



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Mandy 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.

द्योग्य

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

Potential Linked Credit Plan

Year: 2026-27

District: Mandya

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

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Mandyā

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, agriinfrastructure, microfinance, and climateresilient practices, NABARD has contributed significantly to improving productivity and ensuring livelihood security across the State. In this direction, NABARD prepares the Potential Linked Credit Plan (PLP) annually for each district in the country.

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

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

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

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

Dr. Surendra Babu
Chief General Manager
08 December 2025

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Abbreviations

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

IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
STCCS	Short Term Co-operative Credit Structure
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

Executive Summary

1. Introduction

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

2. District characteristics

Location	Mandya district is located in Southern part of the Karnataka State with a total area of 4982 sq. km having 7 talukas namely Krishnarajapete, Maddur, Mandya, Malavalli, Nagamangala, Srirangapatna and Pandavapura, 31 hoblies, 1477 inhabited villages with a total population of 18.05 lakh.
Type of soil	The soils are shallow to medium in depth and are coarse to very coarse sandy loam and loamy sand, which are red to light red in colour. Soils are highly permeable and well drained with low water retentive capacity.
Primary occupation	Agriculture is the mainstay of the economy with around 69.5% of the workers either directly dependent on agriculture as cultivators (44.7%) or indirectly as agricultural labourer's (24.8%). Major crops grown in the district are Paddy, Sugarcane, Ragi, Horsegram etc.
Land holding structure	There are 4.66 lakh (83.02%) marginal landholders owning 1.5 lakh ha area followed by small landholders of 0.7 lakh (12.48%) owning 0.94 lakh ha. Medium land holders are 0.25 lakh holders (4.5%) owning 0.75 lakh ha and Large land holders are 0.017 lakh ha (0.03%) owning 0.03 lakh ha.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The ground level credit flow in the district during FY 2024-25 under priority sector was ₹1115805.89 lakhs against ₹905272.01 lakhs in FY 2023-24. There was increase in achievement of priority sector target from 110% in 2023-24 to 117% in 2024-25.

2. Investment credit in agriculture

The achievement in investment credit in agriculture during the FY 2024-25 was ₹879145.4 lakh of which Agriculture term loan, Agriculture infrastructure and Agriculture ancillary activities credit flow were ₹ 172075.62 lakh, ₹1111.47 lakh and ₹ 34789.36 lakh respectively.

3. Credit flow to MSMEs

MSME credit flow in the district during the FY 2024-25 was ₹115123.2 lakh as compared to ₹104087.25 lakh during FY 2023-24.

4. Other significant credit flow, if any

Other priority sectors include Education, social infrastructure and others under which the credit flow during the FY 2024-25 was ₹3237.66 lakh, ₹297.4 lakh and ₹110095.79 lakh, respectively, which were higher than the credit flow of FY 2023-24.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

The PLP projection for the year 202627 has been estimated at ₹1234413.01

2. Projection for agriculture and its components

The projection for agriculture sector includes Crop production maintenance and marketing which is ₹523132.44 lakh, term loan for Agriculture and allied activities is ₹242960.49 lakh, ₹15962.16 lakh for Agriculture infrastructure and ₹96899.02 lakh for Agriculture ancillary activities.

3. Projection for MSMEs

The potential projected for MSME sector is ₹174165 lakh which is 14.11% of the total projection for priority sector of the district.

4. Projection for other purposes

Other priority sectors include Export, Education, Housing, Renewable energy, Social infrastructure and priority sector others and the projections estimated for the respective sectors are ₹1800 lakh, ₹20051.25 lakh, ₹28674 lakh, ₹1808 lakh, ₹3228.65 lakh and ₹125732 lakh.

5. Developmental Initiatives

- 1 An innovative project focused on conserving traditional and endangered paddy varieties was supported. FPOs played a key role in this initiative, actively participating in the preservation and revival of these heritage crops.
- 2 In addition, intensive training programs on agrotourism are being conducted by SHGs at prominent tourist destinations across the district. Market linkage efforts for trainees are underway, empowering them with skills to promote rural tourism and generate alternative livelihoods.
- 3 As of 31 March 2025, NABARD has facilitated the formation of six FPOs in the district, one under the PODF-ID and five under the Central Sector Scheme aimed at establishing 10,000 FPOs nationwide. These initiatives are strengthening farmer collectives and enhancing agricultural productivity.

6. Thrust Areas

- 1 The key focus remains capital formation in agriculture through credit for irrigation, mechanization, and allied sectors and promoting crop diversification to millets and horticulture to boost productivity and farmer income.
- 2 Extending credit under MUDRA, StandUp India, PMAY, PM Surya Ghar Yojana, and education loans. Supporting FPOs for aggregation, processing, and better market access.
- 3 Strengthening animal husbandry with credit for dairy, poultry, and feed. Ensuring wide coverage under PMFBY with simplified claim processes to protect farmers from climate risks.
- 4 Motivating rural youth for agri and nonagri entrepreneurship via skill development and credit linked schemes. Focusing on women and SHGs for inclusive growth.
- 5 Promoting renewable energy through solar and biogas financing. Improving rural infrastructure with credit for roads, storage, and market linkages. Ensuring full financial inclusion.

7. Major Constraints and Suggested Action Points

- 1 Mandyā's dominance in water intensive crops like paddy and sugarcane has led to declining soil fertility due to monoculture and excessive irrigation. To restore balance, farmers should adopt crop rotation with millets, pulses, and sericulture, which improve soil health and diversify income.
- 2 Despite ongoing efforts to establish value chain units, Mandyā district continues to face a shortage of essential postharvest infrastructure such as cold storage and processing units, which hampers credit absorption and limits value addition in agriculture.

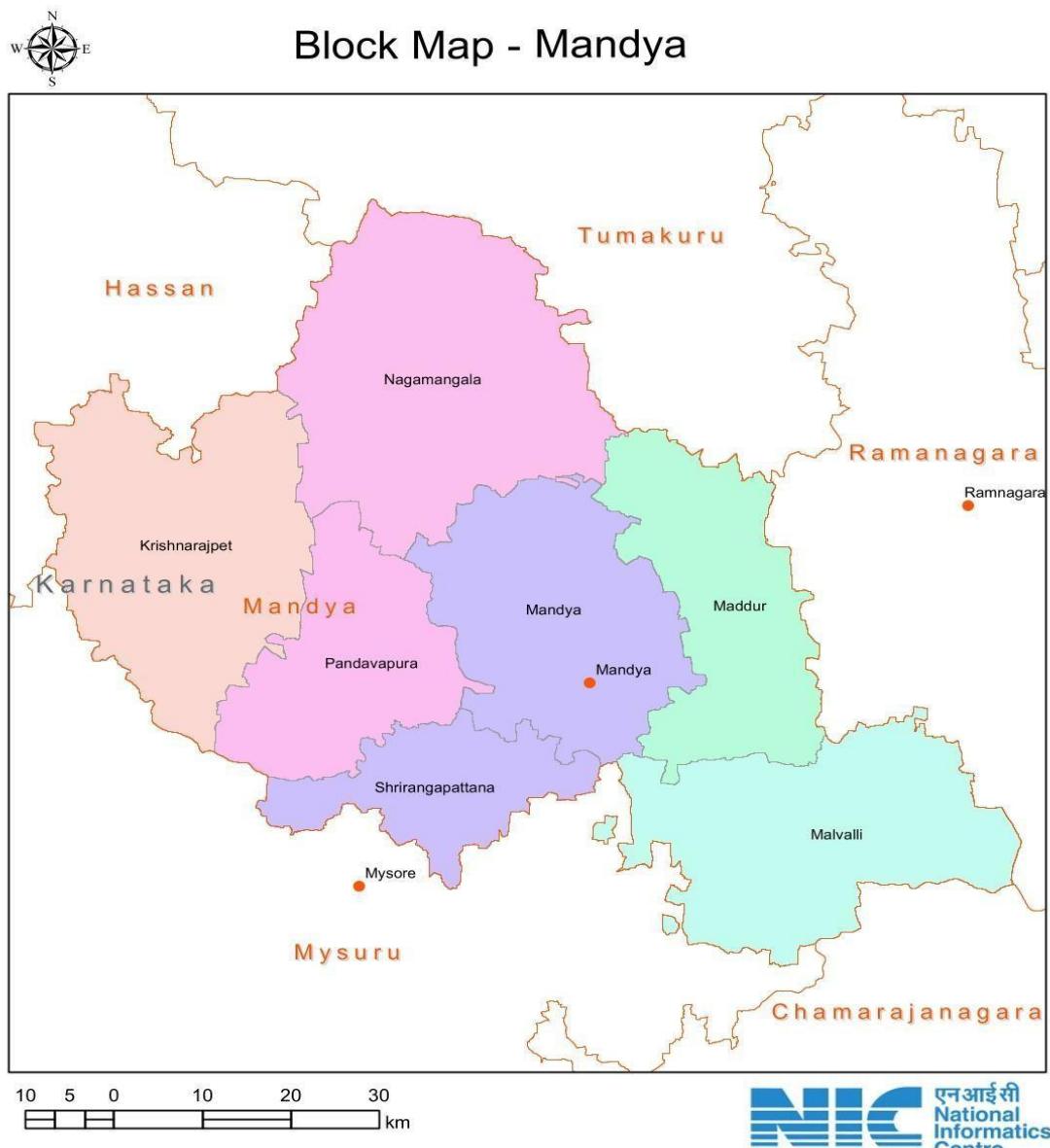
- 3 PMFBY implementation remains patchy due to complex claim procedures and low farmer enrollment. This discourages banks from lending to high risk agri segments like rainfed crops and livestock.
- 4 Following can help achieve the identified potential modernization of irrigation canal network; ground water recharge & rain water harvesting structures; desiltation of minor irrigation tanks; agri value chain financing etc

8. Way Forward

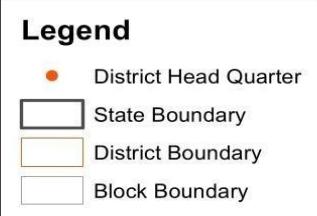
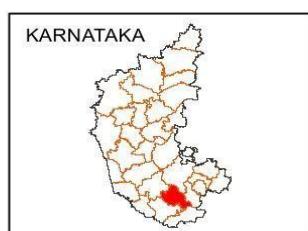
- 1 Banks should boost lending in millets, horticulture, dairy, and sericulture. These sectors align with crop diversification goals and offer better market returns, climate resilience, and employment potential for small and marginal farmers.
- 2 Banks should support FPOs with working capital, processing units, and digital tools. Credit must enable aggregation, value addition, and direct market access. Capacity building and governance support are key to sustainability.
- 3 Expand credit for cold storage, godowns, rural roads, and agri-logistics. Post-harvest infrastructure will reduce wastage, improve price realization, and enhance credit absorption in agriculture.
- 4 Enhance efficiency of skill centers and promote establishment of training programs in agritech, food processing, and rural services. Credit linked schemes should target youth and women to promote self employment and reduce urban migration.
- 5 Promotion of credit in housing, renewable energy, and education loans improve living standards, reduce energy costs, and build human capital in rural Mandya.

Part A

District Map



NIC नाइसी
National
Informatics
Centre

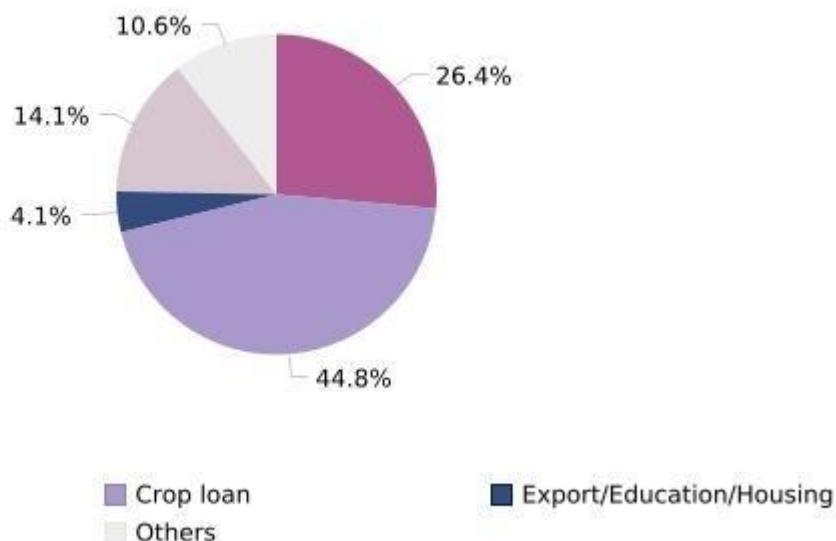


Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	766093.07
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	552980.36
2	Term Loan for agriculture and allied activities	213112.71
B	Agriculture Infrastructure	15962.16
C	Ancillary activities	96899.02
I	Credit Potential for Agriculture A+B+C)	878954.25
II	Micro, Small and Medium Enterprises	174165.00
III	Export Credit	1800.00
IV	Education	20051.25
V	Housing	28674.00
VI	Social Infrastructure	1808.00
VII	Renewable energy	3228.65
VIII	Others	125732.00
	Total Priority Sector	1234413.15

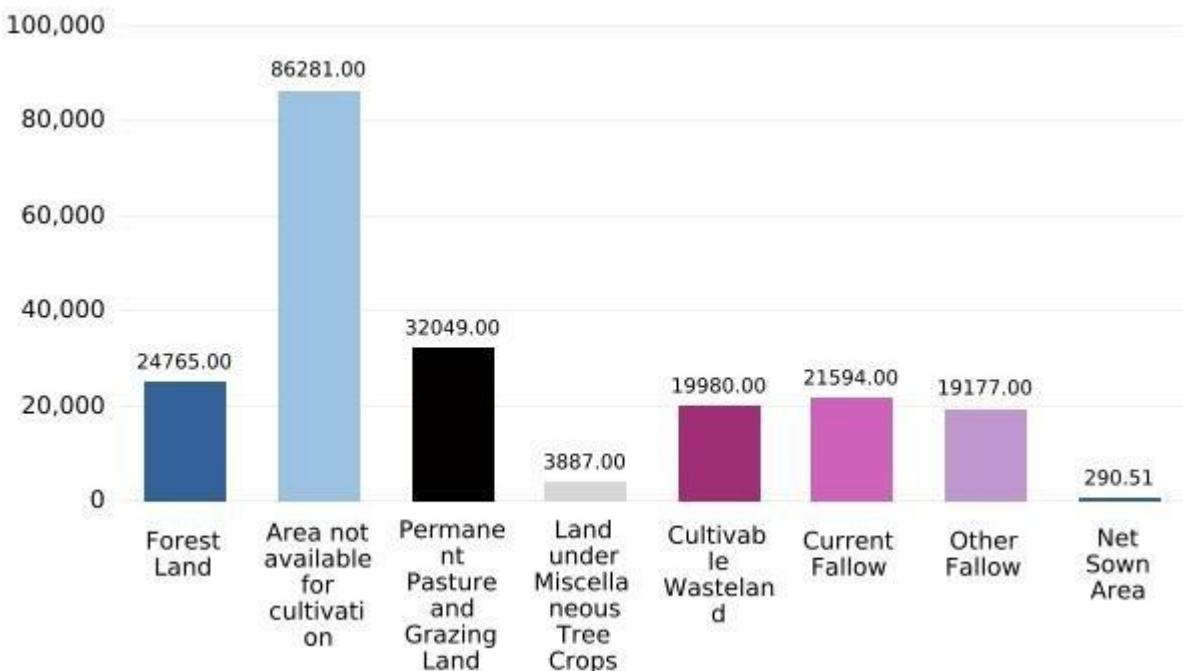


Others include Social Infrastructure and Renewable energy

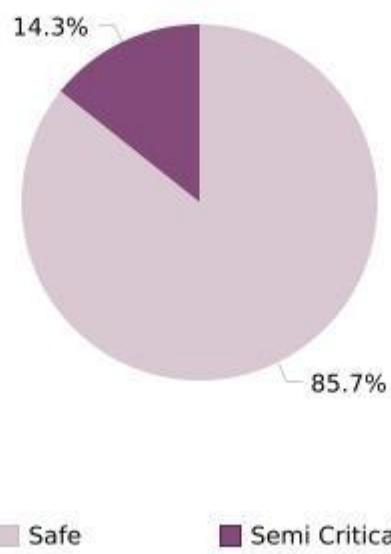
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

Sr. No.	Particulars	(₹ lakh)
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	523132.49
2	Water Resources	48315.93
3	Farm Mechanisation	29328.72
4	Plantation & Horticulture with Sericulture	42428.54
5	Forestry & Waste Land Development	870.91
6	Animal Husbandry - Dairy	66707.77
7	Animal Husbandry - Poultry	31888.83
8	Animal Husbandry - Sheep, Goat, Piggery	19542.71
9	Fisheries	1236.75
10	Farm Credit- Others	2640.42
	Sub total	766093.07
B	Agriculture Infrastructure	
1	Construction of storage	5384.24
2	Land development, Soil conservation, Wasteland development	8386.56
3	Agriculture Infrastructure - Others	2191.36
	Sub total	15962.16
C	Ancillary activities	
1	Food & Agro. Processing	29043.90
2	Ancillary activities - Others	67855.12
	Sub Total	96899.02
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	120240.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	53925.00
II	D Service Sector - WC	0.00
II	E MSME - Others	0.00
	Total MSME	174165.00
III	Export Credit	1800.00
IV	Education	20051.25
V	Housing	28674.00
VI	Social Infrastructure	1808.00
VII	Renewable energy	3228.65
VIII	Others	125732.00
	Total Priority Sector	1234413.15

District Profile

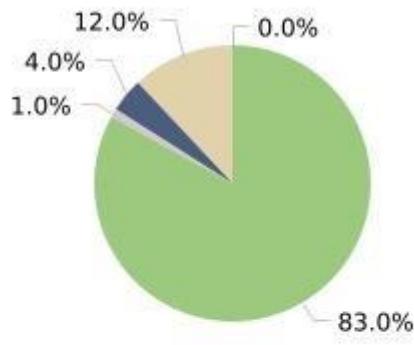
1. Land Utilisation (hectares)


District at a Glance - Mandya -Statistical Report - FY 2023-24

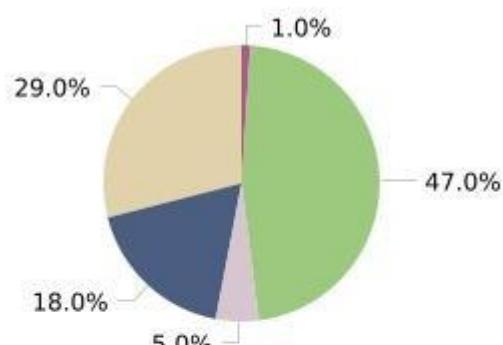
2. Status of Extraction of Ground Water - No. of blocks


District at a Glance - Mandya -Statistical Report - FY 2023-24

3. Landholding - No. of Farmers (%)



Landholding - Area (%)

