



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



Gadag 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: Gadag**

**State: Karnataka**



**National Bank for Agriculture and Rural  
Development**

**Karnataka Regional Office,  
Bengaluru**

**PLP Document Prepared by:**

Mayur Kamble

District Development Manager NABARD

Gadag

PLP Document finalized by: NABARD, Karnataka Regional  
Office

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

## **Foreword**

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

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

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

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

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

**Dr. Surendra Babu**  
Chief General Manager  
08 December 2025

## Index

Sr. No.	Particulars		Page No.
1	Abbreviations		9
2	Executive Summary		12
	PART A		17
3	District Map		18
4	Broad Sector wise PLP projection for the year 2026-27		19
5	Summary of Sector/ Sub-sector wise PLP Projections 2026-27		20
6	District Profile		21
7	Banking Profile		45
	PART B		58
8	Chapter 1	Important Policies and Developments	59
9	Chapter 2	Credit Potential for Agriculture	69
10	2.1	Farm Credit	69
11	2.1.1	Crop Production, Maintenance & Marketing	69
12	2.1.2	Water Resources	70
13	2.1.3	Farm Mechanization	72
14	2.1.4	Plantation & Horticulture, including Sericulture	73
15	2.1.5	Forestry & Waste Land Development	74
16	2.1.6	Animal Husbandry - Dairy	75
17	2.1.7	Animal Husbandry - Poultry	77
18	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	78
19	2.1.9	Fisheries	79
20	2.1.10	Farm Credit - Others	81
21	2.1.11	Sustainable Agricultural Practices	82
22	2.2	Agriculture Infrastructure	82
23	2.2.1	Construction of Storage and Marketing Infrastructure	82
24	2.2.2	Land Development, Soil Conservation and Watershed Development	83
25	2.2.3	Agri. Infrastructure - Others	84
26	2.3	Agriculture - Ancillary Activities	85
27	2.3.1	Food & Agro Processing	85
28	2.3.2	Agri Ancillary Activities - Others	87
29	Chapter 3	Credit potential for MSMEs	90
30	Chapter 4	Credit Potential for Export Credit, Education & Housing	92
31	Chapter 5	Credit Potential for Infrastructure	95
32	5.1	Infrastructure - Public Investments	95
33	5.2	Social Infrastructure involving Bank Credit	95
34	5.3	Renewable Energy	96
35	Chapter 6	Informal Credit Delivery System	101

36	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	103
37	Chapter 8	Status and prospects of Cooperatives	107
38	Chapter 9	NABARD's Projects and Interventions in the District	113
39	Success Stories		115
40	Appendices	Climate Action and Geographical Indications	122
41	Name and address of DDM		130

## Abbreviations

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







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



Abbreviation	Expansion
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
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	In the North part of Karnataka, Gadag falls under Dharwad division. Gadag district was formed in the year 1997. There are 7 taluks in the district namely Gadag, Gajendragad, Laxmeshwar, Mundargi, Nargund, Ron and Shriahatti.
Type of soil	Red Clay Loamy Red Lateric
Primary occupation	Agriculture
Land holding structure	64.06% are holding below 2 Ha, 34.51% between 2-4 Ha and 1.43% above 10 Ha.



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

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

The total Ground Level Credit flow during 2024-25 was Rs.457807.159 lakh against the target of Rs.473403.84 lakh registering an achievement of 96.7%.

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

The investment credit in Agriculture stands at Rs.51936 lakh for 2024-25.

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

The credit flow to MSMEs stood at Rs.76945 lakh for 2024-25.

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

The credit flow to the remaining Priority Sectors stood at Rs.32409.15 lakh.



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

##### 1. Projection for the year

The potential credit for the year 2026-27 is estimated at Rs.634532.27 lakh.

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

Crop Production Maintenance and Marketing Rs.335531.99 lakh. Term Loan for Agriculture and Allied Activities Rs.42844.23 lakh. Agriculture Infrastructure Rs.19578.64 lakh. Ancillary Activities Rs.23901.87 lakh. Total Agriculture sector is projected at Rs.421856.73 lakh.

##### 3. Projection for MSMEs

The projections for Micro Small and Medium Enterprises Sector is Rs.111300 lakh.

##### 4. Projection for other purposes

Export Credit Rs.2640.00 lakh. Education Rs.17190.00 lakh Housing Rs.26320 lakh. Renewable Energy Rs.1618.74 lakh. Others Rs.39030 lakh. Social Infrastructure involving bank credit Rs.14576.80 lakh.



## 5. Developmental Initiatives

- 1 Watershed Development Programme: NABARD is implementing Hirehalla and Iruvehalla watershed projects through Priyadarshini SETI and the project period is for 5 years (from 2020 to 2025). The project area is around 2200 ha covering 8 villages of Ron Taluk.
- 2 FPOs : 6 FPOs has been formed covering all the taluks of the district dealing in various agricultural commodities and animal husbandry
- 3 Rural Mart: Somlingeshwara FPO has established a Rural Mart with a support of NABARD.
- 4 PACS as MSC: 6 PACS have been sanctioned an amounting of Rs.50.63 lakh for the purposes of construction of storage Godowns Construction of Commercial complex Agri Information Centre etc
- 5 1 Tribal Development Programme: NABARD is being implemented through WEDS NGO and the project period is for 5 years (from 2020 to 2025). The project will benefit 450 families covering Bavannur village, Navabavannur village & Kalur village, Shirhatti taluk.

## 6. Thrust Areas

- 1 Creation /Financing facility under Agriculture Infrastructure Fund: To mobilize medium / long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets
- 2 Promotion of Agro Food processing sector: (PMFME) The micro enterprises are supported with Capital subsidy up to 35 percent (GoI) there is also good potential for promoting value addition for chillies and onions.
- 3 Accelerating pace of capital formation in agriculture & allied sectors: Banks to give thrust for agriculture term loans to farmers that will lead to capital formation in agriculture.
- 4 De-risking farm income: Given the uncertainties in yield due to vagaries of nature there is a need to de-risk farm incomes. Banks may explore financing mini-dairy units/poultry (broiler) units integrated farming in a big way.
- 5 Promotion of JLGs: Banks need to adopt JLG mode of lending where lending to individuals is not possible due to land title/security related issues with more emphasis on women groups.
- 6 Conservation of Water resources: Installation of water saving devices viz, micro irrigation system, sprinkler and drip apart from rainwater harvesting and artificial recharge of bore wells will have a definitive impact on the production and income of the farmers
- 7 Computerization of all the PACS in the District

## 7. Major Constraints and Suggested Action Points

- 1 Rural-Urban Migration of agricultural labour reducing skilled labour. Training programmes on upskilling of rural youth by RSETI and other training institutions.
- 2 Hi tech horticultural practices need to be demonstrated.
- 3 There is scope for scientific warehouses/cold storages leading to reduced usage of eNWR in the district. Stepping up of pledge financing credit for marketing and promoting of Negotiable Warehousing Receipt System

## 8. Way Forward

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.

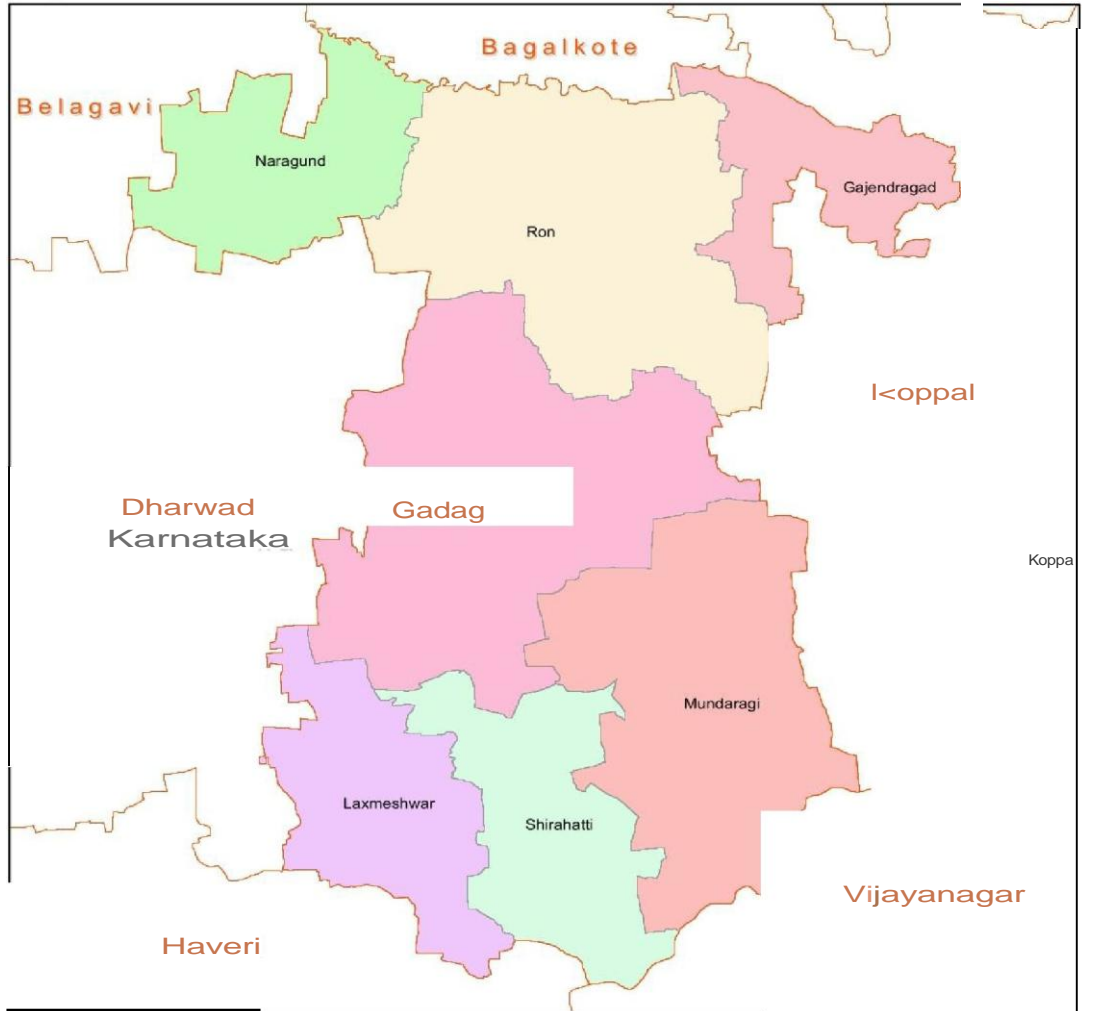


# Part A

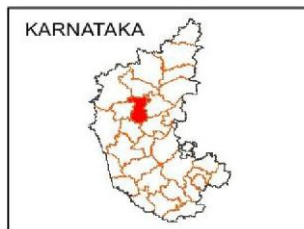
## District Map



### Block Map - Gadag



10 5 0 10 20 30  
EH3:::EH3==E==3:::Jlkm



#### Legend

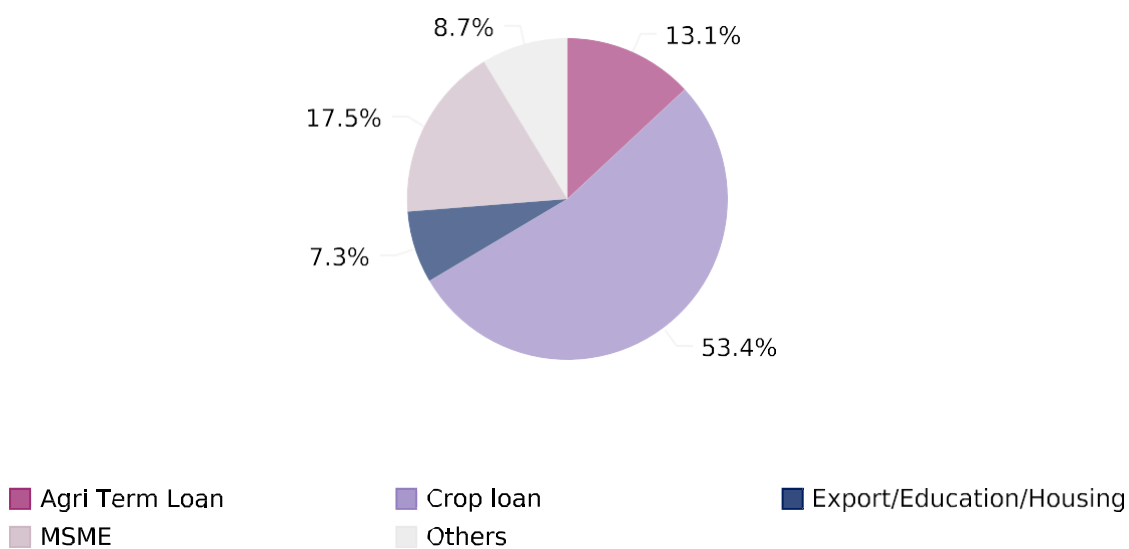
- District Head Quarter
- ◆ State Boundary
- ◆ District Boundary
- ◆ Block Boundary

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	378376.22
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	338903.46
2	Term Loan for agriculture and allied activities	39472.76
B	Agriculture Infrastructure	19578.64
C	Ancillary activities	23901.87
I	Credit Potential for Agriculture A+B+C)	421856.73
II	Micro, Small and Medium Enterprises	111300.00
III	Export Credit	2640.00
IV	Education	17190.00
V	Housing	26320.00
VI	Social Infrastructure	14576.80
VII	Renewable energy	1618.74
VIII	Others	39030.00
	<b>Total Priority Sector</b>	<b>634532.27</b>



Others include Social Infrastructure and Renewable energy

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

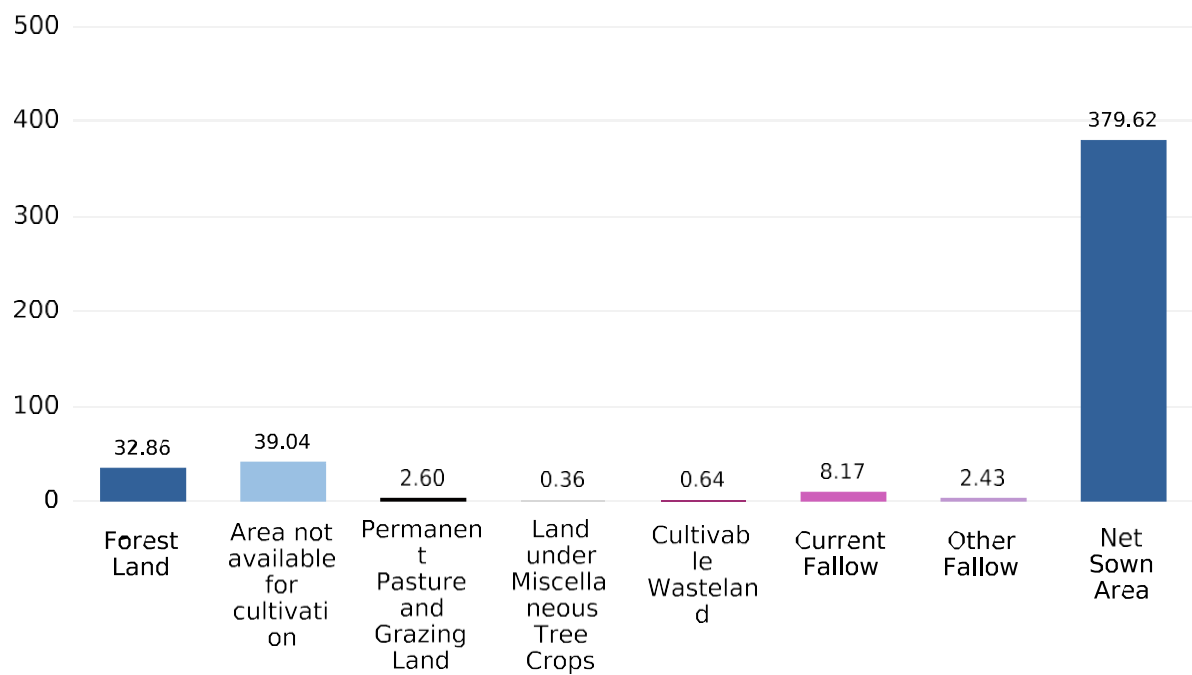
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	335531.99
2	Water Resources	3480.91
3	Farm Mechanisation	1657.96
4	Plantation & Horticulture with Sericulture	9269.29
5	Forestry & Waste Land Development	586.32
6	Animal Husbandry - Dairy	11091.67
7	Animal Husbandry - Poultry	4992.52
8	Animal Husbandry - Sheep, Goat, Piggery	7937.92
9	Fisheries	519.85
10	Farm Credit- Others	3307.79
	Sub total	378376.22
B	Agriculture Infrastructure	
1	Construction of storage	11141.06
2	Land development, Soil conservation, Wasteland development	3975.94
3	Agriculture Infrastructure - Others	4461.64
	Sub total	19578.64
C	Ancillary activities	
1	Food & Agro. Processing	11190.27
2	Ancillary activities - Others	12711.60
	Sub Total	23901.87
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	80800.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	30500.00
II	D Service Sector - WC	0.00
II	E MSME - Others	0.00
	Total MSME	111300.00
III	Export Credit	2640.00
IV	Education	17190.00
V	Housing	26320.00
VI	Social Infrastructure	14576.80
VII	Renewable energy	1618.74
VIII	Others	39030.00
	<b>Total Priority Sector</b>	<b>634532.27</b>

