



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Haveri District
Karnataka Regional Office, Bengaluru



VISION

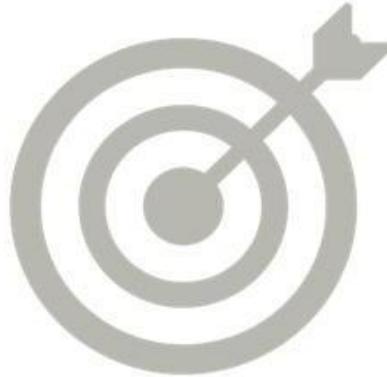


Development Bank of the Nation for
Fostering Rural Prosperity.

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: Haveri

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

PLP Document Prepared by:

Ranganath S

District Development Manager NABARD

Haveri

PLP Document finalized by: NABARD, Karnataka Regional Office

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

Foreword

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

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

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

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

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

Dr. Surendra Babu
Chief General Manager
08 December 2025

Index

Sr. No.	Particulars		Page No.
1	Abbreviations		10
2	Executive Summary		13
	PART A		19
3	District Map		20
4	Broad Sector wise PLP projection for the year 2026-27		21
5	Summary of Sector/ Sub-sector wise PLP Projections 2026-27		22
6	District Profile		23
7	Banking Profile		38
	PART B		54
8	Chapter 1	Important Policies and Developments	55
9	Chapter 2	Credit Potential for Agriculture	65
10	2.1	Farm Credit	65
11	2.1.1	Crop Production, Maintenance & Marketing	65
12	2.1.2	Water Resources	67
13	2.1.3	Farm Mechanization	68
14	2.1.4	Plantation & Horticulture, including Sericulture	71
15	2.1.5	Forestry & Waste Land Development	73
16	2.1.6	Animal Husbandry - Dairy	74
17	2.1.7	Animal Husbandry - Poultry	76
18	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	78
19	2.1.9	Fisheries	79
20	2.1.10	Farm Credit - Others	81
21	2.1.11	Sustainable Agricultural Practices	82
22	2.2	Agriculture Infrastructure	83
23	2.2.1	Construction of Storage and Marketing Infrastructure	83
24	2.2.2	Land Development, Soil Conservation and Watershed Development	84
25	2.2.3	Agri. Infrastructure - Others	86
26	2.3	Agriculture - Ancillary Activities	87
27	2.3.1	Food & Agro Processing	87
28	2.3.2	Agri Ancillary Activities - Others	89
29	Chapter 3	Credit potential for MSMEs	91
30	Chapter 4	Credit Potential for Export Credit, Education & Housing	93
31	Chapter 5	Credit Potential for Infrastructure	97
32	5.1	Infrastructure - Public Investments	97
33	5.2	Social Infrastructure involving Bank Credit	98
34	5.3	Renewable Energy	99
35	Chapter 6	Informal Credit Delivery System	108

36	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	110
37	Chapter 8	Status and prospects of Cooperatives	118
38	Chapter 9	NABARD's Projects and Interventions in the District	122
39	Success Stories		126
40	Appendices	Climate Action and Geographical Indications	131
41	Name and address of DDM		141

Abbreviations

Abbreviation	Expansion
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AEZ	Agriculture 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
ARS	Agricultural Research Station
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CHSC	Custom Hire and Service Centre
CISS	Capital Investment Subsidy Scheme
CMFRI	Central Marine Fisheries Research Institute
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
DCDC	District Cooperative Development Committee
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
ECCG	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

Abbreviation	Expansion
FSS	Farmers Service Society
GCA	Gross Cropped Area
GDDP	Gross District Domestic Project
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HESCOM	Hubli Electricity Supply Company
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IIFSR	Indian Institute of Farming Systems Research
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KREDL	Karnataka Renewable Energy Development Limited
KSCAB	Karnataka State Cooperative Apex Bank
KSCARDB	Karnataka State Cooperative Agriculture and Rural Development Bank
KSFC	Karnataka State Financial Corporation
KSFIC	Karnataka State Forest Industries Corporation
KSK	Krishi Sahayak Kendra
KSRLM	Karnataka State Rural Livelihood Mission
KSSC	Karnataka State Seeds Corporation
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
MLI	Member Lending Institutions
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
mPACS	Multipurpose PACS
MPCS	Milk Producers Co-operative Society

Abbreviation	Expansion
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
NSA	Net Sown Area
NTFP	Non Timber Forest Produce
NWDPRA	National Watershed Development Project for Rainfed Areas
NWFP	Non-Wood Forest Produce
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMDDKY	Pradhan Mantri Dhan-Dhanya Krishi Yojana
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
PMKUSUM	Pradhan Mantri Kisan Urja Suraksha evam Utthan Abhiyan
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RGHCL	Rajiv Gandhi Housing Corporation Limited
RIDF	Rural Infrastructure Development Fund
RKVY	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
RWBCIS	Restructured Weather Based Crop Insurance Scheme
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan

Abbreviation	Expansion
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCDC	State Cooperative Development Committee
SCS	Service Cooperative Society
SFURTI	Scheme of Fund for Regeneration of Traditional Industries
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMAM	Sub Mission on Agricultural Mechanization
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
VTPC	Visvesvaraya Trade Promotion Centre
WCDD	Women and Child Development
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	Haveri district is located at the center of Karnataka equidistant from Bidar in the far north to Kollegal in the far south. It is also known as the gateway to the northern districts of Karnataka. The district headquarters is located in Haveri.
Type of soil	Haveri District primarily features Black Soils (Regur) and Red Soils, with specific types like Medium Black, Deep Black, and Red Loamy soils prevalent, often mixed with Laterite soils, characterized by heavy textures (clayey), near-neutral pH, and varying organic content, ideal for crops like maize.
Primary occupation	Agriculture including animal husbandry is the mainstay of the majority in Haveri. The district is known for its Byadgi chili market and is a major export hub for Byadgi chili. It's also famous for its cattle markets, Seed development and companies, cardamom products, oil mills and cotton markets.
Landholding structure	The district is having an area of 485156 Ha of which 376994 Ha is the total area sown. 49171 Ha is held by 90030 marginal farmers, 119721 Ha is held by 83997 small farmers, 108825 Ha is held by 40637 medium farmers and the rest by the large and very large farmers. 76% are small and marginal farmers as per the Agriculture census 2015-16.

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The ACP achievement during the year 2024-25 was ₹722604 lakh against the target of ₹706116 lakh

2. Investment credit in agriculture

Investment credit in Agriculture was ₹204026 lakh which is about 28.2% of the total credit uptake in the sector.

3. Credit flow to MSMEs

The credit flow to MSME sector was ₹156498 lakh, a 2% increase from the previous year at ₹153146 lakh.

4. Other significant credit flow, if any

OPS has seen a reduction in the credit uptake from ₹49036 lakh to ₹40616 lakh.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

The credit potential for the year 2026-27 is projected at ₹915692.33 lakh.

2. Projection for agriculture and its components

The projected credit flow to Agriculture sector is ₹639770.30 lakh.

3. Projection for MSMEs

The credit flow to MSME sector is projected at ₹195845.50 lakh

4. Projection for other purposes

The Projection for Export Credit is ₹620.00 Lakh Education is ₹7481.28 Lakh Rural Housing is ₹26199.00 Lakh Social Infrastructure is ₹4276.00 Lakh Renewable energy is ₹4700.25 Lakh and Others is ₹36800.00 Lakh.

5. Developmental Initiatives

- 1 Under WDF one watershed project is being promoted in Shiggaon Taluk consisting of 03 villages in an area of 1068 Ha consisting of 950 farmers by associating with BAIF.
- 2 Under PRODUCE one millet based FPO Bhumika Raitha Utpadakara Sahakara Sangha has been promoted which has a millet processing unit and is developing 2 seed banks in the region.
- 3 Under PODF ID 4 FPOs have been promoted i.e Bhoosiri Millets FPC Medhini FPC Kantesha FPC Dharitri FPC and Haveri FPC in the district
- 4 Under CSS for formation of 10000 FPOs 02 FPOs have been promoted by IDF in the district. Girikarnika FPC is focusing on Maize and Hangal FPC is working on multiple commodities including maize neem cake among other inputs.
- 5 Rural Haat has been promoted in Hirekeruru by associating with Sarvodaya Syngenta Foundation and Zilla Panchayat at TFO of ₹2.65 crore and NABARD grant of ₹ 15.00 lakh.
- 6 PACS as MSC: 36 Projects have been sanctioned ₹10.07 crore to 34 PACS for providing non-credit services to its members at a subsidized rate of interest.
- 7 PACS Computerization: 227 PACS out of the 232 PACS in the district have been identified and 199 PACS have completed GoLive and 60 PACS are performing dynamic day end and 184 have completed system audit as on 10 December 2025.

6. Thrust Areas

- 1 Product diversification service and linkage of the FPOs to formal banking institutions
- 2 Tie-up with the SRLM in the District for capacity building and marketing interventions of SHGs in the District
- 3 Completion of the watershed project with achievement of all deliverables under the project will address the water scarcity issues in the targeted areas
- 4 Focus on value addition activities in the District especially and new intervention in blocks having no projects.
- 5 PACS Computerization: During the current year 227 PACS have been identified in the district for Computerization and the same is expected to be completed before December 2025.
- 6 Agri Value Chain financing: Value chain financing approach can address the critical gaps in the commodity value chain and therefore mitigate the related risks benefitting both the farmers and the banks.

- 7 Promotion of FPOs / Cooperatives / JLGs : FPOs being a registered group of primary producers are leveraging the economies of scale and playing crucial role in developing Agri value chain. FPOs are in need of proper handholding and support services including timely credit linkage.
- 8 PLP has emphasised on the sustainability by focussing on soil and water conservation methods, climate resilient interventions and asset creation.

7. Major Constraints and Suggested Action Points

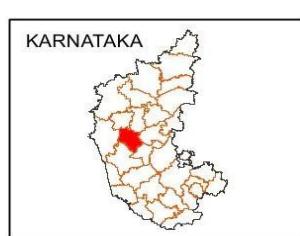
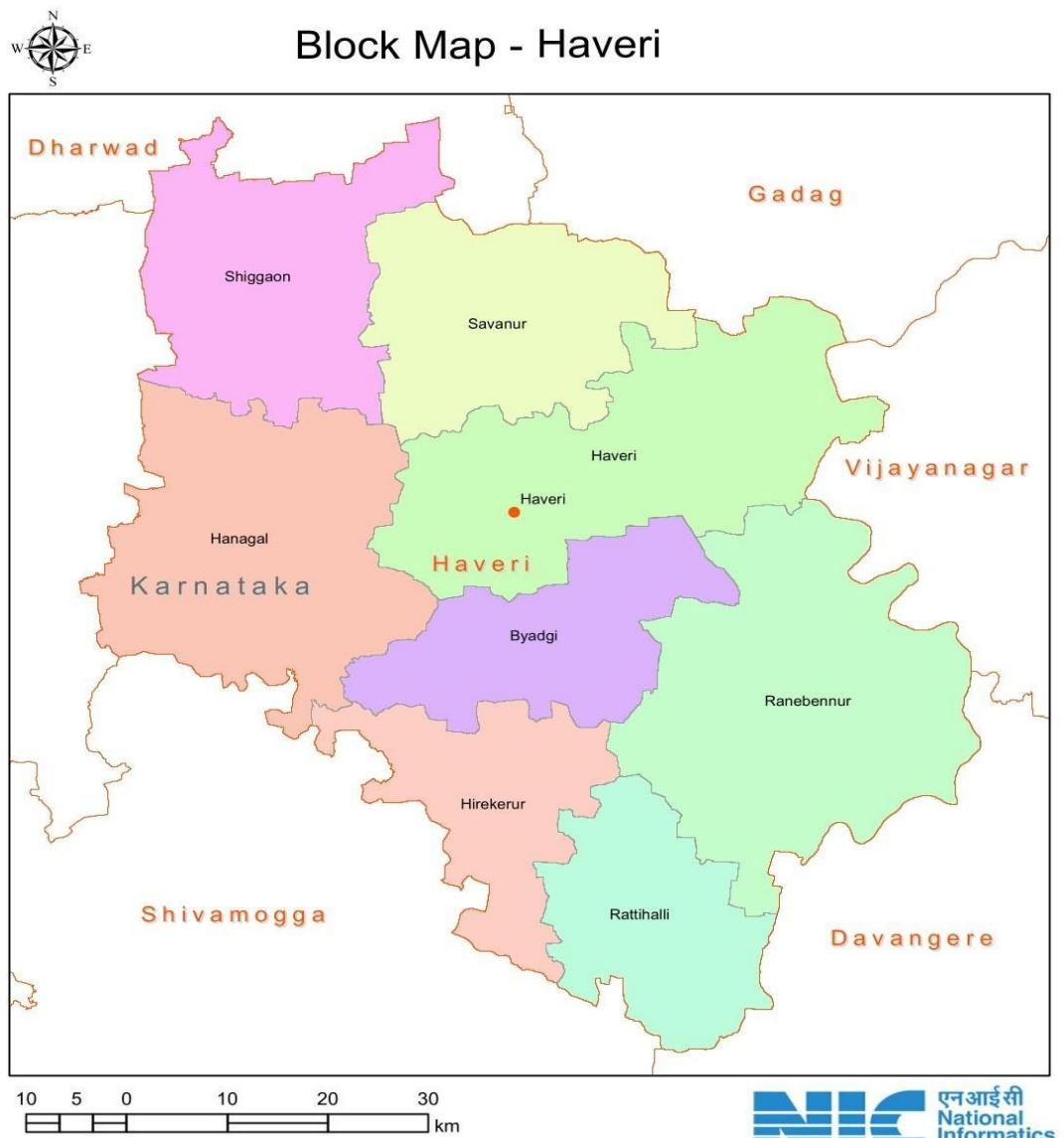
- 1 Poor condition of Minor Irrigation tanks micro irrigation adoption and water distribution network due to poor management silting encroachment etc.
- 2 Financing new avenues such as FPOs, Agri startups, e-NWRs, renewable energy, Agro processing, branding and marketing is yet to take off in the district
- 3 Low crop diversification with higher income
- 4 Inadequate post-harvest facilities and marketing arrangements for agriculture produce
- 5 Lack of entrepreneurial skill and willful defaults
- 6 Lack of assured and quality power supply in rural areas
- 7 Shortage of agricultural labour mostly due to urban migration is felt in the District
- 8 Mechanization of agricultural operations has not developed to the desired extent
- 9 Value addition of the horticultural produce is done on a limited scale. There is a need to build capacity in this field.