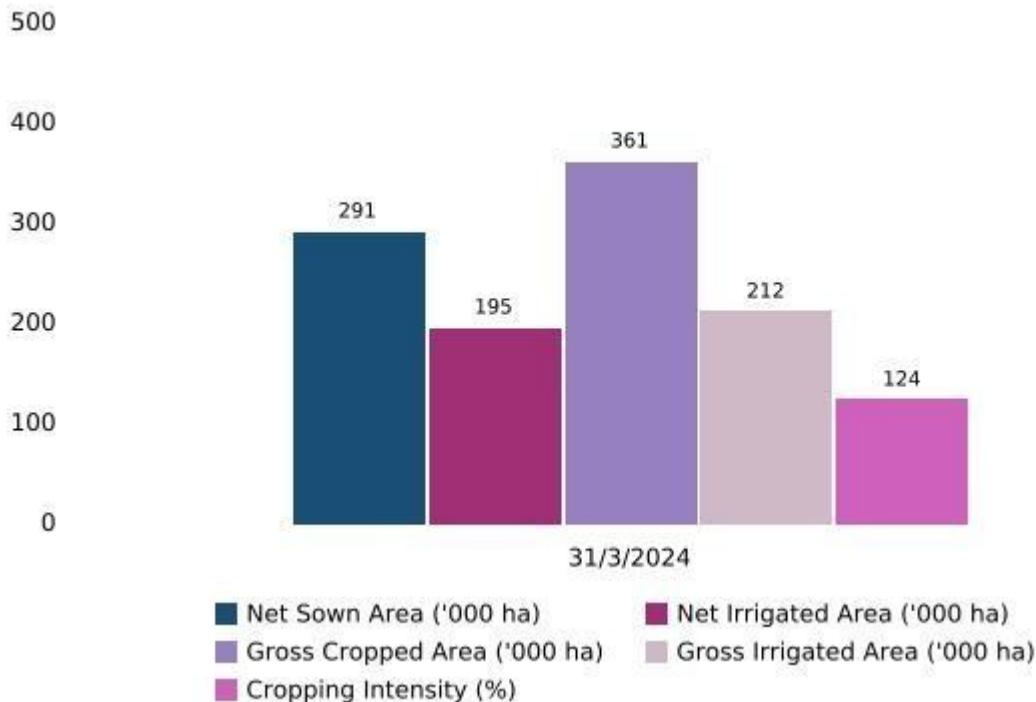


█ Large (>10 ha)
█ Marginal (<= 1 ha)
█ Medium (>4 to <=10 ha)
█ Semi Medium (>2 to <=4 ha)
█ Small (>1 to <=2 ha)

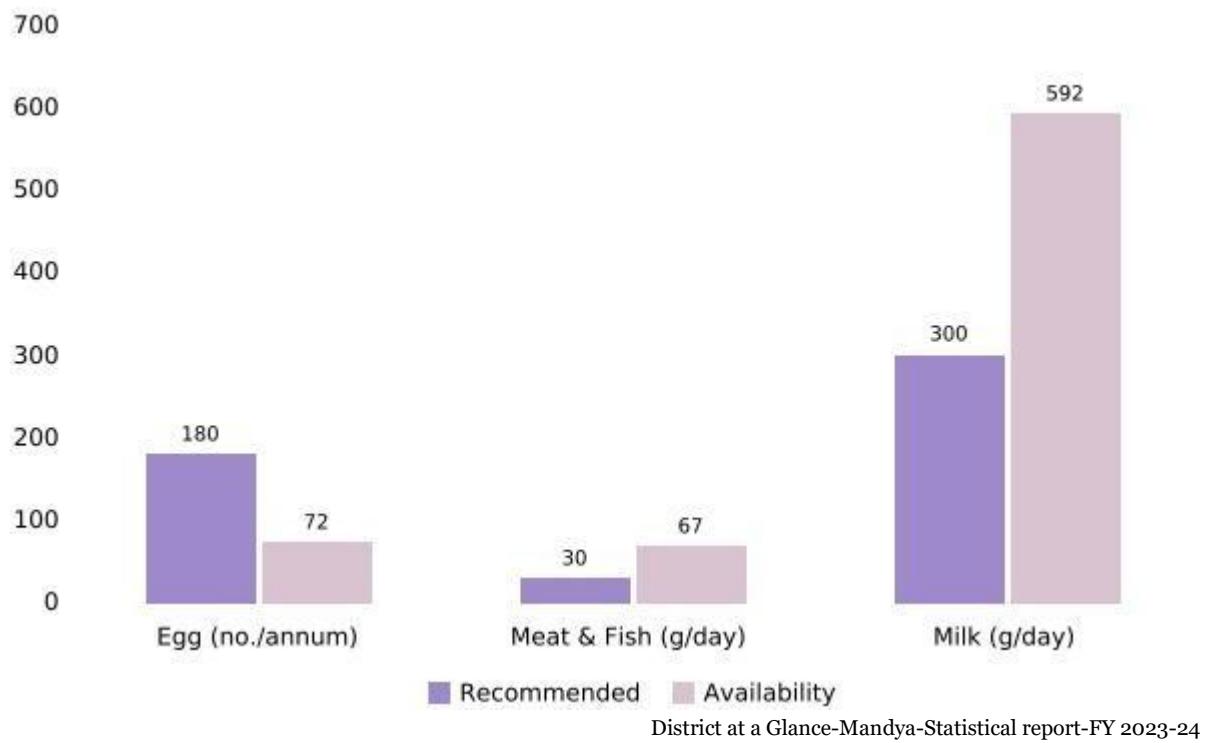
█ Large (>10 ha)
█ Marginal (<= 1 ha)
█ Medium (>4 to <=10 ha)
█ Semi Medium (>2 to <=4 ha)
█ Small (>1 to <=2 ha)

District at a Glance - Mandyā -Statistical Report - FY 2023-24

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



5. Per-capita availability



Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of Baroda

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	4982
2	No. of Sub Divisions	2
3	No. of Blocks	7
4	No. of revenue villages	1477
5	No. of Gram Panchayats	233

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Mandyā
3	Agro-climatic Zone 1	AZ104 - Southern Dry
4	Climate	Semi-arid tract
5	Soil Type	Laterite red loamy coastal Alluvium

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	498244
2	Forest Land	24765
3	Area not available for cultivation	86281
4	Barren and Unculturable land	21519
5	Permanent Pasture and Grazing Land	32049
6	Land under Miscellaneous Tree Crops	3887
7	Cultivable Wasteland	19980
8	Current Fallow	21594
9	Other Fallow	19177

4. Ground water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	466.29	83.02	150.96	47.09
2	>1 to <=2 ha	70.07	12.48	93.89	29.29
3	>2 to <=4 ha	21.98	3.91	56.21	17.53
4	>4 to <=10 ha	3.14	0.56	16.39	5.11
5	>10 ha	0.17	0.03	3.15	0.98
6	Total	561.65	100.00	320.60	100.00

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	559.00
2	Of the above, Small/ Marginal Farmers	534.00
3	Agricultural Labourers	261.00
4	Workers engaged in Household Industries	18.00
5	Workers engaged in Allied agro activities	266.00

6	Other workers	248.00
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7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1805.77	905.09	900.68	1497.41	308.36
2	Scheduled Caste	265.29	131.68	133.62	221.94	43.35
3	Scheduled Tribe	22.40	11.31	11.09	17.36	5.04
4	Literate	1149.65	638.67	510.98	919.29	230.36

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	428.62
2	Rural Households	355.27

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

Sr. No.	Particulars	Nos.
1	Having source of drinking water	428.62
2	Having electricity supply	392.92
3	Having independent toilets	428.62

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1370
2	Villages having Post Offices	353
3	Villages having Primary Health Centres	116
4	Villages having Potable Water Supply	1477
5	Villages connected with Paved Approach Roads	2070

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	2558
2	Primary Health Centres	116
3	Primary Health Sub-Centres	410
4	Dispensaries	711
5	Hospitals	868
6	Hospital Beds	6678

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	979
2	Registered FPOs	36
3	Agro Service Centres	31
4	Soil Testing Centres	3
5	Approved nurseries	31
6	Agriculture Pumpsets	118275
7	Pumpsets Energised	19
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	331.30
2	Net Irrigated Area (Total area irrigated at least once)	194.94
3	Area irrigated by Canals/ Channels	96.43
4	Area irrigated by Wells	95.60
5	Area irrigated by Tanks	12.80
6	Area irrigated by Other Sources	7.50
7	Irrigation Potential Utilized (Gross Irrigated Area)	212.38

14. Infrastructure for Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	2616
2	Railway Line [km]	97
3	Public Transport Vehicle [Nos]	1722
4	Goods Transport Vehicles [Nos.]	34563

15. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	293905	3601	290304
2	Cattle - Indigenous	76081	27064	49017
3	Buffaloes	109443	2069	107374
4	Sheep - Cross bred	1400		
5	Sheep - Indigenous	345733		
6	Goat	346430	110945	235485
7	Pig - Cross bred	4791		
8	Pig - Indigenous	4617		
9	Rabbit	2469		
10	Poultry - Improved	1748375		
11	Poultry - Indigenous	437094		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	36
2	Veterinary Dispensaries	104
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	2
6	Dairy Cooperative Societies	1322
7	Milk Collection Centres	1322
8	Fishermen Societies	47
9	Animal Husbandry Training Centres	2
10	Fish Markets	20

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	28789.00	MT	44	gm/day
2	Egg	1291.00	Lakh Nos.	72	nos/p.a.
3	Milk	390000.00	MT	592	gm/day
4	Meat	14971.00	MT	23	gm/day

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	679	699
Rainfall - Actual (mm)	570	869

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)		361.45
Net sown area ('ooo ha)	29051.00	290.51
Cropping intensity (%)	0.00	124.42

Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	7	7
Volume of marketing through RMCs/eNAM platforms (MT)	169703	

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	158657	268404	179769
GLC through KCC (Rs. lakh)	116471.09	215758.29	170006.08

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	2	3
Soil Health Cards Issued (No.)	7385	608064

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	37032	104409

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Rice	74.31	220.52	2967.57	38.71	186.10	4807.54
Finger Millet	64.88	84.86	1307.95	67.47	114.12	1691.42
Maize	6.80	17.74	2608.82	6.75	21.89	3242.96
Horse Gram				23.53	18.62	791.33
Cowpea				30.77	12.89	418.92
Sesame				9.00	7.95	883.33
Sugarcane/ Ganna	41.22	4766.80	115642.89	30.82	3482.89	113007.46
Pulses	22.11	14.28	645.86			

Irrigated Area & Potential

Particulars	31/03/2024
Net Irrigation Potential ('ooo ha)	212
Net Irrigated Area ('ooo ha)	195
Gross Irrigated Area ('ooo ha)	212

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Mandyā	Krishnarajpet	Safe
2	Karnataka	Mandyā	Maddur	Safe
3	Karnataka	Mandyā	Malvalli	Semi-critical
4	Karnataka	Mandyā	Mandyā	Safe
5	Karnataka	Mandyā	Nagamangala	Safe
6	Karnataka	Mandyā	Pandavapura	Safe
7	Karnataka	Mandyā	Shrirangapattana	Safe

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	18802	20158
Power Tillers	13819	13919

Service Centers

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

Plantation & Horticulture including Sericulture

Production Clusters

Particulars	31/03/2023	31/03/2024
Clusters	Coconut Mango and Banana	Coconut Mango and Banana

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Sugar Candy	Sugarcane
Area cultivated (Ha)		30820
Processing Units (No.)		591

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	17944	18458
Production - kg	25352	25713160

Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)	V-1 S-36	V1 S36
Reeling Units (No.)	32	35

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Mango	1.80		1.00	21.80
Banana	3.25		1.20	33.74
Tomato	3.56		4.54	136.00
Coconut	63.26		60.55	190171.00
Arecanut	4.45		3.80	4.30
Chrysanthemum	2.91		2.68	40.00

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2024
Forest Cover (ooo ha)	25
Waste Land (ooo ha)	20
Degraded Land (ooo ha)	22

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Processing Infrastructure

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	2.00	2.00

Animal Husbandry - Poultry

Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)		420.00
Hatcheries (No.)		2.00

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	865.00
Reservoirs (No.)	4.00
Cage Culture/ Bio-floc technology (No.)	17.00
Fish Seed Hatchery (No.)	5.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	0.00
Cold Storages (Capacity - 000 MT)	0.00
Market Yards [Nos] / Wholesale Market (No.)	7.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	39.81

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)		66.5

Facilities Available

Particulars	Status
Seed Processing Units (No.)	2
Pack Houses (No.)	157
Food Parks (No.)	2
Agri Start-Ups (No.)	7

MSME

Particulars	Status
Micro Units (No.)	38311
Small Units (No.)	546
Medium Units (No.)	11
Udyog Aadhar Registrations (No.)	1313

Traditional activities

Particulars	Status
Handloom Clusters (No.)	2
Weavers Coop. Societies (No.)	13

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks		7
No. of SHGs formed		13193
No. of SHGs credit linked (including repeat finance)	47136	15029
Bank loan disbursed (Rs. lakh)	72730.00	68424.38
Average loan per SHG (Rs. lakh)	1.54	4.55
Percentage of women SHGs %	99.50	100

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	1371	1369
Consumer Stores (No.)	41	41
Housing Societies (No.)	42	40
Weavers (No.)	13	13
Marketing Societies (No.)	5	5
Labour Societies (No.)	4	3
Industrial Societies (No.)	23	23
Sugar Societies (No.)	1	1
Others (No.)	830	355
Total (No)%	2289	1850

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	234	241

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

Sr. No.	State	District	Block	31/03/2025	
				Sector	No. of Societies
1	Karnataka	Mandya	Krishnarajpet	Milk Societies	257
2	Karnataka	Mandya	Krishnarajpet	Fishery Societies	1
3	Karnataka	Mandya	Krishnarajpet	Poultry Societies	0
4	Karnataka	Mandya	Krishnarajpet	Consumer Stores	0
5	Karnataka	Mandya	Krishnarajpet	Housing Societies	2
6	Karnataka	Mandya	Krishnarajpet	Weavers Societies	2
7	Karnataka	Mandya	Krishnarajpet	Marketing Societies	1
8	Karnataka	Mandya	Krishnarajpet	Labour Societies	0
9	Karnataka	Mandya	Maddur	Milk Societies	204
10	Karnataka	Mandya	Maddur	Fishery Societies	10
11	Karnataka	Mandya	Maddur	Poultry Societies	0
12	Karnataka	Mandya	Maddur	Consumer Stores	5
13	Karnataka	Mandya	Maddur	Housing Societies	6
14	Karnataka	Mandya	Maddur	Weavers Societies	3
15	Karnataka	Mandya	Maddur	Marketing Societies	1
16	Karnataka	Mandya	Maddur	Labour Societies	0

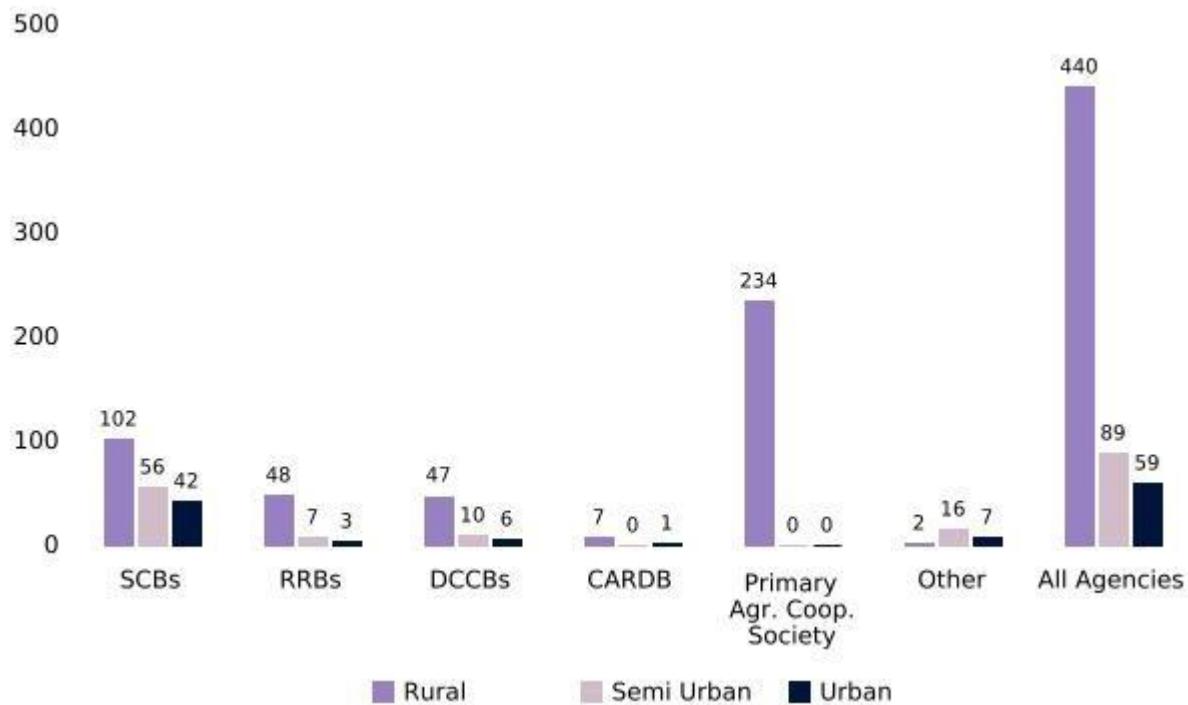
17	Karnataka	Mandy	Malvalli	Milk Societies	155
18	Karnataka	Mandy	Malvalli	Fishery Societies	9
19	Karnataka	Mandy	Malvalli	Poultry Societies	0
20	Karnataka	Mandy	Malvalli	Consumer Stores	9
21	Karnataka	Mandy	Malvalli	Housing Societies	0
22	Karnataka	Mandy	Malvalli	Weavers Societies	2
23	Karnataka	Mandy	Malvalli	Marketing Societies	1
24	Karnataka	Mandy	Malvalli	Labour Societies	1
25	Karnataka	Mandy	Mandy	Milk Societies	221
26	Karnataka	Mandy	Mandy	Fishery Societies	17
27	Karnataka	Mandy	Mandy	Poultry Societies	0
28	Karnataka	Mandy	Mandy	Consumer Stores	19
29	Karnataka	Mandy	Mandy	Housing Societies	24
30	Karnataka	Mandy	Mandy	Weavers Societies	3
31	Karnataka	Mandy	Mandy	Marketing Societies	1
32	Karnataka	Mandy	Mandy	Labour Societies	1
33	Karnataka	Mandy	Nagamangala	Milk Societies	265
34	Karnataka	Mandy	Nagamangala	Fishery Societies	4
35	Karnataka	Mandy	Nagamangala	Poultry Societies	0
36	Karnataka	Mandy	Nagamangala	Consumer Stores	5
37	Karnataka	Mandy	Nagamangala	Housing Societies	3
38	Karnataka	Mandy	Nagamangala	Weavers Societies	0
39	Karnataka	Mandy	Nagamangala	Marketing Societies	1
40	Karnataka	Mandy	Nagamangala	Labour Societies	1
41	Karnataka	Mandy	Pandavapura	Milk Societies	149
42	Karnataka	Mandy	Pandavapura	Fishery Societies	4
43	Karnataka	Mandy	Pandavapura	Poultry Societies	0
44	Karnataka	Mandy	Pandavapura	Consumer Stores	1
45	Karnataka	Mandy	Pandavapura	Housing Societies	2
46	Karnataka	Mandy	Pandavapura	Weavers Societies	1
47	Karnataka	Mandy	Pandavapura	Marketing Societies	1
48	Karnataka	Mandy	Pandavapura	Labour Societies	0
49	Karnataka	Mandy	Shrirangapattana	Milk Societies	71
50	Karnataka	Mandy	Shrirangapattana	Fishery Societies	2
51	Karnataka	Mandy	Shrirangapattana	Poultry Societies	0
52	Karnataka	Mandy	Shrirangapattana	Consumer Stores	2
53	Karnataka	Mandy	Shrirangapattana	Housing Societies	3
54	Karnataka	Mandy	Shrirangapattana	Weavers Societies	2
55	Karnataka	Mandy	Shrirangapattana	Marketing Societies	1
56	Karnataka	Mandy	Shrirangapattana	Labour Societies	0

