



संभाव्यतायुक्त क्रण योजना

Potential Linked Credit Plan

2026-2027



Bengaluru South 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.

इदेय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मयों, 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: Bengaluru South

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

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'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
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CRRI	Central Rice Research Institute
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
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FPO	Farmer Producer Organisation
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things

Abbreviation	Expansion
JLG	Joint Liability Group
KCC	Kisan Credit Card
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
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
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
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana

Abbreviation	Expansion
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
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
STCCS	Short Term Co-operative Credit Structure
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	Bengaluru South is located bordering capital city of the state and it is approximately 50 km southwest of Bengaluru. It has a total geographical area of 3559 sq. km with 5 blocks and 18 hoblies.
Type of soil	Soils are mainly alfisols which are red and gravelly in high ground areas, loamy in low lying areas.
Primary occupation	It has a total population of 10.83 lakh with agriculture being the mainstay of the economy.
Land holding structure	Marginal land holders are 79.31% holding 42% of the area followed by small holders 14.35% holding 28.26% of the area. Medium land holders are 6.26% holding 27.86% of the area. Large land holders are 0.08% holding an area of 1.82%.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The achievement under the District Credit Plan for the past three years was 92% (2022-23), 145.33% (2023-24) and 95.59% (2024-25). The achievement under total agriculture advances vis-à-vis the targets was 130%, 143.97% and 101.05%, respectively for the years 2022-23, 2023-24 and 2024-25.

2. Investment credit in agriculture

The credit flow in Agriculture term loan, Agriculture infrastructure and Agri ancillary during FY 2023-24 and FY 2024-25 was ₹ 411160.78 lakhs, ₹ 3083.98 lakh, ₹ 15703.35 lakh and ₹ 594411.32 lakh, ₹ 2294.79 lakh, ₹ 17861.24 lakh, respectively.

3. Credit flow to MSMEs

The credit flow to MSME during the FY 2024-25, 2023-24 and 2022-23 was ₹122308.74 lakh, ₹ 158467.2 lakh and ₹ 123830.78 lakh, respectively.

4. Other significant credit flow, if any

There was disbursement of ₹ 1664.07 lakh in education, ₹ 4767.63 lakh in Housing sector, ₹ 113.53 lakh for social infrastructure sector, ₹ 19.92 lakh in Renewable energy sector and ₹ 10025.1 lakh in other priority sectors. There was no credit flow in export sector.



4. Sector/Sub-sector wise PLP projections

1. Projection for the year

The exploitable credit potential for Bengaluru South district for 202627 has been arrived at ₹703304.26 lakh. The potential has been arrived at keeping in view the priority of increasing capital formation in agriculture and potential for establishment of industries, enterprises in the district.

3. Projection for MSMEs

The estimated potential for MSME is ₹173950 lakh.

2. Projection for agriculture and its components

While total agriculture loans are estimated at ₹436050.80 lakh, potential for crop loans has been estimated at ₹238969.13 lakh. Agriculture and allied activities including agriculture infrastructure account for 62% of the total PLP projection.

4. Projection for other purposes

₹93303.46 lakh is the potential estimated for other sectors which include Export credit, Education, Housing, Social infrastructure, renewable energy and other priority sector.

5. Developmental Initiatives

- 1 A Hi-tech cocoon market is being built in Channapatna with Rs. 75 cr in Phase I and Rs. 125 cr in Phase II under RIDF funding. This continued investment aims to modernize cocoon trade, enhance market access, and boost income for silk farmers and other sericulture stakeholders.
- 2 Ramanagara is emerging as a key textile hub in Karnataka, home to Asia's largest cocoon market. The State plans an integrated textile park and research centre to boost the sector. Agro-based industries are also growing, with mango and coconut processing units set to enhance value and jobs.
- 3 NABARD has supported four watershed projects—three in Magadi and one in Kanakapura—covering 4,967 ha. A key focus is forestry plantations, with 1,46,971 plants distributed. Farmers in Kalari and Hujgal also benefited from NABARD's concessional refinance scheme for watershed development.
- 4 Alongside watershed efforts, a sustainable agri project in Kalari-Hujgal covered 150 farm households. NABARD trained 300 SHG members in food and coconut-based value addition. In 2025–26, a jackfruit LEDP was sanctioned, benefiting 120 SHG members with a ₹9.6 lakh grant.
- 5 To boost rural infrastructure, NABARD supported warehouse construction under the PACS as MSC scheme. So far, 12 PACS have built warehouses, aiding members in storage and supply chain management, improving post-harvest handling and reducing losses.
- 6 Channapatna's GI-tagged toy craft faced challenges due to non-institutional debt among artisans. NABARD supported a hub-and-spoke model for decentralized production, focusing on skills, marketing, and credit. Now, 250 artisans formed a producer company, enabling direct sales and better livelihoods.
- 7 Computerization of 98 PACS in Ramanagara district is being supported by NABARD, Central and State Governments to digitize credit and non-credit operations, enhance transparency, and improve service delivery, enabling PACS to function as efficient Multi-Service Centres.

6. Thrust Areas

- 1 The focus for 2026-27 is on capital formation in agriculture to enhance productivity and boost farmers' income through better infrastructure and technology.
- 2 Due to erratic weather, priority should be given to water-saving methods like drip and sprinkler irrigation, along with soil and water conservation efforts.
- 3 Banks should extend credit under MUDRA, Stand-Up India, MSME, and education loans, aligning with Central and State Government priorities.
- 4 Joint efforts by banks, insurers, and the State aim to increase PMFBY coverage, ensuring simplified and farmer-friendly insurance processes.



- 5 A coordinated approach is needed to strengthen financial inclusion, especially for oral lessees and tenant farmers through Joint Liability Groups.

7. Major Constraints and Suggested Action Points

- 1 Harnessing rainwater through drip/sprinkler irrigation, desilting tanks, and modernizing canal networks is vital to expand irrigated land and improve water use efficiency.
- 2 Strengthening post-harvest facilities, cold chains, and veterinary services, including mobile health units and diagnostic labs, will boost productivity and farmer welfare.
- 3 Ensuring reliable power for industries, promoting transparent cocoon trade, and expanding credit through JLGs and banking channels are key to inclusive rural growth.

8. Way Forward

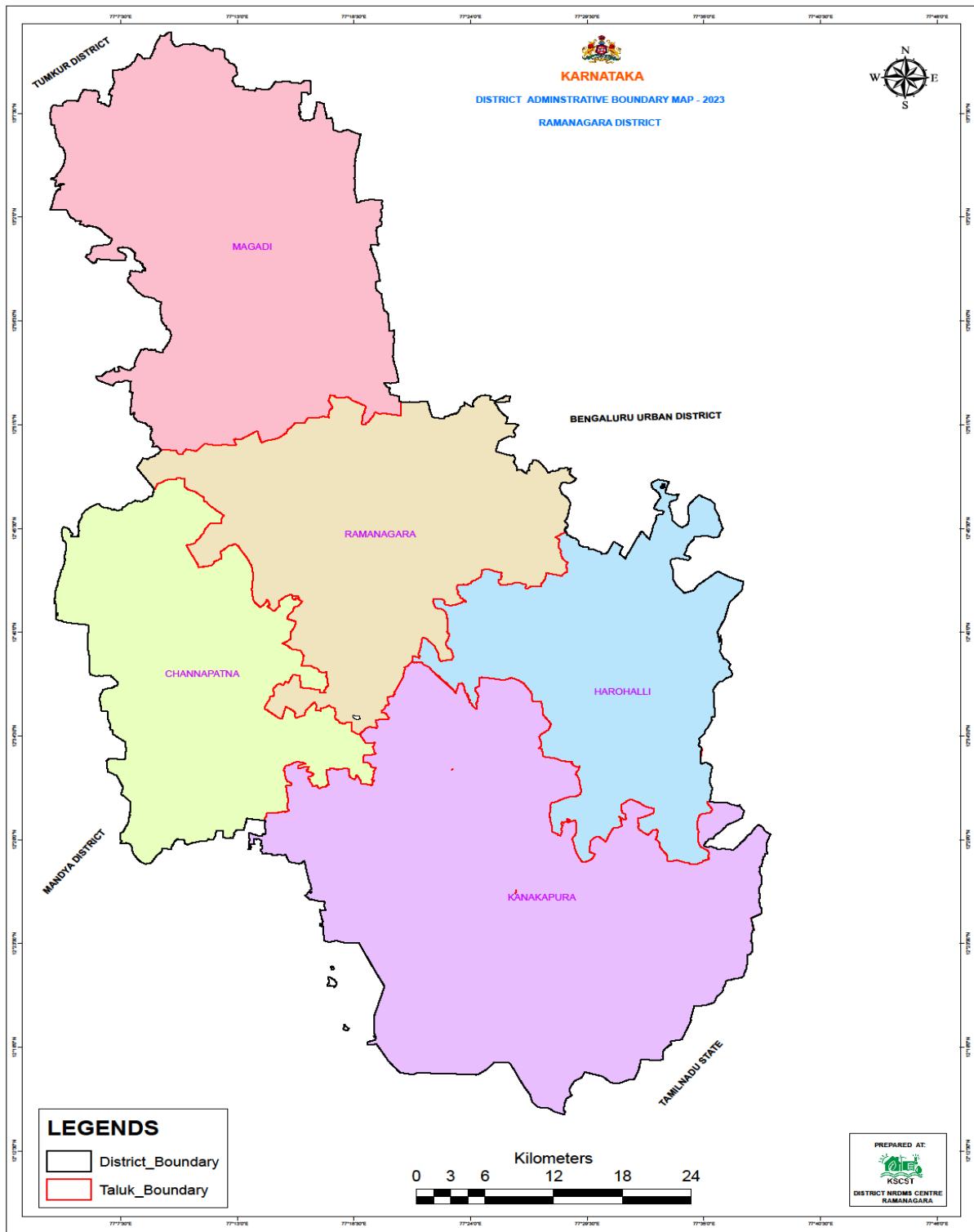
- 1 The PLP for 2026-27 highlights the need for coordinated efforts among government, banks, departments, extension agencies, and NGOs to boost agri capital formation. Banks must report credit flow promptly to the Lead Bank for timely action via forums like DCC and DLRC.
- 2 Currently, credit flow data on the SLBC portal includes figures from IndusInd Bank's Bidadi branch, which aggregates credit from all rural IndusInd branches in Karnataka. This inflates the district's reported credit flow, making it appear nearly twice its actual potential.
- 3 This data misreporting inflates the district's credit statistics and does not reflect the true sectoral credit flow. Corrective action is needed to ensure accurate reporting, which will provide a fair and realistic picture of credit distribution across priority sectors in the district.



Part A



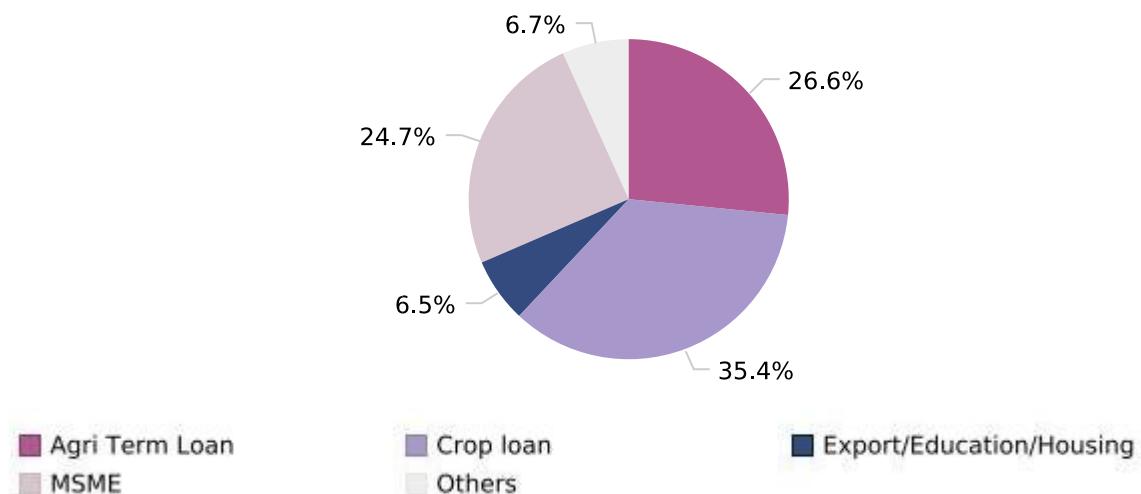
District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	383812.87
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	249107.52
2	Term Loan for agriculture and allied activities	134705.35
B	Agriculture Infrastructure	12226.63
C	Ancillary activities	40011.30
I	Credit Potential for Agriculture A+B+C)	436050.80
II	Micro, Small and Medium Enterprises	173950.00
III	Export Credit	2600.00
IV	Education	9291.00
V	Housing	33983.00
VI	Social Infrastructure	3640.00
VII	Renewable energy	639.46
VIII	Others	43150.00
Total Priority Sector		703304.26



Others include Social Infrastructure and Renewable energy

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

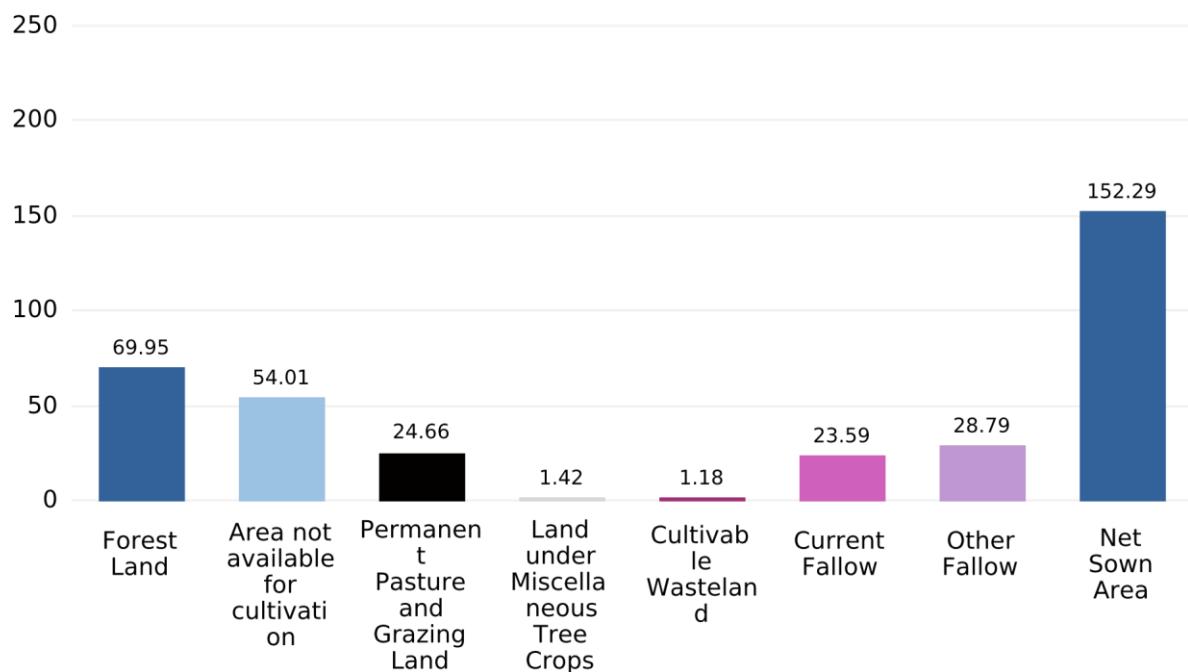
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	238969.13
2	Water Resources	8000.52
3	Farm Mechanisation	17506.52
4	Plantation & Horticulture with Sericulture	53150.55
5	Forestry & Waste Land Development	125.14
6	Animal Husbandry - Dairy	49039.55
7	Animal Husbandry - Poultry	6326.67
8	Animal Husbandry - Sheep, Goat, Piggery	7981.66
9	Fisheries	425.19
10	Farm Credit- Others	2287.94
	Sub total	383812.87
B	Agriculture Infrastructure	
1	Construction of storage	2055.26
2	Land development, Soil conservation, Wasteland development	7416.75
3	Agriculture Infrastructure - Others	2754.62
	Sub total	12226.63
C	Ancillary activities	
1	Food & Agro. Processing	4181.78
2	Ancillary activities - Others	35829.52
	Sub Total	40011.30
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	67200.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	106750.00
II	D Service Sector - WC	0.00
II	E MSME - Others	0.00
	Total MSME	173950.00
III	Export Credit	2600.00
IV	Education	9291.00
V	Housing	33983.00
VI	Social Infrastructure	3640.00
VII	Renewable energy	639.46
VIII	Others	43150.00
	Total Priority Sector	703304.26



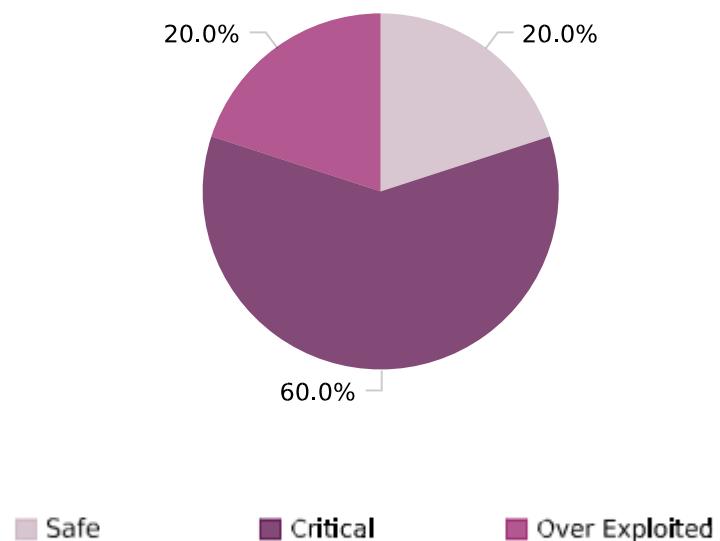
District Profile

1. Land Utilisation ('000 hectares)



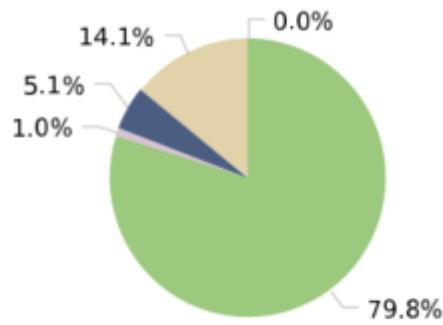
District at a glance- Bengaluru South - statistical report-FY 2023-24

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

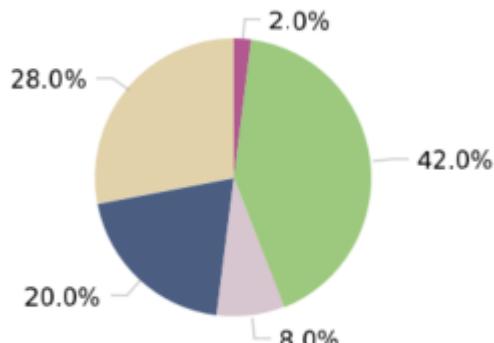


District at a glance- Bengaluru South - statistical report-FY 2023-24

3. Landholding - No. of Farmers (%)



Landholding - Area (%)

