



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Chikkaballapuraa District
Karnataka Regional Office, Bengaluru



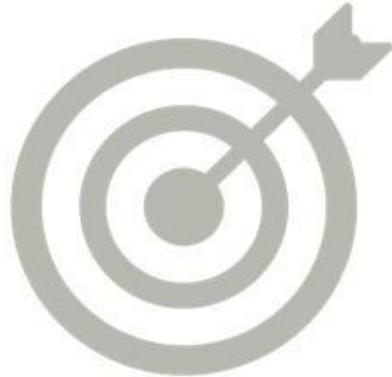
VISION

Development Bank of the Nation for
Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

MISSION



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

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, 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: Chikkaballapuraa

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

PLP Document Prepared by:

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Chikkaballapuraa

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
RKVKY	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	Chikkaballapuraa District comprising 8 blocks is situated in the South Eastern part of Karnataka and falls in the Eastern Dry Climatic Zone. Located on the National Highway connecting Bangalore and Hyderabad, it is the eastern gateway to Karnataka.
Type of soil	Red sandy loam (dominant), with patches of laterite
Primary occupation	Agriculture and related activities
Land holding structure	Majority as small and marginal farmers

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

Rs. 466067 lakhs

2. Investment credit in agriculture

Rs. 380946.05 lakhs

3. Credit flow to MSMEs

Rs. 73597.43 lakhs

4. Other significant credit flow, if any

Rs. 11589 lakhs



4. Sector/Sub-sector wise PLP projections

1. Projection for the year

Rs. 614039.55 lakhs

2. Projection for agriculture and its components

Rs. 460802.53 lakhs

3. Projection for MSMEs

Rs. 117311.25 lakhs

4. Projection for other purposes

Rs. 35925.77 lakhs

5. Developmental Initiatives

- 1 NABARD has funded watershed projects in the district through which the flow of credit has increased and a greater number of beneficiaries are ready to take up livelihood activities by availing bank credit. Promotion of FPOs has resulted in creation of assets and doubling of farmer's income.
- 2 NABARD has also funded 1 JIVA project in the district at Bagepalli Taluk which aims to promote sustainable agriculture and natural resource management while ensuring doubling of farmers income through improved yields and crop diversification.

6. Thrust Areas

- 1 Support to Rural MSMEs - Banks to finance MSME units in the sector of agro and food processing industries. The district grows Tomatoes, Grapes and Mangoes, Maize in surplus and therefore related food processing enterprises may be financed.
- 2 The district has been selected as one of the 100 Aspirational Agriculture districts to be developed under the Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY) for a period of 6 years starting from 2025-26.
- 3 PMDDKY aims to enhance agricultural productivity, adoption of crop diversification, and sustainable agriculture practices, augment post-harvest storage and improve irrigation facilities.
- 4 Therefore, banks may consider financing BRC (Bio Resources Centers) units, seed banks, Custom Hiring Centers, cold storage units, drip and sprinkler irrigation systems. Also, rainwater harvesting structures, recharge pits and water treatment structures may be financed.
- 5 Accelerating pace of Capital Formation in Agriculture & Allied Sectors: Banks to give thrust for agriculture term loans to farmers that will lead to capital formation in agriculture.
- 6 Promotion of JLGs: Banks need to adopt JLG mode of lending, at least where lending to individuals is not possible due to land title/security related issues and they need to finance JLGs of women.
- 7 De-risking Farm Income: Given the uncertainties in yield due to vagaries of nature, there is a need to de-risk farm incomes. Banks may explore financing poly mini-dairy units/poultry (broiler) units in a big way.

7. Major Constraints and Suggested Action Points

- 1 All the 8 Talukas of the district have over exploited their ground water resource and the district is facing acute water stress. All the stakeholders need to be sensitized about water conservation practices and investing in rainwater harvesting and recharge structures.



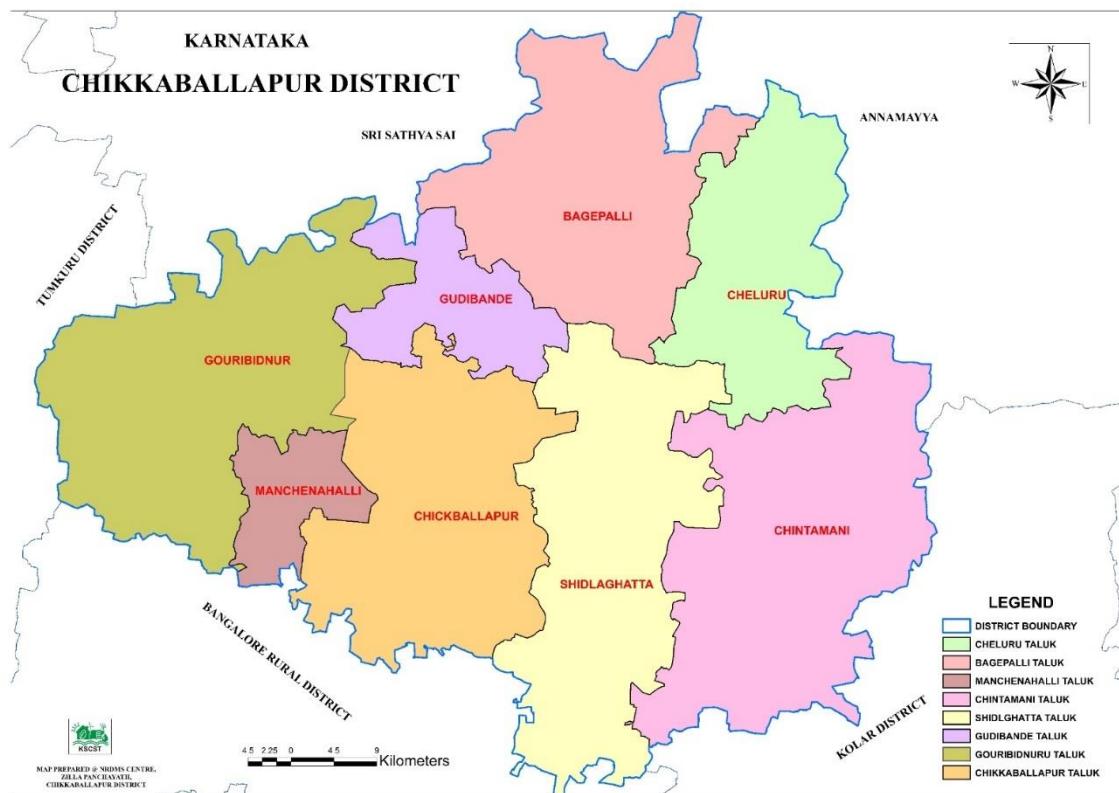
- 2 Lack of extension services in both agriculture and horticulture sectors, absence of last mile connectivity for access to market by farmers, absence of assured irrigation, inadequate storage facilities like godowns and cold storages, erratic power supply are some of the major constraints faced
- 3 Inability of farmers to access credit from formal financial institutions for cultivating on leased lands without affecting the rights of the owner of the land is another major hurdle that needs to be addressed.
- 4 The State may prioritize these areas for availing assistance under RIDF and banks may finance through JLGs for those who are cultivating on leased lands.

8. Way Forward

- 1 Projections made in the PLP for 2026-27 call for a coordinated approach from all stakeholders viz., Banks, Government Departments, Extension Agencies, etc., which in turn are expected to significantly enhance capital formation in agriculture lending.
- 2 Banks on their part are required to ensure timely reporting of credit flow data to the Lead Bank so that timely/corrective action, if required, could be initiated through discussions in various fora, viz., DCC, DLRC, etc.

Part A

District Map

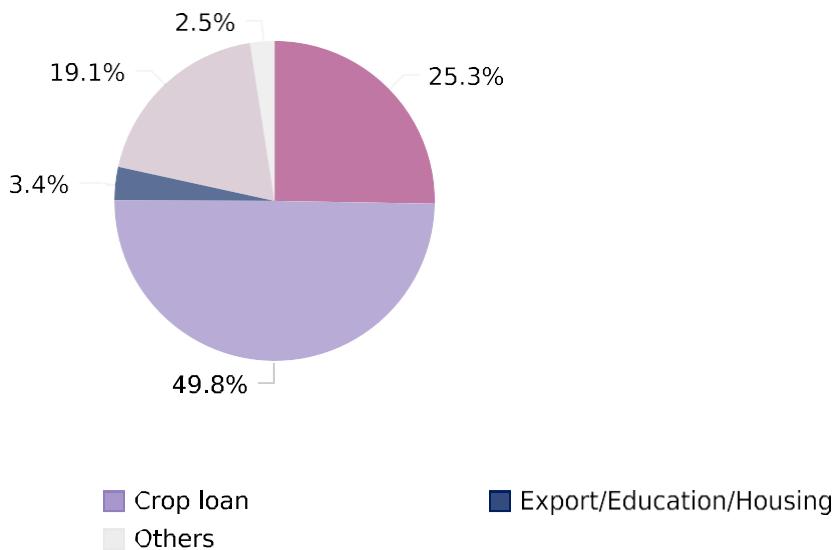




Broad Sector-wise PLP Projections for the Year 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	424056.36
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	305552.22
2	Term Loan for agriculture and allied activities	118504.14
B	Agriculture Infrastructure	14997.16
C	Ancillary activities	21749.25
I	Credit Potential for Agriculture A+B+C)	460802.77
II	Micro, Small and Medium Enterprises	117311.25
III	Export Credit	200.00
IV	Education	7505.52
V	Housing	13108.00
VI	Social Infrastructure	1680.00
VII	Renewable energy	6932.25
VIII	Others	6500.00
	Total Priority Sector	614039.79



Others include Social Infrastructure and Renewable energy

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

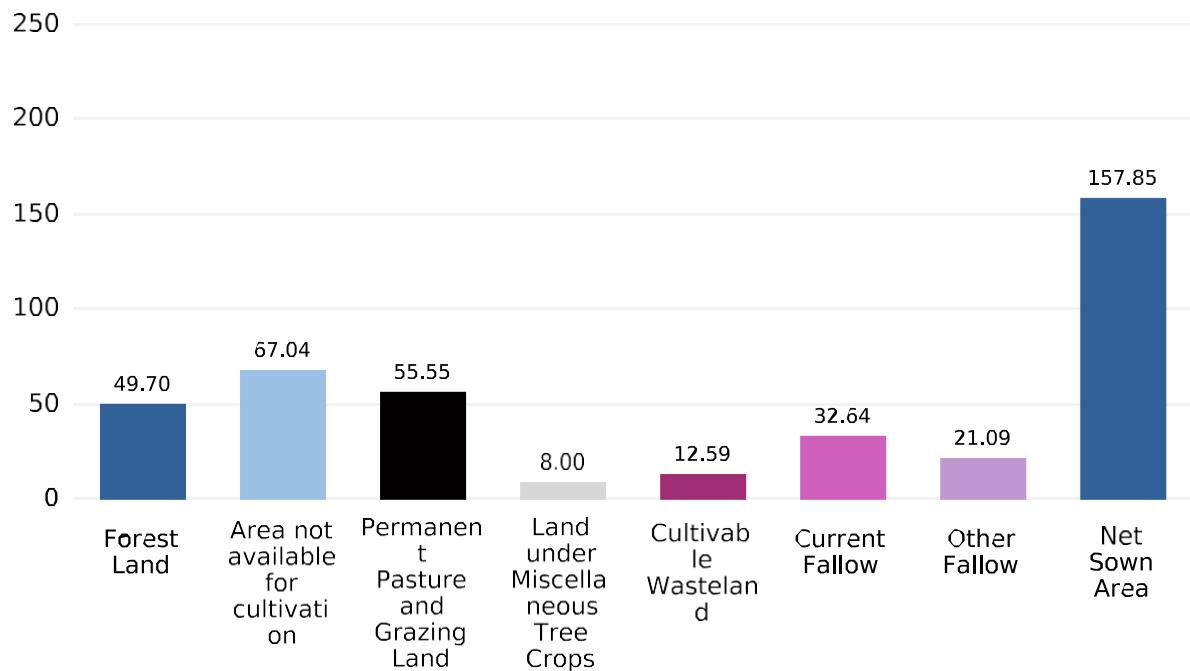
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	303561.45
2	Water Resources	9182.54
3	Farm Mechanisation	14569.42
4	Plantation & Horticulture with Sericulture	73428.76
5	Forestry & Waste Land Development	796.08
6	Animal Husbandry - Dairy	12849.21
7	Animal Husbandry - Poultry	5022.59
8	Animal Husbandry - Sheep, Goat, Piggery	715.96
9	Fisheries	1416.27
10	Farm Credit- Others	2514.08
	Sub total	424056.36
B	Agriculture Infrastructure	
1	Construction of storage	6501.32
2	Land development, Soil conservation, Wasteland development	7258.07
3	Agriculture Infrastructure - Others	1237.77
	Sub total	14997.16
C	Ancillary activities	
1	Food & Agro. Processing	11636.46
2	Ancillary activities - Others	10112.79
	Sub Total	21749.25
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	110420.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	4331.25
II	D Service Sector - WC	0.00
II	E MSME - Others	2560.00
	Total MSME	117311.25
III	Export Credit	200.00
IV	Education	7505.52
V	Housing	13108.00
VI	Social Infrastructure	1680.00
VII	Renewable energy	6932.25
VIII	Others	6500.00
	Total Priority Sector	614039.79

District Profile

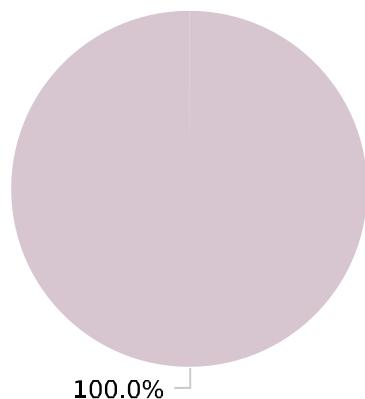


1. Land Utilization ('ooo hectares)



Chikkaballapura District at a glance 2023-24 published by District Statistical Office

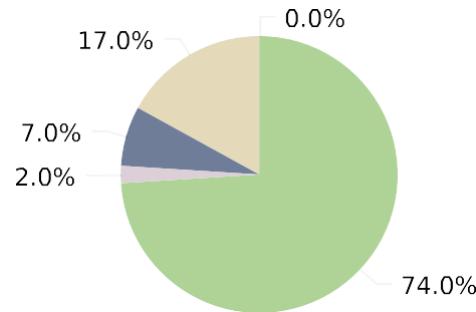
2. Status of Extraction of Ground Water - No. of blocks



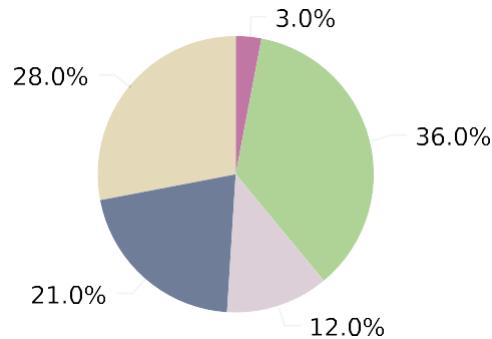
■ Over Exploited

Chikkaballapura District at a glance 2023-24 published by District Statistical Office

3. Landholding - No. of Farmers (%)



Landholding - Area (%)

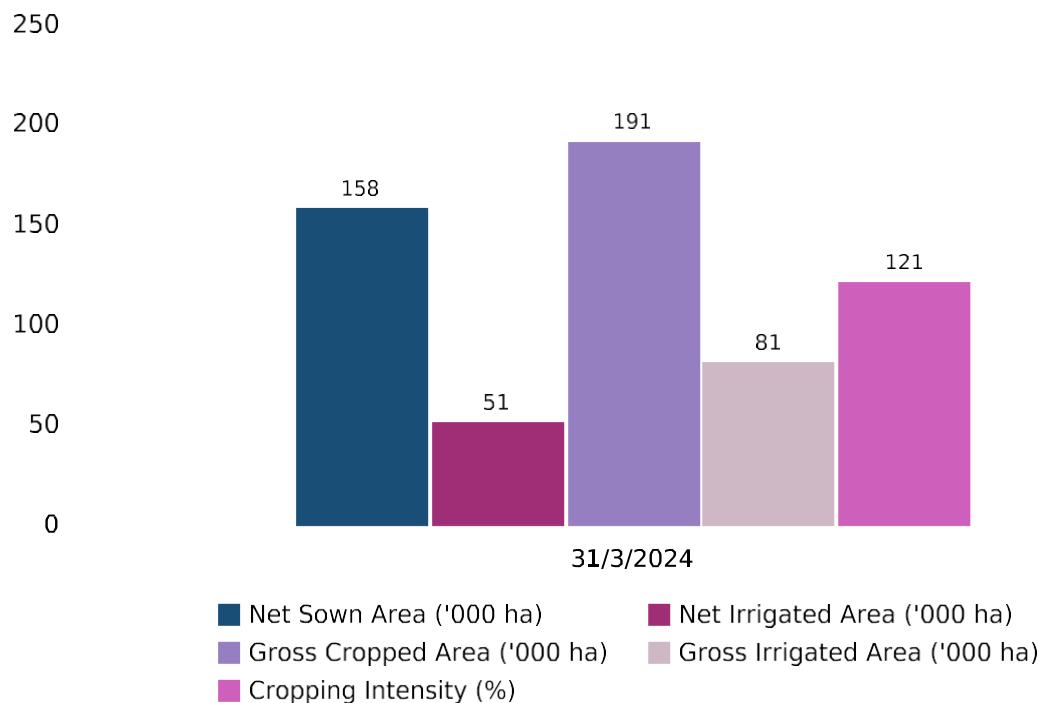


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

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

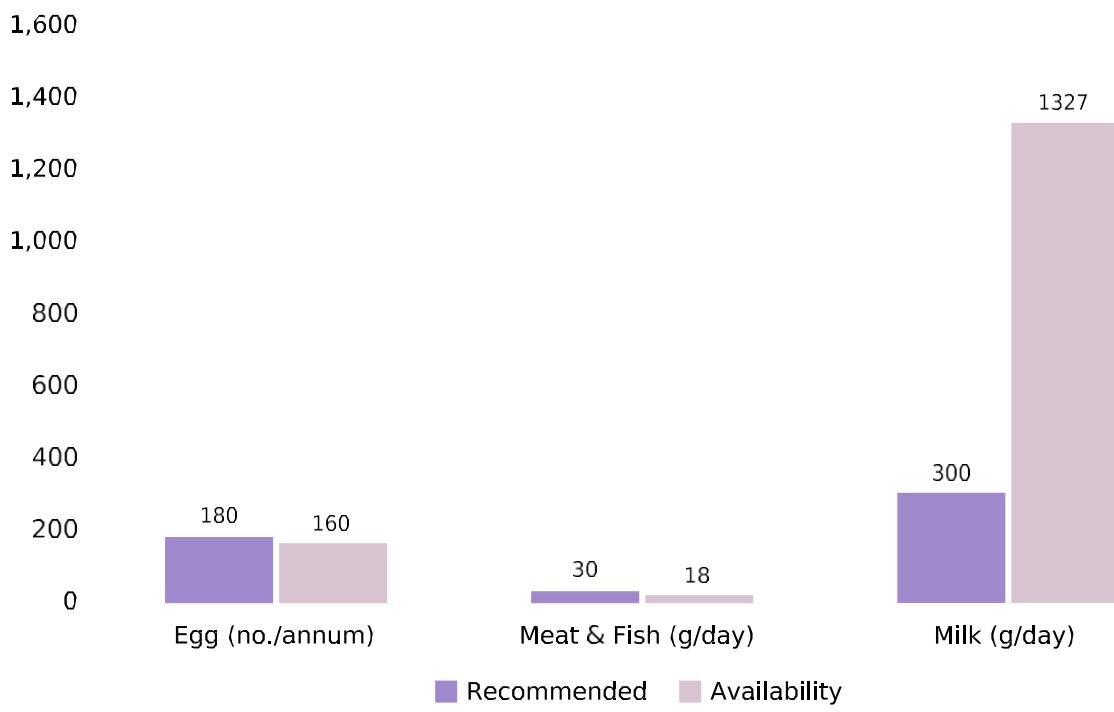
Chikkaballura District at a glance 2023-24 published by District Statistical Office

