



संमाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Vijayanagara District
Karnataka Regional Office, Bengaluru



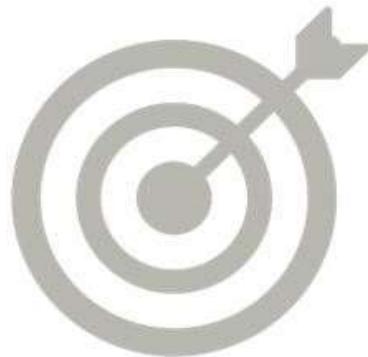
VISION

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, नवोन्मणों, 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: Vijayanagara

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

PLP Document Prepared by:

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Vijayanagara

PLP Document finalized by: NABARD, Karnataka Regional Office

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

Foreword

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

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

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

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

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

Dr. Surendra Babu
Chief General Manager
08 December 2025

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Abbreviations

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

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

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

Executive Summary

1. Introduction

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

2. District characteristics

Location	Vijayanagara district, located in the northern part of Karnataka, is well connected and hosts several steel and iron industries. The Tungabhadra Dam is situated at Hosapete, while the district is also home to the World Heritage Site of Hampi, which attracts lakhs of tourists every year.
Type of soil	Laterite, Medium Black, Deep black, Red Loamy
Primary occupation	Agriculture is the mainstay of the district. Of total workforce of 5.31 lakh persons 1.65 lakh are cultivators and 2.59 lakh are agriculture labourers.
Land holding structure	44% of the total land holdings are of marginal farmers constituting 13% of the total area, 30% are small constituting 26% of the area, 18% are semi-medium constituting 30% of the area, 7% are medium constituting 24% of area and 1% are large constituting 6% of area.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The achievements under ACP priority sector for the last three financial years viz. 2022-23, 2023-24 and 2024-25 are ₹3148.05 crore, ₹3943.12 crore and ₹4409.04 crore respectively denoting an increasing trend.

2. Investment credit in agriculture

The investment credit in district for the last three financial years viz. 2022-23, 2023-24 and 2024-25 was ₹763.25 crore, ₹682.99 crore and ₹474.33 respectively.

3. Credit flow to MSMEs

Credit flow to MSME for the last three financial years viz. 2022-23, 2023-24 and 2024-25 was ₹880.05 crore, ₹1338.28 crore and ₹1421.01 crore respectively.

4. Other significant credit flow, if any

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

Projections for FY2026-27 are ₹6479.09 crore.

2. Projection for agriculture and its components

Projection for agriculture sector is ₹4231.01 crore of which ₹2886.39 is for Crop loan, ₹852.07 crore is for Term loan, ₹72.88 crore is for Agriculture Infrastructure and ₹259.45 crore is for Agri Ancillary.

3. Projection for MSMEs

Projection for MSME is assessed at Rs.1927.18 crore

4. Projection for other purposes

Projection for Export is Rs.24.00 crore, Education is Rs.25.56 crore, Housing is Rs.125.88 crore, Social Infrastructure is Rs.31.07 crore, Renewable energy is Rs.15.07 crore and Other Priority Sector is Rs.99.30 crore.

5. Developmental Initiatives

- 1 Watershed Development project is being implemented at Bathnahalli, Gajapura, Timmalapura and Kandagallu villages of Vijayanagara district. The project involved Soil and Water conservations works, Micro Enterprises for landless farmers, Capacity building programs etc.
- 2 As on date NABARD has sanctioned 27 projects with project cost of Rs. 4.94 crore under PACS as MSC in Vijayanagara district. Under this scheme the PACS will be upgraded to provide multi services for farmers.
- 3 A Skill Development Programme (SDP) on jeans stitching was provided to 30 members in Banavikallu village of Kudligi block. Following the training, the members established a garment unit in the village and successfully arranged marketing linkages with local vendors.
- 4 A Skill Development Programme (SDP) on Lambani Kasuti was conducted for 30 members at Maryammanahalli Tanda. All trained members have taken up the activity and are generating additional income through its practice.
- 5 TDF project benefiting 508 families has been implemented in Jermali, Haravadai, AS Halli and Kakkuppi of Kudligi block of Vijayanagara district. The project provided Mango, lemon and Agro forestry plants to farmers. The landless farmers were provided with Cow/Buffalo/Sheep rearing facilities.
- 6 NABARD has supported six FPOs in the district, engaged in both input supply (seeds, fertilizers, tarpaulins) and output business through procurement and marketing of produce. Of these, two are Animal Husbandry-based FPOs (AHFPOs).
- 7 During district-level forums such as BLBC, DCC, DLRC, and other meetings, the DDM highlights the features and benefits of various Government schemes, including AMI, ACABC, AIF, PMFME, NLM, PMEGP, and PACS as MSC.

6. Thrust Areas

- 1 As a large part of the district is rainfed, priority must be given to water resource management through groundwater recharge, construction of rainwater harvesting structures, and desiltation of farm ponds.
- 2 With groundwater resources depleting, the adoption of water-efficient agricultural practices needs to be promoted. Simultaneously, awareness on Integrated Farming Systems should be created to enable farmers to diversify and enhance their income through alternative activities.
- 3 Animal Husbandry must be promoted with credit support to build farmer assets and climate resilience. Banks must ensure full KCC saturation for crops, Animal Husbandry, and Fisheries sectors.
- 4 Cultivation of millets should be promoted in the region as Millets are less water intensive crops with high health benefits.

- 5 Farmer Producer Organisations (FPOs) to be trained with good marketing practices. Agriculture and Horticulture department shall support and monitor the progress of FPO business.
- 6 Completion of construction of road project between Ballari and Hosapete which houses big industries including JSW Steel.
- 7 Secondary processing of agriculture and horticulture produces to be taken up as the district produces a good quantity of Banana pomegranate Mango etc. Export of the processed agri-produce may be promoted in the district.
- 8 Setting up of Maize processing cluster along Hagaribommanagalli to be given top priority.
- 9 Setting up of Groundnut and Tamarind based processing units to be given priority.

7. Major Constraints and Suggested Action Points

- 1 Last-mile road infrastructure needs development in many villages to improve farmers' access to nearby markets. Additionally, harnessing runoff rainwater for irrigation is essential to expand the area under cultivation.
- 2 Lack of post-harvest infrastructure like cold chains grading and packing houses and erratic power supply are the other bottlenecks which need to be addressed.
- 3 NABARD has initiated several developments/initiatives such as infrastructure creation through RIDF and Warehouse financing concessional refinance for PACS as MSCs watershed and tribal development projects direct refinance to DCCB.
- 4 Creation of vegetable routes along with strengthening of post-harvest infrastructure. FPOs may be trained in this regard.
- 5 Strengthening the infrastructure of veterinary institutions and creation of new milk routes.
- 6 Ensure regular & assured power supply to existing and prospective industrial units
- 7 To lend to farmers on the strength of Negotiable Warehouse Receipts.

8. Way Forward

- 1 The district holds strong potential for processing agricultural and horticultural crops. Promoting crop diversification—including millets, horticulture, exotic vegetable cultivation—and encouraging off-farm activities such as agro and food processing would further stimulate the district's economy.
- 2 Skill training and extension services are essential to address gaps in agricultural and industrial infrastructure. Promotion of PMEGP should be intensified to support small entrepreneurs in establishing enterprises.

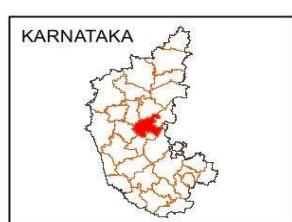
- 3 A coordinated approach is essential to enhance capital formation, alongside strengthening the Ground Level Credit reporting system for improved monitoring and review.

Part A

District Map



NIC एनआईसी
National
Informatics
Centre



Legend

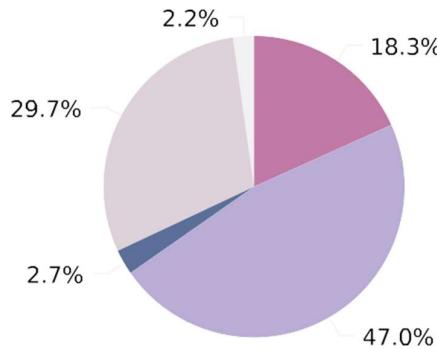
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	389868.27
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	304661.00
2	Term Loan for agriculture and allied activities	85207.27
B	Agriculture Infrastructure	7288.11
C	Ancillary activities	25945.15
I	Credit Potential for Agriculture A+B+C)	423101.53
II	Micro, Small and Medium Enterprises	192718.90
III	Export Credit	2400.00
IV	Education	2556.00
V	Housing	12588.00
VI	Social Infrastructure	3107.84
VII	Renewable energy	1507.41
VIII	Others	9930.20
Total Priority Sector		647909.88



█ Agri Term Loan █ Crop loan █ Export/Education/Housing
█ MSME █ Others

Others include Social Infrastructure and Renewable energy

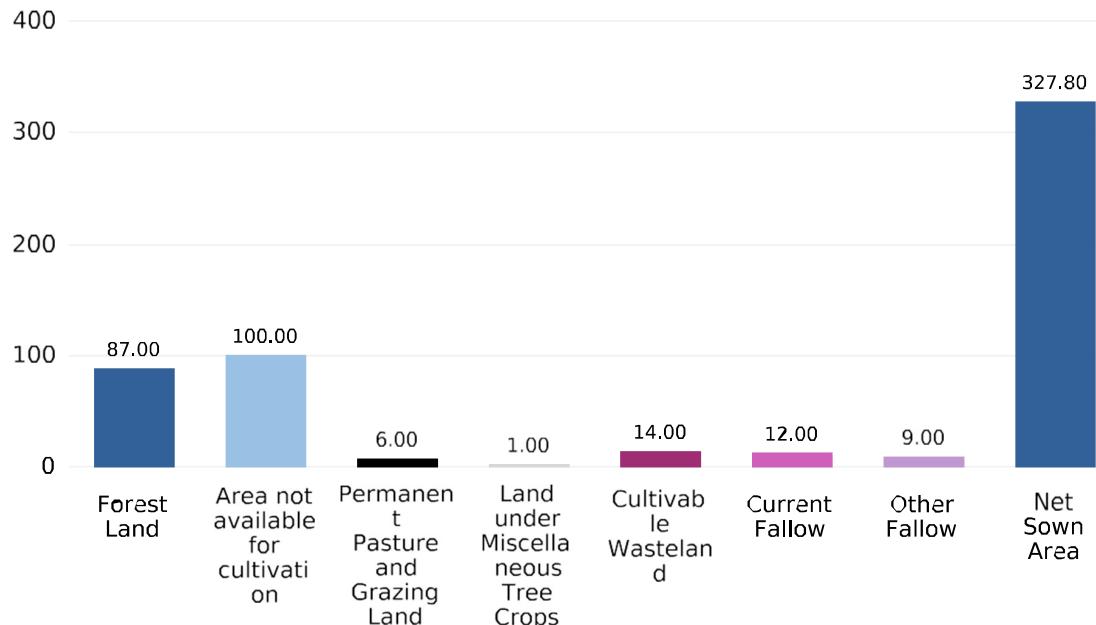
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	288639.20
2	Water Resources	7391.06
3	Farm Mechanisation	17214.63
4	Plantation & Horticulture with Sericulture	17288.07
5	Forestry & Waste Land Development	2044.91
6	Animal Husbandry - Dairy	20709.20
7	Animal Husbandry - Poultry	17483.95
8	Animal Husbandry - Sheep, Goat, Piggery	13690.20
9	Fisheries	838.64
10	Farm Credit- Others	4568.41
	Sub total	389868.27
B	Agriculture Infrastructure	
1	Construction of storage	2689.12
2	Land development, Soil conservation, Wasteland development	3769.49
3	Agriculture Infrastructure - Others	829.50
	Sub total	7288.11
C	Ancillary activities	
1	Food & Agro. Processing	9755.80
2	Ancillary activities - Others	16189.35
	Sub Total	25945.15
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	58328.40
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	69422.50
II	D Service Sector - WC	0.00
II	E MSME - Others	64968.00
	Total MSME	192718.90
III	Export Credit	2400.00
IV	Education	2556.00
V	Housing	12588.00
VI	Social Infrastructure	3107.84
VII	Renewable energy	1507.41
VIII	Others	9930.20
	Total Priority Sector	647909.88

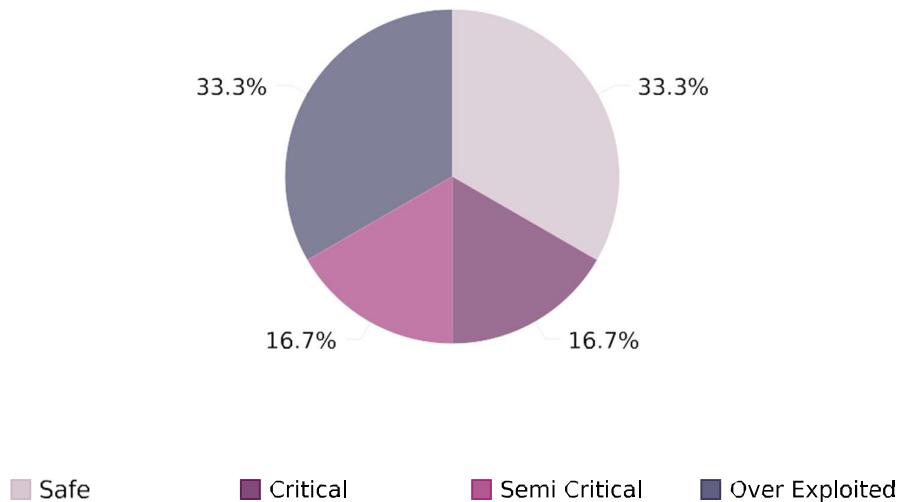
District Profile

1. Land Utilisation ('ooo hectares)

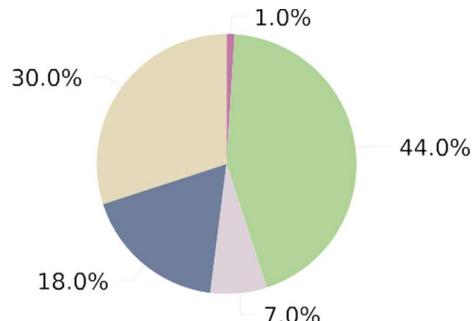
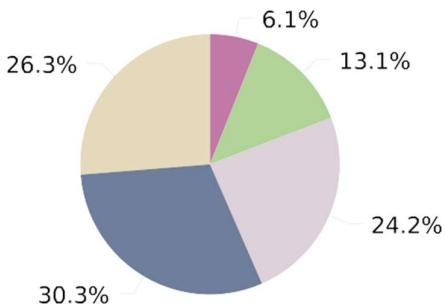


District at Glance 2023-24

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



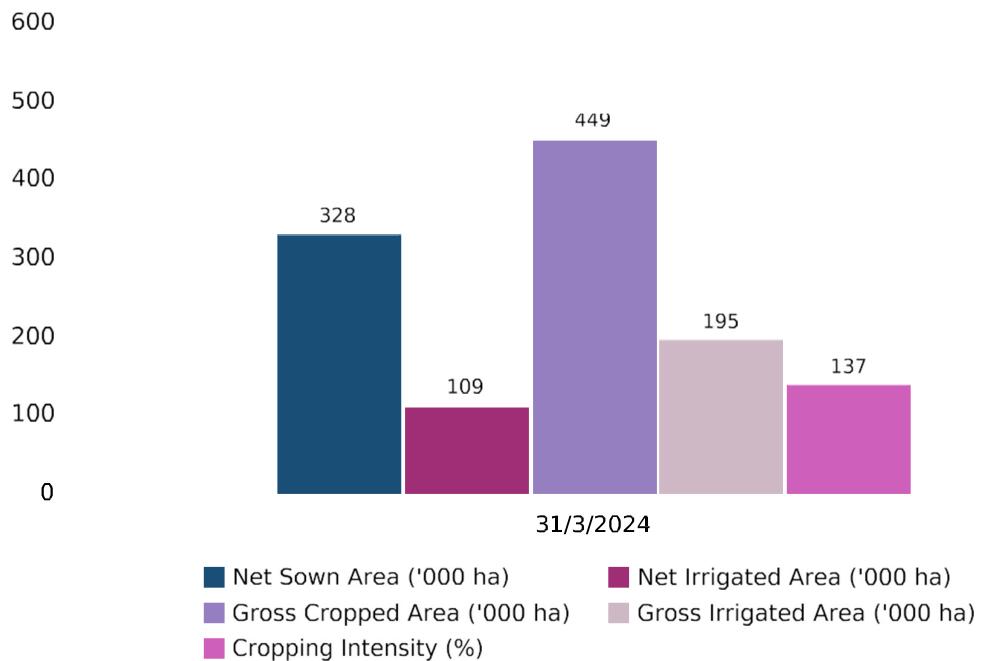
NWGR 2022

3. Landholding - No. of Farmers (%)

Landholding - Area (%)


