



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Shivamogga District
Karnataka Regional Office, Bengaluru



VISION

Development Bank of the Nation for
Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

MISSION



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

ध्येय

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

Potential Linked Credit Plan

Year: 2026-27

District: Shivamogga

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

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

Abbreviation	Expansion
FSS	Farmers Service Society
GCA	Gross Cropped Area
GDDP	Gross District Domestic Project
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IIFSR	Indian Institute of Farming Systems Research
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KREDL	Karnataka Renewable Energy Development Limited
KSCAB	Karnataka State Cooperative Apex Bank
KSCARDB	Karnataka State Cooperative Agriculture and Rural Development Bank
KSFC	Karnataka State Financial Corporation
KSFIC	Karnataka State Forest Industries Corporation
KSK	Krishi Sahayak Kendra
KSRLM	Karnataka State Rural Livelihood Mission
KSSC	Karnataka State Seeds Corporation
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MESCOM	Mangalore Electricity Supply Company
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MLI	Member Lending Institutions
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPACS	Multipurpose PACS
MPCS	Milk Producers Co-operative Society

Abbreviation	Expansion
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NSA	Net Sown Area
NTFP	Non Timber Forest Produce
NWDPR	National Watershed Development Project for Rain fed Areas
NWFP	Non-Wood Forest Produce
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMKUSUM	Pradhan Mantri Kisan Urja Suraksha evam Utthan Abhiyan
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RGHCL	Rajiv Gandhi Housing Corporation Limited
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWBCIS	Restructured Weather Based Crop Insurance Scheme
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission

Abbreviation	Expansion
SCC	Swarojgar Credit Card
SCDC	State Cooperative Development Committee
SCS	Service Cooperative Society
SFURTI	Scheme of Fund for Regeneration of Traditional Industries
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMAM	Sub Mission on Agricultural Mechanization
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
VTPC	Visveshvaraya Trade Promotion Centre
WCDD	Women and Child Development Department
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

Executive Summary

1. Introduction

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

2. District characteristics

Location	Shivamogga district comprises of 7 taluks in a geographical span of 8,478 sq. kms, of which Tirthahalli, Hosanagara, Sagar and Sorab are in Malnad area and Shivamogga, Bhadravathi and Shikaripura taluks are in semi-Malnad area.
Type of soil	Major soil types of the district are laterite soil, mixed red soil and black soil.
Primary occupation	The primary occupation of people in Shivamogga district is agriculture. The district is part of the Malnad region, which has fertile soil and a favorable climate for farming. Major crops grown are Arecanut, paddy, maize etc.
Land holding structure	Around 87 per cent of the farmers are small and marginal farmers holding 58 per cent of the area.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

Against ACP target of Rs.991026.00 lakh, Rs.1150008.00 lakh and Rs.1019259.00 lakh during last 3 years achievement was Rs.739474.00 lakh (74.6 per cent), Rs.917434.00 lakh (79.8 per cent) and Rs.1083184.00 lakh (106.3 per cent) respectively.

2. Investment credit in agriculture

In agriculture investment credit, against target of Rs.191445.00 lakh, Rs.228869.00 lakh and Rs.218599.00 lakh during last 3 years achievement was Rs.251226.00 lakh, Rs.182371.00 lakh and Rs.241367.00 lakh respectively.

3. Credit flow to MSMEs

On average, the MSME sector has achieved 113.7 per cent of its target over the past three years. Against target of Rs.192753.00 lakh, Rs.214500.00 lakh and Rs.344766.00 lakh during last 3 years achievement was Rs.226467.00 lakh, Rs.294530.00 lakh and Rs.334382.00 lakh respectively.

4. Other significant credit flow, if any

NA

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

Projection for the year is Rs.1523988.64 lakh an 12.23 per cent increase over previous years projection.

2. Projection for agriculture and its components

Projection for agriculture sector in the district is Rs.894016.34 lakh (Farm credit: Rs.799459.88 lakh; Agriculture Infrastructure: Rs.16483.79 lakh; and Agriculture Ancillary activities: Rs.78072.67 lakh) which constitutes 58.66 per cent of the total priority sector projection for the district.

3. Projection for MSMEs

Projection for MSME is Rs.420067.35 lakh which forms 27.56 per cent of total projections for the district indicating robust growth of MSME and need for financing the same in the district.

4. Projection for other purposes

OPS projection for the year is Rs.209904.95 lakh (Export: Rs.14040.00 lakh; Education: Rs.40153.40 lakh; Housing: Rs.111039.2 lakh; Social Infrastructure: Rs.5968.00 lakh; Renewable energy: Rs.3601.35 lakh; Others: Rs.35103.00 lakh).

5. Developmental Initiatives

1	There are 12 active FPOs in the district of which 11 are NABARD promoted and 1 under Central Sector Scheme
2	One Watershed proposal with support of Rs.16.64 lakh for livelihood promotion of 60 families in Tavrekoppa village of Sorba is being implemented in the district.
3	A grant support of Rs.10 lakh has been extended to establish a dry waste processing centre with focus on plastic and glass shredder in Ripponpet, Hosanagara to promote environment and turn waste to resource
4	A support of Rs.6.5 lakh has been sanctioned to Ripponpet FPO to procure Rural Mart (Mobile van) to function as mobile point for selling produce of FPOs and also as a market place for SHG products in the district.
5	A support of Rs.15 lakh has been extended to Shivamogga DCCB to procure Mobile van for promoting digital literacy in the district.
6	Rs.5.86 lakh has been sanctioned to RSETI Shivamogga for implementation of Skill Development and Entrepreneurship among Rural Youth (SDERY) – "Two-Wheeler Mechanics with a Focus on Electric Vehicles"
7	Rs.2.5 lakh was sanctioned to Shivamogga DCCB to conduct 50 Financial Literacy Camps with special focus on saturation of PMJJY, PMSBY, APY et.
8	28 RIDF projects with total sanction amount of Rs.628 crore is being implemented in the district.
9	PACS computerization of 174 PACS and 8 PLD banks is being implemented in the district.

6. Thrust Areas

1	Promoting various Government of India schemes with focus of mainstreaming the financially excluded in the district.
2	Accelerating the pace of capital formation in agriculture and allied sector: Banks to give thrust for agriculture term loans with focus on loans for land development and farm mechanization activities. This would create farm assets, which would further lead to capital formation in agriculture
3	Promotion of FPOs/PACs/JLGs: Guiding banks to switch to JLG mode of lending, at least when lending to individual farmers is not possible due to land title/other related issues. Promoting of FPOs for credit linkage.
4	De-risking farm income: Given the uncertainties in yield due to vagaries of nature, there is a need to de-risk the farm incomes. Guiding banks to explore financing allied activities like mini-dairy /poultry /sheep and goat etc.

7. Major Constraints and Suggested Action Points

Constraints

1. Shivamogga district has an over-reliance on areca nut cultivation, making farmers vulnerable to fluctuations in market prices, disease outbreaks like yellow leaf disease and government restrictions on areca nut trade.
2. Lack of focus on ODOP crop of the district - Pineapple
3. There is a notable lack of processing units in Shivamogga, particularly for areca nut and pineapple. This leads to post-harvest losses, limits farmers' ability to add value to their produce and prevents access to better markets.
4. Lack of scientific farming practices like precision irrigation and dependency on rainfall for agriculture.
5. Underdeveloped dairy, poultry, and fisheries sectors, which have the potential to diversify rural income.
6. Lack of robust market linkages for perishable crops and insufficient storage/processing facilities.

Suggested action points

1. Crop Diversification: Promote the cultivation of alternative high-value crops such as spices, fruits (e.g., pineapple, banana), and vegetables through training programs, incentives, and subsidies.
2. Establish Agro-Processing Clusters: Set up areca nut, pineapple, and multi-crop processing units to reduce post-harvest losses and increase the value of agricultural produce. These units can also serve as employment generators.
3. Strengthen cold storage and value-addition facilities for perishable crops (fruits, vegetables).
4. Develop dairy, poultry, and fisheries sectors through focused credit support and extension services.
5. Research and Development: Strengthen agricultural research on developing disease-resistant areca nut varieties and providing farmers with preventive measures.
6. Promote climate-resilient crops and varieties suitable for Shivamogga's agro-climatic conditions and Establish early warning systems and crop insurance schemes to protect farmers against climate risks.
7. Awareness Programs: Conduct awareness campaigns on the benefits of intercropping and integrated farming systems with areca nut plantations.
8. Credit Access: Provide easier credit access to farmers and entrepreneurs willing to invest in processing units

8. Way Forward

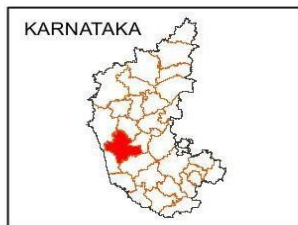
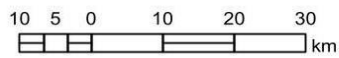
- 1 The projections made in the PLP require a coordinated approach by all stakeholders, viz., the Banks, Government Departments, Extension Agencies, NGOs, Societies, etc., which in turn, is expected to significantly enhance capital formation in agriculture. 6
- 2 Banks on their part are required to ensure timely reporting of credit flow data to the Lead Bank so that timely/corrective action, if required, could be initiated through discussions in the various forums, viz., DCC, DLRC, BLBC, etc.

Part A

District Map



Block Map - Shivamogga



Legend

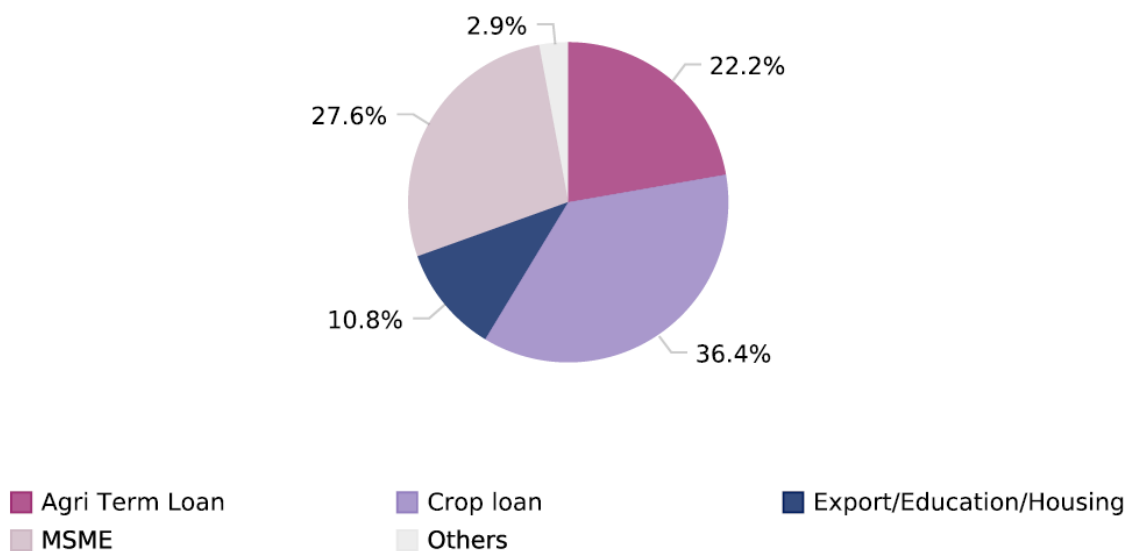
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	799459.88
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	555132.24
2	Term Loan for agriculture and allied activities	244327.64
B	Agriculture Infrastructure	16483.79
C	Ancillary activities	78072.67
I	Credit Potential for Agriculture (A+B+C)	894016.34
II	Micro, Small and Medium Enterprises	420067.35
III	Export Credit	14040.00
IV	Education	40153.40
V	Housing	111039.20
VI	Social Infrastructure	5968.00
VII	Renewable energy	3601.35
VIII	Others	35103.00
	Total Priority Sector	1523988.64



Others include Social Infrastructure and Renewable energy

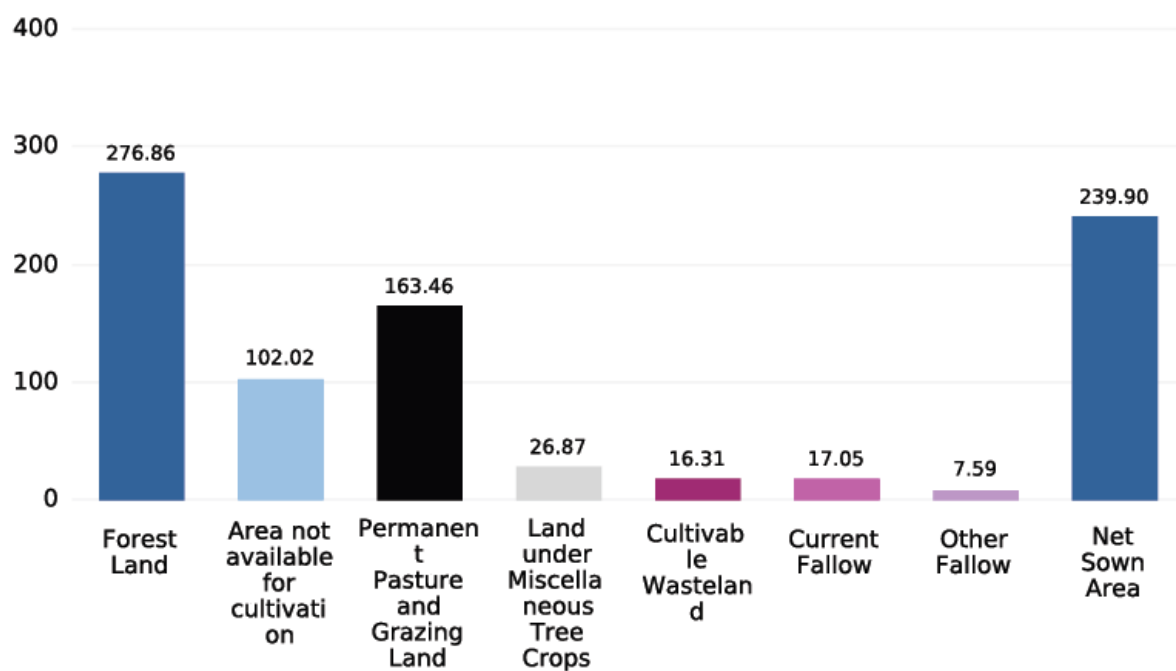
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	551390.93
2	Water Resources	17031.47
3	Farm Mechanisation	34704.59
4	Plantation & Horticulture with Sericulture	134311.79
5	Forestry & Waste Land Development	1358.98
6	Animal Husbandry - Dairy	25322.45
7	Animal Husbandry - Poultry	9846.74
8	Animal Husbandry - Sheep, Goat, Piggery	7647.64
9	Fisheries	2589.23
10	Farm Credit- Others	15256.06
	Sub total	799459.88
B	Agriculture Infrastructure	
1	Construction of storage	10003.22
2	Land development, Soil conservation, Wasteland development	5622.87
3	Agriculture Infrastructure - Others	857.70
	Sub total	16483.79
C	Ancillary activities	
1	Food & Agro. Processing	37778.70
2	Ancillary activities - Others	40293.97
	Sub Total	78072.67
II	Micro, Small and Medium Enterprises	
	Manufacturing & Service Sector - Term Loan	229431.60
	Manufacturing & Service Sector - WC	181143.75
	MSME - Others	9492.00
	Total MSME	420067.35
III	Export Credit	14040.00
IV	Education	40153.40
V	Housing	111039.20
VI	Social Infrastructure	5968.00
VII	Renewable energy	3601.35
VIII	Others	35103.00
	Total Priority Sector	1523988.64

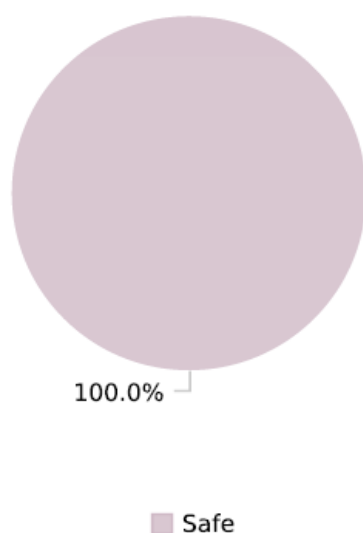
District Profile

1. Land Utilisation ('000 hectares)

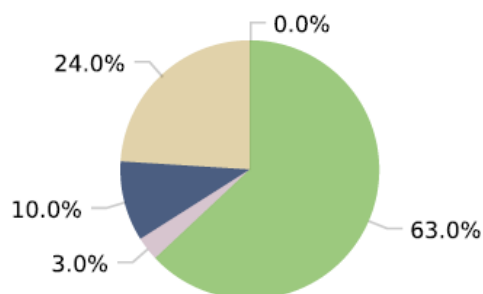


District at a Glance 2023-24-Shivamogga

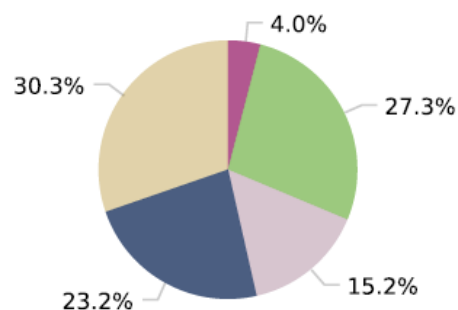
2. Status of Extraction of Ground Water - No. of blocks



District at a Glance 2023-24-Shivamogga

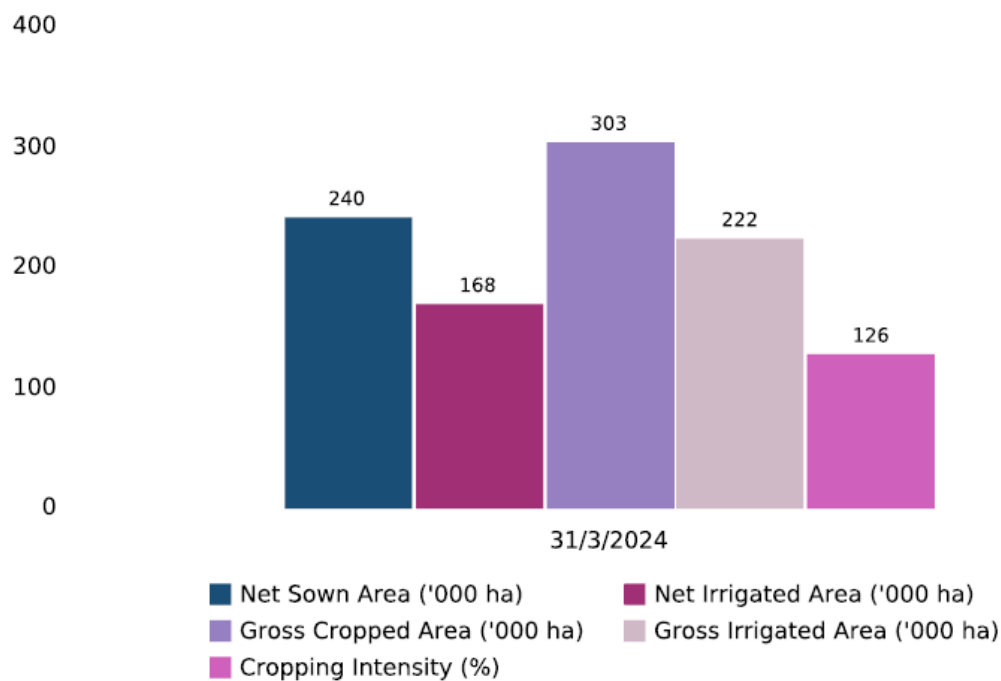
3. Landholding - No. of Farmers (%)