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





5. Per-capita availability





Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
2	No. of Sub Divisions	26
3	No. of Blocks	8
4	No. of revenue villages	1513
5	No. of Gram Panchayats	157
1	Total Geographical Area (sq.km)	4045.01

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Chikkaballapuraa
3	Agro-climatic Zone 5	AZ103 - Eastern Dry
4	Climate	Semi-Arid and Arid
5	Soil Type	Red sandy loam (dominant) with patches of laterite clayey loam and black soils in patches

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

Sr. No.	Particulars	Nos.
1	Total Geographical Area	404.50
2	Forest Land	49.70
3	Area not available for cultivation	67.04
4	Barren and Uncultivable land	34.30
5	Permanent Pasture and Grazing Land	55.55
6	Land under Miscellaneous Tree Crops	8.00
7	Cultivable Wasteland	12.59
8	Current Fallow	32.64
9	Other Fallow	21.09

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	--
2	Critical	--
3	Semi Critical	--
4	Over Exploited	8
5	Saline	--
6	Not Assessed	--
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	172.53	74.11	69.10	35.78
2	>1 to <=2 ha	40.54	17.41	54.89	28.42
3	>2 to <=4 ha	15.22	6.54	39.80	20.61
4	>4 to <=10 ha	4.07	1.75	22.60	11.70
5	>10 ha	0.43	0.18	6.75	3.49
6	Total	232.79	99.99	193.14	100.00

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	212.23
2	Of the above, Small/ Marginal Farmers	124.00
3	Agricultural Labourers	206.94
4	Workers engaged in Household Industries	20.28
5	Workers engaged in Allied agro activities	6.00
6	Other workers	200.34



7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1255.10	636.43	618.66	973.98	281.11
2	Scheduled Caste	469.05	157.63	154.94	272.89	39.67
3	Scheduled Tribe	156.49	79.16	77.33	139.20	17.29
4	Literate	783.22	442.16	341.06	580.23	202.99

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	284.69
2	Rural Households	220.98

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	211.16
2	Having source of drinking water	284.00
3	Having electricity supply	260.00
4	Having independent toilets	89.43

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1451
2	Villages having Agriculture Power Supply	1451
3	Villages having Post Offices	198
4	Villages having Banking Facilities	159
5	Villages having Primary Schools	1435
6	Villages having Primary Health Centres	60
7	Villages having Potable Water Supply	802
8	Villages connected with Paved Approach Roads	1051



Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2014
2	Primary Health Centres	61
3	Primary Health Sub-Centres	238
4	Dispensaries	5
5	Hospitals	323
6	Hospital Beds	2823

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	52
2	Registered FPOs	43
3	Agro Service Centres	0
4	Soil Testing Centres	45
5	Approved nurseries	15
6	Agriculture Pumpsets	105718
187	Pumpsets Energised	105718
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	190.50
2	Irrigation Potential Created	149.86
3	Net Irrigated Area (Total area irrigated at least once)	51.47
4	Area irrigated by Canals/ Channels	0.00
5	Area irrigated by Wells	78.12
6	Area irrigated by Tanks	0.08
7	Area irrigated by Other Sources	10.42
8	Irrigation Potential Utilized (Gross Irrigated Area)	80.64



14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	3766
2	Railway Line [km]	91
3	Public Transport Vehicle [Nos]	2189
4	Goods Transport Vehicles [Nos.]	17356

15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	150	-
2	Spices (Masala Powders/ Pastes)	28	-
3	Milk (Chilling/ Cooling/ Processing, etc.)	1	309
4	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	43	-

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	170420
2	Cattle - Indigenous	43395
3	Buffaloes	26397
4	Sheep - Cross bred	16302
5	Sheep - Indigenous	596891
6	Goat	188392
7	Pig - Cross bred	208
8	Pig - Indigenous	2273
9	Horse/Donkey/Camel	67
10	Rabbit	1040
11	Poultry - Improved	1759899
12	Poultry - Indigenous	621346

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	27
2	Veterinary Dispensaries	67
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	112
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	6
7	Fodder Farms	0
8	Dairy Cooperative Societies	1099
9	Milk Collection Centres	996
10	Fishermen Societies	9
11	Animal Husbandry Training Centres	1
12	Animal Markets	7
13	Fish Markets	10
14	Livestock Aid Centers (No.)	112
15	Licensed Slaughterhouses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	6519.00	MT	14	gm/day
2	Egg	2016.00	Lakh Nos.	160	nos/p.a.
3	Milk	608000.00	MT	1327	gm/day
4	Meat	2016.00	MT	4	gm/day



District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	736.00	735
Rainfall - Actual (mm)		755

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	0.00	191.31
Net sown area ('ooo ha)	15786.00	157.85
Cropping intensity (%)	0.00	121.20

Input Use Pattern

Particulars	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	222.00
Fertilizer consumption - Rabi (kg/ha)	80.00

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	78422	64066	65459
GLC through KCC (Rs. lakh)	25241.03	31131.98	28469.90

Soil testing facilities

Particulars	31/03/2025
Soil Testing Laboratories (No.)	7
Soil Health Cards Issued (No.)	25329

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)
Maize	56.28	205.75	3655.76	55.95	167.78	2998.75
Finger Millet	44.02	104.31	2369.63	34.33	54.45	1586.08
Groundnut	36.39	35.20	967.27	18.00	16.27	903.89

**Irrigated Area & Potential**

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)	221	123
Net Irrigated Area (ooo ha)	51.75	51
Gross Irrigated Area (ooo ha)	63	80

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Chikkaballapuraa	Bagepalli	Over Exploited
2	Karnataka	Chikkaballapuraa	Cheluru	Over Exploited
3	Karnataka	Chikkaballapuraa	Chikballapur	Over Exploited
4	Karnataka	Chikkaballapuraa	Chintamani	Over Exploited
5	Karnataka	Chikkaballapuraa	Gauribidanur	Over Exploited
6	Karnataka	Chikkaballapuraa	Gudibanda	Over Exploited
7	Karnataka	Chikkaballapuraa	Manchenahalli	Over Exploited
8	Karnataka	Chikkaballapuraa	Sidlaghatta	Over Exploited

Farm Mechanisation**Mechanisation in District**

Particulars	31/03/2024
No. of tractors	11200
Power Tillers	7875
Threshers/Cutters	10570

Service Centers

Particulars	31/03/2024
Custom Hiring & Agro Service Centers (No.)	26



Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	20544.62	20775
Production - kg	12358130	12645350

Production and Productivity

Crop	31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)
Mango	8.61	129.18
Grapes	2.44	84.51
Pomegranate	1.20	13.79
Tomato	10.73	528.04
Onion	2.27	45.06
Chilli	1.30	27.27
Potato	2.91	55.29

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023
Forest Cover (ooo ha)	49
Waste Land (ooo ha)	46
Degraded Land (ooo ha)	34



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.)	1.00	1.00

Animal Husbandry - Poultry

Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	499.00	499.00

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	1555.00
Reservoirs (No.)	2.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	2.00
Cold Storages (Capacity - 000 MT)	11.00
Market Yards [Nos] / Wholesale Market (No.)	13.00

Land Development, Soil Conservation & Watershed Development

NABARD's interventions

Particulars	Status
Watershed Projects (No.)	2.00
Watershed Projects - Area treated (ooo ha)	2.00
Wadi Projects (No.)	1.00
Wadi Projects - Area of plantation (ooo ha)	0.367



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)	39604	41789.00

MSME

Particulars	Status
Micro Units (No.)	34018
Small Units (No.)	299
Medium Units (No.)	13
Udyog Aadhar Registrations (No.)	34330

Traditional activities

Particulars	Status
Handloom Clusters (No.)	1
Weavers Coop. Societies (No.)	14

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	0	539

Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential		4580				4580
Developed	112	0	0	0	0	112
Gap	-112	4580	0	0	0	4468



Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	6	6
No. of SHGs credit linked (including repeat finance)	4225	4138
Bank loan disbursed (Rs. lakh)	16805.9	19719.93
Average loan per SHG (Rs. lakh)	3.97	4.76

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	1129
Consumer Stores (No.)	14
Housing Societies (No.)	20
Weavers (No.)	64
Marketing Societies (No.)	6
Labour Societies (No.)	2
Industrial Societies (No.)	19
Sugar Societies (No.)	1
Agro Processing Societies (No.)	19
Others (No.)	89
Total (No)%	1363

Details of credit cooperative societies

Particulars	31/03/2024
Primary Agriculture Credit Societies (No.)	164
Multi state cooperative societies (No.)%	1

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

Sr. No.	State	District	Block	31/03/2025		
				Sector	No. of Societies	Spread
1	Karnataka	Chikkaballapuraa	Bagepalli	Milk Societies	141	Rich
2	Karnataka	Chikkaballapuraa	Bagepalli	Weavers Societies	12	Rich



3	Karnataka	Chikkaballapuraa	Bagepalli	Agro Processing Societies	1	Deficient
4	Karnataka	Chikkaballapuraa	Bagepalli	Consumer Stores	3	Average
5	Karnataka	Chikkaballapuraa	Chikballapur	Milk Societies	207	Rich
6	Karnataka	Chikkaballapuraa	Chikballapur	Fishery Societies	3	Average
7	Karnataka	Chikkaballapuraa	Chikballapur	Weavers Societies	1	Deficient
8	Karnataka	Chikkaballapuraa	Chikballapur	Agro Processing Societies	3	Average
9	Karnataka	Chikkaballapuraa	Chikballapur	Poultry Societies	1	Deficient
10	Karnataka	Chikkaballapuraa	Chintamani	Milk Societies	263	Rich
11	Karnataka	Chikkaballapuraa	Chintamani	Weavers Societies	17	Rich
12	Karnataka	Chikkaballapuraa	Chintamani	Housing Societies	1	Deficient
13	Karnataka	Chikkaballapuraa	Chintamani	Poultry Societies	2	Average
14	Karnataka	Chikkaballapuraa	Chintamani	Agro Processing Societies	1	Deficient
15	Karnataka	Chikkaballapuraa	Gauribidanur	Milk Societies	192	Rich
16	Karnataka	Chikkaballapuraa	Gauribidanur	Fishery Societies	4	Average
17	Karnataka	Chikkaballapuraa	Gauribidanur	Sugar Societies	1	Rich
18	Karnataka	Chikkaballapuraa	Gauribidanur	Weavers Societies	2	Average



19	Karnataka	Chikkaballapuraa	Gauribidanur	Agro Processing Societies	3	Average
20	Karnataka	Chikkaballapuraa	Gudibanda	Milk Societies	70	Rich
21	Karnataka	Chikkaballapuraa	Gudibanda	Fishery Societies	1	Average
22	Karnataka	Chikkaballapuraa	Gudibanda	Weavers Societies	1	Average
23	Karnataka	Chikkaballapuraa	Sidlaghatta	Milk Societies	226	Rich
24	Karnataka	Chikkaballapuraa	Sidlaghatta	Fishery Societies	1	Deficient
25	Karnataka	Chikkaballapuraa	Sidlaghatta	Weavers Societies	13	Rich
26	Karnataka	Chikkaballapuraa	Sidlaghatta	Agro Processing Societies	2	Deficient
27	Karnataka	Chikkaballapuraa	Sidlaghatta	Poultry Societies	2	Deficient

Status/ progress under various schemes of MoC in the district

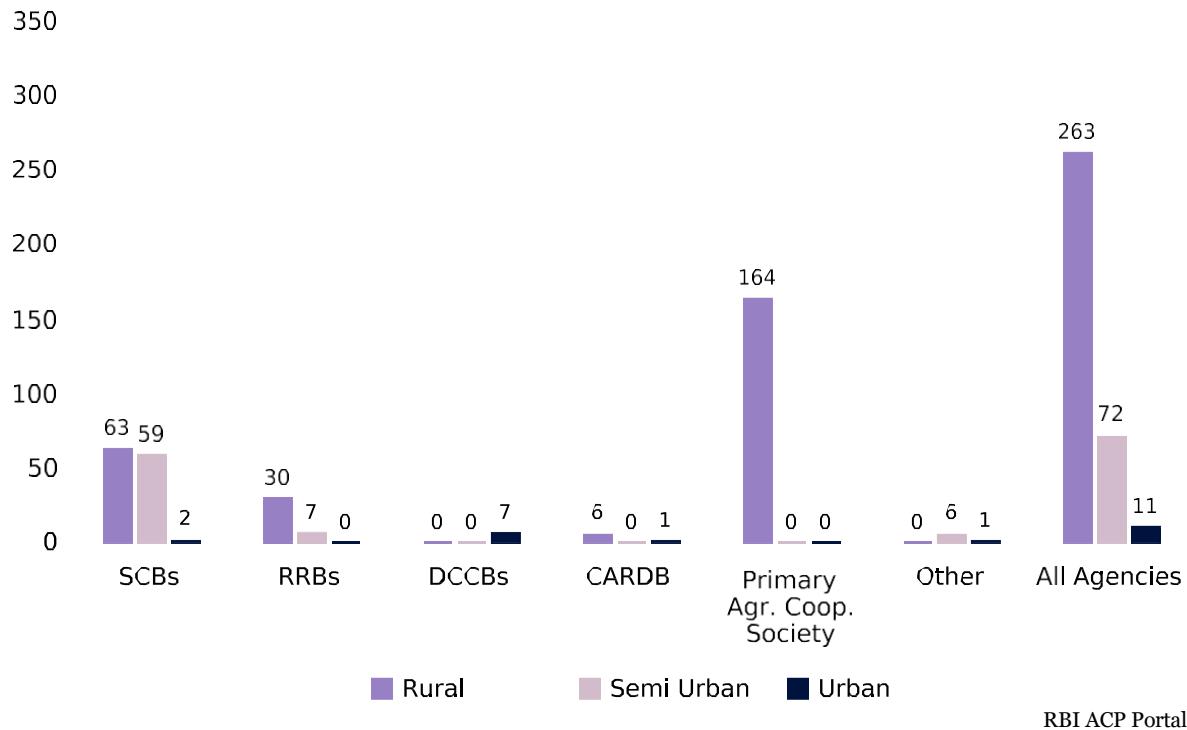
Sr. No.	MoC Scheme/ Initiative	Status/ Progress in the district
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	101
2	Potential for formation of new MPACS	2
3	PACS Computerisation	110
4	ARDBs Computerisation	5
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	10
7	PACS as Common Service Centres (CSCs)	85



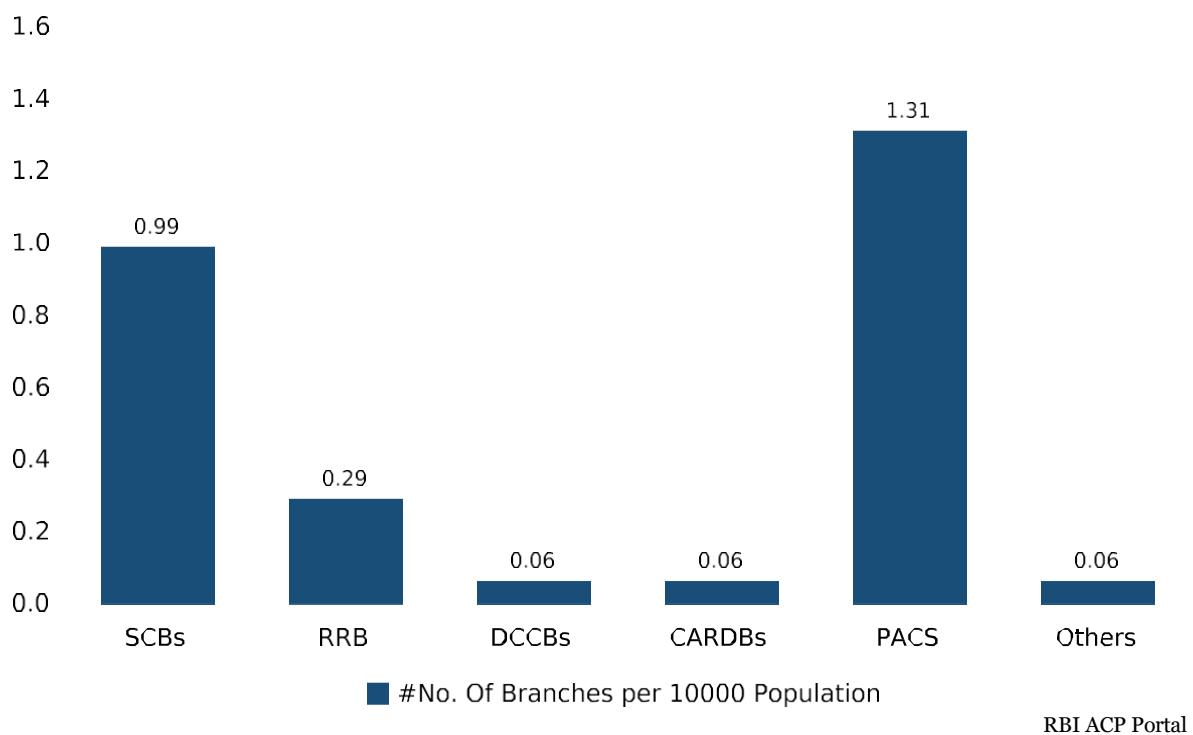
8	PACS as Kisan Samridhi Kendras (KSks)	10
9	PACS as Jan Aushadi Kendras (JAK)	4
10	Petrol/ Diesel distributorship/ dealership	0
11	LPG distributorship	0
12	PACS as Pani Samitis	0
13	PM Kusum Scheme	0
14	Societies engaged as Bank Mitras of DCCB	0
15	Societies/ Bank Mitras provided with micro-ATMs	101
a	Membership in Multi State Cooperative Society on Seeds	0
b	Membership in Multi State Cooperative Society on Organic farming & products	0
c	Membership in Multi State Cooperative Society on Agri-exports	0

