



# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



बेंगलूरु (ग्रामीण) ज़िला | **BENGALURU (RURAL) DISTRICT**  
कर्नाटक क्षेत्रीय कार्यालय, बेंगलूरु | Karnataka Regional Office, Bengaluru



## VISION

Development Bank of the Nation for  
Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

## MISSION



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

ध्येय

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

# **Potential Linked Credit Plan**

**Year: 2026-27**

**District: Bengaluru Rural**

**State: Karnataka**



**National Bank for Agriculture and Rural  
Development**

**Karnataka Regional Office,  
Bengaluru**

### **PLP Document Prepared by:**

Ghausia Khan

District Development Manager NABARD

Bengaluru Rural

PLP Document finalized by: NABARD, Karnataka Regional  
Office

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

## **Foreword**

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

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

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

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

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

**Dr. Surendra Babu**  
Chief General Manager  
08 December 2025



## Index

Sr. No.	Particulars		Page No.
1	Abbreviations		9
2	Executive Summary		12
	PART A		18
3	District Map		19
4	Broad Sector wise PLP projection for the year 2026-27		20
5	Summary of Sector/ Sub-sector wise PLP Projections 2026-27		21
6	District Profile		22
7	Banking Profile		39
	PART B		51
8	Chapter 1	Important Policies and Developments	52
9	Chapter 2	Credit Potential for Agriculture	63
10	2.1	Farm Credit	63
11	2.1.1	Crop Production, Maintenance & Marketing	63
12	2.1.2	Water Resources	64
13	2.1.3	Farm Mechanization	66
14	2.1.4	Plantation & Horticulture, including Sericulture	67
15	2.1.5	Forestry & Waste Land Development	69
16	2.1.6	Animal Husbandry - Dairy	70
17	2.1.7	Animal Husbandry - Poultry	72
18	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	73
19	2.1.9	Fisheries	75
20	2.1.10	Farm Credit - Others	77
21	2.1.11	Sustainable Agricultural Practices	78
22	2.2	Agriculture Infrastructure	79
23	2.2.1	Construction of Storage and Marketing Infrastructure	79
24	2.2.2	Land Development, Soil Conservation and Watershed Development	80
25	2.2.3	Agri. Infrastructure - Others	82
26	2.3	Agriculture - Ancillary Activities	83
27	2.3.1	Food & Agro Processing	83
28	2.3.2	Agri Ancillary Activities - Others	85
29	Chapter 3	Credit potential for MSMEs	86
30	Chapter 4	Credit Potential for Export Credit, Education & Housing	88
31	Chapter 5	Credit Potential for Infrastructure	92
32	5.1	Infrastructure - Public Investments	92
33	5.2	Social Infrastructure involving Bank Credit	93
34	5.3	Renewable Energy	93
35	Chapter 6	Informal Credit Delivery System	98

36	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	100
37	Chapter 8	Status and prospects of Cooperatives	105
38	Chapter 9	NABARD's Projects and Interventions in the District	111
39	Success Stories		115
40	Appendices	Climate Action and Geographical Indications	118
41	Name and address of DDM		127



## 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
CSO	Civil Society Organization
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
ECGC	Export Credit Guarantee Corporation
eNAM	Electronic National Agriculture Market
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research

Abbreviation	Expansion
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
ITIR	Information Technology Investment Region
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPR	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana

Abbreviation	Expansion
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
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
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oilseeds
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	The District of Bengaluru Rural, which is 16 <sup>th</sup> largest district in the State, has a geographical area of 2295 sq. km. It has four blocks. Bangalore Rural District is located in the South-Eastern corner of Karnataka State.
Type of soil	The soils of Bangalore Rural district are broadly classified in to four categories viz (i) Loamy soil (ii) Lateritic soil (iii) Lateritic gravelly soil and (iv) Red sandy soil.
Primary occupation	The primary occupation in Bengaluru Rural District is agriculture. The region is known for its fertile land and diverse crops, including vegetables, fruits and pulses.
Land holding structure	The district has 30495 Small Agriculture land holdings; 10852 Semi-medium Agriculture land holdings; 2861 Medium agriculture land holdings and 279 Large agriculture land holdings. The average land holding size in the district is 0.75 Ha only.

### 3. Sectoral trends in credit flow

#### 1. Achievement of ACP in the previous year

The ACP achievement by the banks in the district during the last three years was Rs. 486480.00 lakh, Rs. 611919.26 lakh and Rs.723736.1 lakh thereby achieving 118.4%, 124.7% & 117% of the target during 2022-23, 2023-24 and 2024-25 respectively.

#### 2. Investment credit in agriculture

Against ACP target of Rs. 163710 lakh achievement stood at Rs. 190755 lakh in FY 2024-25

#### 3. Credit flow to MSMEs

Against ACP target of Rs.179026 lakh achievement stood at Rs. 210858 lakh in FY 2024-25

#### 4. Sector/Sub-sector wise PLP projections

<b>1. Projection for the year</b>  Rs. 749915.93 lakh	<b>2. Projection for agriculture and its components</b>  Rs. 338418.80 lakh
<b>3. Projection for MSMEs</b>  Rs. 302880.00lakh	<b>4. Projection for other purposes</b>  Rs. 108617.13 lakh

## 5. Developmental Initiatives

- 1 NABARD has sanctioned grant assistance of Rs.127.88 lakh to Non-Wadi Tribal Development Project in 4 villages of Doddaballpur Taluk of Bengaluru Rural District. The project aims to promote Integrated Farming System in its catchment area and is promoted by IRIDS.
- 2 NABARD has sanctioned grant assistance of Rs 15.26 lakh for implementation of CBP Phase of Watershed Development project for Mukkenahalli Watershed. The Capacity Building Phase provides hands-on learning and training experience and serves as a demonstration of likely impact of watershed development.
- 3 Under CSS 10000 FPO scheme, NABARD has sanctioned grant assistance of Rs. 18 lakh to Vikasakalpa FPO which is promoted by Vikasana (CBBO) in Hoskote Block of Bengaluru Rural.
- 4 Under CSS 10000 FPO scheme, NABARD has sanctioned grant assistance of Rs. 25 lakh to Vikasana (CBBO) for formation and handholding of Vikasakalpa FPO in Hoskote Block of Bengaluru Rural.
- 5 Under NIDA a term loan of Rs.4,500 crore has been sanctioned to the KIADB for land acquisition, development of industrial zones, establishment of essential infrastructure, and implementation of water supply projects across multiple districts in Karnataka, including Bengaluru Rural.
- 6 As on 31.03.2025 NABARD has sanctioned refinance of Rs.12.75 crore in respect of 34 projects under special refinance facility for transformation of PACS as MSC to Bengaluru DCCB.

## 6. Thrust Areas

- 1 Financing MSMEs and Agriculture-allied activities: Proximity to the state capital, educational institutions, well-developed road and rail networks make the district an ideal place for entrepreneurship.
- 2 Information Technology, Pharmaceuticals, Automobiles, Textiles and Tourism are some of the focus sectors in the district. The district also has a good impetus on agriculture and allied products, with over 10% of the MSMEs in the district involved in sericulture.
- 3 Extension of credit towards development of agriculture-allied and MSME sectors would foster creation of necessary forward and backward linkages for both the sectors in the district.
- 4 Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional Primary Agricultural Credit Societies (PACS) leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.

5	At all India level Rs. 2516 crore has been earmarked for implementation of the scheme over the next five years. A total of 69 PACS have been identified for computerization in respect of Bengaluru Rural District.
6	Creation of infrastructure under AIF: Creation of infrastructure for improving the facilities and improving of the income of farmers is provided highest priority and, in this direction, 34 PACS of the district have been sanctioned refinance of Rs.12.75 crore under Special Refinance Facility.
7	This will further boost creation of infrastructure like rural godowns, logistic facilities and agro-service centres etc. Common Service Centres for collection, grading and packing for value addition of horticulture crops could be set up by PACS, FPOs etc., with assistance under AIF.
8	Further, thrust needs to be given for Secondary Agriculture to enable value addition to the primary agricultural produce and create more marketing opportunities with the help of Farmer Producer Organizations.
9	Promotion of sustainable and climate resilient agriculture practices: The district is entirely dependent on rainfall and its over-exploited ground water resources for its agriculture operations.
10	There is a need to promote sustainable irrigation methods such as micro irrigation to ensure optimum utilization of scarce water resources.
12	There is also a need for initiating measures to minimise adverse effects of climate change, diminishing agricultural labour availability and inadequate infrastructure facilities for post-harvest value addition.
13	Further, promotion of solar irrigation pump sets would reduce dependence on conventional electricity and promote green energy, thus mitigating climate change.

## 7. Major Constraints and Suggested Action Points

1	Animal Husbandry & Fisheries FPO may be encouraged for enhanced production and value addition and enabling economies of scale in production and marketing.
2	To support transition from live-bird-market to frozen-product-market infrastructure like cold chain and modern abattoirs need to be strengthened.
3	There is a need to set up clean and scientific/hygienic slaughter houses/abattoirs in the district for selling meat.
4	Awareness creation amongst farmers on avoiding distress sale of produce by storage in Warehouse Development Regulatory Authority (WDRA) accredited warehouses and availing credit against pledge of negotiable warehouse receipts (NWRs).
5	Promotion of organic farming and encouraging producer groups engaged in the same.



- 6 Training of micro, small and medium enterprises in the unorganized sector on food safety and quality standards will provide impetus to the sector by providing avenues for domestic sale and exports.
- 7 Marketing of goods produced by SHGs and other artisans is an area of concern. There is a need to put in place a structured marketing arrangement for retail sales of small producers.

## 8. Way Forward

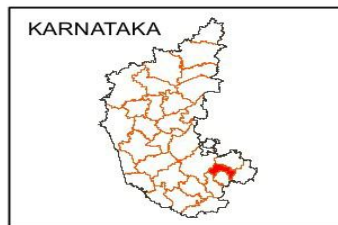
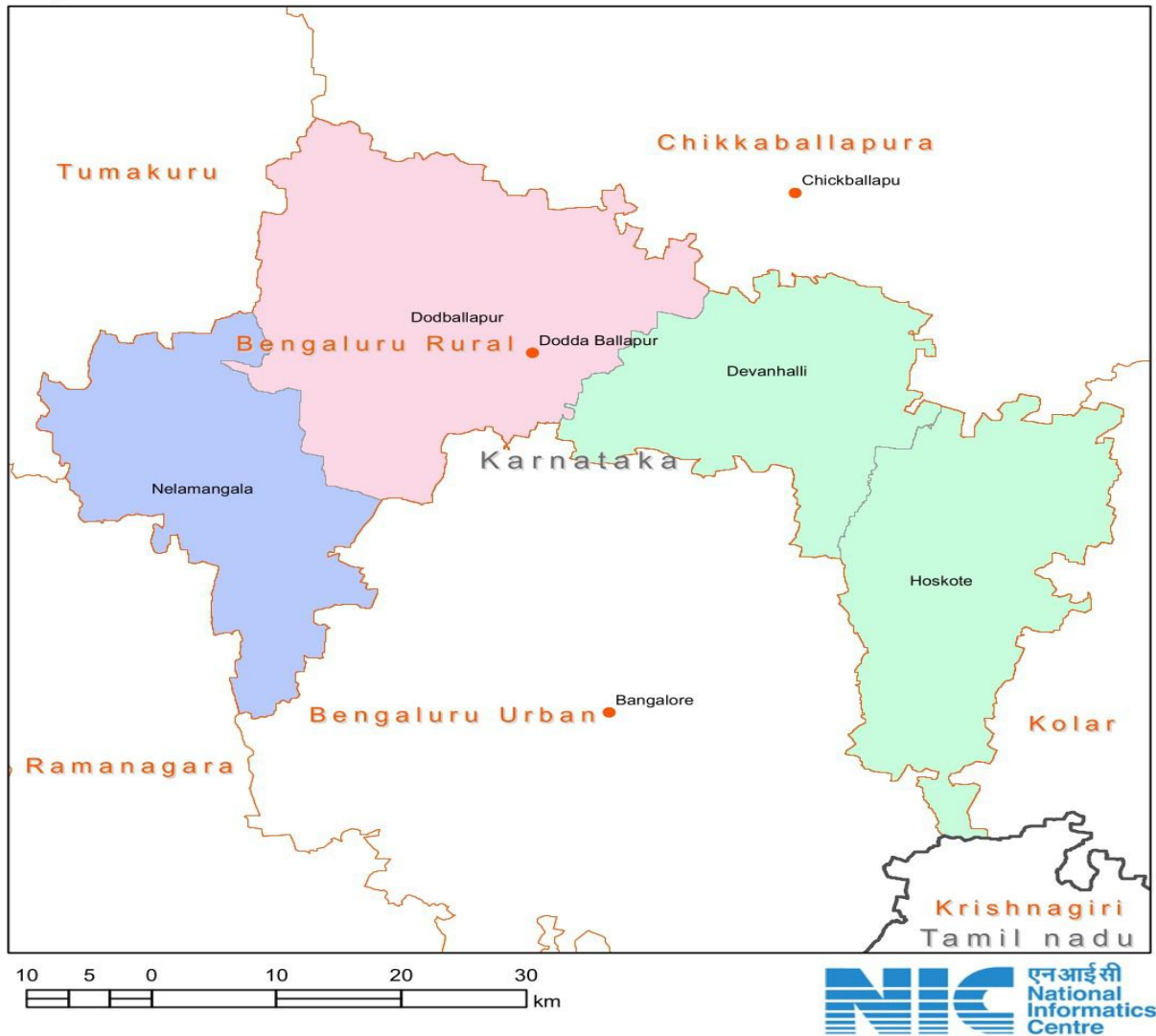
- 1 Capital formation in agriculture along with growth in allied activities ensures sustainability of the sector and development of rural areas. Banks, Government departments, extension agencies, etc., are the stakeholders for credit dispensation.
- 2 Coordinated approach by all stakeholders is required to accomplish the thrust areas identified and to tap the potential projected in the PLP for 2026-27, resulting in holistic development of the district.
- 3 Banks need to ensure timely and accurate reporting of credit flow data to the Lead Bank for ensuring purposeful review in DCC/DLRC meetings and for initiating timely corrective action.

# Part A

## District Map



### Block Map - Bengaluru Rural



#### Legend

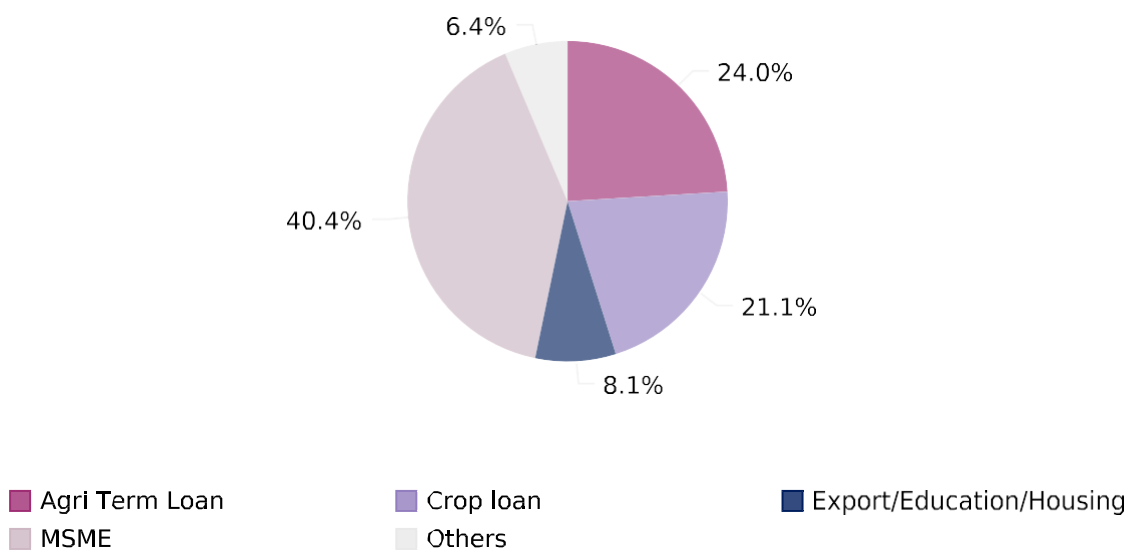
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	293108.74
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	158124.33
2	Term Loan for agriculture and allied activities	134984.41
B	Agriculture Infrastructure	28327.11
C	Ancillary activities	16983.03
I	Credit Potential for Agriculture A+B+C)	338418.88
II	Micro, Small and Medium Enterprises	302880.00
III	Export Credit	16800.00
IV	Education	19800.00
V	Housing	24304.50
VI	Social Infrastructure	5360.00
VII	Renewable energy	1852.63
VIII	Others	40500.00
	<b>Total Priority Sector</b>	<b>749916.01</b>



Others include Social Infrastructure and Renewable energy

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

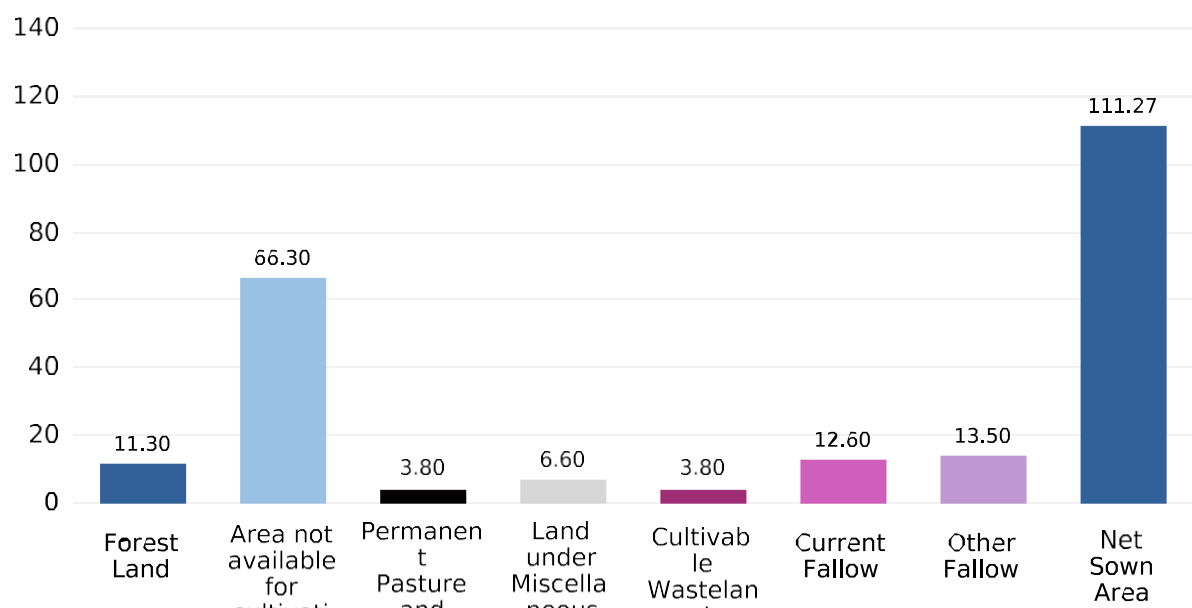
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	124743.95
2	Water Resources	7468.90
3	Farm Mechanisation	16511.39
4	Plantation & Horticulture with Sericulture	59646.68
5	Forestry & Waste Land Development	294.04
6	Animal Husbandry - Dairy	53980.77
7	Animal Husbandry - Poultry	18200.86
8	Animal Husbandry - Sheep, Goat, Piggery	5938.69
9	Fisheries	497.26
10	Farm Credit- Others	5826.20
	Sub total	293108.74
B	Agriculture Infrastructure	
1	Construction of storage	15258.20
2	Land development, Soil conservation, Wasteland development	9987.31
3	Agriculture Infrastructure - Others	3081.60
	Sub total	28327.11
C	Ancillary activities	
1	Food & Agro. Processing	11504.63
2	Ancillary activities - Others	5478.40
	Sub Total	16983.03
II	MSME	302880.00
III	Export Credit	16800.00
IV	Education	19800.00
V	Housing	24304.50
VI	Social Infrastructure	5360.00
VII	Renewable energy	1852.63
VIII	Others	40500.00
	<b>Total Priority Sector</b>	<b>749916.01</b>