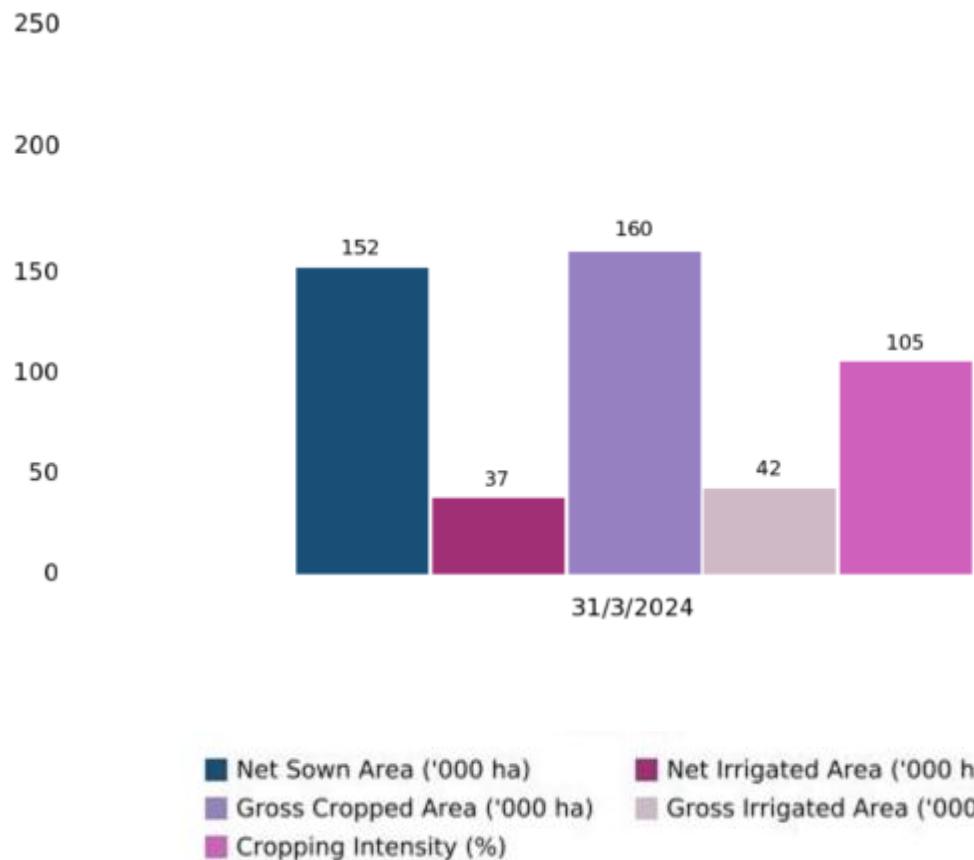


█ Large (>10 ha)
█ Marginal (<= 1 ha)
█ Medium (>4 to <=10 ha)
█ Semi Medium (>2 to <=4 ha)
█ Small (>1 to <=2 ha)

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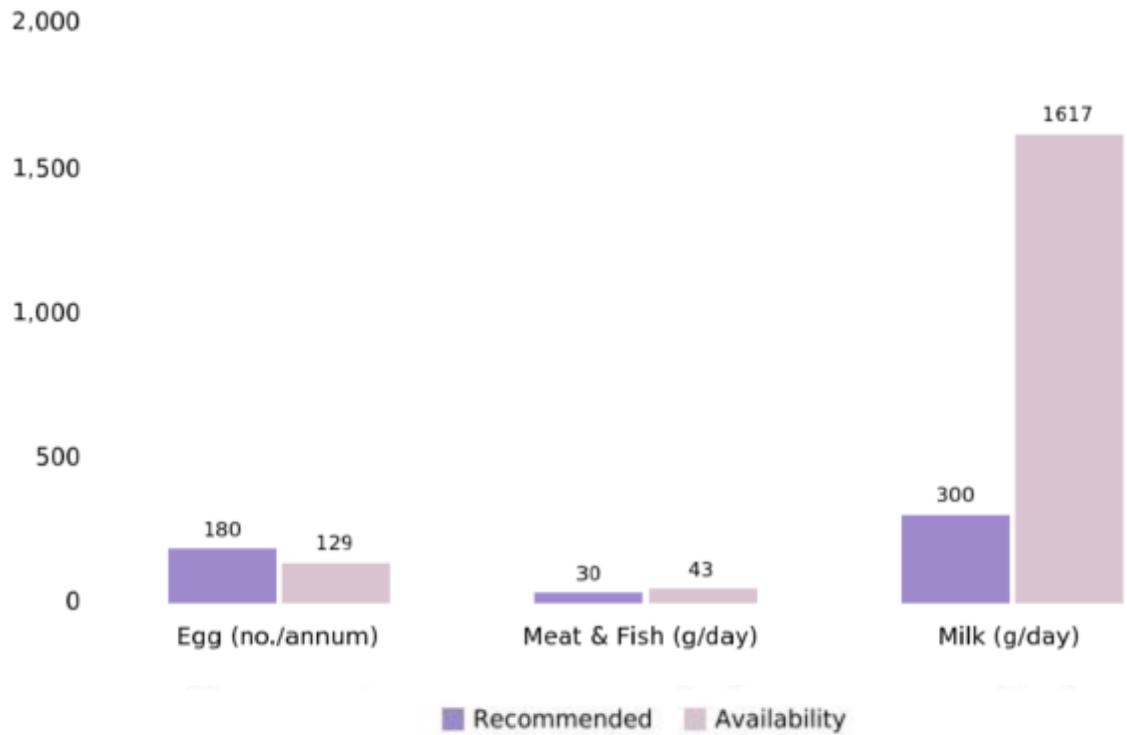
District at a glance- Bengaluru South - statistical report-FY 2023-24

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



District at a Glance-Bengaluru South-Statistical report-FY 2023-24

5. Per-capita availability



District at a Glance-Bengaluru South-Statistical report-FY 2023-24



Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Union Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	3559.12
2	No. of Sub Divisions	1
3	No. of Blocks	5
4	No. of revenue villages	872
5	No. of Gram Panchayats	126

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%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Bengaluru south (Ramanagara)
3	Agro-climatic Zone 1	AZ103 - Eastern Dry
4	Climate	Dry tropical savana
5	Soil Type	Alfisols High grounds red Gravelly low lying loamy sandy and salty

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

Sr. No.	Particulars	Nos.
1	Total Geographical Area	355.91
2	Forest Land	69.95
3	Area not available for cultivation	54.01
4	Barren and Unculturable land	24.34
5	Permanent Pasture and Grazing Land	24.66
6	Land under Miscellaneous Tree Crops	1.42
7	Cultivable Wasteland	1.18
8	Current Fallow	23.59
9	Other Fallow	28.79

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	213.40	79.31	77.29	42.04
2	>1 to <=2 ha	38.62	14.35	51.96	28.26
3	>2 to <=4 ha	14.09	5.24	36.47	19.84
4	>4 to <=10 ha	2.74	1.02	14.76	8.03
5	>10 ha	0.22	0.08	3.36	1.83
6	Total	269.07	100.00	183.84	100.00

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	208.13
6	Other workers	203.15
5	Workers engaged in Allied agro activities	220.87
2	Of the above, Small/ Marginal Farmers	194.94
3	Agricultural Labourers	102.46
4	Workers engaged in Household Industries	177.23



7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1082.64	548.01	534.63	795.15	287.49
2	Scheduled Caste	203.82	102.61	101.21	160.44	43.38
3	Scheduled Tribe	22.95	11.62	11.33	19.06	3.89
4	Literate	674.76	378.47	296.29	468.15	206.61

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	260.53
2	Rural Households	194.96

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	226.00
2	Having source of drinking water	258.71
3	Having electricity supply	239.00
4	Having independent toilets	241.67

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	720
2	Villages having Post Offices	180
3	Villages having Primary Schools	1304
4	Villages having Primary Health Centres	62
5	Villages having Potable Water Supply	312
6	Villages connected with Paved Approach Roads	730



Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	1586
2	Primary Health Centres	62
3	Primary Health Sub-Centres	240
4	Dispensaries	9
5	Hospitals	569
6	Hospital Beds	2945

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

Sr. No.	Particulars	NOs.
1	Registered FPOs	16
2	Soil Testing Centres	3
3	Approved nurseries	3
4	Agriculture Pumpsets	84658
5	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	120.85
2	Net Irrigated Area (Total area irrigated at least once)	36.54
3	Area irrigated by Canals/ Channels	0.01
4	Area irrigated by Wells	40.25
5	Area irrigated by Tanks	1.36
6	Area irrigated by Other Sources	0.04



14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	1068
2	Railway Line [km]	74
3	Public Transport Vehicle [Nos]	4154
4	Goods Transport Vehicles [Nos.]	14475

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	207006	2231	204775
2	Cattle - Indigenous	80496	9691	70805
3	Buffaloes	19644	698	18946
4	Sheep - Cross bred	1414	NA	NA
5	Sheep - Indigenous	126574	NA	NA
6	Goat	150130	46643	103487
7	Pig - Cross bred	1140	NA	NA
8	Pig - Indigenous	5962	NA	NA
9	Horse/Donkey/Camel	0	NA	NA
10	Rabbit	1071	NA	NA
11	Poultry - Improved	1885508	NA	NA
12	Poultry - Indigenous	471377	NA	NA

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	18
2	Veterinary Dispensaries	67
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	0
5	Dairy Cooperative Societies	1016
6	Fishermen Societies	29
7	Fish Markets	0
8	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	6865	MT	17	gm/day
2	Egg	1401	Lakh Nos.	129	nos/p.a.
3	Milk	639000	MT	1617	gm/day
4	Meat	10245	MT	26	gm/day



District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2025
Rainfall -Normal (mm)	840
Rainfall - Actual (mm)	878

Irrigated Area, Cropping Intensity

Particulars	31/03/2024
Gross Cropped Area ('ooo ha)	159.99
Net sown area ('ooo ha)	152.29
Cropping intensity (%)	105.06

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	97511	159474	78674
GLC through KCC (Rs. lakh)	70335.02	126291.9	77091.66

Soil testing facilities

Particulars	31/03/2025
Soil Testing Laboratories (No.)	3
Soil Health Cards Issued (No.)	278064

Major Crops, Area, Production, Productivity

Crop	31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Rice	2.89	12.29	4252.60
Finger Millet	65.92	111.01	1684.01
Maize	2.98	9.17	3077.18
Horse Gram	7.31	5.58	763.34
Pulses	8.33	6.34	761.10

Irrigated Area & Potential

Particulars	31/03/2024
Net Irrigated Area (ooo ha)	36.54
Gross Irrigated Area (ooo ha)	41.65



Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Bengaluru South	Channapatna	Semi-critical
2	Karnataka	Bengaluru South	Harohalli	Over Exploited
3	Karnataka	Bengaluru South	Kanakapura	Semi-critical
4	Karnataka	Bengaluru South	Magadi	Critical
5	Karnataka	Bengaluru South	Ramanagara	Critical

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2024
No. of tractors	8717
Power Tillers	6044

Crop Identified for One District-One Product

Particulars	31/03/2024
Crop Name	Coconut
Area cultivated (Ha)	27960

Sericulture

Particulars	31/03/2024
Area under sericulture (ha)	21595
Production - kg	20553220

Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)	Crossbreed, Bivoltine	Crossbreed, Bivoltine

Production and Productivity

Crop	31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)
Mango	27723.20	246785.00
Banana	368.28	2313.62
Tomato	270.77	2595.40
Coconut	27960.10	163860.00
Arecanut	3836.84	566.54



Papaya	3.30	0.78
Sapota	2.03	40.58
Pomegranate	0.09	0.90

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

Particulars	31/03/2024
Forest Cover (ooo ha)	70
Waste Land (ooo ha)	12
Degraded Land (ooo ha)	54

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry 'Dairy'

Processing Infrastructure

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	2	2

Animal Husbandry - Poultry

Poultry

Particulars	31/03/2024
Broiler Farms (No.)	303
Hatcheries (No.)	0

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	691.00
Reservoirs (No.)	4.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	12.00
Cold Storages (Capacity - 000 MT)	106.00
Market Yards [Nos] / Wholesale Market (No.)	4.00

Land Development, Soil Conservation & Watershed Development - NABARD's interventions

Particulars	Status
Watershed Projects (No.)	3.00
Watershed Projects - Area treated (000 ha)	4967.00



District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2024
Fertilizer Consumption (ooo kg)	12.31

MSME

Particulars	Status
MSME Clusters (No.)	1
Micro Units (No.)	29873
Small Units (No.)	389
Medium Units (No.)	27
Udyog Aadhar Registrations (No.)	2451

Traditional activities

Particulars	Status
Handloom Clusters (No.)	1
Handicrafts Clusters (No.)	1
Weavers Coop. Societies (No.)	7

Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Developed	975	0	175	0	115	1265

Status of SHGs

Particulars	31/03/2024
No. of SHGs formed	6697
No. of SHGs credit linked (including repeat finance)	3542
Bank loan disbursed (Rs. lakh)	24320.51
Average loan per SHG (Rs. lakh)	6.86



Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	994
Consumer Stores (No.)	14
Housing Societies (No.)	10
Weavers (No.)	7
Marketing Societies (No.)	4
Labour Societies (No.)	4
Industrial Societies (No.)	10
Others (No.)	208
Total (No)%	1251

Details of credit cooperative societies

Particulars	31/03/2024
Primary Agriculture Credit Societies (No.)	100

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

Sr. No.	State	District	Block	31/03/2025	
				Sector	No. of Societies
1	Karnataka	Bengaluru South	Channapatna	Milk Societies	185
2	Karnataka	Bengaluru South	Channapatna	Fishery Societies	6
3	Karnataka	Bengaluru South	Channapatna	Poultry Societies	0
4	Karnataka	Bengaluru South	Channapatna	Consumer Stores	3
5	Karnataka	Bengaluru South	Channapatna	Housing Societies	4
6	Karnataka	Bengaluru South	Channapatna	Weavers Societies	1
7	Karnataka	Bengaluru South	Channapatna	Marketing Societies	2
8	Karnataka	Bengaluru South	Channapatna	Labour Societies	5
9	Karnataka	Bengaluru South	Channapatna	Industrial Societies	6



10	Karnataka	Bengaluru South	Kanakapura	Milk Societies	332
11	Karnataka	Bengaluru South	Kanakapura	Fishery Societies	11
12	Karnataka	Bengaluru South	Kanakapura	Poultry Societies	0
13	Karnataka	Bengaluru South	Kanakapura	Consumer Stores	2
14	Karnataka	Bengaluru South	Kanakapura	Housing Societies	6
15	Karnataka	Bengaluru South	Kanakapura	Weavers Societies	3
16	Karnataka	Bengaluru South	Kanakapura	Marketing Societies	1
17	Karnataka	Bengaluru South	Kanakapura	Labour Societies	0
18	Karnataka	Bengaluru South	Kanakapura	Industrial Societies	7
19	Karnataka	Bengaluru South	Magadi	Milk Societies	296
20	Karnataka	Bengaluru South	Magadi	Fishery Societies	9
21	Karnataka	Bengaluru South	Magadi	Poultry Societies	0
22	Karnataka	Bengaluru South	Magadi	Consumer Stores	1
23	Karnataka	Bengaluru South	Magadi	Housing Societies	1
24	Karnataka	Bengaluru South	Magadi	Weavers Societies	7
25	Karnataka	Bengaluru South	Magadi	Marketing Societies	1
26	Karnataka	Bengaluru South	Magadi	Labour Societies	0
27	Karnataka	Bengaluru South	Magadi	Industrial Societies	3
28	Karnataka	Bengaluru South	Ramanagara	Milk Societies	203
29	Karnataka	Bengaluru South	Ramanagara	Fishery Societies	3
		Bengaluru South	Ramanagara	Poultry Societies	



30	Karnataka				0
31	Karnataka	Bengaluru South	Ramanagara	Consumer Stores	12
32	Karnataka	Bengaluru South	Ramanagara	Housing Societies	8
33	Karnataka	Bengaluru South	Ramanagara	Weavers Societies	2
34	Karnataka	Bengaluru South	Ramanagara	Marketing Societies	1
35	Karnataka	Bengaluru South	Ramanagara	Labour Societies	1
36	Karnataka	Bengaluru South	Ramanagara	Industrial Societies	10

Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	100
2	Potential for formation of new MPACS	2
3	PACS Computerisation	98
4	ARDBs Computerisation	4
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	19
a	PACS sanctioned with warehousing facility & other related infrastructure	0
b	Capacity of the grain storage godowns sanctioned	0
7	PACS as Common Service Centres (CSCs)	2
8	PACS as Kisan Samridhi Kendras (KSks)	100
9	PACS as Jan Aushadi Kendras (JAK)	0
10	Petrol/ Diesel distributorship/ dealership	0
11	LPG distributorship	0

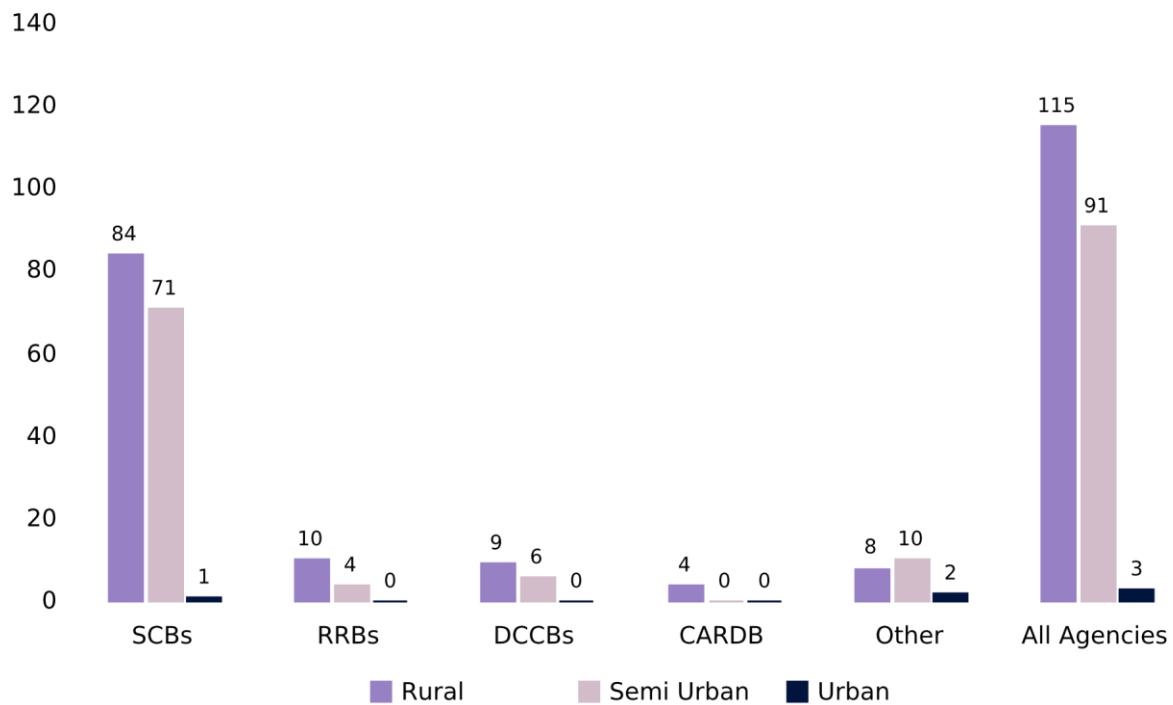


12	PACS as Pani Samitis	0
13	PM Kusum Scheme	0
14	Societies engaged as Bank Mitras of DCCB	0
15	Societies/ Bank Mitras provided with micro-ATMs	0
a	Membership in Multi State Cooperative Society on Seeds	0
b	Membership in Multi State Cooperative Society on Organic farming & products	0
c	Membership in Multi State Cooperative Society on Agri-exports	0