Banking Profile

1. Agency wise - Number of branches in the district

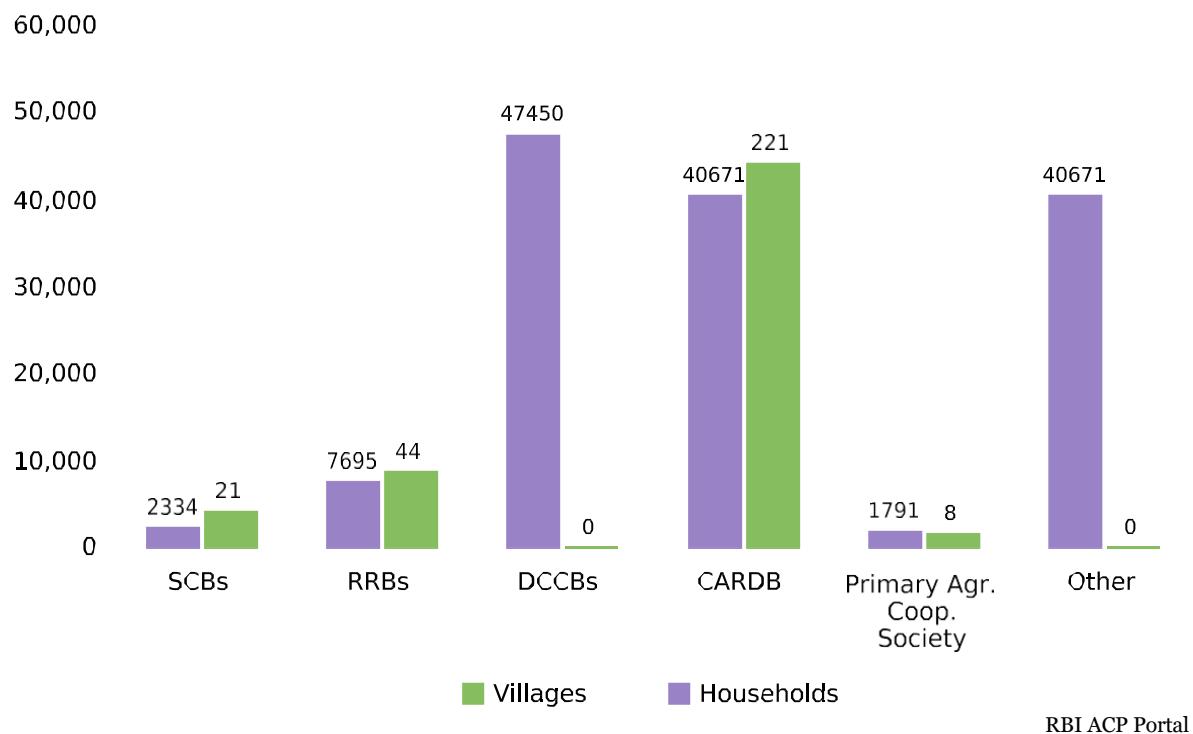


2. Branch Penetration

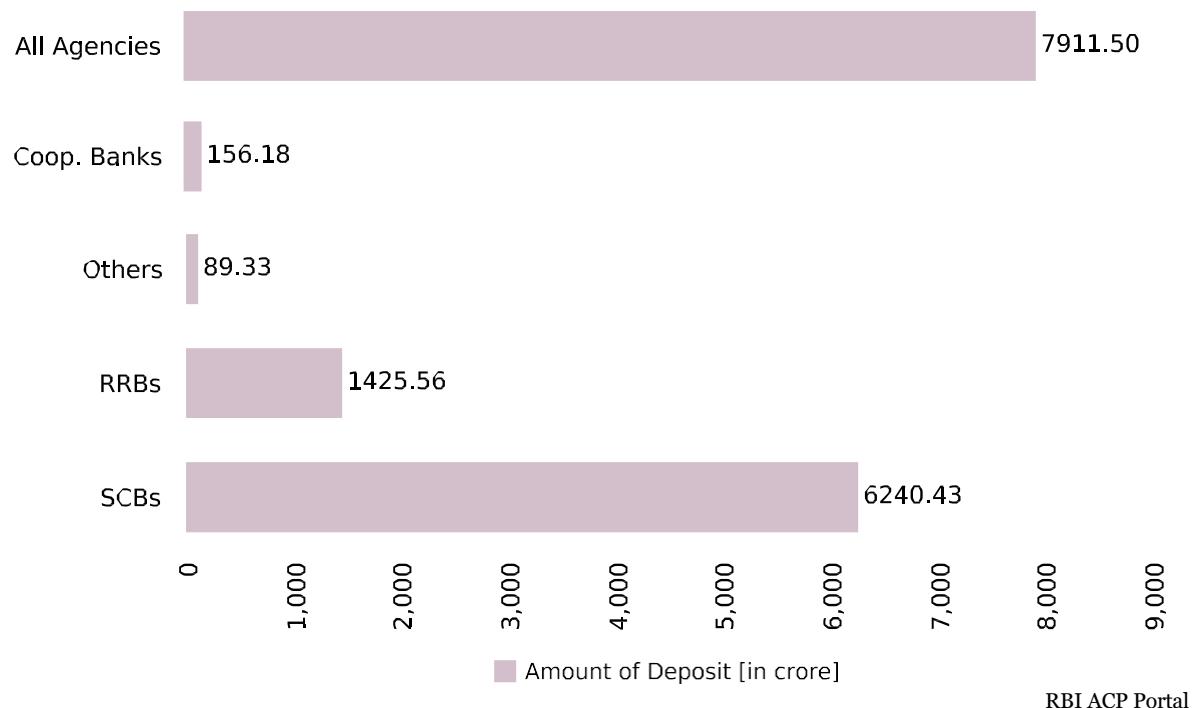




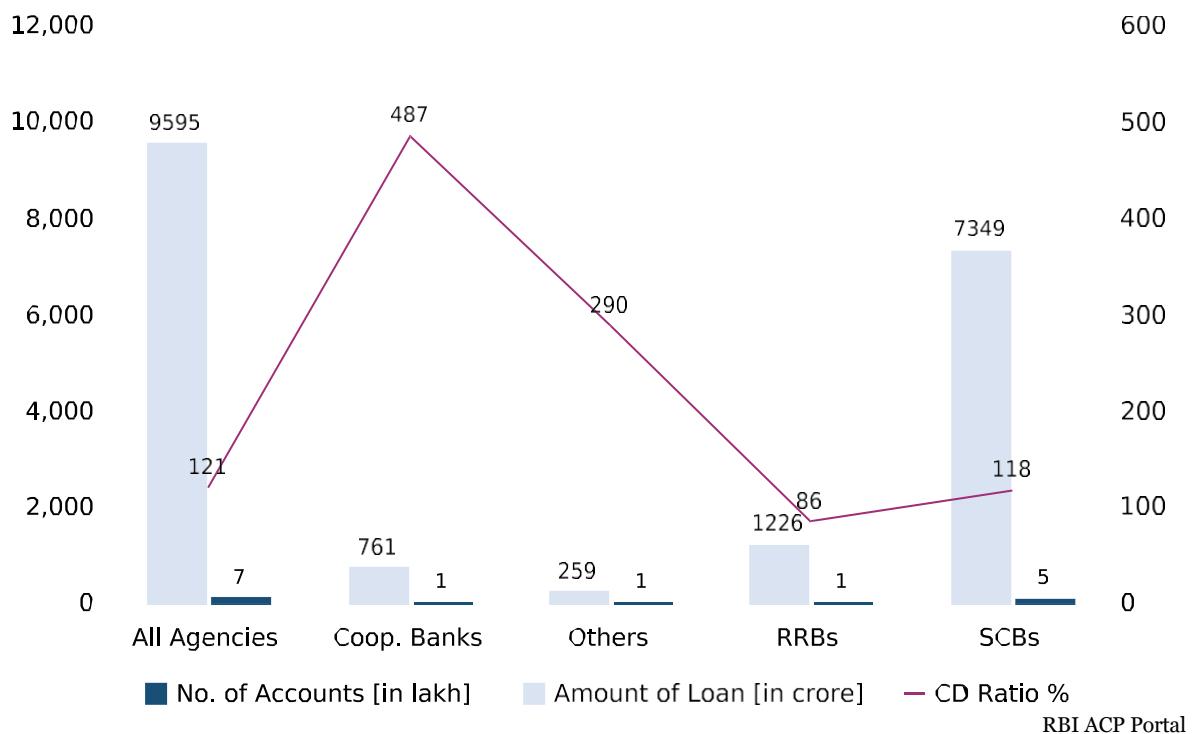
3. Agency wise - Per branch Outreach



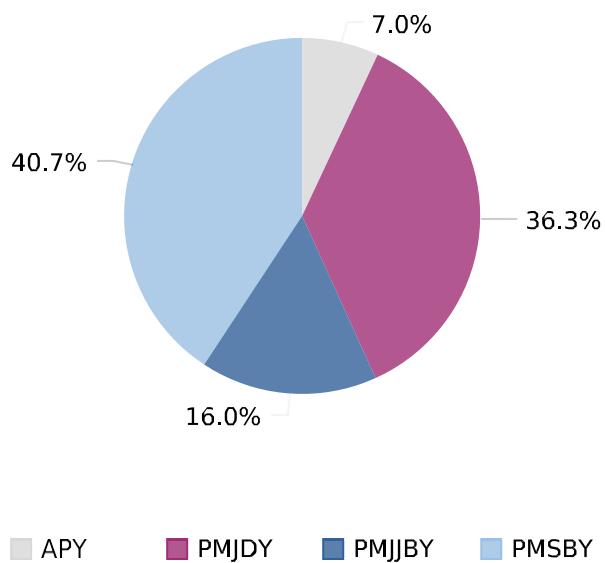
4. Agency wise - Deposit O/s



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



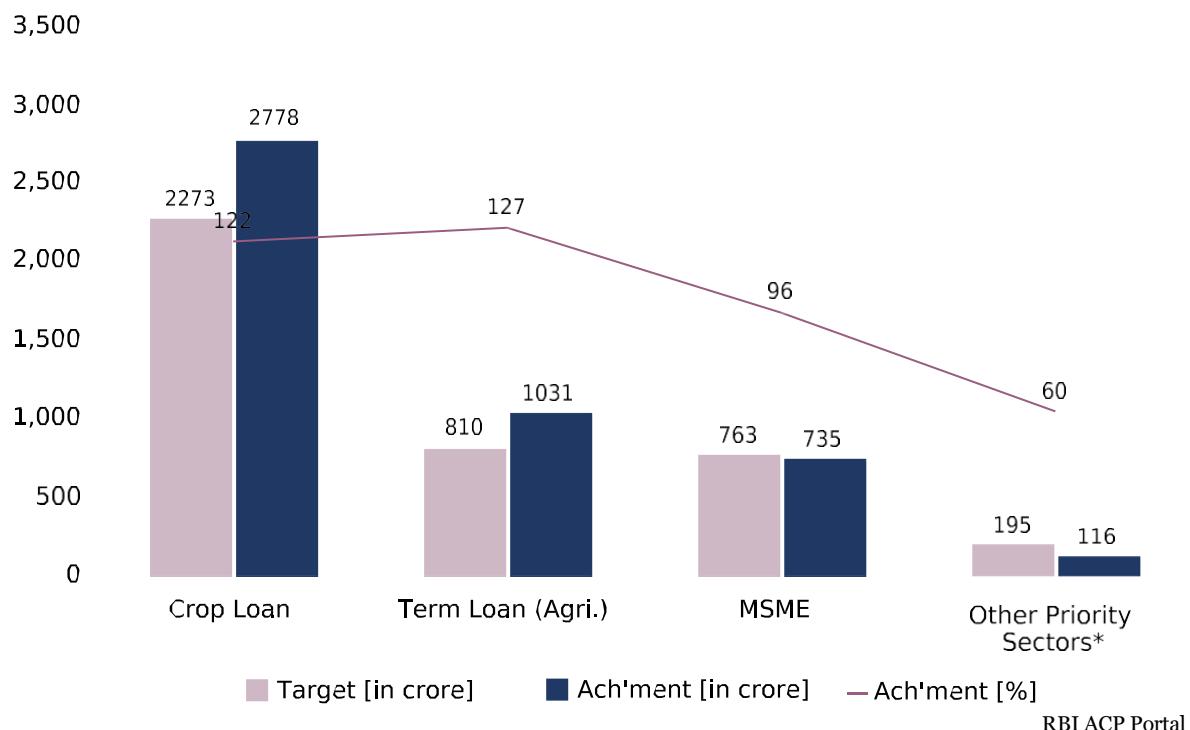
6. Performance under Financial Inclusion (No. of A/c)



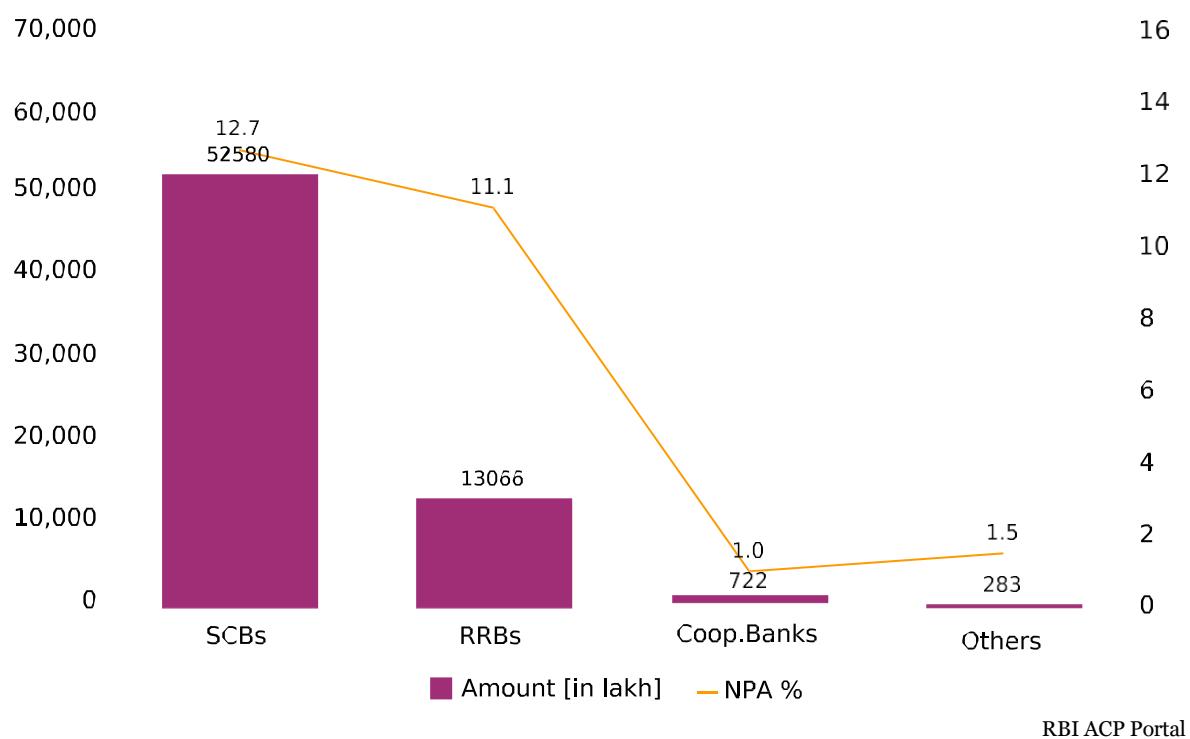
RBI ACP Portal



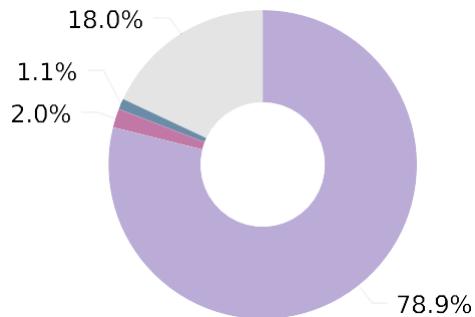
7. Sector-wise Performance under ACP



8. NPA position



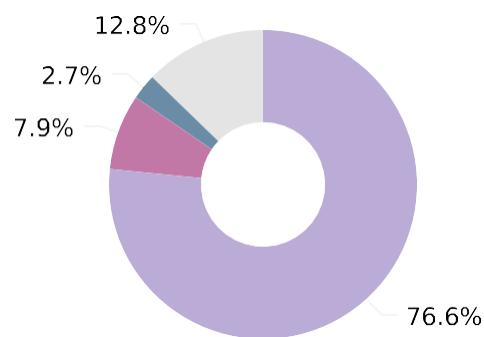
9. Agency wise - Share of Deposit O/s
Year 2024-25



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

RBI ACP Portal

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



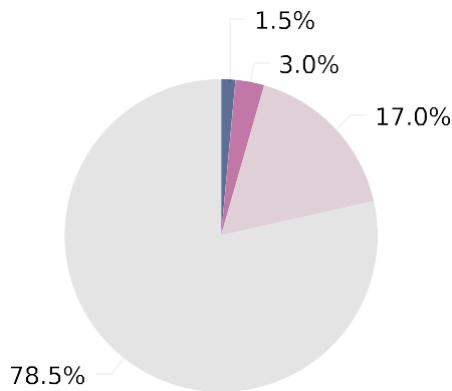
■ Commercial Banks ■ Cooperative Banks ■ Others
■ Regional Rural Bank

RBI ACP Portal

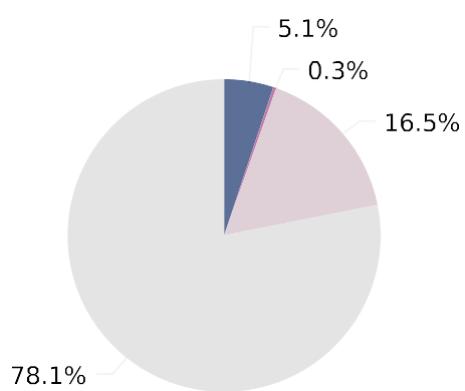


11. Agency wise - Share of NPA

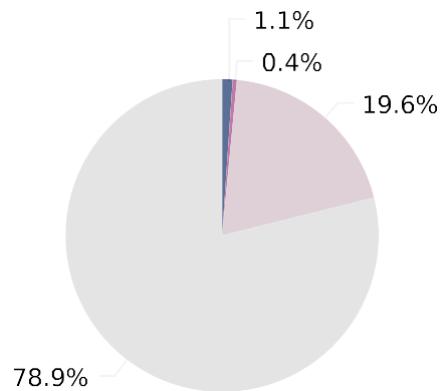
Year 2022-23



Year 2023-24



Year 2024-25



■ Coop.Banks ■ Others ■ RRBs
■ SCBs



Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	23	124	63	59	2	15874	317	21	2334	
Regional Rural Bank	1	37	30	7	0	29	51	44	7695	
District Central Coop. Bank	1	7	0	0	7	260	0	0	47450	
Coop. Agr. & Rural Dev. Bank	1	7	6	0	1	221	40671			
Primary Agr. Coop. Society	164	164	164	0	0	4	8	1791		
Others	5	7	0	6	1	4	1430	570	0	40671
All Agencies	195	346	263	72	11	8	17593	938		

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	485640.00	560810.00	624043.00	11.3	78.88



Regional Rural Bank	0	0	118953.00	136577.00	142556.00	4.4	18.02
Cooperative Banks	0	0	24070.00	19754.00	15618.00	-20.9	1.97
Others	0	0	4863.00	6636.00	8933.00	34.6	1.13
All Agencies	0	0	633526.00	723777.00	791150.00	9.3	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Loans and Advances Outstanding [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	233946	235348	453029	92.5	66.1	466859.10	627696.31	734931.00	17.1	76.6
Regional Rural Bank	73863	68937	114197	65.7	16.7	105282.19	113674.15	122594.00	7.8	12.8
Cooperative Banks	56652	48513	56458	16.4	8.2	82360.12	80666.76	76084.00	-5.7	7.9
Others	36624	38036	61476	61.6	9.0	16785.78	21829.24	25920.00	18.7	2.7
All Agencies	401085	390834	685160	75.3	100.0	671287.19	843866.46	959529.00	13.7	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	96.1	111.9	117.8
Regional Rural Bank	88.5	83.2	86.0