8. Way Forward

- 1 The projections made in the PLP for 2026-27 calls for a multi-pronged strategy covering agricultural production reduction in wastage of produce credit support to farmers and emphasis on food processing sector.
- 2 This requires all stakeholders viz. Government Banks Government departments extension agencies NGOs etc. to explore Value Chain Financing to enhance capital formation in agriculture.
- 3 Banks are required to ensure timely financing and reporting of credit flow data to the Lead Bank for meaningful review in DCC/DLRC meetings and ensuring timely corrective action.
- 4 Coordination and convergence among the stakeholders is needed for concerted effort.
- 5 Capacity building of Bankers especially on ACABC AIF and Kisan Upaj Nidhi initiatives of the GoI
- 6 Monitoring of the District GLC and guide bankers in this regard

Part A

District Map



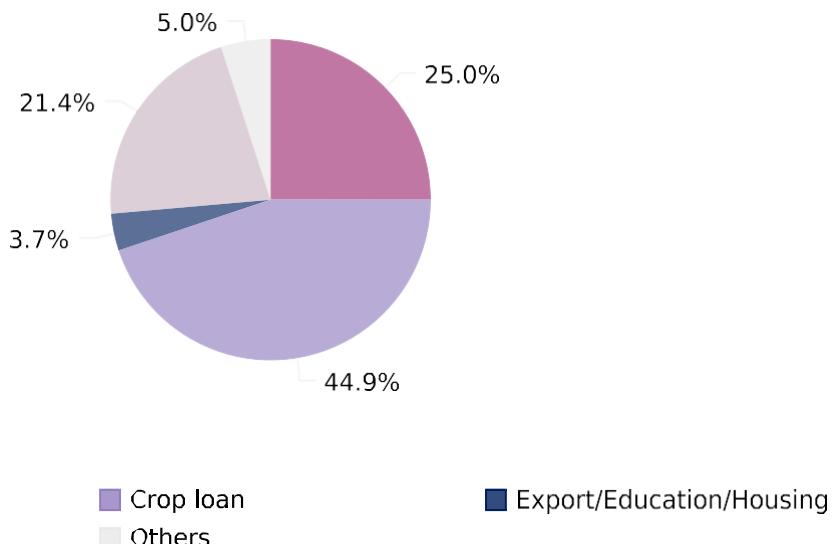
Legend	
●	District Head Quarter
■	State Boundary
■	District Boundary
■	Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	591972.76
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	410809.82
2	Term Loan for agriculture and allied activities	181162.94
B	Agriculture Infrastructure	13020.82
C	Ancillary activities	34776.72
I	Credit Potential for Agriculture A+B+C)	639770.30
II	Micro, Small and Medium Enterprises	195845.50
III	Export Credit	620.00
IV	Education	7481.28
V	Housing	26199.00
VI	Social Infrastructure	4276.00
VII	Renewable energy	4700.25
VIII	Others	36800.00
	Total Priority Sector	915692.33



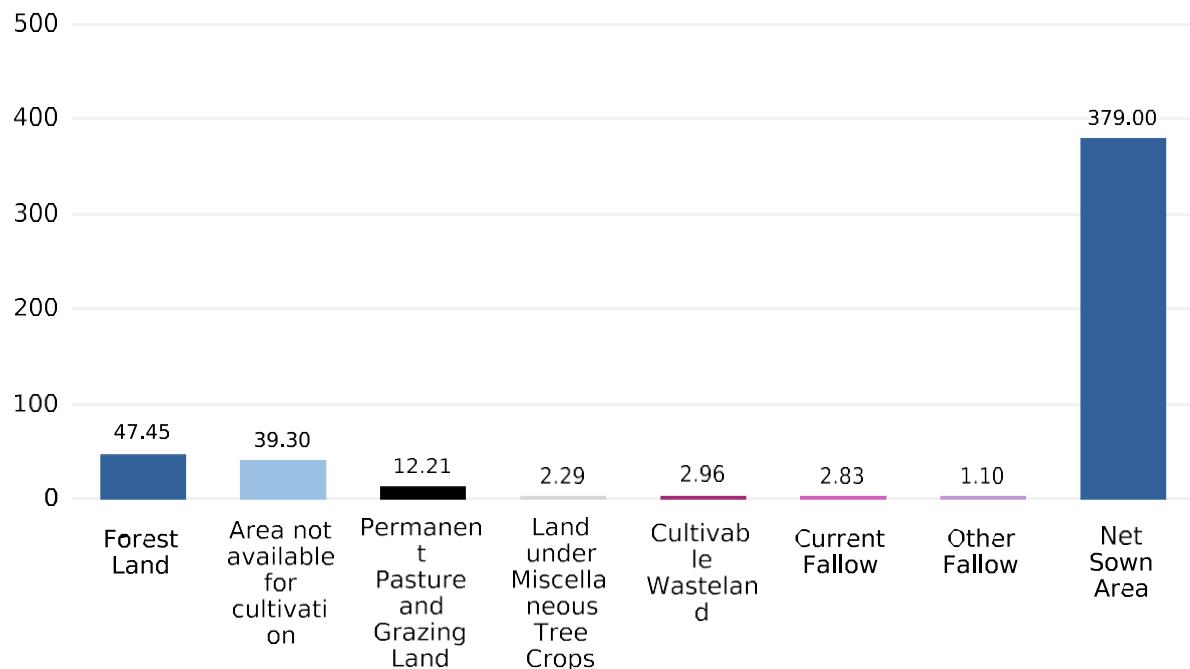
Others include Social Infrastructure and Renewable energy

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

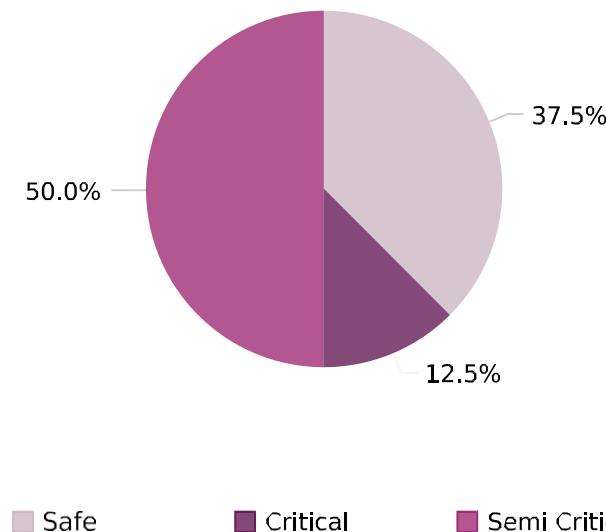
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	405217.87
2	Water Resources	2255.72
3	Farm Mechanisation	16823.63
4	Plantation & Horticulture with Sericulture	94010.26
5	Forestry & Waste Land Development	6830.33
6	Animal Husbandry - Dairy	47817.42
7	Animal Husbandry - Poultry	7507.72
8	Animal Husbandry - Sheep, Goat, Piggery	6600.94
9	Fisheries	2164.65
10	Farm Credit- Others	2744.22
	Sub total	591972.76
B	Agriculture Infrastructure	
1	Construction of storage	8129.93
2	Land development, Soil conservation, Wasteland development	3112.98
3	Agriculture Infrastructure - Others	1777.91
	Sub total	13020.82
C	Ancillary activities	
1	Food & Agro. Processing	15987.52
2	Ancillary activities - Others	18789.20
	Sub Total	34776.72
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	87460.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	107137.50
II	D Service Sector - WC	0.00
II	E MSME - Others	1248.00
	Total MSME	195845.50
III	Export Credit	620.00
IV	Education	7481.28
V	Housing	26199.00
VI	Social Infrastructure	4276.00
VII	Renewable energy	4700.25
VIII	Others	36800.00
	Total Priority Sector	915692.33

District Profile

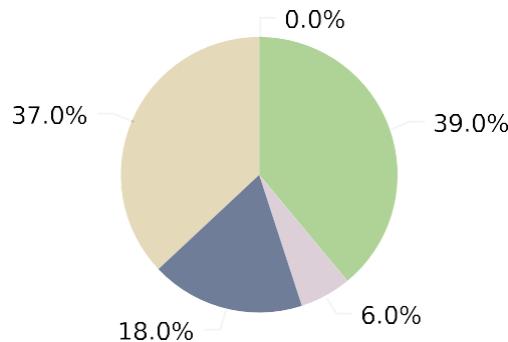
1. Land Utilisation ('ooo hectares)


DISTRICT AT A GLANCE 2023-24

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


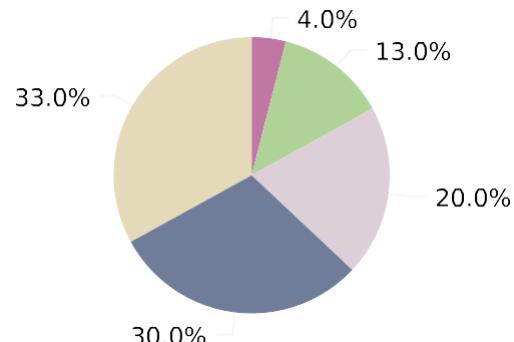
Ground Water Data Report 2024

3. Landholding - No. of Farmers (%)



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

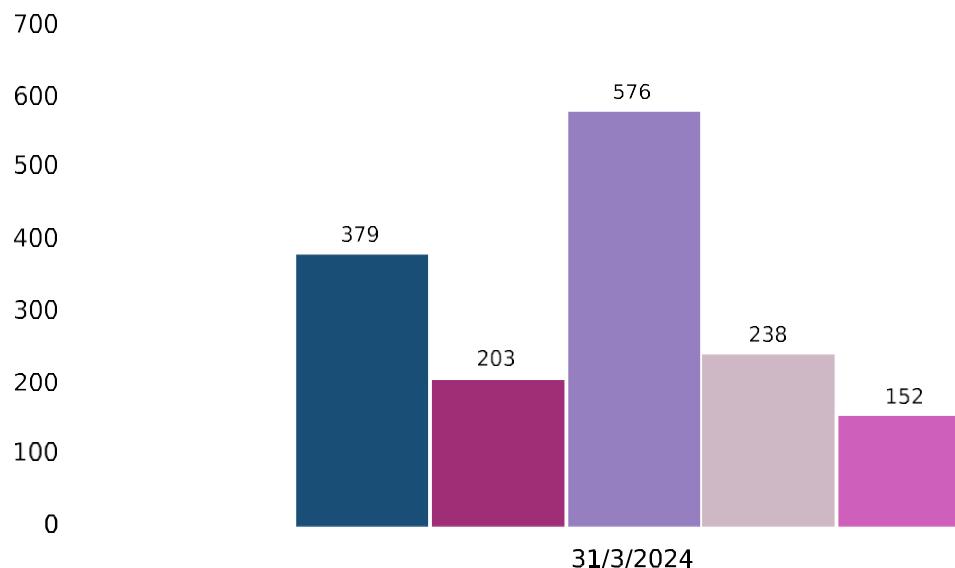
Landholding - Area (%)



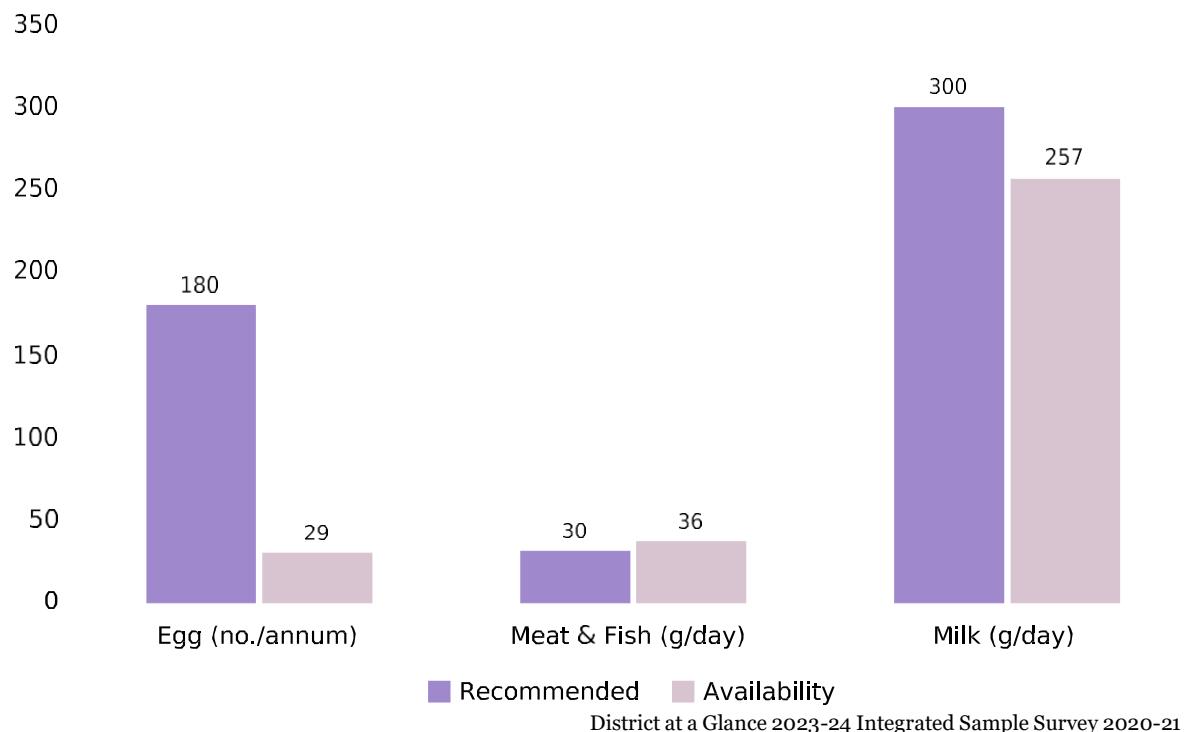
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

DISTRICT AT A GLANCE 2023-24

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



- Net Sown Area ('ooo ha)
- Net Irrigated Area ('ooo ha)
- Gross Cropped Area ('ooo ha)
- Gross Irrigated Area ('ooo ha)
- Cropping Intensity (%)

5. Per-capita availability

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of Baroda

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
2	No. of Sub Divisions	19
3	No. of Blocks	8
4	No. of revenue villages	701
5	No. of Gram Panchayats	223
1	Total Geographical Area (sq.km)	4851.00

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	Very Low
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Haveri
3	Agro-climatic Zone 1	AZ106 - Western/North Transition
4	Agro-climatic Zone 2	AZ107 - Hill
5	Agro-climatic Zone 3	AZ105 - Southern Transition
6	Agro-climatic Zone 4	AZ106 - Western/North Transition
7	Agro-climatic Zone 5	AZ106 - Western/North Transition
8	Climate	Semi Arid and Arid
9	Soil Type	Laterite Medium black Deep black and Red loamy

3. Land Utilization [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	485.15
2	Forest Land	47.45
3	Area not available for cultivation	39.30
4	Barren and Unculturable land	5.80
5	Permanent Pasture and Grazing Land	12.21
6	Land under Miscellaneous Tree Crops	2.29
7	Cultivable Wasteland	2.96
8	Current Fallow	2.83
9	Other Fallow	1.10

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	90.00	39.30	49.00	13.35
2	>1 to <=2 ha	84.00	36.68	120.00	32.70
3	>2 to <=4 ha	41.00	17.90	109.00	29.70
4	>4 to <=10 ha	13.00	5.68	73.00	19.89
5	>10 ha	1.00	0.44	16.00	4.36
6	Total	229.00	100.00	367.00	100.00

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	203.00
2	Of the above, Small/ Marginal Farmers	128.00
3	Agricultural Labourers	311.00
4	Workers engaged in Household Industries	20
5	Other workers	195

7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1598.00	819.00	77.00	1242.00	356.00
2	Scheduled Caste	220.00	112.00	108.00	183.00	36.00
3	Scheduled Tribe	141.00	72.00	69.00	126.00	15.00
4	Literate	77.40	84.00	70.46	75.64	82.91

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	451.00
2	Rural Households	347.00
3	BPL Households	NA

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	-
2	Having source of drinking water	410.00
3	Having electricity supply	409.83
4	Having independent toilets	289.57

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	701
2	Villages having Agriculture Power Supply	701
3	Villages having Post Offices	701
4	Villages having Banking Facilities	223
5	Villages having Primary Schools	701
6	Villages having Primary Health Centres	393
7	Villages having Potable Water Supply	306
8	Villages connected with Paved Approach Roads	701

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOS.
1	Anganwadis	1991
2	Primary Health Centres	71
3	Primary Health Sub-Centres	322
4	Dispensaries	847
5	Hospitals	984
6	Hospital Beds	3674

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

Sr. No.	Particulars	NOS.
1	Fertilizer/Seed/Pesticide Outlets	2508
2	Registered FPOs	52
3	Agro Service Centres	19
4	Soil Testing Centres	2
5	Approved nurseries	10
6	Agriculture Pumpsets	112182
7	Pumpsets Energised	112182
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOS.
1	Area Available for Irrigation (NIA + Fallow)	382.00
2	Irrigation Potential Created	-
3	Net Irrigated Area (Total area irrigated at least once)	203.00
4	Area irrigated by Canals/ Channels	1.85
5	Area irrigated by Wells	182.00
6	Area irrigated by Tanks	2.45
7	Area irrigated by Other Sources	16.30
8	Irrigation Potential Utilized (Gross Irrigated Area)	237.66

14. Infrastructure for Storage, Transport & Marketing

Sr. No.	Particulars	NOS.
1	Pucca Road [km]	1265
2	Railway Line [km]	84
3	Public Transport Vehicle [Nos]	1693
4	Goods Transport Vehicles [Nos.]	39640

Haveri, PLP 2026-27

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	101033
2	Cattle - Indigenous	160027
3	Buffaloes	85501
4	Sheep - Cross bred	1049
5	Sheep - Indigenous	312156
6	Goat	144969
7	Pig - Cross bred	0
8	Pig - Indigenous	3347
9	Horse/Donkey/Camel	0
10	Rabbit	1446
11	Poultry - Improved	384290
12	Poultry - Indigenous	NA

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	19
2	Veterinary Dispensaries	80
3	Disease Diagnostic Centres	NA
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	NA
6	Animal feed manufacturing units	NA
7	Fodder Farms	NA
8	Dairy Cooperative Societies	547
9	Milk Collection Centres	NA
10	Fishermen Societies	31
11	Animal Husbandry Training Centres	1
12	Animal Markets	3
13	Fish Markets	3
14	Livestock Aid Centers (No.)	NA
15	Licensed Slaughter houses [Nos.]	NA

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	11880.00	MT	17	gm/day
2	Egg	539.00	Lakh Nos.	29	nos/p.a.
3	Milk	272.00	MT	257	gm/day
4	Meat	13034.00	MT	19	gm/day
5	Wool	77.74	MT		

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing 'Agriculture'

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	800	800
Rainfall - Actual (mm)	483	899

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	560.00	576.00
Net sown area ('ooo ha)	376.00	379.00
Cropping intensity (%)	149.00	151.98

Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCS/ eNAM platforms (No.)	7	7

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	173895	181681	181464
GLC through KCC (₹ lakh)	213853.67	262372.42	272088.68

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	3	3
Soil Health Cards Issued (No.)	NA	328871

Major Crops, Area, Production, Productivity

Crop	31/03/2023		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Maize	326.00	481.03	1475.55
Cotton	30.14	2.90	96.22
Groundnut	11.65	7.70	660.94
Rice	38.90	74.20	1907.46
Horse Gram	7.30	4.50	616.44
Soybean	15.50	5.00	322.58

Sunflower	11.30	15.40	1362.83
Pulses	19.00	10.50	552.63

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)	377	328
Net Irrigated Area (ooo ha)	206	203
Gross Irrigated Area (ooo ha)	217	238

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Haveri	Byadgi	Critical
2	Karnataka	Haveri	Hanagal	Safe
3	Karnataka	Haveri	Haveri	Safe
4	Karnataka	Haveri	Hirekerur	Safe
5	Karnataka	Haveri	Ranebennur	Semi-critical
6	Karnataka	Haveri	Rattihalli	Semi-critical
7	Karnataka	Haveri	Savanur	Semi-critical
8	Karnataka	Haveri	Shiggaon	Semi-critical

Farm Mechanization in District

Particulars	31/03/2023	31/03/2024
No. of tractors	56217	57889
Power Tillers	36134	36562

Plantation & Horticulture including Sericulture

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Mango	Mango
Area cultivated (Ha)	4898	5182
Processing Units (No.)	1	

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	2613	2874
Production - kg	1606000	1458000

Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)	Mulberry	Mulberry
Weavers population (No.)	-	4192

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Banana	1.90	62.60	2.70	78.00
Mango	5.00	33.00	5.20	62.00
Tomato	2.94	20.00	3.60	73.00
Onion	1.30	10.80	2.00	31.00
Chilli			5.40	54.00
Arecanut	17.00	28.80	17.00	29.00
Coconut	1.00	165.00	1.00	17.00
Mulberry			2.90	1.46

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover ('ooo ha)	48	48
Waste Land ('ooo ha)	3	3
Degraded Land ('ooo ha)	6	6

Nurseries (No.)

