



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Chamarajanagara District
Karnataka Regional Office, Bengaluru



VISION

Development Bank of the Nation for Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

MISSION



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

ध्येय

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

Potential Linked Credit Plan

Year: 2026-27

District: Chamarajanagara

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

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PLP Document finalized by: NABARD, Karnataka Regional Office

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

Foreword

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

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

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

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

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

Dr. Surendra Babu
Chief General Manager
08 December 2025

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Abbreviations

Abbreviation	Expansion
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AEZ	Agri Export Zone
AHIDF	Animal Husbandry Infrastructure Development Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
BC	Banking Correspondent
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
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
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres
FPO	Farmer Producer Organisation
GLC	Ground Level Credit
GoI	Government of India
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
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

Abbreviation	Expansion
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
NRLM	National Rural Livelihood Mission
NWDPR	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
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
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
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	Located in southernmost part of the State, area 5699 sq.km., 5 taluks, 16 Hoblis, 130 Gram Panchayats, 514 villages; population as per 2011 Census 10.21 lakh with 8.46 lakh rural population; sex ratio 993; literacy rate 61.43%; predominantly agrarian; annual normal rainfall of 787 mm.
Type of soil	Medium Black, Red Loam & Red Sandy Loam
Primary occupation	Predominantly agrarian
Land holding structure	89% of the farmers belong to SF/MF, 9% medium and 2% large farmers

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

Achievement during last 3 years is ₹376961.40 lakh, ₹384548.44 lakh and ₹407490.50 lakh, which is 116%, 107% and 95% of the target respectively.

2. Investment credit in agriculture

GLC in investment credit in agriculture for the last 3 years is ₹172895.46 lakh, ₹98356.10 lakh and ₹88220.08 respectively.

3. Credit flow to MSMEs

Credit flow to MSMEs during last 3 years is ₹39098.24 lakh, ₹44084.02 lakh and ₹44650.40 respectively.

4. Other significant credit flow, if any

Credit flow under Renewable Energy was ₹32.43 lakh against nil last year, education sector credit showed ₹1393.96 lakh against ₹1209.18 lakh recording increase over the previous year, while Housing and Social Infrastructure sectors showed decrease.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

₹503090.74 lakh

2. Projection for agriculture and its components

₹401695.31 lakh

3. Projection for MSMEs

₹65775.00 lakh

4. Projection for other purposes

₹35620.43 lakh

5. Developmental Initiatives

- 1 Watershed Development Project (Capacity Building Phase) covering 100 ha., area and benefitting 76 families has been completed in Kotekere, Bhogainahundi and Kurubarahundi villages of Begur hobli, Gundlupet taluk. Feasibility study report is being prepared for Full Implementation Phase.
- 2 Under PACS as MSC scheme, 9 PACS have been supported for infrastructure development such as construction of building/ godown, purchase of agri implements, out of which 5 are complete.
- 3 SDP training on (i) General Duty Assistant & Home Care Nursing benefitting 30 youth, (ii) lantana crafting and marketing benefitting 30 Soliga and tribal women (iii) Vision Assistant benefitting 30 youth is being implemented. LEDP training on aari work and zardosi benefitting 60 SHG women is being implemented.
- 4 Under RIDF XXX (30), ₹45.93 lakh each for construction of 8 veterinary hospitals across the district, ₹2944.34 lakh for upgradation of the existing 30-bedded to a 100- bedded Taluk-level Hospital at Yelandur has been sanctioned.
- 5 Under RIDF XXX (30), ₹845.50 lakh for construction of 2200 MT Capacity Cold Storage at Main Market Yard of APMC Gundlupete and ₹560 lakh for improvements to roads from Nanjangud Chamarajanagar via Kalanahundi via Heggotara Road has been sanctioned.

6. Thrust Areas

Banks to give thrust for agriculture term loans with focus on loans for land development, water resources and farm mechanization activities. This would create farm assets which in turn would lead to capital formation.

7. Major Constraints and Suggested Action Points

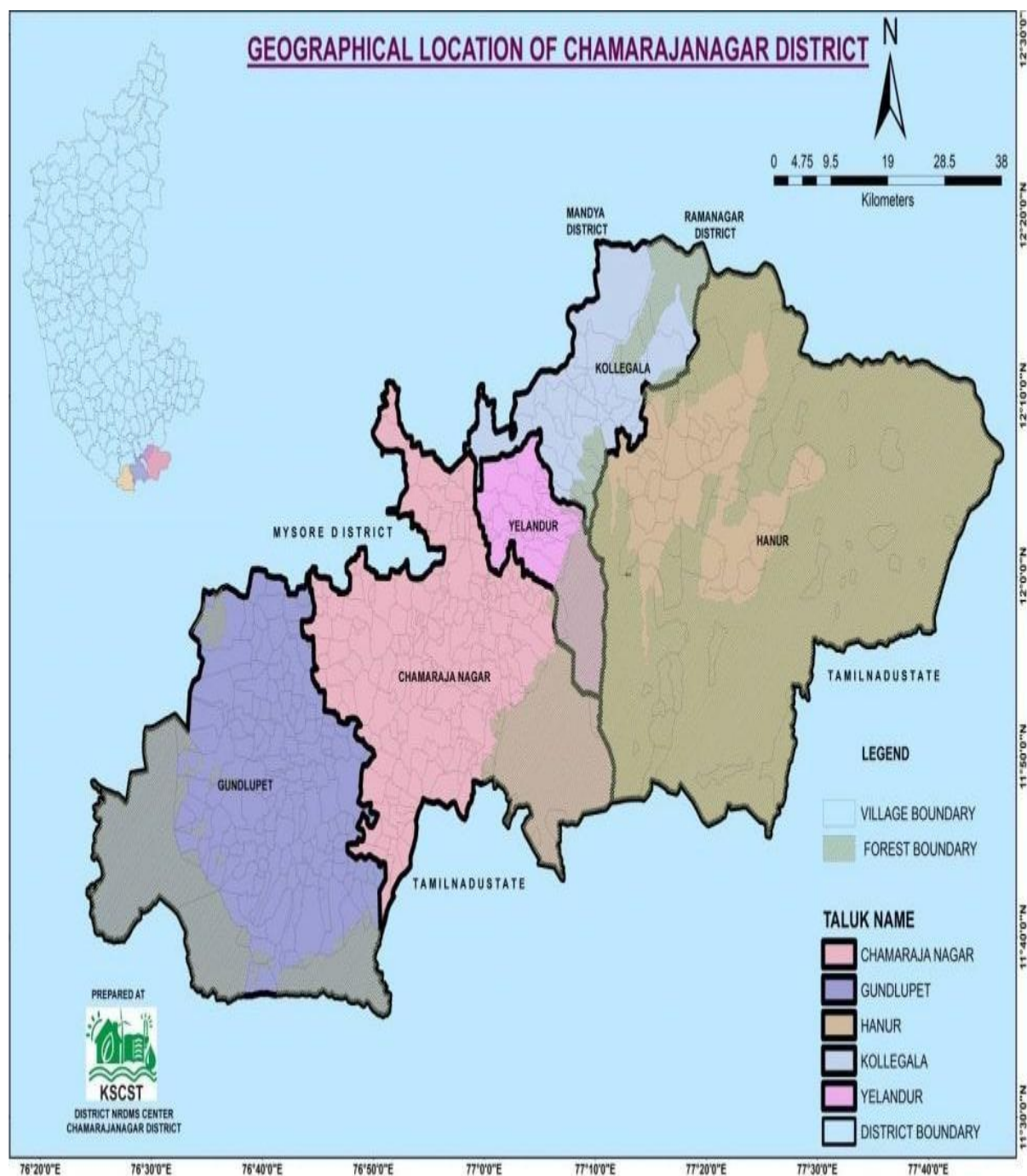
- 1 There is scope for improvement in infrastructure facilities like good roads, industrial estates, quality power, irrigation & drinking water supply, education and health care.
- 2 Banks may step up flow of credit to agriculture and other priority sector.

8. Way Forward

- 1 Coordinated approach by Government, Banks, Govt. Departments, extension agencies, NGOs, to significantly enhance capital formation in agriculture.
- 2 Banks to ensure timely reporting of credit flow data to Lead Bank so that timely/corrective action, if required, could be initiated through discussions in DCC/DLRC meetings.

Part A

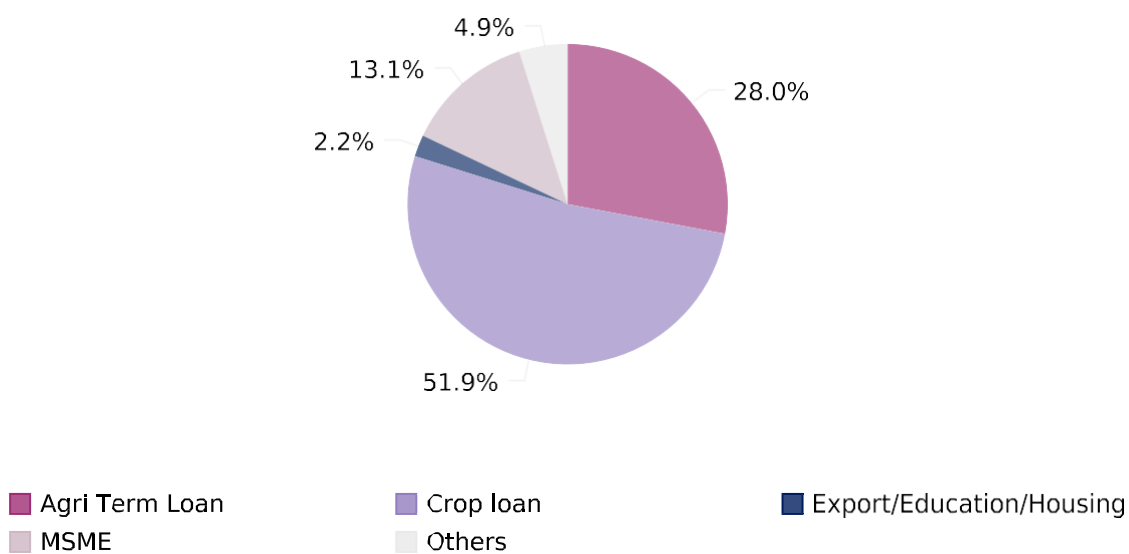
District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	340840.24
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	261038.81
2	Term Loan for agriculture and allied activities	79801.43
B	Agriculture Infrastructure	2884.18
C	Ancillary activities	57970.89
I	Credit Potential for Agriculture A+B+C)	401695.31
II	Micro, Small and Medium Enterprises	65775.00
III	Export Credit	320.00
IV	Education	1665.00
V	Housing	9067.50
VI	Social Infrastructure	5032.00
VII	Renewable energy	35.93
VIII	Others	19500.00
	Total Priority Sector	503090.74



Others include Social Infrastructure and Renewable energy

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

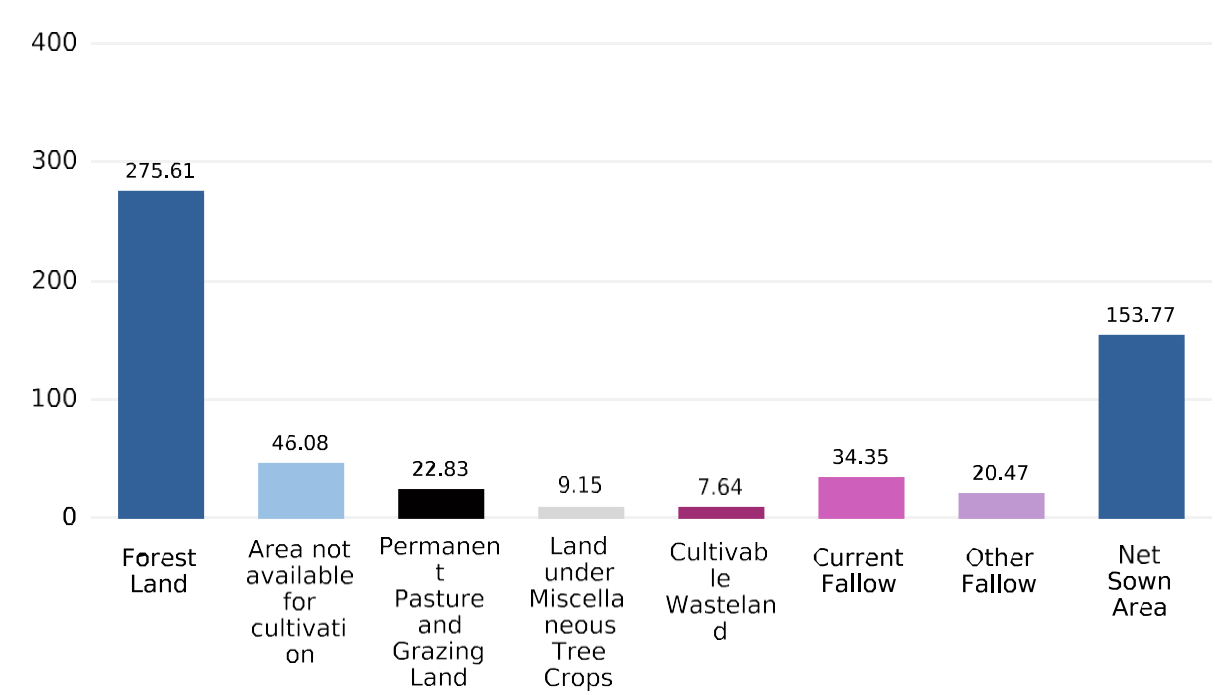
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	258825.26
2	Water Resources	4133.76
3	Farm Mechanisation	2657.03
4	Plantation & Horticulture with Sericulture	34520.84
5	Forestry & Waste Land Development	228.20
6	Animal Husbandry - Dairy	23933.53
7	Animal Husbandry - Poultry	1217.85
8	Animal Husbandry - Sheep, Goat, Piggery	9875.48
9	Fisheries	102.57
10	Farm Credit- Others	5345.72
	Sub total	340840.24
B	Agriculture Infrastructure	
1	Construction of storage	1903.32
2	Land development, Soil conservation, Wasteland development	955.25
3	Agriculture Infrastructure - Others	25.61
	Sub total	2884.18
C	Ancillary activities	
1	Food & Agro. Processing	995.53
2	Ancillary activities - Others	56975.36
	Sub Total	57970.89
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	61600.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	4175.00
II	D Service Sector - WC	0.00
II	E MSME - Others	0.00
	Total MSME	65775.00
III	Export Credit	320.00
IV	Education	1665.00
V	Housing	9067.50
VI	Social Infrastructure	5032.00
VII	Renewable energy	35.93
VIII	Others	19500.00
	Total Priority Sector	503090.74

District Profile

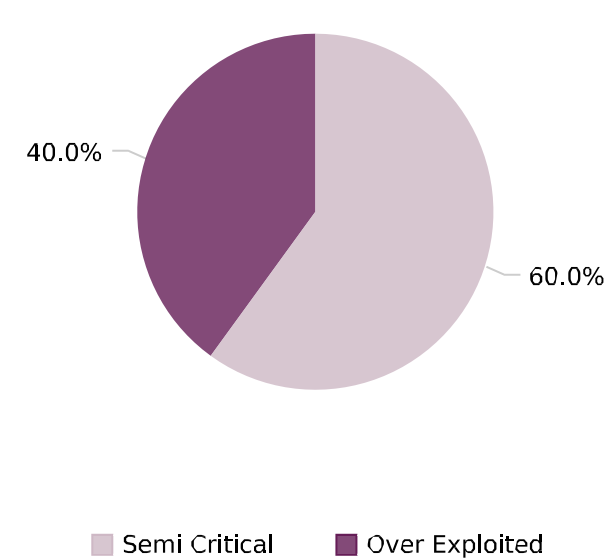


1. Land Utilisation ('000 hectares)



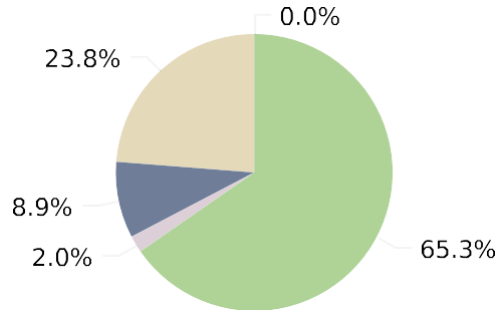
District at a Glance 2023-24

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



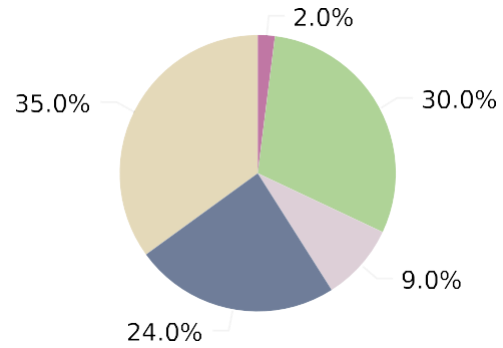
Central Ground Water Board 2024

3. Landholding - No. of Farmers (%)



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

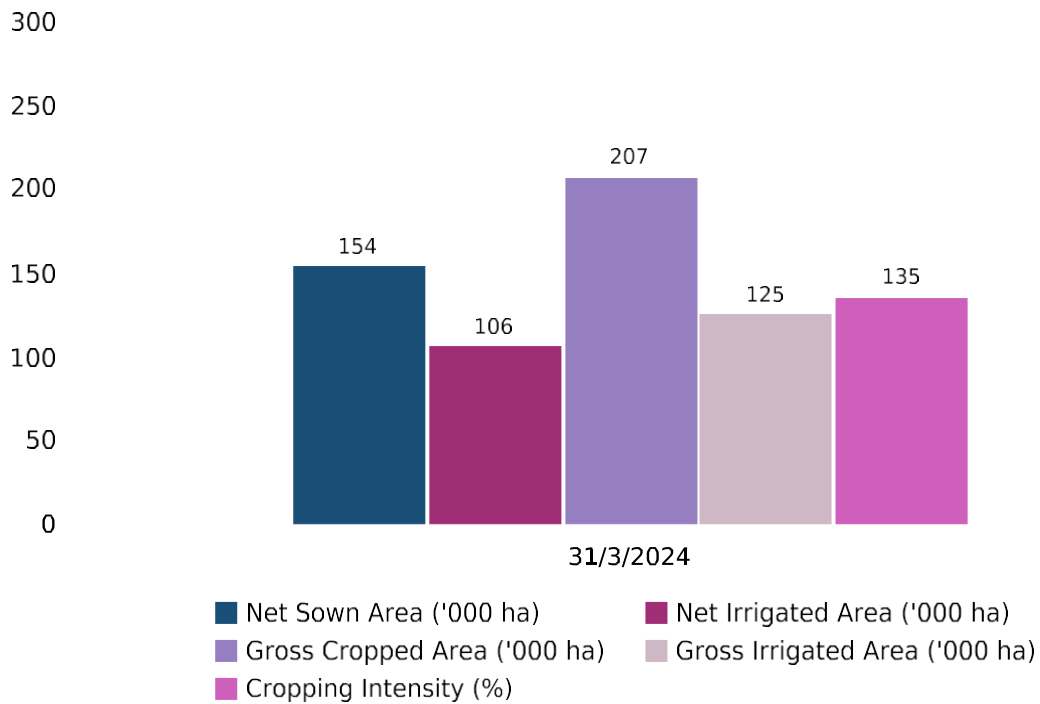
Landholding - Area (%)