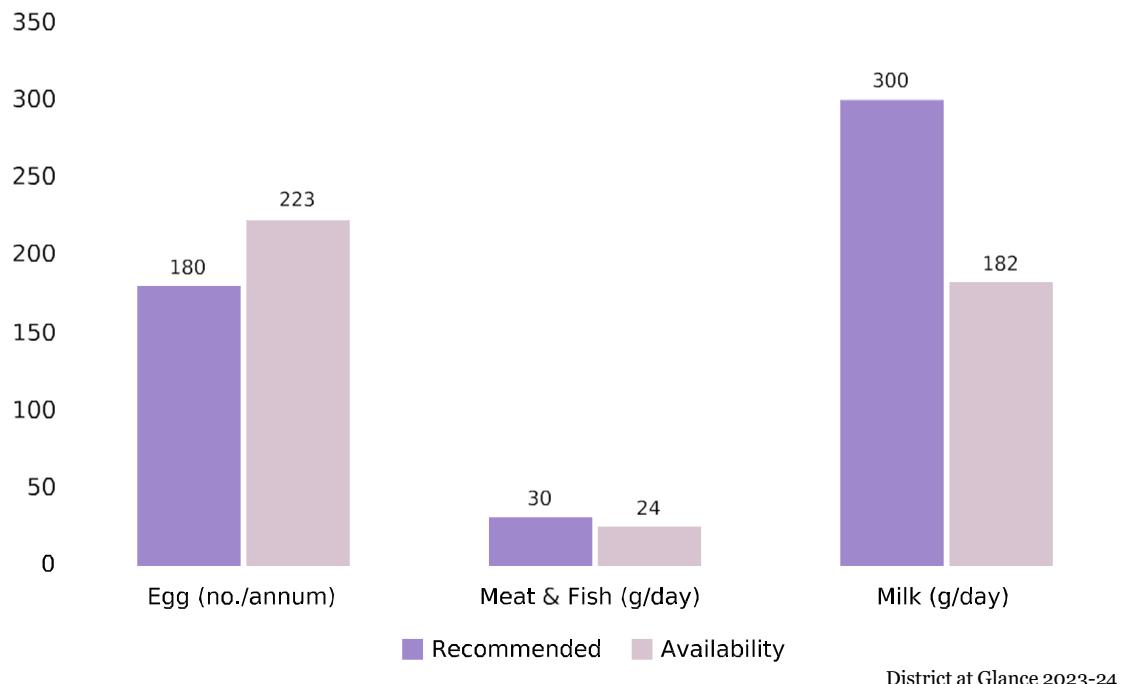
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

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

District at Glance 2023-24

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


5. Per-capita availability



Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
2	No. of Sub Divisions	2
3	No. of Blocks	6
4	No. of revenue villages	336
5	No. of Gram Panchayats	137
1	Total Geographical Area (sq.km)	5644.00

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Vijayanagara
3	Agro-climatic Zone 1	AZ101 - Northern Dry
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Semi Arid and Arid
9	Soil Type	Laterite Medium Black and Red Loamy

3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	564.40
2	Forest Land	87.00
3	Area not available for cultivation	100.00
4	Barren and Unculturable land	26.00
5	Permanent Pasture and Grazing Land	6.00
6	Land under Miscellaneous Tree Crops	1.00
7	Cultivable Wasteland	14.00
8	Current Fallow	12.00
9	Other Fallow	9.00

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	95.00	43.78	46.24	13.39
2	>1 to <=2 ha	65.00	29.95	89.99	26.06
3	>2 to <=4 ha	40.00	18.43	104.54	30.28
4	>4 to <=10 ha	15.00	6.91	82.92	24.02
5	>10 ha	2.00	0.92	21.58	6.25
6	Total	217.00	99.99	345.27	100.00

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	165.00
2	Of the above, Small/ Marginal Farmers	160.00
3	Agricultural Labourers	259.00
4	Workers engaged in Household Industries	183.00
5	Workers engaged in Allied agro activities	
6	Other workers	196.00

7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1353.00	685.00	668.00	943.00	410.00
2	Scheduled Caste	324.00	161.00	163.00	254.00	70.00
3	Scheduled Tribe	239.00	121.00	118.00	178.00	61.00
4	Literate	820.00	466.00	354.00	578.00	242.00
5	BPL					

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	349.00
2	Rural Households	234.00
3	BPL Households	258.65

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	0.00
2	Having source of drinking water	267.00
3	Having electricity supply	336.00
4	Having independent toilets	292.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	336
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	201
4	Villages having Banking Facilities	
5	Villages having Primary Schools	
6	Villages having Primary Health Centres	54
7	Villages having Potable Water Supply	
8	Villages connected with Paved Approach Roads	336

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	1590
2	Primary Health Centres	54
3	Primary Health Sub-Centres	225
4	Dispensaries	685
5	Hospitals	569
6	Hospital Beds	2500

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	510
2	Registered FPOs	47
3	Agro Service Centres	18
4	Soil Testing Centres	0
5	Approved nurseries	4
6	Agriculture Pumpsets	73659
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	0

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	347.73
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	109.31
4	Area irrigated by Canals/ Channels	12.86
5	Area irrigated by Wells	170.90
6	Area irrigated by Tanks	2.36
7	Area irrigated by Other Sources	8.90
8	Irrigation Potential Utilized (Gross Irrigated Area)	195.16

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	4046
2	Railway Line [km]	163
3	Public Transport Vehicle [Nos.]	10350
4	Goods Transport Vehicles [Nos.]	17861

15. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	101	12700
2	Sugarcane (Gur/ Khandsari/ Sugar)		
3	Fruit (Pulp/ Juice/ Fruit drink)		
4	Spices (Masala Powders/ Pastes)		
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)		
6	Cotton (Ginning/ Spinning/ Weaving)		
7	Milk (Chilling/ Cooling/ Processing, etc.)	25	77000
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)		
10	Others	16	1310

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	69997		
2	Cattle - Indigenous	158701		
3	Buffaloes	93073		
4	Sheep - Cross bred	17225		
5	Sheep - Indigenous	796310		
6	Goat	167356		
7	Pig - Cross bred	29		
8	Pig - Indigenous	5747		
9	Horse/Donkey/Camel			
10	Rabbit	275		
11	Poultry - Improved	895724		
12	Poultry - Indigenous			

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	19
2	Veterinary Dispensaries	55
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	91
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	2
7	Fodder Farms	0
8	Dairy Cooperative Societies	376
9	Milk Collection Centres	442
10	Fishermen Societies	23
11	Animal Husbandry Training Centres	0
12	Animal Markets	1
13	Fish Markets	1
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	12083.00	MT	21	gm/day
2	Egg	3990.00	Lakh Nos.	223	nos/p.a.
3	Milk	119000.00	MT	182	gm/day
4	Meat	2180.00	MT	3	gm/day
5	Wool		MT		

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	591	642
Rainfall - Actual (mm)	422	608

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	409.00	448.60
Net sown area ('ooo ha)	334.00	327.80
Cropping intensity (%)	122.00	136.85

Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	12	

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	163637	170167	113348
GLC through KCC (Rs. lakh)	176587.59	191934.14	152374.00

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Health Cards Issued (No.)	145635	6568

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Maize	177.39	685.30	3863.24	201.11	658.22	3272.94
Groundnut	68.11	88.97	1306.27	50.75	57.04	1123.94
Rice	25.90	102.83	3970.27	25.33	93.45	3689.30
Finger Millet	22.72	34.50	1518.49	35.30	46.01	1303.40

Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	10.28	7.52	731.52	8.47	4.88	576.15
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Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)	115	128
Net Irrigated Area (ooo ha)	87	100
Gross Irrigated Area (ooo ha)	155	181

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Vijayanagara	Hadagalli	Semi-critical
2	Karnataka	Vijayanagara	Hagaribommanahalli	Over Exploited
3	Karnataka	Vijayanagara	Harappanahalli	Critical
4	Karnataka	Vijayanagara	Hosapete	Safe
5	Karnataka	Vijayanagara	Kottur	Over Exploited
6	Karnataka	Vijayanagara	Kudligi	Safe

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	14713	16938
Power Tillers	7439	7800

Service Centers

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

Plantation & Horticulture including Sericulture

Production Clusters

Particulars	31/03/2023	31/03/2024
Clusters	1	1

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Groundnut	
Area cultivated (Ha)	68106	
Processing Units (No.)	6	

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	2093	2618
Production - kg	1172	1313

Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)	Mulberry-Victory 1	Mulberry-Victory 1
Weavers population (No.)	2505	3117

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Onion	13.99	178.03	12.57	178.03
Pomegranate	3.99	47.45	4.14	41.85
Banana	2.61	51.82	0.94	22.55
Mango	0.70	6.94	0.92	7.66
Chilli	2.00	100.48	4.10	100.45

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

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)	87	87
Waste Land (000 ha)	14	14
Degraded Land (000 ha)	26	26

Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	4	4

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry 'Dairy'

Processing Infrastructure

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

Animal Husbandry - Poultry

Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	62.00	62.00
Hatcheries (No.)	2.00	2.00

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	188.00
Reservoirs (No.)	2.00
Cage Culture/ Bio-floc technology (No.)	
Fish Seed Hatchery (No.)	

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	0.00
Cold Storages (Capacity - 000 MT)	0.00
Storage Godowns (No.)	30.00
Storage Godowns (Capacity - 000 MT)	61.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	12.00
Market Yards [Nos] / Wholesale Market (No.)	14.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	18.00

Land Development, Soil Conservation & Watershed Development

NABARD's interventions

Particulars	Status
Watershed Projects (No.)	7.00
Watershed Projects - Area treated (ooo ha)	6.00
Wadi Projects (No.)	1.00
Wadi Projects - Area of plantation (ooo ha)	1.00

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	81.86	80.83

MSME

Particulars	Status
MSME Clusters (No.)	5
Micro Units (No.)	29467
Small Units (No.)	17704
Medium Units (No.)	225
Udyog Aadhar Registrations (No.)	1901

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	75	75
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	150	150

Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Developed	225	185	0	0	0	410
Gap	-225	-185	0	0	0	-410

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023	31/03/2024
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	17.77	17.77

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks		6
No. of SHGs formed		6552
No. of SHGs credit linked (including repeat finance)	746	746
Bank loan disbursed (Rs. lakh)	2588.00	2588.00
Average loan per SHG (Rs. lakh)	3.47	3.47
Percentage of women SHGs %	100.00	100.00

Status and Prospects of Cooperatives
Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	423	439
Consumer Stores (No.)	20	20
Housing Societies (No.)	15	15
Weavers (No.)	15	15
Marketing Societies (No.)	8	30
Industrial Societies (No.)	17	17
Agro Processing Societies (No.)	2	15
Others (No.)	170	170
Total (No)%	670	721

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	117	118

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

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Societies	Spred	Sector	No. of Societies	Spred
1	Karnataka	Vijayanagara	Hosapete				Milk Societies	12	Deficient
1	Karnataka	Vijayanagara	Hosapete	Milk Societies	12	Deficient			

2	Karnataka	Vijayanagar	Hagaribom manahalli	Milk Societies	70	Rich			
2	Karnataka	Vijayanagar a	Hagaribom manahalli				Milk Societies	70	Rich
3	Karnataka	Vijayanagar a	Kudligi				Milk Societies	69	Average
3	Karnataka	Vijayanagar	Kudligi	Milk Societies	69	Average			
4	Karnataka	Vijayanagar	Harappana halli	Milk Societies	102	Rich			
4	Karnataka	Vijayanagar a	Harappana halli				Milk Societies	102	Rich
5	Karnataka	Vijayanagar a	Hadagalli				Milk Societies	78	Average
5	Karnataka	Vijayanagar	Hadagalli	Milk Societies	78	Average			
6	Karnataka	Vijayanagar	Kottur	Milk Societies	45	Average			
6	Karnataka	Vijayanagar a	Kottur				Milk Societies	45	Average
7	Karnataka	Vijayanagar a	Hosapete				Fisher y Societies	4	Deficit
7	Karnataka	Vijayanagar	Hosapete	Fisher y Societies	4	Deficit			
8	Karnataka	Vijayanagar	Hagaribom manahalli	Fisher y Societies	2	Average			
8	Karnataka	Vijayanagar a	Hagaribom manahalli				Fisher y Societies	2	Average

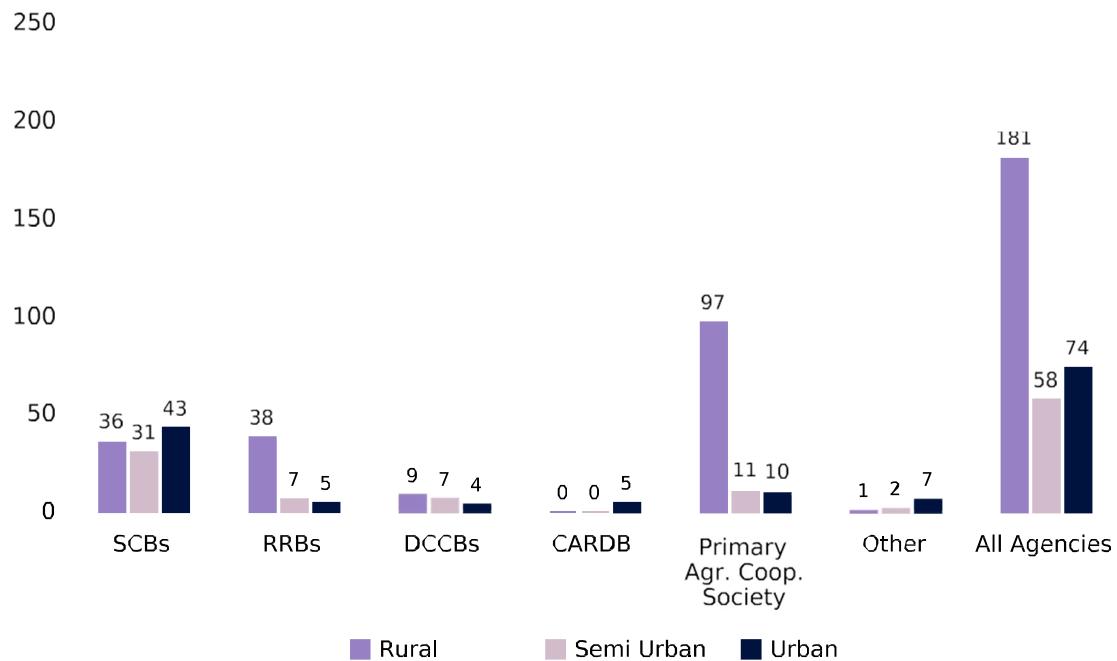
9	Karnataka	Vijayanagar a	Harappana halli				Fisher y Societ ies	10	Averag e
9	Karnataka	Vijayanagar	Harappana halli	Fisher y Societ ies	10	Avera ge			
10	Karnataka	Vijayanagar	Hadagalli	Fisher y Societ ies	4	Avera ge			
10	Karnataka	Vijayanagar a	Hadagalli				Fisher y Societ ies	4	Averag e

Status/ progress under various schemes of MoC in the district

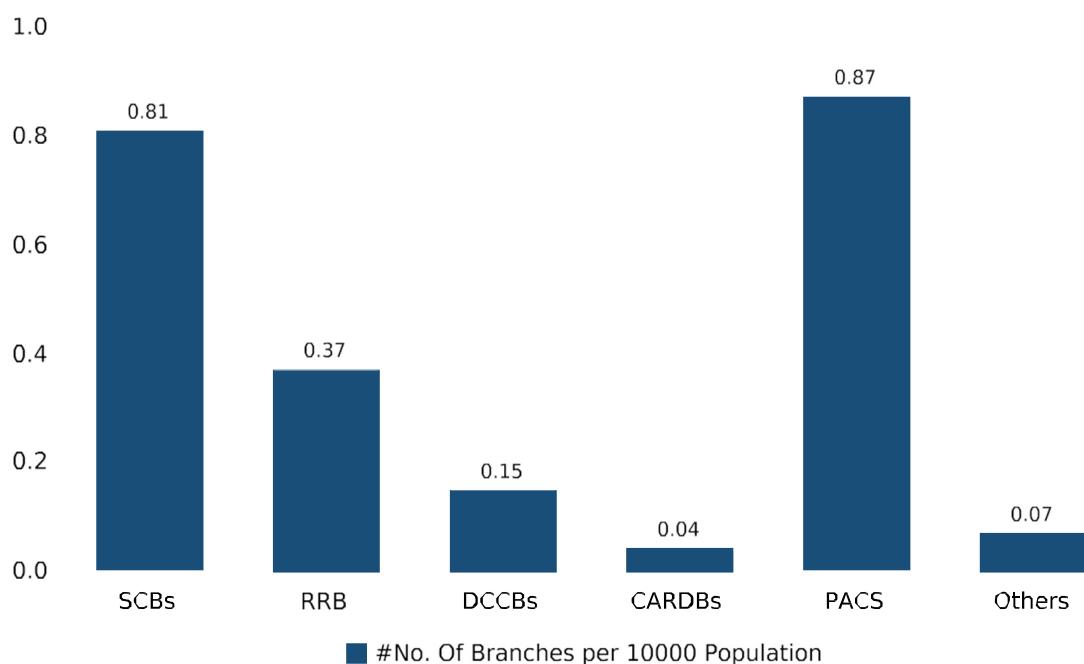
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
3	PACS Computerisation	66	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	8	