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

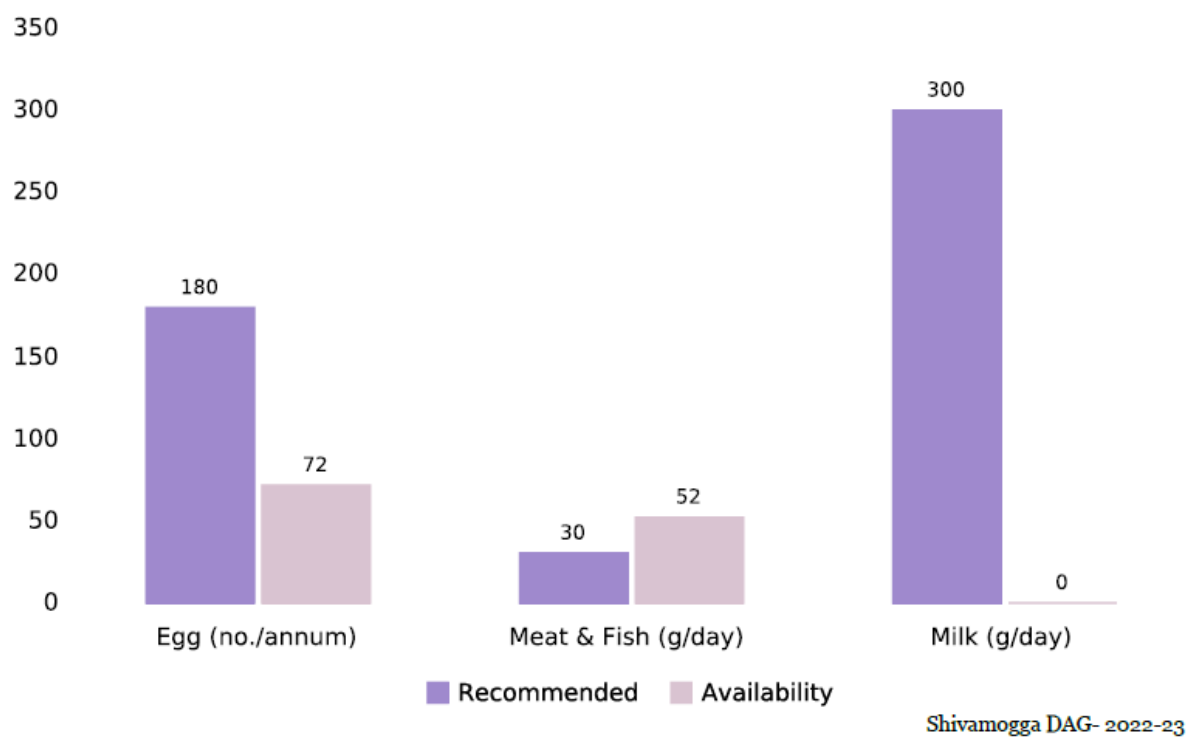
Landholding - Area (%)

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

District at a Glance 2023-24-Shivamogga

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

5. Per-capita availability



Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	8478
2	No. of Sub Divisions	2
3	No. of Blocks	7
4	No. of revenue villages	1444
5	No. of Gram Panchayats	262

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	Very Low
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Shivamogga
3	Agro-climatic Zone 1	AZ105 - Southern Transition
4	Climate	Tropical climate
5	Soil Type	Laterite, mixed red and black

3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	847.78
2	Forest Land	276.86
3	Area not available for cultivation	102.02
4	Barren and Unculturable land	13.31
5	Permanent Pasture and Grazing Land	163.46
6	Land under Miscellaneous Tree Crops	26.87
7	Cultivable Wasteland	16.31
8	Current Fallow	17.05
9	Other Fallow	7.59

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In '000]		Area [In '000]	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	146.31	62.54	71.26	27.42
2	>1 to <=2 ha	57.20	24.45	78.87	30.35
3	>2 to <=4 ha	22.78	9.74	60.27	23.19
4	>4 to <=10 ha	6.91	2.95	38.69	14.89
5	>10 ha	0.74	0.32	10.79	4.15
6	Total	233.94	100.00	259.88	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	204.49
2	Of the above, Small/ Marginal Farmers	127.81
3	Agricultural Labourers	246.46
4	Workers engaged in Household Industries	15.09
5	Workers engaged in Allied agro activities	329.64
6	Other workers	314.55

7. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1753.00	878.00	875.00	1129.00	624.00
2	Scheduled Caste	308.00	154.00	154.00	225.00	83.00
3	Scheduled Tribe	65.00	33.00	32.00	50.00	15.00
4	Literate	1263.00	675.00	588.00	771.00	492.00
5	BPL	0.00			735.00	315.00

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	407.00
2	Rural Households	259.00
3	BPL Households	308.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	-
2	Having source of drinking water	406.00
3	Having electricity supply	406.00
4	Having independent toilets	397.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages having Banking Facilities	1443
2	Villages having Primary Schools	969
3	Villages having Primary Health Centres	108
4	Villages having Potable Water Supply	438

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2563
2	Primary Health Centres	648
3	Primary Health Sub-Centres	357
4	Dispensaries	847
5	Hospitals	1141
6	Hospital Beds	8986

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

Sr. No.	Particulars	Nos.
1	Registered FPOs	49
2	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	262.26
2	Irrigation Potential Created	NA
3	Net Irrigated Area (Total area irrigated at least once)	168.46
4	Area irrigated by Canals/ Channels	37.53
5	Area irrigated by Wells	96.01
6	Area irrigated by Tanks	29.7
7	Area irrigated by Other Sources	52.12
8	Irrigation Potential Utilized (Gross Irrigated Area)	222

14. Infrastructure for Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	13526
2	Railway Line [km]	133
3	Public Transport Vehicle [Nos]	NA
4	Goods Transport Vehicles [Nos.]	22678

15. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	138013
2	Cattle - Indigenous	380640
3	Buffaloes	120563
4	Sheep - Cross bred	793
5	Sheep - Indigenous	41733
6	Goat	59719
7	Pig - Cross bred	116
8	Pig - Indigenous	6044
9	Horse/Donkey/Camel	NA
10	Rabbit	883
11	Poultry - Improved	NA
12	Poultry - Indigenous	2066027

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	30
2	Veterinary Dispensaries	78
3	Artificial Insemination Centers	0
4	Dairy Cooperative Societies	591
5	Fishermen Societies	21
6	Fish Markets	21

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	23518.00	MT	37	gm/day
2	Egg	1271.00	Lakh Nos.	72	nos/p.a.
3	Milk	705.00	MT	-	gm/day
4	Meat	9709.00	MT	15	gm/day

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2025
Rainfall -Normal (mm)	2325
Rainfall - Actual (mm)	2690

Irrigated Area, Cropping Intensity

Particulars	31/03/2024
Gross Cropped Area ('000 ha)	303.20
Net sown area ('000 ha)	239.90
Cropping intensity (%)	126.39

Input Use Pattern

Particulars	31/03/2024
Fertilizer consumption (kg/ha)	231.75

Trend in procurement/ marketing

Particulars	31/03/2025
RMCS/ eNAM platforms (No.)	22

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	115646	138334	133153
GLC through KCC (Rs. lakh)	172902.05	236717.83	259496.58

Soil testing facilities

Particulars	31/03/2025
Soil Health Cards Issued (No.)	25194

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Rice	82.27	195.93	2381.55	82.27	195.93	2381.55
Maize	55.57	129.28	2326.44	55.57	129.28	2326.44
Finger Millet	0.10	0.11	1100.00	0.10	0.11	1100.00
Sunflower	0.19	0.11	578.95	0.19	0.11	578.95

Irrigated Area & Potential

Particulars	31/03/2024
Net Irrigation Potential (000 ha)	240
Net Irrigated Area (000 ha)	169
Gross Irrigated Area (000 ha)	222

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Shivamogga	Bhadravati	Safe
2			Hosanagara	Safe
3			Sagar	Safe
4			Shikarpur	Safe
5			Shivamogga	Safe
6			Sorab	Safe
7			Tirthahalli	Safe

Farm Mechanisation**Mechanisation in District**

Particulars	31/03/2024
No. of tractors	20450
Power Tillers	10576

Crop Identified for One District-One Product

Particulars	31/03/2024
Crop Name	Pineapple
Area cultivated (Ha)	1463

Sericulture

Particulars	31/03/2024
Area under sericulture (ha)	251
Production - kg	69140

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Arecanut	121.26	689.95	121.26	152.10
Coconut	7.87	104.23	7.87	114.90
Banana	9.40	86.88	9.50	383.10
Mango	2.70	7.58	2.77	46.10

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2024
Forest Cover (000 ha)	277
Waste Land (000 ha)	16
Degraded Land (000 ha)	13

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)	72774.00	70269

MSME

Particulars	Status
Micro Units (No.)	47783
Small Units (No.)	751
Medium Units (No.)	38
Udyog Aadhar Registrations (No.)	48572

Traditional activities

Particulars	Status
Handloom Clusters (No.)	1
Handicrafts Clusters (No.)	1

Skill Development Trainings

Particulars	31/03/2024
PMEGP/ DDU-GKY Schemes (No. of trainees)	529

Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	3072	3144	NA	NA	NA	NA
Developed	5	89	93	0	0	187
Gap	3067	3055	-	0	0	NA

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023
NRLM/SRLM (Rs. lakh)	12291.8

Status of SHGs

Particulars	31/03/2024
No. of SHGs credit linked (including repeat finance)	9155
Bank loan disbursed (Rs. lakh)	45119.00
Average loan per SHG (Rs. lakh)	4.92

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	620
Consumer Stores (No.)	25
Housing Societies (No.)	32
Weavers (No.)	8
Marketing Societies (No.)	40
Labour Societies (No.)	1
Industrial Societies (No.)	40
Agro Processing Societies (No.)	
Others (No.)	151
Total (No)%	917

Details of credit cooperative societies

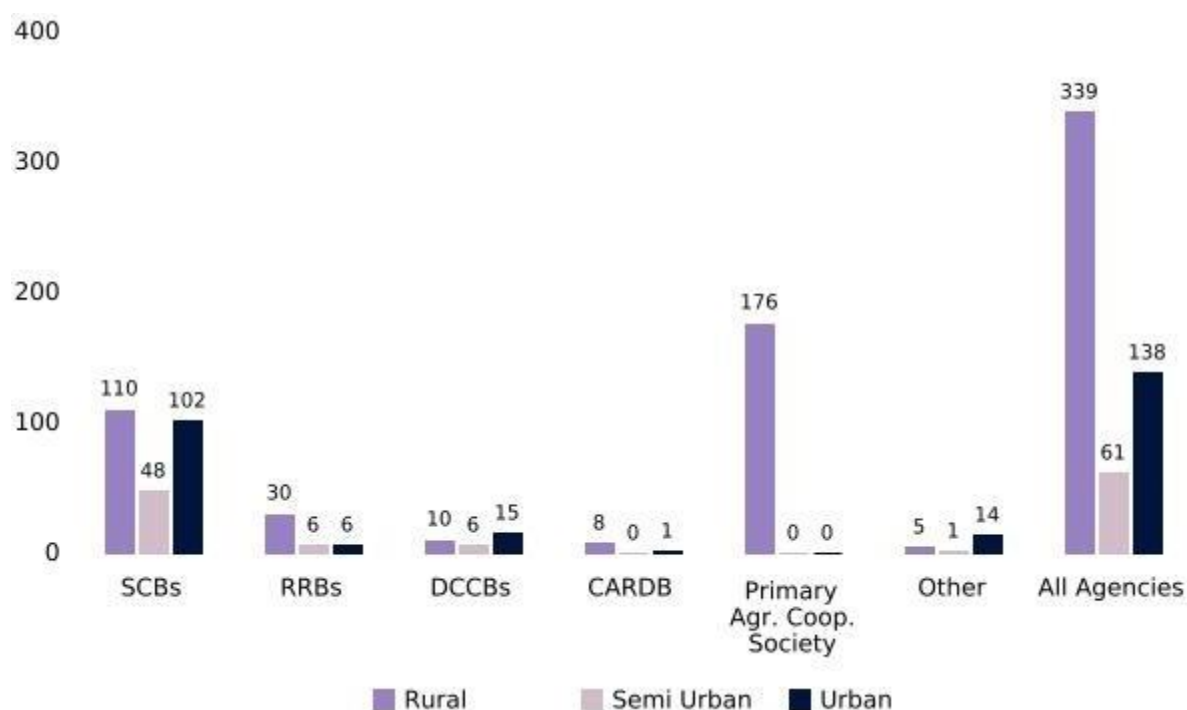
Particulars	31/03/2024
Primary Agriculture Credit Societies (No.)	176
Multi state cooperative societies (No.)%	2

Sector wise distribution of cooperative societies in the district

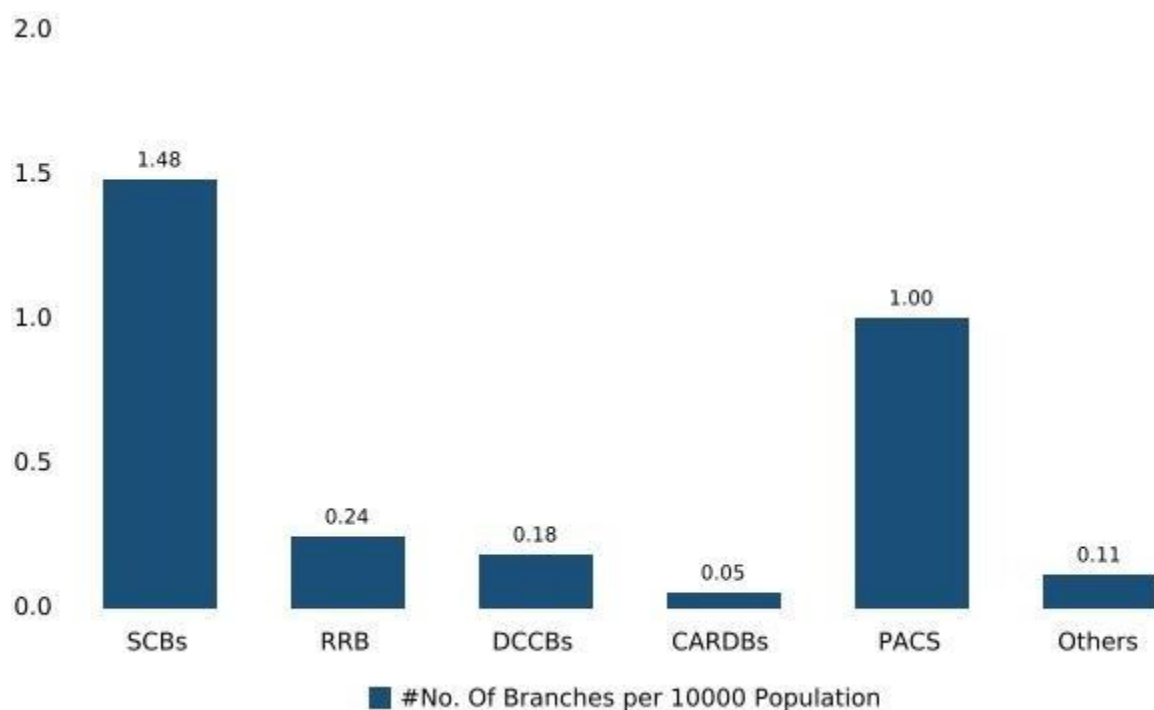
Sector	No. of Societies
Dairy Cooperative	591
Primary Agricultural Credit Society (PACS)	176
Credit & Thrift Society	155
Miscellaneous Non Credit	109
Marketing Cooperative Society	40
Agro Processing / Industrial Cooperative	40
Housing Cooperative Society	32
Multipurpose Cooperative	26
Consumer Cooperative	25
Fishery Cooperative	21
Women Welfare Cooperative Society	16
Livestock & Poultry Cooperative	8
Handloom Textile & Weavers Cooperative	8
Urban Cooperative Bank (UCB)	8
Large Area Multipurpose Society (LAMPS)	1
Labour Cooperative	1

Banking Profile

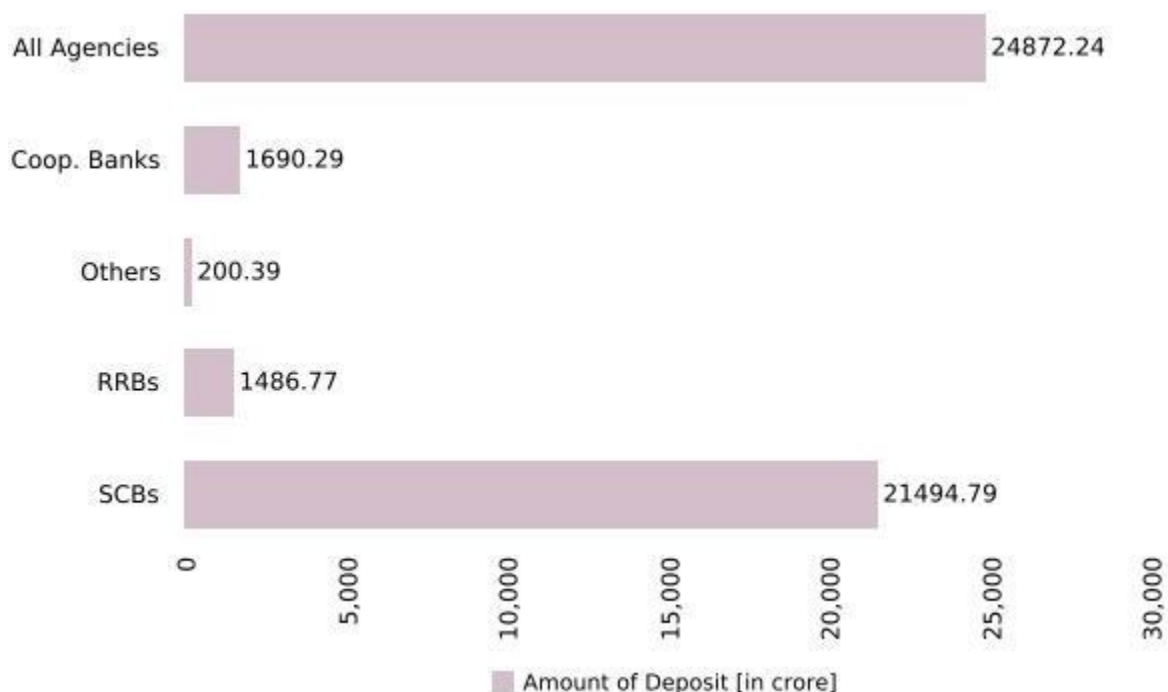
1. Agency wise - Number of branches in the district