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

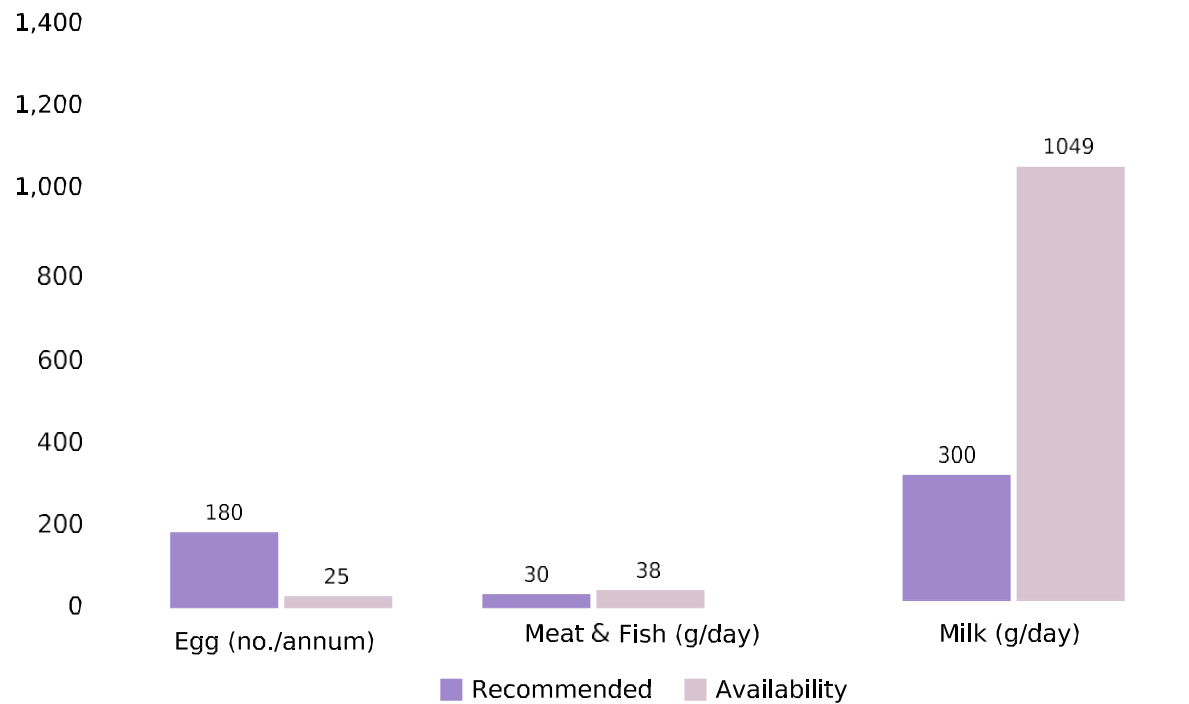
District at a Glance 2023-24

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





5. Per-capita availability



District at a Glance 2023-24

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	5699.01
2	No. of Sub Divisions	1
3	No. of Blocks	5
4	No. of revenue villages	461
5	No. of Gram Panchayats	130

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Chamarajanagara
3	Agro-climatic Zone 1	AZ104 - Southern Dry
4	Climate	Hot Moist Semi-Arid
5	Soil Type	Medium Black Red Loam & Red Sandy Loam

3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	569.90
2	Forest Land	275.61
3	Area not available for cultivation	46.08
4	Barren and Unculturable land	21.43
5	Permanent Pasture and Grazing Land	22.83
6	Land under Miscellaneous Tree Crops	9.15
7	Cultivable Wasteland	7.64

8	Current Fallow	34.35
9	Other Fallow	20.47

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In '000]		Area [In '000]	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	141.82	65.51	60.82	29.93
2	>1 to <=2 ha	52.18	24.10	71.70	35.29
3	>2 to <=4 ha	18.75	8.66	47.96	23.60
4	>4 to <=10 ha	3.48	1.61	18.74	9.22
5	>10 ha	0.26	0.12	3.98	1.96
6	Total	216.49	100.00	203.20	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	113.11
2	Of the above, Small/ Marginal Farmers	100.65
3	Agricultural Labourers	214.30
4	Workers engaged in Household Industries	14.01
5	Workers engaged in Allied agro activities	140.28
6	Other workers	154.29

7. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1021.00	512.00	509.00	846.00	175.00
2	Scheduled Caste	259.00	131.00	128.00	221.00	38.00
3	Scheduled Tribe	120.00	59.00	61.00	96.00	24.00
4	Literate	565.00	313.00	252.00	442.00	123.00
5	BPL	304.54			259.72	44.82

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	244.87
2	Rural Households	204.14
3	BPL Households	40.74

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	155.35
2	Having source of drinking water	239.63
3	Having electricity supply	212.72
4	Having independent toilets	238.43

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	461
2	Villages having Post Offices	204
3	Villages having Banking Facilities	461
4	Villages having Primary Schools	404
5	Villages having Primary Health Centres	314
6	Villages having Potable Water Supply	461
7	Villages connected with Paved Approach Roads	391

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1439
2	Primary Health Centres	60
3	Primary Health Sub-Centres	254
4	Hospitals	554
5	Hospital Beds	4796

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	1029
2	Registered FPOs	39
3	Agro Service Centres	16
4	Soil Testing Centres	6
5	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	153.97
2	Net Irrigated Area (Total area irrigated at least once)	106.15
3	Area irrigated by Canals/ Channels	0.00
4	Area irrigated by Wells	101.00
5	Area irrigated by Tanks	0.25
6	Area irrigated by Other Sources	4.90
7	Irrigation Potential Utilized (Gross Irrigated Area)	124.98

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1036
2	Railway Line [km]	14
3	Public Transport Vehicle [Nos]	7820
4	Goods Transport Vehicles [Nos.]	16667

15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units	Capacity [MT]
1	Milk (Chilling/ Cooling/ Processing, etc.)	104	3
2	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	0
3	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	0	0

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	170205	6566	163639
2	Cattle - Indigenous	79156	24002	55154
3	Buffaloes	9918	760	9158
4	Sheep - Cross bred	0	0	0
5	Sheep - Indigenous	135321	29405	105916
6	Goat	144633	35715	108918
7	Pig - Cross bred	572	139	433
8	Pig - Indigenous	1000	302	698
9	Horse/Donkey/Camel	68	20	48
10	Rabbit	247		
11	Poultry - Improved	2138	711	1427
12	Poultry - Indigenous	198068	34373	163695

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	5
2	Veterinary Dispensaries	85
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	85
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	491
9	Milk Collection Centres	491
10	Fishermen Societies	27
11	Animal Husbandry Training Centres	1
12	Animal Markets	0
13	Fish Markets	0
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	8346.00	MT	22	gm/day
2	Egg	255.00	Lakh Nos.	25	nos/p.a.
3	Milk	391000.00	MT	1049	gm/day
4	Meat	6082.00	MT	16	gm/day

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	787	784
Rainfall - Actual (mm)	738	601

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	219.00	206.87
Net show area ('000 ha)	149.00	153.77
Cropping intensity (%)	146.98	134.53

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)		0.48
Fertilizer consumption - Rabi (kg/ha)		1.05

Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	4	4

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	40921	42794	42450
GLC through KCC (Rs. lakh)	46682.29	60941.10	70579.02

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	3	3
Soil Health Cards Issued (No.)	5000	7595

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	20299	20295

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Maize	35.00	124.92	3569.14	46.39	167.72	3615.43
Sunflower	14.78	13.93	942.49	19.41	21.57	1111.28
Horse Gram	28.22	19.64	695.96	15.99	12.44	777.99
Sorghum	19.32	22.61	1170.29	13.53	13.37	988.17
Rice	10.52	26.15	2485.74	9.93	29.20	2940.58

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (000 ha)	106	125
Gross Irrigated Area (000 ha)	91	106

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Chamarajanagara	Chamarajanagar	Over Exploited
2	Karnataka	Chamarajanagara	Gundlupet	Over Exploited
3	Karnataka	Chamarajanagara	Hanuru	Semi-critical
4	Karnataka	Chamarajanagara	Kollegala	Semi-critical
5	Karnataka	Chamarajanagara	Yelandur	Semi-critical

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	8382	8822
Power Tillers		3591

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	16	3

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Turmeric	Turmeric
Area cultivated (Ha)	8183	7950.28
Processing Units (No.)	4	1

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	1201	1262
Production - kg	417670	327947

Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)	Bivoltine Silk	Bivoltine Silk
Weavers population (No.)	1862	1066
Reeling Units (No.)		100

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Banana	25.01	750.39	21.24	370.84
Coconut	9.86	112.65 thousand nuts	12.07	130.14 thousand nuts
Tomato	3.83	112.96	3.46	222.64
Onion	4.01	80.19	1.88	72.60
Potato	1.54	23.06	1.01	32.11

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

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)	276	276
Waste Land (000 ha)	8	8
Degraded Land (000 ha)	21	21

Nurseries (No.)

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	9	9

Key Insights into Livestock, Fisheries and Land Development**Animal Husbandry - Dairy****Processing Infrastructure**

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	100.00	104.00

Animal Husbandry - Poultry**Poultry**

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	44.00	47.00
Hatcheries (No.)	1.00	1.00

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	312
Reservoirs (No.)	3
Cage Culture/ Bio-floc technology (No.)	14
Fish Seed Hatchery (No.)	2

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	1
Cold Storages (Capacity - 000 MT)	9
Storage Godowns (No.)	104
Storage Godowns (Capacity - 000 MT)	47
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	0
Market Yards [Nos] / Wholesale Market (No.)	8
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	9

Land Development, Soil Conservation & Watershed Development

NABARD's interventions

Particulars	Status
Watershed Projects (No.)	2
Watershed Projects - Area treated (000 ha)	1.00
Wadi Projects (No.)	0
Wadi Projects - Area of plantation (000 ha)	0

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)	46076.00	40869.00

MSME

Particulars	Status
Micro Units (No.)	23347
Small Units (No.)	251
Medium Units (No.)	5
Udyog Aadhar Registrations (No.)	23603

Traditional activities

Particulars	Status
Handloom Clusters (No.)	1
Weavers Coop. Societies (No.)	13

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	66	
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	0	55

Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential		1708				1708
Gap	0	1708	0	0	0	1708

Informal Credit Delivery**Status of SHGs**

Particulars	31/03/2023	31/03/2024
No. of SHGs formed		20790
No. of SHGs credit linked (including repeat finance)	17759	16830
Bank loan disbursed (Rs. lakh)	79097.70	70034.05
Average loan per SHG (Rs. lakh)	4.45	4.00

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	525	534
Consumer Stores (No.)	2	2
Housing Societies (No.)	7	7
Weavers (No.)	13	13
Marketing Societies (No.)	4	4
Labour Societies (No.)	4	4
Industrial Societies (No.)	18	18
Sugar Societies (No.)	1	1
Agro Processing Societies (No.)	5	0
Others (No.)	249	235
Total (No)	828	818

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	103	109

Block wise Sector wise distribution of cooperative societies in the district

Sl. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Karnataka	Chamarajanagara	Chamarajanagara	Milk Societies	158	Rich	Milk Societies	155	Rich
2	Karnataka	Chamarajanagara	Gundlupet	Milk Societies	142	Rich	Milk Societies	142	Rich
3	Karnataka	Chamarajanagara	Kollegala	Milk Societies	172	Rich	Milk Societies	168	Rich
4	Karnataka	Chamarajanagara	Yelandur	Milk Societies	27	Rich	Milk Societies	26	Rich
5	Karnataka	Chamarajanagara	Chamarajanagara	Fishery Societies	6	Deficient	Fishery Societies	6	Deficient
6	Karnataka	Chamarajanagara	Gundlupet	Fishery Societies	3	Deficient	Fishery Societies	3	Deficient
7	Karnataka	Chamarajanagara	Kollegala	Fishery Societies	12	Average	Fishery Societies	13	Average
8	Karnataka	Chamarajanagara	Yelandur	Fishery Societies	5	Rich	Fishery Societies	5	Rich
9	Karnataka	Chamarajanagara	Chamarajanagara	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient
10	Karnataka	Chamarajanagara	Gundlupet	Consumer Stores	1	Average	Consumer Stores	1	Average
11	Karnataka	Chamarajanagara	Kollegala	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient
12	Karnataka	Chamarajanagara	Yelandur	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient
13	Karnataka	Chamarajanagara	Chamarajanagara	Housing Societies	5	Rich	Housing Societies	5	Rich
14	Karnataka	Chamarajanagara	Gundlupet	Housing Societies	0	Deficient	Housing Societies	0	Deficient
15	Karnataka	Chamarajanagara	Kollegala	Housing Societies	1	Deficient	Housing Societies	1	Deficient
16	Karnataka	Chamarajanagara	Yelandur	Housing Societies	1	Average	Housing Societies	1	Average
17	Karnataka	Chamarajanagara	Chamarajanagara	Weavers Societies	3	Average	Weavers	3	Average



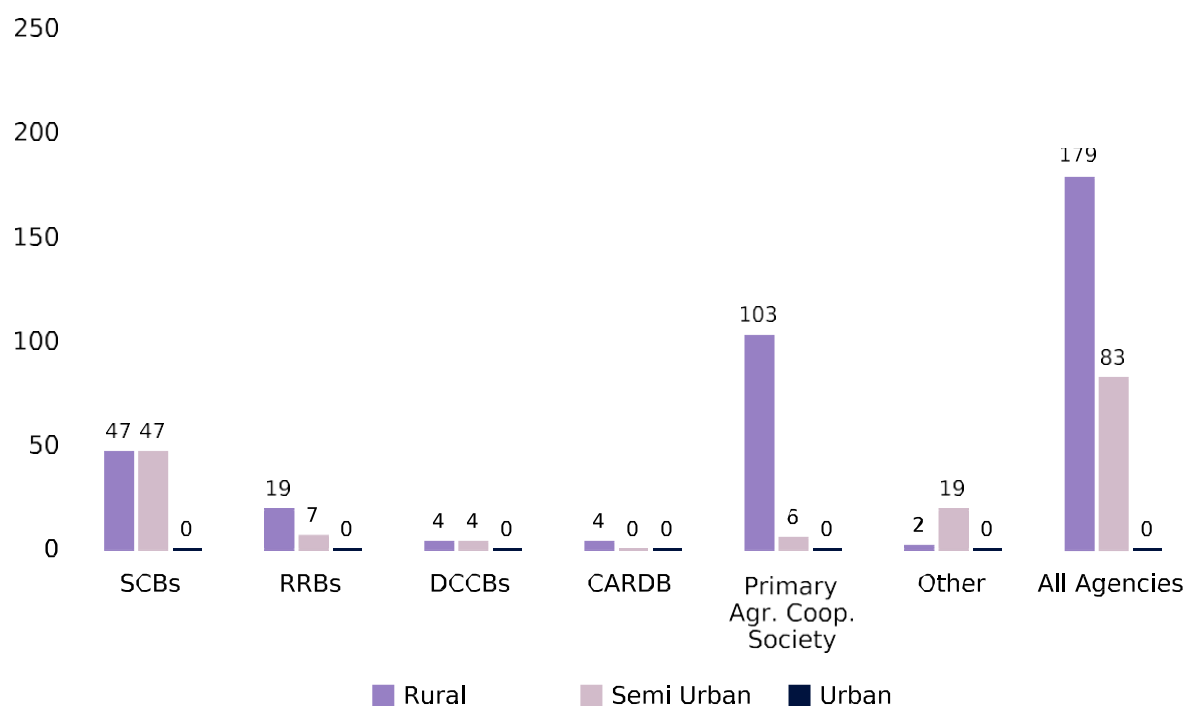
							Societies		
18	Karnataka	Chamarajanagara	Gundlupet	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient
19	Karnataka	Chamarajanagara	Kollegala	Weavers Societies	10	Rich	Weavers Societies	10	Rich
20	Karnataka	Chamarajanagara	Yelandur	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient
21	Karnataka	Chamarajanagara	Chamarajanagara	Marketing Societies	1	Average	Marketing Societies	1	Average
22	Karnataka	Chamarajanagara	Gundlupet	Marketing Societies	1	Average	Marketing Societies	1	Average
23	Karnataka	Chamarajanagara	Kollegala	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
24	Karnataka	Chamarajanagara	Yelandur	Marketing Societies	1	Rich	Marketing Societies	1	Rich
25	Karnataka	Chamarajanagara	Chamarajanagara	Labour Societies	4	Rich	Labour Societies	1	Deficient
26	Karnataka	Chamarajanagara	Gundlupet	Labour Societies	3	Average	Labour Societies	2	Average
27	Karnataka	Chamarajanagara	Kollegala	Labour Societies	1	Deficient	Labour Societies	0	Deficient
28	Karnataka	Chamarajanagara	Yelandur	Labour Societies	1	Rich	Labour Societies	1	Rich
29	Karnataka	Chamarajanagara	Chamarajanagar	Sugar Societies	0	Deficient	Sugar Societies	0	Deficient
30	Karnataka	Chamarajanagara	Gundlupet	Sugar Societies	0	Deficient	Sugar Societies	0	Deficient
31	Karnataka	Chamarajanagara	Kollegala	Sugar Societies	1	Deficient	Sugar Societies	1	Deficient
32	Karnataka	Chamarajanagara	Yelandur	Sugar Societies	0	Deficient	Sugar Societies	0	Deficient
33	Karnataka	Chamarajanagara	Chamarajanagara	Agro Processing Societies	2	Average	Agro Processing Societies	1	Average
34	Karnataka	Chamarajanagara	Gundlupet	Agro Processing Societies	1	Average	Agro Processing Societies	1	Average
35	Karnataka	Chamarajanagara	Kollegala	Agro Processing Societies	2	Average	Agro Processing Societies	2	Average
36	Karnataka	Chamarajanagara	Yelandur	Agro Processing Societies	0	Deficient	Agro Processing Societies	0	Deficient

Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	102	
2	Potential for formation of new MPACS	12	
3	PACS Computerisation	103	
4	ARDBs Computerisation	4	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	17	
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)	7	
8	PACS as Kisan Samridhi Kendras (KSKs)	89	
9	PACS as Jan Aushadi Kendras (JAK)	8	
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	5	
b	Membership in Multi State Cooperative Society on Organic farming & products	5	
c	Membership in Multi State Cooperative Society on Agri-exports	5	