Sr.No.	Crop	31/03/2023		31/03/2024	
		Nurseries (No.)		Nurseries (No.)	
1	Permanent Nursery		12		12

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.)	15.00	15.00

Animal Husbandry - Poultry

Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	NA	NA
Hatcheries (No.)	NA	3.00

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	1356.00
Cage Culture/ Bio-floc technology (No.)	NA
Fish Seed Hatchery (No.)	NA

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	31.00
Cold Storages (Capacity - 000 MT)	144.00
Market Yards [Nos] / Wholesale Market (No.)	19.00

Land Development, Soil Conservation & Watershed Development

NABARD's interventions

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

MSME

Particulars	Status
Micro Units (No.)	34601
Small Units (No.)	481
Medium Units (No.)	20
Udyog Aadhar Registrations (No.)	2095

Traditional activities

Particulars	Status
Weavers Coop. Societies (No.)	37

Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	800	5396		120		6316
Developed	95	153	0	15		263
Gap	705	5243	0	105	0	6053

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of SHGs credit linked (including repeat finance)	2880	3948
Bank loan disbursed (₹ lakh)	8624.00	13919.30
Average loan per SHG (₹ lakh)	3.00	3.53
Percentage of women SHGs %	100.00	100.00

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	609	595
Consumer Stores (No.)	13	12
Housing Societies (No.)	21	21
Weavers (No.)	37	37
Marketing Societies (No.)	8	8
Labour Societies (No.)	1	1

Industrial Societies (No.)	5	25
Sugar Societies (No.)	2	2
Agro Processing Societies (No.)	20	20
Others (No.)	659	697
Total (No)%	1375	1418

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	232	232

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

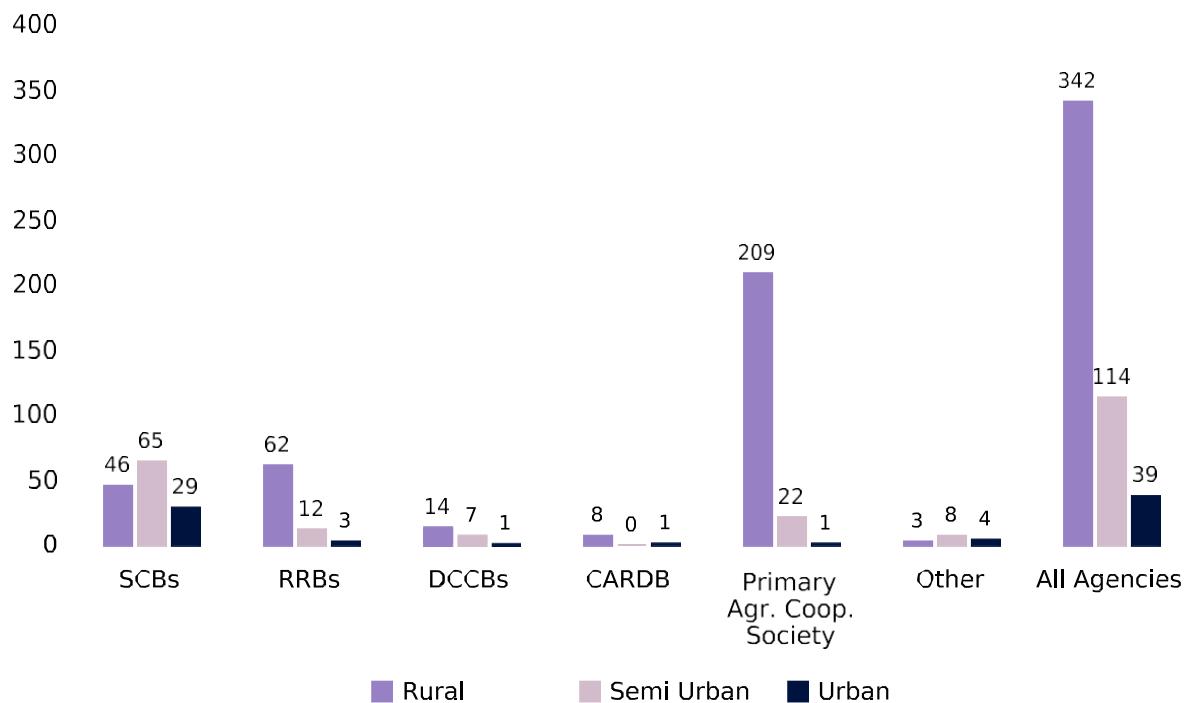
Sr. No.	State	District	Block	31/03/2025	
				No. of Societies	Spread
1	Karnataka	Haveri	Byadgi	82	Average
2	Karnataka	Haveri	Hanagal	184	Rich
3	Karnataka	Haveri	Haveri	186	Rich
4	Karnataka	Haveri	Hirekerur	97	Average
5	Karnataka	Haveri	Ranebennur	271	Rich
6	Karnataka	Haveri	Rattihalli	100	Rich
7	Karnataka	Haveri	Savanur	98	Average
8	Karnataka	Haveri	Shiggaon	110	Average

Status/ progress under various schemes of MoC in the district

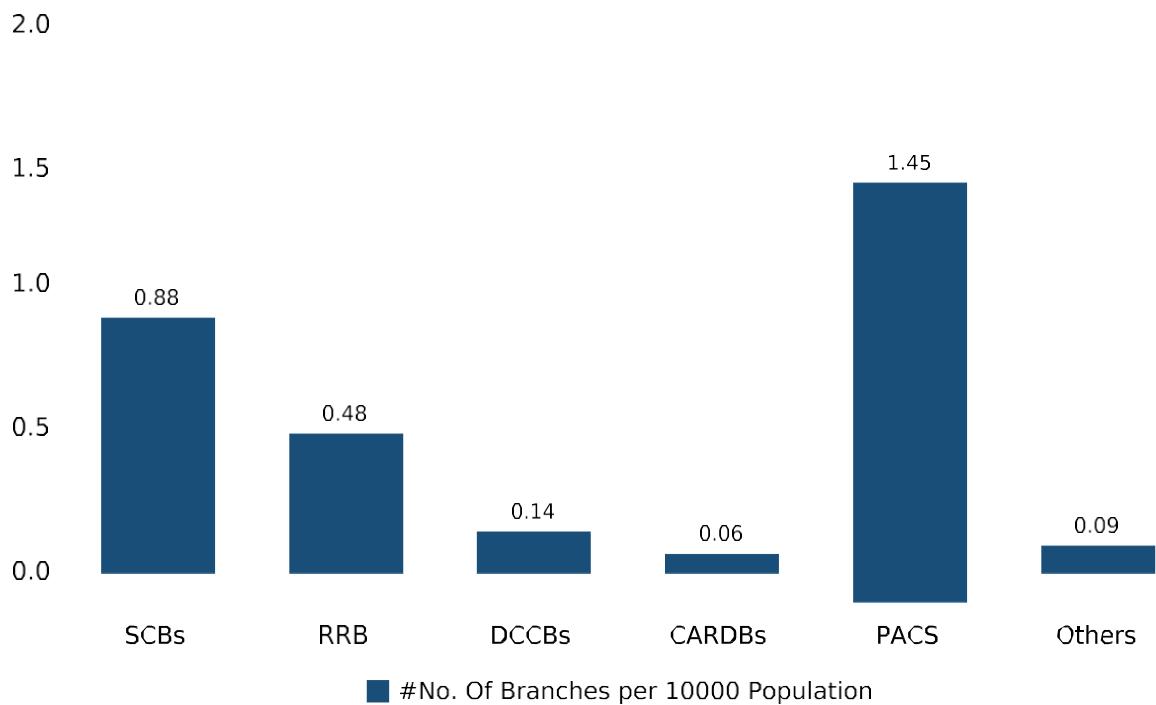
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district		
		No. of PACS/No. of Units	Investment/ Working Capital requirement (as the case may be)	Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	232		NA
2	Potential for formation of new MPACS	0		NA
3	PACS Computerization	227		NA
4	ARDBs Computerization	8		NA
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	0		NA
6	PACS as Kisan Samridhi Kendras (KSks)	69		NA

Banking Profile

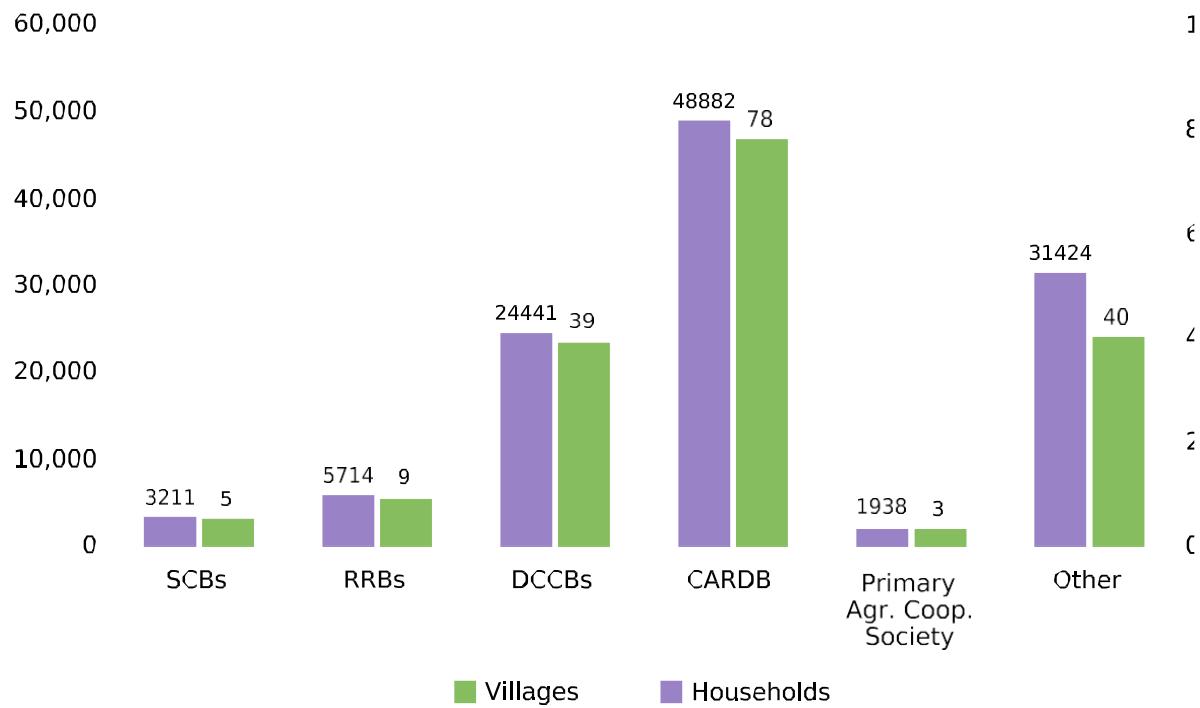
1. Agency wise - Number of branches in the district



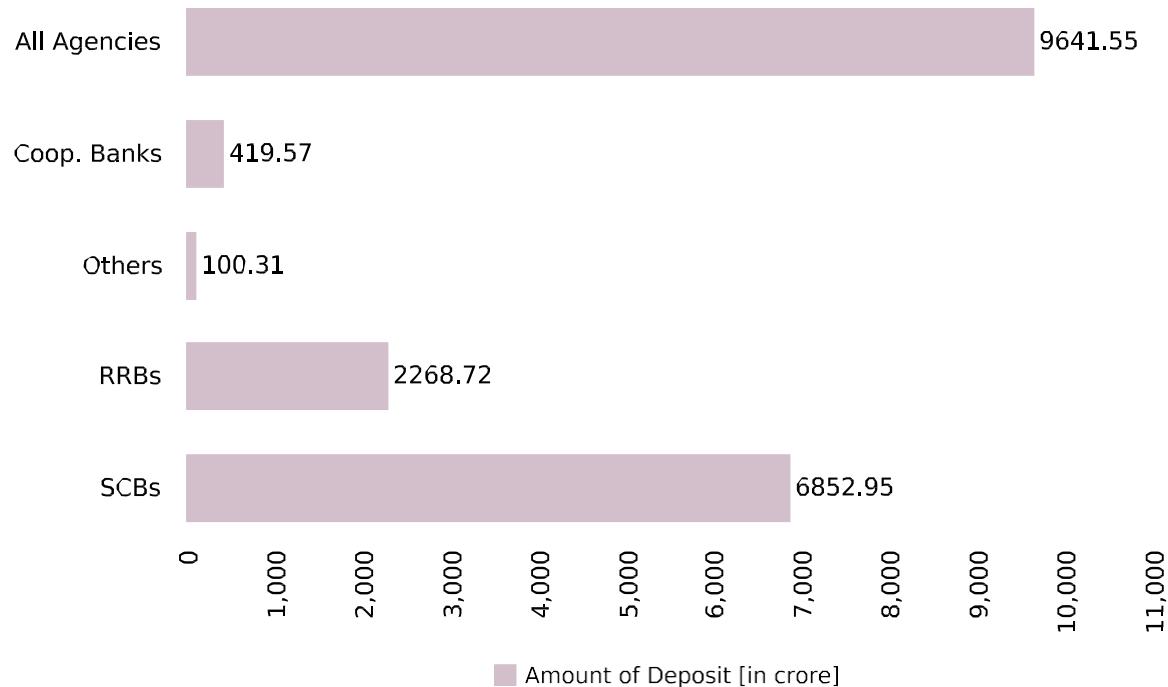
2. Branch Penetration

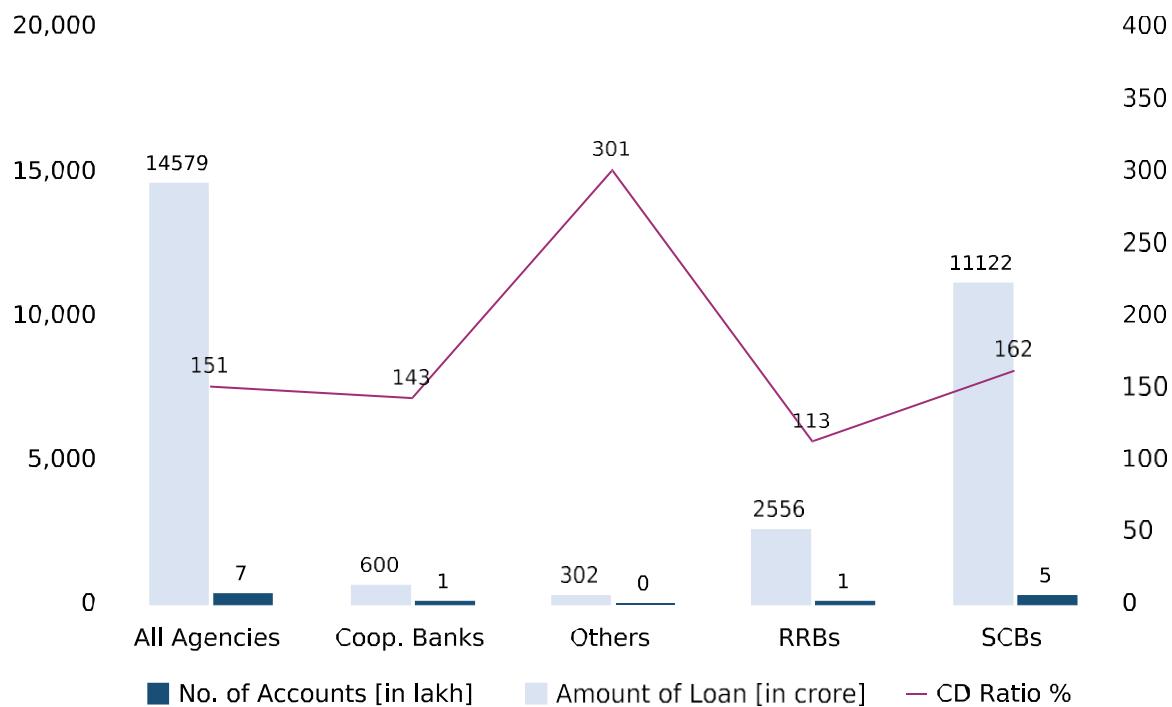
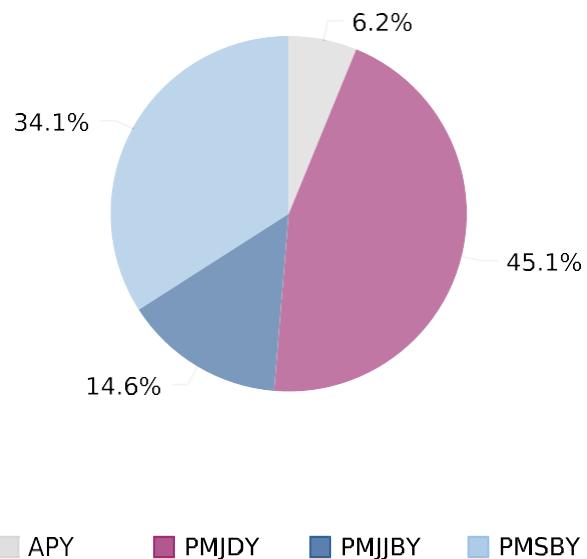