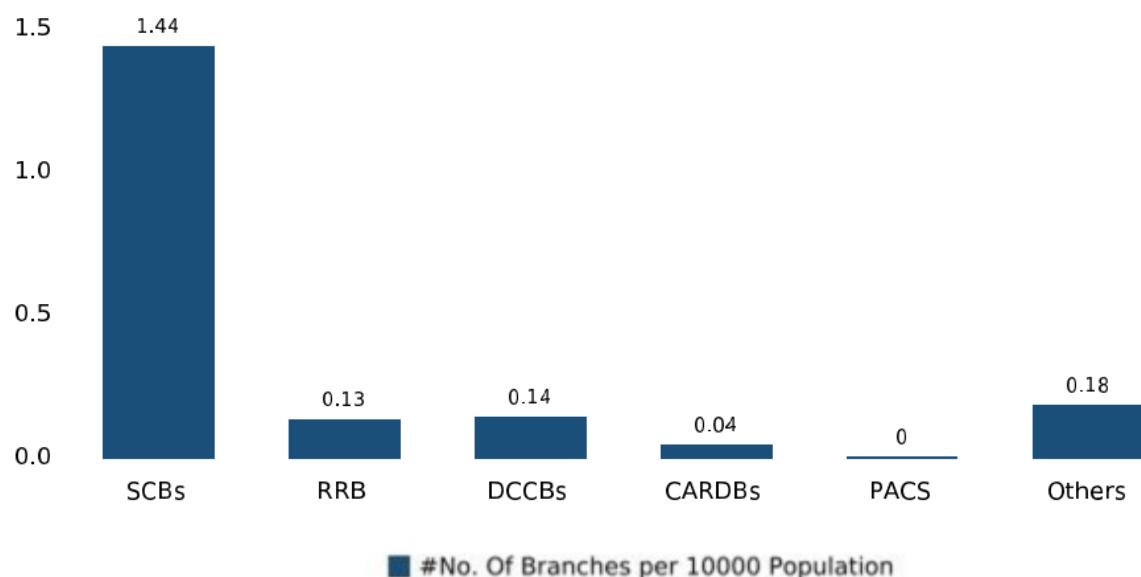


Banking Profile

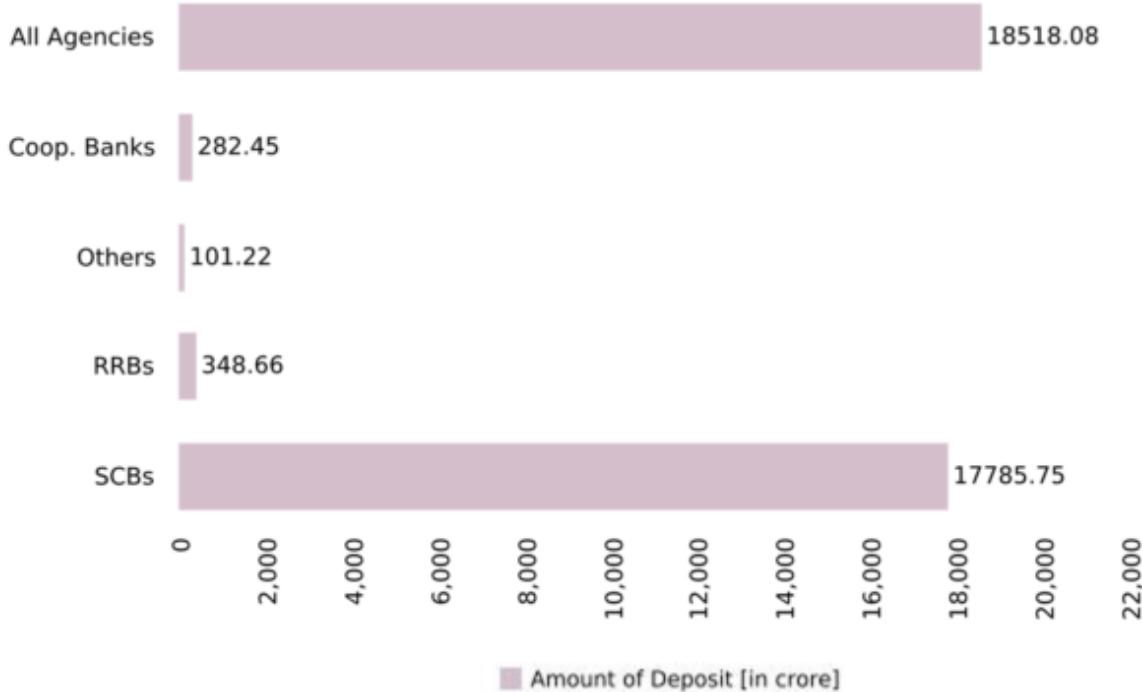
1. Agency wise - Number of branches in the district



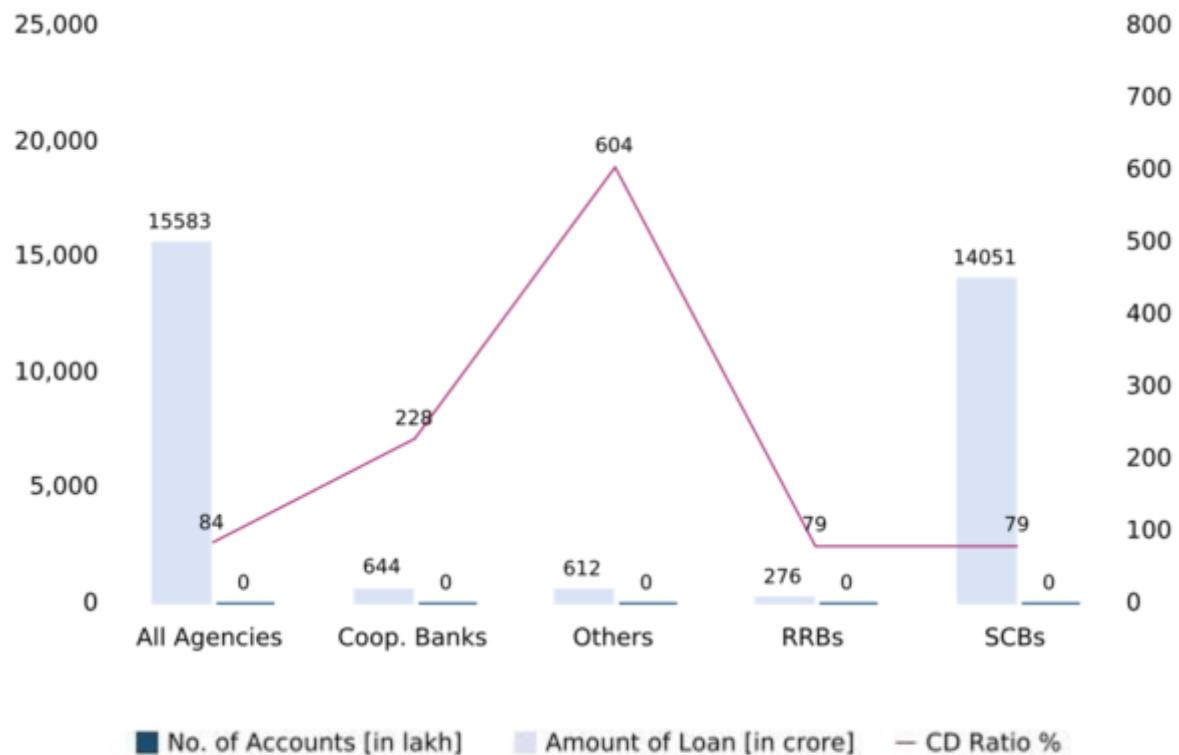
2. Branch Penetration



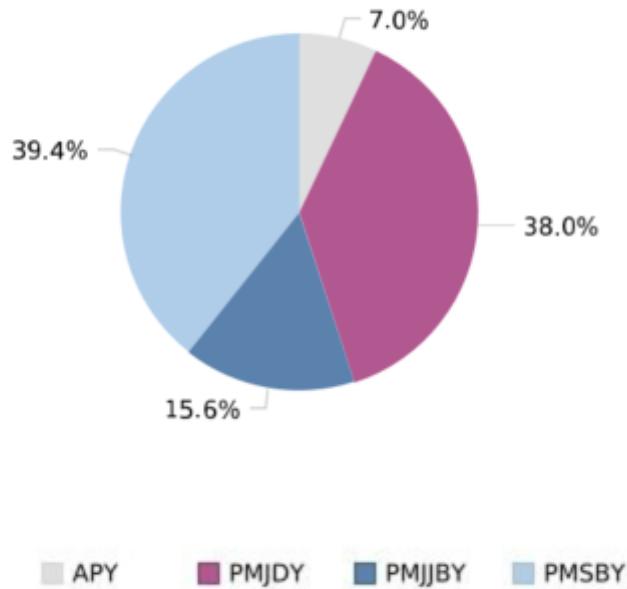
3. Agency wise - Deposit O/s



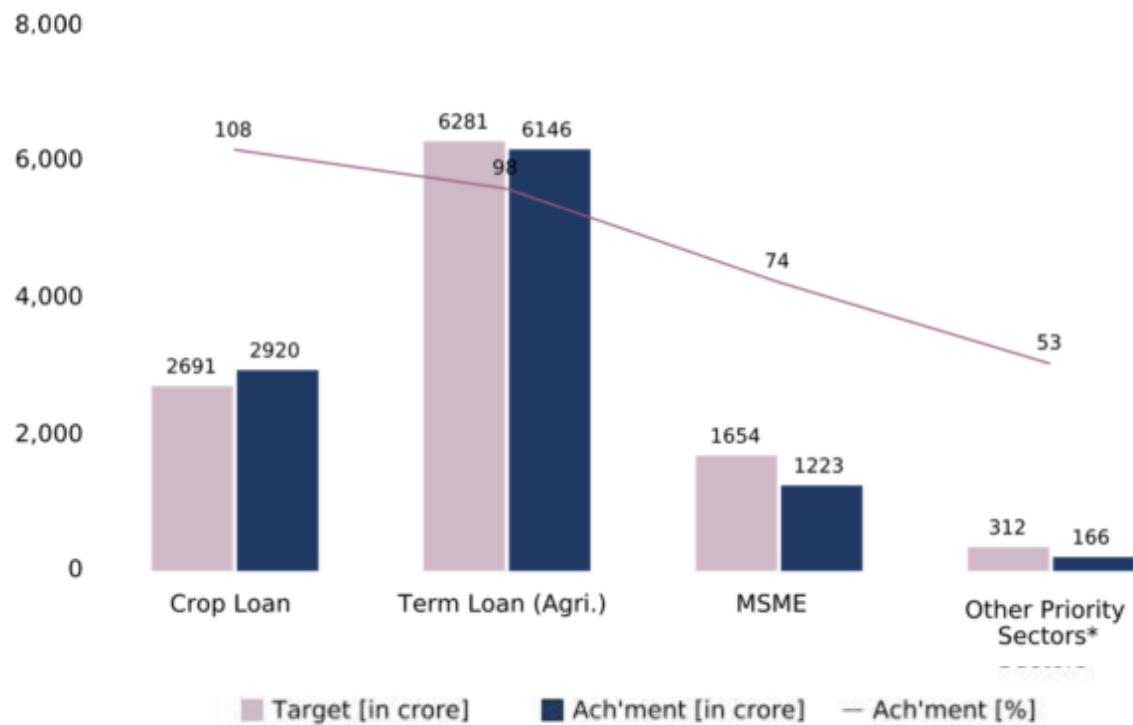
4. Agency wise - Loan O/s and CD ratio



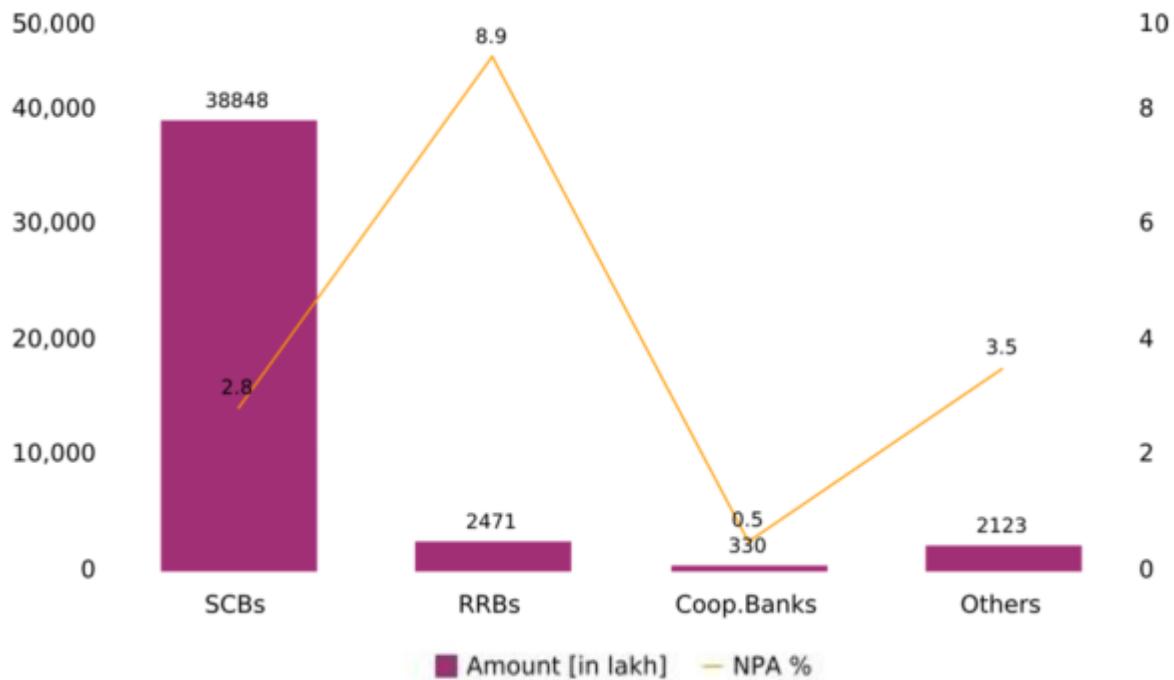
5. Performance under Financial Inclusion (No. of A/c)



6. Sector-wise Performance under ACP



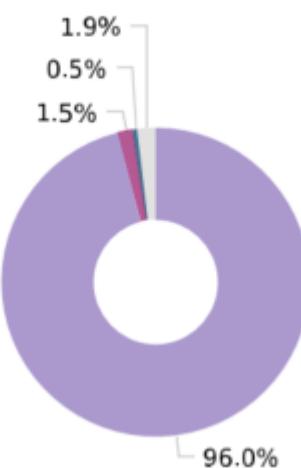
7. NPA position



8. Agency wise - Share of Deposit O/s

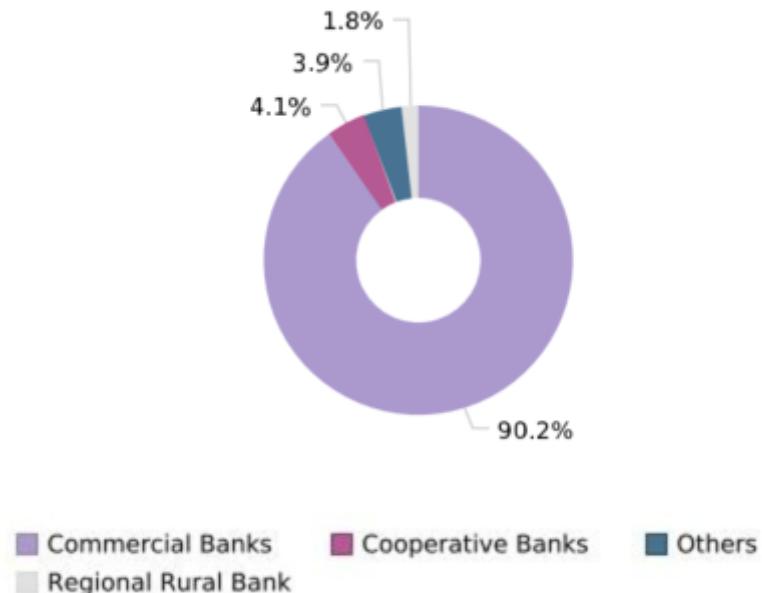
Year 2024-25

Year 2024-25



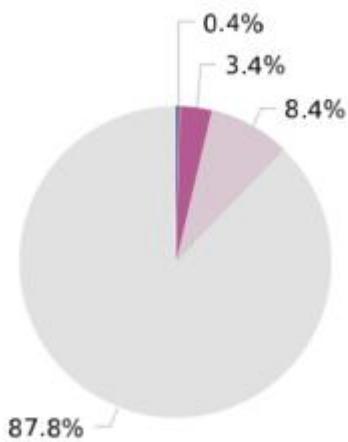
■ Commercial Banks ■ Cooperative Banks ■ Others - Deposits
 ■ Regional Rural Bank

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

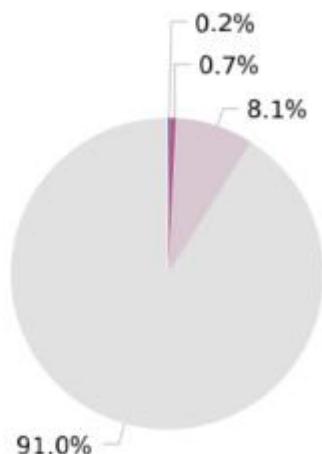


10. Agency wise - Share of NPA

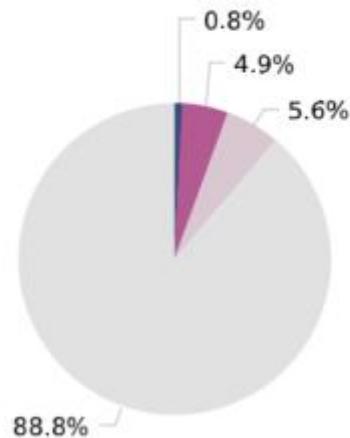
Year 2022-23



Year 2023-24



Year 2024-25



■ Coop.Banks ■ Others ■ RRBs
■ SCBs

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated		
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs
Commercial Banks	27	156	84	71	1	20		130
Regional Rural Bank	1	14	10	4	0			6
District Central Coop. Bank	1	15	9	6	0			
Coop. Agr. & Rural Dev. Bank	1	4	4	0	0			
Primary Agr. Coop. Society	100	0	0	0	0			
Others	8	20	8	10	2			
All Agencies	138	209	115	91	3	20	0	136

2. Deposits Outstanding

Agency	Amount of Deposit [Rs. lakh]					Growth (%)	Share (%)
	31/03/2023	31/03/2024	31/03/2025				
Commercial Banks	955950.53	1353010.50	1778574.93			31.5	96.05
Regional Rural Bank	29493.71	33259.25	34866.08			4.8	1.88
Cooperative Banks	28270.78	4209.10	28244.62			571.0	1.53
Others	6310.93	7907.25	10122.31			28.0	0.55
All Agencies	1020025.95	1398386.10	1851807.94			32.4	100.00