# District Profile

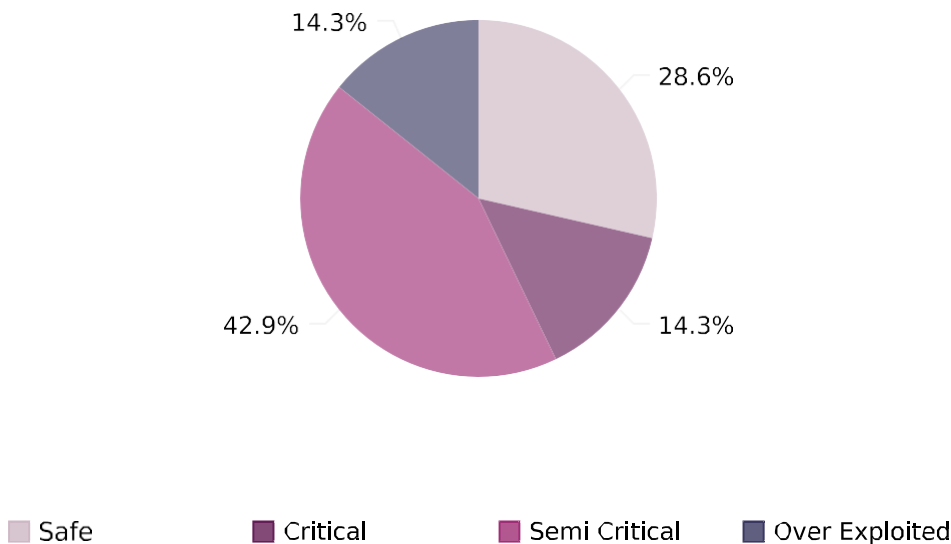


1. Land Utilization ('000 hectares)



District at a Glance

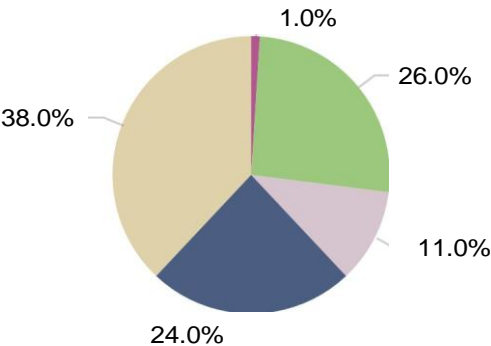
2. Status of Extraction of Ground Water - No. of blocks



District at a Glance

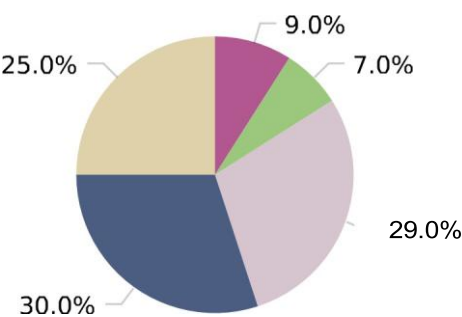


**3. Landholding - No. of Farmers (%)**



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

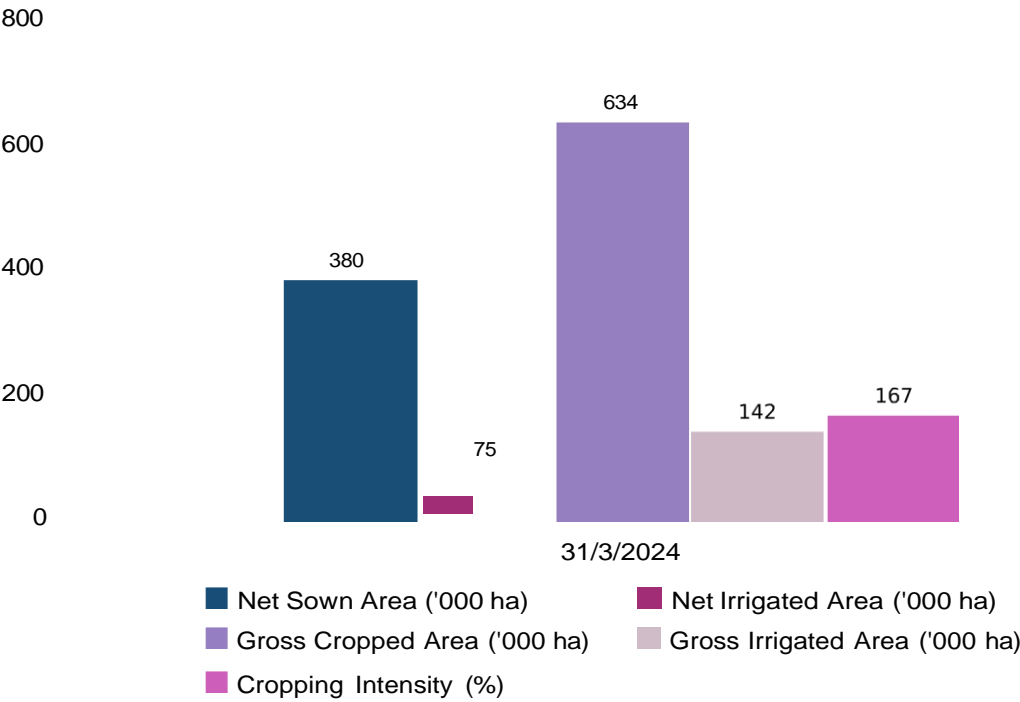
**Landholding - Area (%)**



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

District at a Glance

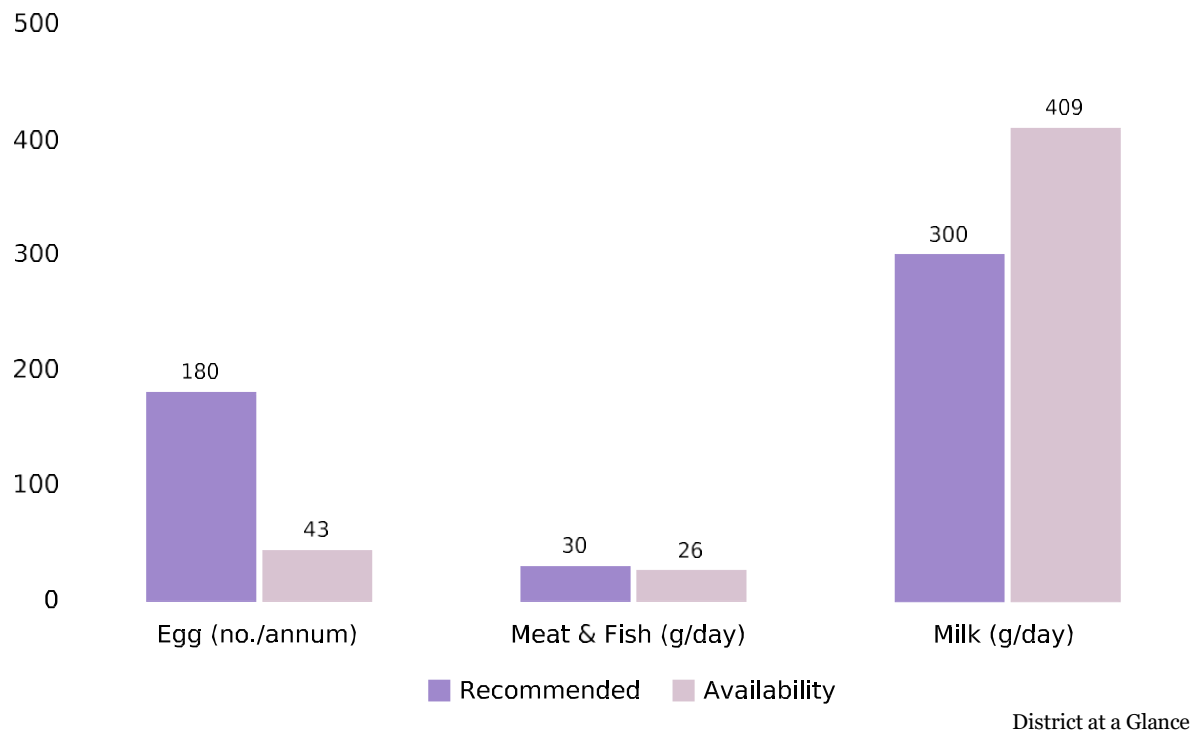
**4. Irrigated Area & Cropping Intensity ('000 ha)**



- Net Sown Area ('000 ha)
- Gross Cropped Area ('000 ha)
- Net Irrigated Area ('000 ha)
- Gross Irrigated Area ('000 ha)
- Cropping Intensity (%)



5. Per-capita availability







## Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
4	No. of revenue villages	337
5	No. of Gram Panchayats	122
1	Total Geographical Area (sq.km)	4657.00
2	No. of Sub Divisions	1
3	No. of Blocks	7

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Gadag
3	Agro-climatic Zone 3	AZ101 - Northern Dry
4	Climate	Dry
5	Soil Type	Red Clay Loamy Red Lateric and Coastal Alluvial

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

Sr. No.	Particulars	Nos.
1	Total Geographical Area	465.72
2	Forest Land	32.86
3	Area not available for cultivation	39.04
4	Barren and Unculturable land	12.02
5	Permanent Pasture and Grazing Land	2.60
6	Land under Miscellaneous Tree Crops	0.36
7	Cultivable Wasteland	0.64
8	Current Fallow	8.17
9	Other Fallow	2.43

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

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

**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	46.35	25.84	28.44	7.29
2	>1 to <=2 ha	68.57	38.22	99.39	25.46
3	>2 to <=4 ha	42.39	23.63	115.62	29.62
4	>4 to <=10 ha	19.52	10.88	112.65	28.86
5	>10 ha	2.56	1.43	34.25	8.77
6	Total	179.39	100.00	390.35	100.00

**6. Workers Profile [In '000]**

Sr. No.	Particulars	Nos.
1	Cultivators	127.00
2	Of the above, Small/ Marginal Farmers	96.00
3	Agricultural Labourers	200.00
4	Workers engaged in Household Industries	154.00
5	Workers engaged in Allied agro activities	6.00
6	Other workers	152.00

**7. Demographic Profile [In '000]**

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1065.00	537.00	528.00	686.00	379.00
2	Scheduled Caste	174.00	88.00	86.00	127.00	47.00
3	Scheduled Tribe	62.00	31.00	31.00	51.00	11.00
4	Literate	700.00	397.00	303.00	430.00	270.00

**8. Households [In '000]**

Sr. No.	Particulars	Nos.
1	Total Households	219.00
2	Rural Households	139.00
3	BPL Households	137.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	219.00
2	Having source of drinking water	219.00
3	Having electricity supply	219.00
4	Having independent toilets	46.00

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	337
2	Villages having Agriculture Power Supply	337
3	Villages having Post Offices	300
4	Villages having Banking Facilities	151
5	Villages having Primary Schools	184
6	Villages having Primary Health Centres	271
7	Villages having Potable Water Supply	39
8	Villages connected with Paved Approach Roads	322



## Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1248
2	Primary Health Centres	42
3	Primary Health Sub-Centres	232
4	Dispensaries	62
5	Hospitals	846
6	Hospital Beds	2570

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	
2	Registered FPOs	52
3	Agro Service Centres	37
4	Soil Testing Centres	17
5	Approved nurseries	1
6	Agriculture Pumpsets	43153
7	Pumpsets Energised	43153
8	Krishi Vigyan Kendras	1

### 13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	390.22
2	Irrigation Potential Created	75.38
3	Net Irrigated Area (Total area irrigated at least once)	75.38
4	Area irrigated by Canals/ Channels	37.27
5	Area irrigated by Wells	0.51
6	Area irrigated by Tanks	1.16
7	Area irrigated by Other Sources	11.91
8	Irrigation Potential Utilized (Gross Irrigated Area)	142.30

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	692
2	Railway Line [km]	92
3	Public Transport Vehicle [Nos]	1632
4	Goods Transport Vehicles [Nos.]	12795

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	57131	4630	52501
2	Cattle - Indigenous	79180	43742	35438
3	Buffaloes	55798	2294	53504
4	Sheep - Cross bred	24389	0	0
5	Sheep - Indigenous	371510	0	0
6	Goat	191656	22633	169023
7	Pig - Cross bred	0	0	0
8	Pig - Indigenous	14258	0	0
9	Poultry - Indigenous	416130	0	0

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	12
2	Veterinary Dispensaries	62
3	Disease Diagnostic Centres	62
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	236
9	Milk Collection Centres	13
10	Fishermen Societies	11
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	11
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	9900.00	Tonnes	25	gm/day
2	Egg	457.00	Lakh Nos.	43	nos/p.a.
3	Milk	159000.00	Tonnes	409	gm/day
4	Meat	524.00	Tonnes	1	gm/day
5	Wool	0.00	MT		

## District Profile

### Key Insights into Agriculture and Allied Sectors

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

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	642	642
Rainfall - Actual (mm)	181	583

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2024
Gross Cropped Area ('000 ha)	634.49
Net sown area ('000 ha)	379.62
Cropping intensity (%)	167.14

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	135123	135884	138788

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	4	4
Soil Health Cards Issued (No.)	154000	154000

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

Crop	31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Mungbean	130.10	40.29	309.69
Chickpea	153.99	78.78	511.59
Sorghum	26.16	21.96	839.45
Maize	124.87	315.00	2522.62
Groundnut	32.69	35.18	1076.17

**Irrigated Area & Potential**

Particulars	31/03/2024
Net Irrigation Potential (000 ha)	75
Net Irrigated Area (000 ha)	75
Gross Irrigated Area (000 ha)	142

**Block level water exploitation status**

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Gadag	Gadag	Semi-critical
2	Karnataka	Gadag	Gajendragad	Over Exploited
3	Karnataka	Gadag	Laxmeshwar	Safe
4	Karnataka	Gadag	Mundaragi	Semi-critical
5	Karnataka	Gadag	Naragund	Safe
6	Karnataka	Gadag	Ron	Critical
7	Karnataka	Gadag	Shirahatti	Semi-critical

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

Particulars	31/03/2023	31/03/2024
No. of tractors	10530	22578
Power Tillers	11900	12752

**Service Centers**

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	24	37

**Crop Identified for One District-One Product**

Particulars	31/03/2024
Crop Name	Byadgi Chilli
Area cultivated (Ha)	6176

**Sericulture**

Particulars	31/03/2023
Area under sericulture (ha)	595
Production - kg	25630





### Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)	sarees	Sarees
Weavers population (No.)	1359	1359
Reeling Units (No.)	29	29

### Production and Productivity

Crop	31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)
Banana	0.96	20.48
Mango	0.72	62.98
Guava	0.31	13.94
Pomegranate	0.35	3.56
Sapota	0.16	2.00
Grapes	0.11	1.61

### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land

Particulars	31/03/2024
Forest Cover (000 ha)	33
Waste Land (000 ha)	27
Degraded Land (000 ha)	12

### Nurseries (No.)

Sr.No.	Crop	31/03/2024
		Nurseries (No.)
1	Permanent Nursery	5



## District Profile

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

#### Animal Husbandry ' Dairy

##### Processing Infrastructure

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	2.00	2.00

#### Fisheries

##### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	232

#### Agri. Infrastructure

##### Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	4.00
Cold Storages (Capacity - 000 MT)	20.00
Storage Godowns (No.)	53.00
Storage Godowns ( Capacity - 000 MT)	69.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	3.00
Market Yards [Nos] / Wholesale Market (No.)	5.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	31.00