3. Agency wise - Per branch Outreach

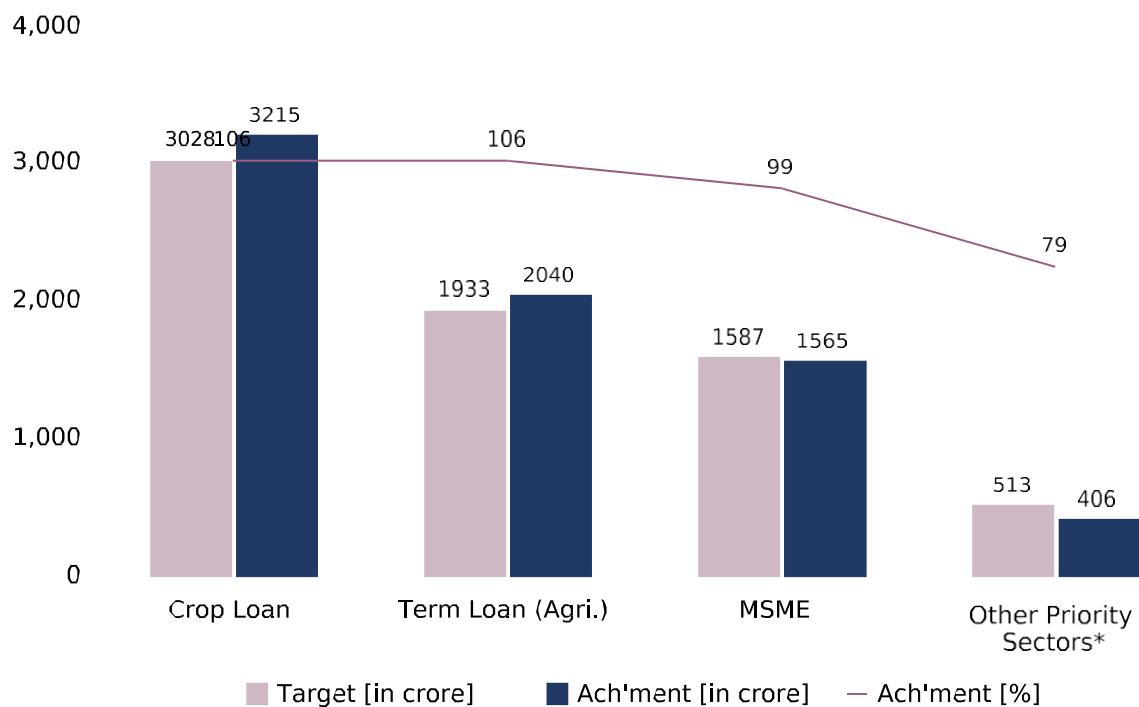


4. Agency wise - Deposit O/s

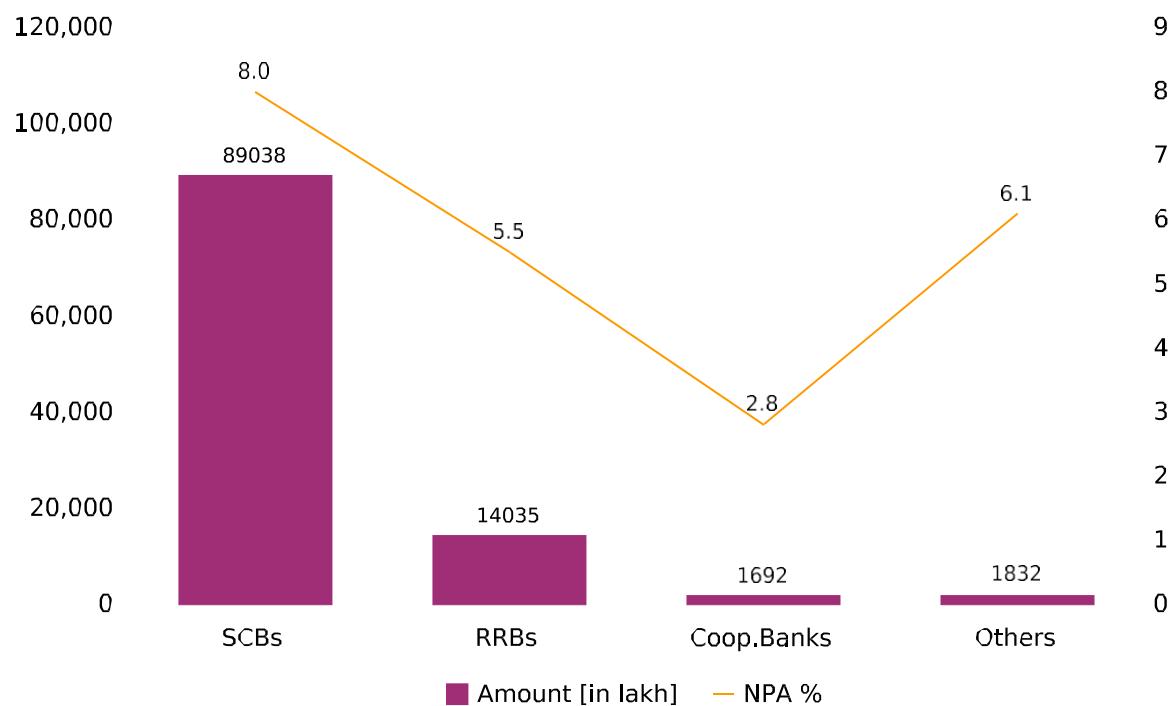


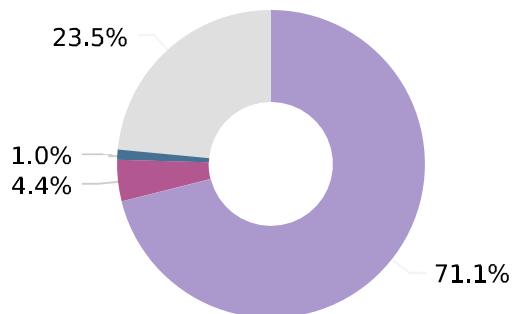
5. Agency wise - Loan O/s and CD ratio

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


7. Sector-wise Performance under ACP

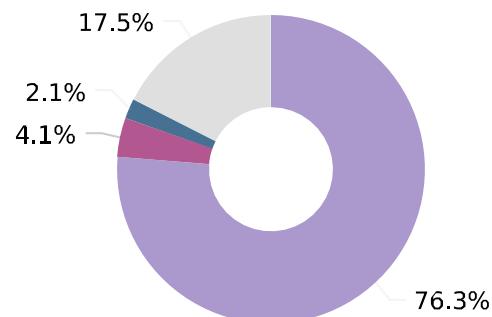


8. NPA position



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

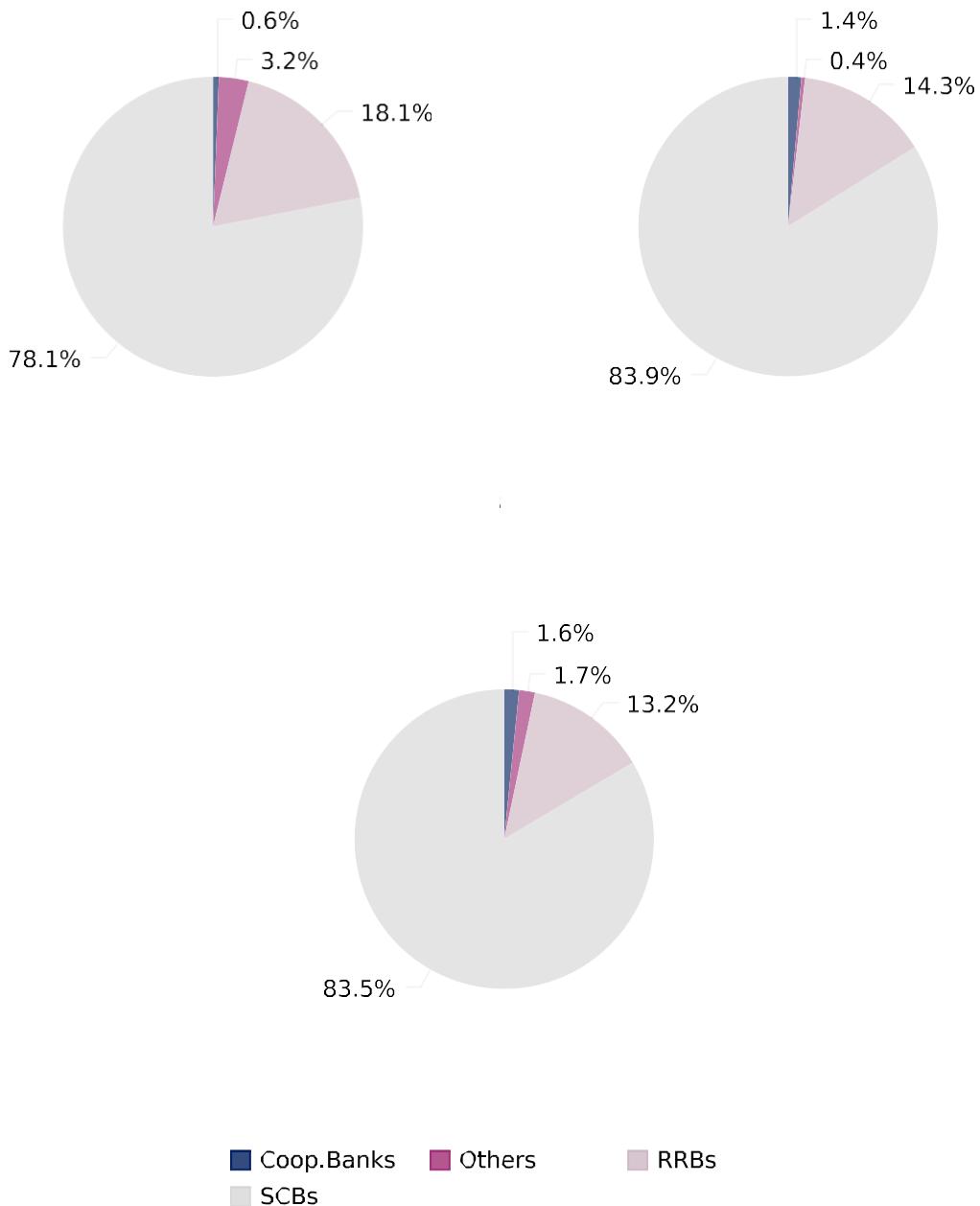
■ Commercial Banks ■ Cooperative Banks ■ Others - Deposits
■ Regional Rural Bank

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

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

11. Agency wise - Share of NPA

Year 2023-24



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/JLGs	BCs/BFs	Villages	Households
Commercial Banks	24	140	46	65	29	21			5	3211
Regional Rural Bank	1	77	62	12	3	1			9	5714
District Central Coop. Bank	1	22	14	7	1	0			39	24441
Coop. Agr. & Rural Dev. Bank	1	9	8	0	1	0			78	48882
Primary Agr. Coop. Society	232	232	209	22	1	0			3	1938
Others	5	15	3	8	4	0			40	31424
All Agencies	264	495	342	114	39	22	0	0		

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹ 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	1241796	1391405	1278978	-8.1	53.7	592926.68	644766.77	685294.73	6.3	71.08

Regional Rural Bank	745165	774724	861634	11.2	36.2	197067.00	215983.22	226872.08	5.0	23.53
Cooperative Banks	83243	86562	86520	-0.0	3.6	35764.90	1331.09	41956.80	3052.1	4.35
Others	39316	96686	152830	58.1	6.4	7136.78	9089.94	10031.00	10.4	1.04
All Agencies	2109520	2349377	2379962	1.3	100.0	832895.36	871171.02	964154.61	10.7	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [₹ 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	375450	490253	476986	-2.7	68.2	761223.72	963452.67	1112159.67	15.4	76.3
Regional Rural Bank	117104	121093	127380	5.2	18.2	212569.70	233546.98	255556.69	9.4	17.5
Cooperative Banks	54774	71376	61089	-14.4	8.7	52596.69	57285.91	60022.15	4.8	4.1
Others	28757	32047	34435	7.5	4.9	16984.09	22830.41	30204.99	32.3	2.1
All Agencies	576085	714769	699890	-2.1	100.0	1043374.20	1277115.97	1457943.50	14.2	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	128.4	149.4	162.3
Regional Rural Bank	107.9	108.1	112.6

Cooperative Banks	147.1	4303.7	143.1
Others	238.0	251.2	301.1
All Agencies	125.3	146.6	151.2

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	358838	274939	110998	43237
Regional Rural Bank	363438	270319	122810	55838
Cooperative Banks	0	253	348	0
Others	0	0	10	0
All Agencies	722276	545511	234166	99075

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 [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans
Commercial Banks	719514.08	64.7	494510.16	44.5	363000.47	32.6		0.0	25441.64	2.3
Regional Rural Bank	230791.05	90.3	198808.81	77.8	128097.40	50.1		0.0	7794.63	3.1

Cooperative Banks	60022.15	100.0	39371.14	65.6	0.00	0.0		0.0	0.00	0.0
Others	24603.84	81.5	8165.91	27.0	8283.23	27.4		0.0	5488.82	18.2
All Agencies	1034931.12	71.0	740856.02	50.8	499381.10	34.3	0.00	0.0	38725.09	2.7

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 [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Commercial Banks	183051.20	346534.47	189.3	195523.00	454443.84	232.4	483957.30	504086.42	104.2	175.3
Regional Rural Bank	129754.80	127289.57	98.1	140932.00	142177.59	100.9	163200.60	158621.89	97.2	98.7
Cooperative Banks	25948.00	37997.48	146.4	53156.60	42529.97	80.0	42936.90	45649.60	106.3	110.9
Others	1037.00	9764.74	941.6	1124.00	14356.11	1277.2	15990.80	14246.34	89.1	769.3
All Agencies	339791.00	521586.26	153.5	390735.60	653507.51	167.3	706085.60	722604.25	102.3	141.0

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 [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	155405.00	215104.98	138.4	180072.52	271543.02	150.8	302839.00	321456.89	106.1	131.8
Term Loan (Agri.)	63100.00	160773.01	254.8	67338.79	179782.43	267.0	193318.10	204025.91	105.5	209.1

Total Agri. Credit	218505.00	375877.99	172.0	247411.31	451325.45	182.4	496157.10	525482.80	105.9	153.4
MSME	66866.00	107018.65	160.0	71453.88	153146.52	214.3	158650.70	156498.29	98.6	157.6
Other Priority Sectors*	54420.00	38689.62	71.1	71870.41	49035.54	68.2	51277.80	40623.16	79.2	72.8
Total Priority Sector	339791.00	521586.26	153.5	390735.60	653507.51	167.3	706085.60	722604.25	102.3	141.0

9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks	537697.66	56545.09	10.5	656234.81	82821.04	12.6	1112159.67	89037.92	8.0	10.4
Regional Rural Bank	196948.82	13087.00	6.6	214423.24	14111.26	6.6	255556.69	14035.35	5.5	6.2
Cooperative Banks	52596.68	454.69	0.9	57285.91	1411.38	2.5	60022.15	1692.40	2.8	2.1
Others	14600.81	2327.43	15.9	18374.53	397.91	2.2	30204.99	1831.79	6.1	8.1
All Agencies	801843.97	72414.21	9.0	946318.49	98741.59	10.4	1457943.50	106597.46	7.3	8.9

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 North Eastern/Hilly districts.