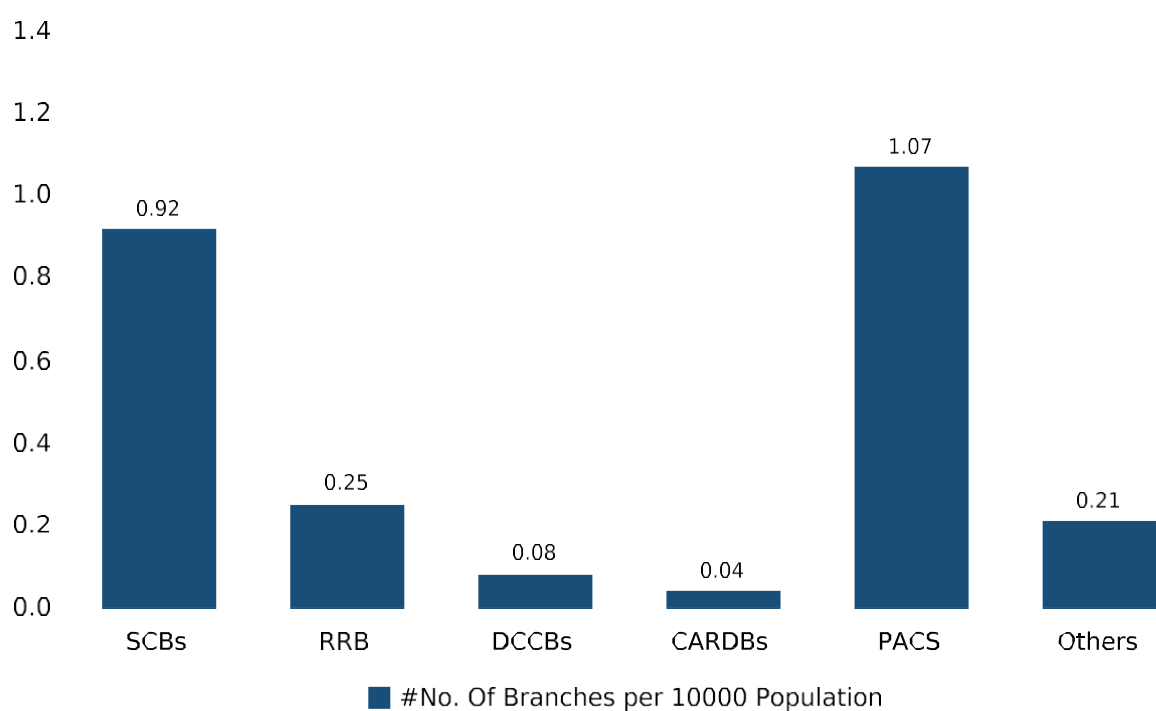
Banking Profile

1. Agency wise - Number of branches in the district



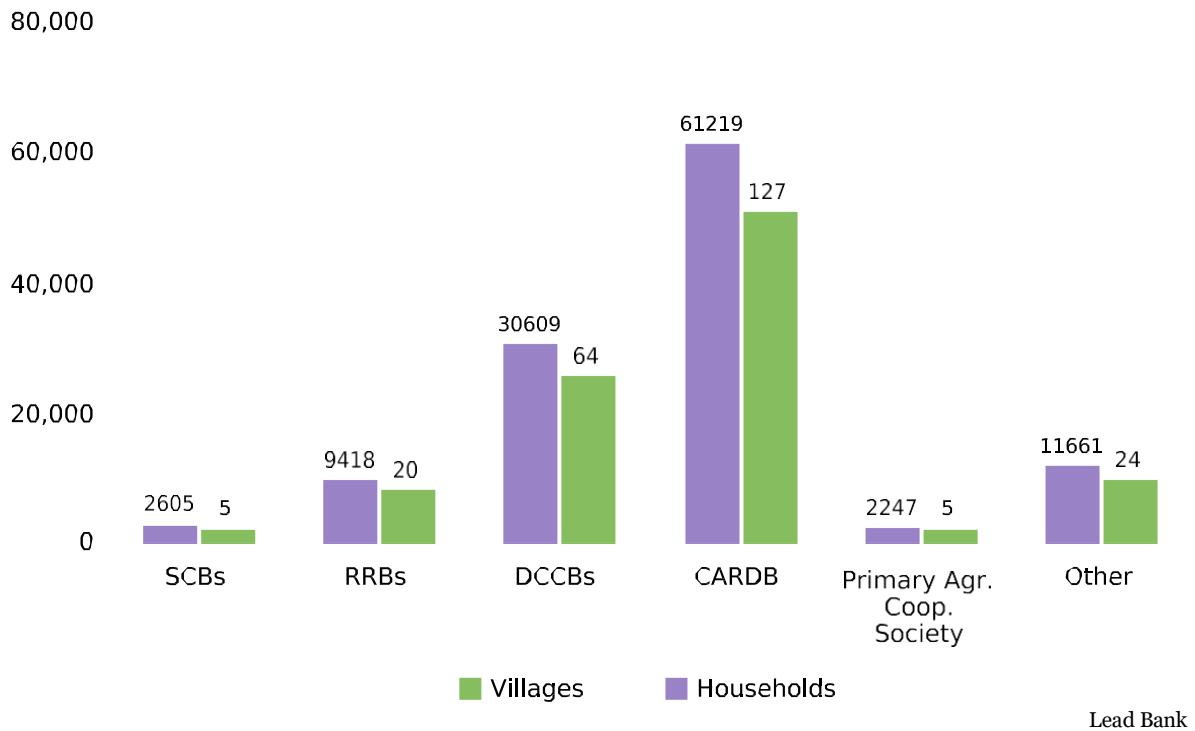
Lead Bank

2. Branch Penetration

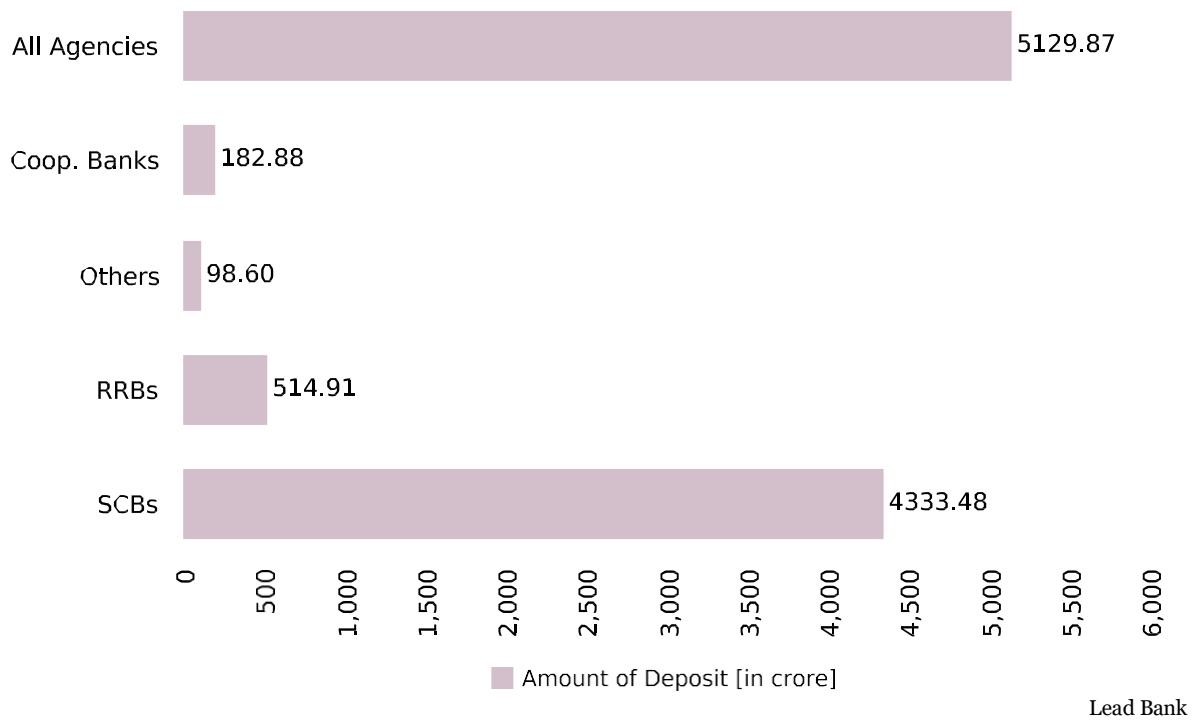


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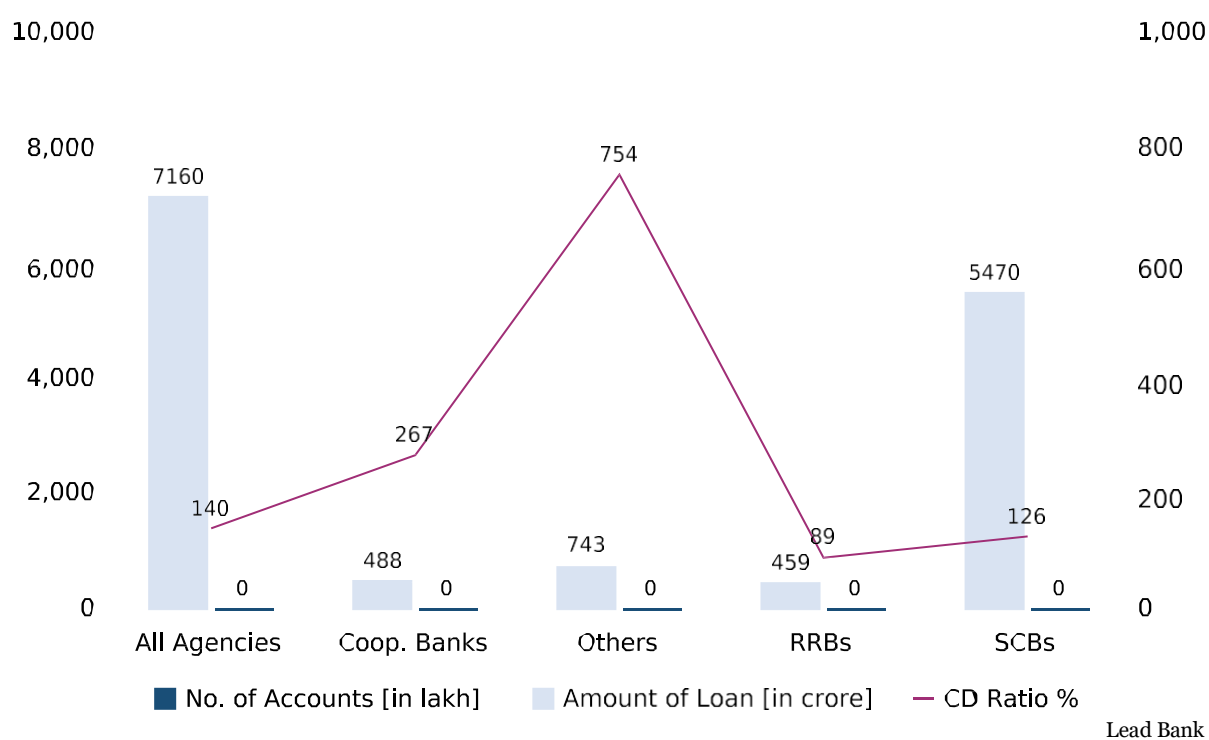
3. Agency wise - Per branch Outreach



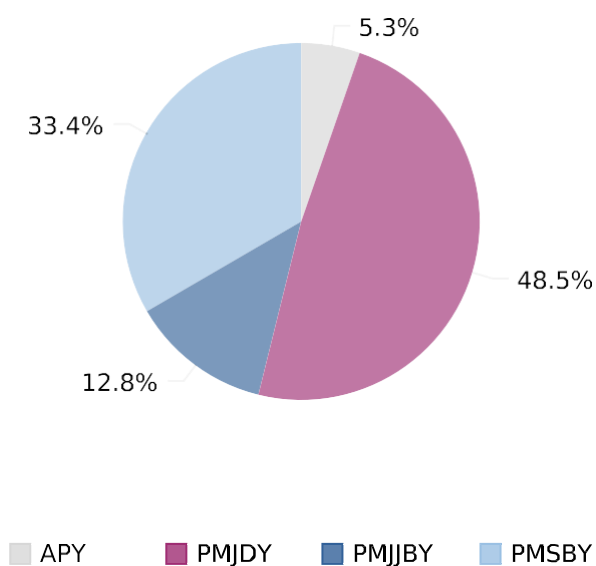
4. Agency wise - Deposit O/s



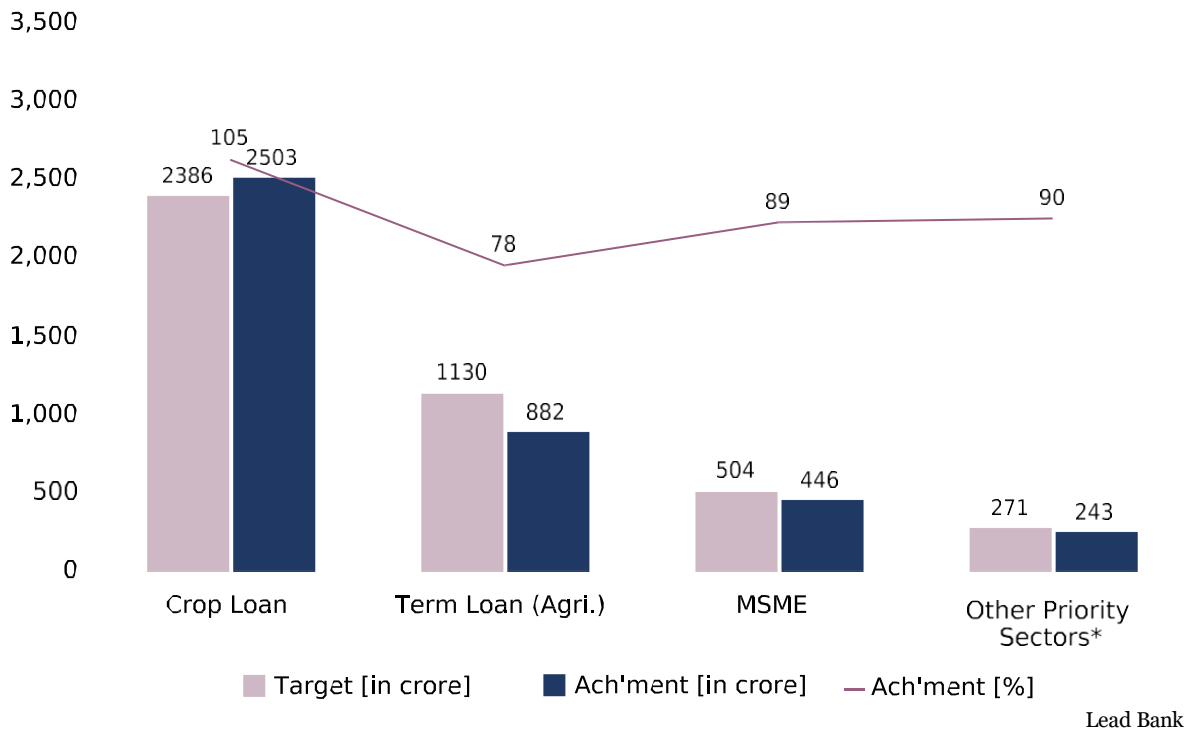
5. Agency wise - Loan O/s and CD ratio



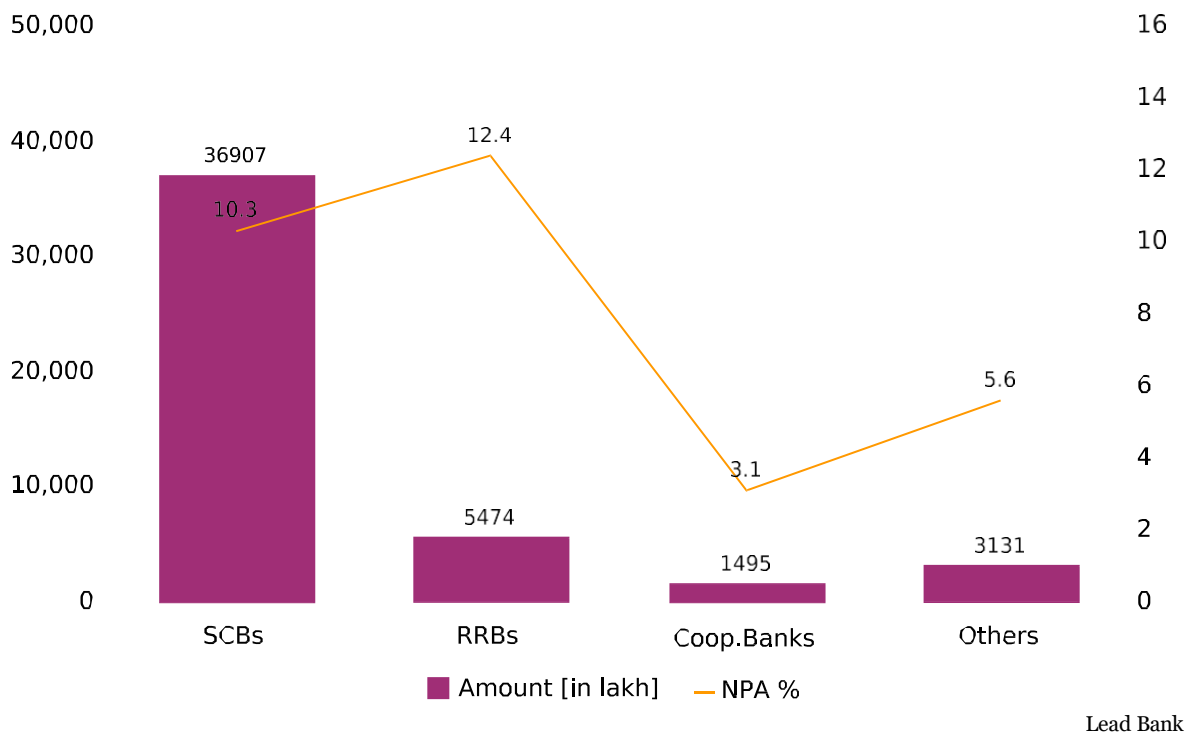
6. Performance under Financial Inclusion (No. of A/c)