Cooperative Banks	342.2	408.4	487.2
Others	345.2	329.0	290.2
All Agencies	106.0	116.6	121.3

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	210335	283989	112801	40340
Regional Rural Bank	110778	76619	29161	21335
Cooperative Banks	0	136	52	0
Others	0	0	80	142
All Agencies	321113	360744	142094	61817

6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	339314.95	46.16	306227.74	41.7	360332.32	49.0	11.08	0.0	136877.27	18.6
Regional Rural Bank	70263.89	57.31	65912.30	53.8	105340.32	85.9	0.52	0.0	22661.64	18.5



Cooperative Banks	36668.52	48.19	35110.65	46.1	23156.89	30.4	0.0	0.0	716.33	0.9
Others	19819.74	76.46	15297.55	59.0	16378.99	63.2	0.00	0.0	13411.74	51.7
All Agencies	466067.10	49	422548.24	44.0	505208.52	52.7	11.60	0.0	173666.98	18.1

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	181364.00	198460.00	109.4	265321.00	275486.00	103.8	294249.38	339314.95	115.3	109.5
Regional Rural Bank	44185.00	48623.00	110.0	65616.00	55930.00	85.2	61182.78	70263.89	114.8	103.3
Cooperative Banks	53498.00	62147.00	116.2	41914.00	39790.00	94.9	32131.87	36668.52	114.1	108.4
Others	4453.00	13185.00	296.1	7635.00	15430.00	202.1	16554.61	19819.74	119.7	206.0
All Agencies	283500.00	322415.00	113.7	380486.00	386636.00	101.6	404118.64	466067.10	115.3	110.2

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	117780.00	141116.00	119.8	172989.00	223010.00	128.9	227323.34	277821.16	122.2	123.6
Term Loan (Agri.)	86491.00	92493.00	106.9	115428.00	75555.00	65.5	81029.64	103124.89	127.3	99.9



Total Agri. Credit	204271.00	233609.00	114.4	288417.00	298565.00	103.5	308352.98	380946.05	123.5	113.8
MSME	51967.00	50105.00	96.4	52931.00	71777.00	135.6	76307.38	73532.05	96.4	109.5
Other Priority Sectors*	27262.00	38701.00	142.0	39138.00	16294.00	41.6	19458.28	11589.00	59.6	81.1
Total Priority Sector	283500.00	322415.00	113.7	380486.00	386636.00	101.6	404118.64	466067.10	115.3	110.2

9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	463507.85	61830.02	13.3	366419.12	60197.65	16.4	415282.77	52580.05	12.7	14.1
Regional Rural Bank	105267.33	13405.99	12.7	108750.63	12680.82	11.7	117834.07	13065.70	11.1	11.8
Cooperative Banks	82360.12	1153.55	1.4	78133.33	3933.41	5.0	73351.72	721.63	1.0	2.5
Others	16581.70	2348.07	14.2	18414.68	231.62	1.3	18359.17	283.44	1.5	5.7
All Agencies	667717.00	78737.63	11.8	571717.76	77043.50	13.5	624827.73	66650.82	10.7	12.0

Part B



Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

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

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

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

The other major master directions issued by RBI:

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



4. Policy Initiatives – NABARD

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

INFRASTRUCTURE:

Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and Northeastern/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 ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.

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

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

eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse 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 Indias voluntary carbon market and contribute to net zero goals.

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



INSTITUTIONAL DEVELOPMENT:

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

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

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

NABARD's DIGITAL INITIATIVES

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

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

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

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

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

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

Digital Technology for Credit Delivery & Interest Subvention:

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

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

Graduated Rural Income Generation Program (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 lakh each to LAMPS.

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

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

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

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



6. State Budget

6.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

An allocation of ₹50 crore has been provided for the construction of already approved railway over-bridges and 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 ₹440 crore to 1.81 lakh farmers for adopting micro-irrigation facility in rain-fed areas to enhance agricultural productivity

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

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

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

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

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

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

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

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

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

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

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

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

Promotion of Horticulture Tourism in Farms & Nurseries.

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

Establishment of Silk Cocoon Market in Mysuru

Establishment of 50 Veterinary Clinics

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a) Spice crops and fruit crops will be grown in a total of 5,000 acres as a mixed crops in partnership with selfhelp organizations in rural areas.

b) Krishi Kavacha Scheme has been initiated to boost groundwater recharge, enhance soil conservation through construction of bunds across 50,000 hectares of farmlands

c) Grey water management unit will be established in 500 villages for the management of waste water.

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



7. Govt Sponsored Programmes linked with Bank Credit

Udyogini

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

Implementing Department - Women & Child Development Department

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

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

Loan amount up to ₹3,00,000.

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

Government of India Schemes

Animal Husbandry Infrastructure Development Fund (AHIDF) (<https://dahd.gov.in/schemes/programmes/ahidf>) AHIDF 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 Lending 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, Biogas units 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

- Chikkaballapura district is drought prone and primarily agriculture based. It is known for horticultural crops such as tomatoes, grapes, mangoes, flowers, and silk.
- Over 65% of the population is directly or indirectly engaged in agriculture and allied activities.
- Out of the total geographical area of 404,501 hectares, the Net Sown Area (NSA) in 2023-24 was 157,859 hectares, accounting for 39% of the total area. About 34,302 hectares is classified as barren and uncultivable land. Additionally, 32,645 hectares are fallow land and 12,596 hectares are cultivable waste (2023-24), which can be reclaimed for productive use.
- The district has no perennial rivers. The net irrigated area in 2023-24 was 51,471 hectares, which is only 32% of the NSA.
- Most crops are grown under rainfed conditions. The actual rainfall in 2024-25 was 755 mm, slightly higher than the normal rainfall of 735 mm. Cropping intensity improved from 112% in 2020-21 to 121% in 2023-24, indicating better land utilization.
- As per the Agriculture Census 2015-16, there are 2.32 lakh farm holdings operating 1.93 lakh hectares, with an average holding size of 0.82 hectares. Marginal and small farmers constitute 92% of all holdings (above the state average of 80.41%) and operate 64% of the cultivated area. The remaining 8% of holdings (semi medium, medium, and large) operate 36% of the land.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- KVK Chintamani, in collaboration with the Department of Agriculture and the University of Agricultural Sciences, Bangalore, provides farmers with technical advice, training, and support. In addition, there are 26 Rythu Samparka Kendras—one in each hobli (sub-block) —that offer guidance on farming practices, market-related information, and agricultural inputs. The Department also operates a 24x7 Farmers Helpline/Kisan Call Centre to assist farmers with queries and concerns.
- During 2023-24, a total of 3,716 quintals of seeds for crops like ragi, maize, groundnut, and others were distributed through government and private agencies. This is a 165% increase compared to 2021-22, when only 1,397 quintals were distributed. This sharp rise reflects growing interest and activity in agriculture across the district.
- The use of chemical fertilizers has declined from 42,644 tonnes in 2021-22 to 41,789 tonnes in 2023-24. This reduction indicates a positive shift toward natural and sustainable farming practices.
- Chikkaballapura district has 4 regulated markets and 9 sub-markets that facilitate agricultural trade. However, none of the mandis are currently connected to electronic market platforms, limiting farmers' access to digital trading opportunities.



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 - Beetroot/ Chukandar_Irrigated	Hecta re	1.03	100	2914	2991.98	2991.98
2	Annual Vegetables - Bitter Gourd/ Karela_Irrigated	Hecta re	1.15	100	1078	1241.56	1241.56
3	Annual Vegetables - Bottle Gourd/ Lauki/ Ghiya/ Sorekai_Irrigated	Hecta re	1.01	100	1065	1072.81	1072.81
4	Annual Vegetables - Brinjal/ Baingan_Irregated	Hecta re	1.25	100	1963	2445.40	2445.40
5	Annual Vegetables - Cabbage/ Patta Gobhi	Hecta re	2.79	100	1504	4201.72	4201.72
6	Annual Vegetables - Capsicum/ Shimla Mirch_Irrigated	Hecta re	3.10	100	1912	5932.17	5932.17
7	Annual Vegetables - Carrot/ Gajar_Irrigated	Hecta re	1.33	100	1524	2026.44	2026.44
8	Annual Vegetables - Cauliflower/ Phool Gobhi_Irreeigated	Hecta re	1.77	100	1162	2060.11	2060.11
9	Annual Vegetables - Cluster Bean/ Gorikayi/ Guar/ Goruchikkudu	Hecta re	0.53	100	1802	952.49	952.49
10	Annual Vegetables - Cucumber/ Kakdi/ Kheera_Irregated	Hecta re	1.20	100	1171	1399.80	1399.80
11	Annual Vegetables - French Beans/ Green Beans/ Fansi/ Common Beans_Irrigated	Hecta re	1.81	100	2044	3700.43	3700.43
12	Annual Vegetables - Knol Khol/ Wild Cabbage_Irregated	Hecta re	1.29	100	152	195.48	195.48
13	Annual Vegetables - Okra/ Bhindi/ Bhendi/ Ladies Finger_Irrigated	Hecta re	1.04	100	2226	2317.11	2317.11
14	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated	Hecta re	1.33	100	2853	3793.61	3793.61
15	Annual Vegetables - Onion/ Piyaz/ Kanda_Red Onion	Hecta re	3.27	100	1400	4584.37	4584.37



16	Annual Vegetables - Potato/ Aloo_Irrigated	Hecta re	2.69	100	3473	9338.82	9338.82
17	Annual Vegetables - Pumpkin/ Kaddu/ Gummadi_Irrigated	Hecta re	1.11	100	932	1032.73	1032.73
18	Annual Vegetables - Radish/ Mooli_Irrigated	Hecta re	0.93	100	2669	2482.47	2482.47
19	Annual Vegetables - Ridge Gourd/ Torai_Irrigated	Hecta re	0.97	100	1192	1153.42	1153.42
20	Annual Vegetables - Snake Gourd/ Chichinda/ Padwal/ Angular Gourd_Irrigated	Hecta re	1.69	100	995	1677.18	1677.18
21	Annual Vegetables - Sweet Potato/ Shakarkand_Irrigated	Hecta re	0.09	100	2196	203.14	203.14
22	Annual Vegetables - Tomato/ Tamatar_Open	Hecta re	3.48	100	16087	55907.64	55907.64
23	Annual Vegetables - Tomato/ Tamatar_Poly House	Hecta re	8.32	100	1091	9082.37	9082.37
24	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	Hecta re	0.82	100	9672	7891.77	7891.77
25	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Rainfed	Hecta re	0.67	100	5221	3523.70	3523.70
26	Cereals - Maize/ Makka_African corn Rainfed	Hecta re	0.53	100	4058	2144.97	2144.97
27	Cereals - Maize/ Makka_Irrigated	Hecta re	0.91	100	8093	7361.81	7361.81
28	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hecta re	0.89	100	4634	4107.81	4107.81
29	Cereals - Pearl Millet/ Bajra/ Cumbu_Irrigated	Hecta re	0.48	100	950	451.94	451.94
30	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hecta re	1.25	100	2761	3447.83	3447.83
31	Cereals - Sorghum/ Jowar_Irrigated	Hecta re	0.53	100	4513	2379.48	2379.48
32	Fibre Crops - Cotton/ Kapaas_Irrigated	Hecta re	0.71	100	1195	846.44	846.44
33	Floriculture Crops - Rose/ Gulab_Irrigated	Hecta re	3.05	100	2516	7680.23	7680.23
34	Fodder Forage & Green Manures - Napier Bajra_Irrigated	Hecta re	0.53	100	6758	3572.14	3572.14
35	Fruits - Banana/ Kela_Irrigated	Hecta re	4.23	100	1250	5285.80	5285.80
36	Fruits - Grapes/ Angur_Pendal 2.5 - Thomson	Hecta re	5.32	100	3185	16940.25	16940.25
37	Fruits - Guava/ Amrood_Irrigated	Hecta re	1.64	100	910	1491.13	1491.13
38	Fruits - Mango/ Aam	Hecta re	1.65	100	8932	14756.13	14756.13
39	Fruits - Pomegranate/ Anar_Irrigated	Hecta re	2.66	100	1438	3824.21	3824.21
40	Oil Seeds - Groundnut/ Moongfali_Irrigated	Hecta re	1.01	100	2086	2101.31	2101.31

41	Oil Seeds - Indian Mustard/Bharatiya Sarso	Hecta re	0.69	100	4026	2793.07	2793.07
42	Others - Sericulture - Mulberry_Irrigated	Hecta re	3.05	100	3286	10030.68	10030.68
43	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated	Hecta re	0.56	100	6393	3548.19	3548.19
44	Pulses - Horse Gram/ Kulthimah/ Hurali/ Kollu_Rainfed	Hecta re	0.31	100	1587	484.45	484.45
45	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	Hecta re	0.56	100	1578	875.82	875.82
46	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Rainfed	Hecta re	0.45	100	1357	613.07	613.07
47	Spices & Condiments - Chilli/ Mirch_Irrigated	Hecta re	1.78	100	1574	2801.36	2801.36
Sub Total					141378	228746.84	228746.84
Post Harvest							22874.68
Maintenance							45749.37
Total							297370.89
Grand Total					141378	228746.84	297370.89

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

- Chikkaballapura is listed among districts classified as over-exploited with respect to groundwater.
- Chikkaballapura district is drained by three small river basins—Palar, Ponnaiyar, and Pennar—all originating from Nandi Hills, a well-known tourist destination.
- The actual annual rainfall in the district over the past five years (2020–2024) was 955 mm, 1269 mm, 1134 mm, 586 mm, and 755 mm, compared to the normal rainfall of 735 mm (District at a Glance 2023–24). Although rainfall has slightly increased in some years, excessive extraction of groundwater has led to a decline in the average groundwater level.
- The district's average static water level is 20.15 meters (without pumping), while borewell drilling depth ranges between 280 and 320 meters (with pumping for irrigation and drinking purposes).
- In 2022–23, the net irrigated area from all sources was 51,471 hectares, while the net sown area was 157,850 hectares, indicating that 106,379 hectares still have irrigation potential.
- All 8 taluks—Chikkaballapuraa, Chintamani, Chelur, Gauribidanuru, Gudibande, Shidlaghatta, Manchenahalli, and Bagepalli—are classified as overexploited. •Despite erratic electricity supply, most farmers rely on electric pump sets. Solar pumps are not feasible in most areas due to their limited efficiency at depths beyond 50 meters.



2.1.2.2 Infrastructure and linkage support available, planned and gaps

- Jal Shakti Abhiyan and the Jalamrutha scheme have significantly improved water storage capacity across Chikkaballapura district, helping address water-related challenges.
- In FY 2024–25, the Karnataka State Government introduced a nature-based wastewater treatment system in 400 villages. This system treats domestic greywater and reuses it for irrigation and other non-drinking purposes. Encouraged by its success, the government has approved the expansion of this project to another 500 villages in the current financial year.
- In semi-urban areas like Chikkaballapura town and taluk headquarters, large roof areas are available for rainwater harvesting. Promoting rooftop rainwater harvesting in these areas can help conserve water. Banks may consider financing low-cost rainwater harvesting structures or farm ponds using Silpaulin sheets. These structures can meet the water needs of about 1 acre and can be effectively used along with micro-irrigation systems.
- As per the Economic Survey 2022–23, out of 47 groundwater-overexploited taluks in Karnataka, 4 are in Chikkaballapura district. In these taluks, farmers are advised to grow sunflower as an alternative to water-intensive crops like tomato, grapes, or mulberry. This shift can reduce pressure on groundwater and promote sustainable farming practices.

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	390	212.83	170.26
2	Artificial Recharge Structure-- rainwater harvest tanks	No.	0.43	80	400	171.20	136.96
3	Drip Irrigation--1.2 m x 0.6 m	ha	1.56	80	3333	5206.82	4165.45
4	Drip Irrigation--1.5 x 0.6	ha	1.34	80	1935	2588.06	2070.45
5	Drip Irrigation--IP Sets 5HP	ha	0.48	80	1235	594.66	475.72
6	Drip Irrigation--Pipelines	ha	0.48	80	2200	1059.31	847.44
7	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	1275	818.55	654.84
8	Sprinkler Irrigation --Field crops - 90 mm HDPE pipes	ha	0.74	80	1115	826.78	661.42
Total					11883	11478.21	9182.54

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

- Chikkaballapura district is one of the leading regions in Karnataka for growing agricultural and horticultural crops. It has around 1.24 lakh small and marginal farmers, who together operate 64% of the total cultivated area.
- The average size of land holdings has reduced over time—from 1.06 hectares in 2010–11 to 0.83 hectares in 2015–16 (as per Agricultural Census). This decline highlights the need for smaller and more efficient farm equipment to improve productivity on small farms.
- Most agricultural financing in the district is directed towards tractors and farm implements, which play a key role in supporting farming operations.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- As of 31st March 2023, a total of 13,312 tractors and 7,788 trailers were registered with the RTO in Chikkaballapura district (RTO Annual Report 2023–24).
- The Department of Agriculture runs a program to set up Custom Hire and Service Centres (CHCs). These centres help small and marginal farmers access farm machinery through rental services, making mechanization more affordable.
- Chikkaballapura has a strong network of dealers for tractors, power tillers, and farm implements across various brands, making equipment easily available.
- The district also has a wide network of 164 Primary Agricultural Credit Societies (PACS), which can be used to improve access to farm mechanization and support farmers with equipment and services.

