



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



Hassan District  
Karnataka Regional Office, Bengaluru

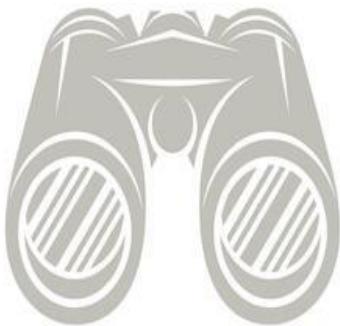


## VISION

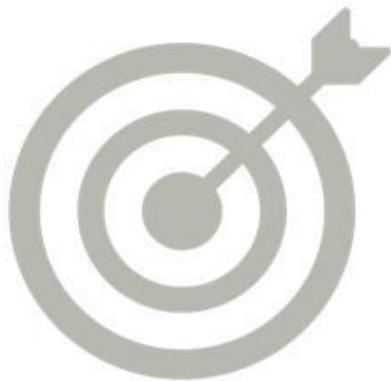
Development Bank of the Nation for Fostering Rural Prosperity.

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

# **Potential Linked Credit Plan**

**Year: 2026-27**

**District: Hassan**

**State: Karnataka**



**National Bank for Agriculture and Rural  
Development**

**Karnataka Regional Office,  
Bengaluru**

**PLP Document Prepared by:**

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District Development Manager NABARD

Hassan

PLP Document finalized by: NABARD, Karnataka Regional Office

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

## **Foreword**

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

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

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

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

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

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



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## Abbreviations

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



Abbreviation	Expansion
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KIADB	Karnataka Industrial Areas Development Board
KSK	Krishi Sahayak Kendra
KSSIDC	Karnataka State Small Industries Development Corporation Limited
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



Abbreviation	Expansion
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
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	Hassan district is located in the southern part of Karnataka and lies partly in Malnad and partly in the Southern Maidan tract. Cauvery, Hemavathi and Yagachi rivers are the lifeline of the district.
Type of soil	The soils of the district display a wide diversity and are quite fertile. The main soil types are red soil Red Sandy soil, Black soil, Mixed soil and Silty clay soil. The soils in the western taluks are derived from granites, laterites and schists
Primary occupation	Agriculture is the primary occupation in the district with about 70% of the population depending on it. The district is a major producer of Maize, coffee, black pepper, potatoes and paddy
Land holding structure	Of the total 5.39 lakh land holding with area of 4.49 lakh ha, 3.93 lakh (73%) is marginal 1.49 lakh ha area, 1.032 lakh (19%) is small with 1.43 lakh ha area & 0.43 lakh (8%) is big with 1.56 lakh ha area (Source DAG 2023-24)



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

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

Total ground level credit flow under Priority Sector during 2024-25 was ₹12499.97 crore against the target of ₹10244.67 crore with a record achievement of 122.01%.

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

During the year 2024-25 achievement under total Agriculture Credit was ₹9371.60 crore against the target of ₹7539.29 crore(124.30%).

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

The disbursement under MSME was ₹2294.30 crore against the target of ₹2230.67 crore (102.85%).

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

The disbursement under OPS OPS was ₹834.16 crore against the target of ₹474.70 crore (175.77%).



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

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

The PLP projection for the FY 2026-27 is assessed at Rs.14908.96 crore

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

The PLP projection for Total Agriculture is assessed at Rs.10962.64 crore of which, Crop Production Maintenance & Marketing is Rs.6817.86 crore, Term Loan for Allied Activity is Rs.3488.25 crore; Agri Infrastructure is Rs.324.00 crore and Ancillary Activity is Rs.332.52 crore.

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

The Potential for Micro, Small and Medium Enterprises (MSME) sector is assessed at Rs.3144.50 crore.

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

Export Credit, Education, Housing, Social Infra, Renewable Energy & Others projected at Rs.14.40 cr, Rs.86.04 cr, Rs.283.86 cr, Rs.18.76 cr, Rs.16.25 cr and Rs.368.70 cr respectively



## 5. Developmental Initiatives

- 1 Yetinahole Project is nearing completion and it is expected to support Tumakuru, Chikabalapura, Kolar, Hassan and Bengaluru(R) Districts with drinking water supply.
- 2 NABARD initiatives are having a bearing on the flow of credit such as implementation of GoI interest subvention scheme. Under RIDF NABARD has supported in implementation of 2,438 projects with an assistance Rs.956.80 crore for infrastructure creation and warehousing
- 3 Presently, NABARD is implementing 4 Farmers Producer Organisation (FPOs) through NABARD PODF-ID Support and 3 FPOs under the Central Sector Scheme for Formation of 10000 FPOs. DoA and DoH have supported in formation and nurturing of 13 and 11 FPOs respectively.
- 4 Under capacity building and upscaling of matured SHGs into entrepreneurs NABARD has trained 330 SHG members for Aari Works Apparel designing Artificial jewellery works, Value addition to millets and Rajamudi rice under LEDP, SDP and MEDP during 2023-24
- 5 Gerumara Cluster TDF project had been successfully completed during 2023-24 benefitting SC/ST 406 families from 6 villages in and around Gerumara from Arsikere block of Hassan district.
- 6 Pannasamudra Lakshmidevarahalli Watershed project is ongoing covering 975 ha of which 871 ha is ongoing in FIP stage and 103 treated in CBP stage benefitting 825 families.
- 7 Under AIF scheme, NABARD had supported 71 PACS for transforming to Multi Service Centres (MSCs).
- 8 The Multi village drinking water scheme which is being implemented under the RIDF with total financial outlay of Rs.855.39 crs and RIDF assistance of Rs.297.39 would be addressing the drinking water scarcity of four talukas in Hassan viz., Hassan, Belur, Alur and Sakaleshpur.

## 6. Thrust Areas

- 1 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.
- 2 De-risking farm income: Given the uncertainties in yield due to vagaries of nature there is a need to de-risk farm income. Banks may explore financing mini-dairy units/poultry (broiler) units/ integrated farming etc.
- 3 Formation and credit linkage of FPO: Focus to be given to the FPOs linkage to market and providing institutional credit for setting-up of processing units Business activities aggregation of produce packaging and branding



- 4 Creation of infrastructure under AIF: For improving the postharvest facilities in the district and doubling of the income of farmers to be accorded highest priority by extending support for construction of warehouses silos cold chains supply chain services etc.
- 5 Animal Husbandry Infrastructure Development Fund: under The scheduled banks may provide financial assistance to individuals/ FPOs for establishment of infrastructure for dairy processing and value addition of dairy products and establishment of animal feed plant in the private sector
- 6 Coverage of all eligible farmers including AH & Fishery farmers under Rupay Kisan Credit Card with emphasis on meeting all credit requirements of small and marginal farmers
- 7 Crop diversification to millets horticulture crops including sericulture vegetables and flowers
- 8 Promotion of Natural, Organic and Integrated farming for increasing productivity, improving soil health, reduce environmental impact and provide year round employment.
- 9 Training, Handholding and supporting matured SHG members for setting up of Micro enterprises. Credit linkage of Joint Liability Groups.
- 10 Nurture and Strengthen FPOs to empower farmers, improve their bargaining power and promote sustainable agriculture
- 11 Cover all eligible farmers under Pradhan Mantri Fasal Bima Yojana (PMFBY).

## 7. Major Constraints and Suggested Action Points

- 1 Inadequate accredited godowns, erratic power supply are some of the major constraints which require immediate attention for ensuring remunerative prices to farmers for their agricultural produce.
- 2 Over usage of fertilizer, non-use of bio-fertilizer late sowing etc. is effecting soil health and yield. Farmers are to be educated to study and understand Soil Test Analysis Report
- 3 Lack of awareness about advanced technology and High-Tech farming systems.
- 4 Large number of SF/MF do not have clear title to land which acts as a deterrent in availing institutional credit. JLG formation should be encouraged to support such farmers
- 5 FPOs and Societies are involved in the business of selling chemical fertilisers. Strategically planned shift from chemical to organic farming is the need of the hour. organic certification involves a lengthy process and high charges which needs to be eased out.



6 Concerted efforts to be taken by the banks to step up flow of credit to agriculture and other priority sector

## **8. Way Forward**

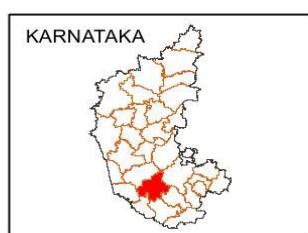
- 1 Projections assessed in PLP 2026-27 call for a coordinated approach from all stakeholders viz. Banks, Government Departments, Extension Agencies etc. which in turn will significantly enhance capital formation in agriculture
- 2 Banks on their part are required to ensure timely and correct reporting of credit flow data to the Lead Bank/SLBC so that timely/corrective action if required could be initiated through discussions in various fora viz. DCC DLRC etc

# **Part A**

## District Map



**NIC** नाइटरी  
National  
Informatics  
Centre



### Legend

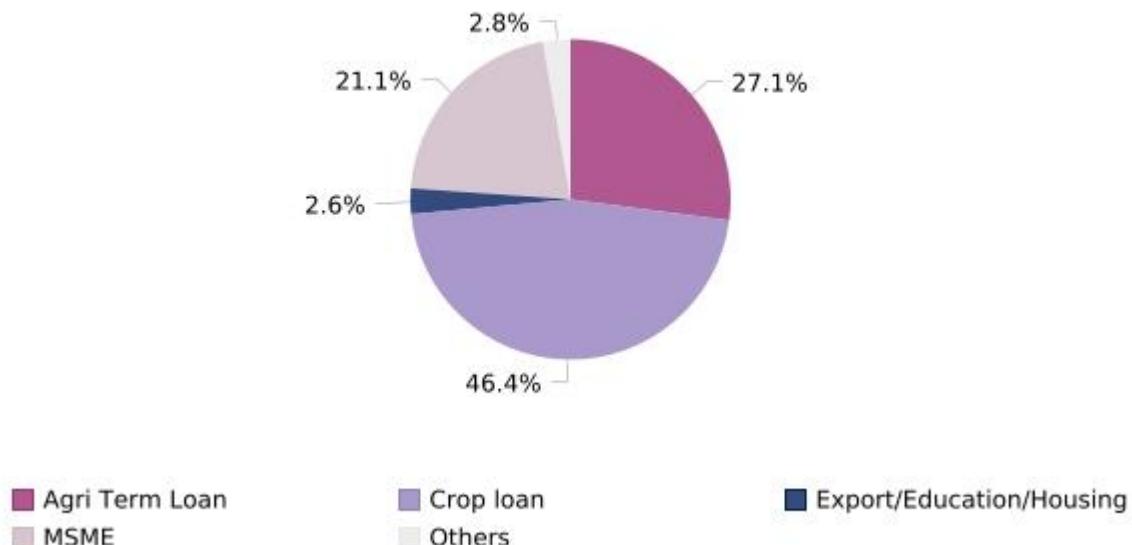
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	1030612.02
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	692271.83
2	Term Loan for agriculture and allied activities	338340.19
B	Agriculture Infrastructure	32400.18
C	Ancillary activities	33252.24
I	Credit Potential for Agriculture A+B+C)	1096264.44
II	Micro, Small and Medium Enterprises	314450.00
III	Export Credit	1440.00
IV	Education	8604.00
V	Housing	28386.00
VI	Social Infrastructure	1956.32
VII	Renewable energy	1625.45
VIII	Others	38170.00
	<b>Total Priority Sector</b>	<b>1490896.21</b>



Others include Social Infrastructure and Renewable energy



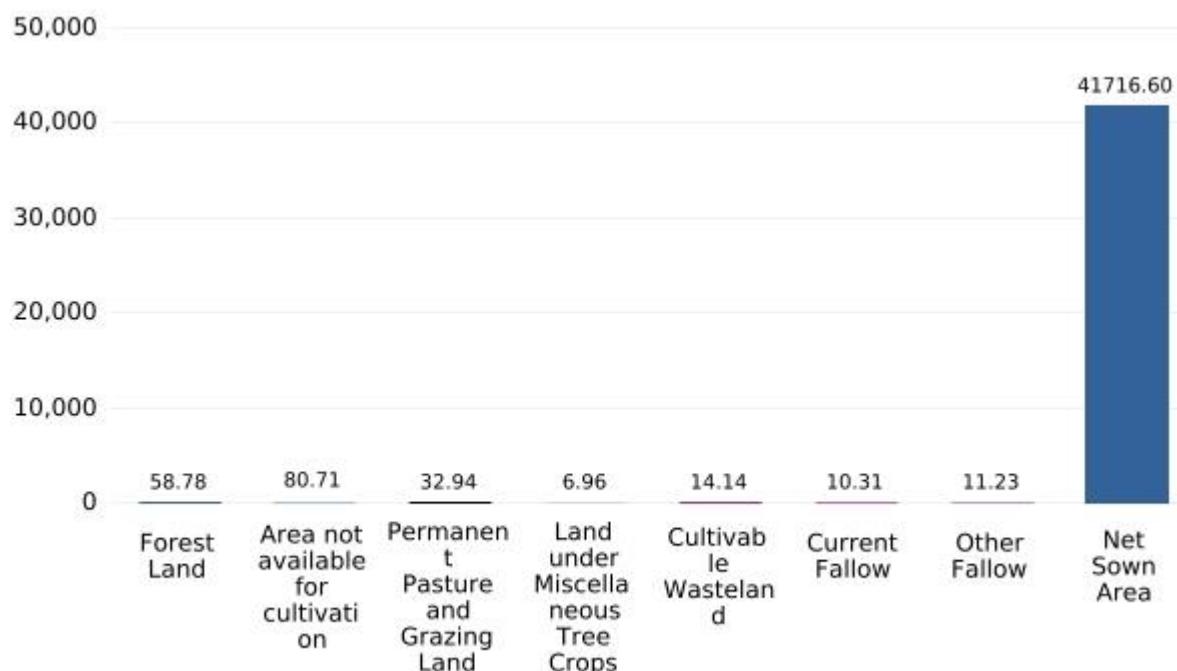
### Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	681786.34
2	Water Resources	39503.55
3	Farm Mechanisation	35762.40
4	Plantation & Horticulture with Sericulture	196918.24
5	Forestry & Waste Land Development	407.27
6	Animal Husbandry - Dairy	49814.72
7	Animal Husbandry - Poultry	8063.85
8	Animal Husbandry - Sheep, Goat, Piggery	9697.37
9	Fisheries	391.69
10	Farm Credit- Others	8266.59
	Sub total	1030612.02
B	Agriculture Infrastructure	
1	Construction of storage	5941.48
2	Land development, Soil conservation, Wasteland development	25709.68
3	Agriculture Infrastructure - Others	749.02
	Sub total	32400.18
C	Ancillary activities	
1	Food & Agro. Processing	11243.10
2	Ancillary activities - Others	22009.14
	Sub Total	33252.24
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	93200.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	189250.00
II	D Service Sector - WC	0.00
II	E MSME - Others	32000.00
	Total MSME	314450.00
III	Export Credit	1440.00
IV	Education	8604.00
V	Housing	28386.00
VI	Social Infrastructure	1956.32
VII	Renewable energy	1625.45
VIII	Others	38170.00
	<b>Total Priority Sector</b>	<b>1490896.21</b>

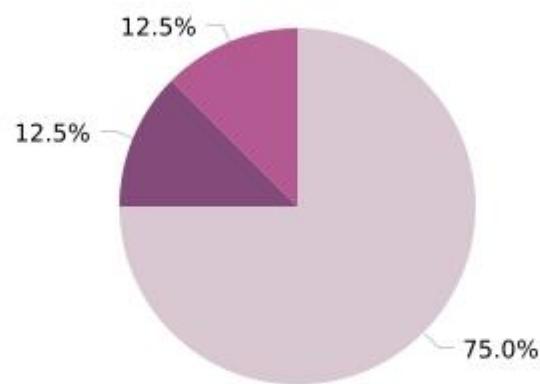
# **District Profile**

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



DAG 2023-24

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



■ Safe

■ Critical

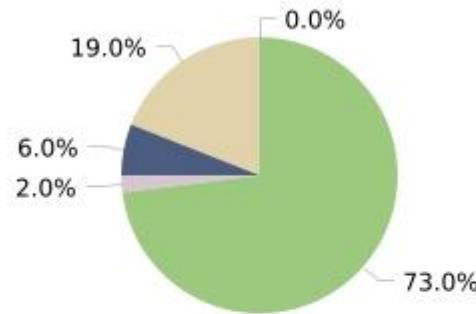
■ Over Exploited

DAG 2023-24

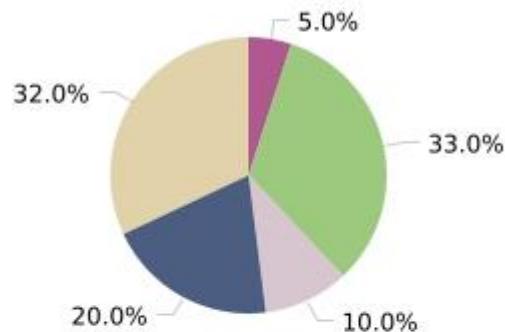


Hassan, PLP 2026-27

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



### Landholding - Area (%)

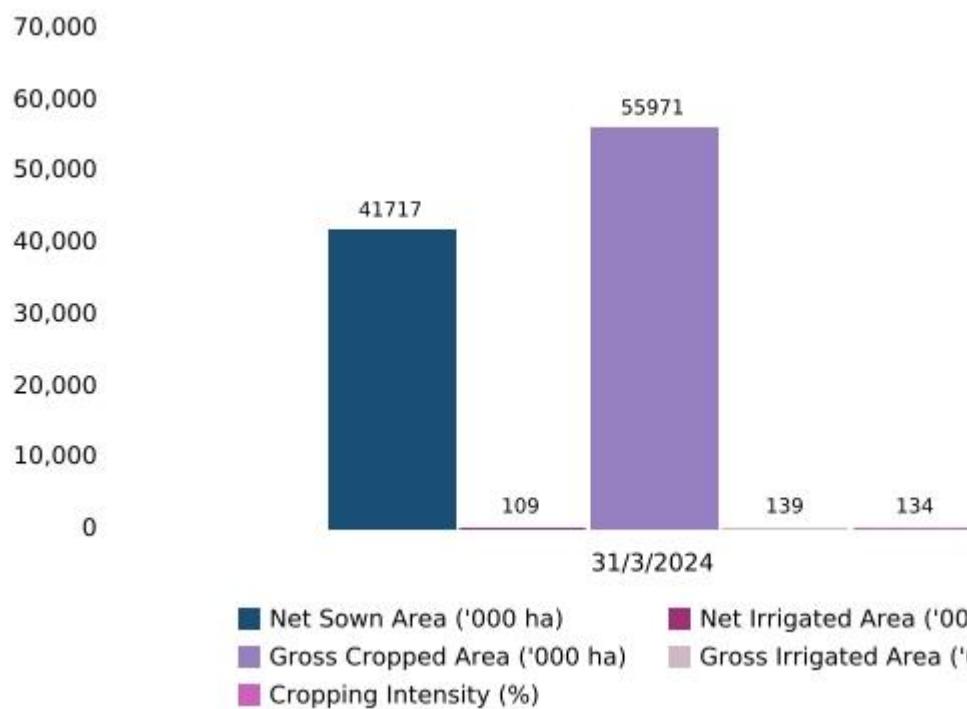


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

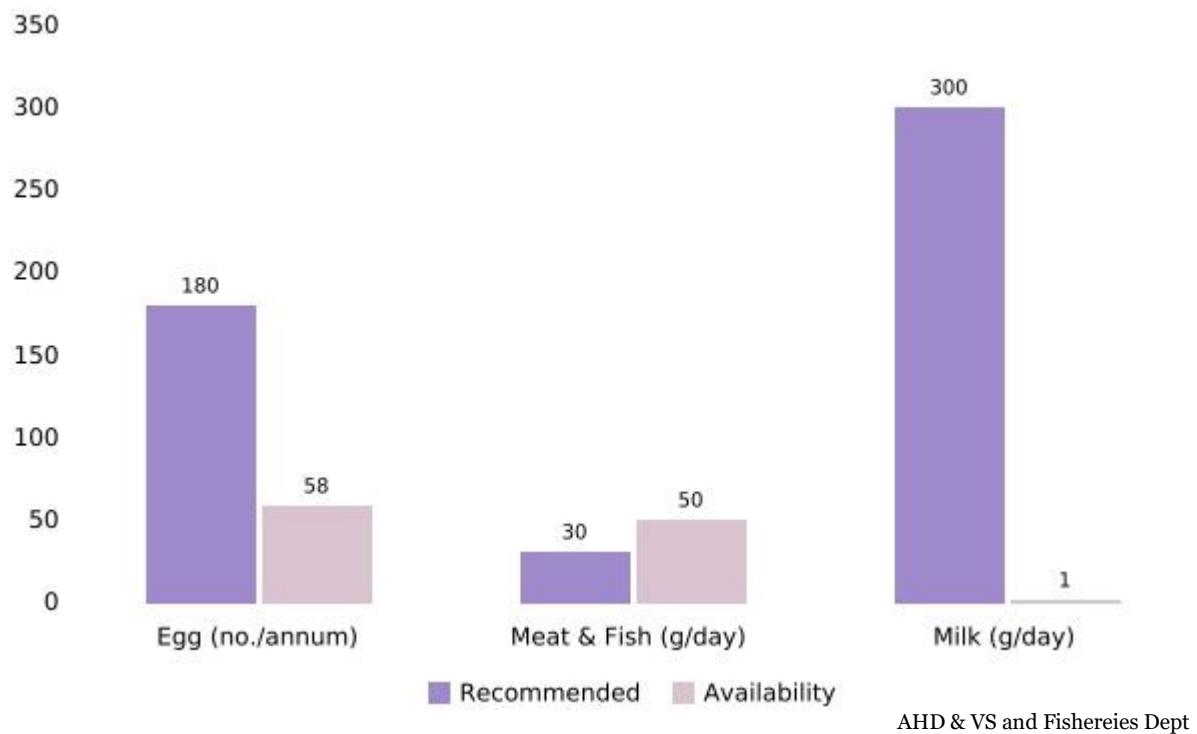
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

DAG 2023-24

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



### 5. Per-capita availability





## Key Agricultural and Demographic Indicators

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

### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	6814.00
2	No. of Sub Divisions	2
3	No. of Blocks	8
4	No. of revenue villages	2418
5	No. of Gram Panchayats	267

#### 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	Hassan
3	Agro-climatic Zone 1	
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	AZ105 - Southern Transition
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	Southern Transition
8	Climate	Tropical Savanna Climate
9	Soil Type	Red Loamy Red Sandy Lateritic and Sandy clay loam



### 3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	662.61
2	Forest Land	58.78
3	Area not available for cultivation	80.71
4	Barren and Unculturable land	30.32
5	Permanent Pasture and Grazing Land	32.94
6	Land under Miscellaneous Tree Crops	6.96
7	Cultivable Wasteland	14.14
8	Current Fallow	10.31
9	Other Fallow	11.23

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

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

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	393.41	72.95	149.42	33.26
2	>1 to <=2 ha	103.18	19.13	143.32	31.90
3	>2 to <=4 ha	33.34	6.18	87.76	19.53
4	>4 to <=10 ha	8.38	1.55	46.55	10.36
5	>10 ha	1.00	0.19	22.25	4.95
6	Total	539.31	100.00	449.30	100.00