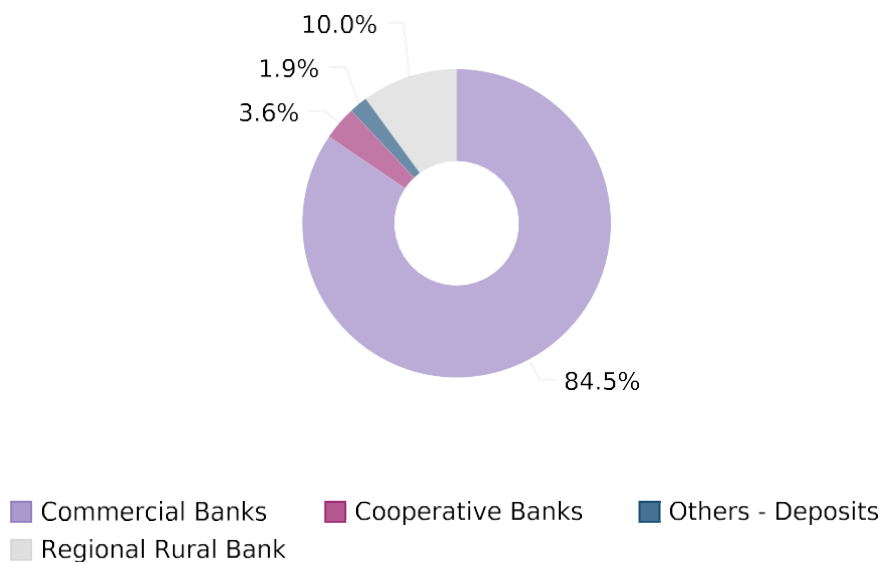
7. Sector-wise Performance under ACP



8. NPA position

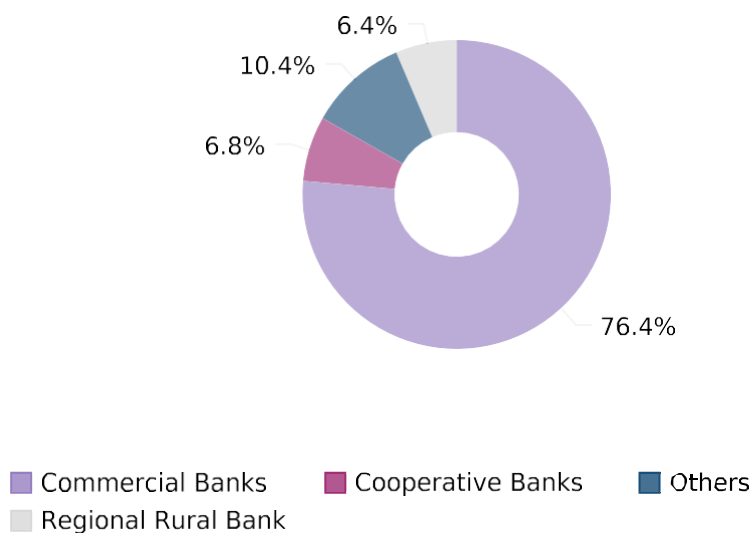


9. Agency wise - Share of Deposit O/s Year 2024-25



Lead Bank

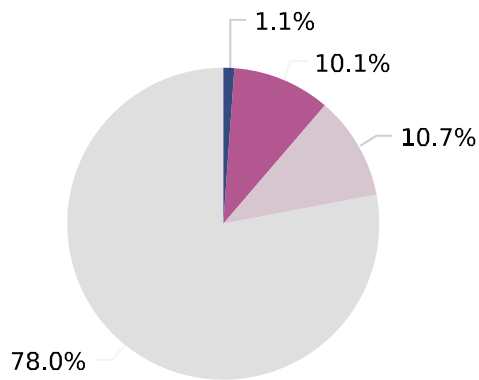
10. Agency wise - Share of Loan O/s Year 2024-25



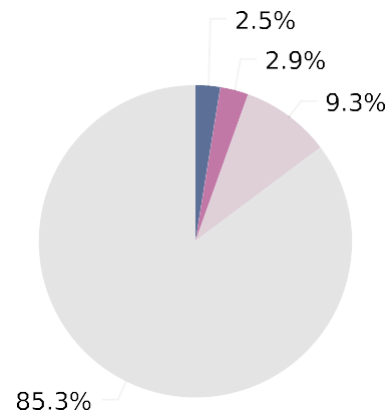
Lead Bank

11. Agency wise - Share of NPA

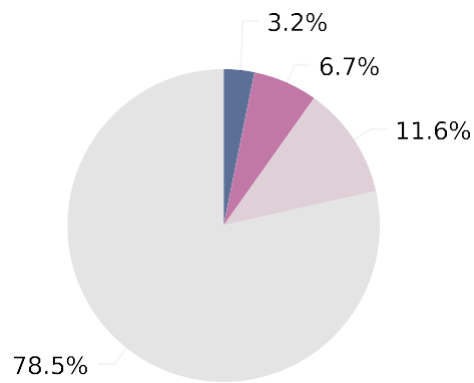
Year 2022-23



Year 2023-24



Year 2024-25



Coop.Banks
 Others
 RRBs
 SCBs

Lead Bank

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	21	94	47	47	0		20171	152	5	2605
Regional Rural Bank	1	26	19	7	0		396	24	20	9418
District Central Coop. Bank	1	8	4	4	0		223		64	30609
Coop. Agr. & Rural Dev. Bank	1	4	4	0	0		0		127	61219
Primary Agr. Coop. Society	109	109	103	6	0		0		5	2247
Others	8	21	2	19	0		0		24	11661
All Agencies	141	262	179	83	0	0	20790	176		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks						350777.00	395368.00	433348.18	9.6	84.48
Regional Rural Banks						43797.00	49091.00	51491.07	4.9	10.04
Cooperative Banks						17282.00	18183.00	18288.34	0.6	3.57
Others						6838.00	9115.00	9859.56	8.2	1.92
All Agencies						418694.00	471757.00	512987.15	8.7	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks						381967.00	487259.00	547036.94	12.3	76.4
Regional Rural Banks						37492.00	41536.00	45898.19	10.5	6.4
Cooperative Banks						48719.00	45673.00	48814.78	6.9	6.8
Others						51837.00	70522.00	74290.53	5.3	10.4
All Agencies						520015.00	644990.00	716040.44	11.0	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	108.9	123.2	126.2
Regional Rural Bank	85.6	84.6	89.1
Cooperative Banks	281.9	251.2	266.9
Others	758.1	773.7	753.5
All Agencies	124.2	136.7	139.6

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	406939	310068	119998	46149
Regional Rural Bank	121209	52178	18534	11268
Cooperative Banks	0	576	175	0
Others	0	426	126	445
All Agencies	528148	363248	138833	57862

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	294517.92	53.8	248409.06	45.4	212844.65	38.9	18.52	0.0	100919.54	18.4
Regional Rural Bank	37369.28	81.4	36715.92	80.0	20927.72	45.6	0.00	0.0	15658.45	34.1
Cooperative Banks	44725.25	91.6	33567.22	68.8	0.00	0.0	0.00	0.0	10305.59	21.1
Others	30878.05	41.6	19822.45	26.7	14624.07	19.7	0.00	0.0	20368.08	27.4
All Agencies	407490.50	56.9	338514.65	47.3	248396.44	34.7	18.52	0.0	147251.66	20.6

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	258923.00	279888.44	108.1	259820.06	274761.88	105.8	311973.00	294517.92	94.4	102.8
Regional Rural Bank	39122.00	23625.47	60.4	26994.25	27871.39	103.2	30339.00	37369.28	123.2	95.6
Cooperative Banks	20004.00	38661.37	193.3	56855.73	42294.24	74.4	42708.00	44725.25	104.7	124.1
Others	7822.00	34786.12	444.7	15291.24	39620.93	259.1	44103.00	30878.05	70.0	257.9
All Agencies	325871.00	376961.40	115.7	358961.28	384548.44	107.1	429123.00	407490.50	95.0	105.9

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	141934.00	147315.47	103.8	178090.32	218540.94	122.7	238649.00	250294.56	104.9	110.5
Term Loan (Agri.)	101020.00	172895.46	171.1	101590.32	90268.36	88.9	113029.00	88220.08	78.1	112.7
Total Agri. Credit	242954.00	320210.93	131.8	279680.64	308809.30	110.4	351678.00	338514.64	96.3	112.8
MSME	32375.00	39098.24	120.8	39390.32	44084.02	111.9	50357.00	44650.40	88.7	107.1
Other Priority Sectors*	50542.00	17652.23	34.9	39890.32	31655.12	79.4	27088.00	24325.46	89.8	68.0
Total Priority Sector	325871.00	376961.40	115.7	358961.28	384548.44	107.1	429123.00	407490.50	95.0	105.9

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

9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [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	273959.00	33699.00	12.3	323805.29	40258.14	12.4	359895.61	36907.30	10.3	11.7
Regional Rural Bank	35854.00	4642.00	12.9	39694.77	4379.76	11.0	44225.53	5473.81	12.4	12.1
Cooperative Banks	48718.00	491.00	1.0	45673.37	1205.87	2.6	48814.77	1495.33	3.1	2.2
Others	44477.00	4380.00	9.8	58059.39	1376.58	2.4	55586.17	3131.33	5.6	5.9
All Agencies	403008.00	43212.00	10.7	467232.82	47220.35	10.1	508522.08	47007.77	9.2	10.0

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Maritime Development Fund: A Maritime Development Fund with a corpus of ₹ 25,000 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 India's voluntary carbon market and contribute to net zero goals.

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

INSTITUTIONAL DEVELOPMENT:

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

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

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

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

NABARD's DIGITAL INITIATIVES

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

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

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

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

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

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

Digital Technology for Credit Delivery & Interest Subvention:

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

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

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

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

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

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

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

6. State Budget

7. Govt Sponsored Programmes linked with Bank Credit

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.

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

- The district, covering 5699 sq.km., has Gross Cropped Area of 2.07 lakh ha., with cropping intensity of 134% in 2023.
- Net Sown Area is 1.53 lakh ha., of which 34% is cultivated more than once.
- From 2013 to 2023, average annual rainfall was 758.09 mm against normal 784 mm, while actual rainfall during 2023 was 601 mm.
- Gross Irrigated Area is 124975 ha., with 90% of irrigation through tubewells, irrigation intensity is 69%.
- Agriculture is the main economic activity, with 85% of the population dependent on it; 89% of farmers are small and marginal, relying on rainfed farming. Soil includes Medium Black, Red Loam, and Red Sandy Loam, suitable for various crops.
- The GLC for crop loan during 2022-23, 2023-24 and 2024-25 is ₹1437.15 crore, ₹2185.41 crore and ₹2502.95 crore respectively.
- During 2024 crop damage of 224.75 ha., was recorded.
- Spray drones introduced for pesticide and nutrient application.
- PMFBY covered 6516 farmers in Kharif and Rabi seasons, providing crucial crop insurance. Active KCC as on 30.06.2024 is 43478.
- Farmers registered under PM-KISAN are 128031, and benefitted farmers are 116435, as on 22.08.2025.
- NABARD granted ₹25 lakh to KVK for demonstrating organic turmeric cultivation, educating farmers.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- Seeds are sourced from KOF (Karnataka Cooperative Oilseeds Growers Federation Ltd.), KSSC (Karnataka State Seeds Corporation), NSC (National Seeds Corporation Ltd.) and private seed dealers.
- Licences issued for 338 seed, 385 fertiliser and 306 pesticide sale centres. Many private agencies sell agriculture inputs.
- Sixteen RSKs and three CHCs in the district.
- KVK undertakes on farm testing of proven technologies evolved with farmers with their active participation, front line demonstrations in farmers' fields mainly related to latest released varieties, agronomic management of crops, methods to control pest & diseases, technologies to increase yields, agricultural implements to reduce drudgery of women, technologies to reduce cost of production, etc. For 2025-26, KVK has planned 4 OFT (On Farm Training), 14 FLD (Front Line Demonstration) and 1 Demonstration of nutri-garden for year-round nutrition security of farm families. The operational area of KVK extends over 1.739 Mha. 815 soil samples tested by KVK during 2024-25 as against 639 during 2023-24; Various initiatives of GoI and GoK where FPOs can be converged with NFSM for quality seeds, Pulses Programme, Seed Hubs Initiative, Seed Village Programme, etc.
- Further, FPOs can also be converged with the ICAR/ KVKs/ SAUs in conducting the

demonstrations on improved latest package of practices of seed production.

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

Keeping in view 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 - Beetroot/ Chukandar_Irrigated	Hectare	0.68	1	439	298.87	298.87
2	Annual Vegetables - Brinjal/ Baingan_Irrigated	Hectare	0.77	1	474	362.65	362.65
3	Annual Vegetables - Cucumber/ Kakdi/ Kheera_Irrigated	Hectare	0.74	1	140	102.93	102.93
4	Annual Vegetables - Onion/ Piyaz/ Kanda_Rainfed	Hectare	0.87	1	1783	1558.59	1558.59
5	Annual Vegetables - Potato/ Aloo_Irrigated	Hectare	1.78	1	957	1707.25	1707.25
6	Annual Vegetables - Tomato/ Tamatar_Open	Hectare	2.17	1	3283	7124.36	7124.36
7	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Rainfed	Hectare	0.67	1	3931	2653.07	2653.07
8	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hectare	0.89	1	44075	39070.28	39070.28
9	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hectare	1.28	1	9433	12099.43	12099.43
10	Cereals - Sorghum/ Jowar_Rainfed	Hectare	0.44	1	12852	5616.97	5616.97
11	Fibre Crops - Cotton/ Kapaas_Irrigated	Hectare	0.82	1	8383	6879.26	6879.26
12	Fruits - Banana/ Kela_Others	Hectare	1.80	1	20175	36391.05	36391.05
13	Fruits - Coconut/ Nariyal	Hectare	1.77	1	10866	19264.33	19264.33
14	Fruits - Watermelon/ Tarbuj_Irrigated	Hectare	1.15	1	211	242.57	242.57
15	Oil Seeds - Groundnut/ Moongfali_Irrigated	Hectare	0.92	1	2052	1885.43	1885.43
16	Oil Seeds - Sunflower/ Surajmukhi_Irrigated	Hectare	0.75	1	18441	13746.49	13746.49
17	Others - Sericulture - Mulberry_Irrigated	Hectare	1.98	1	1199	2376.64	2376.64

18	Plantation Crops other than fruits and vegetables - Areca Nut/ Supari_Plantation	Hectare	3.11	1	1359	4223.83	4223.83
19	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated	Hectare	0.48	1	1406	668.86	668.86
20	Pulses - Horse Gram/ Kulthimah/ Hurali/ Kollu_Rainfed	Hectare	0.32	1	15195	4847.05	4847.05
21	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Rainfed	Hectare	0.51	1	477	245.06	245.06
22	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Rainfed	Hectare	0.50	1	659	327.48	327.48
23	Spices & Condiments - Garlic/ Lahasun_Irrigated	Hectare	1.00	1	1048	1052.77	1052.77
24	Spices & Condiments - Ginger/ Adrak_Rainfed	Hectare	1.01	1	229	230.68	230.68
25	Spices & Condiments - Turmeric/ Haldi_Irrigated	Hectare	2.17	1	7552	16366.55	16366.55
26	Sugar Crops - Sugarcane/ Ganna_Kule	Hectare	1.99	1	9904	19753.82	19753.82
Sub Total					176523	199096.27	199096.27
Post Harvest							19909.63
Maintenance							39819.25
Total							258825.15
Grand Total					176523	199096.27	258825.15

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

- Water Resources broadly covers Irrigation, Flood Protection, Waterpower, Hydraulic structures, Drainage, etc. As per agro-climatic zonal planning, the district falls under Zone VI Southern Dry Zone with hot, moist and semi-arid climate.
- As per Dynamic Groundwater Resources Assessment of India 2024, Kollegal, Hanur and Yalandur taluks are under Semi-critical category and Chamarajanagar and Gundlupet taluks come under Over exploited category. As compared to last year, Chamarajanagar has moved from critical to over-exploited category. The stage of GW extraction of the district is 96%, thus calling for special attention for ground water management.
- According to the 2024 assessment the status of ground water exploitation of Gundlupet is 126.12% as against 116.78% during 2023 assessment. The ground water exploitation for Chamarajanagar is 106.31%, Hanur is 78.25%, Kollegal is 79.41% and Yalandur is 75.41%.
- Due to improper distribution of rainfall, high surface run-off, as also indiscriminate exploitation of groundwater, the water table has depleted in many watersheds.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- In the Karnataka Budget 2025-26, major thrust was placed on micro irrigation, with ₹426 crore allocated to drip and sprinkler systems covering nearly 52,000 horticulture

- farmers.
- Water released from Kabini River to 18 irrigation tanks of Chamarajanagar taluk boosts irrigation activities in more than 154 villages in the ayacut areas, and presence of water in these tanks round the year will automatically boost the underground water table in these villages. Of net irrigated area of 106154 ha., 97634 ha. (92%) is through tube well and balance through canals, tanks and open wells. According to 2017 ground water assessment, Gundlupet taluk showed over exploitation by 127% and was selected under Atal Bhujal Yojana which mainly works on 2 components, i. e., convergence and incentive fund. It is a community led sustainable movement for effective management of ground water.
 - For increasing/sustaining ground water, supply side works being done are Check dams, Percolation tanks, Contour bunds, Farm Ponds, Recharge wells, Vented dams, Gully plugs, Stream development, etc.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	500	1310.76	1048.60
2	Conveyance/ Distribution structures-Surface type-Pipelines	ha	0.26	80	815	209.29	167.44
3	Diesel Pump Sets--IP sets (7.5 HP Diesel / 10HP electric)	No.	0.26	80	1265	324.86	259.87
4	Drip Irrigation-1.8 m x 0.6 m	ha	1.12	80	1220	1370.68	1096.54
6	Dug-cum-Bore Well-Renovation	No.	0.43	80	580	248.24	198.59
5	Dug Well-Dia 5m Depth 9 m (Steining)	No.	1.66	80	340	563.89	451.11
7	Lift Irrigation Schemes--SIP Set	No.	9.63	80	20	192.60	154.08
8	Pump House-Pump House with Roof-2.5m x 2.5m x 2.1m 5 HP	No.	0.36	80	910	331.06	264.85
9	Sprinkler Irrigation --Field crops - 75 mm HDPE pipes	ha	0.40	80	815	322.66	258.12
10	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	685	293.18	234.55
Total					7150	5167.22	4133.75

