



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Mysuru District
Karnataka Regional Office



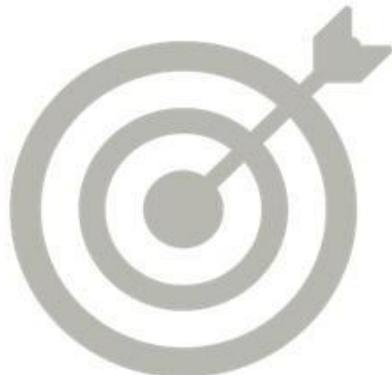
VISION

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.

धर्य

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

Potential Linked Credit Plan

Year: 2026-27

District: Mysuru

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

PLP Document Prepared by:

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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
AIF	Agriculture Infrastructure Fund
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
BC	Banking Correspondent
BF	Business Facilitators
CBS	Core Banking Solution
CD Ratio	Credit-Deposit ratio
CDF	Co-operative Development Fund
CFL	Center for Financial Literacy
CFTRI	Central Food Technological Research Institute
CWC	Central Warehousing Corporation
DAG	District at A Glance
DATC	District Agriculture Training Center
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRI	Differential Rate of Interest
eNAM	Electronic National Agriculture Market
eNWR	Electronic Negotiable Warehouse Receipt
ESDM	Electronics System Design and Manufacturing
FI	Financial Inclusion
FLC	Financial Literacy Centre
FPO	Farmer Producer Organisation
GCA	Gross Cropped Area
GI	Geographical Indication
GLC	Ground Level Credit
GoI	Government of India
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
INM	Integrated Nutrient Management
IPM	Integrated Pest Management
JLG	Joint Liability Group
KCC	Kisan Credit Card

Abbreviation	Expansion
KREDL	Karnataka Renewable Energy Development Limited
KSWC	Karnataka State Warehousing Corporation
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LEDP	Livelihood and Entrepreneurship Development Program
LI	Lift Irrigation
LPCD	Liters Per Capita Per Day
MCH	Maternal and Child Health
MEDP	Micro Enterprises Development Program
MF	Marginal Farmer
mFI	Micro Finance Institution
mFO	Micro Finance Organizations
MI	Micro Irrigation
MPCS	Milk Producers Co-operative Society
MSC	Multi Service Center
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NPA	Non-Performing Asset
NRLM	National Rural Livelihood Mission
NWR	Negotiable Warehouse Receipt
ODP	Organization for the Development of People
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMFME	Pradhan Mantri Formalisation of Micro Food Processing Enterprises
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
RBI	Reserve Bank of India
RCS	Registrar of Cooperative Societies
RIDF	Rural Infrastructure Development Fund
RRB	Regional Rural Bank

Abbreviation	Expansion
RWHS	Rainwater Harvesting Structure
SDP	Skill Development Program
SHG	Self Help Group
SKDRDP	Shri Kshethra Dharmasthala Rural Development Project
SLBC	State Level Bankers' Committee
SRFS	Sanghamithra Rural Financial Services
TFO	Total Financial Outlay
WASH	Water Sanitization and Hygiene
WDD	Watershed Development Department
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority

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	Mysuru district is an important heritage tourist center located in the southern part of Karnataka. It has an area of 6763 square km spread over 9 blocks.
Type of soil	Red sandy loam, Red loamy soil in major areas. Black cotton soil in H D Kote Taluk.
Primary occupation	Agriculture is the mainstay of the district with 3.49 lakh cultivators and 3.11 lakh agriculture labourers followed by industries which employ 5.78 lakh people. The major crops grown are paddy, ragi, jowar, maize, sugarcane, cotton, tobacco, banana, turmeric, ginger etc.
Land holding structure	74% of the holdings are marginal constituting 41% of the total area, 20% are small constituting 34% of the area, 5% are semi-medium constituting 17% of the area, 1% are medium constituting 6% of area and 0.05% are large constituting 1% of area.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The disbursements under Priority sector for the last three financial years viz. FY2022-23, FY2023-24 and FY2024-25 were ₹14581.32 crore, ₹17469.42 crore and ₹18742.47 crore respectively denoting an increasing trend.

2. Investment credit in agriculture

The investment credit in district for the last three financial years viz. FY2022-23, FY2023-24 and FY2024-25 was ₹2727.27 crore, ₹2688.62 crore and ₹2627.37 crore respectively.

3. Credit flow to MSMEs

Credit flow to MSME for the last three financial years viz. FY2022-23, FY2023-24 and FY2024-25 was ₹4407.15, ₹5727.50 crore and ₹6051.34 crore.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

Projections for FY2026-27 are ₹24256.09 crore.

2. Projection for agriculture and its components

Projection for agriculture sector is ₹13646.30 crore of which ₹7692.23 crore is for Crop loan, ₹3474.34 crore is for Term loan, ₹411.04 crore is for Agriculture Infrastructure, ₹2068.69 crore is for Agri Ancillary.

3. Projection for MSMEs

Projection for MSME is assessed at ₹8389.61 crore

4. Projection for other purposes

Projection for Export is ₹573.60 crore, Education is ₹273.87 crore, Housing is ₹514.57 crore, Social Infrastructure is ₹40.76 crore, Renewable energy is ₹15.87 crore and Other Priority Sector is ₹801.51 crore.

5. Developmental Initiatives

- 1 Four FPOs (one each at Bannikuppe, Nanjangudu, Saligrama and Bettadapura) under Government of India's 10000 FPO scheme have been formed in the district.
- 2 Rural Mart sanctioned to Masanikamma Mahila Kalanija Okkuta for marketing products of SHGs is operating successfully in Hunsur block.
- 3 SDP training on Home Care Nursing benefitting 30 beneficiaries from various parts of Mysuru is being implemented.
- 4 LEDP training on Embroidery/Zari and Artificial Ornament making is being implemented benefitting 90 beneficiaries from Mysuru, Hunsur and HD Koté blocks.
- 5 Under PACS as MSC scheme, 32 PACS have been supported for infrastructure development such as construction of building and godowns. Of these 23 projects are completed and others are under implementation.
- 6 Under PACS Computerization project 176 PACS have been identified. As on 15 Sept 2025, 139 have gone live and 120 are doing day end.
- 7 Under RIDF ongoing tranches, 37 projects with Total Financial Outlay (TFO) of ₹383.43 crore have been sanctioned with NABARD loan component of ₹212.20 crore. Of these 9 projects are completed and rest are progressing as per phasing.
- 8 Project for replacement of transformer at Devanur (Nanjangudu) substation has been sanctioned under NIDA scheme

6. Thrust Areas

- 1 Agriculture and MSME sector account for 94.63% of GLC of FY 2024-25 viz. ₹17736.54 cr in the district and both have scope for further development.
- 2 Beyond Bengaluru Mission of KDEM (Karnataka Digital Economy Mission) would provide boost to MSME sector in the district as it plans to host 5,000 IT companies and start-ups by 2026 in the Mysuru, Hubballi and Mangaluru clusters creating Employment opportunities for 10 lakh people (direct and indirect)
- 3 With schemes such as PACS Computerization, creation of multipurpose PACS, creation of largest grain storage network and creation of 2 lakh PACS/ Dairy/ Fisheries cooperatives in the next five years, the cooperative movement is expected to grow strong and have a multiplier effect on agriculture sector.
- 4 SHG/JLG finance directly through banks or indirectly through MFIs is very strong in the district. In FY2024-25, disbursements to SHGs in the district stood at ₹1303.55 crore and to JLGs at ₹876.21 crore (Source: SLBC portal). The same trend is expected to continue in the coming years as well

7. Major Constraints and Suggested Action Points

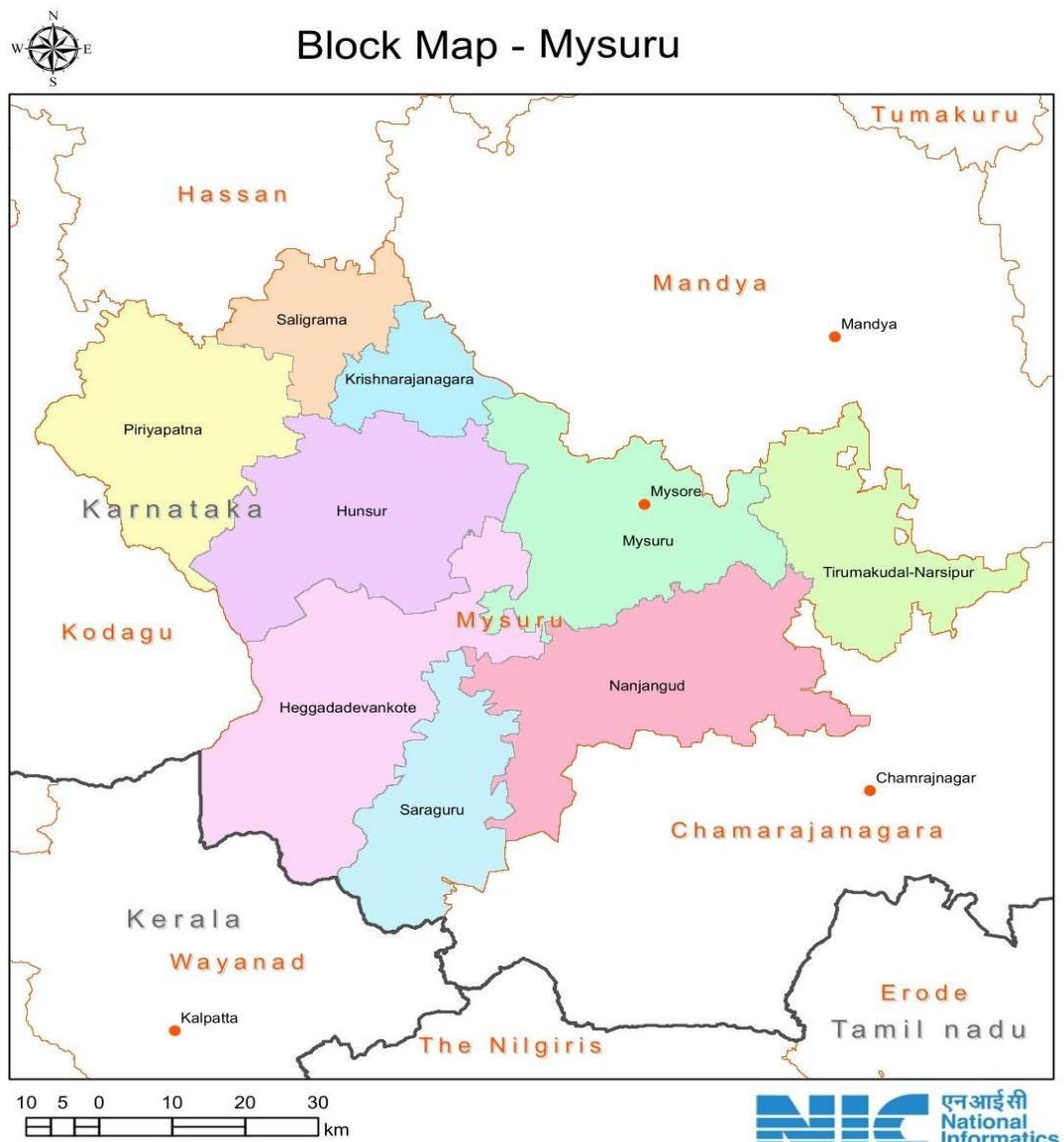
1. There is a scope for improvement of infrastructure in the industrial areas in terms of road connectivity, drainage works etc. This can have significant impact in terms of investments and employment generation in the district keeping in mind Beyond Bengaluru initiative of KDEM.
2. Further, almost all of the industrial areas of Mysuru district are located in Mysuru and Nanjangudu blocks. More focus should be given to setup industrial areas in other blocks especially Hunsur and Periyapattana as they are on Mysuru-Kodagu stretch where new ring road is expected.
3. The credit flow under Education, Housing, Social Infrastructure and Renewable energy is at lower level compared to the potential of the district. Bankers should be sensitised to enhance the credit flow under these sectors.

8. Way Forward

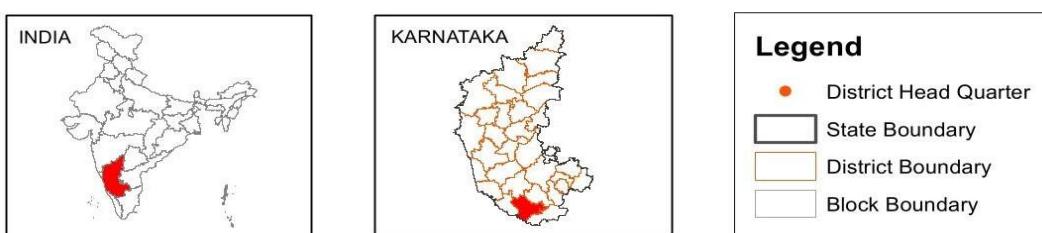
The wholehearted participation of all the stakeholders viz., banks, government departments, other development agencies etc., to achieve the potentials estimated, would go a long way in capital formation, employment generation and improvement in the standard of living of people of the district.

Part A

District Map



NIC एनआईसी
National
Informatics
Centre

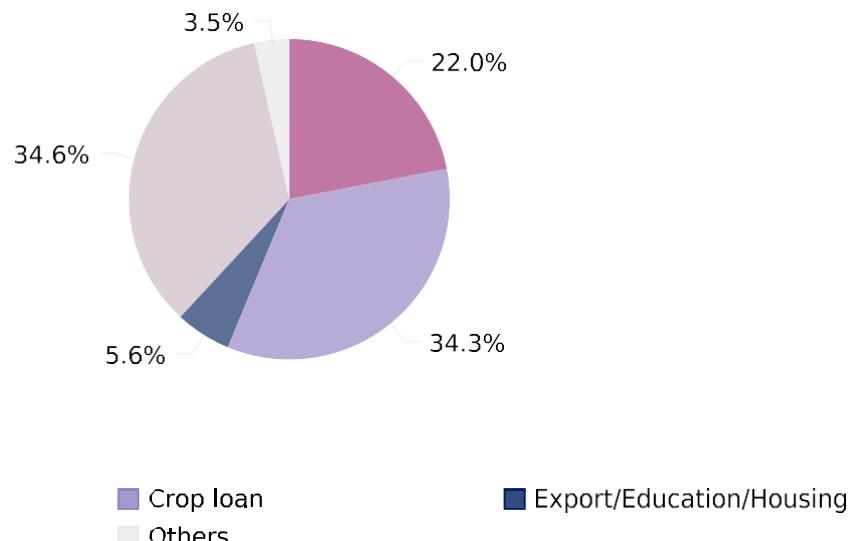


Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	1116656.47
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	831652.39
2	Term Loan for agriculture and allied activities	285004.08
B	Agriculture Infrastructure	41104.27
C	Ancillary activities	206869.23
I	Credit Potential for Agriculture A+B+C)	1364629.97
II	Micro, Small and Medium Enterprises	838960.70
III	Export Credit	57360.00
IV	Education	27387.00
V	Housing	51457.50
VI	Social Infrastructure	4075.60
VII	Renewable energy	1587.14
VIII	Others	80151.00
Total Priority Sector		2425608.91



Others include Social Infrastructure and Renewable energy

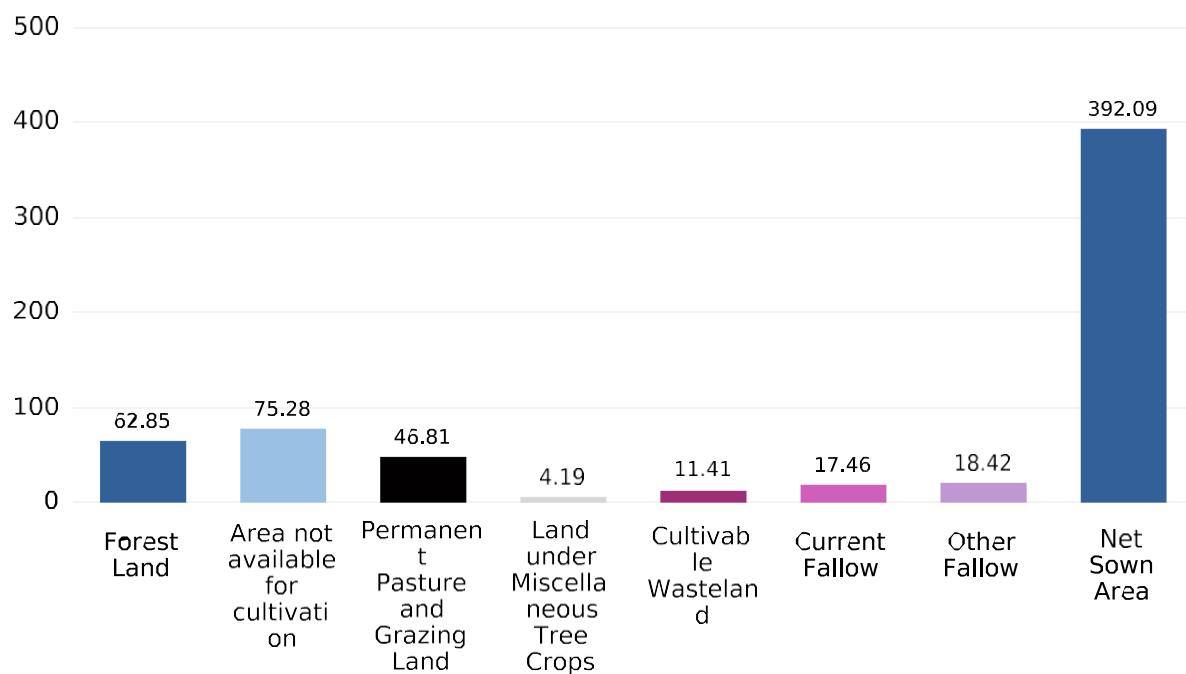
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	769222.69
2	Water Resources	70825.69
3	Farm Mechanisation	36297.02
4	Plantation & Horticulture with Sericulture	38578.89
5	Forestry & Waste Land Development	7746.96
6	Animal Husbandry - Dairy	118736.79
7	Animal Husbandry - Poultry	9568.86
8	Animal Husbandry - Sheep, Goat, Piggery	12636.45
9	Fisheries	3149.37
10	Farm Credit- Others	49893.75
	Sub total	1116656.47
B	Agriculture Infrastructure	
1	Construction of storage	2569.84
2	Land development, Soil conservation, Wasteland development	36686.94
3	Agriculture Infrastructure - Others	1847.49
	Sub total	41104.27
C	Ancillary activities	
1	Food & Agro. Processing	43398.91
2	Ancillary activities - Others	163470.32
	Sub Total	206869.23
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	168680.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	669237.50
II	D Service Sector - WC	0.00
II	E MSME - Others	1043.20
	Total MSME	838960.70
III	Export Credit	57360.00
IV	Education	27387.00
V	Housing	51457.50
VI	Social Infrastructure	4075.60
VII	Renewable energy	1587.14
VIII	Others	80151.00
	Total Priority Sector	2425608.91

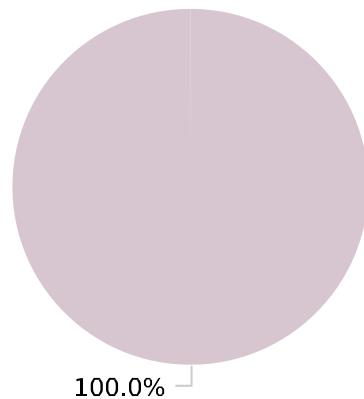
District Profile

1. Land Utilisation ('ooo hectares)



DAG 2023-24

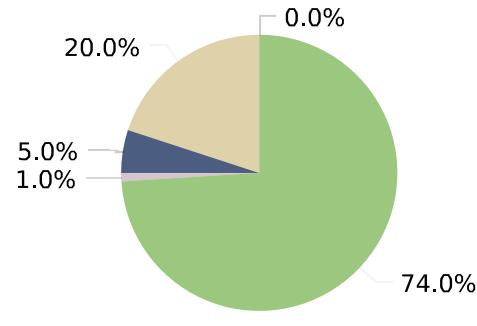
2. Status of Extraction of Ground Water - No. of blocks



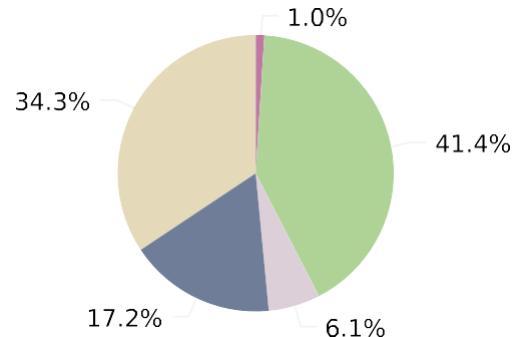
■ Safe

Dynamic Ground Water Resources of Karnataka 2024

3. Landholding - No. of Farmers (%)



Landholding - Area (%)