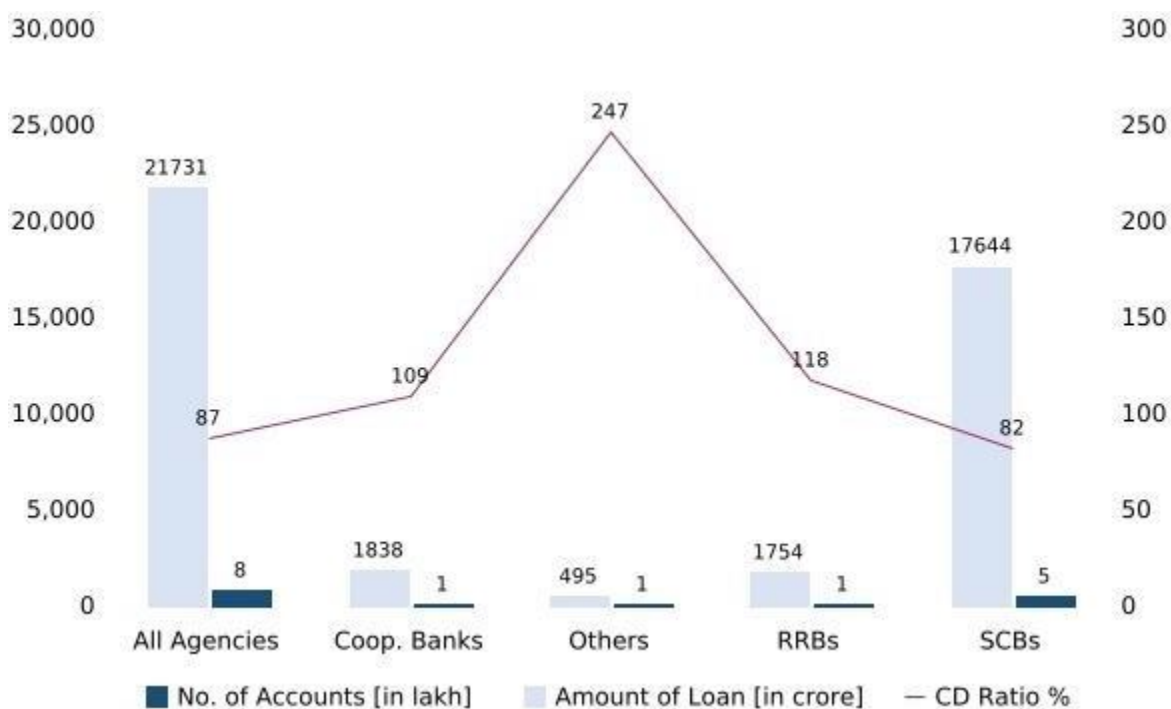
2. Branch Penetration



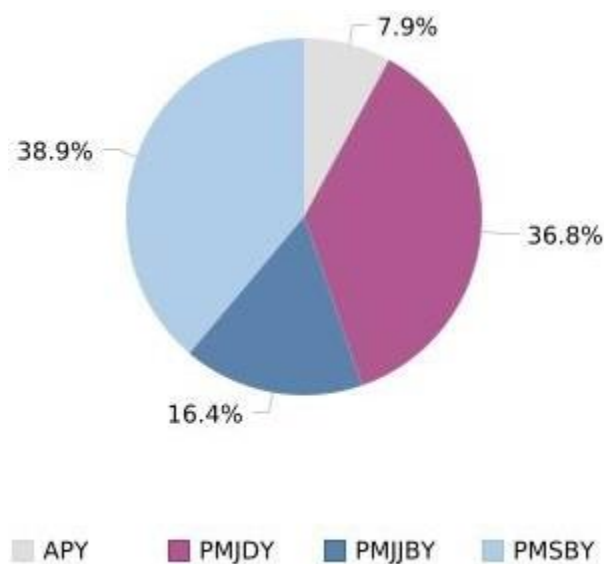
3. Agency wise - Deposit O/s



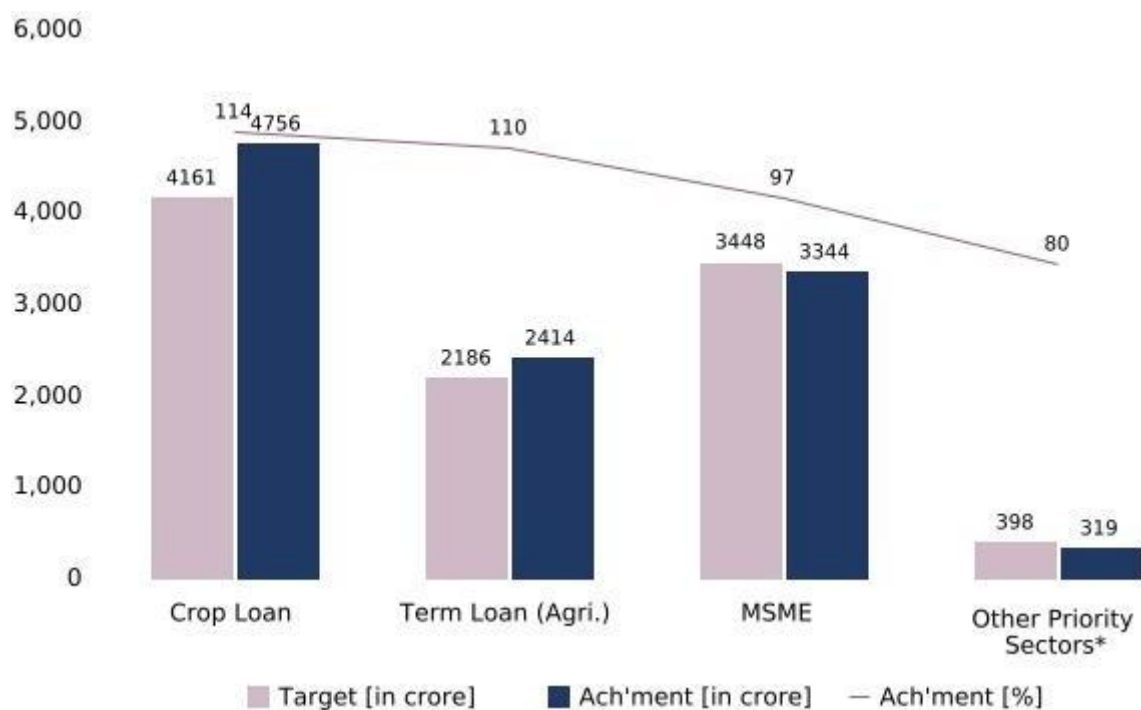
4. Agency wise - Loan O/s and CD ratio



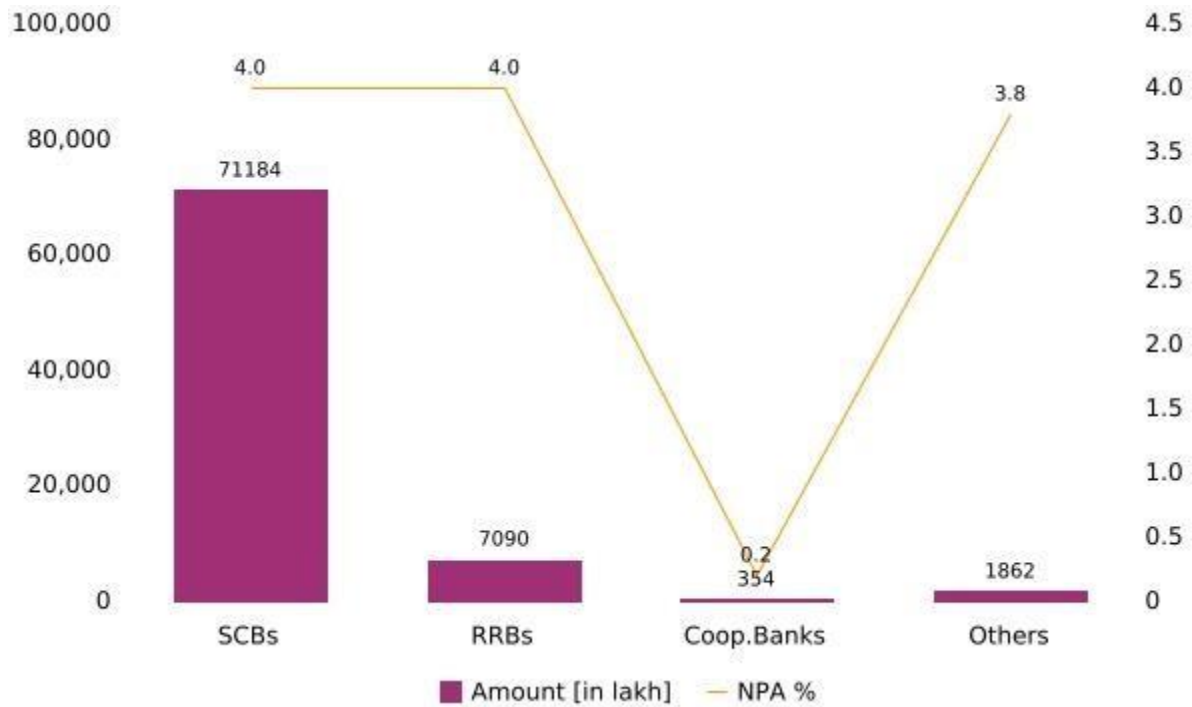
5. Performance under Financial Inclusion (No. of A/c)



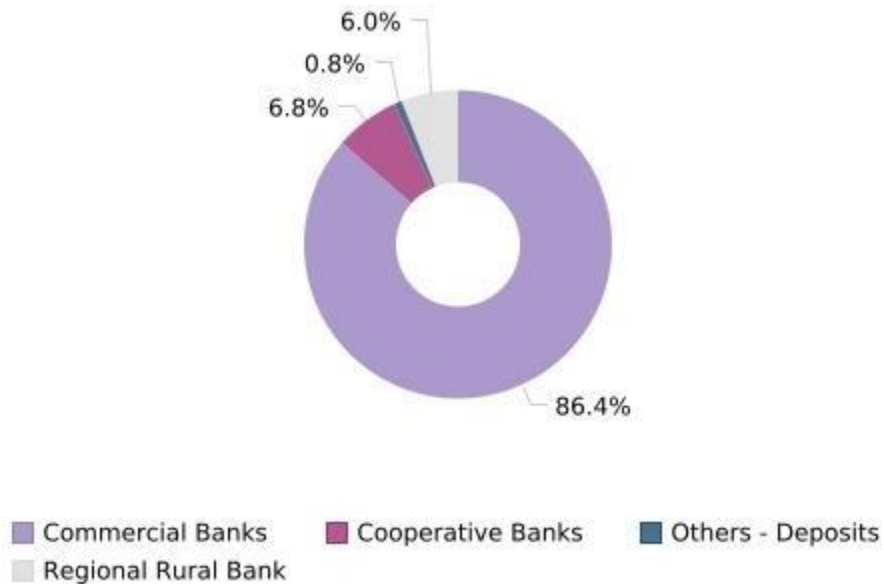
6. Sector-wise Performance under ACP



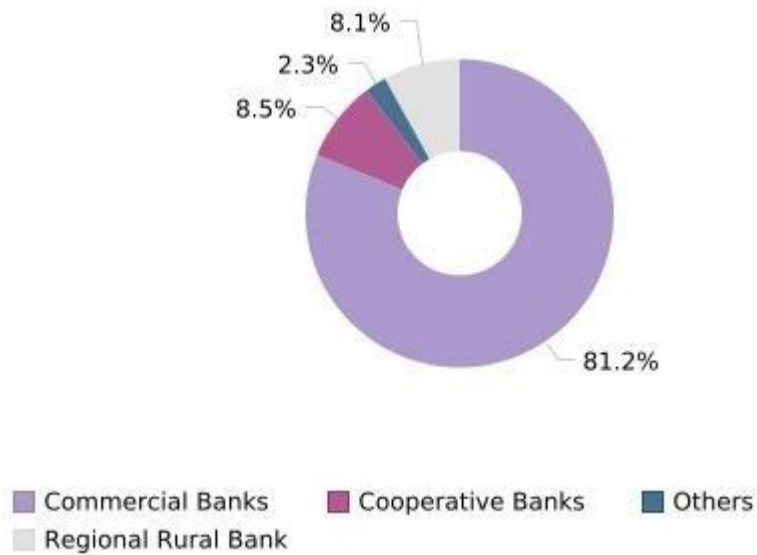
7. NPA position



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

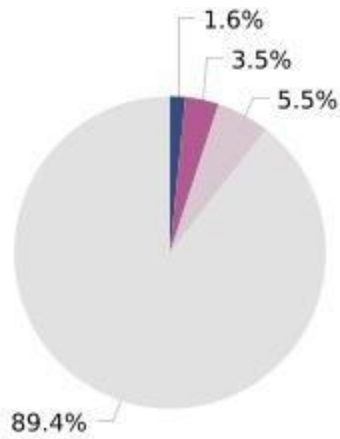


9. Agency wise - Share of Loan O/s Year 2024-25

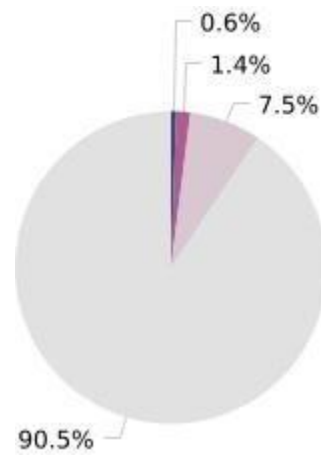


10. Agency wise - Share of NPA

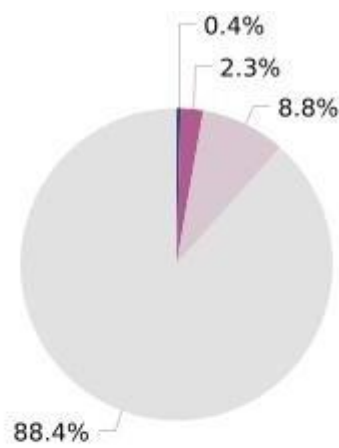
Year 2022-23



Year 2023-24



Year 2024-25



Coop.Banks
 Others
 RRBs
 SCBs

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			
		Total	Rural	Semi-urban	Urban
Commercial Banks	27	260	110	48	102
Regional Rural Bank	1	42	30	6	6
District Central Coop. Bank	1	31	10	6	15
Coop. Agr. & Rural Dev. Bank	1	9	8	0	1
Primary Agr. Coop. Society	176	176	176	0	0
Others	8	20	5	1	14
All Agencies	214	538	339	61	138

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	367001	463512	560724	21.0	39.4	1918392.96	2186234.33	2149479.44	-1.7	86.42

Regional Rural Bank	438142	441808	447823	1.4	31.5	131212.21	139491.27	148676.71	6.6	5.98
Cooperative Banks	176060	185746	265002	42.7	18.6	129285.76	146278.51	169029.36	15.6	6.80
Others	61936	114191	150255	31.6	10.6	13560.88	19219.17	20038.78	4.3	0.81
All Agencies	1043139	1205257	1423804	18.1	100.0	2192451.81	2491223.28	2487224.29	-0.2	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	693715	794424	798858	0.6	100.0	1617484.12	1906020.84	2173136.29	14.0	100.0
Commercial Banks	479700	563335	548811	-2.6	68.7	1297469.89	1546188.01	1764415.96	14.1	81.2
Cooperative Banks	97836	107113	126691	18.3	15.9	159160.41	168542.44	183767.93	9.0	8.5
Others	48372	56189	53969	-4.0	6.8	25972.70	36104.77	49538.70	37.2	2.3
Regional Rural Bank	67807	67787	69387	2.4	8.7	134881.12	155185.62	175413.70	13.0	8.1

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	67.6	70.7	82.1
Regional Rural Bank	102.8	111.3	118.0

Cooperative Banks	123.1	115.2	108.7
Others	191.5	187.9	247.2
All Agencies	73.8	76.5	87.4

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	396871	520781	223395	96037
Regional Rural Bank	177044	82898	31716	27583
Cooperative Banks	0	2747	998	0
Others	20	23	57	77
All Agencies	573935	606449	256166	123697

6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	848693	48.1	517752	29.3	23766.51	1.3	111.28	0.0	38664.88	2.2
Regional Rural Bank	99196	56.5	75791	43.2	6952.9	4.0	0	0.0	5513.7	3.1

Cooperative Banks	114448	62.3	114448	62.3	0	0.0	0	0.0	24751.44	13.5
Others	20847	42.1	8944	18.1	1768.46	3.6	0	0.0	4499.5	9.1
All Agencies	1083184.00	49.8	716935.00	33.0	32487.87	1.5	111.28	0.0	73429.52	3.4

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	991026.00	739474.00	74.6	1150008.00	917434.00	79.8	1019259.00	1083184.00	106.3	86.9
Commercial Banks	768504.00	575570.00	74.9	906917.00	717038.00	79.1	825893	848693	102.8	85.6
Cooperative Banks	51828.00	54757.00	105.7	166472.00	103439.00	62.1	85047	114448	134.6	100.8
Others	1657.00	16710.00	1008.4	1823.00	20633.00	1131.8	24214	20847	86.1	742.1
Regional Rural Bank	169037.00	92437.00	54.7	74796.00	76324.00	102.0	84105	99196	117.9	91.5

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	411666.00	227310.00	55.2	568639.00	406767.00	71.5	416066.00	475568.00	114.3	80.3
Term Loan (Agri.)	191445.00	251226.00	131.2	228869.00	182371.00	79.7	218599.00	241367.00	110.4	107.1

Total Agri. Credit	603111.00	478536.00	79.3	797508.00	589138.00	73.9	634665.00	716935.00	113.0	88.7
MSME	192753.00	226467.00	117.5	214500.00	294530.00	137.3	344766.00	334382.00	97.0	117.3
Other Priority Sectors*	195162.00	34471.00	17.7	138000.00	33766.00	24.5	39828.00	31867.00	80.0	40.7
Total Priority Sector	991026.00	739474.00	74.6	1150008.00	917434.00	79.8	1019259.00	1083184.00	106.3	86.9

9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	1297469.89	63151.78	4.9	1546188.01	72448.79	4.7	1760440.37	71183.76	4.0	4.5
Regional Rural Bank	134881.12	3906.76	2.9	155185.62	5979.89	3.9	175455.41	7090.25	4.0	3.6
Cooperative Banks	159160.41	1120.26	0.7	168542.44	436.18	0.3	183767.94	353.81	0.2	0.4
Others	25972.70	2441.71	9.4	36104.77	1152.47	3.2	49506.3	1861.74	3.8	5.5
All Agencies	1617484.12	70620.51	4.4	1906020.84	80017.33	4.2	2169170.02	80489.56	3.7	4.1

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

- i. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives
- ii. National Campaign on Cooperation among Cooperatives
- iii. Cooperative Governance Index for RCBs
- iv. Amalgamation of RRBs
- v. 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 50year interest free loans to states for capital expenditure and incentives for reforms.

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

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

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

INFRASTRUCTURE:

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

Long Term Irrigation Fund (LTIF): Launched in 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 eNWRs.

CLIMATE CHANGE:

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

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

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

INSTITUTIONAL DEVELOPMENT:

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

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

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

NABARD's DIGITAL INITIATIVES

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

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

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

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

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

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

Digital Technology for Credit Delivery & Interest Subvention:

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

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 202324 to integrate ultra poor rural households into institutional finance using a returnable grant model. Implemented in five states with Bandhan Konnagar, it includes credit assessment via a Rating Scale and training in confidence building and enterprise development.

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

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

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

Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

6. State Budget

6.1 Important Announcements

- Agriculture sector has registered a positive growth of 4% in 2024-25, outpacing all India agricultural growth rate of 3.8%. The positive growth rate in 2024-25 is due to the government's proactive interventions to encourage Kharif sowing aided by a normal monsoon and adequate reservoir.
- Industrial sector has achieved positive 5.8% growth in 2024-25 with launch a new Industrial Policy 2025-30, aiming to achieve 12 percent industrial growth and creation of 20 lakh jobs by 2030.
- The Service sector has achieved an impressive growth rate of 8.9 percent in the year 2024-25, exceeding the national average growth rate of 7.2 percent.
- The Chief Minister's Infrastructure Development Program with an allocation of ₹ 8,000 crore to focus on minor irrigation, roads and urban infrastructure.
- Minor irrigation projects including the modernization of lakes, dams, vented dam and lift irrigation to be undertaken at a total cost of ₹2,000 crore.
- Under Kalyana Path Scheme, ₹1,000 crore has been allocated for construction and maintenance of 1,150+ km of rural roads in Kalyana Karnataka region to improve connectivity and economic access. The scheme is complemented by the Pragati Patha Scheme with ₹5,190 crore for 7,110 km of rural roads statewide, together covering 8,260 km to enhance connectivity and economic access.
- Rural Warehouses to be constructed in collaboration with Kalyan Karnataka Development Board at a cost of ₹60 crore.
- Allocation of ₹95 crore for the implementation of Comprehensive Horticulture Development - 2.0 scheme.
- Allocation ₹55 crores for Silk Development Program focusing on modernizing existing cocoon markets to improve grading, storage, and auction facilities for better price realization for farmers.
- Allocation of ₹47 crore for completion of the under-construction warehouses of Karnataka State Warehousing Corporation and their infrastructure
- The Vijayapura Airport to be constructed at a cost of ₹348 crore will be operationalized in the year 2025-26.
- An amount of ₹53 crore to be released for the construction works of Raichur Airport being undertaken at a total project cost of ₹219 crore.
- 70 km of railway lines are intended to be doubled on the Baiyappanahalli-Hosur and

Yeshwantapura-Channasandra routes with a total estimated cost of ₹812 crore.