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

- Agricultural cultivators in the district as per 2011 Census is 214303; Percentage of agricultural workers to total workers in the district is 44.49; Ratio of Marginal/Small Farmers to the Other farmers stands at 89:11, dependent on rainfed agriculture, limiting sale of farm machinery.
- Potential for investment in farm equipment (tractor, power tiller, etc.) by farmers owning land above 2 ha., is limited, with only 11% of the total number of holdings falling in the category; However, availability of labour for agricultural operations is scarce and cost of labour is high, encouraging farmers to increase mechanisation.
- There is scope for custom-hiring of tractors and power-tillers on lands covering areas of 2-4 ha., (8.66% of the total agricultural holdings).
- Net irrigated area to net area sown is 61.18%. Major crops grown are maize, pulses, sorghum, oilseeds, paddy, sugarcane, turmeric, mulberry and fruit.
- Various operations such as land levelling, irrigation, sowing, planting, harvesting and threshing which need a high degree of precision can be achieved by farm mechanisation.
- The activities considered for financing include tractor, power tiller, combine harvester, tractor mounted and tractor driven implements, other agricultural implements, etc.
- The sector contributes 0.37% of GLC in the district.
- The GLC for farm mechanisation during 2022-23, 2023-24 and 2024-25 is ₹3305.33 lakh, ₹1583.75 lakh and ₹1522.39 lakh respectively.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- In GoK Budget 2025-26, ₹428cr was allocated to support 50,000 farmers in adopting modern tools.
- As on 20.08.2024, 574 commercial tractors, 63 trailers, 9727 agri tractors, 2 harvesters, and 3697 agri trailers registered (Source: vahan.parivahan.gov.in).
- District has 3 CHCs.
- Mechanised operations like intercultural work, harvesting, and processing are limited. There are 8382 tractors in the district (DAG 2022-23). Already established Krishi Yantra Dhare Centres will be extended to all Hoblis to make farm machinery affordable to SF/MF and to increase agricultural productivity. Under SMAM, as on 31.03.2025, ₹ 764.54 lakh has been released, benefitting 479 farmers.
- Under PACS as MSC, Dhondeling PACS has purchased 2 nos. 50 HP tractor, 2 nos. 5-tin cultivator, 1 rotavator and 1 MB plough.
- Since 2014-15, 50% subsidy (general) and 90% (SC/ST) up to ₹1 lakh provided under RKVY and State Sector.
- Mechanised farming may be promoted to reduce drudgery.
- Awareness campaigns highlighting suitable models and horsepower for different land holdings may be conducted.
- Custom hiring is eligible under AC&ABC scheme with subsidy support.
- Training in machinery repair/maintenance may be provided to agri-entrepreneurs.
- Provision of adequate bank finance; In addition to providing credit, banks may provide loans to SHG/JLGs for setting up of enterprises on sale of spare parts, etc., pertaining to farm implements.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvester--Paddy	No.	26.75	80	4	107.00	85.60
2	Combine harvester- Sugarcane harvester	No.	107.00	80	3	321.00	256.80
3	Power Tiller--8 to 12 HP	No.	2.46	80	104	255.94	204.75
4	Tractor-With Implements & Trailer-35 to 45 HP	No.	8.35	80	316	2637.35	2109.86
Total					427	3321.29	2657.01

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

- Karnataka is one of India's leaders in horticultural production and silk cultivation. Both sectors generate employment, support rural livelihoods, and add value to the State's agricultural economy. Its diverse climate allows production of fruits, vegetables, spices, plantation crops, and flowers, while sericulture sustains over a lakh farm families and contributes significantly to India's silk output.
- Plantation & Horticulture sector that includes wide range of crops such as fruits, vegetables, flowers, spices & plantation crops, medicinal & aromatic plants, contribute significantly to the economy of the country. Increased demand for horticultural produce from domestic and international markets on account of increase in per capita income and shift in consumption pattern of the population, has provided a big opportunity to the farmers for fetching higher income through high value horticultural crops.
- The district had recorded a total horticulture production of about 8.45 lakh MT during 2024-25. The major crops cultivated are banana, papaya, coconut, onion, tomato, potato and vegetables. Area under fruit crop is 15264 ha., vegetable is 20189 ha., and plantation crop is 14199 ha., during 2024-25. (Source : Horti Dept.)
- Once famous for its silk, sericulture and land used for silk farming in the district, is on the decline. After getting assured irrigation, silk farmers have switched to paddy, sugarcane, etc.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- A flagship initiative, Comprehensive Horticulture Development 2.0, was allotted ₹95 crore to promote area expansion, infrastructure, and farmer collectives.

- ₹62cr is ear-marked for scientific interventions in plantation crops such as pest/disease control, rejuvenation of old orchards and support for GI-tagged crops.
- Horticulture Dept. has promoted 8 FPOs, out of which 3 have established CHCs to enable hiring agriculture implements.
- Horticulture Dept. meets 40% of planting material needs. NHM/NHB-backed private nurseries established.
- Drip irrigation for horticultural crops promoted with 90% subsidy for SC/ST and 75% for others.
- Horticulture Dept. also distributes new equipment, conducts workshops, exhibitions, field days, and farmer training.
- Post-harvest losses could be reduced by establishing cold storage and setting up value addition units for horticultural products.
- Tribal horticulture to be encouraged for long-term income. Sericulture faces challenges like labour shortage, dryland dominance, outdated technology, and price volatility.
- Central Silk Board's Silk Samagra Yojana supports all silk production stages.
- State's Krishi Bhagya aids mulberry irrigation; subsidies support bivoltine seed and chawki rearing.
- ₹55cr allocated in State Budget 2025-26 for sericulture, benefiting 1.2 lakh families.
- ₹10,000 per tonne incentive available for producing bivoltine cocoon and selling in Govt markets.
- ₹12cr annual subsidy available for raw silk reelers via Karnataka Minority Development Corporation.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping-Boxes-10 boxes	No.	0.67	80	540	362.87	290.29
2	Coffee-Replanting-Coffee (Arabica)-1.5mx1.5m(5ftx5ft) -1780/Acre	ha	2.31	80	223	515.16	412.14
3	High density plantation-Banana	ha	3.38	80	4035	13643.13	10914.52
4	High density plantation-Papaya-3mx3m 444/Acre	Acre	1.06	80	116	122.88	98.30
5	New Orchard - Tropical/ Sub Tropical Fruits-Guava-High Density 2.5m x2.5m -640/Acre	Acre	2.06	80	103	212.00	169.59

6	New Orchard - Tropical/ Sub Tropical Fruits-Mango-High density planting-5mx5m-160/Acre	Acre	2.65	80	429	1138.39	910.73
7	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	90	96.30	77.04
8	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	845	7278.41	5822.73
9	Other Plantation Crops-Arecanut	ha	3.75	80	1291	4834.80	3867.83
10	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	1.08	80	5667	6124.32	4899.47
11	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+0.5mm gutter (upto 560 sq.m)	sq.m.	0.01	80	3500	42.15	33.71
12	Sericulture-Chawki Rearing-Chawki Rearing Centre 2 Acre	Acre	25.59	80	280	7166.43	5733.15
13	Sericulture-Reeling Unit-Equipment and stand	No.	2.17	80	660	1433.59	1146.87
Sub Total					17779	42970.43	34376.37
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others_1 box	10 boxes	0.54	1	270	144.45	144.45
Sub Total					270	144.45	144.45
Total					18049	43114.88	34520.82

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

- Out of total area of 569901 ha., forests spread to 273181 ha. (48.37% as against State average of 20.47%). Of this, 93 sq.km., is very dense forest, 1517.81 sq.km., is moderate dense forest, 1121 sq.km., is open forest, and the remaining is scrub. Forest in the district comprises Bandipur National Park, BRT Sanctuary, Cauvery Wildlife Sanctuary and MM Hills Wildlife Sanctuary.
- Farm Forestry is not treated as a commercial activity despite its potential. Cultivable wasteland to the extent of 7637 ha., could be partially used for dry land horticulture development and for fuel, timber, Silvi pasture and fodder tree crops.
- Collection, processing & marketing of NTFP (Non Timber Forest Produce) by tribal and fringe communities is a combination of traditional practices and modern interventions, supported by Government schemes and cooperative systems aimed at improving livelihoods while promoting sustainable use of forest resources.
- Tribal and forest-fringe communities rely on traditional knowledge to identify, collect, and harvest NTFP sustainably. It is often seasonal, and they are aware of the best times to gather different products, which ensures the forest regenerates naturally. Basic processing is done at collection point itself using traditional tools. For example, fruits are dried, and medicinal plants may be sun-dried or sorted before being sold. Government schemes such as Van Dhan Yojana help by setting up Van Dhan Vikas Kendras (VDVKs) where tribal communities are trained in NTFP value addition and marketing.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- Centrally sponsored schemes like NAP-FDA, Mangrove Conservation, GIM, and NABM aim to expand green cover.
- State initiatives such as Krishi Aranya Protsaha Yojane, RSPD, Maguvigonda Mara, Daivivana, and Chinnara Vana Darshana promote tree planting.
- Karnataka Forest Dept. launched KAPY in 2011-12 to boost forest/tree cover. Under RSPD, seedlings are distributed at subsidized rates for planting on non-agricultural lands.
- Sandalwood, in high demand for religious, commercial, and medicinal uses, is a major income source. To promote its cultivation on private lands, Karnataka amended forest laws to allow direct sales to KSHDCL (Karnataka State Handicrafts Development Corporation Ltd.) and KSDL (Karnataka Soaps & Detergents Ltd.).
- Bamboo cultivation is supported by both Central and State Governments, through missions focusing on nurseries, technology upgrades, enterprise development, and market linkages.
- Fast-growing leguminous trees are encouraged for windbreaks and fodder during scarcity.
- Biodiesel plantations are promoted on revenue wastelands.
- Awareness of agro/farm forestry's economic viability among farmers and bankers is essential.
- Integrating agroforestry with MGNREGA, PMKSY, and other rural schemes ensures scalability.
- In 2022-23, 65,000 saplings were planted, covering 54.56 sq.km of forest area.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Nursery/ Propagation unit- Traditional Nursery	Acre	6.21	80	3	18.63	14.88
2	Plantation-Sal-Melia dubia- 3m x3m 1111/ha	ha	1.54	80	9	13.86	11.09
3	Plantation-Sandal Wood-4.47 m x4.47 m 500 plants/ha	ha	2.44	80	95	231.76	185.41
4	Processing Unit-Bio - Diesel	No.	0.75	80	28	20.99	16.79
Total					135	285.24	228.17

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

- The total Livestock in the State is 30.30 million as per 20th Livestock Census and has

shown increase of 4.48% over the 19th Livestock Census. As per Karnataka Livestock Census 2019, total livestock in Chamarajanagar district is 5.48 lakh.

- The district ranks 26 in the State in total livestock. Farmers in the district have more than 31% crossbred animals in their herds.
- The milk production in the State was 13.46 million metric tonnes during 2023-24 (Source: NDDB), of which Chamarajanagar district contributed 391 thousand tonnes (Source: DAG 2023-24). As against ICMR recommendation of 300 and 400 ml per person per day for youth and children respectively, the per capita availability is higher in the district, at 1049 ml. As per Livestock Census, 2019, farmers in Chamarajanagar have 68% crossbred cows in their herds, which have helped them generate substantial income through dairying.
- The GLC for dairy development during 2022-23, 2023-24 and 2024-25 is ₹18065.38 lakh, ₹22109.84 lakh and ₹20524.31 lakh respectively.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- CHAMUL, in Kuderu, has chilling capacity of 3 LLPD, expandable upto 5 LLPD, UHT plant of 2 LLPD, commissioned at ₹125 crore, with ₹60 crore support under DIDF from NABARD through NDDB; 104 Bulk Milk Coolers, 384 Automatic Milk Collection Units.
- 2.54 LLPD average milk procurement per day.
- As on 31.03.25, there are 491 dairy cooperative societies, of which 461 are functional, with membership of 100148.
- Artificial Insemination is practised in all veterinary dispensaries.
- As on 31.03.25, there are 85 veterinary institutions (14 hospitals, 38 dispensaries, 29 primary centres and 4 mobile dispensaries).
- During 2024-25 (upto December), 1211129 fodder seed minikits have been procured, resulting in production of 30 lakh tonnes of green fodder, 79,500 lakh Root slips distributed in farms.
- 26 female & 6 male Gir Breed and 9 female & 2 male Bargur breed maintained at Kadasu Production Center, Bargi; 8 female calves under Amrita Siri Scheme and 12 male calves under Amrita Dhare scheme distributed to interested farmers.
- NABARD sanctioned ₹171.97 lakh for Animal Disease Diagnostic Laboratory & Information Centre at Chamarajanagar and ₹47.21 lakh each for upgradation of veterinary dispensaries to veterinary hospitals at Gundlupet and Hanur under RIDF XXVIII and ₹45.93 lakh each for construction of 8 veterinary hospitals under RIDF XXX.
- Need for cattle breeding centres, semen collection & processing centre, 3 polyclinics in each of the major taluks.
- Need for Fodder bank to meet emerging needs in 3 major taluks.

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

Keeping in view 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 yielding 10 -12lpd 2 animal unit	1+1	2.47	80	4500	11122.65	8898.12
2	Crossbred Cattle Farming-HF Cross-11-13 lpd 2 animal unit	1+1	2.45	80	4500	11026.35	8821.08
3	Crossbred Cattle Farming-Mini dairy	5+5	14.35	80	185	2654.50	2123.61
4	Heifer Rearing-5 heifer calves cross bred	5	3.96	80	860	3404.74	2723.79
Sub Total					10045	28208.24	22566.60
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	1250	646.01	646.01
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	1550	720.92	720.92
Sub Total					2800	1366.93	1366.93
Total					12845	29575.17	23933.53

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

- Poultry units, besides offering self-employment opportunities also provide protein supplement. This activity is ensuring an alternative add-on income generating activity for the farming community. Maize, an important raw material for poultry feed, is being cultivated in the district covering 46393 ha. There are 47 broiler farms and 1 hatchery in the district. The total egg production in the district during 2023-24 was 255 lakh.
- As against ICMR recommended consumption of 180 eggs per person per annum, the per capita availability of eggs in the district is 25 during 2023-24.
- The GLC for poultry during 2022-23, 2023-24 and 2024-25 is ₹703.55 lakh, ₹1172.56 lakh and ₹1224.95 lakh respectively.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- Poultry Development in the district is carried out through Poultry Rearing & Training Centre, Gundlupet, by the Department of Animal Husbandry & Veterinary Services (DAH&VS). Along with Karnataka Cooperative Poultry Federation Ltd., they undertake activities such as imparting training in respect of modern poultry farming in both layers and broilers (ii) assistance for establishment of poultry farms for unemployed youth and (iii) establishing Breeder Units of broilers and Giriraja birds.
- Contract farming for maize and soya needs to be encouraged to enable the supply of these

feed ingredients at affordable price. Alternatively, low-cost feed ingredients from locally available resources may be used.

- Although Karnataka is one of the States leading in poultry, regional disparity in the development of this sector across the district needs to be addressed. As per the operational guidelines of Animal Husbandry Infrastructure Development Fund (AHIDF) scheme, scheduled banks may provide financial assistance to individuals/ FPOs for establishment of infrastructure for meat processing and value addition infrastructure and establishment of animal feed plant (poultry feed) in the private sector.
- Insurance cover for poultry (broiler) units has to be looked into by all stakeholders wherein the interests of the poultry farmers are appropriately addressed.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Commercial Broiler Farming-1000 birds per batch	1000	3.35	80	335	1121.95	897.56
2	Commercial Broiler Farming-Integration: broiler equipment(2000chicks; Rs. 35per bird	5000	12.20	80	17	207.37	165.89
3	Commercial Layer Farming-5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	2	72.72	58.18
4	Indigenous Poultry Farming-Backyard poultry-50 females+10 males-Capitalised exp	100	0.21	80	260	55.64	44.51
Sub Total					614	1457.68	1166.14
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.0015	1	24200	38.96	38.96
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.0025	1	4760	12.75	12.75
Sub Total					28960	51.71	51.71
Total					29574	1509.39	1217.85

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

- Several rural-based industries use wool and sheep skin as raw material. Sheep manure is an important source of soil fertility especially in southern States. Sheep and goats in India are mostly maintained on natural vegetation on common grazing lands, wastelands and uncultivated (fallow) lands, stubbles of cultivated crops and top feeds. Traditionally they are not reared on grain or cultivated fodder. However, for the past 4 to 5 years, stall-fed goat rearing is picking up in some areas. During 2023-24, 6082 tonnes of meat was produced in the district. As against ICMR recommendation of 10.8 kg meat consumption per year per person, it is 5.96 kg per person per year in the district.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- Baragi in Gundlupet taluk is engaged in production and distribution of pure breed piglets & also in training and extension services in modern pig rearing to various socio- economic beneficiaries.
- DAH&VS may consider establishing a registered slaughter house in the district for hygienic meat production, better utilisation of by-products and better returns.
- Improvement in market linkage for live animals as well as meat may be addressed so as to ensure fair and remunerative prices to small farmers/ shepherds.

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

Keeping in view 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 - Rearing Unit-New Shed-Cost of Bucks-Local breed	10+1	1.02	80	2600	2642.90	2114.32
2	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (20+1)	20+1	2.23	80	2625	5842.20	4673.76
3	Sheep - Rearing Unit-New Shed-Cost of Rams(Local breed (10+1)	10+1	1.05	80	2950	3093.37	2474.69
Sub Total					8175	11578.47	9262.77
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Rearing Unit - Semi-intensive_Noram feeding 8 month cycle free grazing	20+1	0.35	1	690	239.45	239.45

2	Sheep Farming_Rearing Unit - Semi-intensive_Noram feeding 8 month cycle free grazing	20+1	0.35	1	690	239.44	239.44
3	Sheep Farming_Rearing Unit - Semi-intensive_Normal feeding 8 month Cycle	10+1	0.18	1	740	133.82	133.82
Sub Total					2120	612.71	612.71
Total					10295	12191.18	9875.48

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

- Inland Fisheries plays an important role in the socio-economic development of Chamarajanagar district. Fisheries activity in the district is confined to tanks and reservoirs.
- Water bodies/ tanks of less than 40 ha. ayacut come under the purview of the respective Gram Panchayats. There are 221 GP tanks in the district. Waterbodies/ tanks which are of more than 40 ha. ayacut are under the control of the Fisheries Department. There are 91 tanks in the district coming under the Minor Irrigation Department. Indian Major Carps are the common varieties of fish cultured in the district, recording a catch of 9437 MT in 2022-23. The fish production in the district during 2023-24 was 8346 tonnes.
- Fisheries related information is being given to registered fishermen through SMS, through Kisan Portal of Central Government in the call centre of Agriculture Department. Fisheries Department is providing free information in Kannada on important issues related to fisheries, coastal weather, Government schemes, market rate, fishing zone, etc.
- No fish market, ice plant and cold storage in the district.
- The GLC for fishery during 2022-23, 2023-24 and 2024-25 is ₹559.39 lakh, ₹1527.03 lakh and ₹505.05 lakh respectively.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- There are 3 small reservoirs in the district viz., Suvarnavathi (485 ha.), Chikkahole (120 ha.) and Gundal (280 ha.) having potential for fisheries development.
- There are 27 Fishermen Cooperative Societies in the district, of which 23 are functioning, 2 are dormant and 2 are under liquidation.
- As per District Fisheries Department, number of fish fingerlings stocked in the year 2024-25 in the district is 72.08 lakh.
- There are 531 families involved in full time fishery and 2050 families in part time, in the district. As there are no fish markets, ice plants or cold storage centres, the fishermen sell their fish at the tank beds/ ponds itself.
- Fisheries and Aquaculture Infrastructure Development Fund (FIDF) was created with an estimated fund outlay of ₹ 7522.48 crore. The projects under FIDF shall be eligible for loan up to 80% of the estimated/ actual project cost. Interest Subvention upto 3% per annum for development of identified fisheries- based infrastructure facilities is available.
- Difference of interest to Commercial Banks and Regional Rural Banks, that will provide loans to fishermen @2% interest upto ₹3 lakh for fisheries activities, on timely repayment will be reimbursed by GoK.