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

Sr. No.	Particulars	Nos.
1	Cultivators	437.00
2	Of the above, Small/ Marginal Farmers	393.00
3	Agricultural Labourers	165.91
4	Workers engaged in Household Industries	16.12
5	Workers engaged in Allied agro activities	
6	Other workers	284.51

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

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1776.00	884.00	892.00	1400.00	376.00
2	Scheduled Caste	345.00	170.00	175.00	298.00	47.00
3	Scheduled Tribe	32.00	16.00	16.00	28.00	4.00
4	Literate	1225.00	669.00	556.00	925.00	300.00
5	BPL	0.00	0.00	0.00	0.00	0.00

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

Sr. No.	Particulars	Nos.
1	Total Households	433.00
2	Rural Households	341.00
3	BPL Households	0.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	376.00
2	Having source of drinking water	433.00
3	Having electricity supply	433.00
4	Having independent toilets	433.00

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	2418
2	Villages having Agriculture Power Supply	2418
3	Villages having Post Offices	414
4	Villages having Banking Facilities	265
5	Villages having Primary Schools	2418
6	Villages having Primary Health Centres	138
7	Villages having Potable Water Supply	1443
8	Villages connected with Paved Approach Roads	2052



## Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	2691
2	Primary Health Centres	138
3	Primary Health Sub-Centres	486
4	Dispensaries	0
5	Hospitals	1109
6	Hospital Beds	5449

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	741
2	Registered FPOs	43
3	Agro Service Centres	6
4	Soil Testing Centres	3
5	Approved nurseries	11
6	Agriculture Pumpsets	47066
7	Pumpsets Energised	142765
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	574.05
2	Irrigation Potential Created	123.90
3	Net Irrigated Area (Total area irrigated at least once)	108.65
4	Area irrigated by Canals/ Channels	42.85
5	Area irrigated by Wells	0.59
6	Area irrigated by Tanks	5.85
7	Area irrigated by Other Sources	0.60
8	Irrigation Potential Utilized (Gross Irrigated Area)	139.37

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

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	14076
2	Railway Line [km]	246
3	Public Transport Vehicle [Nos]	2770
4	Goods Transport Vehicles [Nos.]	32753

**15. Processing Units**

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

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	356245	12564	343681
2	Cattle - Indigenous	147953	86311	61642
3	Buffaloes	108173	5641	102532
4	Sheep - Cross bred	34839	12111	22728
5	Sheep - Indigenous	164536	51844	1112692
6	Goat	129077	76905	52172
7	Pig - Cross bred	1016	353	663
8	Pig - Indigenous	932	554	904
9	Horse/Donkey/Camel	142	51	91
10	Rabbit	161	60	101
11	Poultry - Improved	530591		
12	Poultry - Indigenous	1808097		


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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	2
2	Veterinary Dispensaries	107
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	2
6	Animal feed manufacturing units	5
7	Fodder Farms	0
8	Dairy Cooperative Societies	1410
9	Milk Collection Centres	1410
10	Fishermen Societies	17
11	Animal Husbandry Training Centres	1
12	Animal Markets	23
13	Fish Markets	8
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	19050.00	MT	29	gm/day
2	Egg	1026.00	Lakh Nos.	58	nos/p.a.
3	Milk	817.00	MT	1	gm/day
4	Meat	13525.00	MT	21	gm/day
5	Wool	19.00	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)	1142	1142
Rainfall - Actual (mm)	859	859

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	0.00	55971.30
Net sown area ('ooo ha)	44477.00	41716.60
Cropping intensity (%)	0.00	134.17

#### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)		14920.50
Fertilizer consumption - Rabi (kg/ha)		30177.10

#### Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	7	7
Volume of marketing through RMCs/eNAM platforms (MT)	29374	29374

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	207623	21792	237891
GLC through KCC (Rs. lakh)	184476.15	249120.00	279239.24

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	3	3
Soil Health Cards Issued (No.)		6607



### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	272855	43307

### Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Rice	36.61	5.01	136.93	338.00	250.00	739.65
Finger Millet	68.13		0.00	865.00	814.00	941.04
Maize	111.06	2.99	26.88	107.39	105.14	979.05
Mungbean				1.01	4.05	4009.90
Urdbean				0.40	0.80	2000.00
Cowpea				5.83	9.69	1662.09
Horse Gram				0.12	0.46	3833.33
Sunflower				0.01	0.60	60000.00
Castor				0.02	0.11	5500.00
Sesame				0.30	0.31	1033.33
Nigerseed				0.01	0.01	1000.00
Groundnut				0.01	0.02	2000.00
Tobacco				103.70	96.75	932.98
Sugarcane/ Ganna				2.90	3.06	1055.17
Cotton				0.25	0.71	2840.00

### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)	0	200
Net Irrigated Area (ooo ha)	124	148
Gross Irrigated Area (ooo ha)	158	197

### Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Hassan	Alur	Safe
2	Karnataka	Hassan	Arkalgud	Safe
3	Karnataka	Hassan	Arsikere	Over Exploited
4	Karnataka	Hassan	Belur	Safe
5	Karnataka	Hassan	Channarayapatna	Critical
6	Karnataka	Hassan	Hassan	Safe
7	Karnataka	Hassan	Holenarsipur	Safe



8

Karnataka

Hassan

Sakaleshpur

Safe

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

Particulars	31/03/2023	31/03/2024
No. of tractors		30453
Power Tillers		9919
Threshers/Cutters		24

**Service Centers**

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)		721

**Plantation & Horticulture including Sericulture****Production Clusters**

Particulars	31/03/2023	31/03/2024
Clusters		4

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

Particulars	31/03/2023	31/03/2024
Crop Name		Coconut
Area cultivated (Ha)		116932
Processing Units (No.)		6

**Sericulture**

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	1801	2216
Production - kg	995	132776

**Weavers Clusters**

Particulars	31/03/2023	31/03/2024
Popular variety (ies)		V1
Weavers population (No.)		657
Reeling Units (No.)		1

**Production and Productivity**



Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Coconut	118.79	950.34	112.84	361.09
Arecanut	16.10	22.67	15.98	18.17
Oil Plum			0.17	0.86
Betel vine			0.01	0.06
Mango			0.00	0.02
Banana			0.91	20.67
Sapota			0.20	1.47
Guava			0.02	0.35
Orange			0.11	1.62
Pepper			31.16	11.86
Cardamom			0.57	0.08
Turmeric			0.00	0.01
Tamarind			0.03	0.03
Ginger			4.84	48.41
Chillies			0.35	4.90
Onion			0.07	0.83
Garlic			0.00	0.01
Potato			3.91	31.65
Tomato			0.59	25.45
Brinjal			0.09	1.86
Beans			0.78	7.07
Cabbage			0.19	3.29
Okra			0.01	0.08
Gourds			0.47	7.08
Crossandra			0.00	0.00
Marigold			0.12	0.91
Jasmine			0.01	0.09
Chrysanthemum			0.23	2.04
Rose			0.01	0.01
Anthurium			0.01	0.00
Banana	2.41	60.37		

### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)		588
Waste Land (ooo ha)		49



Degraded Land (ooo ha)		304
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**Nurseries (No.)**

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery		31
1	Varities of Horticulture and Forestry species	12	



## 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.)		3.00

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

##### **Poultry**

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)		0.00
Hatcheries (No.)		0.00

#### **Fisheries**

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

Particulars	Status
Tanks/ Ponds (No.)	177.00
Reservoirs (No.)	3.00
Cage Culture/ Bio-floc technology (No.)	10.00
Fish Seed Hatchery (No.)	7.00

#### **Agri. Infrastructure**

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

Particulars	Status
Cold Storages (No.)	11.00
Cold Storages (Capacity - 000 MT)	67.00
Storage Godowns (No.)	250.00
Storage Godowns ( Capacity - 000 MT)	328.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	42.00
Market Yards [Nos] / Wholesale Market (No.)	7.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	293.00

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



### NABARD's interventions

Particulars	Status
Watershed Projects (No.)	1.00
Watershed Projects - Area treated (ooo ha)	975.00
Wadi Projects (No.)	1.00
Wadi Projects - Area of plantation (ooo ha)	334.00



## District Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### **Agri Infrastructure ' Others**

##### **Fertilizer Consumption**

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	194.94	450.98
Pesticides Consumption (ooo kg)	280.00	4.59

##### **Facilities Available**

Particulars	Status
Seed Processing Units (No.)	2
Seed Processing Capacity (ooo kg)	1

#### **MSME**

Particulars	Status
MSME Clusters (No.)	4
Micro Units (No.)	24032
Small Units (No.)	252
Medium Units (No.)	22
Udyog Aadhar Registrations (No.)	24284

#### **Traditional activities**

Particulars	Status
Weavers Coop. Societies (No.)	11

#### **Skill Development Trainings**

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)		86
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)		100

#### **Renewable Energy Potential**

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)



Potential		3678				3678
Developed	53	127	104	0	0	284
Gap		3551		0	0	3551

### Informal Credit Delivery

#### Promotional Interventions

Particulars	31/03/2023	31/03/2024
State specific initiative (Rs. lakh)		0.00
NRLM/SRLM (Rs. lakh)		0.00
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)		0.00

#### Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of SHGs formed	4378	6708
No. of SHGs credit linked (including repeat finance)	4828	6708
Bank loan disbursed (Rs. lakh)	25487.56	38208.00
Average loan per SHG (Rs. lakh)	5.28	200.00

#### Status and Prospects of Cooperatives

##### Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	1482	1456
Consumer Stores (No.)	26	26
Housing Societies (No.)	27	24
Weavers (No.)	15	14
Marketing Societies (No.)	11	10
Labour Societies (No.)	1	1
Industrial Societies (No.)	19	22
Sugar Societies (No.)	1	1
Agro Processing Societies (No.)	5	5
Others (No.)	777	774
Total (No)%	2364	2333

##### Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	229	231



Multi state cooperative societies (No.)%		1
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**Block wise, sector wise distribution of cooperative societies in the district**

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Societies	Spred	Sector	No. of Societies	Spred
1	Karnataka	Hassan	Alur	Fisher y Societies	0	Defici ent	Fisher y Societies	0	Deficie nt
2	Karnataka	Hassan	Arkalgud	Fisher y Societies	1	Defici ent	Fisher y Societies	1	Deficie nt
3	Karnataka	Hassan	Arsikere	Fisher y Societies	2	Averag e	Fisher y Societies	2	Averag e
4	Karnataka	Hassan	Belur	Fisher y Societies	2	Averag e	Fisher y Societies	2	Averag e
5	Karnataka	Hassan	Channaraya patna	Fisher y Societies	8	Rich	Fisher y Societies	8	Rich
6	Karnataka	Hassan	Hassan	Fisher y Societies	3	Averag e	Fisher y Societies	3	Averag e
7	Karnataka	Hassan	Holenarsipu r	Fisher y Societies	1	Averag e	Fisher y Societies	1	Deficie nt
8	Karnataka	Hassan	Sakaleshpur	Fisher y Societies	0	Defici ent	Fisher y Societies	0	Deficie nt
9	Karnataka	Hassan	Alur	Weave rs Societies	0	Defici ent	Weave rs Societies	0	Deficie nt



10	Karnataka	Hassan	Arkalgud	Weavers Societies	1	Average	Weavers Societies	1	Deficient
11	Karnataka	Hassan	Arsikere	Weavers Societies	7	Rich	Weavers Societies	7	Rich
12	Karnataka	Hassan	Belur	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient
13	Karnataka	Hassan	Channaraya patna	Weavers Societies	4	Rich	Weavers Societies	3	Average
14	Karnataka	Hassan	Hassan	Weavers Societies	1	Average	Weavers Societies	1	Average
15	Karnataka	Hassan	Holenarsipur	Weavers Societies	2	Average	Weavers Societies	2	Average
16	Karnataka	Hassan	Sakaleshpur	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient
17	Karnataka	Hassan	Alur	Milk Societies	79	Rich	Milk Societies	79	Rich
18	Karnataka	Hassan	Arkalgud	Milk Societies	147	Rich	Milk Societies	152	Rich
19	Karnataka	Hassan	Arsikere	Milk Societies	224	Rich	Milk Societies	229	Rich
20	Karnataka	Hassan	Belur	Milk Societies	131	Rich	Milk Societies	132	Rich
21	Karnataka	Hassan	Channaraya patna	Milk Societies	344	Rich	Milk Societies	346	Rich
22	Karnataka	Hassan	Hassan	Milk Societies	332	Rich	Milk Societies	335	Rich



23	Karnataka	Hassan	Channaraya patna				Milk Societies	162	Rich
23	Karnataka	Hassan	Holenarsipur	Milk Societies	158	Rich	Milk Societ	159	Rich
24	Karnataka	Hassan	Sakaleshpur	Milk Societies	21	Average	Milk Societies	21	Average
25	Karnataka	Hassan	Alur	Housi ng Societies	0	Defici ent	Housi ng Societies	0	Deficie nt
26	Karnataka	Hassan	Arkalgud	Housi ng Societies	2	Average	Housi ng Societies	2	Average
27	Karnataka	Hassan	Arsikere	Housi ng Societies	2	Average	Housi ng Societies	1	Deficie nt
28	Karnataka	Hassan	Belur	Housi ng Societies	1	Defici ent	Housi ng Societies	0	Deficie nt
29	Karnataka	Hassan	Channaraya patna	Housi ng Societies	1	Defici ent	Housi ng Societies	1	Deficie nt
30	Karnataka	Hassan	Hassan	Housi ng Societies	19	Rich	Housi ng Societies	19	Rich
31	Karnataka	Hassan	Channaraya patna				Housi ng Societies	0	Deficie nt
31	Karnataka	Hassan	Holenarsipur	Housi ng Societies	1	Defici ent			
32	Karnataka	Hassan	Sakaleshpur	Housi ng Societies	1	Defici ent	Housi ng Societies	1	Deficie nt



33	Karnataka	Hassan	Alur	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
34	Karnataka	Hassan	Arkalgud	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
35	Karnataka	Hassan	Arsikere	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
36	Karnataka	Hassan	Belur	Marketing Societies	2	Average	Marketing Societies	1	Deficient
37	Karnataka	Hassan	Channaraya patna	Marketing Societies	2	Average	Marketing Societies	1	Deficient
38	Karnataka	Hassan	Hassan	Marketing Societies	3	Average	Marketing Societies	3	Average
39	Karnataka	Hassan	Channaraya patna				Marketing Societies	1	Deficient
39	Karnataka	Hassan	Holenarsipur	Marketing Societies	1	Deficient	Market ing Societi	1	Deficient
40	Karnataka	Hassan	Sakaleshpur	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
41	Karnataka	Hassan	Alur	Industrial Societies	1		Industrial Societies	0	Deficient
42	Karnataka	Hassan	Arkalgud	Industrial Societies	3		Industrial Societies	3	Average



43	Karnataka	Hassan	Arsikere	Industrial Societies	4		Industrial Societies	8	Rich
44	Karnataka	Hassan	Belur	Industrial Societies	1	Average	Industrial Societies	1	Deficient
45	Karnataka	Hassan	Channarayapatna	Industrial Societies	1	Average	Industrial Societies	1	Deficient
46	Karnataka	Hassan	Hassan	Industrial Societies	6	Rich	Industrial Societies	6	Rich
47	Karnataka	Hassan	Channarayapatna				Industrial Societies	1	Deficient
47	Karnataka	Hassan	Holenarsipur	Industrial Societies	2	Average			
48	Karnataka	Hassan	Sakaleshpur	Industrial Societies	2	Average	Industrial Societies	2	Deficient
52	Karnataka	Hassan	Alur	Labour Societies	0	Deficient			
54	Karnataka	Hassan	Arkalgud	Labour Societies	0	Deficient			
55									
56									
57									
58									
59									
60									

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

##### Status/ Progress in the district

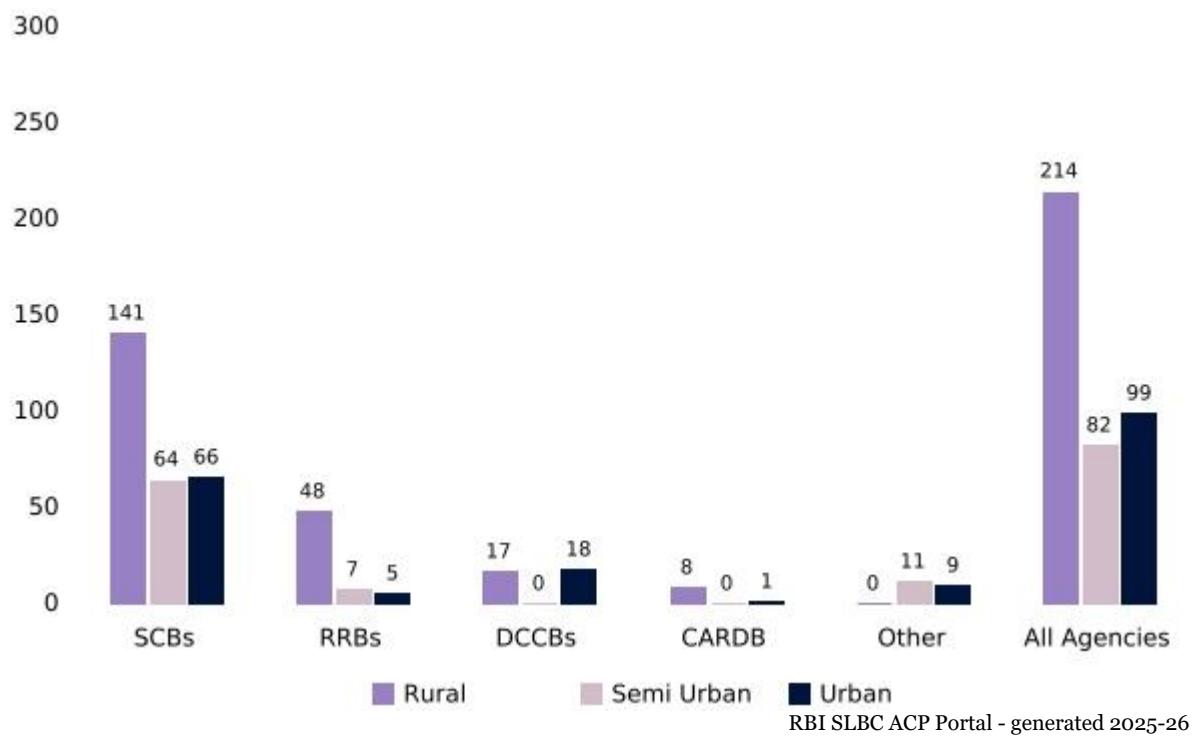


Sr.No.	MoC Scheme/ Initiative	No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	218	
2	Potential for formation of new MPACS	3	
3	PACS Computerisation	219	
4	ARDBs Computerisation	0	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	2	
7	PACS as Common Service Centres (CSCs)	82	
8	PACS as Kisan Samridhi Kendras (KSKs)	166	
9	PACS as Jan Aushadi Kendras (JAK)	3	
10	Petrol/ Diesel distributorship/ dealership	0	
11	LPG distributorship	0	
12	PACS as Pani Samitis	0	
13	PM Kusum Scheme	0	
14	Societies engaged as Bank Mitras of DCCB	0	
15	Societies/ Bank Mitras provided with micro-ATMs	0	
a	Membership in Multi State Cooperative Society on Seeds	34	
b	Membership in Multi State Cooperative Society on Organic farming & products	0	
c	Membership in Multi State Cooperative Society on Agri-exports	0	