Status/ progress under various schemes of MoC in the district

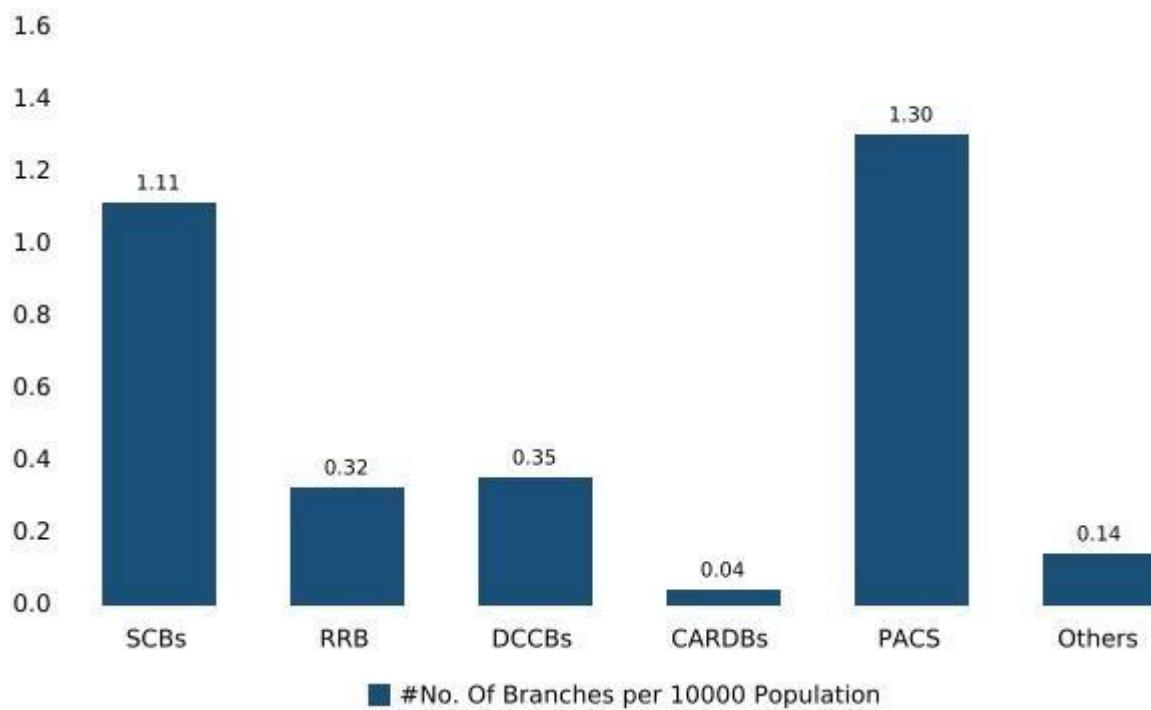
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	241
2	Potential for formation of new MPACS	2
3	PACS Computerisation	227
4	ARDBs Computerisation	7
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	33
7	PACS as Common Service Centres (CSCs)	220
8	PACS as Kisan Samridhi Kendras (KSks)	205
9	PACS as Jan Aushadi Kendras (JAK)	5
15	Societies/ Bank Mitras provided with micro-ATMs	196
a	Membership in Multi State Cooperative Society on Seeds	2
b	Membership in Multi State Cooperative Society on Organic farming & products	2
c	Membership in Multi State Cooperative Society on Agri-exports	2

Banking Profile

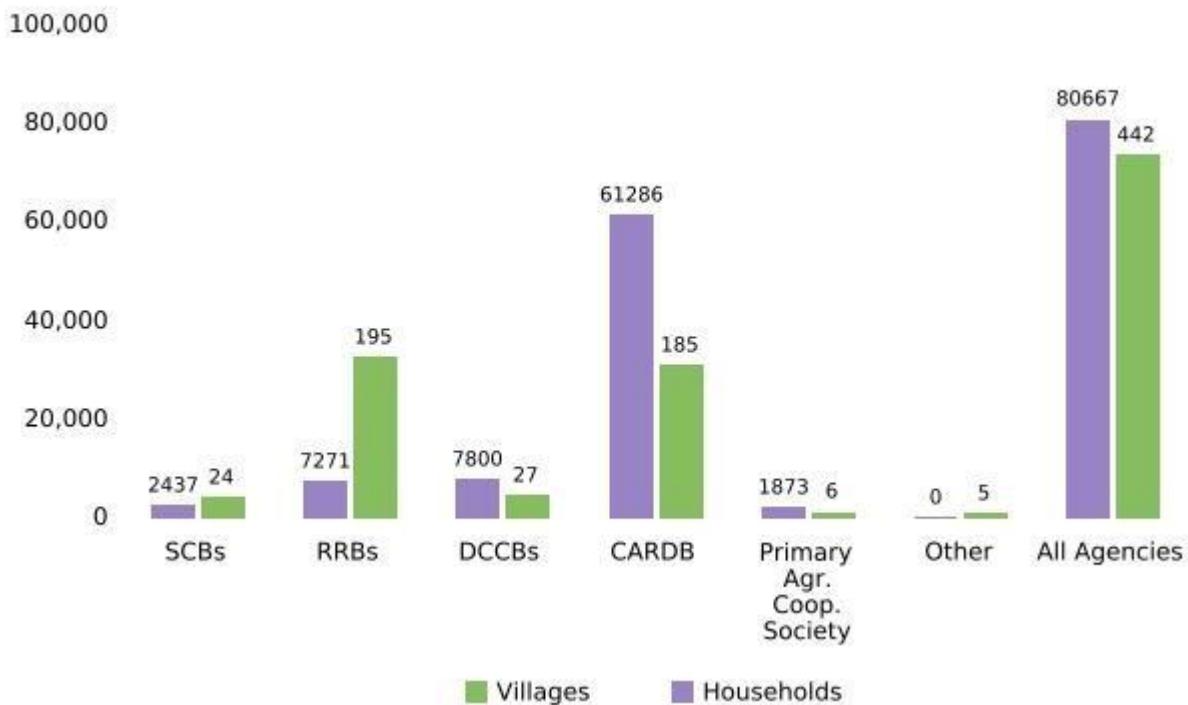
1. Agency wise - Number of branches in the district



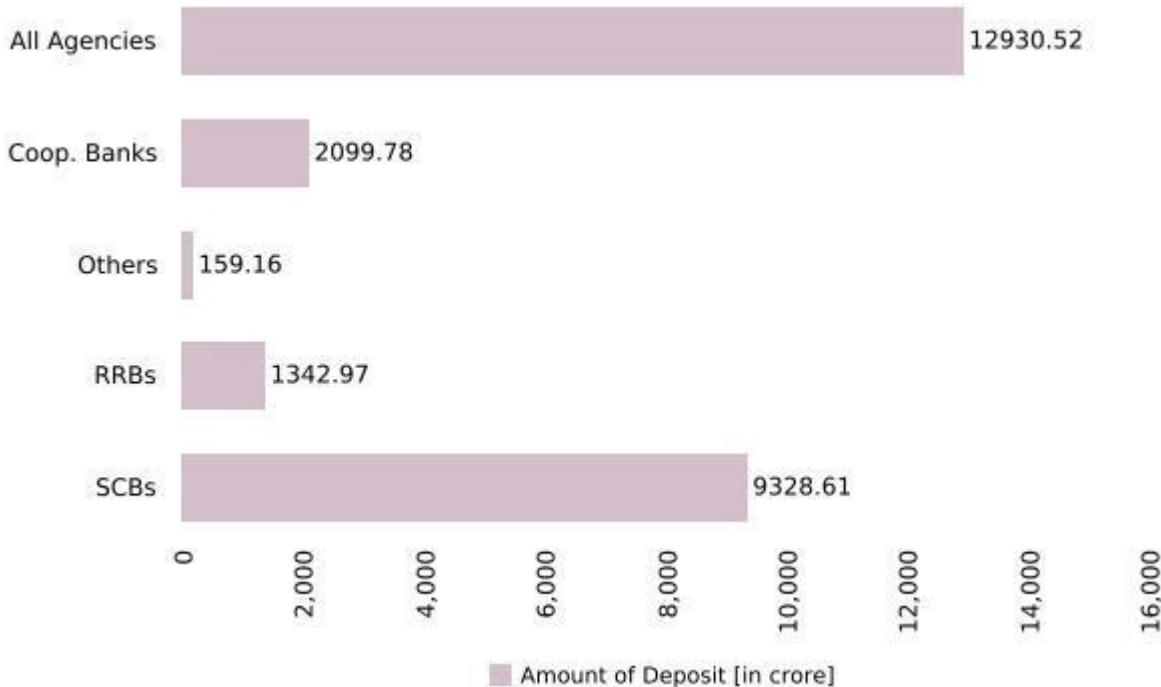
2. Branch Penetration

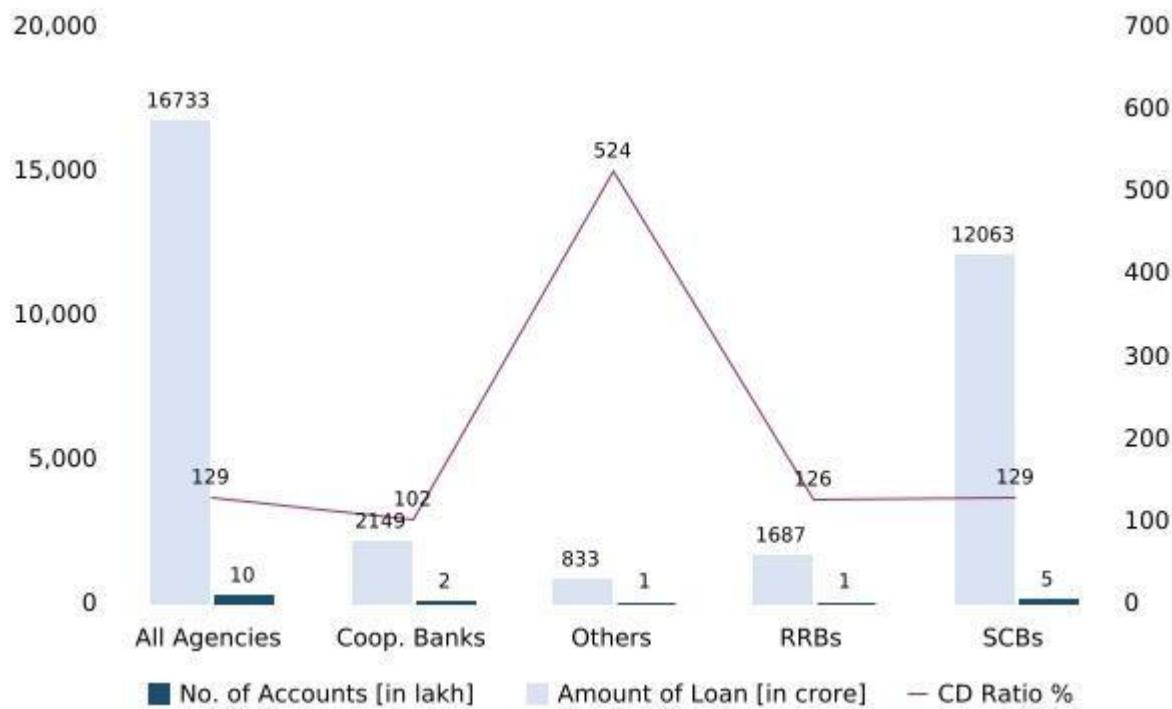
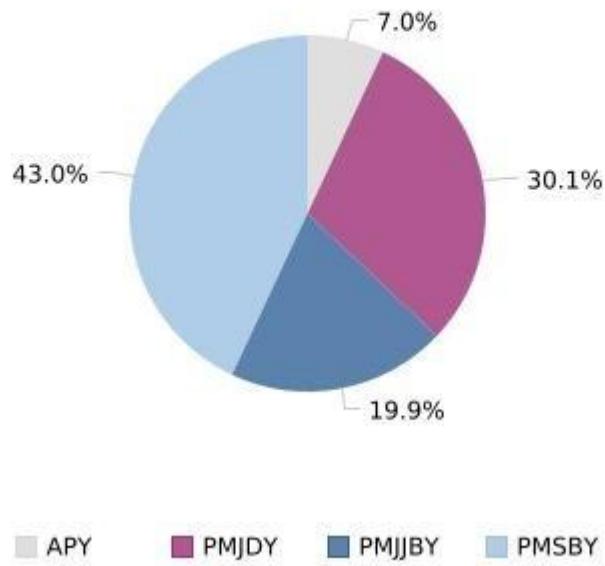