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

##### NABARD's interventions

Particulars	Status
Watershed Projects (No.)	2.00
Watershed Projects - Area treated (000 ha)	2.00
Wadi Projects (No.)	1.00
Wadi Projects - Area of plantation (000 ha)	1.00



## 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)	78500.00	49251000

##### MSME

Particulars	Status
MSME Clusters (No.)	1
Medium Units (No.)	7

##### Traditional activities

Particulars	Status
Handloom Clusters (No.)	1

##### Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	344	6456	0	8	0	6808
Developed	344	1481	0	8	0	1833
Gap	0	4975	0	0	0	4975

##### Informal Credit Delivery

##### Promotional Interventions

Particulars	31/03/2024
State specific initiative (Rs. lakh)	6093.00
NRLM/SRLM (Rs. lakh)	6093.00

##### Status of SHGs

Particulars	31/03/2024
No. of intensive blocks	7
No. of SHGs formed	8079



No. of SHGs credit linked (including repeat finance)	18566
Bank loan disbursed (Rs. lakh)	23691.00
Average loan per SHG (Rs. lakh)	1.27
Percentage of women SHGs %	90.00

### Status and Prospects of Cooperatives

#### Details of non-credit cooperative societies

Particulars	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	306
Consumer Stores (No.)	34
Housing Societies (No.)	28
Weavers (No.)	29
Marketing Societies (No.)	14
Labour Societies (No.)	8
Industrial Societies (No.)	42
Sugar Societies (No.)	2
Agro Processing Societies (No.)	152
Others (No.)	560
Total (No)%	1175

#### Details of credit cooperative societies

Particulars	31/03/2024
Primary Agriculture Credit Societies (No.)	175

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

Sr. No.	State	District	Block	31/03/2025		
				Sector	No. of Societies	Spread
1	Karnataka	Gadag	Gadag	Milk Societies	37	Rich
2	Karnataka	Gadag	Gadag	Fishery Societies	1	Average
3	Karnataka	Gadag	Gadag	Consumer Stores	1	Average



4	Karnataka	Gadag	Gadag	Housing Societies	4	Rich
5	Karnataka	Gadag	Gadag	Weavers Societies	2	Rich
6	Karnataka	Gadag	Gadag	Agro Processing Societies	32	Rich
7	Karnataka	Gadag	Gadag	Industrial Societies	8	Rich
8	Karnataka	Gadag	Gadag	Poultry Societies	5	Rich
9	Karnataka	Gadag	Gajendragad	Milk Societies	24	Rich
10	Karnataka	Gadag	Gajendragad	Fishery Societies	2	Rich
11	Karnataka	Gadag	Gajendragad	Consumer Stores	3	Rich
12	Karnataka	Gadag	Gajendragad	Housing Societies	0	Average
13	Karnataka	Gadag	Gajendragad	Weavers Societies	0	Deficient
14	Karnataka	Gadag	Gajendragad	Agro Processing Societies	2	Average



15	Karnataka	Gadag	Gajendragad	Industrial Societies	0	Deficient
16	Karnataka	Gadag	Gajendragad	Poultry Societies	1	Average
17	Karnataka	Gadag	Laxmeshwar	Milk Societies	23	Rich
18	Karnataka	Gadag	Laxmeshwar	Fishery Societies	1	Average
19	Karnataka	Gadag	Laxmeshwar	Consumer Stores	2	Rich
20	Karnataka	Gadag	Laxmeshwar	Housing Societies	0	Average
21	Karnataka	Gadag	Laxmeshwar	Weavers Societies	6	Rich
22	Karnataka	Gadag	Laxmeshwar	Agro Processing Societies	3	Rich
23	Karnataka	Gadag	Laxmeshwar	Industrial Societies	1	Average
24	Karnataka	Gadag	Laxmeshwar	Poultry Societies	5	Rich
25	Karnataka	Gadag	Mundaragi	Milk Societies	42	Rich
26	Karnataka	Gadag	Mundaragi	Fishery Societies	4	Rich



27	Karnataka	Gadag	Mundaragi	Consumer Stores	1	Average
28	Karnataka	Gadag	Mundaragi	Housing Societies	1	Average
29	Karnataka	Gadag	Mundaragi	Weavers Societies	1	Average
30	Karnataka	Gadag	Mundaragi	Agro Processing Societies	30	Rich
31	Karnataka	Gadag	Mundaragi	Industrial Societies	1	Average
32	Karnataka	Gadag	Mundaragi	Poultry Societies	7	Rich
33	Karnataka	Gadag	Naragund	Milk Societies	27	Rich
34	Karnataka	Gadag	Naragund	Fishery Societies	0	Average
35	Karnataka	Gadag	Naragund	Consumer Stores	0	Average
36	Karnataka	Gadag	Naragund	Housing Societies	0	Average
37	Karnataka	Gadag	Naragund	Weavers Societies	1	Average



38	Karnataka	Gadag	Naragund	Agro Processing Societies	46	Rich
39	Karnataka	Gadag	Naragund	Industrial Societies	1	Rich
40	Karnataka	Gadag	Naragund	Poultry Societies	5	Rich
41	Karnataka	Gadag	Ron	Milk Societies	43	Rich
42	Karnataka	Gadag	Ron	Fishery Societies	0	Average
43	Karnataka	Gadag	Ron	Consumer Stores	1	Average
44	Karnataka	Gadag	Ron	Housing Societies	1	Average
45	Karnataka	Gadag	Ron	Weavers Societies	1	Average
46	Karnataka	Gadag	Ron	Agro Processing Societies	15	Rich
47	Karnataka	Gadag	Ron	Industrial Societies	0	Deficient
48	Karnataka	Gadag	Ron	Poultry Societies	6	Rich



49	Karnataka	Gadag	Shirahatti	Milk Societies	29	Rich
50	Karnataka	Gadag	Shirahatti	Fishery Societies	1	Average
51	Karnataka	Gadag	Shirahatti	Consumer Stores	1	Average
52	Karnataka	Gadag	Shirahatti	Housing Societies	0	Average
53	Karnataka	Gadag	Shirahatti	Weavers Societies	0	Average
54	Karnataka	Gadag	Shirahatti	Agro Processing Societies	3	Rich
55	Karnataka	Gadag	Shirahatti	Industrial Societies	1	Average
56	Karnataka	Gadag	Shirahatti	Poultry Societies	3	Rich

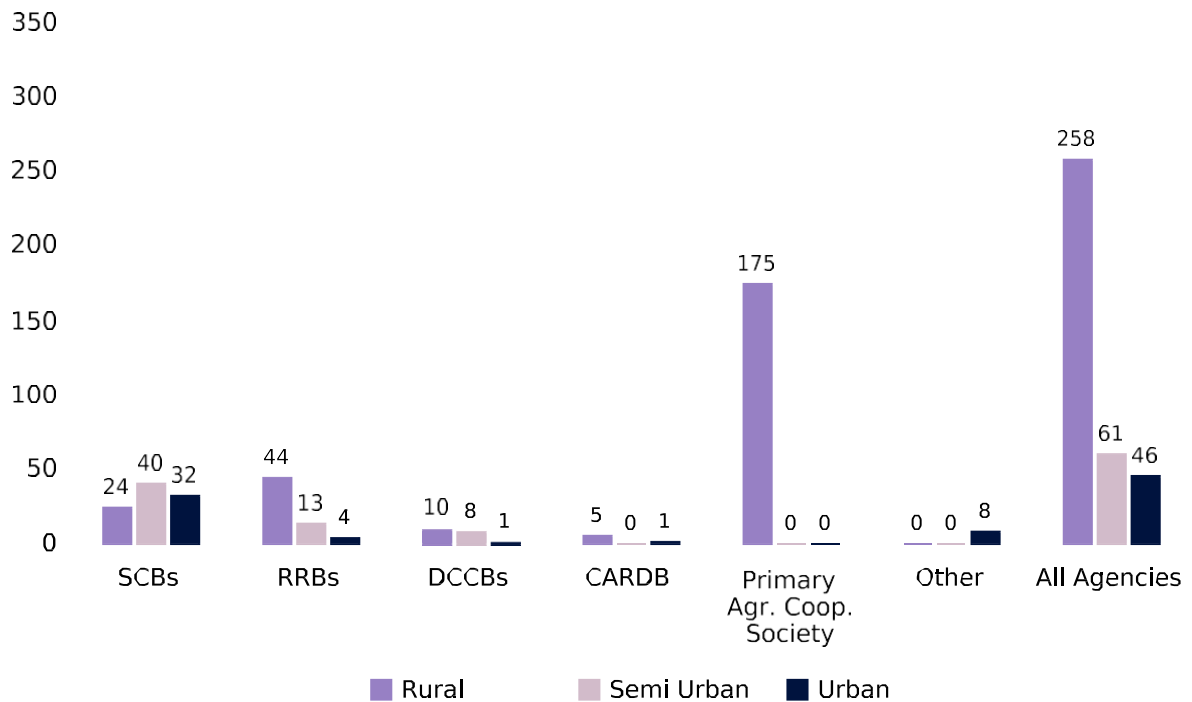
**Status/ progress under various schemes of MoC in the district**

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	175
2	Potential for formation of new MPACS	1
3	PACS Computerization	160