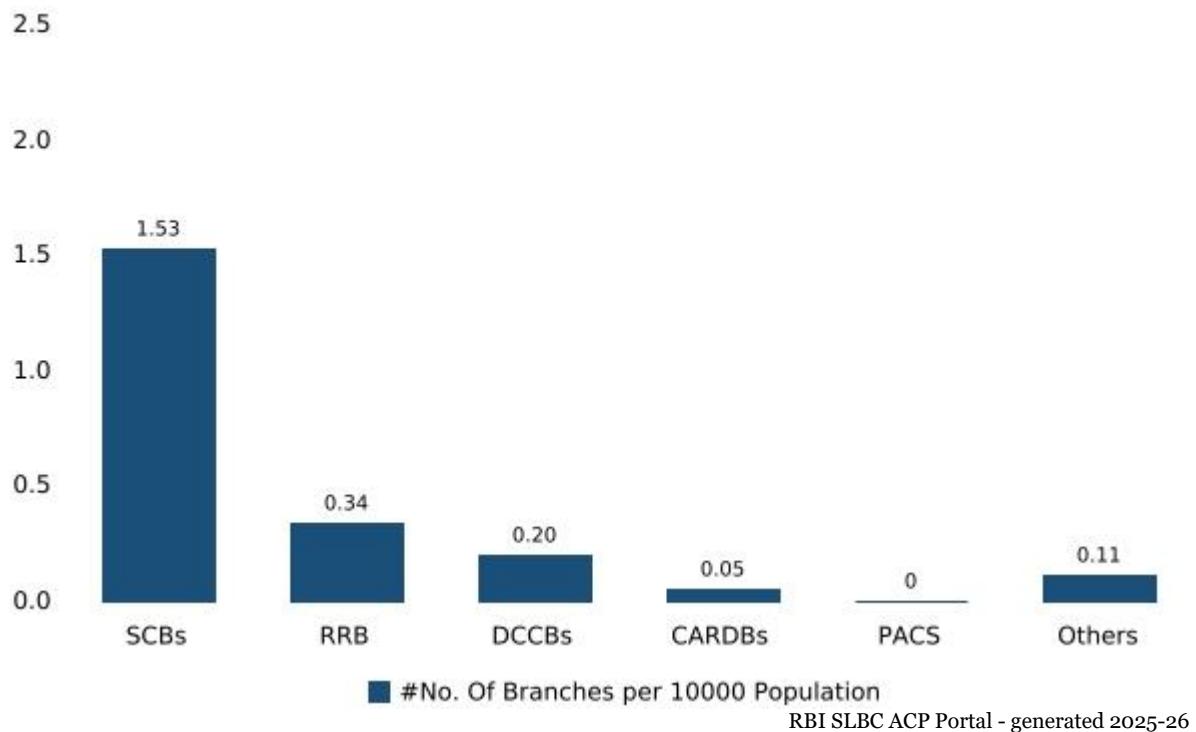
# **Banking Profile**



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

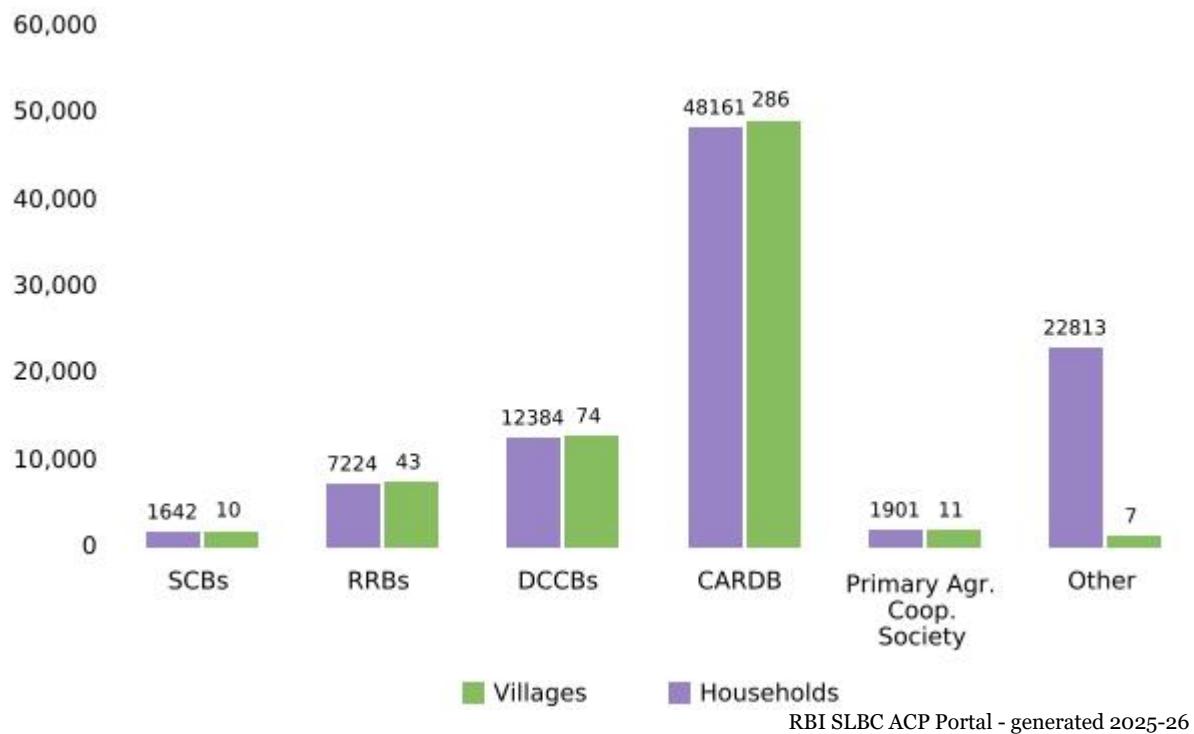


### 2. Branch Penetration

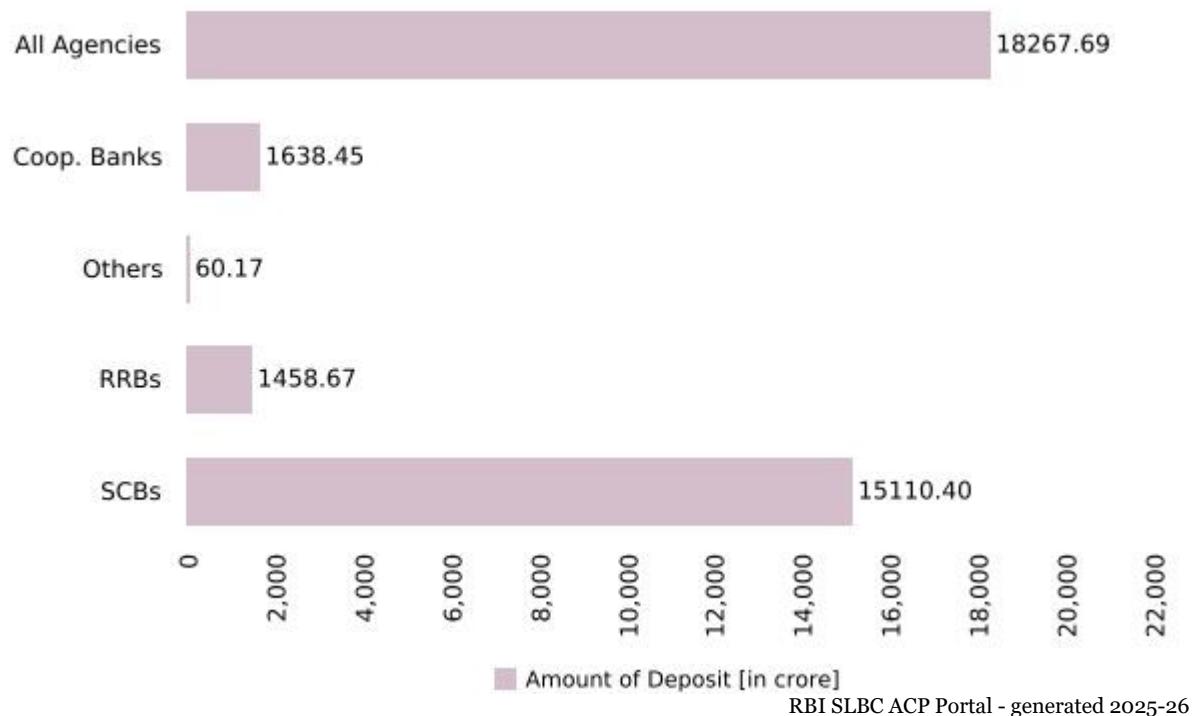




### 3. Agency wise - Per branch Outreach

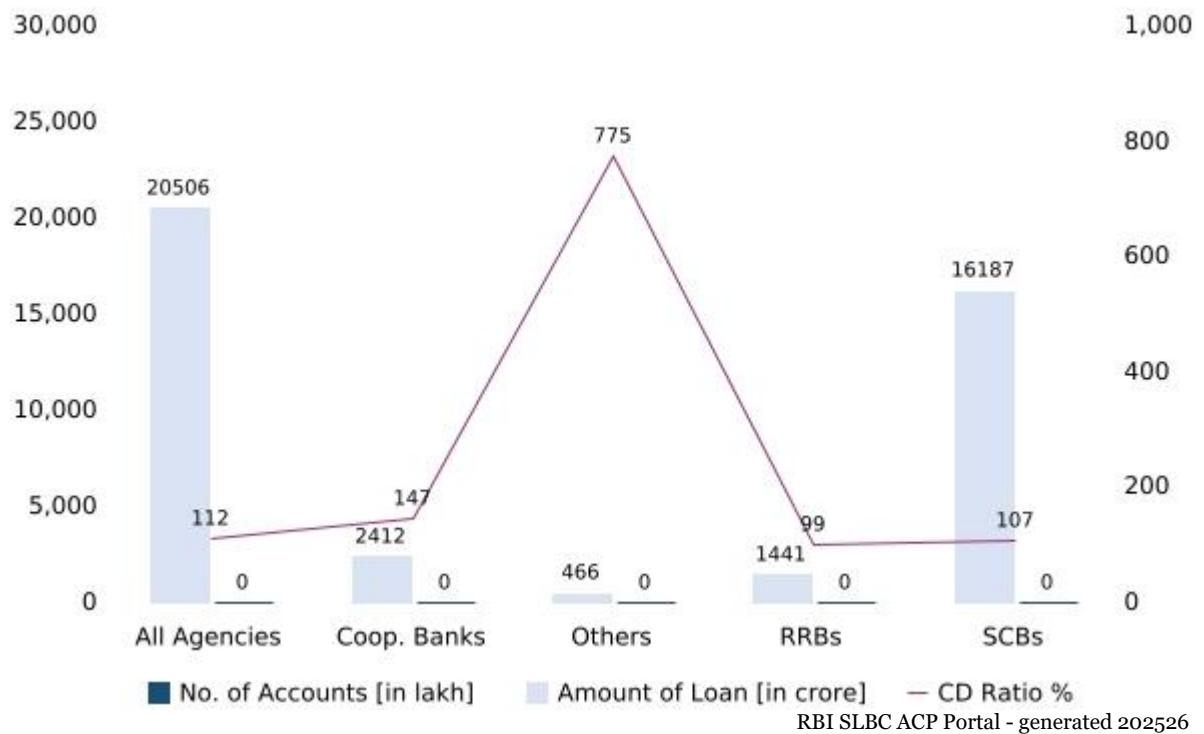


### 4. Agency wise - Deposit O/s

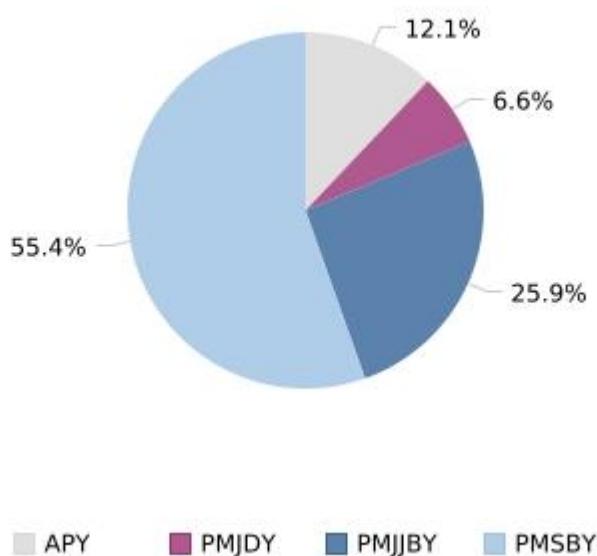




### 5. Agency wise - Loan O/s and CD ratio



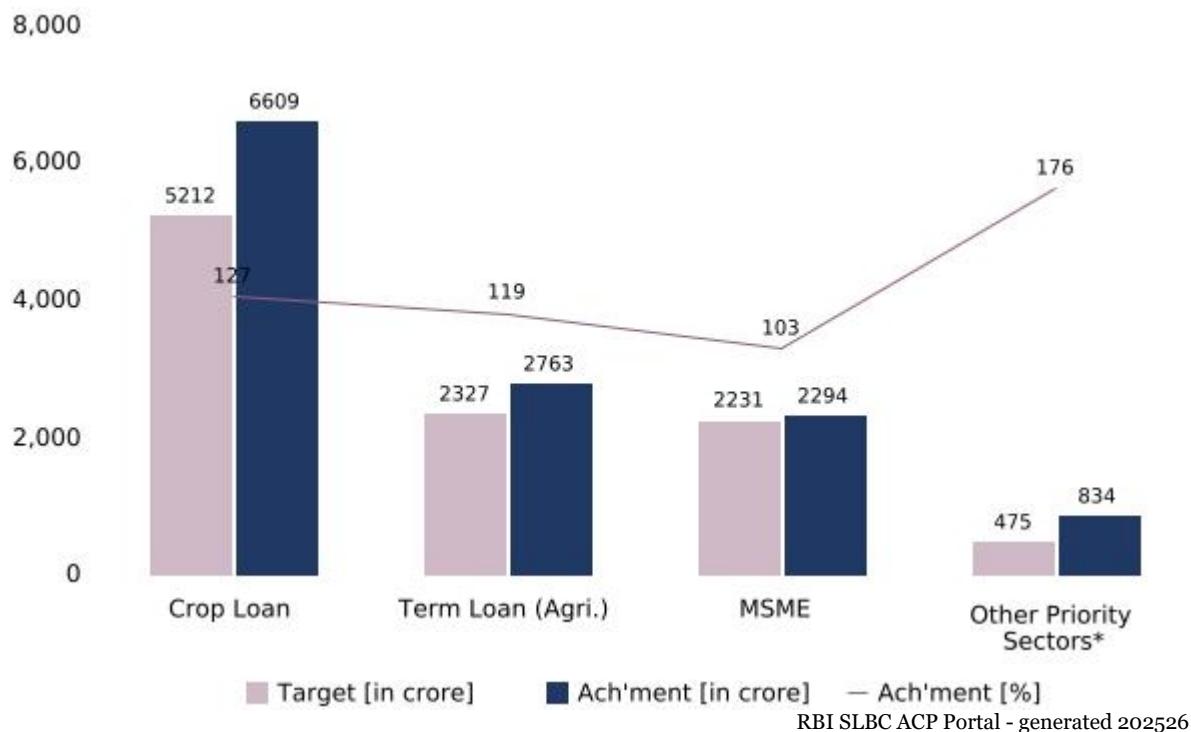
### 6. Performance under Financial Inclusion (No. of A/c)



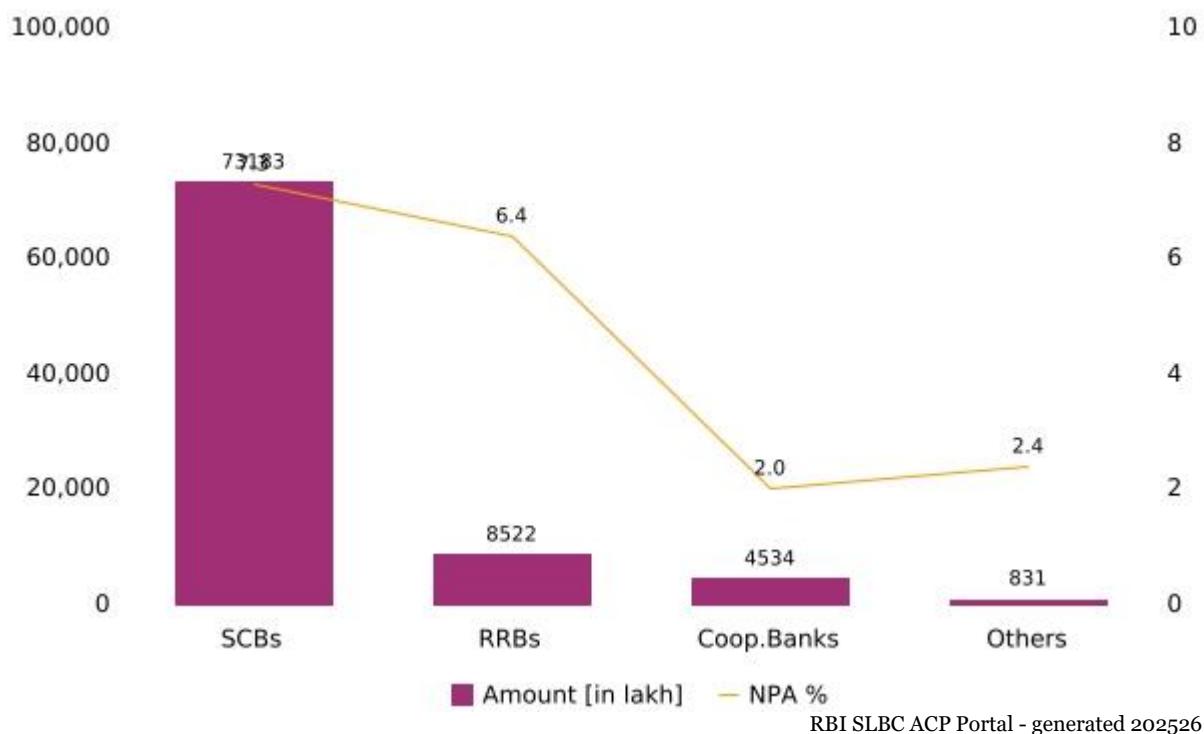
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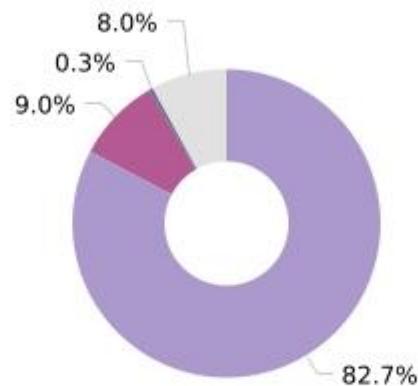
### 7. Sector-wise Performance under ACP



### 8. NPA position



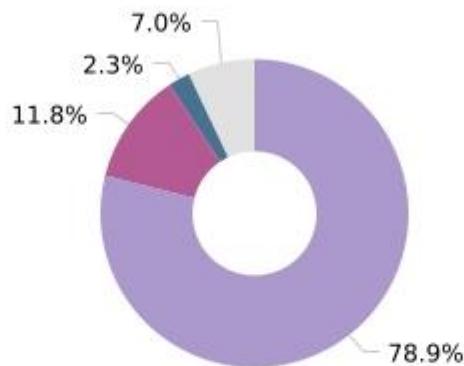
### 9. Agency wise - Share of Deposit O/s Year 2024-25



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

RBI SLBC ACP Portal - generated 2025-26

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



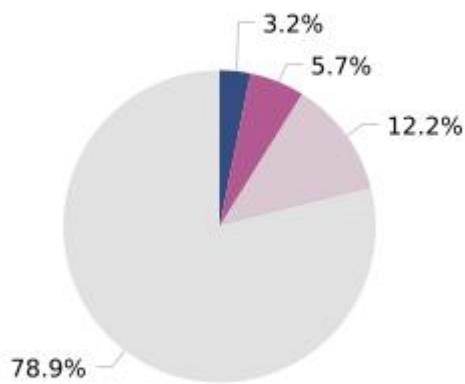
■ Commercial Banks    ■ Cooperative Banks    ■ Others  
■ Regional Rural Bank

RBI SLBC ACP Portal - generated 2025-26

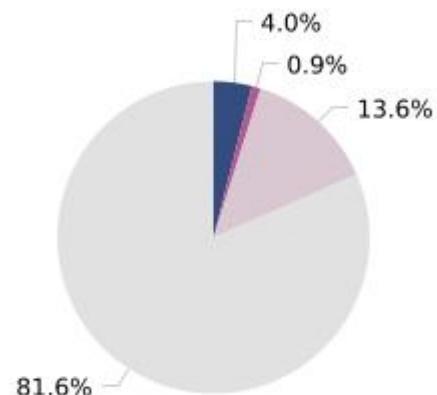


### 11. Agency wise - Share of NPA

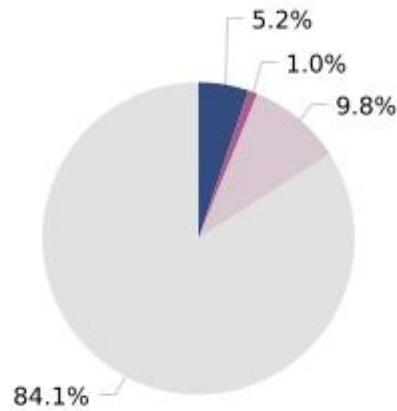
**Year 2022-23**



**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	29	271	141	64	66		43544	554	10	1642
Regional Rural Bank	1	60	48	7	5		104	72	43	7224
District Central Coop. Bank	1	35	17	0	18		441	0	74	12384
Coop. Agr. & Rural Dev. Bank	1	9	8	0	1		0	0	286	48161
Primary Agr. Coop. Society	229	0	0	0	0		0	0	11	1901
Others	8	20	0	11	9	27	8571	1273	7	22813
All Agencies	269	395	214	82	99	27	52660	1899		

### 2. Deposits Outstanding

Agency	No. of accounts						Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	
Commercial Banks	0	0	0	0	0	1235988.00	1375885.00	1511039.59	9.8	82.72	



Regional Rural Bank	0	0	0	0	0	119127.00	134435.00	145867.40	8.5	7.98
Cooperative Banks	0	0	0	0	0	165665.00	157483.00	163844.89	4.0	8.97
Others	0	0	0	0	0	3256.00	5318.00	6016.63	13.1	0.33
All Agencies	0	0	0	0	0	1524036.00	1673121.00	1826768.51	9.2	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	0	0	0	0.0	0	1233559.00	1406024.00	1618730.16	15.1	78.9
Regional Rural Bank	0	0	0	0.0	0	124192.00	135060.00	144062.28	6.7	7.0
Cooperative Banks	0	0	0	0.0	0	197492.00	200460.00	241223.91	20.3	11.8
Others	0	0	0	0.0	0	21750.00	40975.00	46623.54	13.8	2.3
All Agencies	0	0	0	0.0	0	1576993.00	1782519.00	2050639.89	15.0	100.0

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	99.8	102.2	107.1
Regional Rural Bank	104.3	100.5	98.8



Cooperative Banks	119.2	127.3	147.2
Others	668.0	770.5	774.9
All Agencies	103.5	106.5	112.3

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	54724	458181	215373	92566
Regional Rural Bank	13388	90548	49218	31321
Cooperative Banks	0	21168	1264	0
Others	0	2	232	158
All Agencies	68112	569899	266087	124045

### 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	906117.06	56.0	678272.17	41.9	819623.98	50.6	91.67	0.0	65747.86	4.1
Regional Rural Bank	110621.14	76.8	107889.49	74.9	119588.53	83.0	0.00	0.0	10812.18	7.5



Cooperative Banks	212373.76	88.0	139304.71	57.7	126713.52	52.5	0.00	0.0	0.00	0.0
Others	20885.76	44.8	11694.33	25.1	16030.92	34.4	0.00	0.0	7853.28	16.8
All Agencies	1249997.72	61.0	937160.70	45.7	1081956.95	52.8	91.67	0.0	84413.32	4.1

### 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	828151.00	637550.84	77.0	1114583.00	738528.82	66.3	797153.18	906117.06	113.7	85.7
Regional Rural Bank	87421.00	75779.98	86.7	116561.00	89127.22	76.5	92374.37	110621.14	119.8	94.3
Cooperative Banks	104250.00	144146.00	138.3	127142.00	130581.87	102.7	113971.87	212373.76	186.3	142.4
Others	4578.00	14334.23	313.1	5573.00	22584.13	405.2	20968.55	20885.76	99.6	272.6
All Agencies	1024400.00	871811.05	85.1	1363859.00	980822.04	71.9	1024467.97	1249997.72	122.0	93.0

### 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	291908.00	320004.13	109.6	690411.00	530168.97	76.8	521227.62	660884.87	126.8	104.4
Term Loan (Agri.)	360638.00	360899.80	100.1	316196.00	209258.78	66.2	232701.77	276275.84	118.7	95.0



Total Agri. Credit	652546.00	680903.93	104.3	1006607.00	739427.75	73.5	753929.39	937160.71	124.3	100.7
MSME	290247.00	147458.01	50.8	270655.00	200588.85	74.1	223067.88	229420.44	102.8	75.9
Other Priority Sectors*	81607.00	43449.11	53.2	86597.00	40805.44	47.1	47470.70	83416.57	175.7	92.0
Total Priority Sector	1024400.00	871811.05	85.1	1363859.00	980822.04	71.9	1024467.97	1249997.72	122.0	93.0

#### 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	837763.95	69853.80	8.3	886210.63	83492.66	9.4	999294.82	73182.94	7.3	8.3
Regional Rural Bank	117331.48	10775.19	9.2	125123.17	13862.75	11.1	132498.08	8521.68	6.4	8.9
Cooperative Banks	160415.64	2819.29	1.8	160801.32	4052.22	2.5	222212.52	4533.67	2.0	2.1
Others	17200.98	5042.70	29.3	28777.54	932.64	3.2	34148.08	830.86	2.4	11.6
All Agencies	1132712.05	88490.98	7.8	1200912.66	102340.27	8.5	1388153.50	87069.15	6.3	7.5

# **Part B**



## Chapter 1

### Important Policies and Developments

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

Recent Initiatives for Development of Cooperatives:

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

#### 2. Union Budget

##### 2.1. Important Announcements

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

- i. PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others
- ii. Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage
- Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60%
- iii. Subtargets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)
- iv. Higher credit weight (125%) for low credit districts; lower (90%) for high credit districts

The other major master directions issued by RBI:

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

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



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

#### INFRASTRUCTURE:

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

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

**Micro Irrigation Fund (MIF):** Started in 2019-20 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 2014-15 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 2013-14 with ₹ 10,000 crore corpus to support scientific storage infrastructure.

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

#### CLIMATE CHANGE:

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

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

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

#### INSTITUTIONAL DEVELOPMENT:

Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by



NABARD, NDDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.