# District Profile

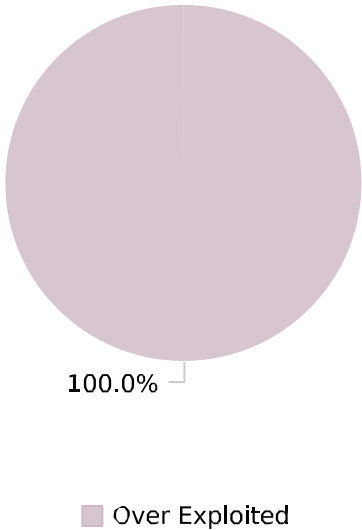


1. Land Utilisation ('000 hectares)



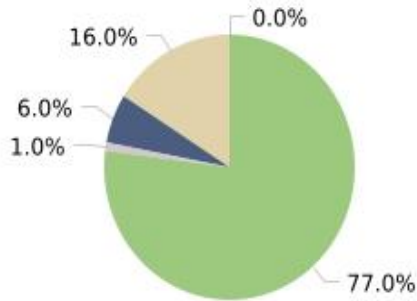
District at a glance

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



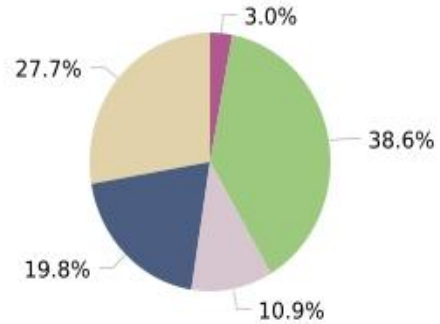
District at a glance

### 3. Landholding - No. of Farmers (%)



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

### Landholding - Area (%)



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

District at a glance

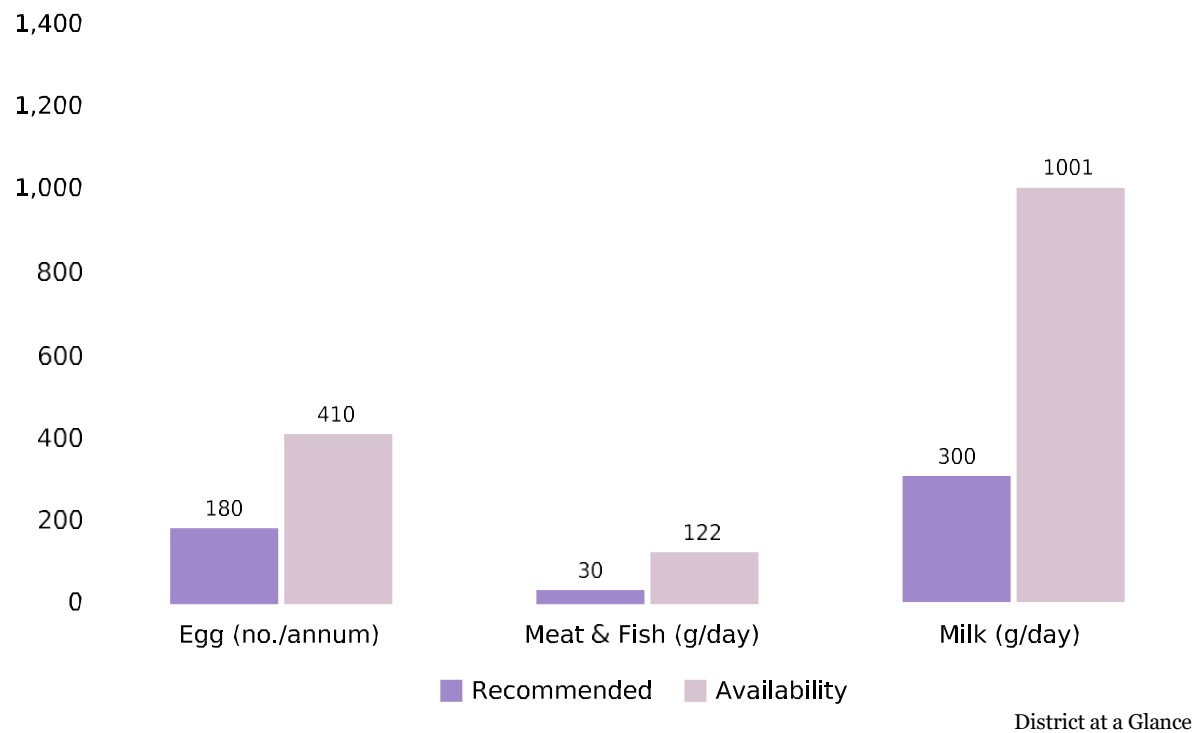
### 4. Irrigated Area & Cropping Intensity ('000 ha)







5. Per-capita availability



## Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2295.00
2	No. of Sub Divisions	4
3	No. of Blocks	4
4	No. of revenue villages	1050
5	No. of Gram Panchayats	101

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Bengaluru Rural
3	Agro-climatic Zone 1	Eastern Dry
4	Agro-climatic Zone 2	Eastern Dry
5	Agro-climatic Zone 3	Eastern Dry Zone
6	Climate	Semi-arid and Arid
7	Soil Type	Red sandy loam lateritic gravelly and loamy soils

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

Sr. No.	Particulars	Nos.
1	Total Geographical Area	229.00
2	Forest Land	11.30
3	Area not available for cultivation	66.30
4	Barren and Unculturable land	11.10
5	Permanent Pasture and Grazing Land	3.80
6	Land under Miscellaneous Tree Crops	6.60
7	Cultivable Wasteland	3.80
8	Current Fallow	12.60
9	Other Fallow	13.50

**4. Ground Water Scenario (No. of blocks)**

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

**5. Distribution of Land Holding**

Sr. No.	Classification of Holding	Holding [In '000]		Area [In '000]	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	148.00	76.92	56.55	38.57
2	>1 to <=2 ha	30.48	15.84	41.66	28.42
3	>2 to <=4 ha	10.80	5.61	28.69	19.57
4	>4 to <=10 ha	2.86	1.49	15.76	10.75
5	>10 ha	0.27	0.14	3.94	2.69
6	Total	192.41	100.00	146.60	100.00

**6. Workers Profile [In '000]**

Sr. No.	Particulars	Nos.
1	Cultivators	127.77
2	Of the above, Small/ Marginal Farmers	119.00
3	Agricultural Labourers	84.11
4	Workers engaged in Household Industries	19.46
6	Other workers	228.56

## 7. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	991.00	509.00	482.00	722.00	269.00
2	Scheduled Caste	214.00	110.00	104.00	181.00	32.00
3	Scheduled Tribe	53.00	27.00	26.00	44.00	9.00
4	Literate	688.00	385.00	303.00	484.00	204.00

## 8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	334.00
2	Rural Households	165.00

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

Sr. No.	Particulars	Nos.
3	Having electricity supply	334.00
4	Having independent toilets	259.00

## 10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	990

## Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadi's	1230
2	Primary Health Centres	50
3	Primary Health Sub-Centres	199
4	Dispensaries	934
5	Hospitals	576
6	Hospital Beds	4384

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

Sr. No.	Particulars	Nos.
2	Registered FPOs	17
4	Soil Testing Centres	2
8	Krishi Vigyan Kendras	1

### 13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	137.39
3	Net Irrigated Area (Total area irrigated at least once)	27.80
4	Area irrigated by Canals/ Channels	0.00
5	Area irrigated by Wells	27.80
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	0.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	33.08

#### 14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1394
2	Railway Line [km]	118
3	Public Transport Vehicle [Nos]	5120
4	Goods Transport Vehicles [Nos.]	50196

#### 16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	151981
2	Cattle - Indigenous	18741
3	Buffaloes	16924
4	Sheep - Cross bred	3367
5	Sheep - Indigenous	115421
6	Goat	95156
7	Pig - Cross bred	12266
8	Pig - Indigenous	1865
10	Rabbit	862

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	14
2	Veterinary Dispensaries	62
3	Disease Diagnostic Centres	45
4	Artificial Insemination Centers	0
8	Dairy Cooperative Societies	814
13	Fish Markets	8
15	Licensed Slaughter houses [Nos.]	4

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	6860.00	MT	19	gm/day
2	Egg	4058.00	Lakh Nos.	410	nos/p.a.
3	Milk	362000.00	MT	1001	gm/day
4	Meat	37093.00	MT	103	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)		798
Rainfall - Actual (mm)		700

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2022	31/03/2023
Gross Cropped Area ('000 ha)		116.79
Net sown area ('000 ha)		111.27
Cropping intensity (%)		104.96

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	44830	56849	47749
GLC through KCC (Rs. lakh)	34587.00	73442.00	63031.00

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	2	
Soil Health Cards Issued (No.)	237581	

#### Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Finger Millet	62.02	115.92	1869.07			
Sorghum	2.09	3.20	1531.10			
Maize	5.19	19.48	3753.37			
Rice	0.19	0.50	2631.58			

#### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (000 ha)	28	
Gross Irrigated Area (000 ha)	33	



**Block level water exploitation status**

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Bengaluru Rural	Devanhalli	Over Exploited
2	Karnataka	Bengaluru Rural	Dodballapur	Over Exploited
3	Karnataka	Bengaluru Rural	Hoskote	Over Exploited
4	Karnataka	Bengaluru Rural	Nelamangala	Over Exploited

**Farm Mechanisation****Mechanisation in District**

Particulars	31/03/2023	31/03/2024
No. of tractors	9417	10396
Power Tillers		5707

**Service Centers**

Particulars	31/03/2022	31/03/2023
Custom Hiring & Agro Service Centers (No.)		17

**Sericulture**

Particulars	31/03/2022	31/03/2023
Area under sericulture (ha)	5170	5052
Production - kg	3656000	4264000

**Production and Productivity**

Crop	31/03/2023	
	Area ('000 ha)	Prod. ('000 MT)
Mango	5.24	48.52
Grapes	2.02	47.97
Guava	0.83	57.01
Banana	0.71	12.62
Pomegranate	0.61	18.14



## Forestry & Waste Land Development

### Area under Forest Cover & Waste Land

Particulars	31/03/2023
Forest Cover (000 ha)	11
Waste Land (000 ha)	4

## District Profile

### Key Insights into Livestock, Fisheries and Land Development

#### Fisheries

##### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	588.00

#### Agri. Infrastructure

##### Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	1.00
Cold Storages (Capacity - 000 MT)	5.00

#### Land Development, Soil Conservation & Watershed Development

##### NABARD's interventions

Particulars	Status
Watershed Projects (No.)	1.00
Watershed Projects - Area treated (000 ha)	0.00
Wadi Projects (No.)	1.00
Wadi Projects - Area of plantation (000 ha)	0.00

## District Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### Agri Infrastructure ' Others

##### Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (000 kg)	25.30	26573.00

#### MSME

Particulars	Status
Micro Units (No.)	84533
Small Units (No.)	1611
Medium Units (No.)	176

#### Status and Prospects of Cooperatives

##### Details of non-credit cooperative societies

Particulars	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	814
Housing Societies (No.)	20
Marketing Societies (No.)	4
Others (No.)	207
Total (No)%	1045

##### Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)		78

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

Sr. No.	State	District	Block	31/03/2024		
				Sector	No. of societies	Spread
1	Karnataka	Bengaluru Rural	Devanahalli	Marketing Societies	1	
2	Karnataka	Bengaluru Rural	Devanahalli	Housing Societies	5	
3	Karnataka	Bengaluru Rural	Devanahalli	Milk Societies	182	
4	Karnataka	Bengaluru Rural	Dodballapura	Marketing Societies	1	
5	Karnataka	Bengaluru Rural	Dodballapura	Housing Societies	2	
6	Karnataka	Bengaluru Rural	Dodballapura	Milk Societies	249	
7	Karnataka	Bengaluru Rural	Hoskote	Marketing Societies	1	
8	Karnataka	Bengaluru Rural	Hoskote	Housing Societies	5	
9	Karnataka	Bengaluru Rural	Hoskote	Milk Societies	200	
10	Karnataka	Bengaluru Rural	Nelamangala	Marketing Societies	1	

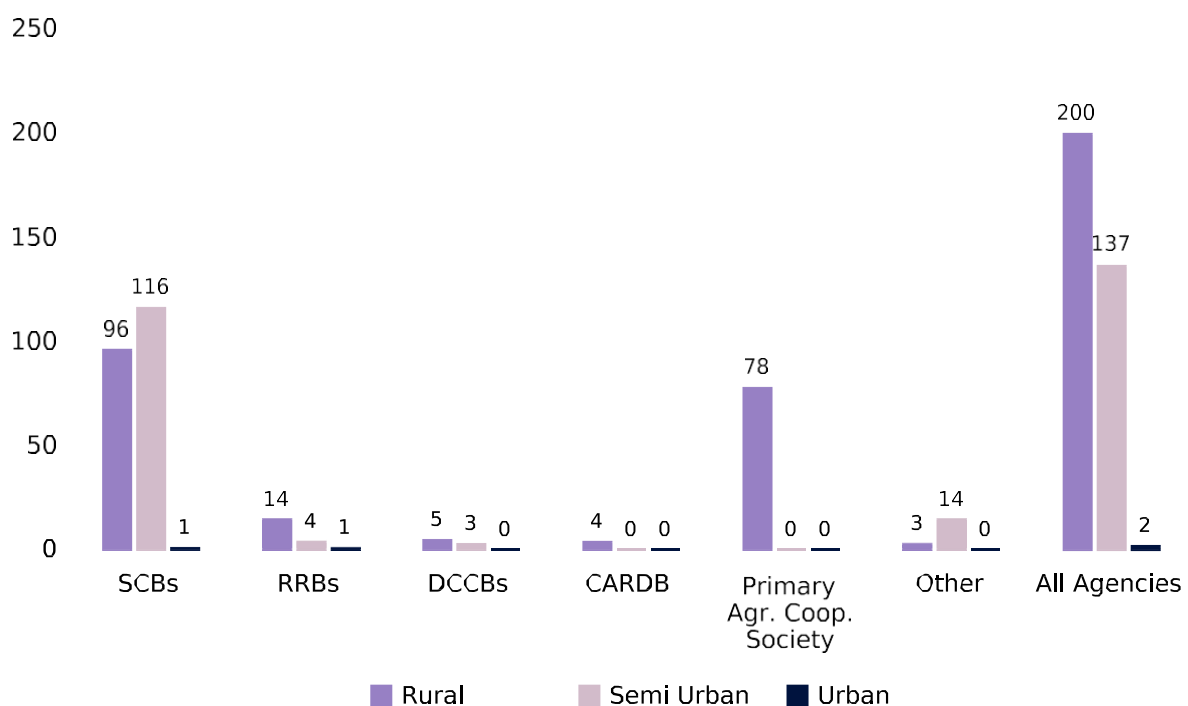


Bengaluru Rural, PLP 2026-27

11	Karnataka	Bengaluru Rural	Nelamangala	Housing Societies	8	
12	Karnataka	Bengaluru Rural	Nelamangala	Milk Societies	183	