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

6.2 Highlights related Agriculture & Farm Sector

- Establishment of Model Integrated Farming System under Raita Samruddi Yojana for demonstration to farmers in all 10 Agro Climatic Zones.
- Assistance of ₹440 crore to 1.81 lakh farmers for adopting micro-irrigation facility in rain-fed areas to enhance agricultural productivity
- Assistance of ₹428 crore to 50,000 farmers under the Farm Mechanization Scheme. Support of ₹88 crore to enhance production and productivity of Tur crop.
- 12,000 Farm Ponds to be constructed under Krishi Bhagya' scheme for improving irrigation, crop yields in climate-affected and rain fed areas.
- 6000 micro-food processing units to be established for value addition and income enhancement of farmers.
- Digital Agriculture Centre to be established to assist the farmers to take accurate decision on crops.
- Establishment of Organic and Millets Hub with budget of ₹20 crore.
- Joida taluka in Uttara Kannada district to be developed as the State's first 'Organic Taluka' to promote sustainable farming
- Agriculture Research Station to be established in Muddebihal of Vijayapur district. Infrastructure Development for Mandya Agriculture University with support of ₹25 crore.
- Intelligence Cell to be established for providing Real time information on horticulture crops.
- Conservation of GI tagged & local species of horticulture crops by establishing Seed Bank Assistance of ₹426 crore to 52,000 farmers under micro irrigation.
- Promotion of Horticulture Tourism in Farms & Nurseries.
- Allocation of ₹250 crores for setting up hi-tech silk markets in Ramanagar & Shidlaghatta 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 up to ₹1 lakh for engines replacement of registered motorized fishing boats.
- Establishment of Satellite Market in Bengaluru and Sheep and Goat market in Budugumpu 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 up to ₹1 lakh for street vendors, who are saturated under PM Swanidhi Scheme.
- New Govt. Tool Room and Training Centre (GTTC) to be established in Madhugiri, Indi, Kampli, Raichur & Sindanur.
- Pragati Patha Scheme with a budget of ₹5,200 crore to be implemented for rural road connectivity.
- Strengthening of Jal-Jeevan Mission Scheme with allocation for ₹6050 crore.
- 286 rural works across 38 assembly constituencies of Kalyana Karnataka region will be completed at a cost of ₹1000 crore under the Kalyana Patha Scheme.
- Action plans to be executed under the Mahatma Gandhi National Rural Employment Guarantee Programme are as under-
 - a) Spice crops and fruit crops will be grown in a total of 5,000 acres as a mixed crops in partnership with 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 ₹ 200000/-pa for SC/ST & ₹150000/-pa for General

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

Loan amount up to ₹3,00,000.

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

Government Schemes

- Animal Husbandry Infrastructure Development Fund (AHIDF) (<https://dahd.gov.in/schemes/programmes/ahidf>) DIDF was merged into AHIDF under the Infrastructure Development Fund (IDF), extended till 31 March 2026 with a revised outlay. NABARD was added as a lender for dairy cooperatives.
- The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) (<https://www.fidf.in/>) The scheme has been extended till 31 March 2026. It provides concessional loans through Nodal Loaning Entities to states, UTs, cooperatives, and private entrepreneurs. A credit guarantee facility is available through NABSanrakshan, offering 25% coverage up to ₹ 12.5 crore.
- Anugraha' scheme: Objective: To provide relief to farmers undergoing distress in the event of accidental death of cattle. Benefits: Compensation for accidental death of cattle has been increased to ₹15000.00 for cows/ buffaloes/ bullocks, ₹7500 for sheep/ goats, and ₹ 5000 for lamb/ kid.
- Dairy Farming: Objective: To encourage dairy farming Target Group : Scheduled Caste/ Scheduled Tribes communities Quantum of Subsidy: 50% subsidy or up to ₹1.25 lakh for

purchase of two cows or buffaloes provided as financial assistance through the Corporations.

Krishi Bhagya

- Objective- To have sustainable growth in agriculture Implementing Department - Department of Agriculture
- Target group - Eligible farmers in all districts excluding command area
- Quantum of Subsidy - Subsidy ranging from 80-90% for undertaking activities viz. pump sets, horticultural crops with and without polyhouse, etc.

Organic Farming adoption and certification

- Objective - To promote organic farming
- Implementing Department - Department of Horticulture Target group - Farmers & Entrepreneurs
- Quantum of Subsidy - 75% subsidy for construction of Vermi Compost units, Biodigesters etc.

Pashu Bhagya Scheme

- Objective: Establish livestock units (cattle, sheep, goat, poultry, pigs). Implementing Department: Animal Husbandry Department, Govt. of Karnataka.
- Target Group: Farmers & entrepreneurs. Quantum of Subsidy: 50% for SC/ST farmers; 25% for others. Loan up to ₹1.20 lakh from banks.
- Short-term loans up to ₹50,000 at 0% interest for cattle feed.

CMEGP (Chief Minister's Employment Generation Program) Objective: Support first-generation entrepreneurs in rural areas.

- Implementing Department: DIC & KVIB.
- Target Group: Rural youth, micro-enterprises.
- Quantum of Subsidy: 25% (General), 35% (Special category). Project cost up to ₹10 lakh.
- 8% interest subsidy for loans up to ₹1 lakh for the registered street vendors who have reached the maximum loan limit under PM Swanidhi Scheme, to help them expand their business.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

- Shivamogga district has a total geographical area of 8.48 lakh ha with the Gross Cropped Area (GCA) as 3.03 lakh ha and the Net Sown Area (NSA) as 2.39 lakh ha. The net irrigated area is 1.68 lakh ha which forms 70.29 per cent of NSA and the cropping intensity is 126.39 per cent. Of the 10 ACZs in the State, Shivamogga falls under ACZ 7.
- 87 per cent of the farmers in the district are small and marginal farmers occupying 58 per cent of the land.
- Major cereal crops are paddy and maize. Paddy is grown mostly in Kharif season in all the blocks, both under irrigated and rain fed conditions and during summer, it is grown under irrigated conditions mainly in Bhadravathi and Shivamogga blocks. Maize is grown in all the blocks in large quantity. All other cereals and pulses are mostly grown under irrigated conditions.
- Sunflower followed by Groundnut are the most important oilseeds in terms of area coverage.
- Areca, Sugarcane and Coconut are the major plantation crops in terms of production.
- Sapota, Papaya, Banana, Pineapple (One District One Farm Product), Mango and Pomegranate are important fruit crops.
- The Ground Level Credit flow was Rs.227310.00 lakh, Rs.406767.00 lakh and Rs.475568.00 lakh during 2022-23, 2023-24 and 2024-25 respectively.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- The district is the headquarters for the first integrated Agriculture & Horticulture University of the State, besides having a Zonal Agriculture Research centre. Research and soil testing facilities are available in the Krishi Vigyan Kendra at Navile besides some private units. Adequate number of RSKs exists in the district providing various facilities to the farmers for distribution of seeds, fertilizers, custom hiring etc.
- There are about 7 Customer Hiring Centres in the district with at least one centre in each taluk.
- District has 7 regulated markets and 14 sub markets; 2 cold storage units (one each in Bhadravathi and Shikaripura) (Storage capacity 9400 MT); (Source: DAG 2022-23).

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	Cereals - Maize/ Makka_Irrigated	Hectare	1.05	1	15009	15724.03	15724.03
2	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hectare	0.89	1	31601	28012.71	28012.71
3	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hectare	1.37	1	41871	57515.68	57515.68
4	Cereals - Rice/ Chaval/ Dhan_Unirrigated/ Rainfed	Hectare	0.97	1	23700	23078.35	23078.35
5	Fibre Crops - Cotton/ Kapaas_Irrigated	Hectare	1.24	1	143	177.70	177.70
6	Fibre Crops - Cotton/ Kapaas_Unirrigated/ Rainfed	Hectare	0.80	1	157	125.11	125.11
7	Fruits - Banana/ Kela_Irrigated	Hectare	4.23	1	6001	25376.07	25376.07
8	Fruits - Cashew/ Kaju_Irrigated	Hectare	1.59	1	1200	1902.90	1902.90
9	Fruits - Coconut/ Nariyal	Hectare	1.53	1	8000	12210.16	12210.16
10	Oil Seeds - Groundnut/ Moongfali_Irrigated	Hectare	0.87	1	78	68.08	68.08
11	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hectare	0.79	1	94	74.60	74.60
12	Oil Seeds - Sunflower/ Surajmukhi_Irrigated	Hectare	0.75	1	158	117.78	117.78
13	Plantation Crops other than fruits and vegetables - Areca Nut/ Supari_Plantation	Hectare	4.03	1	62500	251835.00	251835.00
14	Spices & Condiments - Ginger/ Adrak_Irrigated	Hectare	2.64	1	3000	7928.70	7928.70
Sub Total					193512	424146.87	424146.87
Post-Harvest							42414.69
Maintenance							84829.37
Total							551390.93
Grand Total					193512	424146.87	551390.93

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

- Shivamogga district is endowed with good surface water and ground water resources. The major rivers in the district are Tunga, Bhadra, Tungabhadra, Sharavathi, Kumudvati, Varada, Haridravati, Kushavathi and Varahi. While rivers like Tunga, Tungabhadra, Sharavathi and Bhadra are perennial, others are seasonal.
- Normal annual rainfall in the district is 2325 mm. The district's actual rainfall for 2024 was 2690 mm.
- The net irrigated area is 1.68 lakh ha, which forms 70.29 per cent of the Net Sown Area of

2.39 lakh ha.

- About 40 per cent of this area is irrigated by surface water (mainly from canals and tanks) and the remaining by ground water resources. Due to heavy rainfall and presence of perennial rivers coupled with favourable hydrogeology, substantial ground water resources are available for irrigation.
- As per the ground water assessment, all the seven taluks in the district fall under the "Safe" Category.
- There has been a steady increase in the demand for water for irrigation requirements thereby enhancing the scope for extending credit facility under this sector. Hence, there is a good scope for financing ground water based MI structures in the district.
- The various activities which can be covered under Minor Irrigation are dugwell, dug-cum-borewell, borewell, deep tubewell, shallow tubewell, lining of field channel/ distribution of pipelines, centrifugal pumpsets, submersible pumpsets, vertical turbine pumpsets and wind mills etc.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- In Shivamogga there are reputed companies for supply/ marketing of electric/ diesel pump sets and submersible pump sets.
- Subsidy is available for drip irrigation and sprinkler irrigation through the Department of Horticulture.
- For effective use of minor irrigation structures created by the Government, Water Users' Associations have been formed and are registered under Societies Act.

However, the following issues need attention:

- Modernisation of irrigation infrastructure.
- Strengthening asset management and main system operation and maintenance.
- Capacity building of Water User Cooperative Societies (WUCS) with women representation for improved operation, maintenance and water management including fee collection and accounting within the command area.
- Installation of telemetry equipment for hydrological measurements within the sub-basin.
- Implementation of civil works for canal modernisation.
- Capacity building for improved system management.
- Water harvesting structures such as farm ponds, nala bund etc. should be constructed to harvest the seepage water available during the post monsoon period and this water can be used for irrigating the crops. These structures will also help in recharging the ground water.

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	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	2999	7861.88	6289.51
2	Bore Well-Renovation-Deepening	No.	0.35	80	5000	1765.50	1412.39
3	Drip Irrigation--9 m x9 m	ha	0.34	80	5000	1711.99	1369.60
6	Dug-cum-Bore Well--Renovation	No.	0.43	80	1000	427.99	342.40
4	Dug Well--Dia 5m Depth 9 m (Steining)	No.	1.66	80	1000	1658.49	1326.81
5	Dug Well--Recharge	No.	0.54	80	7000	3745.02	2995.99
7	Lift Irrigation Schemes-Individual/ River Lift Points-Command area:10 -40 ha	No.	0.71	80	1000	706.20	564.97
8	Pump House-Pump House with Roof-2.7m x 2.7m x 2.4 m 10HP	No.	0.46	80	1000	459.01	367.22
9	Sprinkler Irrigation --Field crops - 75 mm HDPE pipes	ha	0.40	80	5000	1979.50	1583.60
10	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	1000	427.99	342.40
11	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	1000	545.68	436.58
Total					30999	21289.25	17031.47

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

- In Shivamogga Small and Marginal farmers constitute about 87 per cent of the farmers and hold 58 per cent of land.
- Major crops in the district are Paddy (82277 ha) Maize (55579 ha) Areca (121261 ha) etc. which has huge scope for farm mechanization.
- There were about 20450 tractors and 10576 power tillers (PT) in the district as on 31 March 2024 increased from 15343 tractors and 7291 power tillers (PT) in March 2015.
- There are 7 CHCs in the district.
- Awareness needs to be developed on usefulness of drones for various purposes like: Crop monitoring (assess crop health detect early signs of disease or nutrient deficiencies and make informed decisions about irrigation or fertilization); precision spraying; soil analysis; irrigation management; crop mapping and planning; and livestock Monitoring.
- GLC data for the sector was not available separately and the same is reported under the Agriculture Term Loan.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- a) Scarcity of agricultural labourers is one of the major factors in growth of farm

mechanization especially for labour-intensive crops.

b) There is a good scope for custom hiring in land holdings less than 4 ha in general and SF/MF in particular.

c) Most of the reputed tractor manufacturing companies are functioning in the state with a well spread network. There is further scope to increase after-sales service centers in the district. d) There is a shortage of skilled manpower for repairs of farm machinery. GTTC, RSETI to conduct training programmes for repair and maintenance of farm machineries.

e) KVK to focus on extension activities on popularization of farm machineries based on district specific activities and HP.

f) Lack of awareness among the banks on the potential for financing various non-tractor farm equipment.

g) Lack of centralized data base either block/district/ state wise of the service providers of various equipment and their contact details for easy user access.

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	18	481.50	385.20
2	Others--Custom hiring- Tractor 15 TO 25 HP	No.	4.28	80	1069	4575.32	3660.27
3	Others--Custom hiring- Tractor 35 TO 45 HP	No.	6.42	80	2999	19253.58	15402.88
4	Power Tiller--8 to 12 HP	No.	2.46	80	7749	19070.29	15256.24
Total					11835	43380.69	34704.59

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

- Agro-climatic conditions of the district are well suited for many plantation and horticulture crops. Western part of the district consisting of Malnad blocks receives normal rainfall in the range of 1541 mm to 3070 mm per annum, spread over 100 rainy days. During most part of the year, temperature of the district varies between 18 degree Celsius and 34 degree Celsius.
- The district produces large quantities of fruits and spices such as pineapple, mango, banana, sapota, ginger, pepper etc. Most of the produce is sold as fresh fruits and vegetables. It has been estimated that over 15 per cent of it is wasted mainly due to lack of post-harvest and processing facilities. There is good scope for agro-processing and value addition

- Major horticulture and plantation crops in the district are areca (121261 ha), coconuts (7875 ha), banana (9461 ha) etc.
- Sericulture also has good potential in the district, but it is taken up in less quantity. The district has a total mulberry area of 250.72 ha as on 31.03.2024. The cocoons market is closed in the district; hence they go to the neighbouring districts for selling it.
- GLC data for the sector was not available separately and the same is reported under the Agriculture Term Loan.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- The district is endowed with conducive climate for Horticulture and Plantation crops.
- Established markets for arecanut and other commercial crops are in place with excellent networking systems. • Horticulture Research Station is located in the district besides an integrated University of Agricultural and Horticultural Sciences.
- Large number of poly house, green houses and hi-tech floriculture units are coming up in the district. Bankers need to identify the same for increasing their share of finance.
- The sector has got renewed thrust due to various measures on credit, market reforms and food processing under the Atma Nirbhar Bharat announcements.
- Suvarna Bhoomi Yojane – Under this programme small/marginal, SC & ST farmers having less than 5 acres of land are encouraged to grow high yielding new varieties of vegetables. For this purpose, subsidy to the extent of Rs.10,000 per acre is provided.
- Through KAPPEC (Karnataka State Agricultural Produce Processing and Export Corporation), common centres for FPOs will be developed to take up post-harvest management, marketing and export farm produce by formulating a scheme at a cost of Rs.50 crore.

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	High density plantation-Banana	ha	3.38	80	4938	16696.38	13357.09
2	New Orchard - Tropical/ Sub Tropical Fruits-Cashewnut-7mx7x 81/Acre	Acre	1.09	80	743	810.91	648.73

3	New Orchard - Tropical/ Sub Tropical Fruits-Mango-9mx9m- 50/Acre	Acre	1.17	80	4938	5759.19	4607.36
4	Other Plantation Crops-Arecanut	ha	3.75	80	33125	124053.14	99242.49
5	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	1.08	80	4940	5338.66	4270.93
6	Perennial Vegetables - Vegetables and Flowers-Pineapple	Acre	1.71	80	4446	7611.55	6089.24
7	Sericulture-Chawki Rearing-Mulberry Garden Establishment 2 acre	Acre	1.50	80	340	509.33	407.45
8	Sericulture-Improved Charkha	No.	0.94	80	20	18.83	15.06
9	Sericulture-Reeling Unit-Automatic reeling machine unit 200 ends	No.	141.67	80	20	2833.39	2266.72
10	Sericulture-Shoot Rearing - Mulberry Garden Establishment 1 acre	Acre	0.75	80	300	224.72	179.76
11	Spices-Black Pepper-(intercrop with Arecanut) 3mx3m -444/Acre	Acre	1.54	80	2466	3799.62	3039.71
Sub Total					56276	167655.72	134124.54
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others_1 box Rs 5000	10 boxes	0.54	1	350	187.25	187.25
Sub Total					350	187.25	187.25
Total					56626	167842.97	134311.79

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

- The importance of farm forestry and waste land development lies in its ability to bring unproductive land into productive fold by raising forest and horticultural species.
- Out of the total geographical area of 8.48 lakh ha, 32.5 per cent i.e., 2.76 lakh ha is recorded forest area. The district has 0.22 lakh ha of fallow land (current and others) and 0.16 lakh ha of cultivable waste lands /permanent pasture/trees and groves, which could be used for development of the sector. In the absence of ownership details in respect of waste land/fallow land, it is difficult to assess the scope for forestry in the district.
- There is good scope for raising pulpwood plantation, bamboos, sandalwood, bio-diesel plantation, etc. in the district.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- Under Government of Karnataka's bio-fuel development programme, bio-diesel plant saplings, viz. Jatropha, Neem, Pongamia seedlings are being distributed to farmers at subsidized rate/free of cost through UAS, Bangalore/Dharwad. Demonstration plots and farmers' awareness camps are also initiated.
- The National Agro-forestry Policy, which deals with the practice of integrating trees,

crops and livestock on the same plot of land, was launched in 2014. The policy deals with problems the agro-forestry sector is facing at present, including weak markets and a dearth of institutional finance.

- Agro-forestry has the potential to achieve sustainability in agriculture while optimising its productivity and mitigating climate change impact.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation-Bamboo-5m x5m 444/ha	ha	0.82	80	630	519.05	415.24
2	Plantation-Sal-Silver oak-3m x3m -1111/ha	ha	1.54	80	280	431.41	345.17
3	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	315	748.23	598.57
Total					1225	1698.69	1358.98

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

- Agro-climatic conditions of the district are suitable for dairy animals.
- As per the 20th Livestock census there are 5.18 lakh cattle and 1.20 lakh buffalo in the district. In the cooperative sector, Shivamogga Milk Union Limited (SHIMUL) affiliated to KMF is providing forward and backward linkages.
- More than half of the milk is procured and marketed by cooperative sector and remaining milk is marketed locally. One of the initiatives in the sector is linking of SHIMUL with the objective of doubling milk production.
- Presently, the focus is on modernization of dairy activities, setting up of bulk milk coolers, fodder development, Livestock Insurance Scheme and Artificial Insemination services etc., which are aimed to help the sector.
- During 2023-24, 4.99 lakh animals were treated, 5.31 lakh animals were vaccinated and 1.55 lakh animals were inseminated in the district.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- There is good network for marketing of dairy milk through SHIMUL/KMF. There are 591

Milk Cooperative Societies in the district with total membership of 91988 as on 31 March 2024.

- There are 30 Veterinary Hospitals, 78 Dispensaries, 58 primary veterinary centres, 7 mobile dispensaries and 1 disease diagnostic center in the district.
- The production of milk and egg was 705 thousand tonnes and 1271 lakh numbers respectively during 2023-24.
- The sector is also able to bring under its ambit large number of women.
- Dairy activity is predominantly practiced by small and marginal farmers and hence small units need to be popularised.
- Need to encourage setting up of commercial dairy/ mini- dairy units with bank finance.