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

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

#### NABARD's DIGITAL INITIATIVES

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

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

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

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

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

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

**Digital Technology for Credit Delivery & Interest Subvention:**

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

#### PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

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



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

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

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

**Incentive Scheme for BCs/CSPs in NER & Hilly States:** Launched in FY 2023-24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in Tier 5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

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

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

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

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

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

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

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

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

## **6. State Budget**

### **6.1. Important Announcements**



Agriculture sector has registered a positive growth of 4% in 2024-25, outpacing all India agricultural growth rate of 3.8%. The positive growth rate in 2024-25 is due to the government's proactive interventions to encourage Kharif sowing aided by a normal monsoon and adequate reservoir.

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

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

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

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

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

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

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

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

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

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

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

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

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

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



Establishment of Model Intergrated Farming System under Raita Samruddi Yojana for demonstration to farmers in all 10 Agro Climatic Zones.

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

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

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

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

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

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

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

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

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

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

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

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

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

Promotion of Horticulture Tourism in Farms & Nurseries.

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

Establishment of Silk Cocoon Market in Mysuru

Establishment of 50 Veterinary Clinics

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



### Udyogini

Objective - To create self employment opportunities for women in Trade & Service Sector

Implementing Department - Women & Child Development Department

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

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

Loan amount up to ₹3,00,000. Higher subsidy (up to 90%) for SC/ST women

### Government of India Schemes

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

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

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

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

### Krishi Bhagya

Objective- To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

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

### Organic Farming adoption and certification

Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

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

### Pashu Bhagya Scheme

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

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



Target Group: Farmers & entrepreneurs.

Quantum of Subsidy:

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

Loan up to ₹1.20 lakh from banks.

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

CMEGP (Chief Minister's Employment Generation Program)

Objective: Support first-generation entrepreneurs in rural areas.

Implementing Department: DIC & KVIB.

Target Group: Rural youth, micro-enterprises.

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

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



## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance & Marketing

###### 2.1.1.1 Status of the Sector in the District

Agriculture is the primary economic activity in Hassan district, which falls under the Southern Transition Zone. The Hemavathi and Yagachi rivers serve as vital sources of irrigation. The district has a Gross Cropped Area of 5.42 lakh hectares and a Net Sown Area of 4.19 lakh hectares. The soils are diverse and fertile, predominantly comprising deep red soils in plains and hilly areas, with some regions having shallow, calcareous, and gravelly soils. Major soil types include red soil, red sandy soil, black soil, mixed soil, and silty clay soil, with western taluks featuring soils derived from granites, laterites, and schists. In 2022–23, the district received 859 mm of rainfall, which was 25% below the normal of 1,142 mm. The Net Irrigated Area stood at 1.24 lakh hectares, accounting for 28% of the Net Sown Area, with a cropping intensity of 130%. The Gross Irrigated Area was 1.58 lakh hectares, with irrigation sources distributed as follows: canals (0.54 lakh ha), tanks (0.28 lakh ha), tube wells (0.62 lakh ha), and other sources (0.13 lakh ha) (Source: DAG 2023–24).

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

The Department of Agriculture is promoting high-yielding varieties of maize, paddy, and ragi to enhance productivity. With its support, 2,500 ha have been brought under organic farming. Key schemes such as PMKSY (Micro Irrigation), Farm Mechanization, Seed Distribution, Soil Enrichment, PMFBY, PMFME, Raitasiri, Krushi Bhagya, and Crop Survey are proposed to continue in 2025–26. To improve service delivery and financial inclusion, digital land records are being integrated with the banking system via the FRUITS portal. The district has one government and two private soil testing labs. A Centre of Excellence for Integrated Farming Systems is being established in Hassan and Sakleshpura blocks with NABARD RIDF assistance of ₹.571.90 lakh. Farmers benefit from e-marketing through ReMS, enabling better price realization. Certified seeds are supplied by 898 licensed dealers, including 172 government agencies and 711 pesticide dealers. The DoA provides certified seeds at a 50% subsidy to small and marginal farmers through Raitha Samparka Kendras. The district has two licensed seed depots. In 2023–24, the department distributed 12,033 quintals of seeds to 1.93 lakh farmers, involving a subsidy component of ₹.132.50 lakh.

###### 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 - Potato/ Aloo_Irrigated	Hecta re	1.72	100	5978	10269.55	10269.55
2	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Rainfed	Hecta re	0.67	100	110419	73540.14	73540.14
3	Cereals - Maize/ Makka_Irrigated	Hecta re	1.05	100	117567	123167.89	123167.89
4	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hecta re	1.37	100	33195	45597.99	45597.99
5	Fruits - Coconut/ Nariyal	Hecta re	1.53	100	118792	181308.66	181308.66
6	Other Commercial Crops - Tobacco/ Thambaku	Hecta re	1.93	100	6657	12843.48	12843.48
7	Plantation Crops other than fruits and vegetables - Areca Nut/ Supari_Plantation	Hecta re	4.03	100	11550	46539.11	46539.11
8	Plantation Crops other than fruits and vegetables - Coffee_Arebica	Hecta re	1.98	100	1820	3607.58	3607.58
9	Spices & Condiments - Ginger/ Adrak_Irrigated	Hecta re	2.64	100	7008	18521.45	18521.45
10	Sugar Crops - Sugarcane/ Ganna_New	Hecta re	2.46	100	3685	9055.18	9055.18
<b>Sub Total</b>					<b>416671</b>	<b>524451.03</b>	<b>524451.03</b>
<b>Post Harvest</b>							
<b>Maintenance</b>							
<b>Total</b>							
<b>Grand Total</b>					<b>416671</b>	<b>524451.03</b>	<b>524451.03</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Hassan district, part of the Western Ghats and Southern Plains zones, features red, loamy, and lateritic soils. It has a strong irrigation network with 6,066 tanks, 952 open wells, 47,066 tubewells, 520 km of canals, and 20 lift irrigation projects. In 202122, irrigation covered 0.54 lakh hectares via canals, 0.28 lakh hectares via tanks, and 0.62 lakh hectares via tubewells. Annual Ground Water Recharge is 18.93 bcm, with 17.08 bcm extractable and 11.32 bcm currently extracted, resulting in a 66.26% extraction stage. Of 8 talukas, one is OverExploited, one Critical, and six Safe. Rechargeworthy area is 6,819 sq km, but 7,214 sq km (136.82%) is OverExploited and 1,385 sq km (97.39%) is Critical. Of 17,980 mcm extractable groundwater, 4,190 mcm is OverExploited, 4,830 mcm Critical, and 8,960 mcm Safe. Compared to 2022, recharge improved from 28.65 TMC to 28.00 TMC, and extractable resources rose from 25.20 TMC to 27.31 TMC due to better rainfall, surface irrigation, and water conservation efforts. Source DAG 2023 24



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

Under NABARD's RIDF, 6 drip irrigation projects (168.58 ha), 406 micro irrigation projects (13,263.21 ha), 8 minor irrigation check dams (199 cu sec capacity), and modernization of 7 tanks (725 litres capacity) have been completed. The district is well-equipped with electric and submersible pump sets from reputed companies, supported by a strong dealer and service network for drip and sprinkler systems. The Department of Mines and Geology (DMG) provides technical guidance to farmers on well site selection, design of artificial recharge structures, pumping systems, and groundwater estimation on a watershed basis. Several private drilling agencies are also available for borewell construction. The Departments of Agriculture and Horticulture offer up to 90% subsidy for the installation of drip and sprinkler units, significantly supporting farmers in adopting efficient irrigation technologies.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Artificial Recharge Structure- For Dug Well	No.	0.55	80	1235	673.96	539.13
2	Artificial Recharge Structure-- rainwater harvest tanks	No.	0.43	80	10360	4434.08	3547.26
3	Bore Well-Renovation- Deepening	No.	0.35	80	1590	561.42	449.16
4	Diesel Pump Sets--IP sets (7.5 HP Diesel / 10HP electric)	No.	0.26	80	820	210.58	168.43
5	Drip Irrigation--1.2 m x 0.6 m	ha	1.56	80	9000	14059.80	11247.85
6	Drip Irrigation--IP Sets 5HP	ha	0.48	80	800	385.20	308.16
9	Dug-cum-Bore Well-- Renovation	No.	0.43	80	3550	1519.40	1215.52
7	Dug Well--1.5m dia and 5 m depth (RCC Rings)	No.	0.54	80	4700	2514.50	2011.60
8	Dug Well--Recharge	No.	0.54	80	2400	1284.00	1027.20
10	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	3600	2311.20	1848.96
11	Solar PV Pump Sets (AC)-- AC/DC surface	No.	0.99	80	800	790.96	632.72
12	Sprinkler Irrigation --Field crops - 90 mm HDPE pipes	ha	0.74	80	6500	4819.83	3855.88



13	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	19100	8174.80	6539.84
14	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	14000	7639.80	6111.84
<b>Total</b>					<b>78455</b>	<b>49379.53</b>	<b>39503.55</b>

### 2.1.3 Farm Mechanization

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

In the district, the Net Sown Area is 4.17 lakh ha and Net Irrigated Area is 1.24 lakh ha. There are 4.37 lakh cultivators and 5.34 lakh farmers, of whom 92% are small and marginal farmers lacking the capacity to purchase agricultural equipment. This presents strong potential for investment in farm machinery such as tractors, power tillers, rotavators, and other equipment. IFFCO has been training farmers in drone usage for spraying nano fertilisers, covering 250 acres under demonstration in 2023-24. The Department of Agriculture conducted drone demonstrations in paddy, ragi, and maize fields across Arkalgud, Alur, Channarayapatna, Arasikere, and Beluru blocks. Hassan district follows a multicropping pattern and has significant scope for financing small machinery and equipment. It is a leading producer of coffee and other crops like paddy, maize, coconut, and arecanut. Implements such as power tillers, rotavators, brush cutters, power weeders, cultivators, coconut climbers, dehuskers, and sprayers are essential for production and postharvest activities and can be considered for credit support. (Source Dept of Agriculture)

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

The National Institute of Agricultural Extension Management (MANAGE) offers a one-year Diploma in Agricultural Extension Services for Input Dealers (DAESI), providing location-specific agricultural education. In Hassan district, Krishi Vigyan Kendra (KVK) trains PACS secretaries and input dealers, enabling them to obtain fertilizer dealership licenses. To promote mechanization, the State Government, in collaboration with SKDRDP and the Department of Agriculture, has established 38 Krishi Yantra Dhare Centres (Custom Hiring Centres - CHCs). The Department provides 80% grant support to FPOs and SHGs for setting up CHCs, while NABARD has supported 5 PACS under the AIF-PACS to MSC scheme. There is a growing need to establish one CHC per large village and one per Gram Panchayat for clusters of smaller villages, with support from FPOs, PACS, JLGs, SHGs, and other community-based organizations. Agricultural universities and research institutes should focus on developing small, affordable machinery suitable for marginal farms. Promoting SHG/FPO/Trust/PACS-based CHCs will improve access to farm equipment and enhance productivity at the grassroots level.

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

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

(₹ lakh)



Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Combine harvestor--Paddy	No.	26.75	80	240	6420.00	5136.00
2	Combine harvestor- Sugarcane harvestors-Sugar cane harvestor	No.	107.00	80	29	3103.00	2482.40
3	Other machinery-Other Machinery & Equipments- Cultivator	No.	0.86	80	390	333.84	267.08
4	Other machinery-Other Machinery & Equipments- Rotavator(540 and 1000 rpm PTO speed)	No.	1.50	80	390	584.22	467.38
5	Other machinery--Reversible M B Plough(2/3 furrows- fixed/hydraulic)	No.	2.68	80	390	1043.25	834.60
6	Other machinery--Solar Drier	No.	6.96	80	48	333.88	267.08
16	Others--Custom Hiring- Cultivators	No.	1.07	80	390	417.30	333.84
7	Others--Custom Hiring- Disc plough	No.	0.43	80	390	166.92	133.54
8	Others--Custom Hiring- Drone	No.	10.70	80	32	342.40	273.92
9	Others--Custom Hiring- Levelers	No.	2.14	80	390	834.60	667.68
10	Others--Custom Hiring- MB Plough	No.	0.54	80	390	208.65	166.92
11	Others--Custom Hiring- Seed cum fertilizer	No.	1.28	80	390	500.76	400.60
12	Others--Custom Hiring- Servicing tools	No.	1.34	80	390	521.65	417.30
13	Others--Custom Hiring- Shed and office premises	No.	4.82	80	26	125.20	100.14
14	Others--Custom Hiring- Sprayer	No.	0.05	80	390	20.89	16.70
15	Others--Custom Hiring- Thresher	No.	1.28	80	390	500.76	400.60
17	Others--Custom hiring- Tractor 35 TO 45 HP	No.	6.42	80	105	674.10	539.28
18	Paddy Transplanter--46 & 8 rows	No.	3.21	80	2150	6901.50	5521.20
19	Power Tiller--8 to 12 HP	No.	2.46	80	2250	5537.25	4429.80
20	Thresher-Multicrop Power Threshers-Upto 10 HP Tractor/Engine Operated	No.	2.14	80	130	278.20	222.56
21	Tractor-With Implements & Trailer-45 to 55 HP	No.	9.10	80	1625	14779.38	11823.50
22	Tractor-With Implements & Trailer-Tractor Drawn Disc Plough(3 disc Reversible)	No.	1.61	80	670	1075.35	860.28



<b>Total</b>	<b>11595</b>	<b>44703.10</b>	<b>35762.40</b>
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#### **2.1.4 Plantation & Horticulture, including Sericulture**

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

Agroclimatically, Hassan district offers strong potential for plantation, horticulture, and sericulture activities. In 2024-25, 1.79 lakh ha were cultivated under horticultural crops, yielding 5.76 lakh MT. From 2022-23 to 2024-25, 1.83 lakh ha and 1.73 lakh ha were covered, producing 7.25 lakh MT and 5.49 lakh MT respectively. For 2025-26, the Department of Horticulture has set a target of 1.82 lakh ha with an estimated production of 5.97 lakh MT. Major crops in 2024-25 include Coconut (1,16,932 ha), Black Pepper (30,005 ha), Arecanut (17,323 ha), Ginger (7,959 ha), Potato (4,214 ha), Tomato (668 ha), Mango (487 ha), Banana (477 ha), Cardamom (340 ha), Pomegranate (280 ha), Chrysanthemum (224 ha), and Sapota (185 ha). Arasikere and Channarayapatna blocks account for over 80% of the coconut area. Flower cultivation is prominent across all blocks except Sakleshpura. Vegetable cultivation is concentrated in Arkalgud, Arasikere, Beluru, Channarayapatna, Hassan, and Holenarasipura blocks. Coffee and black pepper are predominantly grown in Sakleshpura, Beluru, Aluru, and Arkalgud blocks, which together account for over 95% of the area under these crops. (Source Dept of Horticulture)

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

During 2024-25, major schemes implemented in Hassan district include: National Mission for Edible Oils-Oil Palm Project, PMKSY-Drip Irrigation, Integrated Farming in Coconut (CDB), MIDH-NHM, RKVY, SMAM, PKVY, CHD, IPM-IDM, and Development of Madhuvana & Apiculture. The Department of Horticulture (DoH) incurred ₹.2522.31 lakhs against a target of ₹.3435.15 lakhs, achieving 73.42%. DoH provides 35–90% subsidy based on farmer category for high-tech vegetable nurseries, tissue culture labs, protected cultivation, farm ponds, pack houses, cold rooms, plant protection inputs, perennial crop expansion, mechanization, drip irrigation, and apiculture. There are 20 departmental farms/nurseries across the district raising seedlings of coconut, arecanut, black pepper, mango, sapota, citrus, and papaya, sold at department-fixed rates. APMC Hassan is the main market for tender coconuts, potatoes, and vegetables. HOPCOMS operates 8 outlets—2 in Arkalgud, 4 in Hassan, and 1 each in Channarayapatna and Holenarasipura. DoH has formed 11 FPOs for horticulture farmers (3 under CHD and 8 under Amruth FPO). NABARD has promoted 2 FPOs—one for coconut growers in Channarayapatna and another for coffee & pepper growers in Sakleshpura. There are 11 private cold storages (capacity: 67,157 MT), mainly used for potatoes and perishables. A new 2,000 MT cold storage is under construction by DoH under RIDF Tranche-29.

##### **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	Bee Keeping-Boxes-10 boxes	No.	0.67	80	1000	671.96	537.57
2	Coffee-Replanting-Coffee (Arabica)-1.5mx1.5m(5ftx5ft) -1780/Acre	ha	2.31	80	10396	24016.11	19212.88
3	Coffee-Replanting-Coffee (Robusta)-3mx3m(10ftx10ft) -444/Acre	ha	1.52	80	20587	31235.83	24988.67
4	High density plantation-Banana	ha	3.38	80	42000	142010.40	113608.32
5	High density plantation-Papaya-3mx3m 444/Acre	Acre	1.06	80	1504	1593.19	1274.55
6	High density plantation-Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	2854	7787.15	6229.71
7	New Orchard - Tropical/ Sub Tropical Fruits-Guava-8mx8m 60/Acre	Acre	0.91	80	1328	1207.83	966.25
8	New Orchard - Tropical/ Sub Tropical Fruits-Mango-9mx9m- 50/Acre	Acre	1.17	80	4819	5620.39	4496.30
9	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	2401	2569.07	2055.25
10	Other Plantation Crops-Arecanut	ha	3.75	80	87	325.83	260.65
11	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	1.08	80	12083	13058.09	10446.48
12	Sericulture-Chawki Rearing-Mulberry garden establishment -2 Acre	Acre	25.59	80	3	76.77	61.44
13	Sericulture-Shoot Rearing - Mulberry garden establishment -1 Acre	Acre	12.65	80	3	37.95	30.36
14	Spices-Black Pepper-(intercrop with Arecanut) 3mx3m -444/Acre	Acre	1.54	80	9458	14572.89	11658.31
15	Spices-Cardamom-1.8mx1.8m 1230/Acre	Acre	1.65	80	828	1364.38	1091.50
<b>Sub Total</b>					<b>109351</b>	<b>246147.84</b>	<b>196918.24</b>
<b>Total</b>					<b>109351</b>	<b>246147.84</b>	<b>196918.24</b>

### 2.1.5 Forestry & Waste Land Development

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

The Hassan Forest Circle comprises two territorial divisions—Hassan and Tumkur Forest Divisions—and two Social Forestry Divisions, namely Hassan SF Division and Tumkur SF



Division. The circle covers the revenue districts of Hassan and Tumkur. The forests in this region are predominantly dry deciduous and scrub types, with the western part adjoining Kodagu and Dakshina Kannada districts featuring rich evergreen and semi-evergreen forests, spanning approximately 18,000 hectares. Out of the total geographical area of 6,814 sq km, about 1,484.81 sq km is classified as forest area. This includes 147.66 sq km of dense forest, 771.51 sq km of moderately dense forest, and 565.63 sq km of open forest. Overall, 8.9% of the district's area (0.59 lakh ha) is under forest cover. (Source: Economic Survey of Karnataka 2023-24)

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

The Hassan Forest Circle includes two territorial divisions (Hassan and Tumkur) and two social forestry divisions, covering the revenue districts of Hassan and Tumkur. The forests are mainly dry deciduous and scrub, with about 18,000 hectares of evergreen and semi-evergreen forests in the western region bordering Kodagu and Dakshina Kannada. Out of the total geographical area of 6,814 sq km, 1,484.81 sq km is forest area, comprising 147.66 sq km of dense forest, 771.51 sq km of moderately dense forest, and 565.63 sq km of open forest. Overall, 8.9% of the district's area is under forest cover. (Source: Economic Survey of Karnataka 2023-24)

#### **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-Mahagony-4.57 m x 4.57m 478/ha	ha	1.20	80	60	71.88	57.52	
2	Plantation-Sal-Melia dubia-3m x3m 1111/ha	ha	1.54	80	60	92.44	73.96	
3	Plantation-Sal-Silver oak-3m x3m -1111/ha	ha	1.54	80	60	92.44	73.96	
4	Plantation-Sandal Wood-4.47 m x4.47 m 500 plants/ha	ha	2.44	80	45	109.80	87.83	
5	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	60	142.52	114.00	
<b>Total</b>					<b>285</b>	<b>509.08</b>	<b>407.27</b>	

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

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

As per the 20th Quinquennial Livestock Census, Hassan district has 5.48 lakh cattle and



1.08 lakh buffaloes. All 8 blocks are served by 1410 functional Milk Cooperative Societies, with daily milk procurement averaging 11 lakh liters. The Hassan dairy has a processing capacity of 3.5 lakh LPD and storage of 3 lakh LPD, supported by chilling plants in Channarayapatna, Holenarasipura, and Arasikere (1 lakh LPD each). A new 1 LLPD chilling centre is being set up in Channarayapatna, and an ice cream plant (10,000 LPD, expandable to 20,000 LPD) is under construction at Hassan Dairy. HAMUL has installed 182 Bulk Milk Coolers, 1302 electronic weighing scales, 150 milk testers, and 1050 automatic milk collection units. The GLC flow in the year 2023-24 was ₹.404.87 crs and in the year 2024-25 the GLC flow was ₹.474.93 crs it has increased by 18%. As on June 2025 the GLC flow stood at ₹.225.76 crs which is showing healthy increasing trend. (Source Dept of AH & VS, DAG at a glance 2023-24)

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

NABARD has sanctioned an All-Women Animal Husbandry Dairy FPO for members of the Pannasamudra-Lakshmidevihalli Watershed in Arsikere. Under NABARD RIDF assistance, 120 veterinary hospitals/dispensaries have been constructed. The district has 33 veterinary hospitals, 107 dispensaries, 72 Primary Veterinary Centres, and 8 Mobile Veterinary Clinics. Milch animals, working cattle, and buffaloes are traded in APMC market yards, village markets, shandies, and cattle fairs. HAMUL supplies quality crossbred calves (CBCs) from outside the state based on demand. There are 1,410 registered Milk Producers Societies. Schemes implemented by the Department of Animal Husbandry & Veterinary Services (DAH&VS) include: ex-gratia compensation under the Anugraha Scheme, subsidized animal insurance under NLM, fodder seed minikit distribution, and the Kurigahi Yojana (distribution of 20+1 sheep). DAH&VS operates one Veterinary Polyclinic and 212 veterinary institutions. There are 05 animal feed manufacturing centres. HAMUL runs 117 cluster AI centres, each serving 12-14 MPCSs per day/person (Source DAG 2023-24)

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	5880	12520.31	10016.22
2	Crossbred Cattle Farming-- HF Crosses 11-13 lpd 2 animal unit	1+1	2.45	80	10990	26928.82	21543.02



3	Crossbred Cattle Farming-- Jersey Crosses-9 to 10lpd 2 animal unit	1+1	2.19	80	1245	2730.93	2184.73
4	Dairy Cattle Buffao Shed-- 130 sq ft shed @ 200 per sq ft	No.	0.28	80	210	58.41	46.75
5	Dairy Cattle Buffao Shed--AC roof shed 300 per sq ft	No.	0.42	80	250	104.33	83.47
6	Dairy Marketing Outlet/ Parlour--Construction of store room 100 sq ft	No.	0.27	80	16	4.32	3.44
7	Fodder Cultivation--Fodder cultivation(Stylo)	No.	0.27	80	1065	284.90	227.91
8	Fodder Cultivation-Hydroponic Unit-Hydroponic unit for production of green fodder (2Herds)	No.	0.64	80	330	211.86	169.49
9	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	295	1167.93	934.30
10	Heifer Rearing--Male calf rearing	20	8.15	80	270	2201.44	1761.13
11	Indigenous Cattle Faming-- Hallikar 2 animal unit	1+1	0.86	80	9100	7789.60	6231.68
<b>Sub Total</b>					<b>29651</b>	<b>54002.85</b>	<b>43202.14</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others_Local Cow per animal per two month cycle	1+1	0.17	1	38385	6612.58	6612.58
<b>Sub Total</b>					<b>38385</b>	<b>6612.58</b>	<b>6612.58</b>
<b>Total</b>					<b>68036</b>	<b>60615.43</b>	<b>49814.72</b>

### 2.1.7 Animal Husbandry - Poultry

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

As per the 2019 Livestock Census, Hassan district had a poultry population of 23.53 lakh. In 2023-24, the district produced 1,026 lakh eggs and 13,525 tons of meat, averaging 144 eggs per person annually. With rising demand for poultry meat, poultry farming is gaining momentum, especially in rural areas. Backyard poultry, primarily for subsistence egg and meat production, is popular among farmers, who prefer improved breeds like Giriraja. Notably, women play a significant role in managing backyard poultry activities. The GLC flow in the year 2023-24 stood at ₹.18.40 crs and in the year 2024-25 it was ₹.9.87 Crs there was a dip in GLC flow. However in the first qtr of the current financial year the GLC flow was ₹.14.93 it has showed an improvement by 51%. (Source Dept of AH & VS & RBI ACP Portal)

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

Hassan district has around 600 poultry farms and hatcheries. To support the growing poultry sector, there is a need to establish poultry feed manufacturing units and disease diagnostic centres. Poultry farmers are eligible for Kisan Credit Cards (KCCs) with a credit limit of up to ₹1.60 lakh, within the overall crop loan limit of ₹3.00 lakh.