3. Loans & Advances Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	1013396.07	1372248.05	1405100.96	2.4	90.2
Regional Rural Bank	23482.01	25498.49	27559.00	8.1	1.8
Cooperative Banks	53366.21	66450.85	64427.15	-3.0	4.1
Others	40786.92	64485.84	61175.42	-5.1	3.9
All Agencies	1131031.21	1528683.23	1558262.53	1.9	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	106.0	101.4	79.0
Regional Rural Bank	79.6	76.7	79.0
Cooperative Banks	188.8	1578.7	228.1
Others	646.3	815.5	604.4
All Agencies	110.9	109.3	84.1

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

Agency	Cumulative up to				APY	
	31/03/2025					
	PMJDY	PMSBY	PMJJBY			
Commercial Banks	296133	321514	127672		57331	
Regional Rural Bank	46536	22096	8913		5928	
Cooperative Banks	0	11648	4221		0	
Others	0	124	137		235	
All Agencies	342669	355382	140943		63494	

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	967192.19	68.8	839868.64	59.8	1348128.87	95.9	13.74	0.0	239027.07	17.0
Regional Rural Bank	24836.6	90.1	24428.65	88.6	26739.42	97.0	0	0.0	12353.44	44.8
Cooperative Banks	23388.66	36.3	21265.21	33.0	0	0.0	0	0.0	4626.33	7.2
Others	30057.96	49.1	21013.92	34.4	31329.72	51.2	0	0.0	20593.16	33.7
All Agencies	1045475.41	67.1	906576.42	58.2	1406198.01	90.2	13.74	0.0	276600.00	17.8



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	871409.12	760223.02	87.2	749615.00	1047504.67	139.7	966996.56	967192.19	100.0	109.0
Regional Rural Bank	21907.00	15981.60	73.0	15508.00	18720.94	120.7	17654.14	24836.6	140.7	111.5
Cooperative Banks	53751.00	62371.69	116.0	43200.00	58528.08	135.5	67611.67	23388.66	34.6	95.4
Others	0.00	29773.00	0	0.00	49950.05	0	41491.43	30057.96	72.4	24.1
All Agencies	947067.12	868349.31	91.7	808323.00	1174703.74	145.3	1093753.80	1045475.41	95.6	110.9

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	334521.12	176469.65	52.8	161920.00	272303.72	168.2	269054.27	292009.06	108.5	109.8
Term Loan (Agri.)	224188.00	550884.43	245.7	524993.00	716643.81	136.5	628072.42	614567.35	97.8	160.0
Total Agri. Credit	558709.12	727354.08	130.2	686913.00	988947.53	144.0	897126.69	906576.41	101.1	125.1
MSME	145485.00	123830.78	85.1	106775.00	158467.20	148.4	165401.08	122308.74	73.9	102.5
Other Priority Sectors*	242873.00	17164.45	7.1	14635.00	27289.01	186.5	31226.02	16590.26	53.1	82.2



Total Priority Sector	947067.12	868349.31	91.7	808323.00	1174703.74	145.3	1093753.79	1045475.41	95.6	110.9
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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	763673.82	41762.21	5.5	1009153.37	42597.91	4.2	1374562.2	38848.47	2.8	4.2
Regional Rural Bank	22566.61	4001.23	17.7	23450.64	3771.59	16.1	27731.84	2470.73	8.9	14.2
Cooperative Banks	53366.21	182.96	0.3	66450.85	88.89	0.1	64427.15	329.74	0.5	0.3
Others	32333.55	1625.60	5.0	54043.82	349.72	0.6	61075.3	2123.18	3.5	3.0
All Agencies	871940.19	47572.00	5.5	1153098.68	46808.11	4.1	1527796.49	43772.12	2.9	4.1

Part B



Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

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



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

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

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

Support to States for Infrastructure: An outlay of ₹ 1.5 lakh crore proposed for the 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 Yeshwantapura-Channasandra routes with a total estimated cost of ₹812 crore

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

6.2. Highlights related Agriculture & Farm Sector

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

Assistance of ₹440 crore to 1.81 lakh farmers for adopting micro-irrigation facility in rain-



fed areas to enhance agricultural productivity

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

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

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

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

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

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

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

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

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

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

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

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

Promotion of Horticulture Tourism in Farms & Nurseries.

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

Establishment of Silk Cocoon Market in Mysuru

Establishment of 50 Veterinary Clinics

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

- a) Spice crops and fruit crops will be grown in a total of 5,000 acres as a mixed crops in partnership with selfhelp organizations in rural areas.
- b) Krishi Kavacha Scheme has been initiated to boost groundwater recharge, enhance soil conservation through construction of bunds across 50,000 hectares of farmlands
- c) Grey water management unit will be established in 500 villages for the management of waste water.
- d) To ease electricity related financial burdens on Gram Panchayats, solar micro-grids to be established under the Public- Private Partnership (PPP) model.



7. Govt Sponsored Programmes linked with Bank Credit

Udyogini

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

Implementing Department - Women & Child Development Department

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

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

Loan amount up to ₹3,00,000.

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

Government of India Schemes

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

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

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

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

Krishi Bhagya

Objective- To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

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

Organic Farming adoption and certification

Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

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

Pashu Bhagya Scheme



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

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

Target Group: Farmers & entrepreneurs.

Quantum of Subsidy:

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

Loan up to ₹1.20 lakh from banks.

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

CMEGP (Chief Minister's Employment Generation Program)

Objective: Support first-generation entrepreneurs in rural areas.

Implementing Department: DIC & KVIB.

Target Group: Rural youth, micro-enterprises.

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

Project cost up to ₹10 lakh.

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



Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Bengaluru South district, predominantly rainfed, witnessed a cropping intensity of 105%, with a net sown area of 152298 ha and gross cropped area of 159998 ha. Despite receiving only 878 mm rainfall in 2025 against the normal 840 mm, the district maintained stable crop production, largely due to irrigation support covering 23.99% of the net sown area. Micro irrigation adoption in new areas remains modest at 10.3% of irrigated land. Ragi continues to be the dominant crop, occupying 38% of the gross cropped area (60735 ha), followed by Horsegram, Maize, Paddy, Jowar, Field Bean, and Tur. All the crops indicated decrease in cultivation area, except Jowar. The district produced 114217 tons of Ragi, 15031 tons of Maize, and 7909 tons of Paddy, among others. With 2.69 lakh agricultural holdings, 79.31% are marginal farmers, indicating a need for inclusive support mechanisms. Maintenance efforts include seed distribution, farm mechanization, and schemes like PMKSY and Krishi Bhagya, promoting water conservation and sustainable practices. Marketing infrastructure is evolving, with emphasis on digital platforms and procurement support, yet challenges remain in ensuring fair prices and market access for smallholders.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Bengaluru South district has a well-structured agricultural support system anchored by the Agriculture Department, which operates from the district headquarters and extends its services through taluk-level offices in all four taluks and 18 Rytha Samparka Kendras (RSKs). These centers, along with PACS and other outlets, facilitate the distribution of essential inputs like seeds and fertilizers, sourced from major suppliers such as KRIBHCO, IFFCO, RCF, GSFC, IPL, and MCF Ltd. Fertilizers like Urea, DAP, and complex grades (20-20-0-13, 19-19-19, 17-17-17) were in high demand during FY 2023-24. Soil health infrastructure includes three government labs located at the Soil Health Center and AADA in Ramanagara, and KVK in Magadi, with over 2.78 lakh soil health cards distributed. Financial support is evident through 78674 Kisan Credit Cards issued. Marketing infrastructure comprises three regulated markets in Channapatna, Kanakapura, and Bengaluru South. The district's proximity to Bengaluru offers immense potential for millet-based value addition. However, while 16 FPOs have been promoted by various departments, access to finance remains a bottleneck, with banks needing to play a more proactive role. Strengthening digital marketing, cold storage, and processing units could bridge existing gaps and enhance farmer incomes.

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 - Hyacinth Bean/ Bean /Dolichos Bean/ Avarai/ Avarekai/ Sem/ Lab Lab Bean	Hectare	0.90	100	730	655.97	655.97
2	Annual Vegetables - Tomato/ Tamatar_Open	Hectare	3.48	100	1307	4542.26	4542.26
3	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Rainfed	Hectare	0.67	100	51600	34825.36	34825.36
4	Cereals - Maize/ Makka_Irrigated	Hectare	0.91	100	3135	2851.76	2851.76
5	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hectare	1.25	100	2420	3022.00	3022.00
6	Cereals - Sorghum/ Jowar_Rainfed	Hectare	0.49	100	1629	795.60	795.60
7	Fruits - Banana/ Kela_Others	Hectare	2.88	100	1077	3102.84	3102.84
8	Fruits - Coconut/ Nariyal	Hectare	1.68	100	21629	36312.72	36312.72
9	Fruits - Mango/ Aam	Hectare	1.65	100	22529	37219.04	37219.04
10	Oil Seeds - Groundnut/ Moongfali_Irrigated	Hectare	1.01	100	568	572.17	572.17
11	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_Rainfed	Hectare	0.42	100	540	224.79	224.79
12	Others - Fodder_Irrigated	Hectare	0.48	100	3729	1773.96	1773.96
13	Others - Sericulture - Mulberry_Irrigated	Hectare	3.05	100	15955	48703.45	48703.45
14	Plantation Crops other than fruits and vegetables - Areca Nut/ Supari_Plantation	Hectare	2.78	100	2542	7054.19	7054.19
15	Pulses - Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani_Rainfed	Hectare	0.46	100	290	133.40	133.40
16	Pulses - Horse Gram/ Kulthimah/ Hurali/ Kollu_Rainfed	Hectare	0.31	100	3551	1083.94	1083.94



17	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Rainfed	Hectare	0.67	100	836	561.42	561.42
18	Sugar Crops - Sugarcane/ Ganna_New	Hectare	2.04	100	190	387.54	387.54
Sub Total					134257	183822.41	183822.41
Post Harvest							18382.24
Maintenance							36764.48
Total							238969.13
Grand Total				134257	183822.41	183822.41	238969.13

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Bengaluru South district, entirely within the Cauvery basin, is fed by tributaries like Arkavathi and Shimsha, with a semi-dendritic to dendritic drainage pattern. Water bodies originate from small watersheds and flow into tanks scattered across the district. As per the Ground Water Dynamic Resources 2024–25 study, the district faces increasing stress on groundwater. Harohalli block remains over-exploited, while Ramanagara and Magadi are classified as critical, and Channapatna and Kanakapura as semi-critical. The groundwater extraction rate has reached 95.77%, signaling unsustainable usage. The district's annual groundwater resource stands at 14.39 TMC, with 12.43 TMC available for irrigation. In 2022-23, 41663 ha (27.34% of net sown area) was irrigated, predominantly through tube wells (40254 ha), followed by Tanks (1357 ha), other sources (39 ha) and canal irrigation (9 ha). The heavy reliance on groundwater, especially in over-exploited blocks, highlights the urgent need for integrated water resource management. While tank rejuvenation and watershed development are ongoing, expanding surface irrigation, promoting micro-irrigation, and implementing rainwater harvesting are critical to ensuring long-term water sustainability and agricultural resilience.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Bengaluru South district, part of the Cauvery basin, relies heavily on groundwater, with tube wells contributing 91.5% of irrigated area. As per the 2024–25 Dynamic Ground Water Resources report, Harohalli remains over-exploited, while Magadi has improved to critical status. The total annual groundwater resource is 14.39 TMC, with 12.43 TMC available for irrigation. The Economic Survey 2024–25 identifies an irrigation potential of 115757 ha, highlighting scope for expansion. Existing infrastructure includes three soil testing labs and 24 RIDF-funded projects benefiting 9151.45 ha. Micro irrigation is being promoted under PMKSY, NHM, and horticulture schemes, with 4292.06 ha covered during FY 2023-24. However, gaps persist in surface water utilization, recharge infrastructure, and water use efficiency. The CGWB report emphasizes the need for artificial recharge through farm ponds and rainwater harvesting. Promotion of climate-resilient crops like minor millets is underway to reduce water stress. Strengthening canal networks, expanding micro irrigation, and financing infrastructure through FPOs and RIDF are essential for sustainable water management in the district.

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--rainwater harvest tanks	No.	0.43	80	2014	861.99	689.60
2	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	416	1090.55	872.44
3	Bore Well-Renovation-Deepening	No.	0.35	80	417	147.24	117.80
4	Conveyance/ Distribution structures-Surface type-Pipelines	ha	0.26	80	660	169.49	135.59
5	Drip Irrigation--3 m x3 m	ha	0.64	80	5383	3455.89	2764.71
6	Drip Irrigation--IP Sets 5HP	ha	0.48	80	2105	1013.56	810.84
7	Drip Irrigation--Pipelines	ha	0.48	80	340	163.71	130.97
8	Dug Well--Recharge	No.	0.54	80	417	223.11	178.48
9	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	416	267.08	213.65
10	Lift Irrigation Schemes-Individual/ River Lift Points-Command area:10 -40 ha	No.	0.71	80	2014	1422.29	1137.82
11	Pump House-Pump House with Roof-2.7m x 2.7m x 2.4 m 10HP	No.	0.46	80	2014	924.50	739.59
12	Sprinkler Irrigation --Field crops - 75 mm HDPE pipes	ha	0.40	80	660	261.29	209.03
Total					16856	10000.70	8000.52

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Bengaluru South district, with 269071 land holdings and 79.31% and 14.35% of land held by marginal and small farmers, respectively, faces high labor costs and scarcity, driving demand for mechanization. Mechanization adoption is required to reduce drudgery and improve efficiency, especially in irrigated areas (29.8% of net sown area). The district benefits from schemes like SubMission on Agricultural Mechanization (SMAM), which provides subsidies for machinery purchase and establishment of Custom Hiring Centers (CHCs). In Karnataka, CHCs are being set up at Hobli level under the Krushi Yantra dhaare initiative, offering modern equipment and trained operators to small farmers. Despite progress, gaps remain in



access to hightech equipment and skilled operators. The Economic Survey of Karnataka 2024-25 highlights the need to align mechanization with irrigation expansion and promote precision agriculture. Custom hiring models are crucial to overcome scale limitations and ensure equitable access. Strengthening CHCs, expanding farm machinery banks, and promoting climate resilient mechanization are key to sustainable agricultural growth in the district.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Bengaluru South district has a robust farm mechanization infrastructure, supported by a strong dealer network offering all major brands of tractors, power tillers, and agricultural implements. As per DAG 2023-24, the district has 8717 tractors and 6064 power tillers, indicating widespread adoption. To address labor shortages and reduce drudgery, the Agriculture Department has established Custom Hiring Centres (CHCs) under the Agri Technology Management Agency (ATMA) scheme. These centers provide access to machinery for small and marginal farmers, who constitute 94% of landholders. Demonstrative pilot projects under ATMA further promote mechanized farming practices. Mechanical harvesters for coconut and mango are gaining popularity, with support from both the Agriculture and Horticulture Departments. Despite these advancements, gaps remain in access to high tech equipment, especially for precision farming and climate resilient technologies. The need for trained operators, maintenance services, and financing options for machinery acquisition is critical. Planned expansion of CHCs, integration with micro irrigation schemes, and promotion of machinery suited for small holdings are essential to bridge these gaps. Strengthening public private partnerships and digital platforms for equipment rental can further enhance mechanization across the district.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvester--Paddy	No.	25.00	80	4	100.00	80.00
2	Other machinery-Other Machinery & Equipments-Trolley-Two wheel Hydraulic	No.	1.50	80	2040	3060.00	2448.00
3	Other machinery--Reversible M B Plough(2/3 furrows-fixed/hydraulic)	No.	2.50	80	839	2097.50	1678.00
8	Others--Custom Hiring-Cultivators	No.	1.00	80	8390	8390.00	6712.00



4	Others--Custom Hiring- Disc plough	No.	0.40	80	839	335.60	268.48
5	Others--Custom Hiring- Drone	No.	10.00	80	6	60.00	48.00
6	Others--Custom Hiring- Seed cum fertilizer	No.	1.20	80	369	442.80	354.24
7	Others--Custom Hiring- Sprayer	No.	0.05	80	839	41.95	33.56
9	Power Tiller--8 to 12 HP	No.	2.30	80	391	899.30	719.44
10	Thresher-Multicrop Power Threshers-Upto 10 HP Tractor/Engine Operated	No.	2.00	80	129	258.00	206.40
11	Tractor-With Implements & Trailer-25 to 35HP	No.	6.50	80	471	3061.50	2449.20
12	Tractor-With Implements & Trailer-45 to 55 HP	No.	8.50	80	369	3136.50	2509.20
Total				14686		21883.15	17506.52

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Bengaluru South district in Karnataka has a thriving plantation horticulture and sericulture sector. As of recent data, around 69,840 hectares are under plantation and horticulture cultivation, with major crops including mango, banana, papaya, coconut, tomato, and flowers like jasmine and chrysanthemum. The districts warm climate and average rainfall of 840 mm support diverse crop production. Government schemes promoting microirrigation and infrastructure have boosted productivity. In sericulture, district is known as the Silk City which is a major hub hosting Asia's largest cocoon market wherein a trading of 4050 tonnes of cocoon is carried out per day. With 28,506 sericulturists across five taluks and 21,595 hectares under mulberry cultivation, the district produced 20553 MT of cocoons worth Rs. 791.3 cr in FY 202324. However, the number of silk reelers has declined over the years due to climate challenges and reduced interest in traditional reeling. Despite this, the district remains a key contributor to Karnataka's silk and horticulture economy. Further, Magadi Taluk which is noted as the Mysore seed area holds 1070 sericulture farmers engaged regularly in the production of Mysore seed cocoons over an area of 311 ha.(Source: District at a Glance, B. South 2023 24)

2.1.4.2 Infrastructure and linkage support available, planned and gaps

In horticulture, the district has 8 government nurseries under the department of Horticulture, across blocks and a few unregistered ones supplying planting material. KVKK also offers planting materials at a concessional rate. There are 3 main markets and 1 submarket, but many farmers sell outside the district due to limited local demand. The district has 12 cold storage facilities with a combined capacity of 106,000 MT, though this still falls short of the growing demand for fruit and vegetable preservation. While infrastructure is growing, gaps in market access, and disease management need attention to fully support farmers and enhance productivity. The district has a well established infrastructure supporting its plantation, horticulture, and sericulture sectors, though gaps remain. The district hosts 1,526 silk reelers operating 7,060 reeling units, including basin, dupion, multiend, self propelled, and charaka types, producing 67 tonnes of raw silk daily.