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

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

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

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

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

CLIMATE CHANGE:

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

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

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

INSTITUTIONAL DEVELOPMENT:

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

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

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

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

NABARD's DIGITAL INITIATIVES

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

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

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

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

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

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

Digital Technology for Credit Delivery & Interest Subvention:

i. eKCC Portal: Enables farmers to apply for KCC loans online with quick approvals, integrating land records, satellite data, and UIDAI.

ii. AIF Interest Subvention Portal: Automates claim processing under AIF scheme.

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

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

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

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

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

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

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

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

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

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

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

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

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

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

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

6. State Budget

6.1. Important Announcements

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

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

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

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 Kalyana 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 operationalized in the year 2025-26

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

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

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

6.2. Highlights related Agriculture & Farm Sector

Establishment of Model 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 Swanidhi Scheme

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

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

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

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

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

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

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

7. Govt Sponsored Programmes linked with Bank Credit

Udyogini

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

Implementing Department - Women & Child Development Department

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

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

Loan amount up to ₹3,00,000.

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

Government of India Schemes

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

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

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

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

Krishi Bhagya

Objective- To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

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

Organic Farming adoption and certification

Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

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

Pashu Bhagya Scheme

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

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

Target Group: Farmers & entrepreneurs.

Quantum of Subsidy:

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

Loan up to ₹1.20 lakh from banks.

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

CMEGP (Chief Minister's Employment Generation Program)

Objective: Support first-generation entrepreneurs in rural areas.

Implementing Department: DIC & KVIB.

Target Group: Rural youth, micro-enterprises.

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

Project cost up to ₹10 lakh.

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

- Haveri District has a total geographical area of 4.85 lakh ha of which the Gross Cropped Area (GCA) and the Net Sown Area (NSA) are 5.76 lakh ha and 3.79 lakh ha, respectively indicating the cropping intensity at 151.98 % as on 31 March 2024.
- The net irrigated area is 2.03 lakh ha, forming 53.56% of NSA.
- Major crops produced in the district are Maize, Jowar, Paddy, Groundnut, Cotton, Sugarcane, Horse gram among others. District has 438735 Ha under food grains of which 420634 Ha under cereals and minor millets, 39102 Ha under Oilseeds, 18081 Ha under vegetables and 9316 Ha of fruits. Cereals and minor millets together account for a total production of 6.21 lakh tonnes of which Maize alone is 5.12 lakh tonnes. Pulses production in the district stood at 9705 tonnes. Oil seeds, Cotton and sugarcane production stood at 26778 tonnes, 23164 bales and 6.68 lakh tonnes respectively.
- During 2023-24, 83,702 MT of NPK fertilizer, 20960 quintals of seeds and 3.29 lakh Soil Health cards have been distributed across the district.
- The GLC flow to the sector was ₹3214.57 crore during 2024-25 and ₹809.53 crore as on June 2025.
- A total of 185930 KCC cards have been issued out of which 88683 are Rupay cards.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- There are 07 regulated markets that are linked to electronic markets under ReMS and there are 12 sub markets in the district.
- KV Hanumanmatti & ARS in Devihosur are providing technical support to the farmers in the district.
- Custom Hiring Centres (CHC) are present in all the hoblis of the district, Further, Agriclinic and Agribusiness Centres, PACS, FPOs & RSKs provide inputs, fertilisers, etc. to the farmers.
- There are 19 Raita Samparka Kendras (RSKs) at revenue sub-divisions of the district. The farmers can approach the RSKs for obtaining micro-nutrients, seeds, etc.
- There are 3 Soil Testing Centers including the recently sanctioned SCHOOL SOIL HEALTH PROGRAM by the Min of Agriculture and Farmers welfare at Government High school, Mewundi.
- There are 52 FPOs promoted by government entities including NABARD in the district under various schemes. NABARD has extended financial assistance for formation and promotion of 9 FPOs (Maize, Millets, Groundnut, Red Chilly, Vegetables etc.). The absence of an end to end value chain mechanisms for any crop is evident. Immense potential for Maize processing, Silage making units, processing of Millets, Cotton processing, edible oil extraction units, Mango and Arecanut processing needs to be realised and further augmentation of the irrigation potential is needed. Climate proofing agriculture and shifting to sustainable chemical free practices is the need of the hour in Haveri.

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 - Okra/ Bhindi/ Bhendi/ Ladies Finger_Irrigated	ha	0.76	100	712	543.34	543.34
2	Annual Vegetables - Onion/ Piyaz/ Kanda_Red Onion	ha	2.64	100	1191	3147.69	3147.69
3	Annual Vegetables - Tomato/ Tamatar_Open	ha	1.98	100	2157	4275.55	4275.55
4	Cereals - Maize/ Makka_Unirrigated/ Rainfed	ha	0.89	100	197000	174630.65	174630.65
5	Cereals - Rice/ Chaval/ Dhan_Irrigated	ha	1.33	100	23361	31117.33	31117.33
6	Cereals - Sorghum/ Jowar_Rainfed	ha	0.58	100	30793	17904.27	17904.27
7	Fibre Crops - Cotton/ Kapaas_Irrigated	ha	1.06	100	18090	19124.03	19124.03
8	Oil Seeds - Groundnut/ Moongfali_Rainfed	ha	0.82	100	6998	5709.95	5709.95
9	Oil Seeds - Safflower/ Kusum_Rainfed	ha	0.45	100	308	140.01	140.01
10	Oil Seeds - Soybean/ Soyabean_Irrigated	ha	0.84	100	9332	7865.20	7865.20
11	Oil Seeds - Sunflower/ Surajmukhi_Rainfed	ha	0.62	100	6783	4213.46	4213.46
12	Others - Sericulture - Mulberry_Rainfed	ha	0.72	100	1319	951.68	951.68
13	Plantation Crops other than fruits and vegetables - Areca Nut/ Supari_Plantation	ha	2.64	100	465	1228.97	1228.97
14	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Rainfed	ha	0.70	100	2367	1665.27	1665.27
15	Pulses - Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani_Rainfed	ha	0.40	100	1480	586.74	586.74
16	Pulses - Horse Gram/ Kulthimah/ Hurali/ Kollu_Rainfed	ha	0.30	100	4350	1321.49	1321.49
17	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Rainfed	ha	0.51	100	2301	1182.14	1182.14

18	Spices & Condiments - Chilli/ Mirch_Irrigated	ha	1.45	100	3213	4670.42	4670.42
19	Sugar Crops - Sugarcane/ Ganna_New	ha	2.16	100	7579	16405.06	16405.06
Sub Total					319799	296683.25	296683.25
Post Harvest							29668.33
Maintenance							59336.65
Total							385688.23
Grand Total					319799	296683.25	385688.23

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

- Haveri district is endowed with moderate surface and ground water resources. Tungabhadra, Varada, Kumudwati and Dharma are the four major rivers flowing through the district that are non-perennial. As per the KSNDMC portal, the normal annual rainfall in the district is 800 mm against which the actual rainfall during the year 2021, 2022 and 2023 was 1013.9 mm, 1023 mm and 483.4 mm respectively. About 2.06 lakh ha area is irrigated (54.7% of NSA), of which about 1.82 lakh Ha was through Tube wells and remainder from canals, tanks and other sources.
- As per the National Dynamic Ground Water Resources report 2024, four taluks viz. Savanur, Shiggaon, Ranebennur and Rattihalli have been categorized as 'Semi-critical' and Byadagi is a critical assessment unit in Haveri.
- NABARD has undertaken implementation of Hiremankatti watershed project in 3 villages in Shiggaon taluk covering 1068 Ha and 900 farmers. Also, 1439 waterbodies were rejuvenated under MGNREGS during 2023-24

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- As on 31 March 2023, the Hubli Electricity Company Ltd. (HESCOM) has energised a total of about 102827 agricultural pump sets and about 1844 Ha are irrigated through Canals. As regards the power supply, the same is reported to be irregular in rural areas and the quality of power is also not uniform throughout. However, water table across the district is found to be decreasing each year. A tank filling project with the target of filling 239 tanks with Varada river water has been launched in the District.
- Artificial structures for recharging ground water needs to be constructed in critical and semi-critical taluks.
- The canal network/structures in the district require reconstruction and desilting. During Rabi season, there is insufficient water flowing in the rivers for lift irrigation purpose. Adequate technical staff and the yield testing equipment are also required for the department to strengthen the extension services.
- Desilting/Modernisation of tanks should be taken up to improve water storage capacity.
- Agriculture/Horticulture Departments may create awareness on increasing water use efficiency and promotion of micro irrigation systems for conservation of water through good agricultural practices, water efficient cropping patterns, etc.
- PLP emphasises on water conservation methods such as rain water harvesting, borewell recharge methods, exploring creation of water user cooperatives, micro irrigation, TCBs among others.

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	245	133.69	106.97	
2	Artificial Recharge Structure-- rainwater harvest tanks	No.	0.43	80	400	171.20	136.96	
3	Bore Well-New-152mm dia and depth 200 m	No.	1.70	80	200	340.24	272.24	
4	Bore Well-Renovation- Deepening	No.	0.35	80	900	317.81	254.23	
5	Conveyance/ Distribution structures-Sub-surface type- Drainage System	ha	2.12	80	100	211.87	169.49	
6	Drip Irrigation--12m x12m	ha	0.30	80	1050	314.58	251.66	
7	Dug Well--1.5m dia and 5 m depth (RCC Rings)	No.	0.54	80	150	80.26	64.20	
8	Electric Pump Sets--As per prevailing market rates	No.	0.64	80	800	513.60	410.88	
9	Pump House-Pump House with Roof-2m x 2m x 2.1m 3HP	No.	0.24	80	85	19.99	15.99	
10	Solar PV Pump Sets (AC)-- AC/DC surface	No.	0.99	80	47	46.46	37.15	
11	Sprinkler Irrigation --Field crops - 75 mm HDPE pipes	ha	0.40	80	95	37.62	30.10	
12	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	75	32.10	25.65	
13	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	1100	600.30	480.20	
Total					5247	2819.72	2255.72	

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

There is a strong correlation between farm power availability and agricultural productivity. According to the World Bank Report, the average farm power availability needs to be improved from 2.02 kW per ha (201617) to 4.0 kW per ha by the end of 2030 to cope with the increasing demand in food grains and to address the labor issues projected due to the reduction in the percentage of agricultural workers in the total work force. However, increased fragmentation of the land is hampering mechanization. As per the the DAG 2023

24, there are 57889 tractors, 36562 power tillers, and 12119 Agri trailers, 63 harvesters in Haveri District. Convergence with Agriculture Department schemes: Four Farmers Produce Organisations promoted by NABARD have been given Tractors and two FPCs have Custom Hiring Centres under the SMAM which has benefitted the FPO Members and augmented the FPOs income.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Further, out of the 228945 farmers, 174027 i.e are small and marginal farmers in the district holding about 1.69 lakh Ha out of the 3.67 lakh Ha total cultivable land. It implies that about 75% small and marginal farmers account for 45% of the total land making adoption of mechanization very challenging in farm sector. State government has been supporting adoption of mechanization in Sugarcane, Maize etc through CHCs and Hitech hubs. However, other crops that require mechanization include Millets, Groundnut, Soybean, Jowar among others. Irrigated land constitutes about 56% of the total Agriculture land.

In the district there are 48 tractor dealers and 13 trailer manufacturing units. Availability of spare parts, after sales service and repair facilities is adequate. For purchase of drones on individual ownership basis, the Small and Marginal, Scheduled Caste/Scheduled Tribe, Women and North Eastern State farmers are provided financial assistance @ 50% of the cost up to a maximum of ₹5.00 lakhs and other farmers @ 40% up to a maximum of ₹4.00 lakhs. Despite several programs promoting farm mechanization including the SMAM - RKVY, and establishment of the Krishi Yantra Dhaare in every taluks in Haveri, most have them have stopped functioning except for those sanctioned to FPOs. Henceforth FPOs may be encouraged to avail such benefits in setting up CHC hubs and ensure qualitative maintenance of the same.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvester--Paddy	No.	26.75	80	3	80.25	64.20
2	Combine harvester- Sugarcane harvestors-Sugar cane harvester	No.	107.00	80	8	856.00	684.80

3	Other harvestor--Carbon Fibre Telescopic Harvestor 70 ft	No.	0.80	80	900	722.25	577.80
4	Other machinery--M B Plough (2/3furrows-fixed/hydraulic)	No.	0.86	80	1600	1369.60	1095.68
5	Other machinery-Other Machinery & Equipments-Cultivator	No.	0.86	80	900	770.40	616.32
6	Other machinery-Other Machinery & Equipments-Excavator	No.	25.68	80	65	1669.20	1335.36
7	Other machinery-Other Machinery & Equipments-Rotavator(540 and 1000 rpm PTO speed)	No.	1.50	80	160	239.68	191.75
8	Other machinery--Reversible M B Plough(2/3 furrows-fixed/hydraulic)	No.	2.68	80	1200	3210.00	2568.00
9	Other machinery--Solar Drier	No.	6.96	80	435	3025.44	2420.34
15	Others--Custom Hiring-Cultivators	No.	1.07	80	550	588.50	470.80
10	Others--Custom Hiring-Drone	No.	10.70	80	85	909.50	727.60
11	Others--Custom Hiring- Levelers	No.	2.14	80	80	171.20	136.96
12	Others--Custom Hiring- Seed cum fertilizer	No.	1.28	80	600	770.40	616.32
13	Others--Custom Hiring- Sprayer	No.	0.05	80	800	42.80	34.24
14	Others--Custom Hiring- Thresher	No.	1.28	80	650	834.60	667.68
16	Others--Custom hiring- Tractor 15 TO 25 HP	No.	4.28	80	155	663.40	530.72
17	Others--Custom hiring- Tractor 35 TO 45 HP	No.	6.42	80	340	2182.80	1746.24
18	Others-Groundnut Stripper-Groundnut decorticator (manual cost depends on capacity)	No.	0.32	80	85	27.30	21.83
19	Others-Groundnut Stripper-Groundnut decorticator (powered cost depends on capacity)	No.	1.61	80	18	28.91	23.11
20	Power Tiller--8 to 12 HP	No.	2.46	80	520	1279.72	1023.78
21	Tractor-With Implements & Trailer-45 to 55 HP	No.	9.10	80	165	1500.69	1200.54
22	Weeder-Power Weeder-self propelled/tractor drawn Min 6 HP	No.	0.70	80	125	86.94	69.56
Total				9444	21029.58	16823.63	

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The district falls under the agro climatic zone 8 and is suitable for raising a variety of plantation and horticulture crops. Around 49311 ha of area of the district is covered by plantation/horticultural crops out of which fruit crops accounted for 9316 ha, vegetables 18081.2 ha, spices & plantation crops 21914 ha. The transitional zone comprising of Ranebennur, Haveri, Hirekerur, Hangal, Shiggaon are suitable for growing fruit crops like Mango, Banana, Sapota, Guava besides Vegetables and Flowers. Haveri and Savanur taluks have a higher share of area under plantation and horticulture crops. 300 farmers have been enrolled under National program on oil seeds and oil palm in the district with a grant assistance of ₹187.5 lakh. Under NHM, 839 farmers are benefitted by setting up polyhouse. Under PMKSY, ₹41.6 cr spent on 5500 farmers by the Horticulture dept. Under RKVY and SMAM, 341 farmers are benefitted.