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--Paddy	No.	26.75	80	39	1043.25	834.60
2	Other machinery--M B Plough (2/3furrows-fixed/hydraulic)	No.	0.86	80	64	54.78	43.82
3	Other machinery--Solar Drier	No.	6.96	80	765	5320.59	4256.46
4	Others--Custom Hiring- Disc plough	No.	0.43	80	73	31.24	24.98
5	Others--Custom Hiring- Drone	No.	10.70	80	27	288.90	231.12



6	Others--Custom Hiring- Laser Guided Land Leveler	No.	2.68	80	16	42.80	34.24
7	Others--Custom Hiring- Levelers	No.	2.14	80	40	85.60	68.48
8	Others--Custom Hiring- Shed and office premises	No.	4.82	80	29	139.67	111.71
9	Others-Groundnut Stripper- Groundnut decorticator (manual cost depends on capacity)	No.	0.32	80	25	8.03	6.40
10	Others-Groundnut Stripper- Groundnut decorticator (powered cost depends on capacity)	No.	1.61	80	5	8.03	6.42
11	Power Tiller--8 to 12 HP	No.	2.46	80	1290	3174.70	2539.75
12	Seed Drill-Seed cum Fertilizer Drill-Power tiller/Tractor	No.	1.07	80	1290	1380.30	1104.24
13	Tractor-With Implements & Trailer-55 to 60 HP	No.	10.70	80	620	6634.00	5307.20
Total				4283		18211.89	14569.42

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

- Horticulture is a major economic activity in the district.
- The district is known for fruits like grapes, mango, pomegranate, sapota, guava, papaya, banana, and citrus.
- Main grape varieties: Bangalore Blue, Dilkush, and Sharad Seedless.
- As per Department of Horticulture (FY 2020–21), Chikkaballapura stands at:
 - 4th in mango production (1,08,439 MT)
 - 2nd in grape production (98,098 MT)
 - 1st in potato production (1,11,984 MT)
 - 2nd in tomato production (6,53,733 MT)
 - 2nd in gourd varieties (35,736 MT)
 - 2nd in total vegetable production (10,38,950 MT)
- Major plantation crops are: coconut (7,147 MT) and cashewnut (2,002 MT) as of 31 March 2024 (District at a Glance).
- Main flowers grown: rose, jasmine, gerbera, chrysanthemum, marigold, gladiolus, tuberose, bird of paradise, carnation, and aster.
- Beekeeping is practiced commercially.
- Protected cultivation is increasing, especially for coloured capsicum, carnation, gerbera, Dutch roses, and tomato.
- Key horticulture areas: Chikkaballapuraa (Grapes), Gauribidanur, Sidlaghatta (Silk), and Chintamani (Mangoes and tomatoes) talukas as per District at a glance 2023-24.
- Floriculture is popular in Chikkaballapuraa, Sidlaghatta, Chintamani, and Gauribidanur.
- Sericulture is a traditional and important activity in the district.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- There are 5 Government nurseries and 20 horticultural farms under the Department of Horticulture (DOH) which meets about 40% of the planting material requirement in the state.
- There are 4 Government-controlled cocoon markets, one each in Chikkaballapuraa and Chintamani talukas and two in Sidlaghatta.
- Under NHM, RKVV and Krushi Bhagya scheme, 75 units have been established and protected and cultivation of coloured capsicum, English cucumber, etc. has been taken up.
- The district has two vegetable markets at Chikkaballapuraa and Chintamani. Horticultural crops are also marketed at the market yards of 4 APMCs.
- Rose onion and Bangalore Blue grapes have been awarded Geographical Indicator status for Chikkaballapuraa district.
- The Horticultural Producers Cooperative Marketing & Processing Society Ltd. (HOPCOMS), through its branches in Chikkaballapuraa, helps farmers in processing, marketing and getting better price for their produce.
- There is a huge potential for cultivation of cut flowers (Rose /Gerbera /Carnation /Anthurium /Orchids) and off-season and exotic vegetable under poly houses in Chikkaballpur.
- The KVK, Chintamani has a soil and water testing laboratory, demonstration plots for mango, guava, sapota, jamun, etc., and provides advisory services on agronomy, soil science, plant protection, horticulture, etc.

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	High density plantation-Aonla-Aonla-6mx6m 110/Acre	Acre	0.65	80	1390	902.79	722.24
2	High density plantation-Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	2800	7639.83	6111.84
3	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m -110 /Acre	Acre	1.13	80	1390	1569.10	1255.28



4	New Orchard - Tropical/ Sub Tropical Fruits-Grapes-Grape Bangalore Blue-3.3mx3.3m-360/Acre	Acre	4.34	80	17300	75154.66	60123.73
5	New Orchard - Tropical/ Sub Tropical Fruits-Guava-8mx8m 60/Acre	Acre	0.91	80	1280	1164.17	931.33
6	New Orchard - Tropical/ Sub Tropical Fruits-Guava-Guava High Density 2.5m x2.5m -640/Acre	Acre	2.06	80	110	226.39	181.13
7	New Orchard - Tropical/ Sub Tropical Fruits-Mango-9mx9m- 50/Acre	Acre	1.17	80	2800	3265.67	2612.51
8	New Orchard - Tropical/ Sub Tropical Fruits-Mango-High density planting-5mx5m-160/Acre	Acre	2.65	80	340	902.23	721.77
9	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	590	631.30	505.04
10	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	11	94.74	75.79
11	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+0.5 mm gutter (>560sq.m>1056sq.m)	sq.m.	0.01	80	6400	61.95	49.55
12	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+1.6mm gutter (>1056sq.m>2080sq.m)	sq.m.	0.01	80	11300	113.00	90.40
Sub Total					45711	91725.83	73380.61
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others_1 box Rs 5000	10 boxes	0.54	1	90	48.15	48.15
Sub Total					90	48.15	48.15
Total					45801	91773.98	73428.76

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

As of 2023–24, forest cover in Chikkaballapuraa district is only 12.29% of the total geographical area, which is lower than the state average of 16.13% and much below the 33% target set by the National Forest Policy. The forests mainly consist of dry deciduous and scrub types.

There is good potential to increase green cover by planting trees on private and government lands. Farm forestry can be promoted by growing:

- Fodder trees: Banyan, Neem, Bengal Jali
- Fruit trees: Jackfruit, Jamun, Custard Apple, Wood Apple, Cashew
- Timber trees: Hebbevu
- Windbreak trees: Silver Oak



- High-value trees: Sandalwood, Rosewood Although the Forest Department has taken steps to promote social and ornamental forestry, the scope for commercial forestry in the district remains limited.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- The Forest Department (DOF) in Chikkaballapuraa has 6 nurseries with enough seedlings to support afforestation under various programs.
- The National Dairy Development Board (NDDB) has also promoted tree planting by forming tree growers' associations in Chintamani taluk.
- The National Tree Growers' Cooperative Federation has covered around 1,400 hectares of government wasteland under afforestation.

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--Agro forestry	ha	1.07	80	930	995.10	796.08
	Total				930	995.10	796.08

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

- As per Livestock Census, 2019, the district has 1.70 lakh cross bred cows, 0.43 lakh indigenous cows and 0.26 lakh buffaloes.
- The per capita availability of milk in the district is 1327 ml per person per day.
- Milk production during FY 2023-24 was 608 thousand tonnes.
- The prominent breeds among cows are crossbreeds of Jersey and Holstein Friesian.
- The GLC flow to the sector during the previous years was Rs. 22,112.87 lakh (2020-21) and Rs. 9116 lakh (2021-22). After 2022-23 segregated sub sector wise GLC data is not available.
- Most of the financing is concentrated in Chikkaballapuraa, Chintamani and Gauribidanur talukas.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- The Animal Husbandry & Veterinary Services (AH & VS) Department in Chikkaballapuraa provides expert advice, healthcare, and breeding services through 109 veterinary institutions, including 27 Veterinary Hospitals, 61 Dispensaries, 15 Primary Veterinary



Centres, and 6 Mobile Dispensaries. •KOMUL (Kolar and Chikkaballapuraa District Cooperative Milk Producers' Union Ltd) is Karnataka's second-largest milk-producing union. It operates a dairy in Kolar with a capacity of 2.0 lakh litres per day (LLPD) and has three chilling centres at Chintamani,

Sadli, and Gauribidanur, each with 1.0 LLPD capacity. •KOMUL has 2,195 registered Dairy Cooperative Societies (DCS), of which 2,185 are commissioned and 1,892 are functional. It has 2,97,813 members, including 1,00,647 small farmers, 1,00,578 marginal farmers, 54,868 agri labourers, and 41,720 others. Among them, 78,793 are women, 46,530 belong to SC, 30,396 to ST, and 1,807 to OBC. •KOMUL supplies concentrated cattle feed through Milk Producers' Cooperative Societies (MPCS). Locally available feed includes wheat bran, maize, groundnut cake, and formulated feed. Chaff-cutters are also provided.

•The average milk yield is 12–15 litres/day for crossbred cows and 9–10 litres/day for graded buffaloes.

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	Bulk Milk Cooling Unit	No.	32.96	90	7	230.72	207.62
2	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	3340	7111.87	5689.49
3	Crossbred Cattle Farming-- HF 10 animal unit	5+5	15.76	80	113	1781.01	1424.80
4	Dairy Marketing Outlet/ Parlour--Construction of store room 100 sq ft	No.	0.27	80	25	6.70	5.35
5	Dairy Marketing Outlet/ Parlour--Construction of store room 150 sq ft	No.	0.40	80	12	4.80	3.84
6	Dairy Marketing Outlet/ Parlour--Construction of store room 50 sq ft	No.	0.13	80	16	2.14	1.71
7	Fodder Cultivation--Fodder cultivation(Stylo)	No.	0.27	80	1790	478.85	383.06
8	Heifer Rearing--Male calf rearing	10	4.08	80	1490	6074.30	4859.42
Sub Total					6793	15690.39	12575.29
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	530	273.91	273.91
Sub Total					530	273.91	273.91
Total					7323	15964.30	12849.20

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

- As per the 2019 Livestock Census, the total poultry population in the district is 23.82 lakh.
- Total poultry meat production is 7,360 tonnes, with 7,258 tonnes from commercial poultry and 102 tonnes from backyard poultry.
- In 2022–23, the district produced 2,093 lakh eggs and 6,773 tonnes of meat.
- While poultry farming in India has grown rapidly over the last three decades, most of this growth has been in commercial poultry.
- Backyard poultry, which still contributes nearly 30% of the country's egg production, remains largely neglected. This is despite the fact that eggs and meat from backyard poultry fetch higher market prices than those from commercial farms.
- The district has good potential for poultry farming due to a mostly non-vegetarian population and its proximity to Bengaluru, which offers a large market.
- These factors have led to a growing interest in poultry farming, especially in broiler farming, which is the main activity supported through financial assistance.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- The Department of Animal Husbandry, Dairying & Fisheries (DAHD&F), Government of India, regularly monitors Avian Influenza and has set up a disaster response system. It also issues bio-safety and bio-security guidelines from time to time.
- A major poultry breeding farm located at Hessarghatta, Bengaluru, is accessible to poultry farmers from Chikkaballapuraa.
- The Department of Animal Husbandry (DAH), Government of Karnataka, has technical staff at both district and taluk levels to provide healthcare, technical support, and inputs to poultry farmers. It also supplies Giriraja chicks at subsidized rates for backyard poultry under government schemes.
- Companies like Godrej, Suguna, and Venkateshwara support poultry farmers through buyback and contract farming arrangements, handling input supply and procurement of eggs and birds.
- The district has access to quality chicks, equipment, vaccines, and medicines. Most poultry units produce their own feed to reduce costs and maintain quality. Maize, the main ingredient in poultry feed, is available locally in large quantities.
- However, the supply of Giriraja chicks is not enough to meet the demand from small farmers.
- There are no government-supported or organized markets or slaughterhouses for poultry products in the district.
- Since animal husbandry is a key allied activity, more focus is needed to ensure all eligible farmers benefit from related schemes.



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	1020	3416.08	2732.86
2	Commercial Broiler Farming-- Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	380	1854.10	1483.27
Sub Total				1400		5270.18	4216.13
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	222900	358.87	358.87
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	167000	447.56	447.56
Sub Total				389900		806.43	806.43
Total				391300		6076.61	5022.56

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

- Sheep and goat rearing are traditional activities in the district and serve as a supplementary source of income for farmers alongside agriculture.
- According to the 2019 Livestock Census, the district had 6.13 lakh sheep, 1.88 lakh goats, and 2,481 pigs.
- In 2022–23, the district produced 6,773 tonnes of meat.
- The district has high potential for sheep farming due to its large areas of low rainfall, arid, and drought-prone land, along with a growing demand for mutton.
- Traditionally, sheep and goats are not fed with grains or cultivated fodder. However, in the past 4–5 years, stall-fed goat rearing has gained popularity in many areas, leading to increased demand for credit.
- Most of the financial support for this activity comes from government-sponsored schemes.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- Breeding rams are being supplied to farmers at subsidized rates to upgrade the genetic potential of local sheep. Under the sheep and wool development scheme, crossbred rams are



provided for upgradation of local flock and to improve the quality and increase quantity of wool. The district Breeders' Association is also providing breeding rams.

- Rambouillet and Bharat Merino breeds are also being reared in Anur near Sidlaghatta. It is also procured from Akkirampura from Tumkur, Peresandra from Chikkaballapuraa, Chelur from Bagepalli. • Regular health care is provided by the DAH&VS through a network of hospitals and dispensaries.
- The department has introduced crossbreeds of Saddleback and Yorkshire for piggery development in the district. The department has been imparting training programmes on sheep and goat rearing.
- There are no organised markets and good modernised slaughterhouses in the district. Exclusive weekly market for sale of pigs is held at H-Cross, where about 3000 pigs are sold.
- In each taluk, site for modern abattoirs and meat processing centres has been allocated by Government of Karnataka.
- Under AHIDF 3% interest subvention is available.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan	
A.11 Animal Husbandry - SGP								
1	Goat - Breeding Unit-New Shed-Cost of Improved breed Bucks	500+ 25	56.49	80	8	451.92	361.52	
Sub Total					8	451.92	361.52	
A.12 Working Capital - AH - Others/SR								
1	Goat Farming_Rearing Unit - Semi-intensive_Noram feeding 8 month cycle free grazing	10+1	0.18	1	1960	354.44	354.44	
Sub Total					1960	354.44	354.44	
Total					1968	806.36	715.96	

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

- Chikkaballapuraa district has limited potential for inland fisheries, mainly in tanks and ponds, as there are no reservoirs in the district.
- Although there are three rivers, they offer very limited scope for capture fisheries.
- In 2023–24, the total fish catch in the district was 6,519 tonnes, with the highest catch in



Gauribidanur taluk (2,096 tonnes).

- The district has 1,341 tanks under Gram Panchayats and 214 tanks under the Minor Irrigation Department.
- A total of 1,911 families are fully involved in fisheries, while 1,055 families are partially engaged.
- There is potential to develop new ponds and promote ornamental fish breeding and culture activities in the district.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- There is one fish seed rearing farm at Anur in Sidlaghatta with 26 ponds, and one taluk level nursery farm at Chintamani with 5 ponds, both managed by the Fisheries Department. As of 31 March 2024, the district has 10 fish markets.
- There is good potential for developing ornamental fisheries and marketing, especially due to the proximity to major IT hubs like Bengaluru. Currently, ornamental fish are mainly sourced from Chennai and Kolkata.
- The district has many minor irrigation and percolation tanks. "Krishi Honda" or Farm Ponds used for water harvesting can be utilized for inland fish farming on a small-scale basis.
- As highlighted in the 2023-24 Budget, forming fisheries cooperative societies at the grassroots level will help organize the sector and empower fishers and fish farmers to manage production and postharvest activities more effectively.
- However, the district lacks ice plants and cold storage facilities, which are essential for preserving fish and improving market access.

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

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

(₹ lakh)								
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.13 Fisheries								
1	Fish Culture --Biofloc ponds with input cost of Rs.4 lakh (0.1ha)	ha	14.98	80	13	194.74	155.78	
2	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	101	162.13	129.68	
3	Fish Culture --Fresh water-Composite fish culture of Indian major carps	ha	8.87	80	82	727.34	581.88	
4	Fish Seed Hatchery-Circular fish seed hatchery	ha	8.56	80	6	51.36	41.10	
Sub Total					202	1135.57	908.44	

A.14 Working Capital - Fisheries							
1	Cage Culture_6 m * 4 m * 4 m	Per Crop	1.12	1	425	477.50	477.50
2	Fish Culture - Bio floc_Others_Recirculatory aquaculture RAS 100 m ³ capacity 2 ton	2 ton per cycle	3.37	1	9	30.33	30.33
Sub Total					434	507.83	507.83
Total					636	1643.40	1416.27

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

- Chikkaballapuraa district has a population of 35,299 draught animals and 10,350 animal-drawn carts.
- Around 60% of farmers in the district are marginal and small farmers. They commonly use plough animals for farming and bullock carts to transport produce to markets, indicating potential for financing bullock carts.
- As of 31 March 2023, there are 2.20 lakh registered two-wheelers in the district (Source: RTO Annual Report 2023-24).
- Although specific data on farmers using two-wheelers is not available, these vehicles offer a cost-effective and efficient mode of transport, helping farmers save time and effort when traveling between farms and markets.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Animal healthcare in the district is provided through 27 veterinary hospitals and 61 primary veterinary dispensaries.
- Cattle trading takes place at Bengaluru, Kolar, Mandya, and the Peresandra cattle market.
- Pneumatic-tyre bullock carts are commonly used to transport mulberry leaves and cattle fodder.
- Farmers often use motorcycles to carry perishable produce like fruits and vegetables to urban markets, especially Bengaluru, helping reduce post-harvest losses.
- Chikkaballapura has a good number of two-wheeler showrooms and service centres, supporting rural mobility and transportation needs.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							



1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.61	80	1400	2247.00	1797.60
2	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	25	535.00	428.00
3	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	150	160.50	128.40
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Second hand	No.	0.91	80	220	200.12	160.08
Total				1795		3142.62	2514.08

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

- More than 80 per cent of the people of Chikkaballapuraa are engaged directly or indirectly in agriculture and allied activities.
- Therefore, increasing agriculture income is crucial in improving the rural economy of the district.
- At present, farmers concentrate mainly on crop production which is subject to uncertainty in income and employment. In this context, integration of various agricultural enterprises has great potential to supplement farmers' income and increase family labour employment.
- As per Eco Survey 2022-23, 201616 ha is the net area cultivated in the district, out of this 24432 ha area is cultivated more than once.
- In the district, farmers generally cultivate cereals viz., Paddy and Finger millet along with rearing of animals viz., Dairy animals (Cow, buffalo and draught animals).
- Combination of crops and sheep/ Goat rearing is also popular in the district.
- Back yard poultry is also an additional component with Rearing of animals.
- In terms of cropping systems, Finger millet is accompanied with Field bean/Tur as an intercrop, also Sesame intercropped with Cow pea in rainfed areas of the district.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

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

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

In 2023-24, Chikkaballapuraa district had 28,515 hectares under vegetable cultivation and 13,908 hectares under fruit cultivation (District at a glance).

In 2022-23, the district produced 2.33 lakh tonnes of food grains, 5,28,048 tonnes of tomato, 1,29,184 tonnes of mango, and 84,512 tonnes of grapes (District at a glance).

According to the Export Action Plan for Chikkaballapuraa, the district has strong potential for exporting rose onions, processed tomato products (like ketchup and sauces), mangoes, grapes, and gherkins. This highlights the need for cold storage and warehouse facilities. Based on horticulture production, marketable surplus, and current storage capacity, the district faces a cold storage deficit of 50,000 to 1,00,000 metric tonnes, as per the Economic Survey 202122.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There are 4 Agricultural Produce Market Committees (APMCs) in Bagepalli, Chikkaballapuraa, Chintamani, and Gauribidanur taluks. These APMCs operate 4 main market yards and 9 sub-yards.

Chikkaballapuraa taluk has 3 cold storage units—one under APMC and two in the private sector.

Under the Rural Infrastructure Development Fund (RIDF), one cold storage unit (2,500 MT capacity) and two godowns (2,000 MT capacity each) have been sanctioned for the district. The Ministry of Cooperation plans to set up a nationwide network of integrated grain storage facilities through Primary Agricultural Credit Societies (PACS). This is expected to be the world's largest grain storage initiative in the cooperative sector.

With a significant area under food grain cultivation—maize (55,956 ha) and ragi (34,338 ha)—Chikkaballapuraa is likely to benefit from this initiative.

The Agriculture Infrastructure Fund (AIF), active from 2020–21 to 2032–33, supports the creation of post-harvest infrastructure and community farm assets. It offers 3% interest subvention and credit guarantee support, with a total provision of ₹1 lakh crore for the period 2020–21 to 2025–26.

Major challenges include lack of awareness among farmers about storage benefits, and issues like limited aggregation platforms, poor roads, transport gaps, and inadequate access to pledge-loan facilities.