Sericulture support includes 13 Technical Service Centres, 7 government cocoon markets, and DFL supply from Government Grainages and Licensed Seed Preparers (LSPs). NABARD has aided market expansion, and a high tech cocoon market in Channapatna is under construction, with its second phase sanctioned in FY 2024-25. (Source: Department of Handloom and Textiles, B. South)

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	Floriculture-Rose-0.75mx 0.75m 7100/Acre	Acre	1.74	80	1685	2938.81	2351.05
2	High density plantation-Banana	ha	3.38	80	2063	6975.41	5580.33
3	High density plantation-Papaya-3mx3m 444/Acre	Acre	1.06	80	84	88.99	71.18
4	New Orchard - Tropical/ Sub Tropical Fruits-Guava- 8mx8m 60/Acre	Acre	0.91	80	74	67.31	53.84
5	New Orchard - Tropical/ Sub Tropical Fruits-Mango-High density planting-5mx5m- 160/Acre	Acre	2.65	80	4165	11052.24	8841.80
6	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	72	77.04	61.64
7	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	15	129.20	103.35
8	Other Plantation Crops-Arecanut	ha	3.75	80	675	2527.89	2022.29
9	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	1.08	80	7009	7574.62	6059.69
10	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+1.6mm gutter (>560sq.m>1056sq.m)	sq.m.	0.01	80	5739	61.13	48.90
11	Protection Structure-Shadenet housing-Shade net- 2-side corridor(>2080sq.m>4000sq.m)	sq.m.	0.00	80	2025	9.53	7.63
12	Sericulture-Chawki Rearing-Chawki Rearing Centre 2 Acre	Acre	25.59	80	746	19093.42	15274.73



13	Sericulture-Improved Charkha	No.	0.94	80	5	4.70	3.77
14	Sericulture-Reeling Unit-Cottage basin	No.	0.24	80	19	4.47	3.58
15	Sericulture-Reeling Unit-Twisting unit	No.	23.36	80	155	3621.00	2896.80
16	Sericulture-Shoot Rearing - Shoot Rearing System 1 Acre	Acre	12.65	80	5	63.23	50.59
17	Sericulture-Small Grainages-Multi end basin	No.	8.59	80	1414	12149.22	9719.38
Sub Total				25950		66438.21	53150.55
Total				25950		66438.21	53150.55

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Bengaluru South district has a forest cover of 699.46 sq. km as on 2022-23, accounting for 19.65% of its geographical area which is below the state average of 21.16% and the national target of 33%. As of FY 2022-23, the district has 1,178 ha of cultivable wasteland, 24,339 ha of uncultivable wasteland, and 52390 ha of fallow land, offering scope for expanding green cover. Economically valuable species like Pongamia, Sandalwood, Silver Oak, Rosewood, Teak, and White Cedar can be cultivated to enhance forest density. Recent developments include a 12.9 sq. km increase in forest cover as per the India State of Forest Report 2023, and a proposed elephant camp near Muthathi to address human-elephant conflicts in the Cauvery Wildlife Sanctuary. Despite efforts like solar fencing and rail barricades, wildlife intrusion remains a concern. Conservation of 68 medicinal plant species, 25% of which are rare or endangered, is also a priority. Centrally Sponsored Schemes such as the National Afforestation Programme, National Bamboo Mission, and National Bio-fuel Policy aim to increase green cover and promote sustainable forestry.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The district has a robust yet evolving forestry infrastructure. It supports 446 wood-based industries and 482 paper and printing units, employing over 8,500 workers, with key species like Sandalwood, Red Sandal, Aale, Teak, Mahogany, and Bamboo cultivated for commercial and ecological value. The Department of Forestry, GoK oversees forest management, while the Social Forestry wing and Agriculture Department supply seedlings and mini kits to farmers. Schemes like Karnataka Aranya Pradhikara Yojane offer survival-based incentives, and solar fencing is subsidized to reduce wildlife conflict. Under MGNREGA, afforestation is actively promoted. Recent initiatives include the Karnataka Krushi Aranya Protsaha Yojane, offering ₹35–₹50 per surviving seedling over three years, and the Cauvery Calling Initiative, aiming to plant 2.42 billion trees to boost green cover and farmer income. The district also benefits from Green India Mission, CAMPA funds, and the National Bamboo Mission. Despite these efforts, gaps remain in wildlife conflict mitigation, water availability, species diversification, and market linkages. Strengthening nursery networks, expanding farmer training, and enhancing post-harvest infrastructure are key to unlocking the sector's full potential.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation-Mahagony-4.57 m x 4.57m 478/ha	ha	1.20	80	35	41.95	33.55
2	Plantation-Sal-Silver oak-3m x3m -1111/ha	ha	1.54	80	50	77.04	61.63
3	Processing Unit-Bio - Diesel	No.	0.75	80	50	37.45	29.96
Total					135	156.44	125.14

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

The district has a substantial dairy sector, supported by a population of 2.87 lakh cattle and 19,644 buffaloes, including indigenous breeds like Gir and Sahiwal, and crossbred varieties. Dairy farming is a primary livelihood for many, with milk cooperatives under KMF facilitating procurement and payments. Even though the dairy sector in Ramanagara faced significant challenges during the drought in FY 2023–24 particularly due to fodder shortages, increased feed costs, and reduced milk yield, the situation improved in the following year with better rainfall. The rains helped revive green fodder cultivation, easing pressure on farmers. However, dependence on silage, dry fodder, and feed supplied by KMF continued, especially in areas where water availability remained inconsistent. This partial recovery allowed farmers to stabilize milk production, though long-term resilience still depends on improving fodder infrastructure and water access. In FY 2023-24, 4.07 lakh animals were treated, 5.21 lakh vaccinated, and 1.93 lakh artificially inseminated, reflecting strong veterinary outreach. Infrastructure includes milk chilling centers, bulk milk coolers, and veterinary units, supported by schemes like NPDD and AHIDF.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

There are a total of 269 centres in the district providing AI facilities. Besides the healthcare services given by the AH & VS department, BAMUL has 34 AI cluster centres, 71 single centres providing AI services at the doorsteps of dairy farmers of 994 Dairy Cooperative Societies (DCS). There is further need for establishment of veterinary hospitals in Channapatna and Ramanagara taluks. The per capita availability of milk is 1617 gram per day which is higher than the ICMR recommendation. The excess of milk available in the district should be processed by establishing milk processing units in the districts in addition to the



There are two Chilling Centres of around 200TLPD in Kanakapura and Byrapatna and 100 bulk milk coolers with an average of 3000 litre capacity. There is a KMF mega hi-tech powder plant established in Ramanagara. This is the first large capacity (100 MTPD) milk powder plant with modern technology in South India. Plant has 03 Nos. of 50 KLPH capacity Milk reception section & 02 Nos. 50 KLPH capacity Milk Pasteurizers.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.07 Animal Husbandry - Dairy								
1	Buffalo Farming--She buffaloes Graded Murrah yeilding 10 -12lpd 2 animal unit	1+1	2.47	80	542	1339.66	1071.72	
2	Bulk Milk Cooling Unit	No.	32.96	90	10	329.56	296.60	
3	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	7213	15358.64	12286.91	
4	Crossbred Cattle Farming-- HF 10 animal unit	5+5	15.76	80	723	11395.27	9116.23	
5	Crossbred Cattle Farming-- HF Crossesses 11-13 lpd 2 animal unit	1+1	2.45	80	5049	12371.56	9897.25	
6	Crossbred Cattle Farming-- Mii dairy	5+5	14.35	80	723	10374.11	8299.29	
7	Fodder Cultivation--Fodder cultivation(Stylo)	No.	0.27	80	1443	386.01	308.80	
8	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	145	574.06	459.24	
Sub Total					15848	52128.87	41736.04	
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	13798	7130.95	7130.95	
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	371	172.56	172.56	
Sub Total					14169	7303.51	7303.51	
Total					30017	59432.38	49039.55	

2.1.7 Animal Husbandry - Poultry



2.1.7.1 Status of the Sector in the District

The poultry sector in the district is a vital component of the local agrarian economy, supporting both rural livelihoods and urban food demand. The district hosts a mix of traditional backyard poultry and a growing number of commercial farms, which supply broiler chicken, eggs, and specialty breeds to Bengaluru and surrounding markets. The rise of commercial poultry has been further accelerated by contract farming models introduced by major companies like Suguna Foods and Daulat Farms, where integrators provide chicks, feed, and technical support, while farmers focus on rearing and infrastructure. This model reduces risk for small farmers and ensures buy-back arrangements, making poultry farming more viable and organized. According to the 20th Livestock Census, Ramanagara district has seen a steady increase in poultry population. The number of poultry birds in farms/hatcherries was 21.85 lakh. During 2023-24 egg production was to 1401 lakh, reflecting the sector's growth and the adoption of improved rearing practices. Despite challenges such as fluctuating feed prices and disease management, the sector benefits from government schemes, veterinary support, and proximity to major urban markets. With continued investment in infrastructure, training, and value addition, the poultry industry in Ramanagara is poised for further expansion, contributing significantly to rural employment and nutritional security.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

In Bengaluru South, the poultry sector is supported by both government and private initiatives. Giriraja birds, known for their adaptability and productivity, are supplied by government hatcheries located at Hesarghatta, Bengaluru. Commercial layer and broiler farms in the region source their day-old chicks from reputed hatcheries in Bengaluru and Mysuru, ensuring a steady supply of quality stock. Private and integrated hatcheries in nearby districts also play a crucial role, offering veterinary services and technical support to local poultry farmers. The Karnataka Cooperative Poultry Federation Ltd. (KCPF Ltd.) is instrumental in organizing poultry farmers into cooperative societies, strengthening existing groups, facilitating input supply, providing health coverage, and conducting disease surveillance. KCPF also assists farmers in accessing loans and offers training programs to enhance their skills. Despite these efforts, there is a need to establish additional hatcheries within the region to meet growing demand. The per capita availability of eggs in Bengaluru South stands at 129 per annum, which is below the ICMR's recommended level of 180 eggs, highlighting the potential for expanding layer farms. With continued support for infrastructure, training, and cooperative development, the poultry sector in Bengaluru South can further improve its contribution to nutrition and rural livelihoods.

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.

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	5	16.75	13.40
2	Commercial Broiler Farming-- Integration: broiler equipment(2000chicks; Rs. 35per bird	5000	12.20	80	365	4452.27	3561.82
3	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	25	908.96	727.16
4	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Captitalised exp	100	0.21	80	1375	294.25	235.40
5	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	45	481.50	385.20
Sub Total					1815	6153.73	4922.98
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	475825	766.08	766.08
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	237913	637.61	637.61
Sub Total					713738	1403.69	1403.69
Total					715553	7557.42	6326.67

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The sheep, goat, and piggery sectors are important components of the rural economy in the district, providing supplementary income and livelihood security to small and marginal farmers. According to the 20th Livestock Census, district has a sheep population of approximately 1.28 lakh, a goat population of 1.50 lakh, and a pig population of about 7,100. Sheep and goat rearing is widespread, especially in Kanakapura, Channapatna, and Ramanagara taluks, with the Deccani breed being predominant. These animals are mainly maintained on natural grazing lands, crop residues, and wastelands, making them well-suited for the district's semi-arid conditions. The government, through the Sheep and Wool Development Corporation, supports breed improvement, health care (including free deworming), and training for farmers. Goat farming is gaining popularity due to its low investment and high demand for meat and milk, with subsidies and technical support available through NABARD and other agencies. Piggery, though smaller in scale, is practiced by select communities and offers quick returns due to high fecundity and feed conversion efficiency. Veterinary institutions across the district provide regular health coverage and extension services.



2.1.8.2 Infrastructure and linkage support available, planned and gaps

Bengaluru South's small ruminant sector is supported by 24,662 ha of permanent pastures, with Kanakapura block accounting for over half this area. The Animal Husbandry Department provides strong extension services through its veterinary network, and the Sheep and Wool Development Corporation has a branch office in the region. Wool marketing is facilitated by Sheep Breeder Associations in Kanakapura and Channapatna, and a successful sheep and goat FPO operates in Kanakapura taluk. However, infrastructure gaps persist. The region lacks modern, hygienic abattoirs dedicated to sheep, goat, and pig slaughter; most animals are processed in small, basic local slaughter points with limited hygiene, waste management, and cold storage. This restricts value addition, food safety, and access to premium markets. Veterinary infrastructure, while present, is often stretched, especially during disease outbreaks. Pig farming remains largely unorganized, lacking dedicated breeding and health facilities. There is also a need for more FPOs and cooperative societies for sheep, goat, and piggery to improve collective bargaining and service delivery. Ongoing schemes like the National Livestock Mission, Amrita Swabhiman Kurigahi, NADCP, LH&DC, ex-gratia for accidental death, KSWDC subsidy, and KCC loan incentives support the sector, but targeted investment in modern abattoirs, processing units, and mobile veterinary clinics would further enhance productivity and farmer incomes in Bengaluru South.

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							
1	Goat - Breeding Unit-New Shed-Cost of Buck -Improved breed	100+ 5	11.48	80	305	3501.73	2801.39
2	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	1.21	80	570	689.19	551.34
3	Pig Breeding Unit-New Shed-Sow @20sq ft/sow @?160/sq ft for 20 sows	20+2	15.71	80	29	455.53	364.42
4	Pig Rearing Unit-New Shed-Cost-3 sows @ 5000/sow & 1 boar @ 6000/-(4 /5 months old)	3+1	1.75	80	115	201.80	161.46



5	Sheep - Breeding Unit-New Shed-Cost of animals-5 Bannur rams	100+ 5	21.25	80	15	318.75	255.00
6	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (20+1)	20+1	2.23	80	1471	3273.85	2619.09
Sub Total				2505		8440.85	6752.70
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Rearing Unit - Semi-intensive_Stall feeding for 8 month cycle	20+1	0.70	1	875	615.88	615.88
2	Pig Farming_Fattening Unit_Fattening for 10 animals for 6month	10	0.74	1	139	102.63	102.63
3	Sheep Farming_Rearing Unit - Semi-intensive_Noram feeding 8 month cycle free grazing	20+1	0.35	1	1471	510.45	510.45
Sub Total				2485		1228.96	1228.96
Total				4990		9669.81	7981.66

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries is an emerging but underexploited sector in the district, with only about 4,939 families involved—1,920 full-time and 3,019 part-time. The district has significant potential for inland fisheries development, with 545 tanks covering a water spread area of 8,420.54 ha, managed by both Panchayat Raj institutions (417 tanks) and the Minor Irrigation Department (128 tanks). Fisheries activities focus primarily on freshwater aquaculture, utilizing local tanks and ponds to farm species like tilapia, catfish, and carp, which are well-suited to the region's aquatic environment. During 2022-23, 2023-24 and 2024-25, the district recorded fish catches of 11,428 tonnes, 6865 tonnes and 5082 tonnes, with seed fish production at 108.12 lakh, 75.55 lakh and 83.92 lakh, respectively. Despite support from schemes like the Pradhan Mantri Matsya Sampada Yojana (PMMSY), and the presence of fisheries cooperatives, the sector faces challenges such as limited adoption of scientific aquaculture, inadequate cold chain and processing infrastructure, and fluctuating water availability. Strengthening hatchery infrastructure, feed supply, and market linkages, along with promoting ornamental fisheries and integrated fish farming, can further enhance the sector's contribution to rural livelihoods and nutritional security in Ramanagara.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Bengaluru South's fisheries sector is gradually developing, with two government fish rearing and seed production farms at Kanva and Nalligudda comprising 42 ponds. There are 27 fish cooperative societies with 3,748 members. The region utilizes 545 tanks (8,420.54 ha WSA) for inland aquaculture, with major reservoirs at Kanva (445 ha) and Arkavathi (665 ha). Fisheries activities focus on freshwater species like tilapia, catfish, and carp. Infrastructure includes a single ice plant in Bengaluru South, but there are no modern cold chain or processing units. Market linkages are mainly local, facilitated by cooperatives and the Department of Fisheries, but access to larger markets is limited. The Arkavathi and Kanva



tributaries flow across 85 km, but riverine fisheries potential is low due to their non-perennial nature. Planned interventions include new hatcheries and improved storage, but progress is slow. Key gaps remain in cold storage, value addition, and transport infrastructure. Addressing these will be crucial for unlocking the sector's potential and improving fisher incomes in Bengaluru South.

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 --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	20	32.12	25.67	
2	Fish Culture --Fresh water- Composite fish culture of indian major carps	ha	8.87	80	14	124.18	99.35	
3	Pond construction-Pond Renovation & Desilting	ha	2.35	80	52	122.41	97.94	
Sub Total					86	278.71	222.96	
A.14 Working Capital - Fisheries								
1	Fish Culture - Others_Others_Inland Culture fisheries per acre	Acre	2.25	1	90	202.23	202.23	
Sub Total					90	202.23	202.23	
Total					176	480.94	425.19	

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

In Bengaluru South, the majority of farmers are small and marginal, facing unique logistical challenges in daily operations. A common issue is the separation of cattle sheds from farmlands, requiring frequent transport of fodder. To address this, many innovative farmers have adapted by attaching trolleys to two-wheelers, making it easier and more efficient to carry fodder from fields to cattle sheds. This low-cost, practical solution has significant potential for wider adoption in the region. Despite such innovations, access to formal credit remains a major gap. While activities like loans for land purchase by small and marginal farmers and loans to distressed farmers indebted to non-institutional lenders are classified under priority sector lending, banks have been reluctant to extend credit for these purposes. This limits the ability of vulnerable farmers to invest in land, mechanization, or diversification. Additionally, there is a need for more targeted support for small-scale



mechanization, post-harvest infrastructure, and collective marketing initiatives. Strengthening rural credit delivery, promoting farmer producer organizations, and supporting grassroots innovations like two-wheeler trolleys can greatly enhance productivity and resilience among smallholders in Bengaluru South, ensuring more inclusive and sustainable agricultural growth.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Banks provide credit for activities such as crop loans, purchase of machinery, and working capital for FPOs/FPCs, with limits up to ₹2 crore per entity and up to ₹5 crore for FPOs with assured marketing. Loans against warehouse receipts and for post-harvest activities are also available. However, the actual flow of credit to these entities remains limited. While some FPOs and cooperatives have accessed institutional finance, many face challenges due to lack of collateral, limited credit history, and inadequate business documentation. Planned interventions include expanding digital credit delivery, capacity building for FPOs, and promoting aggregation models to improve bankability. Gaps persist in awareness, timely credit disbursal, and customized products for collective entities. Banks are often hesitant to finance newer FPOs or second-hand equipment, despite eligibility. Strengthening financial literacy, simplifying loan processes, and fostering partnerships between banks and FPOs are essential to bridge these gaps and fully leverage the credit potential for inclusive agricultural growth in Bengaluru South.