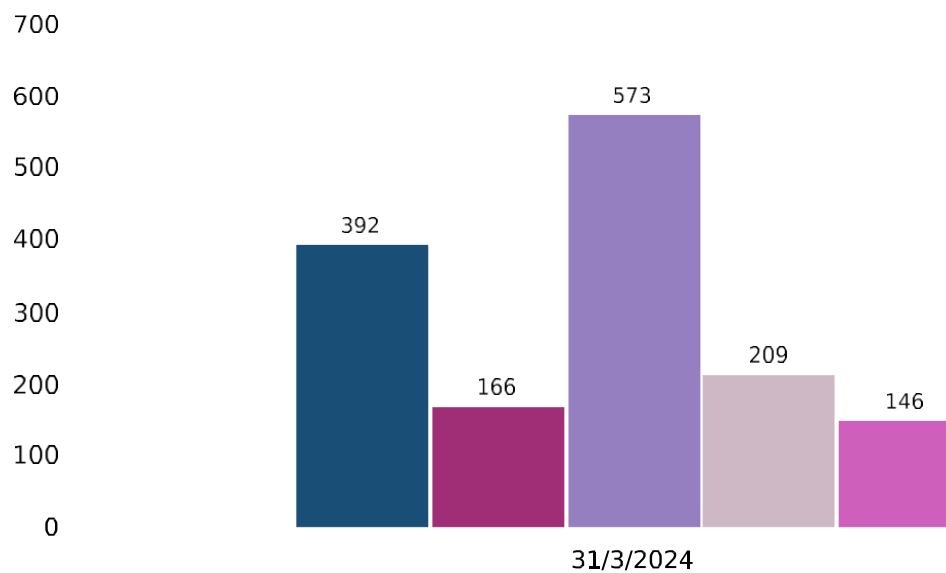


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

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

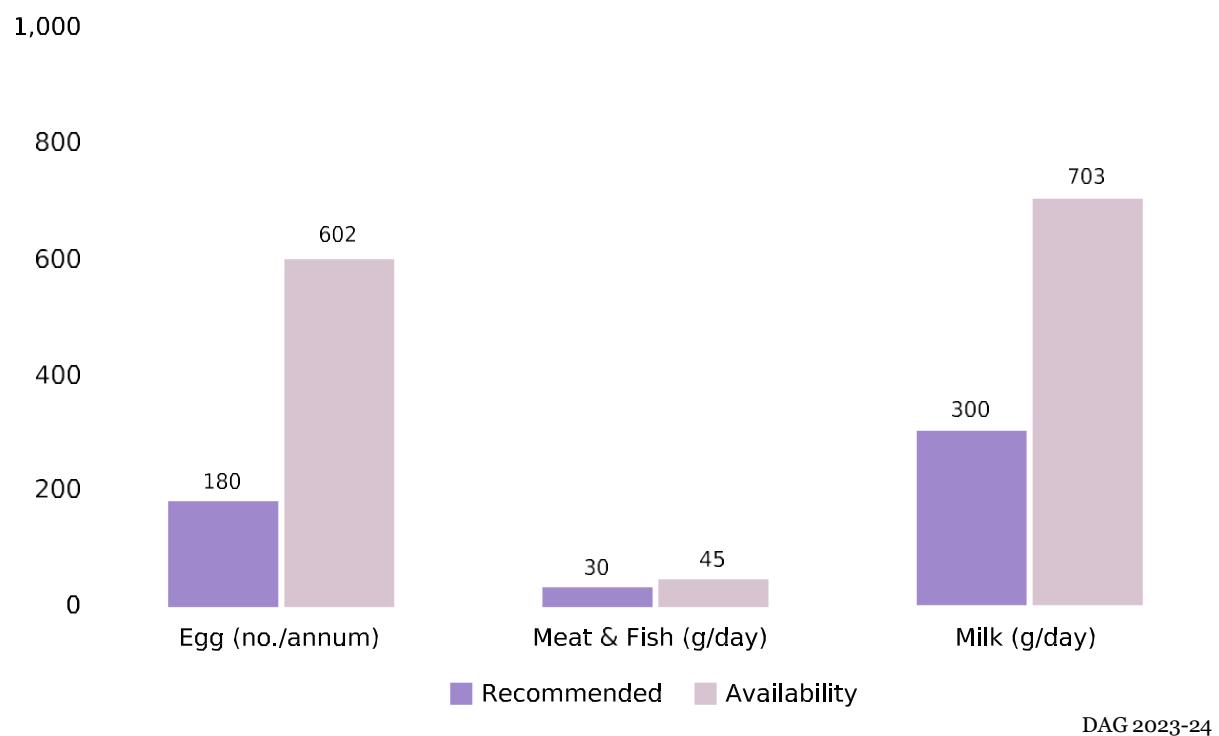
DAG 2023-24

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



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

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)	6763.82
2	No. of Sub Divisions	2
3	No. of Blocks	9
4	No. of revenue villages	1348
5	No. of Gram Panchayats	256

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%	Yes

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Mysuru
3	Agro-climatic Zone 1	AZ104 - Southern Dry
4	Climate	Cool in Kharif and Rabi; Moderate hot in Summer
5	Soil Type	Red sandy loam, Red loamy and Black cotton soil

3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	676.38
2	Forest Land	62.85
3	Area not available for cultivation	75.28
4	Barren and Unculturable land	47.87
5	Permanent Pasture and Grazing Land	46.81
6	Land under Miscellaneous Tree Crops	4.19
7	Cultivable Wasteland	11.41

Sr. No.	Particulars	Nos.
8	Current Fallow	17.46
9	Other Fallow	18.42

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	336.29	73.91	142.52	40.99
2	>1 to <=2 ha	91.19	20.04	118.40	34.06
3	>2 to <=4 ha	23.14	5.09	59.86	17.22
4	>4 to <=10 ha	4.14	0.91	21.83	6.28
5	>10 ha	0.23	0.05	5.05	1.45
6	Total	454.99	100.00	347.66	100.00

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	349.34
2	Of the above, Small/ Marginal Farmers	
3	Agricultural Labourers	311.00
4	Workers engaged in Household Industries	28.16
5	Workers engaged in Allied agro activities	
6	Other workers	625.77

7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	3001.13	1511.60	1489.53	1755.72	1245.41
2	Scheduled Caste	536.64	269.33	267.31	380.39	156.25
3	Scheduled Tribe	334.55	166.70	167.85	257.08	77.47
4	Literate	1962.18	1063.77	898.41	994.67	967.51
5	BPL					

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	970.56
2	Rural Households	563.47
3	BPL Households	

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	
2	Having source of drinking water	
3	Having electricity supply	970.56
4	Having independent toilets	762.71

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1342
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	
4	Villages having Banking Facilities	
5	Villages having Primary Schools	
6	Villages having Primary Health Centres	
7	Villages having Potable Water Supply	
8	Villages connected with Paved Approach Roads	1348

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOS.
1	Anganwadis	2875
2	Primary Health Centres	147
3	Primary Health Sub-Centres	510
4	Dispensaries	32
5	Hospitals	2433
6	Hospital Beds	12374

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

Sr. No.	Particulars	NOS.
1	Fertiliser/Seed/Pesticide Outlets	1572
2	Registered FPOs	37
3	Agro Service Centres	
4	Soil Testing Centres	3

Sr. No.	Particulars	NOs.
5	Approved nurseries	130
6	Agriculture Pumpsets	135408
7	Pumpsets Energised	135234
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	427.98
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	166.43
4	Area irrigated by Canals/ Channels	79.71
5	Area irrigated by Wells	121.73
6	Area irrigated by Tanks	7.28
7	Area irrigated by Other Sources	0.57
8	Irrigation Potential Utilized (Gross Irrigated Area)	209.29

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	1919
2	Railway Line [km]	156
3	Public Transport Vehicle [Nos.]	71838
4	Goods Transport Vehicles [Nos.]	58618

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	317061	12269	304792
2	Cattle - Indigenous	175537	57801	117736
3	Buffaloes	21682	1234	20448
4	Sheep - Cross bred	6523	2640	3883
5	Sheep - Indigenous	196940	56330	140610
6	Goat	208206	71728	136478
7	Pig - Cross bred	4701	422	4279
8	Pig - Indigenous	2648	1055	1593
9	Horse/Donkey/Camel	568	292	276
10	Rabbit			
11	Poultry - Improved	2657411		
12	Poultry - Indigenous	438389		

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	32
2	Veterinary Dispensaries	97
3	Disease Diagnostic Centres	10
4	Artificial Insemination Centers	322
5	Animal Breeding Farms	
6	Animal feed manufacturing units	4
7	Fodder Farms	1
8	Dairy Cooperative Societies	1254
9	Milk Collection Centres	1109
10	Fishermen Societies	51
11	Animal Husbandry Training Centres	2
12	Animal Markets	6
13	Fish Markets	25
14	Livestock Aid Centers (No.)	
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	24792	MT	19	gm/day
2	Egg	21616	Lakh Nos.	602	nos/p.a.
3	Milk	921000	MT	703	gm/day
4	Meat	34568	MT	26	gm/day
5	Wool		MT		

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)		836
Rainfall - Actual (mm)		965

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	570.00	573.32
Net sown area ('000 ha)	382.00	392.09
Cropping intensity (%)	149.00	146.22

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	239	289.42
Fertilizer consumption - Rabi (kg/ha)	554.74	463.67

Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	8	

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	169664	151662	176510
GLC through KCC (₹ lakh)	221690.79	229685.88	260652.01

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	3	3
Soil Health Cards Issued (No.)	7471	14353

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	6906	

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	95.38	290.95	3050.43	98.34	294.33	2992.98
Maize	56.71	184.00	3244.58	51.06	174.43	3416.18
Finger Millet	94.31	136.55	1447.88	103.88	158.32	1524.07
Tobacco				65.13	48.38	742.82
Horse Gram	32.17	17.56	545.85	28.01	13.50	481.97
Cowpea	30.69	13.01	423.92	28.00	11.22	400.71
Urdbean	8.18	2.36	288.51	8.55	2.21	258.48
Avarekalu	16.83	10.21	606.65	14.55	8.54	586.94
Sorghum				3.58	1.95	544.69
Cotton				34.11	40.88	1198.48
Sesame	3.93	2.99	760.81	2.78	1.52	546.76
Sunflower	2.44	1.80	737.70	2.41	1.30	539.42
Sugarcane/ Ganna	15.02	1663.20	110732.36	14.25	1690.12	118604.91

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (ooo ha)	176	16643
Gross Irrigated Area (ooo ha)	211	20929

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Mysuru	Heggadadevankote	Safe
2	Karnataka	Mysuru	Hunsur	Safe
3	Karnataka	Mysuru	Krishnarajanagara	Safe
4	Karnataka	Mysuru	Mysuru	Safe
5	Karnataka	Mysuru	Nanjangud	Safe
6	Karnataka	Mysuru	Piriyapatna	Safe
7	Karnataka	Mysuru	Saligrama	Safe
8	Karnataka	Mysuru	Saraguru	Safe
9	Karnataka	Mysuru	Tirumakudal-Narsipur	Safe

Farm Mechanisation: Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	23284	25589
Power Tillers	11104	11148

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	33	33

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Banana	Banana
Area cultivated (Ha)	20904	21831
Processing Units (No.)	1	

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	2203	2254
Production - kg	1155959	1407037

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Banana	20.90	627.12	21.83	713.91
Mango	3.04	39.59	3.49	53.31
Tomato	4.89	269.11	5.73	342.57
Coconut	20.44	2.09	30.09	2.24
Arecanut	4.01	8.80	5.92	7.54
Brinjal	0.56	16.91	0.68	20.43
Potato			0.15	2.98

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	63	63
Waste Land (ooo ha)	21	48
Degraded Land (ooo ha)	48	11

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy Processing Infrastructure

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

Animal Husbandry - Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	193.00	215.00
Hatcheries (No.)	4.00	4.00

Fisheries - Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	99.00
Reservoirs (No.)	3.00
Cage Culture/ Bio-floc technology (No.)	2.00
Fish Seed Hatchery (No.)	14.00

Agri. Infrastructure - Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	5.00
Cold Storages (Capacity - 000 MT)	14.00
Storage Godowns (No.)	452.00
Storage Godowns (Capacity - 000 MT)	518.00
Market Yards [Nos] / Wholesale Market (No.)	14.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	25.00

Land Development, Soil Conservation & Watershed Development

NABARD's interventions

Particulars	Status
Wadi Projects (No.)	3.00
Wadi Projects - Area of plantation (000 ha)	1.00

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure Others - Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	84.94	78.69

MSME

Particulars	Status
MSME Clusters (No.)	1
Micro Units (No.)	25834
Small Units (No.)	53
Medium Units (No.)	13
Udyog Aadhar Registrations (No.)	25901

Traditional activities

Particulars	Status
Handicrafts Clusters (No.)	2
Weavers Coop. Societies (No.)	5

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	87	112
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	117	112

Informal Credit Delivery - Promotional Interventions

Particulars	31/03/2023	31/03/2024
NRLM/SRLM (₹ lakh)	30014.92	24946.42

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of SHGs credit linked (including repeat finance)	32715	28204
Bank loan disbursed (₹ lakh)	148010.03	130355.11
Average loan per SHG (₹ lakh)	4.52	4.62

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	1283	1321
Consumer Stores (No.)	115	112
Housing Societies (No.)	262	273
Weavers (No.)	12	12
Marketing Societies (No.)	10	12
Labour Societies (No.)	6	6
Industrial Societies (No.)	22	21
Sugar Societies (No.)	1	1
Agro Processing Societies (No.)	5	5
Others (No.)	629	294
Total (No)%	2345	2057

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	197	213

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

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Societies	Spread	Sector	No. of Societies	Spread
1	Karnataka	Mysuru	Heggadadevankote	Milk Societies	181	Rich	Milk Societies	127	Rich
2	Karnataka	Mysuru	Hunsur	Milk Societies	209	Rich	Milk Societies	213	Rich
3	Karnataka	Mysuru	Krishnarajanagara	Milk Societies	163	Rich	Milk Societies	73	Rich
4	Karnataka	Mysuru	Mysuru	Milk Societies	151	Rich	Milk Societies	152	Rich
5	Karnataka	Mysuru	Nanjangud	Milk Societies	167	Rich	Milk Societies	170	Rich
6	Karnataka	Mysuru	Piriyapatna	Milk Societies	202	Rich	Milk Societies	205	Rich
7	Karnataka	Mysuru	Tirumakudal-Narsipur	Milk Societies	148	Rich	Milk Societies	151	Rich
8	Karnataka	Mysuru	Saligrama	Milk Societies			Milk Societies	93	Rich
9	Karnataka	Mysuru	Saraguru	Milk Societies			Milk Societies	50	Rich
10	Karnataka	Mysuru	Heggadadevankote	Fishery Societies	7	Rich	Fishery Societies	6	Rich
11	Karnataka	Mysuru	Hunsur	Fishery Societies	8	Rich	Fishery Societies	8	Rich
12	Karnataka	Mysuru	Krishnarajanagara	Fishery Societies	4	Rich	Fishery Societies	1	Rich
13	Karnataka	Mysuru	Mysuru	Fishery Societies	10	Rich	Fishery Societies	10	Rich
14	Karnataka	Mysuru	Nanjangud	Fishery Societies	5	Rich	Fishery Societies	5	Rich
15	Karnataka	Mysuru	Piriyapatna	Fishery Societies	2	Rich	Fishery Societies	3	Rich
16	Karnataka	Mysuru	Tirumakudal-Narsipur	Fishery Societies	2	Rich	Fishery Societies	2	Rich
17	Karnataka	Mysuru	Saligrama	Fishery Societies			Fishery Societies	3	Rich
18	Karnataka	Mysuru	Saraguru	Fishery Societies			Fishery Societies	2	Rich
19	Karnataka	Mysuru	Heggadadevankote	Poultry Societies	0	Deficient	Poultry Societies	0	Deficient
20	Karnataka	Mysuru	Hunsur	Poultry Societies	2	Average	Poultry Societies	2	Average
21	Karnataka	Mysuru	Krishnarajanagara	Poultry Societies	7	Average	Poultry Societies	14	Average
22	Karnataka	Mysuru	Mysuru	Poultry Societies	7	Average	Poultry Societies	10	Average
23	Karnataka	Mysuru	Nanjangud	Poultry Societies	2	Average	Poultry Societies	13	Average
24	Karnataka	Mysuru	Piriyapatna	Poultry Societies	1	Deficient	Poultry Societies	1	Deficient
25	Karnataka	Mysuru	Tirumakudal-Narsipur	Poultry Societies	4	Average	Poultry Societies	5	Average

26	Karnataka	Mysuru	Saligrama	Poultry Societies			Poultry Societies		1Average
27	Karnataka	Mysuru	Saraguru	Poultry Societies			Poultry Societies		0Deficient
28	Karnataka	Mysuru	Heggadadevankote	Consumer Stores		1Average	Consumer Stores		0Average
29	Karnataka	Mysuru	Hunsur	Consumer Stores		2Average	Consumer Stores		3Average
30	Karnataka	Mysuru	Krishnarajanagara	Consumer Stores		0Deficient	Consumer Stores		0Deficient
31	Karnataka	Mysuru	Mysuru	Consumer Stores	109	Rich	Consumer Stores	105	Rich
32	Karnataka	Mysuru	Nanjangud	Consumer Stores		1Average	Consumer Stores		1Average
33	Karnataka	Mysuru	Piriyapatna	Consumer Stores		0Deficient	Consumer Stores		0Deficient
34	Karnataka	Mysuru	Tirumakudal-Narsipur	Consumer Stores		2Average	Consumer Stores		2Average
35	Karnataka	Mysuru	Saligrama	Consumer Stores			Consumer Stores		0Deficient
36	Karnataka	Mysuru	Saraguru	Consumer Stores			Consumer Stores		1Average
37	Karnataka	Mysuru	Heggadadevankote	Housing Societies		1Deficient	Housing Societies		1Deficient
38	Karnataka	Mysuru	Hunsur	Housing Societies		1Deficient	Housing Societies		1Deficient
39	Karnataka	Mysuru	Krishnarajanagara	Housing Societies		5Average	Housing Societies		5Average
40	Karnataka	Mysuru	Mysuru	Housing Societies	253	Rich	Housing Societies	264	Rich
41	Karnataka	Mysuru	Nanjangud	Housing Societies		1Average	Housing Societies		1Average
42	Karnataka	Mysuru	Piriyapatna	Housing Societies		0Deficient	Housing Societies		0Deficient
43	Karnataka	Mysuru	Tirumakudal-Narsipur	Housing Societies		1Average	Housing Societies		1Average
44	Karnataka	Mysuru	Saligrama	Housing Societies			Housing Societies		0Deficient
45	Karnataka	Mysuru	Saraguru	Housing Societies			Housing Societies		0Deficient
46	Karnataka	Mysuru	Heggadadevankote	Weavers Societies		2Average	Weavers Societies		1Average
47	Karnataka	Mysuru	Hunsur	Weavers Societies		3Average	Weavers Societies		3Average
48	Karnataka	Mysuru	Krishnarajanagara	Weavers Societies		2Average	Weavers Societies		2Average
49	Karnataka	Mysuru	Mysuru	Weavers Societies		1Average	Weavers Societies		1Average
50	Karnataka	Mysuru	Nanjangud	Weavers Societies		1Average	Weavers Societies		1Average
51	Karnataka	Mysuru	Piriyapatna	Weavers Societies		2Average	Weavers Societies		2Average
52	Karnataka	Mysuru	Tirumakudal-Narsipur	Weavers Societies		1Average	Weavers Societies		1Average
53	Karnataka	Mysuru	Saligrama	Weavers Societies			Weavers Societies		0Deficient
54	Karnataka	Mysuru	Saraguru	Weavers Societies			Weavers Societies		1Average
55	Karnataka	Mysuru	Heggadadevankote	Marketing Societies		1Average	Marketing Societies		2Average



						1Average	Marketing Societies	2Average
56	Karnataka	Mysuru	Hunsur	Marketing Societies		1Average	Marketing Societies	
57	Karnataka	Mysuru	Krishnarajanagara	Marketing Societies		1Average	Marketing Societies	1Average
58	Karnataka	Mysuru	Mysuru	Marketing Societies		3Average	Marketing Societies	3Average
59	Karnataka	Mysuru	Nanjangud	Marketing Societies		2Average	Marketing Societies	2Average
60	Karnataka	Mysuru	Piriyapatna	Marketing Societies		1Average	Marketing Societies	1Average
61	Karnataka	Mysuru	Tirumakudal-Narsipur	Marketing Societies		1Average	Marketing Societies	1Average
62	Karnataka	Mysuru	Saligrama	Marketing Societies			Marketing Societies	0Deficient
63	Karnataka	Mysuru	Saraguru	Marketing Societies			Marketing Societies	0Deficient
64	Karnataka	Mysuru	Heggadadevankote	Labour Societies		1Average	Labour Societies	1Average
65	Karnataka	Mysuru	Hunsur	Labour Societies		2Average	Labour Societies	1Average
66	Karnataka	Mysuru	Krishnarajanagara	Labour Societies		1Average	Labour Societies	1Average
67	Karnataka	Mysuru	Mysuru	Labour Societies		1Average	Labour Societies	1Average
68	Karnataka	Mysuru	Nanjangud	Labour Societies		0Deficient	Labour Societies	0Deficient
69	Karnataka	Mysuru	Piriyapatna	Labour Societies		1Average	Labour Societies	1Average
70	Karnataka	Mysuru	Tirumakudal-Narsipur	Labour Societies		0Deficient	Labour Societies	0Deficient
71	Karnataka	Mysuru	Saligrama	Labour Societies			Labour Societies	1Average
72	Karnataka	Mysuru	Saraguru	Labour Societies			Labour Societies	0Deficient
73	Karnataka	Mysuru	Heggadadevankote	Industrial Societies		0Deficient	Industrial Societies	0Deficient
74	Karnataka	Mysuru	Hunsur	Industrial Societies		0Deficient	Industrial Societies	0Deficient
75	Karnataka	Mysuru	Krishnarajanagara	Industrial Societies		0Deficient	Industrial Societies	0Deficient
76	Karnataka	Mysuru	Mysuru	Industrial Societies		18Rich	Industrial Societies	17Rich

77	Karnataka	Mysuru	Nanjangud	Industrial Societies	2Average	Industrial Societies	2Average
78	Karnataka	Mysuru	Piriyapatna	Industrial Societies	1Average	Industrial Societies	1Average
79	Karnataka	Mysuru	Tirumakudal-Narsipur	Industrial Societies	1Average	Industrial Societies	1Average
80	Karnataka	Mysuru	Saligrama	Industrial Societies		Industrial Societies	0Deficient
81	Karnataka	Mysuru	Saraguru	Industrial Societies		Industrial Societies	0Deficient
82	Karnataka	Mysuru	Heggadadevankote	Sugar Societies	0Average	Sugar Societies	0Average
83	Karnataka	Mysuru	Hunsur	Sugar Societies	1Average	Sugar Societies	0Average
84	Karnataka	Mysuru	Krishnarajanagara	Sugar Societies	0Average	Sugar Societies	1Average
85	Karnataka	Mysuru	Mysuru	Sugar Societies	0Average	Sugar Societies	0Average
86	Karnataka	Mysuru	Nanjangud	Sugar Societies	0Deficient	Sugar Societies	0Deficient
87	Karnataka	Mysuru	Piriyapatna	Sugar Societies	0Average	Sugar Societies	0Average
88	Karnataka	Mysuru	Tirumakudal-Narsipur	Sugar Societies	0Deficient	Sugar Societies	0Deficient
89	Karnataka	Mysuru	Saligrama	Sugar Societies		Sugar Societies	0Deficient
90	Karnataka	Mysuru	Saraguru	Sugar Societies		Sugar Societies	0Deficient
91	Karnataka	Mysuru	Heggadadevankote	Food Processing Societies	1Average	Food Processing Societies	1Average
92	Karnataka	Mysuru	Hunsur	Food Processing Societies	1Average	Food Processing Societies	1Average
93	Karnataka	Mysuru	Krishnarajanagara	Food Processing Societies	1Average	Food Processing Societies	1Average
94	Karnataka	Mysuru	Mysuru	Food Processing Societies	2Average	Food Processing Societies	2Average
95	Karnataka	Mysuru	Nanjangud	Food Processing Societies	0Deficient	Food Processing Societies	0Deficient
96	Karnataka	Mysuru	Piriyapatna	Food Processing Societies	0Deficient	Food Processing Societies	0Deficient
97	Karnataka	Mysuru	Tirumakudal-Narsipur	Food Processing Societies	0Deficient	Food Processing Societies	0Deficient
98	Karnataka	Mysuru	Saligrama	Food Processing		Food Processing	0Deficient