Banking Profile

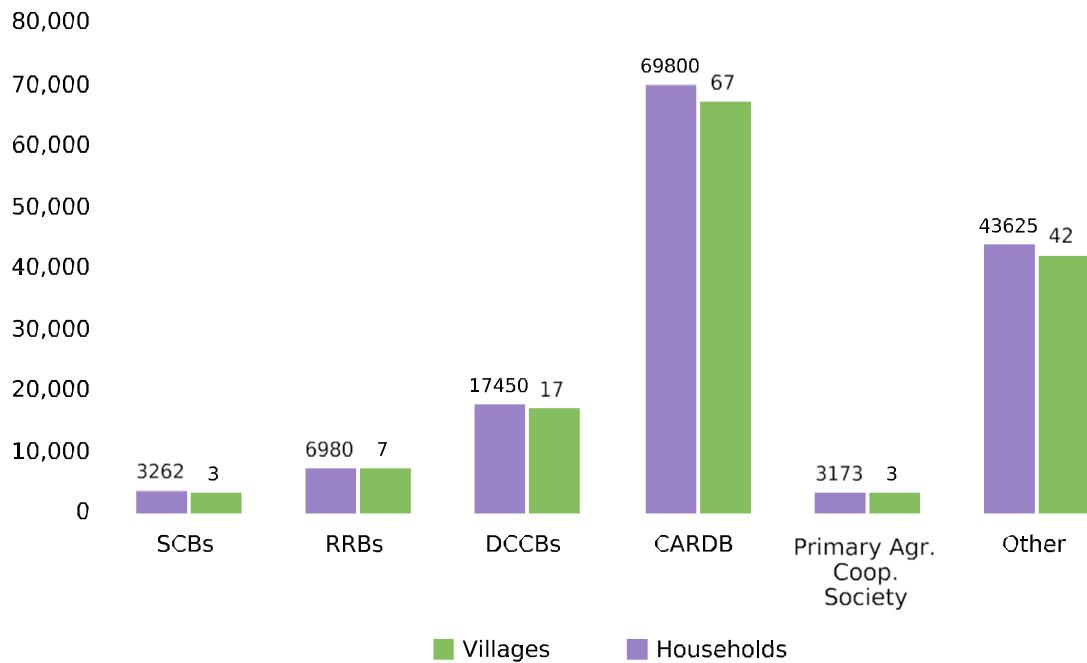
1. Agency wise - Number of branches in the district



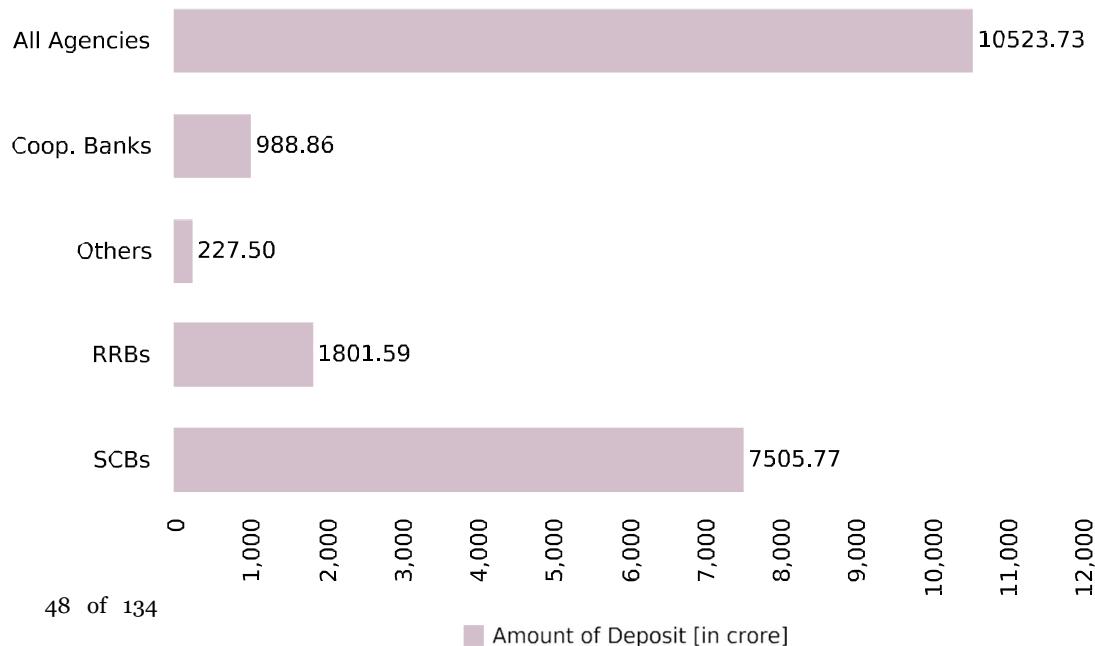
2. Branch Penetration



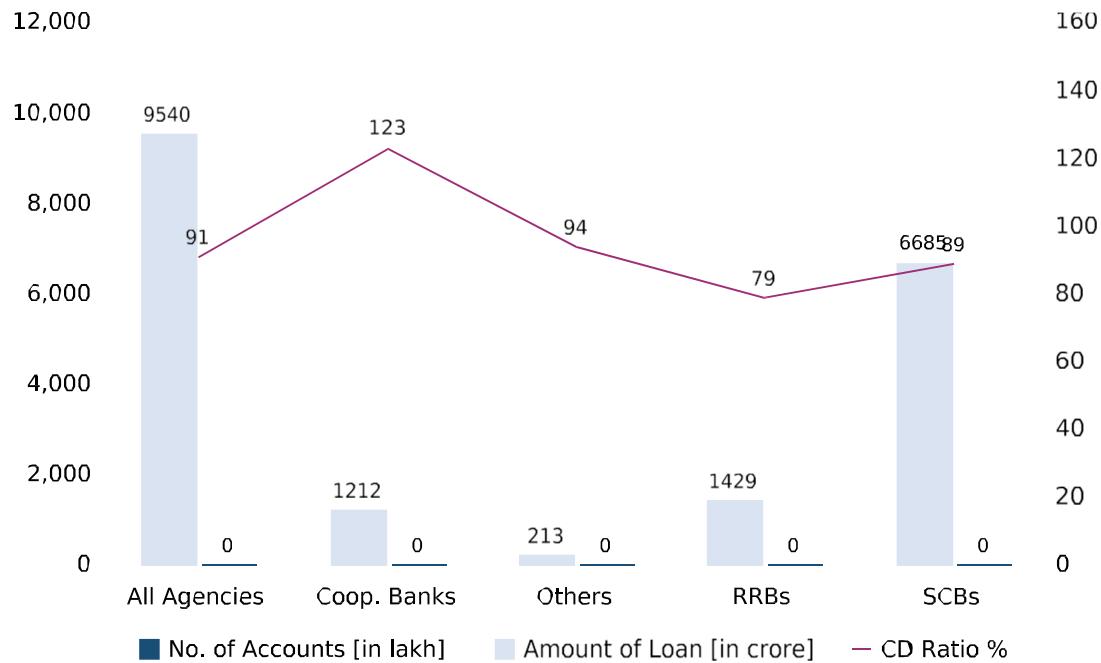
3. Agency wise - Per branch Outreach



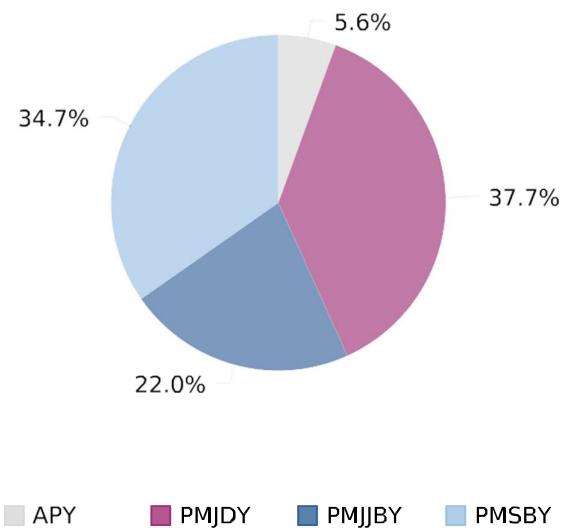
4. Agency wise - Deposit O/s



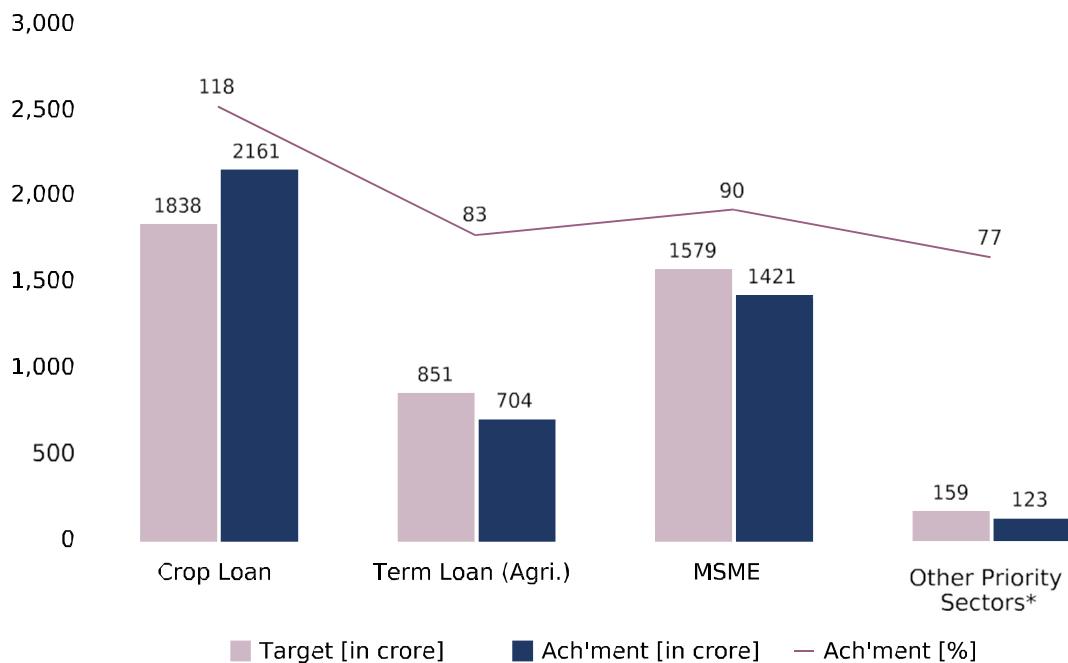
5. Agency wise - Loan O/s and CD ratio



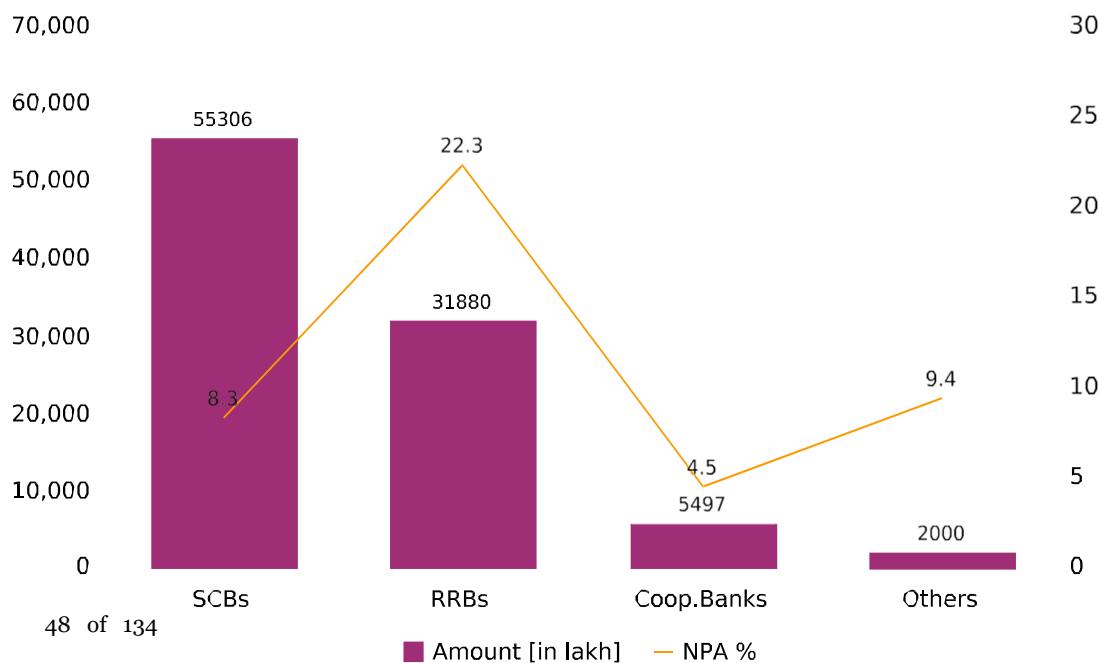
6. Performance under Financial Inclusion (No. of A/c)



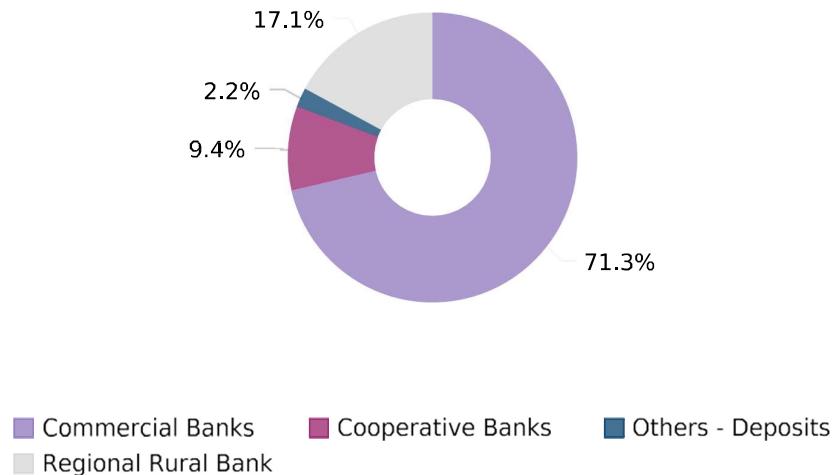
7. Sector-wise Performance under ACP



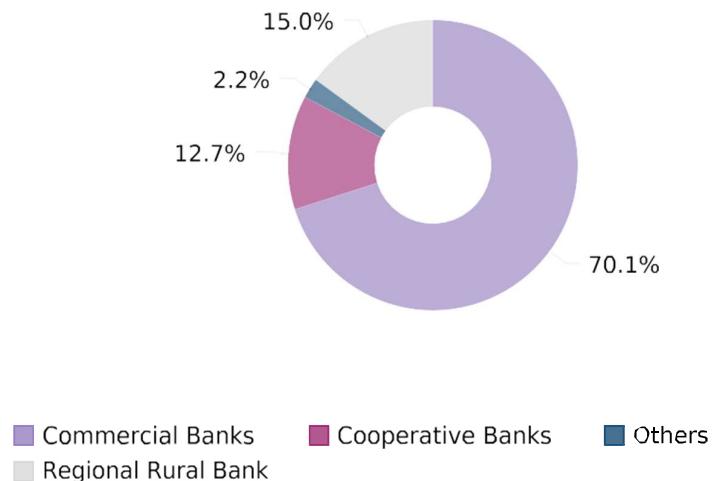
8. NPA position



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



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



Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	25	110	36	31	43	42311	342	3	3262	
Regional Rural Bank	1	50	38	7	5	4339	83	7	6980	
District Central Coop. Bank	1	20	9	7	4	172	0	17	17450	
Coop. Agr. & Rural Dev. Bank	1	5	0	0	5	0	0	67	69800	
Primary Agr. Coop. Society	118	118	97	11	10	0	0	3	3173	
Others	6	10	1	2	7	14976	444	42	43625	
All Agencies	152	313	181	58	74	61798	869			

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	722946.85	722946.85	750577.18	3.8	71.32
Regional Rural Bank				0	0	165807.88	165807.88	180159.41	8.7	17.12
Cooperative Banks				0	0	89466.90	89466.90	98885.65	10.5	9.40
Others				0	0	21748.84	21748.84	22750.31	4.6	2.16
All Agencies	0	0	0	0	0	999970.47	999970.47	1052372.55	5.2	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0.0	0	600180.54	600180.54	668477.10	11.4	70.1
Regional Rural Bank				0.0	0	132905.04	132905.04	142938.56	7.5	15.0
Cooperative Banks				0.0	0	110959.46	110959.46	121233.46	9.3	12.7
Others				0.0	0	16757.16	16757.16	21320.58	27.2	2.2
All Agencies	0	0	0	0.0	0	860802.20	860802.20	953969.70	10.8	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	83.0	83.0	89.1
Regional Rural Bank	80.2	80.2	79.3
Cooperative Banks	124.0	124.0	122.6
Others	77.0	77.0	93.7
All Agencies	86.1	86.1	90.6

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	332830	221088	94027	45170
Regional Rural Bank	163153	74062	34245	28139
Cooperative Banks	0	161884	161884	0
Others	7	1	0	5
All Agencies	495990	457035	290156	73314

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	364705.11	54.6	136997.73	20.5	89445.31	13.4		0.0		0.0
Regional Rural Bank	142938.56	100.0	81729.97	57.2	51956.77	36.3		0.0		0.0

Cooperative Banks	110303.69	91.0	63808.51	52.6	46495.18	38.4		0.0		0.0
Others	15655.06	73.4	4010.73	18.8	5348.32	25.1		0.0		0.0
All Agencies	633602.42	66.4	286546.94	30.0	193245.58	20.3	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	241035.00	258895.00	107.4	241035.00	258895.00	107.4	463359.11	668477.10	144.3	119.7
Regional Rural Bank	85336.00	62618.00	73.4	85336.00	62618.00	73.4	75365.00	142938.56	189.7	112.2
Cooperative Banks	70349.00	63591.00	90.4	70349.00	63591.00	90.4	94760.92	121233.46	127.9	102.9
Others	0.00	9208.00	0	0.00	9208.00	0	10422.33	21320.58	204.6	68.2
All Agencies	396720.00	394312.00	99.4	396720.00	394312.00	99.4	643907.36	953969.70	148.2	115.7

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	159033.00	176432.00	110.9	159033.00	176432.00	110.9	183799.18	216143.49	117.6	113.1
Term Loan (Agri.)	112626.00	68299.00	60.6	112626.00	68299.00	60.6	85145.63	70403.45	82.7	68.0

Total Agri. Credit	271659.00	244731.00	90.1	271659.00	244731.00	90.1	268944.81	286546.94	106.5	95.6
MSME	85558.00	133828.00	156.4	85558.00	133828.00	156.4	157921.25	142101.44	90.0	134.3
Other Priority Sectors*	39503.00	15753.00	39.9	39503.00	15753.00	39.9	15867.45	12256.20	77.2	52.3
Total Priority Sector	396720.00	394312.00	99.4	396720.00	394312.00	99.4	442733.51	440904.58	99.6	99.5

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	336542.11	38229.29	11.4	336542.11	38229.29	11.4	668477.10	55306.17	8.3	10.4
Regional Rural Bank	123776.87	16120.32	13.0	123776.87	16120.32	13.0	142938.56	31879.82	22.3	16.1
Cooperative Banks	71112.83	3789.21	5.3	71112.83	3789.21	5.3	121233.46	5496.64	4.5	5.0
Others	13357.16	522.61	3.9	13357.16	522.61	3.9	21320.58	2000.38	9.4	5.7
All Agencies			0.0			0.0			0.0	0.0

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

INFRASTRUCTURE:

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

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

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

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

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

CLIMATE CHANGE:

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

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

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

INSTITUTIONAL DEVELOPMENT:

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

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

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

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

NABARD's DIGITAL INITIATIVES

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

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

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

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

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

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

Digital Technology for Credit Delivery & Interest Subvention:

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

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

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

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

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

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

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

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

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

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

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

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

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

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

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

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

6. State Budget

6.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Promotion of Horticulture Tourism in Farms & Nurseries.

