



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Bidar District
Karnataka Regional Office, Bengaluru



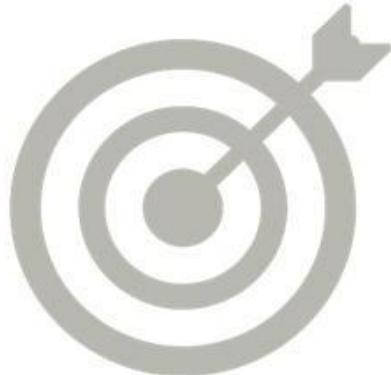
VISION

Development Bank of the Nation for
Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

MISSION



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

द्योग्य

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

Potential Linked Credit Plan

Year: 2026-27

District: Bidar

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

PLP Document Prepared by:

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Bidar

PLP Document finalized by: NABARD, Karnataka Regional Office

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

Foreword

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

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

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

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

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

Dr. Surendra Babu
Chief General Manager
08 December 2025

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Abbreviations

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



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

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

Executive Summary

1. Introduction

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

2. District characteristics

Location	Bidar is located in the Northern most part of the State categorised under North East Transition Zone. The district shares its border with Maharashtra and Telangana states.
Type of soil	Lateritic, medium black and deep black soil & red loamy soils
Primary occupation	The district is Agriculture dependent district with major crops grown are Jowar, Soybean, Sugarcane, Pigeon pea, Chickpea etc. The district has got GI tag for its Handicraft Bidri work. Thus certain portion of the population is also engaged in preparing this craft.
Land holding structure	74 % of the farmers are small and marginal farmers holding only 44% of the total agriculture land.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The ACP target and achievement for FY 2024-25 are Rs.3527crore and Rs.4090crore respectively. Thus, the achievement is 116%. For FY 2023-24 are Rs.5920.29crore and Rs.3384.99crore respectively. Comparatively, Banks have performed well.

2. Investment credit in agriculture

The agriculture term lending during FY 2024-25 was Rs.2503crore against the target of Rs.2074 crore at 120%.

3. Credit flow to MSMEs

The credit flow to MSME has taken a traction in the district with 3-year with an achievement of Rs.1177.96 crore at 104% of the target. There is a steady increase of credit to MSME from Rs.826crore in FY 2022-23.

4. Other significant credit flow, if any

The credit flow in Export and Education are the major sectors for the Banks to promote.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

The PLP projections for FY 2026-27 are Rs.5831.50crore. The projections made factoring in the various parameters and the previous year achievements in agriculture production, industrial developments, government policies and various schemes of the state and central Government.

2. Projection for agriculture and its components

Agriculture sector projection for FY 2026-27 is Rs. 3387.50 crore. The projections are made based on the available infrastructure, production of various crops and investment in the sector by public and private entities.

3. Projection for MSMEs

Projections for credit to MSME sector for FY 2026-27 is Rs. 1460 crore. The projections are made based in the credit offtake and the investments in MSME sectors made during previous year.

4. Projection for other purposes

The projections Education, Export, Social Infrastructure, Housing, Renewable energy and other priority sectors are based on the investment made in the respective sectors and the envisaged credit offtake in the sector.



5. Developmental Initiatives

- 1 Promotion of SHGs / JLG assisted for financial inclusion and reduction of poverty. Promotion of FPOs has resulted in creation of assets and doubling of farmers' income in the district. PACS as MSCs has helped create infrastructure close to farm gate and income generation for the PACS.
- 2 NABARD with the assistance from MPLADS fund of Honb'le Rajya Sabha Member Smt. Nirmala Sitaraman has created a Common facility for agro processing for Soyabean processing.
- 3 NABARD is providing market to GI product i,e Bidri Art work through various programs such as exhibitions, Saras melas etc.

6. Thrust Areas

- 1 The following areas have been identified in PLP 2025-26 for giving focused attention and thrust:
- 2 · Mainstreaming the financially excluded persons through Pradhan Mantri Dhan Yojana (PMJDY), Prime Ministers Social Security Schemes, Mudra Yojana, etc.,
- 3 · Interventions focused on input management and better production practices, diversification towards hi-value crops, allied agriculture and risk management and better market linkages to help doubling of farmers' income in real terms.
- 4 · Product development, Service and linkage of FPOs to credit: Handholding of crop cluster- wise FPOs and linking them to market and institutional credit on the basis of a business plan. Allocation of villages to new FPOs whenever there is
- 5 · Accelerating pace of capital formation in agriculture & allied sectors. Banks need to focus on providing agriculture term loans to farmers which will lead to capital formation in the sector.
- 6 · Area Development Schemes for Dairy, Sheep & Goat and Financing of FPOs
- 7 · Rs. 4,500crore term loan approved under NABARD's Infrastructure Development Assistance (NIDA) marking the largest ever single borrowing under this scheme at the national level. Funds will be disbursed in two phases within 2025 and 2026.

7. Major Constraints and Suggested Action Points

- 1 More than 70% of the population depends on agriculture, therefore there is a need to develop secondary sector and tertiary sector. Focus on development of Food processing industries, MSME, taking the FPO to next level.
- 2 Focused attention in credit to Education, Social infrastructure and Agri infrastructure is need of the hour.

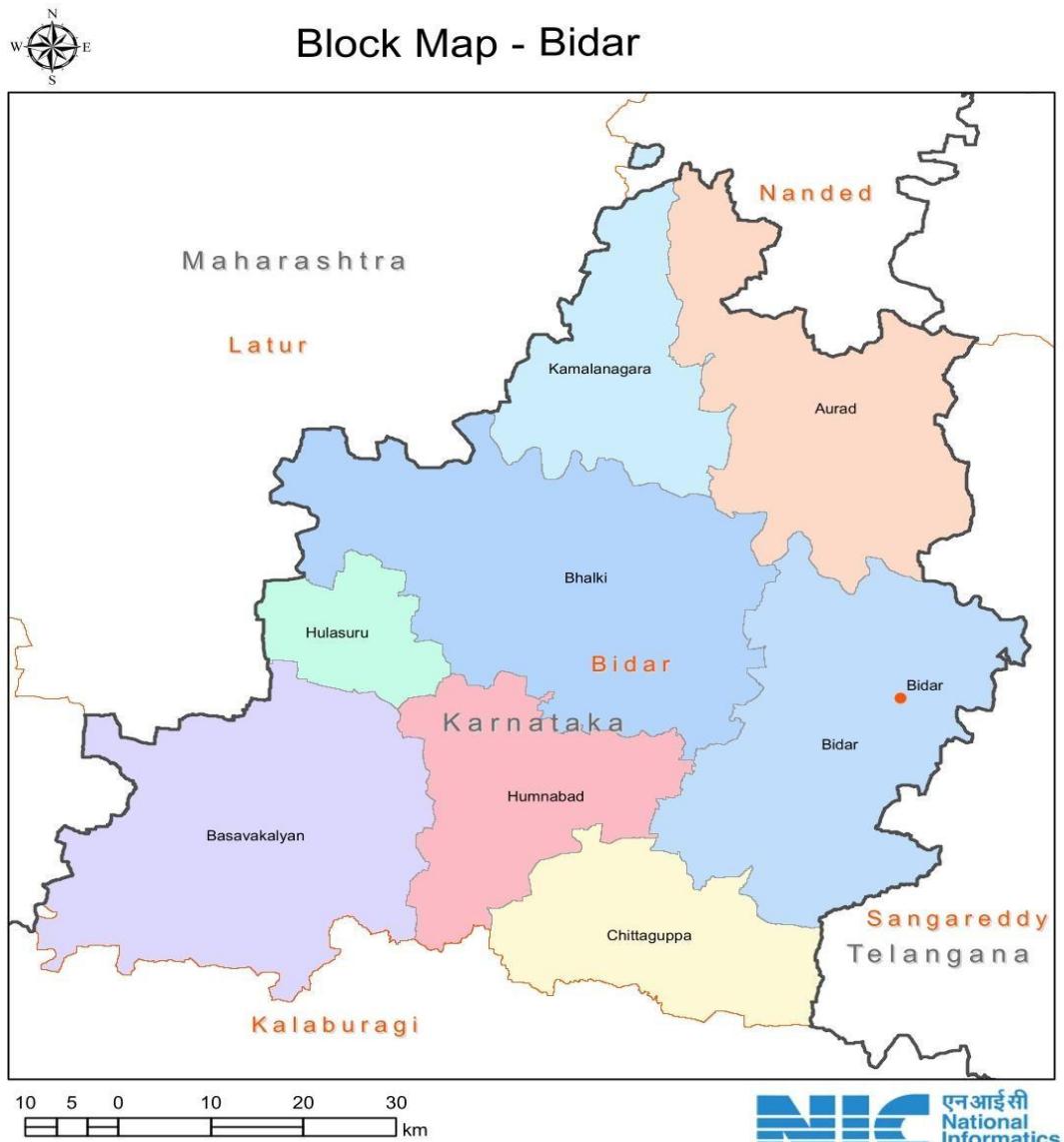
3 The FPO acceleration program would help FPOs get adequate training, market linkage and connection with the agriculture technologies. Two FPOs in the Bidar which are promoted by NABARD are getting benefitted under the scheme through market linkage and training.

8. Way Forward

- 1 Credit Projections for 2026-27 call for coordinated approach to achieve the target of the ACP necessitating better monitoring and review at BLBC/ DCC meetings, effective implementation of Financial Inclusion plans. Bank credit to FPOs will help collective efforts to promote agriculture in large scale

Part A

District Map



NIC एनआईसी
National
Informatics
Centre

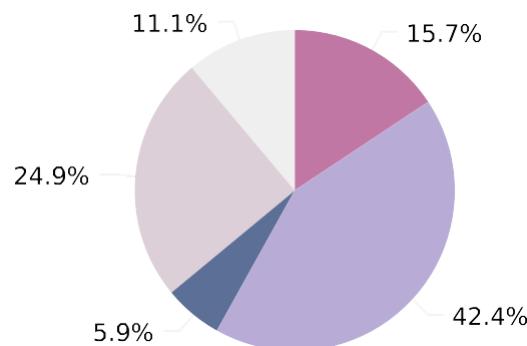


Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	313000.36
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	247243.63
2	Term Loan for agriculture and allied activities	65756.73
B	Agriculture Infrastructure	7299.29
C	Ancillary activities	18450.36
I	Credit Potential for Agriculture A+B+C)	338750.01
II	Micro, Small and Medium Enterprises	145000.00
III	Export Credit	4040.00
IV	Education	6500.00
V	Housing	24003.00
VI	Social Infrastructure	7850.20
VII	Renewable energy	6999.99
VIII	Others	50000.70
	Total Priority Sector	583143.90



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

Others include Social Infrastructure and Renewable energy

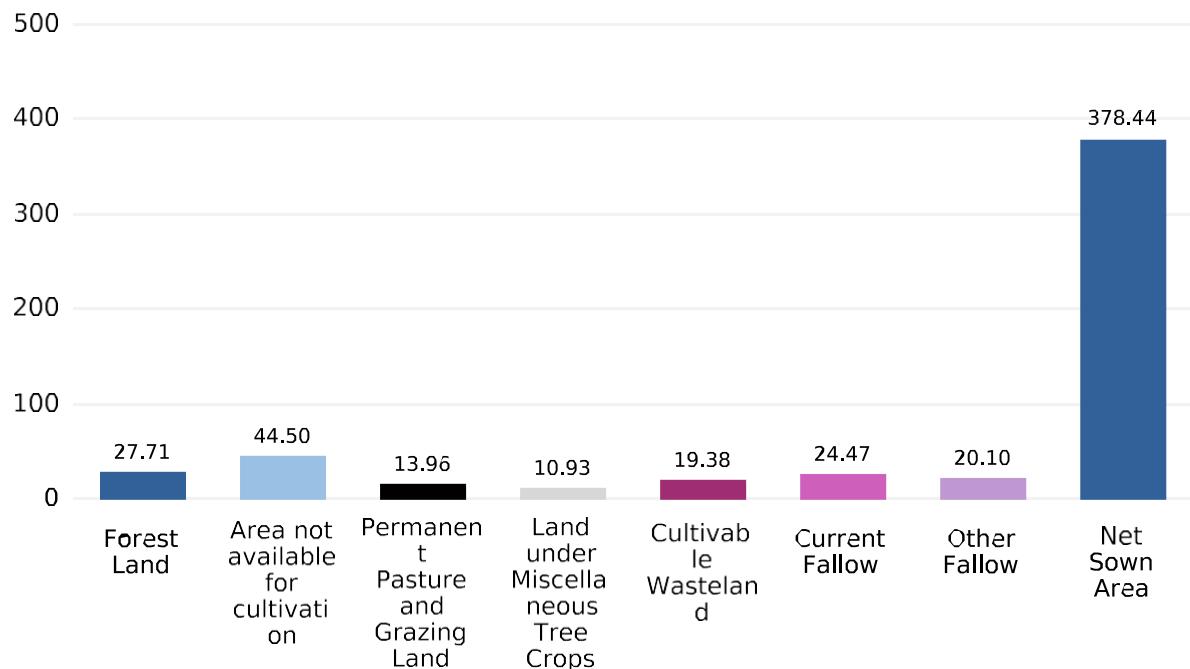
**Summary of Sector/ Sub-sector wise PLP Projections 2026-27**

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	244446.54
2	Water Resources	18098.49
3	Farm Mechanisation	6539.24
4	Plantation & Horticulture with Sericulture	16247.80
5	Forestry & Waste Land Development	692.61
6	Animal Husbandry - Dairy	18286.03
7	Animal Husbandry - Poultry	4191.74
8	Animal Husbandry - Sheep, Goat, Piggery	1465.85
9	Fisheries	726.96
10	Farm Credit- Others	2305.10
	Sub total	313000.36
B	Agriculture Infrastructure	
1	Construction of storage	5235.95
2	Land development, Soil conservation, Wasteland development	1541.97
3	Agriculture Infrastructure - Others	521.37
	Sub total	7299.29
C	Ancillary activities	
1	Food & Agro. Processing	3835.70
2	Ancillary activities - Others	14614.66
	Sub Total	18450.36
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	112360.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	30600.00
II	D Service Sector - WC	0.00
II	E MSME - Others	2040.00
	Total MSME	145000.00
III	Export Credit	4040.00
IV	Education	6500.00
V	Housing	24003.00
VI	Social Infrastructure	7850.20
VII	Renewable energy	6999.99
VIII	Others	50000.70
	Total Priority Sector	583143.90

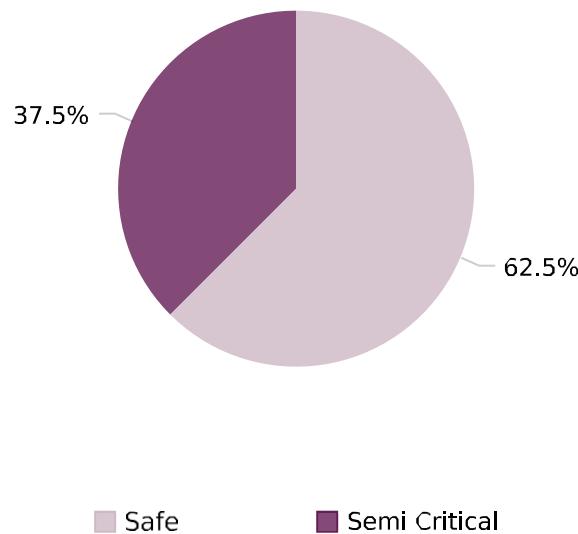
District Profile

1. Land Utilisation ('ooo hectares)



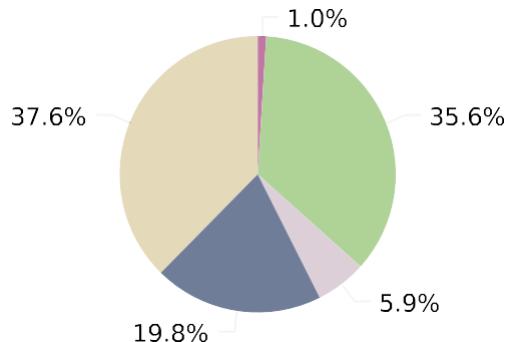
District at a glance 2022-23

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



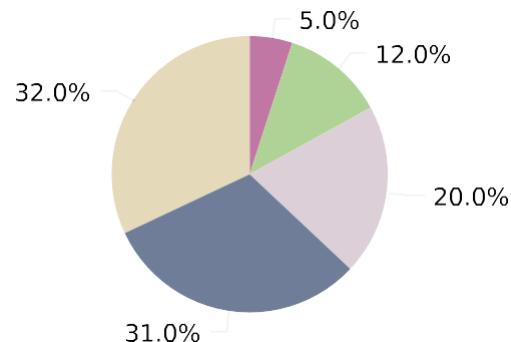
CGWB Department of Agr Water Resources

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)

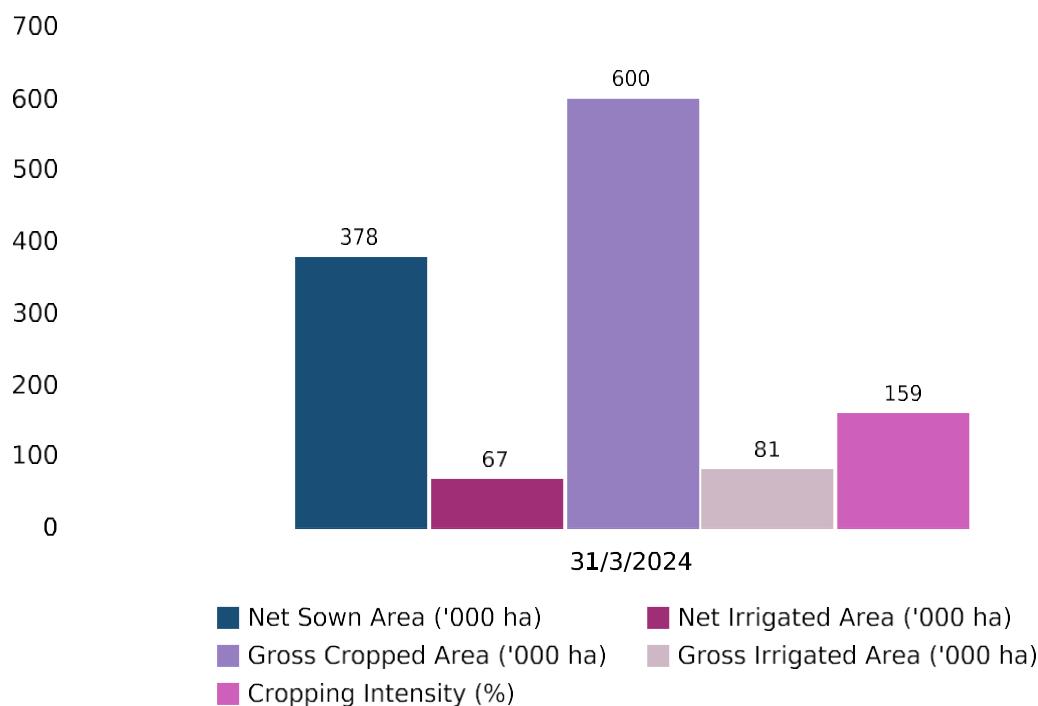
Landholding - Area (%)