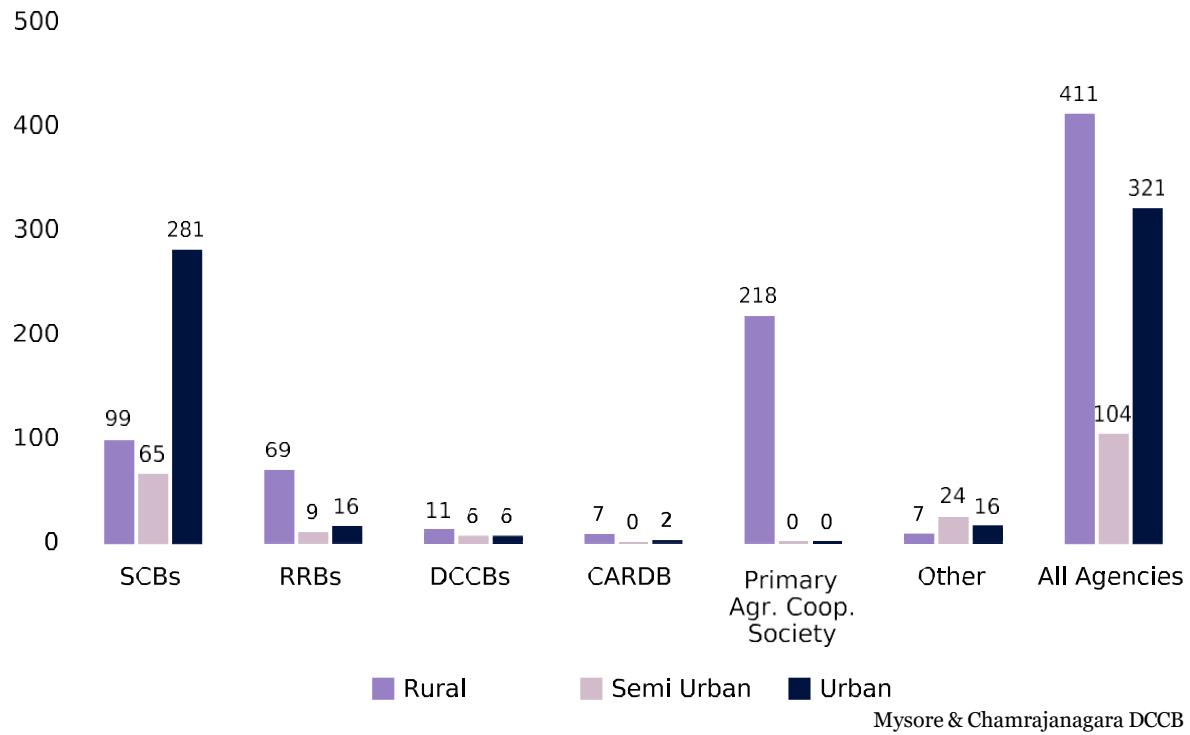
				Societies			Societies		
99	Karnataka	Mysuru	Saraguru	Food Processing Societies			Food Processing Societies		0 Deficient
100	Karnataka	Mysuru	Heggadadevankote	Salary Earners Societies		1 Average	Salary Earners Societies		1 Average
101	Karnataka	Mysuru	Hunsur	Salary Earners Societies		1 Average	Salary Earners Societies		1 Average
102	Karnataka	Mysuru	Krishnarajanagara	Salary Earners Societies		2 Average	Salary Earners Societies		2 Average
103	Karnataka	Mysuru	Mysuru	Salary Earners Societies		27 Rich	Salary Earners Societies		27 Rich
104	Karnataka	Mysuru	Nanjangud	Salary Earners Societies		3 Average	Salary Earners Societies		3 Average
105	Karnataka	Mysuru	Piriypatna	Salary Earners Societies		1 Average	Salary Earners Societies		1 Average
106	Karnataka	Mysuru	Tirumakudal-Narsipur	Salary Earners Societies		0 Deficient	Salary Earners Societies		0 Deficient
107	Karnataka	Mysuru	Saligrama	Salary Earners Societies			Salary Earners Societies		0 Deficient
108	Karnataka	Mysuru	Saraguru	Salary Earners Societies			Salary Earners Societies		0 Deficient

Status/ progress under various schemes of MoC in the district

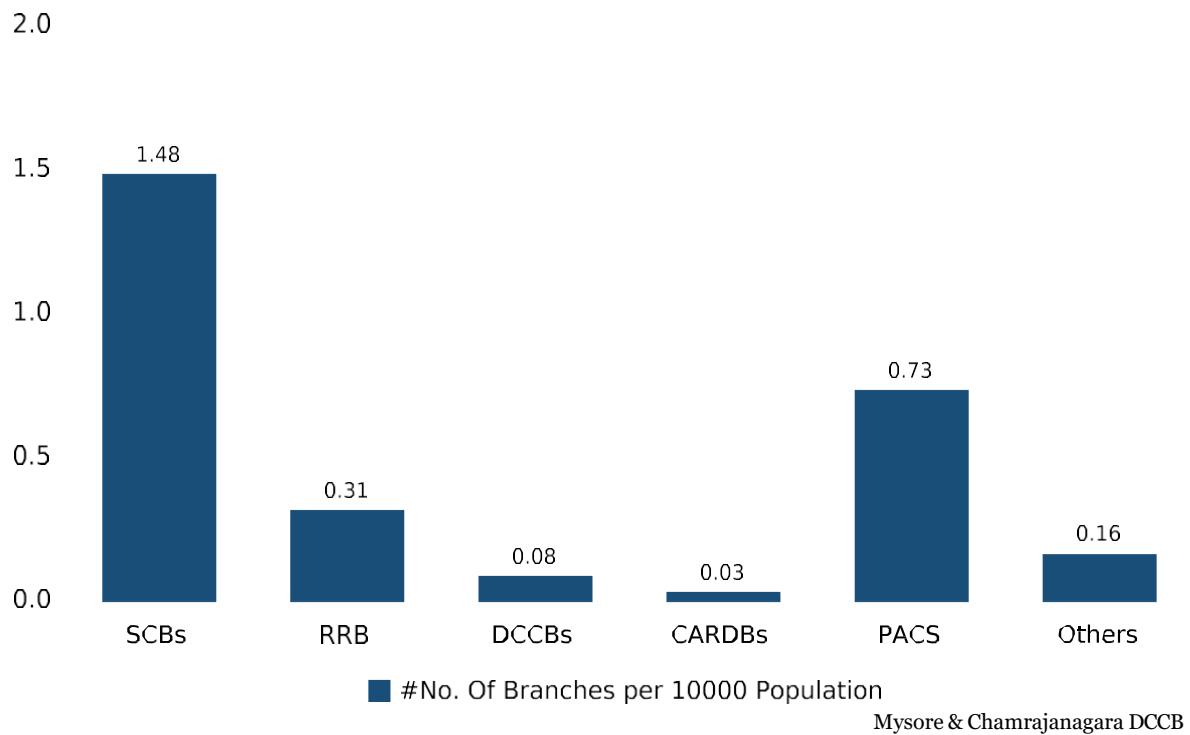
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	211	
2	Potential for formation of new MPACS	17	
3	PACS Computerisation	176	
4	ARDBs Computerisation	7	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	88	
a	PACS sanctioned with warehousing facility & other related infrastructure	0	
b	Capacity of the grain storage godowns sanctioned	0	
6	PACS as Common Service Centres (CSCs)	151	
7	PACS as Kisan Samridhi Kendras (KSKs)	19	
8	PACS as Jan Aushadi Kendras (JAK)	2	
9	Petrol/ Diesel distributorship/ dealership	0	
10	LPG distributorship	0	
11	PACS as Pani Samitis	0	
12	PM Kusum Scheme	0	
13	Societies engaged as Bank Mitras of DCCB	0	
14	Societies/ Bank Mitras provided with micro-ATMs	0	
a	Membership in Multi State Cooperative Society on Seeds	16	
b	Membership in Multi State Cooperative Society on Organic farming & products	12	
c	Membership in Multi State Cooperative Society on Agri-exports	12	

Banking Profile

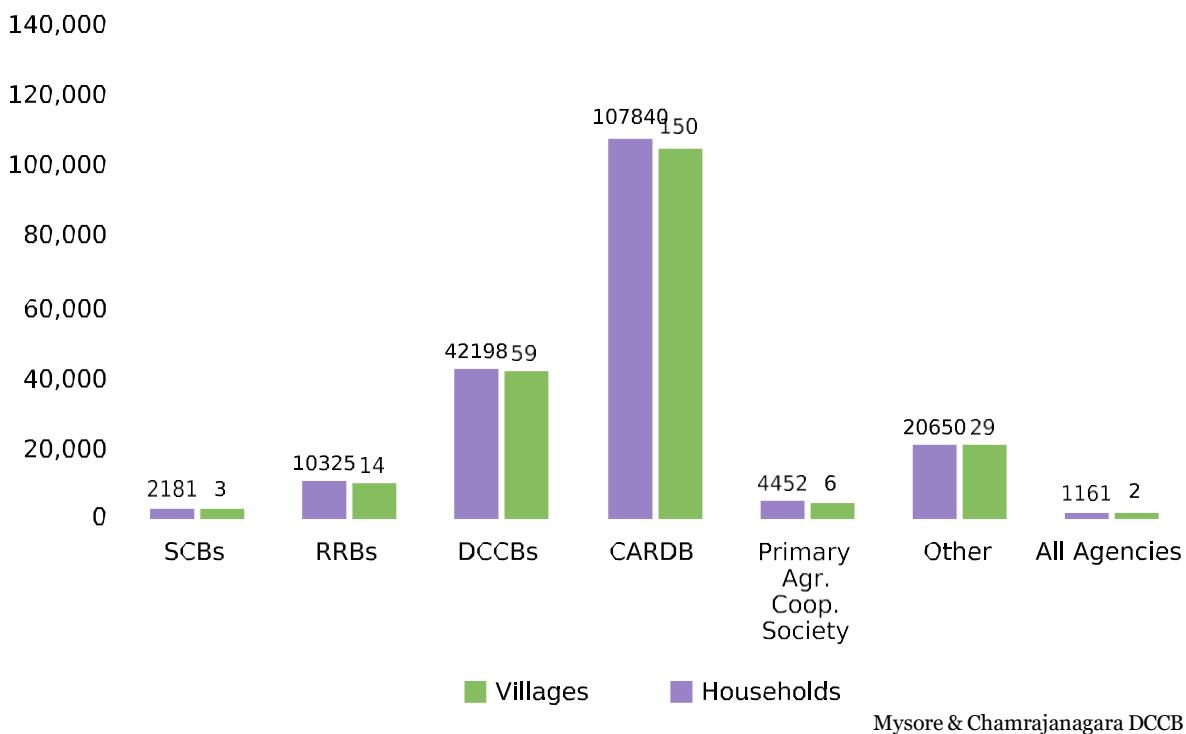
1. Agency wise - Number of branches in the district



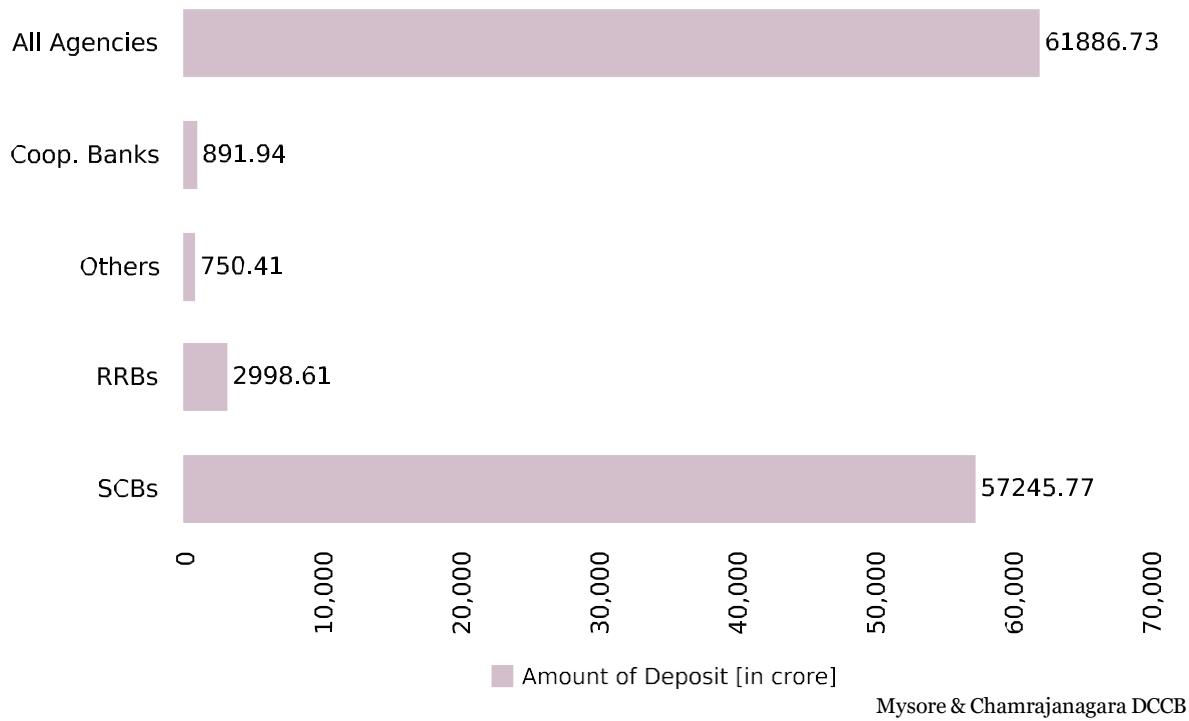
2. Branch Penetration



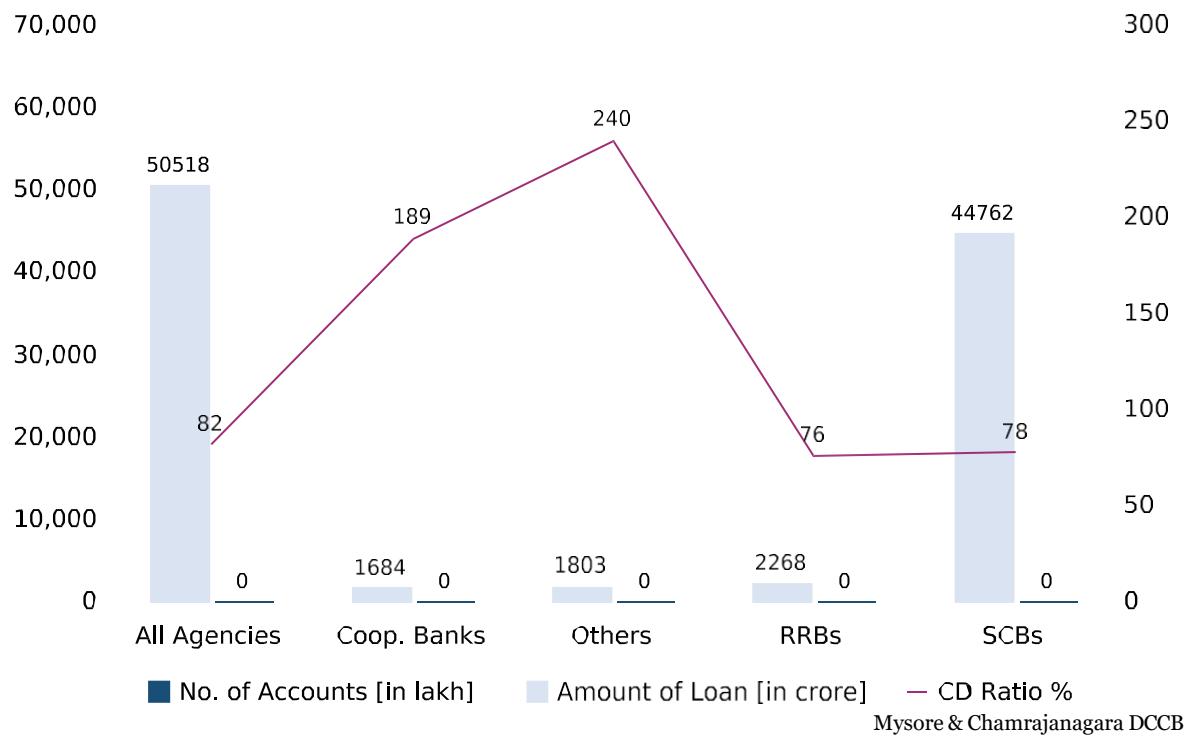
3. Agency wise - Per Branch Outreach



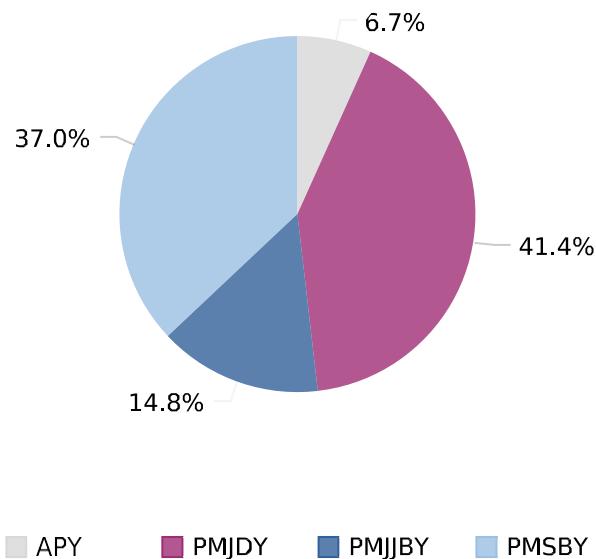
4. Agency wise - Deposit O/s



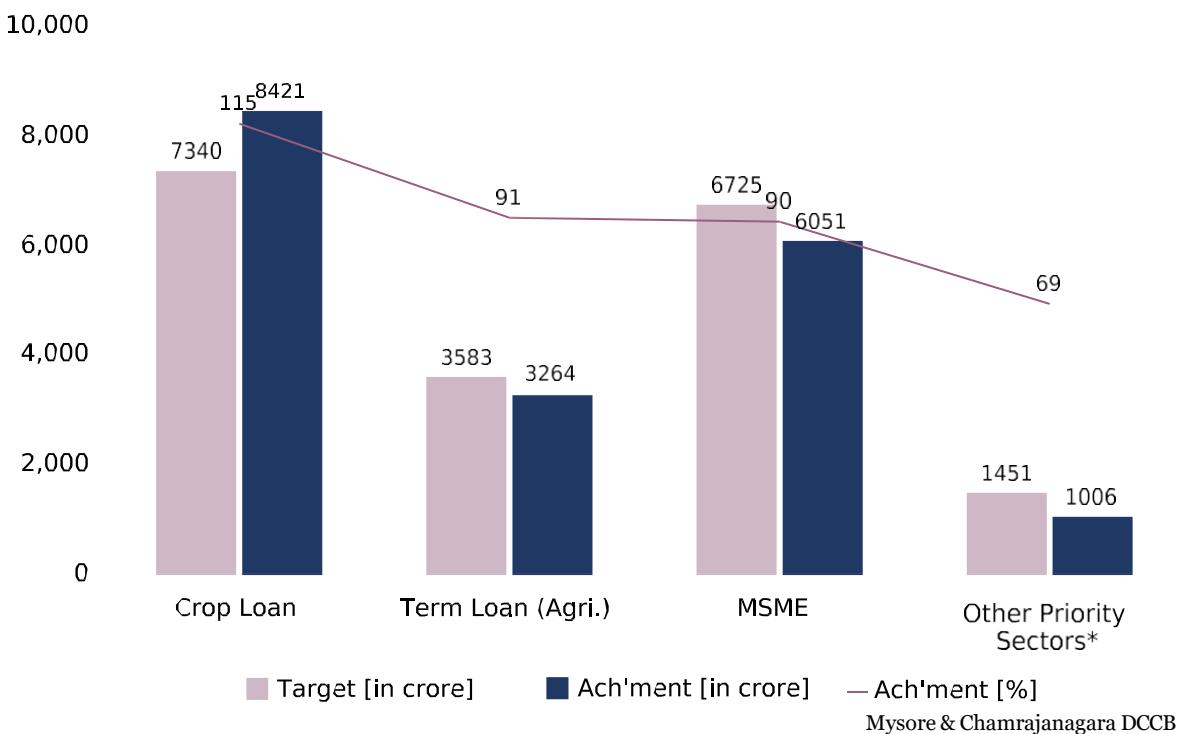
5. Agency wise - Loan O/s and CD ratio



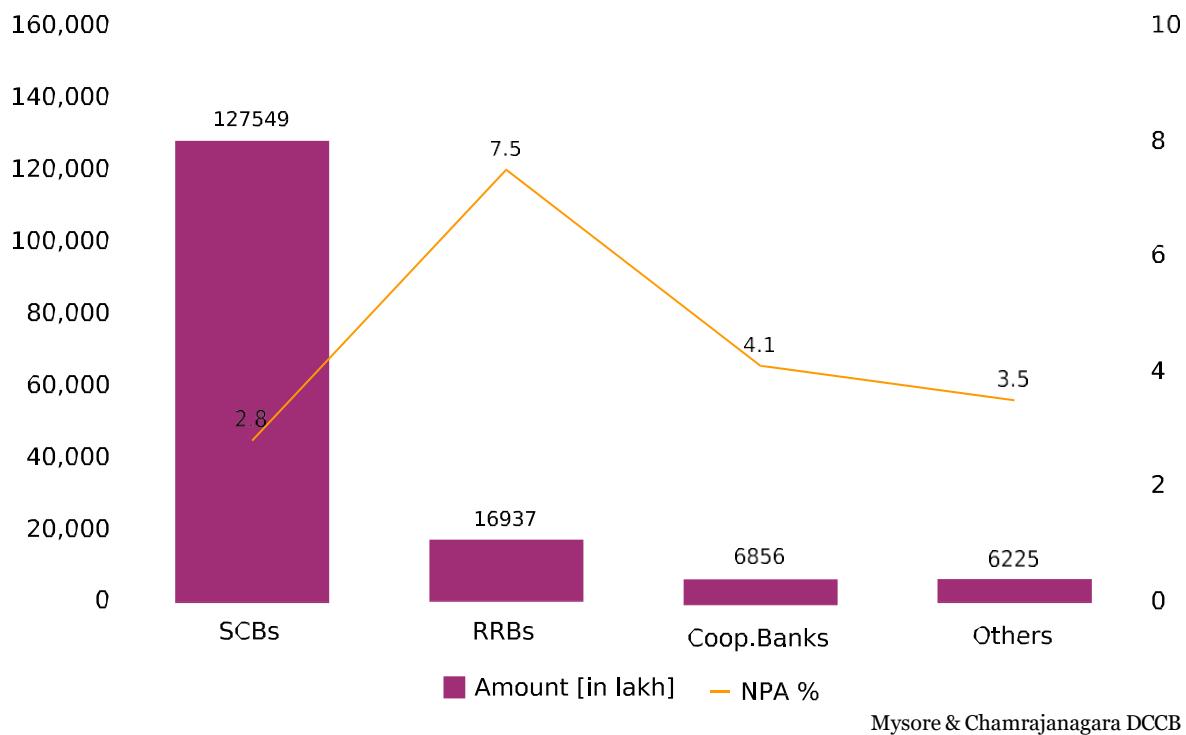
6. Performance under Financial Inclusion (No. of A/c)