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

Keeping in view 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	3	4.82	3.85
2	Fish Culture --Fresh water-Composite fish culture of indian major carps	ha	8.87	80	7	62.09	49.67
3	Pond construction-Pond Renovation & Desilting	ha	2.35	80	6	14.12	11.30
Sub Total					16	81.03	64.82
A.14 Working Capital - Fisheries							
1	Fish Culture - Others_ Reservoir_ Licensed fishermen to catch fish in river etc	Per unit	0.22	1	168	37.75	37.75
Sub Total					168	37.75	37.75
Total					184	118.78	102.57

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

- 89% of the farmers in the district are small and marginal farmers and farming operations are carried out in the traditional way. Although the use of tractors and tillers are on the rise, it is restricted to irrigated tracts. Consequently, bullocks continue to play an important role. In the sugarcane growing areas of Kollegal and Yalandur, tyre carts are used for transportation of cane. Financing of bullocks and carts, is however, restricted under Government sponsored programmes. There is good demand for hiring carts for transportation of produce to markets/ mandis/ sugar factories. Rubber-bound iron wheel carts, which offer advantages in terms of higher load capacity and reduced strain on bullocks, have been developed. These carts are in high demand across the district
- Similarly, there is good scope for financing two wheelers for agricultural operations and financing Agri-Clinics & Farm Service Centres for enhancing agri extension services.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- DAH & VS is engaged in conserving the germplasm of draught breed.

- Draught animals are used in areas where machinery cannot be operated. The rubber bound iron wheel cart may be popularized.
- Banks may consider financing second-hand vehicles for farmers for their agricultural activities.

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

Keeping in view 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	Animal Driven Carts- Pneumatic Tyre Cart- Traditional cart	No.	0.54	80	90	48.15	38.52
2	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	6200	6634.00	5307.20
Total					6290	6682.15	5345.72

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

- The National Mission for Sustainable Agriculture (NMSA) under which Rainfed Area Development Sub-Mission on Agroforestry (SMAF) Paramparagat Krishi Vikas Yojana (PKVY), Integrated Farming System etc., aim at promoting sustainable farming practices.
- Major practices followed in sustainable agriculture are crop rotation, irrigation techniques, cover crops, minimum or zero tillage, integrated pest & weed management, permaculture, etc.
- The district consists of 89% SF/MF. Most of them have small area for cultivation and have adopted animal husbandry activity for secondary income.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

- Available infrastructure and linkage support in respect of crop cultivation, water resources, animal husbandry, land development, etc., are indicated in the respective chapters.
- Karnataka Raitha Samruddhi Yojana launched by GoK encourages farmers to integrate various forms of agriculture, thereby improving their incomes and fostering a sustainable agricultural ecosystem.
- Strengthen Agroecological Extension Services through localized capacity-building programmes.
- Invest in Soil and Water Health through watershed development and rainwater harvesting

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

- The GLC for crop loan during 2022-23, 2023-24 and 2024-25 is ₹1437.15 crore, ₹ 2185.41 and ₹2502.95 crore respectively.
- Major crop groups grown in the district are fruit, vegetable, spice, plantation, flower, medicinal and aromatic crops.
- Total food production during 2022-23 was 2.16 lakh MT cereals and millets, 0.15 lakh MT pulses, 0.25 lakh MT oil seeds, 7.15 lakh MT commercial crops, 8.47 lakh MT horticulture crops and vegetable crops.
- Post-harvest losses assessed @15-20% from farm gate to consumer mainly on account of lack of adequate scientific storage and handling facilities.
- Inadequate storage and marketing facilities force farmers to sell their produce at an unremunerative price. There is a need for creating adequate Storage and Marketing infrastructure to increase the holding capacity of farmers and enable them to get remunerative prices for their produce.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- KSWC operates 4 warehouses: 2 in Chamarajanagar (4000 MT & 25000 MT), 1 in Gundlupet (5800 MT), and 1 in Kollegal (3000 MT).
- 100 PACS have godowns with a combined capacity of 9000 MT.
- PACS received NABARD refinance via MCDCCB for godown construction.
- NABARD sanctioned ₹572 lakh under RIDF XXVIII for auction platform, CC/asphalt roads, drains, office, and toilets at Begur Sub-Market Yard, APMC Gundlupet, and ₹845.5 lakh under RIDF XXX for 2200 MT cold storage at Main Market Yard, APMC Gundlupet.
- One private cold storage (85000 quintals) holds 45000 quintals of pulses (Source : Horticulture Dept).
- For financing rural godowns/marketing infra, banks must assess marketable surplus in the area, accessibility to markets, availability of proper transportation facilities, etc. In the case of Cold Storages, availability of uninterrupted power supply/ standby arrangements through generator set and diesel etc., shall also need to be ascertained.
- NABARD, through its subsidiary, has undertaken geo-tagging warehouses/godowns nationwide, enabling farmers to locate nearby storage (within 10 km), store produce, and avail warehouse receipt credit—reducing distress sales and ensuring fair prices.
- Only one WDRA-accredited warehouse exists in the district. Banks should support such infra and offer pledge loans against NWRs/e-NWRs.

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

Keeping in view 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-Cold Storage-For Horticulture Produce-5000 MT	No.	535.00	80	3	1605.00	1284.00
2	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	23	430.68	344.54
3	Market Yard-Drying Yard	No.	10.70	80	20	214.00	171.20
4	Market Yard-Market Yard	No.	64.74	80	2	129.48	103.58
Total					48	2379.16	1903.32

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- Karnataka has 10 agro climatic zones based on (i) rainfall pattern - both quantum and distribution (ii) soil type including texture depth and physio-chemical properties (iii) elevation and topography (iv) major crops and vegetation. Chamarajanagar falls in ACZ6. 46080 ha., is not available for cultivation, current fallow is 34350 ha., and other fallow is 20473 ha.
- The district has Medium Black, Red Loam and Red Sandy Loam Soils.
- Under Atal Bhoojal Yojana, activities for increasing/ sustaining ground water, check dam, percolation tank, contour bunds, farm ponds, recharge wells, vented dams, gully plugs, stream development etc., are undertaken in Gundlupet Taluk.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- Under RIDF, NABARD is assisting State Government for completion of on-going and new irrigation projects.
- NABARD has completed one watershed project followed by Climate Change adaptation at Manchalli, Gundlupet, covering over 1000 ha., and another project at Kotekere is ongoing.
- Integrated Farming System plays a vital role in securing sustainable production of high quality food and fulfilling the other basic needs of household viz., cereal, pulse, oilseed, milk, vegetables, meat, fodder, fuel, etc. This system helps not only in sustaining farm income by reducing the cost of production and also generates lot of agricultural waste (bio waste) which when efficiently recycled in the system, in turn helps in reducing environmental pollution by lowering of Green House Gases, maintain soil fertility and agricultural sustainability and also generate employment throughout the year and finally ensures nutritional security of small farmers.
- 815 soil samples were tested by KVK during 2024-25 as against 639 during 2023-24.
- There are 3 soil testing laboratories one at ICAR-KVK, one at Agriculture Department Laboratory both located in Chamarajanagar taluk and one at Ramapura, Hanur taluk. There are 3 mobile soil testing units at Chamarajanagara, Gundlupet and Hanur operating under the Krishi Sanjeevini Scheme. Ramapura FPCL promoted by NABARD

has been sanctioned grant assistance for providing soil testing services using Krushi Tantra's Soil Testing Machine.

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

Keeping in view 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	Farm Ponds/ Water Harvesting Structures-Red Soil -10 m x 10 m x 3 m -with stone pitching	No.	1.16	80	300	346.68	277.34
2	Reclamation of Problem Soils- Reclamation of Saline - Alkaline Soils-Application of Gypsum+lime appln +green manuring	ha	0.37	80	705	264.03	211.22
3	Soil Conservation Activities/ Erosion Control activities-- soil testing labs	ha	5.35	80	77	411.95	329.56
4	Tank Silt Application	ha	0.39	80	445	171.42	137.13
Total					1527	1194.08	955.25

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

- Seed, pesticide and fertiliser are the trinity of improving production and productivity of crops. In order to lessen dependence on chemical fertilisers, farmers are taking up vermi compost units in their backyards.
- GoK is also laying emphasis upon seed extension scheme and seed village concept. Karnataka is known for its diverse agro-climatic conditions making it suitable for seed production. KSSC plays a crucial role in seed production and distribution. KSSOCA regulates seed certification and organic certification.
- Horticulture Dept has developed Biotechnology Centres at Hulimavu, Belagavi, Davangere, Shivamogga and Mysuru, all of which have been actively functioning.
- Sasyasiri (e-Portal) website has been developed to provide information regarding availability of grafts/seedlings and various farm inputs like bio-fertilizers and bio agents etc., that are produced in Departmental farms and nurseries.
- Raita Siri Programme provides an incentive of ₹10,000/- per hectare for cultivation of organically and traditionally grown minor millets/nutri cereals.
- Green manure seeds mainly Dhaincha, Sunhemp, etc., are being distributed to all categories of farmers at 75% subsidised rates to create awareness on organic carbon

emission.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- NABARD has supported ICAR-KVK-Chamarajanagar for demonstration of organic turmeric cultivation covering 212 acres of 50 farmers. 2nd year conversion achieved and organic certification given to 36 farmers.
- KVK is active in the district and is extending help and creating awareness regarding vermi compost and seed production.
- Possibilities for involving Farmer Producers Groups (FPOs) under Seed village concept could be explored to give a boost to these activities.
- NABARD has been providing long-term refinance to approved financial institutions to supplement their resources for providing adequate credit for taking up investment activities in plant tissue culture and agri-biotechnology, seed production, production of bio- pesticides, bio-fertilizer and vermi composting.
- NABVENTURES, a venture growth equity fund focuses on investments in early to mid-stage start-ups in agriculture, agtech, agri-biotech food, agri/rural fintech and rural businesses.
- To promote various innovations in the farm sector including agri technologies, grant support is available under FSPF of NABARD.
- NABARD promotes use of biopesticides and biofertilizers as alternatives to chemical inputs especially through its JIVA programme, Watershed Development Programme and organic farming projects.
- Biofuels and bioCNG production from agricultural waste and municipal solid waste may be explored.

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

Keeping in view 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- -3m x1.2mx 1m (3.60 Cu.m)	No.	0.13	80	41	5.26	4.21
2	Seed Processing-All Seed Types	No.	26.75	80	1	26.75	21.40
Total					42	32.01	25.61

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The district produces large quantities of milk, coconut, banana, papaya, turmeric, ginger, onion, tomato, maize and sunflower. However, there is no facility for grading and processing in the district. Almost all the products grown in the district are sold outside to neighbouring districts or States like Tamil Nadu, Kerala, etc.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- As on 21.08.2025, 37 firms have been approved in the district under PMFME.
- Under SFURTI, financial assistance of upto ₹2.5 crore is provided in respect of regular clusters having up to 500 artisans and ₹5 crore assistance for major clusters having more than 500 artisans. BR Hills Wild Bee Honey Cluster promoted by IMEDF has been approved with 560 artisans at ₹317.87 lakh.
- Food processing like tamarind cleaning, packing, production of pickles, papad, etc., is done by SHG members at home on a very limited scale. There are a few desiccated coconut units for manufacture of coconut products. Under TMoC, the Chamarajanagara Taluk Coconut Growers Processing & Marketing Coop Society Ltd., was supported to establish a DC powder and Biogas processing unit with a TFO of ₹335 lakh.
- Turmeric is semi processed at farmers' fields for onward sale to markets in Erode, Tamil Nadu.

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

Keeping in view 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- Arecanut Processing	No.	26.75	80	3	80.25	64.20
2	Agro Processing Unit-- Desiccated coconut powder (5 MT)	No.	27.82	80	2	55.64	44.51
3	Bakery & Confectionery Unit	No.	6.42	80	51	327.42	261.94
4	Dal/ Pulses Mill-Mini	No.	2.14	80	70	149.80	119.84
5	Food Grain Processing- Cereals-Maize Processing (150MT/day)	No.	53.50	80	4	214.00	171.20
6	Spice Processing-Turmeric processing	No.	16.05	80	26	417.30	333.84
Total					156	1244.41	995.53

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

- The Ministry of Agriculture, GoI, in association with NABARD has launched a programme to tap the expertise available in the large pool of those who are proficient in the subject of agriculture and allied sectors through Agri Clinic and Agri Business Scheme. The Scheme aims to supplement efforts of public extension, local needs and affordability of target group of farmers. It also aims to create gainful self-employment opportunities to unemployed agriculture professionals. Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies which would enhance productivity of crops/ animals and ensure increased income to farmers. Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals for income generation and for entrepreneurship development.
- Loans to PACS/ LAMPS/ MFIs for construction of godowns/ on-lending to members is an opportunity for bankers to extend agriculture loan facilities. Mainstreaming these account holders into the banking fold would continue to be a thrust area for 2026-27.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- 16 FPOs supported by NABARD; 5 by Agriculture Dept.; 8 by Horticulture Dept; 4 by AH&VS Dept; 1 by Sericulture Dept; 2 by Fisheries Dept; 3 WPOs by Textiles Dept. as on 22.08.2025.
- 101 PACS provide loans to their members for agriculture purposes but lack resources to expand business; Banking potential exists for financing such PACS so that credit needs for members are met timely and adequately.
- PACS may consider creating adequate storage facilities and other necessary infrastructure with the support of the Agriculture Infrastructure Fund (AIF). This will enable them to offer pledge finance and develop value addition infrastructure, thereby increasing farmers' income. 6 PACS in Chamarajanagar district, viz., Kuderu, Mudagooru, Kasaba, Dhondeling, Arakalavadi and Haradanahalli PACS have availed Special Refinance Scheme for Transformation of PACS as MSC for construction of godown/marketing outlet and tractor purchase.
- Financing under ACABC scheme is categorised as priority sector finance. Banks can provide loans for setting up Agri Clinics and Agri Business Centres which offer agricultural extension services to farmers. ACABC scheme includes a capital subsidy on such loans.
- Banks may also utilize the Credit Guarantee Fund established by NABSanrakshan for financing FPOs.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	80	1	21.40	17.12
2	Loan to MFIs for Onlending for Agri. Purposes	No.	214.00	80	240	51360.00	41088.00
3	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	55	17655.00	14124.00
4	Loan to PACS/ FSS/ LAMPS for Onlending-Loans to distressed for repayments	No.	1.28	80	1700	2182.80	1746.24
Total					1996	71219.20	56975.36

Title : Watershed : Enhancing Livelihoods and Empowering Communities



Grant of ₹1471352/- was sanctioned for Capacity Building Phase of Kotekere watershed in Gundlupet taluk which falls in over-exploited category. Area is semi-arid with moderate but erratic rainfall moderately poor soils and low irrigation potential with economy largely based on rainfed agriculture. Soil and Water Conservation measures like bunds check dams ponds and dryland horticulture were implemented after which there has been significant and visible improvement in the overall agricultural scenario. Farmers who earlier grew only one crop now cultivate two—Kharif and Rabi—thanks to better water retention. Farm ponds helped harvest rainwater for dry spells. Socio-economic benefits followed: migrants returned interest in farming revived and allied activities like dairy and sheep rearing grew. Women SHGs engaged in micro-enterprises such as vegetable farming and food processing boosting income and empowerment. The project enhanced both agricultural productivity and social fabric of the region.

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

- The district is rich in mineral resources. According to survey conducted by the Department of Mines and Geology, a good number of mineral deposits are known to be available in Chamarajanagar and Kollegal taluks. The black granite, one of the high value granite, is available in Chamarajanagar, Kollegal and Yalandur taluks. Manganese Garnet, Dunite, Amphibolite, White Stone, Quartz, Gabro, Dyorite, Dolerite, Corundum, Kankar, etc., are some of the minerals available.
- Policy makers have suggested that cluster approach to development would solve many problems of supply of raw material, infrastructure, marketing, etc. A list of other potential clusters in the district are
 - Chamarajanagar - Agro-food based, textiles/ garment, rural tourism, sisal fiber, banana leaf products, pottery, granite products, medicinal and aromatic plant (MAP) products;
 - Gundlupet - Agro-food based, leather, carpentry, beekeeping, woolen weaving, rural tourism, bamboo, cotton, pottery, lime products;
 - Hanur - Agro-food based, woolen weaving, rural tourism, bamboo, granite products, mat weaving, MAP products;
 - Kollegal - Agro-food based, textiles, silk/ cotton handloom/ readymade garments, woolen weaving, rural tourism, bamboo, granite products, mat weaving, MAP products;
 - Yalandur - Agro-food based, textiles, stone crushing, rural tourism and pottery.
- Existing MSMEs include a. agro-based, b. cotton, wool, silk & artificial thread-based clothes and embroidery, c. wood/wooden based furniture, d. paper & paper products, e. leather based, f. chemical based, g. rubber, plastic & petro based, h. mineral based, i. metal based & j. engineering units.

3.2 Infrastructure and linkage support available, planned and gaps

- Under Pradhan Mantri Mudra Yojana (PMMY), 63598 Mudra loans amounting to ₹47302 lakh was disbursed during 2024-25.
- GoK has acquired land for 3 industrial estates, in Ummatturu in Chamarajanagar taluk, Veeranapura Cross in Gundlupet taluk and Kollegal town. There are 5 large industries (textile, home appliances, geopaint, beverages and fibre cement boards) with an investment of ₹2587.95 crore providing employment to 2491 people, located at KIADB Badanaguppe-Kellamballi Industrial Area. There are 23347, 251 and 5 micro, small and medium enterprises respectively in the district providing employment to 1.54 lakh persons, with investment of ₹629 crore and turnover of ₹4940 crore. Of these, 4858, 14440 and 4305 are in manufacturing, services and trading respectively (Source : DIC).
- Based on composite criteria of classification of MSMEs, the existing and prospective entrepreneurs may file their 'Udyam' Registration online on Udyam Portal.
- Karnataka has introduced industrial and entrepreneurship training to Degree, Engineering, Polytechnic and ITI students under Kalike Jothe Koushalya programme.
- During 2024-25, RSETI conducted 32 programmes in various fields like dairy farming &

vermicompost making, papad, pickle & masala powder making, sheep rearing, goat rearing, women's tailor, general EDP for PwD, general EDP, beauty parlour, fast food stall udyami, installation & servicing of CCTV Camera, security alarm & smoke detector for a total of 1007 candidates for 1030 days duration.