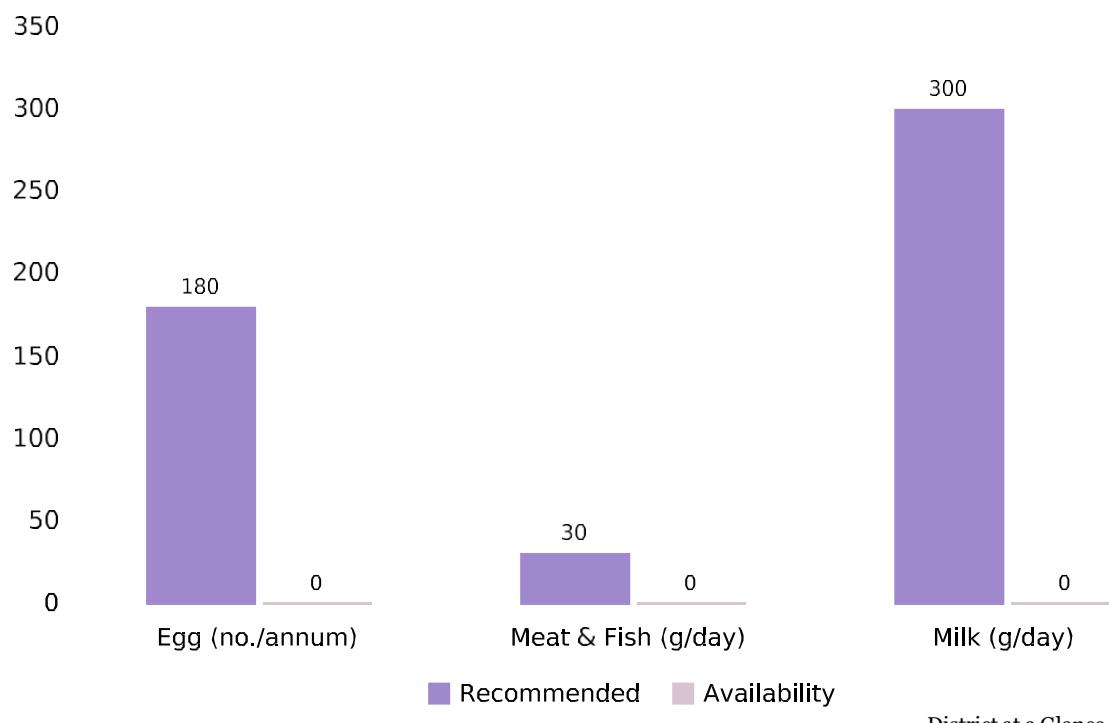
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

District at a glance 2022-23

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



5. Per-capita availability



Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	5448.00
2	No. of Sub Divisions	2
3	No. of Blocks	8
4	No. of revenue villages	620
5	No. of Gram Panchayats	185

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Bidar
3	Agro-climatic Zone 1	AZ99 - North East Transition
4	Climate	Semi-Arid and Arid
5	Soil Type	Lateritic medium black and deep black soil.

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

Sr. No.	Particulars	Nos.
1	Total Geographical Area	541.77
2	Forest Land	27.71
3	Area not available for cultivation	44.50
4	Barren and Uncultivable land	19.13
5	Permanent Pasture and Grazing Land	13.96
6	Land under Miscellaneous Tree Crops	10.93
7	Cultivable Wasteland	19.38
8	Current Fallow	24.47
9	Other Fallow	20.10

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	5
2	Critical	0
3	Semi Critical	3
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	8

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	94.04	35.98	51.94	11.88
2	>1 to <=2 ha	99.04	37.89	139.55	31.92
3	>2 to <=4 ha	50.96	19.50	134.64	30.80
4	>4 to <=10 ha	15.72	6.01	89.05	20.37
5	>10 ha	1.63	0.62	21.97	5.03
6	Total	261.39	100.00	437.15	100.00

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	141.30
2	Of the above, Small/ Marginal Farmers	0.93
3	Agricultural Labourers	280.09
4	Workers engaged in Household Industries	18.10
5	Workers engaged in Allied agro activities	
6	Other workers	263.12



7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1703.30	870.67	832.64	1277.35	425.95
2	Scheduled Caste	399.00	204.00	195.00	330.00	69.00
3	Scheduled Tribe	236.00	120.00	116.00	215.00	21.00
4	Literate	1048.00	597.00	445.00	739.00	303.00

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	320.00
2	Rural Households	240.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	
2	Having source of drinking water	319.00
3	Having electricity supply	277.00
4	Having independent toilets	301.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	620
2	Villages having Agriculture Power Supply	552
3	Villages having Post Offices	299
4	Villages having Banking Facilities	564
5	Villages having Primary Schools	572
6	Villages having Primary Health Centres	59
7	Villages having Potable Water Supply	542
8	Villages connected with Paved Approach Roads	524



Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1898
2	Primary Health Centres	59
3	Primary Health Sub-Centres	215
4	Dispensaries	24
5	Hospitals	705
6	Hospital Beds	3096

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	100
2	Registered FPOs	54
3	Agro Service Centres	91
4	Soil Testing Centres	3
5	Approved nurseries	
6	Agriculture Pumpsets	86936
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	425.28
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	67.33
4	Area irrigated by Canals/ Channels	0.94
5	Area irrigated by Wells	66.36
6	Area irrigated by Tanks	0.32
7	Area irrigated by Other Sources	0.66
8	Irrigation Potential Utilized (Gross Irrigated Area)	81.46

14. Infrastructure for Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	1532
2	Railway Line [km]	119
3	Public Transport Vehicle [Nos]	15388
4	Goods Transport Vehicles [Nos.]	29784

15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	28	35000
2	Sugarcane (Gur/ Khandsari/ Sugar)	6	547675
3	Spices (Masala Powders/ Pastes)	5	100
4	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	3	60
5	Milk (Chilling/ Cooling/ Processing, etc.)	8	25000

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	20155	210	19945
2	Cattle – Indigenous	153479	23021	130458
3	Buffaloes	125510	6275	119235
4	Sheep - Cross bred	80	4	76
5	Sheep – Indigenous	85868	3536	82322
6	Goat	182854	14214	168640
7	Pig - Cross bred	424	40	384
8	Pig – Indigenous	20414	2112	18302
9	Horse/Donkey/Camel			
10	Rabbit	35	4	31
11	Poultry – Improved	734095		734095

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	28
2	Veterinary Dispensaries	82
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	1
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	
7	Fodder Farms	1
8	Dairy Cooperative Societies	198
9	Milk Collection Centres	447
10	Fishermen Societies	17
11	Animal Husbandry Training Centres	1
12	Animal Markets	5
13	Fish Markets	12
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	3

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	2434.00	MT		gm/day
2	Egg	1101.00	Lakh Nos.		nos/p.a.
3	Milk	808.00	MT		gm/day
4	Meat	3225.00	MT		gm/day
5	Wool	3437.00	MT		



District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)		836
Rainfall - Actual (mm)	850	850

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	510.00	599.90
Net sown area ('ooo ha)	413.00	378.44
Cropping intensity (%)	123.00	158.52

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)		83.99

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	196220	180654	172922
GLC through KCC (Rs. lakh)	131972.06	147819.72	142470.53

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Sorghum				35.92	37.15	1034.24
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	130.62	86.21	660.01	113.72	110.22	969.22
Sugarcane/ Ganna				13.96	1108.00	79369.63
Soybean	203.78	370.88	1820.00	253.67	332.62	1311.23
Safflower				25.78	30.17	1170.29
Mungbean	31.76	24.46	770.15			
Urdbean	19.73	11.84	600.10			



Chickpea	87.01	52.20	599.93		
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Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (ooo ha)		67
Gross Irrigated Area (ooo ha)		81

Block level water exploitation status

Sr. No.	Particulars	District	Block Name	Status
1	Karnataka	Bidar	Aurad	Safe
2	Karnataka	Bidar	Basavakalyan	Safe
3	Karnataka	Bidar	Bhalki	Semi-critical
4	Karnataka	Bidar	Bidar	Safe
5	Karnataka	Bidar	Chittaguppa	Safe
6	Karnataka	Bidar	Hulasuru	Semi-critical
7	Karnataka	Bidar	Humnabad	Safe
8	Karnataka	Bidar	Kamalanagara	Semi-critical

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	15496	18102
Power Tillers	6101	8423

Plantation & Horticulture including Sericulture

Production Clusters

Particulars	31/03/2023	31/03/2024
Clusters	30	30

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Ginger	Ginger
Area cultivated (Ha)	2288	1805
Processing Units (No.)	2	2

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	442	419
Production – kg	222520	213880

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Mango	2.41	36.18	1.33	14.22
Tomato	1.32	101.85	1.23	76.00
Onion	1.31	29.37	1.82	37.00
Guava			0.01	1.47
Papaya	21.68	0.00	0.02	18.62
Banana	0.11	3.79		
Cabbage	0.30	7.51		

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover ('ooo ha)		28
Waste Land ('ooo ha)		19



District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry 'Dairy'

Processing Infrastructure

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

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	213.00
Reservoirs (No.)	3.00
Cage Culture/ Bio-floc technology (No.)	8.00
Fish Seed Hatchery (No.)	0.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	4.00
Cold Storages (Capacity - 000 MT)	3.00
Storage Godowns (No.)	270.00
Storage Godowns (Capacity - 000 MT)	175.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	17.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	1.00



District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure 'Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	47.13	50.38

MSME

Particulars	Status
MSME Clusters (No.)	2
Micro Units (No.)	1086
Small Units (No.)	13
Medium Units (No.)	10
Udyog Aadhar Registrations (No.)	3030

Traditional activities

Particulars	Status
Weavers Coop. Societies (No.)	24

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	212	0

Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	689	2519				3208
Developed	470	0				470
Planned	152	1359				1511
Gap	67	1160		0	0	1227

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of SHGs formed		896



No. of SHGs credit linked (including repeat finance)		566
Bank loan disbursed (Rs. lakh)		2701.35
Percentage of women SHGs %		100.00

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	487	487
Consumer Stores (No.)	12	12
Housing Societies (No.)	44	44
Weavers (No.)	24	24
Marketing Societies (No.)	6	6
Labour Societies (No.)	4	4
Industrial Societies (No.)	19	19
Sugar Societies (No.)	3	3
Agro Processing Societies (No.)	19	19
Others (No.)	70	70
Total (No)%	688	688

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	189	188

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

Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Societies	Spred	Sector	No. of Societies	Spred
1	Karnataka	Bidar		Agro Processing Societies	19	Average	Agro Processing Societies	19	Average
2	Karnataka	Bidar		Consumer Stores	12	Average	Consumer Stores	12	Average
4	Karnataka	Bidar		Milk Societies	449	Rich	Milk Societies	449	Rich



5	Karnataka	Bidar		Fisher y Societ ies	28	Avera ge	Fisher y Societ ies	28	Avera ge
6	Karnataka	Bidar		Weave rs Societ ies	27	Avera ge	Weave rs Societ ies	27	Avera ge
7	Karnataka	Bidar		Housi ng Societ ies	44	Avera ge	Housi ng Societ ies	44	Avera ge
8	Karnataka	Bidar		Labou r Societ ies	4	Defici ent	Labou r Societ ies	4	Defici ent
9	Karnataka	Bidar		Poultr y Societ ies	10	Avera ge	Poultr y Societ ies	10	Avera ge
10	Karnataka	Bidar		Marke ting Societ ies	6	Avera ge	Marke ting Societ ies	6	Avera ge
11	Karnataka	Bidar		Sugar Societ ies	3	Avera ge	Sugar Societ ies	3	Avera ge

Status/ progress under various schemes of MoC in the district

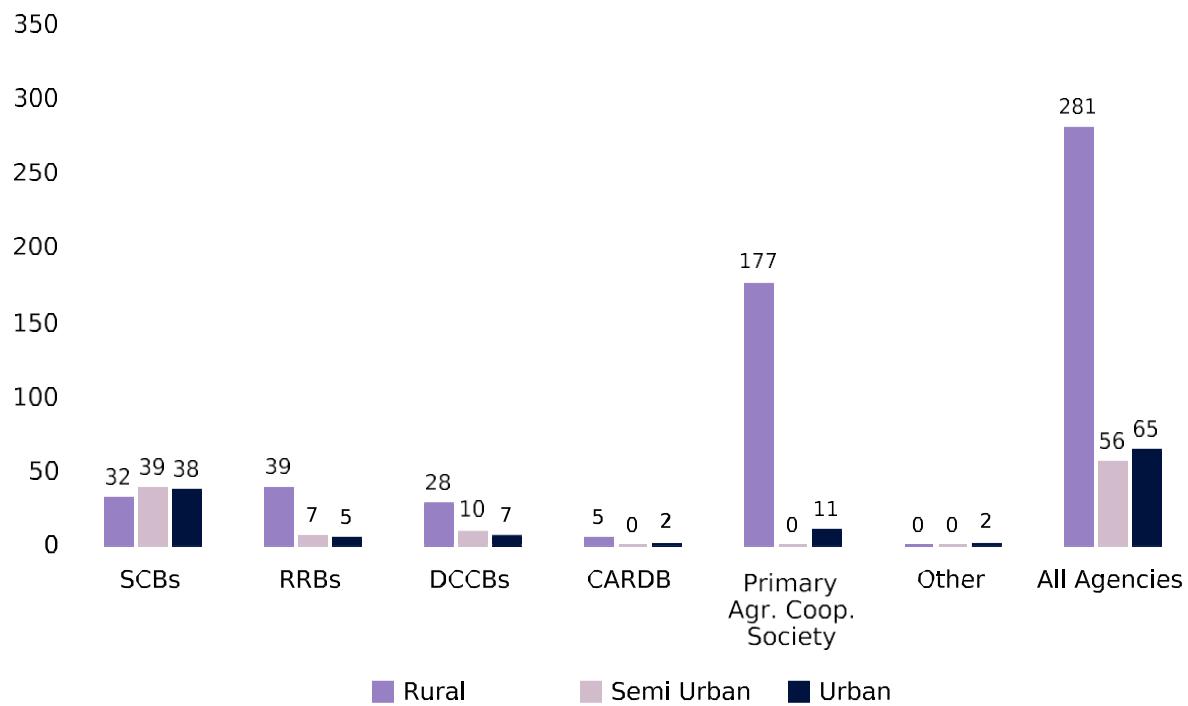
Sr. No.	MoC Scheme/ Initiative	Status of the sector
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	188
2	Potential for formation of new MPACS	2
3	PACS Computerisation	188
a	PACS sanctioned with warehousing facility & other related infrastructure	76



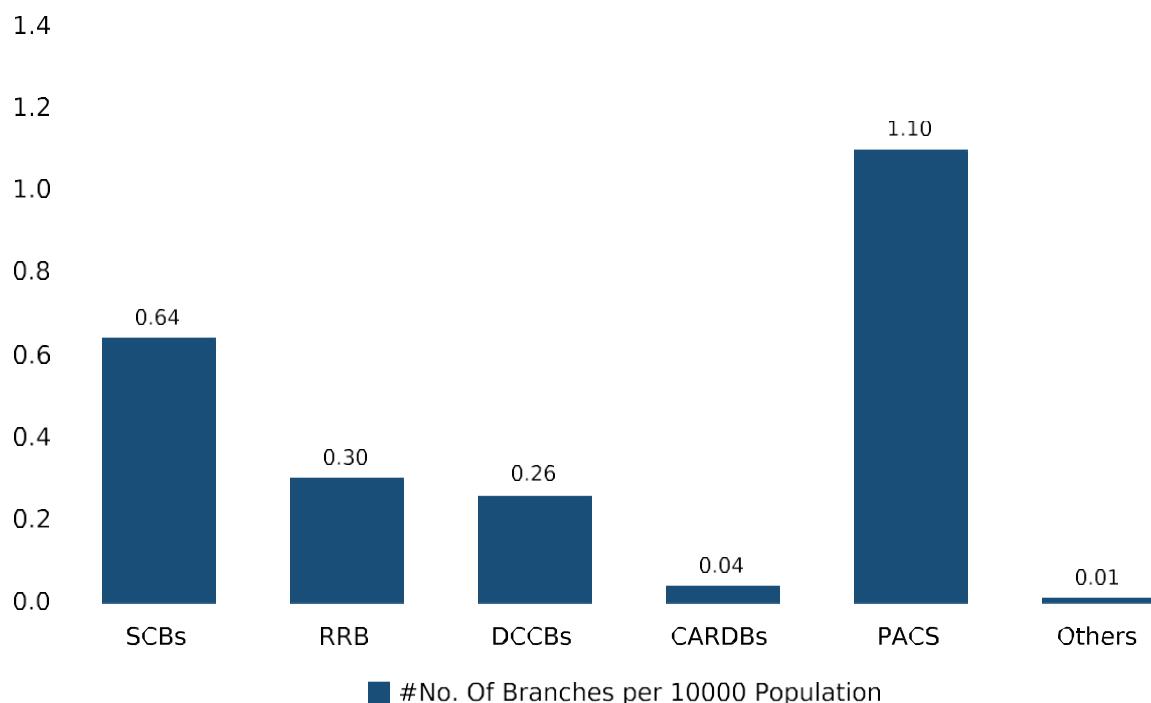
7	PACS as Common Service Centres (CSCs)	110
8	PACS as Kisan Samridhi Kendras (KSKs)	171
9	PACS as Jan Aushadi Kendras (JAK)	2
10	Petrol/ Diesel distributorship/ Dealership	1