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--She buffaloes Graded Murrah yeilding 10 -12lpd 2 animal unit	1+1	2.47	80	4100	10133.97	8107.17
2	Buffalo Farming-- Surti/Dharwad yeilding 6 to 8 lpd 2 animal unit	1+1	1.75	80	2052	3600.85	2880.69
3	Crossbred Cattle Farming-- HF Crossesses11-13 lpd 2 animal unit	1+1	2.45	80	4100	10046.23	8037
4	Crossbred Cattle Farming-- Jersey Crosses-9 to 10lpd 2 animal unit	1+1	2.19	80	2052	4501.05	3600.85
5	Dairy Cattle Buffao Shed--AC roof shed 300 per sq ft	No.	0.42	80	410	171.1	136.88
6	Dairy Marketing Outlet/ Parlour-- Construction of store room 150 sq ft	No.	0.4	80	41	16.45	13.16
Sub Total					12755	28469.65	22775.75
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others_per animal per month maximum for two month cycle	1+1	0.52	1	3081	1592.3	1592.3
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	2052	954.4	954.4
Sub Total					5133	2546.7	2546.7
Total					17888	31016.35	25322.45

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

- As per 2019 livestock census, the number of poultry birds in the district is 20.66 lakh.
- The egg and meat production during the year 2023-24 was 1271 lakh nos. and 9709 tonnes respectively.
- M/s. Sri Venkateshwara hatcheries Ltd., M/s. Suguna, M/s. Sumukh and M/s. Suggi are the four integrators operating in the district for contract broiler farming.
- Per capital eggs availability in the district is 55 eggs per annum only against ICMR recommendation of 180 eggs per annum.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- High cost of feed and feed ingredients, price fluctuations in poultry produce, incidence of bird flu, non-availability of working capital, etc. are some of the issues faced in this sector. There are no organised marketing facilities to eliminate middlemen.
- Rearing units for Giriraja birds have been set up in the College for Veterinary Sciences, Shivamogga for catering to the needs of the entire district.
- As maize and soya are the major ingredients of poultry feed, contract farming for maize and soya needs to be encouraged to enable the supply of these feed ingredients at affordable price. Sunflower seeds or any protein rich feed can be used as alternate feed ingredient.
- Transition from live-bird-market to frozen-product-market may happen in poultry.
- Supporting infrastructure viz. cold chain and modern abattoirs is to be strengthened.
- Insurance cover for poultry (broiler) units needs to be provided for which a suitable product for insurance may be conceptualized wherein the interests of the poultry farmers are appropriately addressed.

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	447	1497.05	1197.63
2	Commercial Broiler Farming-- Integration: broiler equipment(2000chicks; Rs. 35per bird	5000	12.20	80	225	2744.57	2195.64
3	Commercial Broiler Farming-- Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	672	3278.82	2623.05
4	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	113	4108.51	3286.83
5	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	43	460.10	368.08
Sub Total					1500	12089.05	9671.23
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_ Others_ Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	40908	65.88	65.88
2	Layer Farming_ Others_ Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	40908	109.63	109.63
Sub Total					81816	175.51	175.51
Total					83316	12264.56	9846.74

2.1.8 Animal Husbandry - Sheep, Goat, Piggery**2.1.8.1 Status of the Sector in the District**

- As per Livestock census 2019, the sheep, goat and pig population in the district is 0.425 lakh, 0.597 lakh and 0.062 lakh respectively, as against the State population of 111.00 lakh, 61.7 lakh, and 3.23 Lakh respectively.
- The total of Sheep, goat and pig meat production is 9709 tonnes during the year 2023-24.
- Sheep and goat are confined to areas adjacent to Maidan belt and also to specific communities.
- Small herds of sheep are reared in Shikaripura, Shivamogga and Bhadravathi, while goats are concentrated in Shikaripura, Soraba and Shivamogga taluks.
- Pig rearing is popular around Shivamogga, Shikaripura and Bhadravathi due to ready market. There are two registered slaughter houses in Shivamogga.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- Due to the increasing demand for sheep and goat meat, slaughter houses in the district should be registered and modernised on a priority basis for hygienic meat production, better

utilisation of by products and better returns from meat production.

- Encroachments on sheep lands which have been traditionally used for grazing should be stopped.
- Establishment of modern abattoirs and slaughter houses cum meat processing centres by private entrepreneurs with bank credit needs to be encouraged.
- Sheep and Wool Producers Cooperative Societies may be encouraged to assist farmers in production and marketing of produce. KSWDC may approach NABARD for working capital requirements of these Sheep and Wool Cooperative Societies.
- Marketing of live animals as well as meat is controlled by traders/middlemen who decide the live weight of animals on an approximate basis/arbitrarily fix the rate of animals after considering an average dressing percentage at 60 per cent of live body weight. Hence, improvement in market linkages for live animals as well as meat may be addressed so as to ensure fair and remunerative prices, especially to small farmers/ shepherds.
- Banks to encourage establishment of pig breeding cum fattening farms, as there is a large pork eating population in the district.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Breeding Unit-New Shed-Cost of Improved breed Bucks	500+25	56.49	80	80	4518.82	3615.07
2	Goat - Breeding Unit-New Shed-Cost of Buck -Improved breed	100+5	11.48	80	400	4592.45	3673.95
3	Rabbit Rearing-Existing Shed- Rabbit rearing	10+3	3.21	80	80	256.8	205.45
4	Retail Market outlet for Meat- Existing Shed-Retail pork outlet with facility for chilling	No.	12.84	80	4	51.36	41.08
Sub Total					564	9419.43	7535.55
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_ Rearing Unit - Semi-intensive_ Noram feeding 8 month cycle free grazing	20+1	0.35	1	161	55.86	55.86
2	Rabbit Farming_ Others_ Rabbit rearing 50female+10male animals 1 year	50+1	0.62	1	7	4.32	4.32
3	Sheep Farming_ Lamb Sheep Fattening_ Fattening Unit 6 months cycle from 4 to 9 months	20	0.32	1	161	51.91	51.91
Sub Total					329	112.09	112.09
Total					893	9531.52	7647.64

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

- Shivamogga district has three major rivers viz. Sharavathi, Tunga and Bhadra and a number of streams.
- There are 446 departmental tanks and 4863 Gram Panchayat tanks in the district as on 31.03.2024.
- There are 9 reservoirs in the district along with 289 km river length with total water spread area of 56318 ha offering scope for reservoir fisheries development.
- There are about 4020 full time and 9860 part time fishermen families involved in fishing activities.
- 21 Fishermen Cooperative Societies exist in the district with a total membership of 6810 fishermen/women.

There are 3 fisheries FPO (Shivamogga, Bhadravathi and Thirthahalli) in the district with total membership of 753

- The number of Fishlets in Shivamogga during 2023-24 was 529.4 lakh.
- The fish production for the year 2023-24 was 23518 tonnes.
- The district is among the 06 identified districts for implementing the Integrated Inland Fisheries Development Project through Fish Cooperative Marketing Federation.
- Training facilities are available in the district at B.R. Project area.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- There are about 6 ice plants with a capacity of about 100 Metric tonnes per day.
- There are about 21 fish markets in the district.
- Bhadra fish seed production farm at Bhadra Reservoir Project and National fish seed production farm at Gajanur (Upper Tunga Project) of the district are two major fish seed farms in the State which have been established to produce and supply quality fish seed.
- The tanks especially in Shivamogga, Bhadravathi, Sagar and Shikaripura taluks are choked with aquatic weeds affecting fish culture practices. These tanks need cleaning and repairing.
- Inland marketing of fishes is an important area which is still developing. The infrastructures like cold storages and marketing complexes are required to be promoted under PPP model to ensure hygienic sale of fishes.
- Good quality fish seed is the most crucial input for yield optimization in fish culture. Though the State Government is taking several initiatives in fish seed production there is a gap in demand and supply of fish fingerlings. Production of quality fish seed using good quality brood stock and development of fish seed rearing facilities (fry to fingerling) and stocking of fingerlings in the pond/tank are required. This could be done under private sector with financial assistance from banks.

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 Rs.4 lakh (0.1ha)	ha	14.98	80	51	763.98	611.19
2	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	99	158.91	127.12
3	Fish Culture --culture of freshwater catfish-Pangasius sutchi	ha	6.08	80	70	425.43	340.35
4	Fish Culture --Fresh water-Composite fish culture of indian major carps	ha	8.87	80	70	620.9	496.72
5	Fish Culture --Freshwater prawn culture- Macrobrachium rosenbergii	ha	5.72	80	19	108.76	87.02
7	Fishing gear and equipments- Accessories for Fishing Gear	No.	2.25	80	25	56.19	44.94
6	Fish Seed Hatchery-Circular fish seed hatchery	ha	8.56	80	19	162.64	130.11
8	Pond construction-Pond Renovation & Desilting	ha	2.35	80	17	40.01	32.02
Sub Total					370	2336.82	1869.47
A.14 Working Capital - Fisheries							
1	Fish Culture - Bio floc_Others_Recirculatory aquaculture RAS 100 m3 capacity 2 ton	2 ton per cycle	3.37	1	56	188.74	188.74
2	Fish Culture in Pond Inland pond on Contract basis	Per unit	0.02	1	112	2.5	2.5
3	Fish Culture - Others_Others_Inland Culture fisheries per acre	Acre	2.25	1	56	125.84	125.84
4	Fish Culture - Others_Reservoir_Licensed fishermen to catch fish in river etc.	Per unit	0.22	1	112	25.18	25.18
5	Fish Culture - RAS_100 m3_Recirculatory aquaculture RAS 100 m3 capacity 2 ton	2 ton per cycle	3.37	1	112	377.5	377.5
Sub Total					448	719.76	719.76
Total					818	3056.58	2589.23

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

- Majority of the farmers in the district are small and marginal farmers who largely practice traditional farming system. The use of tractors and tillers has increased but use is still limited in Malnad belt due to undulating landscape, even on large holdings, plough animals are used for farm operations. Consequently, bullocks continue to play an important role but not in large scale.
- The cattle in the district are generally small in size and stunted in growth. These are generally termed as “Malnad Gidda”, which is a recommended indigenous draught breed. In Maidan area of the district, cattle belonging to “Hallikar” and “Amrut Mahal” breed are also reared/found which are considered to be the best draught breeds of the State. In the sugar cane belt, tyre carts are used for transportation of cane.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Rubber bound iron wheel cart may be considered by banks due to their advantages in terms of tonnage and ease for the bullocks.
- District Industries Centre may train artisans to develop workmanship in manufacturing pneumatic tyre/rubber bound iron wheel cart.
- The Department of Animal Husbandry may formulate schemes for “Special Breeding Programmes” for rearing of male calves and for improving the availability of good quality Bullocks/ to preserve native plough bullocks.
- SF/MF is the crucial group requiring bank finance for purchase of animals and carts.
- The two-wheeler market in Karnataka is expected to continue to grow in the coming years. This growth is being driven by a number of factors, including the increasing demand for agricultural products, the cost of fuel, and the increasing availability of financing options for two-wheelers.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.61	80	1400	2247.00	1797.60
2	Animal Driven Carts- Conventional Bullock Cart-	No.	0.32	80	1400	449.40	359.52
3	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	45	963.00	770.40
4	Loans to Distressed Farmers- To Repay Non Institutional borrowings-Debt swapping- Farmers/Misc	No.	1.61	90	7000	11235.00	10111.50
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	1400	1498.00	1198.40
6	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Second hand	No.	0.91	80	1400	1273.30	1018.64
Total					12645	17665.70	15256.06

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

- Shivamogga district is known for its agricultural practices and is a major hub for the cultivation of various crops. In recent years, there has been an increasing emphasis on sustainable agricultural practices in Shivamogga aimed at improving productivity, conserving natural resources and promoting ecological balance.
- Agro-climatic Zones: The district is a mix of semi-arid and high rainfall zones, which supports both rainfed and irrigated agriculture.
- Major crops of the district are arecanut, maize, paddy etc.,
- Shift Towards Organic Farming: Increasing awareness of soil degradation and high chemical use has led to a gradual shift towards organic farming. Farmers are adopting natural fertilizers and bio pesticides.
- Agroforestry and Plantation Farming: Shivamogga has a long tradition of agroforestry, especially with the cultivation of arecanut, coconut, and pepper alongside timber species like teak.
- Livestock Integration: Farmers integrate livestock such as dairy cattle and poultry, which provide a secondary income and improve farm sustainability.
- Water Conservation Efforts: Traditional methods like tank irrigation and modern rainwater harvesting systems are being adopted for efficient water use.
- Government Initiatives: Various schemes under the National Mission for Sustainable Agriculture (NMSA), Rashtriya Krishi Vikas Yojana (RKVY), and subsidies for organic inputs are being implemented to promote sustainable practices.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Shivamogga district has made steady progress toward adopting sustainable agricultural practices. However, challenges remain in terms of infrastructure gaps, financial barriers and limited market linkages. Strategic interventions in improving irrigation, processing infrastructure, access to credit, and enhancing digital literacy will be critical in strengthening the district's transition to sustainable agriculture.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

- Major food grains cultivated in the district are paddy (0.82 lakh ha) and maize (0.55 lakh ha). Thus, cold storages, godowns and market yards have become essential components of agricultural infrastructure in the district.
- Inadequate storage and marketing facilities force farmers to sell their produce at unremunerative prices. There is an urgent need to create adequate storage and marketing infrastructure to increase the holding capacity of farmers and enabling them to get remunerative prices for their produce.
- Farmer Clubs, Producer Organizations, Co-operative societies and Voluntary Agencies can play a vital role in aggregation of farmers produce for safe storage and transport with the intention of reducing the costs.
- The agencies can also facilitate primary processing of commodities for increasing the shelf life.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- There are 410 godowns in the district.
- Of the 174 PACS, 137 PACS are have atleast one godown each. There is a requirement of atleast another 30 godowns.
- Two private cold storage facilities for horticulture crops present in the district: Hosanagara (4400 Tonnes) and Sagara (5000 Tonnes). Another NABARD RIDF financed 4000 MT cold storage facility is under construction in Kalenahalli horticulture farm of Shikaripura.
- There are 7 regulated markets and 15 sub markets in the district. 7 mandis one in each block is linked to electronic market.
- Agriculture Infrastructure Fund (AIF): AIF is a financing facility operational from the year 2020-21 to 2032-33 for the creation of post-harvest management infrastructure and community farm assets, with benefits including 3 per cent interest subvention and credit guarantee support.
- The AMI (Agricultural Marketing Infrastructure) Scheme aims to develop infrastructure for post-harvest operations, including storage, grading, and marketing of agricultural produce. It provides financial assistance to entrepreneurs, farmers, and cooperatives to build modern storage facilities and cold chains. Capital back ended subsidy of 25 per cent to 33 per cent is available under the scheme. The scheme has been kept in abeyance from 10 June 2025
- In Shivamogga, under National Food Security Mission, Rice and pulses have been identified and under National Horticulture Mission, Ginger, Pineapple and Mango have been identified.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Godown-Large- 1000 MT (Rs 3000 per MT)	No.	32.10	80	210	6741.00	5392.80
2	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	42	786.45	629.16
3	Godown-Renovation/ Expansion	No.	9.63	80	69	664.47	531.58
4	Market Yard-Marketing Infrastructure	No.	165.85	80	26	4312.10	3449.68
Total					347	12504.02	10003.22

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- Soil is an important resource for agricultural production and acts as the base for agriculture. Seed and other inputs such as manure and fertilizers also plays an important role in crop production. Land development comprises all the activities undertaken by the farmers to improve productivity of land, prevent erosion and improve land quality.
- The district has about 22272 ha of fallow land and 16311 ha of cultivable wasteland.
- Due to unscientific water management practices huge amount of water is wasted and farmers at the tail-end of the canal fail to fulfil their requirement. This can be avoided by using cement pipes/cemented field channels etc., and by adopting better methods of water management. "Watershed Approach through Participatory Method" has been implemented by NABARD as also the State Government under WDF/ IWMP/Sujala etc. The strategy is to link Village Watershed Committees with institutional credit on portfolio approach. Introduction and practicing organic farming will improve sustainability of land.
- Shivamogga district has laterite soil, mixed red with black soil, saline alluvial soil, medium deep black soil, red gravely clay soil, red soil and brown forest soil.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- The potential exists for silt application for improving soil fertility, providing drainage

system, etc.

- Agri-clinics/ Integrated Farmers Service/E-trading centres: Soil and Input Testing service centres, E-trading, ACABC by graduates/private entrepreneurs have excellent potential in the district. Apart from bank loans these initiatives can be supported under GOI subsidy schemes like ACABC scheme (for Agri graduates) and Agricultural Marketing Infrastructure Schemes (for Non Agri-entrepreneurs).
- Ground Water Recharge - Recharge of open wells / bore wells: Underground water is one of the important sources of water in irrigation. Underground water has been indiscriminately exploited causing depletion of water table and water availability. The unsustainable pumping of water from wells without recharging is the prime cause of the failing bore wells/open wells. To reverse such trend and reduce effect of over exploitation, ground water recharge needs to be taken up in large scale

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	Compost Pit--Composting	No.	0.24	80	1501	353.34	282.67
2	Farm Ponds/ Water Harvesting Structures--Red Soil -15m 15 mx 3 m -with stone pitching	No.	2.09	80	1251	2610.21	2088.18
3	Farm Ponds/ Water Harvesting Structures--Renovation	No.	0.32	80	1998	641.37	513.09
4	Soil Conservation Activities/ Erosion Control activities--Plastic mulching	ha	0.34	80	9999	3423.66	2738.93
Total					14749	7028.58	5622.87

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Seed production and vermicomposting have good potential in the district. More and more numbers of farmers are taking up vermicomposting in their backyards. The district has tremendous potential for production of vermi-compost as dairy is one of the leading economic activities of the district. Bankers have opportunity for financing Vermicomposting activity to farmers that would help promote organic farming.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- The Krishi Vigyan Kendra (KVK) plays a vital role in the district. KVK is creating awareness regarding vermicomposting and seed production. It also imparts training to the farmers.
- NABARD has been providing long-term refinance to approved financial institutions to supplement their resources for providing adequate credit for taking up investment activities in plant tissue culture and agri-biotechnology, seed production, production of bio- pesticides, bio-fertilizer, and vermicomposting.
- Department of Horticulture has developed Biotechnology Centres at Hulimavu, Belagavi, Davangere, Shivamogga and Mysore. Germplasm conservation, production of tissue culture saplings, mushroom development, production of Bio-fertilizers and Bio-pesticides, soil, water & leaf analysis are the important production and service providing activities being carried out in these centres. Propagation of horticulture crops including medicinal and aromatic plants and production of fruit grafts/seedlings is also an important activity of the centre.
- During the year 2022-23, 1.23 lakh Tissue Culture plants, 26 tonnes of bio-fertilizers and 9245 litres of Liquid bio fertilizers have been produced upto the end of November-2022 (Source: Karnataka Economic survey 2022-23)
- Possibilities for involving Farmer Producers Organisations (FPOs) under Seed village concept could be explored.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost-Agro. Waste Compost-Bio pesticide	No.	107.00	80	10	1070.00	856.00
2	Compost/ Vermi Compost-Vermi Compost-Large units	No.	0.21	80	10	2.13	1.70
Total					20	1072.13	857.70

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

- Shivamogga district is mainly dependent on agriculture as 75 per cent of the total population is engaged in this sector. The agriculture and horticulture produce, in particular, areca and its inter-crops like pepper, cocoa, cardamom and cashew nut etc., provide opportunity for setting up of agro-based industries. Further, all the blocks in the district have been identified as suitable for cultivation of Oil Palm.
- Food processing leads to significant employment generation and also acts as an enabling factor for crop diversification. Availability of raw material like pineapple, mango, arecanut, ginger and coconut, are changing lifestyles of the people by taking up processing units, thereby giving a push to this sector.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- Pineapple (grown in 1463 ha) is identified as One District One Product (ODOP) for the district, which is grown particularly in the Sagar and Soraba block of the district.
- Arecanut (grown in 1.21 lakh ha) is the main crop of the district. Processing of arecanut is also done at individual farmer level in many areas of the district.
- There is very good scope for pineapple and cashew processing units in the district.
- A good scope for mushroom and dairy products exists under food and agro processing units.
- The district is endowed with ideal climate for production of fruits, vegetables and a large number of units for production of floriculture under controlled conditions are being set up.
- A PPP mode of Food Park is proposed at Shivamogga.
- PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises) aims to enhance the competitiveness of existing individual micro – enterprises in the unorganized segment of food processing industry. The scheme envisages an outlay of Rs.10,000 crore. Scheme period extended to March 2026. The expenditure under the scheme would to be shared in 60:40 ratio between Central and State Governments.
- Scheme of Fund for Regeneration of Traditional Industries (SFURTI) scheme aims to organize the traditional industries, artisans, and producers into collectives and provide them with support in order to make quality and competitive products to ensure long-term sustainability of the sector and its artisans.