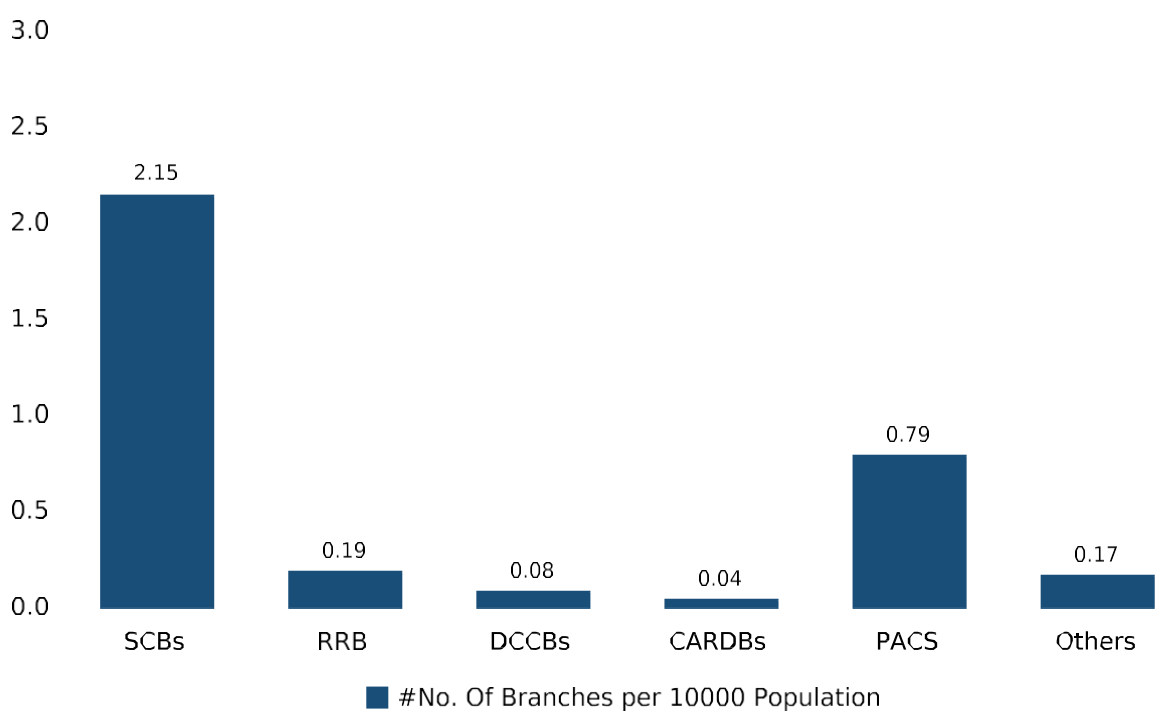
# Banking Profile

### 1. Agency wise - Number of branches in the district



SLBC Portal

### 2. Branch Penetration

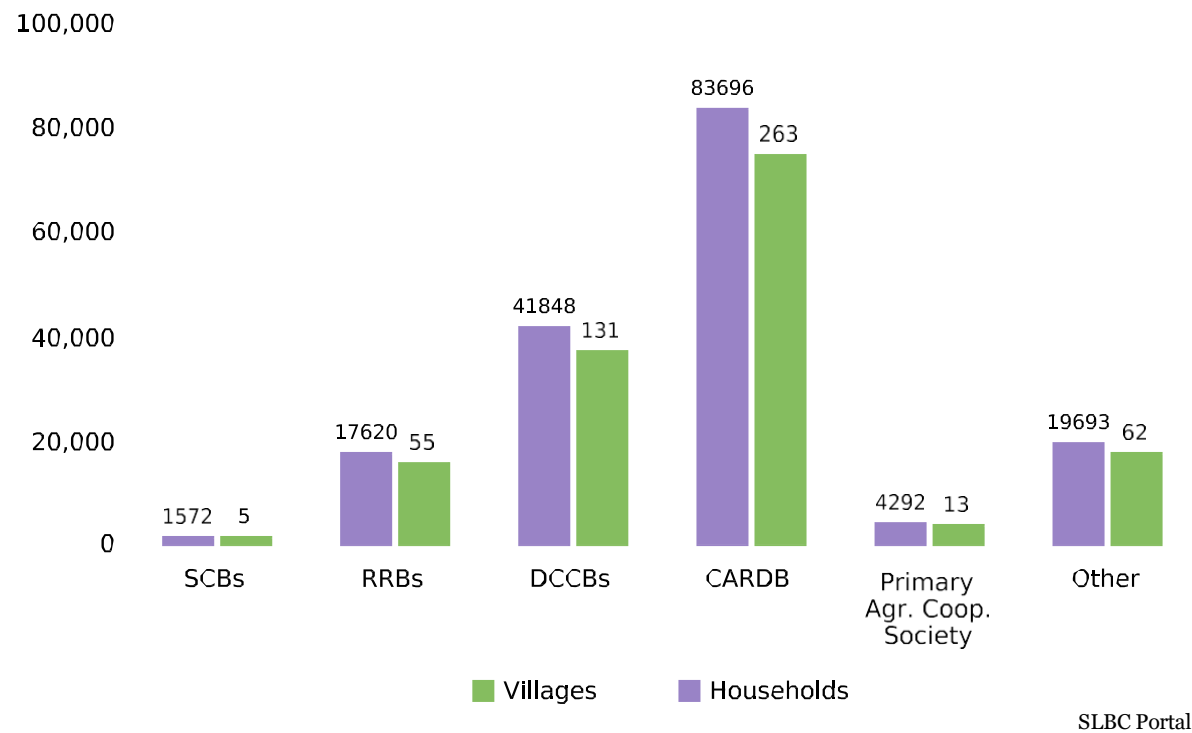


SLBC Portal

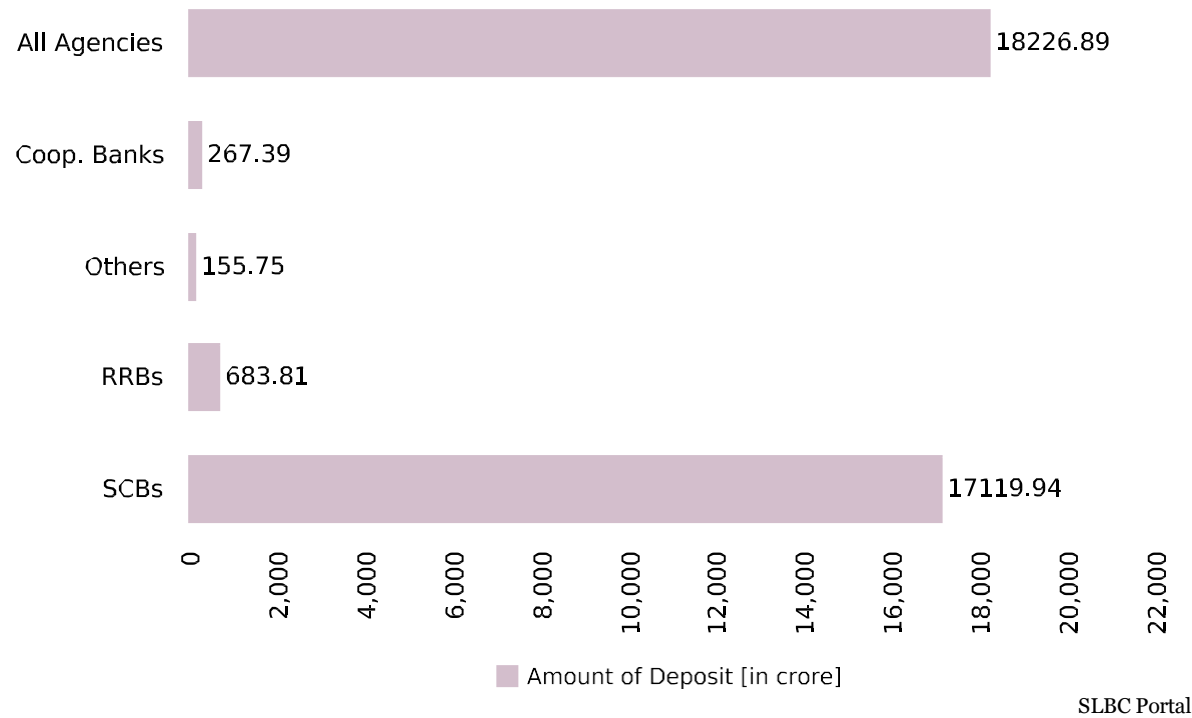




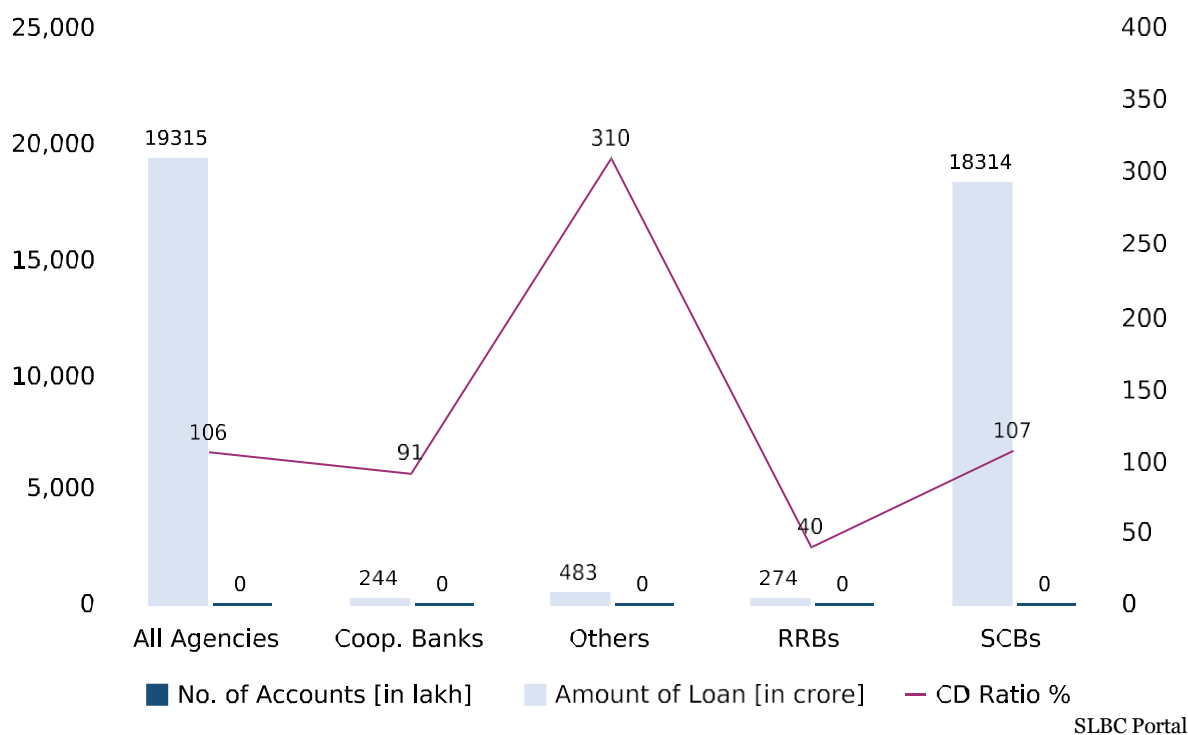
3. Agency wise - Per branch Outreach



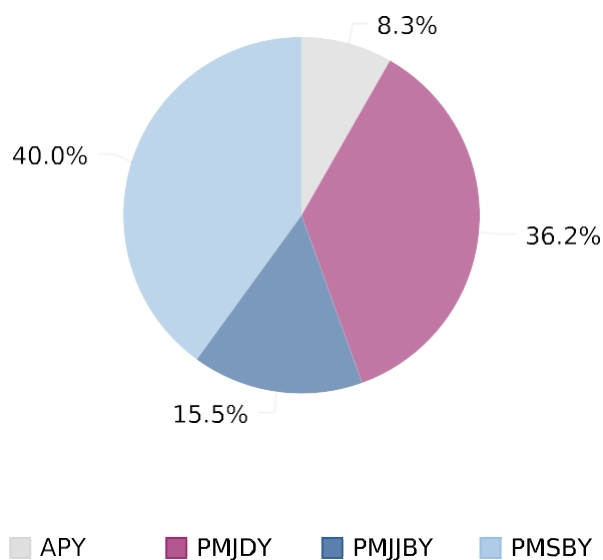
4. Agency wise - Deposit O/s



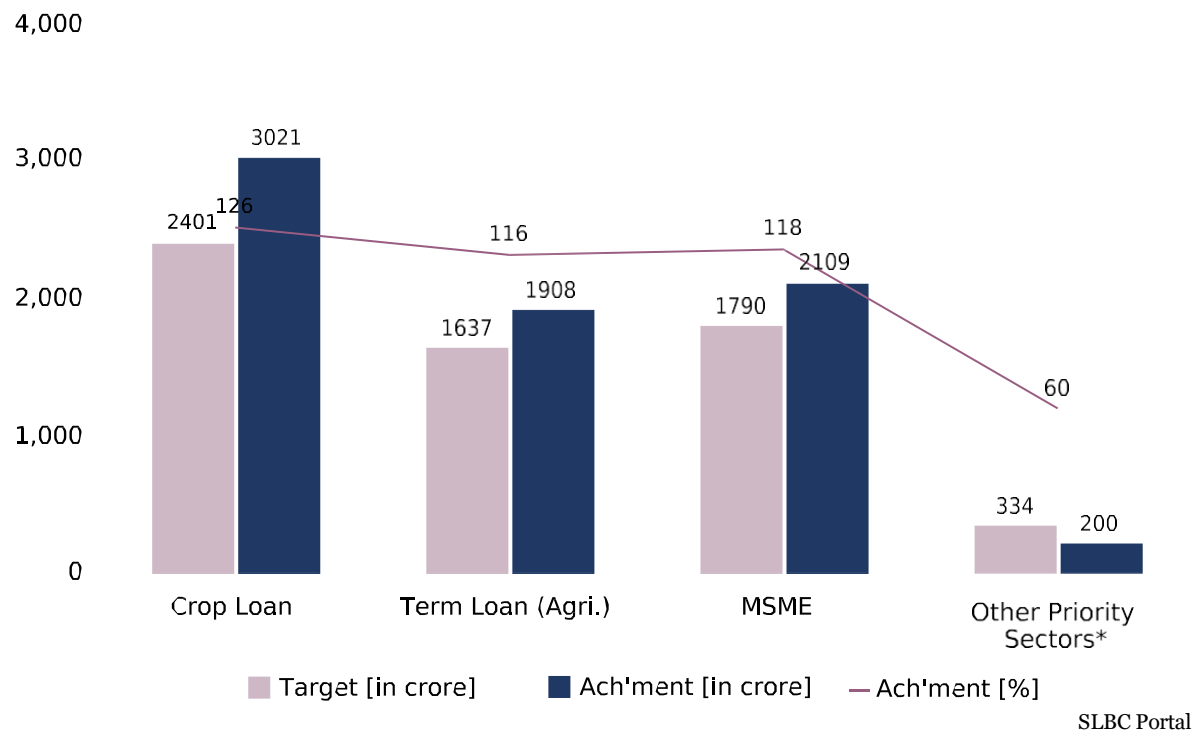
### 5. Agency wise - Loan O/s and CD ratio



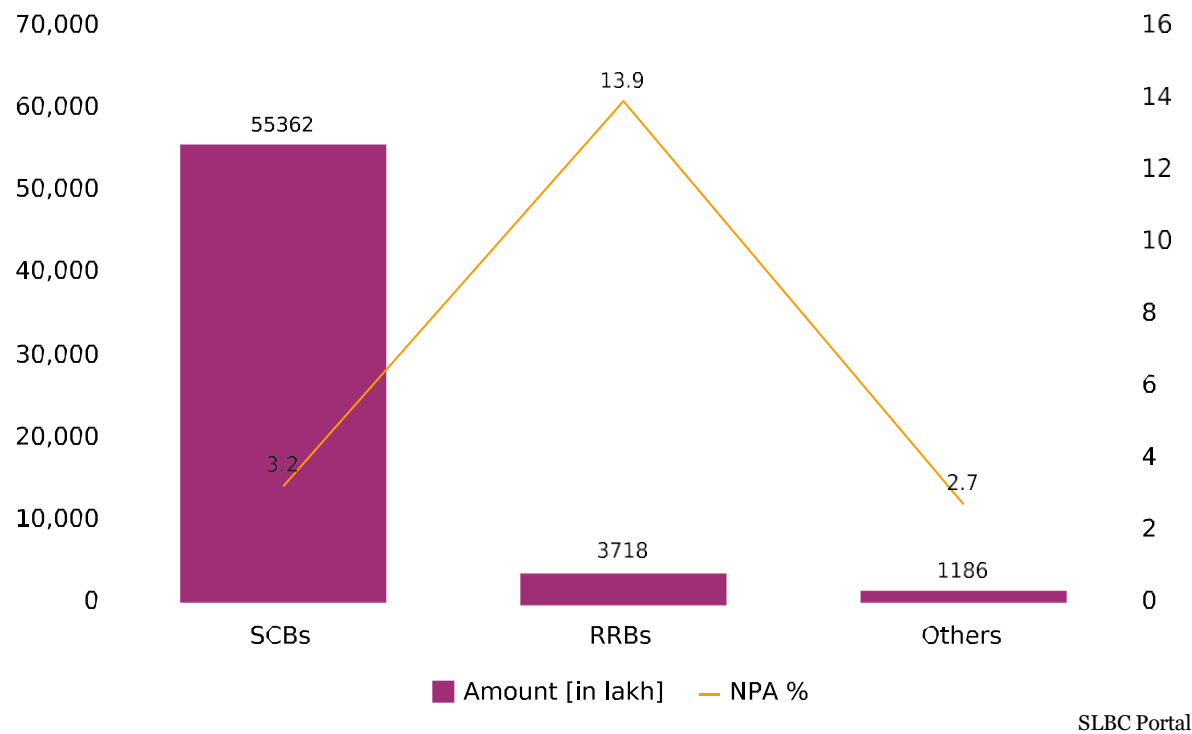
### 6. Performance under Financial Inclusion (No. of A/c)



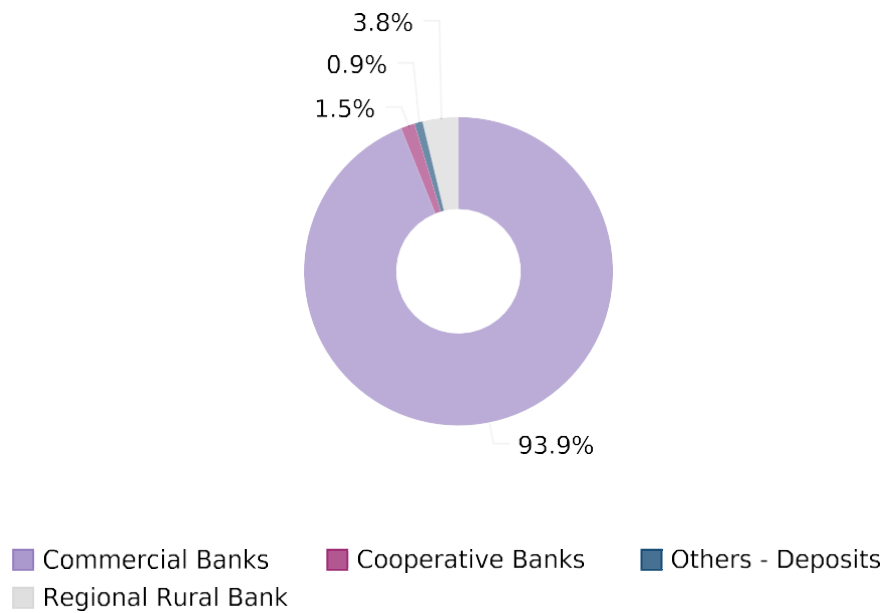
7. Sector-wise Performance under ACP



8. NPA position

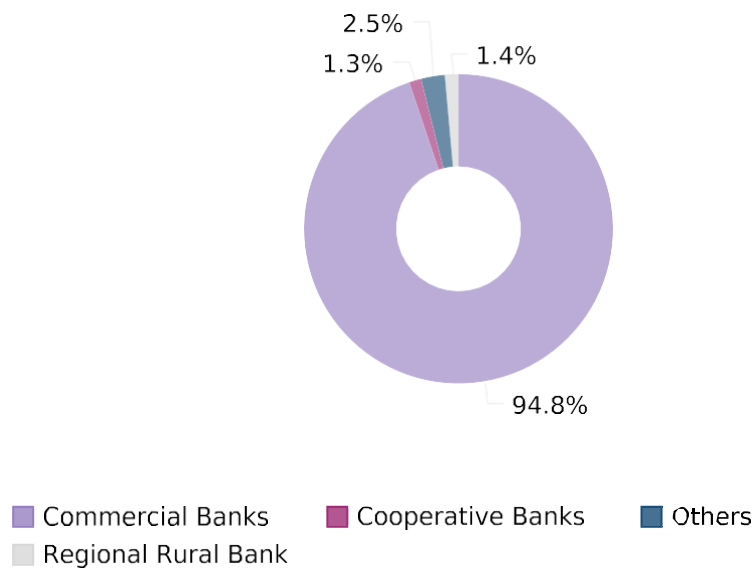


### 9. Agency wise - Share of Deposit O/s Year 2024-25



SLBC Portal

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

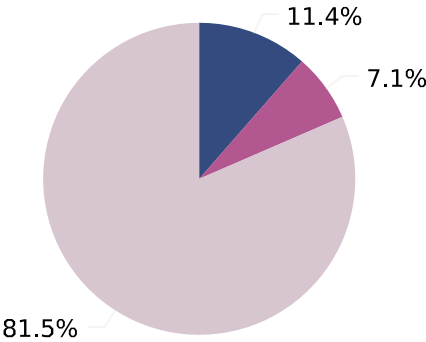


SLBC Portal

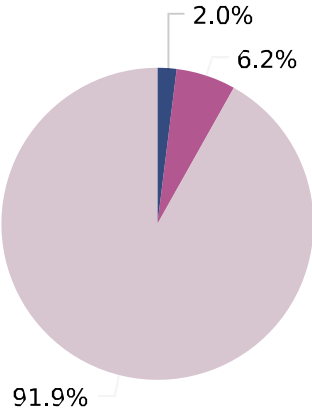


11. Agency wise - Share of NPA

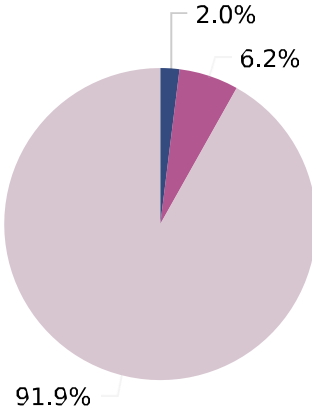
Year 2022-23



Year 2023-24



Year 2024-25



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	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	27	213	96	116	1		22916	382	5	1572
Regional Rural Bank	1	19	14	4	1		39	321	55	17620
District Central Coop. Bank	1	8	5	3	0		83	0	131	41848
Coop. Agr. & Rural Dev. Bank	1	4	4	0	0		0	0	263	83696
Primary Agr. Coop. Society	78	78	78	0	0		0	0	13	4292
Others	7	17	3	14	0		0	71	62	19693
All Agencies	115	339	200	137	2	0	23038	774		