Banking Profile

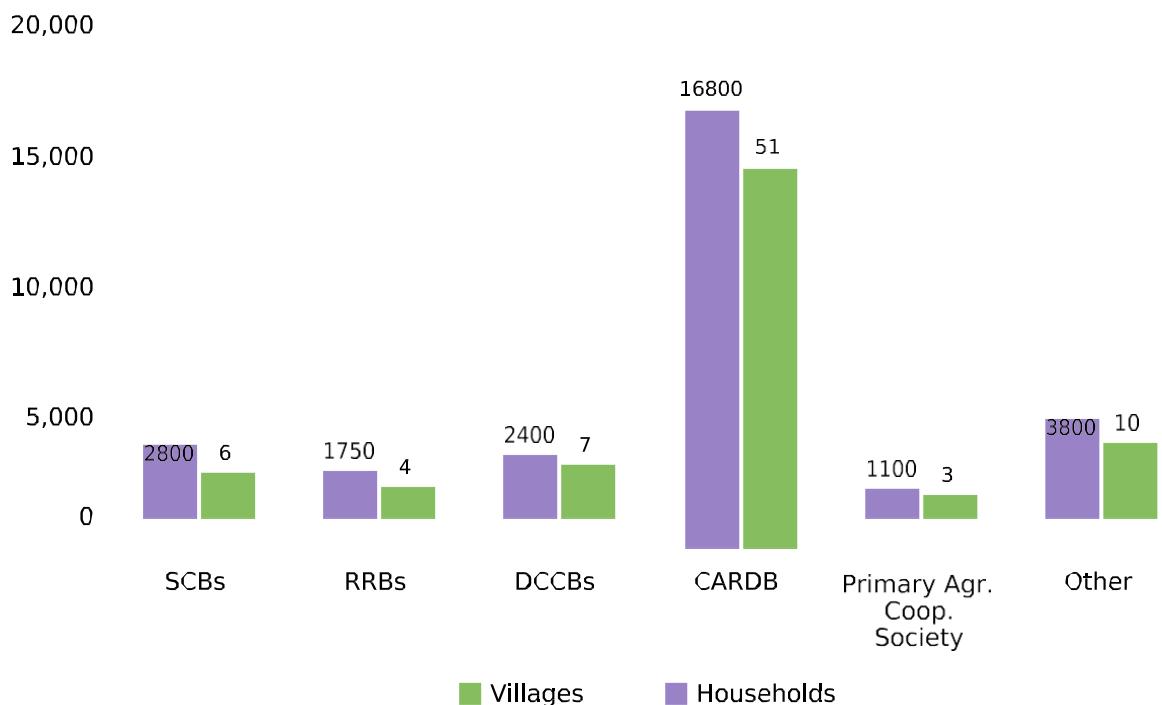
1. Agency wise - Number of branches in the district



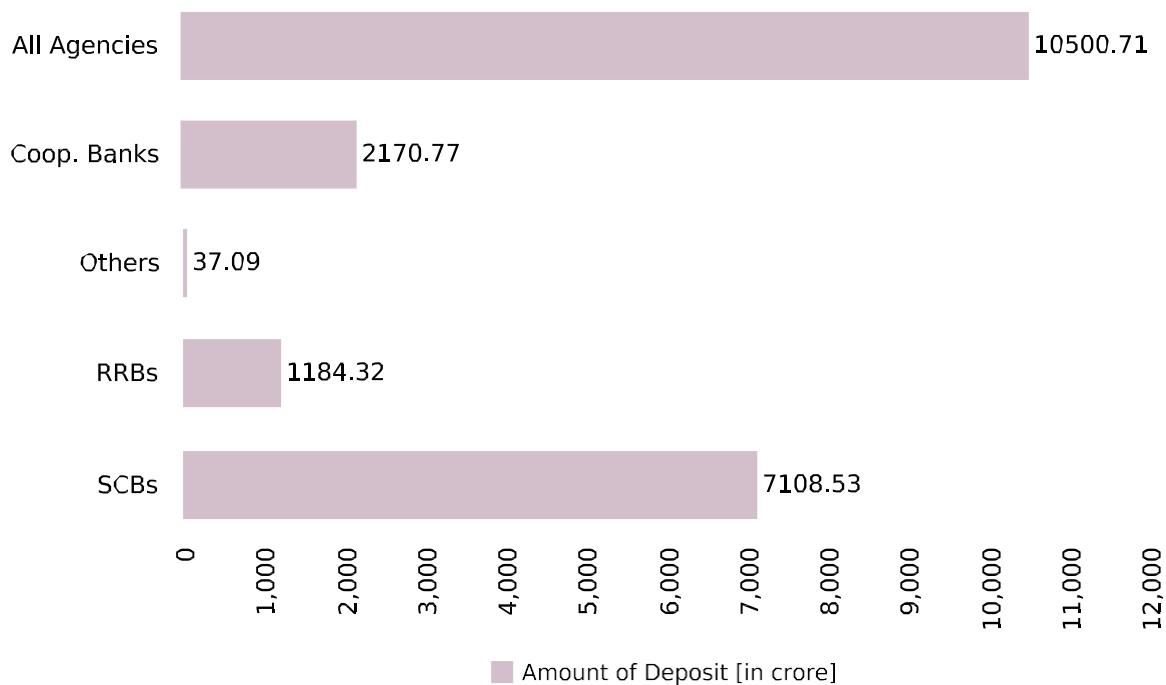
2. Branch Penetration



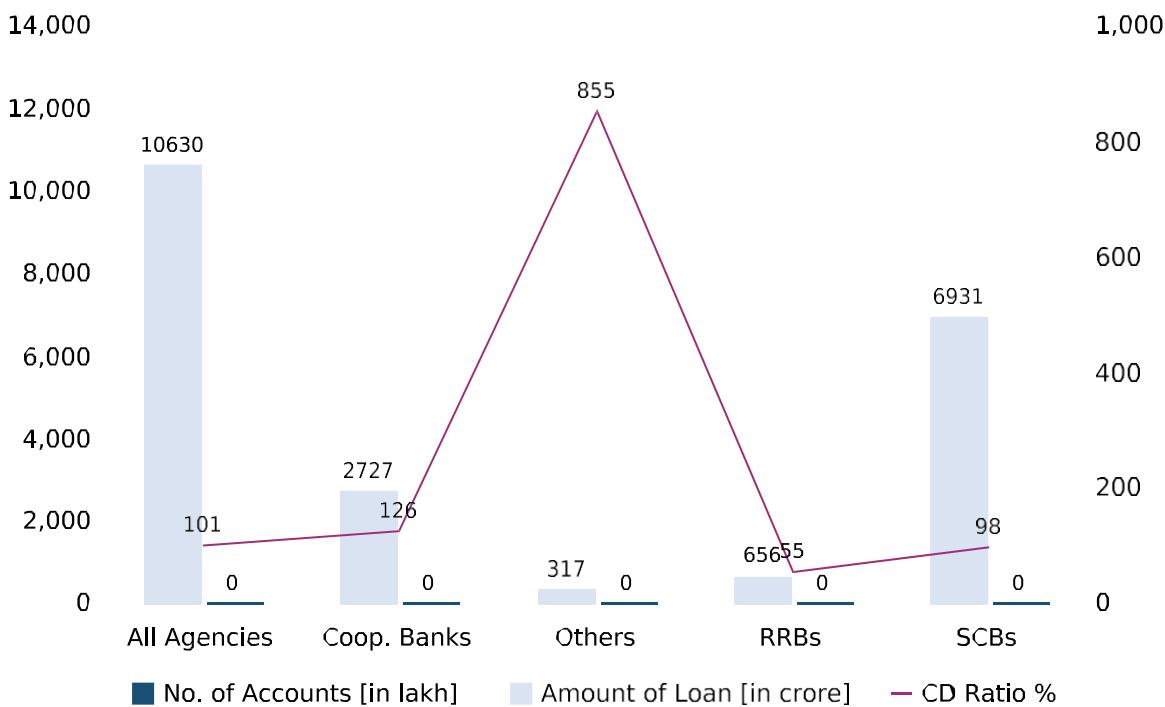
3. Agency wise - Per Branch Outreach



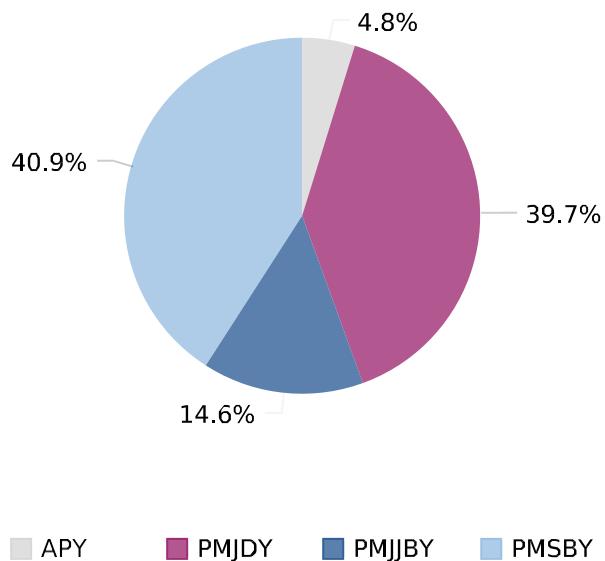
4. Agency wise - Deposit O/s



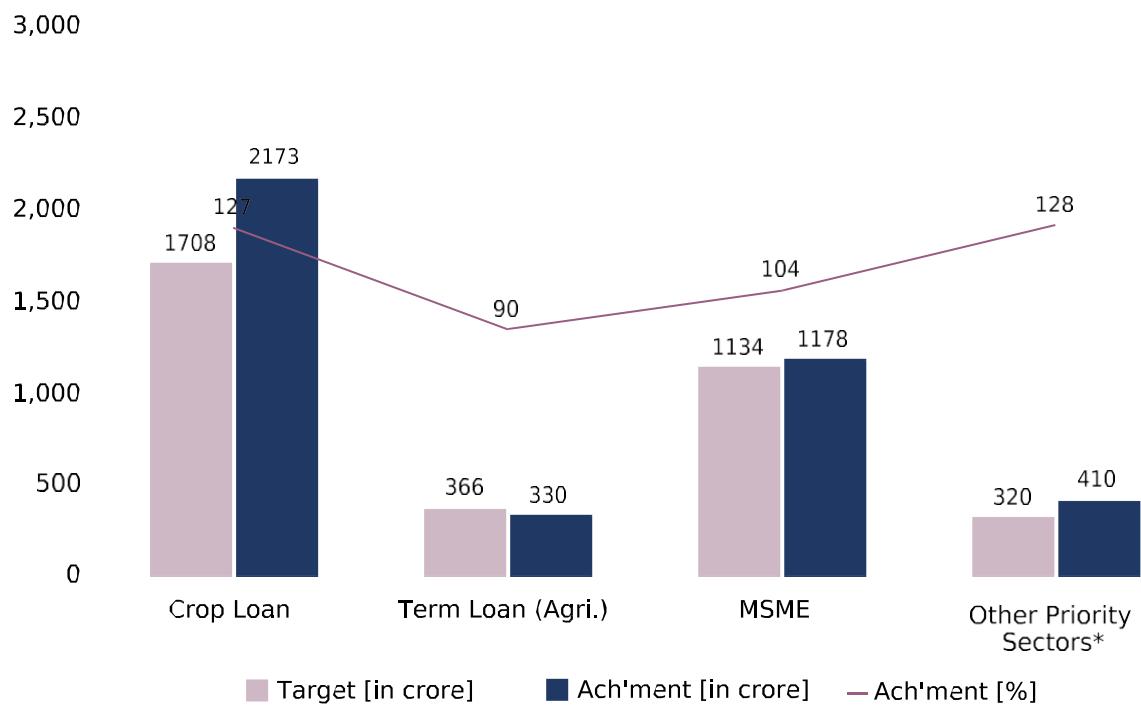
5. Agency wise - Loan O/s and CD ratio



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



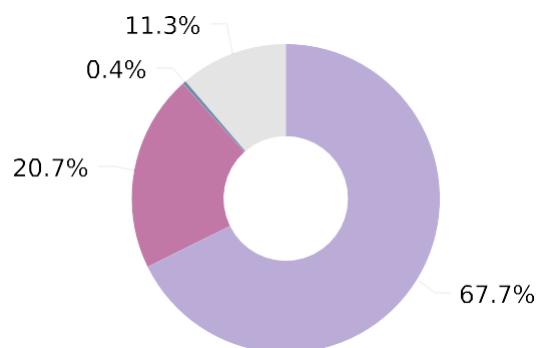
7. Sector-wise Performance under ACP



8. NPA position

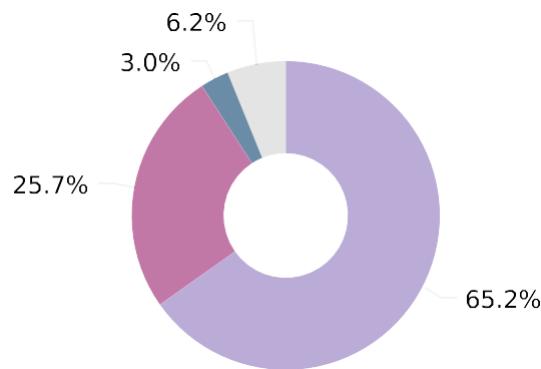


9. Agency wise - Share of Deposit O/s
Year 2024-25



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

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



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



Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFI/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	17	109	32	39	38		3124	252	6	2800
Regional Rural Bank	1	51	39	7	5		3369	49	4	1750
District Central Coop. Bank	1	45	28	10	7		27460		7	2400
Coop. Agr. & Rural Dev. Bank	1	7	5	0	2				51	16800
Primary Agr. Coop. Society	189	188	177	0	11				3	1100
Others	6	2			2	17			10	3800
All Agencies	215	402	281	56	65	17	33953	301		

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	645497.43	645497.43	710852.98	10.1	67.70
Regional Rural Bank	0	0	110357.93	110357.93	118432.13	7.3	11.28
Cooperative Banks	0	0	221553.78	221553.78	217076.79	-2.0	20.67
Others	0	0	3695.90	3695.90	3709.10	0.4	0.35
All Agencies	0	0	981105.04	981105.04	1050071.00	7.0	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	599850.58	599850.58	693093.61	15.5	65.2
Regional Rural Bank				0.0	0	68698.24	68698.24	65560.02	-4.6	6.2
Cooperative Banks				0.0	0	293832.58	293832.58	272670.33	-7.2	25.6
Others				0.0	0	24978.00	24978.00	31709.36	26.9	3.0
All Agencies	0	0	0	0.0	0	987359.40	987359.40	1063033.32	7.7	100.0



4. CD Ratio

Bidar, PLP 2026-27

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	92.9	92.9	97.5
Regional Rural Bank	62.3	62.3	55.4
Cooperative Banks	132.6	132.6	125.6
Others	675.8	675.8	854.9
All Agencies	100.6	100.6	101.2

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	659119	696700	240585	65959
Regional Rural Bank	122964	118368	50238	30057
Cooperative Banks	13997	5600	2830	0
Others	0	192	99	79
All Agencies	796080	820860	293752	96095

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 Loan s
Commercial Banks	224574.70	32.4	126113.17	18.2	82008.07	11.8		0.0	79799.79	11.5
Regional Rural Bank	22916.14	35.0	20941.04	31.9	10179.71	15.5		0.0	9938.04	15.2
Cooperative Banks	88030.47	32.3	67608.65	24.8	5897.38	2.2		0.0	1700.54	0.6
Others	17247.92	54.4	5897.79	18.6	5759.11	18.2		0.0	9646.64	30.4
All Agencies	352769.23	33.2	220560.65	20.7	103844.27	9.8	0.00	0.0	101085.01	9.5

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	277216.30	165520.06	59.7	322779.97	204002.06	63.2	224574.73	268607.61	119.6	80.8
Regional Rural Bank	63415.66	16712.01	26.4	73955.75	19865.08	26.9	22916.14	28254.71	123.3	58.9
Cooperative Banks	122044.08	162628.84	133.3	180113.74	98524.23	54.7	88030.46	97125.61	110.3	99.4
Others	12335.96	10513.79	85.2	15179.66	16107.87	106.1	17247.95	15079.66	87.4	92.9



All Agencies	475012.00	355374.70	74.8	592029.12	338499.24	57.2	352769.28	409067.59	116.0	82.7
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8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	200015.40	147477.21	73.7	247947.95	178648.23	72.1	170760.05	217288.86	127.2	91.0
Term Loan (Agri.)	56697.73	50269.79	88.7	116875.68	44554.59	38.1	36600.67	33015.96	90.2	72.3
Total Agri. Credit	256713.13	197747.00	77.0	364823.63	223202.82	61.2	207360.72	250304.82	120.7	86.3
MSME	120360.00	82670.43	68.7	114752.03	98506.15	85.8	113372.42	117796.12	103.9	86.1
Other Priority Sectors*	97938.87	74957.27	76.5	112453.46	16790.27	14.9	32036.14	40966.65	127.9	73.1
Total Priority Sector	475012.00	355374.70	74.8	592029.12	338499.24	57.2	352769.28	409067.59	116.0	82.7

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	599850.58	63166.37	10.5	599850.58	63166.37	10.5	690030.33	61396.04	8.9	10.0
Regional Rural Bank	68698.24	18153.88	26.4	68698.24	18153.88	26.4	65786.04	23123.22	35.1	29.3



Cooperative Banks	293832.58	12542.85	4.3	293832.58	12542.85	4.3	272670.32	119078.37	43.7	17.4
Others	24978.00	2122.22	8.5	24978.00	2122.22	8.5	31709.36	4058.12	12.8	9.9
All Agencies			0.0			0.0			0.0	0.0

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

Enhanced Credit through KCC: The loan limit under the Modified Interest Subvention Scheme to be enhanced from ₹3 lakhs to ₹5 lakhs 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 ₹10,000crore 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 crores in the next 5 years announced.

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

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

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

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

Maritime Development Fund: A Maritime Development Fund with a corpus of ₹25,000 crores 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 lakhs per borrower.
- ii. Applies to agricultural and allied activities.
- iii. No collateral or margin required for loans up to ₹2 lakhs.

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

- i. PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others
- ii. Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

INFRASTRUCTURE:

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

Long Term Irrigation Fund (LTIF): Launched in 201617 to 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 202526 for State share. Ministry of Jal Shakti is the nodal agency.

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

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

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

eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse 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 lakhs 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 crores, and RRBs are now permitted to raise capital from markets.

NABARD's DIGITAL INITIATIVES

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

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

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

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

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

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

Digital Technology for Credit Delivery & Interest Subvention:

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

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

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



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

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

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

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

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

The State has allocated 12.5% of its total expenditure towards agriculture for FY 2025-26, the overall budget outlay for 2025-26 is ₹4,09,549 crore and the allocation for agriculture and allied activities stands at ₹51,339 crore, which is 17% higher from the previous year's 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 lakhs 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 ₹8,000crore 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 ₹2,000crore.

Under Kalyana Path Scheme, ₹1,000crore 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 ₹5,190crore 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 ₹60crore

Allocation of ₹95crore 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 ₹47crore 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 ₹348crore will be operationalised in the year 2025-26

An amount of ₹53crore 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 ₹50crore has been provided for the construction of already approved railway over-bridges and under bridges which are intended to replace level crossing gates with vehicular congestion.

6.2. Highlights related Agriculture & Farm Sector

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

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

Assistance of ₹428crore to 50,000 farmers under the Farm Mechanization Scheme. Support of ₹88crore 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 ₹20crore.

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 ₹25crore.

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

Promotion of Horticulture Tourism in Farms & Nurseries.

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

Establishment of Silk Cocoon Market in Mysuru

Establishment of 50 Veterinary Clinics

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

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

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

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



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

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

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

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

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

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

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

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

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

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

Pragati Patha Scheme with a budget of ₹5,200crore 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, Biogesters etc.

Pashu Bhagya Scheme

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

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



Target Group: Farmers & entrepreneurs.

Quantum of Subsidy:

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

Loan up to ₹1.20 lakh from banks.

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

CMEGP (Chief Minister's Employment Generation Program)

Objective: Support first-generation entrepreneurs in rural areas.

Implementing Department: DIC & KVIB.

Target Group: Rural youth, micro-enterprises.

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

Project cost up to ₹10 lakh.