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

Establishment of Silk Cocoon Market in Mysuru

Establishment of 50 Veterinary Clinics

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

7. Govt Sponsored Programmes linked with Bank Credit

Udyogini

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

Implementing Department - Women & Child Development Department

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

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

Loan amount up to ₹3,00,000.

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

Government of India Schemes

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

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

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

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

Krishi Bhagya

Objective- To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

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

Organic Farming adoption and certification

Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

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

Pashu Bhagya Scheme

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

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

Target Group: Farmers & entrepreneurs.

Quantum of Subsidy:

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

Loan up to ₹1.20 lakh from banks.

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

CMEGP (Chief Minister's Employment Generation Program)

Objective: Support first-generation entrepreneurs in rural areas.

Implementing Department: DIC & KVIB.

Target Group: Rural youth, micro-enterprises.

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

Project cost up to ₹10 lakh.

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

- Agriculture provides livelihood to more than half of the total population of the district. The GCA during 2023-24 was at 4,48,600 ha, and the NSA is 3,33,836 ha and the cropping intensity is 134.37%.
- Food grains production for the year 2022-23 in Vijayanagara district was 9.31 lakh MT.
- Red loamy soil and Black cotton soil with average/good fertility prevails in the district. Major crops are Maize, Groundnut, Jowar and oilseeds.
- Out of 2.17 lakh farmers in the district, 95,450 are marginal farmers (less than 1 ha), 64,881 are small farmers (1 to 2 ha), 39,842 are semi-medium agricultural land holders (2 to 4 ha), 14,836 are medium agricultural land holders (4 to 10 ha), 1,505 are large agricultural land holders (more than 10 ha). Efforts are made to ensure that all SF/MF have been provided with a bank loan and minimum coverage of 10% for SF/MF, as per RBI guidelines.
- Very few progressive farmers are practicing Zero Budget Natural farming. Therefore, there is immediate need to promote ZBNF, Permaculture, Social/Agro forestry to reduce carbon footprint in the district.
- As on March 2023, total production was 8.37 lakh tonnes of cereals and minor millets, 0.13 lakh tonnes of pulses and 0.68 lakh tonnes of oilseeds.
- The climate in Vijayanagara district is Semi-Arid and Arid with an average rainfall of 927 mm during 2023-24.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- Agriculture department has its main office at Vijayanagara and extension offices at taluk level. RSKs are established in all the 18 Hoblis of the district. Separate KVK, soil testing labs to be set up in the districts. A total of 1,45,635 Soil Health Cards has been issued to the farmers as on 31.03.2023.
- Custom Hiring Centers are present in all the 18 hoblis of the district. These CHCs are available for renting agricultural machinery. Further, Agri-Clinic and Agri Business Centers, PACS & RSKs provide inputs, fertilizers, etc. to the farmers.
- 6 APMCs are functioning for marketing of crops. APMCs are also onboarding to ReMS platform, which will lead to better price realization for farmers. KVK Hagari provides information regarding improved variety of seeds/technology & extension support. The district is yet to have their own KVK.
- Tube wells are the major source of irrigation in the district. This has resulted in 3 blocks being classified as over exploited and one block as semi critical. NABARD and AD are working on watershed development projects in the district.
- The district has 47 FPOs functioning in the district. These FPOs are promoted by NABARD, Agriculture Department, Horticulture department, Sericulture department, Sheep and Wool Corporation, etc. There are 6 NABARD promoted FPOs in the district and

have started input and output businesses.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Onion/ Piyaz/ Kanda_Red Onion	Hecta re	2.94	100	8104	23838.33	23838.33
2	Annual Vegetables - Tomato/ Tamatar_Open	Hecta re	2.47	100	1530	3780.47	3780.47
3	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Rainfed	Hecta re	0.61	100	23533	14305.01	14305.01
4	Cereals - Maize/ Makka_Irrigated	Hecta re	0.85	100	59896	50813.97	50813.97
5	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hecta re	0.71	100	76873	54245.44	54245.44
6	Cereals - Pearl Millet/ Bajra/ Cumbu_Rainfed	Hecta re	0.47	100	5179	2428.84	2428.84
7	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hecta re	1.41	100	16113	22723.68	22723.68
8	Cereals - Sorghum/ Jowar_Rainfed	Hecta re	0.55	100	6682	3671.49	3671.49
9	Fibre Crops - Cotton/ Kapaas_Irrigated	Hecta re	1.24	100	1239	1539.70	1539.70
10	Fibre Crops - Cotton/ Kapaas_Unirrigated/ Rainfed	Hecta re	0.80	100	1783	1427.07	1427.07
11	Fruits - Coconut/ Nariyal	Hecta re	1.77	100	459	813.76	813.76
12	Oil Seeds - Groundnut/ Moongfali_Irrigated	Hecta re	0.99	100	10481	10332.17	10332.17
13	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hecta re	0.78	100	24693	19255.12	19255.12
14	Sugar Crops - Sugarcane/ Ganna_New	Hecta re	2.11	100	6080	12855.07	12855.07
Sub Total					242645	222030.12	222030.12
Post Harvest							22203.01
Maintenance							44406.02
Total							288639.16
Grand Total					242645	222030.12	288639.16

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

- Tungabhadra is the main river flowing through the district. The dam constructed across River Tungabhadra at Hosapete provides irrigation to certain areas of Hosapete.
- The gross irrigated area in Vijayanagara district is 1.81 lakh ha, of which 1.52 lakh ha through tube wells, 0.17 through LI, 0.1 lakh ha through Canals and balance is through other sources.
- As per National Dynamic Water Resources Report 2023, the stage of GW extraction of Vijayanagara district is 83.49%. Further, H.B.halli and Kotturu are classified as Over-Exploited taluks, Harapanahalli as critical and Hadagali block is classified as Semi Critical.
- Vijayanagara district faces draught quite often. Therefore, efforts are being made to promote construction of rain water harvesting structures, promotion of drip/sprinkler irrigation to enhance efficiency in water use, promotion of less water intensive millets crops, etc.
- The GLC for the Agriculture Term loan (including all the activities) for Vijayanagara district during 2021-22 and 2022-23 was ₹30,790 lakh and ₹52,146 lakh respectively.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- Most of the district is irrigated by Tube wells. Gross and net irrigated area of Vijayanagara district is 1,81,281 ha and 1,00,433 ha respectively.
- NABARD has sanctioned RIDF loan of ₹ 500 crore for Kudligi lift Irrigation project, having revised project cost of ₹ 1200 crore. The project is scheduled to be completed during the current year. However, the department is yet to take up Command area development works to realize intended benefits of the project.
- Inadequate, irregular power supply, low voltage and delay in energization of pump sets are the major constraints.
- A larger share of funds available under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)/other employment generating schemes need to be deployed for creation and maintenance of community assets including de-silting and repair of tanks and other water bodies that are used for irrigation.
- The dealer network for supply of pump sets, drip sets, sprinkler sets and post sales services in the district is adequate.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Artificial Recharge Structure-For Dug Well	No.	0.55	80	1098	599.18	479.33
2	Artificial Recharge Structure--rainwater harvest tanks	No.	0.43	80	2101	899.23	719.38
3	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	246	644.89	515.91
4	Diesel Pump Sets--IP sets (7.5 HP Diesel / 10HP electric)	No.	0.26	80	650	166.92	133.53
5	Drip Irrigation--8 m x 8m	ha	0.39	80	2925	1126.72	901.37
6	Dug-cum-Bore Well--Renovation	No.	0.43	80	259	110.87	88.69
7	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	724	464.82	371.85
8	Lift Irrigation Schemes-Individual/ River Lift Points-Command area:10 -40 ha	No.	0.71	80	732	516.94	413.56
9	Lift Irrigation Schemes--SIP Set	No.	9.63	80	223	2147.49	1718.00
10	Pump House-Pump House with Roof-2.5m x 2.5m x 2.1m 5 HP	No.	0.36	80	2472	899.32	719.45
11	Sprinkler Irrigation --Field crops - 90 mm HDPE pipes	ha	0.74	80	2242	1662.45	1329.98
Total					13672	9238.83	7391.05

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Out of 2,16,514 farmers in the district, 95,450 are marginal farmers (less than 1 ha), 64,881 are small farmers (1 to 2 ha), 39,842 are semimedium agricultural land holders (2 to 4 ha), 14,836 are medium agricultural land holders (4 to 10 ha), 1,505 are large agricultural land holders (more than 10 ha) (Source: DAG 2022-23).

The Agriculture Department has CHCs in all the 18 Hoblis. There are 16,938 tractors and 7,800 tillers in the district as on 31 March 2023. Tractors are used extensively for various Agriculture operations. This has resulted in higher maintenance and reduced productive life.

Some of the FPOs have started providing CHC services in the district. A few ACABC units are also providing CHC services in limited areas.

Use of drone technology on trial basis was taken up in the district. However, the technology is yet to garner interest from farmers. Drone technology will reduce labour costs to a greater extent if used in larger landholdings. FPOs may be encouraged for popularizing the technology.

The GLC for the farm mechanisation for Vijayanagara district during 2022-23 and 2023- 24 was ₹1441.52 lakh and ₹1742.81 lakh respectively.

Under ATMA scheme, 7,320 farmers have been trained in Vijayanagara district, focusing on modern cultivation practices, pest management, post harvest techniques, and resource conservation.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- It is estimated that 30 acres (12 ha) of irrigated land or 45 acres (18 ha) of rainfed land can be covered by a 25 HP tractor. There exists scope for replacement as well as new tractors.
- GoI is implementing “Sub Mission on Agricultural Mechanization (SMAM)” under the main mission of “National Mission on Agricultural Extension and Technology (NMAET)” and Krishi Yantra Dhare Scheme for farm mechanization.
- A good number of fuel-filling stations are also available in and around all the taluks.

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.

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	76	2033.00	1626.40
2	Other machinery-Other Machinery & Equipments- Cultivator	No.	0.86	80	281	240.52	192.45
3	Other machinery-Other Machinery & Equipments- Excavator	No.	25.68	80	97	2490.96	1992.77
4	Others-Groundnut Stripper- Groundnut decorticator (powered cost depends on capacity)	No.	1.61	80	82	131.62	105.29
5	Paddy Transplanter--46 & 8 rows	No.	3.21	80	291	934.11	747.29
6	Power Tiller--8 to 12 HP	No.	2.46	80	519	1277.26	1021.79
7	Tractor-With Implements & Trailer-35 to 45 HP	No.	8.35	80	1650	13770.90	11016.72
8	Weeder-Power Weeder-self propeled/tractor drawn Min 6 HP	No.	0.70	80	920	639.87	511.90
Total				3916	21518.24	17214.61	

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

In Vijayanagara district, sandy soil and red loamy soil is found in the H B Halli, Kudligi, Hosapete and Hadagali taluks is well suited for plantation and horticulture crops. The important plantation and horticultural crops grown in the district are Banana, Pomegranate, Mango, Papaya, Coconut, etc. besides vegetables such as onion, tomato,

cucumber, brinjal, spices such as chillies and floriculture crops. The area under horticultural crops is 7296 ha as per District at a glance hand book. The demand for fruits, vegetables and flowers are likely to increase in view of expansions in townships of Hosapete. Therefore, additional area can be brought under various P&H crops. As per DAG 202223, production of Pomegranate, Banana, Mango and Chilly is 57,938 MT, 28,960 MT, 8,989 MT and 39,974 MT respectively. Very few progressive farmers are practicing Zero Budget Natural farming. Therefore, there is immediate need to promote ZBNF, Permaculture, Social/Agro forestry to reduce carbon footprint in the district. Besides, protecting the soil, the practices also decrease the cost of agriculture production, thereby enhancing their profit. Agriculture, Horticulture, Forestry departments should create awareness and promote these farming methods. The GLC for the Agriculture Term loan (including all the activities) for Vijayanagara district during 2021-22 and 2022-23 was ₹30,790 lakh and ₹52,146 lakh respectively.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- Based on trend analysis of the land utilisation pattern and cropping pattern of the district, more area can be brought under new plantation crops, including floriculture, mainly after treatment of cultivable wasteland, which is 13,910 ha.
- Department of Horticulture produces and supplies saplings every year through their farms and nurseries in the district. The Department also encourages mixed cropping and high density planting of high value fruits viz., Mango, pomegranate, custard apple, etc. and organic cultivation of horticulture crops.

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	758	2562.96	2050.36
2	High density plantation-Papaya-3mx3m 444/Acre	Acre	1.06	80	726	769.05	615.25
3	High density plantation-Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	3394	9260.53	7408.42
4	New Orchard - Tropical/ Sub Tropical Fruits-Mango- 9mx9m- 50/Acre	Acre	1.17	80	942	1098.66	878.92
5	Other Plantation Crops-Arecanut	ha	3.75	80	2008	7519.98	6015.97
6	Sericulture-Chawki Rearing-Chawki Rearing Centre 2 Acre	Acre	25.59	80	12	307.12	245.72
7	Sericulture-Reeling Unit-Equipment and stand	No.	2.17	80	14	30.41	24.33
8	Sericulture-Shoot Rearing - Mulberry Garden Establishment 1 acre	Acre	0.75	80	31	23.23	18.59
Sub Total					7885	21571.94	17257.56
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others_1 box Rs 5000	10 boxes	0.54	1	57	30.50	30.50
Sub Total					57	30.50	30.50
Total					7942	21602.44	17288.06

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

- Vijayanagara district has cultivable waste land of 13,910 lakh ha and forest area of 87,362 ha. As per DAG 2022-23, 14,139 ha of fallow land exist in Vijayanagara district, which is categorized under Wasteland Classification No.3, of which at least 50% of the area can be taken up under social forestry.
- In addition, agro-forestry can also be taken up on bunds and boundaries of agricultural fields. The species which are suitable for growing in the wastelands are Pongamia, Subabul, Neem, Bamboo and Jatropha.
- The GLC for the Agriculture Term loan (including all the activities) for Vijayanagara district during 2021-22 and 2022-23 was ₹30,790 lakh and ₹52,146 lakh respectively.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- The Forest Department, through its permanent nurseries in the district, is raising planting material for its own use as well as for sale to farmers/ entrepreneurs at a concessional rate. Under GoK's bio-fuel development programme, bio-diesel plant saplings, viz. Jatropha, neem, Pongamia seedlings are being distributed to farmers at subsidised rate/free of cost through UAS, Bangalore/Dharwad.
- Demonstration plots, farmers' awareness camps are also initiated. Collection, processing and marketing of minor forest produce have also been taken by some of the tribal population, which has benefitted the SC/ST community.
- Agro-forestry has the potential to achieve sustainability in agriculture while optimising its productivity and mitigating climate change impact. For this, developing forestry/social forestry plantations have been taken up by the forest department on government wastelands, forest wastelands and private wastelands.
- The credit flow for this activity in the district is very erratic. Bankers are not coming forward to lend for forestry and wasteland on account of the long gestation period.
- Farmers need to be encouraged to take up plantation of fruit species such as mango, drumstick, custard apple, chikoo and guava under agro-forestry.