### 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	130	435.42	348.32
2	Commercial Broiler Farming-- Integration: broiler equipment(2000chicks; Rs. 35per bird)	5000	12.20	80	644	7855.52	6284.40
3	Commercial Broiler Farming-- Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	108	526.94	421.57
4	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	7	254.52	203.63
5	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.21	80	1020	218.28	174.62
<b>Sub Total</b>					<b>1909</b>	<b>9290.68</b>	<b>7432.54</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	352992	568.33	568.33
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	23500	62.98	62.98
<b>Sub Total</b>					<b>376492</b>	<b>631.31</b>	<b>631.31</b>
<b>Total</b>					<b>378401</b>	<b>9921.99</b>	<b>8063.85</b>

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

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

Sheep, goat rearing, and piggery are among the most promising allied activities in Hassan district, next only to dairy, due to their short gestation periods and high returns. Popular breeds include Alpine and Saanen goats and the Hassan sheep. Piggery, a traditional practice, is especially popular in Sakaleshpur, Channarayapatna, Arkalgud, and Hassan, with strong demand for pork. According to the 2019 Livestock Census, the district had 1.99 lakh sheep, 1.29 lakh goats, and 0.02 lakh pigs. In 2023–24, total meat production stood at 15,425 tonnes (Source: DAG 2023–24).



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

The Karnataka Sheep & Wool Development Corporation is implementing key schemes in Hassan district, including Anugraha (ex-gratia), Shepherds Insurance, FPO formation, SCP/TSP (As per annual administrative report 2023-24, There has been 100% achievement of allocated target for SCP 4-4 /TSP 1-1) and RKVY. The district has 1 slaughterhouse under Hassan City Corporation and 6 registered Sheep Farmers Cooperative Societies. Additionally, 2 functional Sheep & Goat Farmers FPOs operate in Arasikere and Channarayapatna. A Pig Breeding Centre in Bidare village (Arsikere block) maintains Yorkshire, Landrace, and Duroc breeds. However, infrastructure for efficient meat transportation and cold chain logistics remains inadequate and requires further development to support growing demand.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	1.21	80	110	133.03	106.41
2	Pig Rearing Unit-New Shed-Cost-3 sows @ 5000/sow & 1 boar @ 6000/-(4 /5 months old)	3+1	1.75	80	93	163.20	130.56
3	Sheep - Breeding Unit-New Shed-Cost of animals-5 Deccani Hassan Rams	100+ 5	16.53	80	435	7191.22	5752.95
4	Sheep - Rearing Unit-New Shed-Cost of Rams(Local breed (10+1)	10+1	1.05	80	700	734.02	587.21
<b>Sub Total</b>					<b>1338</b>	<b>8221.47</b>	<b>6577.13</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Dairy Goat farming - Intensive_Stall feeding for 8 month cycle	10+1	0.37	1	4185	2848.38	2848.38
2	Pig Farming_Rearing Unit_Fattening for 10 animals for 6month	10	0.74	1	29	21.42	21.42
3	Sheep Farming_Lamb Sheep Fattening_Fattening Unit 6 months cycle from 4 to 9 months	10	0.16	1	1550	250.44	250.44



<b>Sub Total</b>	<b>5764</b>	<b>3120.24</b>	<b>3120.24</b>
<b>Total</b>	<b>7102</b>	<b>11341.71</b>	<b>9697.37</b>

### 2.1.9 Fisheries

#### 2.1.9.1 Status of the Sector in the District

Fisheries offer significant employment opportunities for the rural poor in Hassan district. Water bodies like the Hemavathi, Yagachi, and Vatehole reservoirs, along with rivers, tanks, canals, and ponds, support capture fisheries. The district has a fisher population of 33,735, including 15,300 full-time and 18,435 part-time fishers. In 2023-24, the inland fish catch was 2,18,720 tonnes. Under the Blue Revolution/PMMSY, subsidies of 40% for general and 60% for SC/ST/women beneficiaries are provided for inland fisheries, infrastructure development, and post-harvest operations. Till 2024, 45 beneficiaries have been supported under various components. The scheme aims to boost fish production by stocking 2,000 fish seeds per hectare of effective water spread area through Fishermen Co-operative Societies and registered bidders. In 2023-24, 199.5 lakh fingerlings were sown. The GLC disbursement stood at ₹.8.12 crs in 2023-24 and in 2024-25 the GLC disbursement was ₹.2.37 Crs, the credit offtake is less as the farmers are meeting the credit requirements by themselves and approaching banks only for subsidy portion. (Source: DAG 2023-24 & RBI ACP Portal)

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

Hassan district has 8 fish markets and 2 ice plants with a capacity of 1 MT/day each. There are 3,608 fishing tanks under Panchayat Raj and 177 tanks under the Minor Irrigation Department. The district has 17 Fishermen Cooperative Societies, though efforts are needed from the Department of Fisheries and DRCS to revive defunct ones. The Karnataka Co-operative Fisheries Federation supports fish culture through these societies. Fishermen are eligible for Kisan Credit Cards (KCCs) with a limit of ₹.2.00 lakh, within the overall crop loan limit of ₹.3.00 lakh. However, the lack of a modernized fish market, especially in Hassan block, is a key gap. Additionally, waterlogged lands in the Hemavathi irrigation command area offer potential for aquaculture. The Fisheries Department and Zilla Panchayat are encouraged to prioritize unemployed youth for leasing water bodies to promote scientific and commercial fish culture. (Source: DAG 2023-24, DRCS and Dept of Fisheries)

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

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

(₹ lakh)								
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>A.13 Fisheries</b>								



1	Fish Culture --Biofloc ponds with input cost of Rs.4 lakh (0.1ha)	ha	14.98	80	8	119.84	95.84
2	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	13	20.90	16.67
3	Fish Culture --culture of freshwater catfish-Pangasius sutchi	ha	6.08	80	8	48.64	38.88
4	Fish Culture --Fresh water-Composite fish culture of indian major carps	ha	8.87	80	8	70.96	56.79
5	Pond construction-Pond Renovation & Desilting	ha	2.35	80	33	77.68	62.15
<b>Sub Total</b>				<b>70</b>		<b>338.02</b>	<b>270.33</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Cage Culture_6 m * 4 m * 4 m	Per Crop	1.12	1	42	47.20	47.20
2	Fish Culture - Others_Others_Inland Culture fisheries per acre	Acre	2.25	1	33	74.16	74.16
<b>Sub Total</b>				<b>75</b>		<b>121.36</b>	<b>121.36</b>
<b>Total</b>				<b>145</b>		<b>459.38</b>	<b>391.69</b>

## 2.1.10 Farm Credit - Others

### 2.1.10.1 Status of the Sector in the District

“Farm Credit – Others” remains a substantial and growing contributor to Karnataka’s agricultural finance system, encompassing term and medium/long term loans through cooperatives, RRBs, and SHG credit. In Hassan district, small and marginal farmers (SF/MF) account for over 70% of land holdings, with an average holding size of 1.01 hectares. Two-wheelers are commonly used by farmers to transport small quantities of inputs and outputs, offering a cost-effective and efficient mode of travel between farms and nearby markets. Recognizing this need, banks in the district are financing two- and four-wheelers for agricultural purposes, helping farmers save time and reduce transportation effort. There are 460844 two wheelers, 30453 tractors and 9919 tillers in the district. Source DAG 2023-24

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

Hassan district has strong potential for using animal draught power, especially on undulating terrain where plough animals are preferred even on larger holdings. Promoting the rearing of male calves can help enhance draught power availability. Currently, cattle are traded in unorganised markets, village shandies, and fairs, highlighting the need for organised cattle markets to support farmers. The Department of Animal Husbandry & Veterinary Services (AH&VS) may consider launching special breeding programmes to rear male calves and preserve native plough bullocks. Additionally, farm credit for two-wheelers and essential farming tools plays a vital role in agricultural development and rural empowerment. With supportive policies and infrastructure, stakeholders can drive sustainable growth, improve farmer livelihoods, and boost food production and economic



prosperity.

### **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	2360	3787.80	3030.24
2	Animal Driven Carts--	No.	0.32	80	40	12.88	10.24
3	Animal Driven Carts- Pnuematic Tyre Cart- Traditional cart	No.	0.54	80	80	42.80	34.24
4	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	12	256.80	205.44
5	Loans to Distressed Farmers- To Repay Non Instutional borrowings-Debt swapping- Farmers/Misc	No.	1.61	90	2300	3691.50	3322.37
6	Two Wheeler Loans --	No.	1.07	80	1060	1134.20	907.36
7	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- second hand	No.	0.91	80	1040	945.89	756.70
<b>Total</b>					<b>6892</b>	<b>9871.87</b>	<b>8266.59</b>

### **2.1.11 Sustainable Agricultural Practices**

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

Sustainable agriculture is a holistic approach that integrates ecological stewardship, economic viability, and social equity. It emphasizes diversification, resource optimization, and symbiotic relationships among farm componentsKarnataka, a state with diverse agro-climatic zones and rich agricultural heritage, is embracing a transformative shift toward sustainable agriculture. Sustainable agriculture in Karnataka is not merely a trend—it is a strategic imperative to ensure food security, enhance farmer incomes, and preserve ecological balance. One Organic Federation is functioning in the district with members from Hassan, Kodagu and Chikmagalur. Farmers have adopted Drip irrigation and mulching practices for arecanut cultivation as it requires less labour, except in the initial phase, less water usage, less maintenance, intercropping is possible for 3 years. As per the



article published in Indian Journal of Agricultural Sciences - The Sustainable Livelihood Security Index indicated that the Hassan district has the best conditions for sustainable development of agriculture.

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

Sustainable agriculture in Karnataka is not just a policy goal—it is a pathway to resilience, prosperity, and ecological harmony. By integrating traditional wisdom with modern innovations, and aligning state and national policies, Karnataka can lead the way in building a future-ready agricultural ecosystem. The journey ahead requires collaboration among farmers, institutions, and policymakers to ensure that agriculture remains a source of livelihood, nutrition, and environmental stewardship for generations to come. To promote Integrated Farming Systems (IFS) in Hassan district, financing for various components should be streamlined under a single code, rather than being segmented by activity. Since small and marginal farmers (SF/MF) hold over 70% of land and produce in small quantities, aggregation is essential for market access. Launching a Mission on Integrated Farming Systems by converging schemes from crop husbandry, horticulture, livestock, and fisheries can accelerate adoption, which currently remains low.

### **2.2 Agriculture Infrastructure**

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

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

Hassan district has 9 warehouses established by KSWC with a total capacity of 2.86 lakh MT, located at Arkalgud (25,576 MT), Alur (8,000 MT), Holenarasipura (11,000 MT), Arsikere (4,200 MT), Javagal (18,260 MT), Gandasi (7,200 MT), Ambuga (36,696 MT), Hassan Unit 1 (15,000 MT), and Hassan Unit 2 (24,000 MT). Additionally, 60 godowns with a capacity of 15,600 MT are registered with DAM, Hassan. Of the 215 PACS, 169 have godowns with a combined capacity of 17,390 MT for fertilizers and PDS. NABARD supported 62 PACS to construct godowns with a total capacity of 29,375 MT under the Agriculture Infrastructure Fund. Under NHM, crops identified for the district include mango, pomegranate, banana, pineapple, cocoa, pepper, ginger, aromatic crops, and flowers. Major crops in 2024–25 include coconut (1,16,932 ha), black pepper (30,005 ha), arecanut (17,323 ha), ginger (7,959 ha), potato (4,214 ha), tomato (668 ha), mango (487 ha), banana (477 ha), cardamom (340 ha), pomegranate (280 ha), chrysanthemum (224 ha), and sapota (185 ha). Commodities arriving at APMC markets include potato, ragi, maize, ginger, copra, vegetables, coconut, and tender coconut. In 2024–25, total arrivals were 5.12 lakh MT valued at ₹.1,955 crore. Coconut and tender coconut arrivals were 555.36 lakh and 171.14 lakh respectively, worth ₹.109.59 crore and ₹.24.74 crore. (Source: KSWC, DAM & DoH, Hassan)

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

Rashtriya e-Market Services Limited (ReMSL) has been established to facilitate an electronic trading system for farmers to sell their agricultural produce in regulated markets. In Hassan district, there are 7 main markets located in Hassan, Arsikere, Channarayapatna, Sakleshpur, Holenarsipur, Belur, and Arkalgud. Additionally, the district has 18 sub-markets and 42 rural markets, supported by 7 Market Committees



attached to the Agricultural Produce Market Committees (APMCs). Taluk Agricultural Produce Cooperative Marketing Society Limited (TAPCMS) operates in all 8 taluks of the district, playing a vital role in agricultural marketing. The district also houses 11 private cold storages with a cumulative capacity of 0.67 lakh metric tonnes, primarily used by Jalandhar-based potato traders for storing seed potatoes. Notably, M/s Atharvas Traders LLP has constructed a private cold storage facility with a capacity of 5,049.41 MT in Holenarsipur taluk. The Department of Agricultural Marketing has constructed 5 godowns with financial assistance of ₹.501.08 lakh under NABARD's Rural Infrastructure Development Fund (RIDF). Additionally, Karnataka State Co-operative Marketing Federation Ltd. owns 3 godowns, each with a capacity of 1,000 MT.

### **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-Refrigerated Van-Rs. 26.00 lakh for 9 MT (NHM & HMNEH) not below 4 MT.	No.	6.96	80	14	97.39	77.88	
2	Godown-Large- 1000 MT ( Rs 3000 per MT)	No.	321.00	80	8	2568.00	2054.40	
3	Godown-Medium - 500 MT ( Rs 3500 per MT)	No.	18.73	80	32	599.21	479.36	
4	Godown-Renovation/ Expansion	No.	9.63	80	150	1444.50	1155.60	
5	Market Yard-Drying Yard	No.	10.70	80	80	856.00	684.80	
6	Market Yard-Extension/ Renovation	No.	53.50	80	10	535.00	428.00	
7	Market Yard-Marketing Infrastructure	No.	165.85	80	8	1326.80	1061.44	
<b>Total</b>					<b>302</b>	<b>7426.90</b>	<b>5941.48</b>	

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

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

Hassan district has diverse soil types including red loamy, red silty clayey, mixed, and black soils. Annual rainfall ranges from 1010 mm to 1400 mm, with Sakleshpura receiving the highest and Arsikere the lowest. The district has 8026 ha of fallow land and 4942 ha of cultivable wasteland. About 1.79 lakh ha are under major plantation crops like areca and coconut, requiring continuous land development for improved productivity. Of the 6.63



lakh ha geographical area, 0.97 lakh ha is not available for treatment. Of the remaining, 2.85 lakh ha has been treated, 0.19 lakh ha is under treatment, and 2.61 lakh ha is available for treatment. Red soil areas constitute 53% of cultivated land and are often light-textured with low water and nutrient retention. Productivity can be enhanced through tank silt application. With DoA guidance, 2,500 ha have been brought under organic farming. The DoA is implementing schemes like PMKSY (Micro Irrigation), Farm Mechanization, and others. DoA, KVK, Agriculture College, and Raitha Samparka Kendras guide farmers on land development and optimal soil and water use. (Source: DAG 2023-24, Dept of Agriculture).

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

NABARD supported the implementation of the Pannasamudra-Lakshmidevarahalli Watershed Project in Arasikere taluk, treating 1,234.84 ha and benefiting 825 families. The Department of Agriculture (DoA) executed development works in the Kuruvanka-Vishnusamudra Sub-watershed, Arasikere taluk, with NABARD RIDF assistance of ₹.67.37 lakh. The Watershed Department under DoA provides extension support and implements various watershed development programmes. To prevent soil erosion and maintain soil health, measures such as bunding, mulching, organic manure application, contour ploughing, perennial plant cover, crop rotation, and windbreak planting are adopted by the Watershed Department, ATMA, and KVK. KVK also provides training, demonstrations, and extension services for soil and water conservation. Around 4,942 ha of land is classified as cultivable wasteland and requires reclamation for agriculture or forestry. The district has three soil and water testing labs—operated by DoA, Agriculture College, and KVK. As of 31.03.2024, 6,606 Soil Health Cards have been distributed. (Source: DAG 2023-24)

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Bioferlizers -Azolla	No.	26.75	80	8	214.00	171.20
2	Bioferlizers -Azolla-(1TPA-2 pits)	No.	1.67	80	5300	8846.76	7077.39
3	Compost Pit--Composting	No.	0.24	80	470	110.63	88.54
4	Cultivable Wasteland Development--Plastic mulching	ha	0.34	80	6735	2306.07	1844.85



5	Farm Ponds/ Water Harvesting Structures-- Renovation	No.	0.32	80	5500	1765.50	1412.40
6	Fencing-Live Fencing	m.	0.59	90	13750	8091.90	7282.70
7	Fencing-Rock Poles with Barbed Wire-cement pillars/steel poles-5 rows	m.	0.00	80	7800	23.40	18.72
8	On Farm development (OFD) Works -Field Channels-2-4 Bunding levelling deep ploughing pebble	m.	0.92	80	7800	7177.56	5742.06
9	Reclamation of Problem Soils- Reclamation of Saline - Alkaline Soils-Application of Gypsum+lime appln +green manuring	ha	0.37	80	625	234.09	187.25
10	Soil Conservation Activities/ Erosion Control activities--	ha	5.35	80	28	149.80	119.84
11	Soil Conservation Activities/ Erosion Control activities-- Plastic mulching	ha	0.34	80	480	164.35	131.50
12	Tank Silt Application	ha	0.39	80	5300	2041.56	1633.23
<b>Total</b>					<b>53796</b>	<b>31125.62</b>	<b>25709.68</b>

### **2.2.3 Agri. Infrastructure - Others**

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

Better seed replacement and high-quality seeds can significantly boost productivity. In FY 2024–25, the Seed Replacement Ratio reached 100% for jowar, maize, and sunflower; 80% for paddy; and 33% for ragi, black gram, cowpea, red gram, and green gram. Farmers in the district rely heavily on chemical fertilizers, mainly due to limited awareness and the unavailability of vermicompost. Reducing this dependency and promoting organic manures is essential. Currently, around 2,500 ha is under organic farming. An Organic Producers Federation, comprising farmers from 8 clusters in Hassan and 3 in Kodagu, has been registered. This initiative is expected to drive large-scale establishment of vermicomposting units. NABARD, in collaboration with Rashtriya e-Markets Ltd. (ReML)—a GoK and NCDEX SPV—is working to expand market access for 108 FPOs via the Unified Marketing Platform (UMP). During 2023–24, the Department of Agriculture distributed 1,282 quintals of green manure seeds, 65 MT of soil amendments, and 12.5 MT of organic fertilizers to farmers. (Source: DoA)

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

Certified seeds are supplied by 898 licensed dealers, including 172 government agencies and 711 pesticide dealers. The Department of Agriculture (DoA) provides certified seeds at a 50% subsidy to small and marginal farmers through Raitha Samparka Kendras. The district has two licensed seed depots. In 2023–24, the DoA distributed 12,033 quintals of seeds to 1.93 lakh farmers, with a subsidy outlay of ₹.132.50 lakh. For 2024–25, the department plans to promote intercropping of maize and ragi with pulses to enhance soil fertility and yield, introduce green manure crops to improve soil organic carbon, and



encourage value addition in maize. Select farmers are producing bio-fertilizers and pesticides. Waste from markets and farm residues like paddy straw can be composted. The Agriculture Department must raise awareness for commercial production of organic inputs—bio-fertilizers, vermicompost, hatcheries, and compost from vegetable and fruit waste—through farmer associations like PACS and FPOs. Organic farming needs large-scale promotion. The State Government and NABARD support agri-biotech startups and foster collaboration between academia, industry, and farmers. (Source: DoA, Hassan)

### **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	3	321.00	256.80
2	Compost/ Vermi Compost-Vermi Compost-Vermi Compost-3m x1.2mx 1m (3.60 Cu.m)	No.	0.13	80	1925	247.17	197.74
3	Compost/ Vermi Compost-Vermi Hatchery-Vermi Hatchery(320TPA)	No.	5.08	80	4	20.32	16.28
4	Seed Processing-All Seed Types	No.	26.75	80	8	214.00	171.20
5	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	5	133.75	107.00
<b>Total</b>					<b>1945</b>	<b>936.24</b>	<b>749.02</b>

## **2.3 Agriculture - Ancillary Activities**

### **2.3.1 Food & Agro Processing**

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

Food and agro-processing not only reduces post-harvest wastage but also plays a key role in employment generation within the manufacturing sector. These industries help farmers secure better prices and create rural job opportunities. They also support food security, curb inflation, and promote crop diversification. Hassan district, being a major producer of food grains, pulses, oilseeds, fruits, vegetables, sugarcane, ginger, plantation crops, and milk, offers vast potential for agro-processing. Coconut is the major horticulture crop in the



district in 2024-25 it was cultivated in 116932/- Ha and its production was 378142 metric tonne. Major products of coconut are oil, idli batter, dessicated coconut powder, canned tender coconut water and vermicelli. Cereals like rice and ragi which are grown in 35726, Ha and 73174 Ha offer opportunities in setting up of rice mills, flour mills, malt powders, papads and snack items. Vegetables cultivated in 5392 Ha with production of 69833 tons opens up new opportunities like dehydrated vegetables, vegetable processing and packaging, papad/pickle units etc, other food processing units would be bakery units, coffee roasting/grinding, pepper processing/packaging, potato chips, and dairy products.