# Banking Profile

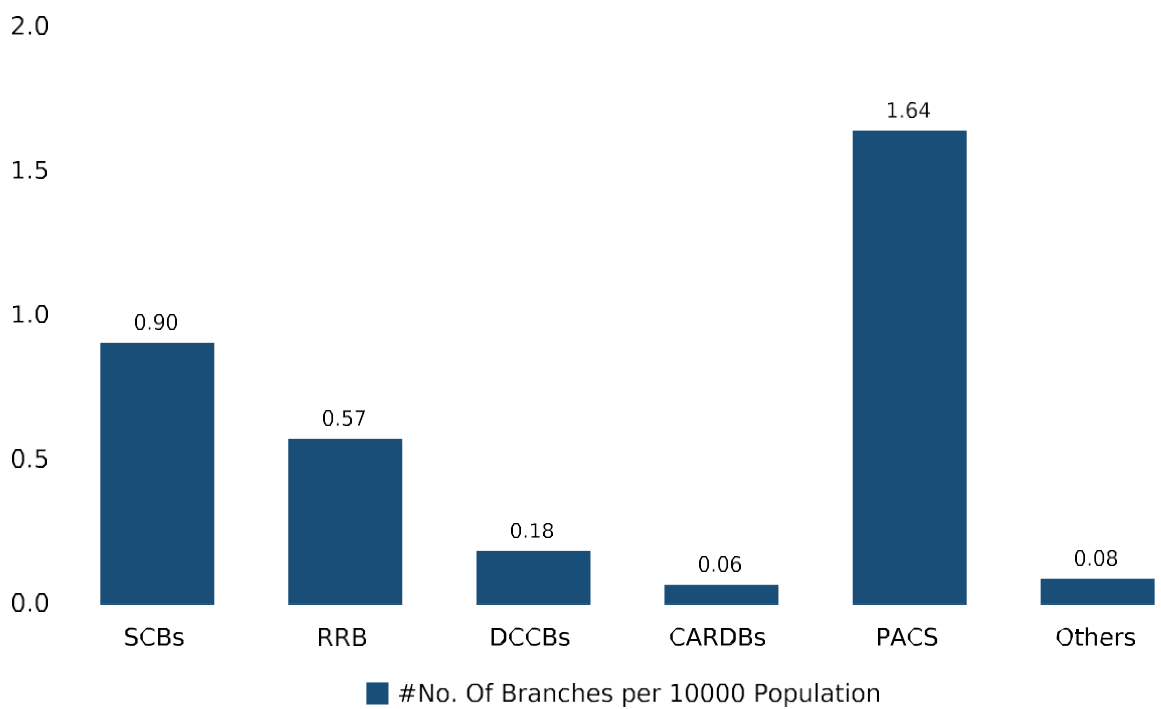


### 1. Agency wise - Number of branches in the district



RBI ACP Portal

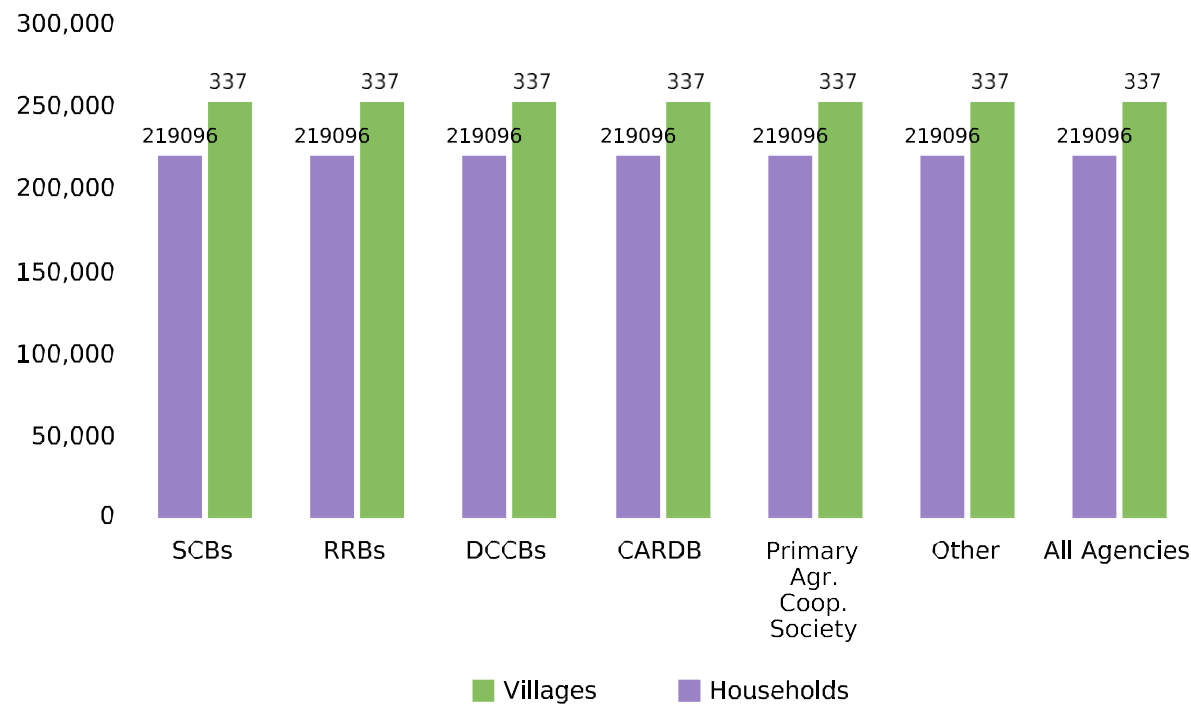
### 2. Branch Penetration



RBI ACP Portal

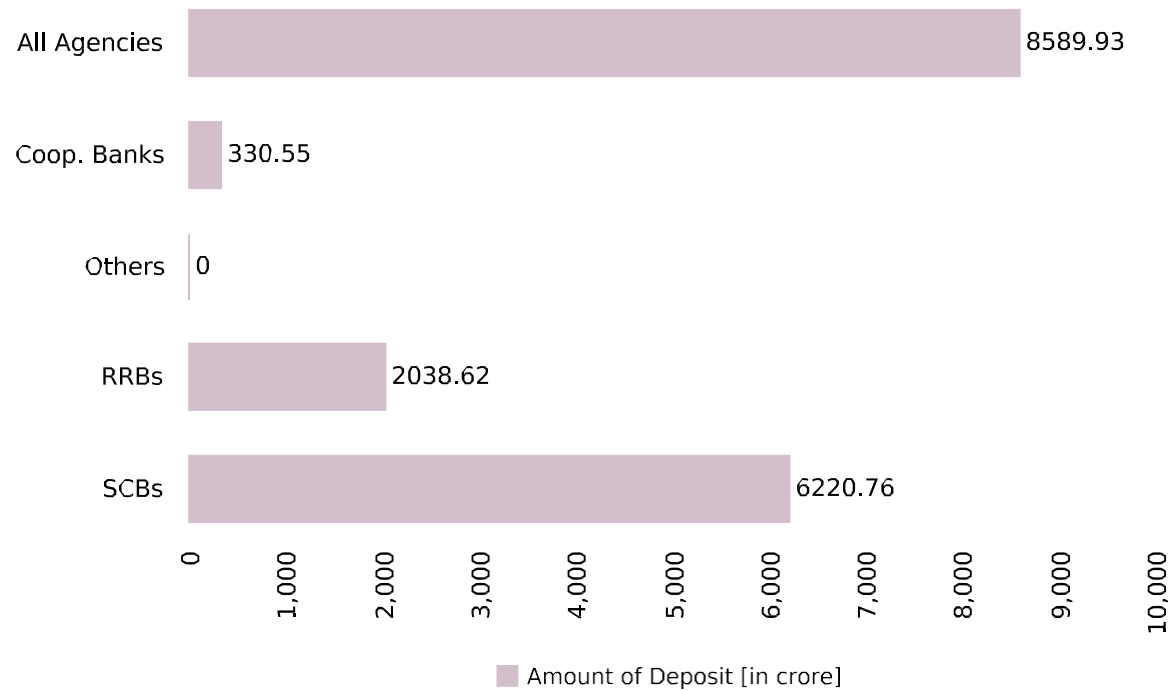


3. Agency wise - Per branch Outreach



RBI ACP Portal

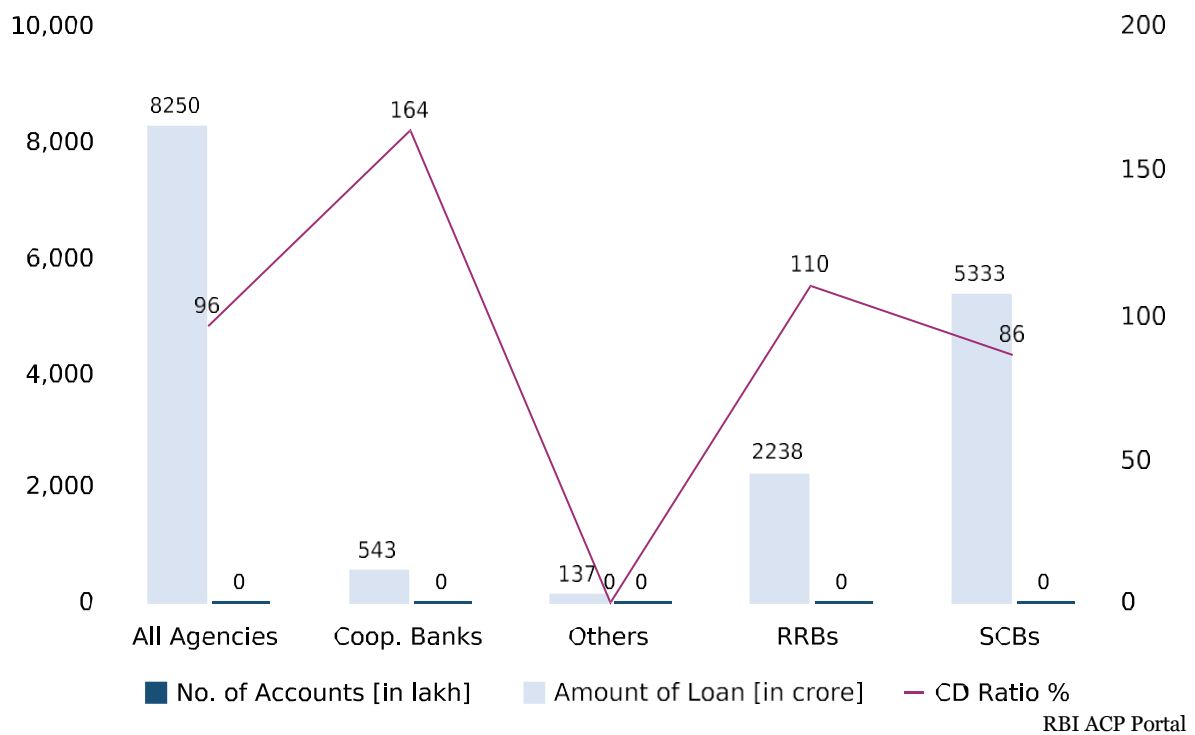
4. Agency wise - Deposit O/s



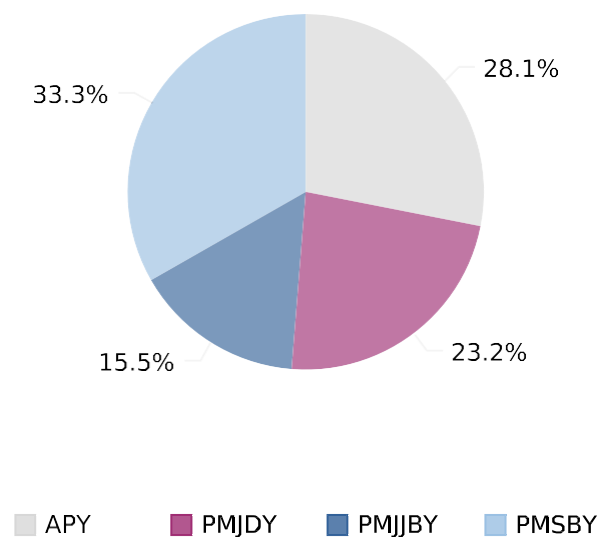
RBI ACP Portal



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

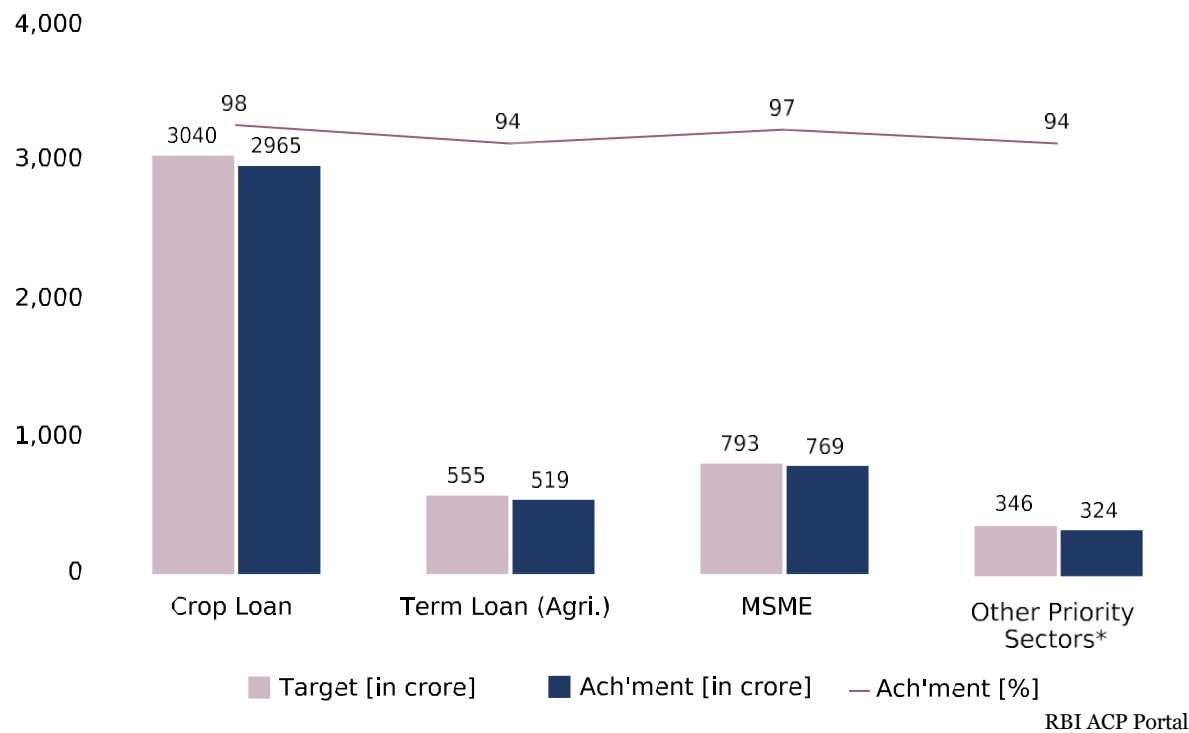


### 6. Performance under Financial Inclusion (No. of A/c)

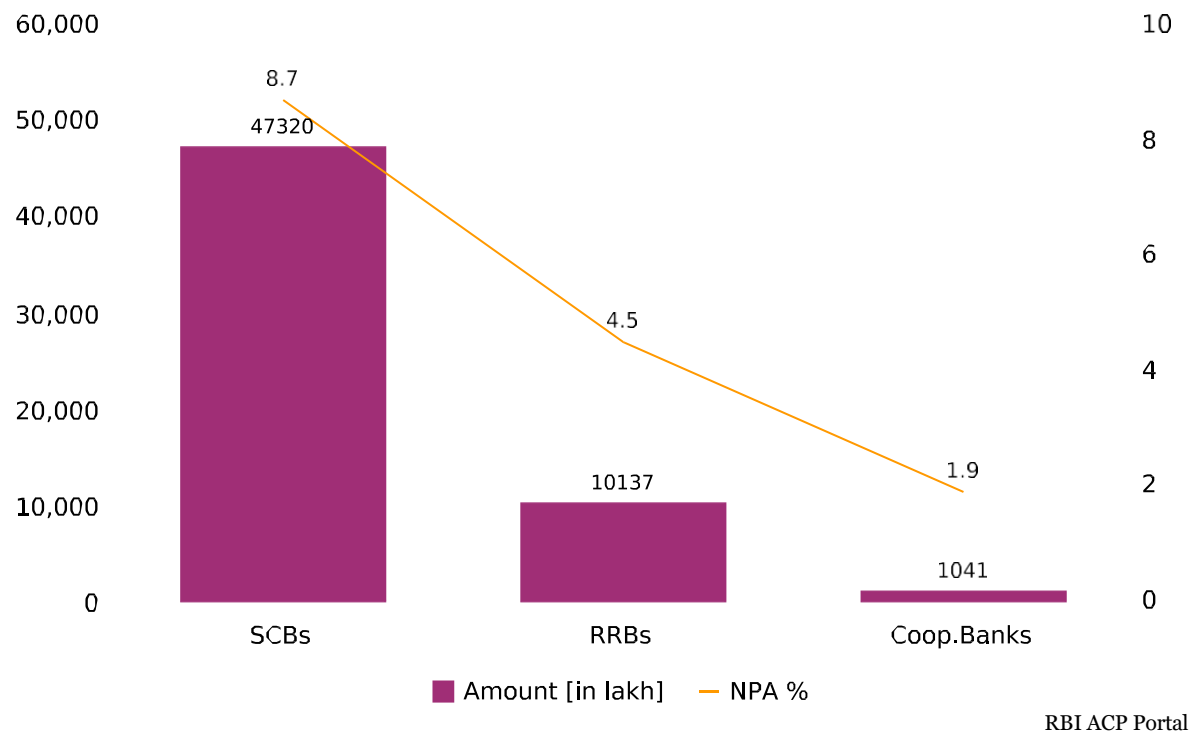




7. Sector-wise Performance under ACP

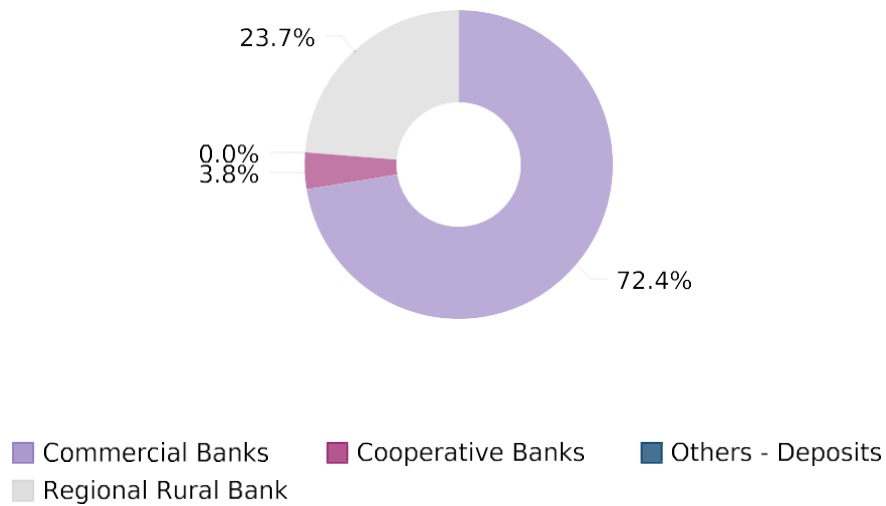


8. NPA position



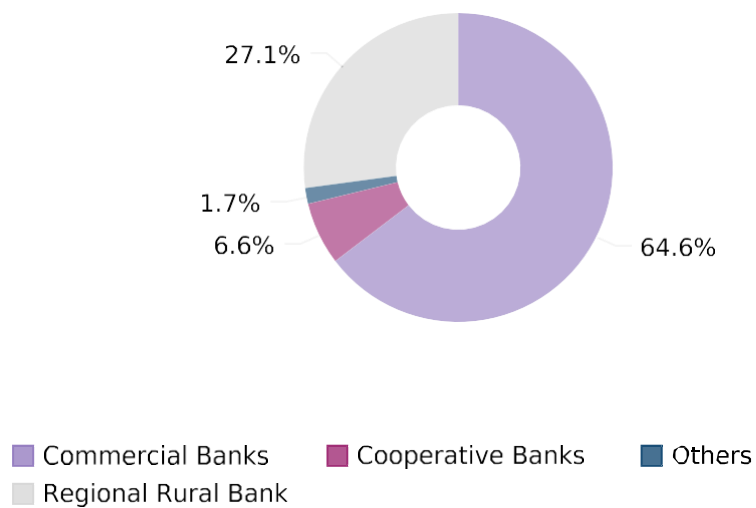


### 9. Agency wise - Share of Deposit O/s Year 2024-25



RBI ACP Portal

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



RBI ACP Portal

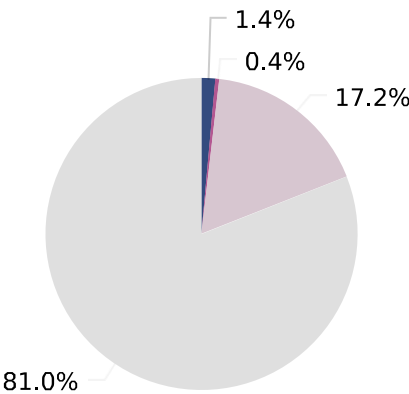
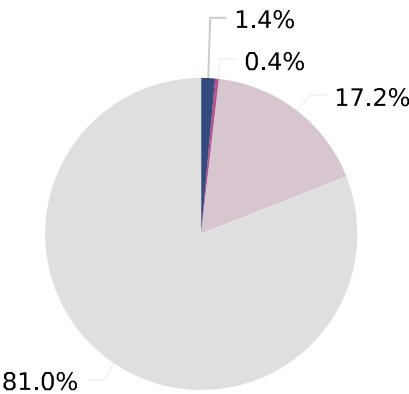




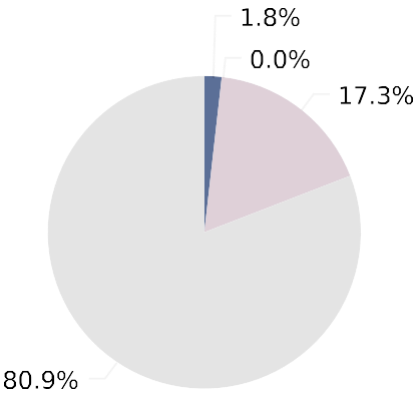
11. Agency wise - Share of NPA

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	20	96	24	40	32	14	5837	488	337	219096
Regional Rural Bank	1	61	44	13	4	0	1661	83	337	219096
District Central Coop. Bank	1	19	10	8	1	0	1725	0	337	219096
Coop. Agr. & Rural Dev. Bank	1	6	5	0	1	0	0	0	337	219096
Primary Agr. Coop. Society	175	175	175	0	0	0	0	0	337	219096
Others	8	8	0	0	8	0	0	538	337	219096
All Agencies	206	365	258	61	46	14	9223	1109	337	219096

2. Deposits Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	560355.17	560355.17	622075.50	11.0	72.42



Regional Rural Bank	182851.21	182851.21	203862.00	11.5	23.73
Cooperative Banks	35652.05	35652.05	33055.30	-7.3	3.85
Others	0.00	0.00	0.00	0.0	0.00
All Agencies	778858.43	778858.43	858992.80	10.3	100.00