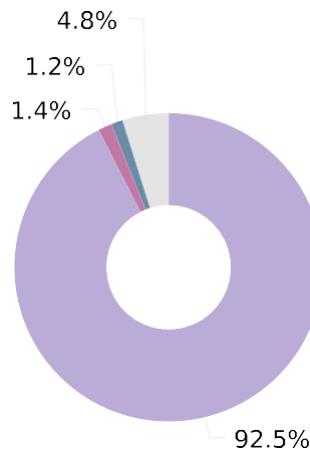
7. Sector-wise Performance under ACP



8. NPA position



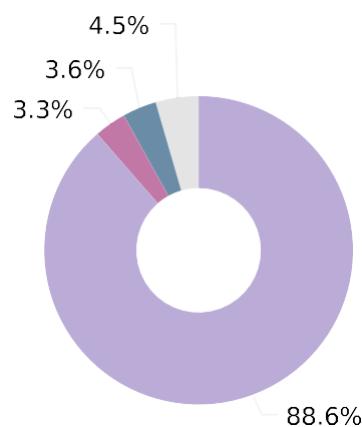
9. Agency wise - Share of Deposit O/s
Year 2024-25



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

Mysore & Chamrajanagara DCCB

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



█ Commercial Banks █ Cooperative Banks █ Others
█ Regional Rural Bank

Mysore & Chamrajanagara DCCB

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	mFIIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	33	445	99	65	281		122221	3004	3	2181
Regional Rural Bank	1	94	69	9	16		1075	135	14	10325
District Central Coop. Bank	1	23	11	6	6		560	0	59	42198
Coop. Agr. & Rural Dev. Bank	2	9	7	0	2		0	0	150	107840
Primary Agr. Coop. Society	218	218	218	0	0		0	0	6	4452
Others	8	47	7	24	16		42052	2077	29	20650
All Agencies	263	836	411	104	321	0	165908	5216	2	1161

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	4625154.25	5265125.23	5724577.25	8.7	92.50
Regional Rural Bank				0	0	276586.26	285942.40	299860.73	4.9	4.85
Cooperative Banks				0	0	82403.28	82286.36	89193.75	8.4	1.44
Others				0	0	52694.68	67976.47	75041.43	10.4	1.21
All Agencies	0	0	0	0	0	5036838.47	5701330.46	6188673.16	8.5	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	0	0	0	0.0	0	3741986.15	4609141.01	5051758.15	9.6	100.0
Commercial Banks				0.0	0	3294748.88	4099136.07	4476193.36	9.2	88.6
Cooperative Banks				0.0	0	144918.11	157755.95	168445.62	6.8	3.3
Others				0.0	0	119246.10	154693.33	180315.18	16.6	3.6
Regional Rural Bank				0.0	0	183073.06	197555.66	226803.99	14.8	4.5

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	71.2	77.9	78.2
Regional Rural Bank	66.2	69.1	75.6
Cooperative Banks	175.9	191.7	188.9
Others	226.3	227.6	240.3
All Agencies	74.3	80.8	81.6

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	610312	771268	306383	136014
Regional Rural Bank	490754	210785	86874	40962
Cooperative Banks	77	437	192	0
Others	0	1182	175	2077
All Agencies	1101143	983672	393624	179053

6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans
Commercial Banks	1727510.37	38.6	857480.07	19.2	1130553.58	25.3	65.67	0.0	639454.07	14.3
Regional Rural Bank	203681.45	89.8	193758.03	85.4	189271.71	83.5	0.00	0.0	98650.95	43.5
Cooperative Banks	168445.62	100.0	114426.12	67.9	147851.69	87.8	0.00	0.0	43243.23	25.7
Others	118179.46	65.5	54928.52	30.5	73027.31	40.5	0.00	0.0	47714.99	26.5
All Agencies	2217816.90	43.9	1220592.74	24.2	1540704.29	30.5	65.67	0.0	829063.24	16.4

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
All Agencies	1661700.00	1458132.09	87.7	1811770.00	1746942.36	96.4	1909888.68	1874246.88	98.1	94.1
Commercial Banks	1410630.00	1129089.63	80.0	1409740.00	1371495.20	97.3	1518582.19	1438146.23	94.7	90.7
Cooperative Banks	40100.00	129667.38	323.4	174960.00	141229.17	80.7	151149.34	154247.20	102.0	168.7
Others	7470.00	65789.06	880.7	8570.00	80817.33	943.0	82912.35	79141.88	95.5	639.7

Regional Rural Bank	203500.00	133586.02	65.6	218500.00	153400.66	70.2	157244.80	202711.57	128.9	88.2
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8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	198990.00	458064.00	230.2	224406.00	724320.33	322.8	734040.20	842104.09	114.7	222.6
Term Loan (Agri.)	243210.00	444705.84	182.8	274284.00	328726.21	119.8	358319.99	326417.02	91.1	131.2
Total Agri. Credit	442200.00	902769.84	204.2	498690.00	1053046.54	211.2	1092360.19	1168521.11	107.0	174.1
MSME	182500.00	440714.88	241.5	203800.00	572749.77	281.0	672470.48	605133.55	90.0	204.2
Other Priority Sectors*	1037000.00	114647.37	11.1	1109280.00	121146.05	10.9	145058.01	100592.22	69.3	30.4
Total Priority Sector	1661700.00	1458132.09	87.7	1811770.00	1746942.36	96.4	1909888.68	1874246.88	98.1	94.1

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

9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks	3294748.88	107881.51	3.3	4099136.07	138560.88	3.4	4476193.36	127549.29	2.8	3.2
Regional Rural Bank	183073.06	14364.32	7.8	197555.66	17916.34	9.1	226803.99	16936.69	7.5	8.1
Cooperative Banks	144918.11	6213.19	4.3	157755.95	7620.96	4.8	168445.62	6855.84	4.1	4.4
Others	119246.10	13367.66	11.2	154693.33	3937.33	2.5	180315.18	6224.54	3.5	5.7
All Agencies			0.0			0.0			0.0	0.0

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

Scheme for First Time Entrepreneurs: A new scheme for 5 lakh women, Scheduled Castes and Scheduled Tribes first time entrepreneurs to provide term loans up to ₹2 crore in the next 5

years announced.

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

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

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

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

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

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

INFRASTRUCTURE:

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

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

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

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

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

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

CLIMATE CHANGE:

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

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

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

INSTITUTIONAL DEVELOPMENT:

Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, NIDDB, 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 year's 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 Cooperation 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 state-wide, together covering 8,260 km to enhance connectivity and economic access.

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

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

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

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

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

Establishment of Model Integrated Farming System under Raita Samruddhi 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 rainfed 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.

Mysuru, PLP 2026-27

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 Svanidhi 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 crop in partnership with self-help organizations in rural areas.
- b) Krishi Kavacha Scheme has been initiated to boost groundwater recharge, enhance soil conservation through construction of bunds across 50,000 hectares of farmlands.
- c) Grey water management unit will be established in 500 villages for the management of waste water.

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

7. Govt Sponsored Programmes linked with Bank Credit

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 ₹2,00,000/-pa for SC/ST & ₹1,50,000/-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 or 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 Svanidhi 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

- Mysuru district has a geographical area of 6.76 lakh ha. The Gross Cropped Area (GCA) was 5.73 lakh ha and the Net Sown Area was 3.92 lakh ha with cropping intensity of 146.22% as per DAG 2023-24. Net Irrigated area constituted 42.45% of the net sown area and the remaining area is rain fed.
- About 58.5% of the population live in rural areas and are involved directly or indirectly in the agriculture sector.
- Cereals and pulses are grown in about 44.80% and 14.97% of the GCA respectively. Commercial crops like cotton, sugarcane, tobacco, coconut, arecanut etc. together, are grown in about 28.17% of the GCA (Source: DAG 2023-24).
- Increase in awareness about environmental and health impacts of chemical usage in agriculture has led to rise in consumer demand for organic produce. While, organic produce fetches better remuneration for the farmers, organic farming is environmentally sustainable. Mysuru district with its close proximity to Bengaluru has lot of scope for organic farming.
- The Credit flow for crop production during FY2022-23, FY2023-24 and FY2024-25 was ₹458064 lakh, ₹724320.33 lakh and ₹842104.09 respectively showing an increasing trend.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- There are 8 regulated markets / APMCs and 6 sub markets in the district providing marketing facilities to farmers and traders. There are 33 Raitha Samparka Kendras (RSKs) and more than 37 Farmers Producers Organizations (FPOs) in the district through which quality seeds and other input services are provided to the farmers.
- There are 555 fertilizer outlets, 478 pesticide outlets and 539 seed sale outlets in the district.
- Under PMKSY-PDMC, the Micro Irrigation projects are promoted through installation of Sprinkler & Drip irrigation systems in the district. NABARD has sanctioned ₹290.33 crore to GoK under Micro Irrigation Fund, towards Top up subsidy (Additional State share) for implementing Micro Irrigation Projects under PMKSY-PDMC.
- PMFBY provides crop insurance for farmers at the premium of 2% (Kharif) and 1.5% Rabi for notified crops and 5% for annual horticultural crops. However, coverage under the scheme in the district is very low at 8381, 6906 and 7857 in FY 2022-23, 2023-24 and 2024-25 respectively. District administration through line departments is providing wider publicity for bringing more farmers under the fold of WBCIS/PMFBY scheme.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Brinjal/ Baingan_Irrigated	Hecta re	0.82	1	644	527.19	527.19
2	Annual Vegetables - Cucumber/ Kakdi/ Kheera_Irrigated	Hecta re	0.79	1	630	495.62	495.62
3	Annual Vegetables - French Beans/ Green Beans/ Fansi/ Common Beans_Irrigated	Hecta re	2.00	1	1454	2905.14	2905.14
4	Annual Vegetables - Hyacinth Bean/ Bean /Dolichos Bean/ Avarai/ Avarekai/ Sem/ Lab Bean_ Avarekai	Hecta re	0.47	1	13829	6447.07	6447.07
5	Annual Vegetables - Tomato/ Tamatar_Open	Hecta re	2.17	1	5442	11809.59	11809.59
6	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Rainfed	Hecta re	0.67	1	98734	66636.56	66636.56
7	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hecta re	0.89	1	48521	43011.44	43011.44
8	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hecta re	1.28	1	93462	119880.91	119880.91
9	Cereals - Sorghum/ Jowar_Rainfed	Hecta re	0.44	1	3403	1487.28	1487.28
10	Fruits - Banana/ Kela_Other	Hecta re	1.80	1	20749	37426.42	37426.42
11	Fruits - Mango/ Aam	Hecta re	1.17	1	13736	16009.58	16009.58
12	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hecta re	0.74	1	819	607.53	607.53
13	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_Rainfed	Hecta re	0.35	1	2644	924.48	924.48
14	Oil Seeds - Sunflower/ Surajmukhi_Rainfed	Hecta re	0.62	1	2289	1421.88	1421.88
15	Other Commercial Crops - Tobacco/ Thambaku	Hecta re	2.18	1	61898	134961.77	134961.77
16	Others - Sericulture - Mulberry_Irrigated	Hecta re	1.98	1	2144	4249.79	4249.79
17	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Rainfed	Hecta re	0.54	1	1744	944.88	944.88

18	Pulses - Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani_Rainfed	Hecta re	0.46	1	26610	12330.27	12330.27
19	Pulses - Horse Gram/ Kulthimah/ Hurali/ Kollu_Rainfed	Hecta re	0.32	1	26618	8490.89	8490.89
20	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Rainfed	Hecta re	0.51	1	3963	2035.98	2035.98
21	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Rainfed	Hecta re	0.50	1	8129	4039.62	4039.62
22	Spices & Condiments - Chilli/ Mirch_Rainfed	Hecta re	0.97	1	2181	2123.79	2123.79
23	Spices & Condiments - Ginger/ Adrak_Irrigated	Hecta re	1.88	1	7955	14945.07	14945.07
24	Spices & Condiments - Other Spices_Cotton/Chilli Rainfed	Hecta re	1.98	1	32420	64262.27	64262.27
25	Spices & Condiments - Turmeric/ Haldi_Irrigated	Hecta re	2.17	1	660	1430.34	1430.34
26	Sugar Crops - Sugarcane/ Ganna_Kule	Hecta re	1.99	1	6773	13508.95	13508.95
27	Sugar Crops - Sugarcane/ Ganna_New	Hecta re	2.78	1	6773	18795.41	18795.41
Sub Total				494224	591709.72	591709.72	
Post Harvest							59170.97
Maintenance							118341.94
Total							769222.64
Grand Total				494224	591709.72	591709.72	

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

- Cauvery and its tributaries Kabini and Lakshmana Tirtha are the main rivers flowing through Mysuru district.
- The district receives 836 mm of rainfall mainly from southwest monsoon spread over an average of 61 rainy days.
- As per the Dynamic Ground Water Resources of Karnataka, 2024, the status of ground water extraction of the district as in 2024 is 51.58%. All blocks of the district fall under Safe category.
- The Net Irrigated Area in the district is 166433 ha as against Net Sown Area of 392094 ha (42.45%) while the Gross Irrigated Area is 209286 ha as against the Gross Cropped Area of 573324 ha (36.50%). Of the total Net Irrigated Area, canals account for 42.39% (70555 ha), open wells and tube wells account for 53.38% (88843 ha), tanks account for 3.89% (6469 ha) and other sources account for the rest.
- GLC data for the sector was not available separately and the same is reported under Agriculture Term Loan.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- The district has canal irrigation network length of 1,306 km, 937 tanks, 583 open wells and 50649 tube wells (Source: DAG 2023-24).

- In FY2023-24, 581 waterbodies are rejuvenated under MGNREGA (Source: DAG 2023-24).
- Agriculture department, Horticulture department and Sericulture departments are promoting micro irrigation in the district by providing subsidy under PMKSYPDMC.
- Irrigation department should ensure timely release of irrigation water especially in case of paddy and sugarcane.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Artificial Recharge Structure-For Dug Well	No.	0.55	80	1351	737.24	589.79
2	Artificial Recharge Structure--rainwater harvest tanks	No.	0.43	80	7501	3210.42	2568.34
3	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	3723	9759.85	7807.86
4	Bore Well-Renovation-Deepening	No.	0.35	80	4265	1505.96	1204.76
5	Conveyance/ Distribution structures-Surface type- Pipelines	ha	0.26	80	11763	3020.74	2416.59
6	Drip Irrigation--1.2 m x 0.6 m	ha	1.56	80	22001	34369.96	27495.96
7	Drip Irrigation--6 m x 6m	ha	0.45	80	9558	4295.36	3436.30
8	Dug-cum-Bore Well--Renovation	No.	0.43	80	4265	1825.41	1460.35
9	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	4563	2929.46	2343.56
10	Lift Irrigation Schemes- Individual/ River Lift Points- Command area:10 -40 ha	No.	0.71	80	171	120.76	96.60
11	Pump House-Pump House with Roof-2.5m x 2.5m x 2.1m 5 HP	No.	0.36	80	9469	3444.82	2755.87
12	Solar PV Pump Sets (AC)-- AC/DC surface	No.	0.99	80	14372	14209.31	11367.45
13	Sprinkler Irrigation --Field crops - 75 mm HDPE pipes	ha	0.40	80	17584	6961.51	5569.21
14	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	5003	2141.27	1713.05
Total					115589	88532.07	70825.69

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

- Out of 454976 land holdings, 336293 (73.91%) are marginal, 91185 (20.04%) are small and 27498 (6.04%) are other holdings. The marginal holders hold about 41% of land, the small farmers hold about 34.05% land while other farmers hold about 24.95% of land (Source: DAG 2023-24).
- The Credit flow for Farm Mechanization during FY2022-23, F Y 2023-24 and F Y 2024-25 was ₹7139.13 lakh, ₹7836.16 lakh and ₹6885.08 respectively.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- As on 31 Mar 2024, there are 25589 tractors and 11148 tillers available in the district and the number of tractors per 1,000 hectares of GCA is 45 (Source: DAG 2023-24). It is estimated that 30 acres (12 ha) of irrigated land or 45 acres (18 ha) of rainfed land can be covered by a 25 HP tractor.
- Department of Agriculture has a program for establishing Custom Hiring and Service Centers (CHSCs). At present 33 CHCs (Krishi Yantra Dhare Centers) are operating in the district.
- Agriculture department distributes equipment like tractor, tiller, power weeders, chaff cutters, cultivators, rotavators, brush cutters, power sprayers etc. It has distributed 17788 sprinklers and 5747 other agriculture equipment at subsidized rate in FY 2024-25.
- Under Hitech Harvester hub scheme, agriculture department has provided subsidy for purchase of 2 combined harvesters one in HD Kote and one in Hunsur.
- GoI is implementing Sub Mission on Agricultural Mechanization (SMAM) under the main mission of National Mission on Agricultural Extension and Technology (NMAET) for promoting farm mechanization.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvester--Paddy	No.	26.75	80	20	535.00	428.00
2	Combine harvester- Sugarcane harvesters-Sugar cane harvester	No.	107.00	80	6	642.00	513.60
3	Other machinery--M B Plough (2/3furrows-fixed/hydraulic)	No.	0.86	80	2222	1902.03	1521.62
4	Other machinery-Other Machinery & Equipments- Cultivator	No.	0.86	80	3839	3286.19	2628.94

5	Other machinery-Other Machinery & Equipments-Rotavator(540 and 1000 rpm PTO speed)	No.	1.50	80	1430	2142.16	1713.70
6	Other machinery-Other Machinery & Equipments-Trolley-Two wheel Hydraulic	No.	1.61	80	1831	2938.78	2351.02
7	Other machinery--Reversible M B Plough(2/3 furrows-fixed/hydraulic)	No.	2.68	80	2222	5943.87	4755.08
13	Others--Custom Hiring-Cultivators	No.	1.07	80	1468	1570.76	1256.60
8	Others--Custom Hiring- Disc plough	No.	0.43	80	2222	951.03	760.80
9	Others--Custom Hiring- Drone	No.	10.70	80	15	160.50	128.40
10	Others--Custom Hiring- Laser Guided Land Leveler	No.	2.68	80	715	1912.65	1530.10
11	Others--Custom Hiring- Levelers	No.	2.14	80	715	1530.10	1224.08
12	Others--Custom Hiring- Seed cum fertilizer	No.	1.28	80	944	1212.10	969.68
14	Others--Custom hiring- Tractor 35 TO 45 HP	No.	6.42	80	2609	16749.78	13399.81
15	Others-Groundnut Stripper-Groundnut decorticator (manual cost depends on capacity)	No.	0.32	80	250	80.25	64.20
16	Paddy Transplanter--46 & 8 rows	No.	3.21	80	269	863.49	690.78
17	Power Tiller--8 to 12 HP	No.	2.46	80	49	120.57	96.49
18	Thresher-Multicrop Power Threshers-Upto 10 HP Tractor/Engine Operated	No.	2.14	80	900	1926.00	1540.79
19	Weeder-Power Weeder-self-propelled/tractor drawn Min 6 HP	No.	0.70	80	1300	904.15	723.33
Total				23026	45371.41	36297.02	

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

- Mysuru District has diverse agro-climatic conditions suitable for growing variety of Plantation and Horticulture crops and offers very good scope for diversification from agriculture to horticulture. The district is famous for production of flowers like jasmine, chrysanthemum, marigold, tuberose and crossandra. Mysuru Mallige flower, Nanjangudu Rasabale and Mysuru Vilyadele have earned GI tag.
- Major spice crops of the district are ginger, chilly and turmeric. Major medicinal crops having potentials are Aloe vera, Coleus forskolii (Makandi), ashwagandha and patchouli.
- Good scope exists for commercial horticulture nurseries, area expansion under existing crops/rejuvenation/replanting of senile plants/setting up hi tech/export oriented projects, processing and marketing of horticultural crops.
- India is the second largest silk producing country next to China and lion's share of its

production is from Karnataka. The district has very good scope for sericulture development as 2253.84 ha area is under mulberry cultivation spread over 1206 villages, with cocoon production of 1222.25 Tonnes during 2023-24. Nearly 3994 farmers are engaged in cocoon rearing. Total value of silk cocoon produced in FY2023-24 is 5500.16 lakh (Source: DAG 2023-24).