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

Keeping in view 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	2	10000.00	8000.00
2	Manufacturing Sector - Term Loan-Micro	No.	100.00	80	280	28000.00	22400.00
3	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	39	39000.00	31200.00
Sub Total					321	77000.00	61600.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	1250.00	100	2	2500.00	2500.00
2	Manufacturing Sector - Working Capital-Micro	No.	2.50	100	280	700.00	700.00
3	Manufacturing Sector - Working Capital-Small	No.	25.00	100	39	975.00	975.00
Sub Total					321	4175.00	4175.00
Total					642	81175.00	65775.00

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

- Chamarajanagar district is well known for Granite slabs, Monuments Marker tiles and Desiccated Coconut powder. These items have good demand both locally and internationally. The district exports minerals and minerals-based products, engineering and food products to USA, UK, Pakistan, Poland, Morocco and Turkey.
- According to District Export Action Plan, the total exports from the district during 2021-22 amounted to ₹351.6 crore. The top export commodities are cane/ beet sugar, worked monumental/ building stone, shaving/ bath preparations/ deodorants, natural gums/ resins, granite, essential oils, spices, coffee and coconut. In accordance with the target export potential products identified by GoI and GoK, following products with export potential have been identified for Chamarajanagar : (i) Banana, (ii) Silk Textiles, (iii) Mango, (iv) Honey , (v) Ginger and (vi) Spices (Turmeric).
- There are 23347, 251 and 5 micro, small and medium enterprises in the district providing employment to 1.54 lakh persons respectively, with investment of ₹629 crore and turnover of ₹4940 crore. Of these, 4858, 14440 and 4305 are in manufacturing, services and trading respectively (Source : DIC).

4.1.2 Infrastructure and linkage support available, planned and gaps

- Agricultural and Processed Food Products Export Development Authority (APEDA) helps to promote export of agricultural produce and products through cluster development programmes and subsidies/ support for setting up export infrastructure.
- NABARD has been working on development of rural Off-Farm Sector and making constant efforts to broadbase and refine them in response to field level needs. NABARD provides end-to-end support to facilitate pre-registration as well as post-registration activities for Geographical Indications to enhance quality, improve market access, create awareness, strengthen producers' capacity to enforce their rights, subsidise cost of registration, enforcement and marketing.
- To support the development of small-scale industries and meet the demands of prospective entrepreneurs in the MSME sector, KSSIDC plans to establish seven new industrial estates across the State, one being 25 acres of KIADB land at Badanaguppe, Chamarajanagar District (Source : Karnataka Economic Survey 2024-25).

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	50.00	80	4	200.00	160.00
2	Export Credit -Pre Shipment Export Credit	No.	25.00	80	8	200.00	160.00
Total					12	400.00	320.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

- 370 lower primary schools (59927 students), 508 higher primary schools (37926 students), and 231 high schools (25746 students) in the district.
- Student to Teacher ratio is 33 for primary school and 13 for High School.
- 66 PU colleges (14337 students), 13 degree colleges (9 Government and 4 unaided) (5155 students), 2 Govt. polytechnic college (1024 students), 1 Govt. engineering college (760 students), and 1 Medical College (600 students) in the district.
- 265 children out of school in the age group 6-14 years, drop out rate 0.28. Literacy rate in Chamarajanagar is 61.43%.

4.2.2 Infrastructure and linkage support available, planned and gaps

- Loans upto ₹25 lakh for domestic/ foreign education is eligible a Priority Sector.
- GoI developed www.vidyalakshmi.co.in to apply and track education loan applications to banks, and linkages to National Scholarship Portal.
- GoK to make education free for girls by reimbursing fees, except exam fees of girl students of Class 1 to Graduation.
- Under Hobligonda Vasathi Shale, 270 new residential schools started for SC/ST children. Prabuddha scheme for SC/ST students launched by GoK in Dec.2018 to access world's best universities at little or no cost, with 33% reservation for scholarships to women and 4% reservation for differently abled students every year.
- GoI launched scheme to provide full interest subsidy during period of moratorium on loans taken by students belonging to EWS from scheduled banks under Educational Loan scheme of IBA, for pursuing any approved courses of studies in technical & professional streams from recognized institutions in India.
- IBA formulated scheme for providing collateral free loans upto ₹7.5 lakh for EWS students.
- ₹1553 crore allocated for Aksharadasoha.
- Under RIDF, 165 school/college buildings & 2 Backward Class Welfare Hostels, Support for construction of administrative building, classrooms, laboratories, library, girls & boys hostel for College of Agriculture completed in the district.

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

Keeping in view 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.	10.00	90	185	1850.00	1665.00
Total					185	1850.00	1665.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

- There is a need and necessity for a proper house for each citizen of the country. The improvement in the living conditions and economic status of the workforce has necessitated an increasing demand for houses on account of sustainable economic growth over the years in the State.
- During 2023-24, 1967 under Basava Housing Scheme, 723 under B.R. Ambedkar Awas Scheme, 1017 under PMAY(Grameen) Housing Scheme, 87 under PMAY (Urban) Housing Scheme, 49 under Devaraj Urs Housing Scheme (Grameen) and 122 under Vajpayee Housing Scheme were constructed in the district.

4.3.2 Infrastructure and linkage support available, planned and gaps

- The schemes that are being implemented for housing are Pradhan Mantri Awas Yojana - Housing for All (PMAY-HFA), Chief Minister's One Lakh Housing Scheme, Rajiv Awas Yojana (RAY), Devraj Urs Housing Scheme, Dr.B.R. Ambedkar Nivasa Yojane Rural Ashraya/ Basava Vasathi Yojana.
- A Special Refinance Scheme SRS for Rural Home Loans bundled with Solar Roof Top (SRT) has been introduced by NABARD for Regional Rural Banks and State Cooperative Banks.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	25.00	90	403	10075.00	9067.50
Total					403	10075.00	9067.50

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

- Total 821 projects involving RIDF assistance of ₹30688.87 lakh have been sanctioned and ₹24954.65 lakh has been disbursed as on 31 March 2025.
- Road Density: 122.5 km per 100 sq.km. (State Avg. 150) (Source: Karnataka at a Glance 202223); % of villages with all weather roads: 76.3% (State Avg. 80.4%) (Source: RDPR Karnataka, 2023); No. of Industrial Units per 1000 sq.km: 1,850 (Source: DIC Chamarajanagar, 2023); % of Households with Electricity Connection: 96.4% (State Avg. 99.86%) (Source: Karnataka Economic Survey 2024_25).

5.1.2 Infrastructure and linkage support available, planned and gaps

Major critical infrastructure requirements of the district, as also linkages identified during the year are (1) adequate and scientific storage and marketing facilities (2) more number of custom-hiring and agro-service centres (3) establish registered slaughterhouse

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

Investments under RIDF over the decades has a transformational impact on rural lives with the alignment of Sustainable Development Goals some of the outcomes under RIDF projects in the district are : Agriculture & Allied Sector - 7 Raitha Samparka Kendras, 47 AH projects, 1 watershed project, 16 infrastructure projects in Rural Markets, 2 godowns, 2 Cocoon Quality Testing Labs, 1 Cold Storage; Social Sector- 2 projects for construction of Agriculture University, 267 Rural Education Infrastructure projects (Primary & Secondary schools, PU colleges, ITI, Backward class hostels), 146 Anganwadis, 6 Health Infrastructure Projects (PHC, MCH, GH), 24 Rural Service Centres.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

- Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, bank financing for building infrastructure for certain activities, viz., schools and health care facilities; drinking water gains importance.
- As envisaged under Jal Jeevan Mission, the goal of safe piped drinking water has been kept at 55 litres per capita per day (LPCD). The programme expects to cover 100% of rural population in the country through piped water supply. As on 22.08.2025, 246135 households have tap water connection out of 251525 total households, which works out to 97.86%, as against State average of 85.80%. (Source: ejalshakti.gov.in).
- 95 Beds per Lakh Population (State Avg. 108); Literacy Rate -61.43% (State Avg. 75-77%);
- 6.4 Colleges per lakh population (State Avg. 10.2)

5.2.2 Infrastructure and linkage support available, planned and gaps

Banks may provide credit for setting up Rural Education Institutions and Rural Health Institutions and achieve their priority sector targets. This will also help the Government in achieving the goal for Providing Urban Amenities in Rural Areas (PURA).

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

Keeping in view 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	140	2800.00	2240.00
2	Education-Colleges	No.	50.00	80	2	100.00	80.00
3	Education-Schools	No.	50.00	80	21	1050.00	840.00
4	Sanitation-Toilets	No.	0.60	80	3900	2340.00	1872.00
Total					4063	6290.00	5032.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Chamarajanagar district has commissioned Renewable Energy power projects of capacity of 329 MW until June 2025. This includes solar energy of 278 MW, Small Hydro Power of 31 MW and 20 MW from Co-Generation as on June 2025 (Source- Karnataka Renewable Energy Development Limited).

5.3.2 Infrastructure and linkage support available, planned and gaps

- In the Karnataka Budget 2025-26, 50% subsidy on solar irrigation pumps was announced, with a special scheme for Mysuru and Chamarajanagar.
- Under the Karnataka Renewable Energy Policy 2022-27, the State aims to support India's 500 GW RE target by 2030, facilitating 10 GW of new RE projects, including 1 GW rooftop solar. KREDL, the nodal agency, promotes private investment. As per the Economic Survey, Karnataka added 1,960.27 MW RE capacity in 2023-24 and 637.98 MW till Dec 2024.
- The PM Surya Ghar Muft Bijli Yojana, launched on 13.02.24 with a ₹75,021 crore outlay, targets rooftop solar for 1 crore households, offering up to 300 units of free electricity monthly. Model Solar Villages will be developed in each district to promote rural adoption. The initiative is expected to generate 17 lakh direct jobs across sectors. Banks are actively popularising the scheme.
- The Surya Raitha Scheme enables daytime irrigation via solar pumps, reducing power and water wastage, and allowing farmers to earn by selling surplus power. Benefits include increased crop yield, reliable power, and income stability. Efforts are underway

to promote renewable energy in rural areas, including waste-to-energy projects and biogas plants. Lack of awareness of technology among people, there is a need to sensitise them about the benefits of solar lights and solar pumps.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Solar Energy-Roof Top Solar PV System with Battery-upto 3KW	No.	2.40	90	14	33.60	30.24
2	Solar Energy-Solar Pump Sets-1 hp (Without USPC)	No.	1.05	90	6	6.30	5.69
Total					20	39.90	35.93

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	796	241.72	205.94
B	Ongoing tranches	25	117.52	100.95
	Total (A + B)	821	359.24	306.89

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	174	59.50	54.88
B	Rural roads & bridges	226	147.15	121.95
C	Social Sector	421	152.59	130.05
	Total (A + B + C)	821	359.24	306.89

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	13	Irrigation potential	ha	1884
B	Rural roads	207	Road length	km	925
C	Bridges	19	Bridge Length	m	551

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture University	2	1060	Population	4298
2	Anganwadi	146	82	Village	725
3	Animal Husbandry	47	1037397	Cattle	1322
4	Backward Class Hostel	2	204	Population	620
5	Cocoon Quality testing Labs	2	1600	Population	280
6	Godown	2	1500	MT	149
7	Ground water Recharge	55	1231	Cubic feet	110
8	Industrial Training Institute	5	906	Population	1012
9	Maternity and Child Hospital, General Hospital	2	20	Village	4510
10	Pre University	60	1350	Population	1934
11	Primary Health Centres	4	4	Village	178
12	Primary Schools	112	7512	Population	1217
13	Raitha Sampark Kendras	7	7	Village	285
14	Rural Markets	16	19	Village	1211.90
15	Rural Service Centre	24	521.95	Population	399.3
16	Secondary Schools	88	648	Population	799.51
17	Watershed Development Projects	1	3900	ha	250
18	Cold Storage	1	2200	MT	890

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

- As on 31 March 2024, 17.75 crore rural households were covered under the SHG-BLP. A total of 144.22 lakh SHGs were savings linked to the banking sector with savings of Rs. 65,089 crore, registering growth of 9.51% over the previous year. The credit disbursement to SHGs surged from ₹29 lakh in 1992 to Rs.2,09,286 crore as on 31 March 2024. However, the Y-o-Y growth of savings linked SHGs decelerated from 12.7% during 2022- 2023 to 7.6% in 2023-24. The loan outstanding stood at ₹2,59,664 crore. (Source: Status of Microfinance 2024).
- In Chamarajanagar district, during 2024-25:
 - (a) 3960 SHGs were savings linked with bank loan of ₹1410.95 lakh;
 - (b) 16830 SHGs were credit linked with bank loan of ₹70034.05 lakh;
 - (c) 42733 JLG accounts with an outstanding of ₹41847.79 lakh and
 - (d) 28 MFIs cater to 360963 accounts with outstanding of ₹1695.73 crore

6.2 Infrastructure and linkage support available, planned and gaps

- The SHG-BLP in Karnataka is largely BC-driven, with NGOs like SKDRDP, IDF and Vikasana supporting banks. In Chamarajanagar, 25 MFIs and 6 NGOs participate, yet credit linkage lags behind savings, requiring banks to cleanse data for accurate SHG-BLP assessment.
- To expand the JLG portfolio, NABARD signed MoUs with KVGB, KGB, SBI, South Canara DCCB and Canara Bank to form and credit link 20,010 JLGs Statewide. NABARD offers
- ₹4000 per JLG over 3 years to implementing agencies, along with support for awareness, capacity building and 100% refinance. As of 31.03.2025, 42,773 JLGs have been credit linked with ₹41,847.79 lakh outstanding.
- A 3-year MoU with NRLM (MoRD) signed on 27 Feb 2024 covers NABARD-supported SHG formation, capacity building and micro-enterprise promotion via SDPs, MEDPs and LEDPs.
- NABARD continues to support NGOs in forming SHGs, capacity building, and promoting micro-enterprises through SDPs, MEDPs, and LEDPs. Ongoing programmes include lantana crafting & marketing in Hanur, general duty assistant & home care nursing, aari work & zardosi, vision assistant training in Gundlupet, benefitting 90 SHG women and 60 youth.
- Chamarajanagar's projected 2025 population is 11.03 lakh, with 82% rural. Assuming 65% rural poor are SHG-eligible, 1.47 lakh families qualify. With 3.74 lakh women aged 15-59, 9000 SHGs could be promoted, though 11,000 already exist, indicating limited further scope.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Differential Rate of Interest Scheme--Consumption	No.	0.50	100	3400	1700.00	1700.00
2	Loans to Distressed Persons--Non Institutional Loans	No.	1.00	100	1700	1700.00	1700.00
3	Loans to Distressed Persons--OD to PMJDY	No.	0.10	100	9000	900.00	900.00
4	SHGs/ JLGs--JLGs	No.	2.00	100	3050	6100.00	6100.00
5	SHGs/ JLGs--SHGs	No.	2.00	100	4550	9100.00	9100.00
Total					21700	19500.00	19500.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. There is a need for seed processing unit and seed certifying agency in the district.
2. Many small and marginal farmers (SF/MF) use asphalted roads for threshing their harvested crops instead of threshing yard.

2. Water Resources

1. Modernisation of irrigation infrastructure, installation of telemetry equipment for hydrological measurements within the sub-basin, implementation of civil works for canal modernization.

3. Farm Mechanisation

1. Adequate number of Custom Hiring Centres wherein post-harvest machinery like combined harvesters, grader-cum-packer, etc., can be financed in addition to tractors and power tillers.
2. Promoting use of drones.
3. Training to agri entrepreneurs in repair and maintenance of farm machinery by RSETI/ KVK.

4. Plantation and Horticulture

1. Expansion of operation of HOPCOMS.
2. Step up extension measures.
3. Revival of Mulberry Cultivation through financial incentives, training & capacity building, infrastructure & market support.

5. Forestry/ Waste Land Development

1. Strengthening of Agroforestry.
2. Promotion of commercial forestry through demonstrations on farmers' lands.

6. Animal Husbandry - Dairy

1. Installation of Bulk Milk Coolers at more places.
2. Establishing milk products' manufacturing units.
3. Rejuvenation of defunct dairy cooperative societies.
4. Establishment of fodder unit.

7. Animal Husbandry - Poultry

1. Establishment of poultry feed unit.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Regularised market for live animals monitored by Sheep and Wool Producers Cooperative Societies.
2. Construction of registered slaughterhouse.
3. Establishment of infrastructure for meat processing and value addition.

9. Fisheries

1. Maintenance and de-silting of tanks.
2. Establishment of fish market and cold storage.
3. Training and demo facilities.

10. Construction of Storage and Marketing Infrastructure

1. Construction of drying yards to overcome shortage, with AIF.
2. Increase in procurement and post-harvest storage facilities, creation of pack houses, develop cold chains/ cold chambers etc., encourage eNWR

11. Land Development, Soil Conservation and Watershed Development

1. Recharging of ground water.
2. Prioritise use of organic fertilisers.

12. Agriculture Infrastructure: Others

1. Dairy farmers, through the milk cooperative societies, need to be encouraged for establishing vermi compost units depending upon the size of their dairy units.

13. Food and Agro. Processing

1. Profile of agro/ food based units in the district is dominated by tiny/ household units. PMFME scheme to be propagated so as to reach the true workers.
2. Most of the processing units belong to the unorganised sector where application of food-based laws for hygiene are not followed strictly. Training of micro, small and medium enterprises in the unorganised sector on food safety and quality standards is required.

14. Agri. Ancillary Activities: Others

1. Concessional Special Refinance Facility of NABARD along with Agriculture Infrastructure Fund (AIF) is availed for PACS under World's Largest Grainstorage Scheme to provide storage facilities, pledge finance and value addition infrastructure to enhance farmers' income.

2. e-Kisan Upaj Nidhi (eKUN), a joint initiative of Department of Food and Public Distribution, WDRA, DFS and NABARD is a gateway aimed to provide easy pledge finance to farmers against their stocks. It is an online platform for obtaining post-harvest loans from banks by pledging their electronic Negotiable Warehouse Receipts (e-NWRs) of grain stocks kept in WDRA registered warehouses.

3. GoI has launched the Credit Guarantee Scheme for eNWR based pledge financing (CGSNPF) with a corpus of Rs.1000 crore to support post harvest financing for farmers.

15. Micro, Small and Medium Enterprises (MSME)

1. Improve institutional structures at field level and to evolve better coordination among the various organisations, expand outreach of existing schemes/ programmes, facilitate start-ups and evolve a time bound exit mechanism.

2. Development of appropriate technologies for various manufacturing processes.

3. Keeping in view the district-specific potential and local skill, suitable training modules covering demand-based skill-based and resource-based activities may be provided.