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Agriculture is the predominant activity of Bidar district with around 70% of population depending on agriculture and allied activities.

The net sown area in the district during FY 2022-23 was 6 Lakh Ha which accounts for 69.85% of the total Geographical Area of the district.

The Major crops include Jowar, Pulses viz., Red gram, Green gram, Black gram, Soya bean etc. As per the DAG 2022-23, The total area and production of the food grains stood at 2.75 Lakh Ha and 3.36 Lakh Tonnes respectively. The and production of total oil seeds are 3.64 Lakh Ha and 2.08 lakh Ha. The Food grains cover an area of 45.84% to the total area sown.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- There are Retail & online / wholesale & online fertilizers units / pesticides units and seeds distribution units in the district. During 2022-23, sowing seeds distributed was 11620 tonnes by the Agriculture Deptt.
- The Agriculture Dept. has 30 Raita Samparka Kendras (RSKs) at hobli level to guide the farmers in adopting new technology and other relevant areas.
- Soil testing facility supported by Agriculture Dept. is located at Bhalki Taluka and KVK established a soil-testing lab in its premises located at Janwada.
- Dept. of Agriculture is having a seed production centre at Hudgi and Agriculture Training Centre at Aurad. 30 Custom Hiring Service Centres (CHSCs) with assistance from Agriculture Dept. have been set up covering all talukas.
- Agriculture Dept. started Crop survey app to locate survey number, to identify crop shown, incorporation of data etc. with the help of Private Residents (PR) who are paid for the services.
- 13 RSK projects sanctioned under RIDF (Tranche XXVII); all projects completed; Net project cost Rs.5.87 crore and the RIDF assistance extended was Rs. 5.58 crore and the net RIDF loan disbursed was Rs. 5.50 crore.
- There are more than 50 FPOs functioning in the district which are promoted by NABARD and line dept. NABARD sanctioned 33 FPOs out of which 04 were sanctioned under GoI- CSS.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Bitter Gourd/ Karela_Irrigated	Hecta re	0.69	100	27	18.56	18.56
2	Annual Vegetables - Bottle Gourd/ Lauki/ Ghiya/ Sorekai_Irrigated	Hecta re	0.79	100	29	22.98	22.98
3	Annual Vegetables - Brinjal/ Baingan_Irregated	Hecta re	1.00	100	206	206.60	206.60
4	Annual Vegetables - Cabbage/ Patta Gobhi	Hecta re	1.67	100	221	367.98	367.98
5	Annual Vegetables - Carrot/ Gajar_Irrigated	Hecta re	0.79	100	39	30.92	30.92
6	Annual Vegetables - Cauliflower/ Phool Gobhi_Ireeigated	Hecta re	1.28	100	135	172.67	172.67
7	Annual Vegetables - Cluster Bean/ Gorikayi/ Guar/ Goruchikkudu	Hecta re	0.53	100	54	28.55	28.55
8	Annual Vegetables - Cucumber/ Kakdi/ Kheera_Irregated	Hecta re	0.71	100	99	70.64	70.64
9	Annual Vegetables - Okra/ Bhindi/ Bhendi/ Ladies Finger_Irrigated	Hecta re	0.66	100	255	168.48	168.48
10	Annual Vegetables - Onion/ Piyaz/ Kanda_Red Onion	Hecta re	2.64	100	324	856.30	856.30
11	Annual Vegetables - Radish/ Mooli_Irrigated	Hecta re	0.56	100	52	28.87	28.87
12	Annual Vegetables - Ridge Gourd/ Torai_Irrigated	Hecta re	0.63	100	218	138.27	138.27
13	Annual Vegetables - Tomato/ Tamatar_Open	Hecta re	2.62	100	361	944.55	944.55
14	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Rainfed	Hecta re	0.40	100	102	40.98	40.98
15	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hecta re	0.53	100	1504	794.99	794.99
16	Cereals - Pearl Millet/ Bajra/ Cumbu_Rainfed	Hecta re	0.48	100	164	78.59	78.59
17	Cereals - Sorghum/ Jowar_Rainfed	Hecta re	0.56	100	3853	2138.44	2138.44
18	Cereals - Wheat/ Gehu_Irrigated	Hecta re	0.71	100	2980	2129.53	2129.53
19	Fibre Crops - Cotton/ Kapaas_Unirrigated/ Rainfed	Hecta re	0.52	100	550	287.51	287.51
20	Fodder Forage & Green Manures - Napier Bajra_Irrigated	Hecta re	0.53	100	199	105.16	105.16

21	Fruits - Coconut/ Nariyal	Hecta re	1.06	100	10	10.57	10.57
22	Fruits - Guava/ Amrood_Irrigated	Hecta re	1.32	100	273	360.77	360.77
23	Fruits - Mango/ Aam	Hecta re	1.32	100	311	410.96	410.96
24	Fruits - Papaya/ Papita	Hecta re	2.63	100	483	1271.65	1271.65
25	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hecta re	0.65	100	192	124.11	124.11
26	Oil Seeds - Safflower/ Kusum_Irrigated	Hecta re	0.44	100	10412	4540.45	4540.45
27	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_Rainfed	Hecta re	0.40	100	507	200.50	200.50
28	Oil Seeds - Soybean/ Soyabean_Irrigated	Hecta re	0.72	100	1759	1269.14	1269.14
29	Oil Seeds - Soybean/ Soyabean_Rainfed	Hecta re	0.72	100	95085	68526.82	68526.82
30	Oil Seeds - Sunflower/ Surajmukhi_Rainfed	Hecta re	0.52	100	555	290.62	290.62
31	Others - Sericulture - Mulberry_Irrigated	Hecta re	1.98	100	250	495.55	495.55
32	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated	Hecta re	0.50	100	555	278.70	278.70
33	Pulses - Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani_Rainfed	Hecta re	0.27	100	120	32.98	32.98
34	Pulses - Horse Gram/ Kulthimah/ Hurali/ Kollu_Rainfed	Hecta re	0.19	100	188	35.76	35.76
35	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Rainfed	Hecta re	0.58	100	46164	26689.72	26689.72
36	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Rainfed	Hecta re	0.71	100	89965	63436.11	63436.11
37	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Rainfed	Hecta re	0.58	100	4052	2336.72	2336.72
38	Spices & Condiments - Ajwain/ Ajavana_Irrigated	Hecta re	0.40	100	1272	504.27	504.27
39	Sugar Crops - Sugarcane/ Ganna_New	Hecta Re	1.85	100	4643	8589.69	8589.69
Sub Total					268168	188035.66	188035.66
Post-Harvest							18803.57
Maintenance							37607.13
Total							244446.36
Grand Total					268168	188035.66	244446.36



2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

- Important rivers in the district are Manjra, Karanja (both tributaries of Godavari), Chulkinala, Mullamari, Gandirnala, Maniknagarnala and Madarinala. A major irrigation dam was constructed across the river Karanja, two medium irrigation dams constructed across Chulkinala, one project on Mullamari river.
- Irrigation sources in the district are Canals, Tanks, Wells, Tube wells, Lift irrigation and other sources. The major irrigation source is tube wells.
- As per the ground water resource assessment 2024-25 by CGWB there are three blocks Bhalki, Kamalnagar and Hulasuru in semi- critical and the remaining 5 blocks are in safe category.
- Area to be brought under irrigation: The Gross and net area irrigated during 2022-23 is 81456 Ha and 67333 Ha i.e. the net area irrigated area accounts for 14.06% of the Net sown area. The total area under micro irrigation is 4957 Ha.
- As per the report, Dynamic Ground Water Resources 2024, total annual ground water recharge in the district is 37486.63 mcm and current annual extraction of ground water is 20394.95 mcm. Total natural discharges is 3729.52 mcm and annual Extractable ground water resource is 33757.1 mcm Of total assessed 5453.14 units (in sq.km), 4116.60 units is in safe category and 1336.54 units (in sq.km) in semi-critical.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Services of private geologists are also available in the district for selection of sites for wells. Yield tests are conducted by the Department of Mines and Geology; however, due to availability of only one equipment (V-notch) which has to be shared by Gulbarga and Bidar districts, farmers face difficulty in getting yield test done. There is a need for separate yield testing instruments in Bidar district.

The Geology Department has staff constrain therefore the department is not able to provide technical services for drilling/digging bore wells /dug wells. There are 195 working telemetric rainguage stations in the district. The District Irrigation Plan had been prepared with an outlay of 376684.20 lakh for creation of irrigation potential of 220185 ha for 5 years up to year 2020-21 to 2025-26, fully supported by GOI.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							

1	Artificial Recharge Structure-For Dug Well	No.	0.55	80	1050	573.00	458.39
2	Artificial Recharge Structure--rainwater harvest tanks	No.	0.43	80	550	235.40	188.31
3	Bore Well-Renovation-Deepening	No.	0.35	80	1945	686.79	549.43
4	Conveyance/ Distribution structures-Sub-surface type-Drainage System	Ha	2.12	80	3085	6535.88	5228.71
5	Drip Irrigation--1.2 m x 0.6 m	Ha	1.56	80	5450	8513.99	6811.21
6	Drip Irrigation--IP Sets 5HP	Ha	0.48	80	3470	1670.82	1336.64
7	Dug Well--1.5m dia and 5 m depth (RCC Rings)	No.	0.54	80	1055	564.43	451.54
8	Dug Well--Dia 5m Depth 9 m (Steining)	No.	1.66	80	1100	1824.37	1459.47
9	Pump House-Pump House with Roof-2.5m x 2.5m x 2.1m 5 HP	No.	0.36	80	249	90.59	72.46
10	Sprinkler Irrigation --Field crops - 90 mm HDPE pipes	Ha	0.74	80	2600	1927.93	1542.33
Total				20554	22623.20	18098.49	

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The potential for investment on farm equipment (tractors, power tiller, etc.) by farmers owning lands 1). (above 2 ha to 4 ha) is limited with only 19.49 % and 2). Owning land holding (1 ha to 4ha) is 37.88% of the total number of holdings falling in the category. However, availability of labour for agricultural operations is scarce and cost of labour is high. There is scope for custom-hiring of tractors and power-tillers on lands covering areas of 1 ha to 4 ha (57.38%) to total agricultural holdings in the district.

The number of tractors and trailers registered with RTO in Bidar District as on 31.03.2023 were 15496 and 6101 respectively. Compared to other taluks, demand for tractors, tillers, rotavators, threshers, combined harvesters, disc ploughs, cultivators, harrows, etc., is relatively high in Aurad, Bidar, Bhalki, Basavakalyan, Humnabad. There are 4348 tractors available in Humanada followed by 4320 tractors available in Bhalki. There are 2249 tiller in Humanabad followed by Basav Kalyan that is 2233 tractors. There are 30 Custom Hiring a Service Centres assisted by Agriculture Dept. The range of equipment includes land development machinery, field preparation equipment, plant protection machines, harvesting and threshing equipment, irrigation and drainage pumps, sprinkler systems, dairy and agro-processing equipment etc.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

There were about 15496 tractors with a total net shown area of 380702 ha. Thus, the availability is 40 tractors (appr.) per 1000 ha. There were 6101 tillers in the district as on 31.03.2023.

- The district has a good network of dealers for tractors / tillers / agri. Implements / agri. machinery. All branded tractors and other implements are available in the district. Besides, there are a good number of workshops and service centers extending after sales services in



most parts of the district.

- Government of India is implementing “Sub Mission on Agricultural Mechanization (SMAM)” to promote the usage of farm mechanization and increase the ratio of farm power to cultivable unit area up to 2kW/ha from national average of 1.73 kW/ha. Under SWAM scheme most of the FPOs availed the tractor, agri-implements for their CHSC. The establishment of Showrooms, service centres and trained workforce in this sector helps improve the farm mechanisation in the district.

- The application of Drones in agriculture has opened-up a new horizon to increase the agriculture outputs and real-time access to high-quality information. Some FPOs are providing Drone services engaging service providers to its farmer members for spraying pesticides. Thus, there is a potential for Drones in future.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvestor-Sugarcane harvestors-Sugar cane harvestor	No.	107.00	80	13	1391.00	1112.80
2	Other machinery--M B Plough (2/3furrows-fixed/hydraulic)	No.	0.86	80	186	159.22	127.38
3	Other machinery-Other Machinery & Equipment-Rotavator(540 and 1000 rpm PTO speed)	No.	1.50	80	143	214.21	171.37
4	Others--Custom Hiring- Levelers	No.	2.14	80	13	27.82	22.24
5	Others--Custom Hiring- MB Plough	No.	0.54	80	126	67.42	53.93
6	Power Tiller--8 to 12 HP	No.	2.46	80	531	1306.80	1045.43
7	Tractor-With Implements & Trailer-15 to25 HP	No.	4.82	80	650	3129.77	2503.80
8	Tractor-With Implements & Trailer-25 to 35HP	No.	6.96	80	270	1877.87	1502.28
Total					1932	8174.11	6539.23

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Plantation and Horticulture including Sericulture is alternative crops for the farmers. These are labour intensive crops. Not only give extra income for the farmers but also generates

employment for the villagers since they need labour. Different types of horticulture crops are under cultivation in each of the 8 blocks in the district.

- The major fruits in the districts are Mango, Papaya, Banana, Lemon, Guava, Pomegranate and Water melon + Musk melon.
- The major vegetables are Tomato, Brinjal and Chilly
- Spices and medicinal plants are Ginger, Aloe Vera, Turmeric, medicinal and aromatic plants The total area and production under fruit crops is 2800 Ha and under vegetable crops is 6910 Ha.
- There are 442 Ha under mulberry cultivation with the production of 222.52 Tonnes of cocoons. There are 558 farmers from 122 villages involved in the sericulture activities

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There is a scope for floriculture in Bidar, Humnabad, Basavakalyan and in a few pockets of Bhalki taluka. Agro climatic conditions in the district is suitable for medicinal and aromatic crops. It is suitable for Wineries, Indian Ambience Winery Pvt Ltd., is functioning in Humnabad taluka they are preparing raw material for wine and sending it to Bangalore for bottling of wine. The district is close to Hyderabad and other towns of Maharashtra, where market tie-up is available for all the produce. The capital investment under processing and chilling units will further enhance the production and marketability of the produce.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping-Boxes-10 boxes	No.	0.67	80	91	61.16	48.92
2	Floriculture-Jasmine – Jasminum grandiflorum-1.5m x1.5m 1780/Acre	Acre	0.82	80	77	63.45	50.75
3	Floriculture-Rose-0.75mx 0.75m 7100/Acre	Acre	1.74	80	87	151.73	121.38
4	High density plantation-Banana	ha	3.38	80	268	906.16	724.93
5	High density plantation-Papaya-3mx3m 444/Acre	Acre	1.06	80	897	950.20	760.16
6	High density plantation-Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	105	286.51	229.19



7	New Orchard – Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m -110 /Acre	Acre	1.13	80	221	249.48	199.57
8	New Orchard - Tropical/ Sub Tropical Fruits-Cashewnut-7mx7x 81/Acre	Acre	1.09	80	210	229.22	183.37
9	New Orchard - Tropical/ Sub Tropical Fruits-Grapes-Grape Bangalore Blue-3.3mx3.3m-360/Acre	Acre	4.34	80	236	1025.23	820.18
10	New Orchard - Tropical/ Sub Tropical Fruits-Guava-8mx8m 60/Acre	Acre	0.91	80	358	325.61	260.49
11	New Orchard - Tropical/ Sub Tropical Fruits-Guava-Guava High Density 2.5m x2.5m -640/Acre	Acre	2.06	80	275	565.99	452.80
12	New Orchard - Tropical/ Sub Tropical Fruits-Kinnow-Orange	ha	0.39	80	243	93.60	74.88
13	New Orchard - Tropical/ Sub Tropical Fruits-Mango-9mx9m- 50/Acre	Acre	1.17	80	4861	5669.39	4535.51
14	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	21	22.47	17.98
15	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	131	1128.36	902.69
16	Perennial Vegetables - Drumstick-3.5mx3.5m 326/Acre	Acre	0.44	80	1600	701.92	561.52
17	Perennial Vegetables - Vegetables and Flowers-Pineapple	Acre	1.71	80	39	66.77	53.43
18	Sericulture-Chawki Rearing-Chawki Rearing Centre 2 Acre	Acre	25.59	80	295	7550.35	6040.29
19	Sericulture-Shoot Rearing - Mulberry Garden Establishment 1 acre	Acre	0.75	80	350	262.15	209.72
Sub Total					10365	20309.75	16247.76
Total					10365	20309.75	16247.76

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

GoK has approved Sandalwood Promotion Policy 2022 whereby sandal wood trees could be extracted as per need and traded in the open market. As per Karnataka Forest (Amendment) Act 2001, every occupant or holder of land shall be legally entitled to sandal tree in his land except where such sandal tree is declared to be property of the state government in lieu of any grant, lease, contract etc.

2. Bidar Forest Division is the northernmost division of Karnataka encompassing the whole of Bidar district and 31 villages of the adjoining Gulbarga district.



3. The Reserve Forest areas are in Bidar and Humnabad ranges. The recorded forest area of the district is 27,707 ha, which is 5.11% of the geographical area.

4. Major commercial forestry species grown in the district are Sandal and Neem.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- Department of Social Forestry has 8.41 lakh saplings which would be distributed for planting in monsoon season under various schemes
- The Forest Dept. has sub-divisions at Bhalki and Basavakalyan. Territorial division has formed 114 village forest committees (VFC) which take care of planting and protection.
- Under the GoK's bio-fuel development programme, bio-diesel plant saplings, viz. Jatropha, Neem, Pongamia seedlings are being distributed to farmers at subsidized rate. Farmers may take advantage of this scheme for enhancing agro-forestry cover in the district.
- Farmers need to be encouraged to take up plantation of fruit species such as mango, custard apple, Aoila, Chikoo and Guava under agro-forestry.
- CNG cylinders supplied to forest dwellers as alternative energy.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.06 Forestry								
1	Plantation-Bamboo-5m x5m 444/ha	ha	0.82	80	501	412.77	330.22	
2	Plantation-Sal-Melia dubia- 3m x3m 1111/ha	ha	1.54	80	59	90.90	72.72	
3	Plantation-Sandal Wood-4.47 m x4.47 m 500 plants/ha	ha	2.44	80	90	219.58	175.66	
4	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	60	142.52	114.00	
Total					710	865.77	692.60	

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Area under permanent pastures in the Bidar district is 13964 ha and total livestock is 588784 as per census 2019 and district has a total of 181329 breed-able cattle comprising 18478 crossbred / exotic cattle, 173634 indigenous cattle and 125510 indigenous buffaloes. There are 195836 milch animals available in the district. As per the AH & VS Dept. Bidar, the total milk production in the district is 808 Lakh Litres. The per capita availability of milk in the



district is 459 ml/day against the recommendation of 300ml/day by ICMR for an adult.

2. The buffalo breeds found in the district are graded Surti, Murrah and Pandharpuri. Average milk yield of non-descript cow 2.6 kg per day and that of cross-bred a cross-bred cow is 8 to 10 kg per day, non-descript buffaloes gives a yield of 2 to 4 kg per day and graded Murrah / Surti buffaloes 5-6 kg per day.

