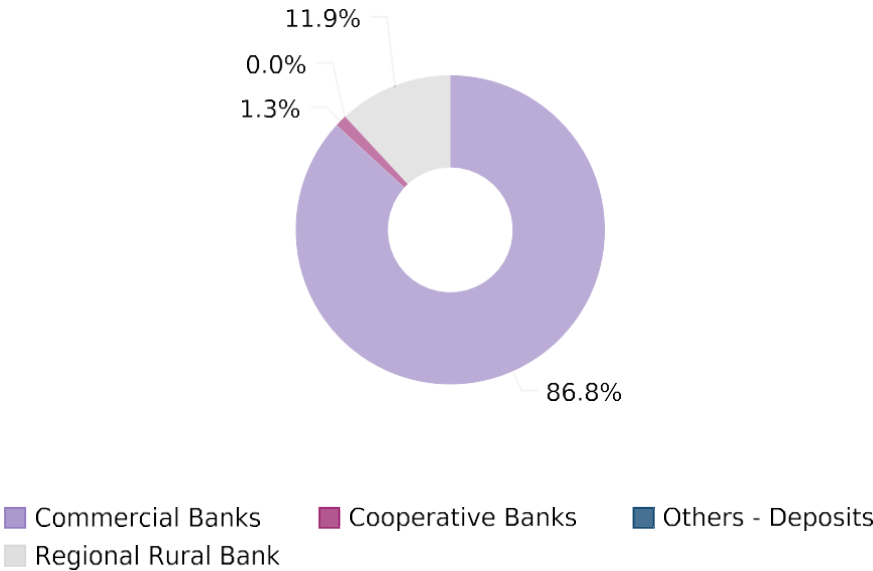
8. NPA position



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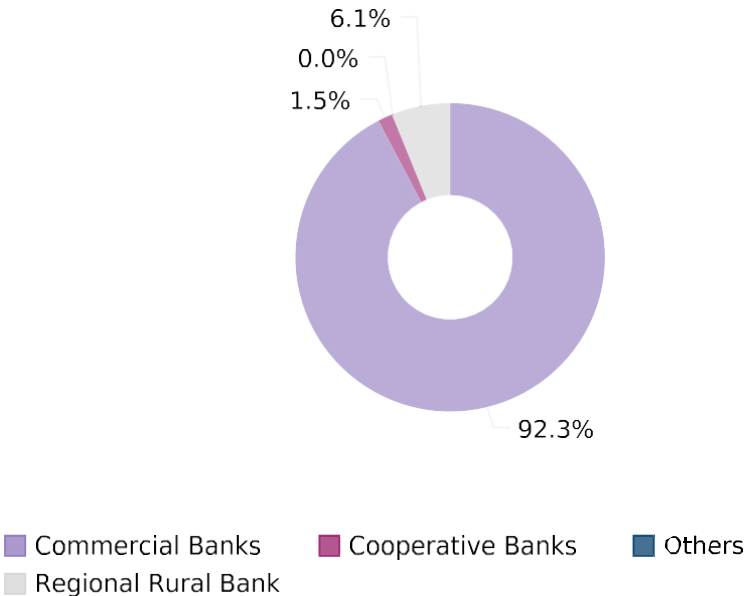


9. Agency wise - Share of Deposit O/s
Year 2024-25



RBI ACP Portal

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

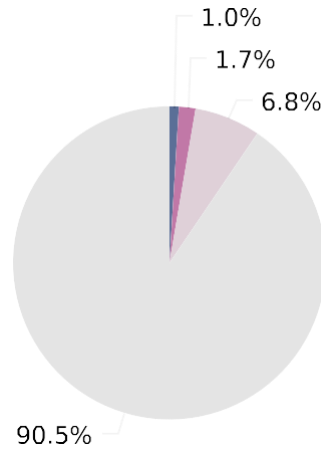
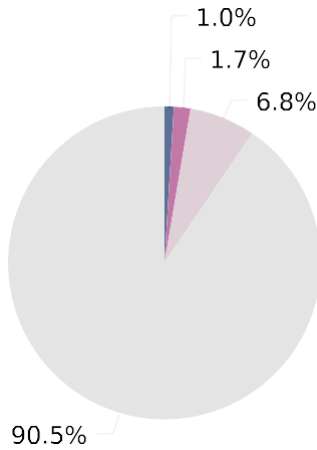


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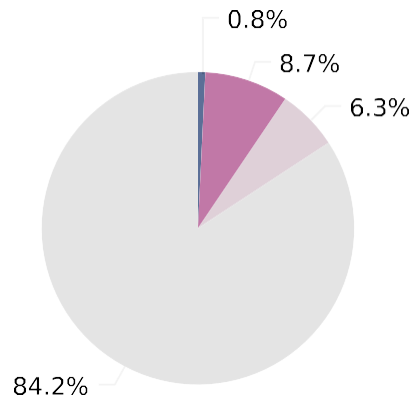
11. Agency wise - Share of NPA

Year 2022-23

Year 2023-24



Year 2024-25



Coop.Banks Others RRBs
SCBs

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	31	253	36	24	193	17	24409	1135	379	260695
Regional Rural Bank	1	75	44	5	26	0	1361	71	379	78208
District Central Coop. Bank	1	23	11	6	6	0	987	0	379	16684
Coop. Agr. & Rural Dev. Bank	1	6	0	4	2	0	0	0	379	1043
Primary Agr. Coop. Society	165	165	165	0	0	0	0	0	379	19813
Others	10	18	0	1	17	5	0	715	379	6257
All Agencies	209	540	256	40	244	22	26757	1921	379	382700

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	106804	106804	106804	0.0	83.8	2981910.00	2981910.00	3429937.00	15.0	86.83



Regional Rural Bank	15055	15055	15055	-0.0	11.8	459146.00	459146.00	470305.00	2.4	11.91
Cooperative Banks	5656	5656	5656	0.0	4.4	43700.00	43700.00	49896.00	14.2	1.26
Others	0	0	0	0	0.0	0.00	0.00	0.00	0.0	0.00
All Agencies	127515	127515	127515	-0.0	100.0	3484756.00	3484756.00	3950138.00	13.4	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	535634	535634	535634	0.0	63.5	2628842.00	2869700.00	3177792.00	10.7	92.3
Regional Rural Bank	82020	82020	82020	0.0	9.7	185508.00	190500.00	211386.00	11.0	6.1
Cooperative Banks	225884	225884	225884	0.0	26.8	125052.00	48700.00	53283.00	9.4	1.6
Others	194	194	194	0.0	0.0	10631.00	0.00	0.00	0.0	0.0
All Agencies	843732	843732	843732	0.0	100.0	2950033.00	3108900.00	3442461.00	10.7	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	88.2	96.2	92.6
Regional Rural Bank	40.4	41.5	44.9

Cooperative Banks	286.2	111.4	106.8
Others	0.0	0.0	0.0
All Agencies	84.7	89.2	87.1

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	408989	377666	146984	71552
Regional Rural Bank	225364	253782	118909	43424
Cooperative Banks	43	312	172	0
Others	0	0	0	0
All Agencies	634396	631760	266065	114976

6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	984882.97	31.0	314045.16	9.9	218058.90	6.9	150691.78	4.7	11629.92	0.4
Regional Rural Bank	109185.26	51.7	89840.72	42.5	77725.10	36.8	10501.78	5.0	5538.08	2.6



Cooperative Banks	40062.36	75.2	25292.66	47.5	0.00	0.0	666.57	1.3	0.00	0.0
Others	46889.10	0	15057.04	0	33833.00	0	16570.00	0	31305.00	0
All Agencies	1181019.69	34.3	444235.58	12.9	329617.00	9.6	178430.13	5.2	48473.00	1.4

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Commercial Banks	470819.27	984345.71	209.1	470819.27	984345.71	209.1	1066061.22	984882.97	92.4	170.2
Regional Rural Bank	137496.60	97677.86	71.0	137496.60	97677.86	71.0	108670.82	109185.26	100.5	80.8
Cooperative Banks	24954.09	41579.89	166.6	24954.09	41579.89	166.6	40101.12	40062.36	99.9	144.4
Others	54220.12	3085.52	5.7	54220.12	3085.52	5.7	60485.10	46889.10	77.5	29.6
All Agencies	687490.08	1126688.98	163.9	687490.08	1126688.98	163.9	1275318.26	1181019.69	92.6	140.1

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 [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan	164027.00	229125.14	139.7	164027.00	229125.14	139.7	253742.00	261554.00	103.1	127.5
Term Loan (Agri.)	174176.00	194921.89	111.9	174176.00	194921.89	111.9	211297.82	182681.58	86.5	103.4

Total Agri. Credit	338203.00	424047.03	125.4	338203.00	424047.03	125.4	465039.82	444235.58	95.5	115.4
MSME	302100.00	636817.76	210.8	302100.00	636817.76	210.8	738189.30	671551.09	91.0	170.9
Other Priority Sectors*	47187.08	65824.19	139.5	47187.08	65824.19	139.5	72089.14	65233.02	90.5	123.2
Total Priority Sector	687490.08	1126688.98	163.9	687490.08	1126688.98	163.9	1275318.26	1181019.69	92.6	140.1

9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	1231843.33	111532.33	9.1	1231843.33	111532.33	9.1	3077571.85	149542.39	4.9	7.7
Regional Rural Bank	149366.14	8403.69	5.6	149366.14	8403.69	5.6	211386.00	11229.95	5.3	5.5
Cooperative Banks	42494.73	1186.42	2.8	42494.73	1186.42	2.8	53283.00	1354.46	2.5	2.7
Others	100220.15	2117.99	2.1	100220.15	2117.99	2.1	100220.15	15446.71	15.4	6.5
All Agencies	1523924.35	123240.43	8.1	1523924.35	123240.43	8.1	3442461.00	177573.51	5.2	7.1



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. Recapitalization 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. Centralized Digital Credit Infrastructure (CDCI)
- ix. Revised HR Policy for implementation in RRBs

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

i. PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others

ii. Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage

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

iii. Subtargets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

INFRASTRUCTURE:

Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM 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 fasttrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 2025²⁶ for State share. Ministry of Jal Shakti is the nodal agency.

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

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

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

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

CLIMATE CHANGE:

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

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

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

INSTITUTIONAL DEVELOPMENT:

Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, NDDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.

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

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

NABARD's DIGITAL INITIATIVES

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

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

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

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

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

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

Digital Technology for Credit Delivery & Interest Subvention:

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

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

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

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 Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

5. Policy Initiatives – State Govt. (including Cooperatives)

The State has allocated 12.5% of its total expenditure towards agriculture for FY 2025-26, the overall budget outlay for 2025-26 is ₹4,09,549 crore and the allocation for agriculture and allied activities stands at ₹51,339 crore, which is 17% higher from the previous years allocation.

The State is formulating and Implementing Comprehensive Rain-fed Agricultural policy to improve resilience and livelihoods in drought-prone areas considering 64% cultivated area of Karnataka is rain fed area.

A New Fishery Policy to be formulated to promote sustainable fishing and ensure economic growth of fishermen.

Strengthen Large Area Multi-Purpose Societies (LAMPS) to procure and process minor forest produce, working capital subsidy of Rs.5 lakh each to LAMPS.

To strengthen cooperative societies, the following reforms to be implemented by Co-operation Department for efficient, transparent and people-friendly delivery of services:

- i. The details of all registered housing cooperative societies of the state will be made online through the Karnataka State Co-operative Housing Federation.
- ii. A helpline will be started to protect the depositors' interest and prevent malpractices.
- iii. Digitalization of audit reports of co-operative societies.

The Agricultural Produce Marketing Committee to establish an International Standard Hi-Tech flower market in Chikkaballapur and Modern market in KGF for farmers through public private partnership.

Skill at School' programme to provide skill training to 7500 selected students at High school/ Pre-university college stage in 150 Upgraded Government Industrial Training Institutes.

6. State Budget

6.1. Important Announcements

Agriculture sector has registered a positive growth of 4% in 2024-25, outpacing all India

agricultural growth rate of 3.8%. The positive growth rate in 2024-25 is due to the government's proactive interventions to encourage Kharif sowing aided by a normal monsoon and adequate reservoir.

Industrial sector has achieved positive 5.8% growth in 2024-25 with launch a new Industrial Policy 2025-30, aiming to achieve 12 percent industrial growth and creation of 20 lakh jobs by 2030.

The Service sector has achieved an impressive growth rate of 8.9 percent in the year 2024-25, exceeding the national average growth rate of 7.2 percent

The Chief Minister's Infrastructure Development Program with an allocation of ₹ 8,000 crore to focus on minor irrigation, roads and urban infrastructure .

Minor irrigation projects including the modernization of lakes, dams, vented dam and lift irrigation to be undertaken at a total cost of ₹2,000 crore.

Under Kalyana Path Scheme, ₹1,000 crore has been allocated for construction and maintenance of 1,150+ km of rural roads in Kalyana Karnataka region to improve connectivity and economic access. The scheme is complemented by the Pragati Patha Scheme with ₹5,190 crore for 7,110 km of rural roads statewide, together covering 8,260 km to enhance connectivity and economic access.

Rural Warehouses to be constructed in collaboration with Kalyan Karnataka Development Board at a cost of ₹60 crore

Allocation of ₹95 crore for the implementation of Comprehensive Horticulture Development - 2.0 scheme.

Allocation ₹55 crores for Silk Development Program focusing on modernizing existing cocoon markets to improve grading, storage, and auction facilities for better price realization for farmers.