3. Agency wise - Per branch Outreach

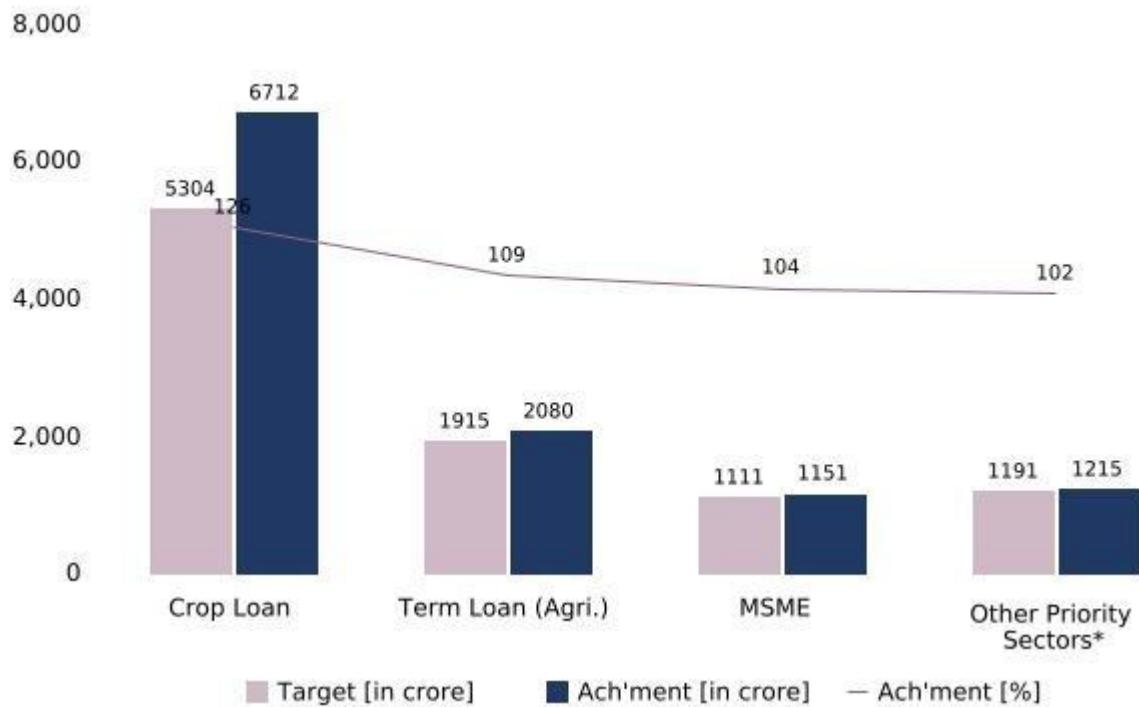


4. Agency wise - Deposit O/s

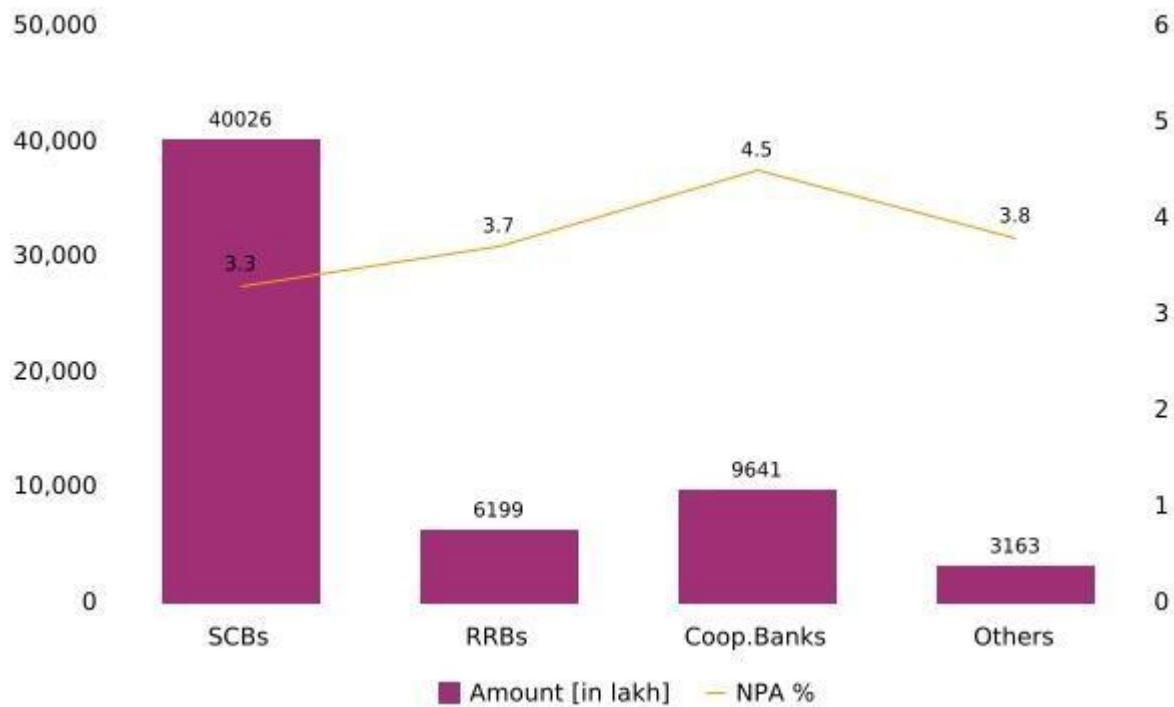


5. Agency wise - Loan O/s and CD ratio

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


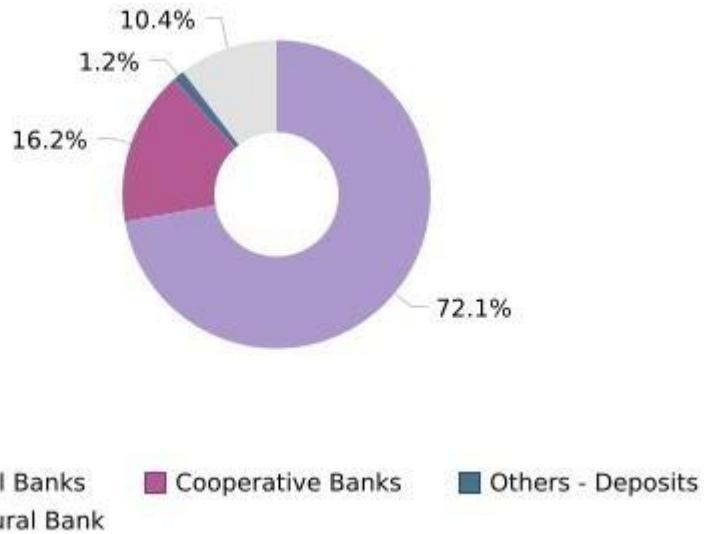
7. Sector-wise Performance under ACP



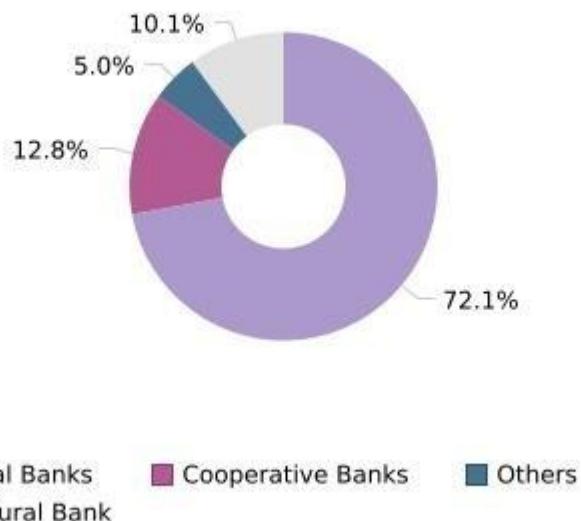
8. NPA position



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

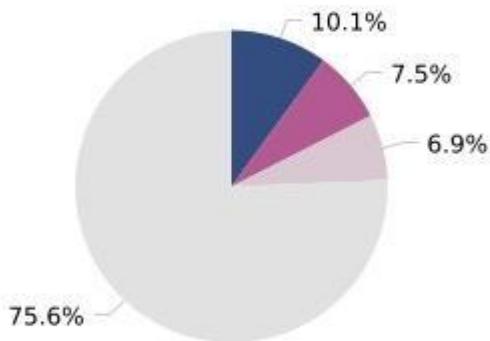


10. Agency wise - Share of Loan O/s
Year 2024-25

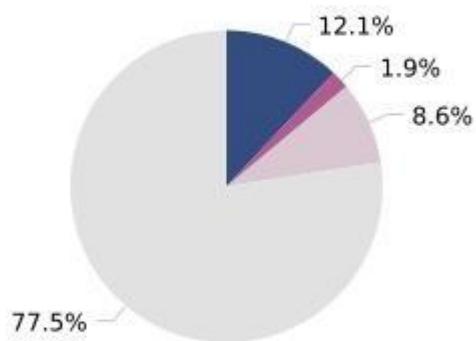


11. Agency wise - Share of NPA

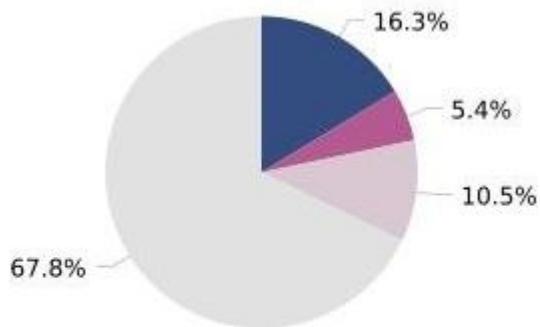
Year 2022-23



Year 2023-24



Year 2024-25



■ Coop.Banks ■ Others ■ RRBS
■ SCBs

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	24	200	102	56	42	28	0	330	24	2437
Regional Rural Bank	1	58	48	7	3	0	0	29	195	7271
District Central Coop. Bank	1	63	47	10	6	0	0	0	27	7800
Coop. Agr. & Rural Dev. Bank	1	8	7	0	1	0	0	0	185	61286
Primary Agr. Coop. Society	234	234	234	0	0	0	0	0	6	1873
Others	6	25	2	16	7	0	0	0	5	0
All Agencies	267	588	440	89	59	28	0	359	442	80667

2. Deposits Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	778451.00	870521.00	932861.00	7.2	72.14
Regional Rural Bank	117832.00	129857.00	134297.00	3.4	10.39
Cooperative Banks	174014.00	192443.00	209978.00	9.1	16.24
Others	10734.00	14131.00	15916.00	12.6	1.23
All Agencies	1081031.00	1206952.00	1293052.00	7.1	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	526037	604213	542182	-10.3	54.7	883273.00	1037691.00	1206340.00	16.3	72.1
Regional Rural Bank	98273	103700	113428	9.4	11.4	115611.00	138197.00	168717.00	22.1	10.1
Cooperative Banks	220932	233238	234789	0.7	23.7	181036.00	196239.00	214899.00	9.5	12.8
Others	100598	113174	101629	-10.2	10.2	53128.00	73650.00	83332.00	13.1	5.0
All Agencies	945840	1054325	992028	-5.9	100.0	1233048.00	1445777.00	1673288.00	15.7	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	113.5	119.2	129.3
Regional Rural Bank	98.1	106.4	125.6
Cooperative Banks	104.0	102.0	102.3
Others	495.0	521.2	523.6
All Agencies	114.1	119.8	129.4

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

Agency	Cumulative up to				
	31/03/2025				
	PMJDY	PMSBY	PMJJBY	APY	
Commercial Banks	328446	506438	239286		81664
Regional Rural Bank	118360	128683	53866		20942
Cooperative Banks	0	3577	2216		0
Others	0	394	277		972
All Agencies	446806	639092	295645		103578

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	710409.18	58.9	592275.15	49.1	740567.43	61.4	23.48	0.0	332729.21	27.6
Regional Rural Bank	160393.02	95.1	157515.9	93.4	165182.97	97.9	0	0.0	75315.42	44.6
Cooperative Banks	204746.92	95.3	102101.16	47.5	147725.37	68.7	0	0.0	38701.69	18.0
Others	40256.76	48.3	27253.19	32.7	42256.87	50.7	0	0.0	24964.81	30.0
All Agencies	1115805.88	66.7	879145.40	52.5	1095732.64	65.5	23.48	0.0	471711.13	28.2

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	527859.00	524519.83	99.4	566563.00	562917.57	99.4	606959.34	710409.18	117.0	105.3
Regional Rural Bank	79172.00	98710.66	124.7	113674.00	122144.03	107.5	127876.66	160393.02	125.4	119.2
Cooperative Banks	6835.00	157205.12	2300.0	137548.00	176435.89	128.3	173509.11	204746.92	118.0	848.8
Others	4613.00	32510.20	704.8	5192.00	43774.52	843.1	43673.37	40256.76	92.2	546.7
All Agencies	618479.00	812945.81	131.4	822977.00	905272.01	110.0	952018.48	1115805.88	117.2	119.5

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	278525.00	380533.10	136.6	445361.00	519478.09	116.6	530367.53	671168.95	126.5	126.6
Term Loan (Agri.)	141829.00	270228.68	190.5	220318.00	175965.72	79.9	191450.68	207976.45	108.6	126.3
Total Agri. Credit	420354.00	650761.78	154.8	665679.00	695443.81	104.5	721818.21	879145.40	121.8	127.0
MSME	84521.00	81209.22	96.1	75676.00	104087.25	137.5	111089.21	115123.20	103.6	112.4
Other Priority Sectors*	113604.00	80974.81	71.3	81622.00	105740.95	129.5	119111.06	121537.29	102.0	100.9
Total Priority Sector	618479.00	812945.81	131.4	822977.00	905272.01	110.0	952018.48	1115805.89	117.2	119.5



NABARD

Mandya, PLP 2026-27

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	883272.62	45024.33	5.1	1037691.00	45435	4.4	1206340	40026	3.3	4.3
Regional Rural Bank	115611.21	4077.53	3.5	138197.00	5029	3.6	168717	6199	3.7	3.6
Cooperative Banks	181035.80	5981.75	3.3	196239.00	7070	3.6	214899	9641	4.5	3.8
Others	53128.22	4438.24	8.4	73650.00	1100	1.5	83332	3163	3.8	4.6
All Agencies	1233047.85	59521.85	4.8	1445777.41	58634.52	4.1	1673287.71	59028.26	3.5	4.1

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

INFRASTRUCTURE:

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

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

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

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

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

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

CLIMATE CHANGE:

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

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

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

INSTITUTIONAL DEVELOPMENT:

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

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

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

NABARD's DIGITAL INITIATIVES

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

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

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

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

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

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

Digital Technology for Credit Delivery & Interest Subvention:

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

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

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

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

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

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

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

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

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

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

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

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

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

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

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

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

6. State Budget

6.1. Important Announcements

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

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

The Service sector has achieved an impressive growth rate of 8.9 percent in the year 202425, exceeding the national average growth rate of 7.2 percent

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

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

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

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

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

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

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

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Promotion of Horticulture Tourism in Farms & Nurseries.

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

Establishment of Silk Cocoon Market in Mysuru

Establishment of 50 Veterinary Clinics

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

7. Govt Sponsored Programmes linked with Bank Credit

Udyogini

Objective - To create self employment opportunities for women in Trade & Service Sector
Implementing Department - Women & Child Development Department

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

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

Loan amount up to ₹3,00,000. Higher subsidy (up to 90%) for SC/ST women

Government of India Schemes

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

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

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

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

Krishi Bhagya

Objective- To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

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

Organic Farming adoption and certification

Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

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

Pashu Bhagya Scheme

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

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

Target Group: Farmers & entrepreneurs.

Quantum of Subsidy:

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

Loan up to ₹1.20 lakh from banks.

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

CMEGP (Chief Minister's Employment Generation Program)

Objective: Support first-generation entrepreneurs in rural areas.

Implementing Department: DIC & KVIB.

Target Group: Rural youth, micro-enterprises.

Quantum of Subsidy: 25% (General), 35% (Special category).Project cost up to ₹10 lakh.

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The district spans 498,244 ha, with FY 2022-23 reporting a Gross Cropped Area of 361,445 ha and a Net Sown Area of 290,511 ha, giving a cropping intensity of 124%, an incline over preceding FY's 120%. Located in the Southern Dry Zone, Mandya typically receives around 699 mm annual rainfall; however, in 2024, total rainfall exceeded norms at 869 mm. Of the 212,385 ha gross irrigated area, 194,938 ha were actually irrigated, translating to an irrigation ratio of 66.85% relative to net sown area.

Soils vary from red clay to gravelly, suitable for diverse crops like sugarcane, maize, potato, and groundnut. In FY 2022-23, Paddy (21%), Ragi (19%), Sugarcane (12%), Horsegram (4%), and Cowpea (3%) dominated the cropping pattern. Farming is dominated by smallscale holdings, with marginal and small farmers accounting for 83% and 13% respectively. Under the NMSA scheme, efforts to curb excessive fertilizer use focus on organic and natural farming techniques, the ATMA initiative promotes micronutrient use, green manure, and soil fertility restoration. Mandya's agriculture remains robust in production and marketing: Sugarcane production exceeds 48.7 lakh tonnes, promising significant Sugar and jaggery processing industries. Rice yields 2,24,580 tonne, Ragi contributes over 96,911 tonne and Maize around 22,866 tonne. Pulses include horsegram (9541 tonne) and cowpea (4111 tonne). These commodities primarily flow through 7 APMC-regulated markets, which provide organized infrastructure.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The Agriculture Department, based at the district headquarters and operating through offices in all seven taluks, delivers services via 31 Rytha Samparka Kendras (RSKs), along with 234 PACS, 33 FPOs and other outlets for seed and fertilizer distribution. Major seed infrastructure includes the KSSC unit at Toobinakere and seed/farm information centers managed by UAS and the department Extension support through Agriculture Officers, RSK staff, and ATMA focuses on soil testing, micronutrient correction, integrated crop management, and climate-resilient practices. Despite Mandya's agricultural significance, only three government soil testing labs are functional. Though a cumulative 608,064 Soil Health Cards were issued by FY 2023-24, there was an increase by only 1% of SHC over previous FY. Of 31 Custom Hiring Centres for farm machinery, only 12 remain active, requiring revitalization. Research is driven by KVK at V.C. Farm, ZARS, the Agricultural University, and AICRP on Rice and small millets, which support innovation and varietal improvement. Government efforts promotion of crop rotation, mechanized transplanting, and export-grade Ragi cultivation on 2,000 ha. Additional support includes green manure usage, efficient fertilizer application, and crop insurance schemes. Efforts in enhancing crop insurance coverage, adoption of integrated nutrient and pest management is necessary.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01 a Crop Production, Maintenance, Marketing							
1	Avarekai	Hectare	0.47	100	1360	634.03	634.03
2	Tomato	Hectare	2.17	100	3243	7037.58	7037.58
3	Finger Millet	Hectare	0.67	100	61287	41363.20	41363.20
4	Maize - Irrigated	Hectare	1.01	100	6135	6180.03	6180.03
5	Rice - Irrigated	Hectare	1.28	100	62737	80470.87	80470.87
6	Banana - Irrigated	Hectare	4.66	100	3181	14830.07	14830.07
7	Coconut	Hectare	1.77	100	49271	87352.56	87352.56
8	Mango	Hectare	1.17	100	1823	2124.75	2124.75
9	Watermelon - Irrigated	Hectare	1.15	100	867	996.75	996.75
10	Groundnut - Irrigated	Hectare	0.92	100	314	288.52	288.52
11	Sesame - Rainfed	Hectare	0.35	100	4939	1726.92	1726.92
12	Fodder - Irrigated	Hectare	0.52	100	18047	9465.29	9465.29
13	Huchellu - Rainfed	Hectare	0.58	100	67	39.03	39.03
14	Mulberry - Irrigated	Hectare	1.98	100	17105	33905.20	33905.20
15	Areca Nut	Hectare	3.11	100	3087	9594.54	9594.54
16	Cowpea - Rainfed	Hectare	0.46	100	11330	5249.98	5249.98
17	Horse Gram - Rainfed	Hectare	0.32	100	16350	5215.48	5215.48
18	Black Gram - Rainfed	Hectare	0.50	100	315	156.54	156.54
19	Chilli - Irrigated	Hectare	1.31	100	4784	6272.73	6272.73
20	Sugarcane - Kule	Hectare	1.99	100	37955	75702.40	75702.40
21	Sugarcane - New	Hectare	2.78	100	4974	13803.10	13803.10
Sub Total				309171	402409.57	402409.57	
Post Harvest							40240.96
Maintenance							80481.91
Total							523132.44
Grand Total				309171	402409.57	402409.57	523132.44

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Mandya district relies heavily on the Krishna Raja Sagara (KRS) and Hemavathi reservoirs fed by Cauvery, Hemavathi, Shimsha, Lokapavani and Viravaishnavi rivers for irrigation. The KRS dam alone irrigates nearly 88,000 ha, while Hemavathi supports nearly 16,000 ha. Canal irrigation accounts for 47% of irrigated area, with tanks and wells covering the rest. Groundwater exploitation is generally safe, except in Malavalli, which is Semicritical. Groundwater extraction stage is at 63.84%, enabling coverage of 41% of irrigated area by wells. However, 33% of net sown area still remains unirrigated. Mandya's water resources are under increasing stress; tail-end areas like Koppa Hobli face delays in water supply, often resorting to tanker irrigation. During critical periods, water from KRS is withheld to prioritize drinking water needs, with live storage dropping to 20.491 TMC (16 TMC usable). Key institutions are also promoting efficient irrigation and climate-resilient practices to improve water use. While Mandya enjoys a strong irrigation base, equitable distribution and sustainable use remain challenges.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Mandya district has a well-established irrigation infrastructure comprising 1278 tanks covering 12802 ha, and two major reservoirs Krishna Raja Sagara (KRS) and Hemavathi supporting irrigation via a 780 km canal network, covering 96463 ha. Additional sources include open wells, tube wells, and lift irrigation schemes, which are crucial for water access in undulating and tail-end areas.

Under micro-irrigation in FY 2023-24, 7371 ha was covered by the Agriculture, 528.35 ha by Horticulture, and 85 ha by Sericulture departments.

Despite an available 649.84 Mcm of annual extractable groundwater, development remains low especially in Malavalli taluk, where scientific planning is needed for sustainable extraction. Krishi Bhagya scheme of GoK is expected to boost the area under irrigation. Key gaps include aging tanks, inefficient canal delivery, limited micro-irrigation in highwater-use crops, and fragmented department efforts. Lift irrigation schemes lack modernization and energy efficiency. A comprehensive water strategy linking tank rejuvenation, canal modernization, micro-irrigation expansion, and convergence of schemes is essential to ensure equitable, sustainable irrigation across Mandya.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Artificial Recharge Structure--rainwater harvest tanks	No.	0.43	80	10819	4630.53	3704.42
2	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	3388	8881.64	7105.32
3	Bore Well-Renovation-Deepening	No.	0.35	80	3356	1185.00	947.99
4	Conveyance/ Distribution structures-Surface type- Pipelines	ha	0.26	80	3846	987.65	790.13
5	Drip Irrigation--1.2 m x 0.6 m	ha	1.56	80	7532	11766.48	9413.19
6	Drip Irrigation--3 m x3 m	ha	0.64	80	8748	5616.21	4492.97
7	Drip Irrigation--IP Sets 5HP	ha	0.48	80	2646	1274.05	1019.24
8	Drip Irrigation--Pipelines	ha	0.48	80	7532	3626.67	2901.32
10	Dug-cum-Bore Well--Renovation	No.	0.43	80	10819	4630.53	3704.42
9	Dug Well--Recharge	No.	0.54	80	3356	1795.47	1436.38
11	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	3388	2175.10	1740.07
12	Lift Irrigation Schemes- Individual/ River Lift Points- Command area:10 -40 ha	No.	0.71	80	10819	7640.38	6112.30
13	Pump House-Pump House with Roof-2.7m x 2.7m x 2.4 m 10HP	No.	0.46	80	10819	4966.25	3972.99
14	Sprinkler Irrigation --Field crops - 75 mm HDPE pipes	ha	0.40	80	3079	1218.98	975.17
Total					90147	60394.94	48315.91

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanization in Mandya is moderately developed, with a mechanization index of 50.5% in sugarcane, while paddy and ragi see partial mechanization (nearly 49% and 26% respectively). Equipment ownership remains low i.e., only 13 to 15% of farmers own farm machinery such as tractors, harvesters, irrigation pump, plough, cultivator or power tiller. Major operations like land preparation and irrigation are mechanized, but planting and harvesting remain labor-intensive. The ZARS AICRP at V.C. Farm supports equipment testing, training, and custom hiring. The state has launched initiatives like ₹1,000 crore mechanization funding, ₹40 lakh harvester subsidies, and 100 harvester hubs. Yet, labor shortages have led to increased reliance on migrant workers. Mechanized farms report higher net returns and efficiency, but adoption is uneven due to cost and access. Expanding custom

hiring centers and targeted subsidies is key to increasing mechanization, especially among smallholders.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Mandy district has a strong network of dealers supplying a wide range of tractors, power tillers, and agricultural implements to support farmers. As per DAG 2023-24, the district has 20,158 tractors and 13,919 power tillers, indicating substantial mechanization. To promote mechanized farming, reduce labor drudgery, and tackle labor shortages, the Agriculture Department, through the Agri Technology Management Agency (ATMA) scheme, has established 31 custom hiring centres. These centres enable farmers to access modern machinery affordably, while ATMA's pilot demonstration projects showcase mechanization benefits and encourage adoption.

Mechanized harvesting is gaining momentum with the increasing use of mechanical harvesters for sugarcane and coconut, along with paddy transplanters and harvesters. Both the Agriculture and Horticulture Departments provide technical support, subsidies, and training to facilitate these technologies. This focus on mechanization helps improve operational efficiency, reduces dependency on manual labor, and enhances productivity in Mandy's agriculture.