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-500 MT	No.	64.20	80	13	834.60	667.68



2	Cold Storage-For Horticulture Produce-Type 1 (CS-1) of 500 -5000 MT with single product storage	No.	513.60	80	8	4108.80	3287.04
3	Cold Storage-For Horticulture Produce-Type II (CS2)-PEB of capacity Min 500 MT	No.	642.00	80	4	2568.00	2054.40
4	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	26	486.88	389.48
5	Market Yard-Drying Yard	No.	10.70	80	12	128.40	102.72
Total				63		8126.68	6501.32

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- Chikkaballapuraa is a dry district in the state, facing severe soil erosion due to low plant cover and poor organic matter in the soil.
- Soil types in the district are mainly red soil with small patches of laterite soil.
- Around 12% of cultivable land has turned saline or alkaline due to excessive use of chemical fertilizers.
- Natural farming methods like PMDS (Pre-Monsoon Dry Sowing) and dry leaves mulching can help restore soil health and make it fit for cultivation.
- Land development activities that can be undertaken include:
 - o Setting up demonstration farms to promote practices like PMDS and mulching, which help retain moisture and improve organic content.
 - o Promoting crop diversification and mixed cropping to conserve soil nutrients and moisture.
 - o Replacing chemical fertilizers with bio-inputs made from cow urine, cow dung, neem leaves, etc.
 - o Implementing projects under the National Watershed Development Programme for rain-fed areas.
 - o Supporting activities under the Jalamrutha scheme by the Government of Karnataka.
- Future cropping patterns in irrigated areas are expected to change, benefiting farmers as dry lands are converted into irrigated lands.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- Watershed Development Department runs all watershed programmes in the district with help from Agriculture, Horticulture, Sericulture, and Forest Departments.
- NABARD's watershed projects in Shidlaghatta, Chintamani, and Bagepalli have improved lives and raised groundwater levels by 250 ft in catchment areas.
- By March 2023, 3 mini forests were created under PMKSY WDC 2.0 (Source: Watershed Development Department website).
- As of 31st March 2024, a total of 25,329 soil health cards were given to farmers in the district.
- In 2023-24, 41,789 tonnes of NPK fertilizers were distributed, showing a drop from 42,644 tonnes in 2021-22.
- All 8 taluks in the district are overusing groundwater, leading to dark and grey blocks.

Rainwater conservation is very important in these areas. Building farm ponds and water harvesting structures is needed.

- Farmers lack awareness about soil health. Overuse of chemical fertilizers is harming soil fertility and increasing water needs.

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	Compost Pit--Composting	No.	0.24	80	450	105.92	84.75
2	Cultivable Wasteland Development--Plastic mulching	ha	0.34	80	550	188.32	150.66
4	Farm Ponds/ Water Harvesting Structures--Red Soil -10 m x 10 m x 3 m - without stone pitching	No.	0.30	80	2670	799.93	639.94
3	Farm Ponds/ Water Harvesting Structures--Red Soil -10 m x 10 m x 3 m -with stone pitching	No.	1.16	80	610	704.91	563.93
5	Farm Ponds/ Water Harvesting Structures-- Renovation	No.	0.32	80	610	195.81	156.66
6	Soil Conservation Activities/ Erosion Control activities-- land development activities	ha	0.28	80	10300	2854.45	2283.54
7	Soil Conservation Activities/ Erosion Control activities-- Plastic mulching	ha	0.34	80	11956	4093.73	3275.00
8	Watershed Treatments-Gully plugs -GullyPlugs-L-1mHt-0.75m Bottm -2.7 mtop-0.45 m fdn -0.3m	cum.	0.12	80	1100	129.48	103.57
Total					28246	9072.55	7258.05

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

- In Chikkaballapuraa, crops like millets, pulses, oilseeds, fruits, and vegetables can be grown



using organic farming. This is especially useful now due to water shortage caused by recent droughts, which limits the use of chemical inputs. • The area under organic farming may grow because more people are becoming health-conscious and prefer organic food. Proximity of the district to Bangalore provides a good market for organically produced fruits, vegetable and crops. • There is good scope for financing bio-fertilizers, bio-pesticides, vermicompost units, and seed production units. Cooperative societies and FPOs can help set up these units to support organic farming in a cost-effective way. • The seed replacement rate in the district is 33% for paddy, ragi, and red gram; 37% for groundnut; and 100% for maize and sunflower. • The district has a strong dairy sector, which provides enough raw material like cow dung for vermicompost units.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

1. Support from Agriculture & Horticulture Departments

Farmers can get help and support from Agriculture & Horticulture Departments for tissue culture, seed production, bio-pesticides, bio-fertilizers, and compost units through these schemes:

- National Horticulture Mission (NHM): Encourages organic farming and vermi-compost units.
- National Project on Organic Farming (NPOF): Offers subsidies to set up compost units using fruit/vegetable/agri waste and to start biofertilizer or biopesticide units.
- National Mission on Sustainable Agriculture: Supports micronutrient distribution, modern biofertilizer/biopesticide units, compost units using market/agro waste, organic farming with PGS certification, and soil improvement (alkaline, saline, acidic).
- Raitha Samparka Kendras: Located at hobli level, these centers provide seeds, bio-fertilizers, micronutrients, soil testing, and other inputs.

2. Banana Production Opportunity

The district produced 15,131 MT bananas in 2022-23. This can grow further using tissue culture banana plants and greenhouse 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- Agro. Waste Compost-Bio pesticide	No.	107.00	80	8	856.00	684.80

2	Compost/ Vermi Compost-Vermi Hatchery-Vermi Hatchery(320TPA)	No.	5.08	80	136	691.23	552.97
Total				144		1547.23	1237.77

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The Food and Agro Processing sector helps in preserving food, increasing its shelf life, ensuring food security, and creating jobs for local people.

The district grows important crops like Ragi, Maize, Mulberry, Grapes, Mango, Paddy, Pulses, Tomato, etc. So, there is good potential to set up agro-based industries here.

The district does not have rich forest resources. Though some fuel wood is grown, most of the timber comes from nearby districts.

A study by CIPHET shows post-harvest losses are:

- 6.3% for Paddy
- 4.97% for Maize
- 9.83% for Tomato
- 9.01% for Mango

Reducing these losses through food processing can help farmers earn more.

However, credit flow data for food and agro processing is not reported separately. It is included under Non Priority Sector “NPS”, making it hard to track credit trends for this sector.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

A District Industrial Centre (DIC) is working in Chikkaballapuraa under the Deputy Director of Industries. There are 4 APMC market yards at taluka level that handle farm produce.

As per District at a Glance 2023-24, there are 2 cold storage units for horticulture crops in Chikkaballapura taluk with a total capacity of 10,800 tonnes.

The district has:

- 150 units for processing Rice, Flour, Dal, and Oil
- 28 units for Spices (Masala powder/paste)
- 43 units for Animal Feed (Cattle, Poultry, Fishmeal)

There is good scope to set up fruit processing units for Grapes and Mango to make pulp, juice, squash, raisins, and dried mango powder (Amchur).

The existing cold storage units should be used fully. New units can be set up to meet the needs of specific crops, especially due to the high horticulture activity in the district.

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



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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit-- Animal feed (1MT)	No.	94.16	80	20	1883.20	1506.57
2	Agro Processing Unit-- Dairy/Milk Processing	No.	21.40	80	17	363.80	291.04
3	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	370	2177.45	1741.96
4	Agro Processing Unit-- Fruits/vegetable processing unit	No.	8.56	80	90	770.40	616.32
5	Agro Processing Unit-- Groundnut decorticating unit	No.	21.40	80	315	6741.00	5392.80
6	Agro Processing Unit--Maize value added products	No.	14.98	80	6	89.88	71.88
7	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	150	1284.00	1027.20
8	Food Grain Processing- Cereals-Maize Processing (150MT/day)	No.	53.50	80	6	321.00	256.80
9	Food Grain Processing-Flour Mill	No.	5.35	80	11	58.85	47.08
10	Food Grain Processing- Millets-2-3 HP	No.	12.84	80	14	179.76	143.79
12	Fruit Processing -Drying & Dehydration -Raisings processing with color sorter- 3-5TPH	No.	53.50	80	2	107.00	85.60
11	Fruit Processing -Drying & Dehydration -Raisin Processing Units & CFC	No.	64.74	80	8	517.90	414.32
13	Fruit Processing --Grapes drying shed	No.	6.42	80	8	51.36	41.10
Total					1017	14545.60	11636.46

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

A supportive ecosystem is very important for the growth of producer organisations. These organisations work with the most vulnerable part of the agri-value chain—from farming to processing and selling in distant markets.

Key support services include:

- Emergency credit

- Consumption credit
- Production credit
- Retail services for farm inputs
- Other farming-related services for small and marginal farmers

The ACABC scheme uses the skills of Agriculture Graduates to help farmers adopt better farming methods. Graduates are encouraged to start their own Agri Clinics or Agri-Business Centres to offer expert services to farmers.

The government provides start-up training to graduates in fields like agriculture, horticulture, sericulture, veterinary science, forestry, dairy, poultry, and fisheries. After completing the training, they can apply for special start-up loans to begin their ventures.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- The district has 159 agricultural credit cooperative societies with 221863 members and 30 non-agricultural credit cooperative societies with 8269 members as on 31 March 2022.
- The district is having 1380 non-credit cooperative societies with 2,45,285 members, led by 1089 milk societies with 1,50,993 members as on 31 March 2022. (DAG 2021-22).
- 116 PACS out of 159 PACS have been recommended by the state for PACS computerisation project. This aims to improve the ease of doing business in PACS and thereby to improve the overall functioning of PACS.
- With a large number of societies in the district, banks may actively engage with these societies to meet their credit requirements for produce loans to their members, especially as these societies are start-ups and do not have adequate resources for these activities.
- JLG promotion and credit linkage to be taken up as a major activity for encouraging micro enterprises under agro-processing and other support servicing units.

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	50	1070.00	856.00
6	Loans to Agri. Start-ups	No.	10.70	80	14	149.80	119.84
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	26	5564.00	4451.20
3	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	15	4815.00	3852.00
4	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	420	539.28	431.43



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5	Loan to PACS/ FSS/ LAMPS for Onlending--Purchase of land by SF/MF	No.	10.70	80	47	502.90	402.32
Total				572		12640.98	10112.79



Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

- Chikkaballapuraa is one of the less industrially developed districts in Karnataka, despite being close to Bengaluru. The district has 34,330 MSME units, mostly micro (34,018), with a few small (299) and medium (13) units. KIADB has developed industrial areas in Chikkaballapuraa and Gouribidanur, and plans are in place for new zones in Chintamani and Bagepalli.
- The district has rich mineral resources like granite, limestone, quartz, graphite, and more, offering scope for mineral-based industries. It also produces a surplus of maize (167,787 tonnes), which can be used to make eco-friendly products like biodegradable bags and tissue paper.
- Chikkaballapuraa contributes to one-third of Karnataka's silk production. Other active industries include textiles, garments, chemicals, engineering, electronics, transport equipment, and servicing.
- There is also strong potential for IT ventures and rural BPOs to serve local needs, helping boost employment and digital growth in the region.

3.2 Infrastructure and linkage support available, planned and gaps

- The district is well connected to Bangalore and other major trade centres in neighbouring states of Andhra Pradesh and Tamil Nadu and has huge potential in sericulture industries.
- Extension, training and linkage support is provided by the Karnataka Handloom Development Corporation (KHDC), Leather Industries Development Corporation (LIDKAR), Karnataka Electronics Development Corporation (KEONICS), Karnataka State Handicrafts Development Corporation (KSHDC), Karnataka State Coir Development Corporation (KSCDC), Coir Board and the Karnataka State Coir Cooperative Federation.
- Under Atmanirbhar Bharat package, INR 3 lakh crore collateral-free automatic loans will be extended to MSMEs to buy raw material, meet operational liabilities and restart businesses.
- MSME- Development Institute, Ministry of MSME, GoI formulates programmes and policies for Micro, Small and Medium Enterprises which are aimed at creating new generation of entrepreneurs with modern technological innovations. At present, MSME - Development Institute, Bangalore is covering 17 Districts including Chikkaballapura.
- As per RBI Circular on Revised Priority Sector Guidelines, a separate sub limit of 7.5% of ANBC has been set for lending to Micro Enterprises under Priority Sector.
- Cluster Development approach can be a key strategy for enhancing the productivity and competitiveness as well as capacity building of Micro and Small Enterprises (MSEs) and their collectives in the country.
- The RSETIs can prepare suitable training modules keeping in view the district specific potential and local skill, which can be taken up by unemployed persons to set up micro



enterprises.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	500.00	80	74	127750.00	102200.00
2	Manufacturing Sector - Term Loan-Micro	No.	10.00	80	321	9375.00	7500.00
3	Manufacturing Sector - Term Loan-Small	No.	100.00	80	6	900.00	720.00
Sub Total					401	138025.00	110420.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	1250.00	100	0	0.00	0.00
2	Manufacturing Sector - Working Capital-Micro	No.	2.50	100	376	3768.75	3768.75
3	Manufacturing Sector - Working Capital-Small	No.	62.50	100	9	562.50	562.50
Sub Total					385	4331.25	4331.25
II. MSME - Others							
1	Loans to MSME Start-ups	No.	500.00	80	6	3200.00	2560.00
Sub Total					6	3200.00	2560.00
Total					792	145556.25	117311.25



Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

- The major agricultural exports from the district include Agriculture and Horticulture Products, Silk, Floriculture, Agro Food Products and is exported mainly to China, Thailand and UAE. Rose onions and Devanahalli Pomello (GI tag) is sourced by Bangalore & Chennai-based merchant exporters under contract farming.
- In view of availability of raw material, support from APEDA and Horticultural Department, proximity to Bengaluru International Airport and Mangalore and Chennai ports, there is scope for extending Pre-shipment and post-shipment export credit to units in the processed food sector.

4.1.2 Infrastructure and linkage support available, planned and gaps

- There are two Export units in the MSME sector engaged in stone carving and gherkin processing in the district which have been financed by bank branches located outside the district.
- Karnataka has identified products for developing districts as Export Hub. The products identified for Chikkaballapura are Bangalore Rose Onion, Grapes (Bangalore blue) (GI Tag), Mango (Alphanso, Mallika, Raspuri and Baneshan), Vegetables including gherkin & tomato.
- Currently Karnataka is exporting only 5000 tonnes of papayas. Chikkaballapura can contribute to it significantly as it has huge potential for fresh papaya and papaya pulp exports.
- Rose Onion is unique and being cultivated mostly in the Chikkaballapura region. This type of onion has great demand in overseas market making it the promising product of the district for exports.
- Mangoes have global market of USD 3.7 bn. in which India's share is only USD 0.14 bn and Karnataka's exports is only 0.09 bn.; this shows that there is huge market for mangoes and Chikkaballapura has many types of mangoes like famous Alphonso, Mallika, Raspuri etc.,
- Gherkins have the global market of USD 127 Mn, in which exports from Karnataka are USD 48 Mn, indicating that the state already has the advantage in this product and exports can be enhanced by investment and production.
- With global tomato exports exceeding USD 9,000 million, Karnataka's current share is only USD 1.63 million. This highlights a significant opportunity for increased investment and export growth in tomato production from the district which is already growing tomatoes in surplus.
- Chikkaballapura is developing as a key Electronics System Design and Manufacturing (ESDM) cluster. The state's flagship Industrial Cluster Development Program is accelerating this growth, making it one of the most promising sectors for future investment.



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.	25.00	80	8	250.00	200.00	
	Total				8	250.00	200.00	

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

- Chikkaballapura has made significant progress in literacy, improving from 59.24% in 2001 to 69.76% in 2011. Male literacy stands at 77.75%, while female literacy is 61.55% as per Census 2011 figures.
- The gender gap in literacy has reduced sharply. In 2001, the gap between male and female literacy was 21.47%, which dropped to just 7.95% by 2011, thanks to focused literacy programs in the district.

4.2.2 Infrastructure and linkage support available, planned and gaps

- Chikkaballapura district has a well-established educational infrastructure, comprising a total of 2,365 schools, of which 2,021 are elementary schools. At the pre-university level, there are 103 PU colleges with an enrolment of 22,897 students. For higher education, the district hosts 12 degree colleges accommodating 11,055 students. Additionally, it is home to 2 private engineering colleges, 5 polytechnics, 1 law college, and 1 pharmacy college. These institutions provide a strong foundation for academic and technical education in the region.
- Given this educational landscape, there is significant potential for banks to offer education loans, especially for students pursuing higher and technical education. Many students from Chikkaballapura also seek education in other parts of Karnataka, particularly in Bengaluru, due to its close proximity and wider academic opportunities.
- The district benefits from various state and central government schemes aimed at improving education and student welfare. These include Sarva Shiksha Abhiyan, the Mid-Day Meal Scheme, Chaitanya Program, Suvarna Arogya, Prabuddha Scheme, and Hobligondu Vasathi Shale, among others. These initiatives play a crucial role in enhancing access to quality education.
- To modernize learning, the Karnataka Government has implemented a Learning Management System (LMS)-based digital education platform in government higher



education institutions. This initiative is transforming traditional teaching methods and improving learning outcomes. •Furthermore, loans up to ₹20 lakhs for educational purposes, including vocational courses, are eligible for classification under the priority sector, encouraging financial institutions to support students. To streamline the loan application process, the Government of India has launched the Vidya Lakshmi Portal (www.vidyalakshmi.co.in), a one-stop platform for students to apply for education loans from multiple banks.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	4.00	100	922	8188.00	7505.52
	Total				922	8188.00	7505.52

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

- The housing sector in Chikkaballapura district is witnessing steady growth, driven by several key factors. The government's proposed industrial development plans, the increasing number of educational institutions, and the district's proximity to the Kempe Gowda International Airport at Devanahalli have all contributed to rising demand for housing.
- The state government places strong emphasis on public housing, especially for socially and economically weaker sections in both rural and urban areas. However, a growing concern in the district is the widening gap between the demand and supply of housing units. This, combined with the need for more accessible and affordable housing finance options, highlights the importance of targeted interventions and investment in the housing sector.

4.3.2 Infrastructure and linkage support available, planned and gaps

- The demand for residential housing in Chikkaballapura, particularly in the district headquarters and nearby areas, has been steadily rising. This growth is largely driven by the district's development prospects, improved road connectivity, the presence of reputed educational institutions, its strategic location bordering two states, and its proximity to the state capital and the Kempegowda International Airport at Devanahalli.
- To support housing needs, the state government places strong emphasis on public



housing for economically and socially weaker sections in both rural and urban areas. However, a significant challenge remains in bridging the gap between the growing demand for housing units and the availability of affordable housing finance solutions. •As per the latest Economic Survey, several housing schemes have made progress in the district. These include the completion of 1,624 houses under the Basava Housing Scheme (Rural), 1,041 houses under the Dr. B. R. Ambedkar Nivas Scheme, 477 houses under PMAY (Gramin), and 165 houses under the Devaraj Urs Housing Scheme (Rural).