- GLC data for the sector was not available separately and the same is reported under Agriculture Term Loan.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- Under NHM, the Department of Horticulture is working on area expansion of vegetables, fruits and flowers. In FY 2024 25, under MGNREGA, 694.19 hectare area expansion has been achieved under various horticultural crops.
- Under NHM, subsidy is provided for construction of Polyhouse & Shade nets for protected cultivation, construction of Krishi Honda or farm ponds, pack houses, rural markets, purchase of tractor, vending carts as well as training and exposure visit to farmers. Department of Horticulture is providing subsidy for intercropping of pepper and cocoa in coconut farms in an attempt to expand area under these crops. They are also supporting area expansion of Nanjangudu Rasabale. JSS KVK at Sutturu has been providing extension services for promotion of horticulture in the district.
- Sericulture department is extending subsidy through banks for construction of rearing houses and purchase of necessary equipment under Silk Samagra scheme. There is one Government and eight private Chawki Rearing Centres (CRC) in the district. As cocoon prices are stabilizing in the past 2 years, mulberry cultivation and cocoon production is becoming a promising activity for the farmers in the district.
- CFTRI provides training to entrepreneurs and farmers on multiple technologies in processing, preservation of fruits, vegetables, spices, millets etc., at their institute. The latest technologies available at CFTRI can be imparted to FPOs and SHGs through training sessions.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping-Boxes-10 boxes	No.	0.67	80	629	422.66	338.14
2	Floriculture-Jasmine - Jasminum grandiflorum-1.5m x1.5m 1780/Acre	Acre	0.82	80	50	41.19	32.97
3	High density plantation-Banana	ha	3.38	80	975	3296.67	2637.34

4	High density plantation-Papaya-3mx3m 444/Acre	Acre	1.06	80	191	202.33	161.87
5	High density plantation-Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	25	68.23	54.59
6	New Orchard - Tropical/ Sub Tropical Fruits-Guava-Guava High Density 2.5m x2.5m -640/Acre	Acre	2.06	80	73	150.24	120.19
7	New Orchard - Tropical/ Sub Tropical Fruits-Mango-High density planting-5mx5m- 160/Acre	Acre	2.65	80	1224	3248.01	2598.40
8	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	61	65.27	52.21
9	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	50	430.66	344.53
10	Other Plantation Crops-Arecanut	ha	3.75	80	2090	7827.07	6261.65
11	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	1.08	80	23967	25901.13	20720.91
12	Other Plantation Crops-Oil Palm-9mx9m- 50/Acre	Acre	1.25	80	67	83.88	67.11
13	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+0.5 mm gutter (>560sq.m>1056sq.m)	sq.m.	0.01	80	35401	342.68	274.15
14	Sericulture-Improved Charkha	No.	0.94	80	239	225.05	180.02
15	Sericulture-Reeling Unit-Cottage basin	No.	0.24	80	479	112.77	90.21
16	Sericulture-Reeling Unit-Equipment and stand	No.	2.17	80	504	1094.72	875.79
17	Sericulture-Shoot Rearing - Mulberry garden establishment -1 Acre	Acre	12.65	80	128	1618.88	1295.10
18	Spices-Black Pepper-(intercrop with Arecanut) 3mx3m -444/Acre	Acre	1.54	80	1703	2623.98	2099.19
Sub Total					67856	47755.42	38204.37

A.05 Working Capital - Bee Keeping

1	Apiculture_Others_1 box Rs 5000	10 boxes	0.54	1	700	374.52	374.52
Sub Total					700	374.52	374.52
Total					68556	48129.94	38578.89

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

- Of the total geographical area forests occupy only 9.29% (62851 ha), which is grossly below the stipulated 33%.
- Wastelands in the district fall in the categories of Gullied/Ravinous land, uplands with

or without scrub, land affected by alkalinity, wasteland arising from mining and industry.

- The potential species that can be raised for commercial purpose include Bamboo, Teak, Casuarina, Melia, Silver Oak, Simarauba, Pongamia, Acacia, Subabul, Neem, Jatropha etc.
- GLC data for the sector was not available separately and the same is reported under Agriculture Term Loan.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- The Farm Forestry wing of the Forest Department supplies seedlings at subsidized rates to farmers inhabiting the forest areas. The department has also set up nurseries for distribution of fruit plants like jackfruit, tamarind etc. and flowering plants like gulmohar, Cassia etc.
- As per CADA data, 20307.46 ha area under KRS, Kabini and Harangi reservoirs is waterlogged, saline or alkaline of which 12065.13 ha has been reclaimed and 8242.33 ha is balance area available for reclamation.
- Forest trees are most drought tolerant and hence yield maximum return per unit of inputs and investment. Besides, green leaf matter for manuring, fuel, fodder and small timber needs of the family are also met. The district has 11407 ha (3.16% of Total Area) of cultivable wasteland. The district also has 17463 ha of current fallow and 18418 ha of other fallow land which can be used for farm forestry and agroforestry.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation--Agro forestry	ha	1.07	80	1418	1517.26	1213.82
2	Plantation--Farm forestry	ha	1.18	80	1182	1391.22	1112.97
3	Plantation-Mahagony-4.57 m x 4.57m 478/ha	ha	1.20	80	472	565.64	452.51
4	Plantation-Sal-Silver oak-3m x3m -1111/ha	ha	1.54	80	710	1093.97	875.17
5	Plantation-Sandal Wood-4.47 m x4.47 m 500 plants/ha	ha	2.44	80	946	2307.85	1846.30
6	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	1182	2807.73	2246.19
Total					5910	9683.67	7746.96

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

- The district has 4.93 lakh cattle (3.17 lakh Cross Breed and 1.76 lakh Indigenous), 21,682 Buffaloes as per Livestock census 2019. The total production of milk during FY 2023-24 in the district was 24.51 lakh LPD.
- Milk pooling activities under National Dairy Plan have been implemented in the district, and it includes milk collection, testing for quality of the milk supplied quintessentially with standardized Automated Milk Collection Units (AMCU) and Data Processor based Milk Collection Units (DPMCU) and improving milk quality substantially by installing bulk milk coolers in villages/ cluster of villages through Dairy Cooperative Societies (DCS) and supplying milk to Mysuru District Cooperative Milk Producers Societies Union Ltd (MYMUL).
- The Credit flow for Dairy sector during FY2022-23, FY2023-24 and FY2024-25 was ₹28320.11 lakh and ₹53458.6 lakh and ₹57271.12 lakh respectively, showing an increasing trend.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- There are 32 veterinary hospitals, 97 dispensaries, 60 primary veterinary centers, 7 mobile dispensaries and 191 AI centers in the district operated by Department of Animal Husbandry. Apart from this MYMUL operates 131 cluster AI centers covering 1225 DCS (Source: DAG 2023-24 and MYMUL).
- In FY2024-25, the Department of Animal Husbandry has done 194853 AIs and number of calves born is 39291 while MYMUL has done 101480 AIs and number of calves born is 30007 (Source: DAG 2023-24 and MYMUL). Animal Disease Diagnostic Centre has been setup in Mysuru block and mini labs are setup at block level for early diagnosis of disease with an aim to control/eradicate the same. There are 62 milk routes operated by MYMUL as on 30 June 2025. There are 231 BMC (Bulk Milk Coolers) with capacity of 697000 LPD and 1109 AMCU (Automatic Milk Collection Units) (Source: MYMUL).
- MYMUL has established mega dairy plant with capacity of 6 LLPD expandable to 8 LLPD at Alanahalli Mysuru with support from DIDF Scheme of ₹63.87 crore from NABARD through NDDB. It has a chilling center at Hunsur with capacity of 1 LLPD and IMCU (Instant Milk Chilling Unit) at HD Kote with capacity of 10,000 LPD.
- Greater emphasis needs to be placed on calf rearing, supported through the provision of quality feed and veterinary care. Equally important are establishing robust milk marketing infrastructure, including Bulk Milk Cooling Units, Automatic Milk Collection Units, Electronic Weighing Scales, and refrigerated milk tankers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Buffalo Farming--Graded Murrah 10 animal unit	5+5	15.86	80	216	3425.19	2740.16
2	Bulk Milk Cooling Unit	No.	32.96	90	34	1120.50	1008.45
3	Crossbred Cattle Farming-- HF 10 animal unit	5+5	15.76	80	552	8700.12	6960.11
4	Crossbred Cattle Farming-- HF Crosses 11-13 lpd 2 animal unit	1+1	2.45	80	6403	15689.27	12551.40
5	Crossbred Cattle Farming-- Jersey Crosses-9 to 10 lpd 2 animal unit	1+1	2.19	80	6403	14044.98	11235.99
6	Crossbred Cattle Farming-- Jersey 10 animal unit	5+5	14.47	80	552	7985.45	6388.38
7	Dairy Cattle Buffao Shed-- 130 sq ft shed @ 200 per sq ft	No.	0.28	80	19484	5420.45	4336.36
8	Dairy Marketing Outlet/ Parlour--Construction of store room 100 sq ft	No.	0.27	80	2680	716.93	573.53
9	Fodder Cultivation--Fodder cultivation(Style)	No.	0.27	80	4679	1251.64	1001.30
10	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	4159	16465.50	13172.38
11	Refrigerated Tanker Van	No.	29.21	80	452	13203.37	10562.70
Sub Total					45614	88023.40	70530.76
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others_Local Cow per animal per two month cycle	1+1	0.17	1	33061	5695.42	5695.42
2	Buffalo Farming_Others_per animal per month maximum for two month cycle	1+1	0.52	1	5227	2701.37	2701.37
3	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	85591	39809.24	39809.24
Sub Total					123879	48206.03	48206.03
Total					169493	136229.43	118736.79

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

- The total number of poultry birds in the district is 30,95,800 as per Livestock census 2019. The egg production in the district during 2023-24 was 21616 lakh.
- The Credit flow for Poultry sector during FY2022-23, FY2023-24, FY2024-25 was ₹2562.58 lakh, ₹4593.92 lakh and ₹3908.84 lakh respectively.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- There are 215 broiler farms, 63 layer farms and 4 poultry hatcheries in the district (Source: Department of Animal Husbandry).
- The Department of Animal Husbandry has a Poultry Extension Centre, where training is imparted to the poultry farmers. The department has also set up a poultry training and rearing center at T. Narsipura for demonstrating rearing of Giriraja birds. Poultry Farmers Association facilitates availability of inputs such as feed and medicines and marketing support & information. The climate of Mysuru district is highly suitable for poultry activities. The neighboring hilly districts of the State as well as Kerala & Tamil Nadu offer good market potential for poultry products. Mysuru is a well-known tourist center and its close proximity to the State capital, Bengaluru again provides good opportunity for marketing poultry products.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Commercial Broiler Farming-- 1000 birds per batch	1000	3.35	80	225	753.55	602.84
2	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	126	4581.17	3664.93
3	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.21	80	1101	235.60	188.50
4	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	36	385.20	308.16
Sub Total					1488	5955.52	4764.43
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	853360	1373.92	1373.92
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	1280042	3430.51	3430.51
Sub Total					2133402	4804.43	4804.43
Total					2134890	10759.95	9568.86

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

- As per 2019 Livestock census data, there were 203463 sheep (6523 Cross Breed and 196940 Indigenous), 208206 goats and 7349 pigs (4701 Cross Breed and 2648 Indigenous) in the district.
- There are about 33000 families who are traditionally involved in sheep rearing activity (Source: Dept. of Animal Husbandry). The Bandur and Hassan breed of sheep; Osmanabadi and Tellicherry breed of goat; Ankamali and Yorkshire are very famous and popular in the district.
- The meat production in the district during FY2023-24 was 34568 Tonnes. GLC data for the sector was not available separately and the same is reported under Agriculture Term Loan.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- The Sheep Breeders Cooperative Society has registered units at Mysuru, Hunsur, K.R. Nagar, Periyapattana, Nanjangudu, T Narsipura and H.D. Kote which render assistance to sheep breeders in the district, particularly in providing vaccination/ deworming of animals once in every four months at the doorstep of the members. The Sheep Development Board is implementing a scheme through banks for financing sheep units to SHGs.
- There are 46 functional livestock Co-operative Societies in the district which market animal husbandry products.
- The district has permanent pasture land of 46808 ha. Besides, cultivable wasteland of 11407 hectares is also spread over various blocks, which act as grazing lands for the Sheep and Goats. Small Ruminants like sheep and goat are predominant in the drier taluks of the district.
- The AH department has introduced a vaccination calendar for providing ET, HS and PPR vaccines to sheep and goat population which reduces incidence of diseases.
- Piggery has scope for development and quality enhancement. Currently there are no breeding centers for pig in the district.
- During the year 2022-23, a piggery rearing Amruth FPO has been established in HD Kote taluk.
- Desi pig, Large White Yorkshire and Ankamali are popular pig breeds in the district.
- CFTRI, Mysuru has developed a Technology of preserving meat without loss of nutrition.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in ₹)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
2	Goat - Breeding Unit-New Shed-Cost of Buck -Improved breed	100+ 5	11.48	80	59	677.38	541.89
1	Goat - Breeding Unit-New Shed-Cost of Improved breed Bucks	500+ 25	56.49	80	13	734.33	587.47
3	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	2.29	80	578	1323.50	1058.82
4	Pig Breeding Unit-New Shed-Sow @20sq ft/sow @₹ 160/sq ft for 20 sows	20+2	15.71	80	16	251.33	201.06
5	Pig Rearing Unit-New Shed-Cost-3 sows @ 5000/sow & 1 boar @ 6000/- (4 /5 months old)	3+1	1.75	80	163	286.03	228.84
6	Sheep - Breeding Unit-New Shed-Cost of animals-5 Bannur rams	100+ 5	21.25	80	57	1211.25	969.00
7	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (10+1)	10+1	1.19	80	1130	1342.09	1073.69
8	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (20+1)	20+1	2.23	80	283	629.86	503.88
Sub Total					2299	6455.77	5164.65
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Dairy Goat farming - Intensive_Stall feeding for 8 month cycle	10+1	0.37	1	11067	4079.52	4079.52
2	Pig Farming_Rearing Unit_Fattening for 10 animals for 6month	10	0.74	1	651	480.63	480.63
3	Sheep Farming_Lamb Sheep Fattening_Fattening Unit 6 months cycle from 4 to 9 months	10	0.16	1	18021	2911.65	2911.65
Sub Total					29739	7471.80	7471.80
Total					32038	13927.57	12636.45

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

- Mysuru district is blessed with 15621.91 ha of rich inland water resources. This includes three reservoirs, all in HD Kote Taluk, viz., Nugu at Bhirwala, Kabini at Beechanahalli and Taraka at Antarasante. In addition, there are 873 small (Gram Panchayat) tanks (< 40 Ha Achakut area) and 99 major (Departmental) tanks (> 40

Ha Achakut area). Apart from this there is 215 kms of river stretch available which can be effectively used for fish farming. There are 229 fish ponds in the district, with Water Spread Area (WSA) of 77 ha (Source: Dept. of Fisheries). Water logged area and saline lands in Cauvery basin are available in the district for development of fish culture. In addition to this, many farmers have fish ponds in their farm with pond size varying from 0.2 to 1 ha. They practice composite fish farming of Catla, Rohu, Mrigal, Common Carp, Silver Carp and Grass Carp species.

- There are 7047 families engaged in fisheries of which 3997 families are engaged on fulltime basis while 3050 families are engaged on part time basis (Source: DAG 2023-24). The fish catch during the year 2023-24 was 24792 MT. The Credit flow for fisheries sector during FY2022-23, FY2023-24 and FY2024-25 was ₹931.26 lakh, ₹826.59 lakh and ₹1384.89 lakh respectively.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- There are 25 fish markets, 3 ice plants with cumulative 30 MT per day capacity and 1 cold storage with total 8 MT capacity in the district. There are 2 Cage Culture/ Biofloc technology units and 2 Fish Seed Hatchery units in the district. There are 3 Fish seed production farms and 6 Fish rearing centers in the district. In FY 2024-25, 199.91 lakh fingerlings were stocked and 129 lakh fingerlings were locally produced and supplied.
- The Karnataka Cooperative Fisheries Federation, Mysuru, has promoted fish sale outlets in important locations of Mysuru city and has planned to set up more outlets in other taluks. Currently there are 78 such outlets in Mysuru district of which 70 are located in Mysuru city itself.
- The Karnataka State Cooperative Fisheries Federation (KSCFF) has opened Matsya Darshini a creatively designed fish shaped kiosk in Mysuru in February 2013, a first of its kind in the State.
- For quick transportation of fresh fish in hygienic condition from fish landing centres to marketing places, financial assistance is provided under "Matsya Vahini". Under this scheme, 40% subsidy to a maximum of ₹30,000/ for the purchase of a 3 wheeler tempo rickshaw will be provided to a group of 34 persons.

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	
A.13 Fisheries								
1	Fish Culture --Biofloc ponds with input cost of ₹4 lakh (0.1ha)	ha	14.98	80	45	674.10	539.29	
2	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	26	41.74	33.39	

3	Fish Culture --culture of freshwater catfish-Pangasius sutchi	ha	6.08	80	55	334.26	267.43
4	Fish Culture --Fresh water- Composite fish culture of indian major carps	ha	8.87	80	49	434.64	347.71
5	Fish Culture --Freshwater prawn culture- Macrobrachium rosenbergii	ha	5.72	80	40	228.97	183.19
6	Fish processing-Ice Plant-Ice Plant /Cold Storages- 30 MT (with subsidy under PMMSY)	No.	128.40	80	2	256.80	205.44
Sub Total				217		1970.51	1576.45
A.14 Working Capital - Fisheries							
1	Fish Culture - Others_Others_Inland Culture fisheries per acre	Acre	2.25	1	700	1572.92	1572.92
Sub Total				700		1572.92	1572.92
Total				917		3543.43	3149.37

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

- Despite growing farm mechanization, bullocks as plough animals and bullock carts as means of transport continue to be an integral part of farming operations in Mysuru district. The reason being for small and marginal farmers due inadequate income levels use of tractors poses economic challenge. In the sugar cane belt, tyre carts continue to be used for transportation of cane.
- GLC data for the sector was not available separately and the same is reported under Agriculture Term Loan.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- The cattle fairs are held at 6 animal markets and also at important locations such as Suttur, Chunchunkatte, Bettadapura, Mudukutore Anatharasanthe etc. which benefit the farmers. In FY 2024-25 close to 17000 animals were traded at these fairs (Source: Dept of Animal Husbandry)
- Two wheelers provide easy transportation to farmers to their fields as well as nearby markets. Total number of two wheelers in district is 2246922 as on 31.03.2024 and in FY2023-24, 886757 new two wheelers were registered with RTO (Source: DAG 2022-23 and DAG 2023-24).

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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.61	80	794	1274.39	1019.50
2	Animal Driven Carts- Pneumatic Tyre Cart- Traditional cart	No.	0.54	80	400	214.02	171.22
3	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	9	192.60	154.08
4	Loans to Distressed Farmers- To Repay Non Institutional borrowings-Debt swapping- Farmers/Misc	No.	1.61	90	29483	47320.24	42588.19
5	Two Wheeler Loans --	No.	1.07	80	5952	6368.64	5094.90
6	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- second hand	No.	0.91	80	1190	1082.31	865.86
Total					37828	56452.20	49893.75

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

- Indiscriminate application of Fertilizers and pesticides leads to deterioration of soil health, water resources and bio diversity. Sustainable agriculture insists on moderate consumption of resources, with nature and future generations in mind. The approach advocates switching to renewable energy sources, sparing land use and eliminating pollution of nature. Agricultural growth can be sustained by promoting conservation and sustainable use of these scarce natural resources through appropriate location specific measures.
- Government has been promoting organic farming in the country through schemes such as Paramparagat Krishi Vikas Yojana (PKVY) which provides end to end support to farmers engaged in organic farming i.e., from production to processing, certification and marketing and postharvest management.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

- The practices could start with rain fed areas, as they are already practicing low resource agriculture, have low productivities, and primarily stand to gain from the transition. Accordingly, there is potential for bringing an area of 225661 ha (57.55% of New Sown Area) under integrated farming/multiple cropping in Mysuru district (DAG 2023-24).
- Desi Seed Producers Company Ltd, registered under Company Act 1956, is a group of organic seed producers & seed savers with head office in Mysuru. It works towards conserving and promoting traditional varieties. The seeds are marketed under the brand name Sahaja Seeds. There are 33 Raitha Samparka Kendras (RSK), 218 PACS, 7 TAPCMS and number of private outlets including FPOs which are involved in supply of farm input. Besides these farmers can be encouraged to prepare organic inputs like

vermicompost, jeevamruta etc. on their farm using farm and off-farm waste.

- As the practices involved in sustainable agriculture such as integrated weed management, integrated pest management are labour intensive, there might be resistance to its adoption by bigger farmers.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

- The district produces large quantities of paddy, maize, ragi, commercial crops like cotton, sugarcane, tobacco, fruits and vegetables etc.
- During FY 2022-23, the total food grains production which includes cereals and pulses is 666688 MT. The total oil seeds production is 3841 MT (Source: DAG 2023-24).
- In horticulture, banana production is 713909 MT, mango production is 53308 MT, arecanut production is 7540 MT (Source: DAG 2023-24). GLC data for the sector was not available separately and the same is reported under Agriculture Infrastructure.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- There are 8 main markets and 6 submarkets in the district. There are 18 godowns (>500 MT capacity) with total storage capacity of 17500 MT under Dept. Of Agriculture Marketing.
- KSWC is operating 134 godowns with total storage capacity of 327773 MT of which 227085.86 MT is occupied viz. 69.28% of capacity utilization (Source: KSWC). Under Grameen Bhandaran Yojana, 27 godowns with total storage capacity of 139371 MT are constructed.
- The PACS in the district are operating 184 godowns with capacity of 24760MT (Source: MCDCCB).
- Under the NHM, Banana and Mango have been adopted for Mysuru district for value addition and preservation through cold chain. Under NHM 5 cold storages with capacity of 13863 MT have been constructed in the district.
- NABARD has sanctioned 32 projects with project cost of ₹11.10 crore under PACS as MSC in Mysuru district. As on date ₹6.83 crore has been disbursed in respect of 27 projects. Of these 23 projects have been completed. Under this scheme the PACS will be upgraded to provide multi services for farmers. Under RIDF tranche XXVIII, ₹28.5 cr has been sanctioned for augmentation of infrastructure at APMC Bandipalya. Further, under tranche XXIX, ₹3.8 cr has been sanctioned to APMC Bandipalya, ₹2.85 cr each to APMC Nanjangudu and KR Nagar.
- Under Tranche XXX, ₹14.25 cr has been sanctioned to APMC Bandipalya for construction of 3750 Mt Capacity cold storage. As on 30.09.2025, 98 projects involving ₹93.98 cr have been sanctioned under AIF.