Despite progress, further expansion of custom hiring centres and increased awareness are essential to broaden mechanization benefits, especially among small and marginal farmers. Continued departmental collaboration and financial incentives remain critical to sustaining this growth and addressing ongoing challenges in farm mechanization.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.03 Farm Mechanisation								
1	Combine harvester--Paddy	No.	25.00	80	8	200.00	160.00	
2	Combine harvester- Sugarcane harvestors-Sugar cane harvester	No.	100.00	80	14	1400.00	1120.00	
3	Other machinery-Other Machinery & Equipments- Trolley-Two wheel Hydraulic	No.	1.50	80	4000	6000.00	4800.00	
4	Other machinery--Reversible M B Plough(2/3 furrows-fixed/hydraulic)	No.	2.50	80	1364	3410.00	2728.00	
9	Others--Custom Hiring- Cultivators	No.	1.00	80	13600	13600.00	10880.00	
5	Others--Custom Hiring- Disc plough	No.	0.40	80	1364	545.60	436.48	

6	Others--Custom Hiring-Drone	No.	10.00	80	8	80.00	64.00
7	Others--Custom Hiring- Seed cum fertilizer	No.	1.20	80	360	432.00	345.60
8	Others--Custom Hiring-Sprayer	No.	0.05	80	1364	68.20	54.56
10	Paddy Transplanter--46 & 8 rows	No.	3.00	80	300	900.00	720.00
11	Power Tiller--8 to 12 HP	No.	2.30	80	57	131.10	104.88
12	Thresher-Multicrop Power Threshers-Upto 10 HP Tractor/Engine Operated	No.	2.00	80	167	334.00	267.20
13	Tractor-With Implements & Trailer-25 to 35HP	No.	6.50	80	1000	6500.00	5200.00
14	Tractor-With Implements & Trailer-45 to 55 HP	No.	8.50	80	360	3060.00	2448.00
Total				23966	36660.90	29328.72	

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Mandya district dedicates about 25% of its cultivable area (80726 ha in 202324) to horticulture, plantations, and commercial crops. Plantation crops cover 64389 ha, vegetables 9380 ha, and fruits 2800 ha. Overall area under fruit and plantation crops reduced to an extent of 3002 ha and 2713 ha, respectively. New fruit crops such as Dragon fruit and avocado were seen to be gaining momentum in area coverage. Overall area under vegetables increase compared to FY 2022 23 by 1439 ha, especially in Tomato and Beans, however, the production of tomato declined during the same period. The Horticulture Department actively implements schemes like NOOPM, PMKSY, NHM, RKVY, SMAM, and PKVY, promoting protected cultivation (960 ha).

Mandya is a key sericulture hub, especially Krishnarajapet, supporting 31,296 farmers in 1,109 villages. Mulberry cultivation spans 18,458 ha with cocoon production reaching 25713 tons (FY 202324). The district produced 3,540 tons of raw silk in 202425, contributing significantly to Karnataka's total of 13,278 tons, making the state a national leader. Subsidies aid mulberry variety improvement, drip irrigation, and rearing infrastructure.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Mandya's horticulture sector is supported by 27 farms and nurseries spanning 1,816 ha, producing quality saplings of coconut, mango, sapota, arecanut, guava, and more, supplied to farmers at subsidized rates. HOPCOMS runs 17 outlets, with major coconut markets at Maddur and Krishnarajpet APMCs. The Department of Horticulture has facilitated five horticulture FPOs and established a 26-acre Centre of Excellence in Precision Farming at Maddur. A lab producing biocontrol agents for black-headed caterpillar in coconut operates locally, and cold storage construction is underway at Murukanahalli farm. KV also supplies horticulture and plantation crop saplings.

Sericulture is supported by training centers in Krishnarajapet and Hosa Malligere, cocoon markets, and a government model grainage for silkworm eggs. Three district farms supply improved mulberry varieties. Strong backward and forward linkages include planting materials, Disease-Free Layings, rearing equipment, technical guidance, and marketing support. Three sericulture FPOs have been promoted. The district hosts 39 silk reeling units

and three cocoon markets, with key nearby markets in Ramanagara, Channapatna, Kollegal, and Kanakapura. Despite robust infrastructure, gaps remain in cold storage, processing units, localized cocoon markets, labor, and technical knowledge. (Source: Departments of Horticulture and Sericulture).

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.04 Plantation & Horticulture								
1	Floriculture-Rose-0.75mx 0.75m 7100/Acre	Acre	1.74	80	3977	6936.29	5549.03	
2	High density plantation-Banana	ha	3.38	80	1339	4527.44	3621.94	
3	High density plantation-Papaya-3mx3m 444/Acre	Acre	1.06	80	46	48.74	38.98	
4	New Orchard - Tropical/ Sub Tropical Fruits-Guava- 8mx8m 60/Acre	Acre	0.91	80	41	37.29	29.84	
5	New Orchard - Tropical/ Sub Tropical Fruits-Mango-High density planting-5mx5m- 160/Acre	Acre	2.65	80	588	1560.30	1248.26	
6	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	64	68.48	54.78	
7	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	19	163.66	130.91	
8	Other Plantation Crops-Arecanut	ha	3.75	80	861	3224.46	2579.57	
9	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	1.08	80	15062	16277.50	13022.01	
10	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+1.6mm gutter (>560sq.m>1056sq.m)	sq.m.	0.01	80	16728	178.16	142.52	
11	Protection Structure-Shadenet housing-Shade net-2-side corridor(>2080sq.m>4000sq.m)	sq.m.	0.00	80	5577	26.27	21.01	
12	Sericulture-Chawki Rearing-Chawki Rearing Centre 2 Acre	Acre	25.59	80	16	409.49	327.63	

13	Sericulture-Improved Charkha	No.	0.94	80	12	11.28	9.03
14	Sericulture-Reeling Unit-Equipment and stand	No.	2.17	80	1314	2854.14	2283.30
15	Sericulture-Reeling Unit-Twisting unit	No.	23.36	80	4	93.44	74.76
16	Sericulture-Shoot Rearing - Shoot Rearing System 1 Acre	Acre	12.65	80	1314	16618.67	13294.94
Sub Total					46962	53035.61	42428.51
Total					46962	53035.61	42428.51

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Mandya's forest area covers 794.23 sq.km, including 328.08 sq.km of reserved forest, 443.33 sq.km of unclassed forest, and 0.81 sq.km of village forest as of March 2024 (Karnataka Forest Department Annual Report, 2023-24). The district also has 19,980 ha of cultivable wasteland, 86281 ha of uncultivable wasteland, and 40771 ha of fallow land. To enhance green cover and biodiversity, the State implements numerous schemes such as

Karnataka Sustainable Forest Management and Biodiversity Conservation, Greening of Urban Areas, Seedling Distribution, Bio-fuel Plantation Development, Energy plantation, Krishi Aranya Protsahana Yojane, Sirichandana Vana, Roadside Plantation, and innovative programs like 'Maguvigondu Mara Salegondu Vana' (a sapling for each child and a forest for each school).

Centrally Sponsored Programs such as the National Afforestation Programme, Mangrove Conservation, Tree-Borne Oil Seeds Development, Greening India Mission, National Bamboo Mission, and Bio-fuel Policies further support afforestation, biodiversity enhancement, and sustainable forest management.

Efforts also focus on community involvement, eco-tourism promotion, and capacity building to ensure sustainable forestry and wasteland rehabilitation across the district.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Mandya district boasts nine permanent forest nurseries that provide forestry seedlings to the public at subsidized rates or free of cost, supporting local afforestation efforts. The district is home to 1,512 wood-based industries, employing over 4,300 workers, highlighting the importance of forestry-related livelihoods.

Farmers in Mandya primarily cultivate forest species such as Sandalwood, Red Sandal, Honne, Pongamia, Aale, Mahogany, Teak, Melia dubia, Neem, and Bamboo. However, Ficus species are declining due to land fragmentation among owners. To address this, the Forestry Department is actively working on the rejuvenation of Ficus species, aiming for long-term ecological and economic benefits as part of broader afforestation initiatives. The district has approximately 60,751 hectares of cultivable wasteland and fallow land suitable for commercial forestry ventures, including Bamboo, Pongamia, Acacia, Subabul, Casuarina, Neem, Silver Oak, and Mahogany. The cultivation of bio-diesel plants like Jatropha and Pongamia is gradually gaining

traction, supported by necessary backward and forward linkages. Additionally, major industries such as West Coast Paper Mills operate timber collection depots in Mandya taluk, while companies like ITC encourage farmers to engage in paper-based plantation cultivation.

Agroforestry is also expanding in the district, with species like Casuarina, Silver Oak, and Teak becoming increasingly popular among farmers.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation-Mahogany-4.57 m x ha 4.57m 478/ha	ha	1.20	80	350	419.44	335.57
2	Plantation-Sal-Silver oak-3m x3m -1111/ha	ha	1.54	80	235	362.10	289.67
3	Processing Unit-Bio - Diesel	No.	0.75	80	410	307.10	245.67
Total					995	1088.64	870.91

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Mandy district boasts a significant population of dairy cattle, comprising indigenous breeds such as Gir and Sahiwal, alongside various crossbred types. Dairy farming is a major livelihood activity here, with many farmers relying on milk production as their primary source of income. The district predominantly rears Hallikar cattle, a hardy native breed suited for draught and moderate milk yield. Crossbred cows are gaining popularity due to better productivity and profitability. MANMUL supports dairy farmers with artificial insemination (AI), vaccination, deworming, emergency veterinary care, and transparent milk testing via Bulk Milk Coolers and AMCUs units.

Fodder support includes subsidized fodder seeds, urea-treated straw, silage demonstrations, Azolla cultivation, and distribution of chaff cutters. Despite strong infrastructure, farmers face rising input costs and shrinking margins, affecting herd size and profitability. The cattle and buffalo population in the district as per 2019 census was 3.69 lakh and 1.09 lakh animals, respectively. 3.90 lakh tonne of milk was produced during the FY 2023-24. Further, the animals inseminated, treated and vaccinated during the FY 2023-24 were 2.08 lakh, 7.07 lakh and 12.08.lakh, respectively. Organic milk supplying companies such as Farm Connect and Akshayakalpa are also working closely with the dairy farmers of the district.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Mandy district has 1 polyclinic, 36 veterinary hospitals, 104 dispensaries, 75 Primary Veterinary Centres, 7 Mobile dispensaries. Mandy District Co-operative Milk Producers' Societies' Union Limited (MANMUL) has 1369 working milk societies with a total

membership of more than 2.80 lakh farmers. During the year 2023-24 total milk production in Mandya district was 349000 MT. There are milk collection centres and Bulk milk cooler centres at more than 500 locations supporting efficient flow of milk to the mega dairy.

The Union has two chilling centres at K.R.Pet and Gellajere. A mega dairy at Gejjalagere handles 10 LPD (expandable to 14 LPD), with support facilities like a 45 MT/day powder plant, a chilling unit in Krishnarajpet (1 lakh LPD), and a UHT plant at Kumbalagudu. There are 648 Automatic Milk Collection in the Union. The Mandya Milk union collates an average of 10.21 lakh kg per day of milk, and produces an average of 3.15 lakh liters of milk and 0.61 lakh kg of Curds and products such as paneer, peda, butter, ghee, skim milk powder (SMP). The per capita milk availability in the district is higher (592 g/day) than the recommendation of ICMR of 300g/day. The excess available milk is processed as milk powder and also supplied to the districts having deficit in milk production.

Veterinary dispensary, hospitals and a laboratory are being constructed under RIDF in the district. A dedicated godown is essential to store milk powder for inventory management.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Buffalo Farming--She buffaloes Graded Murrah yeilding 10 -12lpd 2 animal unit	1+1	2.47	80	2068	5111.48	4089.17
2	Bulk Milk Cooling Unit	No.	32.96	90	13	428.43	385.58
3	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	7521	16014.47	12811.57
4	Crossbred Cattle Farming-- HF 10 animal unit	5+5	15.76	80	744	11726.26	9381.00
5	Crossbred Cattle Farming-- HF Crossesses11-13 lpd 2 animal unit	1+1	2.45	80	4045	9911.47	7929.16
6	Crossbred Cattle Farming-- Mii dairy	5+5	14.35	80	1394	20002.08	16001.67
7	Fodder Cultivation--Fodder cultivation(Stylo)	No.	0.27	80	2783	744.46	595.56
8	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	278	1100.61	880.49
Sub Total					18846	65039.26	52074.20
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	26454	13671.70	13671.70
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	2068	961.84	961.84
Sub Total					28522	14633.54	14633.54
Total					47368	79672.80	66707.74

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

Mandy has witnessed notable growth in its poultry sector, evolving from a primarily agrarian economy to one that increasingly integrates commercial livestock activities. Poultry farming has emerged as a key income-generating activity for farmers, driven by rising consumer demand for chicken meat and eggs, improved farming practices, and consistent government support.

According to the 2019 Livestock Census, the district housed approximately 36.22 lakh poultry birds across farms and hatcheries. As of 2023-24, Mandy had a total of 480 poultry farms, comprising 420 broiler farms, 33 layer farms, 24 native breed units, and 1 hatchery. While the sector remains strong including egg production wherein FY 2023-24 witnessed 1291 lakh production.

There remains significant potential for expansion, particularly in the broiler segment, which sees steady local demand. Egg marketing is largely handled through private channels, and prices are typically aligned with the National Egg Coordination Committee (NECC) rates. The district's poultry sector is poised for further development through improved access to markets, training in biosecurity, and integration with allied sectors like feed production and cold chain logistics.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The poultry sector in Mandy district is predominantly driven by private initiatives both at the corporate and household levels, making it one of the more dynamic lievstok segments in the region. The regional poultry breeding and training centre in malavalli plays a pivotal role in supplying Day old chicks for backyard poultry development across eight district poultry rearing and training centres ans 14 poltry rearing centres in karnataka. Additionally, 20 week old chicks are provided to SHG members through the Karnataka Cooperative Poultry federation, promoting rural backyard poultry as a viable livelihood. The majority of broiler units function under contract farming arrangements with major poltry integrators such as Suguna, VHL, Godrej, Komarla, CP farms, Shanti poultry and Poineer Hatcheris, which provide inputs, technical support, and assured buyback to farmers, thereby reducing production risks. KCC interest subvention and prompt repayment incentive is availabel to help reduce credit burdens for poultry farmers. Despite these efforts, per capita egg availability in Mandy stands at only 72 against the ICMR recommendation of 180 eggs per annum.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.09 Animal Husbandry - Poultry								
1	Commercial Broiler Farming-- 1000 birds per batch	1000	3.35	80	5200	17415.33	13932.26	
2	Commercial Broiler Farming-- Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	385	1878.49	1502.79	
3	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	180	6544.58	5235.63	
4	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.21	80	5000	1070.00	856.00	
Sub Total						10765	26908.40	21526.68
A.10 Working Capital - AH - Poultry								
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	4996120	8043.75	8043.75	
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	865080	2318.40	2318.40	
Sub Total						5861200	10362.15	10362.15
Total						5871965	37270.55	31888.83

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

In Mandya, sheep, goat, and pig farming form an important part of the rural economy. Sheep and goat rearing are well-established, supported by favorable climate and grazing conditions, and primarily focused on meat production. As per the 2019 Livestock Census, the district had 3.47 lakh sheep, 3.46 lakh goats, and 0.09 lakh pigs. Ownership is spread across 67,993 goat-rearing households, 55,953 sheep-rearing households, and 486 pigrearing households. Meat production in 2023-24 was 14971 tonnes, decrease from 18387 tonnes in FY 2022-23. Among taluks, Nagamangala recorded the highest sheep population (88,962), followed by

Mandy (83,280) and Maddur (56,116), while Srirangapatna had the least (18,941). For goats, Malavalli led with 85,447, followed by Maddur (63,436), and Srirangapatna had the lowest (23,451). Mandy is especially known for the Bandur breed of sheep, reared for its high-quality mutton. To support conservation and breeding of this indigenous breed, NABARD under the National Adaptation Fund for Climate Change (NAFCC) implemented a project at the Bandur Sheep Breeding Farm in Malavalli. The livestock sector continues to be a key contributor to the district's economy, supporting livelihoods and promoting regional agrobiodiversity.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Mandy district supports its vibrant livestock sector through 3 Sheep Farmers' Cooperative Societies (SFCS) and 16 sheep and wool centers. The per capita meat production stands at 28 grams/day/person, exceeding the ICMR's recommended intake, highlighting the sector's productivity.

A total of 32,049 hectares are under permanent pastures, with K.R. Pet taluk accounting for the largest share (15,423 ha or 48%), followed by Malavalli (5,807 ha or 18%). The district has three registered slaughterhouses and one meat processing unit—Al-Zaleel, which exports meat, adding value to the local livestock economy.

There are three sheep Farmer Producer Organizations (FPOs) and one piggery FPO. A private goat milk processing unit has been set up in Malavalli, signaling emerging opportunities in dairy. However, there is a need to promote goat milk and meat processing through schemes like PMFME and AHIDF.

To strengthen farmer services and market access, there is scope for forming additional FPOs in line with the livestock population. Government schemes such as Amrita Swabhiman Kurigahi, NADCP, LH&DC, ex-gratia for accidental livestock deaths, KSWDC sheep subsidy, and KCC interest subvention are active in the district.

There is also an urgent need to establish more registered slaughterhouses and promote meat export and primary processing targeting nearby urban markets. District administration is working on training the SHGs to produce, pack, brand and market Desi Eggs.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Breeding Unit-New Shed-Cost of Buck -Improved breed	100+ 5	11.48	80	42	482.23	385.74
2	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	2.29	80	1575	3606.44	2885.16

3	Pig Breeding Unit-New Shed-Sow @20sq ft/sow @?160/sq ft for 20 sows	20+2	15.71	80	10	157.10	125.67
4	Pig Rearing Unit-New Shed-Cost-3 sows @ 5000/sow & 1 boar @ 6000/- (4 / 5 months old)	3+1	1.75	80	255	447.48	357.98
5	Rabbit Rearing-Existing Shed-Rabbit rearing	10+3	3.21	80	26	83.46	66.75
6	Sheep - Breeding Unit-New Shed-Cost of animals-5 Bannur rams	100+5	21.25	80	140	2975.01	2380.00
7	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (20+1)	20+1	2.23	80	5050	11239.28	8991.43
Sub Total				7098		18991.00	15192.73
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	6268	2174.99	2174.99
2	Sheep Farming_Rearing Unit - Semi-intensive_Normal feeding 8 month Cycle	20+1	0.35	1	6268	2174.99	2174.99
Sub Total				12536		4349.98	4349.98
Total				19634		23340.98	19542.71

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries in Mandya district primarily focus on freshwater aquaculture, utilizing local water bodies such as tanks, ponds, rivers, reservoirs, and canals. Key species farmed include tilapia, catfish, and carp, well-adapted to the region's aquatic environment. Inland aquaculture and capture fisheries are emerging allied farm activities, with significant potential due to the district's extensive water resources. The Cauvery River and its tributaries, spanning 274.61 km of riverline, provide excellent opportunities for capture fisheries. Additionally, the district's canal network extends about 400 km, further supporting fish farming.

As of March 31, 2024, around 12,900 full-time and 2,400 part-time fishing families rely on fisheries for their livelihood. These resources underscore the vital role of fisheries in Mandya's rural economy and highlight the scope for sustainable development and increased productivity in this sector.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Mandya district's fisheries sector is a vital part of the local economy, with over 45,000 fishermen and women organized into 42 cooperative societies. In FY 2023-24, the district recorded a fish catch of 28,789 tonnes. The region benefits from extensive water resources, including 688 tanks managed by Gram Panchayats, 178 tanks under Minor Irrigation, 4 reservoirs, and 26 river stretches. Fish seed production is supported by three farms and five taluka-level nurseries with 30 ponds.

There are 20 fish markets and two fish sanctuaries protecting 5 km of water bodies. Under the Pradhan Mantri Matsya Sampada Yojana (PMMSY), Mandy has sanctioned ₹224.2 lakh in 2024-25, benefiting 742 beneficiaries. The district also offers subsidies for fishery equipment.