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	1481649.00	1665168.62	1711994.00	2.8	93.93



Regional Rural Bank				0	0	60037.00	65170.44	68381.00	4.9	3.75
Cooperative Banks				0	0	117365.00	4479.60	26739.00	496.9	1.47
Others				0	0	17599.00	11365.42	15575.00	37.0	0.85
All Agencies	0	0	0	0	0	1676650.00	1746184.08	1822689.00	4.4	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0.0	0	1115385.00	1728804.92	1831406.00	5.9	94.8
Regional Rural Bank				0.0	0	25654.00	26804.91	27378.00	2.1	1.4
Cooperative Banks				0.0	0	115745.00	25352.65	24443.00	-3.6	1.3
Others				0.0	0	43464.00	43533.86	48254.00	10.8	2.5
All Agencies	0	0	0	0.0	0	1300248.00	1824496.34	1931481.00	5.9	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	75.3	103.8	107.0
Regional Rural Bank	42.7	41.1	40.0



Cooperative Banks	98.6	566.0	91.4
Others	247.0	383.0	309.8
All Agencies	77.6	104.5	106.0

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJBY	APY
Commercial Banks	258215	305727	118869	61257
Regional Rural Bank	56005	32769	13887	10398
Cooperative Banks	0	8464	1875	0
Others	0	4	41	39
All Agencies	314220	346964	134672	71694

#### 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	667316.00	36.4	449019.00	24.5	301926.00	16.5	22.20	0.0	18217.00	1.0
Regional Rural Bank	21298.00	77.8	20976.00	76.6	11994.00	43.8	0.00	0.0	1101.00	4.0





Cooperative Banks	9644.00	39.5	9644.00	39.5	0.00	0.0	0.00	0.0	0.00	0.0
Others	25476.00	52.8	13255.00	27.5	9406.00	19.5	0.00	0.0	4922.00	10.2
All Agencies	723734.00	37.5	492894.00	25.5	323326.00	16.7	22.20	0.0	24240.00	1.3

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'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Commercial Banks	373089.00	412614.00	110.6	418360.08	547228.15	130.8	555483.71	667316.95	120.1	120.5
Regional Rural Bank	2917.00	15689.00	537.8	37812.60	17096.57	45.2	17537.45	21298.11	121.4	234.8
Cooperative Banks	29916.00	20422.00	68.3	34718.49	23190.08	66.8	18038.50	9644.37	53.5	62.9
Others	5078.00	37756.00	743.5	0.00	24404.46	0	25217.11	25476.67	101.0	281.5
All Agencies	411000.00	486481.00	118.4	490891.17	611919.26	124.7	616276.77	723736.10	117.4	120.2

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'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan	157939.00	143429.00	90.8	106146.46	249314.11	234.9	240115.29	302141.57	125.8	150.5
Term Loan (Agri.)	66321.00	165210.00	249.1	205652.24	147911.35	71.9	163709.71	190754.77	116.5	145.8



Total Agri. Credit	224260.00	308639.00	137.6	311798.70	397225.46	127.4	403825.00	492896.34	122.1	129.0
MSME	118680.00	163244.00	137.5	117734.61	185061.52	157.2	179025.52	210858.43	117.8	137.5
Other Priority Sectors*	68060.00	14597.00	21.4	61357.86	29632.28	48.3	33426.39	19981.33	59.8	43.2
Total Priority Sector	411000.00	486480.00	118.4	490891.17	611919.26	124.7	616276.91	723736.10	117.4	120.2

#### 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	1115385.00	39552.10	3.5	1728804.92	55361.93	3.2	1728804.92	55361.93	3.2	3.3
Regional Rural Bank	25654.00	3418.90	13.3	26804.91	3717.98	13.9	26804.91	3717.98	13.9	13.7
Cooperative Banks	115745.00	0.00	0.0	25352.65	0.00	0.0	25352.65	0.00	0.0	0.0
Others	43464.00	5550.70	12.8	43533.86	1185.50	2.7	43533.86	1185.50	2.7	6.1
All Agencies	1300248.00	48521.70	3.7	1824496.34	60265.41	3.3	1824496.34	60265.41	3.3	3.4

# Part B

## Chapter 1

### Important Policies and Developments

#### 1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

#### 2. Union Budget

##### 2.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### 3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

i. PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others

ii. Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage

Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60%

iii. Subtargets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)

iv. Higher credit weight (125%) for low credit districts; lower (90%) for high credit districts

The other major master directions issued by RBI:

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

#### 4. Policy Initiatives - NABARD

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

##### INFRASTRUCTURE:

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

Long Term Irrigation Fund (LTIF): Launched in 2016-17 to fast track 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 2025-26 for State share. Ministry of Jal Shakti is the nodal agency.

Micro Irrigation Fund (MIF): Started in 2019-20 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 2014-15 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 2013-14 with ₹ 10,000 crore corpus to support scientific storage infrastructure.

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

##### CLIMATE CHANGE:

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

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

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

#### INSTITUTIONAL DEVELOPMENT:

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

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

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

#### NABARD's DIGITAL INITIATIVES

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

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

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

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

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

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

#### Digital Technology for Credit Delivery & Interest Subvention:

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

## PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

**Graduated Rural Income Generation Programme (GRIP):** A pilot project launched in FY 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 Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.



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

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

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

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

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

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

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

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

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

## 6. State Budget

### 6.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## **6.2. Highlights related Agriculture & Farm Sector**

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

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

Assistance of ₹428 crore to 50,000 farmers under the Farm Mechanization Scheme. Support of ₹88 crore to enhance production and productivity of Tur crop.

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

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

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

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

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

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

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

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

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

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

Promotion of Horticulture Tourism in Farms & Nurseries.

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

Establishment of Silk Cocoon Market in Mysuru

Establishment of 50 Veterinary Clinics

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

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

Subsidy of upto ₹1 lakh for engines replacement of resgistered 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 KGTI Centres at a cost of ₹10 crore

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

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

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

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

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

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

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

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

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

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

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

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

## 7. Govt Sponsored Programmes linked with Bank Credit

### Udyogini

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

Implementing Department - Women & Child Development Department

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

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

Loan amount up to ₹3,00,000.

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

### Government of India Schemes

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

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

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

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

### Krishi Bhagya

Objective- To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

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

### Organic Farming adoption and certification

Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

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

- Of the total geographical area of 229519 ha. the Gross Cropped Area (GCA) is 116794 ha. The Net Sown Area (NSA) during the year 2022-23 was to the extent of 111277 ha. (48.48 percent of the geographical area). In the absence of any major rivers in the district and limited availability of irrigation facilities (27809 ha. under irrigation) rainfed farming is prevalent.
- The major crops grown in kharif are ragi, maize, pulses and oilseeds under rainfed conditions and vegetables and other cash crops under irrigated conditions. Rabi season is mainly restricted to irrigated areas and the major crops raised are paddy and vegetables. In summer season most of the area is under vegetable cultivation with assured irrigated conditions. Besides these crops a substantial area is covered under perennial crops like fruit and plantation crops.
- Rapid urbanization due to proximity to the State capital with modern infrastructure and high intrinsic value of land in the district has led to continuous decline in the cropped area as more land is being converted for residential / commercial purposes.
- The food grains production for the year 2022-23 in the district was 1.39 lakh tonnes of which Ragi alone accounted for more than four-fifth (83 percent), followed by Maize (14 percent) and Jowar (2 percent).
- The ground level credit flow under crop loan for the last three years viz. 2022-23, 2023-24 & 2024-25 stood at Rs. 1,43,429 lakh, Rs. 2,49,314 lakh & Rs. 3,02,142 lakh respectively.

###### 2.1.1.2 Infrastructure and linkage support available, planned and gaps

- Geographical area of the district is 229519 ha. of which about 26114 ha. is fallow and 3898 ha. is cultivable waste (2022-23) which can be productively reclaimed/cultivated to improve GDP.
- As per 2022-23 cropping pattern, the net area cultivated in the district is 111277 ha. and only 5517 ha. of area is cultivated more than once. The remaining 105760 ha. area has to be brought under integrated farming systems or multi cropping.
- The net area irrigated is 27809 ha. which is 24.99 percent of the net cultivated area. Hence, the remaining 83468 ha. has to be brought under irrigation in phases based on the dominant crop grown which is prone to higher yield upon irrigation. Further micro irrigation practices may be encouraged to ensure judicious use of water for irrigation purposes.
- As per Central Ground Water Boards 2024 assessment, all four taluks of Bengaluru Rural district falls under over-exploited category. However, these taluks continue to grow water intensive crops such as Arecanut Grapes and Mulberry. Agriculture/Horticulture departments may consider promoting alternate remunerative less water consuming crops such as Sunflower in these areas.

- During the FY 2023-24, 26573 MT NPK fertilizers was distributed in the district. Accordingly, the fertilizer consumption per Hectare of net sown area is 239 Kg/ha which is unsustainable and could lead to soil degradation.

### 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
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Capsicum/ Shimla Mirch_Irrigated	Hectare	3.10	100	9494	29456.08	29456.08
2	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Rainfed	Hectare	0.67	100	44462	30007.85	30007.85
3	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hectare	0.89	100	9000	7978.05	7978.05
4	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hectare	1.25	100	9619	12011.82	12011.82
5	Cereals - Sorghum/ Jowar_Rainfed	Hectare	0.49	100	5000	2442.01	2442.01
6	Oil Seeds - Groundnut/ Moongfali_Irrigated	Hectare	1.01	100	5000	5036.71	5036.71
7	Others - Fodder_Irrigated	Hectare	0.48	100	5600	2664.03	2664.03
8	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Rainfed	Hectare	0.58	100	4000	2331.01	2331.01
9	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Rainfed	Hectare	0.67	100	6000	4029.30	4029.30
<b>Sub Total</b>					<b>98175</b>	<b>95956.86</b>	<b>95956.86</b>
<b>Post Harvest</b>							<b>9595.69</b>
<b>Maintenance</b>							<b>19191.37</b>
<b>Total</b>							<b>124743.92</b>
<b>Grand Total</b>					<b>98175</b>	<b>95956.86</b>	<b>124743.92</b>

### 2.1.2 Water Resources

#### 2.1.2.1 Status of the Sector in the District

- Bengaluru Rural district receives a normal rainfall of 798 mm against which the actual rainfall during 2020, 2021, 2022 & 2023 was 959 mm, 1256 mm, 1488 mm & 700 mm



respectively. The district has a net irrigated area of 27809 ha. In the absence of any major rivers and other surface water bodies in the district judicious exploitation of ground water resources assumes greater importance. • Tube well is the only major source of irrigation covering 27809 ha. of the net irrigated area. Water resources of Bengaluru Rural district are heavily influenced by high demand

for domestic needs. Further the district has no dependable perennial water resource to satisfy the increasing demand for water. • As per the latest ground water assessment (GEC 2024), total annual ground water recharge is 17502.65 TMC with the annual extractable groundwater resource 15752.4 TMC. • The current annual extracted groundwater is 23164.46 TMC of which irrigation accounts for 84.15 percent.

• As per Central Ground Water Board's block-wise ground water assessment report 2024 all the four blocks viz. Doddaballapur, Devanahalli, Hoskote & Nelamangala have been categorised as 'over-exploited' category.

### 2.1.2.2 Infrastructure and linkage support available, planned and gaps

• Keeping in view the absence of perennial surface water source in the district for irrigation purposes there is scope to harvest surface flow rainwater by various water harvesting structures like tanks farm ponds check dams percolation tanks etc. - offering long term sustainable solutions.

• For irrigation purposes proximity to Bengaluru city provides greater access to retail outlets for supply of electrical diesel pump-sets drip/sprinkler irrigation equipment.

• Presently 3102.28 ha. area is under micro irrigation out of which, 2577 ha. is covered by agriculture department and 525 ha. by horticulture department. This area under microirrigation constitutes around 2.78 percent of the total net sown area in the district.

• In FY 2023-24, 21496 waterbodies are rejuvenated under MGNREGA.

• The Micro Irrigation Fund with an initial corpus of Rs.5000 crore was operationalized in NABARD in 2019-20 to facilitate State Governments' efforts in mobilizing additional resources for expanding coverage under micro irrigation and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana-Per Drop More Crop. Facility available under the scheme may be utilised to expand the coverage of micro irrigation and enhance water productivity in the State.

### 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
--------	----------	-----------	----------------	------------------	-----	-----	-----------

<b>A.02 Water Resources</b>							
1	Bore Well-Renovation-Deepening	No.	0.35	80	3700	1306.48	1045.18
2	Drip Irrigation--4 m x 4m	ha	0.51	80	4440	2280.38	1824.31
3	Solar PV Pump Sets (AC)--AC/DC surface	No.	0.99	80	2960	2926.50	2341.20
4	Sprinkler Irrigation --Field crops - 75 mm HDPE pipes	ha	0.40	80	4070	1611.32	1289.05
5	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	2220	1211.46	969.16
<b>Total</b>					<b>17390</b>	<b>9336.14</b>	<b>7468.90</b>

### 2.1.3 Farm Mechanization

#### 2.1.3.1 Status of the Sector in the District

- Karnataka, with 787 CHCs, ranks 16th in the country. There are 245 Farm Machinery Banks and 10,940 Agricultural Machinery units distributed across the state in 2023.
- As per 2011 census, the district has 1,27,770 cultivators. The percentage of agricultural cultivators to district workers is 27.78. The ratio of Marginal/Small Farmers to the Other farmers stands at 93:7.

- Potential for investment in farm equipment by farmers owning land above 2 ha is limited, with only 7.20 percent of the total number of holdings falling in the category. Scarcity of labour and high cost encourages farmers to adopt farm mechanization. •There is scope for custom-hiring of tractors and power-tillers on lands covering areas of 2 ha to 4 ha (5.60 percent of the total agricultural holdings in the district).
- The net irrigated area to the net area sown is 24.99 percent. The intensification of farm mechanisation being proportional to irrigated area offers insight to the limitation for adoption in the district.

#### 2.1.3.2 Infrastructure and linkage support available, planned and gaps

- There is a good network of dealers selling all brands of tractors/ power tillers/ agricultural implements. There are 10396 Tractors and 5707 Tillers in the district.
- Further under Agri Clinic and Agri Business (AC&ABC) GoI Scheme CHSC is one of the eligible activities and subsidy is available.
- The district has 17 custom hiring centers for the benefit of small and marginal farmers who cannot afford to purchase farm mechanization equipment on their own.
- University of Agricultural Sciences Bengaluru and College of Agricultural Engineering UAS Raichur are the approved institutes for Testing and Certifying Agricultural Machineries and Equipment in Karnataka state.
- There is a shortage of skilled manpower for repairs of farm machinery and lack of adequate information and awareness amongst farmers about the technology and the management of machinery. Consequently, their selection of machinery is poor often making it a wasted investment. Hence skill development of rural craftsmen and creation of awareness among farmers would be crucial.

•Farm Mechanization Scheme in the state is being implemented both under Central (RKVY) and State Sector since 2014-15. Under this scheme 50 percent subsidy is provided for the general category farmers and 90 percent subsidy to the farmers belonging to Scheduled Caste and Schedule Tribes limited to Rs.1.00 lakh.

### 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
<b>A.03 Farm Mechanisation</b>							
1	Combine harvester--Paddy	No.	26.75	80	25	668.75	535.00
2	Other machinery-Other Machinery & Equipments- Rotavator(540 and 1000 rpm PTO speed)	No.	1.50	80	234	350.54	280.42
3	Others--Custom Hiring- Thresher	No.	1.28	80	2497	3206.16	2564.91
4	Paddy Transplanter--46 & 8 rows	No.	3.21	80	70	224.70	179.75
5	Power Tiller--8 to 12 HP	No.	2.46	80	1800	4429.80	3543.84
6	Seed Drill-Seed cum Fertilizer Drill-Power tiller/Tractor	No.	1.07	80	1990	2129.30	1703.45
7	Tractor-With Implements & Trailer-55 to 60 HP	No.	10.70	80	900	9630.00	7704.00
<b>Total</b>					<b>7516</b>	<b>20639.25</b>	<b>16511.37</b>

### 2.1.4 Plantation & Horticulture, including Sericulture

#### 2.1.4.1 Status of the Sector in the District

•The district has diverse agro-climatic conditions which make it possible to grow different types of horticultural crops covering fruits, vegetables, flowers, plantation aromatic crops, medicinal crops etc.

•The area under principal horticulture crops during FY 2022-23 was to the extent of 9956 ha. Major crops cultivated in the district are fruit crops like Mango, Grapes, Guava, Banana, Sapota etc. and vegetables under polyhouse and flowers like Rose, Jasmine, Marigold, Lilly, Chrysanthemum etc. The soil and such climatic conditions are congenial for the cultivation of Mulberry, rearing of Silkworms and production of Silk. Growing plantation & horticulture crops is an ideal option to improve livelihood security, enhance employment generation, attain food & nutritional security and increase income through

value addition.

- The production (in MT) details of major plantation/fruit crops in the district during 2022-23 were: Coconut-38362 Arecanut-7613 Mango-48521 Lemon-973 Guava-57010 Grapes-47975 Banana-12620 Sapota-3169 and Pomegranate-18142. (Source: - DAG 2023-24).
- Bengaluru Rural has a strong Sericulture industry presence as the climatic condition is suited for this activity. Sericulture activity is also undertaken in certain pockets of the district and silk produced during 2023-24 was valued at Rs. 6114 lakh.

#### 2.1.4.2 Infrastructure and linkage support available, planned and gaps

- The district has six fruit and vegetable processing units and four market centres exclusively for plantation/horticulture crops.
- The district has four government nurseries for Mango Pomegranate Jackfruit Ornamental plants and 26 private nurseries for Guava, Mango and Sapota.
- International Flower Auction Bengaluru Ltd. (IFAB) has been commissioned at KAIC premises Hebbal Bengaluru. IFAB jointly set up by Karnataka Agro Industries Corporation (KAIC) and South India Floriculture Association (SIFA) is in very close proximity to the district. This facilitates auction of high-quality cut flowers every day by creating a platform for both sellers and buyers.
- Wine Board has been established by the GoK to promote setting up of wineries in the State. As per wine policy of GoK the wineries are treated at par with the Agro- processing industries and entail various concessions. The Govt. has identified Nandi Valley covering Bengaluru Rural district for promoting wine grapes.
- Agri Export Zones (AEZ): In the State of Karnataka four Agri-Export Zones have been notified by APEDA of which three are in Bengaluru –Rural. The district is the AEZ for Gherkins Rose Onions and Flowers.
- There is good scope for financing for pre-cooling grading and packing houses for fruits and vegetables. Banks to explore the potential for lending to these activities. The same can be mobilized under Agriculture Infrastructure Fund.