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

Hassan district, strategically located between Bengaluru and Mangaluru, benefits from excellent road and rail connectivity. Its agrarian economy, strong dairy sector, and infrastructure make it a promising hub for food and agro-processing industries. The Ministry of Food Processing Industries, in partnership with State/UT Governments, has launched the PM Formalisation of Micro Food Processing Enterprises (PMFME) Scheme to support financial, technical, and business upgradation of micro food enterprises. Under this scheme many industries like the Hanbal Chikki, coconut based industries, etc have come up. Under the One District One Product (ODOP) initiative, coconut has been identified for Hassan, further boosting agro-processing potential. However, the district lacks adequate cold storage and cold chain infrastructure, which poses a major constraint to sectoral growth. Addressing this gap is essential for enhancing value addition, reducing post-harvest losses, and supporting sustainable development of the food processing ecosystem.

### **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	979.28
2	Agro Processing Unit--Bakery product units	No.	13.91	80	135	1877.85	1502.28
3	Agro Processing Unit-- Dairy/Milk Processing	No.	21.40	80	11	235.40	188.32
4	Agro Processing Unit--Maize value added products	No.	14.98	80	15	224.70	179.76
5	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	160	1369.60	1095.68
6	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	25	1123.50	898.79



7	Agro Processing Unit--Potato	No.	12.84	80	41	526.44	421.14
8	Agro Processing Unit--Ready mixes (500 KG)	No.	27.19	80	100	2718.89	2175.09
9	Agro Processing Unit--Rice Bran oil/Ragi Powder making	No.	5.35	80	65	347.75	278.20
10	Agro Processing Unit-- Sugarcane beverage (3000 bottles per day)	No.	27.29	80	1	27.29	21.83
11	Brewery/ Winery--Coffee huller/ roasting/grinding/ processing units	No.	32.10	80	30	963.00	770.40
12	Coconut Processing-Fibre & Coir	No.	47.08	80	14	659.12	527.29
13	Feed Unit	No.	10.70	80	15	160.50	128.40
14	Food Grain Processing-Flour Mill	No.	5.35	80	12	64.20	51.36
15	Fruit Processing -Pickle- Pickle unit	No.	4.28	80	120	513.60	410.88
16	Oil Extraction-Oil Mill	No.	4.28	80	195	834.60	667.68
17	Rice Processing -Flour Mill	No.	4.28	80	55	235.40	188.32
18	Spice Processing-Chilly processing-Pepper processing	No.	12.84	80	18	231.12	184.88
19	Spice Processing-Powder & Packaging	No.	6.42	80	45	288.90	231.12
20	Vegetable Processing-Grading and Packing	No.	10.70	80	40	428.00	342.40
<b>Total</b>				<b>1110</b>	<b>14053.94</b>	<b>11243.10</b>	

### 2.3.2 Agri Ancillary Activities - Others

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

This sector encompasses a range of financial activities aimed at strengthening agriculture and rural livelihoods. These include loans to Self Help Groups (SHGs) and Joint Liability Groups (JLGs), overdrafts under Jan Dhan accounts, and loans for repaying non-institutional lenders. Banks also provide loans up to ₹.5 crore to cooperative societies of farmers for marketing their produce. Support is extended for setting up Agri-Clinics and Agri-Business Centres (ACABC), with subsidies routed through NABARD. Additionally, banks offer loans to Primary Agricultural Credit Societies (PACS) and Farmers Service Societies for on-lending to agriculture, as well as to Microfinance Institutions (MFIs) for the same purpose. Financing farmers and unemployed youth to undertake agri-ancillary activities—such as input production, processing, and marketing—can serve as a bottom-up approach to reinforce the agricultural sector in the district.

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

NABARD has been actively promoting the Agri-Clinics and Agri-Business Centres (ACABC) scheme. With the presence of the College of Agriculture and Veterinary College in the district, there is significant potential for agriculture graduates to take up ACABC ventures. Bankers need to proactively finance these initiatives to unlock their full potential. Hassan district is a leader in the Self Help Group (SHG) and financial inclusion movement.



Encouraging SHGs to establish agro-based units is crucial at this juncture. The district has 215 Primary Agricultural Credit Societies (PACS), of which only 5 have set up Custom Hiring Centres (CHCs). The remaining PACS should be motivated to establish CHCs to provide farmers with easy and affordable access to agricultural equipment. Additionally, financing Farmer Producer Organisations (FPOs) to set up CHCs will ensure timely and cost-effective equipment availability, further strengthening agricultural productivity and rural livelihoods.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	21.40	80	22	470.80	376.64
6	Loans to Agri. Start-ups	No.	10.70	80	145	1551.50	1241.20
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	10	2140.00	1712.00
3	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	71	22791.00	18232.80
4	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	43	55.20	44.18
5	Loan to PACS/ FSS/ LAMPS for Onlending--Purchase of land by SF/MF	No.	10.70	80	47	502.90	402.32
<b>Total</b>					<b>338</b>	<b>27511.40</b>	<b>22009.14</b>



### Title : Bahubali Rural Mart



Bahubali Rural Mart is an offshoot of Bahubali FPO which was established in 2019. It was promoted by Snehaseha Samasthe in 2022 to cater to the needs of the FPO members in 22 villages surrounding Didiga and also the LEDP beneficiaries who were trained in value addition to millets and coconut. Ever since its establishment the Rural Mart has been procuring the ragi Maize and Coconut from the farmers of 22 villages surrounding Didiga and promoted the sales of the products of the LEDP beneficiaries they are also doing output business of Fertilisers and farm implements. In the year 2023-24 the annual turnover was Rs.51.49 Lakhs. They have also established trade contacts with Nandana Food Products in Bangalore for whom they have been selling desiccated coconut powder in the last eight months they have sold desiccated coconut powder worth Rs.2.50 Lakh and also selling coconuts to Udupi and Krishna Hotels in Bengaluru. The auditing for the year 2024-25 is being done by the auditors.



## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

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

Hassan district has strong industrial development potential due to its strategic location near Bengaluru and Mysuru, and connectivity to Mangaluru port. It is well-served by road and rail networks linking major cities. The district houses 7 industrial estates with 120 sheds and 223 plots. There are 10 large and 1 mega industry with a total investment of ₹3,733.15 crore, employing 12,930 people. Additionally, there are 24,032 micro, 252 small, and 22 medium industries employing 2.65 lakh people. As per the Udyam Registration Portal, 43,242 micro, 751 small, and 24 medium enterprises are registered, generating cumulative employment of 7.54 lakh. Export units like Gokuldas, Jockey, Gogo International, Himmatsinghka (textiles), and Bharathi Associates (gherkin export) operate from the district. The Department of Industries and Commerce implements schemes such as the Prime Minister's Employment Guarantee Programme and Karnataka Cluster Development Scheme. Skill development is supported by institutes like Kaushalya, CEDOK, RSETI, Unnati, Don Bosco ITI, BVG Trust's IIFT, NSDC Education Centre, and GTTC. Infrastructure support for specialized training institutes is provided by DIC. NABARD has sanctioned Rs.4500 crs across Karnataka to KIADB in the year 25-26 under NIDA. Against the target of Rs.2230.68 Crs Rs.2294.20 i.e., 102.85% was achieved. (Source: DIC Hassan & URC Portal)

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

Hassan Airport is being developed at an estimated cost of ₹193.76 crore to support ATR-72 flight operations, which is expected to boost the MSME sector in the region. Under the "Nekara Sammana" scheme, weavers receive an annual grant of ₹5,000. The Weavers Special Package offers a 50% subsidy for purchasing handlooms and accessories. Additionally, weavers can avail loans up to ₹2 lakh at 0% interest from cooperative banks. For loans beyond ₹2 lakh and up to ₹5 lakh, a 3% interest rate is charged, with the remaining 8% interest borne by the Government of Karnataka. The Karnataka Khadi & Village Industries Board provides incentive wages to spinners, weavers, and other khadi workers, including those in cooperative societies. Grants are also allocated for organizing national-level exhibitions and programmes. Under the Government of India's Stand-Up India initiative, each bank branch is mandated to finance at least one SC/ST or one woman entrepreneur. The MUDRA Yojana is another key programme aimed at supporting micro and small enterprises.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Medium	No.	2500.00	80	0	0.00	0.00
2	Manufacturing Sector - Term Loan-Micro	No.	10.00	80	355	35500.00	28400.00
3	Manufacturing Sector - Term Loan--Other Finance to MSME	No.	3.50	80	0	0.00	0.00
4	Manufacturing Sector - Term Loan-Small	No.	100.00	80	81	81000.00	64800.00
<b>Sub Total</b>					<b>436</b>	<b>116500.00</b>	<b>93200.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	125.00	100	45	56250.00	56250.00
2	Manufacturing Sector - Working Capital-Micro	No.	12.50	100	1820	45500.00	45500.00
3	Manufacturing Sector - Working Capital-Small	No.	62.50	100	350	87500.00	87500.00
<b>Sub Total</b>					<b>2215</b>	<b>189250.00</b>	<b>189250.00</b>
<b>II. MSME - Others</b>							
1	KVIC Units	No.	1.00	80	0	0.00	0.00
2	Loans to MSME Start-ups	No.	1000.00	80	8	40000.00	32000.00
<b>Sub Total</b>					<b>8</b>	<b>40000.00</b>	<b>32000.00</b>
<b>Total</b>					<b>2659</b>	<b>345750.00</b>	<b>314450.00</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

Plantation crops like coffee, cardamom, and pepper with strong export potential are cultivated in Sakleshpura, Alur, and Belur. Hassan is included under the Agri Export Zone for gherkin production and export. M/s Bharathi Associates, a gherkin export unit in Hassan, operates through contract farming. Additionally, five export-oriented units in the SEZ textile zone manufacture bed linens, readymade garments, leather garments, fashion goods, and knitted garments. As per the Economic Survey of Karnataka 2023–24, the state has identified rice, GI-tagged coffee, specialty coffee, spices, potato and its value-added products, ginger, coir, activated carbon, pepper, cucurbit seeds, and tourism to develop Hassan as an export hub. The district exports agriculture and processed foods (like gherkins, coffee, spices), minerals, textiles, garments, engineering goods, chemicals, plastics, and pharmaceuticals to countries such as France, Spain, Germany, Ukraine, Netherlands, Belgium, and Russia. In 2023–24, around 10 tons of cereals worth ₹4.55 lakh were exported. As per RBI's Master Directions on Priority Sector Lending (Oct 20, 2022), export credit under agriculture and MSME sectors qualifies as PSL. For other sectors, export credit is PSL-eligible based on criteria such as ANBC or CEOBE, with limits varying by bank type and size.

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

RBI has introduced the 'Gold Card Scheme' for exporters whereby all creditworthy exporters would be eligible for issue of Gold Card by SCBs ensuring quick processing, favourable rates of interest, sanction of in-principle limits for 3 years with a provision for stand-by limit of 20 %, preference in grant of packing credit in foreign currency; waiver of collaterals and exemption from ECGC guarantee schemes, etc. The specific incentives & concessions given by Government of Karnataka to promote more exports include exemption from entry tax, refund of certification charges, support for creation of export infrastructure, market development assistance among others. Karnataka has a dedicated nodal agency for promotion of export viz., Visvesvaraya Trade Promotion Trade Centre (VTPC). In addition to compiling data on the states exports, VTPC conducts various capacity building programmes and also provides services for market intelligence, export documentation, finance, etc. Erratic Power Supply - availability of round the clock power supply to be ensured.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit	No.	50.00	80	24	1200.00	960.00
2	Export Credit -Pre Shipment Export Credit	No.	25.00	80	24	600.00	480.00
<b>Total</b>				<b>48</b>	<b>1800.00</b>	<b>1440.00</b>	

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

As per the 2011 Census, the overall literacy rate in Hassan district stood at 72.79%. In rural areas, male and female literacy rates were 81.41% and 64.29% respectively, while in urban areas, the rates were significantly higher at 91.94% for males and 84.81% for females. To improve literacy, especially among backward communities, the Department of Education is implementing targeted programmes. Initiatives like Sarva Shiksha Abhiyan and Rashtriya Madhyamik Shiksha Abhiyan have contributed to better schooling infrastructure, attractive incentive schemes, quality assurance measures, and increased community awareness. In line with RBI guidelines, education loans up to ₹25 lakh for individuals—including for vocational courses—are classified under Priority Sector Lending (PSL) (previously Rs.20.00 lakh). To support students further, the Government of India has launched the Vidya Lakshmi Portal ([www.vidyalakshmi.co.in](http://www.vidyalakshmi.co.in)), a first-of-its-kind platform that facilitates access to education loans and links students to the National Scholarship Portal, ensuring financial support for deserving candidates. During the year 2024-25 against the ACP target of Rs.3689. 97 lakh Rs.4149.91 lakh was achieved. (Source: DAG 2023-24 and RBI ACP Portal)

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

Hassan district has a strong educational infrastructure with 1,290 Lower Primary Schools, 1,149 Higher Primary Schools, and 531 High Schools. It also hosts 264 Pre-University Colleges, 26 Government General Degree Colleges, and 11 private aided/unaided colleges. Technical education is supported by 10 polytechnic colleges, 2 government engineering colleges, and 4 private engineering colleges. The district also has 2 AYUSH government colleges, 1 naturopathy college (run by Shri Kshethra Dharmasthala), 1 allopathy medical college, 2 Indian system of medicine colleges, and 1 dental college. This wide network offers significant potential for financing education loans. The Ministry of Education (formerly MoHRD) provides various scholarships—merit-based, need-based, and institution-specific. The Indian Banks' Association (IBA) offers collateral-free loans up to ₹7.5 lakh for students from economically weaker sections. Awareness about the Central Sector Interest Subsidy Scheme, which supports students with parental income up to ₹4.5 lakh during the moratorium period, needs to be enhanced through colleges. Better coordination between college management and banks can help guide students toward professional courses and



ensure timely, hassle-free loans. Banks are encouraged to conduct awareness camps in schools and colleges to promote education loans, subsidies, and scholarship schemes. The lending under priority sector in the district has been Rs,8690.97 lakhs (Source: DAG 2023-24)

#### **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	948	9560.00	8604.00
	<b>Total</b>				<b>948</b>	<b>9560.00</b>	<b>8604.00</b>

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

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

Housing is one of the fastest growing sectors in India. A large population base, rising income and rapid urbanisation is leading the growth in housing sector. This sector needs large volumes of funding and infrastructure development to achieve its social and economic objectives. Loans to individuals up to Rs. 50.00 lakhs with population above 50 lakhs, Rs.45 lakhs in centres (with population of ten lakhs and above) and up to Rs.35 lakhs in other centres with population less than 10.00 lakhs for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre does not exceed Rs.63.00 lakhs, Rs.57 lakh and Rs.44 lakhs at the other centres. Existing individual housing loans of UCBs presently classified under PSL will continue as PSL till maturity or repayment. (3) As per RBI Governor's statement issued on 8 June 2022, the limits for individual Housing loans extended by Rural Cooperative banks are being revised upwards by over 100 percent, which will facilitate better flow of credit to the housing sector. Also, it is proposed to permit Rural Cooperative banks to extend finance to commercial real estate-residential housing within the existing aggregate housing finance limit of 5% of their total assets. This will further augment credit flow from cooperative banks to housing sector. As per 2011 census there are 6.29 lakh census houses, of which 10.5% are vacant and 89.5% occupied. The disbursement under Housing stood at Rs.8690.97 lakhs

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

During the year 2023-24 in the district about 145, 4144, 1434, 556, 557 and 141 houses were constructed under the Devraj Urs Housing Scheme (Gramin), Basava Housing scheme,



Dr. B R Ambedkar Avas Scheme, PMAY (Grameen) Housing Scheme, PMAY (Urban) Housing Scheme and Vajpayee Urban Housing Scheme respectively. Affordable Housing Scheme is being implemented in Arasikere taluk of Hassan district. Under PMAY affordable housing is to be provided for the urban and rural poor. The scheme is converged with other schemes to ensure that houses have toilets, electricity connection, LPG connection, access to drinking water and Jan Dhan Banking facilities. (Source DAG 2023-24)

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>V. Housing</b>								
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	25.00	90	940	23500.00	21150.00	
2	Repair of Dwelling Units	No.	6.00	90	1340	8040.00	7236.00	
<b>Total</b>					<b>2280</b>	<b>31540.00</b>	<b>28386.00</b>	



## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

In the district there are 2574 villages of which 2418 are inhabited. All the inhabited villages are electrified. All 433453 households have been electrified. Out of total habitations 59.66% have more than 50 LPCD water supply and 84.86% habitations have access to all weather roads of total length of 9389.04 km. Of the total road length- pucca road, water bound macadam road is 3277.74 km, 1786.8 km and 4324.5 km respectively. There are 414 post offices and 87 telephone exchanges in the district. There are 2691 anganwadis of which 70.16% have their own building.

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

Banks to finance affordable health care and education cost of land to be subisidised by Government

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

Under RIDF 27 to 30 there are 18 ongoing projects of which 01 construction of 2000 mtcold storage

#### 5.2 Social Infrastructure Involving Bank Credit

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

In Hassan district, a significant number of 2438 projects have been funded under RIDF, spanning from Tranche I to Tranche XXX. These projects involve a total financial outlay of ₹1,622.86 crore, with NABARD providing assistance of ₹956.80 crore. Ongoing Projects (Tranche 27 to 30): A total of 2438 projects have been sanctioned in the district, with RIDF assistance amounting to ₹956.80 crore. Of these, 2420 projects have been completed, and 18 projects, involving assistance of ₹ 335.23 crore, are currently ongoing. 2024-25 Sanctions: During this period, 03 projects with a total RIDF assistance of ₹1.42 crore have been sanctioned in the district towards construction of veterinary colleges in Hassan Taluka.

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

Infra structure requirements are - (1) Lift Irrigation scheme at approach of Bagur Navile Tunnel of Hemavathy project in Channarayapatna taluk. (2) Lift Irrigation Scheme at exit of Bagur Navile Tunnel of Hemavathy project in Channarayapatna taluk (3) Additional lift irrigation scheme to Obalapura Village (4) Construction of LIS for filling the tanks of Nuggehally Hobli @approach of BNT, Channarayapatna Taluk (5) Construction of LIS for filling the tanks of Hirisave-Shravanabelagola Hobli, C R Patna taluk(6) Social sector – Fisheries – to provide marketing facility and provide an impetus for development in fisheries sector in the district(7) Animal Husbandry : Establishment of Operation Theatre as an additional facility in the existing District Veterinary Hospital in Hassan block. Construction of 7 veterinary dispensaries of which 02 have been sanctioned in the current



financial year under RIDF at Hiriyur in Arasikere and Karehalli in Channarayapatna Taluk with RIDF assistance of Rs..95.00 Lakhs and to KPTCL under NIDA Rs.500 crs have been sanctioned across Karnataka for uplifting of 19 sub stations and transmission lines.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	20.00	80	27	540.00	432.00
2	Education-Colleges	No.	100.00	80	10	1000.00	800.00
3	Healthcare-Hospital	No.	100.00	80	9	900.00	720.00
4	Sanitation-Toilets	No.	0.30	80	18	5.40	4.32
<b>Total</b>					<b>64</b>	<b>2445.40</b>	<b>1956.32</b>

### **5.3 Renewable Energy**

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

Use of Renewable Energy for the Sustainable Development of Mankind to Preserve the Planet and Development of Alternate sources of Energy is a National Priority. There is a good potential for solar energy. The district has commissioned Renewable Energy power projects with capacity of 465.65 MW until July 2024. This includes solar energy of 3234.4 MW Wind energy of 127.25 MW and SHP of 104 MW (Source-Karnataka Renewable Energy Development Limited). The district offers vast potential for tapping solar energy and the Zilla Panchayat is popularising usage of solar energy devices. The roofs of Hassan and Mysuru Railway stations will have solar panels installed as part of a Ministry of Railways initiative. The panels will have capacity of 200kW and generate 2000 units of electricity per day. The Energy Development Company Limited group owns and operates a 1.5 MW wind power plant in Rangapura Kavalu in Kondibetta wind zone Hassan. The wind data recorded here by IITM is one of the highest in the country. Besides harnessing solar energy the focus will also be on wind small hydro biomass cogeneration and municipal solid waste power generation. It is imperative to tap the significant potential available from non-conventional sources of energy viz. biomass/biogas solar wind hydel etc. Apart from being abundantly available these sources are perennial in nature and environmentally friendly in addition to being renewable.

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



M/s Hamshine Electronics and Energy System in Hassan district is developing and popularizing various solar products. UAS Bangalore has set up a Bio-Fuel Park in the district with mandate to develop a viable biofuel model and cover 30-40 of the degraded and waste land of the district with biofuel species in the coming years by supplying quality planting material and high yielding stocks in all villages in the district covering 28000 ha of waste/ marginal land. NABARD has formed Agro forestry FPO in Arasikere for agro forestry farmers under Central Sector Scheme for formation of 10000 FPOs in collaboration with Biofuel Park. SELCO Solar Ltd has its office in the district and solar enabled projects are being implemented in the district. There are good number of Solar Panel and Solar Product dealers and service providers in the district. SELCO Solar Limited is operating in the district offering solar home equipments at reasonable rates. Banks have come forward to finance for Rooftop Solar Panels under the "PM Surya Ghar Yojana". Challenges in this sector are unpredictable weather conditions such as cloudy weather during monsoon affecting the renewable energy generation especially in Sakleshpur taluk.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Biomass Energy-Home-Biogas	No.	0.40	90	31	12.40	11.16
2	Solar Energy-Roof Top Solar PV System with Battery-upto 10KW	No.	12.00	90	4	48.00	43.20
3	Solar Energy-Solar Water Heater System	No.	1.90	90	206	391.40	352.26
4	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	390	97.50	87.75
5	Solar Energy-Stand Alone Solar Power Plants-Solar operated home equipment	No.	0.65	90	395	256.75	231.08
6	Wind Energy-Wind Power Generators-Windmill Energy	No.	1000.00	90	1	1000.00	900.00
<b>Total</b>					<b>1027</b>	<b>1806.05</b>	<b>1625.45</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	2410	707.96	606.82
B	Ongoing tranches	28	915.00	349.98
	Total (A + B)	2438	1622.96	956.80

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	756	233.11	215.32
B	Rural roads & bridges	616	313.57	256.09
C	Social Sector	1066	1076.29	485.39
	Total (A + B + C)	2438	1622.96	956.80

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	428	Irrigation potential	ha	10300
B	Rural roads	589	Road length	km	30254
C	Bridges	27	Bridge Length	m	1103

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

Sr. No.	Sector	Projects Sanctioned ( No. )	Likely benefit	Unit	Value
1	Anganwadi	344	370.88	Villages/Population	2046
2	Animal Husbandry	119	1777987	Cattle/Farmers/Population	3269
3	Backward Class Hostel	12	112	Villages/Population	972
4	Centre of Excellence Agri and Horti	2	2112.9	Villages/Population	602
5	Cold Storages	1	2000	Metric Tonne	1006



6	Drinking water project	2	147703	Villages/Population	88537
7	First Grade College	10	0	Villages/Population	1300
8	Godown	6	15700	Metric Tonne	556
9	Ground water Recharge	94	534	Cubic Fee	224
10	Horticulture projects	1	0	Villages/Population	334
11	Industrial Training Institute	5	2446	Villages/Population	1831
12	Maternity and Child Hospital	2	265	Villages/Population	1959
13	Moraji Desai Res School	1	0	Villages/Population	250
14	Pre University	158	6906	Villages/Population	5468.49
15	Primary Health Centres	18	52	Villages/Population	1823.24
16	Primary Schools	252	3618	Villages/Population	1150.5
17	Raitha Sampark Kendras	9	0	Villages/Population	359
18	Rural Markets	69	71554.83	Villages/Population	2388.49
19	Rural Service Centre	11	0	Villages	181.5
20	Secondary Schools	262	552	Villages/Population	2291.97
21	Sujala Watershed Projects	15	0	Villages/Population	3840
22	Watershed Development Projects	1	5750.1	Villages/Population	250





## Chapter 6

### Informal Credit Delivery System

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

The SHG BLP initiated by NABARD continues to stand as a beacon of empowerment. The proliferation of bank-linked SHGs has demonstrated significant expansion from formation of 255 SHGs in FY 1992 to a staggering 144.2 lakh SHGs in FY 2024. Hassan district has been actively involved in the SHG Bank Linkage Programme. NRLM envisages creation of sustainable livelihoods of the rural poor living below the poverty line within a period of 5 to 7 years. Regular savings, maintenance of books & accounts, internal lending & credit support from banks are the major factors for spearheading the movement. All 364 bank branches, 215 PACS and 25 SFBs/ MFIs finance SHGs/JLGs are advancing loans for SHGs/JLGs. During 2024-25, total no of 3051 SHGs were credit linked linked with Rs.6156.00 lakh. AKMI had advanced Rs.2820 lakh to 20596 SHGs. During 2024-25, Rs.20535.58 lakh was disbursed to 48282 JLGs. The total SHG credit linkage varies from 196 to 1323 A/cs across the blocks.