16. Export Credit

1. Exporters may be encouraged to avail export credit insurance facilities extended by ECGC.

17. Education

1. Construction of hostels for students under RIDF support.

2. FLCCs while visiting schools, colleges and Gram Sabhas, may sensitise the general public about the scheme on education loans available for students to undertake higher education.

18. Housing

1. There is a need to create awareness of the various government schemes under which subsidy is available to eligible beneficiaries.

19. Social Infrastructure

1. Tie-up with corporates for using CSR funds for improving infrastructure in schools and health centres, and creating sanitary facilities.

20. Renewable Energy

1. Survey for assessment of rooftop potential in the district for solar home lighting needs to be conducted.

21. Informal Credit Delivery System

1. Identification of active SHGs linked with Banks and revival of dormant SHGs.

2. Identification of potential SHG members including NRLM groups for graduation to micro enterprises, and enabling benefits of Government schemes like PMFME, AIF, etc.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

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

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

c. National Campaign on Cooperation among Cooperatives

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

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

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

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

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

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

NABARD has advised the weak RCBs banks falling under C and D category as per NABARD's latest inspection ratings and banks falling under Supervisory Action Framework - Self Initiative for Turn Around (SAF-SITA) to plan & implement a multipronged comprehensive Turn Around Plan (TAP). Turn Around Plan is envisaged to cover financial parameters along with other key aspects like; business diversification, internal checks and controls, governance, cost rationalization, human resource development, technology adoption, financial inclusion

etc., required for a holistic improvement in functioning of weak RCBs. NABARD has circulated a template for preparation of TAP and has organized trainings for the officials of weak RCBs for preparation of TAP through Bankers Institute of Rural Development (BIRD). The sensitization and training workshops in write-shop mode for the nodal officers of all identified banks and concerned ROs were completed by BIRD-L, BIRD-K, and BIRD-M by March 2025. All the identified RCBs have been advised to launch the board-approved TAP by 1 April 2025. Current progress:

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

Out of 30, 26 weak banks have launched TAP.

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

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

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

h. Initiatives under Cooperative Development Fund (CDF)

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

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

4.Status of Cooperatives

4.1 Status of Cooperatives in the State

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

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

The following announcements were made by the State in their budget for 2025-26:

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

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

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

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

4.4 Health, Awareness, and Community Engagement

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

- On 31 July, the RCS Head Office in Bengaluru hosted a medical check-up and blood donation camp, reinforcing the cooperative sector's commitment to public health.

- To commemorate the IYC, a special magazine titled "Sahakara" was published, showcasing stories, achievements, and future visions of Karnataka's cooperative movement.

Trainings & Debates : Across districts, training programs were conducted to raise awareness about the significance of IYC and the role of cooperatives in sustainable development. A thought-provoking debate on "Economic Growth Through Cooperatives" was organized by the Karnataka State Cooperative Federation, sparking dialogue on the transformative power of cooperative models.

5 Status of PACS Computerisation

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

PACS Sanctioned 5491

ERP Trial Run 3504

ERP Go Live 3028

HoC uploaded 144

Number of PACS doing entries and Day end Activity Post Go Live as per SOP 2588
Onsystem Audit 1496
Dynamic Day End 137

6 Training Programmes Conducted by RO

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

5. Status of Cooperatives in the District

Chamarajanagar district has an adequate cooperative profile. Cooperatives in the district cover production credit, dairy, fishery, textile, livestock, etc. As on 31.03.2025, there are 818 cooperative societies in the district which include 109 PACS, 4 LAMPS, 4 PCARDBs, 5 Agro Processing Societies, 15 Livestock Societies, 491 MPCs, 27 Fishery Societies, 13 Weavers Societies. (Source : DRCS Chamarajanagar)

4. Potential for formation of cooperatives

The distribution is fairly uniform in that all 5 blocks are covered by some society or the other. However, new societies are being formed in the underserved Gram Panchayats. This can have immense multiplier effect in giving a fillip to economic activities in these areas

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Watershed Development	Watershed Development Fund (WDF)	3 villages of Begur Taluk viz., Kurubarahundi, Bhogainahundi and Kotekere	Grant	Nil	75	Will result in soil and water conservation
2	Collectivisation	Farm Sector Promotion Fund (FSPF) - Demonstration of improved turmeric variety – IISR Pragathi and GAP (Good Agricultural Practices)	3 FPOs in Chamarajanagar and Gundlupet taluks	Grant	Nil	100	27-70% increase in yield and ₹1.5-2.0 lakh increase in income per ha. More than 100 farmers have become seed producers and a large number of farmers are adopting the improved variety.
3	Collectivisation	Farm Sector Promotion Fund (FSPF) – Demonstration of organic turmeric cultivation	Chamarajanagar, Gundlupet, Hanur and Kollegal taluks	Grant	Nil	50	helps farmers realise the importance of going organic with high curcumin level, which will ultimately lead to good price realisation

4	Collectivisation	Farmer Producer Organisations (FPO)	All 5 taluks	Grant	<p>1. Hasiru FPO has availed tractor under convergence with Agriculture Department</p> <p>2. Muttettarya FPCL under CSR of ICICI (70:30) has provided solar trap, sprayers, bee box and vermicompost pits</p>	8400	<p>10 FPOs under PRODUCE Fund, 3 FPOs under PODF-ID AND 3 FPOs under CSS Scheme have been formed in the district, in all 5 taluks, covering around 6500 farmers. Average turnover is around ₹10 lakh per annum, with less profit. Major commodities are pulses, tamarind, niger, mustard, urad, tuvar, green gram, moong dal, channa, channa dal, avare, horse gram, different millets, coconut, ragi, turmeric, coconut oil, groundnut oil, chia seeds, etc.</p>
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5	Collectivisation	Rural Mart	Ramapura, Hanur	Grant	Nil	500	The Rural Mart procures agricultural produce from its members by making payment which will ensure sustainable income to the producers, and sells to consumers at reasonable rates, thus ensuring permanent market demand. Sales of ₹6.75 lakh was made during 2023-24.
6	Skill Training	LEDP on aari work & zardosi	Gundlupete	Grant	Nil	60	Employment generation and income enhancement
7	Skill Training	SDP on lantana crafting & marketing	Hanur	Grant	Nil	30	Employment generation and income enhancement
8	Skill Training	SDP on General Duty Assistant & Home Care Nursing	Gundlupete	Grant	Nil	30	Employment generation and income enhancement
9	Women Empowerment	MEDP on snack & mixture making	Gundlupete	Grant	Nil	30	Employment generation and income enhancement

10	Infrastructure Development	Social Infrastructure creation through RIDF - improvements to Kodimole Tank and Canals, Kamerahalli Tank, Minnathuhalla Tank, Improvements to LBC & RBC of Honganur Hirekere Tank under RIDF XXVIII (29)	Chamarajanagar, Gundlupet, Hanur	Loan to State Govt.		4	Rejuvenation of tanks and canals will result in storage of more water and decrease dependency on rainfall
11	Institution Development	Support to PACS under PACS as MSC for construction of godown/ purchase of tractor	Chamarajanagar, Gundlupet, Hanur, Kollegal	Concessional refinance		7	To help all PACS members and other farmers
12	Skill Training	SDP on Vision Assistant	Gundlupete	Grant	Nil	30	Employment generation and income enhancement

13	Infrastructure Development	Social Infrastructure creation through RIDF - upgradation of General Hospital, construction of 8 veterinary hospitals, construction of cold storage, improvements to road, under RIDF XXVIII (30)	Chamarajanagar, Gundlupet, Hanur, Kollegal, Yalandur	Loan to State Govt.		11	Increased health facilities provided to humans/ animals, prevention of distress sale and crop loss, improved transportation
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Success Stories

Success Story 1



Beneficiary	
1. No. of beneficiaries	50
2. Community	Farmers
3. State	Karnataka
4. District	Chamarajanagara
5. Block	Chamarajanagar
6. Village	20 villages covering all 5 taluks
Title	Demonstration of Organic Turmeric Cultivation
Scheme	FSPF
Project Implementing Agency	ICAR KVK Chamarajanagar
Duration of the project	2 years

1.1 Support provided

Grant assistance of ₹ 25 lakh from NABARD

10 training programmes conducted at ICAR-KVK on organic turmeric cultivation and nursery management

Technical support provided by ICAR-KVK by way of quality analysis of soil/water/plant rhizome and organic testing in NABL accredited ISO 17025 laboratories

Timely monitoring accompanied by joint field visits were made by PIMC

1.2 Pre-implementation status

Indiscriminate use of chemical fertilisers in turmeric crop leading to quality degradation of soil and crop.

This has indirect effect on emergence of weeds low water use efficiency low nutrient use efficiency and low quality produce

1.3 Challenges faced

Sensitising farmers regarding organic turmeric cultivation practices organic certification and marketing avenues

1.4 Impact

Increase in plant height no. of clumps and fresh rhizomes.

Although cost of cultivation increased there was increase in returns too

Farmers income increased by around 20 percent

Second year conversion achieved and organic certificates distributed to 36 farmers

Success Story 2



Title	Training on Aari Work & Zardosi
Scheme	LEDP
Project Implementing Agency	IHDUA (International Human Development & Upliftment Authority)
Duration of the project	2 years
Beneficiary	
1. No. of beneficiaries	60
2. Community	Rural and needy women
3. State	Karnataka
4. District	Chamarajanagara
5. Block	Gundlupet
6. Village	Villages in and around Gundlupet Town

2.1 Support provided

Grant of ₹6.51 lakh from NABARD

Training provided by IHDUA along with exposure visits and market linkages

2.2 Pre-implementation status

Women faced financial challenges due to husbands' unstable job mainly as labourers in fields.

Some women had learnt basic tailoring earning about ₹15000 per month but were dependent on others for specialised jobs

2.3 Challenges faced

Although there was demand for designer blouses/ wedding wear no agency had come forward to impart this training

2.4 Impact

All the 60 women are practising

58 of them have been credit linked

3 have opened their own shops

Now they are earning from ₹8000 to ₹32000 per month

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 Energy: Rooftop solar 10 MW (₹50 cr @₹50k/kW) and ground mounted solar 20 MW (₹56120 cr @₹2.86 cr/MW) feasible on public land with small hydro potential 5 MW (₹4550 cr). Anchored in Karnataka Renewable Energy Policy 2022-27.

Water & Agriculture: Climate resilient farming and micro irrigation on 5000 ha using drought

tolerant crops watershed and farm ponds converging PMKSY & State Agri/Horti schemes. Forests & Biodiversity: With 48 percent area under forest (BR Hills MM Hills Cauvery WLS) assisted regeneration and fire management over 2000 ha funded by CAMPA/SAPCC forestry lines to recover tree cover loss. Overall Chamarajanagar's SAPCC aligned portfolio blends clean energy (₹150220 cr), eco restoration and resilient farming to reduce vulnerability and enhance livelihoods.

b Energy: Rooftop solar (10 MW households/public building) + solar park (20 MW) + small hydro (5 MW); est. cost ₹150–220 cr. Schemes: PM-Surya Ghar KREDL RE Policy 2022–27. Nodal Depts.: Energy Dept Implementing Agencies : KREDL DISCOMs.

Agriculture/Water: Climate-resilient crops drip on 5000 ha farm ponds watershed works. Est. ₹40–50 cr. Schemes: PMKSY RKVY NHM. Noda Depts l: Agri/Horti Dept Implementing Agencies : ATMA Watershed Dept.

Forests & Biodiversity: Assisted regeneration fire mgmt eco-restoration of 2000 ha in BR Hills/MM Hills/Cauvery WLS. Est. ₹30–35 cr. Schemes: CAMPA Green India Mission. Nodal Dept: Forest Dept Implementing Agencies : FD + Eco-development Committees.

Total envelope: ₹230–300 cr blending Central/State funds. Focus: clean energy transition resilient farming eco-restoration and public health adaptation for 10 lakh people.

3.2 Any specific Climate Change initiative in the District

a In Chamarajanagar National Afforestation Programme (NAP) and CAMPA (Compensatory Afforestation Fund Management and Planning Authority) funds are actively implemented by the Forest Department to restore degraded forest areas in Biligiri Ranganathaswamy Temple (BR Hills) and Male Mahadeshwara Hills. These eco-restoration and fire management works enhance carbon sequestration and improve resilience of forest-dependent tribal communities.

Under National Solar Mission rooftop and ground-mounted solar projects are promoted through KREDL aligning with Karnataka's Renewable Energy Policy.

Farmers in dryland blocks also benefit from PM-KUSUM (solar pumps) and PMKSY (micro-irrigation) for climate-resilient agriculture. These initiatives converge with the Karnataka SAPCC focus on forests renewable energy and sustainable agriculture directly addressing the district's climate vulnerability.

b In January 2025 ICAR–Indian Institute of Soil and Water Conservation (IISWC) organized a training and farmer–scientist interaction at Bendarawadi village Gundlupet taluk Chamarajanagar. The program focused on climate-smart soil and water conservation (SWC) technologies for rainfed farming alongside mushroom farming training under the Scheduled Caste Sub-Plan (SCSP). The session inaugurated a mushroom unit and distributed essential tools and seedlings to SC beneficiary farmers enhancing both livelihood and resilience to climate stress.

Additionally the Krishi Vigyan Kendra (KVK) Chamarajanagar conducted a National Programme on sensitizing farmers to climate-resilient agricultural technologies engaging 53 farmers and farm women. The event showcased suitable climate-resilient methods developed by ICAR and SAUs to foster adoption across the district.

c Krishi Bhagya Scheme: Karnataka's flagship dryland resilience programme has constructed over 2.9 lakh farm ponds statewide between 2014–15 and 2020–21 with 30000–40000 farm ponds slated for construction in the current year under an enhanced ₹200 crore budget drive. While district-specific data for Chamarajanagar isn't disaggregated

the programme's universal district rollout and high ambitions imply substantial local coverage.

d Under its watershed development programme NABARD supported soil and water conservation in two watershed areas of Chamarajanagar. This initiative built community institutions for natural resource management leading to improvements like increased greenery enhanced groundwater recharge and adoption of vermi-compost and green leaf manure among farming households.

e The district administration has encouraged integrated natural farming subsidising up to 75% of costs through schemes like MGNREGA aiming to improve soil health reduce chemical use and boost farmers resilience to climate variability.

As part of a largescale social forestry drive Forest Department planted saplings across the district during the monsoon enhancing green cover and ecosystem restoration.

The NGO Anisha has trained over 2000 farmers in organic farming and helped set up 400 kitchen gardens across 20 villages in the Martalli region enhancing food security and sustainable livelihoods.

Punarchith a local advocacy collective continues extensive work on climate data research awareness sessions in schools and colleges.

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. The Nanjanagudu Rasabale and Mysore Betel Leaf included under GI are grown in Mysuru and Chamarajanagar districts.

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District at a Glance 2023-24
Soil & Climate	ICAR-KVK Chamarajanagar
Land Utilisation [Ha]	District at a Glance 2023-24
Ground Water Scenario (No. of blocks)	Central Ground Water Board 2024
Distribution of Land Holding	District at a Glance 2023-24
Workers Profile [In 000]	District at a Glance 2023-24
Demographic Profile [In 000]	District at a Glance 2023-24
Households [In 000]	District at a Glance 2023-24

Household Amenities [Nos. in 000 Households]	District at a Glance 2023-24
Village-Level Infrastructure [Nos.]	District at a Glance 2023-24 RDPR
Additional Information	ICAR-KVK Chamarajanagar
Infrastructure Relating To Health & Sanitation [Nos.]	District at a Glance 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	Agri Dept. 2024-25
Irrigation Coverage [000 Ha]	District at a Glance 2023-24
Infrastructure For Storage, Transport & Marketing	District at a Glance 2023-24
Processing Units	CHAMUL
Animal Population as per Census [Nos.]	AH&VS Dept. 2024-25
Infrastructure for Development of Allied Activities [Nos.]	AH&VS Dept. Fishery Dept. 2024-25, DRCS
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District at a Glance 2023-24
Status	District at a Glance 2023-24
Major Crops, Area, Production, Productivity	District at a Glance 2023-24
Irrigated Area, Cropping Intensity	District at a Glance 2023-24
Input Use Pattern	Agriculture Dept. 2024
Trend in procurement/ marketing	District at a Glance 2023-24
KCC Coverage	rbiacp.slbciindia.com 2024-25
Soil testing facilities	Agriculture Dept. 2024
Crop Insurance	Agriculture Dept. 2024
Irrigated Area & Potential	District at a Glance 2023-24
Block level water exploitation status	Central Groundwater Board 2024
Mechanisation in District	District at a Glance 2023-24
Service Centers	Agriculture Dept. 2025
Production Clusters	Sericulture Dept.
Sericulture	District at a Glance 2023-24
Weavers Clusters	Textiles Dept 2024-25
Production and Productivity	Horticulture Dept. 2024-25
Area under Forest Cover & Waste Land	District at a Glance 2023-24
Nurseries (No.)	Forest Department 2024-25
Processing Infrastructure	CHAMUL 2024-25
Poultry	AH&VS Dept.
Inland Fisheries Facilities	Dept. of Fishery 2024-25
Marine Fisheries (No.)	Dept. of Fishery 2024-25
Brackish Water Fisheries	Dept. of Fishery 2024-25
Agri Storage Infrastructure	District at a Glance 2023-24 Horti Dept 2024-25 MCDCCB 2024-25, KSWC
NABARDs interventions	NABARD Karnataka RO
Fertilizer Consumption	Agri Dept. 2024-25

MSME units - Cumulative	DIC 2024-25
Traditional activities	Dept. of Textiles 2024-25
Skill Development Trainings	DIC 2024-25
Crop Identified for One District-One Product	DIC 2024-25
Renewable Energy Potential	KREDL
Promotional Interventions	RSETI
Status of SHGs	rbiacp.slbcindia.com
Details of non-credit cooperative societies	RCS 2024-25
Details of credit cooperative societies	RCS 2024-25
Block wise, sector wise distribution of cooperative societies in the district	RCS 2024-25
Status/ progress under various schemes of MoC in the district	RCS 2024-25

Sources for Banking profile Data	
1	Lead Bank KGB
2	Lead Bank
3	Lead Bank



Name and address of DDM

Name	Hitha G Suvarna
Designation	DDM, NABARD
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State	Karnataka
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<ul style="list-style-type: none"> • Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. • Focus Segments: <ul style="list-style-type: none"> ◦ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ◦ Fabrics & Textiles ◦ Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> • largest wholesale debt providing NBFC for SDG6 • largest wholesale debt funder for last mile WASH • pioneer in climate ready WASH funding, and • only NBFC covering all sectors and risk spectra under WASH.
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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.
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 - 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

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NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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NAB FOUNDATION Leveraging the power of convergence

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

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

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

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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.

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