Sericulture: Haveri is one of the non-traditional districts selected for development of sericulture and the activity is gaining momentum in district. The activity is concentrated in irrigated areas of Haveri and Ranebennur taluks and recently farmers from other taluks are also taking up this activity. The area under mulberry cultivation both under irrigated and rainfed conditions as on 31 March 2024 was 2873.65 ha producing 1457.6 tonnes of cocoon by 2026 farmers in the district as per the DAG 2024.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- There is a need to establish more number of nurseries and expand the capacity of existing nurseries for production and supply of quality saplings and planting materials of improved varieties at reasonable price, particularly to farmers in the watershed areas.
- Despite the presence of Horticulture Information and Consultancy Centre (HORTICLINIC), dissemination of information in the field is found to be lacking.
- Horticulture Research and Extension centre under the aegis of UHS, Bagalkot in Devihosur has developed several varieties of Chilly, Ladies finger and actively assisting farmers.
- CHEFT College for Horticulture Engineering and Food Technology, Devihosur has begun its operations in the district and was constructed under RIDF by NABARD with a TFO of ₹23.90 crore.
- 8 cold storages with a total capacity of 18000 MT are being established in Shiggaon, Hirekeruru, Ranebennur, Byadagi & Rattihalli Taluks with the assistance of NABARD under RIDF.
- A hitech Cocoon Market is being established in Haveri district at a cost of ₹15 crore with the assistance under RIDF to provide modern marketing facilities to the silk growers.
- A Government Silk Cocoons market has commenced its operations and a state of the art reeling center has come up near Haveri which is trading large part of the cocoons traded in Haveri. Existing improved mulberry varieties and silkworm races have to be widely popularised. Mango processing centre to be established in Hanagal Taluk.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping-Boxes-10 boxes	No.	0.67	80	38000	25534.48	20427.59
2	High density plantation- Banana	ha	3.38	80	1603	5420.08	4336.05
3	Medicinal & Aromatic Crops	ha	0.80	80	1050	842.63	674.10
4	New Orchard - Tropical/ Sub Tropical Fruits-Guava- 8mx8m 60/Acre	Acre	0.91	80	4000	3638.00	2910.40
5	New Orchard - Tropical/ Sub Tropical Fruits-Mango- 9mx9m- 50/Acre	Acre	1.17	80	7689	8967.68	7174.14
6	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.07	80	920	984.40	787.50
7	Other Plantation Crops- Arecanut	ha	3.75	80	10155	38030.50	30424.38
8	Other Plantation Crops- Coconut-8mx8m 60/Acre	Acre	1.08	80	7709	8331.12	6664.89
9	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+0.5 mm gutter (>560sq.m>1056sq.m)	sq.m.	0.01	80	42000	406.56	325.25
10	Protection Structure- Shadenet housing-Shade net- 2-side corridor(>2080sq. m>4000sq.m)	sq.m.	0.00	80	46000	216.66	173.34
11	Sericulture-Chawki Rearing- Mulberry garden establishment -2 Acre	Acre	25.59	80	715	18299.98	14640.00
12	Sericulture-Reeling Unit- Equipment and stand	No.	2.17	80	2200	4778.63	3822.90
13	Sericulture-Shoot Rearing - Mulberry garden establishment -1 Acre	Acre	12.65	80	130	1644.16	1315.34
Sub Total					162171	117094.88	93675.88
A.05 Working Capital - Bee Keeping							
1	Apiculture_Others_1 box Rs 5000	10 boxes	0.54	1	625	334.38	334.38
Sub Total					625	334.38	334.38
Total					162796	117429.26	94010.26

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

- The total forest area in Haveri district is 47454 Ha out of the total geographical area of 485156 Ha constituting 7.43 % of the total geographical area as against the state average of 20.47% and country's average of 21.76%. The district has no dense forest cover, 144.76 sq km of moderately dense forest, 212.37 sq km of open forest cover and 95 Sq Km of Scrub forest cover. Forest cover of the district is also classified by its legal status as Reserved (31672.735 ha), Protected (1069.567 ha) and unclassed (354.52 ha) totaling to 33096.822 ha. Ranebennur Blackbuck sanctuary and Peacock conservation reserve in Bankapura are the two major areas under forest.
- The district has 3139 ha of fallow land, 5793 ha of barren, 2295 Ha of Trees and Groves & uncultivable land and 2,962 ha of cultivable wasteland. A substantial area of wasteland and cultivable waste land belongs to individuals which could be viably used to raise commercial plantation or forestry species such as Jatropha, Honge, Neem, Bamboo, Silver oak, Acacia, Casuarina.etc.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- One Biodiesel Processing Plant has been set up in Agricultural Research Station, Hanumanamatti as a demonstration unit. There is a good potential for bio diesel plantation on private/ revenue wastelands of the State through private investments. The Biodiesel Board may assist in setting up of biodiesel plants in the district to commercially exploit the potential. Napier grass for fodder and biofuel production is increasing in the district and can be encouraged further.
- NABARD is supporting farmers to adopt forestry through its watershed project in Hiremankatti wherein more than 10000 saplings have been distributed.
- Tribal Sub-Plan: To relieve pressure on the forest, LPG gas connections, gas cylinder refilling, solar water heaters and solar lamp distribution were provided to Schedule Tribe beneficiaries. In addition to this, beehive boxes are also given them to improve their economic conditions. An initiative has been taken to maintain raised avenue plantations along the roads leading to the colonies inhabited by the Schedule Tribe population.
- Raising of Seedlings for Public Distribution: Under this scheme, the department, seedlings are being raised for distribution to the public, farmers, and organizations at subsidized rates to plant on their lands.

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.

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	1750	1872.50	1498.00
2	Plantation-Bamboo-5m x5m 444/ha	ha	0.82	80	265	218.36	174.67
3	Plantation--Farm forestry	ha	1.18	80	850	1000.45	800.36
4	Plantation-Mahagony-4.57 m x 4.57m 478/ha	ha	1.20	80	650	778.96	623.17
5	Plantation-Sal-Melia dubia-3m x3m 1111/ha	ha	1.54	80	700	1078.56	862.82
6	Plantation-Sal-Silver oak-3m x3m -1111/ha	ha	1.54	80	170	261.96	209.54
7	Plantation-Sandal Wood-4.47 m x4.47 m 500 plants/ha	ha	2.44	80	950	2317.62	1854.11
8	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	425	1009.55	807.66
Total				5760		8537.96	6830.33

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

- Dairy farming has been a traditional activity in the district. Conducive climatic condition, availability of fodder and feed, increasing demand for milk products, etc. make dairy an alternative employment proposition for the farmers of the district.
- As per the 20th Livestock Census 2019, Haveri district has 2,61,060 cattle population of which, 1,60,027 is of indigenous breed & 1,01,033 is that of cross breed and 85,501 buffaloes. The district is conducive for Khilari/Gir/Sahiwal breeds of cattle and Pandarpuri/Dharwad buffaloes due to suitable climatic condition. According to the latest integrated sample survey, the total milk production in the district is 253 thousand tonnes. As per the SLBC portal, the GLC flow in the district for the year 2021- 22, 2022-23 and 2023- 24 was ₹15530.05 lakh, ₹34925.97 lakh and ₹66754.30 lakh respectively.
- State government has initiated a program to promote local cattle breed by purchasing and distributing 1000 cows each in Haveri and Bidar District. However, district administration chose to distribute HF and Jersey due to lack of demand after due approval.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- There are 148 Veterinary clinics including 19 hospitals, 73 dispensaries, 50 PVC and 07 mobile dispensaries. Artificial insemination was done for 1.56 lakh animals, 607257 animals were treated and 8,04,735 animals were vaccinated during 2023-24. Haveri produces 2.72 lakh tonnes of milk, 539 lakh eggs and 13034 tonnes of meat.
- A mega milk processing unit of KMF was inaugurated in March 2023. The UHT milk processing plant has the capacity to process 80000 to 100000 litres of tetra packs.
- Haveri Milk Cooperative under the aegis of KMF is procuring 1.2 lakh litres of milk

every day and intends to increase the same to 2.00 lakh litres per day. There were 496 Dairy Coop. Societies with a total membership of 82915 in the district as on 31.03.2023. There are 32 milk routes with two sub – routes.

- NABARD has extended financial assistance for formation and promotion of 4 FPOs in, Haveri, Hangal, Savanur, Ranebennur and Bydaggi Taluks.
- There are 11 Bulk Milk Coolers with a total capacity of 93,000 litres and KMF has proposed to GoI, to establish 9 more Bulk Milk Coolers with a total capacity of 29,000 liters under NPBBD scheme of Central Government assisted Clean Milk Production Programme.
- Private players such as Dodla Milk are aggressively expanding their reach in the district.
- Supply of quality animals through AI/sex sorted semen technique, quality green fodder, increasing reach of milk cooperatives are the challenges need to be addressed.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Buffalo Farming--She buffaloes Graded Murrah yeilding 10 -12 lpd 2 animal unit	1+1	2.47	80	1000	2471.71	1977.37
2	Buffalo Farming--Surthi dharwad 10 animal unit	5+5	12.28	80	1660	20390.77	16312.61
3	Buffalo Farming-- Surti/Dharwad yeilding 6 to 8 lpd 2 animal unit	1+1	1.75	80	3300	5790.84	4632.67
4	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	2.13	80	2400	5110.32	4088.26
5	Crossbred Cattle Farming-- HF 10 animal unit	5+5	15.76	80	585	9220.25	7376.20
6	Crossbred Cattle Farming-- HF Crossesses 11-13 lpd 2 animal unit	1+1	2.45	80	1550	3797.98	3038.38
7	Crossbred Cattle Farming-- Jersey Crosses-9 to 10 lpd 2 animal unit	1+1	2.19	80	175	383.88	307.10
8	Dairy Cattle Buffao Shed-- 130 sq ft shed @ 200 per sq ft	No.	0.28	80	750	208.65	166.95
9	Dairy Cattle Buffao Shed--AC roof shed 300 per sq ft	No.	0.42	80	75	31.28	25.05

10	Dairy Marketing Outlet/ Parlour--Construction of store room 100 sq ft	No.	0.27	80	80	21.44	17.12
11	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	705	2791.11	2232.86
12	Heifer Rearing--Male calf rearing	20	8.15	80	475	3872.88	3098.30
13	Indigenous Cattle Faming-- Gir Sahiwal Tharparkar 2 animal unit	1+1	2.19	80	115	251.62	201.33
14	Indigenous Cattle Faming-- Gir Sahiwal Tharparkar 10 animal unit	5+5	13.35	80	160	2136.56	1709.28
Sub Total				13030	56479.29	45183.48	
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	1150	594.32	594.32
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	2700	1255.79	1255.79
3	Indigenous Cattle Farming_Others_Local Cow per animal per two month cycle	1+1	0.17	1	4550	783.83	783.83
Sub Total				8400	2633.94	2633.94	
Total				21430	59113.23	47817.42	

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

Poultry is the most organised sector in animal husbandry valued at rupees one lakh crore. It has recorded a growth of 6-8% in layers and 10-12% in broilers per year as compared to the growth of agriculture as a whole, which is around 2.5%. The total Poultry population in the district is 7,68,513 as per the 2019 Livestock Census.

Hubli is the major market for the produce and Davangere & Ballari are the major suppliers of inputs. Large quantity of maize is produced in the district which is a major raw material in the manufacturing of poultry feed. The total egg production in the district is 539 lakh as per the DAG 2023-24. As per the SLBC portal, the GLC flow in the district for the year 2022-23, 2023-24 and 2024-25 was ₹537.90 lakh, ₹483.44 lakh and ₹404 lakh respectively.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- Maize, an important raw material for feed manufacturing is abundantly grown in the district with an estimated production of 5.12 lakh tonnes. Suguna, Falca, Rockett, Lifeline Pvt Ltd and many large players are operating in the district.
- Venkateshwara Hatcheries Pvt Ltd.(Venky's) has set up a large size poultry processing unit in Ranebennur taluk. The Company procures the poultry birds on contract farming basis.
- At present, there are 192 poultry farms in the district of which 5 are layer and 187 are broiler units. Total meat production was 13034 Tonnes during 2023-24. Annual production of broilers in the district is around thirty-five lakh. Companies like Suguna,

Venky's Chicken etc., mostly do broiler farming through contract farming.

- A large number of farmers are taking up allied activities including rearing country chicken and eggs which is encouraging. Modernization of slaughter houses, chicken and egg shops need to be encouraged. Further, the NLM scheme promoting large scale projects has not progressed as envisaged in the district.

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	250	837.29	669.81
2	Commercial Broiler Farming-- Integration: broiler equipment(2000chicks; ₹ 35per bird	5000	12.20	80	210	2561.58	2049.27
3	Commercial Broiler Farming-- Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	245	1195.41	956.31
4	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	34	1236.18	988.92
5	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.21	80	1030	220.42	176.33
6	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	120	1284.00	1027.20
Sub Total					1889	7334.88	5867.84
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	527500	849.28	849.28
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	295000	790.60	790.60
Sub Total					822500	1639.88	1639.88
Total					824389	8974.76	7507.72

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

- As per the 20th Livestock Census 2019, there are total of 313205 Sheep, 144969 goats, and 3347 pigs in the district.
- As per the DAG 2023-24, the total meat production in the district is 13034 tonnes and 77.75 tonnes of wool is produced.
- The district is well known for sheep and goat rearing as it is a traditional activity carried out by small and marginal farmers as well as agricultural labourers. The Deccani, Yalaga and Kenguri breeds are some breeds suitable for rearing as per the climatic conditions of the district.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- Karnataka Sheep and Wool Development Centre has established breeding centre in Ranebennur Taluk and provides inputs and marketing support through sheep farmers' societies. There are around 30 societies registered under the sector from the district.
- There is a sheep breeding station at Guttal town in the district maintained by AH&VS department. The station aims at supplying quality rams to sheep breeders in the area. The present sheep strength of the station is about 300.
- NARI Suvarna Rams may be supplied to Sheep Farmers in the district. Proper technical guidance may be given to these farmers for rearing, so that untoward/ unplanned breeding is avoided. Proper monitoring of the units is needed under this Scheme.
- Sheep for meat are supplied to Shimoga, Davangere and Hubli from the Ranebennur Taluk.
- Goat rearing is popular and the activity can be taken up under stall-fed conditions due to restrictions.
- Setting up of Nucleus Breeding Units for supply of quality breeding stock of sheep, goat and piggery may be explored.
- Due to the increasing demand for sheep and goat meat, slaughter houses in the district should be modernised on a priority basis for hygienic meat production, better utilisation of by-products and better returns.
- Financing for wool processing centres, breeding cum fattening units, private veterinary clinics etc. may be encouraged in the district. NLM and AHIDF schemes may be popularized as well.

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 ₹)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Breeding Unit-New Shed-Cost of Buck -Improved breed	100+ 5	11.48	80	170	1951.77	1561.45
2	Goat - Breeding Unit-New Shed-Cost of Improved breed Bucks	500+ 25	56.49	80	65	3671.54	2937.22
3	Sheep - Breeding Unit-New Shed-Cost of animals-5 Deccani Hassan Rams	100+ 5	16.53	80	95	1570.51	1256.39
4	Sheep - Rearing Unit-New Shed-Cost of Rams(Local breed r (20+1)	20+1	1.97	80	155	305.17	244.14
Sub Total					485	7498.99	5999.20
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	1365	322.43	322.43
2	Goat Farming_Rearing Unit - Semi-intensive_Normal feeding 8 month Cycle	20+1	0.35	1	450	156.16	156.16
3	Goat Farming_Rearing Unit - Semi-intensive_Stall feeding for 8 month cycle	10+1	0.37	1	290	106.90	106.90
4	Pig Farming_Fattening Unit_Fattening for 10 animals for 6month	10	0.74	1	22	16.25	16.25
Sub Total					2127	601.74	601.74
Total					2612	8100.73	6600.94

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries sector plays an important role in the economic development of Haveri district despite it being completely landlocked owing to availability of water bodies in the form of ponds/tanks and riverine stretches. In Haveri District, there are 4957 families pursuing fisheries fulltime, 202 Minor irrigation department tanks and 1,154 GP tanks with a total water spread area of 8,532 ha which are suitable for fish culture.

The district has a riverine stretch of 201 km as four rivers viz., Tungabhadra, Varda, Kumudwati and Dharma flow in the district. Nearly 400 tanks have been restored under JSYS. There are 3 fish markets catering to the total fish production of 11880 tonnes in the district. There are 31 fishing cooperative societies in the district representing approx. 8000 members as per the Dept of Fisheries. Fish culture activity is mostly confined to stocking of fish seed in irrigation tanks and village ponds which are owned by Panchayats.

As per the SLBC portal, the GLC flow in the district for the year 2022 23, 2023 24 and 2024 25, was ₹107.96 lakh, ₹117.90 lakh and ₹1341.00 lakh respectively.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

There are three fish markets and three Government nurseries at Haveri and Hangal with 7 lakh tonne production capacity. There are 2 private fish seed rearing farms at Hangal with a capacity of 30 lakh fingerlings production.

Fishing activities have revived following good monsoon in 2024-25 in the district. Out of the 202 lakes, 148 have been stocked with fish fingerlings and 54 are under reallocation through e-tender due to expired leases. A fish hatchery unit has been functioning in private sector at Honkan, Hangal taluk having production capacity of 80 lakh fry. The fingerlings are also obtained from TB Dam, Hospet / Bhadra Reservoir Project (BRP), Lakkavalli, H.Halli involving huge transport cost and mortality. There is a need to augment the number of outlets for supply of fish feed, nets and fertilizers. Fisheries department with the assistance of NFDB may facilitate value chain development with efficient marketing set up with cold storage and transportation infrastructure so that fishermen will be motivated to boost the production. There is immense potential for promoting composite fish farming under integrated farming system and ornamental fisheries in the district.