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

GoK is implementing the Aajeevika DAYNRLM scheme through KSRLM Society Sanjeevini. Extension services are provided to women members of Producers Groups for agriculture & allied activities. NRLM has formed 267 GP Level Federations. Working capital of Rs.0.40 lakh is advanced under PMFME. Vulnerability Reduction Fund, part of Community Investment Fund is utilized for reducing poverty through the establishment and strengthening of social platform of rural folk. Under the Nursery Development Programme SHG members are motivated to develop nursery as livelihood activities. NABARD has been supporting needbased skill development programmes under MEDP/LEDP which bridges skill deficits by providing training in farm/offfarm/service sector and promotes entrepreneurial talents of the members to set up micro enterprises by way of credit linkage on individual/ group basis for matured SHGs through appropriate resource NGOs/ other support organisations. In Arasikere taluk, 120 members who were trained for Ari Work and Wire Bag Making are now successful entrepreneurs. 90 members trained for Value Addition to Millets are now earning Rs.5k to 20k/month, 90 members were trained for Artificial Jewelry work of which few of them are successful entrepreneurs earning Rs.5K to 10k per month.

#### 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	Differential Rate of Interest Scheme--Consumption	No.	0.50	100	2500	1250.00	1250.00
2	Loans to Distressed Persons--OD to PMJDY	No.	0.10	100	14600	1460.00	1460.00
3	SHGs/ JLGs--JLGs	No.	2.00	100	5100	10200.00	10200.00
4	SHGs/ JLGs--SHGs	No.	2.00	100	11550	23100.00	23100.00
5	Start-ups--Other than Agri & MSME	No.	100.00	80	27	2700.00	2160.00
<b>Total</b>					<b>33777</b>	<b>38710.00</b>	<b>38170.00</b>



## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. Strengthening RSKs: Raitha Samparka Kendras (RSKs) should be strengthened to guide farmers on soil fertility, cropping patterns, market prices, and modern agricultural technologies. New RSK buildings are proposed at Salagame and Kasaba Hobli (Hassan Taluk), and Hirisave and Kasaba Hobli (Channarayapatna Taluk).
2. Promotion of IFS & Natural Farming: Integrated Farming Systems (IFS) and natural farming practices should be promoted to enhance sustainability. Focus is needed on boosting agriculture through new agro-processing industries and modernization of existing units.
3. Coverage under PMFBY & KCC: Banks and the Department of Agriculture must ensure that all eligible farmers are covered under the Pradhan Mantri Fasal Bima Yojana (PMFBY) and Kisan Credit Card (KCC) schemes.
4. Support for FPOs: Farmer Producer Organizations (FPOs) should be guided on government schemes, social security benefits, and effective marketing strategies.
5. Youth Engagement in Farming: Agriculture graduates should motivate farmers, youth, and SHGs to take up community or cooperative farming, especially on fallow lands.
6. Institutional Finance for Landless Farmers: Farmers without title deeds should be supported through institutional finance via Joint Liability Groups (JLGs).
7. Soil Health Infrastructure: A new Soil Health Centre/Testing Laboratory is proposed by demolishing the old building at the Joint Director of Agriculture (JDA) office premises.

#### 2. Water Resources

1. Modernization of Irrigation Infrastructure: Strengthen asset management and improve operation and maintenance of main irrigation systems. Enhance the capacity of Water User Cooperative Societies, ensuring active participation of women, to manage water distribution, fee collection, and accounting within command areas.
2. Canal Modernization and System Management: Implement civil works for canal modernization and build capacity for efficient system operation and management.
3. Groundwater Sustainability: Promote artificial groundwater recharge in stressed taluks and prepare Water Security Plans for over-exploited taluks to ensure long-term water availability.

#### 3. Farm Mechanisation

1. Promotion of Drudgery-Free Farm Equipment: The government may consider incentivizing the development and standardization of various types of handheld, drudgery-free farm equipment at subsidized rates. Custom Hiring Centres (CHCs) equipped with



heavy-duty machinery such as combine harvesters and laser land levelers should be established to support mechanized farming.

2. Awareness and Training: Farmers should be made aware of the suitability of different makes, models, and horsepower of equipment based on landholding size. Training programs should be organized for agri-entrepreneurs on the repair and maintenance of farm machinery to ensure sustainability and local support.

3. Financial Support for Agri-Entrepreneurs: Banks may extend credit facilities to entrepreneurs for setting up businesses related to the sale of spare parts, lubricants, and mobile service centers to support farm mechanization and reduce downtime during peak seasons.

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

1. Post-Harvest Infrastructure for Plantation & Horticulture: To reduce post-harvest losses, there is a need to establish additional cold storage units, processing facilities, and cold chain infrastructure. These efforts should be aligned with central government schemes such as the Agriculture Infrastructure Fund (AIF).

2. As per Department of Horticulture, there are 20 department farms/nurseries at various locations of the district wherein perennial horticulture crop seedlings such as Coconut, Areca nut, Black Pepper, Mango, Sapota, Citrus, Papaya etc., are raised and sold to farmers at reasonable rates as fixed by the department.

3. Strengthening Horticulture and Sericulture Support: Post-harvest infrastructure must be enhanced, especially in sericulture, where technology transfer and a remunerative price support system are essential. Technical Service Centres should employ qualified personnel to provide extension services to farmers. Additionally, SHGs, JLGs, Farmer Groups, and FPOs should be trained in fruit crop and nursery cultivation..

4. Sericulture Infrastructure Gaps: As per the Department of Sericulture, the district lacks adequate reeling and twisting facilities, forcing farmers to travel to Ramanagara. Establishing local facilities and promoting technology adoption will improve productivity and reduce logistical burdens

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

1. Sandalwood Cultivation Incentive: As per the Karnataka Forest (Amendment) Act, 2001, landholders are legally entitled to sandalwood trees on their land unless otherwise specified in official agreements. Farmers should be encouraged to cultivate sandalwood, leveraging its high economic value. (Source: Forestry Department)

2. Promotion of Leguminous Tree Species: Fast-growing leguminous trees should be popularized for use as live windbreaks on farms. These species also serve as emergency fodder during scarcity, contributing to both environmental and livestock resilience.

3. Awareness on Agro-Forestry Economics: There is a need to raise awareness among farmers and bankers about the economic viability and bankability of agro-forestry and farm forestry schemes. This will help improve adoption and access to institutional finance.



(Source: Forestry Department)

4. Biofuel Plantation Potential: Private and revenue wastelands offer scope for biodiesel plantations through private investment. This initiative can be supported by Biofuel Park and the Forestry Department to promote sustainable energy and rural income generation.

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

1. Modern Livestock Infrastructure: There is a need to establish clean, hygienic, and scientifically managed slaughterhouses, along with processing units for value addition of meat, milk, eggs, and other livestock products.

2. Upgradation of Veterinary Facilities: An operation theatre is proposed as an additional facility at the existing District Veterinary Hospital in Hassan to enhance surgical and emergency care services for livestock.

3. Credit Support for Livestock Development: Banks should actively finance beneficiaries under schemes such as Atmanirbhar Bharat (PMFME), Animal Husbandry Infrastructure Development Fund (AHIDF), and the National Livestock Mission to promote entrepreneurship and infrastructure in the livestock sector.

4. Veterinary Healthcare Infrastructure: To improve cattle healthcare, construction of seven new veterinary dispensaries is proposed at the following locations:

Gajigere (Alur Block), Javagal (Arsikere Block), Kasaba Hobli (Arsikere Block), Cheekenahalli (Belur Block), Sundahalli (Channarayapatna Block), Hirisave (Channarayapatna Block), Kandali (Hassan Block)

5. The mega dairy in Hassan, built for over Rs 790 crore, in 66 acres is set to be inaugurated by March 2026 at the hands of Prime Minister. The premises will be developed into a tourist attraction, featuring a museum dedicated to Dr. Kurien and H.D. Deve Gowda. The Dairy will have the collection capacity of 10 lakh LPD expandable to 1.5 million ltrs per day. The plant would also have 60 metric ton milk powder capacity with an icream plant

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

1. SHGs to be encouraged to rear brooding units of commercial Giriraja chicks. Proper bio-security norms may be adopted by poultry farmers and the same may be insisted by bankers while financing.

2. Fluctuation in the rates of eggs and meat leading to lower production estimates. Market instability due bird flu/other diseases bird leading to escalating feed costs resulting in lower poultry production.

3. SHGs/JLGs/FPOs may be trained for preparation of poultry feed. Training in various aspects of poultry farming to be taken care of. Backyard poultry to be encouraged among SHGs.

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

1. Modern Livestock Infrastructure: Establishment of clean, hygienic, and scientifically



managed abattoirs, slaughterhouses, and meat processing centres is essential to improve food safety and value addition in the livestock sector.

2. Market Linkages for Livestock: Strengthening market linkages for live animals is necessary to ensure fair and remunerative prices for small farmers and shepherds. Dedicated marketing facilities for the sale of sheep and goats should be developed.

3. Common Facility Centres: Development of Common Facility Centres for storage, meat processing, value-added meat products, and wool processing will enhance income opportunities and reduce post-production losses.

4. Support for Sheep & Wool Producers: Sheep and Wool Producers Cooperative Societies should be encouraged to assist farmers in production and marketing. Regular health check-ups for animals and promotion of animal insurance must be ensured to safeguard farmer livelihoods. (Source: Department of Animal Husbandry & Veterinary Services)

## **9. Fisheries**

1. Non availability of modernized fish market. There is a need for setting up modernized fish market in the Hassan block to provide marketing facility and provide an impetus for development in fisheries sector in the district

2. Modern Fish Market Infrastructure: There is an urgent need to establish a modern, hygienic fish market in Hassan block to improve marketing facilities and boost the fisheries sector in the district.

3. Utilization of Waterlogged Lands: Waterlogged areas in the command region of the Hemavathi irrigation project offer excellent potential for aquaculture and should be utilized effectively.

4. Youth Empowerment in Fisheries: The Fisheries Department and Zilla Panchayat should prioritize leasing water bodies to unemployed youth, enabling them to undertake fish culture using scientific and commercial practices.

5. Support Facilities for Inland Fisheries: Establishing soil and water testing laboratories in potential taluks or cluster areas will accelerate the development of inland fisheries by providing essential data for sustainable aquaculture practices.

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

1. WDRA-Compliant Storage Infrastructure: There is a need to upgrade existing godowns to meet the standards of the Warehousing Development and Regulatory Authority (WDRA). Additionally, new agricultural markets, certification and standardization centres, and post-harvest facilities should be developed to support efficient agri-marketing.

2. Infrastructure Renovation and Financing: Renovation and upgradation of existing storage and market infrastructure is essential. Banks should actively finance such projects and extend pledge loans to farmers against e-Negotiable Warehouse Receipts (e-NWRs), enhancing access to credit and reducing distress sales.

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



1. Promotion of Integrated Farming Systems (IFS): IFS should be encouraged as a risk mitigation strategy to enhance farm resilience and income diversification.
2. Water Harvesting Structures: Construction of water harvesting structures should be prioritized wherever feasible to improve water availability and support sustainable agriculture.
3. Sand Mulch Application in Black Cotton Soils: As recommended by UAS, Dharwad, applying sand mulch up to 10 cm in black cotton soils has shown increased yields in jowar, sunflower, safflower, groundnut, and Bengal gram under rainfed conditions. This practice should be replicated across suitable areas.
4. Neem Tree Cultivation: Cultivation of neem trees along farm bunds and on wastelands should be popularized for their ecological and economic benefits.
5. Awareness on Soil & Water Conservation: Regular awareness programmes should be conducted to educate farmers on best practices in soil and water conservation.

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

1. Composting of Market and Farm Waste: Waste generated in regulated markets, market yards, and shanties can be effectively composted along with farm residues like paddy straw to produce organic manure, reducing waste and improving soil health.
2. Utilization of Bio-Waste: Both on-farm and off-farm bio-waste sources can significantly enhance soil quality, leading to improved agricultural productivity and sustainability.
3. Promotion of Organic Input Production: The Agriculture Department should create awareness and encourage commercial production of organic inputs such as bio-fertilizers, vermicompost, vermi hatcheries, and compost from vegetable and fruit waste. Farmer organizations like PACS, Producer Societies, SHGs, and FPOs should be actively involved in these initiatives.
4. Scaling Up Organic Farming: Organic cultivation should be promoted on a large scale to ensure environmental sustainability, improve soil fertility, and meet the growing demand for chemical-free produce.

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

1. Reducing Post-Harvest Losses: Horticultural crops face significant post-harvest losses, estimated at 25–30%. Promoting value addition through food processing is essential to minimize waste and enhance farmer income.
2. Cluster-Based Approach: A cluster approach should be adopted to support SHGs and SHG federations in producing traditional foods. These groups should receive proper training and financial support, facilitated by technology providers and banks through strong credit linkages.
3. Financing Food Processing Units: Banks should actively finance entrepreneurs for establishing food processing units, which will contribute to rural employment and value chain development.



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

1. Financing FPOs for Processing Units: Banks should actively finance Farmer Producer Organizations (FPOs) to establish agri-processing units, enhancing value addition and rural entrepreneurship.
2. Promoting Youth Entrepreneurship: Government departments should highlight the commercial viability of various agri-based activities to encourage unemployed youth to take up income-generating ventures.
3. Support for Agri-Entrepreneurs: Banks may finance agriculture graduates to set up Agri-Clinics and Agri-Business Centres (ACABCs), enabling them to provide last-mile services to farmers.
4. Strengthening SHG Database: The SHG database should be updated and streamlined to minimize Non-Performing Assets (NPAs) and improve credit monitoring.
5. Promotion of JLGs: Greater focus is needed on promoting Joint Liability Groups (JLGs) and establishing strong credit linkages to support landless and small farmers.
6. Collaboration with NGOs and VAs: Banks should collaborate closely with credible NGOs and Village Associations (VAs) to reach underserved communities and improve financial inclusion.

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

1. Working Capital for Small Enterprises: Adequate working capital is critical for the sustainability and growth of small-scale enterprises. Banks should proactively extend working capital support to meet their operational needs.
2. Entrepreneurship through SHGs: Self-Help Groups (SHGs) should be trained and guided to take up group or cluster-based entrepreneurial activities, enabling them to establish viable business units.
3. Inclusive Financing under Stand-Up India: Under the Stand-Up India programme, each bank branch is expected to finance at least one SC/ST or one woman entrepreneur, promoting inclusive growth.
4. Implementation of MUDRA Yojana: MUDRA Yojana remains a key initiative of the Government of India, and banks must ensure its effective implementation to support micro-enterprises.
5. Capacity Building for Bankers: Training programmes on MSME financing and related topics should be organized to enhance bankers' knowledge and improve project assessment capabilities under the MSME sector.

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

1. Transport Infrastructure for Exports: Exportable products from Hassan are shipped via Mangaluru Port. However, the damaged NH road between Hassan and Mangaluru has led to increased transportation costs. Timely repair and maintenance of this route are essential



to support export competitiveness.

2. Reliable Power Supply: Round-the-clock power availability must be ensured to support industrial and export activities, especially for MSMEs and processing units.

3. Need for Forex Branches: The absence of specialized foreign exchange branches in the district hampers export operations. Establishing dedicated forex branches to handle export-related transactions is necessary.

4. Bank Financing for Export Sector: Banks should proactively finance export-oriented units and entrepreneurs to boost the district's export potential.

5. Training for MSME Exporters: MSME exporters should be trained by export promotion organizations, with technical support from banks, to ensure correct and timely submission of export-related applications and documentation.

## **17. Education**

1. Reducing NPAs in Education Loans: High levels of overdues and NPAs in education loans discourage banks from financing students. To address this, colleges should conduct regular campus recruitment drives and ensure maximum placement of students from specialized and vocational institutions, thereby improving repayment capacity and encouraging loan uptake.

2. Awareness on Interest Subsidy Scheme: Greater awareness is needed about the Central Sector Interest Subsidy Scheme, which supports students from economically weaker sections (parental income up to ₹4.50 lakh) by covering interest during the moratorium period for studies in India.

3. Strengthening Bank–College Coordination: Improved coordination between college management and banks can help guide students in selecting professional courses and accessing timely, hassle-free education loans.

## **18. Housing**

1. Impact of Housing Sector on Livelihoods: A crisis in the housing sector can severely affect the livelihoods of labourers and disrupt MSMEs linked to construction and allied services.

2. Boosting Demand for Housing: To stimulate demand for dwelling units, special measures such as interest concessions on housing loans, increased thresholds under PMAY, and enhanced income tax exemptions for homebuyers should be considered.

3. Skill Development for Rural Youth: Capacity-building programmes are needed to train rural youth as masons, electricians, and other skilled artisans to support the housing and infrastructure sectors.

4. Institutional Reforms for Affordable Housing: Expedited reforms in land acquisition, simplified approval processes, and rationalized taxation are essential to facilitate the availability of affordable housing for all.



## **19. Social Infrastructure**

1. Lift Irrigation Projects in Channarayapatna Taluk: Multiple Lift Irrigation Schemes (LIS) are proposed to enhance water availability in Channarayapatna Taluk, including at the approach and exit of the Bagur Navile Tunnel (Hemavathy Project), Obalapura Village, Nuggehalli Hobli, and Hirisave-Shravanabelagola Hobli. These projects aim to fill tanks and improve irrigation coverage in water-scarce areas.
2. Land Incentives for Social Infrastructure: The government may consider offering incentives, such as land at below-market rates, to qualified individuals or institutions for establishing educational and healthcare facilities, thereby strengthening social infrastructure.
3. Telemedicine for Rural Healthcare: Primary Health Centres (PHCs) should be linked with reputed hospitals in urban areas through telemedicine infrastructure to address the shortage of quality medical professionals in rural health centres.
4. Corporate Partnerships for Infrastructure Development: Collaborations with corporates can help improve infrastructure in schools, colleges, and health centres, including the creation of sanitation facilities, contributing to holistic social development.

## **20. Renewable Energy**

1. Simplifying Solar Rooftop Installation: The procedure for installing solar rooftop systems should be streamlined through a single-window clearance mechanism. Capacity building of state officials and distribution companies is essential to ensure smooth implementation.
2. Assessment of Rooftop Solar Potential: A district-wide survey should be conducted to assess the potential for rooftop solar installations, particularly for solar home lighting systems.
3. Skill Development in Renewable Energy: Training programmes should be organized for rural youth in the maintenance and servicing of solar lighting systems, solar pump sets, solar cookers, wind pumps, and other renewable energy technologies.

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

1. Credit Monitoring and SHG Digitization: Introduce a continuous mechanism for grading and monitoring the end-use of credit. Digitize SHG records and consolidate active/inactive accounts to improve transparency and efficiency.
2. Technology-Driven Transparency: Leverage Aadhaar linking to prevent multiple memberships and duplicate financing. Identify and reactivate dormant SHGs through targeted capacity-building initiatives for both bankers and SHG members.
3. Micro-Enterprise Development: Promote skill development in processing, packaging, and marketing to enable SHGs to establish micro-enterprises.
4. Market Linkages and Support Assessment: Explore market avenues and assess the support required to strengthen SHG-led enterprises.



5. Utilizing SHG Members as Bank Sakhis: Banks can engage trained SHG members as Bank Sakhis to act as business facilitators and correspondents, improving outreach and financial inclusion. Issues of multiple memberships and financing must be addressed systematically.
6. Sustaining Quality SHGs: Focus on the sustainability of existing SHGs by improving their quality. SHPIs and banks should implement regular grading systems to monitor performance.
7. Training on SHG Fundamentals: Provide training to SHGs on group dynamics, basic principles, and proper bookkeeping to reinforce foundational practices.
8. Addressing Regional Imbalances: Target underdeveloped blocks for SHG promotion and support to reduce regional disparities.

## **Chapter 8**

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

#### **1. Background**

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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



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

- ' Out of 65, 30 weak banks have board-approved TAP.
- ' Out of 30, 26 weak banks have launched TAP.

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

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

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

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

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

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

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



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

2. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives 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. In the 2024-25 financial year, 68,159 beneficiaries had availed treatments worth Rs 117.79 crore, with the average cost of Rs 17,000 per treatment. The scheme covers 2,191 medical procedures across 692 empaneled hospitals across Karnataka.
4. SHG Loan Disbursement: Loans up to Rs.5 lakhs 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 lakhs to Rs.10 lakhs at 4% rate of interest as per the NRLM/NULM scheme of Central Government. During 2024-25, 294134 groups have been provided with loans to the tune of Rs.11924.31 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.
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

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

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. The cooperative sector in Hassan district comprises a total of 2636 cooperatives, covering about 2092 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 231 rural credit cooperatives (PACS, LAMPs, FSS, etc.) o1 MSC. These primary societies have nearly 3.62 lakh members spread across 2589 villages. Likewise, 08 PCARDs are functioning at block levels covering nearly 0.65 lakh members. Besides, there are 3 district level Unions in the district.

2. In the district 215 PACS are covered under PACS computerisation. 134 PACS are in go live stage, System audit has been done in respect of 110 PACS and 31 are doing Dynamic Day End and 66 PACS have been rolled back

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

1. There is fair potential for cooperative activity in the Fisheries sector, as elucidated in the chapter on Fisheries. In the district, 231 PACS and o1 MSC spread across all the 8 blocks of the district of which 9 are under liquidation.