3. There are 15 Bulk Milk Coolers, 113 Automatic Milk Collection and 1 Community Milking Parlour in the union. Total production of milk in the district during 2021-22 was estimated as at 21.195 crore Kgs.

4. Veterinary Department has conducted Artificial Insemination (AI) to 58797 during 2022-23 and the success rate was around 35-40%.7. Bidar is the home tract for famous cattle breed "Deoni" - a dual-purpose breed with the capacity of 4L milk production per day.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The Department of Animal Husbandry (DAH)/KMF/BAIF offers essential health care and artificial insemination facilities for animals, with dedicated Pashu sakhis providing guidance under the AH department in the district. Additionally, BAIF and milk unions extend services such as animal immunization, regular health checkups, and training for rural youth. The AH Dept. also supports farmers by providing free fodder seeds under the mini kit program. Cattle markets/shandies can be found in various locations across the district. The Gulbarga-Bidar Milk Union covers multiple areas and has a significant number of milk societies and members. To further encourage dairy farming, the Government of Karnataka provides a milk incentive of Rs.5/- per litre to farmers. Moreover, private companies like Heritage Co Ltd, Reliance Co Ltd, and Country Delight are active buyers of milk in the district. The district is also home to the headquarters of the Karnataka Veterinary and Fisheries Sciences University, which operates a veterinary hospital. Additionally, the AH Dept. has deployed 09 Pashu Sanjeevani Mobile Vans to provide animal treatment across the district. Notably, numerous Animal Husbandry projects have been supported under RIDF, and NABARD has sanctioned Dairy FPOs to support the dairy sector's growth.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry – Dairy							
1	Buffalo Farming—She buffaloes Graded Murrah yeilding 10 -12lpd 2 animal unit	1+1	2.47	80	3925	9701.44	7761.14

2	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	4490	9560.58	7648.44
3	Dairy Cattle Buffao Shed-- 130 sq ft shed @ 200 per sq ft	No.	0.28	80	452	125.75	100.60
4	Dairy Marketing Outlet/ Parlour--Construction of store room 100 sq ft	No.	0.27	80	235	62.88	50.29
5	Fodder Cultivation--Fodder cultivation(Stylo)	No.	0.27	80	667	178.44	142.74
6	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	215	851.20	680.95
Sub Total				9984		20480.29	16384.16
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others_per animal per month maximum for two month cycle	1+1	0.52	1	3680	1901.86	1901.86
Sub Total				3680		1901.86	1901.86
Total				13664		22382.15	18286.02

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

Poultry is the second-best activity, which provides gainful employment to small and marginal farmers in the district and helps in enhancing their income and economic status.

- As per the Livestock Census of 2019, in the Bidar district Poultry population is 7.37 lakh and the district is known for rural backyard poultry, contributes significantly for egg production in the district.
- Backyard Poultry farming has now turned out to be a big commercial activity. According to 2020-21 Integrated Sample Survey (urban + rural) report, production of eggs is 919.574 lakh number (2020-21).
- The per capita availability is around 101 eggs per annum (AH dept, Bidar) against ICMR recommendation of 180/annum.
- The climate of Bidar and Humnabad taluka is suitable for development of poultry farming. The activity has not picked up to its true potential in the district due to lack of entrepreneurs, marketing arrangements, food habits, culture etc.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

At present, infrastructure for health care of birds is provided by the DAH and by the technical staff of private hatcheries located in and around Hyderabad.

- Hatchery unit maintained by Veterinary College, Bidar is supplying birds but in small quantity. There is no hatchery unit in private sector for supply of day-old chicks. Chicks are purchased from Hyderabad and Govt. farm at Hesaraghatta in Bangalore.
- Requirement of poultry feed is largely met from private feed agencies.
- District has good access to Mumbai, Pune and Hyderabad and hence, there is no problem of marketing of meat/ eggs / birds.
- District does not have an organized market for broiler meat.

Since the per capita availability of eggs is much below the recommendation. More of interventions involving credit support and grant assistance is required to meet the demand/ increase consumption levels.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry – Poultry							
1	Commercial Broiler Farming-- 1000 birds per batch	1000	3.35	80	120	401.89	321.50
2	Commercial Broiler Farming-- Integration: broiler equipment (2000chicks; Rs. 35per bird	5000	12.20	80	3	36.60	29.28
3	Commercial Broiler Farming-- Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	192	936.81	749.43
4	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	86	3126.84	2501.47
5	Duck rearing-Dual purpose- 200 ducks	200+ 35	0.55	80	317	174.69	139.75
6	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.21	80	226	48.36	38.68
Sub Total					944	4725.19	3780.11
A.10 Working Capital - AH – Poultry							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	255655	411.61	411.61
Sub Total					255655	411.61	411.61
Total					256599	5136.80	4191.72

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

- As per 20th Livestock Census 2019, the District has, 5.89 lakh livestock available, out of which, 0.86 lakh Indigenous sheep, 1.83 lakh Goats, 0.21 lakh pig population available.
- According to 2020-21 Integrated Sample Survey (urban +rural) report, production of meat and wool of 1528.769 lakh tones and 11.871 tonnes respectively as available.
- Local breeds are procured from Khanapur, Sandol, Bhalki Dubalgundi and Basvakanlyan area. These breeds can be used for stall-feeding. Cross-breeds are procured from adjoining districts. There is a demand for mutton/meat and wool.
- Govt. has established Karnataka State Sheep and Wool Dev. Corporation Ltd for promotion of

this activity in the state and branches at district level.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Department of Animal Husbandry in the district provides animal health care facilities for sheep and goat. Cross-bred rams are brought from other centers and supplied to shepherds under Special Livestock Breeding Programme.

- Grazing lands are available for sheep/goat rearing in the form of wastelands, permanent grazing lands and current fallow lands in the district.
- Sheep/Goats (local breeds) are procured from local markets viz. Khanapur, Aurad, Bhalki, Dubalgundi and Basavakalyan. These animals can be stall-fed.
- Sheep and Wool Corporation is implementing State Govt. schemes. Shepherd kit (includes raincoat tent, torch, rubber floor mat) for Migratory shepherds by Sheep and Wool Development Corporation Ltd: The corporation has promoted 03 FPOs in association with 1465. MYRADA NGO at Wadgaon, Aurad taluka and 02 FPOs with GRAMS NGO at Bhalki and Rajeshwar.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry – SGP							
1	Goat – Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	2.29	80	345	789.98	631.97
2	Pig Breeding Unit-New Shed-Sow @20sq ft/sow @₹ 160/sq ft for 20 sows	20+2	15.71	80	12	188.51	150.81
3	Sheep – Breeding Unit-New Shed-Cost of animals- 5 Bannur rams	100+ 5	21.25	80	16	340.00	272.00
4	Sheep – Rearing Unit-New Shed-Cost of Rams(Bannur (10+1)	10+1	1.19	80	250	296.93	237.54
Sub Total					623	1615.42	1292.32
A.12 Working Capital – AH – Others/SR							
1	Goat Farming_Rearing Unit – Semi-intensive_Noram feeding 8 month cycle free grazing	20+1	0.35	1	500	173.52	173.52
Sub Total					500	173.52	173.52
Total					1123	1788.94	1465.84



2.1.8 Fisheries

2.1.8.4 Status of the Sector in the District

- Bidar is landlocked district and production of fish is very less. However, there are 5 rivers which attracts fish production and marketing in the district.
- Production of fish (fish catch) during 2020-21 and 2021-22 was 2434 tonnes 5150 tonnes, 6308 tonnes respectively.
- There are 12 fish market in the district.
- 14850 families depend on this sector. Out of which 5300 families involved full time and 9550 families work part time in the fisheries sector.
- State Government has revised leasing period ponds from 3 to 5 years to facilitate flow of institutional credit.
- One Ice Plant with 6 MT capacity is available in Bidar

2.1.8.5 Infrastructure and linkage support available, planned and gaps

- There is a potential for fisheries development in Karanja River flowing through Bidar, Humanbad and Bhalki talukas), Chulkinala river (Basavakalan taluka) and Maanjira River (flowing in Bhalki, Aurad and Bidar talukas)
- Fingerlings are being fetched from Hospet/Shivpur in Bellary district; Narayanapur in Raichur district and Feed is being brought from Hospet, Bellary.
- There are 16 Fishermen Co-operative Societies functioning in the district (05 in Bidar, 05 in Basavakalyan, 03 in Aurad, 01 in Humnabad and 03 in Bhalki). The district has one ice plant with 06 MT capacity and there is no cold storage facility for fisheries in the district.
- The fisheries activity may also be promoted in Karanja reservoir with WSA of 5672 ha, Chulkinala reservoir with WSA of 737 ha and Mullamari reservoir with WSA of 277 ha, all this depends on normal rains.
- Permission for fishing is given by Fisheries Department to societies/fishermen by way of license/lease/auctioning of tanks/reservoir. Shortage of fish seeds is met by the neighbouring states of Telangana and Maharashtra.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	4	6.42	5.14



2	Fish Culture --Fresh water- Composite fish culture of indian major carps	ha	8.87	80	12	106.44	85.16
3	Replacement-Nets	No.	1.87	80	184	344.55	275.63
4	Replacement-Outboard engine-Motorisation of fishing craft-fitting traditional boat+motor	No.	1.82	80	35	63.68	50.94
Sub Total				235		521.09	416.87
A.14 Working Capital – Fisheries							
1	Cage Culture_6 m * 4 m * 4 M	Per Crop	1.12	1	276	310.09	310.09
Sub Total				276		310.09	310.09
Total				511		831.18	726.96

2.1.9 Farm Credit - Others

2.1.9.1 Status of the Sector in the District

Two-wheelers can improve productivity in agriculture by providing farmers with a convenient and affordable mode of transportation. This allows farmers to travel to their fields, transport goods, bring inputs and access markets more easily.

At the same time, SF / MF prefer bullock carts for bringing agriculture inputs to their farms as well as to take the harvested produce to the market. Smaller sugarcane growers use bullock carts to transport their produce to sugar factories. At present, there are five sugar factories in the district.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- Two wheeler dealers are available in the district.
- Banks are financing for two wheelers
- Department may formulate Schemes for “Special Breeding Programmes” for rearing of male calves and for improving the availability of good quality Bullocks/ to preserve native plough bullocks.
- 06 cattle weekly markets are there in the district where bulls are bought and sold.
- There is no organized arrangement for supply of carts/bullocks.

Disintegrated data is not available

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.61	80	510	818.59	654.84
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	42	898.80	719.04
3	Loans to Distressed Farmers- To Repay Non Institutional borrowings-Debt swapping- Farmers/Misc	No.	1.61	90	625	1003.14	902.83
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Second hand	No.	0.91	80	39	35.49	28.39
Total				1216		2756.02	2305.10

2.1.10 Sustainable Agricultural Practices

2.1.10.1 Status of the Sector in the District

In Bidar district, farmers generally cultivate cereals, pulses, oil seeds (includes soyabean) and sugar cane 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 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 Cow pea in rain fed areas of the district. In the district under National Mission on Sustainable Agriculture (NMSA) scheme for rain fed area development, the program is being implemented under cluster approach through Agri. Deptt. This is IFS model having 04 components 1. Livestock based, 2. Horticulture based, 3. Demonstration and 4. Value addition. Under this scheme various activities like horticulture, livestock (basically cattle), fodder units, bee keeping, silage, vermi-compost, etc. are being promoted. IFS is part of Sustainable Agriculture Practices.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Infrastructure and linkage support in respect of crop husbandry, water resources, animal husbandry, land development etc. are indicated in the respective chapters

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

As per DAG 202324, the Total production of Food grains 2,36,093 tonnes (which includes Tur/ Horse gram, Black gram, Avare, Cowpea, Bengal gram, Pulses and other pulses), Small millets & Cereals 51,892 tonnes, Oil seeds was 3,63,513 tonnes, Cotton 8107 Bales and Sugar



cane 1107907 tonnes and there are Horticulture crops 1,79,854 MT and vegetables / fruits also available and the storage capacity is around 535 MT available, therefore, more storage facility is needed in the district. There is a lot of scope for Value Chain Finance if storage infrastructure is established. NWR financing is taking place in CWC warehouses in the district. The district However, has the cold storage facility of only 3035 Tonnes. NABARD with credit support at concessional refinance under PACS as MSC has created a Godown with the capacity of 1000MT has the facility for primary processing of unit.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There are 270 godowns /warehouses in Bidar district having capacity of 1,74,767 MT with various agencies i.e CWC /APMC/KSWC/PACS most of the PACS are utilizing the godowns for storing inputs like fertilizer and Public Distribution System (PDS). They can store the produce and get a warehouse receipt credit. This will help in stopping distress sale by farmers and help them get the right price for their produce. Unified Marketing Platform (UMP) has been functioning in Bidar since 201617. In addition, there are 5 wholesale markets and 9 submarkets, viz., Kamalnagar, Thanakushnoor, Jamgi in Aurad taluk, Khanapur in Bhalki taluk, Dubulgundi, Chitguppa, Hallikhed (B) in Humnabad taluk, Hulsur in Basavakalyan taluk and Manhalli in Bidar taluk.

Other constraints include lack of proper platform for aggregation of produce, roads, transport facilities, accessibility to pledge loan facilities, postharvest management infrastructure etc. Loans are being sanctioned by the banks under e Negotiable Warehouse Receipt (eNWR) in CWC.

Geotagging of Agri Storage Infrastructures (ASI): NABARD through its subsidiary NABCONS has undertaken the exercise of geotagging of warehouses, godowns, etc. throughout India. As per the State wise raw data available 10930 ASIs have been geotagged in Karnataka as on March 31, 2021. The idea is that a farmer should be able to locate a warehouse or cold storage unit in the 10 km vicinity to store their produce.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan	
B.01 Storage Facilities								
1	Cold Storage-For Horticulture Produce-1000 MT with single temperature	No.	102.72	80	18	1848.96	1479.17	
2	Cold Storage-For Horticulture Produce-500 MT	No.	64.20	80	9	577.80	462.24	



3	Cold Storage-For Horticulture Produce-Cold Storage-For Horticulture Produce-1000 MT	No.	107.00	80	2	214.00	171.20
4	Cold Storage-Refrigerated Van-Rs. 26.00 lakh for 9 MT (NHM & HMNEH) not below 4 MT.	No.	6.96	80	1	6.96	5.56
5	Godown-Large- 1000 MT (Rs 3000 per MT)	No.	32.10	80	7	224.70	179.76
6	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	32	599.23	479.36
7	Godown-Onion Godown-Onion storage structure(25-500MT capacity)	No.	1.87	80	7	13.09	10.50
8	Market Yard-Drying Yard	No.	10.70	80	23	246.10	196.88
9	Market Yard-Extension/ Renovation	No.	53.50	80	3	160.50	128.40
10	Market Yard-Marketing Infrastructure	No.	165.85	80	16	2653.60	2122.88
Total				118		6544.94	5235.95

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

A plain topography characterizes the district.

Two types of soils found in the district are Lateritic red soil and Black cotton soil. Aurad and Bhalki taluks have mainly black cotton soil.

Bidar and Humnabad taluks have mainly lateritic red soil.

Total geographical area of Bidar district is 541765 ha, out of which 27707 ha (5.11%) is under forest, land not available for cultivation 44501 ha (8.21%); 19381 ha cultivable waste land; 13964ha permanent pasture (2.58); 40143 ha current & fallow land;

Land Development activities are supported under various programmes of Central and State Govts., (IWMP/Sujala/WDF/Bilateral Programmes /National Missions, etc).

Dry land farming continues to be the mainstay of agriculture production in the district NABARD implemented 05 watershed development programmes through NGOs (PRAWARDA & OUTREACH) under WDF to develop the rain fed areas. NABARD had propagated conservation of water through Water Campaign during 2016-17 in association with stakeholders. Chulkinala project (Medium irrigation) was completed with NABARD Assistance under RIDF-I, under which 809 Ha in Basavaklayan block and 3238 Ha in Bhalki block was brought under irrigation. NABARD has sanctioned Watershed to PIA PRAWARDA for 90.82ha covering 310 households under CBP phase on 13.03.2022 at Chittawadi nala, Chit

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- There are 4 soil testing laboratories in the district located at KVK Janwada, Horticulture College Bidar, Agriculture Department and one laboratory started by private entrepreneur at Markal village in Bidar. At Hobili level, Agriculture Department supplies fertilizers; organic inputs and Micronutrients to farmers whereas major nutrients, viz., Urea, NPK, etc., are

supplied through 188 Primary Agri Coop Societies.