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 ₹4 lakh (0.1ha)	ha	14.98	80	14	209.72	167.78
2	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	8	12.88	10.24
3	Fish Culture --culture of freshwater catfish-Pangasius sutchi	ha	6.08	80	40	243.12	194.48
4	Fish Culture --Fresh water- Composite fish culture of indian major carps	ha	8.87	80	180	1596.65	1277.32
5	Fish Culture --Freshwater prawn culture- Macrobrachium rosenbergii	ha	5.72	80	29	166.00	132.82
Sub Total						271	2228.37
A.14 Working Capital - Fisheries							
1	Fish Culture - Others_Others_Inland Culture fisheries per acre	Acre	2.25	1	170	382.01	382.01
Sub Total						170	382.01
Total						441	2610.38
							2164.65

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

- Majority of the farmers in the district are small and marginal with 76.01% of the farmers and farming operations are carried out in a traditional way as major part of the district is still practicing rainfed farming.
- Despite increasing farm mechanization and usage of tractors for farm operations and transport operations, the fragmented land holdings and resultant inadequate income levels of small/marginal farmers perpetuated the traditional way of farm operations with bullocks and bullock carts.
- There is a good demand for custom hiring of carts for transportation of produce to markets/mandis/APMCs in the district.
- Increasing mechanization of agricultural operations in the district never lowered the demand for quality bullocks and carts because the small and marginal farmers, who constitute a major portion of the rural households in the district, still depend on animal draft power to carry on their farm operations. Organised cattle markets are available round the year in many parts of the district, the major ones being Haveri, Ranebennur and Shiggaon.
- Further, two wheeler motorcycles are also playing important role in Agri & allied activities. Two wheelers are being used for activities like door step milk delivery by farmers to nearby major consumptions areas, deliver farm fresh vegetables to households and there has been a rapid surge in electric 2 wheelers in the district.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- A 'Breeding Station' to develop Khillari breed bullocks is functioning at Bankapur, Haveri district under AH &VS Dept. FPO financing is yet to be undertaken by the commercial banks in the district despite widespread awareness being created by the DDM during the BLBC and DCC meetings about the advantages and presence of the Credit guarantee schemes.
- Availability of quality wood for manufacturing of carts is limited in the district. Normally, the wood is procured from the neighboring districts. In recent times, attempts have been made to reduce wood content in the carts by substituting with metal. However, there is no organized arrangement for supply of carts. Artisans may be trained to undertake the work relating to carts. There are about 1,82,759 two wheelers in the district as on September 2024 as per the Vaahan portal.
- As per 2011 Census, there are about 5.85 lakh workers in rural areas and 1.44 lakh workers in urban areas. As the major activities in the district are agriculture and related activities, around 60-70% of the total workers are directly involved in agri and allied activities. Therefore, keeping in view of necessity of two wheelers in day to day activities there is immense potential even at the replacement rate of 5-10% of the existing vehicles.

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	1050	1685.25	1348.20
2	Animal Driven Carts--	No.	0.32	80	40	12.87	10.25
3	Animal Driven Carts- Pnuematic Tyre Cart- Traditional cart	No.	0.54	80	370	197.95	158.36
4	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	21	449.40	359.52
5	Loans to Distressed Farmers- To Repay Non Instutional borrowings-Debt swapping- Farmers/Misc	No.	1.61	90	460	738.30	664.50
6	Two Wheeler Loans --	No.	1.07	80	190	203.30	162.67
7	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- second hand	No.	0.91	80	56	50.96	40.72
Total					2187	3338.03	2744.22

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in 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.
- Indiscriminate use of Fertilizers (75.44 Kg per Ha) and Agro-Chemicals in agriculture sector of Haveri has led to deterioration of health of soil, water resources and bio diversity. Hence, priority in agriculture is gradually shifting from production to resource conservation, restoration of soil health and fertility, minimizing the adverse impact on soil and environment. In the past 2 years, farmers in Haveri have also taken to widespread usage of weedicides in the district for Maize cultivation due to high cost and also non- availability of labour.
- Seven clusters in the district have taken to organic farming particularly that of millets under the aegis of Dharwad, Gadag and Haveri District Regional Cooperative Organic Farmers Association Federation Ltd. To encourage farmers to undertake IFS, training is being provided through KVK, Hanumanmatti and College of Horticulture in 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. Also, several new infrastructure is being constructed under RIDF supported by NABARD in the district including a large farmer training centre cum museum at Devihosur, Agri college at Hanumanmatti, expansion of Horticulture college, centre of excellence for promotion of Integrated farming system at Rattihalli. Bhoosiri FPC is distributing and encouraging chemical free cultivation of Millets with assured buyback, also promoted by NABARD. It's important to encourage farmers to adopt chemical free farming and sustainable application of fertilizers, pesticides, water and soil conservation methods and good agriculture practices through package of practices.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

- An estimated 15% of crops produced is lost between the farm gate and the consumer mainly due to lack of adequate storage facilities. Inadequate storage and marketing facilities force farmers to undertake distress selling of their produce.
- Maize, Jowar, Groundnut, Sunflower & Paddy are the major crops grown in the district, while sugarcane and cotton are major commercial crops. Mango is the major horticulture crop. The total cereals and minor millets production is 6.21 lakh tonnes & the total pulses production is 9705 Tonnes as per the DAG 2023-24.
- FPOs/Co-operative societies promoted by NABARD are playing a vital role in the aggregation of farmers' produce for transport/storage and thereby reducing the costs. Two FPOs are also facilitating primary processing of commodities for increasing the shelf life.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- There are about 7 main market places, 12 sub-market places and 14 market areas in the district under APMC. There are 40 godowns spread over seven APMCs owned and maintained by them, having a total capacity of 22850 MT in addition to 31 godowns of Karnataka State Warehousing Corporation of 65300 MT in the APMC yards.
- There are 31 privately owned cold storage units located mostly in Byadagi taluk with a capacity of 144850 tons primarily for storing Chilli. There are 8 cold Storages being constructed by Agriculture Department in Hirekererur, Rattihalli & Shiggavi taluks ; Horticulture dept in Hanumanmatti, APMC in Ranebennuru and Chikkabasuru under RIDF assistance.
- In order to avoid post-harvest losses, the practice should be towards Integrated Post Harvest management by creation of pack houses, integrated pack houses, cold room staging, reefer vans, processing units, cold storage units, ripening chambers, large dryers particularly for maize that are dried on roads in the district post harvest and marketing facilities.
- There are 07 marketing societies in the district with one in each taluk except for Rattihalli. The Byadagi APMC is among the largest market yard in South Asia for Byadagi Chilli and an APMC mega market has been established in Ranebennuru with state of the art facilities. Several other markets including Shiggaon, Hanagal,

Hirekeruru have been renovated and modernized under RIDF in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in ₹)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-For Horticulture Produce-Type 1 (CS-1) of 500 -5000 MT with single product storage	No.	0.10	80	12000	1232.64	986.14
2	Cold Storage-For Horticulture Produce-Type 1 (CS-1) of PEB -5000 MT with single product storage	No.	0.13	80	43000	5521.20	4416.96
3	Cold Storage-Refrigerated Van-₹ 26.00 lakh for 9 MT (NHM & HMNEH) not below 4 MT.	No.	6.96	80	81	563.39	450.71
4	Godown-Large- 1000 MT (Rs 3000 per MT)	No.	321.00	80	3	963.00	770.40
5	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	70	1310.76	1048.60
6	Godown-Onion Godown-Onion storage structure(25-500MT capacity)	No.	0.75	80	320	239.68	191.76
7	Market Yard-Marketing Infrastructure	No.	165.85	80	2	331.70	265.36
Total				55476	10162.37	8129.93	

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- The pattern of land use in the district indicates that out of total geographical area of 4,85,156 ha, non-agriculture land is 33,515 ha(6.9%), barren and uncultivable land is 5793 ha(1.2%), cultivable waste land is 2962 ha(0.6%), permanent pasture is 12,209 ha(2.52%), trees & groves is 2295 ha(0.5%), fallow land is 4422 ha(0.9 %) and net sown area is 378789 ha(77.6%). The net irrigated area is 2.03 lakh ha, forming 55% of NSA and the gross irrigated area is 237659 ha.
- There are three Soil testing laboratories in the district with one each in KVK, Hanumanmatti, ARS in Devihosur and a Soil Health Centre in Haveri.
- In the District, NABARD is implementing one watershed project through BAIF, the

covering an area of 1068 ha in 3 villages of Shiggavi Taluk.

- A School Soil health program by the Ministry of Agriculture and Farmers Welfare is installing 1000 soil test centres in selected schools and the Mewundi Govt High school is selected in Haveri for the same.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- The extension facilities are provided by 19 RSKs and the KVK, Hanumanmatti in the district. There are 297 fertilizer outlets including those belonging to cooperative sector, 478 pesticide distributors and 738 seed distributors.
- The State Government has extended the 'Krishi Bhagya Scheme' to Haveri District. This is expected to help the farmers through subsidy support for (i) construction of rain water conservation units like, farm ponds for in-situ moisture conservation (ii) diesel pump sets (iii) micro irrigation systems like drip and sprinklers (iv) polyhouses for high value horticulture products.
- As on 31 March 2023, under Soil Health Card programme in Haveri district, a target for collection of 43,488 soil samples has been fixed. So far 328871 soil health cards are issued in the district as per the DAG 2023-24. As per the revised Soil Health card program, Village Level Soil Testing Labs (VLSTLs) can be set up by individual entrepreneurs i.e. rural youth and community based entrepreneurs i.e. Self Help Groups (SHGs), Schools, Agriculture Universities.
- Diversification of cropping systems by adopting integrated farming system would reduce risk for farmers during drought years.
- NABARD has promoted a watershed project in 3 villages covering 1068 Ha and 950 farmers in Shiggaon Taluk imparting best practices of soil and water conservation methods making agriculture climate resilient in the region through Ridge to valley approach.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Bioferlizers -Azolla	No.	26.75	80	8	214.00	171.20
2	Bioferlizers -Azolla-(1TPA-2 pits)	No.	1.67	80	17	28.39	22.71
3	Bunding-Contour Bunding-400/ 5 slope/4 stones	ha	0.39	80	200	78.32	62.66
4	Compost Pit--Composting	No.	0.24	80	370	87.10	69.71

5	Cultivable Wasteland Development--Plastic mulching	ha	0.34	80	800	273.92	219.13
6	Farm Ponds/ Water Harvesting Structures--Black Soil -10 m x 10 m x 3 m -with stone pitching	No.	1.18	80	1065	1253.51	1002.80
7	Farm Ponds/ Water Harvesting Structures-- Renovation	No.	0.32	80	1200	385.20	308.16
8	On Farm development (OFD) Works -Field Channels-2-4 Bunding levelling deep ploughing pebble	m.	0.92	80	1300	1196.26	957.01
9	Reclamation of Problem Soils- Reclamation of Saline - Alkaline Soils-Application of Gypsum+lime appln +green manuring	ha	0.37	80	1000	374.50	299.60
Total				5960	3891.20	3112.98	

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

- Use of modern technology and organic inputs in agriculture is very important for saving on inputs, time and cost as also to prevent degradation of the soil.
- The District has 7 regulated markets with more than 30000 MT storage, 31 cold storage units with 1.44 lakh MT capacity, large network of CHCs, and seed producing companies and vermicomposting etc. Many farmers are taking up vermicomposting in their backyards. The district has tremendous potential for production of vermicompost as dairy is one of the leading economic activities.
- There is scope for setting up of hi-tech advanced technology units in the field of agriculture and plantation & horticulture mainly to meet the export demands. All the innovative experiments in the field of agriculture can be demonstrated in the district.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- The Krishi Vignana Kendra, Hanumanamatti, has been imparting training to the farmers on various aspects of organic farming, soil fertility, environmental issues, etc., through demonstrations, transfer of technology, etc.
- A large number of seed companies based in Ranebennur are engaged in developing Hybrid seeds for Cotton, Tomato, Brinjal, Sunflower, Okra among other.
- Creation /Financing facility under Agriculture Infrastructure Fund to mobilize the medium / long term debt finances facility for investment in viable projects for post-harvest management infrastructure and community farming assets through incentives and financial support to stakeholders in the agriculture eco-system.
- There is a need for training inputs in areas of seed production and development of tissue culture.
- Banks may give thrust on financing Tissue Culture development, encourage setting up of Seed Production, Bio-fertilizer and Organic farming units.

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	7	749.00	599.20
2	Compost/ Vermi Compost-Vermi Compost-Large units	No.	0.21	80	370	79.18	63.34
3	Compost/ Vermi Compost-Vermi Compost-Vermi Compost-3m x1.2mx 1m (3.60 Cu.m)	No.	0.13	80	650	83.46	66.77
4	Seed Processing-All Seed Types	No.	26.75	80	35	936.25	749.00
5	Tissue Culture-Tissue Cuulture Plant Production and Sale	No.	26.75	80	14	374.50	299.60
Total					1076	2222.39	1777.91

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Being a transitional zone, the climatic condition of Haveri district is suitable for growing horticulture crops on a large scale. Total area under oilseeds is 52726 ha and Plantation & Horticultural crops occupy an area of 75744 ha as on 31 March 2024. Hangal and Haveri taluks account for 53.1% of the total area under plantation and horticulture crops in the district. Under PMFME, 370 firms have been benefitted for starting various food processing units in the district during 2023, 2024 and 2025 to the tune of ₹24.75 crore.

The district is one of the largest producers of Maize, BT cotton, Groundnut, Sunflower, Tomato and Byadagi APMC is one of the largest Chilli market in South Asia recording a turnover of ₹3178 crore during the FY 202324 managing 17 lakh quintals of Chillies. Ranebennur is one of the major seed hubs in the South India and seed development and processing are taken up on a large scale here.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The district is well connected by railways and roads. There is potential to set up new Food

and Agro Processing units and the Govt has identified 1000 acres of land for industrial development as advised by the JD, DIC. Govt has set up Dairy Processing unit in Haveri and textile park in Shiggaon providing direct market access to a large number of dairy and cotton farmers. Several large scale industries such as Starch processing by Gujarat Ambuja, Oleoresin extraction units by Mane Kancor, Chilly processing industries are present in the district. NABARD promoted FPOs such as Bhoosiri Farmers Producer Company, Bhumika FPC and Medhini FPC which have undertaken millet and chilli processing in the district. Other FPOs are also being encouraged to undertake value addition focusing on food processing and marketing. Maize Technology Park at Ranebennur Taluk and Spices park at Byadagi as planned earlier are the need of the hour to undertake further research and development in the sector. Three bio ethanol production units have been setup in the district with a capacity of 750KLPD and fourth is being setup. Mango processing centre to be established in Hangal Taluk in PPP mode under the aegis of Dept. of Horticulture.

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	31	2918.96	2335.17
2	Agro Processing Unit-Araeanut Processing	No.	26.75	80	8	214.00	171.20
3	Agro Processing Unit--Dairy/Milk Processing	No.	21.40	80	110	2354.00	1883.20
4	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	56	329.58	263.65
5	Agro Processing Unit--Fruits/vegetable processing unit	No.	8.56	80	105	898.80	719.04
6	Agro Processing Unit--Groundnut decorticating unit	No.	21.40	80	14	299.60	239.68
7	Agro Processing Unit--Maize value added products	No.	14.98	80	57	853.86	683.09
8	Agro Processing Unit--Meat Proessing	No.	21.40	80	75	1605.00	1284.00
9	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	320	2739.20	2191.36
10	Bakery & Confectionery Unit	No.	6.42	80	33	211.86	169.49
11	Bakery & Confectionery Unit-Bread	No.	5.35	80	8	42.80	34.24

12	Dal/ Pulses Mill-Mini	No.	2.14	80	90	192.60	154.08
13	Feed Unit	No.	10.70	80	85	909.50	727.60
14	Meat & Poultry Processing-- Poultry processing	No.	10.70	80	55	588.50	470.80
15	Spice Processing-Chilly processing-masala powder	No.	5.35	80	105	561.75	449.40
16	Spice Processing-Powder & Packaging	No.	6.42	80	120	770.40	616.32
17	Sugarcane processing- Jaggery production	No.	32.10	80	75	2407.50	1926.00
18	Vegetable Processing-Grading and Packing	No.	10.70	80	195	2086.50	1669.20
Total				1542		19984.41	15987.52

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

- Keeping in view the inadequacy of the extension services provided by the Government departments/ agencies to the farmers and with a view to enable private participation in the provision of extension services, the Ministry of Agriculture, GoI, in association with NABARD, has launched a programme to tap the expertise available in the large pool of those who are proficient in the subject of agriculture and allied sectors through Agri Clinic and Agri Business Centre Scheme.
- Through the Farmers Producers' Organisations, farmers can reap the benefits of economies of scale, access timely and adequate finance, build capacity and provide linkages to markets. NABARD has formed 09 FPOs out of which, 04 FPOs are already credit linked
- There are 232 PACS in the district out of which 36 PACS have secured credit under PACS as MSC for creating additional revenue streams. Many other PACSs' demand for adequate funds is not fully met and banks may explore such PACS to meet their credit needs.
- The Ground Level Credit (GLC) Flow towards ACABC scheme and Loans to Societies/LAMPS etc., during the previous years is not available as the activity had been categorized under OPS earlier and no data was generated separately.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

A number of Degree/Diploma students are graduating every year belonging to the district and several of whom are employed in the seed companies based out of Ranebennur Taluk. Several professionals from these companies are coming forward to setup their own ventures and awareness needs to be created on schemes like ACABC amongst such professionals.