Allocation of ₹ 47 crore for completion of the under-construction warehouses of Karnataka State Warehousing Corporation and their infrastructure

The Vijayapura Airport to be constructed at a cost of ₹348 crore will be operationalised in the year 2025-26

An amount of ₹53 crore to be released for the construction works of Raichur Airport being undertaken at a total project cost of ₹219 crore

70 km of railway lines are intended to be doubled on the Baiyappanahalli-Hosur and Yeshwantapura-Channasandra routes with a total estimated cost of ₹812 crore

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

6.2. Highlights related Agriculture & Farm Sector

Establishment of Model Integrated Farming System under Raita Samruddi Yojana for

Dharwad, PLP 2026-27

demonstration to farmers in all 10 Agro Climatic Zones.

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

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

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

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

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

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

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

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

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

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

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

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

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

Promotion of Horticulture Tourism in Farms & Nurseries.

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

Establishment of Silk Cocoon Market in Mysuru

Establishment of 50 Veterinary Clinics

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- a) Spice crops and fruit crops will be grown in a total of 5,000 acres as a mixed crops in partnership with selfhelp organizations in rural areas.
- b) Krishi Kavacha Scheme has been initiated to boost groundwater recharge, enhance soil conservation through construction of bunds across 50,000 hectares of farmlands
- c) Grey water management unit will be established in 500 villages for the management of waste water.

To ease electricity related financial burdens on Gram Panchayats, solar micro-grids to be established under the Public- Private Partnership (PPP) model.

7. Govt Sponsored Programmes linked with Bank Credit

Udyogini

Objective - To create self-employment opportunities for women in Trade & Service Sector
Implementing Department - Women & Child Development Department

Target Group - Women with income ceiling ₹ 200000/-pa for SC/ST & ₹150000/-pa for General

Quantum of Subsidy: 20%–30% depending on category.

Loan amount up to ₹3,00,000.

Higher subsidy (up to 90%) for SC/ST women

Government of India Schemes

Animal Husbandry Infrastructure Development Fund (AHIDF) (<https://dahd.gov.in/schemes/programmes/ahidf>) DIDF was merged into AHIDF under the Infrastructure Development Fund (IDF), extended till 31 March 2026 with a revised outlay. NABARD was added as a lender for dairy cooperatives.

The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) (<https://www.fidf.in/>) The scheme has been extended till 31 March 2026. It provides concessional loans through Nodal Loaning Entities to states, UTs, cooperatives, and private entrepreneurs. A credit guarantee facility is available through NABSanrakshan, offering 25% coverage up to ₹ 12.5 crore.

Anugraha' scheme: Objective: To provide relief to farmers undergoing distress in the event of accidental death of cattle. Benefits: Compensation for accidental death of cattle has been increased to ₹15000.00 for cows/ buffaloes/ bullocks, ₹7500 for sheep/ goats, and ₹ 5000 for lamb/ kid.

Dairy Farming: Objective: To encourage dairy farming Target Group : Scheduled Caste/ Scheduled Tribes communities Quantum of Subsidy: 50% subsidy or up to ₹1.25 lakh for purchase of two cows or buffaloes provided as financial assistance through the Corporations.

Krishi Bhagya

Objective- To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

Quantum of Subsidy - Subsidy ranging from 80-90% for undertaking activities viz. pump sets, horticultural crops with and without polyhouse, etc.

Organic Farming adoption and certification

Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

Quantum of Subsidy - 75% subsidy for construction of Vermi Compost units, Biodigesters etc.

Pashu Bhagya Scheme

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

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



Target Group: Farmers & entrepreneurs.

Quantum of Subsidy:

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

Loan up to ₹1.20 lakh from banks.

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

CMEGP (Chief Minister's Employment Generation Program)

Objective: Support first-generation entrepreneurs in rural areas.

Implementing Department: DIC & KVIB.

Target Group: Rural youth, micro-enterprises.

Quantum of Subsidy: 25% (General), 35% (Special category).

Project cost up to ₹10 lakh.

8% interest subsidy for loans up to ₹1 lakh for the registered street vendors who have reached the maximum loan limit under PM Swanidhi Scheme, to help them expand their business.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

- Agriculture is the main source of livelihood for a major segment of the population in Dharwad district and contributes to about 12% of its income. Of the total geographical area of 4,27,329 ha., Net Sown Area (NSA) of 3,23,351 ha. constitutes about 76% of the geographical area. Gross cropped area is 5,57,892 ha. Area cultivated more than once is 2,34,541 ha, which is 22,254 ha more than the previous year.
- Major crops grown in Dharwad district are Bengal Gram (141619 ha.), Green Gram (107331ha) Jowar (28483 ha.), Maize (60101 ha), Soyabean (43493 ha), Groundnut (18992 ha), Wheat (13050 ha.) etc.
- Major commercial crops grown are Cotton (50035 ha.) and Sugarcane (11287 ha.). Cultivation of other crops like Red Gram, Black Gram, Cowpea, Sunflower, Safflower, etc. are also taken up, but usually on a relatively lower scale.
- Production of major agriculture crops in the district as per statistical report 2022-23 included Sugarcane (8,62,778 tonnes) Maize (2,09,628 tonnes), Cotton (99,375tonnes), Bengal Gram (1,01,006 tonnes), Groundnut (19,547tonnes), Green gram (39,454 tonnes), Jowar (17,123 tonnes).
- Agriculture in the district is predominantly rainfed.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- The district has an established network of Karnataka State Seeds Corporation (KSSC), Karnataka Oilseeds Production Corporation, National Seeds Corporation, National Seed Production unit of UAS Dharwad and other private agencies involved in seed production of major field crops. Supply of fertilizers, pesticides and chemicals is normally undertaken by Karnataka Marketing Federation, the KAIC and also by private dealers in the district.
- Centre of Excellence in Vegetables has been set up in Dharwad under the Indo-Israel collaboration to supply quality seeds to farmers.
- There are 5 APMCs and 13 Sub-markets in the district. The online trading system has been introduced in the APMC at Amargol in Hubli. Special Purpose Vehicle (SPV) named Rashtriya e-Market Services Limited (ReMS) has been incorporated for the purpose.
- Krishi Vigyan Kendra imparts training/demonstration on Integrated Farming System, Integrated Nutrient Management, Integrated Pest Management, organic farming, etc.
- NABARD has promoted 10 FPOs in the district, of which 3 FPOs are under Central Sector Scheme for 10,000 FPOs. These FPOs are able to provide cost effective inputs to the farmers as well as better price for farm produce as a result of aggregation and sales.
- Credit flow for crop production during 2022-23, 2023-24 and 2024-25 was Rs. 1,81,938.50 lakh, Rs. 2,29,125.14 lakh and Rs. 2,61,554.39 lakh respectively.

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Onion/ Piyaz/ Kanda_Rainfed	Hectare	1.19	100	5500	6541.21	6541.21
2	Annual Vegetables - Potato/ Aloo_Unirrigated/ Rainfed	Hectare	0.89	100	170	151.90	151.90
3	Annual Vegetables - Tomato/ Tamatar_Open	Hectare	1.98	100	320	634.29	634.29
4	Cereals - Maize/ Makka_African corn Rainfed	Hectare	0.53	100	44600	23574.67	23574.67
5	Cereals - Rice/ Chaval/ Dhan_Unirrigated/ Rainfed	Hectare	0.97	100	8100	7887.53	7887.53
6	Cereals - Sorghum/ Jowar_Rainfed	Hectare	0.58	100	24400	14187.14	14187.14
7	Cereals - Wheat/ Gehu_Irrigated	Hectare	0.64	100	12300	7866.83	7866.83
8	Fibre Crops - Cotton/ Kapaas_Unirrigated/ Rainfed	Hectare	0.80	100	40500	32272.44	32272.44
9	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hectare	0.82	100	17450	14238.15	14238.15
10	Oil Seeds - Safflower/ Kusum_Irrigated	Hectare	0.61	100	6950	4224.71	4224.71
11	Oil Seeds - Soybean/ Soyabean_Rainfed	Hectare	0.80	100	29000	23175.35	23175.35
12	Oil Seeds - Sunflower/ Surajmukhi_Irrigated	Hectare	0.74	100	6950	5143.08	5143.08
13	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated	Hectare	0.73	100	101600	73812.40	73812.40
14	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Rainfed	Hectare	0.51	100	80550	41382.57	41382.57
15	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Rainfed	Hectare	0.50	100	7200	3577.96	3577.96
16	Spices & Condiments - Chilli/ Mirch_Irrigated	Hectare	1.45	100	10050	14608.68	14608.68
17	Sugar Crops - Sugarcane/ Ganna_New	Hectare	2.16	100	9500	20563.12	20563.12
Sub Total					405140	293842.03	293842.03
Post Harvest							29384.20
Maintenance							58768.41
Total							381994.64
Grand Total					405140	293842.03	381994.64

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The district has a total geographical area of 4260 sq.km, receiving an annual precipitation of 78.7 cm. With regard to normal annual rainfall in the district, Alnavar block has highest rainfall of 126.7cm, followed by Kalghatgi at 97.9 cm. Hubballi Nagara, Hubballi, Dharwad and Kalaghatagi taluks have rainfall in the range of 74.6 to 77.7 cm, while rainfall is relatively lower for Annigeri, Navalgund and Kundagol taluks (63.1 to 66.1 cm). Most of the rain (63.5%) received is during Southwest monsoon (June to September), followed by rains during October to December (north-east rains-19.3%). The Southwest monsoon sustains agricultural activity in most parts of the district, as large proportion of agriculture is rainfed. The district principally represents a dryland eco-system with an average of 56 rainy days. Navalgund and Hubballi talukas mainly depend on Canal Irrigation from Malaprabha Right Bank Canal and to some extent on tube wells, whereas remaining talukas mainly depend on tube wells.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The main known source of groundwater in the district is recharge by annual precipitation (rainfall). With regard to stage of GW development of the district, all blocks are categorized as 'Safe'. There is a good potential for construction of Farm Ponds, which will enable irrigation during water stress months. It also helps in improving ground water levels and will reduce salinity in soil, especially in black soil regions of the district. There is a good network of pump-set dealers and after sales service are available. There are reputed manufacturers like Jindal, Jain Irrigation System etc. rendering service for design and installation of micro irrigation systems.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Artificial Recharge Structure-- rainwater harvest tanks	No.	0.43	80	3400	1455.20	1164.16
2	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	500	1310.75	1048.60
3	Drip Irrigation--2.5 m x 2.5 m	ha	0.83	80	3400	2837.64	2270.12
4	Drip Irrigation--IP Sets 5HP	ha	0.48	80	3400	1637.10	1309.68
5	Drip Irrigation--Pipelines	ha	0.48	80	3400	1637.10	1309.68

6	Solar PV Pump Sets (AC)-- AC/DC surface	No.	0.99	80	3400	3361.51	2689.21
7	Sprinkler Irrigation --Field crops - 90 mm HDPE pipes	ha	0.74	80	3400	2521.15	2016.90
8	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	1700	727.60	582.08
9	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	1300	709.41	567.52
Total					23900	16197.46	12957.95

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Modern farm equipment are the way forward for smart agriculture in view of the lack of labour availability and increase in cost of manual labour. Dharwad district has potential in all types of landholdings. Of the total landholdings of 3,43,469 Ha, 9% (29264 ha) of the landholding is below 1 Ha, 24% (83798 ha) is between 1 to 2 Ha and 67% (230407 ha) is above 2 Ha. Green gram, Bengal gram, Cotton, Sugarcane are some of the major crops grown in the district which can be viable for adoption of Farm Mechanization.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- Extensive agricultural operations, cultivation of labour-intensive crops like cotton, groundnut, chilli, etc., have necessitated use of a large number of farm machines like tractors, power tillers and other farm implements like improved ploughs, weeders, sprayers, dusters, seed-cum-fertilizer drills etc. in the district.
- There were 39,925 tractors in the district till 2023 as per VAHAN portal information available.
- At present, one tractor is available for an average of 8.10 ha. of net sown area. The share of animal power in agricultural operations has come down, and tractors and power tillers have now become the prime source of motor power for tillage, threshing and transport. There is a very good scope for combine harvesters/threshers in the district especially in paddy belt of Kalghatgi. Approximately, one unit can harvest paddy cultivated in 600 ha. of land.
- The total farm power required as against the net sown area is 17.36 lakh HP, as against the present farm power of 13.97 lakh HP (39925 tractors). The gap works out to 3.39 lakh HP. Taking around 10% of the tractors due for replacement, the number of tractors to be replaced works out to 3993.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanization							
1	Combine harvester- Sugarcane harvestors-Sugar cane harvester	No.	107.00	80	3	321.00	256.80
2	Other machinery--M B Plough (2/3furrows-fixed/hydraulic)	No.	0.86	80	670	573.52	458.84
3	Other machinery-Other Machinery & Equipments- Rotavator(540 and 1000 rpm PTO speed)	No.	1.50	80	210	314.58	251.65
4	Other machinery--Reversible M B Plough(2/3 furrows-fixed/hydraulic)	No.	2.68	80	670	1792.25	1433.80
5	Others--Custom Hiring-Sprayer	No.	0.05	80	2300	123.05	98.44
6	Power Tiller--8 to 12 HP	No.	2.46	80	1000	2461.00	1968.78
7	Seed Drill-Seed cum Fertilizer Drill-Power tiller/Tractor	No.	1.07	80	850	909.50	727.60
8	Thresher-Multicrop Power Threshers-Upto 10 HP Tractor/Engine Operated	No.	2.14	80	800	1712.00	1369.60
9	Tractor-With Implements & Trailer-35 to 45 HP	No.	8.35	80	3100	25872.60	20698.08
10	Weeder-Power Weeder-self propeled/tractor drawn Min 6 HP	No.	0.70	80	540	375.59	300.46
Total					10143	34455.09	27564.05

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The agro climatic conditions in Dharwad district are suitable for raising a variety of plantation and horticultural crops. The Malnad and transitional zone of the district comprising Alnavar, Kalghatgi, Hubli and Dharwad Blocks are well suited for growing fruit crops like Mango, Sapota, Guava etc. Aromatic and medicinal plants can also be grown commercially in this belt. Area under Cultivation for Mango, Sapota and Guava are 8270.72 Ha, 611.87 Ha and 508.61 Ha respectively while production for Mango and Sapota are 75434 MT and 6507 MT respectively.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- The Centre of Excellence for Vegetables in Dharwad has state of art facilities, demonstrating cultivation of local and exotic vegetables.
- The Karnataka State Spices Development Board has been established in Hubli in order to increase spice production in the State by area expansion, improvement of productivity; to improve quality, marketing facilities and to enhance the skills of farmers by imparting knowledge about spices production, and for value addition.