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	Nursery/ Propagation unit- Traditional Nursery	Acre	6.21	80	9	55.86	44.67
2	Plantation--Agro forestry	ha	1.07	80	75	80.25	64.20

3	Plantation-Sal-Silver oak-3m x3m -1111/ha	ha	1.54	80	419	645.60	516.47
4	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	747	1774.43	1419.54
Total				1250		2556.14	2044.88

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Dairy Development is carried out in Vijayanagara district as a supplementary activity. Important breeds in the district are HF, Jersey, Indigenous cows of Hallikar variety and Buffaloes of Surti and Murrah variety.

The per capita consumption of milk in Vijayanagara district is 182 gm/day. The population of cattle and buffalo in the district stood at 2,28,698 and 93,073 respectively.

The milk production pattern is not uniform due to a large number of nondescript cattle with an average milk yield of 23 lts/day and long intercalving period. Further, buffaloes being seasonal breeders also lead to uneven production. Over the years, indigenous cows and buffaloes have shown a negative growth trend and Cross bred cows have shown a positive growth trend in the district.

During FY 2024-25, the GLC for Animal Husbandry sector was Rs. 10,851 lakhs of which Dairy accounts for 52%, Poultry 21%, Goatery 16%, Piggery 10% and other allied activities 1%.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Vijayanagara district has 19 Veterinary hospitals, 55 Dispensaries, 17 Primary Veterinary Centers 5 Mobile Dispensaries and 91 Artificial Insemination Center.

As on 31st March 2024 Vijayanagara district has 422 Milk cooperative societies in the, of which only 355 are functional. 5 new cooperative societies were affiliated during 2022-23. The department has informed that they are planning to form 45 new Milk societies in 2023-24.

District has 47 Milk routes, 442 Milk collection centers and 2 chilling centers. Green and Dry fodder production is 4489 tonnes/year and 17 tonnes/year respectively. Average daily Milk production in the district during 2023-24 is 89,661 kg/day. Department need to establish more number of Chilling units and BMCs.

As per the Interest subvention scheme for Animal Husbandry, working capital loans upto ₹2.00 lakh can be issued through AH KCC with RoI of 7% by RRBs and Cooperatives.

Overall limit including crop loan remains at ₹3.00 lakh. Prompt paying farmers can also get 3% interest incentive.

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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Buffalo Farming--Graded Murrah 10 animal unit	5+5	15.86	80	183	2901.90	2321.51
2	Buffalo Farming--She buffaloes Graded Murrah yeilding 10 -12 lpd 2 animal unit	1+1	2.47	80	1801	4451.54	3561.23
3	Bulk Milk Cooling Unit	No.	32.96	90	34	1120.51	1008.44
4	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	2153	4584.38	3667.50
5	Crossbred Cattle Farming-- Jesey 10 animal unit	5+5	14.47	80	269	3891.46	3113.17
6	Crossbred Cattle Farming-- Mii dairy	5+5	14.35	80	29	416.11	332.89
7	Dairy Marketing Outlet/ Parlour--Construction of store room 100 sq ft	No.	0.27	80	93	24.88	19.90
8	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	128	506.75	405.40
9	Refrigerated Tanker Van	No.	29.21	80	18	525.79	420.65
Sub Total					4708	18423.32	14850.69
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	5406	2793.86	2793.86
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	6589	3064.62	3064.62
Sub Total					11995	5858.48	5858.48
Total					16703	24281.80	20709.17

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

- The agro climatic condition of the district is congenial for poultry farming. Total Poultry population as per 2019 census is 8,95,724. Total egg production in the district during 2022-23 was 3990 lakh.
- Average unit size for layer farm is 50,000 in Hosapete and 25,000 in Kudligi taluk whereas the unit size of broiler is only 10,000 in Hosapete and Kudligi Taluks. Most of the layer units are under cage system. There are 12 layer farms and 64 broiler farms in the district.
- Many of the poultry units have set up their own feed mixing plants. Average egg price during 2023-24 was ₹600/100 eggs and average broiler price was ₹240-270/kg. Per capita egg availability is 222.58 per annum.
- The GLC for the Agriculture Term loan (including all the activities) for Vijayanagara district during 2022-23 and 2023-24 was ₹12937.49 lakh and ₹10303.35 lakh respectively.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- The majority of poultry units manufacture feed on their own to ensure economy in cost of input and to ensure better quality feed. Ingredients are purchased during harvesting season and stored. Maize, which is the main ingredient, is available abundantly locally.
- As Vijayanagara district has large area under Maize, one poultry feed unit at HB Halli and Harapanahalli are functioning in the district, which purchases maize from local farmers.
- The demand for non-layer eggs has increased in recent years. However, the supply chain is yet to be established. Demand for non-broiler meat is also on the increasing trend. The system of contract farming for broilers is less prevalent in the district.

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	1555	5207.85	4166.28
2	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	138	5017.49	4013.99
3	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.21	80	1128	241.39	193.11
4	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	171	1829.70	1463.76
Sub Total					2992	12296.43	9837.14
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	3060000	4926.60	4926.60
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	1015000	2720.20	2720.20
Sub Total					4075000	7646.80	7646.80
Total					4077992	19943.23	17483.94

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

- Considering its contribution to rural employment and income generation, the traditional activities of sheep, goat and pig rearing are recognized as the most potential allied activities, next only to dairy.
- Sheep manure is an important source of soil fertility. Sheep and goat rearing is a traditional activity in Vijayanagara district and is taken as an occupation subsidiary to agriculture. Other activities like piggery, rabbit etc. are not so popular due to lack of demand for pork and rabbit meat.
- As per 2019 Census data, the population of sheep and goat in the district was 8,13,535 and 1,67,356 respectively.
- The district is predominantly a sheep tract, kenguri and deccani breeds are mainly in demand. Popular Goat breed are osmanabadi cross and non-descript breed. Farmers may avail financial assistance under NLM, PMEGP and other Govt. schemes.
- Total meat production of Vijayanagara district in the year 2022-23 was 2180 tonnes. The average price of mutton during the same year was ₹700/kg.
- The GLC for the Agriculture Term loan (including all the activities) for Vijayanagara district during 2021-22 and 2022-23 was ₹30,790 lakh and ₹52,146 lakh respectively.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- The potential for sheep and goat development is high in the district because of the availability of vast tracts of low rainfall, arid and drought affected areas.
- The demand for mutton is increasing in the district as well as in the state due to ever increasing population. There is good demand for meat in the district as well as for export to markets like Bengaluru. Hence, there is a scope for financing sheep and goat development schemes in the coming years. However, bankers have to ensure technical feasibility and marketing aspects before financing. Health care is being covered by the Veterinary department.
- There is a need to promote and support Animal Husbandry FPOs in the district. Karnataka Sheep & Wool Development Corporation Ltd support may be sought for marketing support.
- There are no organized markets and good modernized slaughter houses in the district. The Department may establish modern abattoirs in Vijayanagara district to avoid environmental hazards.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
2	Goat - Breeding Unit-New Shed-Cost of Buck -Improved breed	100+ 5	11.48	80	105	1205.52	964.41
1	Goat - Breeding Unit-New Shed-Cost of local breed Bucks	500+ 25	47.68	80	24	1144.32	915.44
3	Sheep - Breeding Unit-New Shed-Cost of animals-5 Deccani Hassan Rams	100+ 5	16.53	80	666	11009.99	8807.99
4	Sheep - Rearing Unit-New Shed-Cost of Rams(Local breed (10+1)	10+1	1.05	80	736	771.77	617.43
Sub Total					1531	14131.60	11305.27
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Rearing Unit - Semi-intensive_Normal feeding 8 month Cycle	20+1	0.35	1	1175	407.72	407.72
2	Sheep Farming_Rearing Unit - Semi-intensive_Normal feeding 8 month Cycle	20+1	0.35	1	5698	1977.21	1977.21
Sub Total					6873	2384.93	2384.93
Total					8404	16516.53	13690.20

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

- Fisheries is one of the important sectors in the socio-economic set up of Vijayanagara district. It provides cheap animal protein besides generating large-scale employment. Fish farming is a traditional activity of the district.
- There is good scope for inland fisheries due to the availability of 188 tanks, 2 reservoirs, TB river, canals and ponds in the district. The demand for fish is increasing due to growth in population, rising income levels and also the increasing awareness of the nutritional benefits of fish.
- During 2022-23, the total of fish production in the district was 13447 MT. There are 9470 people involved in fishing activities. There are 22 fishermen cooperative societies in the district. (Department of Fisheries).
- The GLC for the Agriculture Term loan (including all the activities) for Vijayanagara district during 2021-22 and 2022-23 was ₹30,790 lakh and ₹52,146 lakh respectively.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- Vijayanagara has 1 ice plants with a total capacity of 12 tonnes/day. There is 1 fish markets in the district at Hosapete.
- Total WSA in the district is 10,534.08 Ha. There is 1 reservoir with 378 lakh seedlings and 82 Govt leased tanks with 101.25 lakh seedlings
- Tungabhadra reservoir (37,814 ha) and HB Halli Reservoir (1,209 ha) provide scope for development of fisheries.
- Information in Kannada is supplied to fishermen in the district through SMS.
- As per the Interest subvention scheme for fisheries, short term loans up to ₹2.00 lakh can be issued through KCC with RoI of 7% (interest subvention 2%) by banks. Prompt paying farmers can also get 3% interest incentive subvention.

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	5	74.90	59.91	
2	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	9	14.47	11.54	
3	Fish Culture --culture of freshwater catfish-Pangasius sutchi	ha	6.08	80	137	832.62	666.11	
Sub Total					151	921.99	737.56	
A.14 Working Capital - Fisheries								
1	Cage Culture_6 m * 4 m * 4 m	Per Crop	1.12	1	43	48.30	48.30	
3	Fish Culture in Pond_Inland pond on Contract basis	Per unit	0.02	1	309	6.94	6.94	
2	Fish Culture - Others_Reservoir_Licensed fishermen to catch fish in river etc	Per unit	0.22	1	204	45.84	45.84	
Sub Total					556	101.08	101.08	
Total					707	1023.07	838.64	

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

- The small and marginal farmers still depend on animal power for their farm operations and transportation. The tractors are mainly used in the irrigated belt by medium and big farmers and where cash crop coverage is more predominant.
- The population of bullocks in Vijayanagara (including Ballari) used for work is 86,603 draught animals (2019 Census). Source of supply is from the local market and Hubli. The important breeds of bullocks popular among the farmers are Deoni and Hallikar.
- Two-wheelers provide farmers with a cost-effective and efficient mode of transportation, reducing the time and effort required for commuting between farms and markets. These are mostly used for small quantities of inputs as well as ferry outputs to sell in nearby towns.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Wooden carts are prepared at village level by carpenters in a traditional way and carts are available at almost all hobli places. There is no organized arrangement for supply of carts.
- Bullocks are normally procured from the local markets as well as from outside centres like Dharwad, Hubli and Davangere. Cattle fairs are held during summer at different places at Gangavathi, Belgaum, Hubli etc.
- The veterinary facilities available in the district are required to be strengthened keeping in view the population of work animals and the extent of the area covered. The veterinary facilities available in the district together with infrastructure gaps are discussed in AH chapter in detail. Availability of quality wood for making of carts is limited in the district.
- SF/MF are the most deprived group requiring bank finance for purchase of animals and carts. There is no organized arrangement for supply of carts. Wooden carts are prepared at village level by carpenters in a traditional way and carts are available at almost all hobli places.
- Two wheelers provide easy transportation to farmers to their fields as well as nearby markets. Total number of two wheelers in district is 2,06,846 as on 31 March 2023.

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	1662	2667.52	2134.01

2	Animal Driven Carts- Conventional Bullock Cart-	No.	0.32	80	221	70.93	56.75
3	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	28	599.20	479.36
4	Loans to Distressed Farmers- To Repay Non Institutional borrowings-Debt swapping- Farmers/Misc	No.	1.61	90	1230	1974.15	1776.74
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	142	151.94	121.55
Total				3283		5463.74	4568.41

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

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

2.1.11.2 Infrastructure and linkage support available, planned and gaps

- Major cultivated area in Vijayanagara district is rain fed. However, in respect of irrigated area there is extensive use of chemical fertilizers. This has resulted in soil degradation thereby reducing the productivity. Therefore, there is need from concerned departments to promote use of organic fertilizers, integrated farming practices, enhancing efficiency in water usage and fertilizer application, etc.
- The practices could start with rainfed areas, as they are already practicing low resource agriculture, have low productivities, and primarily stand to gain from the transition.
- There are 18 Raitha Samparka Kendras (RSK), 110 functional PACS and number of private outlets including FPOs which are involved in supply of farm input. In addition to their current business, they shall be encouraged to prepare organic inputs like vermi- compost, jeevamrutha etc. on their farm using farm and off-farm waste.
- As the practices involved in sustainable agriculture such as integrated weed management, integrated pest management are labour intensive, there might be resistance to its adoption by bigger farmers.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

An estimated 15% of crop produced is lost between the farm gate and the consumer mainly due to lack of adequate storage facilities. Inadequate storage and marketing facilities force farmers to sell their produce at an unremunerative price.

Major crops grown in Vijayanagara district, which requires storage are Maize, groundnuts, Jowar, etc. Production of Maize, Rice, Jowar, Ragi is 7,24,896 MT, 98,301 MT, 26,300 MT, 58,244 MT respectively as per the District at a glance handbook.

The GLC for the Agriculture infrastructure for Vijayanagara district during 202223 and 202324 was ₹268.39 lakh and ₹400.64 lakh respectively.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There are 6 regulated markets and 8 submarkets exist in the district.

The total storage capacity comprising APMCs, FCI godowns, State warehouse corporation and PACS in the district is 2.57 lakh MT.

Despite district having good number of Rural Godowns, there is practice of sale of their produce to the middle men directly from the field. In a few areas FPOs are procuring from farmers and are selling it to the processing units.

Constraints include lack of proper platform for aggregation of produce, roads, transport facilities, accessibility to pledge loan facilities, etc.

In Vijayanagara district linkage support for storage is provided by PACS, APMC, Warehouse, FCI Godowns and also individual farmers and rice mill owners.

Under Agriculture Marketing Infrastructure scheme, 580 Projects have been sanctioned by various banks in the district (including Ballari), which has enabled 2.57 lakh MT storage capacity.

NABARD has sanctioned 27 projects with project cost of ₹4.94 crore under PACS as MSC in Vijayanagara district. Under this scheme the PACS will be upgraded to provide multi services for farmers.

There is good credit potential for financing Maize and groundnut supply value chain in the district. Many micro enterprises have started ground nut cold pressed oil and poultry feed units in the district.

The storage and other agriculture infrastructure need to be enhanced with help of schemes such as AMI, AIF, PMFME etc.

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-For Horticulture Produce-1000 MT with single temperature	No.	102.72	80	23	2362.56	1890.05
2	Cold Storage-Refrigerated Van-Rs. 26.00 lakh for 9 MT (NHM & HMNEH) not below 4 MT.	No.	6.96	80	19	132.17	105.71
3	Godown-Large- 1000 MT (Rs 3000 per MT)	No.	32.10	80	27	866.70	693.36
Total				69	3361.43	2689.12	

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- Karnataka ranks next only to Rajasthan in the extent of dryland in the entire country. Agriculture in Vijayanagara district is predominantly rainfed. Conservation of soil and water is crucial for increasing crop production, productivity, food and sustainable livelihood security in rural areas.
- Under the revised Priority Sector Lending guidelines, RBI has envisaged for more flow of private sector funds in soil conservation and watershed development activities. Considering the topography of the district, types of soil, extent of irrigation in command areas, rainfall, etc. Vijayanagara district provides large scope for land development activities.
- The total geographical area of the district is 5.56 lakh ha, of which 0.99 lakh ha is uncultivable land and the cultivable area is 4.32 lakh ha out of which irrigation facilities are available for 1.81 lakh ha.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- Agriculture department provides the Soil Health Cards to all the farmers in the district. There is no soil testing labs in the district. Department has indicated that the proposal for setting new soil testing laboratory is under progress. Total of 1,45,635 soil health cards have been issued as on 31 March 2023.
- Agriculture department (Watershed Development) GoK, had taken up the watershed programmes under the Integrated Watershed Management Programme (IWMP). NABARD is also implementing watershed development project in Bathnahalli village of Kotturu block.
- Command Area Development Authority (CADA) with headquarters at Munirabad in Koppal district is the nodal agency overseeing the On Farm Development (O.F.D) works in the command area of High level and Low-level canals (HLC & LLC).
- Organic fertilizers are made available through Agriculture department. Savayava Okkuta, Farmers Interest Groups of Organic farmers are engaged in Organic Production in the

district.

- The Government through its various schemes is also assisting Vermi compost units, Natural farming, Construction of Rain water harvesting structures, Integrated Farming Systems, etc.