Emerging opportunities include freshwater prawn culture, ornamental fish breeding, and expanded fish farming in low-lying, waterlogged areas. The Mandy Fisheries Farmer Producer Company Limited, established in 2022, is enhancing production, processing, and marketing. Key gaps include inadequate cold storage, poor market linkages, and limited training, causing post-harvest losses and low productivity. Despite PMMSY and FIDF aid, boosting infrastructure, markets, and capacity is vital for growth.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Fish Culture --Biofloc ponds with input cost of Rs.4 lakh (0.1ha)	ha	14.98	80	41	614.18	491.35
2	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	8	12.86	10.26
3	Fish Culture --Fresh water-Composite fish culture of Indian major carps	ha	8.87	80	28	248.36	198.69
4	Fish Seed Hatchery-Circular fish seed hatchery	ha	8.56	80	5	42.80	34.25
Sub Total					82	918.20	734.55
A.14 Working Capital - Fisheries							
1	Fish Culture - Bio floc_Others_Recirculatory aquaculture RAS 100 m ³ capacity 2 ton	2 ton per cycle	3.37	1	41	138.17	138.17
2	Fish Culture - Others_Others_Inland Culture fisheries per acre	Acre	2.25	1	162	364.02	364.02
Sub Total					203	502.19	502.19
Total					285	1420.39	1236.74

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Several vital farm credit activities under RBI's revised priority sector lending norms remain underfinanced in Mandya. These include loans for animal draught power, bullock carts, land purchase by small and marginal farmers, and credit to distressed farmers indebted to non-institutional lenders. The average landholding in Mandya is just 0.56 ha, well below the economic holding size of 2.56 ha, highlighting the need for land purchase support to improve viability. The recent agrarian distress has revealed a heavy dependence on informal credit at exorbitant interest rates.

To promote collectivization and increase farmer incomes, the Government is strongly supporting the formation of FPOs. In Mandya, departments and NABARD have promoted around 33 FPOs. These are still in early incubation stages and require strengthening to undertake viable business activities. In addition, Sugarcane farmers even though are shifting towards use of tractors mounted trolley for transportation of harvested sugarcane, few are still dependent on the animal drawn carts. Further, dairy being a significant activity in the district, a gradual shift in transportation of fodder on the trolley attached to motor bike can be witnessed. Strengthening institutional credit flow to these emerging FPOs and underrepresented activities is essential for inclusive rural growth and resilience.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Supporting two wheeler with an attached trolley for transportation of fodder can be a viable activity, as it enhances the efficiency of transportation of fodder from field to animal. Further, Department of AH and VS has been active in conservation and popularization of bullock breeds and draught animals, which can help the small and marginal farmers in land preparation and intercultivation.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Animal Driven Carts- Conventional Bullock Cart-	No.	0.32	80	85	27.29	21.84
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	33	706.20	564.96
3	Loans to Distressed Farmers- To Repay Non Institutional borrowings-Debt swapping- Farmers/Misc	No.	1.61	90	1155	1853.78	1668.42
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	450	481.50	385.20

Total	1723	3068.77	2640.42
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2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

In Mandya district, sustainable agriculture is reflected through the widespread practice of intercropping cereals and pulses, which helps maintain soil fertility and boost productivity. Backyard poultry farming is a key livelihood activity, supported by government programs distributing chicks to women, empowering rural households. Dairy farming, involving cows, buffaloes, and draught animals, remains an essential component of the farming system. Farmers typically grow cereals such as paddy and finger millet alongside livestock like dairy animals, sheep, and goats. Rainfed areas feature intercrops like finger millet with field beans or tur, sesame, cowpea, demonstrating effective crop diversification strategies. Despite these practices, there is a strong dependence on crops like sugarcane and paddy, leading to income and employment uncertainties. To improve resilience and economic stability, integrating multiple agricultural enterprises—including crop production, animal husbandry, and poultry—is gaining attention. This integrated approach is key to enhancing income, optimizing labor use, and promoting sustainable agriculture in Mandya.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Currently, financing for multiple components of Integrated Farming Systems (IFS) simultaneously remains limited and fragmented. Small and marginal farmers (SF/MF) often generate only a small marketable surplus, which restricts their access to credit and economies of scale. This necessitates aggregation of produce to improve marketability and financial viability.

To address these challenges, there is a need for financial institutions, especially banks, to explore cluster-based financing models for IFS. Such an approach could enable bundled credit support for diverse farm activities, improving resource efficiency and risk management. While some infrastructure such as Centre of Excellence on IFS is coming up in Nagamanagala and Mandya blocks to support individuals in technical know how, integrated and scalable financing mechanisms are yet to be fully developed or implemented. Strengthening these financial linkages through cluster financing can bridge current gaps, enhance investment in IFS, and promote sustainable agriculture livelihoods.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Mandy district has a considerable network of warehouses and godowns managed by Karnataka State Warehousing Corporation (KSWC), Primary Agricultural Credit Societies (PACS), and private operators, with a combined storage capacity of around 1.5 lakh metric tons. Despite this, cold storage facilities are limited, causing substantial post-harvest losses, especially in perishable commodities. According to a NABCONS 2022 study, post-harvest losses for major crops are significant, with paddy experiencing about 4.16% loss at the farm level and 0.61% at the market level, while sugarcane faces 5.63% loss on farms and 1.71% at markets. These losses primarily result from inadequate storage, poor handling, and lack of cold chain infrastructure. Enhancing godown capacity, especially through improved cold storage and cold chain facilities, is crucial to reducing wastage and preserving quality. There is strong potential for agricultural value chain financing in Mandya wherein Jaggery

produced from Sugarcane is gaining popularity, needs sufficient storage facilities. Strengthening storage infrastructure and supporting value chain financing will reduce losses, improve market access, and increase farmers' incomes, fostering sustainable growth in Mandya's agri-sector.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Mandya district hosts 7 regulated markets and 11 sub-markets, with the APMC yard at Maddur serving as a major hub for tender coconuts, handling up to 3 lakh nuts daily. The Karnataka State Warehousing Corporation (KSWC) operates warehouses totaling 47,824 MT—33,124 MT in Mandya, 12,700 MT in Maddur, and 1,000 MT in KR PET. The Central Warehousing Corporation (CWC) also maintains a facility in Mandya. Additionally, 227 PACS manage godowns with 39,810 MT capacity. KFCSC oversees 4 godowns (6,000 MT), while 7 non-KFCSC godowns add 12,900 MT. NABARD has supported KSWC with 12,000 MT of new storage and funded 2,000 MT at APMC yards in Gopalapura, Mandya, and Nagamangala under RIDF. Its Warehouse Infrastructure Fund backs 42 warehouses across 20 Karnataka districts, including Mandya. Two AMI projects have been sanctioned in the district, and 42 projects are covered under AIF. Despite these developments, there is urgent need for community storage, WDRA-compliant cold storages, and promotion of Negotiable Warehouse Receipt (NWR) financing. Jaggery and paddy benefit from godown storage, ensuring fair prices. There is strong potential to finance jaggery processing, packaging, and marketing for value addition and farmer income growth.

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

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

(₹ lakh)								
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan	
B.01 Storage Facilities								
1	Cold Storage-For Horticulture Produce-Cold Storage-For Horticulture Produce-5000 MT	No.	535.00	80	8	4280.00	3424.00	
2	Godown-Large- 1000 MT (Rs 3000 per MT)	No.	32.10	80	23	738.30	590.64	
3	Market Yard-Drying Yard	No.	10.70	80	160	1712.00	1369.60	
Total					191	6730.30	5384.24	

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Mandya district, part of Karnataka's Southern Dry Zone, lies at an elevation of 450–500 m. Out of its total geographical area of 4.98 lakh ha, around 0.86 lakh ha is not available for

cultivation, 0.18 lakh ha is fallow, and 41,955 ha (8.4%) is classified as cultivable wasteland concentrated in Nagamangala and Krishnarajapete blocks. The soils are shallow to medium depth, red to light red, sandy loam to loamy sand, with high permeability and poor water retention. Organic carbon is low, with widespread phosphorus and zinc deficiencies. Soil degradation from excessive water and fertilizer use, especially under paddy and sugarcane, is a growing concern.

Under coconut cultivation (60.551 ha), continuous land development like bunding, trenching, and leveling is essential for improving productivity. The practice of cultivating sugarcane following paddy has been contributing to a rise in soil salinity and alkalinity. The Agriculture Department promotes reclamation of problematic soils through soil testing and application of gypsum, lime, and micronutrients. The Watershed Development Department (WDD) has supported watershed and land development projects, including check dams, farm ponds, and contour bunding. Under NABARD's RIDF, significant assistance has been extended for water conservation works such as construction of check dam, improvement of tanks etc.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Mandy district has identified 903 micro-watersheds for treatment, with 379 watersheds covering 1,63,264 ha treated by the Department of Land Resources and 29 watersheds over 1,17,908 ha developed by other agencies. However, 305 micro-watersheds covering 1,00,840 ha remain untreated and require urgent intervention to prevent land degradation and enhance water management.

The district has three soil testing laboratories supporting soil health management, while the Krishi Vigyan Kendra (KVK) and Zonal Agricultural Research Station at V.C. Farm provide critical extension and technical support to farmers.

Credit facilities play a vital role in advancing land development, soil conservation, and watershed activities. Promoting access to affordable loans for land development helps ensure sustainable adoption of soil and water conservation measures. Strengthening financial support and convergence with schemes like MGNREGA can further enhance the scope and impact of these programmes, contributing to improved agricultural productivity and resilience. Despite progress, there's a pressing need to scale up soil conservation, promote low-input farming, and expand watershed treatment to build climate-resilient agriculture.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Biofertilizers -Azolla-(1TPA-2 pits)	No.	1.67	80	364	607.59	486.08
2	Farm Ponds/ Water Harvesting Structures--Black Soil -15m 15 mx 3 m -without stone pitching	No.	0.63	80	875	554.27	443.41

3	Fencing-Live Fencing	m.	0.59	90	235	138.31	124.47
4	On Farm development (OFD) Works -Field Channels-2-4 Bunding levelling deep ploughing pebble	m.	0.92	80	6150	5659.23	4527.37
5	Reclamation of Problem Soils- Reclamation of Saline - Alkaline Soils-Application of Gypsum+lime appln +green manuring	ha	0.37	80	2350	880.08	704.06
6	Soil Conservation Activities/ Erosion Control activities-- Plastic mulching	ha	0.34	80	1202	411.56	329.25
7	Tank Silt Application	ha	0.39	80	5750	2214.90	1771.92
Total					16926	10465.94	8386.56

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Mandya district is gradually embracing modern agricultural technologies such as plant tissue culture and agri-biotechnology, although their adoption remains limited to research institutions and select progressive farmers. Seed production is a significant activity, with local agencies and private seed companies actively involved in producing quality seeds of major crops like paddy and pulses to improve crop productivity. The production of biopesticides, bio-fertilizers, and vermi-composting is gaining momentum, driven by increased awareness of sustainable farming practices. Several farmer groups and entrepreneurs are engaged in vermi-compost units, contributing to organic nutrient supply and soil health improvement. In line with renewable energy goals, Mandya has seen initiatives for constructing oil extraction and processing units focused on bio-fuel production, though these are still in nascent stages. Storage and distribution infrastructure for bio-fuels are limited but slowly developing with government and private sector support.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Mandya has two seed storage units, one under KSSC and another at UAS VC Farm distributing certified and truthfully labeled seeds of paddy, ragi, and pulses. Under the National Horticulture Mission, subsidies support the establishment of hi-tech units in biotechnology, microbiology, bio-chemistry, biodiversity, and tissue culture. While biofertilizers and biopesticides are produced at KVK, CoA V.C. Farm, and agriculture department labs' biopesticides production currently falls short of district-wide demand, indicating a need to scale up these sustainable inputs. A promising low-cost tissue culture lab, funded by NABARD in Srirangapatna, supplies affordable tissue-cultured banana plants and serves as a replicable, bankable model for the district. Biofuel research information and Demonstration centre (BRIDC) established at PESCE, Mandya in collaboration with the Karnataka State Bioenergy Development Board (KSBDB) conducts awareness programmes on biodiesel preparation by-product generation from biofuel waste, solid waste management and biogas generation from kitchen waste.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
B.03 Agriculture Infrastructure - Others								
1	Compost/ Vermi Compost-Agro. Waste Compost-Bio pesticide	No.	107.00	80	2	214.00	171.20	
2	Compost/ Vermi Compost-Vermi Compost-Large units	No.	0.21	80	10800	2311.20	1848.96	
3	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication-Crop bio tech	No.	107.00	80	2	214.00	171.20	
Total					10804	2739.20	2191.36	

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Mandy district is emerging as a key hub for food and agro-processing with strong government support and private investments. The Favorich Mega Food Park at KR Pet, offers integrated infrastructure for processing beverages, snacks, and agro-products. Mandy's cooperative dairy society, MANMUL, processes around 9.45 lakh liters of milk daily, producing products like ghee, paneer, and skim milk powder. An agro-processing unit namely Jaggery Park at VC Farm, under ICAR, helps reduce post-harvest losses.

The district is known for jaggery production, with about 591 units producing nearly 1 lakh tonnes annually, supported by modernization loans under the PMFME scheme.

Overall, Mandy's agro-processing sector is growing steadily, driven by modern infrastructure, financial schemes, and sustainable agriculture initiatives, positioning it for further expansion and value addition.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Mandy hosts 1,835 enterprises in the food and beverage sector, employing approximately 19,272 people. Mandy also has five operational sugar factories, seven industrial estates, 145 industrial sheds, and 115 industrial plots as of March 31, 2024. The Karnataka Industrial Area Development Board (KIADB) has allotted 279.19 acres in Bannenahalli, K.R. Pete, to Favorich Infra Pvt Ltd. for developing a Mega Food Park, with food processing units established on 63 acres. Key units include bottled juice production, animal feed manufacturing, chips processing, ethanol production, and Suguna chicken industry. Additionally, under the

SFURTI scheme, the Kadaluru coir cluster in Maddur taluk received financial support, benefiting 820 coir society members. There is significant potential to establish agro-waste processing units utilizing sugarcane bagasse, paddy, and millet straw, similar to industries in neighboring districts. Emphasis on crop and fruit specific value chains is essential to enhance bank financing opportunities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit-- Animal feed (1MT)	No.	94.16	80	53	4990.48	3992.40
2	Agro Processing Unit--Bakery product units	No.	13.91	80	126	1752.66	1402.10
3	Agro Processing Unit-- Coconut vinegar (30000 liters)	No.	34.13	80	15	512.02	409.58
4	Agro Processing Unit-- Dairy/Milk Processing	No.	21.40	80	200	4280.00	3424.00
5	Agro Processing Unit-- Dehydration of coconut (12 MT)	No.	19.26	80	34	654.84	523.88
6	Agro Processing Unit-- Dessicated coconut powder (5 MT)	No.	27.82	80	10	278.20	222.55
7	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	71	417.86	334.27
8	Agro Processing Unit-- Fruits/vegetable processing unit	No.	8.56	80	145	1241.20	992.96
9	Agro Processing Unit-- Jaggery units (180 MT)	No.	37.45	80	202	7564.90	6051.92
10	Agro Processing Unit--Maize value added products	No.	14.98	80	43	644.14	515.32
11	Agro Processing Unit--Meat Proressing	No.	21.40	80	23	492.20	393.76
12	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	85	727.60	582.06
13	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	127	5707.38	4565.92
14	Agro Processing Unit--Ready mixes (500 KG)	No.	27.19	80	230	6253.41	5002.72
15	Agro Processing Unit--Rice Bran oil/Ragi Powder making	No.	5.35	80	81	433.35	346.68
16	Agro Processing Unit-- Sugarcane beverage (3000 bottles per day)	No.	27.29	80	13	354.71	283.78
Total					1458	36304.95	29043.90

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

Mandy district has a substantial number of PACS and other agricultural societies actively providing loans to their members for farming activities. However, there is significant potential for these societies to diversify beyond credit by offering Agri Term Loans and expanding into non-credit businesses such as operating superstores, and dealerships for cement, petrol, and LPG. This diversification can help better meet the credit and service needs of members and Farmer Producer Organisations (FPOs). Additionally, promoting agriculture-related enterprises presents further opportunities for growth within the sector. Mandy is home to an agriculture college that awards diplomas, undergraduate, postgraduate, and doctoral degrees, graduating approximately 250 students annually. This steady stream of skilled graduates creates a strong foundation for establishing innovative agricultural ventures and enterprises across the district.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

FPOs in Mandy district have formed a federation aimed at improving credit access for member FPOs. Banks can leverage this federation as a channel for on-lending to these groups. Additionally, TAPCMS, LAMPS, and PACS should adopt an integrated approach to procurement, drawing on successful models implemented elsewhere in the state to enhance efficiency and effectiveness.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
C.02 Ancillary Activities - Others								
1	Agri Clinic & Agri Business Centers	No.	21.40	80	10	214.00	171.20	
4	Loans to Agri. Start-ups	No.	10.70	80	7	74.90	59.92	
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	290	62060.00	49648.00	
3	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	70	22470.00	17976.00	
Total					377	84818.90	67855.12	

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

Mandya district plays a significant role in Karnataka's industrial economy, with the industrial sector contributing 22.1% to its Gross District Domestic Product (GDDP) and 2.5% to the state's Gross State Domestic Product (GSDP), the highest after the services sector. Strategically located between Bengaluru and Mysuru, Mandya has emerged as a favorable destination for Micro, Small, and Medium Enterprises (MSMEs) due to its geographic advantage and resource availability. As of March 31, 2024, the district has developed a strong MSME base comprising 184 registered factories, 38,311 micro units, 546 small units, and 11 medium units, all under the oversight of the District Industries Centre (DIC). These enterprises collectively generate employment for approximately 3,60,923 individuals, indicating the sector's substantial socio-economic impact. Mandya also supports industrial growth through seven established industrial estates, 145 industrial sheds, and 115 developed plots specifically allocated for MSME activities. To further enhance industrial infrastructure and attract investment, a new 500-acre industrial area is proposed in Malavalli taluk, according to the DIC. With its growing industrial base, expanding infrastructure, and strong employment generation, Mandya continues to position itself as a key contributor to Karnataka's MSME ecosystem and an emerging industrial hub in southern Karnataka.

3.2 Infrastructure and linkage support available, planned and gaps

Mandya district possesses a strong foundation for industrial growth, backed by a solid technical and skill development ecosystem. It is home to 5 engineering colleges, 6 polytechnic institutions, and 48 Industrial Training Institutes (ITIs), which together supply a steady stream of technically skilled manpower to support the local industries. The district also houses several skill development centres, including the Bank of Baroda Self Employment Training Institute and training institutes supported by the handloom department. In addition, the District Industries Centre (DIC) conducts regular entrepreneurship awareness programmes to foster a culture of innovation and enterprise. Mandya has 12 major industries, including 5 sugar factories, reflecting its agro-industrial strength. The Favorich Mega Food Park in K.R. Pet block presents a promising opportunity for aspiring entrepreneurs, with nearly 10 plots available for setting up small and medium enterprises. The district also features an MSME Arcade, offering space for micro units to begin operations. The Government of India and the Government of Karnataka have been actively promoting micro and small enterprises through various credit-linked subsidy schemes such as PMFME, AHIDF, and PMKSY. While Mandya's industrial landscape is predominantly composed of micro units, there remains a pressing need to integrate these enterprises into the formal banking system. Under the PMEGP scheme, DIC, KVIB, KVIC, and the Coir Board collectively trained 82 entrepreneurs in FY 2024-25, with notable interest in dairy, livestock, bakery, tailoring, coconut-based value-added products, and paper cup manufacturing.