- Mango processing units are existing in Belur Industrial Area. Excel Food Pvt. Ltd., in Hubli is a leading exporter, supplier and manufacturer of mango pulp, guava pulp and papaya pulp, which also procures mango from members of the FPOs promoted with support from NABARD.

- Dharwad district is one of the four Agri-Export Zones notified by APEDA and focuses on Gherkins.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	New Orchard - Tropical/ Sub Tropical Fruits-Guava-Guava High Density 2.5m x2.5m -640/Acre	Acre	2.06	80	530	1090.82	872.66
2	New Orchard - Tropical/ Sub Tropical Fruits-Mango-High density planting-5mx5m-160/Acre	Acre	2.65	80	1850	4909.16	3927.32
3	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	501	536.07	428.86
4	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	100	861.37	689.08
5	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	1.08	80	290	313.42	250.73
6	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+0.5mm gutter (>2080sq.m>4000sq.m)	sq.m.	0.01	80	64000	547.84	438.27
7	Protection Structure-Shadenet housing-Shade net-2-side corridor(>2080sq. m>4000sq.m)	sq.m.	0.00	80	82000	386.22	308.98
8	Sericulture-Chawki Rearing-Chawki Rearing Centre 2 Acre	Acre	25.59	80	200	5118.88	4095.11
Sub Total					149471	13763.78	11011.01
Total					149471	13763.78	11011.01

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Dharwad district has relatively low forest coverage of only 35,235 ha. The district has 23417 ha. of current fallow land and 7788 ha. of other fallow land. The cultivable wasteland which would be available for forestry and waste land development activities is estimated to be around 2,800 ha., if adequate forward and backward linkages are provided. The potential trees that can be raised for commercial purpose include timber trees like teak, matti, Indian Kino (honne), bamboo, neem, cherry, etc. Kalghatagi, Hubli and Dharwad blocks provide scope for farm forestry activities.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- Social forestry wing of the Forest Department has nurseries engaged in the production of seedlings to cater to the needs of the department and to meet the requirements of the farmers. These nurseries also raise seedlings required for implementation of the schemes relating to forest development.
- Karnataka Forest Development Corporation (KFDC) has its divisional office in Dharwad covering Belgaum, Dharwad, Haveri and Sirsi areas. It is raising plantations of Eucalyptus, Acacia, bamboo and teak for supply of pulpwood to paper industries.
- The Forest Training Institute at Gungargatti, Dharwad, headed by Deputy Conservator of Forests imparts training to different levels of ministerial and executive officials as well as to the stakeholder communities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation-Bamboo-Tissue culture 5m x5m- 400/ha	ha	0.92	80	80	73.60	58.88
2	Plantation--Farm forestry	ha	1.18	80	120	141.24	112.99
3	Plantation-Sal-Melia dubia-3m x3m 1111/ha	ha	1.54	80	110	169.50	135.59
4	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	93	220.90	176.72
Total					403	605.24	484.18

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Dairying is a traditional activity in Dharwad district. Suitable geographical location, increasing demand for milk and milk products etc. make dairy activity an attractive proposition in the district. As per the livestock census 2019, total population of cattle and buffaloes in the district is 2,33,464. The production of milk in the district is 2.61 lakh LPD. Number of animals vaccinated is 3.37 lakh, while number of animals treated is 5.44 lakh. Total disbursement under Dairy sector reported for 2024-25 was Rs.175.79 Crore.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- As per ICMR recommendation, 300g/day milk per person is required, against the present 142g/day in district. More cattle breeding/rearing units to be setup. As on March 2023, there are 12 Veterinary Hospitals, 53 Veterinary Dispensaries, 42 Primary Vet. Dispensaries and 5 Mobile Vet. Clinics. With a total of 112 Veterinary institutions including mobile clinics, the availability of Veterinary institutions in the district is one for every 3496 livestock including Cattles, Buffaloes, Sheep, Goats and Pigs.
- There is a semen collection centre located in Dharwad.
- Karnataka Milk Federation Dharwad has a dairy processing plant with a capacity of processing 2.33 lakh litres of milk per day. The Federation has one cattle feed plant which produces 200 MT of cattle feed/month and caters to the needs of all the five milk unions of North Karnataka. KMF also operates three Bulk Milk Cooling units with a total capacity of 7000 ltrs. Per day. There are 246 Dairy Cooperative Societies in the district.
- KMF, Dharwad has 26 milk routes, and is further proposing 03 more routes during the year. There are 11 existing Bulk Milk Coolers in Dharwad district, 351 Automated Milk Storages and 1 Milk chilling plant.
- The KMF has a chilling plant with a capacity of 3.50 lakh LPD in Dharwad.
- The total requirement of green fodder in the district is estimated to be 17.60 lakh MT, against total availability of 2.70 lakh MT, whereas the concentrate feed and dry fodder availability is adequate.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry – Dairy							
1	Buffalo Farming--Surthi dharwad 10 animal unit	5+5	12.28	80	810	9949.72	7959.77
2	Buffalo Farming--Surti/Dharwad yielding 6 to 8 lpd 2 animal unit	1+1	1.75	80	5700	10002.36	8001.89
3	Bulk Milk Cooling Unit	No.	32.96	90	2	65.91	59.32
4	Crossbred Cattle Farming--CBC - 2 Cow Unit - HF	1+1	2.13	80	7000	14905.12	11924.07

5	Crossbred Cattle Farming-- Mini dairy	5+5	14.35	80	810	11622.45	9297.97
6	Fodder Cultivation- Hydroponic Unit- Hydroponic unit for production of green fodder (2Herds)	No.	0.64	80	1270	815.34	652.28
7	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	165	653.24	522.58
8	Indigenous Graded Cattle Farming--Indigenous Cows - 2 Cow Unit (Gir/Sahiwal/Thaparkar)	1+1	1.99	80	7000	13931.40	11145.13
Sub Total					22757	61945.54	49563.01
A.o8 Working Capital - AH - Dairy/Drought animal							
1	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	20000	9302.22	9302.22
Sub Total					20000	9302.22	9302.22
Total					42757	71247.76	58865.23

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

The agro climatic conditions of Dharwad district is congenial for poultry farming. Poultry, which was confined to Hubli block earlier, has now found its way to other blocks in the district in the recent years. The poultry population in the district is 15,44,191 as per Livestock census 2019. Broiler farming is mostly through contract farming by companies like Suguna and VHL. The estimated egg production during 2022-23 was 1084 lakh eggs. Broiler marketing is through contract route. The average egg price was around Rs.600/100 eggs. The growing demand locally and from neighboring state of Goa provides huge scope for lending by banks. Total disbursement under Poultry sector reported for 2024-25 was Rs.12.53 Crore.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- The recommended dietary allowance (RDA) for protein intake is 0.83g protein/kg/day. Egg has 13.3 grams of protein per 100gram raw weight. The present per capita availability is 59 Eggs per annum, which is quite less. Mega layer poultry farms needs to be set up in district to address the shortfall. There are 8 feed manufacturing units actively functioning in the district with popular brands. Feed is available at competitive prices in adequate quantities.
- There are no organised marketing facilities for sale of eggs and poultry meat. Private traders dominate the market. Karnataka Cooperative Poultry Federation (KCPF) has set up a poultry and egg marketing unit at Hubli to help marketing of poultry products.
- 112 Veterinary Centres are functioning in the District under Department of AH&VS.
- There is a need for a diagnostic laboratory as poultry farmers are required to approach outstation laboratories for such services, which can be set up locally under private sector.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and



financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Commercial Broiler Farming-- 1000 birds per batch	1000	3.35	80	620	2076.47	1661.16
2	Commercial Broiler Farming-- Integration: broiler equipment (2000chicks; Rs. 35per bird)	5000	12.20	80	370	4513.26	3610.59
3	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	170	6180.97	4944.76
4	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.21	80	670	143.38	114.70
5	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	490	5243.00	4194.40
Sub Total					2320	18157.08	14525.61
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	620000	998.20	998.20
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	850000	2278.00	2278.00
Sub Total					1470000	3276.20	3276.20
Total					1472320	21433.28	17801.81

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep and goats play an important role in the livelihood of a large percentage of small and marginal farmers and landless labourers in the district. Local non-descript breeds of sheep and goat, in addition to Bellary and Kenguri breeds, are maintained in the district. Sheep and goat are procured from Bellary and Haveri districts. Estimated total meat produced in the district during 2022-23 was 11958.51 tonnes. As per 20th Livestock census, there are 154316 Sheep/Goat, 172219 Cattle, 61245 Buffaloes, 4172 Pigs and 461 rabbits.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- As per ICMR recommendation, 70grams of meat per day is required per person, as against present per capita meat availability of 18grams/day. There is need for setting up more number of breeding/rearing SGP units to increase the animal population to fulfil the gap. There exists one sheep breeders association in Navalgund, which helps the shepherd community in organizing themselves for better rearing of sheep and goats.

- The district has a Sheep and Wool Development Office which provides technical know-how and other extension services to farmers in coordination with the Department of AH & VS. The dormant wool cooperative societies in the district need to be revived.
- Although there are two registered slaughterhouses, there is a need for a mechanized abattoir either in Hubli or Dharwad block of the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
2	Goat - Breeding Unit-New Shed-Cost of Buck -Improved breed	100+5	11.48	80	72	826.65	661.30
1	Goat - Breeding Unit-New Shed-Cost of Improved breed Bucks	500+25	56.49	80	42	2372.40	1897.90
3	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	2.29	80	310	709.86	567.88
4	Pig Breeding Unit-New Shed-Sow @20sq ft/sow @₹ 160/sq ft for 20 sows	20+2	15.71	80	80	1256.61	1005.28
5	Pig Rearing Unit-New Shed-Cost-3 sows @ 5000/sow & 1 boar @ 6000/-(4 /5 months old)	3+1	1.75	80	85	149.14	119.34
6	Sheep - Breeding Unit-New Shed-Cost of animals-5 Bannur rams	100+5	21.25	80	84	1785.00	1428.00
7	Sheep - Rearing Unit-New Shed-Cost of Rams(Local breed r (20+1)	20+1	1.97	80	155	305.17	244.13
Sub Total					828	7404.83	5923.83
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Rearing Unit - Semi-intensive_Stall feeding for 8 month cycle	10+1	0.37	1	310	114.26	114.26
2	Pig Farming Fattening Unit - Fattening for 10 animals for 6month	10	0.74	1	85	62.75	62.75
3	Sheep Farming_Rearing Unit - Semi-intensive_Noram feeding 8 month cycle free grazing	20+1	0.35	1	155	53.79	53.79



Sub Total	550	230.80	230.80
Total	1378	7635.63	6154.63

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

- Dharwad district has water resources like tanks for inland fisheries development. There are 567 Panchayat Raj Tanks with a Water Spread Area of 1393.41 ha. and 128 Minor Irrigation Tanks with a Water Spread Area of 1738.78 ha.
- During 2023-24, 95.72 lakh fingerlings have been stocked by the Department in Reservoirs, major and minor tanks. There is one government reservoir i.e. Neerasagar in Kalghatgi block with fish seed productions capacity of 10 lakh fingerlings per year. There is one private reservoir in Mishrikoti of Kalghatgi taluka, with capacity of 2 lakh fingerlings per year.
- Fish culture in the district is a subsidiary activity. Fish production during 2023-24 was 8960 MT. Shortfall in supply of fish is made-up by supplies from other districts particularly Uttara Kannada, which provides sea fish. Total disbursement under Fishery sector reported for 2024-25 was Rs.11.05 Crore.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- There are three ice plants and two cold storages for fisheries in the district with a capacity of 20 MTs/day each.
- There are three organized fish markets and 15 fish marts in the district.
- The Dept. of Fisheries conducts need based training at Neersagar Fish Farm Centre. More of such trainings can help farmers / unemployed youth interested in fish farming.
- There are 11 Fish Cooperative Societies in the district. There is a need for one nursery / rearing facility in all the blocks.
- There are good opportunities for development of ornamental fisheries and marketing in and around Dharwad district. Training may be imparted to rural youth on Ornamental fish breeding, which will lead to entrepreneurship in the sector.
- The state govt has launched 'Matsya Sanjeevini', a programme to boost fisheries sector in all districts. The scheme aims to be women driven and 125 GPs in the district have been identified for implementation.
- There are various types of fishes including katla, rohu, mrigal and silver among others. 128 water bodies and Neerasagar lake in the district covers 2109 Ha area. Kelgeri Lake in dharwad city area needs special attention in the wake of fish deaths due to water impurities.