#### 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
<b>A.04 Plantation &amp; Horticulture</b>							
1	High density plantation-Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	10560	28812.96	23050.36

2	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m -110 /Acre	Acre	1.13	80	2640	2980.16	2384.14
3	New Orchard - Tropical/ Sub Tropical Fruits-Grapes-Grape Bangalore Blue-3.3mx3.3m-360/Acre	Acre	4.34	80	5500	23893.11	19114.49
4	New Orchard - Tropical/ Sub Tropical Fruits-Guava-Guava High Density 2.5m x2.5m -640/Acre	Acre	2.06	80	3300	6791.89	5433.51
5	New Orchard - Tropical/ Sub Tropical Fruits-Mango-9mx9m- 50/Acre	Acre	1.17	80	3960	4618.55	3694.84
6	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	1.08	80	2200	2377.55	1902.04
7	Sericulture-Chawki Rearing-Mulberry Garden Establishment 2 acre	Acre	1.50	80	800	1198.40	958.73
8	Sericulture-Chawki Rearing-Rearing Equipment 5000 DFL per batch	No.	7.12	90	120	853.87	768.47
9	Sericulture-Chawki Rearing-Rearing house (45ft*30ft*15ft)	Acre	14.45	90	180	2600.11	2340.10
<b>Sub Total</b>					<b>29260</b>	<b>74126.60</b>	<b>59646.68</b>
<b>Total</b>					<b>29260</b>	<b>74126.60</b>	<b>59646.68</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

- The district has a total forest area of 11322 ha., which is around 4.93% of total geographical area. The forest area comprises 3898 ha. of cultivable waste land and 26114 ha. of fallow land.
- Doddaballapura Taluk has maximum forest cover with an area of 47455 hawhile Nelamanagala Taluk has the minimum forest cover area in the district with an area of 1708 ha.
- Forests are an integral part of the natural resources environmental and ecological systems and development of wasteland by adopting suitable model is desirable step towards sustainability.
- There is a tremendous opportunity to take up cultivation of economically important species such as Bamboo, Pongamia, Jatropha, Silver oak etc.

### 2.1.5.2 Infrastructure and linkage support available, planned and gaps

- Waste land available could be developed through Urban & Agro forestry.
- District has its timber collection depots at Devanahalli and Doddaballapura in the district.
- Centrally sponsored schemes such as National Afforestation Programme through Forest Development Agency (NAP-FDA) Conservation and Management of Mangroves Green India Mission (GIM) National Agroforestry and Bamboo Mission Scheme (NABM) etc. aim at covering more area under green vegetation.
- State sponsored schemes viz. Raising of Seedlings for Public distribution Scheme Krishi

Aranya Protsahan Yojane Maguvigondur Mara Salegondur Vana Chinnara Vana Darshana Daivivana and Tree Park are being implemented by the State of Karnataka for promoting tree plantation.

- Under the programme 'Raising of Seedlings for Public Distribution (RSPD)' seedlings are raised for distribution among general public at subsidized rates to plant them in their non-agricultural lands.
- Agroforestry could be strengthened by promoting high value forest species like Raktachandana Sandal wood Teak Rose wood etc along with agricultural crops on farmlands.
- Awareness creation about economic viability / bankability of agro-forestry/ farm forestry schemes amongst the public and banks is needed. Forest Department Agri. Universities/ KVKs may create awareness by conducting various training programmes / workshops for the benefit of farmers / bankers.

### 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
<b>A.06 Forestry</b>							
1	Nursery/ Propagation unit- Traditional Nursery	Acre	6.21	80	10	62.06	49.64
2	Plantation--Agro forestry	ha	1.07	80	150	160.50	128.40
3	Plantation--Farm forestry	ha	1.18	80	120	141.24	113.00
4	Processing Unit-Bio - Diesel	No.	0.75	80	5	3.75	3.00
<b>Total</b>					<b>285</b>	<b>367.55</b>	<b>294.04</b>

### 2.1.6 Animal Husbandry - Dairy

#### 2.1.6.1 Status of the Sector in the District

- Agriculture diversification through animal husbandry is one of the primary drivers of growth in rural incomes and higher public investment in Livestock Sector is need of the hour for doubling farmers' income.
- Of the total geographical area of 229519 ha in the district 3879 ha is covered by permanent pastures. Apart from this substantial quantity of dry/green fodder is generated from Ragi, Maize and Paddy in the district.
- As per the 20th livestock census 2019, the bovine population in the district includes 1.70 lakh cattle and 0.16 lakh buffaloes. The district ranks 27 in the State in Cattle population. Salubrious climate of the district is suitable for rearing of high-yielding good quality dairy

animals. The milk production in the district was 3.62 lakh MT in 2023-24. The GLC for the district during 2024-25 was Rs.52019.63 lakh (Investment Credit)

### 2.1.6.2 Infrastructure and linkage support available, planned and gaps

- The district has about 40 milk routes, 4 chilling centres and processing plant of 5.65 lakh litres per day (llpd) capacity operating both in Bengaluru Rural and Urban areas. In addition Mother Dairy at Yelahanka has a processing capacity of 3 llpd and 5 processing units with an aggregate capacity of 3.85 llpd in the private sector.
- Bengaluru Rural has 14 veterinary hospitals, 62 dispensaries, 24 primary veterinary centres and 4 mobile dispensaries as on 31 March 2024. During 2023-24, 522569 animals were provided treatment and 412160 number of animals were vaccinated .
- BAMUL has set up a liquid milk plant at Hoskote with 2 llpd capacity and a UHT processing and flexi pack unit. The union procures on an average of 16.76 lakh kgs/day of milk and sells on an average 8.91 lakh litres/day milk and 1.06 lakh kgs per day curd. The Union also produces Butter, Ghee, SMP, Cream, Ladoo & Mysorepak Peda.
- As against the total cattle population of 170722 the permanent pasture availability is 3879 ha. thereby the per capita availability of pasture is 0.022 ha. Hence high nutrition feed is to be encouraged through extensive fodder cultivation.
- 71 Animal Husbandry projects has been sanctioned so far in the district under RIDF.
- As per ICMR recommendation, 300g/day milk per person is required whereas in the district availability is about 100g/day milk per person.

### 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
<b>A.07 Animal Husbandry - Dairy</b>							
1	Buffalo Farming-- Surti/Dharwad yeilding 6 to 8 lpd 2 animal unit	1+1	1.75	80	2000	3509.60	2807.68
2	Bulk Milk Cooling Unit	No.	32.96	90	58	1911.45	1720.31
3	Crossbred Cattle Farming-- HF Crossesses11-13 lpd 2 animal unit	1+1	2.45	80	4000	9801.20	7840.96
4	Fodder Cultivation- Hydroponic Unit- Hydroponic unit for production of green fodder (2Herds)	No.	0.64	80	20000	12840.00	10272.00



5	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	5000	19795.00	15836.00
<b>Sub Total</b>					<b>31058</b>	<b>47857.25</b>	<b>38476.95</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others_per animal per month maximum for two month cycle	1+1	0.52	1	7500	3876.07	3876.07
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	25000	11627.75	11627.75
<b>Sub Total</b>					<b>32500</b>	<b>15503.82</b>	<b>15503.82</b>
<b>Total</b>					<b>63558</b>	<b>63361.07</b>	<b>53980.77</b>

## 2.1.7 Animal Husbandry - Poultry

### 2.1.7.1 Status of the Sector in the District

- The egg production during 2023-24 in Bengaluru Rural District was 4058 lakh. The district is a leading producer of poultry meat in the State.
- The district has 71.45 lakh birds as per the 20th Livestock census 2019.
- As against ICMR recommendation of 180 eggs/year/person, production in the district is about 410 eggs/year. The GLC for the district during 2024-25 was Rs. 6203.21 Lakh (Investment Credit)

### 2.1.7.2 Infrastructure and linkage support available, planned and gaps

- Most of the poultry units are in the private sector in Hoskote and Devanahalli driven mainly by private sector initiatives.
- Presence of several poultry firms which takes up contract farming by engaging small & marginal farmers in the district.
- Good quality extension services are provided by the Animal Husbandry department through its network of 105 veterinary institutions. Among these State Poultry Breeding and Training Centre is located at Hesaraghatta, Bengaluru which is engaged in scientific poultry breeding operations.
- Regional Poultry Farms in the district are engaged in production of day old commercial Giriraja chicks. Poultry health coverage including vaccinations for Ranikhet disease is provided at all veterinary dispensaries and polyclinics of the DAH & VS.
- The National Livestock Mission (NLM) scheme focuses on entrepreneurship development and breed improvement in rural poultry sheep goat and piggery including feed and fodder development by giving 50 percent subsidy through hub and spoke model.
- There is a need to develop feed formulae by including locally available cheap feed ingredients and supply the same to feed manufacturers and farmers.
- SHGs may be encouraged to rear brooding units / mother of commercial Giriraja chicks. Such units may be credit linked. Assistance from Backyard Poultry Scheme can be sought for.



### 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
<b>A.09 Animal Husbandry - Poultry</b>							
1	Commercial Broiler Farming-- Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	330	1610.14	1288.11
2	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	80	2908.68	2326.95
3	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	20	214.00	171.20
<b>Sub Total</b>					<b>430</b>	<b>4732.82</b>	<b>3786.26</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	4500000	7245.00	7245.00
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	2675224	7169.60	7169.60
<b>Sub Total</b>					<b>7175224</b>	<b>14414.60</b>	<b>14414.60</b>
<b>Total</b>					<b>7175654</b>	<b>19147.42</b>	<b>18200.86</b>

### 2.1.8 Animal Husbandry - Sheep, Goat, Piggery

#### 2.1.8.1 Status of the Sector in the District

- Sheep and goats contribute greatly to the agrarian economy. In the district sheep and goat rearing is a traditional activity and undertaken as supplementary to agriculture. It offers livelihood option to a large percentage of SF/MF and landless labourers.
- The district has 26114 ha. of fallow land coupled with a sizeable section of the farming community comprising of SF/MF and agriculture labourers offer scope for taking up activities under this segment.
- As per the 20th Livestock Census of 2019 there were 1.18 lakh sheep 0.95 lakh goats in the district. The proximity to the State capital has greatly influenced the demand for meat and meat products. There is also a good potential for various activities under this sector. The estimated meat production in the district was 37093 MT during 2023-24.

### 2.1.8.2 Infrastructure and linkage support available, planned and gaps

- The district has 4 registered slaughter houses. A pork marketing centre is functioning in Bengaluru. Pig breeding station at Hesaraghatta is involved in the production of good quality piglets for distribution to farmers and to beneficiaries of various socio-economic programmes.
- The district has one of the three Rabbit Rearing Centres in the State at Hesaraghatta. Rabbit bunnies produced in the centre are being sold to interested farmers (at fixed rate) for breeding purposes. Further farmers are being trained in scientific way of Rabbit rearing.
- Good extension services are being provided by Animal Husbandry Department through its network of veterinary institutions spread over all the four blocks of the district.
- Sub-missions under National Livestock Mission on breed development and fodder development offer incentives to individuals FPOs SHGs and Section 8 companies in infrastructure development and strengthening of supply chains.
- Sheep and Wool Producers Cooperative Societies may be encouraged to assist farmers in production and marketing of produce. Support from NABKISAN may be sought for these societies. Wherever possible support from new FPO scheme may be sought for these Societies / FPCs.
- Due to the increasing demand for sheep and goat meat, registered slaughter houses should be modernized on a priority basis for hygienic meat production, better utilization of by products and better returns from meat production.

### 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
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	2.29	80	584	1337.25	1069.80
2	Pig Rearing Unit-New Shed-Cost-3 sows @ 5000/sow & 1 boar @ 6000/-(4 /5 months old)	3+1	1.75	80	339	594.87	475.91
3	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (20+1)	20+1	2.23	80	533	1186.25	948.98
<b>Sub Total</b>					<b>1456</b>	<b>3118.37</b>	<b>2494.69</b>
<b>A.12 Working Capital - AH - Others/SR</b>							

1	Goat Farming_Rearing Unit - Semi-intensive Stall feeding for 8 month cycle	10+1	0.37	1	2902	1069.73	1069.73
2	Pig Farming_Fattening Unit_Fattening for 10 animals for 6month	10	0.74	1	965	712.46	712.46
3	Sheep Farming_Rearing Unit - Semi-intensive Stall feeding for 8 month cycle	20+1	0.70	1	2361	1661.78	1661.78
<b>Sub Total</b>					<b>6228</b>	<b>3443.97</b>	<b>3443.97</b>
<b>Total</b>					<b>7684</b>	<b>6562.34</b>	<b>5938.66</b>

## 2.1.1 Fisheries

### 2.1.1.1 Status of the Sector in the District

- In the absence of any perennial rivers there is little scope for riverine fisheries in the district. The district has limited potential for inland fisheries.
- Bengaluru Rural has a total of 588 tanks consisting of 510 Gram Panchayat Tanks and 78 Department tanks suitable for fish culture covering a Water Spread Area (WSA) of 10050.27 ha. Around 7067 families are engaged in fisheries activities on full time basis and 812 families on a part time basis. The total Fish production in the district during 2023-24 was 6860 MT with value of Rs. 7573 lakh.

### 2.1.1.2 Infrastructure and linkage support available, planned and gaps

- Two fish seed farms in Nelamangala and Hoskote with water spread area of 1.34 ha are available in the district. Besides these farms the Inland Fisheries Institute of Karnataka Veterinary and Fisheries Science University is also catering to the demand for fish seed in the district.
- The district has eight fish markets. Further two private fish seed production cum rearing centres are located in Doddaballapura taluk.
- Being closer to Bengaluru City the district has good potential for ornamental fish culture.
- Further there are two Ice Plants with a capacity of 60MT/day and one Cold Storage with a capacity of 7MT/day in Nelamangala Taluk.
- Matsya Darshini: Karnataka State Fish Cooperative Federation (KSFCF) has proposed about 100 restaurants in the state keeping in mind the educated unemployed youth belonging to the inland fisherman's community.
- Establishment of "Aqua Park" Ornamental fisheries need to be promoted in a big way not only because adequate potential exists in the district but also due to its geographical advantage. It is an activity which can be taken up by women / SHGs.
- Marketing facilities on the lines of HOPCOMS as in the case of Horticultural products may be thought of to popularise consumption and creating awareness on benefit of fish and fish products.

### 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
<b>A.13 Fisheries</b>							
1	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	24	38.52	30.80
2	Fish Culture --Fresh water-Composite fish culture of indian major carps	ha	8.87	80	49	434.64	347.72
3	Fish Culture --Freshwater prawn culture-Macrobrachium rosenbergii	ha	5.72	80	22	125.94	100.76
<b>Sub Total</b>					<b>95</b>	<b>599.10</b>	<b>479.28</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Fish Culture in Pond__Inland pond on Contract basis	Per unit	0.02	1	800	17.98	17.98
<b>Sub Total</b>					<b>800</b>	<b>17.98</b>	<b>17.98</b>
<b>Total</b>					<b>895</b>	<b>617.08</b>	<b>497.26</b>

## **2.1.2 Farm Credit - Others**

### **2.1.2.1 Status of the Sector in the District**

- The traditional practice of using bullock and bullock carts has been replaced to a greater extent by farm mechanization. Still a section of SF/MF depends on these traditional methods for their farm operations and transportation.
- The average size of land holding is shrinking both due to demographic pressure and non-viability of farming among the lowest segment of holdings. Consequently the use of bullocks as draught animals is prevalent amongst the farmers whose land holdings are small.
- Further the district has scope for two-wheeler financing to farmers as it can increase the income level of the farmers by increasing their mobility for procurement and marketing of the produce. As on 31.03.2024 the district had 2.88 lakh two-wheelers which comprised of 0.95 lakh Scooters, 0.24 lakh Mopeds and 1.68 lakh Motor cycles (Source:- DAG 2023-24).

### **2.1.2.2 Infrastructure and linkage support available, planned and gaps**

- There is a good demand for hiring out the carts for transportation of produce to markets/shandies.
- District has adequate number of workshops that assemble bullock carts. Efficient farm implements that are suitable for farming operations using bullocks for ploughing the small land holdings are available. The pneumatic tyre (rubber bound iron wheel) cart may be popularised.
- Infrastructure in terms of animal healthcare veterinary assistance etc for animals is available as good number of veterinary centres are in existence covering all blocks of the district.
- Two wheelers financing as an activity can increase the income level of the farmer by increasing the mobility of the farmer for procurement and marketing of the produce.

Owing to proximity of the district to Bengaluru city perishable agricultural produce such as fruits and vegetables can be carried by farmers for sale in urban areas on motorcycles to avoid wastage. •Banks need to support investments in this sector to meet the demand from poorer sections for their livelihood and increase their income levels. The PM e-Drive Scheme, launched on October 1, 2024, offers a subsidy of Rs. 2,500 per kWh for electric two-wheelers with advanced batteries. It aims to support both private and commercial users, including rural farmers, to enhance mobility and reduce emissions. Karnataka's EV Policy complements this by offering full exemption from road tax and registration fees for electric two-wheelers.

### 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
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.61	80	1164	1868.23	1494.58
2	Animal Driven Carts-Pneumatic Tyre Cart-Traditional cart	No.	0.54	80	403	215.62	172.48
3	Finance to FPOs/FPCs-Procurement & Marketing	No.	21.40	80	42	898.80	719.04
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-Second hand	No.	0.91	80	4728	4300.13	3440.10
<b>Total</b>					<b>6337</b>	<b>7282.78</b>	<b>5826.20</b>

### 2.1.3 Sustainable Agricultural Practices

#### 2.1.3.1 Status of the Sector in the District

•Sustainable agriculture insists on moderate consumption of non-renewable resources with nature and future generations in mind. The approach advocates switching to renewable energy sources sparing land use and eliminating nature pollution.

•In the district farmers generally cultivate cereals viz. Paddy and Finger millet along with rearing of animals viz. Dairy animals (Cow, Buffalo and draught animals). Combination of crops and Sheep/ Goat rearing is also popular in the district. Back yard poultry is also an additional component with rearing of animals. In terms of cropping systems Finger millet

is accompanied with Field bean/Tur as an intercrop also Sesame intercropped with Cowpea in rain fed areas of the district.

### **2.1.3.2 Infrastructure and linkage support available, planned and gaps**

- Government of Karnataka has launched the Raitha Samruddhi Yojana (2024) to consolidate agricultural schemes and promote sustainable, integrated farming. Key features include: Soil testing and crop selection based on land characteristics, Dissemination of modern agricultural technologies, Support for value addition and storage infrastructure, Creation of market linkages for better price realization, Promotion of dairy, poultry, and sheep farming with Rs.100 crore allocated for allied sectors.
- At present farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment.
- Available infrastructure and linkage support in respect of crop husbandry water resources animal husbandry land development etc. are indicated in the respective chapter.

## **2.2 Agriculture Infrastructure**

### **2.2.1 Construction of Storage and Marketing Infrastructure**

#### **2.2.1.1 Status of the Sector in the District**

- During the FY 2022-23, the district produced 1.40 lakh MT of food grains including cereals, minor millets and pulses. 175 MT of oil seeds, 1.92 lakh MT of fruits including grapes, mango, banana, guava etc and 1.18 MT of vegetable crops.
- Inherent problems on agri-produce marketing poses a formidable challenge for the development of the sector. The agricultural marketing system is characterized by various short comings like :
  - Heavy sale of agricultural commodities at farm gate level immediately after the harvest.
  - Absence of on-farm grading and packaging of produce.
  - Insufficient marketing infrastructure long marketing channels.
  - Non-transparent price discovery mechanism due to lack of market information system.
  - Low marketable surplus due to fragmented land holdings.
  - Some of the emerging activities under storage and marketing infrastructure are development of cold chains, refrigerated vans, private wholesale markets, low energy cold chambers for on-farm storage, onion godowns, silos etc.