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	295	473.48	378.78
2	Animal Driven Carts- Pnuematic Tyre Cart- Traditional cart	No.	0.54	80	185	98.98	79.18
3	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	25	535.00	428.00
4	Loans to Distressed Farmers- To Repay Non Instiutional borrowings-Debt swapping- Farmers/Misc	No.	1.61	90	775	1243.88	1119.50
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	330	353.10	282.48



Total	1610	2704.44	2287.94
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2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

In the district, farmers generally cultivate crops viz., Finger millet, Field bean, Horsegram along with rearing of ruminants Viz., Sheep, Goat and considerable part of the district adopts dairy farming as one of the components of IFS. Back yard poultry is also an additional component with Rearing of animals. In terms of cropping systems, Finger millet is accompanied with Field bean/Tur as an intercrop, also growing Horsegram during Rabi in rainfed areas of the district is a common practice.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Available infrastructure and linkage support in respect of crop husbandry, water resources, animal husbandry, land development etc. are indicated in the respective chapters. Finance for various components of IFS simultaneously and parallelly is not forthcoming. Also the marketable surplus with SF/MF may be small and therefore needs aggregation. Banks may explore possibility of financing IFS models in cluster mode.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Bengaluru South's storage and marketing infrastructure remains underdeveloped, forcing many farmers to sell their produce at un-remunerative prices. In 2022-23, the region produced 140013 MT of cereals, 5,095 MT of pulses, and 1,419 MT of oilseeds, with major crops like ragi, maize, tur, and horse gram contributing 114217 MT, 15031 MT, 350 MT, and 4,430 MT respectively (Source: DAG 2023-24, Bengaluru South). Despite this substantial output, the network of cooperative societies, APMC yards, and rural godowns is insufficient to meet peak storage demand. Cold storage and scientific warehousing for perishables and high-value crops are limited, leading to post-harvest losses and distress sales. Most smallholders rely on traditional marketing channels, lacking access to transparent price discovery and organized markets.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Bengaluru South district, known for its silk and horticultural produce, has moderately developed agricultural storage and marketing infrastructure. The district hosts 12 cold storages with a total capacity of 106,000 MT, primarily catering to horticulture crops. Despite this, cold chain coverage remains uneven, especially for smallholder farmers. Main Regulated Markets have been established in Channapatna, Kanakapura, and Ramanagara blocks, facilitating trade and price discovery. Scheme like AIF supports godown construction and postharvest facilities, while Krishi Bhagya and micro irrigation initiatives indirectly aid storage efficiency. However, gaps persist in grading units, pack houses, and rural logistics, leading to postharvest losses and distress sales. Existing godowns are often underutilized or lack modern facilities. Planned interventions include expanding PACS godowns under

cooperative storage schemes, integrating eNAM for digital marketing, and encouraging private investment in cold chains. To bridge the infrastructure gap, Bengaluru South needs targeted investment in cold storage, market linkages, and farmer capacity building to ensure equitable access and reduce wastage.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-For Horticulture Produce-1000 MT with single temperature	No.	102.72	80	11	1129.92	903.94
2	Godown-Large- 1000 MT (Rs 3000 per MT)	No.	32.10	80	19	609.90	487.92
3	Market Yard-Marketing Infrastructure	No.	165.85	80	5	829.25	663.40
Total				35	2569.07	2055.26	

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The district falls under the Eastern Dry Zone (Zone 5), characterized by red loams, red gravelly sandy loams, and saline soils. As per Land Capability classification, most of the district is categorized as Class 'III', indicating moderately cultivable land with challenges such as erosion, slope, gravel content, surface crusting, and poor drainage. The soil's water holding capacity ranges between 100–150 mm, except in parts of Magadi, Ramanagara, and Kanakapura blocks, where it drops to 50–100 mm. Out of the total geographical area of 3,559 sq.km, around 0.54 lakh ha is uncultivable and 0.50 lakh ha is fallow. Land development efforts focus on On-Farm Development (OFD), reclamation in command areas, soil conservation, bunding in watershed zones, silt application, and composting. Approximately 65,000 ha under coconut, arecanut, and mango cultivation require sustained land development for improved productivity. Under NABARD's Watershed Development Fund, four watershed projects—Kalari, Hujgal, Mallasandra (Magadi), and Kadushuvanahalli (Kanakapura)—are being implemented across 5,323.68 ha with ₹5.41 crore in grant assistance and ₹1.29 crore in CSR support, aiming to enhance soil health and water conservation.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The district has completed all four Command Area Development Authority (CADA)



projects—Kanva (2,576 ha), Manchanabele (3,845 ha), Iggaluru, and Byramangala (2,225 ha)—enhancing irrigation potential. The scope for On-Farm Development (OFD) works remains significant, especially in command areas of wells, tanks, lift irrigation schemes, and pick-up weirs. The district has one soil testing laboratory, and the Krishi Vigyan Kendra (KVK) actively promotes soil and water conservation through testing services and field demonstrations. However, farmer awareness about the benefits of soil testing remains low. There is a pressing need to establish soil testing labs across all 18 hoblis to improve soil health management. Agricultural extension activities include training programs, Krishimelas, field visits for problem identification, and demonstrations. The Agriculture Department also guides farmers on soil sampling, fertilizer recommendations, liming of acidic soils, and managing salt-affected areas. These initiatives aim to improve productivity and sustainability, but scaling up infrastructure and farmer outreach is essential for long-term impact.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Bioferlizers -Azolla-(1TPA-2 pits)	No.	1.67	80	540	901.36	721.10
2	Cultivable Wasteland Development--Plastic mulching	ha	0.34	80	1300	445.12	356.10
3	Farm Ponds/ Water Harvesting Structures--Red Soil -15m 15 mx 3 m -with stone pitching	No.	2.09	80	295	615.54	492.41
4	On Farm development (OFD) Works -Field Channels-2-4 Bunding levelling deep ploughing pebble	m.	0.92	80	7400	6809.48	5447.58
5	Reclamation of Problem Soils-Reclamation of Saline - Alkaline Soils-Application of Gypsum+lime appln +green manuring	ha	0.37	80	1200	449.41	359.52
6	Tank Silt Application	ha	0.39	80	130	50.09	40.04
Total					10865	9271.00	7416.75

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

In the district, the Karnataka State Seeds Corporation (KSSC) supplies certified seeds to the Agriculture Department, which distributes them to farmers at subsidized rates. Certified seed production is organized through registered seed growers, with Ramanagara emerging as a key zone for Ragi seed production. Farmers cultivate foundation seeds that are processed into certified seeds and distributed through official channels. In addition to KSSC, Namdhari Seeds plays a vital role in producing and supplying seeds for vegetables and cash crops. The district holds strong potential for expanding scientific farming practices such as tissue culture, bio-input production, vermicomposting, polyhouses, and shade nets, which can significantly boost productivity and sustainability. These technologies also support climate-resilient agriculture and better resource management. Promoting seed production and modern inputs will not only enhance yields but also encourage farmers to adopt improved agronomic practices. Strengthening extension services and infrastructure around seed processing and input delivery is essential to fully leverage the district's potential.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Under the National Horticulture Mission, farmers in Ramanagara district can avail subsidies for establishing hi-tech and commercial production units focused on biotechnology, microbiology, biochemistry, biodiversity, and tissue culture. Bio-fertilizers and biopesticides are produced locally by the Krishi Vigyan Kendra (KVK) and the pesticide laboratories of the Agriculture and Horticulture Departments. However, current production levels fall short of meeting the district's actual demand, especially during peak cropping seasons. Given its proximity to Bengaluru, the district holds strong potential for the production and marketing of organic inputs and organic produce, which can cater to both urban and export markets. Promoting organic farming practices, along with scaling up bio-input production, can enhance soil health, reduce chemical dependency, and improve farm incomes. There is a need to strengthen infrastructure, encourage private participation, and build farmer awareness to fully leverage the district's agro-ecological advantages and market access.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost- Agro. Waste Compost-Bio pesticide	No.	107.00	80	3	321.00	256.80



2	Compost/ Vermi Compost-Compost - NADEP Compost-Composting	No.	0.24	80	3900	918.06	734.46
3	Compost/ Vermi Compost-Vermi Compost-Large units	No.	0.21	80	7800	1669.20	1335.36
4	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication-Crop bio tech	No.	107.00	80	5	535.00	428.00
Total				11708		3443.26	2754.62

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Bengaluru South district is emerging as a promising hub for food and agroprocessing, particularly in horticultural crops. A major initiative is underway to establish a fruit processing cluster at Bhairapattana, near Ramanagara town, with an investment of ₹500 crore under a Public-Private Partnership (PPP) model. The cluster will include five processing units, notably a mango pulp unit, and facilities for processing other fruits and vegetables for both domestic and export markets. Of the 40 acres identified, 15 acres are allocated for these units, with 4 acres dedicated to mango and 11 acres for other produce.

The project is supported under RKVY Raftaar, with a request for ₹10 crore in central assistance. Investors participating in the cluster will benefit from a 40% subsidy, making it attractive for private players. The district's proximity to Bengaluru and its fertile land make it ideal for value addition in fruits like papaya, sapota, mango, guava, pomegranate, and banana. The initiative aims to reduce postharvest losses, enhance farmer incomes, and promote year-round processing.

This development positions the district as a strategic location for agroindustrial growth, leveraging its agricultural strengths and market access.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Presently there are 1018 food-based industries in the district employing 8986 people. There is a agrowaste processing industry set up at Mayaganahalli near Bidadi by the name Biololutions ltd. Similar agrowaste processing units can be encouraged for in-situ management of the agrowaste in addition to generation of income for the growers. There are 6 industrial estates, 53 sheds and 129 plots in the district as on 31.03.2024.

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	7	659.12	527.31
2	Agro Processing Unit--Bakery product units	No.	13.91	80	55	765.05	612.04
3	Agro Processing Unit-- Coconut vinegar (30000 liters)	No.	34.13	80	7	238.92	191.16
4	Agro Processing Unit-- Dairy/Milk Processing	No.	21.40	80	28	599.20	479.36
5	Agro Processing Unit-- Dessicated coconut powder (5 MT)	No.	27.82	80	28	778.96	623.17
6	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	24	141.25	113.00
7	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	6	269.64	215.70
8	Agro Processing Unit--Ready mixes (500 KG)	No.	27.19	80	40	1087.54	870.04
9	Agro Processing Unit--Rice Bran oil/Ragi Powder making	No.	5.35	80	32	171.20	136.96
10	Agro Processing Unit-- Sugarcane beverage (3000 bottles per day)	No.	27.29	80	3	81.87	65.49
11	Fruit Processing -Pickle- Pickle unit	No.	4.28	80	10	42.80	34.25
12	Meat & Poultry Processing-- Poultry processing	No.	10.70	80	5	53.50	42.80
13	Oil Extraction-Oil Mill	No.	4.28	80	49	209.72	167.78
14	Spice Processing-Chilly processing-masala powder	No.	5.35	80	24	128.40	102.72
Total					318	5227.17	4181.78

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

The district has a strong network of Primary Agricultural Credit Societies (PACS) and other cooperative institutions that provide agricultural loans to their members. Currently, 98 PACS are being supported under NABARD's PACS Computerization Project, enhancing transparency and operational efficiency. While these societies primarily focus on short-term credit, there is significant potential for them to diversify into Agri Term Loans and non-credit business activities such as running superstores, selling non-agricultural commodities, and taking up dealership ventures in cement, petrol, and LPG.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Proximity of the district to metro city and availability of extensive agriculture farmers provides a favorable situation for establishment of ACABC centres in the district.



There are 4 Nodal training institutes accredited by MANAGE for trainings eligible candidates for availing benefits under ACABC scheme in Karnataka.

With establishment of industrial areas and being an adjoining district to the state capital, district has attracted establishment of startups in the past decade.

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.	20.00	80	10	200.00	160.00
4	Loans to Agri. Start-ups	No.	10.70	80	17	181.90	145.52
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	170	36380.00	29104.00
3	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	25	8025.00	6420.00
Total					222	44786.90	35829.52



Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

The MSME sector in Bengaluru South, continues to be a cornerstone of the district's economic vitality. Known for its thriving textile, handicraft, and agro-based industries, the region has seen consistent industrial growth. As of the latest data, Ramanagara hosts over 557 factories, collectively employing approximately 75090 individuals. The district has also witnessed a surge in small-scale industries (SSI) with 8187 industries at the end of 31.03.2024 employing 68449 individuals, reflecting a dynamic entrepreneurial ecosystem.

According to the Ministry of MSME's Udyam portal, 30,289 enterprises are registered in Bengaluru South as on 31.12.2024, comprising 29,873 micro, 389 small, and 27 medium units. The presence of 12 Primary Weavers Cooperative Societies further highlights the district's rich artisanal heritage. Food processing and textile manufacturing dominate the industrial landscape, contributing the highest number of operational units.

GLC for the FY 2023-24 was ₹1584.67 crore and FY 2024-25 in ₹1223.09 crore. This reflects need for policy support aimed at strengthening the MSME backbone. Bengaluru South's MSME sector not only fuels local employment but also plays a pivotal role in Karnataka's broader industrial development strategy.

3.2 Infrastructure and linkage support available, planned and gaps

Bengaluru South district, known as the "Silk City" of Karnataka, has a robust MSME ecosystem supported by infrastructure developed by KIADB and KSSIDC. KIADB has established six industrial areas—Channapatna (1), Harohalli (2), Magadi (1), and Ramanagara (2)—while KSSIDC has developed estates with 53 industrial sheds and 129 plots across Ramanagara, Magadi, and Kanakapura. The Bidadi Industrial Area, strategically located on the Bengaluru–Mysuru expressway, hosts major industries like Toyota and Coca-Cola, offering excellent road and rail connectivity. The district is a hub for sericulture, with over 28,000 sericulturists and Asia's second-largest cocoon market. Government schemes under CDP and MGNREGA support mulberry cultivation, reeling units, and silk processing. Despite these strengths, MSMEs face challenges such as limited access to affordable land, inadequate credit for agro-based and textile units, and declining traditional handloom practices. Climate change and pest infestations have impacted mulberry yields, threatening sericulture sustainability. There is a pressing need for targeted credit linkage, revival of handloom clusters, and establishment of a textile park to strengthen the value chain and promote inclusive growth in the district.

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

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



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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	5000.00	80	6	30000.00	24000.00
2	Manufacturing Sector - Term Loan-Micro	No.	100.00	80	480	48000.00	38400.00
3	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	6	6000.00	4800.00
Sub Total					492	84000.00	67200.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	1250.00	100	6	7500.00	7500.00
2	Manufacturing Sector - Working Capital-Micro	No.	25.00	100	3600	90000.00	90000.00
3	Manufacturing Sector - Working Capital-Small	No.	250.00	100	37	9250.00	9250.00
Sub Total					3643	106750.00	106750.00
Total					4135	190750.00	173950.00

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

The export sector in Bengaluru South district has witnessed robust growth over the past three financial years, positioning the district as a rising export hub in the state. The total export value surged from ₹1874 crore in FY 2021–22 to ₹3674.72 crore in FY 2022–23, and further to ₹7006.14 crore in FY 2023–24. This growth is driven by a diverse mix of sectors including automobile components, wood-based crafts, Channapatna toys (GI-tagged), granite, furniture, FMCG, and herbal Ayurvedic products. Agricultural exports also play a vital role, with commodities like Alphonso mangoes, ragi, baby corn, millets, and vegetable & flower seeds contributing ₹98.94 crore in FY 2022–23. The district benefits from industrial clusters in Bidadi, Harohalli, and Channapatna, housing major companies like Toyota and Bosch. The Export Strategy for Karnataka (2020–2025), developed with FIEO, guides district-level initiatives. NABARD has actively supported the sector by sponsoring an Off-Farm Producer Company in Channapatna and facilitating GI registration, market access, and producer capacity building. Despite challenges like declining artisan numbers and limited branding, focused efforts are underway to improve infrastructure, skill development, and supply chains, making Ramanagara a promising export destination.

4.1.2 Infrastructure and linkage support available, planned and gaps

The district already benefits from proximity to Bengaluru and strong connectivity via NH-275, railway access, and nearby Kempegowda International Airport. Industrial clusters like Bidadi, Harohalli, and Channapatna continue to anchor export-oriented manufacturing, supported by facilities from major firms such as Toyota, Bosch, and Stovekraft.

Planned infrastructure includes the Greater Bengaluru Integrated Township Project, a ₹12,150 crore initiative covering over 8,943 acres across 10 villages in Ramanagara and Harohalli taluks. This township will integrate residential, commercial, and logistics zones, with metro connectivity and a 60-metre-wide transit corridor linking NH-275 and NH-209. Additionally, the district is earmarked for a textile park and textile research centre, leveraging its status as Asia's largest cocoon market.

Supportive schemes like TIES (Trade Infrastructure for Export Scheme) and NABARD's GI facilitation for Channapatna toys aim to strengthen market access and quality standards. However, gaps remain in branding, certification infrastructure, and skilled artisan retention. There is also a need for cold chain logistics for agri-exports and better last-mile connectivity. Addressing these gaps through targeted investments and policy support will be crucial for districts's export sector to thrive in 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.	300.00	80	38	2650.00	2120.00
2	Export Credit -Pre Shipment Export Credit	No.	25.00	80	24	600.00	480.00
Total					62	3250.00	2600.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

As per the 2011 Census, the literacy rate in the district stands at 69%, with male literacy at 76% and female literacy at 61%. The rural literacy rate is relatively lower at 65.26%, comprising 73.96% for males and 56.36% for females, while the urban literacy rate is significantly higher at 81.54% (male: 85.47%, female: 77.51%). The district has a well-established educational infrastructure, including 84 Pre-University (PU) colleges with a total enrolment of 15,628 students, 6955 boys and 8673 girls. There are 24 degree colleges accommodating 17,388 students. Of which, the district hosts one private college under the Indian System of Medicine with an intake capacity of 440 students, and 2 Allopathy Medical Colleges with 590 students. Technical education is supported by four government polytechnic colleges and two private polytechnic colleges. Furthermore, five engineering colleges operate in the district, offering a range of professional courses. The presence of these diverse and quality institutions provides a strong foundation for academic growth and skill development. This educational landscape presents a valuable opportunity for banks and financial institutions to extend education loans, especially to students pursuing higher and professional education, thereby supporting inclusive access to learning and career advancement.

4.2.2 Infrastructure and linkage support available, planned and gaps

Bankers are actively using the Vidyalakshmi portal to source education loan applications, as directed by the Department of Financial Services (DFS). Awareness programs have been conducted for both bankers and students to ensure effective utilization. Under the 'Arivu' educational loan scheme, minority students admitted through CET to 28 professional courses (like Engineering and Medical) are eligible for loans of Rs. 1 lakh per annum at a



subsidized interest rate of 2%. Additionally, the Indian Banks' Association (IBA) has introduced a scheme offering collateral-free loans up to ₹7.5 lakh for students from economically weaker sections. To further support students, banks are encouraged to organize awareness and sensitization camps at the start of each academic year, enabling more students to access these loan facilities.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	7.50	95	1304	9780.00	9291.00
	Total				1304	9780.00	9291.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is a fundamental human necessity and plays a pivotal role in driving economic growth. It not only provides shelter but also stimulates employment and boosts allied sectors such as construction, manufacturing, and services. Recognizing its importance, several housing schemes were actively implemented during the financial year 2023-24 to address the needs of various communities.

Under the Basava Housing Scheme, a total of 3190 houses were constructed, aiming to support economically weaker sections. The B R Ambedkar Nivasa Scheme facilitated the construction of 968 houses, focusing on social justice and upliftment of marginalized groups. The Pradhan Mantri Awas Yojana – Rural (PMAY-R) contributed 339 houses, while the PMAY – Urban (PMAY-U) added 1098 houses, both targeting affordable housing for rural and urban populations respectively.

Additionally, the Devraj Urs Housing Scheme saw the completion of 28 houses, and the Vajpayee Urban Housing Scheme accounted for 122 houses, further strengthening the state's commitment to inclusive housing development. These initiatives collectively reflect the government's dedication to improving living standards and fostering socio-economic progress through targeted housing programs.

4.3.2 Infrastructure and linkage support available, planned and gaps

Out of a total of 2,60,533 households in the district, 52151 households remain without proper housing, highlighting a significant gap in access to shelter. While housing finance has seen



considerable growth, it has predominantly benefited the middle and upper-income groups, especially in semi-urban and urban areas. This trend has left the rural poor, farming communities, and self-employed individuals with limited access to suitable credit options for housing. To address this disparity, there is an urgent need to design inclusive and affordable credit products tailored to the needs of low-income and rural populations. Moreover, a major challenge lies in the lack of awareness among rural households regarding the various housing schemes available. Schemes such as the Mukhya Manthri Gramina Niveshana Yojane, Basava Housing Scheme, and B R Ambedkar Nivasa Scheme offer valuable support, but their benefits remain underutilized due to poor outreach and limited information dissemination. Strengthening awareness campaigns and improving access to housing finance for underserved communities can significantly contribute to reducing the number of houseless families and promoting equitable development across the district.