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
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A.13 Fisheries

1	Fish Culture --Fresh water-Composite fish culture of indian major carps	ha	8.87	80	15	133.05	106.46
3	Fishing gear and equipments-Accessories for Fishing Gear	No.	2.25	80	8	18.00	14.40
2	Fish Seed Hatchery-Circular fish seed hatchery	ha	8.56	80	3	25.68	20.55
Sub Total					26	176.73	141.41
Total					26	176.73	141.41

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

- As per 2019 livestock census, the number of plough animals is 1.72 lakh in the district and the number of animal drawn carts is 2,677.
- There is a growing trend of using machines for ploughing and transportation purposes, including small tractors and two wheelers.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- In the recent times, usage of sexed semen has created imbalance in the sex ratio of cattle, and cows are getting more preference over bullocks. The AHVS department needs to promote usage of bullocks for agricultural purposes along with using modern technologies. A healthy sex ratio is critical for preserving the breeds.
- The district is also famous for Bullock cart races which is an integral part of annual festivals in rural areas and usually held in post-harvest season, which indirectly encourages owning and maintenance of quality bullocks and carts. Cattle Melas are organized in villages for display and sale of indigenous breeds of bullocks and winners are announced based on breed characteristics.

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.61	80	670	1075.35	860.28
2	Animal Driven Carts-Pneumatic Tyre Cart-Traditional cart	No.	0.54	80	250	133.76	107.00
3	Finance to FPOs/FPCs-Procurement & Marketing	No.	21.40	80	32	684.80	547.84

4	Loans to Distressed Farmers- To Repay Non Institutional borrowings-Debt swapping- Farmers/Misc	No.	1.61	90	4650	7463.25	6716.93
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	3750	4012.50	3210.00
Total					9352	13369.66	11442.05

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

- At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment. There is a need for evolving appropriate farming systems for diverse agro- ecological situations.
- Integrated Farming System (IFS), especially in Dharwad and Kalghatgi taluks, are ideal to be undertaken due to its high rainfall, which makes rainwater harvesting possible to serve the irrigation need for crops as well as the required buffer for livestock during the dry seasons. Farm ponds-based IFS is already being undertaken by farmers in Kalghatgi, Alnavar and Dharwad taluka. This system is now slowly expanding to Navalgund block, which is seeing many new upcoming farm ponds.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

- Integrated Farming System (IFS) is practiced by farmers in the district under the guidance of NGOs. Kalghatgi, Alnavar, Dharwad taluka have good number of farmers already practicing IFS. These blocks have good number of dairy and other livestock units and are also connected to KMF for milk supply. Krishi Vigyan Kendra imparts training/demonstration on Integrated Farming System, Integrated Nutrient Management, Integrated Pest Management, organic farming, etc. which needs be utilized at large scale by the farmers.
- NABARD and University of Agricultural Sciences Dharwad have partnered to implement Demonstration of Integrated Farming Systems Project in Honnapur village of Alnavar block in Dharwad district. The project has extended support on IFS to 100 farmers.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Major crops grown in the district include Maize, Soyabean, Bengal Gram, Green Gram, Groundnut, Cotton, Onion and Chillies. The total foodgrain production during 2022-23 was 4.15 lakh tonnes. Inadequate storage and marketing facilities force farmers to sell their produce at low margins or resort to distress sale. There is a need to increase the holding capacity of farmers to enable them to get remunerative prices for their produce.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- There are 290 godowns in the district having a total storage capacity of 2,14,411 MTs. The Unified Market Platform has been introduced in the APMC at Hubli enabling online trading, e-tendering and e-payment systems. Some of the emerging activities are Development of Cold Chains, Refrigerator vans, Private Wholesale Markets, Cold Chambers, Onion Godowns, etc.
- Under RIDF, a new cold storage facility of 2500 MT is coming up in Dharwad.
- The district has a storage capacity of 2,14,411 MTs through various sources viz., APMC godowns, KSWC, CWC, PACS and private owners.
- The Horticultural Produce Cooperative Marketing Society has established 2 outlets and plans to construct another 20 outlets in twin cities of Hubli and Dharwad.
- 7 Rural markets have been set up in the district (2 each in Dharwad, Hubli and Kundagol and one in Annigeri) under RIDF.
- Fragmented land holdings and marginal surplus generated per farmer compounds the problem in marketing. Other constraints include lack of proper platform for congregation of produce, roads, transport facilities, accessibility to pledge loan facilities, etc.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-For Horticulture Produce-1000 MT with single temperature	No.	102.72	80	9	924.48	739.59
2	Cold Storage-For Horticulture Produce-Type 1 (CS-1) of 500 -5000 MT with single product storage	No.	513.60	80	5	2568.00	2054.40
3	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	390	7302.76	5842.20
4	Godown-Onion Godown-Onion storage structure(25-500MT capacity)	No.	1.87	80	600	1123.51	898.80
5	Market Yard-Marketing Infrastructure	No.	165.85	80	9	1492.65	1194.12
Total					1013	13411.40	10729.11

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- The Semi-Malnad part of Dharwad lies in the western part of the district. The taluks coming under this region are Alnavar, Kalghatgi and the western part of Hubballi- Dharwad. The hills abruptly rise and move towards west. The much-eroded face especially on the west has a poor soil cover and natural vegetation. This region has given rise to many small streams, which are converted in small tanks for irrigation.
- Major parts of the district are comprised of black soils and are derived from Deccan traps. These are deep black in colour and their texture varies from loam to clay. Lime concentration in this soil is high resulting in poor infiltration capacities. Their infiltration characteristics are poor to moderate. This type of soils covers mainly in areas lying below 610 m contour and along the valley portions.
- A Latertic soil is confined to the central portion of the district. Latertic soils are pale to bright red in colour and clay to clayey loam in nature. This soil has moderate to good infiltration characteristics. This type of soils covers mainly in areas lying above 610 m contour.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- Farm Ponds as water harvesting structures are very crucial in view of the predominantly rainfed agriculture being practiced. Under Joint Liability Groups supported by NABARD, State Bank of India has financed loans for construction of Farm Ponds in Dharwad. Since 2021, over 2375 such farm ponds have been formed in the district under the project. There is tremendous potential in the district to further scale up Farm Ponds significantly.
- Integrated Farming System (IFS) is practiced by a few farmers in the district under collaboration between UAS Dharwad and NABARD. Integrated farming is the smart and sustainable way of farming wherein many components can be brought together to function in a perfect combination.
- Organic farming is being gradually adopted by the farmers, along with usage of chemicals, for a sustainable transition.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Biofertilizers -Azolla-(1TPA-2 pits)	No.	1.67	80	1400	2336.88	1869.50
2	Bunding-Contour Bunding-200 /2 slope/2 stones	ha	0.22	80	1310	291.58	233.21
3	Compost Pit--Composting	No.	0.24	80	1850	435.49	348.41

4	Cultivable Wasteland Development--Plastic mulching	ha	0.34	80	940	321.86	257.48
5	Farm Ponds/ Water Harvesting Structures--Black Soil -29 m x29 m x3 m - without stone pitching	No.	2.78	80	2650	7372.30	5897.84
6	On Farm development (OFD) Works -Field Channels-2-4 Bunding levelling deep ploughing pebble	m.	0.92	80	1300	1196.26	957.01
Total					9450	11954.37	9563.45

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

- Dharwad district has a huge potential for Agricultural Infrastructure. The annual trading of Agricultural commodities which takes place in Hubballi APMC alone is more than 2.9 lakh MT.
- Centre of Excellence for Vegetables has been set up in Dharwad under the Indo-Israel collaboration having a full-fledged infrastructure to grow and provide quality saplings to the farmers in the district.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Institute for Agricultural Biotechnology (IABT) at UAS, Dharwad Started in 2002 with seed funding from the Department of Electronics, IT, BT and S&T, GOK, IABT offers M.Sc. and Ph.D. Degrees in Molecular Biology and Biotechnology and other domains of Agriculture Biotechnology.
- KVK at Dharwad, has been imparting training to farmers on various aspects of organic farming, soil fertility, environmental issues, etc. through demonstrations, transfer of technology, etc.
- UAS Dharwad has a seed processing unit facility available to be utilized by the farmers.
- Kalmeshwara FPO, promoted by NABARD is the first certified seed producer in the State, operating in Navalgund area. Farmers' collectives' involvement in seed production will hugely benefit the agriculture scenario.
- Vermi composting continues to have positive impacts and can be adopted by more farmers to move towards organic farming, which also improves soil health and quality.
- There is potential for setting up of seed processing units in the district which can be covered under Agriculture Infrastructure Fund (AIF). Further, Compressed Bio Gas (CBG), Vermicompost can also be covered under AIF with bank credit.

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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure – Others							
1	Compost/ Vermi Compost-Agro. Waste Compost-Bio pesticide	No.	107.00	80	10	1070.00	856.00
2	Compost/ Vermi Compost-- Compressed bio gas	No.	3210.00	80	1	3210.00	2568.00
3	Compost/ Vermi Compost-Vermi Compost-Large units	No.	0.21	80	19700	4215.80	3372.64
4	Seed Processing-All Seed Types	No.	26.75	80	10	267.50	214.00
5	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	10	267.50	214.00
Total					19731	9030.80	7224.64

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

- Dharwad has a Geographical Indication Tag for Dharwad Pedhas, an outcome of the thriving Food processing industry.
- Dharwad Milk Union, a unit of KMF has its Dairy processing unit in the district and several avenues for value addition exist in Food and Agro processing which will not only offer remunerative prices to the farmers, but would also lead to significant asset creation and employment.
- Availability of the raw material, changing lifestyles and appropriate fiscal policies has given a considerable push to the growth of this sector.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- There are various agro based industries in the district which are engaged in processing of Soya bean, other edible oil industries, beaten rice and puffed rice manufacturing units, KMF, Feed industries, rice mills and cotton ginning factories, Wheat / Maize processing (Rava making), and pulses (Dal making), Oil extraction units etc.
- There is a good potential to cover financing of Food processing units under PMFME scheme (Prime Minister's formalization of Micro Food Processing Enterprises).
- Ken Agritech Pvt. Ltd. and Tropicool Foods Pvt. Ltd., are engaged in processing and export of agri-produce viz., Gherkins, Cherry tomato, Jalapeno, Sweet corn, Chilly, Mango and Papaya.
- Under PMFME scheme, so far 408 units have been sanctioned in the district as on June 2025 with a total cost of Rs.31.36 Crore.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit--Animal feed (1MT)	No.	94.16	80	8	753.28	602.63
2	Agro Processing Unit--Bakery product units	No.	13.91	80	145	2016.95	1613.56
3	Agro Processing Unit--Dairy/Milk Processing	No.	21.40	80	21	449.40	359.52
4	Agro Processing Unit--Jaggery units (180 MT)	No.	37.45	80	11	411.95	329.56
5	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	61	2741.34	2193.07
6	Agro Processing Unit--Potato	No.	12.84	80	65	834.60	667.68
7	Agro Processing Unit--Ready mixes (500 KG)	No.	27.19	80	75	2039.15	1631.31
8	Food Grain Processing-Cereals-Maize Processing (150MT/day)	No.	53.50	80	36	1926.00	1540.80
9	Food Grain Processing-Millet-2-3 HP	No.	12.84	80	68	873.12	698.49
10	Oil Extraction-Oil Refining-Edible Oil Extraction	No.	561.75	80	10	5617.50	4494.00
11	Spice Processing-Chilly processing-Pepper processing	No.	12.84	80	100	1284.00	1027.20
12	Vegetable Processing-Grading and Packing	No.	16.05	80	70	1123.50	898.80
Total					670	20070.79	16056.62

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

- Primary Agricultural Cooperative Societies (PACs) play a crucial role of providing agricultural credit to farmers; distributing critical agricultural inputs like seeds, fertilizers, pesticides, agricultural implements and machinery; providing facilities for marketing of agricultural produce, inculcating financial discipline and encouraging savings. There are 175 PACs in Dharwad district which are primarily engaged in providing crop loan, mainly to small and marginal farmers, which is extended through the DCCB and their own funds.
- With the advent of numerous NBFCs and SFBs, lending through Joint Liability Groups has picked up in the district.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Formation of new FPOs and Farmers Cooperatives have picked up in the district, and there is a potential for financing of these institutions.

Farmers collectives viz., Farmers Producer Organizations help the producers benefit from economies of scale by procuring inputs at a lower price and realize better prices for their produce. Disaggregated data in respect of bank finance towards activities like loans to Farmers Service Societies (FSS) and loans by banks to MFIs for onlending to agri sector etc. is presently not available, however there is a visible penetration of these institutions which are growing with the help of bank credit.

The NBFC/Microfinance sector is penetrating deeper in rural areas of the district and Microfinance offtake has been increasing over the years. Under NBFC/MFI sector, Rs.1748 Crore is the total amount outstanding in the district as on March 2025. This indicates the penetration of Microfinance and the demand for small ticket loans for livelihoods.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	80	45	963.00	770.40
3	Loans to Agri. Start-ups	No.	10.70	80	200	2140.00	1712.00
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	600	128400.00	102720.00
Total					845	131503.00	105202.40

Title : Honnapur – The Integrated Farming Systems Model in Dharwad

NABARD and University of Agricultural Sciences Dharwad have partnered to implement Integrated Farming Systems Project in Honnapur village of Alnavar block in Dharwad district. Started in October 2021, the project involves 100 farmers, through whom the demonstration of Integrated Farming Systems in being done. Farmers owning 2 acres of Agricultural land were earning an annual income of mere Rs.40,000/ per acre. NABARDs financial assistance along with technical expertise of UAS Dharwad enabled farmers to grow high yielding varieties of Crops, Vegetable cultivation, Azolla, Honeybee unit, Fish farming, Goat farming, Floriculture etc. and this led to increase in the farm income to as high as Rs.1.5 lakh per acre.

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

As per Economic Survey of Karnataka 2024-25, Dharwad's total GDP was Rs.59,768 crore at current prices, and ranks 9th among all districts of Karnataka for the Gross State Domestic Product, contributing at 2.3%. It's per capita income in the district is Rs. 2,61,563. As per Udyam registration, the total units under Micro, Small and Medium units are 67339, 1186 and 95 units respectively, employing 4,72,777 employees.