#### **2.2.1.2 Infrastructure and linkage support available, planned and gaps**

- The district is covered under National Food Security Mission for pulses while horticulture crops like mango, grapes, banana etc. are covered under National Horticulture Mission.
- A total of 7 regulated market and submarket are functioning in the district 2 each in Devanahalli, Doddaballapura and Nelamangala and one in Hoskote.
- As per the District at a Glance report, Bengaluru Rural has one cold storage (private) with a capacity of 5,000 tonnes. Karnataka Warehousing Corporation is operating 5 storage godowns in Bengaluru with a capacity of 19930 MT.
- The district has a large area under cultivation of fruits like Mango, Sapota, Guava, Banana,

Citrus, Grapes etc. but adequate cold storage capacities are not created. As per the State Economic Survey the district was in the category of districts with Cold Storage capacity deficit ranging between 50000 to 100000 MT indicating potential for creation of cold storage infrastructure in the district.

### 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>B.01 Storage Facilities</b>							
1	Cold Storage-For Horticulture Produce-Cold Storage-For Horticulture Produce-1000 MT	No.	107.00	80	55	5885.00	4708.00
2	Cold Storage-For Horticulture Produce-Type 1 (CS-1) of PEB -5000 MT with single product storage	No.	642.00	80	6	3852.00	3081.60
3	Godown-Large- 1000 MT ( Rs 3000 per MT)	No.	32.10	80	265	8506.50	6805.20
4	Market Yard-Marketing Infrastructure	No.	165.85	80	5	829.25	663.40
<b>Total</b>					<b>331</b>	<b>19072.75</b>	<b>15258.20</b>

### 2.2.2 Land Development, Soil Conservation and Watershed Development

#### 2.2.2.1 Status of the Sector in the District

- As per the district data of 2023-24 the district has a total geographical area of 229519 ha. and a NSA of 111277 ha.leaving enough scope for undertaking land development activity to expand area under cultivation.
- The net irrigated area in the district is only 27809 ha. and the district has 26114 ha. of fallow land. Considering the topography, types of soil, extent of irrigation, rainfall etc. the district provides a good scope for land developmental activities.

#### 2.2.2.2 Infrastructure and linkage support available, planned and gaps

- In addition to the infrastructure facilities available in the district all types of infrastructure in terms of technical know-how sales and service of equipment extension service etc. are readily available and easily accessible in the State capital.
- Adequate earth moving equipment are available on lease/ rental basis for carrying out land development works like levelling bunding terracing trenching etc.



•Soil testing facility is available at agriculture department headquarters and KVKs. •Under Rural Infrastructure Development Fund (RIDF) NABARD is assisting State Government for completion of on-going and new irrigation projects. In order to make efficient use of irrigation water there is an urgent need to undertake OFD works by the farmers in the command area villages before the release of water. This activity requires credit support from banks.

### 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>B.02 Land Development</b>							
1	Bunding-Contour Bunding-222 /3 slope/3 stones	ha	0.27	80	16292	4445.28	3556.22
2	Farm Ponds/ Water Harvesting Structures--Red Soil -15m 15 mx 3 m -with stone pitching	No.	2.09	80	1400	2921.11	2336.89
3	On Farm development (OFD) Works -Field Channels- Bunding levelling deep ploughing FYM application	m.	0.95	80	4655	4432.96	3546.36
4	Soil Conservation Activities/ Erosion Control activities-- Plastic mulching	ha	0.34	80	2000	684.80	547.84
<b>Total</b>					<b>24347</b>	<b>12484.15</b>	<b>9987.31</b>

### **2.1.1 Agri. Infrastructure - Others**

#### **2.1.1.1 Status of the Sector in the District**

- Soil health is of primary importance for enhanced productivity and quality. The district has good potential for vegetable cultivation. Promoting commercial production of organic input will lead to increased productivity and also prevent pollution by converting organic waste into plant nutrient resources.
- During the FY 2023-24, 26573 MT NPK fertilizers was distributed in the district. Accordingly, the fertilizer consumption per Hectare of net sown area is 239Kg/ha which is unsustainable and could lead to soil degradation.
- Being closer to the State capital the district is optimally placed to cater to the growing demand for organic products in the urban centres which in turn would translate into demand for organic inputs / bio fertilizer.

#### **2.1.1.2 Infrastructure and linkage support available, planned and gaps**

- National Centre of Organic Farming through Regional Centers is implementing CISS for Commercial Production unit of organic inputs. Establishing fruit and vegetable waste compost production units bio-fertilizer and bio-pesticide units etc. are aimed at achieving sustainable farming practices. Applying bio-fertiliser vermi-compost and bio-pesticides enhances the price realization capacity of the produce as there is a good demand for organic vegetables in the market especially in urban areas.
- Awareness creation is needed for popularising the benefits of organic farming practices. Agriculture department may motivate farmers for taking up Commercial Production of Organic Inputs viz. biofertilizer vermi compost/vermi hatcheries and compost from vegetable and fruits etc. by farmer association like PACS Producer Societies etc.
- The district is one of the major producers of Banana and Floriculture. Hence there is a need to promote low-cost tissue culture technologies which would improve crop yield disease resistance and the overall quality of agricultural produce.
- Dairy farmers through the milk producers' cooperative societies need to be encouraged for establishing vermi compost units depending upon on the unit size of their dairy units.

### 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
<b>B.03 Agriculture Infrastructure - Others</b>							
1	Compost/ Vermi Compost-Agro. Waste Compost-Bio pesticide	No.	107.00	80	16	1712.00	1369.60
2	Seed Processing-All Seed Types	No.	26.75	80	80	2140.00	1712.00
<b>Total</b>					<b>96</b>	<b>3852.00</b>	<b>3081.60</b>

## 2.2 Agriculture - Ancillary Activities

### 2.2.1 Food & Agro Processing

#### 2.2.1.1 Status of the Sector in the District

- The district produced a total of 1.40 lakh tonnes of food grains, 175 tonnes of oilseeds, 1.92 lakh MT of fruits including grapes, mango, banana, guava etc and 1.18 lakh MT of vegetable crops during 2022-23.
- During 2023-2024, production of milk stood at 3.62 lakh MT, that of eggs at 4058 lakh

and meat at 37093 MT. •Bengaluru Rural has good potential for Dairy, Poultry and vegetable processing and the district has many units engaged in processing of horticulture crops processed vegetables/meat/milk.

### 2.2.1.2 Infrastructure and linkage support available, planned and gaps

There is one cold storage unit in the district with total installed capacity of 5000 MT. HOPCOMS is functioning in the district which procures fruits and vegetables directly from the farmers and undertake cleaning grading and sale through its outlets.

NDDB has established a market complex at Bengaluru with inhouse procurement collection cold storage and retail outlets. Cold storage plant at Air Cargo complex Bengaluru Airport facilitates export of perishables.

PM Kisan SAMPADA Yojana is a comprehensive package which will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet. Under the scheme capital grants are made available for establishment of processing infrastructure in designated food parks and Agro Processing Clusters.

Prime Minister Formalization of Micro Food Processing Enterprises Scheme (PMFME Aatmanirbhar Bharat)The scheme aims to enhance the competitiveness of existing individual microenterprises in the unorganized segment of the food processing industry and promote formalization of the sector and support Farmer Producer Organizations (FPOs) Self Help Groups (SHGs) and Producers Cooperatives along their entire value ch

### 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	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit-- Dairy/Milk Processing	No.	21.40	80	100	2140.00	1712.00
2	Agro Processing Unit--Meat Proessing	No.	21.40	80	61	1305.40	1044.32
3	Food Grain Processing- Cereals-Maize Processing (150MT/day)	No.	53.50	80	156	8346.00	6676.80
4	Fruit Processing -Drying & Dehydration -Raisin Processing Units & CFC	No.	64.74	80	40	2589.40	2071.51
<b>Total</b>					<b>357</b>	<b>14380.80</b>	<b>11504.63</b>

## 2.2.2 Agri Ancillary Activities - Others

### 2.2.2.1 Status of the Sector in the District

- The district has 125 credit cooperative societies and 1045 non-credit cooperative societies as on 31 March 2024. There are a good number of PACS and other societies which are providing loans to their members for agriculture purposes. These societies often face resource crunch in expanding and diversifying their business operations by providing term loans for agricultural activities. Potential exists for financing such societies to meet the increasing credit needs of their member.
- MFIs also play an important role in delivery of credit to their farmer clients for various activities related to agriculture.

### 2.2.2.2 Infrastructure and linkage support available, planned and gaps

- ACABC Scheme is a unique program launched by Government of India in association with NABARD to take better methods of farming to each and every farmer across the country. This programme aims to tap the expertise available in the large pool of Agriculture Graduates. Eligible beneficiaries can avail credit-linked composite subsidy of up to 44 percent of project cost (for women SC/ST) and 36 percent of the project cost (for all other categories). Banks may suitably sensitise their branch managers to encourage agriculture graduates to set up agri clinics/agri business centres to provide last mile services to farmer.
- There is need to provide loans to Cooperative societies to cater to the needs of farmers. Banks in the district need to make an assessment of the credit requirement of PACS FPOs and other farmers' societies and extend suitable credit facilities so that these societies will be in a position to meet the credit requirements of their members.

### 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>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	21.40	80	60	1284.00	1027.20
3	Loans to Agri. Start-ups	No.	10.70	80	120	1284.00	1027.20
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	20	4280.00	3424.00
<b>Total</b>					<b>200</b>	<b>6848.00</b>	<b>5478.40</b>

## **Chapter 3**

### **Credit Potential for MSMEs**

#### **3. Credit Potential for MSMEs**

##### **3.1 Status of the Sector in the District**

- Bengaluru Rural district has 6 industrial areas and 3 industrial estates with newer and more focused Bengaluru Aerospace Park an Aerospace SEZ planned to enhance support structure to the 12 MSME involved in the aerospace sector.
- Bengaluru Rural has a good impetus on agriculture and allied products. It is a pioneer in silk production well supported by healthy domestic and global demand; 10 of MSME are involved in sericulture employing 51700 people here.
- Information Technology Pharmaceuticals Automobiles Textiles and Tourism are the other focus sectors in the district.
- The GLC to the MSME sector in the district during last 3 years viz. 2022-23, 2023-24 and 2024-25 was Rs. 155847 lakh, Rs. 185061 lakh& Rs. 210858 lakh.

##### **3.2 Infrastructure and linkage support available, planned and gaps**

- The proximity to the state capital educational institutions well-developed road and rail networks makes the district an ideal place for entrepreneurship.
- Foxconn has commenced operations in the Devanahalli ITIR for assembling Apple iPhones. This major investment is expected to generate large-scale employment and create strong demand for ancillary units. It will open new credit opportunities for MSMEs in electronics, logistics, and support services in Bengaluru Rural district.
- NABARD has sanctioned a term loan of ₹4,500 crore to the Karnataka Industrial Areas Development Board (KIADB) for land acquisition, development of industrial zones, establishment of essential infrastructure, and implementation of water supply projects across multiple districts in Karnataka, including Bengaluru Rural. This major investment is expected to strengthen industrial infrastructure and open new opportunities for MSMEs and allied enterprises.
- RUDSETI Nelamangala Bengaluru RSETI Hoskote have been conducting skill based / skill upgradation programmes where the youth from the district are also included.
- The Government of Karnataka has announced the Karnataka Industrial Policy 2025-30 to enhance its stature as one of the leading high-tech industrialized states in the country and is at the forefront of attracting investments from across the country and abroad.
- Keeping in view the district specific potential and local skill the RSETIs may prepare suitable training modules covering demand-based skill based and resource-based activities that can be taken up by unemployed persons to set up micro enterprises.

##### **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>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Medium	No.	500.00	80	15	7500.00	6000.00
2	Manufacturing Sector - Term Loan-Micro	No.	50.00	80	2802	140100.00	112080.00
3	Manufacturing Sector - Term Loan-Small	No.	500.00	80	215	107500.00	86000.00
<b>Sub Total</b>					<b>3032</b>	<b>255100.00</b>	<b>204080.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	125.00	100	15	1875.00	1875.00
2	Manufacturing Sector - Working Capital-Micro	No.	12.50	100	5604	70050.00	70050.00
3	Manufacturing Sector - Working Capital-Small	No.	125.00	100	215	26875.00	26875.00
<b>Sub Total</b>					<b>5834</b>	<b>98800.00</b>	<b>98800.00</b>
<b>Total</b>					<b>8866</b>	<b>353900.00</b>	<b>302880.00</b>

## Chapter 4

### Credit Potential for Export Credit, Education & Housing

#### 4.1 Credit Potential for Export Credit

##### 4.1.1 Status of the Sector in the District

The major commodities exported from the district include agricultural and horticultural commodities (Onion, Rose Onion, Flowers, Gherkin), minerals and mineral based products, leather products, automobile, engineering goods, electronics, computer software, readymade garments, electrical, silk, handicrafts gems and jewellery, pharmaceuticals, chemicals and plastics, processed food and handlooms.

The export destination countries include Germany, USA, Japan, Italy, Brazil, Malaysia, UK and Belgium.

GI products Bengaluru Blue grapes and Bengaluru Rose Onion which is cultivated in the district has export potential which needs to be explored.

As per Visvesvaraya Trade Promotion Centre the district exported Rs. 26143.67 Crore worth of merchandise during 202324 which majorly comprised of Electric Inverters, Transformers, PCB Assemblies, Pharma, Aerospace Components.

##### 4.1.2 Infrastructure and linkage support available, planned and gaps

- Bengaluru is a major export centre for flowers, vegetables, fruits and other perishable goods. Under ASIDE Scheme a joint venture of Air India and Singapore Airlines (AISATS) has established a coolport at a cost of Rs.46 core.
- Karnataka has a dedicated nodal agency for promotion of Export viz. Visvesvaraya Trade Promotion Trade Centre (VTPC). VTPC conducts various capacity building programmes and also provides services for market intelligence export documentation finance etc.
- Geographical Indications(GI) Policy which aims to protect the traditional legacies of the State assist and support infrastructure development required to strengthen the GI clusters in the State was formulated during 2019-20. Bengaluru Blue Grapes and Bengaluru Rose Onion grown in Bengaluru Rural have been granted GI Tags.
- The central government has exempted export duty on Bangalore Rose Onion (GI-tagged), subject to certification from Karnataka's Horticulture Commissioner—bolstering export competitiveness from taluks like Devanahalli and Hoskote in Bengaluru Rural district.
- Karnataka has identified products for developing districts as Export Hub. The products identified for the district are Bengaluru Blue Grapes, Wine, Guava Pulp, Vegetables and Flower, Readymade garments, Engineering/ Aerospace / Automobiles processed foods Silk Plant/Bio extracts, Pharmaceutical products.

##### 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
<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit	No.	300.00	80	28	8400.00	6720.00
2	Export Credit -Pre Shipment Export Credit	No.	300.00	80	42	12600.00	10080.00
<b>Total</b>					<b>70</b>	<b>21000.00</b>	<b>16800.00</b>

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

- Education is having both intrinsic and instrumental value and provides useful services for the development of nation and enrichment of an individuals life. Therefore the right to education is recognized as one of the fundamental human rights and the drive towards universal elementary education aims at ensuring its delivery.
- During the FY 2024-25 Education loan amounting to Rs. 1944.88 lakh was disbursed in the district under priority sector and Rs. 3085.98 lakh under Non-priority sector.

### 4.2.2 Infrastructure and linkage support available, planned and gaps

- Bengaluru Rural has a literacy rate of 77.93 (Male 84.82 Female 70.63) against Karnataka State average of 75.4 (Male 82.47 & Female 68.08).
- The district as on 31 March 2023 had 86 pre-university (PU) colleges, 7 government colleges 02 Medical Colleges, 5 Engineering degree colleges and 2 Polytechnic colleges.
- To provide financial support to meritorious students who secure admission in institutes for pursuing higher education including vocational courses in India or abroad education loan is available from financial institutions. Such loans upto Rs. 25 lakh irrespective of the sanctioned amount will form a part of Priority Sector Lending.
- Being closer to Bengaluru city the district has an advantage of some of the finest educational institutions including reputed engineering medical dental colleges and management studies. The presence of such large number of quality institutions in close proximity offers a good scope for banks to provide education loans to the students.
- GoI has developed a portal known as Vidya Lakshmi ([www.vidyalakshmi.co.in](http://www.vidyalakshmi.co.in)) which is a first of its kind portal for students seeking Education Loan developed by GoI. Students can view, apply and track the education loan applications to banks anytime anywhere by accessing the portal. The portal also provides linkages to National Scholarship Portal for the benefit of deserving students. Indian bankers Association (IBA) has formulated a scheme for providing collateral free loans upto Rs. 7.5 lakh under the sector for students belonging to economically weaker sections.
- The government is providing free laptops to the students with an income criteria of Rs. 2.5 lakh per annum. The government is also having a scheme for providing free bicycles to facilitate transport for rural and hilly region girl students who were enrolled to class 8th in government and government aided scheme and they belong to BPL family.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	20.00	90	953	19060.00	17154
2	Education Loans	No.	10.00	90	254	2540.00	2286
3	Education Loans	No.	4.00	100	90	360.00	360
<b>Total</b>					<b>1297</b>	<b>21960.00</b>	<b>19800.00</b>

### 4.3 Credit Potential for Housing

#### 4.3.1 Status of the Sector in the District

- Housing as one of the basic needs of life always remains the top priority for any person government and society at large. With factors like growing population of young demographic profile shift towards nuclear families and rapid urbanization gives rise to demand in affordable housing. The widening gap between demand and supply of housing units and affordable housing finance solutions is a major policy concern for India.

- As Bengaluru metro is nearby there is always demand for housing in the district. The GLC flow to the sector in FY2024-25 was Rs. 6761 lakh.

#### 4.3.2 Infrastructure and linkage support available, planned and gaps

- The prospects of further development of Bengaluru city will encourage many people to settle down in the adjoining Bengaluru Rural district thereby driving demand for housing.

- This coupled with a good network of roads presence of all-weather seaport international airport quality educational institutions and several pilgrimage centres makes Bengaluru the perfect place for people to settle down thus increasing the demand for credit for this sector.

- During 2023-24, 874 houses have been constructed under Basava Housing Scheme, 393 under Dr. B R Ambedkar Rural Housing Scheme and 463 houses under PMAY(Urban) Housing Scheme, 245 houses under PMAY(Grameen) Housing Scheme (Source: Bengaluru(R) at a glance 2023-24).

- The Priority sector guidelines include loans provided upto Rs. 35 lakh in Metro (population of 10 lakh and above) and Rs. 25 lakh in other centres with a project cost of Rs. 45 lakh and Rs. 30 lakh respectively are eligible to be considered under Priority Sector Lending. Repair to houses upto Rs. 10 lakh (metro) and upto Rs. 6 lakh in other places are also eligible.