- Total area available for yet to be treated is 166179 ha.
- Under RIDF X, the Watershed Dept. had taken up 69 works for ground water recharge, involving an amount of Rs.160 lakh and all works have been completed in the district.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
B.02 Land Development								
1	Bioferlizers -Azolla	No.	26.75	80	18	481.50	385.20	
2	Compost Pit--Composting	No.	0.24	80	687	161.73	129.38	
3	Farm Ponds/ Water Harvesting Structures--Black Soil -12 mx 12m x3 m -with stone pitching	No.	1.59	80	10	15.92	12.78	
5	Farm Ponds/ Water Harvesting Structures--Black Soil -15m 15 mx 3 m -without stone pitching	No.	0.63	80	19	12.05	9.61	
4	Farm Ponds/ Water Harvesting Structures--Black Soil -15m 15 mx 3 m -with stone pitching	No.	2.14	80	560	1198.40	958.72	
6	Farm Ponds/ Water Harvesting Structures--Black Soil -21 m x21 m x3 m -with stone pitching	No.	3.62	80	16	57.88	46.28	
Total					1310	1927.48	1541.97	

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Krishi Vigyan Kendra, Bidar trains the farmers on Composting / Vermi Composting. Besides, the Kendra also provides guidance on the construction of compost pits. Reliance Foundation also provides training on best practices in agriculture like the treatment of seeds, under their CSR funds, to farmers. South Indian Natural Farm FPO promoted by NABARD is propagating Organic farming in the district.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Nitrogen, Phosphorous, Potash (NPK) ratio of 4:2:1 is generally considered ideal and



accepted for macro-level monitoring of consumption of plant nutrients for the country as a whole. NPK use has been increasing for the last 03 years, which could be reduced by using organic fertilizers/zero budget farming and creating awareness on soil testing. Horticulture Department is carrying out research in Tissue Culture Technology.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure – Others							
1	Compost/ Vermi Compost- Compost - NADEP Compost- Composting	No.	0.24	80	9	2.15	1.70
2	Compost/ Vermi Compost- Vermi Compost-Vermi Compost-3m x1.2mx 1m (3.60 Cu.m)	No.	0.13	80	1309	168.08	134.45
3	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	18	481.50	385.20
Total				1336	651.73	521.35	

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Most of food processing units are being sanctioned under PMFME and PMEGP in the district. Products are Ginger paste, Kurkure making, Atta making, Farsan making, Cold press oil processing, Sambar powder making, Jaggery making, Minor Millets processing, Roti making, Papad making, Pickle making etc.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

1. Prime Minister Formalization of Micro Food Processing Enterprises Scheme (PMFME Aatmanirbhar Bharat): 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 chain. The scheme envisages an outlay of 10,000 crore over a period of five years from 202021 to 202425. The expenditure under the scheme would be shared in 60:40 ratios between Central and State Governments. The scheme is extended to all the crops to reap the benefit of scale in procuring inputs, availing common services and marketing of products. For SHGs, support include Seed capital @ Rs40,000/ per member of SHG for working capital and purchase, support to individual SHG member as a single unit of food processing industry with credit linked grant @35% with maximum amount being 10 lakh, support for capital investment, training & handholding. Under this scheme 98 applications were sanctioned during 202223 in the district. Under Coop Dept., there is Marketing Federation at district level and TAPCMS at taluk level (5 talukas) for marketing. NABARD with the support from MPLADS fund of Honble Rajya Sabha Member Smt. Nirmala Sitaraman has created a Training cum common facility centre for Agro processing of soyabean. The products such as Soya Tofu, Soya Milk are produced.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
C.01 Food & Agro Processing								
1	Agro Processing Unit--Fruits/vegetable processing unit	No.	8.56	80	24	205.44	164.32	
2	Bakery & Confectionery Unit	No.	6.42	80	14	89.88	71.91	
3	Dal/ Pulses Mill-Mini	No.	2.14	80	15	32.10	25.66	
4	Feed Unit	No.	10.70	80	24	256.80	205.44	
5	Food Grain Processing-Millets-2-3 HP	No.	12.84	80	30	385.20	308.16	
6	Oil Extraction-Oil Mill	No.	4.28	80	19	81.32	65.06	
7	Oil Extraction-Oil Refining-Edible Oil Extraction	No.	561.75	80	6	3370.50	2696.40	
8	Spice Processing-Chilly processing-masala powder	No.	5.35	80	17	90.95	72.76	
9	Spice Processing-Chilly processing-Pepper processing	No.	12.84	80	22	282.48	225.99	
Total					171	4794.67	3835.70	



2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

As per RBI circular on revised guidelines of priority sector, ancillary activities under farm credit cover food and agro-processing and cover (i) Loans up to 5 crore to cooperative societies of farmers for disposing off the produce of the members. (ii) Loans for setting up of Agri clinics and Agri business centers (ACABC) (iii) Bank loans to Primary Agricultural Credit Societies (PACS), Farmers Service Societies and Large-sized Adivasi Multipurpose Societies for on lending to agriculture (iv) Loans sanctioned by banks to MFIs for on- lending to agriculture sector. The extension services of various departments are inadequate to meet the demands of the farmers; private participation in extension services must be encouraged.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

MFI-SKDRDP, Dharmasthala operating in the district, provides agriculture loan to the farmers.

Women and Child Welfare Deptt are implementing Sree Shakti project and providing loans to SHGs

Commercial Banks / KGB/DCCB Bidar provide loans to SHGs / JLGs in the district

There are 18 MFIs, which provide agri and non-agriculture loans. As on 31.03.2024 all MFI together having outstanding of 1029.62 crore in the district.

NRLM has been promoting SHG federations in the district.

NABARD has sanctioned (a) 23 FPOs to NGOS/10 FPOs to DCCB in the district out of which 02 Dairy FPOs sanctioned each one to NGO Jai Santoshimata & NGO Naw Nirman

(b) 04 FPOs sanctioned to MYRADA-CBBO during the year 2022-23

10 FPOs were promoted by Agri Deptt / 04 FPOs by Horticulture Deptt / 02 FPOs sanctioned by SFAC and Indian Institute of Millet Research (IIMR) as CBBO and 03 AH FPO by AH Deptt Also 2 FPOs are promoted by Fisheries department.

67 PACS have been sanctioned 1411.31 lakh under PACS as MSC during the year 2020-21, disbursements are being done.

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

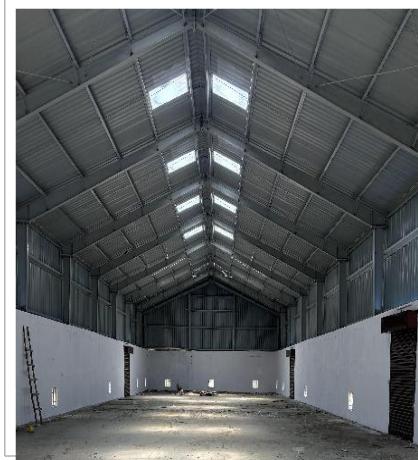
Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities – Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	80	28	599.20	479.36
8	Loans to Agri. Start-ups	No.	10.70	80	18	192.60	154.08
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	31	6634.00	5307.20
3	Loan to PACS/ FSS/ LAMPS	No.	10.70	80	76	813.20	650.56



4	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	18	5778.00	4622.40
5	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	236	303.03	242.42
6	Loan to PACS/ FSS/ LAMPS for Onlending--State SC/ST organisations	No.	321.00	80	7	2247.00	1797.60
7	Loan to PACS/ FSS/ LAMPS--Loans to Coops for disposing of produce	No.	5.35	80	318	1701.30	1361.04
Total				732		18268.33	14614.66

Title : World's Largest Grain Storage structure at Ekamba PACS

Under the Prime Ministers Scheme for formation of world's largest Grain storage structure under cooperative sector was envisaged to establish Storage facilities at PACS level to help societies to procure the agri commodities and store for the benefit of farmers in the region and thus earn additional income.

In Bidar Ekamba PACS was selected for the scheme providing concessional loans to PACS. A total of Rs. 189. 72 Lakhs TFO was envisaged with concessional loan of 150.15 Lakhs at 1% ROI. NABARD provided refinance facility to DCCB through Apex bank at 4% ROI. Under Agri Infra Fund Scheme of GOI, PACS was has availed interest subvention of 3%. Also, PACS was given grant assistance of Rs. 2 Lakh under AMI scheme. The scheme also provided with primary processing unit of oil extraction unit and Auction Hall.

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

Industrially Bidar is one of the backward districts of Karnataka State. Most of the industries are concentrated in Bidar and Humnabad blocks. As the district is very close to Hyderabad and some district of Maharashtra (Nanded, Osmanabad, Latur) there is ample scope for industrial development. The types of industries in the district are Food Beverages Readymade Garments Wood Printing & stationery Leather & leather products Rubber Plastic Chemicals General engineering works Electricals and electronics Repairs and servicing and other services. DIC (District Industries Centre) has conducted 41 programmes under PMEGP against the target of 40. Also 31 programmes with total financial assistance of 7 crore was conducted. During FY 2023-24, 6971 accounts were given MSME loans of Rs. 985.06 crore of which 518 crore to Micro enterprises, Rs. 321 crore to small enterprises and 23 crore to medium enterprises, .

3.2 Infrastructure and linkage support available, planned and gaps

- Number of industrial sheds / plots development by KSSIDC and KIADB and its locations occupancy status given below:
 - 1). Karnataka Small Scale Industries Development Corporation (KSSIDC) has acquired 88.44 acres of land in various years and developed 347 sites and allocated 347 sites in all talukas in the district and no site is vacant.
 - 2). Karnataka Industrial Area Development Board (KIADB) has acquired 2244.75 acres of land developed 1566 sites and allocated 1389 sites in Bidar Basavakalyan and Humnabad talukas. Still 100 acres of land is vacant.
- The Government of Karnataka has announced the New Industrial Policy 2020- 25 on 13.08.2020. The focus of the New Industrial Policy 2020-25 is to build on the strengths of Karnataka's industry and to enable it to fulfill its role as the engine of growth and to shoulder responsibility of adding more hi-tech value and employment.
- There are 16 handloom weavers' societies in the district.
- Bidar has a cluster for Bidriware craft. There are about 200 bidri-craft artisans in Bidar. Sahayog – NGO has promoted an OFPO to rope in these artisans under one umbrella with the help of Min. of Textile (Handicraft). This craft is having GI tag also.
- A Skill Development Programme (SDP) was sanctioned to SAMSKRUTI-NGO in basic computers skill and digital network to rural youth during 2021-22. During FY 2023-24 one more SDP was sanctioned to impart the skill for Junior Programme Developers to SAMSKRUTI-NGO.
- Bidar DCCB promoted SHARADA RUDSETI Bidar: It conducts training programmes to unemployed rural candidates in farm and non-farm activities. During the year 2023-24 the agency trained 36 various Skill –EDP covering 1071 candidates against the target of 990 candidates and followed up 2160 candidates during the same period. 981 candidates gainfully employed.



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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	5000.00	80	3	15000.00	12000.00
2	Manufacturing Sector - Term Loan-Micro	No.	25.00	80	112	11200.00	8960.00
3	Manufacturing Sector - Term Loan--Other Finance to MSME	No.	3.50	80	0	0.00	0.00
4	Manufacturing Sector - Term Loan-Small	No.	250.00	80	460	114250.00	91400.00
Sub Total					575	140450.00	112360.00
II. Manufacturing Sector – WC							
1	Manufacturing Sector - Working Capital-Medium	No.	312.50	100	16	20000.00	20000.00
2	Manufacturing Sector - Working Capital-Micro	No.	6.25	100	643	10600.00	10600.00
3	Manufacturing Sector - Working Capital-Small	No.	25.00	100	0	0.00	0.00
Sub Total					659	30600.00	30600.00
II. MSME – Others							
1	KVIC Units	No.	10.00	80	255	2550.00	2040.00
2	Loans to MSME Start-ups	No.	1000.00	80	0	0.00	0.00
Sub Total					255	2550.00	2040.00
Total					1489	173600.00	145000.00

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

The district exports many products including Bulk Drugs Bidariware (GI Tag) Engineering Agriculture and Horticulture (Green Gram, Soya bean, Sunflower, Bengal Gram, Ginger, Papaya and Mango-Dasahari Kesar) Processed Food, Hand paper Craft, Tourism to different countries viz. USA Japan Spain Portugal France UAE UK European Countries Brazil Argentina China. Though the pre-shipment /post-shipment credit extended by the banks for exports the data is not captured in Bidar district since the transactions are from Hyderabad branches.

Providing wide publicity in media regarding conduct of trade fairs on exports by Vishveswaraiah Industrial Trade Centre Mysore.

Karnataka Industrial Area Development Board (KIADB) Humnabad Bidar district provide infrastructure for Pack house with receiving washing waxing and grading pre-cooling unit reefer vans ripening chambers cold storage for agriculture / horticulture products.

4.1.2 Infrastructure and linkage support available, planned and gaps

District Industries Centre Bidar provides necessary assistance for marketing under the Karnataka Industrial Promotion Policy for Export Promotion Activities from Export Credit Guarantee Corporation of India Ltd (ECGC) Vishweshwariah Industrial Trade Centre Mysore Sales International Limited Federation of Karnataka Chambers of Commerce and Industry and Export Import Bank of India.

Federation of Indian Export Organization. Karnataka has been chosen as one of the Pilot States for setting up 5 Export Development Centre in Shivamogga Hubballi Dharwad Ramanagara Bidar and Mysuru.

M/s Sreegen Pharma Pvt. Ltd. M/s Sreeven Pharma Pvt Ltd M/s. Vividmed Lab Ltd and M/s Sai Life Sciencs Pvt Ltd are producing bulk drug pharma intermediates and anxiety medicines and exporting the same.

Assistance to KIADB: Rs4,500crore term loan approved under NABARD's Infrastructure Development Assistance (NIDA) marking the largestever single borrowing under this scheme at the national level.

Funds will be disbursed in two phases within 2025 and 2026.

Financing is structured with a seven-year repayment tenure, including a two-year moratorium.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	50.00	80	100	5000.00	4000.00
2	Export Credit -Pre Shipment Export Credit	No.	50.00	80	1	50.00	40.00
Total				101		5050.00	4040.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Bidar district with a lower literacy rate in 2000-01 has reached 70.51 in 2010-11 still the district is lagging behind when compared to State average literacy rate of 75.60.

As per the RBI guidelines Loans to individuals for educational purposes including vocational courses not exceeding Rs. 20 lakh would be considered as eligible for priority sector classification. GoI developed a portal known as Vidya Lakshmi (www.vidyalakshmi.co.in). Students can apply view track the education loan applications pending with the banks anytime anywhere by accessing the portal. Indian Bankers Association (IBA) formulated a schemes for providing collateral free loans up to Rs.7.50 lakh for the students belonging to economically weaker section.

4.2.2 Infrastructure and linkage support available, planned and gaps

1. The district has 931 Lower Primary Schools (both private & govt) 2766 Higher primary schools 1116 High Schools (both private & govt) 198 Pre-University colleges 27 Degree colleges 5 Ayush colleges(private) 1 Medical college 2 Dental colleges 4 Polytechnic colleges and 5 Engineering colleges.
2. Scholarship for students are available from GoI / GoK to encourage the education.

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	2.50	100	997	7105.00	6500.00
Total				997	7105.00	6500.00	

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

In Bidar there are 389403 houses as per 2011 census. There is a scope for housing loans in all the blocks of Bidar district. During 2021-22 the following developments had been undertaken in the district.

- 1984 houses constructed under Basava Housing Scheme covering SC/ST/Min/Others;
- 2844 houses under Dr. B. R. Ambedkar Rural Housing Scheme covering SC/ST categories
- 883 house units constructed under PMAY (Grameen-152) /PMAY(Urban-731) covering SC/ST/Minorities/others.
- 332 housing units built under Devraj Urs Housing Scheme (Grameen) covering SC/ST/Minorities/others.
- 53 houses under Vajpayee Urban Housing Scheme

4.3.2 Infrastructure and linkage support available, planned and gaps

- Adequate skilled manpower is available for designing and construction of residential houses and townships.
- There is good network of banks to purvey the credit. However, mounting non-performing assets under this portfolio is a huge deterrent for banks. As per new PSL guidelines following changes are made in the master directions. Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and up to ₹25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and ₹30 lakh respectively. Existing individual housing loans of UCBs presently classified under PSL will continue as PSL till maturity or repayment.

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

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



Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	5.00	90	1980	16110.00	14499.00
2	Repair of Dwelling Units	No.	6.00	90	1760	10560.00	9504.00
Total					3740	26670.00	24003.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

A strong and well-maintained infrastructure improves the quality of life and reduces vulnerability of rural economy. It also increases the productivity of land labour and capital. In the district 1334 projects were sanctioned under RIDF with financial assistance of Rs. 424.77 crores under total 18 sectors which are of rural agriculture social importance. Which includes Agriculture University Anganwadi Animal Husbandry Backward Class Hostel First Grade College Godown Govt. Tool Room and Training Centre Ground Water Recharge Industrial Training Institute Maternity and Child Hospital Polytechnic Primary Health Centres Pre University Primary Schools Raitha Sampark Kendras Rural Markets Rural Service Centre and Secondary Schools. There are National Highways in the District with a total length of 166KM. state High ways with length of 825KM district roads with lenght of 1074KM. District has 14 major Bridges. Also district is having Railway laid for 119 KM.

5.1.2 Infrastructure and linkage support available, planned and gaps

Critical infrastructure projects for consideration under RIDF: Construction of MI structures viz.Barrage cum Bridges Barrages New Bridge-cum Barrage at Chikli J (Aurad) Tuljapur village(Aurad) Kotgyal village (Kamalnagar) Sunknal village ((Aurad) Manur village (Aurad) Hanmantwadi vllge (Basavakalyan) Nelwad village across Karanja River (Bhalki) Gor-Chincholi village (Bhalki) Ladha village (Bhalki) Mudhol-B village (Kamalnagar). This will benefit Creation of irrigation potential and accessibility to villages

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

1. Agriculture and Allied Sectors:

- o Veterinary Institutions: Improved animal health services enhance productivity and livelihoods for farmers.
- o Rural Market Infrastructure: Better facilities in markets increase accessibility for farmers to sell their produce and obtain fair prices.
- o Raita Samparka Kendras: Provide crucial support and information to farmers improving agricultural practices and productivity.
- o Fish Jetties: Enhance fishery infrastructure boosting the fishing industry and supporting livelihoods.
- o Quality Testing Labs: Ensure the quality of agricultural produce enhancing marketability and consumer trust.
- o Training Centers: Provide essential skills and knowledge to farmers and industry professionals.

2. Social Sector:

- o Educational Infrastructure: Investment in schools, colleges and training centers improves educational access and quality leading to better literacy and skill development.
- o Anganwadis: Strengthen early childhood education and nutrition programs improving



child development and health.

o Health Infrastructure: Expansion of healthcare facilities improves access to medical services and overall health outcomes.

3. Drinking Water Supply: o Water Projects: Ensure reliable access to clean drinking water improving public health

and quality of life in rural areas. 4. Overall Development:

o Economic Growth: Enhanced infrastructure supports economic activities creating job opportunities and stimulating local economies.

o Social Welfare: Improved social infrastructure contributes to better living standards and social equity.

These benefits collectively contribute to the holistic development of rural areas improving quality of life boosting economic activities and supporting sustainable growth.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Social infrastructure qualifies for Priority Sector Lending as per guidelines 'Bank Loans up to a limit of Rs.5 crore per borrower for building social infrastructure for activities namely schools health care facilities drinking water facilities and sanitation facilities including construction and refurbishment of household toilets and household level water improvement in Tier II to Tier VI Centre'. There are 1898 Anganwadis, 59 PHCs, 219 Primary Health Sub centres, 705 Hospitals with 3096 Bed facilities. Also, the district has 717 lower primary schools, 1383 Higher primary schools, 558 High schools and 198 colleges.

5.2.2 Infrastructure and linkage support available, planned and gaps

- Horticulture: Humanbad and Basavakalyan are business hubs which needs cold storages facilities
- Animal Husbandry: Due to dry conditions there would be shortage of fodder in the district therefore we need storage facilities in order to meet temporary shortages fodder through constructing silages.
- Agriculture: Soyabean is one of the major crops in the district therefore processing unit for Soyabean will benefit the farmers
- Some of the talukas like Basavakalyan Hulsure Aurad are having large tract of pasture land for rearing of Sheep / Goat (under Area Development Schemes of NABARD) and Basavakalyan Bhalki and Humanbad talukas are suitable for Dairy units.
- District has a Karnataka Veterinary and Fisheries Sciences University 28 Veterinary Hospital 80 dispensaries a Deoni Breeding Research Centre.
- Modern abattoirs are not in the district

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	20.00	80	9	180.00	144.00
2	Education-Colleges	No.	1000.00	80	8	8000.00	6400.00
3	Healthcare-Hospital	No.	50.00	80	23	1150.00	920.00
4	Healthcare-Nursing Home	No.	50.00	80	7	350.00	280.00
5	Sanitation-Toilets	No.	0.60	80	573	132.75	106.20
Total				620	9812.75	7850.20	

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

State government has now proposed to set up a solar park in Aurad taluk in Bidar district. The proposed 500 MW capacity park will be set up by Karnataka Renewable Energy Development Limited (KREDL), along with the Pavagada Solar Park (in Tumakuru district) model. The project is expected to be commissioned by December 2025. There is a scope to develop Bio-mass / Solar off-grid/Solar roof top/Surya Raitha etc units in the district if farmers' entrepreneurs & residents come forward to adopt these units and also potential for bankers to finance such units.