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

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	5000.00	80	8	40000.00	32000.00
2	Manufacturing Sector - Term Loan-Micro	No.	100.00	80	653	65300.00	52240.00
3	Manufacturing Sector - Term Loan-Small	No.	1000.00	80	45	45000.00	36000.00
Sub Total					706	150300.00	120240.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	1250.00	100	8	10000.00	10000.00
2	Manufacturing Sector - Working Capital-Micro	No.	25.00	100	1307	32675.00	32675.00
3	Manufacturing Sector - Working Capital-Small	No.	250.00	100	45	11250.00	11250.00
Sub Total					1360	53925.00	53925.00
Total					2066	204225.00	174165.00

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

During FY 2023-24, Mandya district recorded exports valued at Rs. 337.78 crore, down from Rs. 473.29 crore in FY 2022-23. The district's export portfolio is dominated by agricultural produce including rice, sugar, and chemical-free jaggery, alongside manufactured goods like cotton shirts, fabric shirts, plastic sheets, and hardware items such as screws, nuts, and bolts. Agricultural exports increased from Rs. 194 crore in FY 2021-22 to Rs. 200.51 crore in FY 2022-23, reflecting steady growth in this sector. Mandya is home to five sugar factories, producing an annual sugar output of approximately 3.57 lakh metric tonnes. The district also hosts several rice mills and cultivates significant areas under banana, ragi, minor millets, jackfruit, papaya, and pomegranate. This diverse agricultural base highlights Mandya's strong potential to expand exports not only in sugar and jaggery but also in organic and chemical-free produce like bananas, millets, and processed foods derived from jackfruit, papaya, and pomegranate. With a robust agricultural ecosystem and growing manufacturing activities, Mandya is well-positioned to enhance its export footprint in both agri-commodities and value-added products.

4.1.2 Infrastructure and linkage support available, planned and gaps

Mandya district is gradually emerging as a notable contributor to Karnataka's export landscape, with both agricultural and non-agricultural products showing growing potential. Mandya district boasts a strong garment industry presence with major players like Welspun, Gokaldas, Shahi Exports, Page Industries, and Acquerala, highlighting significant sector potential. To fully realize this potential, MSMEs and exporters require targeted training from MSME bodies and export organizations, along with technical support from banks to ensure accurate documentation. Banks should implement efficient control and reporting systems to process export credit applications promptly. Establishing a singlewindow facility to streamline exports and link farmers to institutions is essential. Announcing incentives for coffee exporters early in the season would boost trade. APEDA's support in providing post-harvest infrastructure for pepper and vegetables and educating cluster members on exportable products would further enhance exports. However, the district's limited presence of forex branches restricts exporters' access to timely credit, posing a significant challenge that must be addressed to facilitate smoother export operations.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
III. Export Credit								
1	Export Credit -Post Shipment Export Credit	No.	50.00	80	8	1150.00	920.00	
2	Export Credit -Pre Shipment Export Credit	No.	300.00	80	7	1100.00	880.00	
Total					15	2250.00	1800.00	

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

As per the 2011 Census, Mandya district recorded an overall literacy rate of 70.4%, with male literacy at 78.27% and female literacy at 62.54%. The rural literacy rate stood at 67.78% (male: 76.34%, female: 59.21%), while urban areas showed significantly higher literacy at 83.24% (male: 87.78%, female: 78.75%). In the academic year 2023-24, the district had a diverse higher education ecosystem, comprising 23 general degree colleges with 9,258 enrolled students, 2 medical colleges (in allopathy and Indian medicine) with 1,769 students, and 7 polytechnic colleges accommodating 4,135 students. Additionally, 6 engineering colleges served 10,532 students, while the sole agricultural college enrolled 400 students. Further, 14,618 students successfully completed their pre-university education, reflecting the district's growing base of qualified youth and potential workforce.

4.2.2 Infrastructure and linkage support available, planned and gaps

Banks have been utilizing the Vidyalakshmi portal for sourcing education loan applications in line with Department of Financial Services (DFS) guidelines. Awareness about the portal has been effectively disseminated among both bankers and students. Under the 'Arivu' educational loan scheme, minority students admitted through CET to 28 professional courses—such as engineering, medicine, and related fields—are eligible for loans of ₹1 lakh per annum at a subsidized interest rate of 2%. Additionally, the Indian Banks' Association (IBA) has introduced a scheme offering collateral-free education loans of up to ₹7.5 lakh for students from economically weaker sections. To further improve access, banks are to organize awareness and sensitization programs at the beginning of the academic year to help students take advantage of available loan facilities. NABARD under RIDF has supported upgradation of polytechnic college in K R Pet block, construction of Higher primary schools, construction of Post metric Girls Hostel in Maddur.

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	10.00	90	2780	21175.00	20051.25
Total					2780	21175.00	20051.25

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is a fundamental human need and plays a vital role in driving economic growth by generating employment and stimulating allied sectors. In the year 2023-24, Mandya district witnessed notable progress in housing development across various government schemes. A total of 3,232 houses were constructed under the Basava Housing Scheme, followed by 846 houses under the B.R. Ambedkar Nivasa Scheme. Additionally, 1128 houses were built under the Pradhan Mantri Awas Yojana – Rural (PMAY-R) and 567 houses under PMAY – Urban (PMAY-U). The Devraj Urs Housing Scheme contributed 35 houses, while the Vajpayee Urban Housing Scheme added another 62 houses, reflecting the government's continued efforts to ensure housing for all sections of society.

4.3.2 Infrastructure and linkage support available, planned and gaps

Out of a total of 4,28,625 households in Mandya district, 1,34,912 households remain Houseless. There is a pressing need to develop suitable credit products tailored for the farming community, low-income households, and self-employed individuals in rural regions. Additionally, a significant lack of awareness persists among the rural poor regarding various government housing and site allotment schemes such as the Mukhyamantri Gramina Niveshana Yojane, Basava Housing Scheme, and B.R. Ambedkar Nivasa Scheme, limiting their access to available support. Efforts to allocate houses for 2000 economically vulnerable households in Mandya is under consideration by district administration.

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

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

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.	5.00	90	1331	35410.00	28674.00
Total					1331	35410.00	28674.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure is the cornerstone of economic progress, enabling seamless movement of goods, services, people, and information. In Mandya district, the infrastructure landscape reflects significant strides in development. As of 2024, every village and hamlet had achieved 100% electrification, and all were connected by all-weather roads. The district boasted an impressive road density of 1,062 km per 1,000 sq. km, with 172,289 transport vehicles operating within the same area.

Agricultural infrastructure is robust, with 66.85% of the net sown area under irrigation as of March 2023. Of this, 82% was irrigated via surface water sources like canals, tanks, and lift irrigation systems, while 18% relied on groundwater from wells and borewells. Communication infrastructure also showed healthy penetration, with 33.95 telephones per 100 people in 2024.

Postal services were accessible, with each post office serving an average of 5,115 people and covering 10.08 sq. km. Drinking water availability was notable, with 72.5% of habitations receiving 50 or more litres per capita per day (LPCD). Agricultural marketing infrastructure included 0.32 markets per 100 sq. km and 0.89 regulated markets and submarkets per lakh population, supporting farmers and trade.

These indicators underscore Mandya's commitment to inclusive and sustainable infrastructure-led growth.

5.1.2 Infrastructure and linkage support available, planned and gaps

Under the Rural Infrastructure Development Fund (RIDF), significant strides have been made in enhancing the district's infrastructure and public services. A total of 308 cubic feet of groundwater has been successfully recharged through irrigation initiatives, contributing to sustainable water management. Public health services have expanded to 13 villages with the establishment of Primary Health Centres (PHCs) and sub-centres, improving access to essential care. Additionally, 2,065.36 km of roads have been constructed, boosting connectivity and economic activity.

RIDF has also facilitated the development of veterinary hospitals, cold storage units, tank and canal improvements, Raitha Samparka Kendras (RSKs), and upgraded storage infrastructure. However, further expansion is essential. Cold storage facilities should be established in every block, inspired by the ongoing project at Murukanahalli Horticulture Farm in Krishnarajapete. To support post-harvest management, village-level godowns and community threshing yards are urgently needed. Moreover, establishing a Farmers' Training Institute cum Knowledge Centre would empower local farmers with modern agricultural practices and market insights, fostering long-term rural development.

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

In Mandya district, total 1575 No of projects involving RIDF assistance of Rs. 491.21 crore were sanctioned as on 31 March 2025. Under RIDF, 376 villages were supported with Anaganavadis, 1807603 population was benefitted of veterinary dispensary, hospitals/polyclinics and other animal husbandry projects. Further, bridges to an extent of 1458.2 meters was constructed resulting in ease of transportation, enhanced mobility of

agriculture products for marketing, providing access to health care facilities, education institutions etc. To enable storage and distressed sale of agriculture produce, godowns to an extent of 26650 MT was supported. Development of horticulture farms, schools, colleges to an extent of ₹1222.10 cr were supported benefiting 7355 villages. 12 Raitha samparka kendras benefitting more than 50000 population, 35 rural markets, and 15 rural service centers were supported under RIDF.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

As per RBI's Priority Sector Lending guidelines, bank loans up to ₹5 crore per borrower are available for establishing schools, drinking water and sanitation facilities—including household toilet construction and water system upgrades. Additionally, loans up to ₹10 crore per borrower can be availed for developing healthcare infrastructure, including facilities under Ayushman Bharat in Tier II to Tier VI locations.

With rising industrial employment, the demand for educational institutions is growing. According to the 2011 Census, the district has 4,28,625 households, with 77.55% relying on tap water and 13.65% on tube wells for safe drinking water. The literacy rate stood at 70.4%. As of March 2024, there were 2804 primary schools, 781 high schools, and 8.57 preuniversity colleges per lakh population. Degree and professional colleges numbered 2.04 per lakh population.

Health indicators reveal life expectancy at birth as 61.9 years for males and 63.9 years for females. The district had 29.09 Family Welfare Sub-centres/PHCs/PHUs and 9.91 dispensaries and hospitals (including Indian systems of medicine) per lakh population. The doctor-to-population ratio was 0.54 per 1,000 in 2024.

The Jal Jeevan Mission, supported by NIDA funds, is driving the Har Ghar Nal initiative, aiming for universal Functional Household Tap Connections (FHTCs) across the district.

5.2.2 Infrastructure and linkage support available, planned and gaps

To enhance student retention in rural areas, educational infrastructure such as additional classrooms, drinking water facilities, and toilets must be prioritized. In Mandya district, water quality remains a concern: 25 villages are affected by fluoride, 309 by excess iron, 2 by nitrate, and 5 by high Total Dissolved Solids (TDS). Solid waste management and sewage treatment continue to challenge Gram Panchayats and Municipalities, highlighting the need for investment through Public-Private Partnership (PPP) models.

Historically, infrastructure development in India was driven by public sector investment. However, banks have faced hurdles in financing social infrastructure due to long gestation periods, asset-liability mismatches, and limited commercial returns. Encouragingly, the landscape is evolving, with PPP models gaining traction in sectors like roads and airports.

To accelerate progress in sanitation and water access, greater private sector participation is essential. Banks can support innovative projects focused on community-led sanitation, PPP-based drinking water supply, household water quality improvements, and affordable healthcare solutions. These initiatives not only address critical public health needs but also offer sustainable models for inclusive development.

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

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	20.00	80	3	60.00	48.00
2	Education-Colleges	No.	200.00	80	13	1700.00	1360.00
3	Healthcare-Hospital	No.	50.00	80	5	250.00	200.00
4	Healthcare-Nursing Home	No.	50.00	80	5	250.00	200.00
Total				26	2260.00	1808.00	

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Mandy district has made notable progress in renewable energy development, with a total of 293.4 MW commissioned projects as of June 30, 2024. This includes 59 MW from solar, 133.9 MW from Small Hydro Projects (SHP), 4.5 MW from biomass, and 96 MW from cogeneration. The district's five sugar factories, particularly three private mills, are leveraging bagasse—a fibrous byproduct of sugarcane—for steam and electricity generation. After meeting internal needs, these mills contribute 15 MW of surplus power to the state grid.

There is significant scope to expand co-generation capacity further.

Additionally, Mandy's cattle population of 3.69 lakh presents long-term potential for establishing approximately 62,000 biogas plants of 2 cubic meters each, promoting clean energy and rural sustainability. The Green Climate Fund (GCF), the world's largest climate-focused fund, offers a promising avenue to support such initiatives. Projects under GCF could include household biogas units for dairy farmers, carbon removal systems, and enhanced carbon sequestration in paddy and ragi fields. Moreover, a shift from traditional paddy cultivation to alternative cropping systems could improve climate resilience and reduce emissions. Recent initiatives like the Model Solar Village Competition and lithium resource discovery in Marlagalla further underscore Mandy's growing role in India's renewable energy landscape.

5.3.2 Infrastructure and linkage support available, planned and gaps

Mandy district, with 240–300 sunny days annually, offers substantial potential for solar energy development. As of June 2024, the district has commissioned 293.4 MW of renewable energy projects, including 59 MW solar, 133.9 MW small hydro, 4.5 MW biomass, and 96 MW co-generation. Three private sugar mills utilize bagasse for in-house power generation and supply 15 MW surplus to the state grid. The district's cattle population of 3.69 lakh supports the potential for around 62,000 biogas plants, promoting clean energy and rural sustainability. Despite the presence of solar panel suppliers, challenges such as high capital costs, lack of awareness, corrosion, and technical inefficiencies hinder widespread adoption.

The PM Surya Ghar Muft Bijli Yojana is expected to boost credit potential in FY 2025–26, while banks must also consider Karnataka's Gruha Jyothi scheme when assessing borrower eligibility. Initiatives like the Model Solar Village Competition and KUSUM-C support infrastructure development, while Jal Jeevan Mission integrates solar power into water supply systems. However, gaps remain in awareness, financing, and technical support. The Green Climate Fund presents an opportunity to fund biogas units, carbon removal systems, and climate-resilient cropping practices, especially in paddy and ragi fields, to enhance sustainability and reduce emissions.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	1500.00	90	1	1500.00	1350.00
2	Biomass Energy-Home-Biogas	No.	0.40	90	3750	1500.00	1350.00
3	Solar Energy-Roof Top Solar PV System with Battery-upto 3KW	No.	2.40	90	209	501.60	451.44
4	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	343	85.75	77.21
Total					4303	3587.35	3228.65

Title : From Soil to Store: Infrastructure for a Thriving Harvest



The construction of four 1000 MT capacity storage godowns, along with cement concrete (CC) roads and a drainage system at the APMC yard in Gopalapura, Mandya, marks a significant step toward strengthening agricultural infrastructure in the region. These facilities provide secure and scientific storage for farmers produce, minimizing postharvest losses and preserving quality. The CC roads ensure seamless movement of goods within the yard, even during monsoons, while the drainage system prevents water stagnation and maintains hygienic conditions. Together, these enhancements support better market access, reduce distress sales, and empower farmers with improved price realization contributing to the overall prosperity of Mandya's agrarian community.

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	1575	577.95	491.20
B	Ongoing tranches	37	58.94	55.02
	Total (A + B)	1612	636.89	546.22

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	258	107.26	101.38
B	Rural roads & bridges	544	329.77	269.89
C	Social Sector	773	140.93	119.94
	Total (A + B + C)	1575	577.95	491.20

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	18	Irrigation potential	ha	1650
B	Rural roads	511	Road length	km	2065
C	Bridges	33	Bridge Length	m	1430

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture	1	To provide better agriculture extension services to the farmers	Agriculture University	1,250.00
2	Social	304	376.1 villages benefitted	Anganawadi	1,846.95
3	Social	115	1807603 population availing services from the infrastructure	Veterinary Hospitals	2,437.19
4	Social	2	Affordable residential facility for the backward classes	Backward Class Hostel	87
5	Agriculture	2	1458.2 villages benefitted	CoE agriculture and Horti	411
6	Agriculture	1	2000 MT capacity sanctioned	Cold Storage	1,017.06
7	Social	1	To enhance the literacy rate of the youth	First Grade College	200
8	Agriculture	12	26650 MT capacity created to boost the market chain linkage	Godown	1,222.10
9	Agriculture	44	308 cubic feet ground water recharged	Ground water Recharge	105.46
10	Agriculture	3	Extension of knowledge from farms with better infrastructure expected	Horticulture projects	272.94
11	Social	5	2497 pupil benefitted	ITI	1,577.49
12	Social	1	1 hospital established for providing better services	Hospital	1,040.00
13	Social	1	To provide affordable education to rural poor	Moraji Desai Res School	250
14	Social	1	1173 pupil benefitted	Polytechnic	475
15	Social	119	2225 pupil benefitted	Pre University	3,003.60

16	Social	13	13 more PHCs established with enhanced space for better treatment of the public	Primary Health Centres	997.68
17	Social	128	3519 pupil benefitted	Primary Schools	950.9
18	Agriculture	13	34401 farmers benefitted	Raitha Sampark Kendras	1,804.00
19	Agriculture	35	255073.72 sq mt area constructed to enhance the availability of marketing platforms	Rural Markets	1,352.93
20	Agriculture	15	Villages around to be benefitted	Rural Service Centre	247.5
21	Social	197	1590 pupil benefitted	Secondary Schools	1,914.25

Chapter 6 Informal Credit Delivery System

6.1 Status of the Sector in the District

As of March 31, 2024, Mandya district continues to play an active role in Karnataka's Self Help Group (SHG) and Joint Liability Group (JLG) lending ecosystem under the Karnataka State Rural Livelihood Mission (KSRLM). The SHG Bank Linkage Programme, supported by over 36 Scheduled Banks, 378 District Central Cooperative Banks (DCCBs), and 6,000+ NGOs nationwide, has enabled financial inclusion and livelihood generation. In Karnataka, 3.46 lakh SHGs are registered, with over 1.57 lakh linked to bank credit. Mandya contributes significantly to this movement, with SHGs engaged in regular savings, internal lending, and income-generating activities.

During FY 2023-24, efforts were made to streamline SHG membership through MIS code allocation, reducing duplication and improving transparency. Producer groups are being promoted to enhance collective entrepreneurship and market access. JLGs, particularly in agriculture and allied sectors, are gaining traction as banks extend credit to informal groups lacking collateral. The district's SHG-JLG sector is poised for further growth, driven by digital tracking, improved credit access, and capacity-building initiatives. However, challenges remain in expanding outreach, ensuring timely credit, and strengthening backward-forward linkages to sustain income generation.

6.2 Infrastructure and linkage support available, planned and gaps

Mandya district has a robust Self Help Group–Bank Linkage Programme (SHG-BLP), largely driven by Business Correspondents (BCs) and supported by NGOs like SKDRDP, IDF, and Vikasana. Currently, 28 NBFC/NBFC-MFIs operate in the district, and three NGOs act as BCs for major banks such as Canara Bank, SBI, and Bank of Baroda. These institutions provide critical handholding support, enabling SHGs to scale operations, diversify income sources, and engage in varied livelihood activities. As per AKMI 2025, MFIs in Mandya have 5.11 lakh accounts with ₹2,573.45 crore outstanding loans. However, a gap of 1,629 SHGs exists between savings-linked and credit-linked groups, indicating the need for data cleansing and realistic assessment by banks.