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	Bunding-Contour Bunding-333 /4 slope/3 stones	ha	0.29	80	3536	1040.48	832.38
2	Cultivable Wasteland Development--Plastic mulching	ha	0.34	80	3080	1054.59	843.67
3	Farm Ponds/ Water Harvesting Structures--Red Soil -10 m x 10 m x 3 m -with stone pitching	No.	1.16	80	312	360.55	288.43
4	Farm Ponds/ Water Harvesting Structures--Red Soil-12 mx 12m x3 m -with stone pitching	No.	1.55	80	181	280.82	224.66
5	Farm Ponds/ Water Harvesting Structures--Red Soil-21 m x21 m x3 m -with stone pitching	No.	3.48	80	40	139.11	111.27
6	Farm Ponds/ Water Harvesting Structures--Renovation	No.	0.32	80	437	140.29	112.22
7	On Farm development (OFD) Works -Field Channels- Bunding levelling deep ploughing FYM application	m.	0.95	80	1781	1696.06	1356.85
Total					9367	4711.90	3769.48

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

To improve the fertility of arable land, a lot of thrust is being given for usage of biopesticides/fertilisers, vermicomposting, Agribio technology and also seed production both foundation seeds and supply of certified seeds.

During 2023-24, 1,07,318 quintal seeds were distributed in the district. At present separate

scale of finance is not fixed for seed production.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

• As on date KVK, Hagari, has been imparting training to the farmers on various aspects of organic farming, soil fertility, environmental issues, etc. though demonstrations, transfer of technology etc. However, there is immediate need for setting up of KVK in the district

for the benefit of the farmers. • Agriculture department & Horticulture department provides linkage support under tissue culture, Agri-Bio-Technology, seed Production, bio-pesticides/fertiliser and vermicomposting units.

• Horticulture department is providing support under capacity building, area development, etc. to farmers.

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

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

(₹ 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-Vermi Compost-Large units	No.	0.21	80	104	22.25	17.80
2	Compost/ Vermi Compost-Vermi Hatchery-Vermi Hatchery(320TPA)	No.	5.08	80	47	238.88	191.10
3	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	29	775.75	620.60
Total				180	1036.88	829.50	

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

- The sector is important for backward integration in production centers and forward market integration in consumption centres within the district. The district has a good network of rail and road connectivity.
- Potential food products that can be taken up under Food & Agro processing in the district are Maize, Ground nut, Rice, dal, Meat and Fish. The district offers scope for agro based industries such as Ground nut oil, Poultry feed, oil mills, dal mills, vegetable processing,

etc.

- Some cold pressed oil units, maize processing units, most of them are in-house, are existing in the district.
- The district has good area under Maize cultivation. Discussions for setting up of Maize processing center in Vijayanagara have been held and there is potential for setting up Maize agro processing cluster. Small units are availing benefit from PMFME and PMEGP

to set up their units. Many FPOs have started Cold pressed oil units under PMFME. • The GLC under Ancillary activities for Vijayanagara district during 2021-22 and 2022-23 was ₹9560 lakh and ₹23910 lakh respectively.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- There is a very high potential for processing fresh fruits like Banana, Mango, Papaya and Pomegranate in the district. Ground nut is cultivated in significant area and good number of cold pressed oil units are being set up in the district.
- The district produces huge quantities of agricultural products like cereals, pulses, oil seeds, etc. which could be used for processing.
- SHGs may be assisted in making traditional foods as per standardized norms, with proper training and financial back up. These groups may be trained at technology providing institutions and credit linkages can be established with banks.
- Shortage in procurement and post-harvest storage facilities have led to an inferior quality of processed fruit and vegetables. High cost of packaging is an important factor for the rise in retail price of processed food commodities.
- Investment in Agro & food processing sector is not commensurate with the large potential available in the district and consequently, linkages between production, marketing, post-harvest, processing and export have remained weak.

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	26	2448.16	1958.52
2	Agro Processing Unit--Bakery product units	No.	13.91	80	163	2267.33	1813.86
3	Agro Processing Unit-- Dairy/Milk Processing	No.	21.40	80	73	1562.20	1249.76
4	Agro Processing Unit-- Groundnut decorticating unit	No.	21.40	80	48	1027.20	821.76
5	Agro Processing Unit--Maize value added products	No.	14.98	80	54	808.92	647.14

6	Agro Processing Unit--Meat Processing	No.	21.40	80	23	492.20	393.76
7	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	32	273.92	219.13
8	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	14	629.16	503.31
9	Feed Unit	No.	10.70	80	85	909.50	727.60
10	Food Grain Processing-Cereals-Maize Processing (150MT/day)	No.	53.50	80	29	1551.50	1241.20
11	Food Grain Processing-Flour Mill	No.	5.35	80	42	224.70	179.76
Total				589		12194.79	9755.80

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

- Lending to economic activities covered in this sector assumes greater significance from a social point of view as these loans are intended to support the most deserving sections of the society, which will facilitate balanced development of economy and inclusive growth.
- Vijayanagara has good number of NBFCs/MFIs which are catering to the needs of credit requirements of the remote areas. Total 16, Microfinance (MFI) Institutions are functioning in Vijayanagara district with total loan outstanding of Rs.1019.40 crore as on 31.03.2024 from 1.81 lakh accounts. Prominent amongst them are SKDRDP and CAGL.
- The GLC under Ancillary activities for Vijayanagara district during 2021-22 and 2022-23 was ₹9560 lakh and ₹23910 lakh respectively.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- Cooperative Societies of farmers can act as channels for providing credit to farmers for disposing of their produce for which financial assistance could be sourced from other financial institutions.
- Finance under ACABC scheme is classified as priority sector finance under new priority sector guidelines. Commercial Banks and Gramin Bank provide finance for setting up of Agri Clinics and Agri Business Centres, which caters to the needs of farmers through knowledge dissemination and by providing agricultural equipment, etc. Banks also provide finance for Micro Finance Institutions (MFIs) for on lending to agriculture, mainly through SHG mode.
- Steps have been taken by GOI towards promoting financial inclusion in a big way viz., the Pradhan Mantri Jan Dhan Yojana (PMJDY), Prime Minister's Social Security Schemes, Mudra Yojana, etc. Mainstreaming these account holders into the banking fold would continue to be a thrust area for 2025-26. Jan Suraksha Campaign has been launched on mission mode for bringing all the uncovered population under PMSBY and PMJJY.

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	51	1091.40	873.12	
5	Loans to Agri. Start-ups	No.	10.70	80	15	160.50	128.40	
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	87	18618.00	14894.40	
3	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	94	120.70	96.55	
4	Loan to PACS/ FSS/ LAMPS--Loans to Coops for disposing of produce	No.	5.35	80	46	246.10	196.88	
Total					293	20236.70	16189.35	

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

- Sector Performance and Ecosystem: The MSME sector is central to Vijayanagara's industrial ecosystem, driving innovation, employment, and economic growth. Located in Karnataka's priority Kalyana Karnataka zone, MSMEs benefit from special subsidies and infrastructure support. The district's strengths in manufacturing, services, and tourism are bolstered by investments in skill development and modern infrastructure. Rich natural resources like iron ore, manganese, and granite support mining, steel, and stone industries, while fertile lands near the Tungabhadra river enhance agro-based MSMEs and food processing.
- Government Policies and Incentives: Vijayanagara district benefits from the Karnataka Industrial Policy 2025-30 and DIC Subsidy Schemes, which provide MSMEs with production-linked incentives and investment promotion subsidies up to 30-35% for micro enterprises. Additional benefits include stamp duty exemptions, concessional registration fees, land conversion charge reimbursements, and electricity tariff exemptions. Special groups such as women, SC/ST, minorities, ex-servicemen, and differently-abled entrepreneurs receive extra support for inclusive growth. Digital tools like single-window clearances and Udyam MSME registration simplify business setup and expansion.
- Employment, and Cluster Development: Vijayanagara district is actively fostering sector-focused MSME clusters that enhance financial support and digital integration. These clusters provide collective marketing, technology access, and shared infrastructure, significantly boosting MSMEs' competitiveness and export capacity. The development of clusters and improved credit access have accelerated employment generation and economic diversification, especially benefiting marginalized communities.
- The GLC for MSME in Vijayanagara district during 2022-23, 2023-24 and 2024-25 was Rs. 880.05 crore, Rs. 1,338.25 crore and Rs. 1,579.21 crore respectively.

3.2 Infrastructure and linkage support available, planned and gaps

- Banks have disbursed Rs. 1,421 crores to MSME sector in FY 2024-25. Vijayanagara's MSME credit potential stands at Rs. 1,777.42 crores in FY 2025-26. Collateral-free loans under CGTMSE benefit over 60% of MSMEs.
- Development of MSME clusters in mining, agro-processing, and textiles is planned, with investments in common facility centers, cold storage, and testing labs. State skill missions aim to train 5,000+ youth annually, enhancing credit readiness and repayment capacity. • The District Industries Centre and DCC coordinate closely with banks and MSME associations, using single-window digital platforms for credit facilitation. SLBC meetings track and resolve delays, ensuring 90% credit disbursal targets are met within FY timelines. • Credit awareness is low among micro and informal MSMEs.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	2500.00	80	17	42500.00	34000.00
2	Manufacturing Sector - Term Loan-Micro	No.	10.00	80	70	700.00	560.00
3	Manufacturing Sector - Term Loan--Other Finance to MSME	No.	3.50	80	203	710.50	568.40
4	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	29	29000.00	23200.00
Sub Total					319	72910.50	58328.40
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	625.00	100	70	43750.00	43750.00
2	Manufacturing Sector - Working Capital-Micro	No.	2.50	100	169	422.50	422.50
3	Manufacturing Sector - Working Capital-Small	No.	250.00	100	101	25250.00	25250.00
Sub Total					340	69422.50	69422.50
II. MSME - Others							
1	KVIC Units	No.	5.00	80	144	1210.00	968.00
2	Loans to MSME Start-ups	No.	5000.00	80	16	80000.00	64000.00
Sub Total					160	81210.00	64968.00
Total					819	223543.00	192718.90

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

- Export Credit Potential and Sector Focus:

Vijayanagara district is recognized under the "Districts as Export Hubs Initiative," promoting export-oriented MSMEs in sectors like minerals, stone processing, agro-processing, textiles, and handicrafts. The district's credit potential for export-related activities is included in its overall Potential Linked Credit Plan (PLP), highlighting untapped opportunities for financing export credit in these growth areas.

- Credit Infrastructure and Institutional Support:

Institutional mechanisms such as Banks and the District Industries Centre actively facilitate export credit through collateral-free loans, working capital finance, and term loans tailored for MSMEs. Digitalized PLP data assists banks and stakeholders to optimize credit flow targeting export enterprises. The Single Window System and export promotion schemes simplify access and compliance for MSMEs.

- Government Incentives and Schemes:

Vijayanagara MSMEs benefit from Karnataka Industrial Policy provisions offering production-linked incentives, subsidies, and concessional terms supporting export competitiveness. Central Government schemes like the Export Credit Guarantee Trust and interest subvention for export credit complement state initiatives, improving liquidity and risk coverage for exporters in the district.

- Growth Prospects and Challenges:

While export credit uptake in Vijayanagara is growing, significant potential remains, especially for value-added products in agro-processing, textiles, and minerals. Challenges include infrastructure gaps, need for capacity building on export documentation, and more awareness among MSMEs regarding export finance products. Strengthening cluster-based export facilitation and fintech integration is a key focus to enhance credit absorption and export performance in FY 2026-27

4.1.2 Infrastructure and linkage support available, planned and gaps

- Existing Infrastructure and Export Credit Support:

Vijayanagara's export credit infrastructure primarily supports key sectors such as rough and polished granite, MS pipes, and galvanised coils. Institutional lenders including NABARD, commercial banks, and cooperative banks provide working capital, term loans, and collateral-free export credit finance. The district benefits from digitalized credit assessments through the Potential Linked Credit Plan (PLP) framework, facilitating efficient credit delivery to export-oriented MSMEs.

- Linkage and Facilitation Mechanisms:

The Single Window System and the Invest Karnataka portal provide streamlined access to clearances, subsidies, and approvals, easing export MSMEs' procedural burdens. Export consulting firms and district-level industry bodies offer market entry guidance, documentation support, and finance facilitation, helping MSMEs navigate complex export processes.

- **Planned Infrastructure Initiatives:** The district and state authorities plan to enhance export promotion infrastructure, including creation of sector-specific clusters, cold storage facilities, testing labs, and logistics hubs. Support from schemes like the Districts as Export Hubs Initiative and TIES funding is targeted at plug-and-play infrastructure to boost export readiness. Emphasis is being placed on digital infrastructure and fintech integration for export finance delivery.
- **Gaps and Challenges:** While export credit access is improving, gaps remain in last-mile connectivity, specialized export infrastructure (such as packaging and cold chain), and awareness of export finance schemes among MSMEs. Deficiencies in capacity building for export documentation and compliance also constrain export credit uptake. Addressing these challenges via stronger cluster support, capacity enhancement programs, and improved digital finance platforms is critical to fully realize export credit potential for FY 2026-27

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	24	1200.00	960.00
2	Export Credit -Pre Shipment Export Credit	No.	300.00	80	6	1800.00	1440.00
Total					30	3000.00	2400.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

- **Literacy and Educational Attainment:**

Vijayanagara district has a literacy rate around 67.3%, which is lower than the Karnataka state average (~75%). Male literacy is higher than female literacy, reflecting ongoing

gender disparities in access. The district's Secondary School Leaving Certificate (SSLC) pass rate improved to about 67.6% in 2025, ranking 19th among Karnataka's 35 districts, showing incremental progress despite challenges faced by the wider Kalyana Karnataka region. • Skill Development and Higher Education Initiatives: Recognizing the skill gap, the district has implemented programs aligned with Karnataka's broader skill development policy focusing on vocational training, industry linkage, and digital literacy. Several efforts aim to integrate youth into skill-enhancement programs via partnerships with domain-specific institutions and NGOs.

- Opportunities for Credit Potential: The government programs addressing skill gaps, infrastructure modernization, and inclusive education provide large credit absorption opportunities. Investment in digital classrooms, teacher training, school infrastructure, and skill development centers can significantly enhance educational outcomes.

4.2.2 Infrastructure and linkage support available, planned and gaps

- Existing Infrastructure & Credit Access:

Vijayanagara hosts over 1,200 schools with a mix of government and private institutions, alongside a growing number of Pre-University and skill centers. Banks and NBFCs provide education loans under priority sector lending, covering infrastructure, digital classrooms, and vocational facilities. Schemes like the Education Loan Guarantee Scheme support collateral-free lending to educational institutions.

- Planned Developments:

Plans include upgrading 300+ government schools with modern infrastructure, expanding digital classroom facilities in 150+ schools, and setting up additional vocational training centers aligned with Karnataka's skill policies. Focus is on inclusivity—special infrastructure projects are targeted for schools serving SC/ST and minority students.

- Linkage Support:

The district education office coordinates with banks to facilitate streamlined loan processing via single-window clearance and digital platforms. Collaboration with NGOs and private sector entities enhances training and financial awareness among school managements, enabling stronger credit uptake.

- Gaps and Challenges:

Key gaps include low awareness of credit schemes among rural schools and community education providers and infrastructural deficits affecting schools.

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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	20.00	90	142	2840.00	2556.00
	Total				142	2840.00	2556.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

- Housing Stock and Demographics:

Vijayanagara district, carved out of Ballari in 2021, has a population of approximately 1.35 million, with 26.57% residing in urban areas. The district's housing stock includes significant portion of rural households living in kutcha or semi-pucca houses. Urban areas like Hospet host a rising demand for affordable and middle-income housing, driven by industrial growth and migration. The district's average household size ranges between 4 to 5 members, influencing housing needs and credit demand.

- Government Schemes and Infrastructure:

Housing development in Vijayanagara benefits from central schemes like Pradhan Mantri Awas Yojana (PMAY) and Karnataka Housing Board (KHB) initiatives, which aim to provide affordable housing to economically weaker sections (EWS) and low-income groups (LIG). KHB schemes in 2025 have targeted urban and rural housing, with subsidies, easy EMI options, and strategically located projects near schools, transport, and hospitals. Infrastructure improvements such as water supply, sanitation, and road connectivity are ongoing to support these housing developments.

- Credit Facilities and Market Dynamics:

Institutional credit for housing is facilitated through banks, housing finance companies, and NBFCs under priority sector lending norms. There is growing availability of home loans for affordable and mid-segment housing, supported by government interest subsidies in schemes like PMAY. Rental housing demand is also increasing, especially near industrial and transport nodes.

4.3.2 Infrastructure and linkage support available, planned and gaps

- Existing Infrastructure & Credit Access:

Vijayanagara district has a growing urban housing stock with over 26.5% urban population, serviced by banks and Housing Finance Companies providing home loans under priority sector lending. Government schemes like Pradhan Mantri Awas Yojana

(PMAY) and Karnataka Housing Board (KHB) projects offer subsidies and easy EMI options, facilitating affordable housing finance. • Planned Initiatives: State and district authorities plan to enhance affordable housing through expanded KHB schemes targeting economically weaker sections, improved water, sanitation, and road connectivity in housing colonies, and development of housing near industrial hubs like JSW Steel's Vijayanagar Works to meet rising urban demand.

• Linkage Support & Coordination:

Coordination among district housing boards, financial institutions, and urban local bodies facilitates credit delivery and regulatory clearances through digital platforms and single-window systems, improving loan processing efficiency and enabling better linkage of real estate developers and homebuyers with credit sources.