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	1361	40135.00	33983.00
	Total				1361	40135.00	33983.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure is a key driver of economic growth, enabling efficient movement of goods, services, people, and information. The development of any region is closely tied to the quality of its infrastructure. In the district, 100% of villages and hamlets are electrified. As of 31.03.2024, total length of road was 2375.52 KM and road density stood at 667 km per 1000 sq. km, with 80,370 transport vehicles per 1000 sq. km. About 95.57% of villages had access to allweather roads. Net irrigated area was 24% of net sown area (as on 31.03.2023), with 94% of irrigation from groundwater sources and 16% from surface water. Drinking water access of 50+ LPCD was available in 80.99% of habitations. According to the 2011 Census, out of 2,60,533 households, 80.98% relied on tap water and 16% on tube wells for safe drinking water. The district has 7 regulated markets and storage facilities managed by APMC, TAPCMS, RAPCMS, PACS, etc. However, existing godowns are inadequate to prevent distress sales by farmers, highlighting the need for expanded and accessible storage infrastructure.

5.1.2 Infrastructure and linkage support available, planned and gaps

Under RIDF irrigation projects for construction of check dams, irrigation canals etc an additional 9151.45 ha of land was brought under irrigation. 964.15 km of road were constructed. Further, under RIDF projects such as construction of Hitech cocoon market in 2 phases, construction of animal husbandry disease diagnostic centre and laboratory are in pipeline. Projects on improvement of tanks, construction of RSK with godown etc are also sanctioned. Further, there is need for construction of raitha samparka kendras, custom hiring centres, renovation and rejuvenation of minor irrigation tanks, setting up of Mango processing unit, setting up of HOPCOMS.

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

More than 596 villages benefitted from the infrastructure constructed under animal husbandry sector which mainly consists of veterinary dispensary and veterinary hospitals. Rural markets were set up at 7 locations for the benefit of 60 villages. 112 anganavadi centres were constructed. Public health care facilities to 90 villages in the form of PHCs, sub centers were supported. 4 RSKs, 158 schools/colleges were supported under RIDF. Hitech cocoon market for trading of Cocoons is coming up in Sericulture training institute, Channapatna, which is expected to benefit the farmers, reelers and weavers from the district and all the other districts states who have been carrying out the trade in the existing cocoon market located in Ramanagara.



5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

The social infrastructure in the district reflects steady progress, supporting both economic and human development. As per RBI's Priority Sector guidelines, banks extend credit for setting up schools, healthcare, and sanitation facilities, enhancing access to essential services. The district's tele-density is high, with 108 telephones per 100 people as of 2023. Each post office serves an average area of 19.53 sq. km. The literacy rate stands at 69.22% (2011 Census), indicating scope for further improvement. Educational infrastructure includes 1304 primary schools, 340 high schools, and 7.76 pre-university colleges per lakh population, while degree and professional colleges number 2.21 per lakh. Health infrastructure comprises 45.93 family welfare sub-centres/PHCs per lakh population, 6.47 dispensaries and hospitals (including Indian systems of medicine), and 0.61 doctors per 1000 population (2024). The growing demand for educational and healthcare facilities, driven by industrial growth and population needs, highlights the importance of continued investment in social infrastructure to ensure inclusive and sustainable development in the district.

5.2.2 Infrastructure and linkage support available, planned and gaps

The potential for private investment, supported by bank credit, has been evaluated based on the current infrastructure and emerging needs in sectors such as education, healthcare, and drinking water across the district. In the education sector, rural schools require improved infrastructure such as additional classrooms, drinking water supply, and toilet facilities to enhance student retention. In healthcare, there is scope for expanding services to underserved areas. Drinking water quality remains a concern, with Ramanagara district having 25 villages affected by fluoride, 309 villages with excess iron, 2 with high nitrate levels, and 5 with elevated TDS. These issues highlight the need for targeted interventions. Additionally, solid waste management and sewage treatment pose significant challenges for both Gram Panchayats and Municipalities. Public-Private Partnership (PPP) models are essential to address these infrastructure gaps and improve service delivery in these critical areas.

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	60	1200.00	960.00



2	Education-Colleges	No.	100.00	80	11	1100.00	880.00
3	Education-Schools	No.	100.00	80	11	1100.00	880.00
4	Healthcare-Diagnostic Lab	No.	50.00	80	11	550.00	440.00
5	Healthcare-Hospital	No.	100.00	80	6	600.00	480.00
Total				99		4550.00	3640.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Karnataka, endowed with diverse renewable energy resources such as solar, wind, small hydro, biomass, and waste-to-energy has been proactive in promoting clean energy through its “Renewable Energy Policy 2022–2027.” The policy aims to support India’s national target of 500 GW of renewable energy by 2030, with Karnataka setting a goal of developing 10 GW of additional RE capacity, including 1 GW from rooftop solar. Bengaluru South district has made notable progress in this direction, having commissioned 122.75 MW of renewable energy capacity as of August 2025. This includes 97.5 MW from solar energy, 13.75 MW from small hydro projects, and 11.5 MW from waste-to-energy initiatives. While the district currently lacks wind or hybrid installations, the existing capacity reflects a strong foundation for further expansion. With favorable policies, land availability, and growing energy demand, the district holds significant potential for private sector participation in renewable energy projects, especially in solar and waste-to-energy segments. Continued investment and infrastructure support will be key to scaling up clean energy adoption in the district.

5.3.2 Infrastructure and linkage support available, planned and gaps

Bengaluru South district holds significant potential for renewable energy development, particularly in decentralized and community based models. With a cattle population of approximately 2.87 lakh, the district can support the establishment of nearly 40,000 biogas plants of 2 cubic meters each, offering a sustainable solution for rural energy needs. Additionally, 367 hectares of wasteland have been identified, of which 75100 hectares can be utilized for energy plantations, supporting biomass based energy generation. The district is also suitable for implementing largescale solar initiatives under the Development of Solar Parks and Ultra Mega Solar Power Projects scheme. However, institutional financing for renewable and sustainable energy (RSE) projects remains limited, primarily due to inadequate promotional efforts and awareness. To bridge this gap, banks and financial institutions are encouraged to leverage central schemes like the PM Surya Ghar: Muft Bijli Yojana and align them with Karnatakas subsidized electricity programs. Strengthening infrastructure linkages, such as grid connectivity, storage systems, and market access, along with targeted awareness campaigns, will be crucial to unlocking the districts renewable energy potential and attracting private sector participation.

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.

Bengaluru South, PLP 2026-27

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Home-Biogas	No.	0.40	90	325	130.00	117.00
2	Solar Energy-Roof Top Solar PV System without Battery- upto 3KW	No.	2.00	90	85	170.00	153.00
3	Solar Energy-Solar Water Heater System	No.	1.90	90	170	323.00	290.70
4	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	350	87.50	78.76
Total					930	710.50	639.46

Title : Bridging path and Hope across Seethanathore Halla



Construction of Bridge across Seethanathore halla in road from Doddagangavdi to Nayidole road in Kootagal Hobli, Bengaluru South was sanctioned in the FY 2015 16 and the same was completed in 2023 by PWD of the district. The bridge enhanced accessibility to urban and periurban areas for villages in and around Nayidole. A significant increase of more than 50 vehicles per day cross the bridge utilizing the infrastructure.

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	758	627.02	543.28



B	Ongoing tranches	21	306.33	275.31
	Total (A + B)	779	933.35	818.59

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	132	301.39	275.11
B	Rural roads & bridges	292	179.45	144.06
C	Social Sector	318	145.89	124.11
	Total (A + B + C)	742	626.72	543.28

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	28	Irrigation potential	ha	9895
B	Rural roads	251	Road length	km	983
C	Bridges	41	Bridge Length	m	

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Anganwadi	156	Higher enrolment of kids to early education	Villages/Population	280
2	Animal Husbandry	67	Better access to animal health care	Cattle/Farmers /Population	1180513
3	Backward Class Hostel	1	Access accommodation for backward classes pursuing	Villages/Population	102
4	Cocoon Quality testing Labs	5	Availability of technology for the farmers	Villages/Population	4000
5	Community Health Centre	1	Access to better health care facilities	Villages/Population	16



6	First Grade College	2	Access to quality education	Villages/Population	
7	Godown	1	Agriculture storage infrastructure availability to farmers	Metric Tonne	200
8	Govt. Tool Room and Training Centre	2	Access to skill upgradation and ensured placement	Villages/Population	
9	Horticulture projects	1	Enhancement of quality services from horticulture sector	Villages/Population	
10	Industrial Training Institute	2	Access to skill upgradation and ensured placement	Villages/Population	906
11	Moraji Desai Res School	1	Access to quality education	Villages/Population	
12	Polytechnic	5	Access to skill upgradation and ensured placement	Villages/Population	3
13	Pre University	36	Access to quality education	Villages/Population	448
14	Primary Health Centres	13	Better access to health care	Villages/Population	22
15	Primary Schools	36	Access to quality education	Villages/Population	65
16	Raitha Sampark Kendras	5	Better agriculture extension services to farmers	Villages/Population	1801
17	Rural Markets	8	Agriculture storage infrastructure availability to farmers	Villages/Population	53



18	Rural Service Centre	4	Agriculture storage infrastructure availability to farmers	Villages/Population	574
19	Secondary Schools	100	Access to quality education	Villages/Population	477
20	Sericulture	5	Better extension services to the sericulture community	Villages/Population	



Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Bengaluru South district has demonstrated steady progress in the Self Help Group (SHG) and Joint Liability Group (JLG) ecosystem, supported by the Karnataka State Rural Livelihood Mission (KSRLM) under the National Rural Livelihood Mission (NRLM). As of March 2024, the district reported over 1.12 lakh active microfinance accounts with an outstanding loan portfolio of approximately ₹1,020 crore, reflecting strong financial inclusion and credit penetration. The SHG-Bank Linkage Programme continues to be a key enabler, with active participation from Scheduled Commercial Banks, DCCBs, and NGOs. The district has also seen the formation of producer groups to promote income-generating activities among SHG members. Efforts during FY 2023–24 focused on streamlining SHG membership through MIS code issuance to eliminate multiple enrollments and enhance transparency. Despite these advancements, challenges remain in expanding institutional finance and improving digital and market linkages. Leveraging schemes like PM Surya Ghar and integrating with state electricity subsidy programs can further strengthen the sector. Continued capacity building, financial literacy, and convergence with livelihood missions will be essential to deepen the impact of SHGs and JLGs in Bengaluru South.

6.2 Infrastructure and linkage support available, planned and gaps

The district has seen active credit engagement, with 24 Microfinance Institutions (MFIs) disbursing ₹1,676.95 crore, primarily through the Grameen Bank model targeting women's groups. While SHG formation has reached saturation, the focus has shifted to strengthening credit linkage, enterprise development, and livelihood enhancement. Ramanagara block leads in SHG credit linkage, while Harohalli lags behind. Infrastructure support includes training programs like LEDP on food and coconut value addition, which benefited 300 SHG members and led to the establishment of microenterprises. However, gaps remain in equitable credit access across blocks, digital financial literacy, and market linkages for SHG products. Planned interventions should focus on upgrading digital infrastructure, expanding JLG coverage, and leveraging schemes like NRLM and PM Vishwakarma to enhance income-generating capacities and ensure sustainable livelihoods.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Loans to Distressed Persons-- OD to PMJDY	No.	0.10	100	500	50.00	50.00
2	SHGs/ JLGs--JLGs	No.	2.00	100	9200	18400.00	18400.00
3	SHGs/ JLGs--SHGs	No.	2.00	100	12350	24700.00	24700.00
Total				22050		43150.00	43150.00



Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Expand PMFBY coverage to include all farmers, especially non-loanee beneficiaries, to mitigate climate-related risks. (Department of agriculture, Insurance companies and Banks)
2. Promote JLG/SHG-based crop lending for cultivators lacking formal land records to improve credit access. (KSRLM, Banks)
3. Establish cold storages and pack houses for horticulture produce to reduce post-harvest losses and improve marketability. (Department of Horticulture)

2. Water Resources

1. Rejuvenate tanks and water bodies through desilting to improve storage and groundwater recharge. (Minor irrigation department, Zilla Panchayat)
2. Support artificial recharge structures like farm ponds and check dams with targeted credit and technical assistance. (Groundwater Directorate, Watershed Development Department)

3. Farm Mechanisation

1. Facilitate combine harvester procurement through FPOs with bank and departmental support. (Department of Agriculture, Banks)
2. Expand access to farm equipment on hire via PACS and grassroots institutions. (Cooperation Department, PACS)
3. Promote financing for small machinery like power tillers and used tractors for marginal farmers. (Banks, Agriculture Department)

4. Plantation and Horticulture

1. Need for encouraging pledge finance/marketing credit by cocoon markets/ silk exchanges with tie up arrangement in order to help sericulture farmers and reelers face market fluctuations.
2. Department of Horticulture to demonstrate and support cultivation of innovative and high value crops.
3. Post-harvest facilities for Cleaning, sorting, grading, packing units has to be promoted in vegetables, spices and horticulture crops. Department and Banks to converge their support to FPOs and progressive farmers.
4. Refurbishment of greenhouses sanctioned under the National Horticulture Mission till date by Department of Horticulture to enhance the acreage available under Green house and increase efficiency of the structures for higher production.

5. Forestry/ Waste Land Development

1. Construction of forest boundary to safeguard the agriculture land in the vicinity of the forest edge and also to reduce the menace of wild animals attack is required.
2. Community cattle sheds in the forest border area villages is required to reduce the potential loss of the animals by wild animals attack
3. The approach of the Forest Department needs to focus on promoting commercial forestry through demonstrations on farmers' lands by growing appropriate species that will augment farmers' incomes.
4. Provide bamboo saplings to SF/MF households through forest departments. The artisans find it difficult to procure bamboo, which is used as raw material for various kinds of products that they make.
5. Private nurseries for raising forest plant species may be financed by the Banks.

6. Animal Husbandry - Dairy

1. KCC for dairy sector has been emphasized from past 3 years which has not taken up on full fledged capacity in the district. Veterinary Department and Banks should coordinate and ensure successful implementation of the scheme. (Animal Husbandry and Veterinary sciences Department and Banks)
2. BAMUL and department of cooperation should initiate specific action plan to rejuvenate the defunct dairy co-operative societies to help the dairy farmers in the area.
3. Fodder cultivation needs to be encouraged on a larger scale to sustain the traditional dairy activity. The department should intensify interventions such as supply of fodder mini kits and fodder root stalks to encourage cultivation of fodder crops and take other necessary measures. (Animal Husbandry and Veterinary sciences Department)
4. Considering the vast potential for dairy activity in the district, the banks should ensure that concerted efforts are made and adequate credit is extended for the development of the sector. (Banks)

7. Animal Husbandry - Poultry

1. As per the operational guidelines of Animal Husbandry Infrastructure Development Fund (AHIDF) scheme the scheduled banks can provide financial assistance to individuals/ FPOs for establishment of infrastructure for meat processing and value addition infrastructure and establishment of poultry feed plant in the private sector. (Banks)
2. To ensure effective bio-security, use of incinerators may be encouraged and infrastructure for common incinerator facilities may be established at major poultry production centres. (Animal Husbandry and Veterinary sciences Department)
3. SHGs may be encouraged to rear brooding units of commercial Giriraja chicks and backyard poultry birds like Cauvery, Swarnadhara, etc. Such SHG units may be credit linked. The department may guide the SHGs to take up the activity with credit linkage. Assistance from Backyard Poultry Scheme can be sought for. (Animal Husbandry and Veterinary



sciences Department and KSRLM)

8. Animal Husbandry - Sheep, Goat, Piggery

1. Goat milk production and processing along with meat processing can be explored for enhancing income flow to farmers. (Animal Husbandry and Veterinary sciences Department)
2. Banks may encourage financing of sheep / goat / piggery activities in the district. (Banks)
3. Sheep Farmers' Cooperative Societies may be revitalized with assistance from the department so that banks can come forward to finance these societies for establishing processing units, carpet making and establishing modernised slaughter houses etc. (Cooperation Department and Animal Husbandry and Veterinary sciences Department)

9. Fisheries

1. Popularization of bio floc fisheries and RAS of fish culture is the need of the hour to have definite impact in quality of fish culture. (Fisheries Department)
2. Strengthening of extension services at field level. (Fisheries Department)
3. Banks may encourage financing fishery activities, especially fish culture in ponds/tanks through SHGs / JLGs. (Banks)
4. Ornamental fish breeding & rearing to be encouraged by banks with the support from MPEDA and Fisheries Department. (Fisheries Department and Banks)

10. Construction of Storage and Marketing Infrastructure

1. Banks have to finance pledge loans to farmers against eNWR. None of the godowns are accredited under NWR.
2. Drying and threshing yards are the need of the hour in the district as farmers practice unhygienic threshing methods due to lack of proper infrastructure. (Department of Agriculture)

11. Land Development, Soil Conservation and Watershed Development

1. There is potential for treatment of areas under watershed as identified by the DoA. Bringing more area under watershed can create awareness on soil and water conservation. (Watershed Development Department)

12. Agriculture Infrastructure: Others

1. Tissue culture labs in the district are limited and hence the cost of input is higher for the farmers cultivating tissue culture banana. (Department of Agriculture and Horticulture)
2. As farmers have started moving towards less-chemical cum organic farming methods, the activities like production of bio-fertilizers, bio-pesticides, and vermi compost may need to be given more thrust and attention. (Department of Agriculture and Horticulture)

13. Food and Agro. Processing

1. There is a need for Dept of Agriculture and District Industries Centre to popularise this scheme so that more food processing units are setup and address concerns of home industries with Bankers.
2. Banks may have to effectively coordinate with agencies engaged in the development of industrial sector in the district with a view to meeting the credit needs of the sector
3. The district is witnessing Mango and coconut processing centres establishment. However, the technology transfer on the use of latest technology to the concerned growers need to be popularized. Ragi being one of the major crops of the district requires processing unit to be established in the district.

14. Agri. Ancillary Activities: Others

1. The agriculture graduates who come up to set up agri-business enterprises complain of banks seeking security for loans less than ₹20.00 lakhs, even though such loans are brought under SME sector for taking hypothecation of assets created during the project. Banks may finance such ventures, as such entrepreneurs have knowledge of the sector and can fill up extension gaps in the agriculture sector.

15. Micro, Small and Medium Enterprises (MSME)

1. Infrastructure in industrial areas should be improved in terms of road connectivity, drainage works etc.
2. Industrial scenario of the district is dominated by micro units. Most of these units do not approach the banks for investment / capital needs. There is a need to bring such units under banking fold.
3. DIC may organize skill development /programme in clusters and efforts be made for cluster linkage. There should be proper co-ordination between the bankers and the extension agencies
4. Power and related infrastructure facility needs to be ensured for development of MSME sector in the district
5. Marketing of goods produced by SHGs and other craftsmen is an area of concern. Need to put in place a structured marketing arrangement for retail sales of small producers.

16. Export Credit

1. Credit facility extended remains low. Sericulture sector and toys of channapatna can be concentrated for increasing the credit flow.

17. Education

1. A specific loan fair for the graduating students should be held on annual basis to promote the education loans for the needy. Lack of information on the available schemes and knowledge on the banking among the students hinders the credit flow in the sector.