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	152	14312.32	11449.85
2	Agro Processing Unit-Araecanut Processing	No.	26.75	80	651	17414.25	13931.40
3	Agro Processing Unit--Dairy/Milk Processing	No.	21.40	80	152	3252.80	2602.24
4	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	150	882.77	706.21
5	Agro Processing Unit--Maize value added products	No.	14.98	80	150	2247.00	1797.60
6	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	150	6741.00	5392.80
7	Dairy Processing Unit-Integrated Processing	No.	6.42	80	100	642.00	513.60
8	Feed Unit	No.	10.70	80	25	267.50	214.00
9	Spice Processing-Chilly processing-Pepper processing	No.	12.84	80	76	975.84	780.66
10	Spice Processing-Powder & Packaging	No.	6.42	80	76	487.92	390.34
Total					1682	47223.40	37778.70

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

- The extension services of various departments are inadequate to meet the demands of farmers. Hence, it is necessary that agriculture graduates are encouraged to set up Agri- Clinic and Agri- Business Centres (ACABC) to provide service to farmers.
- There are about 750-800 agriculture graduates in Shivamogga and more than 50 per cent of these graduates are into various other jobs.
- Through better organisation, farmers can utilize economies of scale to procure inputs at a lower price and gain more selling power for their produce/product.
- Forming a producer organisation can also provide access to timely and adequate finance, build capacity and provide market linkages.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- Banks may suitably sensitize their branch managers to encourage agriculture graduates to set up agri. clinics/agri. business centres to provide services to farmers.
- With the formation of Farmers Producers Organisations (FPO), formed by NABARD/ Horticulture Department /SFAC, banks may engage with these societies to meet their credit requirements for produce loans to their members.
- Dedicated NGOs are required to organise farmers into FPOs for an overall progress of the farming community.
- There is also a need for database maintenance at the district level to know the availability and activities that are taken up by the agriculture graduates.
- There is a need to provide loans to the MFIs for on-lending to SHGs and JLGs

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	200	4280.00	3424.00
2	Loans to Agri. Start-ups	No.	10.70	80	11	117.70	94.16
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	52	11128.00	8902.40
4	Loan to PACS/ FSS/ LAMPS	No.	10.70	80	52	556.40	445.12
5	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	52	16692.00	13353.60
6	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	52	66.77	53.41
7	Loan to PACS/ FSS/ LAMPS for Onlending--Purchase of land by SF/MF	No.	10.70	80	52	556.40	445.12
8	Loan to PACS/ FSS/ LAMPS for Onlending--State SC/ST organisations	No.	321.00	80	52	16692.00	13353.60
9	Loan to PACS/ FSS/ LAMPS--Loans to Coops for disposing of produce	No.	5.35	80	52	278.20	222.56
Total					575	50367.47	40293.97

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

- Micro, Small, and Medium Enterprises (MSMEs) are defined based on investment and turnover—micro: up to Rs.2.5 crore investment and Rs.10 crore turnover; small: up to Rs.25 crore investment and Rs.100 crore turnover; medium: up to Rs.125 crore investment and Rs.500 crore turnover.
- MSMEs in the district include agro based units, readymade garments units, wooden furniture units, engineering units and repairs and services among other automobile based and engineering based industries.
- There are 48572 MSME units (Micro-47783; Small-751; Medium-38) in the district as on December 2024 as per Economic Survey of Karnataka 2024-25.
- Industries and services contribute 77.7 per cent of GDDP of the district (Source: Economic Survey of Karnataka 2024-25), which signifies the importance of this sector to the district.
- The ground level disbursement under this sector for the last three years was Rs.224049.00 lakh (2022-23), Rs.294539.00 lakh (2023-24) and Rs.334382.00 lakh.

3.2 Infrastructure and linkage support available, planned and gaps

- A New scheme Prime Minister - Vishwakarma has been launched during 2023 by Government of India to provide end to end support/assistance to the traditional artisans/crafts persons covering 18 activities.
- Government of Karnataka has set up K-Tech Innovation Hubs across the State in identified areas for e.g. Electronics, Mobile, Animation and Gaming, Design engineering etc. These are accelerators and incubators and provide all necessary infrastructures for the given sector such as R and D Labs, common centre for prototyping, common testing/QA/QC labs and design studios.
- Common Instrumentation Facilities (CIFs) have established by K-tech Innovation Hub in many districts of Karnataka including Shivamogga.
- Government of Karnataka has established IT SEZ at Nidige, Machenahalli with an area of 25 acres and an IT Park in an area of 5 acres have been established in Shivamogga at a cost of Rs.16.10 crore. It is also proposed to establish IT park Annex - Phase-II on PPP model in the existing 2.5 acres of land adjacent to the IT Park at Machenahalli Industrial Area, Shivamogga with a built up area of 1.80 lakh sq.ft. with a cost of Rs.27.14 crore.
- In Shivamogga Vidyapeetha, a decision has been taken to open a Master Training Centre for the Agriculture Sector in an attempt to build the capacity in farmers and give training in various job roles in agriculture sector.
- Shivamogga Airport was inaugurated on 27th February 2023 boasting connectivity for development for MSME sector.
- Rural and semi-urban areas still face erratic power supply, affecting manufacturing activities. This gap in infrastructure needs to be addressed for uninterrupted production.
- To promote processing, value addition and export of agricultural and horticultural

produce, food parks are being established in 97.36 acres in Sogane village, Shivamogga district under Public-Private Partnership.

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.	500.00	80	120	150000.00	120000.00
2	Manufacturing Sector - Term Loan-Micro	No.	50.00	80	4773	47730.00	38184.00
3	Manufacturing Sector - Term Loan--Other Finance to MSME	No.	3.50	80	17	59.50	47.60
4	Manufacturing Sector - Term Loan-Small	No.	100.00	80	356	89000.00	71200.00
Sub Total					5266	286789.50	229431.60
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	125.00	100	82	25625.00	25625.00
2	Manufacturing Sector - Working Capital-Micro	No.	12.50	100	16623	103893.75	103893.75
3	Manufacturing Sector - Working Capital-Small	No.	62.50	100	826	51625.00	51625.00
Sub Total					17531	181143.75	181143.75
II. MSME - Others							
1	KVIC Units	No.	10.00	80	2353	11765.00	9412.00
2	Loans to MSME Start-ups	No.	1000.00	80	1	100.00	80.00
Sub Total					2354	11865.00	9492.00
Total					25151	479798.25	420067.35

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

- Karnataka has been chosen as one of the Pilot States for setting up 5 Export Development Centres in Shivamogga, Hubballi - Dharwad, Ramanagara, Bidar and Mysuru.
- Export financing in Shivamogga district include engineering, textiles, readymade garments and agricultural and horticultural commodity sectors. Some of the buyer countries for these products are Germany, USA, Holland, China, Korea, Japan, Singapore, Australia, Canada, Saudi Arabia and Netherlands.
- Total volume of exports from Shivamogga during 2023-24 was Rs.363.10 crore. Major items of export are Ginger, Parts of Engine and Motors and Articles of Iron and Steel (Source: VTTC).
- GLC under export sector during the year 2024-25 was Rs.10.61 crore.

4.1.2 Infrastructure and linkage support available, planned and gaps

- Karnataka has been chosen as one of the Pilot States for setting up 5 Export Development Centres in Shivamogga, Hubballi - Dharwad, Ramanagara, Bidar and Mysuru.
- Items with potential for exports in the district are Sandalwood handicraft items , Bamboo based cane furniture and fashionable jewelry, Ginger, Banana and Spices (Pepper and Cardamom), Pineapple (ODOP fruit of the district), and Areca Leaf plates/cups
- Availability of power supply and road connectivity needs to be addressed.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC. Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	50.00	80	36	8700.00	6960.00
2	Export Credit -Pre Shipment Export Credit	No.	1000.00	80	37	8850.00	7080.00
Total					73	17550.00	14040.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

- Shivamogga district has a high literacy rate of 80.45 per cent as per the 2011 census, with male literacy at 86.07 per cent and female literacy at 74.84 per cent. Urban and rural literacy rates are 87.79 per cent and 76.37 per cent respectively.
- The district has good number of educational institutions of repute for basic as well as professional graduate and post graduate courses. The only integrated Agricultural and Horticulture University of the state is located in the district offering variety of courses in the related disciplines.
- There are 02 engineering colleges with an updated and modern infrastructure besides 02 medical colleges, of which one is a State run college.
- The district also has a veterinary university/college.
- Shivamogga City is a centre for many students from the neighbouring districts for the purpose of secondary and higher education.
- There are also several private institutions offering courses in computer.
- As per revised PSL guidelines 2025, bank loans to individuals for educational purposes, including vocational courses, are eligible for priority sector classification, provided the loan amount does not exceed Rs.25 lakh per borrower.
- The Credit flow during 2022-23, 2023-24 and 2024-25 was Rs.4078.00 lakh, Rs.5131.00 lakh and Rs.6507.00 lakh respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps

- Indian Banks' Association (IBA) has formulated a scheme for providing collateral free loans up to Rs. 7.5 lakh under the sector for students belonging to economically weaker sections. To provide financial support to meritorious students who secure admission in Institutes for pursuing higher education, including vocational courses in India or abroad, education loan is available from financial institutions.
- Existing colleges and universities must take the lead in rolling out skill development Courses and spelling out pathways into general and technical education in accordance with the National Skills Qualification Framework (NSQF), since they are best placed to do so.
- Strengthening post-graduate, PhD and post-doctoral programmes in colleges and universities is the need of the hour. As there is good scope for the loan facilities for higher studies, the scope under priority sector lending in this sector is also more.
- A new portal known as Vidya lakshmi, (www.vidyalakshmi.co.in) which is a first of its kind for students seeking education loan is developed by Govt. of India. This portal has been developed under the guidance of Department of Financial Services. The student can apply for a maximum of three Banks through this portal.
- Through the Pradhan Mantri Vidya Lakshmi Karyakram, GoI will ensure that no student misses out on higher education for lack of funds. The portal also provides linkages to National Scholarship Portal for the benefit of deserving students.
- Banks to conduct awareness/sensitization programme at the start of the academic season to enable students to avail of the facility. Camps may also be organised at regular intervals. The students should be made aware of the facilities available in terms of education loans, subsidies, scholarships, etc.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	7.50	95	6813	42686.50	40153.40
Total					6813	42686.50	40153.40

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

- The housing sector in Shivamogga has seen significant growth and development in recent years. The city has experienced an increased demand for housing due to urbanization and population growth. With the increase in disposable income and improving economic conditions, more individuals and families are able to invest in their own homes.
- As per 2011 census there are 4.06 lakh households in the district (2.59 lakh rural households and 1.47 lakh urban households). The number of households for SC are about 0.71 lakh and that for ST is about 0.15 lakh.
- As per revised PSL guidelines 2025, bank loans to individuals for purchase or construction of a dwelling unit are eligible for priority sector classification, subject to limits based on the population of the centre: Rs.50 lakh in cities with population ≥50 lakh, Rs.45 lakh for 10–50 lakh, and Rs.35 lakh for centres with population below 10 lakh, with corresponding maximum dwelling unit costs of Rs.63 lakh, Rs.57 lakh, and Rs.44 lakh respectively.
- Number of houses constructed during 2023-24 under different schemes in the district are: Basava Housing Scheme- 3074, Dr. B R Ambedkar Awas scheme-848, PMAY (G)-419, PMAY (U)-1818, Devraj Urs Housing scheme- 33, Vajapayee Urban Housing scheme-256.
- Challenges such as urban sprawl, infrastructure development and affordable housing for low-income groups still exist. There is a need for better urban planning and infrastructure development to ensure sustainable housing growth in Shivamogga.

4.3.2 Infrastructure and linkage support available, planned and gaps

- Large number of housing projects are coming up especially in the district headquarters at Shivamogga and surrounding places due to greater demand for residential space and the city being turned into Smart City.
- The formation of more housing layouts may further develop the city and would encourage many people from nearby areas to settle down in this city, thereby driving a demand for more urbanization.

- The district has good infrastructure like roads, water and electricity supply, vacant lands for construction of residential buildings and other requirements for giving a boost to the sector.
- Despite considerable simplification at the bank level, the process of documentation for availing housing loan through banks is still a cumbersome process.
- There is a need for Housing Loan Guarantee Fund for untimely demise of loanee and the loan can be adjusted against the claim out of the guarantee fund.
- The Ground level credit flow during 2022-23, 2023-24 and 2024-25 were Rs.16157.00 lakh, Rs.13406.00 lakh and Rs.11213.00 lakh respectively.

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	4500	75955.00	64164.50
2	Repair of Dwelling Units	No.	15.00	90	5820	52083.00	46874.70
Total					10320	128038.00	111039.20

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

- The assistance under Rural Infrastructure Development Fund (RIDF) now covers 39 activities under three broad heads of Agriculture, Social and Rural connectivity sectors. In addition to RIDF, for assisting infrastructure projects in Rural Areas, NABARD has introduced various other products like Warehouse Infrastructure Fund (WIF), NABARD Infrastructure Development Assistance (NIDA), Food Processing Fund (FPF), Long Term Irrigation Fund (LTIF), Micro Irrigation Fund (MIF), Rural Infrastructure Assistance to State Governments (RIAS) etc.
- In Shivamogga district, 2065 projects involving RIDF assistance of Rs.1269.23 crore has been sanctioned since inception under various tranches as on 31 March 2025.
- Road Density: 154.3 km per 100 sq.km (Source: Karnataka at a Glance 2022-23).
- Percentage of villages with all-weather roads: 83.5% (Source: RDPR Karnataka, 2023).
- No. of Industrial Units per 1000 sq.km: ~2,800 (Source: DIC Shivamogga, 2023).
- Percentage of Households with Electricity Connection: 97.6% (Source: Karnataka Economic Survey 2024-25).
- Percentage of Households with Potable Water Access (tap water): 74.4% (Source: Jal Jeevan Mission Dashboard, March 2025).

5.1.2 Infrastructure and linkage support available, planned and gaps

- Infrastructure available: 7 APMCs, major irrigation projects like the Tunga and Bhadra reservoirs, relatively well-developed road network, with state and national highways connecting it to nearby cities like Bengaluru, Mangaluru, and Hubli etc., Institutions like the College of Agriculture, Navule, and the University of Agricultural and Horticultural Sciences contribute to agricultural research and development.
- There is large scope for public investment in providing cold storage and processing facilities, better digital infrastructure at village level, expansion of minor irrigation in rain dependent area etc.

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

Apart from irrigation, rural roads and bridges, Shivamogga district has benefitted from RIDF in sectors like education (Agriculture University, Anganwadi), Animal Husbandry, Cold storages, fisheries project, flood protection works, ground water recharge, rural service centre, watershed projects, testing laboratories etc.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

- The district stands sixth among the districts in Karnataka in terms of literacy rate (6th

position –at 80.45 per cent).

- District has 951 lower primary schools, 1350 higher primary schools, 517 High schools, 148 PU colleges, 17 general degree colleges, 2 medical colleges, 2 Ayush colleges, 2 Dental colleges, 2 Engineering colleges and 9 polytechnic colleges.
- Under the health sector, the infrastructure pertaining to family welfare centres/ primary health centres /dispensaries and hospitals needs further strengthening. Every taluk requires at least one community health centre, but in Shivamogga block, there are two health centres, whereas in Hosanagar block, there are no CHC.
- Investments for creation of Rural Infrastructure are generally met from the public sources. However, of late particularly for few of the sectors related with social infrastructure, credit from financing institution is being sourced. The requirement is gradually increasing and in a short span, many new sectors will be in a position to attract credit, due to the technical soundness and the bankability of the projects.
- As social Infrastructure sector has to be developed on a priority basis, Governments have given specific thrust to these sectors and to attract investments from the banking sector, credit to activities like school and health care Infrastructure, drinking water and sanitation infrastructure etc. in tier II to tier VI centres is now considered as part of priority sector lending. Accordingly, credit potential for these sectors has been assessed.

5.2.2 Infrastructure and linkage support available, planned and gaps

- Since most of the social infrastructures like school, hospitals etc., are funded through public resources, banks need to step-in to support other infrastructures like Drinking water RO plants and sanitation toilets across the district.
- Banks should take steps to encourage financing of such activities.

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	Drinking Water-RO Plant	No.	20.00	80	40	800.00	640.00
2	Education-Colleges	No.	100.00	80	1	100.00	80.00
3	Education-Schools	No.	200.00	80	3	600.00	480.00
4	Healthcare-Diagnostic Lab	No.	50.00	80	8	400.00	320.00
5	Healthcare-Hospital	No.	100.00	80	36	4000.00	3200.00
6	Healthcare-Nursing Home	No.	100.00	80	3	300.00	240.00
7	Sanitation-Toilets	No.	0.15	80	4200	1260.00	1008.00
	Total				4291	7460.00	5968.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

- The renewable energy sector in Shivamogga is gradually gaining traction and showing promising growth.
- Shivamogga district has commissioned Renewable Energy power projects of capacity 186.38 MW as on July 2025. This includes solar energy of 4.5 MW, Wind energy of 88.6 MW and SHP of 93.28 MW (Source-Karnataka Renewable Energy Development Limited).
- Some key points regarding the status of the renewable energy sector in the district is indicated below:
 1. Solar Energy: Shivamogga has significant potential for solar energy due to its favourable solar radiation levels. Several solar power projects, both large-scale and small-scale, have been implemented in the district. These include solar power plants, rooftop solar installations, and solar-powered irrigation systems. The Karnataka Renewable Energy Development Limited (KREDL) has been actively promoting solar energy projects in Shivamogga.
 2. Wind Energy: Shivamogga district has moderate to good wind energy potential, especially in the hilly regions. There have been initiatives to harness wind energy through the installation of wind turbines.
 3. Small Hydropower: Shivamogga is rich in water resources, with several rivers and streams flowing through the district. This has enabled the establishment of small hydropower projects, contributing to the renewable energy generation capacity of Shivamogga.
- The Government of Karnataka, through KREDL, has been promoting the adoption of renewable energy in the state, including Shivamogga. Various incentives, subsidies, and policies have been implemented to encourage the installation of renewable energy systems, such as the Karnataka Solar Policy and the Karnataka Renewable Energy Policy.
- In Shivamogga district, the number of renewable energy power projects commissioned are one under Solar and 88 under Wind, among others.
- Since most of the renewable energy projects are booked under MSME sector, the GLC under renewable energy is generally low.