The major industrial units in the district are engaged in sectors such as Automobiles, Electricals and Electronics, Chemicals, Food, Leather, Rubber and plastic, Textiles, Wood, and others. Centre for entrepreneurship Development of Karnataka (CEDOK), Dharwad, now with Department of Skill Development, Entrepreneurship and Livelihood, Government of Karnataka is actively promoting the MSME sector through skill upgradation under the District Skill Mission.

3.2 Infrastructure and linkage support available, planned and gaps

Dharwad district is strategically located and is well connected by road rail air and by sea route also with Karwar port being around 180 kms away. DIC Dharwad has been promoting entrepreneurs in the MSME Sector by conducting / supporting various promotional programs.

Under FMCG cluster programme special subsidies and incentives are given to industries investing in the cluster. With the start of this cluster more employment opportunities are expected to be created for youths of Kittur Karnataka and Kalyan Karnataka regions. The Ministry of Electronics and Information Technology (MeitY) Government of India has approved setting up of Electronics Manufacturing Cluster (EMC) in Karnataka under Modified Electronics Manufacturing Clusters (EMC 2.0) Scheme at Dharwad District (Kotur-Belur Industrial Area).

GoK has identified 224.5 Acres for setting up the EMC at Kotur-Belur Industrial Area. The total project cost is Rs.179.20 crore. The Brownfield ESDM Cluster is set up in Sandbox Start-ups Hubballi (Foundation of Sandbox Start-ups Initiatives) a thriving business incubator an initiative by Government of Karnataka in association with Deshpande Foundation & IESA in Hubballi in order to promote ESDM sector in the North Karnataka region to develop indigenous products by providing them office space with plug-and-play facilities at subsidized rates.

Ground level credit flow for MSME during 2022-23, 2023-24 and 2024-25 was Rs. 416016.44 lakh, Rs.636817.76 lakh and Rs.671551.11 lakh respectively.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	1250.00	80	29	36250.00	29000.00
2	Manufacturing Sector - Term Loan-Micro	No.	10.00	80	40500	405000.00	324000.00
3	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	245	245000.00	196000.00
Sub Total					40774	686250.00	549000.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	312.50	100	29	9062.50	9062.50
2	Manufacturing Sector - Working Capital-Micro	No.	2.50	100	40500	101250.00	101250.00
3	Manufacturing Sector - Working Capital-Small	No.	25.00	100	2450	61250.00	61250.00
Sub Total					42979	171562.50	171562.50
Total					83753	857812.50	720562.50

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Drive Axels, Cotton Staple, Industrial Valves, Mango, Jams and Jellies and Gherkins were some of the major items exported from Dharwad District in 2023-24 with a total export value of Rs.1741.20 as per VTPC (Visvesvaraya Trade Promotion Centre). These items were exported to USA, Bangladesh, Mexico UK and Germany among others.

4.1.2 Infrastructure and linkage support available, planned and gaps

VTPC (Visvesvaraya Trade Promotion Centre) has established Export Information Centres at Dharwad & Mysuru to facilitate exporters of the State. The promotional activities of VTPC for exports includes Export Awareness Programs Export Training Programs Export Management Training Programs among others.

The District Export Action plan released by VTPC for Dharwad district suggests trade promotion of local products through international tieups and participation in government schemes, marketing intelligence to identify target markets and product development as per needs, Infrastructure augmentation, skill development and facilitation for exporters through capacity building and handholding through VTPC.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	300.00	80	324	65200.00	52160.00
2	Export Credit -Pre Shipment Export Credit	No.	25.00	80	242	6050.00	4840.00
Total					566	71250.00	57000.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

With a literate population of 1301664 (2011 census) the district has a literacy rate of 80%

as against State average of 75.4 %and ranks 7th in the State. Dharwad is also popularly known as Vidyakashi as it is the educational hub of north Karnataka consisting of four universities one IIT and other prestigious educational institutions. Dharwad has 2 institutions of national importance viz. Indian Institute of Technology Dharwad and Indian Institute of Information Technology Dharwad.

4.2.2 Infrastructure and linkage support available, planned and gaps

Dharwad is the one of the main educational centres in North Karnataka and attracts students from far off places. Hubballi-Dharwad twin cities are well provided with Schools, Polytechnics, ITIs, Engineering, Medical, Dental Colleges and Universities.

Colleges & Universities offer fields like Management Law Education Ayurveda Homeopathy Physiotherapy Nursing Arts Science Commerce etc. Major Universities in Hubballi-Dharwad are: University of Agricultural Sciences Dharwad Karnataka Institute of Medical Sciences (KIMS) Karnataka University Karnataka State Law University District Institute of Education & Training IIT-Dharwad and IIIT-Dharwad.

As RBI PSL Guidelines (from April1,2025), the eligibility for education loans for individuals (academic or vocational) is up to ₹25lakh per borrower. The Ground Level Credit flow for the sector during 2022-23, 2023-24 and 2024-25 were Rs.4165.95 lakh, Rs. 5093 lakh and Rs.6518.08 lakh respectively.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	10.00	90	1956	19560.00	17604.00
Total					1956	19560.00	17604.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

As per census 2011 there are 106687 households in the district which are homeless. The total houses present in the district as per census are 483104. Under PMAY-U, 18168 houses have been sanctioned in the district so far.

4.3.2 Infrastructure and linkage support available, planned and gaps

To boost and strengthen the housing sector in line with GOIs policies several financing facilities are available with the banks under various schemes. Under priority sector guidelines loans upto Rs.45 lakh in Metro (population of 10 lakh and above) and Rs.35 lakh in other centres with a project cost of Rs.57 lakh and Rs.44 lakh respectively are eligible to be considered under Priority Sector Lending.

Dharwad district has been emerging as a real estate hub with many housing projects being implemented due its Industrial growth and growing job opportunities. High value constructions, rural aspirations for renovated housing structures is driving the demand for housing credit.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	35.00	80	2582	90370.00	72296.00
Total					2582	90370.00	72296.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

In Dharwad, 1223 projects under different sectors have been sanctioned under RIDF with a total project cost of Rs.52180.97 lakh and RIDF loan of Rs.44417.85 lakh. The total length of Rural Roads in the district is 4411.38kms, of which 769.3km is Pucca Road, 177.17 is Water bound Macadam Road and 3436.91km of Kachha Road. 41.25% is the ratio of the state for Gross Irrigated to Gross Cropped area, whereas it is 12.49% for the district. Below are some statistics of the district. • Geographical Area: 4,260 sq.km (Source: District at a Glance 2023).

- Road Density: 162.4 km per 100 sq.km (Source: Karnataka at a Glance 2022–23).
- % of villages with all-weather roads: 83.1% (Source: RDPR Karnataka, 2023).
- No. of Industrial Units per 1000 sq.km: 5,400 (Source: DIC Dharwad, 2023).
- % of Households with Electricity Connection: 98.6% (Source: Karnataka Economic Survey 2024–25).
- % of Households with Potable Water Access (tap water): 78.9% (Source: Jal Jeevan Mission Dashboard, March 2025).

5.1.2 Infrastructure and linkage support available, planned and gaps

- Of the 404 habitations in the district, 384 habitations have access to all-weather roads, 89.69% of habitations have access to 50LPCD of drinking water.
- As per the budget announcements for the district for the year 2024-25, Water and Land Management Institute (WALMI) at Dharwad is now upgraded as a Centre of Excellence in Water Management. District. State-of-the-art Critical Care Blocks will be set up in the district to provide better healthcare to patients suffering with critical illnesses. An industrial node will be developed near Dharwad in 6,000 acres of land under Bengaluru- Mumbai economic corridor programme in collaboration with Central and State Government. Bio-CNG Plant will be setup under PPP mode.
- There are 185 Primary Health Centres in the district, of which only 49 are compliant to Indian Public Health standards. Remaining PHCs are not in a good shape. Concerned department may plan for its renovation.
- Considering the good connectivity available, the district needs to prepare a futuristic vision document covering infrastructure required and a plan involving road, metros, public transport, water, power, etc. that would act as a catalyst for more investments to flow into the infrastructure sector in the district.

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

Anganwadis in 180 villages created under RIDF is providing basic education for pre-schooling, enabling access to rural population. Animal Husbandry Projects in 483 villages of district have helped reduce the gap between per capita availability of Milk and Meat. Bridges of 5427.11 mtr have connected several disconnected villages. Cold Storage 2500 MT capacity will be helping the horticulture sector. Irrigation potential of 11351.83 ha of land has helped provide timely irrigation and agricultural production. Public Health Institutions in 135 villages have improved the health of people. Rural Roads of 1444.55 km has helped reduce

the gaps and kaccha roads in the district. 11 RSKs are providing extension services to the farmers. Rural Markets in 315 villages have provided better marketing facilities and better access to people.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

- Govt. Hospitals: 6; Beds: 1,180 (Source: District Health Dept. 2023).
- PHCs: 70; CHCs: 12; Sub-centres: 284 (Source: Karnataka Health Dashboard 2023).
- Private Hospitals: 135; Beds: 2,430; Blood Banks: 5.
- Doctors in District (Govt. + Pvt.): 920 (Source: Dharwad Health Dept. 2023).
- Degree Colleges: 30; Engineering Colleges: 3; Medical Colleges: 2; Polytechnic: 4 (Source: DCE/DTE Karnataka 2023).
- Govt. & Private Schools: 1,410; Total Enrollment: 2.25 lakh (Source: Samagra Shiksha Dashboard 2023)

5.2.2 Infrastructure and linkage support available, planned and gaps

As per budget 2024-25 for Karnataka, a Science Centre/Planetarium will be operationalized in Dharwad. Under education sector, the school classrooms require immediate attention due to poor infrastructure/old buildings which require immediate renovation/re-construction. Also, the student-classroom ratio for many a schools is poor, with some schools having 60 or more students for a single classroom. Also, lack of higher education facilities in the rural areas either force dropouts among girl children, or force them to leave their homes and reside in hostel at far away places, increasing the expenditure for education. Access to higher education in Rural areas is important to bridge the gaps.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Education-Schools	No.	200.00	80	40	8000.00	6400.00
2	Healthcare-Hospital	No.	1000.00	80	2	2000.00	1600.00
3	Sanitation-Toilets	No.	0.30	80	2300	690.00	552.00
Total					2342	10690.00	8552.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

- Dharwad has abundance of Solar power for minimum 270 days in a year, with makes the district highly capable of generating affordable and clean electricity without affecting the environment.
- Biomass is available in abundance, which can be used for the purpose of energy generation and for conversion into Bio-CNG/Compressed Biogas which is a cleaner form of energy.
- Windmills have come up in Annigeri and Navalgund blocks of Dharwad recently. There is more potential for harnessing the wind energy in the district.

5.3.2 Infrastructure and linkage support available, planned and gaps

- ZP, KVIC and Department of Agriculture are providing technical support and subsidy to those who use renewable energy equipment.
- MNRE has identified units for manufacturing of Solar lighting and Heating systems.
- There is a huge potential for DRE financing for livelihoods.
- Banks, especially Karnataka Grameena Bank, are coming forward for financing solar IP sets and home lighting equipment. KVGB has entered into MoU with SELCO Foundation for financing of livelihoods through DRE. Solarized Chilli pounding units, Cold rooms and storages are some of the interventions already financing through the above initiative.
- There is a tremendous potential in solarized manufacturing/processing units, given the number of sunny days in the district. It will also help for production costs to come down. Companies like SELCO 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.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Solar Energy-Roof Top Solar PV System with Battery-upto 3KW	No.	2.40	90	2115	5076.00	4568.40
2	Solar Energy-Solar Pump Sets-5hp(With USPC)	No.	3.06	90	270	826.20	743.58
3	Solar Energy-Solar Water Heater System	No.	1.90	90	234	444.60	400.14
4	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	3195	798.75	718.88
5	Solar Energy-Stand Alone Solar Power Plants-Solar rooftop grid connected	No.	1.50	90	1900	2850.00	2565.00
Total					7714	9995.55	8996.00

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	1192	452.00	381.20
B	Ongoing tranches	31	69.81	62.98
	Total (A + B)	1223	521.81	444.18

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	295	119.22	112.24
B	Rural roads & bridges	325	264.43	214.44
C	Social Sector	603	138.16	117.51
	Total (A + B + C)	1223	521.81	444.18

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	120	Irrigation potential	ha	11352
B	Rural roads	275	Road length	km	1445
C	Bridges	50	Bridge Length	m	5427

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Anganwadi	266	180 villages benefited	Villages	180
2	Animal Husbandary Projects	66	Increase in cattle population, Enhanced regular income	Villages	379
3	Cold Storages	1	2500 MT capacity of storage	Metric Tonne	2500
4	Fish Jetty	16	Promotion of fisheries	Blocks	3



5	Fisheries Projects	1	Promotion of fisheries	Blocks	3
6	Flood Protection Work	6	1945 ha of land	Hectares	195
7	Godown	1	500 MT capacity	Metric Tonne	500
8	Horticulture projects	1	Promotion of horticultural activities	Villages	1
9	Infrastructure for Rural Education	373	1.61 lakh population	Population	161000
10	Irrigation	180	11352 ha of land	Hectares	11352
11	Public Health Institutions	18	135 villages	Villages	135
12	RSKs	22	Efficient farmer extension services	Villages	379
13	Rural Markets	24	315 village residents benefited	Villages	315
14	Rural Service Centres	24	Last mile services to rural areas	Villages	379.00
15	Village knowledge centres	1	Awareness among rural population	Villages	1

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The Self Help Groups Bank linkage (SHG-BLP) programme which started as a bank outreach programme, has through the passage of time slowly metamorphosed into a holistic programme for financial, economic, social and of late, technological capital building in rural areas. The proliferation of bank-linked SHGs has demonstrated significant expansion from formation of 255 SHGs in FY 1992 to a staggering 144.21 lakh SHGs in FY 2024. Concurrently, credit disbursement to SHGs surged from Rs.29 lakh in 1992 to Rs.2,09,286 crore as on 31 March 2024. Karnataka at Rs.28,708.70 crore is one of the top performing states in loans disbursement during 2024-25. Overall, out of 144.21 lakh SHGs savings linked, the loan outstanding stood Rs. 2,59,664 crore. So far, 29263 SHGs have been promoted in the district.