## Chapter 9

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

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Tribal Development	Gerumara Cluster Tribal Development Fund project	The project covered 6 villages in and around Gerumara , Arsikere block of Hassan district	1 acre Mango Orchard development for 334 ST families and IGA for 72 ST landless families	Provided smokeless chullah in coordination with TIDE NGO, Constructed 28 borewells through Ganga Kalayana Yojana, Borewells, 45 members provided cow mats, 53 families provided Pulses seeds through DoA, Conducted Animal Health Camps through AH&VS. Dept.	406	250 orchard farmers have linked with local buyers, improving market access and income stability. IGA members now earn ₹8,000–10,000 /month. Reduced use of chemical fertilizers marks a shift toward sustainable farming. Year-round fodder availability has lowered dependence on commercial cattle feed. Migration has declined by 25–50%, reflecting stronger local livelihoods and reduced seasonal distress.



2	Watershed Development	Pannasamudra Lakshmidévara hally Watershed	The project covered 8 villages in and around Lakshmidév arahally village in Arasikere block of Hassan district	Treatment of 975 ha land of which 871 ha FIP and 103 CBP benefitting 825 families from 8 villages in and around Pannasamudra village of Arasikere block in Hassan district. Selection of the needy and eligible beneficiaries by conducting Gram Sabhas and Awareness Programmes at village levels.	All members enrolled under Social Security Schemes, 10 members given borewell from Gangakalyana Ambedkar Nigama, 30 members provided sprinklers & sprayer sets, 24 members provided drip sets by DoH, 4 families given 350 poultry chicks, 20 members given tailoring training by Karnataka Kaushalya Mission and KVK Konehally provided pest management training to 60 members.	812	Soil conservation activities have helped in conserving 1.60 cr litre water. 400 ha fodder development. 15 defunct borewells recharged, 100 members provided Soil Health Cards have judiciously used the fertilisers, 16 beneficiaries trained about vermi compost preparation and provided vermi compost units, 130 Farmers adopted mixed cropping system, 50 bee keeping farmers earning income of Rs. 600/ kg and pollination has improved leading to 10% yield increase, 97 women given kitchen garden kit.
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3	Collectivisation	Gosiri Mahila Utpadakara Farmer Producer Company Limited	The project covered 8 villages in and around Lakshmidev arahally village in Arasikere block of Hassan district	During the second year of Watershed implementation, All Women AH FPO "Gosiri Mahila Raitha Utpadakara FPCL " formed through NABARD PODF-ID. The women President & BoDs were trained about mobilising shares, handling finances, input and output business, etc. Good Quality Cattle feed and fertilisers were sold to the local farmers at reasonable rates.	Cowsheds constructed by MNREGA for 20 women shareholders. Chaff cutters provided to 16 shareholders. Tailoring, embroidery and beautician training provided under Karnataka Kaushalya Stree Yojana provided to 10 members.	425	Gosiri FPCL is completely controlled by women members, reflecting a strong focus on women's empowerment in the agricultural sector. This is a notable achievement, as it enabled the women to take leadership roles, make key decisions and contribute to economic development in their communities. Annual turnover during 2023-24 was Rs. 28.00 lakh, with a profit of Rs. 1.16 lakh. This demonstrates not only the company's growth but also its ability to generate profits.
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4	Collectivisation	Bahubali Krishi Farmer Producer Company Limited	The project covered 23 villages in and around Didaga Channarayapatna block	"Bahubali Krishi FPCL" was formed and nurtured by Sneha Seva Samasthe through NABARD PODF -ID fund. POPI coorindated and guided the BODs and CEOs in mobilising 1020 shares. Guided BODs/CEOs for conducting of regular BoD meetings and taking up input and output business	Convergence: Training on coconut pests & diseases provided to 520 farmers by KVK Kandli and DoH Arkalgud. Created awareness about Govt schemes by DoA. 125 farmers were given training on Cocoa cultivation. DoA provided vegetable kit to 155 farmers and 90 SHG members.	1020	The FPCL has reached out to 1020 farmers/shareholders. The are getting good quality seeds fertilisers, cattle feed and other small agri equipments from the FPO. Farmers are guided about marketing aspects and are fetching good income by selling through the FPCL. Farmers have adopted good agriculture practices after attendig the training programmes conducted by various dept. The annual turnover of the FPCL was Rs.48.60 lakh and Rs.50.00 lakh during 2022-23 and 2023-24 respectively.
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5	Women Empowerment	LEDP training of "Value Addition to Millets and coconut" for 90 SHG members	The project covered 11 villages in and around Didaga Channarayapatna block	Training on "Value addition to Millets and Coconut" imparted to 90 matured SHG members who were shareholders of Bahubali FPCL. Counselled and selected eligible SHG members for the LEDP training. Credit linked and handholded them for transforming into entrepreneurs and participating in Melas, Exhibitions and various competitions.	Collaborated with KVK for imparting technical training about food quality assessment, branding and packaging.	90	The SHG members after training have taken up the millet and coconut food preparation activities. They are selling it locally, in melas, exhibitions, etc. Earning regular income of Rs. 10,000 to Rs 25,000 per month. Participated in Cookery Competitions and Women Entrepreneur Conclave 2024 in Thrishur. They have gained confidence in themselves and have become successful entrepreneurs.
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6	Collectivisation	Bahubali Rural Mart	Project caters to the need of locals from 23 villages in and around Didaga Channarayapatna block	Provided marketing support to Bahubali FPCL shareholders and 90 LEDP beneficiaries	Nil	1020	The products prepared by LEDP beneficiaries are sold through the Rural Mart. All agri related products are also sold which helps the locals save time and money. During 2023-24 the annual transaction was Rs.9.47 lakh and profit was Rs. 0.67 lakh. The mart has provided employment to 2 local unemployed youths on regular basis.
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7	Skill Training	LEDP on "Rajamudi Rice"	The project covered 5 villages from Holenarsipur block	Provided training to 60 matured SHG members on cultivating rajamudi rice through technological interventions and value addition to Rajamudi rice	Convergence with NRLM for credit linkage and guidance about NRLM schemes.	60	The cost of production decreased by 20% over conventional practices. Price realisation on selling value added products increased by up 15 to 20%. Earlier the women did not have knowledge about value addition activities. After the training they have taken up the value addition and started preparing Papad Flour and Rawa on demand basis and getting upto Rs. 2000/- to Rs. 4000/- month as a subsidiary income. The products prepared by the trainees are procured directly by KVK Kandli on regular basis.
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8	Women Empowerment	SDP on Apparallel Designing and Fashion Designing	5 villages in Alur and Sakleshpur	NABARD provided grant support to HARSITA Yojane for providing training to 30 unemployed youths from Alur and Sakleshpur blocks on fashion designing and preparing best out of waste items through a qualified trainer.	Nil	30	Within one month of completion of the program, 60% of the trainees were employed by Garment Factories in Hassan and by an entrepreneur in Alur helping them fetch monthly income of Rs. 12500/ month. Remaining 40% trainees facing family issues have been self employed and earning average monthly income of Rs.3000 to 5000.
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9	Banking Technology	Micro ATM for PACS	150 PACS	Financial Support provided by NABARD to DCCB for procurement of Micro ATMs. Deployed in PACS premises for making payments to the customers/ villagers at milk collection points, shandies, santhes, etc.	Nil	150000	The micro ATM has provided locals with convenient access to cash regardless of their location thereby increasing financial inclusion & accessibility. Dairy farmers are particularly benefiting from the instant payments for their produce. This quick access to funds is crucial for managing day-to-day expenses. PACS are earning extra income through transaction incentives. Helped PACS provide better services to their members.
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10	Women Empowerment	LEDP on "Ariwork and Embroidery" The project is completed	The project covered 3 villages from Arsikere Taluk viz., Talaluru, Abbanaghatta and Aggunda	Provided training to 90 matured SHG members on Aari work and Embroidery	Nil	90	Out of 90 trained members in Aari and embroidery, 63 are actively engaged. Around 14% earn over ₹20,000/month through serious business efforts. Trained tailors have expanded their shops by adding Aari embroidery, attracting more customers. Some have started businesses combining Aari, Zardosi, saree Kucchu, and fall stitching. A few are now pursuing Fashion Designing courses, inspired by the training.
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11	Sensitisation	GI Tagging of Hoysala stone architecture	The project covers 100 families from Belur Halebeedu Hassan and Arsikere Taluka	GI registration protects from imitation and boosts the products value in the market	Nil	100	GI registration gives legal rights to use the logo, helps the artisans to fetch the premium prices and connects them to trade exhibitions trade fairs and online platforms it also facilitates branding packing and access to government schemes
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## Success Stories

### Success Story 1



Scheme	Livelihood and Enterprise Development Programme
Project Implementing Agency	Sneha Seva Samasthe
Duration of the project	2 years
Beneficiary	Matured SHG members from rural areas
1. No. of beneficiaries	90
2. Community	SHG members from rural areas
3. State	Karnataka
4. District	Hassan
5. Block	Channarayapatna
6. Village	12 Villages in Hirisave Hobli Channarayapatna
Title	Scarcity to Self Sufficiency

#### 1.1 Support provided

NABARD in coordination with Sneha Seva Samasthe under its Livelihood and Enterprise Development Programme extended grant support of Rs.5.28 lakh for training hand holding credit linkage. Smt.Leelavathi was one of the 90 matured SHG Women from 12 villages of Hirisave Hobli Channarayapatna Taluk

90 SHG Members were trained in three batches in value additions to millets and coconut

#### 1.2 Pre-implementation status



Leelavathi a widow had to take care of her only son she was doing all sorts of hard jobs to educate her son like household help farm labourer etc. She had the skill of preparing rice and horesgram papad which was limited for family consumption unaware of utilizing that skills for income generation.

### **1.3 Challenges faced**

Leaving her son behind with nobody to look after him and attending the training

Taunts she had to put up with of the surrounding neighbors.

Marketing the products was another challenge as she was shy/lacked confidence

### **1.4 Impact**

Today she is a successful entrepreneur she has setup her own kirana shop where she is selling the products made by her like pappads millet powder coconut barfi she is also selling tea/coffee and making a profit of Rs.10000/- per month

She also participates in all the exhibitions organized by NABARD and KVK.

### Success Story 2



Title	Where there is a will there is a way
Scheme	Livelihood and Enterprise Development Programme
Project Implementing Agency	Sneha Seva Samasthe
Duration of the project	2 years
Beneficiary	Matured SHG members
1. No. of beneficiaries	90
2. Community	SHG members from rural areas
3. State	Karnataka
4. District	Hassan
5. Block	Channarayapatna
6. Village	12 Villages in Hirisave Hobli Channarayapatna

#### 2.1 Support provided

NABARD in coordination with Sneha Seva Samasthe under its Livelihood and Enterprise Development Programme extended grant support of Rs.5.28 lakh for training hand holding credit linkage of 90 members trained in Value addition to millets and coconut.

Radha was one of the 90 participants who were trained in the LEDP programme on Value addition to millets and coconut

#### 2.2 Pre-implementation status

Radha was finding it difficult to run the house since her husband was not earning. it was difficult for her to meet two ends of the family and educate her son and lead a decent living.



She had the skill of preparing rice and horesgram papad and she had employed few ladies @ Rs.200 per day and was preparing and selling papad in local shops. She started rearing two cows and sold the milk in the dairy but she wanted to learn something more and earn a better living.

### **2.3 Challenges faced**

- (i) Lack of support from family to go out and getting trained
- (ii) Lack of Marketing knowledge

### **2.4 Impact**

Today she is a successful entrepreneur she has setup her shops in Mysore Bangalore Arakalgud Hassan and Belgaum where she is selling the products made by her like papads millet powder malt powders made out of millets Snacks made out of Ragi like Chakkli nippatu etc.

She also participates in all the exhibitions organized by NABARD and KVK.

### Success Story 3



Duration of the project	2 years
Beneficiary	Matured women SHGS
1. No. of beneficiaries	90
2. Community	
3. State	Karnataka
4. District	Hassan
5. Block	Hassan
6. Village	TippunagarJajoor GP Arsikere taluk Hassan district
Project Implementing Agency	Bharitiya Vikas Trust
Title	Glittering Jewels
Scheme	Livelihood and Enterprise Development Programme

#### 3.1 Support provided

NABARD in coordination with Bharathiya Vikas Turst under its Livelihood and Enterprise Development Programme on Artificial Jewellery Making extended grant support of Rs.6.12 lakh for training hand holding credit linkage. of 90 matured SHG Women from Arasikere and Hassan Taluk

Kavya from Kittanekere Hassan Taluka was one of the ninety beneficiaries who under went training on Artificial Jewellery

#### 3.2 Pre-implementation status



Kavya hails from a village in Tiptur Tumkur district born in a conservative family to Mr. Basavaraju and Mrs. Vasanthamma. She was married to Mr. Deepu from Kittankere Hassan district. They used to live in a joint family and worked in a provision store of their family.

They were forced to come out of the joint family and make a living for themselves. Her husband started cultivating a piece of Land but it was difficult to meet the ends.

### **3.3 Challenges faced**

Earning a decent for the family

Educate her child

### **3.4 Impact**

Kavya attended the Artificial Jewellery training in June 2024 conducted in Hassan district. After the training she started to work on making artificial ornaments with a small capital of Rs. 5000/-. She sold the ornaments to her friends and relatives and reinvested the money in her next order.

She has now increased her capital to around Rs 25000/. After her initial losses she is now earning some decent profits and generating income for their survival. Kavya now plans to open a shop in next few months and expects increase in sales through word of mouth.



## 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

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

##### 1.2 Climate Finance and Challenges

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



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

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

### **1.4 Initiatives of RBI**

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

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

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

### **1.5 Initiatives of NABARD**

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

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



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

### **1.6 Way Forward**

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

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

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

a) The Karnataka State Action Plan on Climate Change (KSAPCC) Version 2 was developed in 2021 and received Central Government approval in May 2024. This updated plan aligns with India's NAPCC. It aims to guide Karnataka's climate resilience and low-carbon development until 2030. The plan estimates a budget of ₹ 52827 crore for implementation between 2025 and 2030. It spans multiple sectors including agriculture horticulture forestry energy infrastructure water resources urban development and rural livelihoods. Each sector has tailored strategies for both mitigation and adaptation. KSAPCC is based on historical climate data from 1985 to 2015 and future projections using CORDEX models. To reduce greenhouse gas emissions the plan promotes renewable energy 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) There is uneven distribution of rainfall and abrupt changes in temperature as well as relative humidity over the years in Hassan district. Hence in the wake of climate change effective crop management practices like crop rotation tillage practices nutrient management cultivation of drought tolerant varieties water management mulching etc. are



essential to mitigate the adverse effects of abnormal rainfall.

b) • National Food Security Mission : NFSM – Coarse cereals is aimed at (i) encouraging cultivation of coarse cereals covering Maize and Barley and (ii) promotion of nutri-cereals which include Jowar Bajra Ragi and other small millets. • Direct Benefit Transfer to farmers for adoption of improved technologies: The incentives are being directly transferred to the farmers' account for adoption of improved technologies. • Millets cultivation is necessary to achieve nutrition security healthy diet and to cope with drought for protecting vulnerable farmers. With this aim a policy to promote millets has been introduced. • Crop Insurance PMFBY: Karnataka Raitha Suraksha yojana PMFBY is being implemented from 2016-17 to help farmers.

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

- a) Direct Benefit transfers to farmers for adoption of improved technologies
- b) Millet package – cultivation of millets to achieve nutrition, security and health diet
- c) KVK Kandli Hassan :(1) Crop diversification from maize to crops like green gram/ black gram for improving soil fertility & assured yields in drought situation (2) Medium duration & drought tolerant finger millet (ML-365 & KMR-316). (3) Select short duration paddy variety RNR-15048 for nursery (4) Water saving aerobic paddy (MAS-26). (5) Cultivation of finger millet varieties (KMR-630) as sequence crop after potato harvest (6) Growing horse gram (PHG-9) after harvesting maize (7) Growing of cowpea/horse gram (PHG) after tobacco harvest for improving soil fertility (7) Resilient intercropping systems of finger millet + pigeon pea (10:2) finger millet + pigeon pea (4:1) maize + pigeon pea (6:1) for stabilising income in drought situations. Department of Agriculture DOA has conducted awareness programmes for guiding farmers about cropping system in water scarcity conditions organic farming usage of green manure & micro nutrients in crops etc. in tune with climate change adaptation.
- d) Pannasamudra Lakshmidevarahally Watershed project in Arasikere: Soil & moisture conservation measures from ridge to valley effective use of agriculture waste & bio mass in trenches agriculture waste / biomass mulching Green manure / liquid manure /compost production to improve soil organic carbon by reducing chemical inputs in farming cultivation of drought resistant crops like millets/dry land horticulture crops. Promotion and adoption of irrigation measure like drip sprinkler and jet irrigation system in plantation and vegetable crops. Promotion & establishment of IFS in small and marginal farmers' lands. Support for rearing local cows' sheep and goat for improving income of poor families and ensure application livestock manure for food crops. Training/capacity building of SHGs/PGs/FPOs on climate risk management in agriculture etc.
- e) Dept of Agriculture has conducted awareness programmes for climate change adaptation

### **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. Hassan district is famous for Belur Halebeedu temples the temples of Hoysala dynasty which ruled Karnataka between 11th and 13th Century. This is a brilliant type of Architecture which is carved out of the soft stone. This exemplary art has been recognised and the temples of Belur Halebeedu and Somanathpura have been declared World Heritage Sites by UNESCO.

4. This art is kept alive even today by the Bovi Community leaving near these temple towns the women are also actively involved in this art. The artisans create beautiful stone idols panels and other household utility items. The Bovi community face many challenges their access is limited to the local market and it depends on the foot fall near the temples they lack branding and recognition and are vulnerable to imitation by mass produced replicas.

5. GI Tagging can make a real difference by protecting their craft enhancing its value and opening up new opportunities. It gives them legal rights to use the GI Logo which helps fetch premium price and connects them to exhibition trade fairs and online platforms. It also facilitates branding packing and access to government schemes with better recognition. NABARD has provided grant assistance to Karnataka State Science and Technology to facilitate the artisans in GI registration of Hoysala Stone art under the brand name Hoysala Shilpigala Sangha

### Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	DAG 2023-24
Soil & Climate	DAG 2023-24
Land Utilisation [Ha]	DAG 2023-24
Ground Water Scenario (No. of blocks)	DAG 2023-24
Distribution of Land Holding	DAG 2023-24
Workers Profile [In 000]	DAG 2023-24
Demographic Profile [In 000]	DAG 2023-24
Households [In 000]	DAG 2023-24
Household Amenities [Nos. in 000]	DAG 2023-24
Households]	



Village-Level Infrastructure [Nos.]	DAG 2023-24
Additional Information	DAG 2023-24
Infrastructure Relating To Health & Sanitation [Nos.]	DAG 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	Agl Dept DAG 2023-24
Irrigation Coverage [ooo Ha]	DAG 2023-24
Infrastructure For Storage, Transport & Marketing	DAG 2023-24
Processing Units	DIC
Animal Population as per Census [Nos.]	AHD & VS
Infrastructure for Development of Allied Activities [Nos.]	AHD & VS and Fisheries Dept
Milk, Fish, Egg Production & Per Capita Availability - Year-2	AHD & VS and Fisheries Dept
Status	DAG 2023-24
Major Crops, Area, Production, Productivity	Dept of Agriculture
Irrigated Area, Cropping Intensity	DAG 2023-24
Input Use Pattern	Dept of Agriculture
Trend in procurement/ marketing	DAM
KCC Coverage	RBI ACP portal
Soil testing facilities	DAG 2023-24
Crop Insurance	Dept of Agriculture
Irrigated Area & Potential	Dept of Agriculture
Block level water exploitation status	Department of Geology and mining
Mechanisation in District	DAG 2023-24
Service Centers	Agl Dept
Production Clusters	Karnataka Coir Board
Sericulture	Sericulture Dept
Weavers Clusters	Sericulture Dept & DAG 2023-24
High Tech Orchards	Dept of Horticulture
Production and Productivity	Dept of Horticulture
Area under Forest Cover & Waste Land	DAG 2023-24
Nurseries (No.)	FOREST Dept and Department of Horticulture
Processing Infrastructure	HAMUL
Poultry	Dept of AH & VS
Inland Fisheries Facilities	Fisheries Department
Marine Fisheries (No.)	Nil - Since the district does not have a coastal boundary
Brackish Water Fisheries	Nil - Since the district does not have a coastal boundary
Agri Storage Infrastructure	Dept of Horticulture and DAM
NABARDs interventions	FSSD NABARD



Fertilizer Consumption	Dept of Agriculture
Facilities Available	Dept of Agriculture
MSME units - Cumulative	DIC
Traditional activities	Dept of Handloom and Textiles
Skill Development Trainings	DIC
Crop Identified for One District-One Product	DIC
Renewable Energy Potential	KREDL
Status of SHGs	RBI ACP Portal
Details of non-credit cooperative societies	DRCS
Details of credit cooperative societies	DRCS
Block wise, sector wise distribution of cooperative societies in the district	DRCS
Status/ progress under various schemes of MoC in the district	DRCS

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

Sources for Banking profile Data	
1	RBI SLBC ACP Portal - generated 2025-26
2	RBI SLBC ACP Portal - generated 2025-26
3	RBI SLBC ACP Portal - generated 2025-26

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

Name	Renuka Shivakumar
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## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"><li>• Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li><li>• Focus Segments:<ul style="list-style-type: none"><li>◦ Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li><li>◦ Fabrics &amp; Textiles</li><li>◦ Handicrafts Value Chain</li></ul></li></ul>	<p><b>NSFL in WASH</b></p> <p>Emerged as an Eco-system builder and champion of WASH funding, being the</p> <ul style="list-style-type: none"><li>• largest wholesale debt provider NBFC for SDG6</li><li>• largest wholesale debt funder for last mile WASH</li><li>• pioneer in climate ready WASH funding, and</li><li>• only NBFC covering all sectors and risk spectra under WASH.</li></ul>
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<ul style="list-style-type: none"><li>• Largest lender in FPO space</li><li>• Present in 21 States and 3 UTs including North East</li><li>• Biggest lender in the FPO ecosystem</li><li>• Collateral free lending at affordable rates</li><li>• Soft loan for Agri Startups</li></ul>	<ul style="list-style-type: none"><li>• Financing FPOs through<ul style="list-style-type: none"><li>◦ Working Capital</li><li>◦ Term Loan</li><li>◦ Pledge Financing (eNWR)</li></ul></li><li>• Term lending for Corporates/ NBSCs/ MFIs</li></ul>
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## NABFINS LIMITED | A Subsidiary of NABARD

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

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## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

**OFFERS  
CONSULTANCY  
AND ADVISORY  
SERVICES**

Pan India  
Presence with  
offices in 31  
State/UTs

<ul style="list-style-type: none"><li>● Project Management</li><li>● IT Based Natural Resources Information System</li><li>● Feasibility, Socio-economic &amp; Impact Evaluation Studies</li><li>● Third Party Monitoring</li></ul>	<ul style="list-style-type: none"><li>● Climate Change &amp; Sustainability</li><li>● Value Chain Development</li><li>● Skill &amp; Livelihood Development</li><li>● Preparation Detailed Project</li><li>● Transaction Advisory Services</li></ul>
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## NABSanrakshan Trustee Private Limited Building Trust for Rural Prosperity

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

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## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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

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

**IF YOU ARE A CSR UNIT**

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

**IF YOU ARE A CIVIL SOCIETY**

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

**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.

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NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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