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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in ₹)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-For Horticulture Produce-Type 1 (CS-1) of 500 -5000 MT with single product storage	No.	0.10	80	2	0.20	0.16
2	Cold Storage-Refrigerated Van-₹ 26.00 lakh for 9 MT (NHM & HMNEH) not below 4 MT.	No.	6.96	80	7	48.72	38.92
3	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	45	842.66	674.10
4	Godown-Renovation/ Expansion	No.	9.63	80	106	1020.78	816.62
5	Market Yard-Drying Yard	No.	10.70	80	9	96.30	77.04
6	Market Yard-Extension/ Renovation	No.	53.50	80	7	374.50	299.60
7	Market Yard-Marketing Infrastructure	No.	165.85	80	5	829.25	663.40
Total					181	3212.41	2569.84

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- Mysuru District falls under Southern Dry zone (Zone6) and the types of soils available are red sandy loamy, red loamy and black soil.
- Out of the total geographical area about 7.07% of the land (47871 ha) is classified as barren and uncultivable land and about 1.69% of the land (11407 ha) is classified as cultivable wasteland.
- The low productivity of agriculture can be attributed to the poor status of land development. Considering its topography, types of soil, extent of irrigation in command areas, rainfall, etc., Mysuru provides large scope for land development activities.
- There are total 1247 micro watersheds in the district of which 503 are treated. There is a potential to treat 256 micro watersheds (Source: Dept. of Agriculture).
- GLC data for the sector was not available separately and the same is reported under Agriculture Infrastructure.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- Watershed Development activities in the state are being promoted through Watershed Development Department (WDD). Under this, there are 2 specialized Training Centres for promotion of Integrated Watershed Development activities. One of the Training Centre is District Agriculture Training Center (DATC) Mysuru and other is DATC Vijayapura. DATC Mysuru specializes in training newly recruited technical officers of department of agriculture and NGO staff about watershed activities.

- In the district, there are 3 soil testing laboratories of government departments viz. one each at government lab in Mysuru, KVK Sutturu and Horticulture Department in Rangasamudra. As on today, total 1311675 soil health cards are distributed in the district.
- CADA undertakes construction of MI based structures and also constructs field irrigation channels, takes up land development works, training of farmers, field drains, works for prevention of waterlogging/soil erosion, works for improvement in soil fertility and strengthening of Water Users Associations / Societies. Currently, there is potential to recover 8242.33 ha of soil which is affected by salinity, alkalinity and acidity (Source: CADA).

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Bioferlizers -Azolla	No.	26.75	80	61	1631.75	1305.40
2	Bioferlizers -Azolla-(1TPA-2 pits)	No.	1.67	80	760	1268.59	1014.85
3	Bunding-Contour Bunding- 200 /2 slope/2 stones	ha	0.22	80	34845	7755.11	6204.09
4	Compost Pit--Composting	No.	0.24	80	3030	713.25	570.62
5	Cultivable Wasteland Development--Plastic mulching	ha	0.34	80	4545	1556.22	1244.95
6	Farm Ponds/ Water Harvesting Structures--Red Soil -10 m x 10 m x 3 m -with stone pitching	No.	1.16	80	2525	2917.89	2334.30
7	Fencing-Live Fencing	m.	0.59	90	21104	12419.72	11177.73
8	Fencing-Rock Poles with Barbed Wire-cement pillars/steel poles-5 rows	m.	0.00	80	345200	1035.60	828.48
9	On Farm development (OFD) Works -Field Channels- Bunding levelling deep ploughing FYM application	m.	0.95	80	13360	12722.74	10178.19
10	Reclamation of Problem Soils- Reclamation of Saline - Alkaline Soils-Application of Gypsum+lime appln +green manuring	ha	0.37	80	1090	408.24	326.57

11	Soil Conservation Activities/ Erosion Control activities-- Plastic mulching	ha	0.34	80	3210	1099.11	879.27
12	Tank Silt Application	ha	0.39	80	2020	778.10	622.49
Total				431750	44306.32	36686.94	

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

- Mysuru district is endowed with good infrastructure and connectivity to major cities and business towns. The climate is ideally suited for setting up of hitech/advanced technology units in the field of agriculture and plantation & horticulture. All the innovative experiments in the field of agriculture can be demonstrated in the district.
- GLC data for the sector was not available separately and the same is reported under Agriculture Infrastructure.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- KV, Suttur, has been imparting training to the farmers on various aspects of organic farming, soil fertility, environmental issues, etc. through demonstrations, transfer of technology etc.
- Horticulture department is providing subsidy for setting up vermicomposting unit by farmers.
- Banana is grown in 21831 ha of land in 2022-23. Due to non-availability of sufficient tissue culture planting materials at affordable price and on time, farmers are using suckers for production of banana. The suckers are the major source of inoculums for spreading of Fusarium wilt in banana from one field to another field. By this method of propagation more than 90 percent of banana producers are facing yield loss issues by Fusarium wilt disease. The disease management/control is highly difficult since the pathogen is soil borne in nature. By using tissue culture banana plants, which are 100 percent free from the Panama wilt/Fusarium wilt disease pathogen, the disease can be easily controlled and farmers can get good yield with very less incidence (<10%) of Fusarium wilt.
- As per Dept. of Agriculture total demand for seeds in the district is 3763 Tonnes while production is about 1000 Tonnes. Hence, there is scope to establish Seed production units for supply of organic as well as hybrid varieties of seeds to farmers.

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost- Agro. Waste Compost-Bio pesticide	No.	107.00	80	13	1391.00	1112.80
2	Compost/ Vermi Compost- Compost - NADEP Compost- Composting	No.	0.24	80	1515	356.64	285.29
3	Seed Processing-All Seed Types	No.	26.75	80	5	133.75	107.00
4	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication-Crop bio tech	No.	107.00	80	4	428.00	342.40
Total				1537		2309.39	1847.49

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

- The district has immense potential for food and beverage processing activities and Post-harvest Management, Supply/Value Chain Management and Value added Agriculture products.
- The district has abundant Coconut & Arecanut plantations and therefore there exists potential for desiccated Coconut units, Coir industries, Areca plate making industries etc.
- GLC data for the sector was not available separately and the same is reported under Agriculture Ancillary Activities.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- The district has 41139.02 ha of land under fruits and vegetable crops. Total banana production is 713909 MT, Mango production is 53308 MT, Papaya production is 12799 MT, Tomato production is 342574 MT (DAG 2023-24). Further, the district has 30094 ha area under coconut, 5918 ha under arecanut, 9693 ha under condiments and spices.
- CFTRI functioning from the district, provides latest technology to the farmers for food preservation/ready to eat items etc. Likewise, Defense Food Research Laboratory is also located in Mysuru, which provides technology for dehydrated foods for longer duration. Rice, Banana, Chilli, Oilseeds processing can be identified as potential activities and promoted under PMFME (Pradhan Mantri Formalization of Micro Food Processing Enterprises) scheme.
- Banana is being promoted under the Pradhan Mantri Formalization of Micro Food Processing Enterprises initiative launched by the Union Ministry of Food Processing Industries. Further, Mysuru has been identified as potential district for promotion of ragi/finger millet. There are at present five cold storages in Mysuru District for which

credit linked subsidy of 35% has been extended by the Horticulture department under NHM. The main commodities stored are pulses, tamarind, chilli, apples etc. Instead of single commodity cold storage, multi commodity cold storage in the district is advisable and there is scope for setting up such cold storages in Mysuru and Nanjangudu taluk.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit-- Animal feed (1MT)	No.	94.16	80	130	12240.80	9792.65
2	Agro Processing Unit- Araeanut Processing	No.	26.75	80	19	508.25	406.60
3	Agro Processing Unit--Bakery product units	No.	13.91	80	72	1001.52	801.22
4	Agro Processing Unit-- Coconut vinegar (30000 liters)	No.	34.13	80	345	11775.90	9420.70
5	Agro Processing Unit-- Dairy/Milk Processing	No.	21.40	80	84	1797.60	1438.08
6	Agro Processing Unit-- Dehydration of coconut (12 MT)	No.	19.26	80	399	7684.74	6147.80
7	Agro Processing Unit-- Desiccated coconut powder (5 MT)	No.	27.82	80	152	4228.64	3382.91
8	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	542	3189.69	2551.74
9	Agro Processing Unit-- Fruits/vegetable processing unit	No.	8.56	80	74	633.44	506.76
10	Agro Processing Unit-- Jaggery units (180 MT)	No.	37.45	80	96	3595.20	2876.16
11	Agro Processing Unit--Meat Processing	No.	21.40	80	16	342.40	273.92
12	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	121	1035.76	828.62
13	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	15	674.10	539.27
14	Agro Processing Unit--Ready mixes (500 KG)	No.	27.19	80	9	244.71	195.75
15	Agro Processing Unit--Rice Bran oil/Ragi Powder making	No.	5.35	80	31	165.85	132.68

16	Agro Processing Unit-- Sugarcane beverage (3000 bottles per day)	No.	27.29	80	72	1964.54	1571.63
17	Coconut Processing-Fibre & Coir	No.	47.08	80	11	517.88	414.27
18	Fruit Processing -Drying & Dehydration -Raisin Processing Units & CFC	No.	64.74	80	12	776.86	621.47
19	Honey & Honey Products- Honey Products	No.	26.75	80	12	321.00	256.80
20	Meat & Poultry Processing-- Poultry processing	No.	10.70	80	53	567.10	453.68
21	Vegetable Processing- Dehydration of Fruits-Solar dryer 1000 kgP	No.	6.96	80	19	132.19	105.68
22	Vegetable Processing-Grading and Packing	No.	16.05	80	53	850.65	680.52
Total				2337		54248.82	43398.91

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

- Linking SHGs to bank for credit started as an experiment of NABARD in Mysuru district along with Mysuru Resettlement and Development Agency (MYRADA). Subsequently, the SHG movement has registered a strong growth in India. The credit facility to SHG members has not just helped women escape from clutches of money lenders but has helped in empowerment of women in socioeconomic and political spheres.
- Given that the extension services of various departments are inadequate to meet the demands of farmers, it is necessary that agriculture graduates are encouraged to set up Agri clinics and Agri business centres to provide last mile service to farmers as and when the need arises.
- It is essential to provide adequate produce loans or loans against warehouse receipts to farmers to prevent distress selling. PACS and Cooperative Societies of farmers can act as channels for providing credit to farmers for disposing of their produce.
- GLC data for the sector was not available separately and the same is reported under Agriculture Ancillary Activities.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- There are several agencies in micro finance sector like SKDRDP, ODP, Dhan Foundation etc., operating in the district. Further, there are several MFIs like Credit Access, SSFL, Navachetana etc. operating in the district who extend credit to SHG/JLGs. Banks lend to SHG/JLGs directly as well as through refinance.
- Under NRLM interest subvention is extended to loans availed by SHGs. Government of India provides interest subvention on loans for amount up to 5 lakh per SHG. There are 2703 cooperative societies in the district including 218 PACS which extend credit to farmers (Source: RCS). For loan extended by PACS they can avail financial assistance through DCCB. Finance under ACABC scheme is classified as priority

sector finance. Banks can provide finance for setting up of Agri Clinics and Agri Business Centres which provides agriculture

- extension service to farmers. Under ACABC scheme there is capital subsidy on such loans. To be eligible under ACABC, the candidates have to undergo residential training at MANAGE empaneled Nodal Training Institute (NTI). The Organization for Development of People (ODP) located in Mysuru is designated as NTI by MANAGE.
- Steps are taken by lead bank to promote financial inclusion through Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
C.02 Ancillary Activities - Others								
1	Agri Clinic & Agri Business Centers	No.	21.40	80	46	984.40	787.52	
4	Loans to Agri. Start-ups	No.	10.70	80	15	160.50	128.40	
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	672	143808.00	115046.40	
3	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	185	59385.00	47508.00	
Total					918	204337.90	163470.32	

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

- The traditional industries in Mysuru district are silk textile garments, wood inlay based crafts, agro and food processing, hotels and resorts, automobiles, printing and stationery, chemicals and colors, leather development, packaging etc. The district also offers vast potential for development of agro based and horticulture based industries like processing of fruits and vegetables, etc.
- The total strength of the work force in the district is 13.14 lakh, of which almost 50% each are engaged in farm or nonfarm activities. About 0.28 lakh workers are engaged in household industries. There are about 1517 artisans working in rural areas (Source: DAG 2023-24).
- There are 48027 enterprises involved in trade, hotel and transport activities in the district. There are 74727 industrial units in the district employing about 5.78 lakh workers which is 34.6% of total workers in the district. One private sugar factory viz. Bannari Amman Sugars, located in Nanjangud, produces 1.14 lakh MTs of sugar by crushing of 12.31 lakh MTs of cane (Source: DAG 2023-24).
- In FY 2023-24, 31 new factories were setup in the district generating employment for 2165 workers. Similarly, 6438 small scale industries were setup in FY 2023-24 generating employment for 48033 workers (Source: DAG 2022-23).
- The credit flow for MSME for the last 3 years viz. FY 2022-23, FY 2023-24, and FY 2024-25 was at ₹440714.88 lakh, ₹572749.77 lakh and ₹605133.55 lakh respectively (Source: SLBC portal).

3.2 Infrastructure and linkage support available, planned and gaps

- The district is well connected with roads and railways and is located at a distance of around 150 kms from Bengaluru, the capital city of Karnataka. Bengaluru-Mysuru expressway reduces travel time between the cities to less than 2 hours. The district is also blessed with 14 industrial areas, viz., Hebbal, Hootagalli, Belavadi, Koorgally, Metagalli, Belagola, Kadakola, Nanjangud, Thandya, Adakanahalli, immavu, Kallalli Womens Park 1st & 2nd Phase, Kochanahalli (Source: DIC).
- DIC is operating two cluster development programs viz. ESDM (Electronic System Design and Manufacture) of Government of India and Wood inlay work of Government of Karnataka which provides incentives to entrepreneurs for setting up units in these segments. There are 3 schemes for MSME viz. Pradhan Mantri Employment Guarantee Scheme
- (PMEGP), Artisan subsidy cum loan scheme and Incentives & concessions under Karnataka Industrial Policy 202025. Under Artisan subsidy cum loan scheme there is credit linked subsidy of 30% up to 15,000 to support micro enterprises. Under PMEGP scheme capital subsidy is given to entrepreneurs for setting up new units. Rural Development and Self Employment Training Institute (RUDSETI) organizes several trainings throughout the year for imparting to budding entrepreneurs. NABARD and government line departments also conduct skill and entrepreneurship

development programs with the help of vast NGO network in the district.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
II. Manufacturing Sector - Term Loan								
1	Manufacturing Sector - Term Loan-Medium	No.	2500.00	80	14	17500.00	14000.00	
2	Manufacturing Sector - Term Loan-Micro	No.	100.00	80	2204	55100.00	44080.00	
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.	250.00	80	553	138250.00	110600.00	
Sub Total					2771	210850.00	168680.00	
II. Manufacturing Sector - WC								
1	Manufacturing Sector - Working Capital-Medium	No.	625.00	100	399	124687.50	124687.50	
2	Manufacturing Sector - Working Capital-Micro	No.	25.00	100	12158	75987.50	75987.50	
3	Manufacturing Sector - Working Capital-Small	No.	250.00	100	7497	468562.50	468562.50	
Sub Total					20054	669237.50	669237.50	
II. MSME - Others								
1	KVIC Units	No.	1.00	80	404	404.00	323.20	
2	Loans to MSME Start-ups	No.	500.00	80	9	900.00	720.00	
Sub Total					413	1304.00	1043.20	
Total					23238	881391.50	838960.70	

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

- Exports from Mysuru for FY 2023-24 stood at around ₹6327.72 crore. Major commodities exported are motorcycles, printer circuits, pneumatic tyres, coffee, parts and accessories of vehicles, heterocyclic compounds with nitrogen, tobacco etc.
- GLC data of last 3 FY viz. 2022-23, 2023-24 and 2024-25 for export sector is ₹329.34 lakh, ₹0 lakh and ₹0 lakh (Source: SLBC portal).

4.1.2 Infrastructure and linkage support available, planned and gaps

- Currently, there are 157 export units registered of which around 85 are active (Source: DIC).
- As per Mysuru District Export Promotion Action Plan, 2020, the specific products identified having export potential are Banana, Sweet Corn and Spices, Silk, Silk textiles, Engineering products (Machine tools, Auto components, Medical equipment, PCBs, ESDM cluster products, Nanjangud Banana (GI Tag), Mysuru pak (sweet), Betel leaves (GI Tag), Eeranagere brinjal, Ganjifa art (GI Tag), Handicrafts, Wood Inlay works (GI Tag), Sandal soap, Agarbathi, Jasmine/ Essential oils and perfumes, Processed food, Jaggery, Tourism.
- Mysuru has large number of GI products which positions it favorably to boost exports. Due to favorable agro-climatic conditions with suitable soil for different crops, district produces variety of food and commercial crops. District has 3688 Food and Intoxicants Small Scale industrial (SSI) units registered with District Industries Centre which indicates the potential available for boosting exports.
- The State is providing various incentives & concessions to the Micro, Small and Medium Enterprises (MSME) sector to compete in the international market. The State Government has contemplated various initiatives along with incentives and concessions for the promotion of exports in the New Industrial Policy 2020-25.
- Visvesvaraya Trade Promotion Centre (VTPC) is the mandated nodal agency for the promotion of international trade from the State of Karnataka under the aegis of the Department of Industries & Commerce, Govt. of Karnataka. In addition to compiling data on the States exports, VTPC conducts various capacity building programmes and also provides services for market intelligence, export documentation and finance.

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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	300.00	80	119	35700.00	28560.00
2	Export Credit -Pre Shipment Export Credit	No.	300.00	80	120	36000.00	28800.00
Total				239		71700.00	57360.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

- Mysuru is considered as the most prestigious center for imparting education, having a vast network of reputed educational institutions. The district has the distinction of housing the headquarters of two famous institutions, the famous and century old University of Mysuru and the Karnataka State Open University.
- The district has presence of premier research educational institutions such as CFTRI, CSRTI, DFRL, All India Institute of Speech and Hearing etc., apart from reputed engineering and medical colleges.
- As per 2011 Census, the overall literacy rate is 72.79% (Male 78.46%, Female 67.06%) which is lower than state average of 75.36%. The credit flow for Education sector for the last 3 years viz. FY 2022-23, 2023-24 and 2024-25 was at ₹5395.4 lakh, ₹5379.42 lakh and ₹6900.42 lakh respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps

- There are 991 Lower Primary Schools, 1665 Higher Primary Schools, 786 High Schools, 259 PU colleges, 79 General Degree Colleges, 4 Medical & Dental Colleges, 12 Polytechnic Colleges and 14 Engineering Colleges (Source: DAG 2023-24). The presence of such a large number of quality institutions offers a good scope for banks to provide education loans to students.
- Ranking of Mysuru in SSLC results has slipped from 7th to 15th while in II PUC it has improved from 17th to 12th. Hence, there is a scope to improve quality of education in the district. As per the RBI guidelines, loans to individuals for educational purposes including vocational courses, not exceeding ₹25 lakh will be considered as eligible for priority sector classification. Indian Banks Association (IBA) has formulated a scheme for providing collateral free loans up to 7.5 lakh under the sector for students belonging to economically weaker sections.
- Under RIDF Tranche XXVIII, two projects for construction of additional infrastructure at GHPs Maragowdanahalli (KR Nagar) and GHPs Kupya (T.Narsipura) are sanctioned with Total Financial Outlay (TFO) of ₹358 lakh and one project for Infrastructure for Govt. PU College at Doddakavalande with TFO of ₹158 lakh are sanctioned.

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	TEO	Bank Loan
IV. Education							
1	Education Loans	No.	10.00	90	3043	30430.00	27387.00
Total				3043	30430.00	27387.00	

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

- As housing is one of the three basic needs of human life government has launched several schemes with the objective of Housing for all by the year 2022.
- Pradhan Mantri Awas Yojana Gramin (PMAYG) was launched in 2016 with the target of construction of 2.95 crore houses with all basic amenities by the year 2022.
- The other schemes that are being implemented for housing in Karnataka are Pradhan Mantri Awas Yojana Housing for All (PMAYHFA), Chief Ministers One lakh Housing Scheme, Rajiv Awas Yojana (RAY), Devraj Urs Housing Scheme, Dr. B.R. Ambedkar Nivasa Yojane and Rural Ashraya/Basava Vasathi Yojana.
- The credit flow for the housing sector for the last 3 years viz. FY2022-23, FY2023-24 and FY2024-25 was at ₹28262.46 lakh, ₹25251.77 lakh and ₹21731.85 respectively.

4.3.2 Infrastructure and linkage support available, planned and gaps

- As per the revised RBI guidelines effective from April 1, 2025, housing loans to individuals are eligible for classification under priority sector lending (PSL) subject to population based limits and cost ceilings. In cities with a population of 50 lakh and above, loans up to ₹50 lakh qualify for PSL provided the cost of the dwelling unit does not exceed ₹63 lakh. In centres with populations between 10 lakh and 50 lakh, housing loans up to ₹45 lakh are eligible with a maximum dwelling cost of ₹57 lakh. For centres with populations below 10 lakh, the eligible housing loan limit is ₹35 lakh with the dwelling cost capped at ₹44 lakh. Similarly, loans granted for repairing damaged dwelling units are eligible under the priority sector housing category, subject to population based limits: up to ₹15 lakh in centres with a population of 50 lakh and above (dwelling cost not exceeding ₹63 lakh), up to ₹12 lakh in centres with a population between 10 lakh and 50 lakh (dwelling cost not exceeding ₹57 lakh), and up to ₹10 lakh in centres with a population below 10 lakh (dwelling cost not exceeding ₹44 lakh).
- During FY 2023-24, 3965 houses under Basava Housing Scheme, 2541 houses under

Dr. B. R. Ambedkar Awas scheme, 748 houses under PMAY (Grameen), 1755 houses under PMAY (Urban), 274 houses under Devaraj Urs Housing scheme (Grameen), 280 houses under Vajapayee Urban Housing scheme were constructed with more number of people preferring Mysuru as a retirement destination there exists a good scope for disbursement of more and more housing loans.

- There is a need to create awareness of the various government schemes under which subsidy is available to eligible beneficiaries. The district administration should take necessary steps to create such awareness.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
V. Housing								
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	25.00	90	2287	57175.00	51457.50	
	Total				2287	57175.00	51457.50	

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

- Total 1815 projects involving RIDF assistance of 78420.45 lakh have been sanctioned as on 31.03.2025.
- Number of hospital beds per 10000 population is 12. Habitations having drinking water facility of 50 LPCD or more is 97.73%. Road length per 100 sq. km. area is 189 km. Railway line per 1000 sq.km. area is 24.73 km. Number of vehicles per lakh population is 72198. 100% habitations have access to all weather roads.