6.2 Infrastructure and linkage support available, planned and gaps

- There are 20 NBFCs in the district, 6 Small Finance Banks who are presently involved in financing of the SHGs. The total outstanding in respect of these 26 entities is Rs.1748.14 Crore as per the AKMI report for position as on March 2025. It indicates the growing demand for Microfinance in the district, with Joint Liability Groups (JLGs) and SHGs being the major modus operandi for lending of these loans.
- There exists a gap of 8641 SHGs in the credit linkage of SHGs as compared to savings linked and the banks need to arrive at the realistic picture of SHG- BLP in the district by cleansing the data.
- Regional disparities in access to financial services underscore the need for targeted interventions and concerted efforts to bridge the gap and ensure that no community is left behind towards financial inclusion. Addressing such disparities requires a multi-faceted approach, encompassing efforts to expand physical infrastructure, enhance digital connectivity, strengthen financial literacy programs, and promote innovative financial products and services tailored to the unique needs of different regions and communities

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	SHGs/ JLGs--JLGs	No.	2.00	100	21500	43000.00	43000.00
2	SHGs/ JLGs--SHGs	No.	2.00	100	14500	29000.00	29000.00
Total					36000	72000.00	72000.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Cropping systems are being subjected to dynamic climatic variability over the recent years. Agriculture department to promote climate resilient crops in the district by identifying progressive farmers and creating such model plots.

2. Integrated Farming Systems (IFS) is crucial to ensure regular income of the farmers and adapt to the climatic variabilities. Agriculture department to undertake implementation of minimum 100 IFS farms in the district, which can be a model to other farmers.

2. Water Resources

1. Water harvesting structures like farm ponds to be constructed which shall address the climate change adaptation measures due to erratic rainfall and dry spells. Agriculture department to encourage farmers for construction of farm ponds.

2. Installation of solar IP sets to be promoted for meeting assured energy supply for running pump sets and promoting renewable energy sources. Agriculture department can explore collaboration with SELCO Foundation/Other CSR partners for promotion of solar equipment for farm sector.

3. Farm Mechanization

1. Farm Implements demand has been increasing in the district. Banks need to forge tie-ups with equipment manufacturers to enable seamless financing and also cover such implements under Agriculture Infrastructure Fund interest subvention scheme.

2. Farmers collectives (FPOs/SHGs/Federations) need to enterprise and open more custom hiring centres to serve the mechanization demands in the wake of increasing labour costs.

4. Plantation and Horticulture

1. Nurseries, Shade net, Polyhouses need to be set up especially in the blocks of Alnavar, Dharwad and Kalghatgi where rainfall and water table is adequate round the year. These facilities will further improve agricultural productivity. Horticulture department needs to identify progressive farmers and facilitate credit by connection such farmers to banks.

2. There is a need for setting up of large-scale post-harvest processing units / hi-tech commercially viable packing and storage units. This would help in reducing post-harvest losses and better price realization for farmers. Under Agriculture Infrastructure Fund, interest subvention is available for Godowns and Cold storages. Horticulture department to popularize the scheme among farmers.

5. Forestry/ Waste Land Development

1. Bunding and border plantation is required especially in black soil block areas of Navalgund, Annigeri and Kundgol. Agriculture department to focus one block at a time and ensure intensive implementation of Agroforestry plantation.
2. In addition to forest department nurseries, Agriculture department may consider setting up its own nurseries in the district to provide for forestry plants.

6. Animal Husbandry - Dairy

1. There is a need for conservation of indigenous breeds of cattle and buffalo which are getting increasingly replaced by hybrid varieties. Animal Husbandry department needs to popularize conservation of indigenous breeds.
2. KMF- DMUL needs to initiate specific action plan to rejuvenate the defunct dairy co-operative societies to help the dairy farmers in the area.

7. Animal Husbandry - Poultry

1. Unhygienic conditions at poultry farms often lead to disease in poultry and subjects consuming them. Animal Husbandry department to conduct sample visits to poultry farms on regular basis and encourage scientific and hygienic rearing practices. This will improve quality of meat and eggs.
2. Indigenous varieties of poultry offer better quality of eggs and meat. It also fetches better price to farmers. Animal husbandry department to encourage rearing of indigenous varieties.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Cold Meat Retail units have potential in the district which can be tapped by banks.
2. There is a need for Goat/Sheep cooperatives to be developed in order to boost Goat/Sheep breeding and rearing in the district and consequently their demand which will provide for better income for farmers. Animal Husbandry department can take up formation of Goat/Sheep FPO.

9. Fisheries

1. Construction of hygienic and organized fish markets/malls with appropriate cold storage facilities would ensure availability of quality fish. This would not only boost consumption but also lead to increased sales and improved income to the farmers. City corporation can consider building such infrastructure and generate revenue through rental income.
2. There is a need for development of fish seed rearing facilities and stocking of fingerlings in the pond/tank. (Department of Fisheries).
3. Establishment of Mini hatcheries for Indian Major Carps (IMCs), Broodstock maintenance ponds, Nursery and rearing ponds, Mobile refrigerated wagons need to be taken up in the district. Fisheries department need to set up/facilitate setting up of the infrastructure which will help boost fish production as well as marketing.

10. Construction of Storage and Marketing Infrastructure

1. Department of Horticulture may encourage creation of pack houses new cold storages renovate existing cold storages develop cold chains/cold chambers etc.
2. Cold storages are covered under Agriculture Infrastructure Fund, which offers interest subvention. Horticulture, Agriculture departments and Banks to popularize the scheme.
3. eNWR (e Negotiable Warehouse Receipt) financing potential in the district is still untapped. Banks may identify the warehouses and target the farmers producer organizations for linkages and financing under NWRs. This will provide farmer organization the necessary liquidity support for working capital requirements and also provide farmers with better storage facilities and enhanced price realization during sale at appropriate market situation.

11. Land Development, Soil Conservation and Watershed Development

1. Azolla, Vermihatchery, Vermicompost facilities help in increasing the yield for milk production and fertilizing soil in organic way. Agriculture & Animal Husbandry department need to increase awareness among farmers and encourage setting up of such units.
2. Farm Ponds construction within farmers field will provide irrigation during dry months and hence generate revenue for the farmer. This activity may be accorded top priority in land development in the district by banks and Agriculture department.

12. Agriculture Infrastructure: Others

1. Agriculture Department may consider giving more thrust to production of bio-fertilizers bio-pesticides and vermi- compost through awareness campaigns.
2. Biodigesters/Biogas units at farm level needs to be popularized as there are very few of such units in the district. Agriculture department may create awareness on the same.

13. Food and Agro. Processing

1. District is very suitably positioned for implementation of Food Park. Government of Karnataka can take up the initiative to setup a Food Park in the district taking in view its excellent connectivity by Road, Rail, Air and Port (180km at Karwar).
2. PMFME (Prime Ministers Formalization of Micro Food Processing Enterprises) scheme provides 35% subsidy from Central Government and 15% from Government of Karnataka. Agriculture Department and Banks to ensure intensive implementation of the scheme.

14. Agri. Ancillary Activities: Others

1. The SKDRDP Dharwad has been identified as the Nodal Training Institute by MANAGE for identification and training of Agripreneurs under the ACABC Scheme. Banks may suitably sensitize their branch managers to encourage agriculture graduates to set up Agri clinics/Agri business centres to provide last mile services to farmers.
2. Farmers Producers Cooperatives require working capital and investment credit for long term sustainability. Banks need to prioritize lending for well performing FPOs.

15. Micro, Small and Medium Enterprises (MSME)

1. Investment credit for MSME units are being extended by banks for setting up of units, however equal thrust to be given for working capital financing which is critical to operational sustainability of the MSME units.
2. Startups/Business incubation support needs to be extended to emerging startups in the district. CSR/Government Departments can explore partnering to strengthen the startup ecosystem in the district by setting up such incubation centres.

16. Export Credit

1. Establishment of more forex branches for direct handling of exporters' credit requirements needs to be addressed with export credit insurance from ECGC.
2. Banks need to engage closely with exporters in the district to facilitate credit flow.

17. Education

1. Banks need to tieup with premier educational institutions in the district to facilitate easy access to education loans.
2. Institutes/Universities in the district need to setup counselling centres for new admissions and popularize education loan scheme in light of RBI guidelines.

18. Housing

1. Banks may also prioritize financing of RERA approved projects to encourage coverage of real estate sector under the regulations of the government which also ensures buyers trust.
2. New housing projects in Hubballi/Dharwad blocks are witnessing emergence of apartment culture in housing trends in the district. Banks can tie-up with such projects to ensure easy access for housing loans.
3. Banks may converge housing loans with PM Suryaghar scheme which provides subsidies for Rooftop solar units and also reduces energy costs.

19. Social Infrastructure

1. Healthcare industry in the district is growing, leading to emergence of speciality/super speciality clinics. Banks can prioritize such projects which provide new facilities in the district.
2. Private educational institutions are adopting state of the art facilities to facilitate better learning experience. Banks can finance viable projects, especially which encourage rural education sector.

20. Renewable Energy

1. PM Suryaghar scheme provides subsidies for Rooftop solar units and also reduces energy costs. Banks need to implement the scheme intensively.

2. Solar/Wind energy potential in the district need to be exploited both by private as well as government sector in association with banks. Tieups can be forged for viable projects, which can also lead to increase in jobs locally.

21. Informal Credit Delivery System

1. Joint Liability Groups (JLGs) is the emerging lending model of many a small finance banks. The initiative has displayed effective repayments to the banks. Other commercial banks can take advantage of the JLG model of lending.

2. Under SHGs, SLRM needs to identify progressive members and link them with bank in case of higher credit requirements. Master Book Keepers at Gram Panchayat level may be assigned the specific role to identify enterprising SHGs/members and handholding can be assigned to Bank Sakhi/Pashu Sakhi/Krishi Sakhi based on the enterprise activity.

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

Recognizing 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 Computerization of PACS (CSPCP)

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

e. Computerization of Agriculture and Rural Development Banks (ARDBs)

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

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

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

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

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

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

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

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

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

h. Initiatives under Cooperative Development Fund (CDF)

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

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

1. Status of Cooperatives in the State - The cooperative sector in Karnataka comprises a total of 46617 cooperatives, covering about 39886 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial

societies, etc.) and 6040 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 221 lakh members spread across 27048 villages. Likewise, long-term rural co-operative credit institutions cover 1 State Cooperative Agriculture and Rural Development Bank (SCARDB) and 181 PCARDBs. The long-term structure has a membership of nearly 11.77 lakh members. Further, 29 Multi State Cooperative Societies (MSCS) have their registered office in the state. Besides, there are about 45 district level federations, 21 state level federations and 2 national level federations operating in the state. In Dharwad, there are 1076 Cooperative societies. Source -National Cooperative Database (NCD) of MoC, GoI.

2. Interest Subvention for Agricultural Loan - Short-term agricultural crop loan up to Rs. 3.00 lakh and animal husbandry and fisheries loan up to Rs.2.00 lakh are being provided at 0% rate of interest. Medium- and Long-term agricultural loan up to Rs.10.00 lakh will be provided at 3 % rate of interest to farmers. Interest subvention to the cooperative institutions is borne by the Government. As on 31 March 2024, 30.38 lakh farmers have benefited under this scheme with a subvention amount of Rs. 1178.22 crore.

3. Yeshasvini Scheme -

Yeshasvini scheme is a health care scheme launched in the year 2022-23 for the members of Co-operative Societies in the State and their family members. As on 31 March 2024, around 22000 cooperative societies covering 41 lakh members have availed the facility under this scheme. Around 11.20 lakh cards have been issued by the State Government to the beneficiaries through which the members of the cooperative societies can avail services for 2128 treatment procedures across 692 empaneled hospitals across Karnataka.

4. SHG Loan Disbursement -

Loans up to Rs.5 lakh to women Self Help Groups are provided at 0% rate of interest and to men Self Help Groups at 4 % rate of interest and from Rs.5 lakh to Rs.10 lakh at 4% rate of interest as per the NRLM/NULM scheme of Central Government. During 2023-24, 24875 groups have been provided with loans to the tune of Rs.1010.05 crore and 99003 groups have a loan outstanding of Rs. 2146.47 crore.

5. PACS computerization Project: Under the Centrally Sponsored project, 5,491 eligible PACS have been identified for computerization with a total budget of Rs.175.26 crore, where the Government of India's share is Rs.105.16 crore and the State Government's share is Rs.70.10 crore. Hardware installation has been completed across all 5,491 PACS, while software deployment is currently underway. As part of the scheme, NABARD has initiated several training programs for DCCBs, PACS and other stakeholders involved in the project. This includes Basic Orientation Training Program, training of Core Master Trainers and Master Trainers from DCCBs, along with training of PACS officials. Further, an additional 181 PACS have been recommended for inclusion in the project by the 6th State Level Implementation and Monitoring Committee (SLIMC) in July 2024. In Dharwad, 152 PACS have been taken up for computerization under the project.