In Bidar total 471 RE projects commissioned as on 30.06.2023 (in MW) of which 415 projects are under Solar energy sector and remaining 56 projects under co-generation projects.

5.3.2 Infrastructure and linkage support available, planned and gaps

- MW Solar Park has been established with a cost of Rs. 1500.00 lakh for generating 18000 megawatts power daily on the State Highway to Humnabad. The unit has been set up with KPTDC Bidar.
- High capital cost lack of awareness of technology corrosion of various forms and formation of scales in absorbers improper selection and processing of materials are some of the constraints.
- Windmills hydro-electric projects and hydel power are not coming up on account of environmental considerations difficulties in resettlement of local inhabitants' inter-state river water disputes etc.



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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	1500.00	90	3	4500.00	4050.00
2	Biomass Energy-Home-Biogas	No.	0.40	90	80	32.00	28.80
3	Hydel Power-Micro Hydel Power Plant	No.	5.00	90	62	310.00	279.00
4	Solar Energy-Roof Top Solar PV System with Battery-upto 10KW	No.	12.00	90	100	1200.00	1080.00
5	Solar Energy-Roof Top Solar PV System without Battery-upto 10KW	No.	10.00	90	8	80.00	72.00
6	Solar Energy-Roof Top Solar PV System without Battery-upto 3KW	No.	2.00	90	172	344.00	309.60
7	Solar Energy-Stand Alone Solar Power Plants-Power Plant	No.	13.20	90	12	158.40	142.56
8	Solar Energy-Stand Alone Solar Power Plants-Solar rooftop grid connected	No.	1.50	90	212	318.00	286.20
9	Solar Energy-Street Lighting System-With Li batteries	No.	0.19	90	4306	835.36	751.83
Total					4955	7777.76	6999.99



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	1297	430.17	354.00
B	Ongoing tranches	37	77.31	70.77
	Total (A + B)	1334	507.48	424.77

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	249	197.04	168.45
B	Rural roads & bridges	374	223.82	182.46
C	Social Sector	711	86.61	73.85
	Total (A + B + C)	1334	507.48	424.77

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	89	Irrigation potential	ha	13424
B	Rural roads	330	Road length	km	1415
C	Bridges	44	Bridge Length	m	1279

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture University	1	Students, researchers, farmers	Villages/Population	0
2	Anganwadi	289	Infants	Villages/Population	2296
3	Animal Husbandry	39	Animals, farmers	Cattle/Farmers /Population	118336.44
4	Backward Class Hostel	2	SC/ST population in the district.	Villages/Population	2



5	First Grade College	6	Students	Villages/Population	495
6	Godown	11	Farmers for storage of food grains	Metric Tonne	8707.5
7	Govt. Tool Room and Training Centre	1	Trainees, farmers, students	Villages/Population	1
8	Ground water Recharge	69	Ecology benefits, helps farmers and households	Cubic Fee	393
9	Industrial Training Institute	3	MSME entrepreneurs	Villages/Population	1
10	Maternity and Child Hospital	1	Mothers, Patients, Children	Villages/Population	0
11	Polytechnic	3	Students	Villages/Population	500.44
12	Pre University	54	Students	Villages/Population	938.7
13	Primary Health Centres	3	Patients in local villages	Villages/Population	12
14	Primary Schools	242	Students	Villages/Population	912
15	Raitha Sampark Kendras	14	Farmers for getting information on Govt schemes etc.	Villages/Population	8006
16	Rural Markets	26	Farmers to market their produce	Villages/Population	5584.75
17	Rural Service Centre	1	Rural Service Centres enhance access to essential services support local needs and boost community	Villages	143.59

18	Secondary Schools	106	Secondary schools offer advanced education prepare students for higher studies and improve career	Villages/Population	19380
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Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The district is pioneer in adopting and imparting SHG movement in the country. The National Rural Livelihood Mission (NRLM), is being implemented as Karnataka State Rural Livelihood Mission (KSRLM) in all the blocks of Karnataka. KSRLM envisages creation of sustainable livelihoods of the rural poor living below the poverty line within a period of 5 to 7 years. 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 2023 24 total no of 1358 SHGs were saving linked with Rs 7.83 crore crore and 2063 SHGs were credit linked in tune of Rs 80.08 crore. Another channel of informal credit disbursement is through JLGs. During FY 2023 24 15281 accounts were disbursed with Rs. 84.82 crore. The loan outstanding stood at 153.45 crore pertaining to 43289 accounts. NABARD has been proving need based skill development programmes that is Micro Entrepreneurship Development Programme (MEDP) and Livelihood Entrepreneurship Development Programme (LEDP) and promoting JLGs every year. The training provided under MEDP and LEDP programmes have impacted rural women earn their livelihood through various business activities.

6.2 Infrastructure and linkage support available, planned and gaps

Though formal credit delivery offers competitive rates through Banking channels and through other FIs, the informal credit delivery through various channels such as landlords and money lenders holds a challenge as they charge hefty interest on the borrowers. Support and formation of more SHGs/JLGs helps small households take up small business through concessional credit.

- The SHG-BLP in the State is mostly Business Correspondents 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 Bidar district there are 18 NBFC- MFIs are operating SKDRDP is acting as BCs for Canara Bank. 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.
- Access Livelihood a Sec 8 company promoted by L&T Finance is providing awareness programmes on digitalization. They have recruited more than 105 Digital Sakhis to spread the digital awareness solving digital issue social security schemes etc among the rural people since 2022-23.
- Women and Child Development Department (WCDD) of the State Government launched “Shree Shakti” programme during 2000-01 for promoting Stree Shakti groups within the extant framework of SHG-Bank linkage programme. At present there are 1.40 lakh groups functioning in the State. In Bidar Shree Shakti has promoted 3352 covering 48083.
- KSRLM is functioning to cater to SHG-Bank linkage programme and formed 185 Gram Panchayat Level (SHG) Federations (GPLFs). They are providing Community Investment



Fund for all the federations. As on 31.03.2024 3.10 lakh accounts are financed by mFIs worth a credit of Rs. 14.65 crores.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Differential Rate of Interest Scheme—Consumption	No.	0.50	100	1317	658.50	658.50
2	Loans to Distressed Persons-- Non Institutional Loans	No.	1.00	100	2316	2316.00	2316.00
3	Loans to Distressed Persons-- OD to PMJDY	No.	0.10	100	5912	591.20	591.20
4	SHGs/ JLGs--JLGs	No.	2.00	100	5776	11552.00	11552.00
5	SHGs/ JLGs--SHGs	No.	2.00	100	8244	16488.00	16488.00
6	Start-ups--Other than Agri & MSME	No.	100.00	80	2922	17215.00	13772.00
7	State Sponsored Organisation for SCs	No.	1.00	100	4623	4623.00	4623.00
Total					31110	53443.70	50000.70



Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Awareness has to be created among the farmers availing KCC facility / PM Kisan farmer should have KCC / AH/F KCC / renewal of crop loan and PMFBY insurance scheme by banks / NGOs / FLCs: Mitigates the hardships of farmers
2. FPOs concept is to be propagated among the farmers / Bankers in order to avoid distress sale of produce Various facilities of trading under ReMS needs to be propagated among the farmer and encourage them to trade through this platform to remunerative price for the produce: It creates opportunity to bargain for remunerative price for the produce; New business product for the bankers;
3. The SOF has to be strictly adhered by all the Banks so that the underfinancing is checked.

2. Water Resources

1. Rain water harvesting structure to be constructed where rainfall is less than 400 mm. Constructing Check dams /earthen bunds / ponds / etc: Thus, Conservation of water and ground water level will increase.
2. Awareness on micro irrigation amongst farmers: Thus creates judicious use of water in the drought prone areas.

3. Farm Mechanisation

1. Farm Machinery Dealers may set up mobile service units for providing after sales services / hiring services and skill development programme / maintenance of farm machinery/ Farming as A Service (FAAS) programme to be conducted by RSETIs
2. FPOs to be extended convergence of various schemes of GoK/GoI in order to strengthen and creating new businesses to sustain through farm mechanization
3. Focused attention may be given on CHCs, which will help small farmers get the benefit of farm machineries
4. Agriculture Graduate should come forward to set up ACABC units to help the farming community and creating employment in the village level / Hobli level
5. Use of highly mechanised tools like sugarcane harvester will help the over dependency on agriculture Labourers

4. Plantation and Horticulture

1. Needs to introduce cultivation of high value crops, develop extension services, supply of adequate planting material, processing facilities and strengthening of supply chain management

2. Formation of FPO for Horticulture and Sericulture farmers.
3. To promote awareness amongst the farmer the importance of Horticulture and plantation crops in terms of production and yield.
4. Protected cultivation is practiced by very limited number of farmers in the Blocks of Basavakalyan and Aurad. Central sponsored Schemes such as NHM have been promoting protected cultivation. Though the district has low average rainfall, the protected cultivation can be best suited for red soil/ laterite soils with good drainage soils
5. Horticulture department has promoted Ginger processing, Chilli processing units.
6. The red laterite soil in Basavakalyan block which suits production of many Horticulture crops such as Mango, Papaya etc may be taken up and financed by the banks to promote are expansion of Horticulture crops. In blocks such as Aurad, Horticulture crops such as Grapes may be taken up with micro irrigation. Government departments majorly Horticulture department and Agriculture departments may promote area expansion projects under Horticulture and plantation crops.
7. The new technologies such as precision farming, protected cultivation and hydroponics may be promoted which yield higher returns within the given piece of minimum land.

5. Forestry/ Waste Land Development

1. Forest Dept. should encourage farmers, to plant and maintain trees in their backyards, school premises, open community lands, as part of the improvement of their livelihoods and income.

2. Dept. may distribute seedlings to families in Watershed and Tribal areas through NGOs

6. Animal Husbandry - Dairy

1. Deoni breeds semen to conserved in its breeding tract may be ensured.
2. Issues relating to shortage of feed and fodder is to be addressed.
3. Setting up of milk processing plant within the Bidar district and encouragement of milk parlors by the Animal Husbandry Dept / KMF.
4. Gulbarga Bidar Milk Union may take planned initiative to activate defunct Milk Producers Cooperative Societies (MPCS).

7. Animal Husbandry - Poultry

1. As maize and soya are the major ingredients of poultry feed, contract farming for maize and soya needs to be encouraged to meet the supply of these feed ingredients at affordable price.
2. SHGs may be encouraged to rear brooding units / backyard poultry / supply of birds by the AH dept / Vet. Colleges
3. Private entrepreneurs should be encouraged to establish units for poultry processing and

marketing under National Livestock Mission / AHIDF.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Establishment of modern abattoirs and slaughter houses cum meat processing centers by State Govt. / private entrepreneurs with bank credit: This will improve environmental sanitation, maintaining hygiene, health and prevents diseases. Offal can be converted into fertilisers

9. Fisheries

1. Awareness creation among the fishermen community on extension of working capital along with terms loans and issuance of KCC and also formation of JLGs / FPOs by Fisheries Department / Banks /NGOs

10. Construction of Storage and Marketing Infrastructure

1. Creation of storage infrastructure and ReMS facility at all APMCs / CWC / SWC level: This will facilitate price discovery and competitive price for the produce in the market for farmers

2. Awareness on schemes such as e NWR which provides interest subsidy on the produce kept at the accredited warehouses. Also under AIF scheme of Govt. of India Interest subvention of 3% is available for taking up godowns, cold storage and other infrastructural activities also, credit guarantee is also available. The extensive publicity may be given by the bankers for creating awareness among farmers to utilise the benefits under the scheme.

11. Land Development, Soil Conservation and Watershed Development

1. Land developmental interventions will help easy percolation of running water and store them for better usage in the dry seasons will help in increase the farm production.

2. Land developmental activities also help in proper channel preparation for run off of excess water.

12. Agriculture Infrastructure: Others

1. Agriculture infrastructure facilities such as storage and marketing yards, Godowns, Cold storage facilities will not only help reduce the food wastage but also helps farmers reap better price during off seasons: Thus, capital investment in agri infra will help in overall growth in agriculture.

13. Food and Agro. Processing

1. Capital investment in processing units will help farmers better price realisation: Thus financing in this sector for bankable and financially viable projects will enhance farmer's income

2. NABARD has created Training cum common facility centre for Agro processing in Soyabean. Since Soyabean is the major crop grown in the district such other units that can add value to soya bean will help farmers to sell their produce after value addition. Thus Farmers may yield better prices for their production.



14. Agri. Ancillary Activities: Others

1. Propagation of PMFME and AIF schemes among the all the stake holders by Agri dept / Horticulture dept and Bankers: This will give fillip to genuine entrepreneurs and create employment

15. Micro, Small and Medium Enterprises (MSME)

1. Development of Weavers Sector (wool) through effective linkages, extension of credit and training needs to be operationalized urgently: This is a labour intensive, it will create employment opportunities, preserve our culture and fillip to artisans

2. Create awareness among the beneficiaries on PMEGP by DIC and bankers should fast-track clearing the proposals under this scheme: This will be helpful for the Entrepreneurs to take of the new activities and create self-employment

16. Export Credit

1. Exports of agriculture produce like pulses / soyabean / oil seeds /fruits etc and handicrafts – Bidriware to be encouraged by Agri Deptt /Horticulture Deptt /DIC: Farmers may get remunerative price for the produce. This will reduce the balance of payment deficit;

2. One export dedicated branch to be opened in the district: This will facilitate the exporter & importers doing ease of business

17. Education

1. Banks may conduct awareness camps in schools and colleges through FLCs to make the students aware of the of education loans, scholarships, etc.: This will help in increasing skilled human resources; Many a student can avail bank loan;

18. Housing

1. Inculcate good repayment ethics among the borrowers by NGO/Banks: This will assist the bankers to extend the housing loans

19. Social Infrastructure

1. Credit in social infrastructure projects will yield economic development of the district. Thus more and more investment in social infrastructure by state and central government will help achieve the overall prosperity in the district.

20. Renewable Energy

1. SHGs may rope in to escalate the renewable energy usage through subsidy scheme: Since SHG network is strong, the impact would be far reaching

21. Informal Credit Delivery System



1. Prevent SHGs / JLGs from multiple membership, availing credit from multiple agencies: This will definitely assist the SHGs /JLGs for their own progress availing cheaper credit from the banks

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

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

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

c. National Campaign on Cooperation among Cooperatives

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

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

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

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

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

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

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

- Self Initiative for Turn Around (SAF-SITA) to plan & implement a multipronged comprehensive Turn Around Plan (TAP). Turn Around Plan is envisaged to cover financial parameters along with other key aspects like; business diversification, internal checks and controls, governance, cost rationalization, human resource development, technology adoption, financial inclusion etc., required for a holistic improvement in functioning of weak



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

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

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

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

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

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

h. Initiatives under Cooperative Development Fund (CDF)

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

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

1. Status of Cooperatives

2. Status of Cooperatives in the State

3. 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 cooperatives (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.

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

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

6. 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.

7. 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:

8. "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, Udupi, Chamarajanagar, and Bengaluru Rural, promoting sustainability through active participation of officials and cooperative members."



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10. "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"

11. "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"

12. Training Programs Conducted by RO

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



5. Status of Cooperatives in the District

1. "The cooperative sector in Karnataka comprises a total of 45926 cooperatives, covering about 39886 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 6040 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 221 lakh members spread across 27048 villages. Likewise, long-term rural co-operative credit institutions cover 1 State Cooperative Agriculture and Rural Development Bank (SCARDB) and 117 PCARDBs. The long-term structure has a membership of nearly 11.77 lakh members. Further, 29 Multi State Cooperative Societies (MSCS) have their registered office in the state. Besides, there are about 45 district level federations, 21 state level federations and 2 national level federations operating in the state.

Source: National Cooperative Database (NCD) of MoC, GoI"

2. There are total of 188 PACS affiliated to DCCB in the district. NABARD in consultation with Ministry of Cooperation, Govt. of India and state government is promoting PACS Computerization. Out of the total PACS, 169 PACS are on Go live stage and 127 PACS are doing dynamic day end. So far 5 PACS are declared as e PACS as on 3rd December 2025.

3. There are two New MPACS formed in the district:

Torana PKPS: Registered on 18/10/2023. Currently the PACS has 414 shareholders transferred from the Holsamudra PACS. The PACS has received KCC outstanding of 43.86 lakhs from its parent PACS. PACS has its own building. PACS has not yet started its new business.

Sasthapur PACS: Registered on 08/05/2025. Currently the PACS getting its shareholders transferred from its Parent PACS. The PACS is newly formed and business has not yet started due to lack of funds.

6. Potential for formation of cooperatives

1. Potential for formation of cooperatives: There is fair potential for cooperative activity in the sector, as elucidated in the chapter. The distribution of societies is uniform in the blocks, are functioning covering either GP or villages by credit society or non-credit society. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Promotional Activity	Rural Haat to Chintakki FPO & Bhumitai FPO	Aurad Block	Grant assistance			This has created market for neighbouring villagers and catering services to the farm communities; It is being used for procurement of Soyabean, Tur, Urad, Black gram, Green gram etc every year in two seasons Khariff/ Rabi apart from monthly market (shandy)

2	Promotional Activity	Jai Santoshimata NGO	Halbarga Village	Grant assistance			This has been functioning weekly at Halbarga on Wednesdays; Chia seeds and Onions were also traded in the Khariff season; This has created marketing facility to Halbarga and nearby villages.
3	Promotional Activity	Rural Artisans	Mela held at Vijayawada	Grant assistance			Two artisans Shri. Pradeep and Shri. Ravi (bidri artisans) were nominated for NABARD Craft Mela at Vijayawada. In the mela they were able to sold their Bidriware and earned profits

4	Promotional Activity	Rural Artisans	Hasta Shilpostsa held at Kolkatta	Grant assistance			Two artisans Bidri Handicrafts were nominated for NABARD Hasta Shilpostsav 2022-23 at Kolkatta. Artisans expressed their satisfaction and praised the arrangements done by NABARD. They got some contact for their products
5	Collectivisation	E Shakti programme sanctioned to DCCB		Grant assistance			Implemented successfully; It has benefited DCCB Bidar to weed out dormant SHGs and helped the agency to activate dormant groups. Thus, increase the business of the DCCB Bidar.
6	Awareness Creation	Sustainable Dev Project through Myrada		Grant assistance			Creation of Awareness among the farmers about sustainable development through organic cultivation ; It impacted to adopt new package of agriculture practices;

7	Watershed Development	Capacity Building Prog. (CBP) –	Basava Kalyan Block	Grant assistance		NABARD has sanctioned Watershed to PIA PRAWARDA for 90.82ha covering 310 households under CBP phase on 13.03.2022 at Chittawadi nala, Chitta K in Basavakalyan taluka. 90% of work is covered and only plantation work remains. After its benefits community is interested to take up Full Implementation of Project (FIP) for remaining 900 ha
8	Promotional Activity	10 FPOs		Grant assistance		It is unique experiment done in the district. All the FPOs registered in Company's Act. Out of ten FPOs, 04 FPOs are doing well, the remaining are picking up

9	Promotional Activity	Promotion of two Dairy FPOs 1.Jai Jantoshimata				Both the FPOs doing well. It would take time to develop these FPOs. POPIs mobilised 210 members from Krishi Bharat FPO and 250 members mobilised BS-4G FPO respectively.
10	Promotional Activity	04 FPOs		Grant assistance		04 FPOs sanctioned under this schemes; CBBO mobilised the farmer members for registration of the FPO. They have been giving extending services to farmer members.
11	Promotional Activity	16 FPOs				FPOs are functioning in various levels and providing services to farmers like procurement of produce, input business, seeds business, agri implements; some of the FPOs were converged with GoK / GoI got Mini Dal mill / Tractors etc

12	Women Empowerment	08 LEDP	Bidar	Grant assistance		Five LEDPs in the farm sector raised awareness about animal rearing and milk by-products. Following a 10-day program, many participants started mini dairies with loans from DCCB Bidar, while others began raising sheep, goats, and birds, boosting SHG members' incomes.
13	Women Empowerment	03 MEDPs	Bidar	Grant assistance		Post training SHG members started availing loan from banks and started their own units as Mini dairy, Sheep / Goat rearing at Badalgaon, Bhavaninagar thanda, Indiranagar thanda.