5.1.2 Infrastructure and linkage support available, planned and gaps

- The infrastructure & linkage support available for Agriculture, Animal Husbandry, Fishery, Health and Education sector is given in the respective chapters of this document.
- With respect to transport & communication, the district has, 268.28 km of National Highway, 1036.08 km of state highway, 2347.53 km of major district roads, 20 major bridges, 156 km of railway lines, 393 post offices and 29 telephone exchanges. There are 2875 anganwadi centers and 36 crèches.
- 100% of households are electrified, 100% grama panchayats are having internet connection, 100% of habitations in the district have access to all weather roads. 97.73% of rural habitations are having more than 50 LPCD drinking water supply, 78.58% of households have individual latrines.
- Gruha Jyothi scheme of state is providing up to 200 units of free power per month for eligible residential households across Karnataka.
- Karnataka Urban Water Supply and Drainage Board (KUWS&DB) is constructing a treatment plant near the Halehunduvadi near KRS (source Cauvery river) which is expected to address tapped water requirements in the district.

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

- Anganwadi projects have been sanctioned under RIDF in the district which provide preschool education, nutrition and health support to children, pregnant and lactating mother.
- Primary and Secondary Schools, colleges, Training centers, hostels etc. sanctioned under RIDF provide education, accommodation and skills to the youth in the district.
- Primary Health Care (PHC), Maternal and Child Health (MCH) and hospitals constructed through RIDF loan address the need for better health care facility in the district.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

- Good infrastructure is essential for economic development and considering the increase in population growth there is a need to create more medical and education facilities to cater to the expected rise in demand for health and education facilities.
- GLC for last 3 financial years viz. FY 2022-23, 2023-24 and 2024-25 is ₹242.33 lakh, ₹431.5 lakh and ₹401.7 lakh.

5.2.2 Infrastructure and linkage support available, planned and gaps

- As on 31 Mar 2024, the district had 711 government Allopathy and Ayush hospitals, 1739 private hospitals and nursing homes with 12374 beds and 2199 doctors. There are 2353 medical shops and 14 blood banks. The infrastructure available for education is indicated under chapter 4.2.
- The district has premium medical colleges that produce qualified doctors, who look forward to setting up their own clinics/dispensaries/hospitals.
- While 97.73% of rural habitations are having more than 50 LPCD drinking water supply, only 78.58% of households have individual latrines. Hence, there is need for improving sanitation situation in the district.
- The district needs to further strengthen its infrastructure facilities like better hospitals, public transportation system, drinking water supply, sewage, power supply etc. keeping in view the expected rise in district population due to new births as well as because of the fact that Mysuru is a favorite postretirement destination for many.
- NABARD provides a Special Refinance Facility under Water, Sanitization and Hygiene (WASH) program to eligible financial institutions for financing WASH related activities such as construction of toilets/ twin pit toilets, converting toilet to toilet cum bathroom with piped water connection, construction of overhead water tanks, additional bathroom cum toilet, installing piped water connection, retrofitting and upgradation of dysfunctional toilets, setting up of biogas plants using human excreta, cow dung and kitchen waste, rainwater harvesting structures, etc.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Education-Schools	No.	200.00	80	9	1800.00	1440.00
2	Healthcare-Diagnostic Lab	No.	25.00	80	13	325.00	260.00

3	Healthcare-Hospital	No.	500.00	80	5	2500.00	2000.00
4	Sanitation-Toilets	No.	0.30	80	1565	469.50	375.60
Total				1592		5094.50	4075.60

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

- As of Dec 2024, Karnataka's installed power capacity is 34,950.90 MW, with renewables (excluding Independent Power Producer & Mini Hydel) contributing over 50.66%.
- In order to further harness, the potential of Renewable Energy in the State, the Karnataka Renewable Energy Policy 2022-27 has been envisaged by the Government of Karnataka.
- Mysuru district has commissioned Renewable Energy power projects of capacity of 164.60 MW as on June 2025. This includes Solar energy of 65.50 MW, Small Hydro Power (SHP) of 49 MW, Bio Mass Energy of 6 MW and 44.10 MW from Co Generation. (Source KREDL).
- GLC of the sector in last 3 financial years viz. FY2022-23, FY2023-24 and FY2024-25 was ₹204.53 lakh, ₹25.03 lakh and ₹221.92 lakh respectively.

5.3.2 Infrastructure and linkage support available, planned and gaps

- Karnataka has notified Karnataka Renewable Energy Policy 2022-27 to facilitate Government of India in meeting the RE target of 500 GW by 2030. It has an objective to facilitate development of 10 GW of additional RE projects with or without energy storage systems in the State, including up to 1 GW of Rooftop solar PV projects.
- There is availability of bright sunlight in Mysuru district during most part of the year, thus there is ample potential for financing solar lighting and solar water heaters by the banks. Further, PM Surya ghar muft bijli yojana is expected to create demand for solar roof top projects which can be tapped by banks to increase lending under renewable energy sector. New Solar Power Scheme (for PVTG Habitations/villages) under PM JANMAN is being implemented by Chamundeswari Electricity Supply Corporation (CESC) in Karnataka benefitting 179 beneficiaries housed in Kodagu and Mysuru districts. In Mysuru City, 126 kwp capacity Solar Roof Top plants have been commissioned by KREDL on the Government Buildings and parks.
- As per KREDL wind energy generation potential for Mysuru district is 198.95 MW. Significant investments required for grid integration, the development of battery infrastructure to manage intermittency, scaling up production of the components of renewable energy systems, access to critical minerals that are needed for storage technology, the limited availability of land in densely populated areas and the competing and rapidly increasing energy demands from agriculture, infrastructure, and industry etc. are constraints in popularizing renewable energy.

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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Home-Biogas	No.	0.40	90	851	340.40	306.36
2	Solar Energy-Roof Top Solar PV System without Battery-up to 10KW	No.	10.00	90	14	140.00	126.00
3	Solar Energy-Solar Water Heater System	No.	1.90	90	522	991.80	892.62
4	Solar Energy-Stand Alone Solar Power Plants-Power Plant	No.	13.20	90	5	66.00	59.40
5	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	901	225.25	202.76
Total				2293	1763.45	1587.14	

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	1776	675.81	567.43
B	Ongoing tranches	39	388.24	216.77
	Total (A + B)	1815	1064.05	784.20

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	200	149.48	139.77
B	Rural roads & bridges	486	361.31	292.43
C	Social Sector	1129	553.27	352.01
	Total (A + B + C)	1815	1064.06	784.21

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	16	Irrigation potential	ha	2951
B	Rural roads	423	Road length	km	1704
C	Bridges	63	Bridge Length	m	1993

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Anganwadi	259	Benefits children and pregnant mothers	Villages/Population	332
2	Animal Husbandry	107	Benefits AH activities	Cattle/Farmers	204307
3	Backward Class Hostel	3	Benefits backward class population	Villages/Population	103
4	Drinking water	1	Provides piped water supply	Villages/Population	236417
5	First Grade College	3	Promotes quality education	Villages/Population	
6	Cold Storage	1	Promotes post harvest activity	Metric Tonne	3750
7	Fisheries Project	3	Benefits fishery activity	Villages/Population	
8	Godown	12	Promotes post harvest activity	Metric Tonne	12600
9	Govt. Tool Room and Training Centre	3	Gives fillip to skill development activities	Villages/Population	185425
10	Horticulture College	1	Promotes education and horticulture activities	Villages/Population	673
11	Industrial Training Institute	7	Gives fillip to skill development activities	Villages/Population	4565
12	Infrastructure for Information Technology in rural area	1	Enhances IT skills	Villages/Population	1474
13	Maternity and Child Hospital	3	Maternal and child health improvement	Villages/Population	2
14	Moraji Desai Res School	1	Promotes quality education	Villages/Population	

15	Pre University	128	Promotes quality education	Villages/Population	3672
16	Primary Health Centres	23	Promotes healthcare	Villages/Population	83
17	Primary Schools	550	Promotes quality education	Villages/Population	40919
18	Raitha Sampark Kendras	11	Assists farming activity	Villages/Population	4
19	Rural Markets	41	Helps farmers fetch fair price for their produce	Villages/Population	1017033
20	Rural Service Centre	5	Empowers rural population	Villages/Population	
21	Secondary Schools	147	Promotes quality education	Villages/Population	556
22	Sericulture	1	Promotes sericulture activities	Villages/Population	

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

- The Self Help Group Bank linkage program (SHGBLP) has expanded at a fast pace in India to evolve into the largest microfinance program in the world.
- As on 31 March 2024, in Karnataka there are 9.04 lakh savings linked SHGs with ₹202443.57 lakh savings and 8.88 lakh credit linked SHGs with loan outstanding of ₹2512922.23 lakh (Source: Status of Microfinance in India 2023-24).
- During FY 2024-25, in Mysuru 5949 SHGs were savings linked with ₹5395.53 lakh savings and 28204 SHGs were credit linked with total credit of ₹130355.11 lakh (Source: SLBC portal.)
- During FY2024-25, in Mysuru an amount of ₹87621.43 lakh was disbursed to 37033 JLGs through commercial and cooperative banks. As on 31 Mar 2025, there are 131755 JLGs in the district with loan outstanding of ₹143377.91 lakh (Source: SLBC portal). As per latest AKMI report, MFIs have financed 859035 SHG/JLG accounts with loan outstanding of ₹420043.00 lakh as on 31 Mar 2025.

6.2 Infrastructure and linkage support available, planned and gaps

- District has 29 MFIs (Source: AKMI report) which are engaged in SHG/JLG financing. These MFIs along with cooperative and commercial banks have presence in all the blocks and cater to the credit needs of SHGs/JLGs.
- NABARD is training SHG members through LEDP and MEDP programs. Subsequent to the training, trainees are given handholding support during which they are credit linked so as to enable them to take up income generating activities. The State Government is implementing the Aajeevika National Rural Livelihoods Mission (NRLM) scheme through Karnataka State Rural Livelihood Promotion Society named as Sanjeevini
- Women and Child Development Department (WCDD) of the State Government launched Stree Shakti programme during 2000-01 for promoting groups namely Stree Shakti groups within the extant framework of SHGBank linkage programme.
- MFIs operating in district include NABFINS, Credit Access, Muthoot, Samasta, Navachetana, Spandana etc. Inadequate data sharing of SHG borrowers remains an issue and it is leading to cases of multiple membership and multiple financing.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Differential Rate of Interest Scheme--Consumption	No.	0.50	100	404	202.00	202.00
2	Loans to Distressed Persons-- Non Institutional Loans	No.	1.00	100	18922	18922.00	18922.00
3	Loans to Distressed Persons-- OD to PMJDY	No.	0.10	100	250	25.00	25.00
4	SHGs/ JLGs--JLGs	No.	2.00	100	16139	32278.00	32278.00
5	SHGs/ JLGs--SHGs	No.	2.00	100	14312	28624.00	28624.00
6	Start-ups--Other than Agri & MSME	No.	5.00	80	25	125.00	100.00
Total				50052		80176.00	80151.00

Title: Financial Inclusion



Grant Sanctioned: ₹29.30 lakh

Project Coverage:

Primary Center: Mysuru Block

Additional Blocks Covered: Srirangapattana (Mandya District) and Chamarajanagara Block (Chamarajanagar District)

Project Overview:

The Center for Financial Literacy (CFL) in Mysuru block is established to enhance financial awareness and inclusion among the adult population across three major blocks in southern Karnataka. The initiative is supported through a sanctioned grant of ₹29.30 lakh, with a project duration of three years.

Activities:

Each block will implement a structured outreach plan focusing on experiential and community based financial education:

Monthly Camps: 25 financial literacy camps per block
Participants per Camp: 20 to 25 beneficiaries

Focus Areas:

1. Understanding of formal banking systems
2. Digital payment literacy
3. Credit management and savings behavior
4. Insurance awareness
5. Government financial inclusion schemes

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- a. There is significant scope to enhance postharvest financing through NWR and eNWR. The Agriculture Department should take proactive measures to popularize these instruments among farmers.
- b. Currently, only one KSWC godown is WDRA registered, limiting postharvest financing through eNWR. Expanding WDRA registration across more godowns is essential to promote wider use of the eNWR instrument.
- c. Coverage under PMFBY/RWBCIS in the district is very low, with only 7,857 farmers enrolled in FY2024-25. The district administration, line departments, and bankers should intensify efforts and give wider publicity to increase farmer participation under the scheme.

2. Water Resources

- a. Timely Water Release: The Irrigation Department should ensure the timely release of irrigation water, particularly for paddy and sugarcane, to support better crop yields.
- b. Promotion of Micro Irrigation: Line departments should actively promote micro irrigation and water conservation practices such as drip and sprinkler systems, along with rainwater harvesting structures. These measures will help reduce irrigation water demand, enhance crop yields, and improve soil health.

3. Farm Mechanisation

- a. Custom Hiring Centers: FPOs, PACS, and cooperative societies should be encouraged to establish Custom Hiring Centers by availing subsidies under AIF or the PACS as MSC scheme of NABARD. Line departments may also extend support through their subsidy schemes such as NHM and the HiTech Harvester Hub scheme.
- b. Timely Distribution of Implements: Subsidized agricultural implements (tractor and bullock drawn) should be distributed to farmers on time to ensure the timely completion of agricultural operations in the district.
- c. Promotion of Drone Technology: The use of drones for applying fertilizers and pesticides in crops such as maize, paddy, tobacco, and cotton should be promoted to address the challenge of agricultural labour shortages.

4. Plantation and Horticulture

- a. Cocoon Market Upgradation: Upgrade the Bandipalya APMC cocoon market from its current 1.52 tonnes/day capacity to 5-6 tonnes/day. With current inflow at 3-4 tonnes/day and stable cocoon prices over the past three years, more farmers are adopting sericulture. Enhanced capacity will further boost the sector in the district.
- b. Chawki Rearing Centre (CRC): Convert the old Sericulture Department building at Thandavapura into a CRC to strengthen sericulture activities in the district.
- c. The cultivated area under Mysuru's GI crops — Nanjanagudu Rasabale, Mysuru Vilyadele, and Mysuru Betel Leaf — has declined to just a few hectares in recent years. Focused promotion and support are essential to aid their conservation, expansion, and revival. The Department of Horticulture may prioritize area expansion, capacity building, and technical

assistance to farmers to encourage the re-cultivation of these traditional crops and sustain their unique heritage value.

d. Cold Storage Infrastructure: The district currently has 5 cold storages with a capacity of 13863 Metric Tonnes. Two additional units - one each at Mysuru and Nanjangudu blocks - are required to meet storage demand. One cold storage of 3750 Metric Tonne capacity has been sanctioned under RIDF Tranche XXX which will help address this issue.

5. Forestry/ Waste Land Development

a. Promotion of commercial forestry can be undertaken through on-farm demonstrations to showcase best practices and economic viability. Such initiatives will encourage farmers to adopt agroforestry models, enhance tree cover, and improve livelihood opportunities through sustainable timber and non-timber produce.

6. Animal Husbandry - Dairy

a. Fodder Banks: With only one fodder farm in the district, there is considerable scope to strengthen the Animal Husbandry sector. Establishing fodder banks in every block would ensure fodder availability and support sectoral growth.

b. Expansion of MYMUL Capacity: MYMUL has an installed capacity of 6 LLPD, expandable up to 8 LLPD, but is currently handling over 9 LLPD of milk supply. Expansion of installed capacity is essential to meet current demand and accommodate future growth in the sector.

7. Animal Husbandry - Poultry

a. Poultry Incinerators: Improper disposal of diseased birds can spread infections to other birds, animals, or even humans. To strengthen biosecurity, poultry incinerators should be established at major poultry production centers.

b. Poultry Breeding Farm: A poultry breeding farm with a capacity of 10000 breeding stock per year may be set up in Mysuru taluk to supply quality chicks to small farmers.

8. Animal Husbandry - Sheep, Goat, Piggery

a. Pig Breeding Centre: There is strong demand for pig meat in Hunsur and Periyapattana taluks. At present, the district depends on the breeding centre at Kushalnagara (Kodagu). Establishing a breeding centre in Periyapattana taluk with a capacity of 1000 piglets per year would support the growth of the piggery sector.

b. Sheep and Goat Breeding Farms: Setting up one sheep breeding farm and one goat breeding farm in HD Kote, Hunsur, or Nanjangudu would significantly promote sheep and goat rearing activities in the district.

9. Fisheries

a. Cold Storage and Ice Plants: To reduce postharvest losses, two cold storage units (10 MT capacity each) and two ice plants (10 MT capacity each) may be established in Mysuru.

b. Modernization of Fishing Practices: Currently, fishing in Kabini, Nugu, and Taraka reservoirs is carried out using coracles. Promoting the use of fishing boats in these reservoirs would enhance fish catch and improve safety by reducing the risk of accidents.

10. Construction of Storage and Marketing Infrastructure

a. Upgradation of Old Godowns: About 30-40% of KSWC godown capacity consists of old

structures with asbestos sheet roofing, which require frequent maintenance to fix leakages. These should be replaced with galvalume sheets, offering 20-25 years of maintenance free life.

b. Infrastructure Development: Basic facilities such as compound walls, internal roads, and drainage networks need to be developed in KSWC operated godowns to enhance infrastructure quality and operational efficiency.

c. Awareness needs to be created on the eNWR (Electronic Negotiable Warehouse Receipt) scheme to facilitate greater onboarding of godowns and ensure that more farmers benefit from this digital warehousing and financing instrument.

11. Land Development, Soil Conservation and Watershed Development

a. The Department of Agriculture is currently implementing two watershed projects - one each in Periyapattana and HD Kote taluks - covering about 8000 ha. There is potential to expand watershed activities to a larger area in the district to promote soil, land, and water conservation while enhancing farm yields and farmer incomes

12. Agriculture Infrastructure: Others

a. Banana Tissue Culture Units: Farmers in Mysuru district require nearly 3 crore banana tissue culture plants annually (Source: KVK). At present, only one certified production unit - Mysuru Organics - exists, which is insufficient to meet demand. As a result, farmers often depend on unauthorized vendors, leading to higher costs and lower quality. Establishing additional certified banana tissue culture production units would help prevent the spread of Fusarium wilt disease and ensure better yields

b. Seed Production Units: The district's annual seed demand is 3763 tonnes, while supply is only 1000 tonnes (Source: Dept. of Agriculture). To bridge this gap, five to six new seed production units with a capacity of 400-500 tonnes each are required. Given the rising demand for organic seeds, OFRS could also establish an organic seed production unit.

13. Micro, Small and Medium Enterprises (MSME)

a. Infrastructure Upgradation: Industrial areas need improved road connectivity, drainage, and related infrastructure. While recently developed industrial areas in Nanjangud have relatively better facilities, Mysuru's older industrial areas require significant improvements. Strengthening infrastructure will encourage higher investments and generate more employment in the district.

b. Balanced Industrial Development: Currently, most industrial areas are concentrated in Mysuru and Nanjangud. Greater focus should be given to establishing industrial zones in other taluks, particularly Hunsur and Periyapattana, which are strategically located on the Mysuru-Kodagu road where a new ring road is expected. This will promote decentralized development, reduce migration towards Mysuru, and help avoid agglomeration diseconomies.

c. Single Window Clearance: At present, new industrial units require approvals from multiple agencies—municipality, ESCOM, Labour Department, Pollution Control Board, etc.—with no unified system in place. Establishing a Single Window Clearance Portal under DIC would improve the Ease of Doing Business, making it simpler for entrepreneurs to set up industries and attracting more investments and jobs.

d. Creation of Land Bank: A dedicated land bank of 500–1000 acres should be created initially to facilitate quick allotment for new medium and large industries. DIC should

periodically assess future land requirements and acquire land in advance. This will further enhance Ease of Doing Business, boosting industrial investments and employment opportunities.

14. Export Credit

a. Promotion of ESDM Sector: Mysuru has been identified as an ESDM (Electronic System Design and Manufacturing) cluster, with 250 acres earmarked for the cluster at Kochanahally Industrial Area, which is under development. This initiative will boost electronics production and enhance export potential.

b. Access to Export Credit Data: Currently, district level data on export credit offtake is not available. Making this information accessible to DIC and other stakeholders would enable better assessment of export sector performance and facilitate timely policy interventions.

15. Education

a. There is considerable potential for growth in the education sector under GLC. Banks should step up efforts to enhance lending by conducting awareness camps in colleges and promoting education loan products.

16. Housing

a. There is vast potential for housing finance through formal banking institutions. At present, a significant share—particularly in rural areas—is being met by NBFCs. Banks should intensify efforts to expand GLC in the housing sector.

17. Social Infrastructure

a. Desilting of Tanks: The district has 973 tanks across various taluks that require periodic desilting. This will enhance rainwater storage capacity, improve groundwater recharge, and create opportunities for promoting fisheries in these tanks.

b. Power Infrastructure: Chamundeshwari Electricity Supply Corporation (CESC) should strengthen infrastructure by establishing grids in all hoblis and ensuring adequate, uninterrupted power supply for irrigation, agro-processing, and small-scale industrial units. This will help boost agro, allied, and industrial activities in the district.

18. Informal Credit Delivery System

a. Data Sharing in Microfinance: Multiple agencies—SKDRDP, ODP, SRFS, NABFINS, Dhan Foundation, Credit Access SSFL, etc.—operate in the district. Sharing borrower data among these agencies would help minimize multiple lending and over-lending.

b. Borrower Sensitization: Stress in the MFI sector has led to several SHG/JLG accounts becoming overdue or NPA. Banks and NBFCs should educate borrowers on disciplined repayment, as defaults negatively impact credit scores and future borrowing capacity.

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 cooperatives. 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 ₹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 ₹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: Status of Cooperatives

4.1. Status of Cooperatives in the State

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

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

The following announcements were made by the State in their budget for 202526.

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

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

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

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

4.4 "Health, Awareness, and Community Engagement

- The Karnataka Milk Federation amplified awareness by proudly displaying the IYC logo on all milk tankers and booths across the State.
- On 31 July, the RCS Head Office in Bengaluru hosted a medical checkup and blood donation camp, reinforcing the cooperative sectors commitment to public health.
- To commemorate the IYC, a special magazine titled Sahakara was published, showcasing stories, achievements, and future visions of Karnataka's cooperative movement.
- Trainings & Debates: Across districts, training programs were conducted to raise awareness about the significance of IYC and the role of cooperatives in sustainable development. A thought provoking debate on "Economic Growth Through Cooperatives" was organized by the Karnataka State Cooperative Federation, sparking dialogue on the transformative power of cooperative models.