18. Housing



1. Housing loans under PMAY-R/U requires additional funds which can be explored in coordination with implementing department by the bankers
2. In addition to sanctioning housing loans, banks need to develop a Housing Loan Guarantee Fund by leveraging and linking the loan a/c with insurance

19. Social Infrastructure

1. FHTC in all the households with pucca house and RCC roof can be explored with bank credit

20. Renewable Energy

1. Extension support by the implementing departments, imparting training to farmers and rural youth about skills for installation and maintenance of bio-gas plants are needed to revive the bio-gas programme. Involvement of NGOs, SHGs and FPOs to disseminate the knowledge about the use of plants and also benefits derived to the rural people are needed to popularize the scheme

21. Informal Credit Delivery System

1. Government should focus on establishment of community processing units and also support marketing of the products prepared by the SHG groups

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

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

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

c. National Campaign on Cooperation among Cooperatives

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

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

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

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

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

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

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

- Self Initiative for Turn Around (SAF-SITA) to plan & implement a multipronged

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

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

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

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

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

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

h. Initiatives under Cooperative Development Fund (CDF)

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

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

1. Status of Cooperatives in the State:

The cooperative sector in Karnataka comprises a total of 45962 cooperatives, covering about 36075 non-credit cooperative societies i.e., Dairy/Fishery/Poultry/ Housing/Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc. and 9885 rural credit co-operatives (PACS, LAMPS, FSS, etc.). These primary societies have nearly 236 lakh members spread across 29736 villages. The long-term rural co-operative credit structure cover 26 State Co-operative 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.

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

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

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

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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:

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. 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.

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4. Health, Awareness, and Community Engagement:

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

On 31 July, the RCS Head Office in Bengaluru hosted a medical checkup and blood donation camp, reinforcing the cooperative sectors commitment to public health.

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

Trainings & Debates

Across districts, training programs were conducted to raise awareness about the significance of IYC and the role of cooperatives in sustainable development.

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

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5. Status of PACS Computerisation:

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

PACS Sanctioned - 5491

ERP Trial Run - 3504

ERP Go Live - 3028

HoC uploaded - 144

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6. Training Programs Conducted by RO:

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

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5. Status of Cooperatives in the District

1. The block wise, sector wise distribution of cooperative societies in the district is as under:

There are 1386 registered societies in the district. Out of which, 1251 are functional, 77 liquidated and 58 are defunct. There are 50 types of credit and noncredit cooperative societies of which, Milk producers cooperative societies (1016) followed by Primary agriculture credit cooperative societies (100) are the prominent type of societies. Further, Ramanagara district has a rich cooperative profile in livestock, fisheries, women, multipurpose and consumer cooperative societies.

Under PACS computerization project, PACS of Ramanagara district which are covered under Bangalore DCCB have achieved Go live stage in 98 PACS and more than 25 have completed on system audit. 1 PACS was declared as ePACS only.

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6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in the sector, as elucidated in this chapter. The distribution is not uniform in Channapatna and Ramanagara blocks. Therefore, there is potential for creation of cooperative societies in Agriculture credit and milk producers cooperative sectors in aforementioned blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

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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	Skill Training	Value addition of Jackfruit	Ramanagara	Livelihood and enterprise development fund	Nil	120	Farmers in Bengaluru South district cultivate Jackfruit alongside traditional crops, with popular local varieties including Chandra Halasu and Janagere Halasu. To promote value addition, Self-Help Groups (SHGs), supported by Karthavya NGO, received a grant of ₹9.5 lakh. This initiative encourages the development of innovative jackfruit-based products such as jackfruit powder, papad, and chips, enhancing income opportunities and reducing post-harvest losses.
2	Watershed Development	Kalari – Hujgal watershed	Kalari, Hujgal	Grant under watershed development fund	Convergence with Godrej Agrovet ltd company	648	Kalari-Hujgal watershed covered an area of 1273 ha benefiting 648 households of 6 villages. A grant amount of ₹1.47 Cr was released for carrying out soil and water conservation activities in the identified watershed area.

							The project resulted in enhancement of soil fertility, productivity, increase in ground water table level and enhanced vegetation. Increase in area of fruits and forestry plants was also recorded. The enhanced vegetation was traded using Carbon trading technology
3	Watershed Development	Mallasandra watershed	Mallasandra and 10 villages in the microwatershed	Grant under watershed development fund	Nil	2444	A watershed project to cover 2244 households of 10 villages and an area of 1310 ha was sanctioned with a grant amount of ₹2.41 Cr in Mallasandra and surrounding villages of Magadi, Ramanagara. Upon completion of soil and water conservation, natural resource management activities, climate change activities are being implemented in the selected villages.
4	Watershed Development	Kadushivanahalli watershed	Kadushivanahalli, Gattigunda, Alagadaklu, Shivanasandra	Grant under watershed development fund	Nil	470	Kadushivanahalli watershed covering 1090.56 ha of area, 4 villages and 470 households was a boon for improving the soil, water conservation, introduction of climate change adaptability strategies and support to livelihood generation amongst the SHGs and land less. The project is located in villages surrounding Kadushivanahalli, Kanakapura, Ramanagara. A grant of

							₹1.99 Cr was sanctioned to the watershed.
5	Collectivisation	Magadi, Honnadevi, Bilikallu and Janadhanya Farmer producer organization	Mallsandra, Sidaganahalli, Kanakapura, Kolagondanahalli	Grant under PODF ID and CSS FPO	Nil	5000	There are 3 working FPOs in the district. 2 FPOs are located in Magadi and in Kanakapura namely Honnadevi FPO, Magadi FPO and Janadhanya FPO. The shareholders in each FPO vary from 400 to 1500. The major business activities practiced are input business such as cattle feeds, fertilizers and pesticides marketing and output business such as value addition of ragi, coconut, groundnut and marketing of the same under FPOs brand name.
6	Collectivisation	Artisan Pride Producer Organization	Channapatna	Grand support under Gramya vikas nidhi	Nil	448	Channapatna toys are GI tagged product of Ramanagara district. To elevate the conditions of artisans in the district, an off-farm producer company was supported with a grant amount of ₹86.80 lakhs. The OFPO as on 31.03.2024 has 250 share holders and 198 associate members and with the grant support the OFPO, Artisan pride producer company has established 10 spokes at different locations of channapatna, to enable artisans to work in the vicinity nearest to their homes.
7	Promotional Activity	Janadhanya FPO Rural mart	Harohalli	Grand support under Gramya	Nil	100	1 rural mart was sanctioned to Janadhanya FPO during 2022-23 with a grant support of ₹6.5 lakhs. The rural mart is located in Harohalli taluk headquarters and is

				vikas nidhi			promoting the marketing of small millets and value added products being produced by the FPO shareholders.
8	Skill Training	Value addition of food products	Kanakapura	Livelihood and enterprise development fund	Nil	150	150 SHG members were trained under the programme by Karthavya foundation in Kanakapura. Out of 150, 126 are involved in production of rice, horsegram, ragi papads, lemon and mixed vegetable pickles. 9 members have availed FSSAI license and have initiated the entrepreneurship. Others are working in a group mode under a common brand name "Swaada". The income of the trained beneficiaries has increased by two folds.
9	Skill Training	Coconut value addition	Kanakapura	Livelihood and enterprise development fund	Nil	150	Kanakapura being a prominent block in coconut production enabled Karthavya foundation to collaborate with NABARD and train 150 SHG members on the value addition aspects of coconut. Training for production of more than 15 varieties of products was taken up and 6 beneficiaries have already availed FSSAI license for initiating their own enterprise.

Success Stories

Success Story 1



Title	Crafting Success One Toy at a Time
Beneficiary	Handicraft artisans of Channapatna
1. No. of beneficiaries	250
Scheme	Off Farm Producer Organization
Project Implementing Agency	MAYA
Duration of the project	3 years
2. Community	Channapatna toy artisans
3. State	Karnataka
4. District	Bengaluru South
5. Block	Channapatna
6. Village	Channapatna Crafts Park

1.1 Support provided

The toy cluster empowered artisans with basic advanced and entrepreneurship training enhancing their skills and enabling them to manage and grow their businesses confidently.

Ten lathes were set up across five locations using the hub and spoke model giving artisans access to modern machinery improving efficiency and increasing production capacity.

Marketing support included organizing buyer-seller meets and creating a website helping artisans reach new markets boost sales and ensure sustainable growth for the cluster.

A total grant of Rs. 86.8 lakh was sanctioned to support nurturing of Artisan Pride Producer company in FY 2021-22.

1.2 Pre-implementation status

Artisans worked in an unorganized manner often under the control of traders who dictated terms and limited their independence.

Traders provided advance payments keeping artisans in a cycle of debt and ensuring year-round work under financial pressure.

Artisans received no social security benefits or formal protections from their employers leaving them vulnerable and insecure.

The profits from toy sales rarely reached the artisans as most of the margins were retained by the traders limiting artisans' earnings.

1.3 Challenges faced

Competition from mass-produced affordable plastic toys led to a decline in demand for handcrafted Channapatna toys making it hard for artisans to compete in price and variety.

Traditional time-consuming production methods slowed output and raised labor costs. Without modern techniques artisans struggled to compete in a fast-paced cost-driven global market.

Skill development declined as fewer young people learned the craft. With limited training and mentorship the number of skilled artisans dropped threatening the continuity of the tradition.

Limited market access and lack of marketing knowledge meant most artisans sold locally. Few reached national or international markets restricting growth and financial stability.

1.4 Impact

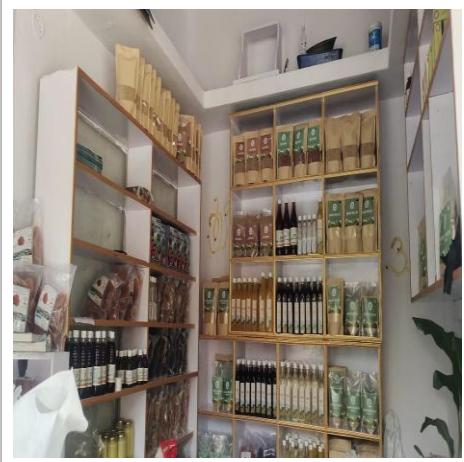
Artisans adopted modern designs and automated lathes boosting efficiency. The hub and spoke model enabled flexible work especially for women.

Skill development was prioritized through formal training. New and experienced artisans received basic advanced and entrepreneurship training.

Market access improved with the Faircraft brand and a new website. Artisans used e-commerce and social media to reach national and international buyers.

Artisans' incomes increased as they were paid fairly upon completion of work with the company following fair trade principles for all payments.

Success Story 2



Title	Grameena Shakti Mart: Empowered by Women Farmers
Scheme	Rural Mart
Project Implementing Agency	Janadhanya Farmers Producer Company
Duration of the project	3 years
Beneficiary	Farmer members of Janadhanya FPO
1. No. of beneficiaries	2000
2. Community	Women farmers Small and marginal farmers
3. State	Karnataka
4. District	Bengaluru South
5. Block	Harohalli
6. Village	Harohalli

2.1 Support provided

A rural mart was established to showcase and sell products made by producer groups of the FPO.

Grant support of ₹6.5 lakh over three years helped cover salaries rent and recurring expenses for smooth mart operations.

Capacity building initiatives were provided to beneficiaries encouraging product diversification and increasing the rural mart's popularity.

2.2 Pre-implementation status



The products were sold in the FPO office limiting the quantum of sales.

The products lacked B2C approach as most of the products sold were from FPO to other buyers in the nearest metro cities.

2.3 Challenges faced

The products being organic in nature faced hurdles in picking up pace in marketing

FPO was marketing the products only through B2B model and customers did not have information of the FPO.

Even though FPO was working in the area for more than half a decade visibility of the FPO for their quality products was limited.

2.4 Impact

200 women farmers were supported to supply processed produce to the rural mart.

Women supply products from processing units and also purchase goods from the rural mart.

Products are marketed physically at the rural mart and also listed on e-commerce platforms.

Income increased by 15–20 compared to open market prices for these women farmers.



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) Bengaluru South district, part of Karnataka's Eastern Dry Zone, is characterized by red loamy soils, an elevation of 800 to 900 meters, and annual rainfall between 679.1 mm and 888.9 mm over half of which occurs during the Kharif season. The region predominantly

cultivates Ragi, Rice, Pulses, Maize, and Oilseeds. According to the Karnataka State Action Plan on Climate Change (KSAPCC), long term climate assessments indicate a temperature rise of 1.5C to 2 degree Celsius in the district. This warming trend has led to significant reductions in crop yields, with estimated losses of up to 69.4% in Rice, 68.2% in Maize, 60.4% in Ragi, 50.7% in Chickpea, 46.8% in Red Gram, and 22.5% in Sorghum. These findings underscore the vulnerability of agriculture in Bengaluru South to climate variability and highlight the urgent need for climate resilient farming practices and adaptive strategies to safeguard livelihoods and food security.

b) To build climate resilience in agriculture across Bengaluru South, key adaptation strategies include implementing weather based cropping patterns and strengthening Agromet Advisory Services. Effective rainwater management in rainfed areas is essential. Enhancing local crop genetics through crossbreeding with heat and disease tolerant varieties can improve yield stability. Water demand management through dry season planning, promotion of high value, low water crops, and adoption of micro irrigation systems will optimize resource use. Diversifying into aquaculture such as ornamental fish culture, aquaponics, recirculatory systems, and aquatic plant farming can offer sustainable livelihood options. Promoting research and development to identify resilient fish species, improve seed production technologies, and enhance feed varieties suited to specific agroclimatic zones is vital for longterm sustainability.

3.2 Any specific Climate Change initiative in the District by

a) Several initiatives have been introduced to strengthen agricultural sustainability and farmer welfare. The National Food Security Mission (NFSM) promotes coarse cereals like Maize and Barley, along with nutricereals such as Jowar, Bajra, Ragi, and small millets to enhance nutrition and climate resilience. Through Direct Benefit Transfer (DBT), farmers now receive incentives directly in their accounts for adopting improved technologies. A dedicated Millet Promotion Package supports millet cultivation to ensure nutritional security and drought resilience for vulnerable farmers. Additionally, the Pradhan Mantri Fasal Bima Yojana, implemented in Karnataka, provides crop insurance since 2016, helping farmers mitigate risks from climate variability and crop failure.

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

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

d) Under NABARDs Watershed Development Fund 3 watershed projects at Kalari Hujgal



Mallasandra in Magadi and Kadushuvanahalli in Kanakapura involving total grant assistance of Rs.5.41 crore and CSR component of Rs.1.29 crore area of 5323.68 ha. were implemented. Further a group of activities were introduced to initiate the action of adaptation to climate change in the watershed area. The activities broadly include use of drought tolerant varieties adoption of mixed farming change in cropping pattern from monocropping to multi cropping native breeds of livestock introduction of organic input production and use etc.

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

Potential for Geographical Indication (GI) in the district

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
3. Channapatna toys, the traditional wooden crafts originating from Channapatna taluk in Bengaluru South district, located about 60 km from Bengaluru, Karnataka, were awarded the prestigious Geographical Indication (GI) tag in 2006. This heritage craft is recognized and protected as a GI under the World Trade Organization framework, with oversight by the state government.
4. Channapatna Toys & Dolls is a GI registered product of Bengaluru South district has 71 authorised users as on date. One of the authorised users is an OFPO supported by NABARD namely Artisan pride producer organisation, which is a house for 250 shareholder artisans and nearly 200 associate members. Further, 2 more authorised users have been promoted to participate in the exhibitions sponsored by NABARD pan India.

**Sources for District Profile Data**

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



Trend in procurement/ marketing	District at a Glance - Statistics - Bengaluru South- 2023-24
KCC Coverage	RBI SLBC ACP Portal
Soil testing facilities	District at a Glance - Statistics - Bengaluru South- 2023-24
Crop Insurance	Department of Agriculture Bengaluru South
Irrigated Area & Potential	District at a Glance 2023-24 - Bengaluru South
Block level water exploitation status	Dynamic Ground water resources of India 2024
Mechanisation in District	District at a Glance 2023-24 - Bengaluru South
Sericulture	District at a Glance 2023-24 - Bengaluru South
Weavers Clusters	Department of Sericulture Bengaluru South
Production and Productivity	Department of Horticulture Bengaluru South
Area under Forest Cover & Waste Land	District at a Glance 2023-24 Bengaluru South
Processing Infrastructure	KMF website
Poultry	Department of Animal Husbandry Bengaluru South
Inland Fisheries Facilities	Department of Fisheries Bengaluru South
Agri Storage Infrastructure	District at a Glance 2023-24 - Bengaluru South
NABARDs interventions	FSDD NABARD Bengaluru RO
Fertilizer Consumption	District at a Glance - Bengaluru South - FY 2023-24
MSME units - Cumulative	MSME Dashboard
Traditional activities	Department of Handloom and Textiles, Bengaluru South
Crop Identified for One District-One Product	Department of Agriculture, Bengaluru South
Status of SHGs	NRLM Bengaluru South and RBI SLBC Portal
Details of non-credit cooperative societies	Department of Cooperation Bengaluru South
Details of credit cooperative societies	Department of Cooperation Bengaluru South
Block wise, sector wise distribution of cooperative societies in the district	Department of Cooperation Bengaluru South
Status/ progress under various schemes of MoC in the district	Department of Cooperation Bengaluru South

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

Sources for Banking profile Data

1

RBI SLBC ACP Portal

Name and address of DDM

Name	Harshitha B V
Designation	DDM, NABARD
Address 1	#427 Shilpashree 9th Cross
Address 2	Chamundeshwari Nagar
Post Office	Mandya Shankarnagar S.O
District	Mandya
State	Karnataka
Pincode	571401
Telephone No.	8232221174
Mobile No.	6363059791
Email ID	mandya@nabard.org



NABSAMRUDDHI FINANCE LIMITED |

A Subsidiary of NABARD

- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.
- Focus Segments:
 - Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)
 - Fabrics & Textiles
 - Handicrafts Value Chain

NSFL in WASH

Emerged as an Eco-system builder and champion of WASH funding, being the

- largest wholesale debt providing NBFC for SDG6
- largest wholesale debt funder for last mile WASH
- pioneer in climate ready WASH funding, and
- only NBFC covering all sectors and risk spectra under WASH.

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



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- Largest lender in FPO space
- Present in 21 States and 3 UTs including North East
- Biggest lender in the FPO ecosystem
- Collateral free lending at affordable rates
- Soft loan for Agri Startups

- Financing FPOs through
 - Working Capital
 - Term Loan
 - Pledge Financing (eNWR)
- Term lending for Corporates/ NBSCs/ MFIs

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

📞 : 044-28270138/28304658

✉ : finance@nabkisan.org

🌐 : www.nabkisan.in

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

📞 : 022-26539620/9514

✉ : corporate@nabard.org



NABFINS LIMITED | A Subsidiary of NABARD

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

Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

: 080-26970500

: ho@nabfins.org

: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India
Presence with
offices in 31
State/UTs

- | | |
|---|---|
| <ul style="list-style-type: none">• Project Management• IT Based Natural Resources Information System• Feasibility, Socio-economic & Impact Evaluation Studies• Third Party Monitoring | <ul style="list-style-type: none">• Climate Change & Sustainability• Value Chain Development• Skill & Livelihood Development• Preparation Detailed Project• Transaction Advisory Services |
|---|---|

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

: 022-26539419 : headoffice@nabcons.in

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

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



NABSanrakshan Trustee Private Limited
Building Trust for Rural Prosperity

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

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

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

☎ : 022-2653-9693

✉ : nabsamruddhi@nabard.org



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

Karnataka Regional Office

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