### 3. Loans & Advances Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	479564.10	479564.10	533271.90	11.2	64.6
Regional Rural Bank	200185.27	200185.27	223790.70	11.8	27.1
Cooperative Banks	50828.49	50828.49	54296.50	6.8	6.6
Others	13565.34	13565.34	13663.20	0.7	1.7
All Agencies	744143.20	744143.20	825022.30	10.9	100.0

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	85.6	85.6	85.7
Regional Rural Bank	109.5	109.5	109.8



Cooperative Banks	142.6	142.6	164.3
Others	0.0	0.0	0.0
All Agencies	95.5	95.5	96.0

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	132824	172016	72763	179027
Regional Rural Bank	117110	186619	93654	121947
Cooperative Banks	0	219	360	1989
Others	0	3	3	18
All Agencies	249934	358857	166780	302981

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	257158.35	48.2	187000.19	35.1	132675.51	24.9	0.00	0.0	5641.52	1.1
Regional Rural Bank	154312.37	69.0	139580.93	62.4	86420.49	38.6	0.00	0.0	4202.48	1.9



Cooperative Banks	41404.65	76.3	20564.00	37.9	0.00	0.0	0.00	0.0	0.00	0.0
Others	4931.78	36.1	1308.34	9.6	1862.00	13.6	0.00	0.0	1845.00	13.5
All Agencies	457807.15	55.5	348453.46	42.2	220958.00	26.8	0.00	0.0	11689.00	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'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	325387.50	222529.70	68.4	325387.50	222529.70	68.4	263030.27	258216.43	98.2	78.3
Regional Rural Bank	42128.97	132556.94	314.6	42128.97	132556.94	314.6	164275.79	154312.37	93.9	241.0
Cooperative Banks	42128.97	37007.27	87.8	42128.97	37007.27	87.8	38147.04	38712.81	101.5	92.4
Others	4994.13	0.00	0.0	4994.13	0.00	0.0	7950.74	6565.54	82.6	27.5
All Agencies	414639.57	392093.91	94.6	414639.57	392093.91	94.6	473403.84	457807.15	96.7	95.3

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

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	312741.07	253500.27	81.1	312741.07	253500.27	81.1	304017.00	296517.00	97.5	86.6
Term Loan (Agri.)	43683.62	45809.15	104.9	43683.62	45809.15	104.9	55486.00	51936.00	93.6	101.1



Total Agri. Credit	356424.69	299309.42	84.0	356424.69	299309.42	84.0	359503.00	348453.00	96.9	88.3
MSME	76498.44	67251.03	87.9	76498.44	67251.03	87.9	79303.00	76945.00	97.0	90.9
Other Priority Sectors*	65628.43	32343.84	49.3	65628.43	32343.84	49.3	34597.84	32409.15	93.7	64.1
Total Priority Sector	498551.56	398904.29	80.0	498551.56	398904.29	80.0	473403.84	457807.15	96.7	85.6

#### 9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	322851.51	47394.95	14.7	322851.51	47394.95	14.7	546935.10	47319.99	8.7	12.7
Regional Rural Bank	188652.21	10055.98	5.3	188652.21	10055.98	5.3	223790.70	10137.42	4.5	5.0
Cooperative Banks	50828.49	825.76	1.6	50828.49	825.76	1.6	54296.50	1041.24	1.9	1.7
Others	11009.88	241.95	2.2	11009.88	241.95	2.2	0.00	0.00	0.0	1.5
All Agencies	573342.09	58518.64	10.2	573342.09	58518.64	10.2	825022.30	58498.65	7.1	9.2

# 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 50 year interest free loans to states for capital expenditure and incentives for reforms.

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

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

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

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

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

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

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

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

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

The other major master directions issued by RBI:

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

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



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

#### INFRASTRUCTURE:

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

Long Term Irrigation Fund (LTIF): Launched in 2016<sup>17</sup> 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 2025<sup>26</sup> for State share. Ministry of Jal Shakti is the nodal agency.

Micro Irrigation Fund (MIF): Started in 2019<sup>20</sup> 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 2014<sup>15</sup> 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 2013<sup>14</sup> 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, NDDDB, 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 202324 to integrate ultra poor rural households into institutional finance using a returnable grant model. Implemented in five states with Bandhan Konnagar, it includes credit assessment via a Rating Scale and training in confidence building and enterprise development.



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

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

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

**Incentive Scheme for BCs/CSPs in NER & Hilly States:** Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in 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 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 resgistered 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 KGTI 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 Lending Entities to states, UTs, cooperatives, and private entrepreneurs. A credit guarantee facility is available through NAB Sanrakshan, 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 in the district is predominantly rainfed and is the main source of livelihood for a major segment of the population in district and contributes to about 65.50% of its income. Of the total geographical area of 4,65,715 ha., Net Sown Area (NSA) of 3,79,615 ha. constitutes about 81.51% of the geographical area. Gross cropped area is 6,34,486 ha. Area cultivated more than once is 2,54,871 ha.
- Major crops grown in district are Bengal Gram (1,53,989 ha.), Green Gram (1,30,109 ha) Jowar (26,165 ha.), Maize (124,872 ha), Groundnut (32,699 ha), Sunflower (27,210 ha.) etc.
- Major commercial crops grown are Cotton (23,111 ha.) and Sugarcane (25,02 ha.). Cultivation of other crops like Black Gram, 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 (1,25,050 tonnes) Maize (3,15,094 tonnes), Cotton (40,665 tonnes), Bengal Gram (78,775 tonnes), Groundnut (35,184 tonnes), Green gram (40,292 tonnes), Jowar (21,962 tonnes).

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

- The district has 5 APMC yards viz., Gadag, Nargund, Laxmeshwar, Holealur, Ron and Mundargi. The infrastructure of these yards needs to be strengthened to provide support for the marketing of agriculture produce.
- NABARD has taken the initiative to develop 2200 ha of area in Ron Taluk through its watershed development scheme. There is a potential to implement Area Development Scheme in the project area.
- NABARD has taken the initiative to promote 6 FPOs (4 FPO AH in Ron, Mundargi, Shirahatti and Gajendragad taluks, 1 Commodity based FPO in Ron Taluk and 1 FPOs in Nargund under CSS 10000 FPO scheme is being implemented in all the taluks of the district. The nodal department for the scheme is Agriculture Department
- Credit flow for crop production during 2022-23, 2023-24 and 2024-25 was Rs. 2,92,182.86 lakh, Rs. 2,53,500.27 lakh and Rs. 2,96,516.95 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
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Onion/ Piyaz/ Kanda_Rainfed	Hectare	1.19	100	22600	26878.40	26878.40
2	Annual Vegetables - Potato/ Aloo_Unirrigated/ Rainfed	Hectare	0.74	100	170	125.80	125.80
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	59000	31186.22	31186.22
5	Cereals - Rice/ Chaval/ Dhan_Unirrigated/ Rainfed	Hectare	0.93	100	8100	7492.65	7492.65
6	Cereals - Sorghum/ Jowar_Rainfed	Hectare	0.56	100	19500	10822.71	10822.71
7	Cereals - Wheat/ Gehu_Irrigated	Hectare	0.68	100	6800	4624.14	4624.14
8	Fibre Crops - Cotton/ Kapaas_Unirrigated/ Rainfed	Hectare	0.76	100	29500	22388.44	22388.44
9	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hectare	0.78	100	24050	18689.01	18689.01
10	Oil Seeds - Safflower/ Kusum_Irrigated	Hectare	0.61	100	16200	9847.49	9847.49
11	Oil Seeds - Soybean/ Soyabean_Rainfed	Hectare	0.71	100	1100	784.94	784.94
12	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated	Hectare	0.73	100	86000	62479.00	62479.00
13	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Rainfed	Hectare	0.51	100	76199	39147.24	39147.24
14	Spices & Condiments - Chilli/ Mirch_Irrigated	Hectare	1.45	100	3300	4796.88	4796.88
15	Sugar Crops - Sugarcane/ Ganna_New	Hectare	2.22	100	8200	18204.32	18204.32
<b>Sub Total</b>					<b>361039</b>	<b>258101.53</b>	<b>258101.53</b>
<b>Post Harvest</b>							<b>25810.15</b>
<b>Maintenance</b>							<b>51620.31</b>
<b>Total</b>							<b>335531.99</b>
<b>Grand Total</b>					<b>361039</b>	<b>258101.53</b>	<b>335531.99</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

- Two major rivers, viz., Tungabhadra and Malaprabha flow along the borders of the district besides other small streams and nalas filled during rainy season.
- There are no major/medium irrigation projects in the district except in two taluks viz., Nargund and Ron which are covered by canal irrigation from Malaprabha project situated in the adjoining Belagavi district.
- The district has an average rainfall of 624 mm. The district has 134 Telemetric Rain gauge

stations. • As per the latest Ground water assessment (GEC 2024) the ground water recharge is

33195.08 with the annual extractable ground water resource 32286.62. The current annual extracted ground water is 29875.57 of which irrigation accounts for 23598.40. The net ground water availability for future use

7593.49. • The stage of ground water development of the district is 81.33% as

on 31.03.2024. Mundargi, Shirahatti & Gadag have been categorised as semi-critical, Ron has been categorised as critical and Gajendragad has been categorised as over exploited.

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

- The two perennial rivers and a few seasonal streams which flow through the district offer good scope for exploitation of the surface water through lift irrigation particularly, in Mundargi and Shirahatti taluks. Agricultural pump sets of all reputed companies are available at Gadag, Ron and Nargund. Supply of sprinkler and drip systems is also adequate.

- Artificial structures for recharge of the ground water need to be constructed in semicritical areas of Mundargi, Nargund and Shirahatti apart from overexploited area Gadag where depletion and extraction is high.

- The canal network/structures in the district require reconstruction and desilting. During Rabi season, there is insufficient water flowing in the rivers for lift irrigation purpose. Adequate technical staff and the yield testing equipment are also required for the department to strengthen the extension service.

- Agriculture/Horticulture Departments may create awareness on increasing water use efficiency and promotion of micro irrigation systems for conservation of water through good agricultural practices, water efficient cropping patterns, etc.

- Desilting/Modernization of tanks should be taken up to improve water storage capacity

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Artificial Recharge Structure--rainwater harvest tanks	No.	0.43	80	2101	899.23	719.38
2	Sprinkler Irrigation --Field crops - 90 mm HDPE pipes	ha	0.74	80	2800	2076.20	1660.96
3	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	1400	599.20	479.36



4	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	1423	776.53	621.21
<b>Total</b>					<b>7724</b>	<b>4351.16</b>	<b>3480.91</b>

### 2.1.3 Farm Mechanization

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

- The district has 1.79 lakh agricultural landholdings comprising area of 390359 ha. Of the total landholding area, 34254 ha comprises of more than 10 ha landholdings and 1,12,646 ha comprises of more than 4ha landholdings. There two categories are more suitable for farm mechanization.
- The Net Sown Area (NSA) is 3,79,615 ha. Total number of tractors and tillers in the district are 22,578 and 12,752 respectively.
- No Separate GLC is available under the sector the same is being reported under Priority Sector.

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

- Department of Agriculture has a programme for establishment of Custom Hire and Service Centre (CHSC) in order to facilitate use of farm machinery by SF/MF.
- Training to Agri entrepreneurs on repair and maintenance of farm machinery.
- Creation of awareness among the farming community about suitable, cost-effective tractors, power tillers and Agri implements and their judicious use of Agricultural Producers Harvesting & Processing units to be set up in the district.
- Creation of awareness among SF/MF about, adoption of custom hiring facility, suitable, cost-effective tractors, power tillers and Agri implements and their judicious use of Agricultural Producers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Power Tiller--8 to 12 HP	No.	2.46	80	100	246.09	196.86
2	Tractor-With Implements & Trailer-35 to 45 HP	No.	8.35	80	210	1752.66	1402.10
3	Weeder-Power Weeder-self propeled/tractor drawn Min 6 HP	No.	0.70	80	106	73.71	59.00
<b>Total</b>					<b>416</b>	<b>2072.46</b>	<b>1657.96</b>



## 2.1.4 Plantation & Horticulture, including Sericulture

### 2.1.4.1 Status of the Sector in the District

- Gadag district falls mainly under the dry belt, which is suitable for horticultural crops.
- Dry land horticulture has good scope in the district. Guava, citrus, Betel vine, brinjal, etc. are also grown in the district, but usually in a comparatively lesser area.
- Major horticulture crops grown are Mango, Sapota, Pomogranate, Banna, lemon, Gauva, Grapes, etc. Area under horticulture cultivation is 2858 ha.
- Sericulture - The production cocoons in the district was 389.78 tonnes during the year 2022-23. Around 978 Seri culturist are taking up sericulture as an additional income generating activity in all the taluks. There is only one cocoon market in Shirahatti taluk.
- There are 137 villages involved in development of cocoon.
- No Separate GLC data is available under the sector the same is being reported under other priority sector.

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

- There is a need to establish more number of nurseries and expansion of the capacity of existing nurseries for production and supply of quality saplings and planting materials of improved varieties at reasonable price, particularly to farmers in the watershed areas
- There are 5 certified farms/nurseries in the district under Department of Horticulture (DoH), while none in the private sector.
- Department of Horticulture and KVK conducts training programmes for farmers on scientific methods of cultivation of horticultural crops apart from organizing horticulture shows, seminars and exhibitions.
- KVK has recently set up a Cashew processing unit in the district. The Cashew production in the district is 1500 tonnes. The new Cashew processing unit will encourage more farmers to grow cashew in the district.
- There is lack of awareness and education among farmers and traders about post-harvest management. Poor network of extension services along with inadequate postharvest infrastructure like cold chains, grading and packing houses.
- Processing facilities and supply chain can help promote the horticulture sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							



1	High density plantation-Banana	ha	3.38	80	352	1190.19	952.15
2	New Orchard - Tropical/ Sub Tropical Fruits-Guava-Guava High Density 2.5m x2.5m -640/Acre	Acre	2.06	80	490	1008.49	806.80
3	New Orchard - Tropical/ Sub Tropical Fruits-Mango-High density planting-5mx5m-160/Acre	Acre	2.65	80	1850	4909.16	3927.32
4	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	151	161.57	129.26
5	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	35	301.47	241.17
6	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	1.08	80	290	313.42	250.73
7	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
8	Protection Structure-Shadenet housing-Shade net-2-side corridor(>2080sq. m>4000sq.m)	sq.m.	0.00	80	72000	339.12	271.30
9	Sericulture-Chawki Rearing-Chawki Rearing Centre 2 Acre	Acre	25.59	80	110	2815.41	2252.29
<b>Sub Total</b>					<b>139278</b>	<b>11586.67</b>	<b>9269.29</b>
<b>Total</b>					<b>139278</b>	<b>11586.67</b>	<b>9269.29</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

- The total Geographical Area of the district is 465715 ha of which forest area is 32862 ha (7.06%). The forest cover is also classified by its legal status as Reserved (31672.735 ha), Protected (1069.567 ha) and unclassified (354.52 ha).
- The district has as fallow land of 10600 ha (current fallow, 8170 ha and other fallow 2430 ha). The total uncultivable land is 12024 ha.
- A substantial area of wasteland and cultivable waste land belongs to individuals which could be viably used to raise commercial plantation or forestry species such as Jatropha, Honge, Neem, Bamboo, Silver oak, Acacia, Casuarina.etc.

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

- Karnataka Forest Department initiated 'Krusha Aranya Protsaha Yojane (KAPY)' to create awareness among farmers and general public to increase forest and tree cover.
- KVK at Hulkoti has a developed nursery wherein the planting of agro-forestry species like Jatropha, Pongamia etc. are available.
- There is a good potential for bio diesel plantation on private/ revenue wastelands of the State through private investments. The Biodiesel Board may assist in setting up of biodiesel plants in the district to commercially exploit the potential.