6. Action plan for establishing new Multi-purpose PACS (mPACS) : Government of Karnataka has constituted State Cooperative Development Committee (SCDC) and District Cooperative Development Committee (DCDC) and is in the process of facilitating establishment of new mPACS. In Karnataka, 6022 panchayats have been covered under 6132 PACS under this initiative. Since February 2023, around 97 mPACS, 367 Dairy cooperatives and 11 Fishery cooperatives have been formed in the State. The Government is encouraging PACS to engage themselves in the dairy and fishery activities under the programme. In Dharwad, there are 19 Gram Panchayats where there is potential for formation of PACS, to be taken up under One GP one PACS initiative.

7. Special Refinance Facility for transformation of PACS as MSC (Multi-Service Centre) from NABARD: Under this scheme, special long term refinance facility and grant assistance is extended to PACS through StCB to create quality infrastructure (capital assets) and increase business portfolio as well as meet the credit requirements of members of the PACS. As on date 1123 PACS have been sanctioned with Refinance Assistance of Rs. 39002.27 lakh, of which Rs.23910.51 lakh has been released in respect of 830 PACS. An amount of Rs.595.98 lakh has been sanctioned as grant assistance towards accompanying measures in respect of 348 PACS, of which an amount of Rs.227.93 lakh has been released to 262 PACS. In Dharwad, 18 PACS have been covered under PACS as MSC project, with a total disbursement of Rs.337.24 lakh.

8. Adoption of Model Bye-laws for PACS: All PACS in the State have adopted the Model Bye-laws prepared by the MoC, GoI. This would enable the PACS to carry out more than 25 business activities such as dairy, fisheries, food grain storage, LPG/CNG/Petrol/Diesel distributorship, common service centers, Fair Price Shops (FPS) etc.

9. Other initiatives for cooperatives

Besides the above, MoC has launched many initiatives to strengthen the avenues for diversified activities for PACS. To that extent, 266 cooperative societies have become members of the National Cooperative Export Society, 193 cooperative societies have taken membership of National Cooperative Organic Societies and 673 societies have taken the membership of Bharatiya Beej Sahakari Samiti. 2521 PACS have been onboarded as Common Service Centres (CSCs) with 1143 of them having active IDs to commence offering their services across activities. Under the GOI initiative of petrol/diesel outlets by PACS, 11 PACS have received approval for undertaking this activity. Under the scheme of PM Kisan Samriddhi Kendras (PMKSK), 2164 PACS in the State are active license holders, of which 1743 are functioning as PMKSKs.

5. Status of Cooperatives in the District

1. Dharwad district has a rich cooperative profile with 1152 Cooperatives, of which 415 are Credit Cooperative Societies including PACS, LAMPS and UCBs

2. Sector-wise Cooperatives - Under the broad category of Non-Credit Societies, there are 246 Dairy Societies and 11 Fishery Societies under Animal Husbandry, 37 Consumer Societies, 132 Housing Societies, 16 Handloom and Textiles Societies, 4 Labour Societies,

75 Multipurpose societies, 10 Marketing Societies, 58 Industrial Societies & Agro Societies etc. Under Credit Societies, there are 415 Societies which includes Cooperative Credit Societies, PACS, LAMPS and UCBs.

3. Total Gram Panchayats in district are 144, all of which are covered by PACS. Dairy Societies exist in 133 Gram Panchayats and Fisheries in 9 Gram Panchayats.

4. In Dharwad district, 152 PACS are being taken up for computerization.

6. Potential for formation of cooperatives

1. Potential for formation of cooperatives: During the year 2025-26, 3 new MPACS can be formed in the district. There is a further potential of 11 new Dairy societies in the district.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Infrastructure Development	Jaladhaare - Supply of drinking water to all 144 Gram Panchayats of Dharwad district	144 Gram Panchayats of Dharwad district	Funding of Rs.423.26 Crore to Government of Karnataka for all infrastructure needs under Jaladhaare project including Water treatment plant Pumping Stations Pipeline Tanks etc		1800000	55 LPCD water is expected to be delivered to all 382000 households. This would mitigate the water woes of Dharwad district which is particularly at peak during summers since there are no water resources in the District for drinking water other than the existing lakes.
2	Infrastructure Development	RIDF (Rural Infrastructure Development Fund)	All blocks of Dharwad district	There are 18 ongoing projects in the districts with an amount of Rs. 48.21 Crore sanctioned to various line departments including Agriculture Dept Dept of Public Instruction, PWD etc.		1800000	Creation of vibrant public Infrastructure in Social Agriculture sector and Connectivity

3	Collectivization	Farmers Producer Organizations	Alnavar Dharwad Hubballi Kundagola Kalghatgi and Navalgund blocks	NABARD has promoted 6 Farmer Producer Organizations in the district under PRODUCE and PODF ID fund. Under Central Sector Scheme for 10000 FPOs NABARD has promoted 3 new FPOs.	SELCO Foundation, Agriculture Department	10000	Reduced input prices for the farmers better price for farm produce and ultimately increase in the farmers income
4	Collectivization	Sakhi Saphalya Crafts Producer Co Ltd - Off Farmers Producer Organizations	Dharwad block	Grant of Rs.86.66 Lakh for formation and nurturing of Off Farm Producers Organization		507	Sustainable income for womenfolk improvement is quality of life Women empowerment Popularization of Kasuti art and thereby establishing better market linkages

5	Collectivization	Swavlambi Sakhi Producer Co Ltd - Off Farmers Producer Organizations	Dharwad and Hubballi Blocks	Grant of Rs.49.97 Lakh for formation and nurturing of Off Farm Producers Organization		230	Sustainable income for womenfolk improvement is quality of life Women empowerment Popularization of Aari art.
6	Collectivization	Demonstration of Integrated Farming Systems	Honnapur Village Alnavar block	Grant of Rs.25 Lakh under Farm Sector Promotion Fund	Convergence with UAS Dharwad Krishi Vigyan Kendra Dharwad	100	Regular and sustainable income for the farmers adoption of best agricultural practices adoption of scientific way of agriculture.
7	Climate Change	climate Adaptation - Financing of Farm Ponds through Joint Liability Groups.	Navalgund Block	Tripartite project with NABARD Deshpande Foundation and SBI as partners project aims at scaling up of farm ponds in the rainfed areas of district enabling sustainable agriculture and all round the year supply of water for agricultural purposes.	Tripartite MoU with NABARD Deshpande Foundation and SBI	2375	Climate adaptation measure for Dryland and rainfed Agricultural areas. Provides farm irrigation in water stress months, enables timely sowing to mitigate drought effects, Increase in farmers income, Improvement in farm productivity cultivation of new crops not grown in the region earlier



Dharwad, PLP 2026-27

							and more area under cultivation due to water availability, ground water recharge.
8	Skill Training	SDP (Skill development Training) for Assistant Election Course conducted for 30 rural youth of the District in 2024-25	Hubballi	Grant support for training 30 Rural Youth for Assistant Electrician Course	Collaboration with GMR Varalakshmi Foundation	30	100% Settlement for all 30 youth with income ranging from Rs. 10,000 to Rs.16,000 per month.

Success Stories

Success Story 1



Scheme	Farm Pond Financing through Joint Liability Groups
Project Implementing Agency	Deshpande Foundation
Duration of the project	3 years
Beneficiary	
1. No. of beneficiaries	2375
2. Community	358 JLGs
3. State	Karnataka
4. District	Dharwad
5. Block	Navalgund
6. Village	Navalgund
Title	Climate adaptation for sustainable agriculture

1.1 Support provided

Financing of Farm Ponds through Joint Liability Groups (JLGs), a tripartite project conceived by NABARD and partnered by Deshpande Foundation and State Bank of India was implemented in the year 2021 in Dharwad District

NABARD provided grant for formation and nurturing of Joint Liability Groups to Deshpande Foundation and State Bank of India financed the construction of Farm Ponds through the JLGs.

100*100*12 feet is the standard farm pond size adopted under the project, with each pond holding about 33.5 lakh litres of water, which can irrigate 5 acres of land.

Each farmer member of the JLG gets a loan for constructing farm pond in his farmland, with unit cost of each pond being Rs.1,00,000/-, of which Rs.80,000/- is loan amount and Rs.20,000/- farmers contribution

358 JLGs were formed which resulted in construction of 2375 Farm Ponds benefiting 2375 Farmers

1.2 Pre-implementation status

Farming was completely depended on Rains in the region, with no other source for Irrigation. The groundwater was also not suitable for Irrigation

Farmers were able to crop only during Kharif season and income levels were very low

There were certain kinds of crops which grew in rainfed conditions. Green Gram was largely grown in the area

1.3 Challenges faced

Water availability for agricultural purposes is a challenge during the summers in North Karnataka where agriculture is dependent largely on rains, and the region is almost uncultivated during the dry months

Formation of Joint Liability Groups involved tremendous effort at the ground level in mobilizing people and facilitating bank credit

1.4 Impact

Increase in farmers' income by at least 2 to 3 times as a result of additional crop season possible due to the farm pond.

Horticulture crops and vegetable crops which were not earlier grown in the region are now being cultivated.

Success Story 2



Title	Swavlambi Sakhi - The story of Self Reliant Women Entrepreneurs
Scheme	Off Farm Producer Organization
Project Implementing Agency	Deshpande Foundation
Duration of the project	3 years
1. No. of beneficiaries	351.00
2. Community	Women
3. State	Karnataka
4. District	Dharwad
5. Block	Hubballi

2.1 Support provided

Providing a platform for Women in leadership role, NABARD supported formation and nurturing of the Swavlambi Sakhi Producer Co Ltd (SSPCL), which has 207 women members, having 10 women directors who all hail from the Dharwad district.

The OFPO started operations in 2020 with a Hub and Spoke model, where 5 different spokes are manufacturing different line of products Ethnic Wear, Bags, Home Furnishings, Frames, Kids wear and Accessories. NABARD provided grant assistance for nurturing and handholding of the company.

All the products are handmade and require skilled artisans, which was achieved through the continuous trainings to the members supported by NABARD.

2.2 Pre-implementation status

Women, who were mostly homemakers and belonged to the low income group needed direction and skilling in order to attain financial sustainability to run their families

The women did not have a source of income before attending the skilling programs supported by NABARD. Further, the Covid-19 pandemic affected many a peoples lives.

2.3 Challenges faced

Finding a sustainable regular income for the Women was particularly challenging, when they have to balance between their household duties and at same time make an effort to earn some livelihood.

Flexibility of working hours and exploring creativity to improve their skills require was not easily available. Further, marketing is the most important aspect to realize the end goals for which financial support was required.

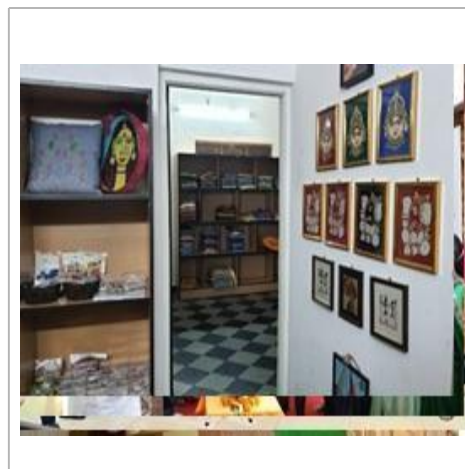
2.4 Impact

SSPCL has grown to a ₹ 1.8 Crore plus turnover company in a short span of 3 years.

SSPCL operates an outlet in Shirur Park Hubballi and in 2022 NABARD supported a marketing outlet named 'AVSAR', at Hubballi Airport

The company provided leadership roles to women, who are driving the company in a completely self-sustainable way.

Success Story 3



Duration of the project	2 years
1. No. of beneficiaries	351.00
2. Community	Women
3. State	Karnataka
4. District	Dharwad
5. Block	Hubballi
Project Implementing Agency	Deshpande Foundation
Title	Authentic Karnataka - A brand by Women Entrepreneurs of Dharwad
Scheme	Rural Mart

3.1 Support provided

NABARD supported a Rural Mart with the name of Authentic Karnataka which started operation in September 2021.

NABARD provided grant of ₹5 lakh for a duration of 2 years to cover the operational expenses of the Mart.

The Mart is located in prime area of Hubballi with good footfalls.

3.2 Pre-implementation status

Swavlambi Sakhi Producer Co Ltd with a base of 207 members required a central hub for sales of its product line-up including Ethnic wear, Bags, Kids wear, Home furnishings, Lounge wear and Frames.

This involved operational expenditure for the newly formed company. Being homemakers, the company members also had challenges in marketing their products on their own.

3.3 Challenges faced

Brand development and Marketing required tremendous efforts and proper planning.

Quality and pricing of the products had to be competitive in the market.

3.4 Impact

Monthly sales ranges from ₹1.5 to ₹2 lakh providing a sustainable income.

Customer feedback is helping continuous improvement in product quality/lineup.

Success Story 4



Title	Kalmeshwara - By the Farmers for the Farmers
Scheme	Farmer Producer Organization
Project Implementing Agency	Deshpande Foundation
Duration of the project	5 years
1. No. of beneficiaries	1124.00
2. Community	Farmers
3. State	Karnataka
4. District	Dharwad
5. Block	Navalgund

4.1 Support provided

Kalmeshwara FPO was formed in Navalgund block of Dharwad district with NABARD grant of ₹9.06 lakh.

The FPO has 1124 members covering 40 villages of Navalgund block.

FPO deals in major crops including Green gram Maize Bengal Gram Soyabean Chilli Onion etc.

NABARD also supported for Mobile Van with a grant of ₹6.44 Lakh

FPO availed finance of ₹1.70 Crore from NABKISAN, a subsidiary of NABARD for setting up of processing unit. The processing unit has been set up which includes machineries for processing of pulses and oil extraction

4.2 Pre-implementation status

Farmers did not have their own bargaining power, Inputs were costly as well as output marketing was largely middlemen driven. The farmers did not realize a better price for their produce and lacked an institutional mechanism of collectivization and bulk trading.