14	Sensitisation	Meeting of BLBC members with SHG members				NABARD has conducting such programme in order to encourage the SHG member to interact with BLBC members and discuss issue if any; This programme has increased the confidence among the SHG members to speak with Bankers / Govt. Officials etc
15	Collectivisation	JLG project				600 JLGs sanctioned to DCCB Bidar and 406 JLG formed and credit linked with the bank an
16	Institution Development	Assistance to PACS under Coop Dev Fund Sanctioned the project to 04 PACS	Various PACS	Grant assistance		They had purchased solar unit / camera unit. PACS is maintaining and utilization properly. 1. Earlier there was a disturbance in the work, due to power cut.

17	Skill Training	Basic computer training and networking for youth.					Most of the candidates were got jobs and some of them are working from home for the IT companies;
18	Financial Inclusion	FLAP					Social Security Schemes and FI propagated and enrolment PMJJY, PMSBY and APY increased in the district.
19	Financial Inclusion	Sanction of POS machines/ mPOS to Paytm Payment Bank					The Bank supplied the PoS & mPoS machines to their customers who are Vendor / Petrol pumps owners/ traders in Kamalnager, Humanbad and Balki and it has impacted cashless transactions in these talukas. All vendors are happy with digital services provided by Paytm Payment Bank.

20	Institution Development	CAPEX		Grant assistance			The agency was happy to avail the grant. They purchased Solar heaters / Ceiling fans /Mike system with speakers / Projectors /Heady duty sewing machines, Pico fall basic machine/ Water purifier/Printer with scanner / Kitchen utensils etc. This has impacted the performance of trainees as well as faculties.
21	Micro Finance	Pilot project “World’s largest food grain storage project to Ekamba PACS	Ekamba, Aurad Block	Concessional refinance assistance			The project outlay would be Rs. 187.22 lakh and DCCB Bidar will give credit assistance.
22	Women Empowerment	MEDP program to Lilly Education Society	Bidar	Grant assistance			
23	Infrastructure Development	1	Bhalki, Bidar	Loan assistance to state government under RIDF.			Helped build infrastructure facility.

24	Infrastructure Development	Training cum Common Facility Centre for Agro processing in Soyabean	Chandoori, Kamalnagar bidar	Grant assistance for creation of Agro processing in soybean. This facility is jointly funded by NABARD and MPALDS fund of Honb; e Rajya Sabha Member Smt. Nirmala Sitaraman.			
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Success Stories

Success Story 1



Title	Rural Godown
Project Implementing Agency	PACS Wadgaon D
Duration of the project	7 years(loan from DCCB)
Beneficiary	Farmers/PACS Members
1. No. of beneficiaries	1375
2. Community	Farmers/PACS Members
3. State	Karnataka
4. District	Bidar
5. Block	Aurad
6. Village	Wadgaon D
Scheme	PACS as MSC

1.1 Support provided

Concessional Refinance assistance of Rs.14.00 Lakh under PACS as MSC through DCCB

1.2 Pre-implementation status

Lack of proper storage facilities for agricultural produce Specially Soybean and Tur

Farmers facing issues with crop spoilage and distress sales.

PACS had Limited Storage capacity which was hindering the business diversification of PACS

1.3 Challenges faced

Insufficient capital for upgrading facilities and introducing new services.
Dependence on external funding and delays in credit flow.

Farmers also face significant challenges such as high transportation costs for moving produce over long distances, increasing indebtedness, and difficulties in constructing rural godowns due to financial constraints and inadequate infrastructure support.

1.4 Impact

Scientific Storage: The godown provides a secure and scientific storage facility for farmers' produce helping to avoid distress sales and crop spoilage.

Income Generation: PACS Wadgaon D has diversified its operations now generating an income of Rs. 25000 per month through rental income and other activities.

PDS Distribution Center: The godown is utilized for storing PDS Grains ensuring timely availability of ration to Villagers.

Partnership Opportunities: Plans to lease the godown to companies like ADM Falaka ITC are underway further enhancing its utility and income potential.

Success Story 2



Title	10 Commercial Complexes
Scheme	PACS as MSC
Project Implementing Agency	PACS NAUBAD
Duration of the project	7 years(loan from DCCB)
Beneficiary	Farmers/Members of the PACS
2. Community	Farmers/Members of the PACS
3. State	Karnataka
4. District	Bidar
5. Block	Bidar
6. Village	Naubad

2.1 Support provided

Concessional Refinance assistance of Rs.28 Lakh through DCCB

2.2 Pre-implementation status

Diversification of PACS Naubad's income sources beyond lending.

Creation of commercial infrastructure to support local businesses and community needs.

Generation of sustainable revenue for PACS.

2.3 Challenges faced

- Lack of trained personnel to manage diversified services.
- Limited awareness among farmers about the expanded role of PACS

2.4 Impact

Increased Revenue: The commercial complexes generate a substantial monthly income of Rs. 65000 from rentals because located very near to Bidar district. Ground floor shops are rented at Rs.8000 per month and first floor shops at Rs. 5000 per month.

Deposit Collection: PACS Naubad has collected Rs. 40 lakh in deposits from shopkeepers generating additional monthly interest income.

Enhanced Community Services: The complexes host essential services such as medical stores salons and grocery shops creating a vibrant market hub for the community.

Success Story 3



6. Village	Dubalgundi
Duration of the project	7 years(loan from DCCB)
Project Implementing Agency	DCCB
Beneficiary	Farmers/ PACS Members
Title	Rural Godown
2. Community	Farmers/ PACS Members
Scheme	PACS as MSC
3. State	Karnataka
4. District	Bidar
5. Block	Aurad

3.1 Support provided

Concessional Refinance assistance of Rs. 14 Lakhs

3.2 Pre-implementation status

PACS was serving 10 Villages which is lacked adequate storage infrastructure

As the complete area of the PACS covered with sugarcane belt so PACS facing issues with storage of fertilizers Micronutrients.

Business diversification of PACS

3.3 Challenges faced

Farmers face significant challenges that affect agricultural sustainability and income security. High transportation costs for moving produce over long distances reduce profitability, while mounting indebtedness adds financial pressure.

3.4 Impact

Increased Turnover of PACS: As the result of godown construction there is an increase in PACS turnover from 60 lakhs to 80 lakhs. and farmers avoid paying hefty prices to Private outlets.

Income Generation: PACS Dubalgundi has diversified its operations now generating an income of Rs.20000 per month through rental income and other activities.

Storage and Marketing of fertilizers: The godown is utilized for storing huge amount of fertilizers and Micronutrients. saving the cost of transportation and reduces the cost of inputs.

Success Story 4



Title	Rural Haat- Halbarga
Scheme	Rural Haat
Project Implementing Agency	Jai Santoshimata Rural Development mahila Mandal(JSRDMM)
Duration of the project	1+1 years
Beneficiary	Farmers Buyers Sellers of Agri Commodities
2. Community	Buyers/sellers of agri commodities
3. State	Karnataka
4. District	Bidar
5. Block	Bhalki
6. Village	Halbarga

4.1 Support provided

Grant assistance of Rs. 15 lakhs

4.2 Pre-implementation status

Inadequate Market place for the producers in the nearby villages. Thus has increased the cost of transportation

Land availability within the vicinity of market place

4.3 Challenges faced

Land was a major issue, the commercial land near the main road was not available

4.4 Impact

During FY 2024-25 The project has made a transaction of Rs. 3.87 Crores which has benefitted total 802 buyers/sellers yeilding a rental benefit of Rs. 85,000 to the implementing agency.



Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

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

1.6 Way Forward

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

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

2.1 State Action Plan for Climate Change

a) The Karnataka State Action Plan on Climate Change (KSAPCC) Version 2 was developed in 2021 and received Central Government approval in May 2024. This updated plan aligns with India's NAPCC. It aims to guide Karnataka's climate resilience and low-carbon development until 2030. The plan estimates a budget of ₹52827 crore for implementation between 2025 and 2030. It spans multiple sectors including agriculture horticulture forestry energy infrastructure water resources urban development and rural livelihoods. Each sector has tailored strategies for both mitigation and adaptation. KSAPCC is based on historical climate data from 1985 to 2015 and future projections using CORDEX models. To reduce greenhouse gas emissions, the plan promotes renewable energy 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) All blocks of the district lie within the North Eastern Transition Zone where climate change hazards and impacts differ across regions. The taluks are particularly vulnerable to drought and irregular rainfall. To address these challenges climate action projects, focus on watershed development micro-irrigation and the adoption of dryland cropping patterns.

However, the increasing cultivation of sugarcane in these drought-prone areas poses a serious concern for water sustainability and climate resilience.

b) Key strategies for climate resilience in the region include strengthening Agromet Advisory Services to provide timely weather-based guidance for cropping patterns and rainwater management in rainfed areas. Efforts should focus on improving local livestock genetics through cross-breeding with heat- and disease-tolerant breeds. Water demand management is critical emphasizing dry-season crop planning for high-value low-water-consuming crops and expanding micro-irrigation systems. Additionally, promoting research and development of climate-resilient pulse varieties and seed production technologies tailored to this agro-climatic zone will enhance long-term sustainability.

3.2 Any specific Climate Change initiative in the District by

a) National Food Security Mission (NFSM): The NFSM-Coarse Cereals component is divided into two parts: (i) promoting the cultivation of coarse cereals such as maize and barley and (ii) encouraging the production of nutri-cereals including jowar bajra ragi and other small millets.

Direct Benefit Transfer (DBT): For the first time incentives for adopting improved agricultural technologies are being directly transferred to farmers' accounts ensuring transparency and efficiency.

Millet Promotion Package: Millets play a vital role in achieving nutrition security promoting healthy diets and coping with drought conditions to protect vulnerable farmers. To support this a dedicated policy for millet cultivation has been introduced.

Crop Insurance – Pradhan Mantri Fasal Bima Yojana: The Karnataka Raitha Suraksha Pradhan Mantri Fasal Bima Yojana has been implemented since 2016–17 to provide financial protection to farmers against crop losses.

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

c) The Krishi Bhagya Scheme primarily aims to strengthen rainfed agriculture through efficient rainwater management and improved farm productivity with a focus on water conservation and promoting dryland horticulture. It also includes weather forecasting and crop advisories at the Gram Panchayat level.

The Soil Health Mission seeks to issue soil health cards to farmers every two years to address nutrient deficiencies and improve fertilization practices. Additionally, the Department of Agriculture has launched Organic Village Site Programmes establishing 100- hectare organic blocks in every taluk across the state.

The Chief Minister's Sookshma Neeravari Yojane under the National Mission on Sustainable Agriculture is a centrally sponsored initiative promoting micro-irrigation. It aims to help all categories of farmers—especially small and marginal—install micro-

irrigation units at the lowest possible cost thereby enhancing water-use efficiency.

d) Watershed projects were implemented in Aurad and Basav Kalyan blocks along with Tribal Development Fund (TDF) initiatives. These watershed interventions have enabled farmers in Chittanala village and neighboring areas to harvest and store runoff water for use during the offseason. Additionally, Watershed Development Fund (WDF) projects have helped reduce surface runoff thereby improving groundwater recharge. TDF projects have also supported tribal families by providing sustainable livelihoods and reducing migration to urban areas.

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

Potential for Geographical Indication (GI) in the district

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.

2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.

3. Bidriware or Bidri art is a unique form of metal handicraft that originated in Bidar Karnataka during the 14th century under the Bahmani Sultans. It is known for its striking contrast of a deep black metal surface inlaid with shining silver or gold designs.

The craft uses an alloy of zinc and copper as the base. Designs are engraved on the surface and inlaid with thin silver or gold wires. Finally, the piece is treated with a special paste made from the soil of Bidar fort which oxidizes the metal and turns it jet black while the silver remains bright. This gives Bidriware its distinctive look.

Common products include vases trays hookahs jewelry boxes lamp stands and modern utility items. The motifs often feature floral patterns geometric designs and calligraphy reflecting Persian Turkish and Indian influences.

Bidriware is a GI-tagged craft and is regarded as a symbol of India's rich cultural fusion. Though artisans face challenges like declining patronage and competition from machine-made goods efforts are being made to revive the art through exhibitions design innovation and global marketing.

In essence Bidri art is not just metalwork—it is a living heritage that combines history craftsmanship and cultural harmony.

4. NABARD's Support for Bidri Work

1. Craft Cluster Development

- NABARD has adopted Bidri art under its Off-Farm Sector Development Programmes.



- Cluster-based development helps artisans with training design development credit linkage and market exposure.

2. Skill Upgradation & Training

- NABARD funds skill development programmes (SDPs) and training-cum-production workshops for Bidri artisans.
- These programmes encourage youth and women to take up the craft ensuring continuity of tradition.

3. Financial & Marketing Assistance

- Through Producer Organizations and Self-Help Groups (SHGs) NABARD helps artisans access credit for raw materials and tools.
- It also facilitates artisans' participation in craft fairs exhibitions and melas across India widening their market reach.

4. Design & Technology Support

- NABARD collaborates with design institutes (like NIFT NID) and NGOs to bring contemporary designs into Bidri products making them more appealing in domestic and export markets.

5. Sustainability & Livelihood Promotion

- By supporting Bidri clusters in Bidar and nearby regions NABARD helps preserve the GI- tagged craft while providing artisans with sustainable livelihoods.

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District at a glance 2022-23
Soil & Climate	Department of Agr./Director of Eco.& Stat
Land Utilisation [Ha]	District at a glance 2022-23
Ground Water Scenario (No. of blocks)	CGWB Department of Agr Water Resources
Distribution of Land Holding	District at a glance 2022-23
Workers Profile [In 000]	District at a glance 2022-23
Demographic Profile [In 000]	District at a glance 2022-23
Households [In 000]	District at a glance 2022-23
Household Amenities [Nos. in 000 Households]	District at a glance 2022-23
Village-Level Infrastructure [Nos.]	District at a glance 2022-23
Additional Information	Institutional websites (RBI PIB MHA)
Infrastructure Relating To Health & Sanitation [Nos.]	District at a Glance 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	District at a Glance 2023-24
Irrigation Coverage [000 Ha]	District at a Glance 2023-24
Infrastructure For Storage, Transport & Marketing	District at a Glance 2023-24
Processing Units	District at a Glance 2023-24
Animal Population as per Census [Nos.]	District at a Glance 2023-24

Infrastructure for Development of Allied Activities [Nos.]	District at a Glance 2023-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District at a Glance 2023-24
Status	Central Ground Water Board website
Major Crops, Area, Production, Productivity	District at a glance 2023-24
Irrigated Area, Cropping Intensity	District at a glance 2023-24
KCC Coverage	RBI ACP portal
Crop Insurance	PMFBY portal
Irrigated Area & Potential	District at a glance 2023-24
Block level water exploitation status	Central Ground Water Board website
Mechanisation in District	District at a glance
Sericulture	District at a glance 2023-24
Area under Forest Cover & Waste Land	District at a glance 2023-24
Processing Infrastructure	Department of AH&VS Bidar
Inland Fisheries Facilities	Department of Animal Husbandry and Veterinary Sciences
Agri Storage Infrastructure	Department of Agriculture
MSME units - Cumulative	District Industries Centre
Renewable Energy Potential	Karnataka Renewable Energy Development Limited Website
Status of SHGs	District at a Glance 2023-24
Details of non-credit cooperative societies	NCDC portal
Details of credit cooperative societies	NCDC portal
Block wise, sector wise distribution of cooperative societies in the district	NCDC portal
Status/ progress under various schemes of MoC in the district	DRCS/DCCB Bidar

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

Sources for Banking profile Data	
1	RBI ACP portal
2	DCP Bidar FY 2025025
3	

Name and address of DDM

Name	Vishnuvardhan Rampur
Designation	DDM, NABARD
Address 1	Vishwakarma Nilaya 1st Floor H.No. 19-1-53/66A
Address 2	New Adarsh Colony Opp Mata Manikeshwari PU collage Chidri Road Bidar
Post Office	IAF Stn " S.O
District	BIDAR
State	Karnataka
Pincode	585401
Telephone No.	8482451263
Mobile No.	7411297343
Email ID	bidar@nabard.org



NABSAMRUDDHI FINANCE LIMITED |

A Subsidiary of NABARD

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

NSFL in WASH

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

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

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

📞 : 040-23241155/56

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

📞 : 022-2653-9693

✉ : nabsamruddhi@nabard.org



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

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

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

📞 : 044-28270138/28304658 ✉ : finance@nabkisan.org

🌐 : www.nabkisan.in

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

📞 : 022-26539620/9514

✉ : corporate@nabard.org



NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none">• A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country• Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers• Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans	<ul style="list-style-type: none">• Timely and adequate credit without collateral• Affordable interest rate in the sector• Insurance facility to borrowers and co-obligants• Doorstep delivery of financial services
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Registered Office: 3072, 14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

: 080-26970500

: ho@nabfins.org

: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India
Presence with
offices in 31
State/UTs

<ul style="list-style-type: none">• Project Management• IT Based Natural Resources Information System• Feasibility, Socio-economic & Impact Evaluation Studies• Third Party Monitoring	<ul style="list-style-type: none">• Climate Change & Sustainability• Value Chain Development• Skill & Livelihood Development• Preparation Detailed Project• Transaction Advisory Services
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Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai ' 400051

: 022-26539419 : headoffice@nabcons.in

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

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



NABSanrakshan Trustee Private Limited
Building Trust for Rural Prosperity

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

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

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NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

: 022-26539149

: nabventure@nabard.org

: www.nabventure.in



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

WHAT DOES NABFOUNDATION WANT FROM YOURs. IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NABARD

Karnataka Regional Office

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