5.3.2 Infrastructure and linkage support available, planned and gaps

Few schemes of GoI and GoK to promote Renewable energy are:

- Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahabhiyan (PM KUSUM): It aims to install grid connected ground mounted solar power plants (up to 2 MW) aggregating to a total capacity of 10 GW under Component A; install 20 Lakh standalone solar pumps under Component B; and solarize 15 Lakh grid connected agricultural pumps under Component C. All components combined would support installation of additional solar capacity of 30.80 GW.
- 04 biofuel parks are established at Madenur, Hassan, (UAS, Bengaluru), Tinthini, Yadgiri dist, (UAS, Raichur), Dharawad (UAS, Dharwad) and Keladhi Shivappa Nayaka Agriculture and Horticulture University, Shivamogga (KSA&HUS). These parks are providing the training, processing, formation of farmers groups, development of high oil yield seedlings, R&D works etc.,
- As per the Solar Policy 2022-27, Government of Karnataka initiated scheme of generating 1 GW of Solar roof top power plants on the buildings with Net and Gross Metering facility with a target of 1000 MW and ESCOMs are operating the scheme.
- At the end of August 2021, 300.79 MW capacity has already been commissioned under Grid connected Solar Rooftop Systems in Karnataka.
- Surya Raitha Scheme: It helps farmers in irrigation purposes as the farmers need not switch on their Irrigation Pump Sets during night. The excess solar power generated can be pumped to the grid thereby providing extra income to the farmers.
- PM Surya Ghar – muft Bijli Yojana launched on 13 Feb 2024 and to be implemented till FY 2026-27. The objective of scheme is to increase the share of solar rooftop capacity and empower residential households to generate their own electricity.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	1500.00	90	1	1500.00	1350.00
2	Biomass Energy-Home-Biogas	No.	0.40	90	350	140.00	126.00
3	Solar Energy-Roof Top Solar PV System with Battery-upto 10KW	No.	12.00	90	8	96.00	86.40
4	Solar Energy-Roof Top Solar PV System with Battery-upto 3KW	No.	2.40	90	50	120.00	108.00
5	Solar Energy-Solar Pump Sets-10 hp (With USPC)	No.	5.10	90	50	255.00	229.50
6	Solar Energy-Solar Pump Sets-5hp(With USPC)	No.	3.06	90	50	153.00	137.70
7	Solar Energy-Solar Water Heater System	No.	1.90	90	100	190.00	171.00
8	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	330	82.50	74.25
9	Solar Energy-Stand Alone Solar Power Plants-Solar rooftop grid connected	No.	1.50	90	310	465.00	418.50
10	Wind Energy-Wind Power Generators-Windmill Energy	No.	1000.00	90	1	1000.00	900.00
Total					1250	4001.50	3601.35

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	2019	705.42	612.45
B	Ongoing tranches	46	1013.41	656.79
	Total (A + B)	2065	1718.83	1269.23

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	668	1206.89	845.86
B	Rural roads & bridges	847	195.93	166.72
C	Social Sector	550	316.01	256.65
	Total (A + B + C)	2065	1718.83	1269.22

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	425	Irrigation potential	ha	32759.52
B	Rural roads	492	Road length	km	1776.36
C	Bridges	58	Bridge Length	m	1392.75

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture University	3	Villages/Population	Villages/Population	1566
2	Anganwadi	412	Villages/Population	Villages/Population	469
3	Animal Husbandry	86	Cattle/Farmers/Population	Cattle/Farmers/Population	491572
4	Backward Class Hostel	3	Villages/Population	Villages/Population	500000
5	Cold Storages	1	Metric Tonne	MT	4000
6	First Grade College	4	Villages/Population	Villages/Population	0

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
7	Fisheries Project	4	0		10000
8	Flood Protection Work	22	Hectars	ha	28644
9	Godown	26	Metric Tonne	MT	163
10	Ground water Recharge	5	Cubic Feet	Cubic Feet	906
11	Industrial Training Institute	1	Villages/Population	Villages/Population	0
12	Moraji Desai Res School	1	Villages/Population	Villages/Population	734
13	Polytechnic	104	Villages/Population	Villages/Population	6755
14	Pre University	21	Villages/Population	Villages/Population	75
15	Primary Health Centres	122	Villages/Population	Villages/Population	7152
16	Primary Schools	19	Villages/Population	Villages/Population	2
17	Raitha Sampark Kendras	61	Villages/Population	Villages/Population	220765
18	Rural Markets	12	Villages/Population	Villages/Population	631
19	Rural Service Centre	171	Villages	Villages	145
20	Secondary Schools	10	Villages/Population	Villages/Population	0
21	Testing/certifying laboratories	1	Villages/Population	Villages/Population	1
22	Watershed Development Projects	1	Hectars	ha	5506.6

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

- In Karnataka, a total of 144.21 lakh SHGs were savings linked to the banking sector with savings of ₹65,089 crore, registering growth of 9.51% over the previous year and 1.04 lakh SHGs were credit linked to the tune of ₹28,708.70 crore.
- In Shivamogga district during the year 2024-25, 2649 SHG accounts were saving linked and 9155 accounts were credit linked. Loan outstanding as on 31 March 2024 was Rs.451.19 crore.
- Regional disparity in credit linkage exists with number of SHG credit linked accounts various from 676 in Shikaripura to 2727 in Shivamogga during 2024-25, which needs to be addressed.
- To arrive at realistic picture of SHG- BLP in the State and the district, the banks to sanitize the SHG data and weed out inactive SHGs not operating the SB a/c for more than two years and show them separately. By this exercise, a more realistic data of active SHG available in the State and the district can be derived.

6.2 Infrastructure and linkage support available, planned and gaps

- The SHG-BLP in the State is mostly BC driven. Some of the large NGOs in the district like SKDRDP are acting as BCs of the banks. Apart from the banks, many MFIs are also participating in the SHG programme.
- In the district, there are 25 MFIs operating in the SHG programme and 10 NGOs are acting as BCs for 4- banks. These NGOs/ MFIs have been providing handholding support to the SHGs as a strong conduit for empowerment/strengthening the SHGs which has resulted in enhanced scale of operation, income generation and involvement of SHGs in a wide spectrum of activities.
- MFI portfolio in the district: Outstanding accounts 3.57 lakh and outstanding amount Rs.2144.20 crore (As on March 2025).
- During 2024-25, one Micro Enterprise Development Programme (MEDP) for Honey extraction and Entrepreneurship Development on Millets Processing, Value addition and Marketing successfully implemented in Aramanekoppa gram panchayat of Hosanagara block of Shivamogga district benefiting 30 women of the region.

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	5000	2500.00	2500.00
2	Loans to Distressed Persons--Non Institutional Loans	No.	1.00	100	10100	10100.00	10100.00
3	Loans to Distressed Persons--OD to PMJDY	No.	0.10	100	15150	1515.00	1515.00
4	SHGs/ JLGs--JLGs	No.	2.00	100	5000	10000.00	10000.00
5	SHGs/ JLGs--SHGs	No.	2.00	100	5000	10000.00	10000.00
6	Start-ups--Other than Agri & MSME	No.	10.00	80	27	360.00	288.00
7	State Sponsored Organisation for SCs	No.	1.00	100	700	700.00	700.00
Total					40977	35175.00	35103.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Promote scientific and sustainable farming by establishing soil-testing laboratories in each taluk and encouraging precision agriculture, especially for small and marginal farmers who form 87% of the farming population.
2. Diversify farm income through credit support for allied activities like dairy, poultry, and fisheries, and promote integrated farming systems to reduce dependency on arecanut and mitigate climate and market risks.
3. Strengthen farmer collectivization by expanding and credit-linking Farmer Producer Organizations (FPOs), enabling better market access, value addition, and bargaining power for smallholders.
4. Enhance irrigation and mechanization by desilting tanks, promoting drip/sprinkler systems, and supporting custom hiring centres and drone-based services to address labour shortages and improve productivity.

2. Water Resources

1. Expand minor irrigation infrastructure in blocks like Shikaripura and Bhadravathi by financing borewells, drip and sprinkler systems, and farm ponds to utilize the district's "Safe" groundwater status and reduce dependence on rainfall.
2. Desilt and strengthen bunds of tanks across Shivamogga's reservoirs and tanks to improve water storage and recharge, especially in taluks like Sagar and Soraba with high rainfall and seasonal rivers.
3. Build capacity of Water User Cooperative Societies (WUCS) in canal-irrigated areas like Tunga and Bhadra basins, ensuring women's participation and better fee collection, maintenance, and water distribution.
4. Implement rainwater harvesting and recharge structures like farm ponds, check dams, and bunds in high-rainfall Malnad taluks (e.g., Hosanagara, Sagar) to enhance water availability during dry spells and improve groundwater recharge.
5. Expand adoption of micro-irrigation systems (drip and sprinkler) through convergence with Department of Horticulture subsidies, particularly for arecanut and horticulture crops in Sagar, Soraba, and Tirthahalli.

3. Farm Mechanisation

1. Promote custom hiring centres (CHCs) in each hobli, especially targeting small and marginal farmers who constitute 87% of the farming population, to address labour shortages and improve access to farm machinery in paddy and arecanut-growing areas.
2. Encourage adoption of crop-specific equipment like arecanut dehuskers, sprayers, and

weeders in Malnad taluks (Sagar, Soraba, Hosanagara, Thirthahalli) where terrain limits large machinery use, and promote drone-based solutions for crop monitoring and precision spraying.

3. Strengthen repair and maintenance ecosystem by training youth through GTTC and RSETI in machinery servicing, and establish mobile service units in remote blocks to reduce downtime and improve machinery utilization.

4. Raise awareness among banks and farmers about financing non-tractor equipment and promote district-specific mechanization models through KVK-led demonstrations and farmer field schools.

4. Plantation and Horticulture

1. Develop postharvest infrastructure for arecanut, pineapple (ODOP crop), and banana in Malnad taluks like Sagar and Soraba to reduce wastage and enable value addition, especially through cleaning, grading, and packaging units. (Action: Concerned departments)

2. Promote hitech horticulture by financing polyhouses, greenhouses, and drip irrigation systems in blocks like Tirthahalli and Hosanagara, leveraging the districts favorable agroclimatic conditions and existing horticulture research stations. (Action: Banks)

3. Promote high value alternatives to arecanut, such as cocoa, black pepper, and medicinal plants like stevia and ashwagandha, especially in areas vulnerable to yellow leaf disease, to diversify income sources and reduce monoculture risks. (Action: Concerned department and Banks)

4. Strengthen FPOs and PACS to take up collective marketing and processing of horticulture produce, supported by schemes like PMFME and KAPPEC, ensuring better price realization and market access. (Action: Concerned departments)

5. Forestry/ Waste Land Development

1. Promote agroforestry and biofuel plantations (e.g., pongamia, neem, jatropha) on the district's cultivable wasteland and fallow land, especially in semi-Malnad taluks like Shikaripura and Bhadravathi, to enhance income and ecological resilience.

2. Encourage bamboo and sandalwood cultivation in degraded forest fringes and private lands, leveraging local traditional knowledge and market demand, while ensuring farmer-friendly policies for harvesting and marketing.

3. Strengthen community-based forestry initiatives by involving SHGs and FPOs in nursery development, afforestation, and biodiversity conservation, particularly in forest-rich blocks like Sagar and Hosanagara.

4. Integrate forestry with climate action by promoting carbon credit-linked agroforestry models and awareness campaigns through KVKs and Forest Department to highlight the role of trees in climate resilience and sustainable livelihoods.

6. Animal Husbandry - Dairy

1. Promote mini and commercial dairy units in taluks like Shikaripura, Bhadravathi, and Shivamogga, leveraging the district's 5.18 lakh cattle population and strong SHIMUL cooperative network to enhance milk production and rural incomes.
2. Strengthen fodder development and doorstep veterinary services by supporting azolla cultivation, mobile veterinary units, and artificial insemination centres, especially in remote Malnad areas like Hosanagara and Tirthahalli.
3. Encourage value addition and diversification through financing milk parlours, khawa-making units, and cold chain infrastructure, enabling smallholders and SHGs to tap into urban markets and reduce spoilage.
4. Revitalize defunct dairy cooperatives and expand SHIMUL's outreach by integrating digital tools and mobile vans for milk collection, financial literacy, and farmer training, ensuring inclusive growth across all taluks.

7. Animal Husbandry - Poultry

1. Promote small-scale poultry units in taluks like Shikaripura, Soraba, and Bhadravathi where maize and sunflower cultivation supports feed availability, and encourage Giriraja bird rearing through SHGs and FPOs for backyard poultry expansion.
2. Establish common feed processing and hatchery units in partnership with integrators like Suguna and Sumukh to reduce input costs and improve access to quality chicks, especially for tribal and marginal farmers.
3. Facilitate insurance coverage for poultry units and promote cluster-based incinerator infrastructure to address disease risks and biosecurity concerns, enabling banks to confidently extend credit.
4. Encourage transition to processed poultry products by supporting cold chain infrastructure and market linkages, particularly in urbanizing areas of Shivamogga and Bhadravathi, to tap into growing consumer demand.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Due to the increasing demand for sheep and goat meat, registered slaughter houses in the State should be modernized on a priority basis.
2. Awareness campaign by department regarding AHIDF schemes in the district and facilitating beneficiaries to avail the financial support under the scheme.
3. Revival of Sheep and Wool Producers Co-operative Societies which have become defunct to assist farmers in production and marketing of produce.

9. Fisheries

1. Conduct awareness drives and training for fisherfolk on credit access, JLG formation, and modern aquaculture practices in collaboration with Fisheries Department and NGOs.

2. Support private fish seed rearing farms and encourage stocking of quality fingerlings from Bhadra and Gajanur seed farms to boost productivity.
3. Upgrading of remaining ponds (not covered under earlier RIDF projects) of BRP and Gajanur
4. Promote fish culture in tanks and reservoirs across taluks like Bhadravathi and Shikaripura by financing SHGs and JLGs under KCC

10. Construction of Storage and Marketing Infrastructure

1. Promote credit-linked godown construction through PACS and FPOs, especially in blocks like Shikaripura and Soraba where post-harvest losses are high.
2. Promotion of more cold storage units to support horticultural produce like pineapple, ginger, and banana under AIF and AMI schemes.
3. Link all APMCs and sub-markets in Shivamogga to e-NAM and promote Agmark grading to improve price realization and transparency.
4. Encourage pledge loans against Negotiable Warehouse Receipts (NWRs) to help farmers avoid distress sales and improve liquidity.

11. Land Development, Soil Conservation and Watershed Development

1. Promote credit-linked land development activities like bunding, drainage systems, and silt application in rainfed taluks such as Soraba and Hosanagara to improve soil fertility and productivity.
2. Encourage PACS and agri-graduates to set up soil testing labs in each taluk under ACABC scheme to support scientific farming and reduce input misuse.
3. Scale up watershed development projects through convergence especially in degraded lands and cultivable wastelands.

12. Agriculture Infrastructure: Others

1. Promote vermicomposting units in dairy-dense blocks like Shikaripura and Soraba through SHGs and PACS to boost organic farming and reduce input costs.
2. Support seed production and bio-input enterprises by FPOs and agri-graduates under ACABC and AIF schemes, especially in collaboration with KVK and Biotechnology Centre, Shivamogga.
3. Encourage agri-biotech startups in tissue culture, bio-fertilizers, and bio-pesticides by leveraging NABARD's long-term refinance and incubation support.
4. Facilitate training and credit linkage for FPOs under Seed Village concept to ensure quality seed availability and enhance farm productivity.

13. Food and Agro. Processing

1. Establish pineapple and ginger processing clusters in Sagar and Soraba blocks under

ODOP and PMFME schemes to reduce wastage and boost farmer incomes.

2. Support mushroom, dairy, and cashew-based micro-enterprises through SHGs and FPOs, leveraging SFURTI and credit-linked subsidies.
3. Operationalize the proposed Food Park in Shivamogga through PPP mode to attract private investment and create market linkages for local produce.
4. Encourage pre-processing and cold chain units near farm gates and mandis to improve shelf life and quality control of horticultural and floriculture products.

14. Agri. Ancillary Activities: Others

1. Encourage agri-graduates to set up Agri-Clinics and Business Centres, especially in underserved taluks, to improve extension services and input access.
2. Facilitate credit and infrastructure for vermicomposting and bio-input production, tapping into the district's dairy base and KVK support.

15. Micro, Small and Medium Enterprises (MSME)

1. Promote credit access for agro-based and food processing MSMEs, especially in blocks like Sagar and Soraba where pineapple, arecanut, and ginger offer strong raw material base.
2. Leverage Shivamogga's IT Park and airport to attract tech-based MSMEs and improve logistics for export-oriented units.
3. Strengthen skill development and incubation support through district-level centres in partnership with RSETI or other training institutes, focusing on women-led microenterprises and traditional artisans.

16. Export Credit

1. Promote export financing for ODOP crops like pineapple, spices, and arecanut by linking FPOs and MSMEs with Export Development Centres and schemes like PMFME and ECGC.
2. Strengthen cold chain and packaging infrastructure in Sagar and Soraba blocks to support value-added exports of horticultural produce and processed goods.

17. Education

1. Promote education loans for rural and semi-urban students, especially in Shivamogga city and surrounding taluks, through awareness drives at colleges and Vidya Lakshmi portal campaigns.

18. Housing

1. Promote housing loans for low-income rural households, especially in expanding areas around Shivamogga city, leveraging schemes like PMAY.
2. Simplify documentation and improve awareness through housing loan melas and property fairs, particularly targeting SC/ST and BPL families in blocks like Shikaripura and Soraba.

19. Social Infrastructure

1. Upgrade health infrastructure by establishing Community Health Centres in underserved blocks like Hosanagara and improving telemedicine connectivity across rural Shivamogga.
2. Promote bank credit for sanitation and drinking water projects, especially RO plants and household toilets, in remote villages through SHGs and PACS.
3. Encourage CSR partnerships for improving school infrastructure, especially in tribal and SC/ST-dominated areas, and support digital classrooms and solar lighting.
4. Develop a district-level vision document for integrated planning of roads, water, power, and public transport to guide future investments in social infrastructure.

20. Renewable Energy

1. Promote rooftop solar adoption in urban and peri-urban areas like Shivamogga and Bhadravathi through awareness drives and simplified net metering processes under Surya Raitha and KREDL schemes.
2. Support solar-powered irrigation systems in rainfed blocks like Shikaripura and Soraba to reduce diesel dependency and improve water-use efficiency.
3. Train rural youth in solar equipment maintenance and servicing through RSETI and GTTC to build a local green workforce and reduce downtime.
4. Encourage tri-partite models involving banks, solar companies, and farmers for financing and servicing solar units, ensuring sustainability and credit uptake.

21. Informal Credit Delivery System

1. Strengthen SHG and JLG credit linkage in underperforming blocks like Shikaripura by incentivizing banks and BCs to expand outreach and simplify loan procedures for informal groups.
2. Promote financial literacy and digital onboarding of SHGs through mobile vans and NGO-led training, especially in tribal and remote areas, to improve credit absorption and repayment behavior.
3. Encourage MFIs and cooperatives to adopt flexible repayment models and transparent practices, ensuring responsible lending and reducing over-indebtedness in high MFI penetration zones

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

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

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

c. National Campaign on Cooperation among Cooperatives

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

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

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

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

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

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

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

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

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

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

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

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

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

h. Initiatives under Cooperative Development Fund (CDF)

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

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

1. Status of Cooperatives

2. Status of Cooperatives in the State

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

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

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

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

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

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

9. "Health, Awareness, and Community Engagement

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

5. Status of Cooperatives in the District

1. There are 31 DCCB bank branches in the district. Total deposits of Shivamogga DCCB is Rs.1690.32 crore and advance outstanding is Rs.1837.69 crore as on 31 March 2025.
2. There are 8 PLD banks in the district and 15588 members have availed loan. While total releases during 2023-24 was Rs.56.38.crore, deposits were only Rs.15.37 crore.
3. There are 318 credit societies in the district with total membership of 412197 (174 agricultural societies with membership of 254055 and 144 non-agricultural societies with membership of 158142) (Status as on 31 March 2024)
4. There are 1229 non-credit Co-operative societies in the district with total membership of 455456 (Status as on 31 March 2024)
5. 172 out of 174 PACS have adopted model bye-laws
6. 29 PACS as MSC projects sanctioned in the district with total sanction amount of Rs.14.24 crore.
7. In PACS computerization project, as on 03.09.2025, 31 PACS has gone live and System Audit completed in 15 PACS. 133 PACS have opted for roll back, accordingly the cut off date for these PACS were changed to 31.03.2025.
8. "Dairy Societies: 10 new societies formed in 2024-25"
9. Fisheries Societies: 3 new societies formed in 2024-25; 1 more identified for formation in 2025-26.

6. Potential for formation of cooperatives

1. All the 262 Gram Panchayats have been covered by 174 Agricultural credit co-operative societies in the district, so no uncovered Gram Panchayats in the district.
2. Few GPs which are underserved is being assessed for formation of new MPACS. Accordingly, 02 MPACS registered in the district during the period April 2024 to July 2025 (Hirekoralalli PACS, Shikaripura and Kunchenahalli PACS, Shivamogga). S S Bhog Gram Panchayat has been identified as GP with potential for formation of new MPACS.
3. 3 PACS have shown interest for setting up of petrol/ diesel outlets and 8 PACS have shown interest in formation of Jan Aushadi Kendras.



Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of The Project/ Activity	Project Area	Nature Of Support Provided	CSR Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Infrastructure Development	Rural Infrastructure Development Fund	Shivamogga	Concessional finance to State Government	State Government		There are 28 RIDF ongoing projects in the district with total sanction of Rs.628 crore.
2	Promotional Activity	There are 12 ongoing FPOs in the district. Of the 12 FPOs, 11 are POPI supported and 1 FPO is supported under CSS scheme.	Shivamogga	Grant	NGO/ FPO		Sustainability of agriculture by promoting collectivization, value addition and marketing of produce.
3	Watershed Development	Hunsegatta Non-watershed project at Thavrekoppa village of Sorba	Thavrekoppa, Sorba	Grant	Convergence being explored for linking developmental schemes of State Government	300	Promote standard of living, improve agricultural practices, promote technology in agriculture, promote agri allied activities

4	Infrastructure Development	Dry waste processing unit at Ripponpet, Shivamogga	Ripponpet, Hosanagara	Grant	Swaccha Bharat division of Zilla panchayat	500	Create a self-sustaining model by generating revenue out of collected waste plastic and glass bottles and promote clean environment.
5	Skill Training	Training programme on Honey Extraction and Entrepreneurship Development on Millets Processing	Aramanekoppa, Hosanagara	Grant		30	Entrepreneurship Development of 30 women of Aramanekoppa, Hosanagara.
6	Financial Inclusion	Financial Literacy Camps	Various blocks of Shivamogga district	Grant	In collaboration with DCCB Shivamogga and FLCs	2500	Promote Financial literacy
7	Financial Inclusion	Promoting financial literacy through Mobile van	Across Shivamogga district	Grant	In collaboration with DCCB Shivamogga		Promote Financial literacy
8	Infrastructure Development	Primary Agricultural Credit Society (PACS) as Multi Service Center (MSC)	29 PACS across Shivamogga district	Concessional refinance	DCCB		Promote PACS as Multi Service Centre (MSC)

9	Promotional Activity	Rural Mobile Mart was given to Malenadu Nuts and Spices Producers Company Ltd. And Ripponpet FPO	Shivamogga	Grant	FPO		Promoting business of FPO
10	Skill Training	Skill Development and Entrepreneurship among Rural Youth (SDERY)- Two-Wheeler Mechanics with a Focus on Electric Vehicles	Shivamogga	Grant	Canara Bank RSETI, Holaluru, Shivamogga	30	The SDERY programme equips rural youth with skills in electric two-wheeler mechanics, enhancing their employability and fostering entrepreneurship. It also promotes sustainable transportation, contributing to both economic growth and environmental conservation.

Success Stories

Success Story 1



Title	Lift irrigation to uplift agriculture
Scheme	Rural Infrastructure Development Fund (RIDF)
Project Implementing Agency	Public Works Department
Duration of the project	3 years
3. State	Karnataka
4. District	Shivamogga
5. Block	Shikarpur
6. Village	123 villages

1.1 Support provided

- Financial assistance of Rs.500 crore was sanctioned and released to the project under RIDF
- Regular monitoring ensured timely implementation of the project.

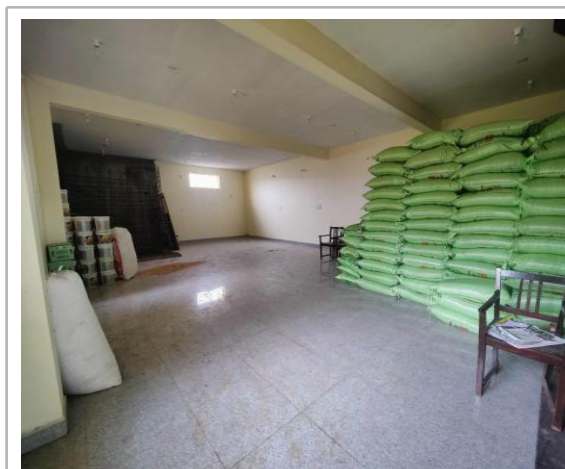
1.2 Challenges faced

Water scarcity and lack of irrigation facility in Shikaripura block of Shivamogga district.

1.3 Impact

- The project replenished 180 tanks in Udugani, Talagunda and Hosuru hoblies of Shikaripura taluk in Shivamogga district by lifting water from Tungabhadra river in Haveri district.
- Project brought 46035 ha of agricultural land under irrigation by filling MI tanks, ZP tanks and recharging bore wells in the project area.

Success Story 2



Duration of the project	2 years
Title	Shiralakoppa PACS as MSC
Scheme	PACS as MSC project
Project Implementing Agency	PACS
3. State	Karnataka
4. District	Shivamogga
5. Block	Shikarpur
6. Village	Multi village

2.1 Support provided

- Scheme: PACS as Multi-Service Centres (MSC) scheme
Amount Sanctioned: Rs. 45 lakhs
- Time of Sanction: August 2021
- Purpose: Construction of a commercial complex (3 shops) and a godown (100 MT capacity) Project Completion: February 2023

2.2 Pre-implementation status

- Infrastructure: No commercial complex or godown facilities were available
- Revenue Generation: Limited or no income streams from PACS' existing facilities
- Storage Capacity: Inadequate storage facilities to support local agricultural needs, leading to potential wastage and inefficiency in crop handling

2.3 Impact

- Revenue Generation: The commercial complex earns Rs. 60,000/- per month, providing a stable income for PACS.
- Improved Storage Infrastructure: The 100 MT godown allows for seasonal flexibility in storage, supporting local farmers and traders with accessible warehousing.
- Increased Service Reach: With the new facilities, Shiralkoppa PACS has become a multi-service provider, improving its relevance and financial sustainability.
- Local Economic Boost: The commercial shops have likely attracted more local business activity, contributing to economic growth in the community.

Success Story 3



Duration of the project	1 year
2. Community	Remote and Rural communities of Shivamogga
3. State	Karnataka
4. District	Shivamogga
5. Block	
6. Village	Multi villages
Project Implementing Agency	Shivamogga DCCB
Title	Financial Literacy on Wheels
Scheme	Demonstration van for financial literacy

3.1 Support provided

- NABARD sanctioned a grant of Rs. 15 lakh under the Financial Inclusion Fund (FIF) for the procurement of a mobile demonstration van to the Shivamogga District Cooperative Central Bank (DCCB)
- The van was outfitted with modern equipment including ATM, Micro ATM, PoS, AEPS, UPS and Solar, Display Panel, AC, electric cabling and connectivity, microphone and speaker, and CCTV camera to provide comprehensive banking services and financial literacy demonstrations.

- NABARD is periodically monitoring the project to ensure its effective utilization

3.2 Pre-implementation status

- Limited financial literacy and digital awareness existed among rural populations in Shivamogga district, with significant gaps in understanding and access to formal banking and digital services.
- Many self-help groups (SHGs) and rural clients had little exposure to the benefits of digital transaction platforms like ATMs, PoS, and AEPS due to restricted outreach capabilities.
- Doorstep banking and awareness campaigns were minimal, often requiring customers to travel to distant bank branches.
- The absence of demonstration vans meant banking technology awareness programs were not accessible in remote areas, limiting financial inclusion.

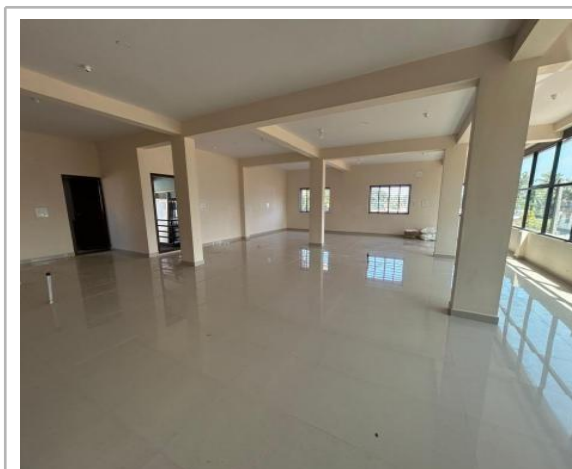
3.3 Challenges faced

- Initial skepticism and reluctance among rural populations towards digital transactions and new technology created barriers to active participation.
- With respect to implementation few of the challenges encountered were related to getting ATM licence, cash handling, dedicated human resource deployment etc.

3.4 Impact

- The van enabled widespread financial literacy campaigns, reaching deep rural areas otherwise difficult to serve, thus improving knowledge and inclusion.
- Self Help Groups (SHGs) and rural clients learned to operate digital payment systems and ATMs, encouraging greater use of transparent, formal financial instruments.
- The project raised awareness of various digital banking services, enabling rural clients to conduct transactions safely, thus reducing dependency on cash.
- The van improved the bank's visibility and fostered trust, with enhanced participation in digital banking and broader adoption of banking services noted across the district

Success Story 4



Title	Konanduru PACS as MSC project
Scheme	PACS as MSC scheme
Project Implementing Agency	PACS
Duration of the project	2 years
3. State	Karnataka
4. District	Shivamogga
5. Block	Tirthahalli
6. Village	Multi village

4.1 Support provided

- Loan sanction of Rs. 95 lakh was provided against a project cost of Rs. 125 lakh for Konanduru PACS transformation into a Multi Service Centre (MSC).
- The loan enabled construction of godown and commercial complex infrastructure for diversified services.
- NABARD support included the facility of special refinance and need based grant under CDF support to PACS.

4.2 Pre-implementation status

- Existing storage capacities were insufficient, lacking separate storages for food and chemical inputs.
- Service delivery to shareholders was decentralized, requiring multiple visits for different needs such as seeds, fertilizers, agri implements, and community activities.
- The PACS needed infrastructure and capacity upgrades to improve operational efficiency and income generation.
- PACS undertaking limited activities leading to low revenue generation.
- Financial constraints restricted PACS ability to invest in modern facilities and diversified services.
- Limited infrastructure created operational inefficiencies and constrained capacity for growth

4.3 Challenges faced

4.4 Impact

- Construction of a 450 MT capacity godown significantly enhanced warehousing capabilities.
- The MSC model brought together multiple services into a single commercial complex, benefiting around 6,000 people across 5 Gram Panchayats and 13 villages.
- The project generated revenue of Rs. 75,000 per month (excluding space used for PACS operations), improving financial sustainability.
- The transformation strengthened PACS's service offerings, membership engagement, and fostered better support to the local farming community.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

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

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the State by

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

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

b 1. National Innovations in Climate Resilient Agriculture (NICRA) projects in Karnataka focus on strategic research in climate-resilient crops and farming systems technology demonstrations on farmers' fields and capacity building through Krishi Vigyan Kendras (KVKs)

2.ICAR-IIHR Bengaluru has developed horticultural technologies suited for climate variability and promoted protected cultivation drought-tolerant varieties and water-efficient irrigation systems.

3. Crop Diversification Initiatives under NICRA and the Krishi Unnati Yojana

4. Dryland adaptation studies in Vijayapura and Bagalkot

5. KVK led Community support: established Village Climate Risk Management Committees set up seed and fodder banks and custom hiring centers issued agro-advisories to help farmers respond to extreme weather.

c 1. Karnataka State Action Plan on Climate Change (KSAPCC): A climate dashboard has been launched to monitor mitigation and adaptation efforts across departments.

2.EMPRI as Nodal Agency has initiated several state-funded and centrally supported projects. EMPRI is exploring carbon credit markets and nature-based solutions to support departmental initiatives

3.Karnataka Forest Wildlife and Climate Change Mitigation Foundation was launched in 2025. This is a first-of-its-kind initiative in India which focuses on carbon credit generation through agroforestry and afforestation.

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

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

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

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a • Shivamogga district known for its dense forests and significant river systems like the Tunga and Bhadra has strong potential for climate action initiatives. The region's abundant natural resources provide opportunities to focus on afforestation water conservation and renewable energy projects such as solar and small hydropower plants.
- The Western Ghats part of which falls within Shivamogga is a biodiversity hotspot offering scope for biodiversity conservation programs and carbon sequestration projects.

Agroforestry and organic farming are emerging as key sustainable agricultural practices in the district helping to reduce carbon footprints. Additionally, Shivamogga's growing interest in ecotourism offers an avenue for promoting sustainable development while conserving natural resources.

b Suggested measures:

- Strengthening Agromet Advisory Services Weather based cropping pattern Rainwater management in rainfed areas.
- Improving local genetics through cross-breeding with heat and disease-tolerant breeds.
- Promoting Water demand management dry-season crop planning towards higher-value and less water consumption crops micro irrigation.
- Promote skill development for ornamental fish culture aquaponics re-circulatory aquaculture system aquatic plant culture.
- Promote research and development to identify suitable resilient fish varieties seed production technologies and improve feed varieties for each of the fish species and agro climatic zone.

3.2 Climate Change initiative in the District

- a • Under the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) Shivamogga has seen investments in micro-irrigation and watershed management projects to ensure efficient water use in agriculture a critical climate adaptation measure.
- Additionally, the National Afforestation Programme (NAP) has supported reforestation in the district's forest areas particularly in degraded land across the Western Ghats.
 - The district is also part of the National Mission for Green India which focuses on enhancing forest and tree cover improving ecosystem services and biodiversity conservation.
 - The Government of India's Soil Health Card Scheme has been actively promoted in Shivamogga to improve soil fertility and reduce the need for excessive chemical inputs thus fostering climate-resilient agriculture.
- b • The Indian Council of Agricultural Research (ICAR) institutes particularly the Central Plantation Crops Research Institute (CPCRI) in Shivamogga focus on climate-resilient agriculture especially for key crops like areca nut and coconut. CPCRI has developed drought and disease-tolerant crop varieties tailored for the region's changing climate.
- The Krishi Vigyan Kendra (KVK) in Shivamogga regularly conducts training programs for farmers on climate-smart agricultural techniques including the use of organic fertilizers integrated pest management and water conservation strategies.
 - ICAR's involvement in soil and water testing has also aided in better resource management for sustainable agriculture helping farmers adapt to variable rainfall and other climate challenges.

c The Karnataka government has implemented the "Krishi Bhagya" scheme in Shivamogga which promotes rainwater harvesting through farm ponds and polyhouses to address water scarcity. The district also benefits from the Karnataka State Action Plan on Climate Change (KSAPCC) which supports reforestation and eco-restoration initiatives. The state's Green Growth Strategy aims to improve the climate resilience of the agriculture sector by promoting crop diversification and sustainable agricultural practices. Shivamogga's role in the state's "Biofuel Program" is growing with local farmers encouraged to cultivate biofuel crops like jatropha and pongamia. The state has also focused on promoting organic farming and issuing organic certification to help the district's farmers adapt to climate variability.

d • NABARD has been a key player in supporting climate adaptation in Shivamogga through its Watershed Development Program which focuses on improving water availability in rain fed areas.

- NABARD has facilitated the implementation of renewable energy projects particularly solar energy in rural households and agricultural operations.
- Additionally, NABARD has funded many climate resilience activities like water conservation techniques soil management and agroforestry projects in Shivamogga through its various assistance programmes.
- Till now 445 projects related to water conservation and efficient use of water has been supported by NABARD under RIDF in the district benefiting 38136 ha of land.

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

Potential for Geographical Indication (GI) in the district

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.

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

3. Appemidi Mango with prominent features like Unique aroma texture essential for pickles is a GI tagged item in Shivamogga district. Hase Chittara which is a traditional form of folk painting practiced by the Devaru community in the Malnad region of Karnataka particularly in the Shivamogga district is under pre examination stage for getting GI tag.

4. Several traditional agricultural and handicraft products in Shivamogga district show strong potential for future GI tagging from Shivamogga district:

Arecanut (Supari): Shivamogga's arecanut is renowned for its quality and distinctiveness due to local soil and climatic conditions.

Malnad Lemongrass Oil: Extracted from locally grown lemongrass the oil has medicinal and aromatic uses and a regional reputation.

Shivamogga Ginger: Known for its pungency and flavor ginger from Shivamogga's Malnad region enjoys a specific market due to unique growing methods and terrain.

Local Rice Varieties: Certain traditional rice varieties cultivated in the Malnad belt are appreciated for their historic value and potential GI attributes. Handcrafted Wood and

Bamboo Items: The districts artisans make furniture and handicrafts with regional styles that can be considered for GI status.

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District at a Glance 2023-24-Shivamogga
Soil & Climate	District at a Glance 2023-24-Shivamogga
Land Utilisation [Ha]	District at a Glance 2023-24-Shivamogga
Ground Water Scenario (No. of blocks)	District at a Glance 2023-24-Shivamogga
Distribution of Land Holding	District at a Glance 2023-24-Shivamogga
Workers Profile [In 000]	District at a Glance 2023-24-Shivamogga
Demographic Profile [In 000]	District at a Glance 2023-24-Shivamogga
Households [In 000]	District at a Glance 2023-24-Shivamogga
Household Amenities [Nos. in 000 Households]	District at a Glance 2023-24-Shivamogga
Village-Level Infrastructure [Nos.]	District at a Glance 2023-24-Shivamogga
Additional Information	District at a Glance 2023-24-Shivamogga
Infrastructure Relating to Health & Sanitation [Nos.]	Shivamogga DAG- 2022-23
Infrastructure & Support Services For Agriculture[Nos.]	Shivamogga DAG- 2022-23
Irrigation Coverage [000 Ha]	Shivamogga DAG- 2022-23
Infrastructure for Storage, Transport & Marketing	Shivamogga DAG- 2022-23
Processing Units	Shivamogga DAG- 2022-23
Animal Population as per Census [Nos.]	Shivamogga DAG- 2022-23
Infrastructure for Development of Allied Activities [Nos.]	Shivamogga DAG- 2022-23
Milk, Fish, Egg Production & Per Capita Availability - Year-2	Shivamogga DAG- 2022-23
Status	District at a Glance 2023-24-Shivamogga
Major Crops, Area, Production, Productivity	District at a Glance 2023-24-Shivamogga
Irrigated Area, Cropping Intensity	District at a Glance 2023-24-Shivamogga
Input Use Pattern	District at a Glance 2023-24-Shivamogga

Trend in procurement/ marketing	District at a Glance 2023-24-Shivamogga
KCC Coverage	ACP return-SLBC portal
Soil testing facilities	District at a Glance 2023-24-Shivamogga
Irrigated Area & Potential	District at a Glance 2023-24-Shivamogga
Mechanisation in District	District at a Glance 2023-24-Shivamogga
Sericulture	District at a Glance 2023-24-Shivamogga
Production and Productivity	District at a Glance 2023-24-Shivamogga
Area under Forest Cover & Waste Land	District at a Glance 2023-24-Shivamogga
Inland Fisheries Facilities	Fisheries department Shivamogga
Agri Storage Infrastructure	District at a glance - Shivamogga 2023-24
Fertilizer Consumption	Shivamogga district at a glance 2023-24
MSME units - Cumulative	Udyam portal
Traditional activities	Concerned district departments Shivamogga
Crop Identified for One District-One Product	Shivamogga-District at a glance -2023-24
Renewable Energy Potential	Karnataka Renewable Energy Development Limited
Status of SHGs	ACP data - SLBC portal
Details of non-credit cooperative societies	NCD portal
Details of credit cooperative societies	NCD portal
Block wise, sector wise distribution of cooperative societies in the district	NCD portal

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

Sources for Banking profile Data	
1	RBI ACP return for quarter ended March 2025
2	Shivamogga district at a glance- 2023-24
3	





Name and address of DDM

Name	Sharath Gowda P
Designation	DDM, NABARD
Address 1	No. 38 Guru Prasada, Sominakoppa road
Address 2	Khazi garden Shimoga
Post Office	Vinobanagar Shivamogga S.O
District	SHIVAMOGGA
State	Karnataka
Pin code	577204
Telephone No.	8182476280
Mobile No.	9731327777
Email ID	Shimoga@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 & Textiles Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
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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
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NABKISAN FINANCE LIMITED| A Subsidiary of NABARD

<ul style="list-style-type: none"> Largest lender in FPO space Present in 21 States and 3 UTs including North East Biggest lender in the FPO ecosystem Collateral free lending at affordable rates Soft loan for Agri Startups 	<ul style="list-style-type: none"> Financing FPOs through <ul style="list-style-type: none"> Working Capital Term Loan Pledge Financing (eNWR) Term lending for Corporates/ NBSCs/ MFIs
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Registered Office: C/o NABARD, Tamil Nadu RO, Chennai  : 044-28270138/28304658  : finance@nabkisan.org  : www.nabkisan.in Corporate Office: C/o NABARD, Head Office, Mumbai  : 022-26539620/9514  : corporate@nabard.org







NABFINS LIMITED | A Subsidiary of NABARD

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

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

Three 'sovereign Credit Guarantee Schemes offered are:

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

More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly 21.77

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

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



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: 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

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: 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,


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**