- There is potential for raising forest plantation for industrial use on the revenue wastelands.
- Agroforestry could be strengthened by promoting high value forest species like Raktachandana, Sandal wood, Teak, Rose wood, etc. along with agricultural crops on farmlands.
- Farmers need to be encouraged to take up plantation of fruit species such as mango, drumstick, custard apple, aonla, chikkoo and guava under agro-forestry.
- There is a lack of awareness about the economics / bankability of agro-forestry/ farm forestry schemes among the farmers/ bankers. The Forestry Department may create awareness among the farming community and the bankers to give a thrust to the activity.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
1	Plantation-Bamboo-Tissue culture 5m x5m- 400/ha	ha	0.92	80	106	97.52	78.02
2	Plantation--Farm forestry	ha	1.18	80	130	153.02	122.39
3	Plantation-Sal-Melia dubia- 3m x3m 1111/ha	ha	1.54	80	125	192.61	154.07
4	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	122	289.80	231.84
<b>Total</b>					<b>483</b>	<b>732.95</b>	<b>586.32</b>

### 2.1.6 Animal Husbandry - Dairy

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

- In the district Total Cattle population of 136311 (Indigenous breed 79180, cross breed 57131), buffaloes 55798, Milk production is 1.59 lakh MT. tonnes, artificial insemination was done for 45368 animals.
- There are 2 milk chilling plants under DMU established at Gadag and Ron blocks with an of capacity 30,000 LPD. In addition, 4 bulk milk coolers are established in different villages of Nargund block together having capacity of 8 TLPD litres per day.
- No Separate GLC data is available under the sector the same is being reported under other priority sector.

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

- There are 12 veterinary hospitals, 62 veterinary dispensaries, 5 mobile dispensaries and 8



primary veterinary centres in the district. • There are 4 feed manufacturing units in Gadag. • Creation of awareness among farmers to take up fodder cultivation DMU/KMF and Dept. of Animal Husbandry supplies chaff cutters, fodder seeds, root slips, mini kits at concessional/ subsidized rates by to SHGs and Milk Producers' Coop. Society. The district has around 236 Dairy Cooperative Societies. • Fodder cultivation needs to be encouraged on a larger scale by the department by providing fodder seeds and necessary training to dairy farmers. • Calf rearing and breeding are to be encouraged in order to ensure availability of quality animals in the district. Financing of calves may be undertaken by the banks. Procurement, processing and marketing activities need to be encouraged in private sector too. • Creation of Awareness programs among farmers about the scheme and benefits to individuals/ FPOs for establishment of infrastructure for dairy processing and value addition infrastructure and establishment of animal feed plant in the private sector

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Buffalo Farming--Surthi dharwad 10 animal unit	5+5	12.28	80	70	859.88	687.89
2	Buffalo Farming--Surti/Dharwad yeilding 6 to 8 lpd 2 animal unit	1+1	1.75	80	1400	2456.72	1965.39
3	Bulk Milk Cooling Unit	No.	32.96	90	1	32.96	29.66
4	Crossbred Cattle Farming--CBC - 2 Cow Unit - HF	1+1	2.13	80	2100	4471.53	3577.21
5	Crossbred Cattle Farming--Mii dairy	5+5	14.35	80	36	516.53	413.21
6	Fodder Cultivation-Hydroponic Unit-Hydroponic unit for production of green fodder (2Herds)	No.	0.64	80	32	20.55	16.43
7	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	35	138.60	110.88
8	Indigenous Graded Cattle Farming--Indigenous Cows - 2 Cow Unit (Gir/Sahiwal/Thaparkar)	1+1	1.99	80	1400	2786.28	2229.01
<b>Sub Total</b>					<b>5074</b>	<b>11283.05</b>	<b>9029.68</b>



<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others_per animal per month maximum for two month cycle	1+1	0.52	1	2100	1085.28	1085.28
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	2100	976.71	976.71
<b>Sub Total</b>					<b>4200</b>	<b>2061.99</b>	<b>2061.99</b>
<b>Total</b>					<b>9274</b>	<b>13345.04</b>	<b>11091.67</b>

### 2.1.7 Animal Husbandry - Poultry

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

- As per 20th Livestock census there are 4.16 lakh Poultry birds in the district.
- Egg production is 457 lakh and Meat Production 524 tonnes.
- Poultry farming has provided direct employment to people in the district besides encouraging establishment of sales outlets, equipment manufacturing, feed manufacturing, processing, etc

#### 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 43 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 organized marketing facilities for sale of eggs and poultry meat. Private traders dominate the market.
- 8 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
<b>A.09 Animal Husbandry - Poultry</b>							
1	Commercial Broiler Farming-- 1000 birds per batch	1000	3.35	80	70	234.43	187.53



2	Commercial Broiler Farming-- Integration: broiler equipment(2000chicks; Rs. 35per bird	5000	12.20	80	105	1280.79	1024.66
3	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	70	2545.13	2036.09
4	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.21	80	51	10.91	8.74
5	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	80	856.00	684.80
<b>Sub Total</b>					<b>376</b>	<b>4927.26</b>	<b>3941.82</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	70000	112.70	112.70
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	350000	938.00	938.00
<b>Sub Total</b>					<b>420000</b>	<b>1050.70</b>	<b>1050.70</b>
<b>Total</b>					<b>420376</b>	<b>5977.96</b>	<b>4992.52</b>

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

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

- The population of sheep in the district is 3.96 lakhs. (indigenous breed 3.71 lakhs, Cross breed 0.24 lakhs). The present population of goats in the district is 1.92 lakhs.
- The total Pig population in the district is 14258 (indigenous breed). The meat production in the district is 524 tonnes.
- Deccani and kenguri breeds are popular among the farmers.

#### 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 1.35grams/day per person. There is need for setting up more number of breeding/rearing SGP units to increase the animal population to fulfil the gap
  - There are 12 veterinary hospitals, 62 veterinary dispensaries, 5 mobile vet. Clinics and 8 primary vet. Clinics in the district.
- There is scope for a breeding station is required to be established for strengthened with quality rams supplied. to the needy farmers.
- There is huge potential for sheep and goat development centre in the district where all facilities like breeding, health care, marketing etc. are extended under one roof.
- Banks can expand their term lending portfolio under Animal Husbandry, which will also ensure regular income for the farmers.

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



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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
2	Goat - Breeding Unit-New Shed-Cost of Buck -Improved breed	100+5	11.48	80	29	332.93	266.36
1	Goat - Breeding Unit-New Shed-Cost of Improved breed Bucks	500+25	56.49	80	84	4744.74	3795.82
3	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	2.29	80	290	664.06	531.24
4	Pig Breeding Unit-New Shed-Sow @20sq ft/sow @?160/sq ft for 20 sows	20+2	15.71	80	77	1209.49	967.58
5	Pig Rearing Unit-New Shed-Cost-3 sows @ 5000/sow & 1 boar @ 6000/-(4 /5 months old)	3+1	1.75	80	97	170.21	136.19
6	Sheep - Breeding Unit-New Shed-Cost of animals-5 Bannur rams	100+5	21.25	80	105	2231.25	1785.00
7	Sheep - Rearing Unit-New Shed-Cost of Rams(Local breed r (20+1)	20+1	1.97	80	145	285.48	228.38
<b>Sub Total</b>					<b>827</b>	<b>9638.16</b>	<b>7710.57</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Rearing Unit - Semi-intensive_Stall feeding for 8 month cycle	10+1	0.37	1	290	106.89	106.89
2	Pig Farming_Fattening Unit_Fattening for 10 animals for 6month	10	0.74	1	95	70.14	70.14
3	Sheep Farming_Rearing Unit - Semi-intensive_Normal feeding 8 month Cycle	20+1	0.35	1	145	50.32	50.32
<b>Sub Total</b>					<b>530</b>	<b>227.35</b>	<b>227.35</b>
<b>Total</b>					<b>1357</b>	<b>9865.51</b>	<b>7937.92</b>

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

- There are 6760 families involved full time and 14500 pursuing this as a part time in fisheries activities .



- In the district there are 40 departmental tanks and 232 gram panchayat tanks.
- During the year 2023-24 the fish production was 9900 Tonnes.
- One ice plant with a capacity of 10 tonnes.

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

- Fishery is undertaken on a very small scale in the district. Adoption of integrated aquaculture can increase the revenue and reduce the cost such as animal wastes can be effectively recycled as manure for the crops grown by the farmer and also can serve as feed for fishes, thereby reducing huge expenses on purchase of inputs. And can make use of the water in effective way.
- Fish is supplied on regular basis from outside particularly Hospet, Bagalkot, Siddapur, Karwar etc. Farmers have not ventured to develop fish ponds and therefore the activity remains untapped in the district.
- Presently there are no fish seed production and rearing farms in the district. Fingerlings are obtained from Bhadravathi River project, Tungabhadra project and Pragathi Fish Seed Production Centers etc.
- There is potential for other activities like cold storages, inland fisheries within farm ponds which can generate income for farmers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	13	20.88	16.69
2	Fish Culture --Fresh water-Composite fish culture of indian major carps	ha	8.87	80	56	496.72	397.39
3	Fish Seed Hatchery-Circular fish seed hatchery	ha	8.56	80	7	59.92	47.95
4	Pond construction-Pond Renovation & Desilting	ha	2.35	80	14	32.97	26.39
<b>Sub Total</b>					<b>90</b>	<b>610.49</b>	<b>488.42</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Fish Culture - Others_Others_Inland Culture fisheries per acre	Acre	2.25	1	14	31.43	31.43
<b>Sub Total</b>					<b>14</b>	<b>31.43</b>	<b>31.43</b>
<b>Total</b>					<b>104</b>	<b>641.92</b>	<b>519.85</b>

### 2.1.10 Farm Credit - Others

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

- In Gadag district, majority of the farmers are small and marginal farmers doing farming operations in a traditional way.
- Breeds of bullocks popular among the farmers are Khilari and Hallikar. Financing of bullocks and bullock carts are mostly confined to government sponsored programmes/poverty alleviation programmes.
- Use of two wheelers for agricultural purposes is gaining traction in the district.

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

- There is no organized arrangement for supply of carts. Artisans may be trained to undertake the work relating to carts.
- There is scope for organised cattle markets in the district. However, cattle are traded during the traditional cattle fair at regular intervals at Haveri, Davangere, Bijapur etc., from unorganised cattle markets/shanties.
- Awareness may be created or preservation, rearing and improvement of native draught breeds as well as for availability of work animals which may generate additional income for farmer's.
- Banks can tie-up with two wheeler and small tractor dealers in district for financing of these vehicles for agricultural purposes.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.61	80	420	674.10	539.28
2	Animal Driven Carts-Pneumatic Tyre Cart-Traditional cart	No.	0.54	80	66	35.31	28.24
3	Finance to FPOs/FPCs-Procurement & Marketing	No.	21.40	80	31	663.40	530.72
4	Loans to Distressed Farmers-To Repay Non Institutional borrowings-Debt swapping-Farmers/Misc	No.	1.61	90	700	1123.50	1011.15



5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	1400	1498.00	1198.40
<b>Total</b>					<b>2617</b>	<b>3994.31</b>	<b>3307.79</b>

## 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.

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

• Integrated Farming System (IFS) is a potential activity in the district which can be a climate adaptation measure, with the help of intercropping/animal husbandry including Dairy/Goat farming/Backyard poultry. These activities will provide for regular income. • Construction of farm ponds can be taken up in big way in the district. These farm ponds not only serve for irrigation needs during summers, but also can provide opportunity for fishery activity for sustenance of the farmers. • Raita Samparka Kendras: Government of Karnataka has set up these farmer contact centers to provide information and guidance on various agricultural schemes and technologies, serving as a direct link between the government and farmers. RSKs need to proactively motivate farmers to adopt IFS practices, provide latest information on benefits for farmers from both Central and State Government schemes.

## 2.2 Agriculture Infrastructure

### 2.2.1 Construction of Storage and Marketing Infrastructure

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

- Production of major agriculture crops in the district as per statistical report 2022-23 included Onion (4,72,389 tonnes), Sugarcane (1,25,050 tonnes) Maize (3,15,094 tonnes), Cotton (40,665 tonnes), Bengal Gram (78,775 tonnes), Groundnut (35,184 tonnes), Green gram (40,292 tonnes), Jowar (21,962 tonnes).
- The district has 5 Agriculture Produce Market Committees (APMC) with each of these taluk having a separate market. 16 sub markets in the district.
- Under National Food Security Mission, Pulses have been identified in the district.

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

- There are 3 Central warehouses with total capacity of 58531 MT, 50 rural godowns with a capacity of 10890 MT of storage space in the district.
- Under RIDF, a new cold storage facility of 4480 MT is coming up in Gadag.
- 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.



- Department need to create awareness among farmers regarding pledge loans against Negotiable Warehouse Receipts (NWR).

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Cold Storage-For Horticulture Produce-1000 MT with single temperature	No.	102.72	80	6	616.32	493.08
2	Cold Storage-For Horticulture Produce-Type 1 (CS-1) of 500 -5000 MT with single product storage	No.	513.60	80	6	3081.60	2465.28
3	Godown-Medium - 500 MT ( Rs 3500 per MT)	No.	18.73	80	465	8707.15	6965.70
4	Godown-Onion Godown-Onion storage structure(25-500MT capacity)	No.	1.87	80	281	526.20	420.92
5	Market Yard-Marketing Infrastructure	No.	165.85	80	6	995.10	796.08
<b>Total</b>					<b>764</b>	<b>13926.37</b>	<b>11141.06</b>

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

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

- In the district area under uncultivable waste is 12024 ha and under fallow land it is 10600 ha. Major activities which can be taken up by the farmers with institutional credit support are land levelling and construction of farm bunds, gully plugging, silt application, fencing, farm ponds etc.
- There are 10 Soil testing labs and total of 8800 soil health cards was distributed in 2024-25.
- Initiatives of NABARD: NABARD has sanctioned four watershed projects under WDF, the total treatable area of which works out to 4293 ha. Of these, three has been completed and the other one is under final implementation phase.
- Further, NABARD is implementing 2 watershed projects through Priyadarshini SETSC, the project period is for 5 years (from 2020 to 2025). The project area is around 2000 ha covering 8 villages of Ron Taluk.

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

- Under MGNREGP soil and water conservation works are being undertaken.
- Krishi Vigyan Kendra(KVK) at Hulkoti has a good pool of technical experts. Department of Horticulture(DoH) is providing vermicomposting units to small and marginal farmers.
- Commercial production of organic inputs viz., bio fertilizer, vermicompost/ vermi hatcheries and compost from vegetables, fruits, etc., may be taken up by farmer aggregates like FPOs, PACS, Producer Societies etc.
- The government may offer subsidy on organic inputs, which would encourage the farmers to adopt organic cultivation practices.
- Precision farming in field crops uses GIS, Remote Sensing and other technologies to achieve highest possible yields.
- Considering the erratic rainfall and frequent droughts in the state, precision farming may be considered as future of farming and initiatives under precision farming may be suggested for practice in the respective districts.
- Banks may finance various income generating and allied investments activities to Village Watershed Committee, JLGs, SHGs in the developing/treated watersheds

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Farm Ponds/ Water Harvesting Structures--Black Soil -29 m x29 m x3 m - without stone pitching	No.	2.78	80	1330	3700.06	2960.04
2	On Farm development (OFD) Works -Field Channels-2-4 Bunding levelling deep ploughing pebble	m.	0.92	80	1380	1269.90	1015.90
<b>Total</b>					<b>2710</b>	<b>4969.96</b>	<b>3975.94</b>

**2.2.3 Agri. Infrastructure - Others****2.2.3.1 Status of the Sector in the District**

- Gadag has been identified for pulses under the National Food Security Mission, which entails providing certified seeds at subsidized rates to farmers for promotion and distribution of micronutrients.

- The District has good potential for Seed production and vermi-composting etc. Many farmers are taking up vermi-composting in their backyards.
- NABARD has been providing long-term refinance to approved financial institutions to supplement their resources for providing adequate credit for taking up investment activities in plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi-composting.

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

- There is scope for setting up of hi-tech advanced technology units in the field of agriculture and plantation & horticulture mainly to meet the export demands.
- Creation /Financing facility under Agriculture Infrastructure Fund is available for investment in viable projects for post-harvest management infrastructure and community farming assets through interest subvention support to stakeholders in the agriculture eco-system.
- Banks may give thrust on financing Tissue Culture development, encourage setting up of Seed Production, Bio-fertilizer and Organic farming units and cover the same under Agriculture Infrastructure Fund (AIF).

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.03 Agriculture Infrastructure - Others</b>							
1	Compost/ Vermi Compost-Agro. Waste Compost-Bio pesticide	No.	107.00	80	2	214.00	171.20
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	9811	2099.55	1679.64
4	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	2	53.50	42.80
<b>Total</b>					<b>9816</b>	<b>5577.05</b>	<b>4461.64</b>

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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



- The total production of food grains during 2022-23 was 493965 Tonnes.
- Annual production of Milk is 1.59 lakh Tonnes.
- The potential activities in the district are processing of coarse cereals, minor millets, pulses, oilseeds, fruits, vegetables, milk etc. Gadag, being predominantly an agriculture economy, has good scope for agro processing industry.