• Gaps and Challenges:

Major gaps include limited awareness of housing credit schemes in rural areas, infrastructural bottlenecks impacting project execution timelines, and insufficient credit penetration in informal settlements. Addressing these via targeted outreach, financial literacy campaigns, and streamlined documentation processes is critical to unlocking full housing credit potential for FY 2026-27 in Vijayanagara

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	35.00	80	312	10920.00	8736.00
2	Repair of Dwelling Units	No.	10.00	90	428	4280.00	3852.00
Total					740	15200.00	12588.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure is a critical driver of Vijayanagara district's economic growth, with recent investments in rural agriculture, social services, and connectivity significantly enhancing the quality of life for its 1.35 million residents. Projects under schemes like the Swadesh Darshan and Kalyana Karnataka initiatives have upgraded irrigation, health, and rural road networks, fueling positive socio-economic transformation.

Adequate, context-specific infrastructure is fundamental for sustained growth. Vijayanagara now boasts over 2,658 km of roads (231.56 km National Highway, 1,208.65 km State Highways, and 1,218.53 km Major District Roads) and robust communication infrastructure, including 246 post offices and 25 telephone exchanges, which collectively facilitate commerce and rural connectivity.

The district's development relies heavily on expansion in critical sectors such as agriculture, animal husbandry, fisheries, health, and education, supported by targeted infrastructure upgrades detailed in respective sectoral programs. Electrification has achieved universal coverage, with 100% of households receiving reliable electricity, boosting rural productivity and quality of life.

Transport and communication assets including 163 km of railway lines, multiple major bridges, and improved telecom penetration underpin growing industrial and agricultural supply chains, supporting employment and investment opportunities. These infrastructure investments are essential for continued socio-economic progress and competitiveness of Vijayanagara district.

5.1.2 Infrastructure and linkage support available, planned and gaps

Vijayanagara district, a key industrial-agricultural hub, experiences high traffic of heavy vehicles transporting minerals, steel, and agricultural produce, underscoring the vital need for efficient road infrastructure.

With an extensive road network totaling around 2,658 km—comprising 231.56 km of National Highways, 1,208.65 km of State Highways, and 1,218.53 km of Major District Roads—accelerating the timely completion of ongoing road projects under schemes like RIDF remains a top priority to support economic activities and logistics.

Besides transport and irrigation, Vijayanagara has benefited from Rural Infrastructure Development Fund (RIDF) allocations for improving social infrastructure, including education, health facilities, and drinking water projects, contributing comprehensively to rural development and quality of life enhancement.

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

Multiple Anganwadi projects have been sanctioned across the district, providing critical pre-school education, supplementary nutrition, and health services to children, pregnant women, and lactating mothers, improving early childhood development indicators.

Investments under RIDF include the construction and renovation of primary and secondary school buildings, establishment of training centers, and development of hostels to support student accommodation, thereby enhancing access to quality education and skill development.

Funding has facilitated the upgrading of Primary Health Centers (PHCs), Maternal and Child Health (MCH) units, and district hospitals, improving healthcare delivery, maternal care, and child health outcomes in rural and semi-urban areas.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Vijayanagara district has received significant bank credit for social infrastructure sectors for projects including education, healthcare, and sanitation, reflecting strong lending focus on inclusive development.

Credit financing through banks and NABARD has supported the construction and upgrade of more than 200 educational institutions, hostels, and health centers, benefiting over 1.2 million residents by improving access to quality education and primary healthcare facilities.

Despite progress, credit gaps persist in financing rural sanitation and drinking water infrastructure, with about 15% of villages requiring enhanced funding.

5.2.2 Infrastructure and linkage support available, planned and gaps

Vijayanagara district has successfully mobilized bank credit toward social infrastructure in sectors such as education, health, and sanitation. Collaborative efforts between banks, NABARD, and local government bodies facilitate credit disbursal, particularly through schemes targeting rural hospitals, schools, and sanitation projects.

The district aims to enhance financing for new school constructions, health facility modernization, and expansive drinking water and sanitation initiatives under upcoming budget allocations and RIDF-supported projects. Focused credit programs will target underserved rural areas, with plans to integrate fintech solutions for faster credit delivery and monitoring. Despite strong credit mobilization, around 12-15% of villages still lack adequate sanitation

and potable water infrastructure, with financial constraints being a key bottleneck.

Additionally, smaller educational and healthcare providers face challenges in accessing formal credit due to documentation and awareness issues, needing targeted capacity-building interventions to increase credit penetration.

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	14	280.00	224.00	
2	Education-Colleges	No.	200.00	80	6	1200.00	960.00	
3	Education-Schools	No.	200.00	80	6	1200.00	960.00	
4	Healthcare-Diagnostic Lab	No.	50.00	80	7	350.00	280.00	
5	Healthcare-Hospital	No.	50.00	80	8	850.00	680.00	
6	Sanitation-Toilets	No.	0.60	80	8	4.80	3.84	
Total					49	3884.80	3107.84	

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Vijayanagara district has developed renewable energy capacity with notable solar power projects totaling approximately 25 MW by 2025, supporting rural electrification and industrial power demand.

Wind energy contributes an additional estimated 10 MW capacity in the district, primarily through small and medium-sized wind farms that complement solar generation and enhance energy reliability.

Around 5,000 solar home lighting systems and solar-powered irrigation pumps benefit over 12,000 households, reducing dependence on non-renewable sources, while planned expansions under Karnataka's Renewable Energy Policy 2025-30 aim to increase solar and wind capacity by 50% over five years to boost sustainability and energy security.

5.3.2 Infrastructure and linkage support available, planned and gaps

Vijayanagara district has established a renewable energy infrastructure with 25 MW of solar and 10 MW of wind capacity, supported by government-backed solar pump installations and rural electrification programs. Linkages with state renewable energy agencies and financial institutions enable project financing and technology dissemination.

Under Karnataka's Renewable Energy Policy 2025-30, plans include expanding solar and wind capacities by 50%, promoting bioenergy projects, and enhancing grid integration.

Investments in solar parks and distributed generation, coupled with increased fintech-based lending, aim to scale up renewable adoption in industrial and agricultural sectors. Key challenges include grid infrastructure limitations, seasonal variability in wind and solar resources, and financing barriers for small-scale producers. Bridging these gaps requires improved storage solutions, capacity building for renewable entrepreneurs, and streamlined credit access through green financing mechanisms tailored for Vijayanagara's local context.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Solar Energy-Solar Pump Sets-10 hp (With USPC)	No.	5.10	90	111	566.10	509.49
2	Solar Energy-Stand Alone Solar Power Plants-Power Plant	No.	13.20	90	84	1108.80	997.92
Total				195		1674.90	1507.41

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	0	0.00	0.00
B	Ongoing tranches	19	703.29	535.23
	Total (A + B)	19	703.29	535.23

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	12	680.99	517.66
B	Rural roads & bridges	5	19.67	15.43
C	Social Sector	2	3.64	3.09
	Total (A + B + C)	19	704.30	536.19

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	266	Irrigation potential	ha	41722.82
B	Rural roads	323	Road length	km	1449.96
C	Bridges	52	Bridge Length	m	1467.4

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	1	Education Infrastructure	Villages/Population	NA
2	Anganwadi	488	Education nutrition and health services	Villages/Population	7595.84
3	Animal Husbandry	54	Agriculture Infrastructure	Cattle/Farmers /Population	13834748
4	Centre of Excellence Agri and Horti	1	Education Infrastructure	Villages/Population	1383.8

5	First Grade College	8	Education Infrastructure	Villages/Population	1182.6
6	Fisheries Project	1	Agriculture Infrastructure	Villages/Population	NA
7	Godown	10	Agriculture Infrastructure	Metric Tonne	8304
8	Ground water Recharge	13	Agriculture Infrastructure	Cubic Feet	60
9	Industrial Training Institute	9	Education Infrastructure	Villages/Population	3620
10	Moraji Desai Res School	1	Education Infrastructure	Villages/Population	NA
11	Polytechnic	8	Education Infrastructure	Villages/Population	4237
12	Pre University	71	Education Infrastructure	Villages/Population	2375.28
13	Primary Schools	328	Education Infrastructure	Villages/Population	44347
14	Raitha Sampark Kendras	4	Agriculture Infrastructure	Villages/Population	9502
15	Reclamation of WtrLogd Areas	2	Agriculture Infrastructure	Hectars	5483.54
16	Rural Markets	39	Agriculture Infrastructure	Villages/Population	445726.25
17	Rural Service Centre	15	Agriculture Infrastructure	Villages	NA
18	Secondary Schools	143	Education Infrastructure	Villages/Population	583

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Approximately 40-50% of rural credit needs in Vijayanagara are met through informal sources such as moneylenders and local financiers, especially among micro-enterprises and marginalized groups lacking formal access

Informal lenders operate via village-level networks, offering small, collateral-free loans with flexible yet often strict repayment terms. Their operations are largely unregulated and undocumented, making formal monitoring difficult.

Over 1,000 Joint Liability Groups (JLGs) have been linked to formal banks in recent years, supported by government and NABARD initiatives fostering capacity building and financial literacy. Uptake of formal credit is improving but constrained by entrenched informal practices.

6.2 Infrastructure and linkage support available, planned and gaps

The National Rural Livelihoods Mission (NRLM) and its state counterpart (SRLM) actively promote Self Help Groups (SHGs) in Vijayanagara, linking over 7,232 SHGs and 7,815 Joint Liability Groups (JLGs) with formal banks

Expansion of micro finance institutions, digital finance platforms, and capacity building centers is planned, with a focus on fintech partnerships and strengthening credit facilitation centers to extend formal credit coverage in rural and informal sectors. There exists potential for credit of Rs. 251 crores to SHGs and Rs. 241 crores to JLGs in FY 2027.

Despite progress, challenges remain including inadequate data on informal lenders, high informal interest rates and low formal credit awareness. Strengthening outreach and credit literacy through NRLM/SRLM and SHG networks is critical for inclusive credit growth in FY 2026.

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.

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	983	491.50	491.50
2	Loans to Distressed Persons-- Non Institutional Loans	No.	1.00	100	928	928.00	928.00
3	Loans to Distressed Persons-- OD to PMJDY	No.	0.10	100	3227	322.70	322.70
4	SHGs/ JLGs--JLGs	No.	2.00	100	3414	6828.00	6828.00
5	Start-ups--Other than Agri & MSME	No.	100.00	80	17	1700.00	1360.00
Total					8569	10270.20	9930.20

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Intensify technical and financial literacy programs for farmers to improve uptake and efficient use of credit.
2. Since Ballari DCCB and KGB are the largest KCC lenders, they should take proactive steps to ensure saturation of eligible farmers with KCC coverage for crop, animal husbandry, and fisheries activities.
3. Expand credit flow to allied activities like dairy, poultry, and fisheries, with dedicated term loan targets and working capital provisions.

2. Water Resources

1. Groundwater Enhancement: Improving recharge structures and monitoring extraction to prevent overuse.
2. Drinking Water Supply Management: Repair and upgrade of drinking water units, alternative supply plans for borewell dependent villages during dry seasons, and preparation of village wise water crisis lists.
3. Watershed Conservation: Development of watershed practices to address water scarcity and soil erosion.

3. Farm Mechanisation

1. Establishment of custom hiring centres (CHCs) and farm machinery banks to make machinery accessible to small and marginal farmers. Mobilize farmer groups or FPOs to collectively establish CHCs or machinery banks, making machinery available at affordable rental rates.
2. Increase availability of repair and servicing units for farm equipment at the district and village level.
3. Awareness campaigns, demonstrations, and training programs on the use and maintenance of farm machinery.

4. Plantation and Horticulture

1. Department of Horticulture may promote crop diversification with focus on horticulture and plantations to withstand climate risks.
2. Improvement of irrigation infrastructure viz., desilting of tanks, construction of community farm ponds, and rainwater harvesting structures may be implemented by Department of Agriculture and Department of Water resources.
3. Department of Horticulture and Department of Agriculture may enhance supply of quality planting materials and support for protected cultivation (poly houses, shade nets).

4. Department of Horticulture in coordination with KVK may boost training and extension services for advanced horticultural practices and pest management.

5. Forestry/ Waste Land Development

1. Afforestation, eco-restoration of mining-affected and degraded forest areas, and enhancement of forest cover using native species. This also includes compensatory afforestation for diverted forest lands and sustainable forest management.
2. Reclamation and productive use of cultivable waste lands through agroforestry, promotion of fuelwood, fodder, and timber production on non-forest waste lands, and sustainable land use practices to improve livelihoods and ecological health.

6. Animal Husbandry - Dairy

1. Promotion of Dairy Farmer Producer Organizations (FPOs) to enhance collective marketing and bargaining power.
2. Providing financial subsidies and technical support for dairy infrastructure like sheds, milking machines, and fodder development.
3. Continuous veterinary healthcare and disease control services to ensure healthy livestock and improve milk yield.

7. Animal Husbandry - Poultry

1. Provide financial support and subsidies to unemployed youth and small farmers to establish poultry units, especially laying bird units.
2. Improve availability of quality chicks through rural hatcheries and breed improvement programs.
3. Ensure access to veterinary care, disease prevention, and biosecurity measures to reduce mortality and disease incidence.
4. Develop backward and forward linkages such as feed units and marketing centers to create a complete poultry ecosystem.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Promote scientific sheep rearing practices including improved housing, nutrition, and veterinary care.
2. Formation of Farmers Producers Organizations (FPOs) for collaborative marketing and better price realization.
3. Enhance genetic quality through breed improvement programs.
4. Promote piggery as a subsidiary income source with scientific rearing and feeding techniques.

9. Fisheries

1. Distribution of fishing equipment kits and subsidies on two wheelers and ice boxes to fishers.
2. Enhancing credit access, including Kisan Credit Cards (KCC) tailored for fisheries activities. Saturate eligible fisheries beneficiaries with KCC loans aimed at fisheries and allied activities.
3. Implement and promote welfare schemes such as fishing equipment distribution and cold chain development.
4. Integrated systems like aquaponics and polyculture, which combine fish farming with vegetable cultivation or poultry.
5. Adoption of bio floc technology and Periphytonbased culture which enhance natural food availability and reducing dependency on commercial feed.
6. Cage culture enables intensive fish farming in deep reservoirs using floating cages.

10. Construction of Storage and Marketing Infrastructure

1. Conduct a needs assessment survey to identify priority locations for storage and marketing infrastructure based on crop production and market potential.
2. Leverage government schemes like PM Kisan SAMPADA Yojana and State Agricultural Marketing Boards for financial and technical support.
3. Integrate farmer cooperatives and FPOs in infrastructure usage to enhance collective marketing power and logistics.

11. Land Development, Soil Conservation and Watershed Development

1. Land Development: Prioritize activities such as reclamation of degraded lands, creation of irrigated areas using micro-irrigation techniques like drip and sprinkler systems, and improved tillage practices to enhance soil moisture conservation. Emphasize land leveling and contour bunding to reduce runoff and soil erosion.
2. Soil Conservation: Implement mechanical and bioengineering measures such as contour cultivation, strip cropping, contour bunding, terracing, gully plugging, and afforestation. Promote the use of organic amendments to improve soil fertility and moisture retention, particularly suitable for the district's red and sandy soils.
3. Watershed Development: Focus on integrated watershed management to enhance groundwater recharge through rainwater harvesting structures, check dams, farm ponds, nala bunds, and desiltation of tanks. Improve water-efficient agriculture practices and diversify cropping systems to increase resilience against drought. Involve community-based organizations for participatory watershed management.

12. Agriculture Infrastructure: Others

1. Improve last mile rural road connectivity to nearby markets for better access.
2. Establish KVK to provide farmers access to modern farming technology, smart equipment, and expert advisory for precision agriculture to optimize inputs and increase productivity.
3. Utilize agriculture infrastructure funds like the Agriculture Infrastructure Fund (AIF) and Animal Husbandry Infrastructure Development Fund (AHIDF) for capital subsidy and concessional finance to set up infrastructure projects.
4. Upgrade warehouses, grading and sorting units, rural market yards, and rope in e-NAM (digital National Agriculture Market) platform for wider market access.
5. Large parts of the district remain rain fed and lack efficient water delivery. Modernising irrigation channels, expanding micro irrigation (drip, sprinkler) and improving water user associations are critical.
Upgrade canal networks and install micro irrigation systems by Dept of Water Resources/Minor Irrigation.
6. Existing PACS storage is substantial but needs modernisation and expansion to reduce losses and improve market timing for produce.
Construct and upgrade farm gate storage, expand cold chains, and enhance cooperative & government godowns through Department of Agricultural Marketing, Department of Agriculture, Department of Horticulture and PACS.

13. Food and Agro. Processing

1. Establish and promote food processing units focusing on local agricultural produce such as millets, maize, oil seeds and horticultural products specific to Vijayanagara district.
2. Support Farmer Producer Organizations (FPOs) and Self-Help Groups (SHGs) to venture into micro and small food processing enterprises.
3. Facilitate access to government schemes such as Pradhan Mantri Kisan SAMPADA Yojana (PMKSY) and Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) for financial aid and technical support.

14. Agri. Ancillary Activities: Others

1. Conduct expert led detailed surveys of soil types, crop patterns, and local agricultural conditions across Vijayanagara district to tailor suitable agri ancillary activities.
2. Enhance credit availability and crop insurance schemes specifically targeting ancillary agricultural activities to reduce farmer risk and increase investment capacity.
3. Implement focused programs for livestock improvement, fisheries development, and other allied sectors like beekeeping, sericulture, and agro processing for value addition.
4. Support infrastructure development such as cold storage, input supply centers, and marketing linkages for ancillary produce.