- Community mobilization
- Capacity building of the farmers
- Output marketing
- Competitive Market

4.3 Challenges faced

4.4 Impact

FPO has institutional tie ups with Suguna Foods Pvt Ltd, Samruddhi Pulses (Ghodawat group), ADM Anupama Foods, Rouquette India Pvt Ltd etc, among others for marketing the produce of farmer members.

Monthly sales from the Mobile Van purchased through NABARD grant is at an average of Rs.1.5 Lakh per month

Farmers are able to get inputs at lesser price than market rate and are realizing better income due to direct marketing by the FPO through institutional buyers and retailers.

Success Story 5



Title	Prosperity through Integrated Farming
Scheme	Farm Sector Promotion Fund
Project Implementing Agency	University of Agricultural Sciences Dharwad
Duration of the project	4 years
1. No. of beneficiaries	100.00
2. Community	Farmers
3. State	Karnataka
4. District	Dharwad
5. Block	Alnavar

5.1 Support provided

To introduce farmers to Integrated farming techniques and to motivate other farmers to take up the same NABARD and UAS Dharwad partnered to implement the Demonstration of IFS project in Honnapur village of Dharwad District.

The villagers of Honnapur were originally in Hidkal dam area in Belagavi District of North Karnataka and the expansion of the dam led to their resettlement in Honnapur. 100 of such farmers basically small and marginal farmers were identified for project implementation.

Inputs like improved varieties of Seeds, Fodder, Goat units, Poultry units, Bee Boxes etc were provided.

5.2 Pre-implementation status

Sustainable income levels was a challenge especially for small and marginal farmers. In the limited available farmland smart farming techniques is quintessential to achieve sustainability.

Efficient utilization of resources and optimization was not practiced, reducing productivity.

5.3 Challenges faced

Community mobilization

Technology adoption by Farmers is often resisted. Persistent efforts were made to make farmers more open to technical advisories

Capacity building of the farmers

5.4 Impact

From Rs. 40000/- per acre the income levels of farmers has touched as high as Rs. 150000/- per acre due to combination of crop farming and animal husbandry.

Farmers are now practicing scientific way of Integrated Farming due to which productivity has increased.

Aptitude, discipline and scientific approach towards farming has improved among the farming community in the village

‘Honnapur Raw Honey’ and Organic turmeric and Honnapur Mango are some of the products developed under the project fetching encouraging price to the farmers.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

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

1.6 Way Forward

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

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

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the State by

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

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

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

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

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

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

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

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a) Annual Average PM₁₀ Concentration ($\mu\text{g}/\text{m}^3$) of Dharwad was 76 in 2019-20 which has a scope of reduction. District is completely depended on rainfed agriculture which needs to be adapted in the wake of dynamic climate and weather variations. Water harvesting structures need to be built and water management needs to be addressed intensively. Being a drought prone area farm productivity needs to be taken care of by implementing climate smart agriculture and build resilience. Agricultural research institutions educational and

government institutions present in the district need to act in tandem to achieve a measurable climate action impact. UAS Dharwad IIT Dharwad Water and Land Management Institute (WALMI) NGOs Line Departments of state government departments need to adopt strategic action plans to address Climate Adaptation and Mitigation measures.

b) Air Quality Index Water Management Drought resilience Waste Management Usage of Renewable Energy Clean Water are some of the prime issues to be addressed in the district.

3.2 Any specific Climate Change initiative in the District by

a) Ministry of Environment Forest and Climate Change (MoEFCC) launched National Clean Air Programme (NCAP) in January 2019 with an aim to improve air quality in 131 cities (non-attainment cities and Million Plus Cities) in 24 States/UTs by engaging all stakeholders. Among these 131 cities under NCAP 82 cities have been provided annual target of 3 to 15 reduction of PM₁₀ levels to achieve overall reduction of air quality up to 40 PM₁₀ levels. Dharwad is included among these targeted cities. In Dharwad the annual PM₁₀ concentration in FY 2019-20 was 76 micrograms per cubic meter. The actual reduction achieved in FY 2022 was 11 micrograms per cubic meter while the target reduction in PM 10 concentration was 4 micrograms per cubic meter.

b) Dharwad Agriculture University has developed vacuum technology for long term storage of chilly onion cotton soybean groundnut and paddy. UAS Dharwad organizes Krishi Mela every year. For 2025 the theme of Krishi Mela was "Soil health and traditional varieties for nutritional food security"

c) Bhoo samruddhi scheme is in implementation with an objective to increase crop yields by 20 percent and farmers income by 25 percent in pilot areas. One district in each Revenue Division has been selected on pilot basis (Bidar Chikkaballapur Dharwad & Udupi districts). Under this the Krishi Abhiyana programme aims to create awareness among the farming community on diversified farming activities and extension initiatives by organizing local exhibitions about new technologies in agriculture and allied fields at the Hobli level. Water and Land Management Institute (WALMI Dharwad) Dharwad was established by Karnataka Government under World Bank assistance in 1985. Training research and policy advisory are the broad responsibilities taken up by WALMI. Action Research work was taken up to reclaim salt-affected areas under Malaprabha and Ghataprabha Projects. WALMI Dharwad played a crucial role to motivate farmers to take up amelioration work on their own.

d) NABARD has supported a very crucial adaptation measure for Dharwad District by formation and nurturing of Joint Liability Groups for the purpose of Farm Pond financing in 2021. By 2024 2375 Farm Ponds were constructed in the district which created an irrigation potential for 11875 Acres i.e 4805 Ha. The doubling of farmer's income the facilitation of additional cropping seasons and the introduction of new crops in the region enabled by year round water availability represent significant outcomes. In the long term these developments are also expected to contribute to the recharge of ground water resources. NABARD has also supported an Integrated Farming System demonstration project covering 100 farmers which has strengthened climate resilience and ensured regular farm income through a diversified set of activities including crop and animal

husbandry beekeeping floriculture and horticulture.

e) The Global Center of Excellence in Affordable and Clean Energy is supported by the Corporate Social Responsibility (CSR) donation from HHSIF. The first phase of the CSR project with HHSIF was to establish equipment for the GCoEACE mainly as skill development fabrication and R&D equipment. The subsequent phases are envisaged to encourage innovation and to provide incubation support for the solutions to the grassroots problem statements in the affordable and clean energy domain.

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. Kasuti Embroidery Dharwad Pedha and Navalgund Durries are GI tagged products of Dharwad district. NABARD has also promoted one Off Farm Producers Organization (OFPO) with the name of "Sakhi Saphalya Crafts Producer Co Ltd." comprising of 509 Women members. This OFPO is also an authorized user of Kasuti Embroidery GI.

4. Kalaghatagi Cradles a traditional and age old art of Dharwad district nurtured in Kalaghatagi block is known for its durable cradles made with Teak wood and mythological story paintings. The colors of the cradle are vibrantly blended with its durable teak wood and can last for generations together. This art currently confined to a few families is vulnerable to decline and potential loss if not adequately promoted. There is significant potential to promote this art work and the GI initiative will provide the necessary impetus to support this growth generate employment and enhance production capacity.

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District at a Glance
Soil & Climate	District at a Glance
Land Utilisation [Ha]	District at a Glance
Ground Water Scenario (No. of blocks)	Dept of Mines and Geology Dharwad
Distribution of Land Holding	District at a Glance

Workers Profile [In 000]	District at a Glance
Demographic Profile [In 000]	District at a Glance
Households [In 000]	District at a Glance
Household Amenities [Nos. in 000 Households]	District at a Glance
Village-Level Infrastructure [Nos.]	District at a Glance
Additional Information	District at a Glance
Infrastructure Relating To Health & Sanitation [Nos.]	District at a Glance
Infrastructure & Support Services For Agriculture[Nos.]	District at a Glance
Irrigation Coverage [000 Ha]	District at a Glance
Infrastructure For Storage, Transport & Marketing	District at a Glance
Processing Units	Udyam Registration Portal GoI & DIC Dharwad
Animal Population as per Census [Nos.]	Livestock Census 2019
Infrastructure for Development of Allied Activities [Nos.]	District at a Glance DHAMUL-KMF Dept of Animal Husbandary and Veterinary
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District at a Glance DHAMUL-KMF
Status	Meterological Department
Major Crops, Area, Production, Productivity	District at a Glance
Irrigated Area, Cropping Intensity	District at a Glance
Input Use Pattern	District at a Glance
KCC Coverage	RBI ACP Portal
Soil testing facilities	Soil Health Card Portal
Crop Insurance	Samrakshane Portal
Irrigated Area & Potential	District at a Glance
Block level water exploitation status	District at a Glance
Mechanisation in District	District at a Glance
Service Centers	Agriculture Infrastructure Fund Portal Department of Agriculture GoK
Production Clusters	District at a Glance
Sericulture	District at a Glance
Production and Productivity	District at a Glance
Area under Forest Cover & Waste Land	District at a Glance
Nurseries (No.)	Forest Department KGIS (Karnataka Geographic Information Systems)
Processing Infrastructure	DHAMUL Dharwad
Inland Fisheries Facilities	Department of Fisheries
Agri Storage Infrastructure	District at a Glance Department of Agriculture Marketing
NABARDs interventions	NABARD

Fertilizer Consumption	District at a Glance
Facilities Available	Karnataka State Seeds Corporation Limited University of Agricultural Sciences Dharwad RKVY Govt of India
MSME units - Cumulative	MSME Portal GoI Data.gov.in
Traditional activities	Department of Handicrafts
Skill Development Trainings	PMKVY portal NABARD DIC
Crop Identified for One District-One Product	PMKVY portal NABARD DIC
Renewable Energy Potential	Karnataka Renewable Energy Development Limited (KREDL)
Promotional Interventions	DAY NRLM Aajevika Bank Linkage Portal
Status of SHGs	DAY NRLM Aajevika Bank Linkage Portal
Details of non-credit cooperative societies	National Cooperatives Database
Details of credit cooperative societies	National Cooperatives Database
Block wise, sector wise distribution of cooperative societies in the district	National Cooperatives Database
Status/ progress under various schemes of MoC in the district	KCCB Dharwad

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

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

Name and address of DDM

Name	Mayur Kamble
Designation	DDM, NABARD
Address 1	1st Floor Ashirwad Building 2nd Main PB Road
Address 2	Near Halganesha Temple Vidyagiri Dharwad
Post Office	Dharwad Vidyagiri S.O
District	DHARWAD
State	Karnataka
Pincode	580004
Telephone No.	9449410519
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Email ID	dharwad@nabard.org



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<ul style="list-style-type: none"> • Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. • Focus Segments: <ul style="list-style-type: none"> ◦ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ◦ Fabrics & Textiles ◦ Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> • largest wholesale debt providing NBFC for SDG6 • largest wholesale debt funder for last mile WASH • pioneer in climate ready WASH funding, and • only NBFC covering all sectors and risk spectra under WASH.
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✉ : nabsamruddhi@nabard.org



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> • Largest lender in FPO space • Present in 21 States and 3 UTs including North East • Biggest lender in the FPO ecosystem • Collateral free lending at affordable rates • Soft loan for Agri Startups 	<ul style="list-style-type: none"> • Financing FPOs through <ul style="list-style-type: none"> ◦ Working Capita ◦ Term Loan ◦ Pledge Financing (eNWR) • Term lending for Corporates/ NBSCs/ MFIs
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Registered Office: C/o NABARD, Tamil Nadu RO, Chennai

☎ : 044-28270138/28304658

✉ : finance@nabkisan.org

🌐 : www.nabkisan.in

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

☎ : 022-26539620/9514

✉ : corporate@nabard.org



NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> • A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country • Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers • Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans 	<ul style="list-style-type: none"> • Timely and adequate credit without collateral • Affordable interest rate in the sector • Insurance facility to borrowers and co-obligants • Doorstep delivery of financial services
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Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage,
Bengaluru- 560 070, Karnataka, India

☎ : 080-26970500

✉ : ho@nabfins.org

🌐 : www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

<p>OFFERS CONSULTANCY AND ADVISORY SERVICES</p> <p>Pan India Presence with offices in 31 State/UTs</p>	<ul style="list-style-type: none"> • Project Management • IT Based Natural Resources Information System • Feasibility, Socio-economic & Impact Evaluation Studies • Third Party Monitoring 	<ul style="list-style-type: none"> • Climate Change & Sustainability • Value Chain Development • Skill & Livelihood Development • Preparation Detailed Project • Transaction Advisory Services
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Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC,
Bandra (E), Mumbai ' 400051

☎ : 022-26539419

✉ : headoffice@nabcons.in

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

☎ : 011-41538678/25745103

🌐 : www.nabcons.com



NABSanrakshan Trustee Private Limited
Building Trust for Rural Prosperity

- NABSanrakadhan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the loans extended by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.

Three sovereign Credit Guarantee Schemes offered are:

- Credit Guarantee Scheme for FPO Financing (CGSFPO)" provides credit guarantee
 - for collateral free credit facility upto Rs. 2 crores to FPOs (including loans to FPOs under AIF) and PACS under World's Largest Grain Storage Plan.
- Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides
 - credit guarantee to MSMEs and Dairy Cooperatives.
- Credit Guarantee Scheme for loans sanctioned under Fisheries and Aquaculture Infrastructure Development Fund (FIDF) - provides credit guarantee to eligible borrowers under FIDF

More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly

- 21.77 lakh farmers across 23 States. Operations carried through a Credit Guarantee Portal

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

☎ : 040-23241155/56

🌐 : www.nabsamruddhi.in

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

☎ : 022-2653-9693

✉ : nabsamruddhi@nabard.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

☎ : 022-26539149

✉ : nabventure@nabard.org

🌐 : www.nabventure.in



NAB FOUNDATION the power of convergence

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 ORGANIZATION

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NABARD

NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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