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

- There is scope for setting up of agro- processing units for value addition of pulses (bengal gram, green gram), cereals(maize) and oilseeds (groundnut) with proper training on quality, packing, branding, etc. to rural youth.
- There is a good potential to cover financing of Food processing units under PMFME scheme (Prime Minister's formalization of Micro Food Processing Enterprises).
- As on March 2025, 95 applications under PMFME have been sanctioned in the district.
- The PMFME scheme provides subsidy for food processing enterprises which needs to be scaled up using the banking network of the district, thus generating livelihoods and job creation.
- Total exports from the district in 2023-24 amounted to Rs.111.24 Crore as per VTTC (Visvesvaraya Trade Promotion Centre. Food industry can make use of the excellent connectivity which district has from Hubballi and Coast (220km Karwar and Goa ) for marketing opportunities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit--Animal feed (1MT)	No.	94.16	80	13	1224.08	979.27
2	Agro Processing Unit--Bakery product units	No.	13.91	80	121	1683.11	1346.49
3	Agro Processing Unit--Dairy/Milk Processing	No.	21.40	80	5	107.00	85.60
4	Agro Processing Unit--Jaggery units (180 MT)	No.	37.45	80	9	337.05	269.64
5	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	40	1797.60	1438.08
6	Agro Processing Unit--Ready mixes (500 KG)	No.	27.19	80	75	2039.15	1631.31
7	Food Grain Processing-Cereals-Maize Processing (150MT/day)	No.	53.50	80	20	1070.00	856.00



8	Food Grain Processing-Millets-2-3 HP	No.	12.84	80	70	898.80	719.04
9	Oil Extraction-Oil Refining-Edible Oil Extraction	No.	561.75	80	5	2808.75	2247.00
10	Spice Processing-Chilly processing-Pepper processing	No.	12.84	80	70	898.80	719.04
11	Vegetable Processing-Grading and Packing	No.	16.05	80	70	1123.50	898.80
<b>Total</b>					<b>498</b>	<b>13987.84</b>	<b>11190.27</b>

### 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 Gadag 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 on-lending 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.

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

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	21.40	80	8	171.20	136.96
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	70	14980.00	11984.00
3	Loan to PACS/ FSS/ LAMPS for Onlending--Purchase of land by SF/MF	No.	10.70	80	62	663.40	530.72
4	Loan to PACS/ FSS/ LAMPS--Loans to Coops for disposing of produce	No.	5.35	80	14	74.90	59.92
<b>Total</b>					<b>154</b>	<b>15889.50</b>	<b>12711.60</b>

**Title : Farmers Producer Organisations- Gaining Grounds in Gadag**

With a view of doubling farmers income NABARD has taken the initiative for formation of FPOs under Produce Fund. In Nargund & Ron Taluks of Gadag district 6 FPOs were formed and registered under Company Act 2013 with NABARD assistance.

A new FPO NARGUNDA FPC under CSS 10000 FPO scheme was also formed and registered under company act 2013 has started inputs business and Custom hiring Centre for benefiting farmers.

The commodity being dealt by them is pulses and has recently been given a Custom hiring Centre by Department of Agriculture Government of Karnataka. Nargund FPO also traded in Cotton aggregation and could get sales of more than Rs.80 lakh in 2023-24 through Fast Retailing India Pvt Ltd. The FPOs have obtained all the requisite licenses for doing business.

All the FPOs are doing the input business by providing seeds fertilizer and pesticides and supplying to the members. They are venturing into starting of mini processing units. Somalingeshwara FPO has started a rural mart to carry on its day to day business and has rented a godown in Kurahatti village to store the bulk stock of seeds fertilizer and pesticides.

Animal Husbandry is an activity which needs focused attention and for the same, NABARD has promoted 4 Animal Husbandry FPOs in the district aimed at Goat Farms, Dairy Marketing and Poultry production.

## 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, Gadag's total GDP was Rs.24,998 crore at current prices, and ranks 29th among all districts of Karnataka for the Gross State Domestic Product, contributing at 1%. It's per capita income in the district is Rs.1,94,453. As per Udyam registration, the total units under Micro, Small and Medium units are 23648, 323 and 7 units respectively, employing 2,53,411 employees.

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

- The major industrial units in the district are engaged in sectors such as Textiles, Power sector, Machine tools and others.
- The district has 5 industrial estates. District has natural resources like Quartz and Iron ore. Power sector is vibrant, with huge tapping of windmill energy.
- The district has tourism potential, which can give rise to tourism centric MSMEs.
- Having excellent connectivity on National Highway, Gadag is 60km from Hubballi providing access to mega railway junction and airport. Karwar port is 240km, while Goa is 220km.
- To strengthen the MSME sector, seven new industrial clusters have been approved across Belagavi, Davanagere, Gadag, Bagalkote, and Bengaluru, with a total project cost of Rs. 8,792.5 lakh.
- Ground level credit flow for MSME during 2022-23, 2023-24 and 2024-25 was Rs.50060.21 lakh, Rs.67251.03 lakh and Rs.76944.58 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
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Micro	No.	10.00	80	8000	80000.00	64000.00
2	Manufacturing Sector - Term Loan-Small	No.	100.00	80	210	21000.00	16800.00
<b>Sub Total</b>					<b>8210</b>	<b>101000.00</b>	<b>80800.00</b>





<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	125.00	100	244	30500.00	30500.00
<b>Sub Total</b>					<b>244</b>	<b>30500.00</b>	<b>30500.00</b>
<b>Total</b>					<b>8454</b>	<b>131500.00</b>	<b>111300.00</b>

## Chapter 4

### Credit Potential for Export Credit, Education & Housing

#### 4.1 Credit Potential for Export Credit

##### 4.1.1 Status of the Sector in the District

Groundnut, Refined Sugar, Screws and Bolts Machinery were some of the major items exported from the District in 2023-24 with a total export value of Rs.111.24 Crore as per VTPC (Visvesvaraya Trade Promotion Centre). These items were exported to Indonesia, Kenya, Vietnam, United Arab Emirates and Lebanon.

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

The District Export Action plan released by VTPC for district suggests trade promotion of local products through international tie-ups 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. Lack of forex branches in the district and the operation handling outside district makes the credit access difficult for the exporters. Being located on national highway, setting up of cold storage infrastructures can facilitate export of Agriculture & allied sector commodities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit	No.	300.00	80	5	1500.00	1200.00
2	Export Credit -Pre Shipment Export Credit	No.	300.00	80	6	1800.00	1440.00
<b>Total</b>					<b>11</b>	<b>3300.00</b>	<b>2640.00</b>

#### 4.2 Credit Potential for Education

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

With a literate population of 700177 out of total 1064570 (2011 census), the district has a literacy rate of 75.12% as against State average of 75.4 %and ranks 14th in the State. Gadag is popularly known for RDPR (Rural Development and Panchayat Raj) University and

other prestigious educational institutions including Engineering and Medical Institutes.

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

Higher education demand is gaining traction in the district and access to quality education is now not a luxury, provided the students have good merit and banks are also popularizing their educational loan schemes. More awareness needs to be created among the general public about the value higher education can add to long term livelihoods. As RBI PSL Guidelines (from April 1, 2025) education loans (for individuals, academic or vocational): now PSL eligible up to Rs.25 lakh per borrower (up from Rs.20 lakh). The Ground Level Credit flow for the sector during 2022-23, 2023-24 and 2024-25 were Rs. 924.46 lakh, Rs.1548.19 lakh and Rs.2009.79 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
<b>IV. Education</b>							
1	Education Loans	No.	10.00	90	1910	19100.00	17190.00
<b>Total</b>					<b>1910</b>	<b>19100.00</b>	<b>17190.00</b>

### 4.3 Credit Potential for Housing

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

As per census 2011 there are 48524 households in the district which are houseless. The total houses present in the district as per census are 291972 Under PMAY-U, 9987 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.

Gadag district has been steadily witnessing urbanization due to its strategic location on national highway connecting strategic cities of Hubballi-Dharwad and Ballari. Industrial development is taking shape in the district, giving rise to more jobs and the demand for real estate hub is steadily increasing with 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
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	35.00	80	940	32900.00	26320.00
<b>Total</b>					<b>940</b>	<b>32900.00</b>	<b>26320.00</b>



## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

In Gadag, 982 projects under different sectors have been sanctioned under RIDF with a total project cost of Rs.56620.64 lakh and RIDF loan of Rs.47917.55 lakh.

The total length of Rural Roads in the district is 3515.78kms, of which 691.88km is Pucca Road, 154.21 is Water bound Macadam Road and 2669.69km of Kachha Road.

Below are some statistics of the district.

- Geographical Area: 4,656 sq.km (Source: District at a Glance 2023).
- Road Density: 136.2 km per 100 sq.km (Source: Karnataka at a Glance 2022–23).
- % of villages with all-weather roads: 77.6% (Source: RDPR Karnataka, 2023).
- No. of Industrial Units per 1000 sq.km: 2,700 (Source: DIC Gadag, 2023).
- % of Households with Electricity Connection: 96.9% (Source: Karnataka Economic Survey 2024–25).
- % of Households with Potable Water Access (tap water): 69.4% (Source: Jal Jeevan Mission Dashboard, March 2025).

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

- Plantation & Horticulture: Horticulture department / APMC may consider establishment of Cold Storage units in each block, which can facilitate longer shelf life and better price realization.
- Considering the good connectivity available, the district needs to prepare a futuristic vision document covering infrastructure required and a plan involving road, public transport, water, power, etc. that would act as a catalyst for more investments to flow into the infrastructure sector in the district.
- Veterinary hospitals and dispensaries can be upgraded/renovated in the district, to provide for better health facilities.

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

28 Anganwadi projects have been sanctioned in the district with RIDF assistance of Rs. 400 lakh. 33 Animal Husbandry projects including construction/renovation of Veterinary hospitals and dispensaries have facilitated better health for the livestock. Cold storage facility of 4480 MT being constructed under tranche 30 will be ensuring longer shelf life and better price realization of agricultural commodities.

#### 5.2 Social Infrastructure Involving Bank Credit

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

- Govt. Hospitals: 6; Beds: 930 (Source: District Health Dept. 2023).



- PHCs: 67; CHCs: 7; Sub-centres: 260 (Source: Karnataka Health Dashboard 2023).
- Private Hospitals: 63; Beds: 910; Blood Banks: 2.
- Doctors in District (Govt. + Pvt.): 510 (Source: Gadag Health Dept. 2023).
- Degree Colleges: 17; Engineering Colleges: 1; Polytechnic: 2 (Source: DCE/DTE Karnataka 2023).
- Govt. & Private Schools: 1,098; Total Enrollment: 1.63 lakh (Source: Samagra Shiksha Dashboard 2023).

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

- Health care units covering a few schools nearby can be planned to provide immediate care for students and teaching staff.
- Proper sanitation in Rural and urban areas of the district can be planned in a phased manner to ensure non-stagnation of used water flowing in the drains to ensure clean environment
- Many schools in the district require renovation and drinking water & sanitation facilities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Education-Colleges	No.	200.00	80	60	12000.00	9600.00
2	Healthcare-Hospital	No.	100.00	80	50	5000.00	4000.00
3	Sanitation-Toilets	No.	0.30	80	4070	1221.00	976.80
<b>Total</b>					<b>4180</b>	<b>18221.00</b>	<b>14576.80</b>

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

Gadag has potential for both wind and solar energy. 6456.24 MW is the total potential of Wind Energy of which 1481.31 has been established as on July 2025. 344 MW of Solar Energy has been commissioned while 8 MW under Biomass has been commissioned.

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



• **Solar Energy:** Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahabhiyan (PM KUSUM) This scheme is one of the largest initiatives in the world to provide clean energy to more than 3.5 million farmers by solarizing their agriculture pumps.

• **Biofuel/Biodiesel:**

Biofuel development in India centres mainly around the cultivation and processing of Jatropha plant seeds which are very rich in oil (40).

• Constraints in the sector include non-availability of quality raw material for industrial scale production lack of technology and price competitiveness with fossil fuels. Government may consider allowing corporates to cultivate plants in shrub forest areas from which bio-fuel oilseed could be obtained.

• Provide exclusive training to rural youth on maintenance and servicing of solar transmission. Universities / Government offices can popularize usage of Bio-fuel by conducting camps to showcase processing and actual usage of energy generated.

• Raising public awareness about the benefits of renewable energy and encouraging community participation in local renewable projects can help build broad-based support for the sectors growth.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Solar Energy-Roof Top Solar PV System with Battery-upto 3KW	No.	2.40	90	649	1557.60	1401.84
2	Solar Energy-Solar Water Heater System	No.	1.90	90	40	76.00	68.40
3	Solar Energy-Stand Alone Solar Power Plants-Solar rooftop grid connected	No.	1.50	90	110	165.00	148.50
<b>Total</b>					<b>799</b>	<b>1798.60</b>	<b>1618.74</b>

**RIDF**

1. Details of RIDF projects sanctioned in the district are given below:

( ₹ crore )

Sr. No.	Sector	Projects Sanctioned ( No. )	Fin. Outlay	RIDF loan
A	Closed Tranches	949	398.08	340.59
B	Ongoing tranches	33	168.12	138.58
	Total (A + B)	982	566.20	479.18

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	244	123.01	116.62
B	Rural roads & bridges	245	242.10	196.64
C	Social Sector	493	201.10	165.92
	Total (A + B + C)	982	566.21	479.18





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	128	Irrigation potential	ha	61160
B	Rural roads	205	Road length	km	1920
C	Bridges	40	Bridge Length	m	10890

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



Sr. No.	Sector	Projects Sanctioned ( No. )	Likely benefit	Unit	Value
1	Anganwadi	140	Basic Education	Villages	112
2	Animal Husbandry Projects	27	Medial facilities	Villages	261
3	Godown	15	Storage capacity	MT	28006
4	Ground water Recharge	25	Irrigation needs	Ha	214
5	Infrastructure for Rural Education	342	Classrooms	population	1
6	Public Health Institutions	7	Health facilities	Villages	60
7	Rural Markets	19	Marketing facilities	Villages	225
8	Watershed Projects	4	Irrigation	Ha	811



## 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, 8,079 SHGs have been promoted by NRLM in the district. A total of 18566 SHGs have loan outstanding in the district as on August 2025.

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

- There are 19 NBFCs in the district, 4 Small Finance Banks who are presently involved in financing of the SHGs. The total outstanding in respect of these 23 entities is Rs.1002.52 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 gaps 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. Credit linkage through Cooperative bank may provide thrust to SHGs through income generation activities. NRLM also provides interest subvention for loans to SHGs which need to be capitalized by banks.

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

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

(₹ lakh)



Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	SHGs/ JLGs--JLGs	No.	2.00	100	9815	19630.00	19630.00
2	SHGs/ JLGs--SHGs	No.	2.00	100	9700	19400.00	19400.00
<b>Total</b>					<b>19515</b>	<b>39030.00</b>	<b>39030.00</b>



## **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. Banks may encourage pledge financing/eNWR to enable farmers to avoid distress sale.

#### **2. Water Resources**

1. Borewell recharge needs to be taken up in the district to increase ground water table especially taking into view the decreasing ground water table

2. 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.

#### **3. Farm Mechanisation**

1. 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.

2. Solarized Farm Mechanization will not only reduce costs in the long run, but also will be climate friendly

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

1. Mundargi block is suitable for horticulture, as well as Laxmeshwara. Orchard plantation may be taken up to provide long term farm income

2. Nurseries and polyhouses may be implemented in Mundargi and Laxmeshwara with the help of Horticulture department

3. Floriculture is a viable activity in the areas with good irrigation facilities. Same may be taken up with adequate marketing linkages

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

1. Bunding and border plantation is required especially in black soil block areas of Nargund, Rona, Gajendragad. 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. KCC for animal husbandry provides working capital for the sector. Banks may focus on deploying the same along with crop loans

#### **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. Backyard poultry may be actively encouraged by the Animal husbandry department. This will also provide better price for eggs and meat

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

1. Cold Meat Retail units have potential in the district which can be tapped by banks.

2. Goat farming/Piggery has potential for growth in the district. Animal husbandry department may encourage the same through the NLM scheme. Banks need to lend support for financing for the same

#### **9. Fisheries**

1. There is a need for development of fish seed rearing facilities and stocking of fingerlings in the pond/tank. (Department of Fisheries).