4.5 Status of PACS Computerisation

- a. State Level Status of computerisation (viz. Go-Live/e-PACSONly, Online Audit, trainings etc,) as on 25.08.2025**
 - PACS Sanctioned - 5491
 - ERP Trial Run - 3504
 - ERP Go Live - 3028
 - HoC uploaded - 144
 - Number of PACS doing entries and Day end Activity Post Go Live as per SOP - 2588
 - On-system Audit - 1496

- Dynamic Day End - 137

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

5. Status of Cooperatives in the District

1. The cooperative sector in Mysuru district comprises a total of 2417 functional cooperatives, covering 2057 functional Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 221 rural credit co-operatives (PACS, PCARDBs & DCCB). The PACS have nearly 2.42 lakh members. Likewise, long-term rural co-operative credit institutions cover 1 State Co-operative Agriculture and Rural Development Banks (SCARDBs) and 7 PCARDBs. It has a membership of nearly 0.24 lakh members. Besides, there are 1 district level federations, 3 state level federations operating in the district.

6. Potential for formation of cooperatives

1. There is a fair potential for cooperative activity in the district. There are gram panchayats which are either not served by PACS or are underserved as they are served by PACS located in the neighboring gram panchayat. Further, there are few dormant PACS. Cooperatives department is attempting to revive dormant PACS and also has given permission to collect share for 17 PACS which can be registered in future. Further, there is potential for formation of MPCs as identified during DCDC meeting.
2. Considering the scope for food processing and housing sector in the district, there is potential for formation of new food processing cooperatives in all blocks and housing societies in all blocks except Mysuru.

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	Nanjangudu Wadi Project	4 villages of Nanjangudu Taluk viz. Kasavanahalli, Soorahalli, Yalachegere, Kumbarahalli	₹21124237 grant sanctioned of which ₹20685171 grant is utilized		500	<p>Interventions:</p> <ul style="list-style-type: none"> Development of a 1 acre wadi with horticultural plants, including Mango and Jamun. Support to establish microenterprises such as dairy, sheep rearing, and rural petty shops. <p>Impact:</p> <ul style="list-style-type: none"> Intercropping Mango and Jamun with Cowpea, Red Gram, Ragi, Jowar, Brinjal, Chilli, Tomato, and leafy greens has benefited 450 tribal families. 50 tribal beneficiaries have successfully established microenterprises, enhancing their livelihoods.

2	Collectivisation	Farmer Producer Organizations (FPO)	Various blocks of the district	Grant support for formation and operation of FPO		4500	<p>Total FPOs since 2014: 11</p> <p>Major Commodities: Chia, Ragi, Banana, vegetables, fruits, Coconut, etc.</p> <p>Key Activities: FPOs are engaged in input supply and have established market linkages for aggregation and sale of their produce.</p>
3	Collectivisation	Rural Mart	Hunsur	Grant support		50	<p>Turnover: ₹33.52 lakhs and Profit: ₹3.87 lakhs (as of 31 May 2024)</p> <p>Impact: Provided a marketing platform for 50 SHG members to sell their products.</p>
4	Skill Training	Skill Development Programme	Mysuru district	Grant support for training and settlement		30	<p>Training: 30 rural youth trained in a 52day Home Care Nursing course.</p> <p>Placement & Progress: 22 employed in hospitals/clinics across Mysuru, Chikkamagaluru, and Bengaluru 3 seeking employment with support from the Project Implementing Agency (PIA) 2 pursuing further studies in General Nursing</p>
5	Women Empowerment	LEDP	Hunsur Mysuru HD Kote and KR Nagara	Grant support for training and settlement		180	<p>FY 2021-22: Tailoring and Fashion Designing training provided to 90 mature SHG beneficiaries from KR Nagar, Hunsur, and Mysuru talukas.</p> <p>FY 2022-23: Embroidery/Zari and Artificial Ornaments making training provided to 90 mature SHG beneficiaries from Hunsur, HD Kote, and</p>

							Mysuru talukas. The trainees have started income generation and some are earning ₹25000/ to ₹30000/ per month.
6	Women Empowerment	MEDP	Mysuru Block	Grant support for training and settlement		30	MEDP training on Bakery and Masala items was sanctioned benefitting 30 mature SHG beneficiaries.
7	Financial Inclusion	Financial and Digital Literacy Camps	Mysuru district	CAPEX and OPEX support for establishing and operating CFL center		10192	<p>Grant: ₹29.30 lakh sanctioned for operating Center for Financial Literacy (CFL) center in Mysuru block which covers Mysuru block, Srirangapattana block (Mandya), and Chamarajanagara block.</p> <p>Activities:</p> <ul style="list-style-type: none"> • 25 financial literacy camps per month in each block • 20–25 beneficiaries covered per camp <p>Project Duration & Target: 3 years, aiming to reach 30% of the adult population across the three blocks. In Mysuru block 19214 people from 70 village are targeted of which 10,192 have been covered</p>
8	Infrastructure Development	Social Infrastructure creation through RIDF	Mysuru district	Financing infrastructure building activities			<p>Under RIDF, a total of 1,815 projects involving a loan amount of ₹78,420.90 lakh have been sanctioned as on 31 March 2025.</p> <p>Of these, 200 projects pertain to the agriculture and irrigation sector, 486 projects are for rural roads and bridges, and the remaining 1,129</p>

							projects fall under the social sector, including the construction of schools, colleges, anganwadis, and PHCs.
9	Institution Development	Assistance to Mysore & Chamarajanagara DCCB	Mysuru district	Grant Assistance			<p>Grant Support Provided for:</p> <ul style="list-style-type: none"> • Purchase of one mobile van to provide banking services on wheels (cash withdrawal, BBPS, mobile recharge, electricity bill payment, etc.) • Purchase of 24 Micro ATMs for use in Mysuru branches Implementation of Positive Pay System, Bharat Bill Payment System (BBPS), and PFMS • Purchase of handheld projectors for select branches
10	Infrastructure Development	Creation of infrastructure through PACS as MSC scheme	Mysuru district	Refinance under PACS as MSC scheme at 1 interest rate		32	<p>NABARD has sanctioned 32 projects with a total project cost of ₹11.10 crore under the PACS as MSC scheme in Mysuru district. As of now, ₹6.83 crore has been disbursed for 27 projects, out of which 23 projects have been completed.</p> <p>Notable examples include Hittanebagilu PACS and Panchavalli PACS of Periyapatna and Alagodu PACS of T. Narsipura, which have constructed PDS godowns and shopping complexes. Similarly, Kasaba PACS of Periyapatna and T. Narsipura have constructed shopping complexes.</p>

11	Infrastructure Development	Strengthening infrastructure through computerization of PACS	Mysuru district	Support in terms of Software, training and capacity building		176	<p>Under the PACS Computerization Project, PACS have been equipped with computer systems, a common software platform, and training for staff to digitize all operations and enhance efficiency.</p> <p>Status of PACS Computerization in Mysuru District (as on 17.08.2025):</p> <ul style="list-style-type: none"> • Sanctioned: 176 • Go Live: 136 • Cutoff Change: 36 Pending • Go Live: 4 • Audit Completion: 45 • Dynamic Day End: 12 <p>In the near future, all PACS and PCARDBs are expected to be transformed into ePACS, wherein all day-to-day operations will be done through common national level PACS software.</p>
12	Infrastructure Development	Construction of Mega Diary at Alanahalli	Mysuru district	Loan assistance for construction of Mega Dairy			MYMUL has established a mega dairy plant at Alanahalli, Mysuru, with a processing capacity of 6 LLPD (expandable to 8 LLPD). The project was supported under the DIDF Scheme with financial assistance of ₹63.87 crore from NABARD through NDB.
13	Promotional Activity	Grant support to JSS KVK for conduct of Krishimela	Sutturu	Grant support for publication of material			<ul style="list-style-type: none"> • The mela creates awareness on improved agricultural practices among the public. • NABARD promoted FPOs/SHGs were provided stalls to showcase and sell their products.

Success Stories

Success Story 1



1. No. of beneficiaries	1318
2. Community	PACS Shareholders
3. State	Karnataka
4. District	Mysuru
5. Block	Piriypatna
6. Village	Piriypatna
Title	PACS as MSC Project of KASABA PACS PERIYAPATNA
Scheme	PACS as MSC
Project Implementing Agency	Kasba PACS
Duration of the project	6 Months
Beneficiary	

1.1 Support provided

NABARD has sanctioned ₹38.34 lakh under the Special Refinance Scheme (SRS) of PACS as Multiservice Centre (MSC) at 1% concessional interest by dovetailing with the AIF scheme that provides 3% interest subvention.

Under NABARD's Cooperative Development Fund (CDF) grant assistance of ₹1.98 lakh was extended to the PACS for activities such as DPR preparation, technology adoption and capacity building.

1.2 Pre-implementation status

While PACS was profitable it found it risky to borrow money at normal rates as it was not confident

1.3 Challenges faced

Completing the project in timely manner without compromising the quality of work.

1.4 Impact

The project generates a stable monthly income of ₹1.5 lakh thereby strengthening the financial position of the society.

The project under PACS as MSC has enhanced the society's visibility and built confidence to take up projects earlier considered risky.

With regular income the society and its 1318 shareholders feel more secure about their future.

Project is expected to boost membership and strengthen the cooperative movement in the region.

Success Story 2



Title	Empowering Every Farmer Through Collective Strength
Scheme	Central Sector Scheme on Formation and Promotion of 10000 FPO
Project Implementing Agency	ISHA Foundation
Duration of the project	5 years
Beneficiary	
1. No. of beneficiaries	450
2. Community	Farmer Community
3. State	Karnataka
4. District	Mysuru
5. Block	Nanjangud
6. Village	Nanjangud

2.1 Support provided

FPO Management cost is provided for 3 years to provide for cost of initial establishment and operations.

CBBO Management cost is provided to ISHA Foundation for 5 years to ensure continued handholding support to FPO

2.2 Pre-implementation status

Limited awareness of soil testing prevents farmers from improving soil health and productivity.

Banana aggregation challenges arise as traders buy only top-grade produce leaving lower-grade bananas unsold.

Knowledge gaps in input use—farmers lack clarity on the right inputs quantities and timing.

2.3 Challenges faced

Lack of soil testing knowledge led to low yields higher input costs soil degradation pest issues and environmental damage due to poor nutrient management.

Banana grading issues caused income loss post-harvest waste poor market access unfair pricing and disposal challenges when traders rejected lower-grade produce.

Improper use of inputs resulted in low yields, resource wastage, higher costs, soil damage, and increased pest incidence.

2.4 Impact

Soil testing has improved yields reduced input costs and enhanced soil health.

Banana aggregation interventions reduced waste ensured fair payments raised incomes and built farmer confidence.

Overall impact includes higher productivity lower costs better soil management and more efficient resource use.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC.

Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation,

innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

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

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the State by

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

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

c 1. Karnataka State Action Plan on Climate Change (KSAPCC): A climate dashboard has been launched to monitor mitigation and adaptation efforts across departments. 2. EMPRI as Nodal Agency has initiated several state-funded and centrally supported projects. EMPRI is

exploring carbon credit markets and nature-based solutions to support departmental initiatives 3.Karnataka Forest Wildlife and Climate Change Mitigation Foundation was launched in 2025. This is a first-of-its-kind initiative in India which focuses on carbon credit generation through agroforestry and afforestation.

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

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

- Climate vulnerability mapping
- Sectoral impact assessments (agriculture water health and forests)
- Development of adaptation strategies and district-level plans
- 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. According to the Karnataka State Action Plan on Climate Change (KSAPCC), projected climate change impacts in the district include:

1. Crop yields:

- Paddy decrease of 69.4%
- Sugarcane decrease of 13.5% Chickpea decrease of 44.8% Redgram decrease of 46.8%
- Sorghum increase of 120.4% Soyabean increase of 50.5% Groundnut increase of 8.7%

2. Livestock: Expected impacts include heat stress, reduced fodder availability, limited water resources, and higher incidence of sudden disease outbreaks.

3. Water resources: Anticipated changes include erratic and intense rainfall patterns along with more frequent drought events.

The KSAPCC categorizes Mysuru as a medium socioeconomically vulnerable district in terms of climate change risk.

b. Strategies to Address Climate Change Impacts:

To reduce the adverse effects of climate change on agriculture, livestock, and water resources in the district, the following measures are being promoted:

1. Mitigation Measures

- Promotion of green energy solutions, including solar pump sets.
- Expansion of micro irrigation facilities under the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).

2. Adaptation Measures

- Implementation of watershed development programmes.
- Promotion of rainwater harvesting structures.
- Crop diversification, including the adoption of short duration paddy varieties during drought periods.
- Conducting task force meetings to prepare contingency plans for ensuring drinking water and fodder availability during periods of water stress.

3.2 Any specific Climate Change initiative in the District

- a. 1. Protection of vulnerable communities through inclusive and sustainable development strategies that are sensitive to climate change impacts.
2. Achieving national growth targets by ensuring qualitative improvements that enhance ecological sustainability.
3. Accelerated deployment of appropriate technologies to support both adaptation measures and the mitigation of greenhouse gas emissions.
4. Implementation of eight National Missions, which form the core of the NAPCC and represent multipronged, long-term, and integrated strategies:
 - National Solar Mission
 - National Mission on Enhanced Energy Efficiency National Mission on Sustainable Habitat National Water Mission
 - National Mission for Sustaining the Himalayan Ecosystem National Mission for a Green India
 - National Mission for Sustainable Agriculture
 - National Mission on Strategic Knowledge for Climate Change
- b. 1. Enhancement of Rainwater Harvesting and Crop Support Practices
 - Expansion of rainwater harvesting capacity.
 - Introduction of improved crop cultivars.
 - Addressing micronutrient deficiencies through site specific nutrient management. Provision of supplemental irrigation.
 - Adoption of mulching practices.
 - Use of zero till drills to improve soil health and conserve moisture.
2. Reduction of Methane Emissions in Livestock
 - Feed manipulation strategies to lower methane generation.
3. Water Resource Management
 - Design and implementation of site specific surface water harvesting structures.
 - Development of groundwater recharge systems.
4. Climate Impact Assessment
 - Computation of temperature projections for 2020 and 2050.
 - Comparison with present day levels to assess potential impacts and plan appropriate adaptation measures.
- c. 1. State Level Policy Framework Establishment of a dedicated policy body to guide and implement strategic cropping pattern shifts in response to climate variability.

2. Promotion of Dryland Farming Encouraging cultivation practices suited to low rainfall conditions to enhance productivity in arid and semiarid zones.
3. Market Development for Indigenous Crops Creating sustainable market linkages and consumer demand for traditional and region specific crop varieties.
4. Expansion of Micro Irrigation Promoting efficient irrigation systems to optimize water use and improve crop yields.
5. Groundwater Regulation and Pricing Reforms Enforcement of the Karnataka Groundwater Act
 - Establishment of a policy body to oversee and restrict groundwater extraction.
 - Introduction of a groundwater cess to promote judicious use.
 - Revision of irrigation water pricing policies to encourage conservation and efficiency.

d. NABARD, designated by the Government of India as the National Implementing Entity (NIE) for the Adaptation Fund (AF) under the Kyoto Protocol and for the National Adaptation Fund for Climate Change (NAFCC), facilitates project identification from the State Action Plan for Climate Change (SAPCC), project formulation, appraisal, sanction, fund disbursement, monitoring, and capacity building. In Karnataka, it supported the Conservation and Management of Indigenous Varieties of Livestock (Cattle and Sheep) project with ₹24.22 crore. Overall, NABARD has enabled sanction of 40 projects with a total outlay of ₹1,971.60 crore under the AF, NAFCC, and Green Climate Fund (GCF).

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. Mysuru district is home to several products registered under the Geographical Indications of Goods (Registration and Protection) Act, 1999, reflecting its rich cultural heritage and unique traditional skills. Notable GI products from Mysuru include:

1. Nanjangudu Rasabale (Banana)
2. Mysuru Mallige (Jasmine)
3. Mysuru Betel Leaf
4. Mysuru Silk
5. Mysuru Agarbathi
6. Mysuru Rosewood Inlay Work
7. Mysuru Sandalwood Oil
8. Mysuru Sandal Soap
9. Mysuru Traditional Paintings
10. Ganjifa Cards of Mysuru

These products are recognized by the Geographical Indications Registry, Government of India, for their distinctive qualities, reputation, and link to the region of origin.

4. As per the records of the Geographical Indications Registry, the following numbers of authorized users are registered for selected GI products of Mysuru district:

1. Ganjifa Cards of Mysuru 34 authorized users
2. Mysuru Rosewood Inlay Work 227 authorized users
3. Mysuru Traditional Paintings 61 authorized users
4. Mysuru Agarbathi 10 authorized users

5. In important forums such as the BLBC, DCC, and DLRC, bankers are regularly sensitized about the districts key Geographical Indication (GI) products, their export potential, and the opportunities for extending credit support to the authorized users engaged in their production.

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	DAG 2023-24 and DC office
Soil & Climate	Department of Agriculture
Land Utilisation [Ha]	DAG 2023-24
Ground Water Scenario (No. of blocks)	Dynamic Ground Water Resources of Karnataka 2024
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 Households]	DAG 2023-24
Village-Level Infrastructure [Nos.]	DAG 2023-24
Additional Information	Department of Agriculture
Infrastructure Relating To Health & Sanitation [Nos.]	DAG 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	Dept of Agriculture
Irrigation Coverage [000 Ha]	DAG 2023-24
Infrastructure For Storage, Transport & Marketing	DAG 2023-24
Animal Population as per Census [Nos.]	Livestock Census 2019
Infrastructure for Development of Allied Activities [Nos.]	DAG 2023-24 AH Dept and MYMUL
Milk, Fish, Egg Production & Per Capita Availability - Year-2	DAG 2023-24
Status	DAG 2023-24 and https://raitamitra.karnataka.gov.in/
Major Crops, Area, Production, Productivity	DAG 2023-24
Irrigated Area, Cropping Intensity	DAG 2023-24
Input Use Pattern	Dept of Agriculture
Trend in procurement/ marketing	Dept of Agriculture Marketing
KCC Coverage	SLBC Portal
Soil testing facilities	Dept of Agriculture Marketing
Crop Insurance	Dept of Agriculture Marketing
Irrigated Area & Potential	DAG 2023-24
Block level water exploitation status	Dynamic Ground Water Resources of Karnataka 2024
Mechanisation in District	DAG 2023-24
Service Centers	DAG 2023-24
Sericulture	DAG 2023-24 and Dept of Sericulture
Production and Productivity	DAG 2023-24
Area under Forest Cover & Waste Land	DAG 2023-24

Processing Infrastructure	MYMUL
Inland Fisheries Facilities	Dept of Fisheries
Agri Storage Infrastructure	DAG 2023-24 and MCDCCB
Fertilizer Consumption	DAG 2023-24
MSME units - Cumulative	District Industries Centre (DIC)
Traditional activities	District Industries Centre (DIC)
Skill Development Trainings	District Industries Centre (DIC)
Crop Identified for One District-One Product	District Industries Centre (DIC)
Promotional Interventions	SLBC
Status of SHGs	SLBC
Details of non-credit cooperative societies	List of Functional Societies from DRCS office
Details of credit cooperative societies	List of Functional Societies from DRCS office
Block wise, sector wise distribution of cooperative societies in the district	List of Functional Societies from DRCS office
Status/ progress under various schemes of MoC in the district	DRCS Office

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

Sources for Banking profile Data	
1	SLBC Portal and Lead Bank Office
2	Mysore & Chamrajanagara DCCB
3	DAG 2023-24

Name and address of DDM

Name	Shantveer
Designation	DDM, NABARD
Address 1	G1, Palatine Elite, 1 st Main Road
Address 2	Medar Block, Yadavgiri
Post Office	Yadavgiri S.O (Mysuru)
District	mysuru
State	Karnataka
Pincode	570020
Telephone No.	
Mobile No.	7019581380
Email ID	mysore@nabard.org

NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD



<ul style="list-style-type: none">Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.Focus Segments:<ul style="list-style-type: none">Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)Fabrics & TextilesHandicrafts Value Chain	<p>NSFL in WASH</p> <p>Emerged as an Eco-system builder and champion of WASH funding, being the</p> <ul style="list-style-type: none">largest wholesale debt providing NBFC for SDG6largest wholesale debt funder for last mile WASHpioneer in climate ready WASH funding, andonly NBFC covering all sectors and risk spectra under WASH.
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Corporate Office: NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051

 : 022-2653-9693

 : nabsamruddhi@nabard.org



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none">Largest lender in FPO spacePresent in 21 States and 3 UTs including North EastBiggest lender in the FPO ecosystemCollateral free lending at affordable ratesSoft loan for Agri Startups	<ul style="list-style-type: none">Financing FPOs through<ul style="list-style-type: none">Working CapitalTerm LoanPledge Financing (eNWR)Term lending for Corporates/ NBSCs/ MFIs
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Registered Office: C/o NABARD, Tamil Nadu RO, Chennai

 : 044-28270138/28304658  : finance@nabkisan.org  : www.nabkisan.in

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

 : 022-26539620/9514  : corporate@nabard.org



NABFINS LIMITED | A Subsidiary of NABARD

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

 : 080-26970500

 : ho@nabfins.org

 : www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

**OFFERS
CONSULTANCY
AND ADVISORY
SERVICES**

Pan India
Presence with
offices in 31
State/UTs

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

 : 022-26539419  : headoffice@nabcons.in

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

 : 011-41538678/25745103  : www.nabcons.com

NAB संरक्षण

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 up to ₹ 2 crores to FPOs (including loans' to FPOs under AIF) and PACS under World's Largest Grain Storage Plan.
 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives.
 - Credit Guarantee Scheme for loans sanctioned under Fisheries and Aquaculture Infrastructure Development Fund (FIDF) - provides credit guarantee to eligible borrowers under FIDF
- More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly 21.77 lakh farmers across 23 States. Operations carried through a Credit Guarantee Portal

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

 : 040-23241155/56

 : www.nabsamruddhi.in

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

 : 022-2653-9693

 : nabsamruddhi@nabard.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

 : 022-26539149

 : nabventure@nabard.org

 : www.nabventure.in


NAB FOUNDATION **Leveraging the power of convergence**

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

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

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NABARD

NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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