15. Micro, Small and Medium Enterprises (MSME)

Enhance the accessibility and awareness of financial assistance schemes such as the Karnataka DIC Subsidy Scheme which offers investment promotion subsidies (up to 35% of value of fixed assets), stamp duty exemptions, electricity tariff exemptions, and land conversion fee reimbursements particularly benefiting MSMEs in backward regions like Vijayanagara.

1. Implement comprehensive skill development programs and entrepreneurship training tailored towards the MSME sector in Vijayanagara, focusing on modern management practices, technology adoption, and operational efficiency.
2. Promote industrial infrastructure such as industrial estates, mini technology centers, and logistics hubs. This would provide MSMEs with necessary physical resources and improve the ease of doing business.

16. Export Credit

1. Facilitate easier access to export credit through banks and financial institutions by increasing awareness and simplifying procedures.
2. Provide risk mitigation tools including export credit insurance to protect exporters from non-payment and political risks.
3. Enhance at the district level the role of export credit insurance agents and export service companies to support documentation, customs clearance, and logistics.

17. Education

1. Improve infrastructure and sanitation in schools with priority on clean, functional toilets and reliable drinking water, especially to support girl students' health and attendance.
2. Focus on teacher training, capacity building, and motivation, coupled with appointing nodal officers to monitor and support struggling schools.
3. Increase efforts on girls' education and female literacy, as the district requires special focus in this area.

18. Housing

1. Implement affordable housing schemes targeting eligible beneficiaries, including low-income groups, Scheduled Castes (SC), Scheduled Tribes (ST), and economically weaker sections.
2. Increase coverage of Pradhan Mantri Awas Yojana (PMAY-U and PMAY-G) to provide pucca houses with financial assistance.
3. Promote beneficiary-led construction and affordable rental housing options under revamped PMAY-U 2.0 launched in 2024.

19. Social Infrastructure

1. Strengthening healthcare infrastructure by ensuring adequate Primary Health Centres, up-to-date equipment, and a fully functional district hospital. Address gaps in the number of doctors and health staff to improve healthcare access.
2. Expansion and establishment of higher education institutions within the district to reduce dependence on neighboring Ballari for higher education, especially improving access for girls.
3. Improvements in malnutrition control and nutrition related programs to uplift vulnerable sections.
4. Support for skill training, vocational education, and extension services focused on agriculture, animal husbandry, and related activities.

20. Renewable Energy

1. Scale up development of solar and wind power projects using district-level resource potential to meet Karnataka's renewable energy targets. Facilitate quick land acquisition, especially by leasing state or farmer lands, and streamline clearances to reduce delays.
2. Enhance intra-district and state-wide power evacuation and grid management infrastructure. Mandate real-time data communication technologies for solar/wind plants to ensure smooth grid integration and minimize congestion.

21. Informal Credit Delivery System

1. Financial literacy and awareness programs should be enhanced to reduce dependence on informal credit and educate farmers on formal credit options like Kisan Credit Cards (KCC), Self Help Groups (SHGs), and Joint Liability Groups (JLGs).
2. Credit delivery infrastructure needs improvement including better rural banking outreach, increased branch penetration, and mobile/digital banking solutions to broaden formal access.
3. Institutional credit delivery needs to be expanded and tailored for sectors with strong potential like crop production, allied activities (animal husbandry, fisheries), and MSMEs.

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. 4.1. Status of Cooperatives in the State

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.

2. 4.2. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives

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

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

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

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

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

5. c. "Health, Awareness, and Community Engagement

The Karnataka Milk Federation amplified awareness by proudly displaying the IYC logo on all milk tankers and booths across the State.

On 31 July, the RCS Head Office in Bengaluru hosted a medical checkup and blood

Vijayanagara, PLP 2026-27

donation camp, reinforcing the cooperative sectors commitment to public health.

To commemorate the IYC, a special magazine titled Sahakara was published, showcasing stories, achievements, and future visions of Karnatakas cooperative movement.

d. 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 thoughtprovoking debate on Economic Growth Through Cooperatives was organized by the Karnataka State Cooperative Federation, sparking dialogue on the transformative power of cooperative models. "

6. 5. Status of PACS Computerisation

5.1 State Level Status of computerisation (viz. GoLive/ePACSSonly, Online Audit, trainings etc,) as on 25.08.2025"

7. PACS Sanctioned 5491

ERP Trial Run 3504

ERP Go Live 3028

HoC uploaded 144

Number of PACS doing entries and Day end Activity Post Go Live as per SOP 2588

Onsystem Audit 1496

Dynamic Day End 137

8. Training Programs Conducted by RO

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

5. Status of Cooperatives in the District

1. The cooperative sector in Vijayanagara district comprises a total of 618 cooperatives, covering 455 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 163 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 3,31,302 members, spread across 336 villages. Likewise, long-term rural co-operative credit institutions cover 1 State Co-operative Agriculture and Rural Development Banks (SCARDBs) and 4 PCARDBs. It has a membership of nearly 29872 members. Further, there are no MSCS having their registered office in the district. Besides, there are two district level federation and no state level federations and national level federations operating in the district.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in PACS and Milk Producing Cooperative Society sectors as elucidated in the chapters on Animal Husbandry-Dairy . As per discussion with DRCS office, there is potential for creation of 18 new PACS and 45 MPCSs in the district. Efforts may also be made for revitalisation of 57 defunct MPCS. The distribution is uniform in that all blocks are under the area of operation of any cooperative society/ all blocks are covered by some society or the other. Therefore, there is potential for creation of cooperative societies in credit and dairy sectors in all the blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	CSR Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Tribal Development	Kudligi Tribal Development Project	Covers villages namely Germali Haravadi Adavisuravvanahalli and Kakkuppi of Kudligi block.	<ul style="list-style-type: none"> Each farmer with one acre of land (Wadi) will be provided with 30 Mango 20 lemon plants and 100 forestry plants. Further cement rings for irrigation and supply of water directly to the farmer field is also ensured in the project. Landless farmers will be provided with Cow rearing Buffalo rearing Business chaff cutter & Sheep rearing. 	Convergence with GoK for construction of farm ponds and borewells.	508	The project resulted in additional income generation of Rs. 40000 to Rs. 60000 by plantations under Horticulture project.
2	Watershed Development	Watershed Development	Bathnahalli	Soil and Water conservations works Micro Enterprises for landless farmers Capacity building programs etc.		68	The project resulted in ground water recharge and additional income for beneficiaries.

3	Collectivisation	Farmer Producer Organization (FPOs)	Kakkuppi Gudekote Badeladaku Rampura Madur and Benkal	NABARD has promoted six FPOs in the district who are involved in input and output businesses.	Convergence with AD GoK for purchase of Agri-equipements.	3125	The project will lead to availability of inputs at affordable cost and better renumeration for their produce.
4	Skill Training	Skill Development program- Lambani Kasuti	Maryammanahalli Tanda	NABARD provided training of 30 women on Lambani Kasuthi for 78 days.		30	The members are earning additional income of Rs.8000 to Rs.10000 per month.
5	Skill Training	LEDP	Magimavinahalli Morigeri Hampapattana	NABARD provided training of 90 women on Aari Embroidery works for 20 days.		90	The training program was completed in July 2024. Members have started practicing in Demonstration units. Some of them are also earning income by doing activity.
6	Skill Training	Skill Development programme - Jeans stitching	Banavikallu	NABARD provided training to 30 women on Jeans stitching		30	The beneficiaries have setup a garments unit at Banavikallu in Kudligi taluk. They are earning monthly income of Rs. 8500 to Rs. 12000.

7	Awareness Creation	Capacity Building programs	Vijayanagara district	NABARD conducted capacity building programs for all the bankers SHG members and NGOs so as to facilitate effective and efficient implementation of developmental interventions in the district and increase Ground level credit for the priority sectors. Conducted workshop on climate change at Agriculture Diploma College Hagari.	Across villages	376	Programs helped members aware about various GoI GoK and NABARD schemes.
8	Financial Inclusion	Financial and Digital Literacy Camps	Villages of Vijayanagara district	Ballari DCCB was sanctioned grant assistance of Rs.14.25 lakh for conducting 285 Financial and Digital Literacy Camps in Vijayanagara district.	PACS	7125	Programs helped farmers and rural population about various loan products GoI GoK shemes and financial frauds.
9	Banking Technology	Technological Support to Ballari DCCB.	Branches and PACSs of Ballari and Vijayanagara districts	Ballari DCCB has been sanctioned in Rs. 24.75 lakh for deployment of 110 Micro ATMs. Ballari DCCB has been sanctioned with Mobile ATM to ensure availability of the banking services at their doorstep.	DCCB		It has resulted in lesser turn around time and convenient banking transactions

10	Institution Development	Primary Agricultural Credit Society (PACS) as Multi Service Center (MSC)	PACSS of Vijayanagara district	NABARD has sanctioned 27 projects with project cost of ? 4.94 crore under PACS as MSC in Vijayanagara district	DCCB	This scheme has helped create a new revenue source besides creating capital assets for PACS.
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Success Stories

Success Story



Title	Skill Development programme - Garments unit
Scheme	Skill Development programme (SDP)
Project Implementing Agency	Pranati Grameena Abhivruddhi Samsthe
Duration of the project	3 months
Beneficiary	
1. No. of beneficiaries	30
2. Community	Women
3. State	Karnataka
4. District	Vijayanagara
5. Block	Kudligi
6. Village	Banavikallu

1.1 Support provided

NABARD sanctioned SDP project on Tailoring to 30 women in Banavikallu village of Kudligi Taluk of Vijayanagara district. The project was implemented through Pranati Grameena Abhivruddhi Samsthe. Local women were selected for training by the promoting agency.

The Training was provided for 90 days period. The training was onsite with help of necessary tailoring machinery by Master rainer.

1.2 Pre-implementation status

The participants were rural women with nil or meagre income generation capacity. The women were unskilled and involved in household or unskilled labour activity.

1.3 Challenges faced

The participants had no prior experience in tailoring or any other skill based activity. In initial period some women had difficulty in learning stitching. Also some women couldn't attend all days of training due to household activities.

1.4 Impact

The training enabled all participants to learn tailoring within 90 days period.

The beneficiaries could earn additional income of Rs. 8500 to Rs. 12000 per month

As a result of training a new garments unit M/s GB Garments was setup in Banavikallu village wherein 30+ women are working on daily basis.

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.

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

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the State by

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

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

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

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

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

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

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

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a) Vijayanagara too is experiencing the adverse impacts of climate change with rising instances of heat waves that are becoming increasingly intense each year. These extreme conditions pose serious risks to human health leading to a growing number of heat wave-related casualties. The health effects commonly include dehydration heat cramps heat

exhaustion and in severe cases heat stroke. Additionally parts of Vijayanagara district are witnessing higher inter-annual variability in rainfall further reflecting the district's climate vulnerability.

b) As per the Karnataka State Action Plan on Climate Change (KSAPCC) Vijayanagara district is projected to experience significant shifts in crop productivity under changing climatic conditions. Yields of paddy may increase by up to 54.1 chickpea by 50.7 maize by 68.2 sorghum by 120.4 and ragi by 60.4. In contrast groundnut yields are expected to decline by 18.8 due to rising temperatures and altered rainfall patterns. Livestock is anticipated to face challenges such as heat stress reduced fodder availability limited water resources and a higher risk of sudden disease outbreaks. Water availability is also likely to be adversely impacted with erratic and intense rainfall events alongside recurring droughts further straining the district's resources.

3.2 Any specific Climate Change initiative in the District by

a) 1. Protection of poor and vulnerable sections of society through inclusive and sustainable development strategy sensitive to climate change.

2. Achievements of national growth through qualitative changes enhancing ecological sustainability.

3. Deployment of appropriate technologies for both adaptation and mitigation of GreenHouse Gases emissions extensively and at an accelerated pace.

4. Eight national missions forming the core of the NAPCC which represent multi-pronged long term and integrated strategies for achieving key goals in climate change. These are- National Solar Mission

National Mission for Enhanced Energy Efficiency

National Mission on Sustainable Habitat

National Water Mission

National Mission for Sustaining the Himalayan Ecosystem

National Mission for A Green India

National Mission for Sustainable Agriculture

National Mission on Strategic Knowledge for Climate Change

b) 1. Increasing rainwater harvesting capability along with crop production supporting activities such as introduction of improved cultivars addressing micronutrient deficiency through site-specific nutrient management supplemental irrigation mulching use of zero-till drill.

2. Reducing methane emission in livestock through feed manipulation

3. Site-specific surface water harvesting and groundwater recharge structures were designed

4. Temperature predictions for 2020 and 2050 were computed and compared with the present levels to meet the likely impact of climate change.

c) 1. Establishing a State Level Policy body for devising cropping shifts

2. Promotion of Dry land farming

3. Creation of a market for indigenous agricultural crops

4. Promotion of Micro irrigation

5. Enforcement of Karnataka Groundwater Act Creation of Policy body for restricting

groundwater use Introduction of a groundwater cess Revision of pricing policy for irrigation water

d) NABARD as National Implementing Entity (NIE) for Adaptation Fund (AF) under Kyoto Protocol and its presence across the country NABARD has been designated as National Implementing Entity (NIE) for implementation of adaptation projects under NAFCC by Govt. of India. Under this arrangement NABARD would perform roles in facilitating identification of project ideas/concepts from State Action Plan for Climate Change (SAPCC) project formulation appraisal sanction disbursement of fund monitoring & evaluation and capacity building of stakeholders including State Governments. Conservation and Management of Indigenous Varieties of Live Stocks (Cattle and Sheep) in the wake of Climate Change in Karnataka implemented with support of Rs. 24.22 crore. NABARD has facilitated sanction of 40 projects with a total financial outlay of Rs.1852.61 crore under various funding mechanisms viz. Adaptation Fund (AF) National Adaptation Fund for Climate Change (NAFCC) and Green Climate Fund (GCF).

Potential for Geographical Indication (GI) in the district

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
3. Vijayanagara district has got Hadagali Malligae Geographical indicator.
4. There are 91 authorised users of the product. In all important forums like BLBC DCC/DLRC etc. bankers are sensitized about important GI products of the district export potential and are encouraged to finance the authorized users of these products.

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District at Glance 2023-24
Soil & Climate	Agriculture Department
Land Utilisation [Ha]	District at Glance 2023-24
Ground Water Scenario (No. of blocks)	NWGR 2022

Distribution of Land Holding	District at Glance 2023-24
Workers Profile [In 000]	District at Glance 2023-24
Demographic Profile [In 000]	District at Glance 2023-24
Households [In 000]	District at Glance 2023-24
Household Amenities [Nos. in 000 Households]	District at Glance 2023-24
Village-Level Infrastructure [Nos.]	District at Glance 2023-24
Additional Information	District Administration
Infrastructure Relating To Health & Sanitation [Nos.]	District at Glance 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	District at Glance 2023-24
Irrigation Coverage [000 Ha]	District at Glance 2023-24
Infrastructure For Storage, Transport & Marketing	District at Glance 2023-24
Processing Units	Agriculture Department
Animal Population as per Census [Nos.]	District at Glance 2023-24
Infrastructure for Development of Allied Activities [Nos.]	District at Glance 2023-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District at Glance 2023-24
Irrigated Area, Cropping Intensity	Agriculture department
Input Use Pattern	District at a Glance
KCC Coverage	SLBC portal
Irrigated Area & Potential	District at Glance 2022-23
Block level water exploitation status	CGWR 2022 Report
Mechanisation in District	District at Glance 2023-24
Service Centers	Agriculture department
Production Clusters	Horticulture department
Sericulture	District at glance 2023-24
Weavers Clusters	District at glance 2023-24
Production and Productivity	District at glance 2023-24
Processing Infrastructure	Animal Husbandry and Veterinary Science Department
Poultry	Animal Husbandry and Veterinary Science Department
Inland Fisheries Facilities	Fisheries department
Marine Fisheries (No.)	Fisheries department
Brackish Water Fisheries	Fisheries department
Agri Storage Infrastructure	District at Glance 2023-24
NABARDs interventions	NABARD Karnataka RO
Fertilizer Consumption	District at Glance 2023-24
MSME units - Cumulative	DIC
Traditional activities	DIC

Skill Development Trainings	NABARD Karnataka RO
Crop Identified for One District-One Product	NABARD Karnataka RO
Promotional Interventions	NABARD Karnataka RO
Status of SHGs	SLBC portal
Details of non-credit cooperative societies	DRCS department
Details of credit cooperative societies	DRCS department
Block wise, sector wise distribution of cooperative societies in the district	DRCS department
Status/ progress under various schemes of MoC in the district	DRCS department

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

Sources for Banking profile Data	
1	RBI ACP SLBC report
2	
3	

Name and address of DDM

Name	Vijay Kumar D M
Designation	DDM, NABARD
Address 1	Sanvitha Nilaya Second floor NABARD DDM office
Address 2	City Hosapet colony Shadi Mahal Road Hosapete
Post Office	Hosapete J P Nagar S.O
District	Vijayanagara
State	Karnataka
Pincode	583201
Telephone No.	
Mobile No.	8884348747
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Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai '400051

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

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



NABSanrakshan Trustee Private Limited
Building Trust for Rural Prosperity

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

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

: 040-23241155/56

: www.nabsamruddhi.in

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

: 022-2653-9693

: nabsamruddhi@nabard.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

: 022-26539149

: nabventure@nabard.org

: www.nabventure.in



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

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

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NABARD

NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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