Regional disparities persist, with Srirangapatna and Pandavapura blocks having the highest SHG concentration. Stakeholders including banks, NGOs, MFIs, NABFINS, and government departments have contributed to programme expansion. Livelihood Enterprise Development Programmes (LEDPs), such as the agrotourism initiative benefiting 90 SHG members across three blocks, highlight efforts to promote entrepreneurship. While SHG formation has saturated, challenges remain in equitable outreach, credit linkage, and digital integration. NABARD is leveraging technology to improve SHG bookkeeping and transparency, with applications enabling local-language financial tracking and real-time monitoring by banks and stakeholders.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Loans to Distressed Persons-- OD to PMJDY	No.	0.10	100	2100	210.00	210.00
2	SHGs/ JLGs--JLGs	No.	2.00	100	49568	99136.00	99136.00
3	SHGs/ JLGs--SHGs	No.	2.00	100	13193	26386.00	26386.00
Total					64861	125732.00	125732.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

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

2. Water Resources

1. Implement drip irrigation for sugarcane to conserve water and enhance productivity. (Department of Agriculture, Watershed Development Department, KVK).
2. Rejuvenate tanks and water bodies through desilting to improve storage and groundwater recharge. (Minor irrigation department, Zilla Panchayat).
3. Support artificial recharge structures like farm ponds and check dams with targeted credit and technical assistance. (Groundwater Directorate, Watershed Development Department)

3. Farm Mechanisation

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

4. Plantation and Horticulture

1. Even though horticulture sector is growing in the district, there are no cold storages, proper pack-houses, or other post-harvest storage facilities. Department should establish cold storages, pack houses, post-harvest facilities. (Department of Horticulture)
2. Centre of excellence on Coconut should be set up in the district. (Department of Horticulture)
3. Department of Horticulture to demonstrate and support cultivation of innovative and high value crops.
4. Post-harvest facilities for Cleaning, sorting, grading, packing units has to be promoted in vegetables, spices and horticulture crops. Department and Banks to converge their support to FPOs and progressive farmers. (Department of Horticulture)

5. Department may strive towards rejuvenation and sustainability of polyhouses/Greenhouses sanctioned and promote Protected cultivation to enhance horticulture production in the district.

5. Forestry/ Waste Land Development

1. Construction of forest boundary of 3500 KM to safeguard the agriculture land in the vicinity of the forest edge and also to reduce the menace of wild animals attack is required. (Forestry Department)
2. Community cattle sheds in the forest border area villages is required to reduce the potential loss of the animals by wild animals attack. (Forestry Department)
3. The approach of the Forest Department needs to focus on promoting commercial forestry through demonstrations on farmers' lands by growing appropriate species that will augment farmers' incomes. (Forestry Department)
4. Provide bamboo saplings to SF/MF households through forest departments. The artisans find it difficult to procure bamboo, which is used as raw material for production of bamboo artefacts. (Forestry Department)
5. Private nurseries for raising forest plant species may be financed by the Banks. (Banks)

6. Animal Husbandry - Dairy

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

7. Animal Husbandry - Poultry

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

The department may guide the SHGs to take up the activity with credit linkage. Assistance from Backyard Poultry Scheme can be sought for. (Animal Husbandry and Veterinary sciences Department and KSRLM).

4. As the Per capita availability of eggs are lower than the ICMR recommendation, Department may promote production of Eggs and layer farms.

8. Animal Husbandry - Sheep, Goat, Piggery

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

9. Fisheries

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

10. Construction of Storage and Marketing Infrastructure

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

11. Land Development, Soil Conservation and Watershed Development

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

12. Agriculture Infrastructure: Others

1. Tissue culture labs in the district are limited and hence the cost of input is higher for the farmers cultivating tissue culture banana. (Department of Agriculture and Horticulture)

2. As farmers have started moving towards less-chemical cum organic farming methods, the activities like production of bio-fertilizers, bio-pesticides, and vermi compost may need to be given more thrust and attention. (Department of Agriculture and Horticulture)

13. Food and Agro. Processing

1. There is an urgent need to accelerate setting-up of units in remaining area of the food park at K R Pete. (DIC)
2. There is a need for Dept of Agriculture and District Industries Centre to popularise this scheme so that more food processing units are setup and address concerns of home industries with Bankers.
3. Banks may have to effectively coordinate with agencies engaged in the development of industrial sector in the district with a view to meeting the credit needs of the sector

14. Agri. Ancillary Activities: Others

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

15. Micro, Small and Medium Enterprises (MSME)

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

16. Export Credit

1. Export of the major agriculture produce of the district i.e., Paddy and sugarcane account to nearly 200 cr. However, credit facility extended remains low. There are potential rice mills and Jaggery producers in the district who can be brought under the ambit of this sector

17. Education

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

18. Housing

1. Housing loans under PMAY-R/U requires additional funds which can be explored in coordination with implementing department by the bankers

19. Social Infrastructure

1. Functional household Tap connection in all the households with pucca house and RCC roof can be explored with bank credit

20. Renewable Energy

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

21. Informal Credit Delivery System

1. Bridge credit linkage gap of 1,629 SHGs by cleansing data and improving regional equity.
2. Promote producer groups for income-generating activities and market access.
3. Leverage tech for SHG bookkeeping to enhance transparency and ease monitoring for banks.

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, cooperatives 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. Status of Cooperatives in the District

1. There are 2325 registered societies in the district. Of which, 2098 are functional, 39 are liquidated and 188 are defunct. There are 50 types of credit and non-credit cooperative societies. Out of 2098 functional societies, 364 are credit cooperative societies and 1734 are non-credit cooperative societies. 227 societies have been covered under PACS computerization project.

2. Mandyā district has a rich cooperative profile in milk and PACS. Cooperatives in the district cover agriculture, livestock, fisheries weavers, multipurpose cooperatives, water users cooperatives, house construction cooperatives, consumer cooperatives, marketing cooperatives, industrial cooperatives, weavers cooperations and labor cooperatives.

5. Potential for formation of cooperatives

1. There is a potential for formation of cooperative societies in the district especially in Nagamangala, Maddur and Malavalli blocks with respect to interest in farmers for formation of new PACS. However, the technical feasibility and financial viability should be taken into consideration.

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	Collectivisation	Promotion of Rice diversity centre – phase 1 and phase 2	Kirugavalu, Kesturu, Purigali, Krishnarajapete	Training to 300 farmers on conservation of traditional paddy landraces and setting up of seed bank at a FPO supported by NABARD	Nil	300	The project is expected increase the seed conservation at different blocks of the district through FPOs. The seed cost borne by the farmers will drastically reduce as the seeds produced by the FPO members themselves. Further, the traditional land races fetch premium prices and hence returns from conservation of landraces is expected to increase the income of the farmers in a long run.

2	Collectivisation	Farmer producer organization	Krishnarajapete, Kestur, Purigali, Mandya, Chinakurali	Support for formation and handholding of FPOs in different locations of the district	Nil	6000	There are 7 working FPOs in the district namely Channakeshava FPO, Athaguru Ragi FPO, B G Pura Ragi FPO, Mandya Jaggery FPO, Nagamangala FPO, Honneru FPO and Punyabhumi FPO. The shareholders in each FPO vary from 400 to 2300. The FPOs have also availed equity grant from SFAC for the share collected from the farmers. The turnover of the FPOs range between ₹10 Lakhs to ₹90.00 lakhs.
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3	Women Empowerment	LEDP on Agrotourism	Hosadoddi, Kokkare bellur, palahalli, melukote, Kunti betta	Entrepreneurship training to SHG members for taking up tourism as an additional activity for income generation	Nil	90	LEDP on Agrotourism was sanctioned to Vikasana IRUD to train 90 SHG members in hospitality and use of local resources for agrotourism. Homestays are being set up for ensuring the steady flow of tourists and income for the trained beneficiaries. The SHG members are expected to gradually enhance the skill in tourism sector and earn livelihood from the activity.
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Success Stories

Success Story 1



Title	The Power of Preservation: Rice Diversity Centre Success
5. Block	Malvalli
4. District	Mandya
6. Village	Kirugavalu
Scheme	Farm Sector Promotion Fund
Project Implementing Agency	Shri Syed Ghani Khan and Vikasana IRUD
Duration of the project	3 years
Beneficiary	Farmers and Farmer Producer Organizations
1. No. of beneficiaries	4500
2. Community	Farming community
3. State	Karnataka

1.1 Support provided

In 2019 and 2023, NABARD sanctioned a grant assistance of ₹4.68 lakh and ₹6.72 lakh, respectively, to establish Rice Diversity blocks, a Rice Museum, support to train 450 farmers, support to set up Seed Banks in NABARD supported FPOs and launch a dedicated website.

1.2 Pre-implementation status

Rice germplasm collected by Shri Syed Ghani Khan were stored in a simple adobe which limited the exposure of the knowledge about the germplasms collected to farmers and others.

1.3 Challenges faced

Providing training to farmers was cumbersome due to unavailability of training infrastructure

Germplasm were distributed to only those farmers who has access to the conservator

Digital platform for popularization of Rice germplasm was absent

1.4 Impact

Rice museum and training centre for extending trainings and facilitating visitors for acquiring knowledge on rice germplasms conserved was created.

In order to extend the seed conservation activity from an individual to farmers, Seed Banks were established in NABARD supported FPOs. The Seed Banks have been marketing the heritage seeds and buying back the seeds from farmers for further conservation.

Through hands on workshops and continuous field support, farmers learned to replace chemical inputs with natural alternatives, enhancing soil health and sustainability and realized 20% higher income from cultivation of heritage landraces compared to HYVs in use in the district.

Success Story 2



Title	United for Growth : Athaguru Ragi FPCL Journey of Empowerment
Scheme	Central Sector Scheme for formation of 10000 FPOs
Project Implementing Agency	Vikasana IRUD
Duration of the project	3 Years
Beneficiary	Farmers
1. No. of beneficiaries	1498.00
2. Community	Farming community

3. State	Karnataka
4. District	Mandyā
5. Block	Maddur
6. Village	Athaguru, Kethur, Chikkaankanahalli, Mallanakuppe, Naganahalli and Koppa

2.1 Support provided

FPO Management cost of ₹18 lakh for 3 years and CBBO Management cost of ₹25 lakh for handholding of FPO for 5 years

2.2 Pre-implementation status

The farmers in the region primarily belong to smallholder families, often facing socioeconomic challenges, including low income and limited access to resources.

2.3 Challenges faced

Limited Market Access: Farmers struggled to directly reach larger markets or buyers, often relying on intermediaries who reduced their profit margins.

Lack of Bargaining Power: Individually, farmers had little influence to negotiate fair prices for their produce or inputs.

Inadequate Access to Resources and Services: Farmers faced difficulties obtaining quality inputs, credit, technology, and extension services on favorable terms.

2.4 Impact

Access to Quality Inputs: Retail outlets for marketing of inputs in all shareholders villages for ensuring farmers have the best resources for successful farming reduced cost incurred by the farmers for purchase of inputs.

Market Access Improvement: Establishing price discovery mechanisms to benefit farmers by aggregation and marketing of farmers produce in bulk. The turnover of the FPO increased from ₹9.07 lakh in FY ending in March 2023 to ₹65.11 lakh in FY ending in March 2025.

Value Addition Initiatives: Promoting processing and value addition to increase profitability by processing finger millet into flour and other savories.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

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

2.1 State Action Plan for Climate Change

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

2.2 Any specific Climate Change initiative in the State by

- a) 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) 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) 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) Mandya district, situated in Karnatakas southern dry zone, faces significant climate vulnerability, particularly in agriculture. Rainfall variability is high ranging from 25% to 50% during the Kharif season and exceeding 50% in Rabi. According to the Karnataka State Action Plan on Climate Change, short term temperature rise of 1.5C to 2C and long

term increase of 1C to 1.5C are projected, intensifying heat stress on crops and water resources. Climate projections indicate severe yield reductions: Paddy may decline by 69.4%, Finger millet by 60.4%, Redgram by 46.8%, Chickpea by 44.8%, Maize by 21.5%, Groundnut by 18.8%, and Sugarcane by up to 13.5%. Although overall rainfall is expected to increase in both cropping seasons, its erratic nature especially untimely downpours poses a serious threat to crop maturity and harvest quality. Recent spatial assessments using MODIS derived aridity indices reveal growing drought like conditions in central and southern taluks. Additionally, adaptation studies show that while farmers are adopting soil health and indigenous practices, structural interventions like water harvesting remain underutilized. To build resilience, Mandya needs urgent interventions in climate smart agriculture, crop diversification, and decentralized water management. Promoting drought tolerant varieties, strengthening early warning systems, and integrating traditional knowledge with modern technologies will be key to safeguarding livelihoods and food security.

b) As an adaptation strategy for agriculture, weather based cropping pattern such as gradual replacement of Rice and sugarcane with Maize and millets, Strengthening Agromet Advisory Services, Rainwater management in rainfed areas should be implemented. other strategies include, Improving local genetics through crossbreeding with heat and disease tolerant breeds. Water demand management dryseason crop planning towards highvalue and less water consumption crops, Micro irrigation. Promote skill development for ornamental fish culture, aquaponics, recirculatory aquaculture system, aquatic plant culture.

Promote research and development to identify suitable resilient fish varieties, seed production technologies and improve feed varieties for each of the fish species and agroclimatic zone.

3.2 Any specific Climate Change initiative in the District by

- a) 1) National Food Security Mission (NFSM): NFSMCoarse Cereals has been divided into two parts and is aimed at (i) encouraging cultivation of coarse cereals covering Maize and Barley and ii) promotion of nutricereals, which include Jowar, Bajra, Ragi and other small millets
 - 2) Direct Benefit Transfer (DBT) to farmers for adoption of improved technologies: For the first time, the incentives are being directly transferred to the farmers account for adoption of improved technologies.
 - 3) Millet package: Millets cultivation is necessary to achieve nutrition security, healthy diet and to cope with droughts for protecting vulnerable farmers. With this aim, a policy to promote millets has been introduced.
 - 4) Crop insurance (Pradhan Mantri Fasal Bima Yojana): Karnataka Raitha SurakshaPradhan Mantri Fasal Bima Yojana is being implemented from 2016 to help farmers
- b) Department of Agriculture has been disseminating better practices on micro irrigation and IFS models contributing to the adaption strategies of Government.
- c) The main aim of Krishi Bhagya scheme is to improve rainfed agriculture with efficient management of rain water, and enhancing farm productivity. The thrust is on water conservation and promoting dry land horticulture. Weather forecast & crop advisories at gram panchayat level to 12 lakh farmers in 747 RSKs. Soil Health Mission: The key objective of Soil Health card programme is to issue soil health cards once every 2 years to farmers to address nutrient deficiencies in fertilization practices. Department of Agriculture has established organic village site programmes of 100-hectare blocks in all taluks of the State. Chief Minister's Sookshma Neeravari Yojanae National Mission on Sustainable Agriculture is a centrally sponsored mission on micro irrigation to facilitate all categories of farmers especially small and marginal farmers to install micro irrigation units at lowest price in order to increase water use efficiency.
- d) A project on "Conservation and management of indigenous varieties of livestock (Cattle and Sheep) in the wake of climate change in Karnataka" was implemented in Government Bandur sheep rearing farm located at Dhanaguru, Malavalli, Mandya in order to promote use of local sheep breed.
- e) NGOs with the assistance of external funding agencies are undertaking specific adaptation works in the vulnerable areas.

Potential for Geographical Indication (GI) in the district

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
3. Mandya does not have a registered GI product. However, the district is known for its unique products like jaggery made from local sugarcane, prized for its distinct taste. The

districts handloom weaving in Kodiyala sarees and Melukote dhotis feature traditional, intricate fabric designs crafted by skilled artisans. Mandya is also famous for Maddur Vade, a crispy savory snack with a special regional recipe. These products reflect Mandya's rich cultural and agricultural heritage. These products have potential to become GI registered products in Mandya.

Sources for District Profile Data

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

Input Use Pattern	District at a Glance - Statistics - Mandya - 2023-24 and Department of Agriculture Mandya
Trend in procurement/ marketing	District at a Glance - Statistics - Mandya - 2023-24
KCC Coverage	RBI SLBC ACP Portal
Soil testing facilities	District at a Glance - Statistics - Mandya - 2023-24
Crop Insurance	Department of Agriculture Mandya
Irrigated Area & Potential	District at a Glance 2023-24 - Mandya
Block level water exploitation status	Dynamic Ground water resources of India 2024
Mechanisation in District	District at a Glance 2023-24 - Mandya
Service Centers	Department of Agriculture Mandya
Sericulture	District at a Glance 2023-24 - Mandya
Weavers Clusters	Department of Sericulture Mandya
Production and Productivity	Department of Horticulture Mandya
Area under Forest Cover & Waste Land	District at a Glance 2023-24 Mandya
Processing Infrastructure	Manmul Mandya
Poultry	Department of Animal Husbandry and Veterinary sciences Mandya
Inland Fisheries Facilities	Department of Fisheries Mandya
Agri Storage Infrastructure	District at a Glance - Mandya FY 2023-24
Fertilizer Consumption	District at a Glance 2023-24 - Mandya
Facilities Available	Department of Horticulture
MSME units - Cumulative	Economic Survey of Karnataka 2024-25
Traditional activities	Department of Handloom and Textiles, Mandya
Crop Identified for One District-One Product	Department of Agriculture, Mandya
Status of SHGs	NRLM Department Mandya
Details of non-credit cooperative societies	Department of Cooperation Mandya
Details of credit cooperative societies	Department of Cooperation Mandya
Block wise, sector wise distribution of cooperative societies in the district	Department of Cooperation Mandya
Status/ progress under various schemes of MoC in the district	Department of Cooperation Mandya

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

Sources for Banking profile Data

1	RBI SLBC ACP Portal
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Name and address of DDM

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NABSAMRUDDHI FINANCE LIMITED |

A Subsidiary of NABARD

Corporate Office

NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051
☎: 022-2653-9693
✉: nabsamruddhi@nabard.org

Registered Office

NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020
☎: 040-23241155/56
🌐: www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- Largest lender in FPO space
- Present in 21 States and 3 UTs including North East
- 3000+ FPOs credit linked
- Collateral free lending at affordable rates
- Soft loan for Agri Startups

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

Corporate Office

C/o NABARD, Head Office, Mumbai
☎: 022-26539620/9514
✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai
☎: 044-28270138/28304658
✉: finance@nabkisan.org
🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

- A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country
- Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.
- Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans

- Timely and adequate credit without collateral
- Affordable interest rate in the sector
- Insurance facility to borrowers and co-obligants
- Doorstep delivery of financial services

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS) A wholly owned Subsidiary of NABARD

**OFFERS
CONSULTANCY
AND ADVISORY
SERVICES**

Pan India Presence
with offices in 31
State/UTs

- Project Management Consultancy
- IT Based Natural Resources Information System
- Feasibility, Socio-economic & Impact Evaluation Studies
- Third Party Monitoring
- Climate Change & Sustainability
- Value Chain Development
- Skill & Livelihood Development
- Preparation Detailed Project Reports (DPRs)
- Transaction Advisory Services

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

✉: 022-26539419

✉ : headoffice@nabcons.in

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

✉: 011-41538678/25745103

🌐 : www.nabcons.com



NABSanrakshan Trustee Private Limited
Building Trust for Rural Prosperity

- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two 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)
 - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

Registered Office C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051. ✉: 022- 2653-9243/ 9241 ✉ : ho@nabsanrakshan.org 🌐 : www.nabsanrakshan.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- 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 2024, NABVENTURES Fund I has invested in 14 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.
- The total corpus of AgriSURE Fund is ₹750 crores.

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

✉: 022-26539149 ✉: nabventure@nabard.org 🌐: www.nabventure.in



N A B F O U N D A T I O N

Leveraging the power of convergence

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

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

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

Karnataka Regional Office
NABARD TOWERS, 46 Kempegowda Road,
P. B. 9944, Bengaluru - 560 009