- As per RBI Governor's statement issued on 8 June 2022 the limits for individual Housing loans extended by Rural Cooperative banks are being revised upwards by over 100 percent which will facilitate better flow of credit to the housing sector. Also it is proposed to permit

Rural Cooperative banks to extend finance to commercial real estate-residential housing within the existing aggregate housing finance limit of 5 of their total assets. This will further augment credit flow from cooperative banks to housing sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	25.00	90	665	16625.00	14962.50
2	Purchase/ Construction of a Dwelling Unit (Individual)	No.	15.00	90	692	10380.00	9342.00
<b>Total</b>					<b>1357</b>	<b>27005.00</b>	<b>24304.50</b>

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the Infrastructure in the District

- Road length per 100 sq.k.m. of the geographical area is at 179 km which is more than State average of 150 kms.
- Railway line per 1000 sq.k.m. of the geographical area is at 51.35 km.
- As on 31.03.2024, 334785 households have been electrified (as per 2024 projected household)
- There are 1332 habitations and all have access to all weather roads.
- As on 31.03.2025, 728 projects have been sanctioned to the Govt. of Karnataka under RIDF I-XXX for Bengaluru Rural district covering Irrigation projects, Flood Protection Works, Ground Water Recharge Structures, Roads, Bridges, Godowns, Rural Markets, Primary Schools, Secondary Schools, First Grade colleges, ITIs, Polytechnic Colleges, Backward Classes Hostels, PU Colleges, Anganwadi Centres, Primary Health Centres, Watershed development, Village Knowledge Centers, Rural Service Centers, Sericulture, Fish Jetties and Drinking water projects. The cumulative loan assistance sanctioned under the fund to the Government of Karnataka for Bengaluru Rural district as on 31.03.2025 stands at 394.48 crore under 728 projects.
- NABARD has sanctioned a term loan of Rs.4,500 crore to the Karnataka Industrial Areas Development Board (KIADB) to support land acquisition and the development of industrial areas across multiple districts in Karnataka, including Bengaluru Rural. A key focus of this investment is the creation of robust basic infrastructure—such as power supply, and water systems—which is expected to significantly enhance the industrial ecosystem and unlock new growth opportunities for MSMEs and allied enterprises.

##### 5.1.2 Infrastructure and linkage support available, planned and gaps

Some of the issues/constraints and action points suggested under major sectors are as under:

###### 1. Infrastructure constraints

Creation of water storage structures – rejuvenation of existing MI tanks by de-silting would enhance their storage and percolation capacities. Construction and maintenance of community water storage structures could be encouraged.

###### 2. Action suggested/recommended

De-silting of tanks will enhance the storage and lead to improved availability of water.

###### 3. Agency

Water Resources Department GoK could take up rainwater harvesting structures under RIDF.

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

The district specific details of the benefit of RIDF Projects is given RIDF 3.1

## 5.2 Social Infrastructure Involving Bank Credit

### 5.2.1 Status of the Sector in the District

- The provision of drinking water sanitation education and healthcare defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity.
- Though the district has higher literacy rate than the State average the district falls behind in terms of educational institutions and healthcare infrastructure. Being closer to Bengaluru City the district has access to many premier educational and healthcare institutions. However, setting up of additional affordable healthcare facilities within a reasonable distance would be of great importance and also for creating additional job opportunities for local populace. Thus, there is a need for creating more healthcare infrastructure.

### 5.2.2 Infrastructure and linkage support available, planned and gaps

- In the case of healthcare, the number of beds available in the district in Govt Hospitals per 100000 population was at 85.77 (State Average -108). Thus, there is a need for creating more healthcare infrastructure.
- The number of Habitations having drinking water facility of 50 percent or more LPCD is 367 which is significantly less than the State Average.

### 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
<b>VI. Social Infrastructure</b>							
1	Education-Schools	No.	200.00	80	6	1200.00	960.00
2	Healthcare-Hospital	No.	500.00	80	11	5500.00	4400.00
<b>Total</b>					<b>17</b>	<b>6700.00</b>	<b>5360.00</b>

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

Karnataka has a huge potential for Renewable Energy (RE). GoK has promoted Karnataka Renewable Energy Development Ltd. (KREDL) as a State Nodal Agency for promotion of

Renewable Energy and Energy Conservation. The Karnataka Renewable Energy Policy 2022-27 has objective to facilitate development of 10 GW of additional RE projects with or without energy storage systems in the State including up to 1 GW of Rooftop solar PV projects. Bengaluru-Rural district has commissioned Renewable Energy power projects (Solar) of capacity 35 MW until June 2025.

### 5.3.2 Infrastructure and linkage support available, planned and gaps

- Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahabhiyan (PM KUSUM) This scheme is one of the largest initiatives in the world to provide clean energy to more than 3.5 million farmers by solarising their agriculture pumps. It aims to add 34.8 gigawatts of solar capacity by promoting small grid connected solar energy power plants, stand-alone solar-powered agricultural pumps, and the solarisation of existing grid-connected agricultural pumps. As of 31 December 2024, a decentralised solar capacity of 397 megawatts has been installed, along with the solarisation of 7.28 lakh agricultural pumps under this scheme.
- Surya Raitha Scheme: It helps farmers in irrigation purposes as the farmers need not switch on their Irrigation Pump Sets during night. Subsequently the solar water pumps keep a check on the power and water wastage. The excess solar power generated can be pumped to the grid thereby providing extra income to the farmers.
- Promoting use of solar energy based units have constraints like high capital cost, lack of awareness of technology, corrosion of various forms, formation of scales in absorbers, improper selection and processing of materials. Government Department, banks, NGOs and social enterprises need to focus on promotion of solar energy in the State.
- As per Karnataka Budget 2025-26, exemption will be provided for conversion of agricultural lands where installation of renewable energy is being done in order to encourage renewable energy in the state.

### 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
<b>VII. Renewable Energy</b>							
1	Solar Energy-Roof Top Solar PV System with Battery-upto 10KW	No.	12.00	90	114	1368.00	1231.20
2	Solar Energy-Solar Pump Sets-5hp (With USPC)	No.	3.06	90	180	550.80	495.72



3	Solar Energy-Street Lighting System-With Li batteries	No.	0.19	90	720	139.68	125.71
<b>Total</b>					<b>1014</b>	<b>2058.48</b>	<b>1852.63</b>

## 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	712	304.10	272.30
B	Ongoing tranches	16	137.95	122.18
	Total (A + B)	728	442.05	394.48

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	203	120.75	121.89
B	Rural roads & bridges	252	117.84	101.96
C	Social Sector	273	203.45	170.63
	Total (A + B + C)	728	442.04	394.48

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	75	Irrigation potential	ha	2987
B	Rural roads	213	Road length	km	775
C	Bridges	35	Bridge Length	m	674

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

Sr. No.	Sector	Projects Sanctioned ( No. )	Likely benefit	Unit	Value
1	Raitha Samparka Kendras	7	Service Centres	Population	300000
2	Animal Husbandry	55	Agriculture Infrastructure	Cattle/Farmers /Population	1116580
3	Godown	4	Agriculture Infrastructure	Metric Tonne	6000
4	Rural Markets	25	Marketing points	Villages/Popula tion	1370.12
5	Ground water Recharge	104	Improving water level	Cubic Feet	628



6	Anganwadi	104	Education nutrition and health services	Villages/Population	68
7	Infrastructure for Rural Education	120	Education	Population	492000
8	Public Health Institutions	6	Healthcare	Villages/Population	478381
9	Rural Service Centre	9	Common Service Centres	Villages	84

## Chapter 6

### Informal Credit Delivery System

#### 6.1 Status of the Sector in the District

- Karnataka has been actively involved in the SHG Bank Linkage Programme since its inception. Regular savings maintenance of books and accounts internal lending and credit support from banks are the major factors for spearheading the movement in the State. During 2024-25, 1,04,336 SHGs were credit linked to the tune of ₹28,708.70 crore. in the state of Karnataka.
- In Bengaluru Rural district during FY 2024-25, 2201 SHGs were savings linked while 3030 SHGs were credit linked with total credit of Rs.23811.00 lakh. The average loan per SHG is Rs. 7.85 lakh (Source: SLBC portal.)
- The JLG mode of financing serves as a collateral substitute for loans provided to the small marginal tenant farmers oral lessees sharecroppers landless labourers etc. It enables banks to reach to farmers through group approach adopt cluster approach facilitate peer education and credit discipline.
- As per AKMI Bengaluru Rural district contributes to Rs. 1605 crore of the portfolio outstanding in respect of Micro-Finance Institutions in the State as on 31.03.2024.

#### 6.2 Infrastructure and linkage support available, planned and gaps

- The SHG-BLP in the State is mostly BC driven. Some of the large NGOs in the State like SKDRDP IDF Vikasana etc are acting as BCs of the banks. Apart from the banks many MFIs are also participating in the SHG programme.
- In the district there are 23 MFIs operating in the SHG programme and some NGOs are acting as BCs for banks. These NGOs/ MFIs have been providing handholding support to the SHGs as a strong conduit for empowerment/strengthening the SHGs which has resulted in enhanced scale of operation income generation and involvement of SHGs in a wide spectrum of activities.
- To arrive at realistic picture of SHG- BLP in the State the banks need to sanitize the SHG data and weed out inactive SHGs not operating the SB a/c for more than two years and show them separately. By this exercise a more realistic data of active SHG available in the district can be arrived at. Further issues pertaining to multiple membership and multiple financing need to be addressed.
- Thrust on sustenance of existing groups with focus on quality of SHGs which is key to sustenance may be focussed up on. SHPIs/Banks may introduce regular grading of SHGs. The SHGs need to be provided refresher trainings reiterating the basic tenets group dynamics and proper bookkeeping.
- There is scope for promotion of micro-enterprises among the mature SHGs through skill development and market-oriented training to them.
- NABARD continues with its endeavour to fine tune policies in terms of extending promotional support to the NGOs for forming SHGs capacity building of bankers NGOs/ VAs training the SHG members in setting up micro enterprises and livelihood promotion through MEDPs and LEDPs etc.
- A comprehensive MoU for 3 years has been executed with NRLM MoRD Gol on 27 February 2024. The non-financial MoU covers several interventions supported by NABARD under various available funds.

### 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
<b>VIII. Others</b>							
1	Loans to Distressed Persons-- Non Institutional Loans	No.	1.00	100	23540	23540.00	23540.00
2	SHGs/ JLGs--JLGs	No.	2.00	100	5000	10000.00	10000.00
3	SHGs/ JLGs--SHGs	No.	2.00	100	3000	6000.00	6000.00
4	Start-ups--Other than Agri & MSME	No.	100.00	80	12	1200.00	960.00
<b>Total</b>					<b>31552</b>	<b>40740.00</b>	<b>40500.00</b>

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. Lack of timely availability of quality seeds fertilisers and pesticides in remote villages continues to pose a major problem to small and marginal farmers.
2. PACS need to review and enhance Individual Maximum Borrowing Power (IMBP) to ensure that the farmer is not under-financed.
3. Banks may encourage pledge financing to enable farmers to avoid distress sale as also meet their short-term credit requirements.

#### 2. Water Resources

1. Action plan for reducing the pressure on scarce groundwater resources may be devised.
2. Drip Irrigation and sprinkler systems may be promoted to ensure water conservation.
3. Capacity building of Water User Cooperative Societies (WUCS) with women representation for improved operation maintenance and water management including fee collection and accounting within the command area.
4. Rainwater harvesting measures preservation of village ponds; construction of rainwater harvesting pits; soil and land conservation measures etc. may be promoted.

#### 3. Farm Mechanisation

1. Creation of awareness among farming community about suitable cost-effective tractors power tillers and Agri implements and judicious use of it needs to be promoted.
2. Training may be provided to Agri entrepreneurs on repair and maintenance of Farm machinery.

#### 4. Plantation and Horticulture

1. Non-availability of labour and high wages cause hindrance in the development of the sector. There is a need to encourage mechanised farming practices such as weed cutters battery/solar power operated sprayers power chain wood cutter/trimmers JCBs/Mini Dozers Mini chain wheel motor carriers harvester for palm/coconut/arecanut fertigation through drip tractors tillers etc.
2. There is good scope for financing for pre-cooling grading and packing houses for fruits and vegetables. Banks to explore the potential for lending to these activities. The same can be mobilized under AIF.
3. The number of cold storages facilities available needs to be increased through targeted efforts.

## **5. Forestry/ Waste Land Development**

1. There is a need to correct general lack of awareness about the economics/ bankability of agro-forestry/ farm forestry schemes among the farmers/ bankers.
2. There is potential for raising forest plantation for industrial use on the revenue wastelands.
3. Need to promote nurseries for clonal propagation promotion of bio-diesel plants. There is a need to synchronise with the Central Govt.'s policy on Bio-Fuels.
4. Agroforestry could be strengthened by promoting high value forest species like Raktachandana Sandal wood Teak Rosewood etc. along with agricultural crops on farmlands.

## **6. Animal Husbandry - Dairy**

1. Disease Diagnostic labs community fodder plots may be established.
2. Fodder cultivation need to be encouraged on a larger scale to sustain the traditional dairy activity.

## **7. Animal Husbandry - Poultry**

1. Encouraging rearing of low input technology birds: SHGs may be encouraged to rear brooding units / mother of commercial Giriraja chicks. Such units may be credit linked. Assistance from Backyard Poultry Scheme can be sought for. Backyard poultry birds like Cauvery Chabro may also be encouraged.

## **8. Animal Husbandry - Sheep, Goat, Piggery**

1. Improved market linkages for live animals as well as meat may be provided to ensure fair and remunerative prices especially to SF/MF.

## **9. Fisheries**

1. The average productivity of inland water bodies is less due to non-adoption of scientific fish culture practices low water holding capacity due to heavy siltation etc. This requires diversification of culture practices introduction of high yielding and eco-friendly culture systems.
2. Marketing facilities on the lines of HOPCOMS as in the case of Horticultural products may be promoted to popularise consumption and creating awareness on benefit of fish and fish products.

## **10. Construction of Storage and Marketing Infrastructure**

1. Accreditation of warehouses to Warehousing Development and Regulatory Authority (WDRA) for issuing Negotiable Warehouse Receipts may be ensured. NABARD Consultancy Services (NABCONS) is also facilitating the same as an accreditation agency.
2. Creating awareness among the farmers on benefits of NWR/e-NWR: There is need for creation of awareness among the entrepreneurs and farmers regarding the Negotiable Warehouse Receipt System and availability of pledge loan facility in the district.
3. Streamlining supply chains:
  - a. Farmers may form Producer Groups to aggregate their inputs and produce to leverage economies of scale.
  - b. e-NAM registration may be facilitated to bring in efficient price discovery.
  - c. Use of fin-tech to enhance market access and make banking channels more affordable and accessible.
3. Use of e-Kisan Upaj Nidhi by farmers to obtain post-harvest loan and facilitative approach by banks.

## **11. Land Development, Soil Conservation and Watershed Development**

1. Agriculture department may create awareness among the farmer about land development and benefits being accrued thereof. Besides farmer may be continuously trained on improved technology packages/ farming practices and NFS activities.
2. Arrangement of marketing facilities for organic farming products needs to be developed so as to motivate a greater number of farmers for adoption of organic farming.

## **12. Agriculture Infrastructure: Others**

1. It is vital to utilize the existing network of academia and universities/KVKs to disseminate awareness and knowledge among farmers towards use of good quality and certified seeds, bio-fertilizers, high yield variety crops etc. Basic knowledge of biotechnology such as vermi-compost making and of bio-fertilizers should be shared with farmers' collective groups and efforts be undertaken to create "model demonstration agro- biotech farms".
2. Agri-Waste to Wealth – Promote biogas plants, composting units, and biochar production using crop residues and poultry litter for sustainable energy & soil enrichment.

### **13. Food and Agro. Processing**

1. Training of micro small and medium enterprises in the unorganized sector on food safety and quality standards may be undertaken.

### **14. Agri. Ancillary Activities: Others**

1. The ACABC Scheme be given a larger publicity for encouraging educated youngsters with agriculture background to come forward for their contribution to the farming community.
2. PACS should function as 'One Stop Shop' for meeting all the credit requirements of farming community thereby also enhancing their own business operations and financial viability.

### **15. Micro, Small and Medium Enterprises (MSME)**

1. Timely and adequate working capital may be ensured for MSMEs.
2. A structured marketing arrangement may be put in place for retail sales of goods produced by SHGs and other craftsmen.

### **16. Export Credit**

1. Regional centres may be established at more places which can function for developing agro products and agro industries having export potential fixing of standards and specifications for the scheduled products for the purpose of exports training in various aspects of industries connected with the scheduled products updating exporters regarding various central government schemes.
2. Cluster based approach in financing by bankers for enhancing exports.
3. Enhancing bank finance towards infrastructure and post-harvest technology, development of Mega Food Parks and promotion of various clusters.

### **17. Education**

1. Insistence on collateral for education loans is one of the biggest hurdles in its growth. Steps need to be taken at policy-making level to popularize education loans.
2. Banks may display their schemes at the schools and colleges for a wider publicity.
3. The education department may play a pro-active role in sensitizing the students about benefits of higher education and loan facilities available from various banks. Credit discipline and the habit of regular repayment of installment can be infused in the student stage itself

**18. Housing**

1. The Government of India launched the PM Awas Yojana with an aim to promote and encourage sustainable and affordable housing to the lower income group. Bankers in coordination with Real Estate Developers may arrange for taluka level exhibitions about the housing schemes and upcoming projects in the district.

**19. Social Infrastructure**

1. Rejuvenation of existing MI tanks by de-silting would enhance their storage and percolation capacities.
2. Construction and maintenance of community water storage structures could be encouraged

**20. Renewable Energy**

1. Government of Karnataka may explore possibilities of conducting exclusive training to rural youth on maintenance and servicing of solar transmission and creating awareness about solar lighting solar pump sets solar cookers wind pumps etc. across the state.

**21. Informal Credit Delivery System**

1. The focus may be placed on identification/ re-activating dormant/ inactive groups by providing various capacity building initiatives both to bankers and SHG members. Further issues pertaining to multiple membership and multiple financing need to be addressed.
2. Thrust on sustenance of existing groups with focus on quality of SHGs which is key to sustenance may be focused up on. SHPIs/Banks may introduce regular grading of SHGs. The SHGs need to be provided refresher trainings reiterating the basic tenets group dynamics and proper book keeping.



## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

#### 2. Formation of Ministry of Cooperation by GoI

Recognizing 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 (PDSCS) and other cooperative bodies with cooperative banks to strengthen and make the cooperative sector self-reliant (Aatmanirbhar). The pilot project was successful, and the project was expanded and launched in all districts of Gujarat from 15 January 2024 by Hon'ble Chief Minister of Gujarat.

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

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

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

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

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

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

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

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

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

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

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

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

#### **h. Initiatives under Cooperative Development Fund (CDF)**

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

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

1. The cooperative sector in Karnataka comprises a total of 45962 cooperatives, covering about 36075 non-credit cooperative societies i.e., Dairy/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc. and 9885 rural credit

co-operatives (PACS, LAMPS, FSS, etc.). These primary societies have nearly 236 lakh members spread across 29736 villages. The long-term rural co-operative credit structure cover 26 State Co-operative Agriculture and Rural Development Bank (SCARDBs) branches and 181 PCARDBs having a membership of nearly 11.89 lakh members. Further, there are 3446 MSCS having their registered office in the State. Besides, there are about 41 district level federations and 25 State level federations of societies operating in the State.

2. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives The following announcements were made by the State in their budget for 202526.

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

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

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

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

6. "Health, Awareness, and Community Engagement

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

- On 31 July, the RCS Head Office in Bengaluru hosted a medical check-up and blood donation camp, reinforcing the cooperative sector's commitment to public health.
- To commemorate the IYC, a special magazine titled "Sahakara" was published, showcasing stories, achievements, and future visions of Karnataka's cooperative movement.

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

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

#### 7. "Status of PACS Computerisation

5.1 State Level Status of computerisation (viz. Go-Live/e-PACSonly, Online Audit, trainings etc,) as on 25.08.2025"

8. "PACS Sanctioned - 5491

ERP Trial Run - 3504

ERP Go Live - 3028

HoC uploaded - 144

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

On-system Audit - 1496

Dynamic Day End - 137"

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

### 5. Status of Cooperatives in the District

1. Bengaluru Rural district has a rich cooperative profile with sector wise cooperatives in the district covering credit, marketing, housing and milk sectors. There are 9 branches of DCCB, 4 branches of PLDBs, 125 Credit Cooperatives societies (Agri-78, Non Agri – 47), 1045 Non- Credit Cooperatives societies( Marketing -4, Housing – 20, Milk – 814, Others-207).

2. The block wise, sector wise distribution of DCCB Branches, PLDBs and Cooperative societies in the district is as under:

3. Devanahalli Block: DCCB Branches-2, PLDBs Branches - 1, Credit Cooperatives societies - 26 (Agri-16, Non Agri – 10), Non- Credit Cooperatives societies – 244 (Marketing -1, Housing – 5, Milk -182, Others – 56)

4. Doddaballapur Block: DCCB Branches-3, PLDBs Branches - 1, Credit Cooperatives societies - 46 (Agri-33, Non Agri – 13), Non- Credit Cooperatives societies – 317 ( Marketing -1, Housing – 2, Milk -249, Others – 65)

5. Hoskote Block: DCCB Branches-1, PLDBs Branches - 1, Credit Cooperatives societies - 13 (Agri- 9, Non Agri – 4), Non- Credit Cooperatives societies – 248 ( Marketing -1, Housing – 5, Milk -200, Others – 42)

6. Nelamangala Block: DCCB Branches-3, PLDBs Branches - 1, Credit Cooperatives societies - 40 (Agri-20, Non Agri – 20), Non- Credit Cooperatives societies – 236 ( Marketing -1, Housing – 8, Milk -183, Others – 44)

#### **6. Potential for formation of cooperatives**

There is fair potential for cooperative activity in the agricultural sector especially in Hoskote Taluk where the number of agriculture credit societies are lower in comparison to the other blocks of the district. Further there is scope for upgradation of existing PACS as Multi Service Cooperatives in the district. These initiatives can have immense multiplier effect in giving a fillip to economic activities in these areas.

## Chapter 9

### NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Collectivization	FPO	Hoskote	Under CSS 10000 FPO scheme NABARD has sanctioned grant assistance of Rs. 18 lakh to Vikasakalpa FPO which is promoted by Vikasana (CBBO) in Hoskote Block of Bengaluru Rural. This FPO has been registered in 2023.	NA	530	The FPO is expected to support the farmers for enhancing their income and livelihood through collectivization and marketing of agri-produce
2	Collectivization	CBBO	Hoskote	Under CSS 10000 FPO scheme NABARD has sanctioned grant assistance of Rs. 25 lakh to Vikasana (CBBO) for formation and handholding of Vikasakalpa FPO in Hoskote Block of Bengaluru Rural.	NA	530	The FPO is expected to support the farmers for enhancing their income and livelihood through collectivization and marketing of agri-produce

3	Tribal Development	Non-Wadi Tribal Development Project	Doddaballpura	NABARD has sanctioned grant assistance of Rs. 127.88 lakh to Non-Wadi Tribal Development Project in 4 villages of Doddaballpur Taluk of Bengaluru Rural District. The project aims to promote Integrated Farming System in its catchment area and is promoted by IRIDS. On completion the project would benefit about 200 families in the project area.	NA	200	1. Doubling of farmers income 2. Reduction in lifestyle diseases by promoting organic vegetable farming 3. Soil and water conservation 4. Conversion of fallow land to agriculture land 5. Improving employment and income generating activities
---	--------------------	-------------------------------------	---------------	---	----	-----	--



4	Watershed Development	Mukkenahalli watershed	Doddaballpur	NABARD has sanctioned grant assistance of Rs. 3.52 lakh for preparation of DPR for development of Mukkenahalli watershed in Doddaballpur Taluk of Bengaluru Rural District.	NA	2315	<p>1.Improvement in agriculture practices</p> <p>2. Creation of employment activities for the families involved in watershed program.</p> <p>3. Treatment of land for fertile soil and moisture conservation</p> <p>4. Increasing ground water level</p> <p>5. Improving living condition of families</p>
5	Institution Development	PACS as MSC	Bengaluru Rural	Under RIDF total 728 projects involving RIDF assistance of Rs. 394.48 crore has been sanctioned and Rs.265.15 crore has been disbursed as on 31 March 2025 in Bengaluru Rural.	NA		Under this scheme the PACS will be upgraded to provide multi services for farmers. This scheme has helped create a new revenue source besides creating capital assets for PACS.

6	Infrastructure Development	NIDA	Bengaluru Rural	Under NIDA a term loan of Rs.4,500 crore has been sanctioned to the Karnataka Industrial Areas Development Board (KIADB) for land acquisition, development of industrial zones, establishment of essential infrastructure, and implementation of water supply projects across multiple districts in Karnataka, including Bengaluru Rural	NA	10000	The Rs. 4,500 crore loan sanctioned to KIADB will support land acquisition and development of industrial infrastructure including water, power, and common utilities. This is expected to boost industrial growth, attract investments, and generate employment for rural youth and women.
---	----------------------------	------	-----------------	--	----	-------	--

## Success Stories

### Success Story 1



Title	Vikasakalpa Farmer Producer Company Limited-Empowering Farmers through Collective Strength
5. Block	Hoskote
6. Village	Mugabala
Scheme	Central Sector Scheme for formation and Promotion of 10000 FPOs
Project Implementing Agency	NABARD
Duration of the project	5 Years(Grant Support 3 Years for FPO and 5 Years for CBBO)
Beneficiary	
1. No. of beneficiaries	410
2. Community	Farmers(Small-338Marginal-104Landless-3Medium/Large-26Schedule Caste-32 & Schedule Tribe-64)
3. State	Karnataka
4. District	Bengaluru Rural

#### 1.1 Support provided

Under CSS 10000 FPO scheme NABARD has sanctioned grant assistance of Rs. 18 lakh to Vikasakalpa FPO which is promoted by Vikasana (CBBO) in Hoskote Block of Bengaluru Rural.

The FPO has received a total of ₹667000/- in three installments towards management costs from NABARD

An application has been submitted for an Equity Grant of ₹520000/- to benefit 410 shareholders which is under process

### **1.2 Pre-implementation status**

Vikasakalpa FPO was established on February 26 2023 with the aim of uplifting local farmers and improving their livelihoods through collective action.

The FPO began with a committed team of 10 Directors who led efforts to mobilize shares and raise awareness among farmers in 12 villages.

The farmers in the region are primarily smallholders facing socio-economic challenges such as low income and limited access to resources.

### **1.3 Challenges faced**

Limited value addition for locally grown crops like Ragi and Horsegram due to lack of processing infrastructure.

Inadequate access to quality agricultural inputs such as seeds fertilizers and other essentials.

Poor market access for vegetables and pulses with no effective price discovery mechanisms in place.

Limited opportunities for women and marginalized groups to participate in income-generating activities such as vegetable chopping and online selling.

### **1.4 Impact**

In its initial phase the FPO received a sanctioned management cost of ₹18 lakhs for three years which provided essential financial support for operations.

This funding was instrumental in setting up foundational systems for effective management and coordination among farmers.

The FPO has obtained multiple licenses including GST Fertilizer Pesticides Seeds Mandi License General License APMC Trade License Import Export Code APEDA KEPPAC FSSAI e-Trading with ONDC e-NAM and REMS.

These licenses enable the FPO to operate in both input and output businesses ensuring regulatory compliance and enhancing market credibility.

Since its inception the FPO has made significant progress by leveraging the region's agricultural strengths and improving market access for farmers.

The FPO has promoted sustainable practices and facilitated the sale of Sheep & Goat Horsegram Ragi and Vegetables directly benefiting shareholders.

By offering inputs at lower prices than local vendors the FPO has helped farmers reduce production costs.

Strong buyer connections have been established allowing farmers to sell their produce at favorable prices.

## Appendices

### Climate Action & Sustainability

#### 1 Climate Action - Scenario at Global & National Level

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

### 1.3 Initiatives of Govt. of India

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

### 1.4 Initiatives of RBI

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

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

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

### 1.5 Initiatives of NABARD

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

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars: (i) Accelerating Green Lending across sectors, (ii) Playing a broader Market Making Role, (iii) Internal

Green Transformation of NABARD, and (iv) Strategic Resource Mobilization. This strategic initiative not only reinforces NABARD's commitment to environmental stewardship but also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

## **1.6 Way Forward**

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

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

### **2.1 State Action Plan for Climate Change**

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

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

### **2.2 Any specific Climate Change initiative in the State by**

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



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

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

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

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

4. Dryland adaptation studies in Vijayapura and Bagalkot

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

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

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

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

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

### **3 Climate Change Scenario - At the District Level**

#### **3.1 Prospects of Climate Action in the District**

a) Bengaluru Rural district is experiencing uneven distribution of rainfall rising temperatures and declining relative humidity which together are creating stress on both rainfed and irrigated agriculture. In this backdrop the prospects for climate action lie in strengthening climate-smart farming practices such as crop diversification, rotation mulching integrated nutrient management and adoption of drought-tolerant varieties. As highlighted in the Karnataka State Action Plan on Climate Change (KSAPCC) sustainable watershed management and rejuvenation of tanks and lakes—which are already being geotagged by the state—can enhance groundwater recharge and provide long-term resilience. ([KSAPCC EMPRI Karnataka]) The focus on water use efficiency through micro-irrigation and sustainable drip systems is vital given the stress on surface irrigation. Promoting organic farming soil health restoration and resilient cropping systems will reduce vulnerability while lowering emissions. Collaborative action involving local self-governments civil society and research institutions is essential for scaling these measures.

b) Community awareness and behavioural change are vital prospects for climate action in Bengaluru Rural district. As noted in the Karnataka State Action Plan on Climate Change (KSAPCC) sensitising rural youth and farmer groups on the long-term implications of climate variability can encourage widespread adoption of sustainable practices. Opportunities also exist in promoting renewable energy solutions such as solar-powered irrigation pumps energy-efficient farm equipment and decentralized waste-to-energy systems which reduce carbon emissions while lowering costs for farmers. In view of rapid peri-urban growth the district can benefit from creation of green buffers urban–rural tree plantation drives and restoration of degraded commons which help mitigate heat stress and improve air quality. Building such eco-friendly infrastructure alongside awareness- driven community participation will not only strengthen resilience to climate shocks but also open pathways for sustainable rural development in the district.

### **3.2 Any specific Climate Change initiative in the District by**

a) The Government of India has launched the Green Credit Programme (GCP) in October 2023 under the Environment Protection Act 1986 as part of the national LiFE (Lifestyle for Environment) movement. The scheme implemented by the Ministry of Environment Forest and Climate Change (MoEF&CC) with the Indian Council of Forestry Research and Education (ICFRE) as administrator provides a market-based framework to incentivize individuals communities institutions and corporates to take up pro-environmental actions. The programme covers eight thematic areas including tree plantation on degraded land water conservation sustainable agriculture waste management air pollution reduction mangrove restoration Ecomark adoption and sustainable infrastructure development. Each verified activity earns “Green Credits” which serve as tradable units of environmental service and can be used for compliance CSR/ESG reporting or exchanged on designated platforms. For Bengaluru Rural district the programme opens prospects for community-driven afforestation on degraded commons water harvesting structures adoption of eco-friendly packaging and sustainable farming practices thereby aligning local actions with national climate commitments. The initiative complements state-level efforts like the Karnataka State Action Plan on Climate Change (KSAPCC) and provides a structured pathway for integrating rural communities into India’s long-term goal of enhancing carbon sinks and building climate resilience.

- b) Department of Agriculture has conducted awareness programmes for guiding farmers about cropping system in water scarcity conditions organic farming usage of green manure & micro nutrients in crops etc. in tune with climate change adaptation.
- c) Karnataka has undertaken a landmark digital initiative to safeguard its water resources by geotagging its lakes—a critical move for climate resilience. Launched in March 2024 by the Departments of Minor Irrigation Groundwater Development and Survey Settlement & Land Records the project aims to map all 41875 waterbodies statewide. As of April 2025 31033 lakes have been successfully geotagged aiding real-time monitoring of water flow encroachments and overall lake health. Over 34651 lakes spanning 7.7 lakh acres have been surveyed leading to the identification and recovery of 28750 encroached acres with restoration work underway for the remainder
- d) 88 Irrigation Projects have been assisted in the district with a RIDF assistance of Rs 5191.23 lakh benefitting 3929.88 ha of land. NABARD has also sanctioned grant assistance of Rs. 3.52 lakh for preparation of DPR for development of Mukkenahalli watershed in Doddaballapura Taluk of Bengaluru Rural District.

## 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. Bangalore blue grape also simply called Bangalore Blue is a variety of grape grown in Bengaluru rural Chikkaballapur and Kolar districts. It is being cultivated in the region for over the past 150 years and in the year 2013 it was given the Geographical Indication (GI) status. The Bangalore Blue got the GI tag for its specific geographic and indigenous variety.

4. Bangalore Rose Onion is another GI tagged Product. Bangalore Rose Onion Growers Association is the registered Authorised User. DDM has been giving adequate thrust to Bank financing of these product chains in various forums. NABARD along with APEDA have assisted in exporters market linkage leading to increased demand from FPOs also. The department of Horticulture assists exporters in capacity building and liaisoning with ECGC Bangalore. GI tag for Rose Onion has also increased the export potential for the product and also Government initiatives in better yield practices and support for farmers. The central government has exempted export duty on Bangalore Rose Onion (GI-tagged) subject to certification from Karnataka's Horticulture Commissioner—bolstering export competitiveness from taluks like Devanahalli and Hoskote in Bengaluru Rural district.

In Bengaluru Rural district GI-tagged products such as Bangalore Blue Grapes and Bangalore Rose Onion offer considerable scope for strengthening farmer incomes and positioning the district as a niche agri-export hub. These crops with their unique characteristics and recognition can be leveraged through promotion of FPOs/producer collectives and provision of credit support for pack houses cold storage ripening chambers and value-addition units for products like grape juice raisins wine dehydrated onion flakes and powders. Linking GI crops with export-oriented supply chains APEDA agri-export clusters e-commerce platforms and branding initiatives will further enhance market access. In addition GI-based agri-tourism such as vineyard tours and onion festivals can diversify rural incomes. To ensure sustainability credit interventions may encourage micro-irrigation rainwater harvesting organic cultivation and eco-friendly packaging. Stronger research linkages with IIHR Bengaluru and University of Horticultural Sciences Bagalkot coupled with PPPs with corporates and exporters would aid productivity improvement development of disease-resistant varieties and value chain integration thereby unlocking the full potential of GI crops in the district.

5.

**Sources for District Profile Data**

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

Status	District at a Glance
Major Crops, Area, Production, Productivity	District at a Glance
Irrigated Area, Cropping Intensity	District at a Glance
KCC Coverage	SLBC Karnataka
Soil testing facilities	District at a Glance
Irrigated Area & Potential	District at a Glance
Block level water exploitation status	Central Ground Water Board's Block wise Ground water assessment report 2024
Mechanisation in District	District at a Glance
Service Centers	Department of Agriculture
Sericulture	District at a Glance
Area under Forest Cover & Waste Land	District at a Glance
Agri Storage Infrastructure	District at a Glance
NABARDs interventions	NABARD Karnataka Regional Office
Fertilizer Consumption	District at a Glance
MSME units - Cumulative	Udyam Registration
Details of non-credit cooperative societies	District at a Glance
Details of credit cooperative societies	District at a Glance
Block wise, sector wise distribution of cooperative societies in the district	District at a Glance

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

Sources for Banking profile Data	
1	LDM Lead Bank Bangalore Rural
2	RBI ACP Portal

**Name and address of DDM**

Name	Ghausia Khan
Designation	DDM(R), NABARD
Address 1	NABARD Bangalore Regional Office
Address 2	Kempegowda Road
Post Office	P.B. No. 9944
District	Bengaluru
State	Karnataka
Pincode	560009
Telephone No.	8022076479
Mobile No.	7982970235
Email ID	<a href="mailto:bangalore.rural@nabard.org">bangalore.rural@nabard.org</a>



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

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

☎ : 040-23241155/56

🌐 : [www.nabsamruddhi.in](http://www.nabsamruddhi.in)

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

☎ : 022-2653-9693

✉ : [nabsamruddhi@nabard.org](mailto:nabsamruddhi@nabard.org)



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>Biggest lender in the FPO ecosystem</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>Working Capital</li> <li>Term Loan</li> <li>Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
---	---

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

☎ : 044-28270138/28304658

✉ : [finance@nabkisan.org](mailto:finance@nabkisan.org)

🌐 : [www.nabkisan.in](http://www.nabkisan.in)

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

☎ : 022-26539620/9514

✉ : [corporate@nabard.org](mailto:corporate@nabard.org)



## NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>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</li> <li>Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul>
---	--

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

☎ : 080-26970500

✉ : [ho@nabfins.org](mailto:ho@nabfins.org)

🌐 : [www.nabfins.org](http://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
- 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
- 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](mailto:headoffice@nabcons.in)

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

☎ : 011-41538678/25745103

🌐 : [www.nabcons.com](http://www.nabcons.com)





## NABSanrakshan Trustee Private Limited Building Trust for Rural Prosperity

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

Three sovereign Credit Guarantee Schemes offered are:

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

- More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly 21.77 lakh farmers across 23 States. Operations carried through a Credit Guarantee Portal

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

☎ : 040-23241155/56

🌐 : [www.nabsamruddhi.in](http://www.nabsamruddhi.in)

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

☎ : 022-2653-9693

✉ : [nabsamruddhi@nabard.org](mailto:nabsamruddhi@nabard.org)



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

☎ : 022-26539149

✉ : [nabventure@nabard.org](mailto:nabventure@nabard.org)

🌐 : [www.nabventure.in](http://www.nabventure.in)



## NAB FOUNDATION Leveraging the power of convergence

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

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

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

### IF YOU ARE A CSR UNIT

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

### IF YOU ARE A CIVIL SOCIETY

With an idea whose time you think has come and have not been able to find willing partners, 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](mailto:nabfoundation@nabard.org)

🌐 : [www.nabfoundation.in](http://www.nabfoundation.in)



**NABARD**

NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

**KARNATAKA REGIONAL OFFICE**

NABARD TOWER, 46, KEMPEGOWDA ROAD  
BENGALURU - 560 009

[www.nabard.org](http://www.nabard.org) |     / [nabardonline](https://nabardonline.org)