2. 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. Cold storages are covered under Agriculture Infrastructure Fund, which offers interest subvention. Horticulture, Agriculture departments and Banks to popularize the scheme.

2. e-NWR (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. Banks may extend institutional credit in the developed watersheds for taking up of income generating activities by the families in the watershed areas.

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

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

2. Bio digesters/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. 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.

2. District has good potential for Chilli processing. Quality processing units need to be established, which can be financed by the banks

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

1. Subsidy under NRLM is available to DCCB and RRB for loans to SHG which can be financed by the banks.

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. 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.

2. DIC may organize skill development /programme in clusters and efforts be made for cluster linkage.

#### **16. Export Credit**

1. Transportation/logistics needs private public partnership to improve the ease of goods movement.

2. District is ideally located on Hubballi-Ballari highway. Cold chains will help improve shelf life of the agricultural commodities for exports. Horticulture department to encourage setting up of big cold storages

#### **17. Education**

1. Institutes/Universities in the district need to setup counselling centres for new admissions and popularize education loan scheme in light of RBI guidelines.



2. Banks need to tie-up with premier educational institutions in the district to facilitate easy access to education loans.

### **18. Housing**

1. As per new RBI guidelines, loans upto Rs.35 lakh is possible in Gadag district under the priority sector. Banks to focus on this quantum size of the loan with a project cost of Rs. 44 lakh

2. 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.

### **19. Social Infrastructure**

1. Private schooling institutions are coming up new age facilities for better learning. Banks can finance viable projects, especially which encourage rural education sector.

2. Tie-up with corporates for using CSR funds for improving infrastructure in schools and health centers as well as creating sanitary facilities will augment development of social infrastructure.

### **20. Renewable Energy**

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

2. Bio energy potential in the district need to be exploited both by private as well as government sector in association with banks. Tie-ups 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 realization. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalize 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 (PDSCS) 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. Gadag district has a rich cooperative profile with 1175 Cooperatives.

2. Sector-wise Cooperatives - Under the broad category of Non-Credit Societies , there are 236 Dairy Societies and 11 Fishery Societies under Animal Husbandry, 34 Consumer Societies, 28 Housing Societies, 29 Handloom and Textiles Societies, 8 Labour Societies, 57



Multipurpose societies, 14 Marketing Societies, 42 Industrial Societies & Agro Societies etc.

3. Total Gram Panchayats in district are 122, all of which are covered by PACS. Dairy Societies exist in 118 Gram Panchayats.

4. In Gadag district, 160 PACS are being taken up for computerization.

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

1. Potential for formation of cooperatives: During the year 2025-26, 1 new MPACS can be formed in the district. There is a further potential of 4 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	No. Of Beneficiaries	Likely Impact/ Outcome
1	Collectivisation	Somlingeshwara FPC	Ron Taluk	Grant Assistance	500	Rural Mart for supply of inputs to farmers.
2	Collectivisation	Kamleshwara FPC	Ron Taluk	Grant Assistance	300	Procurement of Milk and Supply to Aroky Milk Company
3	Collectivisation	Nargunda FPCL (under CSS)	Nargunda Taluk	Grant Assistance	350	Branding and Marketing of Millet value added products.
4	Collectivisation	Mundergi FPC	Mundergi Taluk	Grant Assistance	100	Procurement of Milk and Supply to Aroky Milk Company
5	Collectivisation	Mourya AH & Agri Proucers co Ltd	Lakmeshwara Tauk	Grant Assistance	506	Procurement of Milk and Supply to Aroky Milk Company
6	Collectivisation	Shree Kalakaleshwara AH FPC	Ganjendragada	Grant Assistance	100	Procurement of Milk and Supply to Aroky Milk Company



7	Climate Change	Hirehaala watershed	Ron Taluk	Grant Assistance	3000	Water harvesting and climate adaptation measures, helping dyland agriculture covering 1351 Ha and 1060 households
8	Climate Change	Irevehalla watershed	Ron Taluk	Grant Assistance	2500	Water harvesting and climate adaptation measures, helping dyland agriculture covering 1185 Ha and 849 households



## Success Stories

### Success Story 1



Scheme	Watershed Project
Project Implementing Agency	Priyadarshini Self Employment Training Centre
Duration of the project	4 years
1. No. of beneficiaries	1100
2. Community	Farmers
3. State	Karnataka
4. District	Gadag
5. Block	Ron
6. Village	Hirehalla
Title	Sustainable Livelihoods under Hirehalla Watershed project

#### 1.1 Support provided

Income generating activity under Hirehalla Watershed Project was provided to beneficiaries in order to provide them with sustainable livelihoods.

#### 1.2 Pre-implementation status



Taking the case of Smt. Suma Mallapur who is a lady from Hullur village, she was an unemployed woman and used to go to others form for the Labour work to support her family. There was no other job she could find.

### **1.3 Challenges faced**

Technical knowhow for the allied activities proved to be a challenge. The agency involved the local AH dept and KVK resident experts for further guidance.

### **1.4 Impact**

Smt. Suma Mallapur received support of Rs. 15000.00 to buy 2 goats. After 4 to 5 months, both goats gave birth to 2 baby goats. Nurturing the 2 newly born goats for 4 months, she could later sell them for Rs.24000. Suma continues to rear Goats and is increasing her Goat numbers



## Success Story 2

Title	Sustainable Livelihoods under Hirehalla Watershed project
Scheme	Watershed Project
Project Implementing Agency	Priyadarshini Self Employment Training Centre
Duration of the project	4 years
1. No. of beneficiaries	1100.00
2. Community	Farmers
3. State	Karnataka
4. District	Gadag
5. Block	Ron
6. Village	Hirehalla

### 2.1 Support provided

Income generating activity under Hirehalla Watershed Project was provided to beneficiaries in order to provide them with sustainable livelihoods.

### 2.2 Pre-implementation status

Taking the case of Smt. Muttavva Hosamani who is a lady from Hiremannur village, she was an unemployed woman and used to go to others form for the labour work to support her family. There was no other job she could find.

### 2.3 Challenges faced

Technical knowhow for the allied activities proved to be a challenge. The agency involved the local AH dept and KVK resident experts for further guidance.

### 2.4 Impact

Smt. Muttavva received a support of Rs. 45000.00 through which she purchased a cow. The Cow provided her with 7 to 8 Liters of milk daily, generating a modest daily income of Rs.300 to 400. Muttavva no longer had to go for labour work and could also take care of her home.

### Success Story 3



Duration of the project	3 years
Beneficiary	
1. No. of beneficiaries	500.00
2. Community	Farmers
3. State	Karnataka
4. District	Gadag
5. Block	Ron
6. Village	
Project Implementing Agency	Priyadarshini Self Employment Training & Rural Service Centre, Ron
Title	Moving towards a sustainable future; Somalingeshwara FPCL Gadag
Scheme	Farmers Producer Organization

#### 3.1 Support provided

In 2018 one agricultural FPO formation was sanctioned by NABARD Bengaluru, to Priyadarshini Self Employment Training & Rural Service Centre, Ron, Gadag. The FPO was registered in the name of Somalingeshwar Farmers Producer Company Ltd, and it covers 4 villages Ron, Mudenagudi, Kurahatti, Kotabal.

#### 3.2 Pre-implementation status

Over 80% farmers are small and marginal farmers and the main crop are Green gram, Bengal gram, Maze, Onion and Chilly etc. Due to adverse Agro climatic conditions, farmers faced a lot of problems in agriculture and marketing sector. There was no farmer owned farm inputs store and procurement center



### **3.3 Challenges faced**

Market Linkages and access to credit were major challenges faced by the FPO. However, NABKISAN helped the FPO in availing Rs.25 lakh loan for working capital requirements. This boosted the business of the FPO.

### **3.4 Impact**

Capacity building of individual farmers , access to cheaper inputs, technical knowledge and direct market linkages has helped the FPO to realize economies of scale, reduce costs, and improve their income. FPO also operates its own oil processing units and is earning regular income.

### Success Story 4



Title	Farmers Own; Somalingeshwar Rural Mart
Scheme	Rural Mart
Project Implementing Agency	Priyadarshini Self Employment Training & Rural Service Centre, Ron
Duration of the project	2 years
1. No. of beneficiaries	500.00
2. Community	Farmers
3. State	Karnataka
4. District	Gadag
5. Block	

#### 4.1 Support provided

Financial support for operational expenditure of the Mart for a period of 2 years, Capacity Building training programs, exposure visit and awareness programs.

#### 4.2 Pre-implementation status

There was no local farmer to farmer mart in the region before the implementation of the project. Farmers had to depend on retailers and agents where the pricing was much costlier and also the travel cost added to expenditure.

FPO started in a small way by purchasing produce from member farmers and marketed it initially with the available fund and rotated it. To scale up, they required more working capital. NABKISAN helped with the working capital which facilitated inventory management.

#### 4.3 Challenges faced



#### **4.4 Impact**

Produce of farmers could now be sold locally which reduced transportation cost, eliminated middlemen and thus increased the income of the FPO. Further, farmers could get products at a cheaper rate, thereby making win win situation for all.

## 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 incentivize 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 channelizing climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

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

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

## 1.6 Way Forward

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

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

### 2.1 State Action Plan for Climate Change

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

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

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

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



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

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

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

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

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

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

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

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

a) The district falls in the Northern Transition Zone. Accordingly, the climate change hazards and impact varies across the district. The district is vulnerable to change in vegetation and cultivation practices. The climate action projects vary from watershed micro irrigation projects to adoption of dryland cropping pattern.



b) Strengthening Agromet Advisory Services, Weather based cropping pattern, Rainwater management in rainfed areas, improving local genetics through crossbreeding with heat and disease tolerant breeds, Water demand management, dry season crop planning towards higher value and less water consumption crops, Micro irrigation, Promotion of skill development for ornamental fish culture are some of the prospects which can be taken up in the district.

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

a) 1) National Food Security Mission (NFSM): Coarse Cereals has been divided into two parts and is aimed at (i) encouraging cultivation of coarse cereals covering Maize and Barley and ii) promotion of nutricereals which include Jowar Bajra Ragi and other small millets.

2) Millet package: Millets cultivation is necessary to achieve nutrition security healthy diet and to cope with droughts for protecting vulnerable farmers. With this aim a policy to promote millets has been introduced.

3) Crop insurance (Pradhan Mantri Fasal Bima Yojana): Pradhan Mantri Fasal Bima Yojana is being implemented from 2016 to help farmers

b) KVK Hulkoti has been disseminating better practices on micro irrigation and IFS models contributing to the adaption strategies of Government.

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

d) Irrigation Projects have been assisted in the district with a RIDF assistance of Rs 836.94 crore of which 03 drip irrigation 319 minor irrigation and 9 check dams benefitting 17039 ha. Watershed project with a grant assistance is presently under full implementation in Hirehalla watershed treating an area of 1100 ha. & Irevarhalla watershed treating an area of 1100 ha.

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

### **Potential for Geographical Indication (GI) in the district**

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create



local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.

2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.

3. The Controller General of Patents, Designs, and Trade Marks and Geographical Indications granted the long awaited GI recognition to the Patteda Anchu saree from Gajendragad in Gadag district in north Karnataka in March 2025. This traditional handwoven cotton textile with natural colours is known for its bright colours and simple design. It earned its name from its large borders and chequered patterns. It is the daily wear of farm labourers and weavers in the region, known as rough use saree, made of coarse cotton fibre that can be easily washed and dried at home.

4. Kowdhi is a traditional quilting technique from North Karnataka, specifically associated with the Gadag district, where women craft quilts from upcycled, discarded fabrics. This centuries old practice is known for its sustainability and resourcefulness, as it gives old sarees, clothes, and fabric scraps a new life. This art has potential to get a GI tag in the district. The Department of Handloom and DIC Gadag can play an active role in promoting the art.

## **PM Dhan Dhaanya Krishi Yojana**

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

#### **A. Objectives**

To enhance Agricultural Productivity Crop Diversification & Increase in Crop Intensity Sustainable Agricultural Practices Augment Post Harvest Storage and Value Addition, Improve Irrigation Facilities, Facilitate Long and Short Term Credit Convergence of Existing Schemes are the key objectives of the scheme.

#### **B Coverage**

To ensure the success of this ambitious program the Government aims to leverage existing schemes across various Ministries/Departments. Department of agriculture & Farmers Welfare (DA&FW) will play a lead role in the successful implementation of this initiative working in close collaboration with the allied Ministries /Departments like Rural Development Cooperation Food Processing Industries Animal Husbandry & Dairying Fisheries ICAR NITI Aayog NABARD & States/ UTs etc.



## C Key Features

PM Dhan Dhaanya Krishi Yojana is a visionary initiative aimed at transforming the agricultural landscape of underperforming regions. By addressing the root causes of low productivity inadequate infrastructure and poor credit access the government aims to create a sustainable and productive agricultural ecosystem in these districts. Through the convergence of existing schemes specialized measures from key Ministries and a comprehensive timeline this plan will lead to revitalizing agriculture in rural India improving farmers' incomes and ensuring long-term sustainability and food security.

## D Implementation

Committees have been formed at District State and National level for effective planning implementation and monitoring. At district level District Dhan Dhaanya Krishi Yojana Samiti headed by the district collector will be formed in each of the selected districts for preparing and implementation of District Agriculture & Allied Activities Plan. At State level the District Plans will be reviewed and monitored by State Dhan Dhaanya Krishi Yojana Samiti headed by the Chief Secretary of the State. At National level there will be two committees Executive Committee and Monitoring Committee headed by Minister for Agriculture & Famers Welfare and Secretary DA&FW respectively.

## 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)	District at a Glance
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	District at a Glance
Animal Population as per Census [Nos.]	District at a Glance





Infrastructure for Development of Allied Activities [Nos.]	District at a Glance
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District at a Glance
Status	District at a glance
Major Crops, Area, Production, Productivity	District at a glance
Irrigated Area, Cropping Intensity	District at a glance
Input Use Pattern	District at a glance
Trend in procurement/ marketing	District at a glance
KCC Coverage	District at a glance
Soil testing facilities	District at a glance
Irrigated Area & Potential	District at a Glance
Block level water exploitation status	District at a Glance
Mechanisation in District	District at a Glance
Sericulture	District at a Glance
Weavers Clusters	District at a Glance
Area under Forest Cover & Waste Land	District at a Glance
Nurseries (No.)	KGIS Karnataka
Processing Infrastructure	Department of Animal Husbandry
Inland Fisheries Facilities	District at a Glance
Agri Storage Infrastructure	District at a Glance
NABARDs interventions	NABARD
Fertilizer Consumption	District at aGlance
Traditional activities	Karnataka Handloom Training Institute Gadag
Renewable Energy Potential	KREDL Karnataka
Promotional Interventions	NRLM.gov.in
Status of SHGs	NRLM.gov.in
Details of non-credit cooperative societies	NCD
Details of credit cooperative societies	NCD
Block wise, sector wise distribution of cooperative societies in the district	NCD
Status/ progress under various schemes of MoC in the district	NCD

**\*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
Mobile No.	9449410519
Email ID	gadag@nabard.org





## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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

☎ : 040-23241155/56

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

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

☎ : 022-2653-9693

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



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

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

☎ : 044-28270138/28304658

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

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

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

☎ : 022-26539620/9514

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



## NABFINS LIMITED | A Subsidiary of NABARD

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

**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><b>OFFERS CONSULTANCY AND ADVISORY SERVICES</b></p> <p>Pan India Presence with offices in 31 State/UTs</p>	<ul style="list-style-type: none"> <li>• Project Management</li> <li>• IT Based Natural Resources Information System</li> <li>• Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>• Third Party Monitoring</li> </ul>	<ul style="list-style-type: none"> <li>• Climate Change &amp; Sustainability</li> <li>• Value Chain Development</li> <li>• Skill &amp; Livelihood Development</li> <li>• Preparation Detailed Project</li> <li>• Transaction Advisory Services</li> </ul>
---	--	---

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

☎ : 022-26539419

✉ : headoffice@nabcons.in

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

☎ : 011-41538678/25745103

🌐 : www.nabcons.com



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

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

Three sovereign Credit Guarantee Schemes offered are:

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

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

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

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

☎ : 040-23241155/56

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

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

☎ : 022-2653-9693

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



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

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

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

☎ : 022-26539149

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

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



**NAB FOUNDATION** Leveraging 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**

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



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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