•According to the Socio-Economic Caste Census, out of 2.18 lakh households in the district, around 22.63% do not have proper housing. This indicates a substantial opportunity for increased credit flow and investment in the housing sector. •Under the Priority Sector Lending (PSL) guidelines, housing loans are eligible for PSL classification up to ₹50 lakh in metro areas (population above 50 lakh), ₹45 lakh in cities with populations between 10–50 lakh, and ₹35 lakh in other areas, provided the overall project cost does not exceed ₹63 lakh, ₹57 lakh, and ₹45 lakh respectively. Additionally, loans for house repairs up to ₹15 lakh in metro cities and ₹10 lakh in other areas are also eligible under PSL norms.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	35.00	80	378	16385.00	13108.00
Total					378	16385.00	13108.00



Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure plays a key role in driving economic growth, especially in rural areas. Investments in rural infrastructure—such as agriculture, connectivity, and social services—improve the quality of life and bring positive changes to communities. Adequate and region-specific infrastructure is essential for unlocking the full development potential of any area. It supports growth, attracts investments, creates jobs, and promotes overall socio-economic development.

In Chikkaballapura, NABARD has supported several projects under the Rural Infrastructure Development Fund (RIDF). Through 130 irrigation projects—including drip irrigation, tank improvements, new tanks, and desilting—an irrigation potential of 5,700 hectares has been created. Additionally, 214 road projects have been sanctioned, covering 1,200 km of rural roads. To improve connectivity further, 32 rural bridges have also been approved.

5.1.2 Infrastructure and linkage support available, planned and gaps

- The district has heavy inflow and outflow of multi axle vehicles, lorries, goods vehicles, etc. Construction of roads is of paramount importance for improving fuel and time efficiency. District may complete the ongoing road and other infrastructure projects on priority basis.
- Establishment of textile Park will bring the unorganized jeans sector into formal economy. This will ensure Government benefits to all the labourers.
- Being a major horticulture region, for fruits, vegetables, and flowers, establishment of cold storage facilities in existing godowns is of paramount importance.
- Being a draught prone area, construction of new tanks and improvements to existing tanks is also of paramount importance.

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

- Anganwadi projects have been sanctioned in the district which provide pre-school education, nutrition and health support to children, pregnant and lactating mother.
- Primary and Secondary Schools, colleges, Training centres, hostels etc. provide education, accommodation and skills to the youth in the district.
- Primary Health Care (PHC), Maternal and Child Health (MCH) and hospitals address the need for better health care facility in the district.
- Construction of veterinary hospitals and animal disease diagnostic laboratory to provide health care support to all the livestock in the district.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District



- As per Human Development Index 2022, Chikkaballapuraa stands 13th in the State with 0.768(Health Index), 0.577(Education Index), 0.558(Income Index) and 0.628(HDI Index).
- In Chikkaballapuraa district, the literacy rate as per 2011 Census is 69.76% which is much lower than the rate in Karnataka state at 75.6%.
- As per DAG 2021-22, there are 960 Lower Primary Schools with an enrolment of 90140 students, 711 Higher Primary Schools having 51806 students, 315 High Schools having enrolment of 33466 and 100 PU Colleges in the districts having enrolment of 28257.
- Out of the 1671 primary schools, 1669 have boy's toilet, 1668 have girl's toilet, 1639 are electrified, 1671 schools have drinking water facilities, 1602 schools have libraries but only 755 schools have playgrounds and 40 schools have computer facility.
- There are 11-degree colleges with an enrolment of 10351 students. Further, the district has 2 private engineering colleges and 4 polytechnics.
- Because of high demand for science subjects and technical courses, there is good potential to finance Primary schools, PU science colleges with proper labs and polytechnic/ITIs.
- The district has pupil teacher ratio of 40 for Class 1st to 10th standard, which is better than the state average of 21.
- The district has 315 hospitals/nursing homes and 623 medical stores, concentrated mainly in Chikballapura and Chinthamani taluks. Total number of hospital beds are only 2120 for a population of 12.55 lakh and there are 6 blood banks.
- The district has only 2 community health centres with 60 beds and 61 primary health centres with 360 beds.
- 34.36 % of habitation are yet to be provided with 55 LPCD of drinking water. As per Jal Jeevan Mission report as of March 2023, 38.34% of households in the district has tap water connections.

5.2.2 Infrastructure and linkage support available, planned and gaps

- GoK provides school grant and maintenance grant to aided schools. The school grant is used for procurement of charts, maps, specimen, newspapers, consumable, chemicals, chalk and other sundry items. Maintenance grant is used for paying electricity, water bills, white-washing, hygienic maintenance of school and similar heads.
- Under Samagra Shikshana Karnataka, efforts are made by the State government to provide facilities like drinking water, toilet, playground, compound wall and school building.
- As per Karnataka Economic Survey 2022-23, a Government Medical college have been setup in the district with central participation with a capacity of 150 seats.
- Under National Health Mission, GoI seeks to provide Accessible, Affordable and Quality Healthcare to the rural population especially the vulnerable sections.
- Under Swachh Bharat Mission (Gramin) launched on 2nd October 2014, the incentive for construction of individual household latrines was enhanced from Rs. 10,000 to Rs.12,000 to provide for water storage facility for hand-washing and cleaning of the toilet.

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	Education-Colleges	No.	100.00	80	14	1200.00	960.00
2	Education-Schools	No.	500.00	80	1	500.00	400.00
3	Healthcare-Diagnostic Lab	No.	25.00	80	4	100.00	80.00
4	Healthcare-Nursing Home	No.	100.00	80	3	300.00	240.00
Total					22	2100.00	1680.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

- Ministry of New and Renewable Energy GoI is working towards achieving 500 GW of installed electricity capacity from non-fossil sources by 2030.
- Karnataka has about 30,000 MW of estimated Renewable Energy (RE) potential, making it one of the top five RE-rich states in the country.
- Karnataka is one of the few states which surpassed its renewable energy targets set for the end of 2022 (14.82 GW) with an installed capacity of 16 GW as of September 2022 (a study by the Institute for Energy Economics and Financial Analysis 2023).
- As on 31st July 2025, solar projects with commissioned capacity of 112 MW have been commissioned in Chikkaballapuraa. (Source:- KREDL website)

5.3.2 Infrastructure and linkage support available, planned and gaps

- The municipalities in the district have no infrastructure to exploit solid waste with skilled technology.
- Although a department has been established at the Zilla Panchayat level for popularising non-conventional energy programmes, the activities carried by the Department are only for bio-gas owing to limited budget and other constraints.
- The implementing agency is targeting only medium and large farmers to install biogas plants as they have enough animals as also capacity to meet the funds net of subsidy required.
- Promotion of solar energy-based units has constraints like high capital cost, lack of awareness of technology, corrosion of various forms, formation of scales in absorbers, improper selection and processing of materials.

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	5	7500.00	6750.00
2	Biomass Energy-Community Bio Gas Plant-Bio Fuel Plant	No.	13.50	90	15	202.50	182.25
Total				20		7702.50	6932.25



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	815	261.01	221.68
B	Ongoing tranches	28	151.16	138.51
	Total (A + B)	843	412.16	360.19

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	226	171.84	168.90
B	Rural roads & bridges	246	147.13	135.63
C	Social Sector	371	48.33	55.66
	Total (A + B + C)	843	367.30	360.19

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	130	Irrigation potential	ha	5700
B	Rural roads	214	Road length	km	1200
C	Bridges	32	Bridge Length	m	933



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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Anganwadi	143	Nutrition and preschool education to children less than 5 years of age		99
2	Animal Husbandry	39	healthcare of livestock through Veterinary hospitals, dispensaries, and disease diagnostic labs	Numbers	1269984
4	Centre of Excellence Agri and Horti	10			1383.8
5	Cocoon Quality testing Labs	2	Production of good quality silk	Numbers	1600
6	Cold Storages	1	Storage Capacity	MT	2500
7	First Grade College	1	Education	Nos.	9
8	Godown	1	Storage Capacity	MT	2000
9	Govt. Tool Room and Training Centre	20		Nos.	1
10	Industrial Training Institute	5	No of students trained	Nos.	3563
11	Polytechnic	1	No of students trained	Nos.	784
12	Pre University	44	No of students trained		942
13	Primary Health Centres	30		Nos.	3
14	Primary Schools	98	Number of students		2421
15	Raitha Sampark Kendras	11	Number of farmers benefitted		2502
16	Rural Markets	11	Sale volume	Lakhs	1300409

17	Rural Service Centre	26	Sale volume	Lakhs	574.36
18	Secondary Schools	73	Number of schools		107
20	Watershed Development Projects	1	Catchment Area	Ha	3959.2



Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The SHG movement, which started as a link between the unbanked and the formal banking system to cater to the credit needs of the poor, now boasts of 348644 savings linked SHGs and 187420 credit linked SHGs in Karnataka.

6.2 Infrastructure and linkage support available, planned and gaps

There are four Microfinance Institutions (MFIs) in the district running Self Help Group (SHG) programmes. In addition, about five NGOs are working as Business Correspondents (BCs). These NGOs and MFIs are helping SHGs by providing guidance and support. Their efforts have helped SHGs grow, earn more income, and take part in various activities.

However, even with their active support, there is still a gap of 4,989 SHGs that are linked only for savings but not yet linked for credit.

The State Government is implementing the “Aajeevika” – National Rural Livelihoods Mission (NRLM) through the Karnataka State Rural Livelihood Promotion Society, which is known as “Sanjeevini”.

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	SHGs/ JLGs--JLGs	No.	2.00	100	3250	6500.00	6500.00	
	Total				3250	6500.00	6500.00	

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. State Government should consider providing suitable farm equipment to all the PACS in the district.
2. Crop assessment using AI and ML technology can reduce the number of days for settling claims for crop loss significantly. This assessment can also be made use of by banks for extending loan for marketing of crops, by verifying the yields.
3. Focus on use of organic inputs need to be given to improve the condition of soil. Banks may finance BRC units (Bio Resource Centre) 1 for each village to produce such as Jeevamrutham, Beejamrutham, Neemastra, Agnastra, etc.

2. Water Resources

1. As all the taluks in the district are under over-exploited category, Artificial Recharge systems and Water Harvesting Structures may be implemented across the taluks to avoid further adverse effect on the ground water system in the district. GoK may consider seeking financial assistance for this from NABARD under RIDF.
2. Water saving devices like drip and sprinkler irrigation systems need to be increasingly financed particularly in water scarce areas and overexploited watersheds on existing structures.

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. High cost of DRONES and lack of skill to use is preventing its penetration. Skilling youth on DRONE usage, repairs and maintenance.
3. Imparting engineering knowledge/skill to more farmers is required to spur innovation & to go for innovation in farm mechanization.
4. As per statistics from dept. of Agriculture Chikkaballapura, there are 11200 tractors, 7875 Power Tillers and 10570 Threshers/ Cutters in the district. There are only 26 Custom Hiring Centers (CHCs) in the district.

4. Plantation and Horticulture

1. Like milk route, vegetable routes may be set up by the horticulture department/ HOPCOMS. UAS/ KVK may provide necessary technical assistance to overcome this and help the farmers.

5. Forestry/ Waste Land Development



1. Agroforestry could be strengthened by promoting high value forest species like Raktachandana, Sandal wood, Teak, Rose wood, etc along with agricultural crops on farmlands.
2. Need to promote nurseries for clonal propagation, promotion of bio-diesel plants. There is a need to synchronise with the Central Govt.'s policy on Bio-Fuels.

6. Animal Husbandry - Dairy

1. There is potential for setting up chilling centres and machineries for producing various milk based products like, Ghee, Paneer, Curd, Ice creams etc. in the district. Proximity to Bangalore provides good market for these products.

7. Animal Husbandry - Poultry

1. Encouraging rearing of low input technology birds: SHGs may be encouraged to rear brooding units/mother of commercial Giriraja chicks. Such units may be credit linked. Assistance from Backyard Poultry Scheme can be sought for. Backyard poultry birds like Cauvery, Chabro may also be encouraged.
2. SHGs may be encouraged to rear brooding units / mother of commercial Giriraja chicks. Such units may be credit linked. Assistance from Backyard Poultry Scheme can be sought for. Backyard poultry birds like Cauvery, Chabro may also be encouraged.
3. Contract farming for maize and soya: As maize is the major ingredients of poultry feed, contract farming for the same needs to be encouraged to enable the supply of these feed ingredients at affordable price. Also, maize FPOs can be formed in the area for taking up marketing of maize and also poultry feed production.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Improved market linkages for live animals as well as meat may be provided to ensure fair and remunerative prices, especially to SF/MF.
2. Goat milk production and processing along with meat processing can be explored for enhancing income flow to farmers

9. Fisheries

1. Establishment of "Aqua Park", Ornamental fisheries need to be promoted in a big way as adequate potential exists in the district due to geographical advantage and is an activity which can be taken up by women / SHGs.
2. Adoption of scientific intensive farming methods like Krishi Honda through proper pond management, feeding, water quality management.
3. Establishment of local fish hatcheries and seed rearing units.
4. Strengthening of local fishermen cooperatives.

10. Construction of Storage and Marketing Infrastructure



1. Propagation of Scheme of Agriculture Infrastructure Fund (AIF) /AMI among all eligible beneficiaries like PACS, Marketing Cooperative Societies, FPOs, SHGs, JLGs, Multipurpose Cooperative Societies, agri entrepreneurs and startups
2. Department of Agricultural Marketing, GoK needs to promote 'Ag-mark' grading of agricultural produce and introduce e-tendering system in all APMCs.
3. Negotiable Warehouse Receipts or NWRs have become a vital instrument for facilitating agricultural trade and providing post-harvest credit to farmers. The introduction of electronic (e-NWRs) has further enhanced the ecosystem by enabling seamless pledge financing through banks and financial institutions. In this context, banks are encouraged to extend credit facilities against e-NWRs, thereby improving farmers' access to formal credit and enhancing the overall efficiency of post-harvest financing.
4. The e-Kisan Upaj Nidhi (e-KUN) is a digital platform designed to facilitate post-harvest loans for farmers by allowing them to pledge e-NWRs of their grain stocks stored in WDRA-registered warehouses. It aims to strengthen agricultural infrastructure and empower farmers by:
 - Providing a transparent and accessible digital warehousing system
 - Enabling fair pricing for produce
 - Preventing distress sales through timely access to credit
5. To further reinforce this ecosystem, the Government of India launched the Credit Guarantee Scheme for eNWR based Pledge Financing (CGSNPF) on 16 December 2024, with a corpus of ₹1,000 crore. The scheme is designed to derisk lending and incentivize banks to extend postharvest credit to farmers backed by eNWRs.
6. In this context, Awareness on eKUN portal, e NWRs and CGS NPF may be created in all forums for bankers, farmers and other stakeholders

11. Land Development, Soil Conservation and Watershed Development

1. Conducting regular awareness/capacity building programmes for farmers as well as bankers on soil conservation measures required to protect the fertility of the soil.
2. Awareness for cultivation of Neem and Simaruba trees to be promoted.
3. Natural farming practices for sustainable and climate resilient agriculture have to be incentivised by Govt. of Karnataka for regeneration of soil. These practices include, PMDS (Pre Monsoon Dry Sowing) methods, Dry leaves mulching, intercropping, crop diversification, preparation of bio resource inputs like such as Jeevamrutham, Beejamrutham, Neemastra, Agnastra, etc.

12. Agriculture Infrastructure: Others

1. There is a need to encourage the activities like seed production, production of bio-pesticides, fertilizers and vermicomposting.



2. Tissue culture labs in the district are limited and hence the cost of input is higher for the farmers

13. Food and Agro. Processing

1. SHGs may be assisted in making traditional foods as per standardized norms, with proper training and financial assistance. Technologies developed by CFTRI & DFRL, Mysuru can be transferred to these groups / women entrepreneurs for production of quality products.
2. Maize is grown in surplus in the Chikkaballapura district. Products like bio degradable Tissue papers and bags (eco thailas) can be developed in the district.
3. Coconut Coir based processing units can also be set up for producing products like biodegradable Scrubber, Loofa, Tooth brushes etc. The proximity to Bangalore market, hotels and rising awareness towards environment protection among urban dwellers is a good opportunity for enterprising youth. Banks may finance such innovative ventures.

14. Agri. Ancillary Activities: Others

1. Banks may finance ACABCs and Cooperative Marketing Societies so as to ensure technical support and better forward linkages for agriculture and allied activities in the district

15. Micro, Small and Medium Enterprises (MSME)

1. CBRSETI train many youths every year under various Government sponsored programmes as well as other general EDP/REDPs. However, the settlement rate (with bank finance) is generally very low (excluding government sponsored programmes). With a view to promoting new entrepreneurs, who are essentially wage providers, each branch manager of a commercial bank should sponsor at least one candidate every quarter for training in his/her area of interest so that skilling and subsequent credit could be provided to such trained candidates for starting their own enterprise.

16. Export Credit

1. Exports of horticulture produce like Grapes /Mangoes/ Tomatoes/ fresh vegetables to be encouraged by Agri Deptt /Horticulture Deptt /DIC
2. Cold chain to nearest port/airport may be established to facilitate export of perishable export products.

17. Education

1. Banks should organize awareness programs at the beginning of the academic year to help students understand how to use education loan facilities. They can also hold regular camps to guide students about getting admission into top universities in India and abroad. Students should be informed about the different options available to them, such as education loans, government subsidies, and scholarships. Financial Literacy Centres (FLCs) can be used to support these awareness activities.



18. Housing

1. Banks and district authorities should create awareness among people by organizing camps, housing loan melas, and organizing property fairs etc. They should also guide both bankers and borrowers about the documents needed for housing loans and ensure quick follow-up to avoid delays in loan approval.

2. Proximity to Bangalore city and International airport can attract real state builders and investors to the district in near future. The district authorities (Planning and Urban development) can identify and earmark places for residential housing, public amenities, broad roads and other social infrastructure beforehand.

19. Social Infrastructure

1. Tie-up with corporates for using CSR funds for improving infrastructure in schools/colleges and health Centres as well as creating sanitary facilities.

2. Primary Health Centres should tie-up with quality hospitals in urban Centres/metros for getting advice on treatment over tele-medicine infrastructure.

20. Renewable Energy

1. Conduct exclusive training of rural youth on maintenance and servicing of solar transmission and creating more awareness about solar lighting, solar rooftops, solar cookers, wind pumps etc.

2. As the district has a sizeable number of industries, they may be incentivized to install Solar Rooftops and generate solar power for their industrial needs.

21. Informal Credit Delivery System

1. The focus may be placed on identification/ re-activating dormant/ inactive groups by providing various capacity building initiatives both to bankers and SHG members. Further, issues pertaining to multiple membership and multiple financing need to be addressed.

2. Thrust on sustenance of existing groups with focus on quality of SHGs, which is key to sustenance may be focussed up on. SHPIs/Banks may introduce regular grading of SHGs. The SHGs need to be provided refresher trainings, reiterating the basic tenets, group dynamics and proper book keeping.



Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

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

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

c. National Campaign on Cooperation among Cooperatives

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

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

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

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

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

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

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

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

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

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

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

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

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

h. Initiatives under Cooperative Development Fund (CDF)

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

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

1. Status of Cooperatives in the State

The cooperative sector in Karnataka comprises a total of 45962 cooperatives, covering about 36075 noncredit cooperative societies i.e., Dairy/Fishery/Poultry/ Housing/ Labour/



Consumer/ Weavers/ Marketing/ Industrial societies, etc. and 9885 rural credit cooperatives (PACS, LAMPS, FSS, etc.). These primary societies have nearly 236 lakh members spread across 29736 villages. The long term rural cooperative credit structure cover 26 State Cooperative Agriculture and Rural Development Bank (SCARDBs) branches and 181 PCARDBs having a membership of nearly 11.89 lakh members. Further, there are 3446 MSCS having their registered office in the State. Besides, there are about 41 district level federations and 25 State level federations of societies operating in the State.

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

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

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.

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

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

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

b) Health, Awareness, and Community Engagement

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

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

4. Status of PACS Computerisation

State Level Status of computerisation (viz. GoLive/ePACSONly, Online Audit, trainings etc.)



as on 25.08.2025

"PACS Sanctioned - 5491 ERP Trial Run - 3504

ERP Go Live - 3028

HoC uploaded - 144

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

On-system Audit - 1496

Dynamic Day End - 137"

5. Training Programs Conducted by RO

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

5. Status of Cooperatives in the District

1. "The block-wise sector wise distribution of cooperative societies in the district are as under:

(Rs. lakh)

Block-wise Cooperative Societies Breakdown

Bagepalli

PACS: 24

Non-Agricultural Credit Coop Societies: 1

Marketing Coop Societies: 1

Housing Coop Societies: 2

Milk Cooperative Societies: 141

Other Cooperative Societies: 45

Chikballapura

PACS: 22

Non-Agricultural Credit Coop Societies: 4

Marketing Coop Societies: 1

Housing Coop Societies: 5

Milk Cooperative Societies: 207

Other Cooperative Societies: 51

Chinthamani

PACS: 39

Non-Agricultural Credit Coop Societies: 12

Marketing Coop Societies: 1

Housing Coop Societies: 6



Milk Cooperative Societies: 263 Other Cooperative Societies: 74

Gauribidanuru

PACS: 49

Non-Agricultural Credit Coop Societies: 6

Marketing Coop Societies: 1

Housing Coop Societies: 3

Milk Cooperative Societies: 192

Other Cooperative Societies: 35

Gudibande

PACS: 9

Non-Agricultural Credit Coop Societies: 1

Marketing Coop Societies: 1

Housing Coop Societies: 2

Milk Cooperative Societies: 70

Other Cooperative Societies: 8

Sidhlagatta

PACS: 16

Non-Agricultural Credit Coop Societies: 6

Marketing Coop Societies: 1

Housing Coop Societies: 1

Milk Cooperative Societies: 226

Other Cooperative Societies: 53

Total Number of Cooperative Societies

PACS: 164

Non-Agricultural Credit Coop Societies: 30

Marketing Coop Societies: 6

Housing Coop Societies: 20

Milk Cooperative Societies: 1089

Other Cooperative Societies: 266

"



6. Potential for formation of cooperatives

1. As per MoC- Karnataka, 142 Gram panchayats have been covered through 161 cooperative societies.

There is fair potential for cooperative activity in the Livestock sector in the district. The distribution is almost uniform in all blocks as it is covered by some society or the other. However, there is potential for creation of cooperative societies in Livestock sector in Gudibanda block. 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	Collectivisation	9 FPOs including 2 CSS FPOs are operational in the district. They are doing input output and value addition business. Ganga Bhavani Grape Farmer Producer Company Limited Chitravathi Farmer Producer Company Ltd Yallampalli Farmer Producer Company Ltd have registered a turnover greater than 1 crore.	Chikkaballapura district	Financial support	NA	10000	Collectivisation of farm inputs (fertilizer, seeds, machinery etc.,) and farm output/produce resulting in better bargaining power and price.



2	Watershed Development	Byrasagara Watershed	Sidhlaghatta	Financial support	NA	3830	The Project is completed and out of total sanctioned amount of Rs. 1.97 crore, 1.81 crore has been released and utilized. 1250 Ha area has been treated. 40 Ha of wasteland has been brought under cultivation. Structures such as farm ponds, bore well recharge pits significantly improved recharge of ground water level by 250 - 350 ft and revived 25 bore wells. Farmers have witnessed increase in crop yields by 15% to 25 % in crops like Ragi, groundnut, and tomato.
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3	Watershed Development	Papagni nala watershed	Chinthamani	Financial support	NA	1475	Under the CBP (Capacity Building Program) stage watershed activities have been implemented including area and drainage line treatment, farm bunds, waste weirs, boulder bunds, rubble checks, farm ponds horticulture and forestry work., petty business support and livelihood training for the landless. NABARD has released Rs 14.62 lakhs out of the total sanctioned Rs.14.87 lakh for the project and the same has been utilised. The project is being upscaled now.
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4	Tribal Development	Bagepalli	Bagepalli	Financial support	NA	601	<p>The main goal of the Wadi approach is to improve the living standards of rural households, including those without land, in selected project villages. The project focuses on four key areas:</p> <p>Natural resource management Community organization Institutional development Horticulture development</p> <p>Together, these efforts aim to bring overall development and better living conditions for 601 tribal residents in the project villages.</p>
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5	Watershed Development	Kamaravari Palli JIVA Project	Bagepalli	Financial support	NA	300	JIVA project promotes Natural Farming for sustainable agriculture and resource use, securing farmer livelihoods while conserving soil and moisture. After a successful pilot, it's upscaled till 2028 with ₹90L grant (₹16.35L released). Activities include seed bank, Custom Hiring Centre, BRC unit, seed distribution, and training on PMDS, mulching, crop diversification, mixed/intercropping, and ATM (Any Time Money) model.
6	Institution Development	Primary Agricultural Credit Society (PACS) as Multi Service Center (MSC)	Chikkaballapura district	Financial and Institutional support	NA		Godowns and shopping complexes have been built and PACS are earning regular additional income under the scheme.

Success Stories

Success Story 1



Title	Byrasagara Watershed Development Project - Road to Success
Project Implementing Agency	Navachaitanya Urban and Rural Development Society (NRDS)
Beneficiary	10 villages of Sidlaghatta Taluk
Community	Project SHGs VWC and FPCs
Village	10 villages of Sidlaghatta Taluk
Scheme	Supported under Watershed Development Fund of NABARD with grant assistance of Rs. 1.97 crores
Duration of the project	4 years
State	Karnataka
District	Chikkaballapuraa
Block	Sidlaghatta

1.1 Support provided

NABARD has provided grant support of Rs. 197.38 Lakhs to NRDS (Project Implementing Agency) for implementation of Byrasagar Watershed Project.

Project components include Capacity Building and Training programs for SHG groups Village Watershed Committee (VWC) members on SHG practices Solar energy conservation cattle feed preparation millets farming bee keeping food processing and value addition trainings.

Roof top water harvesting structures Farm Ponds Rubble check Boulder check trench bunds have been created in the 10 Project villages.

1.2 Pre-implementation status

The project land was not suitable for agriculture earlier and was full of rocks it was not even possible to cultivate the land. Families were struggling for their livelihood and went elsewhere for earning wages.

There was a significant lack of awareness among the community leading to dependence on loans from various Micro Finance Institutions. Agriculture was largely neglected with livelihoods relying heavily on physical labor.

This situation resulted in increased migration as individuals sought better opportunities and higher wages elsewhere further exacerbating local economic challenges and diminishing community resilience. The average daily income is less than Rs.250 per day.

1.3 Challenges faced

Political intervention in organizing the Farmer Producer Organization (FPO) to navigate competition from other NGOs companies and MFIs. Local daily wages were approximately Rs.250 for men and Rs.150 for women.

However, migration posed a significant challenge as wage rates elsewhere reached Rs.450 for men and Rs.250 for women leading many to seek better opportunities outside their communities

1.4 Impact

After doing tillage in barren and sloping land using pond and well water for horticulture plants and inter cropping Maize and grains in the land doing integrated farming with ragi and pulses farmers are earning Rs 25000 as Annual profit.

Overall production yield and per capita availability of Crops like Ragi Maize Pulse crops and vegetable crops has increased in the 10 villages covered under the Project villages.

Livestock numbers have increased for Cross bred Cows Buffaloes goats and Sheep.

50 Ha of additional area brought under irrigation.

In beginning SHG's were involved only in savings but now they have initiated Income generating activities by extending credit in the group. 26 SHGs have established linkage with



Nationalized and scheduled banks.

Increased practice-of organic farming and reduction-of in use of chemical &fertilizers in Agriculture field.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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



1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

also positions it as a pivotal player in India's transition towards a resilient and sustainable economy.

1.6 Way Forward

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

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

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the State by

a) 1. MoEFCC provided funds to EMPRI to establish climate change units and train government staff across departments. These efforts support implementation of SAPCC action points 2. EMPRI established the Centre for Climate Change and the Karnataka State Strategic Knowledge Centre for Climate Change supported by the National Mission on



Strategic Knowledge for Climate Change (NMSKCC) under the Department of Science and Technology Government of India.

b) 1. National Innovations in Climate Resilient Agriculture (NICRA) projects in Karnataka focus on strategic research in climate-resilient crops and farming systems technology demonstrations on farmers' fields and capacity building through Krishi Vigyan Kendras (KVKs) 2. ICAR-IIH 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) Chikkaballapura District with its unique geographical features and agricultural practices has significant prospects for climate action. Here are some key areas to consider like Sustainable Agriculture Water Conservation Biodiversity Conservation Policy and Infrastructure Development etc. Chikkaballapura district is a drought prone area with average annual rainfall only 736 mm. This year too monsoon came late with erratic heavy rainfall for short spells due to climate change. All the 8 Talukas have over exploited ground

water resources which has led to a decline in the average ground water level. This calls for concerted effort from all stake holders to conserve and optimise usage of water and treat grey water for further use.

b) The prospects for climate action in Chikkaballapura District are promising with opportunities to enhance sustainability resilience and community involvement. By focusing on integrated approaches that encompass agriculture energy and conservation the district can build a more sustainable future in the face of climate change. Farmers have to be encouraged and trained towards following natural farming practices like PMDS Dry leaves mulching etc. to conserve moisture in the soil at field level and grow crops like Pulses ragi millets groundnut and sunflower which require less water than crops like Paddy coconut etc.

3.2 Any specific Climate Change initiative in the District by

- a) Government of India has initiated several climate change initiatives that also extend to Chikkaballapura District focusing on sustainable development environmental protection and community resilience.
- b) Indian Council of Agricultural Research (ICAR) has implemented several climate change initiatives in Chikkaballapura District focusing on agriculture and rural development like Climate-Resilient Agriculture Training and Capacity Building Integrated Pest Management (IPM)
- c) State Action Plan on Climate Change (SAPCC) that outlines strategies for adaptation and mitigation. This includes specific actions relevant to agriculture water resources and biodiversity conservation in districts like Chikkaballapura. Recently Karnataka Govt sanctioned Nature Based Wastewater treatment system developed by AquaMap (IIT Madras) in 500 villages of the state. In this project the domestic grey water is treated by a nature-based process developed and refined by the IIT madras team.
- d) Horticulture Technology Promotion Programme to enhance productivity quality and marketability of horticultural crops in NABARD promoted villages & Demonstration of Integrated Farming System Practices for the enhancement of income of farmers under Mango based cropping system. JIVA project to promote Natural Farming practices crop diversification and conservation of soil and moisture for sustainable agriculture is also being implemented in Bagepalli Taluk by NABARD.

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. Chikkaballapura is known for its high-quality ragi cultivated in the region's specific climatic conditions. This millet is highly nutritious and forms a staple in local diets.
4. The sapota produced in Chikkaballapura is appreciated for its quality and sweetness potentially qualifying it for GI status.
5. Traditional crafts such as handwoven textiles or pottery unique to Chikkaballapura could also be explored for GI registration.

PM Dhan Dhaanya Krishi Yojana

1 Potential under PM Dhan Dhanya Yojana in the District

A Objectives

a PM Dhan Dhaanya Krishi Yojana (PMDDKY) is a six-year convergence based mission targeting 100 aspirational agricultural districts with a strong focus on productivity resilience and improving farmer incomes.

B Coverage

a Chikkaballapura district has a predominantly agrarian population with agriculture largely driven by small and marginal holdings. The district experiences frequent droughts significant dependence on groundwater and below state average yields in key cereals and pulses which impacts farmer incomes and heightens vulnerability.

PMDDKY in Tumakuru covers all major farming blocks and prioritizes small and marginal farmers engaged in rain-fed cultivation of ragi maize jowar groundnut pulses along with emerging horticulture and livestock activities. The scheme functions through convergence of central and state programs with measurable targets for area under improved practices irrigation coverage post-harvest infrastructure development credit expansion and institutional strengthening all tracked via a common digital dashboard at the district level.

C Key Features

a Key features of PMDDKY:

- i. Enhance agricultural productivity through better seeds technology and practices
- ii. Promote crop diversification towards pulses oilseeds millets and horticulture
- iii. Improve post-harvest infrastructure (storage cold chains processing units)
- iv. Strengthen irrigation and water-use efficiency for climate resilience
- v. Expand access to short-term and long-term agricultural credit
- vi. Build sustainable farmer institutions (FPOs cooperatives) for collective action

D Implementation

a At district level PMDDKY implementation is anchored by the District DDKY Samiti

chaired by the District Collector and comprising representatives from agriculture rural development banking cooperatives and progressive farmers. The District DDKY Samiti prepares a comprehensive District Action Plan aligned with local agro-climatic conditions identifying convergence opportunities across various Govt. Schemes. As Chikkaballapura is drought prone semi-arid district PMDDKY's focus on micro irrigation water saving technologies and climate resilient crops is particularly relevant to stabilise yields and incomes. The convergence of irrigation watershed and natural farming components allows a shift from input intensive mono cropping to diversified resource efficient systems suited to the district's agro climatic conditions. Storage structures cold chains and processing units—implemented through convergence with infrastructure and food processing schemes can stabilize prices reduce distress sales and unlock value addition locally. This is especially pertinent where scientific storage and primary processing (grading packing drying milling) can significantly improve realization for farmers and feed into the district's agro processing MSME base. The measures to raise credit flow integrate interest subvention schemes and incentives long term loans for irrigation storage and mechanisation directly benefits the district's farmers and agri enterprises. The scheme's emphasis on FPOs cooperatives SHGs and youth agripreneurs aligns well with Tumakuru's need to strengthen farmer institutions and curb rural youth out migration through viable on farm and off farm opportunities.

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	Chikkaballapura District at a glance 2023-24 published by District Statistical Office
Soil & Climate	Chikkaballapura District at a glance 2023-24 published by District Statistical Office
Land Utilisation [Ha]	Chikkaballapura District at a glance 2023-24 published by District Statistical Office
Ground Water Scenario (No. of blocks)	Chikkaballapura District at a glance 2023-24 published by District Statistical Office
Distribution of Land Holding	Chikkaballapura District at a glance 2023-24 published by District Statistical Office
Workers Profile [In 000]	Chikkaballapura District at a glance 2023-24 published by District Statistical Office
Demographic Profile [In 000]	Chikkaballapura District at a glance 2023-24 published by District Statistical Office
Households [In 000]	Chikkaballapura District at a glance 2023-24 published by District Statistical Office
Household Amenities [Nos. in 000 Households]	Chikkaballapura District at a glance 2023-24 published by District Statistical Office
Village-Level Infrastructure [Nos.]	Census 2011
Additional Information	DAG
Infrastructure Relating to Health & Sanitation [Nos.]	District at a Glance latest 2023 -24



Infrastructure & Support Services For Agriculture[Nos.]	District at a Glance latest 2023 -24
Irrigation Coverage [ooo Ha]	District at a Glance latest 2023 -24
Infrastructure For Storage, Transport & Marketing	District at a Glance latest 2023 -24
Processing Units	DIC Office Chikkaballapura
Animal Population as per Census [Nos.]	District at a Glance latest 2023 -24 and last year PLP
Infrastructure for Development of Allied Activities [Nos.]	District at a Glance 2023 -24 and Dept of Animal Husbandry Chikkaballapura and National Cooperative Database portal
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District at a Glance latest 2023 -24
Status	District at a glance and Karnataka State Natural Disaster Monitoring Centre
Irrigated Area, Cropping Intensity	District at a glance for 2023-24 latest
Input Use Pattern	Dept. Of Agriculture Chikkaballapura
Trend in procurement/ marketing	District at a glance for 2023-24 latest
KCC Coverage	RBI ACP Portal
Soil testing facilities	District at a glance for 2023-24 latest
Crop Insurance	Dept. Of Agriculture Chikkaballapura
Irrigated Area & Potential	District at a glance 2023-24
Mechanisation in District	Dept. of Agriculture Chikkaballapura
Service Centers	Dept. of Agriculture Chikkaballapura
Sericulture	District at a Glance 2023-24
Area under Forest Cover & Waste Land	District at a Glance
Processing Infrastructure	DD office AH and VS dept. Chikkaballapura
Inland Fisheries Facilities	District at a Glance 2023-24
Agri Storage Infrastructure	District at a glance
NABARDs interventions	PLP for 2025-26
Fertilizer Consumption	District at a glance
MSME units - Cumulative	DIC Office Chikkaballapura
Traditional activities	DIC Office Chikkaballapura
Skill Development Trainings	DIC Office Chikkaballapura
Crop Identified for One District-One Product	DIC Office Chikkaballapura
Renewable Energy Potential	KREDL Website
Status of SHGs	RBI ACP Portal
Details of non-credit cooperative societies	National Cooperative Database Portal
Details of credit cooperative societies	National Cooperative Database Portal
Block wise, sector wise distribution of cooperative societies in the district	National Cooperative Database Portal

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

Sources for Banking profile Data

1	RBI ACP Portal
2	RBI ACP Portal
3	RBI ACP Portal

Name and address of DDM

Name	ARTI SHUKLA
Designation	DDM(R), NABARD
Address 1	NABARD Karnataka Regional Office
Address 2	NABARD Tower 46 KG Road Bengaluru - 560009
Post Office	
District	Bengaluru
State	Karnataka
Pincode	560009
Telephone No.	8022076589
Mobile No.	9407077230
Email ID	chikkaballapuraa@nabard.org



NABSAMRUDDHI FINANCE LIMITED |

A Subsidiary of NABARD

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

NSFL in WASH

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

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

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

📞 : 040-23241155/56

🌐 : www.nabsamruddhi.in

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

📞 : 022-2653-9693

✉ : nabsamruddhi@nabard.org



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

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

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

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

🌐 : www.nabkisan.in

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

📞 : 022-26539620/9514

✉ : corporate@nabard.org



NABFINS LIMITED | A Subsidiary of NABARD

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

- NABSanrakadhan, a'wholly owned subsidiary of NABARD, offers Credit Guarantee against the loans extended by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Three'sovereign Credit Guarantee Schemes offered are:
- Credit Guarantee Scheme for FPO Financing (CGSFPO)" provides credit guarantee
 - for collateral free credit facility upto Rs. 2 crores to FPOs (including loans' to FPOs under AIF) and PACS under World's Largest Grain Storage Plan.
- Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides
 - credit guarantee to MSMEs and Dairy Cooperatives.
- Credit Guarantee Scheme for loans sanctioned under Fisheries and Aquaculture
 - Infrastructure Development Fund (FIDF) - provides credit guarantee to eligible borrowers under FIDF

More than 3,000 FPOs availed credit guarantee till 31st March 2025, covering nearly

- 21.77 lakh farmers across 23 States. Operations carried through a Credit Guarantee Portal

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

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

: 022-2653-9693

: nabsamruddhi@nabard.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

: 022-26539149

:

nabventure@nabard.org

:

www.nabventure.in



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

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

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NABARD

Karnataka Regional Office

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