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	230	4922.00	3937.60
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	54	11556.00	9244.80
3	Loan to PACS/ FSS/ LAMPS for Onlending	No.	321.00	80	10	3210.00	2568.00
4	Loan to PACS/ FSS/ LAMPS for Onlending--Purchase of land by SF/MF	No.	10.70	80	80	856.00	684.80
5	Loan to PACS/ FSS/ LAMPS--Loans to Coops for disposing of produce	No.	5.35	80	550	2942.50	2354.00
Total					924	23486.50	18789.20

Title: Hiremankatti Watershed Project

A watershed development project is being implemented in the district covering an area of 1068 Ha in 3 villages of Belagali Hiremankatti and Hirebendigeri in Shiggaon Taluk. The project is covering 900 farmers and 75 landless families in the region. 40 landless families are given cattle for dairy Sheep tailoring machines roti making machines among others as per their need. Further under Climate change activities AgCane an agri startup has been roped in to enhance the productivity in maize cultivation by monitoring moisture and nutrients through an app based on geospatial technology during the 2025 Kharif season covering an area of 1000 Ha.

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

- The newly launched Karnataka Industrial Policy 2025-30 is aimed at the state's holistic development and the promotion of Tier II and Tier III cities and all 8 taluks of Haveri district has been classified under Zone 1 i.e Industrially under developed, in the Policy announced by GoK. Zone 1 taluks are incentivised with 25% subsidy on CAPEX, PLI, employment and women workforce boosters, transaction cost reliefs including the refund of stamp duty & land conversion fee among others.
- In the district, there are 35102 MSME units with 34601 Micro, 481 Small and 20 medium scale industries with an estimated 2.97 lakh employees as per the Udyam Aadhar. As per the DIC, there are 7 Large Industries and 1 Mega Industry in the district as on 31 March 2023 with an investment of ₹40128.69 crore. As per the SLBC portal, the GLC flow into the sector for the year 2022-23, 2023-24 and 2024-25 are ₹68784.00 lakh, ₹ 107018.65 lakh and ₹153146.00 lakh respectively.

3.2 Infrastructure and linkage support available, planned and gaps

Haveri district has been identified as a node in the Bangalore Mumbai economic corridor. There are 6 industrial estates being developed in the district in Shiggaon, Savanur, Haveri, Hirekerur and two in Ranebennur by the DIC. Atleast 12 large scale and medium industries are operating in the district including the ethanol plants, Gujarat Ambuja on maize processing, Mane Kancor on Chilli processing among others.

- The weaver community located mostly in Ranebennur in the district are following traditional methods of weaving. There is a need for technological upgradation and regulation for sustainability of the activity.
- Prime Minister - Vishwakarma scheme has been launched during 2023 by Government of India to provide end to end support/assistance the traditional artisans/crafts persons covering 18 activities.
- Skilling the youth provides immense opportunity in the district. NABARD has given a capex grant assistance of ₹4.5 lakh to RSETI promoted by the Bank of Baroda for upgrading its infrastructure and imparting skill among the rural youth. Two GTTCs funded under RIDF in Haveri and Shiggaon taluks have begun their operation in the current academic year and will upskill and render candidates employable. There is a need to create awareness, ensure regular/uninterrupted power supply to the industries by installing industrial purpose express lines.
- The line departments may consider conducting buyer/seller meets for strengthening the market for rural artisans. Opening of sales outlets/ showrooms, quality control, tie up with marketing enterprises, training and skill upgradation, common facilities, transport etc. should form part of the strategy.

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.	1250.00	80	13	10250.00	8200.00
2	Manufacturing Sector - Term Loan-Micro	No.	25.00	80	945	45875.00	36700.00
3	Manufacturing Sector - Term Loan-Small	No.	100.00	80	247	53200.00	42560.00
Sub Total					1205	109325.00	87460.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	125.00	100	15	2812.50	2812.50
2	Manufacturing Sector - Working Capital-Micro	No.	6.25	100	14355	87825.00	87825.00
3	Manufacturing Sector - Working Capital-Small	No.	25.00	100	642	16500.00	16500.00
Sub Total					15012	107137.50	107137.50
II. MSME - Others							
1	KVIC Units	No.	10.00	80	16	160.00	128.00
2	Loans to MSME Start-ups	No.	100.00	80	14	1400.00	1120.00
Sub Total					30	1560.00	1248.00
Total					16247	218022.50	195845.50

Title : Rural Enterprise Producer Organization (REPO)

REPO is a NABARD supported initiative to collectivize rural non-farm producers into registered entities for enhanced income and market access. It provides up to ₹99.30 lakh in grant support for activities like skill development infrastructure branding and working capital. Potential exists in Haveri for formation of REPO of handicrafts like weavers societies in Medleri for Ranebennur Kambali linga vastra among others.

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

As indicated in the District Export Action Plan prepared by the VTPC working under the aegis of Department of Industries and Commerce of GoK, the official institution for compilation of the export data for 19 commodities, the total exports from Haveri during 2023-24 amounted to ₹632.94 Cr. The top export commodities from Haveri are Starches (Insulin Starches), Essential oils, Other sugars incl. chemically pure Lactose, Maltose, Seeds, Fruits, Spores used for sowing, Pepper, Beet Sugar, Ginger, Saffron, Turmeric, Thyme, Bay leaves, Maize to Malaysia, Indonesia, UAE, Vietnam, USA.

4.1.2 Infrastructure and linkage support available, planned and gaps

Special Investment Regions (D-SIR) encompassing Dharwad, Gadag, Haveri and Belagavi Districts. Between 2015-21, approximately ₹983 crore worth of investments have been approved primarily in Cotton and Agro food processing sectors for the District.

- District has state of the art Chilli processing units and 32 cold storage units for the same. The targeted export potential products for Haveri District include Textiles, Mango under ODOFP, Byadagi Chilies and Maize & its products. Further, there is immense potential for commodities such as cotton, hybrid seeds, Oleoresin, liquid glucose extracted from maize, millets etc.
- There are about 25 to 30 notified seed producing companies operating in the district producing vegetable, sunflower, maize and bajra seeds.
- However, excessive usage of pesticides and weedicides left traces of chemical leading to rejection of chilli products during the previous year. Further, Inadequate post- harvest infrastructure facilities like procurement centers, grading, washing, waxing, packing units, refrigerated transport, pre-cooling, intermediate cold storages, processing units and export houses, is a problem.
- Lack of forex branches in the district and the operation handling outside district makes the credit access difficult for the exporter. A mechanism needs to be evolved to address the same.
- Cold chain to nearest ports/airport may be established to facilitate export of perishable export products.
- In order to promote exports, district lacks infrastructure such as quality testing and certification labs, awareness about Phyto sanitary requirements specific to the commodity among others.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	50.00	80	26	775.00	620.00
	Total				26	775.00	620.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

In the District, the literacy rate as per 2011 Census is 77.4% (Male 84.0% and Female 70.46%) Rural 75.89 % and Urban 83.39 % Literacy rate is better than the State average of 75.4%. As per the RBI guidelines, loans to individuals for educational purposes including vocational courses, not exceeding ₹20.00 lakh will be considered as eligible for priority sector classification.

4.2.2 Infrastructure and linkage support available, planned and gaps

- The district has 532 lower primary schools with 1,36,926 students of which 451 are government schools, 856 are Higher primary schools, 437 High schools with student and teacher ratio of 46, 139 PU colleges, 43 degree colleges, one Govt. Engineering College with 933 students and another Private Engineering College with 417 students, one College for Indian medicine (ayurvedic), 05 polytechnics, 11 ITIs, 02 GTTCs and 1 medical college.
- There are 15335 students who have registered for 10th standard during 2021-22 of which 60% of the students can be expected to appear for the PUC exams and at least 5% of this may avail loans for pursuing higher education.
- Financial Literacy Councilors while visiting schools, colleges and gram sabhas may sensitize students about education loans, subsidies, scholarships etc., available for students to undertake higher education and the need for prompt repayment.
- Many rural schools need to renovate their infrastructure like building, sanitary and drinking water facilities.
- Colleges/schools may explore possibilities to offer skill development courses and general and technical education in accordance with the National Skills Qualification Framework (NSQF).
- Vocational education: Exposure to different vocations during upper primary and secondary school can be valuable experience for children.
- Karnataka Government has implemented Learning Management System (LMS)- based digital learning in Government higher educational institutions
- GoI has developed a portal known as Vidya Lakshmi (www.vidyalakshmi.co.in) which is a first of its kind portal for students seeking Education Loan.
- Indian bankers Association (IBA) has formulated a scheme for providing collateral free loans upto ₹7.5 lakh under the sector for students belonging to economically weaker sections.

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.	7.50	95	1050	7875.00	7481.28
	Total				1050	7875.00	7481.28

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

- Housing is one of the three basic needs of human life and the government has launched several schemes with the objective of “Housing for all by the year 2022”.
- To achieve the above objective of “Housing for all by the year 2022”, Pradhan Mantri Awas Yojana-Gramin (PMAY-G) was launched in 2016 with the target of construction of 2.95 crore houses with all basic amenities by the year 2022. The Union Cabinet in its meeting held on 8th December, 2021 had approved the continuation of Pradhan Mantri Awas Yojana- Gramin (PMAY-G) beyond March 2024.
- The other schemes that are being implemented for housing in Karnataka are Pradhan Mantri Awas Yojana Housing for All (PMAY-HFA), Chief Minister's One Lakh Housing Scheme, Rajiv Awas Yojana (RAY), Devraj Urs Housing Scheme, Dr. B.R. Ambedkar Nivasa Yojane, Rural Ashraya/Basava Vasathi Yojana.
- As per the 2011 census, there are 3.30 lakh households with 92% occupancy in the district. 89% of the households have electricity and 75% have tap water connection.

4.3.2 Infrastructure and linkage support available, planned and gaps

- As per priority sector guidelines, loans upto ₹35 lakh in Metro (population of 10 lakh and above) and ₹25 lakh in other centres with a project cost of ₹45 lakh and ₹30 lakh respectively are eligible to be considered under Priority Sector Lending. Repair to houses upto ₹10 lakh (metro) and upto ₹6 lakh in other places is also eligible as per the guidelines.
- During the FY 2023-24, 815 houses under Dr. B.R. Ambedkar Awas yojana, 395 houses under PMAY (Grameen), 82 houses under Devaraj Urs Housing scheme.
- There is a need to create awareness of the various government schemes under which subsidy is available to eligible beneficiaries. Also there is a need to adopt modern housing technologies to ensure Housing for all at lower cost including pre-fabricated houses.

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.	45.00	80	865	29125.00	24525.00
2	Repair of Dwelling Units	No.	6.00	90	310	1860.00	1674.00
Total					1175	30985.00	26199.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

- As per the DAG 2023-24, the district has 101.1Kms of National Highway, 888.11 kms of state highway, 1895.18 kms of major district roads, 14 major bridges and 84 km length of railway lines.
- There are about 7 main market places, 12 sub-market places and 14 market areas in the district under APMC. There are 40 godowns spread over seven APMCs owned and maintained by them, having a total capacity of 22850 MT in addition to 31 godowns of Karnataka State Warehousing Corporation of 65300 MT in the APMC yards. The important produce transacted in these markets are Jowar, maize, wheat, groundnut, chilli, cotton, paddy and other oilseeds. Ranebennur market yard handles vegetables also.
- As per the data from NABCONS report, 183 Godowns have been geo-tagged in Haveri District with a capacity of 103719 tonnes.
- There are 07 marketing societies in the district with one in each taluk except for Rattihalli. The Byadagi APMC is among the largest market yard in South Asia for Byadagi Chilli and an APMC mega market has been established in Ranebennuru with state of the art facilities through the RIDF assistance. Several other markets have been renovated and modernized under RIDF in the district.
- Under Cooperative sector, 130 PACS and 7 TAPCMs maintain 244 godowns having a capacity of 36240 MT.
- Currently there are 8 cold storages under construction by Agriculture Department (3), Dept. of Agri marketing (4), Dept of Horticulture(1) in Ranebennuru(4), Byadagi, Hirekerur, Rattihalli & Shiggaon Taluks. There are 31 Privately owned cold storage units with a total capacity of 144000 MT in Byadagi Taluk mainly used for storing Chilly.
- There are about 80 beds per lakh population in the district as against the state average of 108.

5.1.2 Infrastructure and linkage support available, planned and gaps

Infrastructure and linkage support available: The district is centrally located in the state and well connected by Road, Rail and Air with nearest Airport in Hubli at a distance of 70kms.

Planned infrastructure: Upgrading the existing road network, expansion of railways, construction of storage and marketing infrastructure, drinking water projects, education institution i.e Polytechnic college, GTTC for skill upgradation, Hi-tech cocoon market among others are planned and underway. **Gaps:** Several gaps have been identified including lack of primary & high school classrooms, Anganwadis. Further there is an urgent need to setup block-wise primary and secondary processing centres based on the major crop grown in the block. More emphasis may be given to water recharge mechanisms including farm ponds, bore well recharge, Check dams among others. Several infrastructure projects are being undertaken in silos when they can actually be converged realizing greater

benefits. There is a need for comprehensive planning converging several projects under execution including the Jal Jeevan Mission, AMRUT program among other. Need better coordination and planning among the departments and the concerned ministries to ensure the developments are demand driven.

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

In Haveri District, 1695 projects with a TFO of ₹895 crore and RIDF loan of ₹770 crore has been sanctioned and completed belonging to several departments including 437 primary and secondary school development, 280 Anganawadis, 395 rural roads and bridges, 140 tank improvements, 29 projects for APMC development, 13 godowns and 05 cold storage units and more than 50 projects for ground water development. Primary Health care centres and Hospitals have played key role in addressing health care in rural areas. Education particularly construction of Primary schools, Colleges, Polytechnic colleges, and GTTC have addressed the sector in a comprehensive manner from schooling to professional finishing schools rendering students employable. Support to Dept of Agri marketing has resulted in better marketing infrastructure for farmers in the APMC resulting in better realization for the produce. Creation of storage infrastructure including cold storage have helped reduce post-harvest losses plus improving farmers income and avoiding distress selling. Direct as well as indirect employment avenues have also opened up in rural areas due to NABARD RIDF projects.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

The provisioning of drinking water, sanitation, education, and health defines the quality of life of an individual. These services affect day-to-day life of people and have long-term impact in terms of longevity and earning capacity. There are 535 lower primary schools, 452 are government schools, 993 Higher primary schools, 436 High schools, 131 PU colleges, 40 degree colleges, two engineering colleges with 1617 students, one College for Indian medicine (ayurvedic), 05 polytechnics, 11 ITIs, and 1 medical college. The district has around 408 hospitals with 1374 beds, 71 PHCs, 1918 Anganawadi centres, 08 creches, 100 community toilets, 56 solid and liquid waste disposal units.

5.2.2 Infrastructure and linkage support available, planned and gaps

As per the DAG, nearly 75.2% of the households have access to tap water, 19% through the tubewell and remaining through the handpump and well. At present, three multi village drinking water projects are underway in the district covering every household of every village with the intention of providing 55lpcd and the same is expected to be completed by March 2025. Further, nearly 500 classrooms have been identified for upgradation and reconstruction by the ZP, Haveri. Upgrading the state highway and rural roads, agri processing and marketing infrastructure, better coordination in implementation of the projects are some of the gaps that needs to be addressed.

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

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	20.00	80	64	1280.00	1024.00
2	Education-Colleges	No.	50.00	80	20	2200.00	1760.00
3	Healthcare-Diagnostic Lab	No.	50.00	80	12	600.00	480.00
4	Healthcare-Hospital	No.	100.00	80	11	1100.00	880.00
5	Sanitation-Toilets	No.	0.60	80	275	165.00	132.00
Total				382		5345.00	4276.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

As per the Solar Policy 2022-27, Government of Karnataka initiated scheme of generating 1 GW of Solar roof top power plants on the buildings with Net and Gross Metering facility with a target of 1000 MW and ESCOMs are operating the scheme. At the end of August 2021, 300.79 MW capacity has already been commissioned under Grid connected Solar Rooftop Systems in Karnataka. In order to harness the potential of renewable energy in the State, the Karnataka Renewable Energy Policy 2022-2027 has been envisaged by the Government of Karnataka. As on July 2025, 281.1 MW of Renewable energy has been commissioned in Haveri District.

This includes 153.1 MW of wind energy, 95 MW of Solar energy, 18 MW of Cogen and 15.29 MW of Biomass. Another 50 MW of solar power is under commission (Source: KREDL website).

5.3.2 Infrastructure and linkage support available, planned and gaps

As per the KREDL the district has a immense potential of 5396 MW in wind energy which is yet to be realised. Further the GHI and DNI values across all taluks of the district indicate highly favourable solar radiation levels ideally suited for harnessing solar energy which leaves a substantial gap in the same. Few schemes of GoI and GoK to promote Renewable energy are:

- Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahabhiyan (PM KUSUM): It aims to install grid connected ground mounted solar power plants (up to 2 MW) aggregating to a total capacity of 10 GW under Component A; install 20 Lakh standalone solar pumps under Component B; and solarize 15 Lakh grid connected agricultural pumps under Component

C. All components combined would support installation of additional solar capacity of 30.80 GW. Some of the other schemes include PM Surya Ghar – muft Bhijli Yojana, National Green Hydrogen Mission, PLI Scheme for High Efficiency Solar PV Modules PM Suryodhaya Yojana and Surya Raitha Scheme.

There is a surge in EV scooters in the district among the rural masses which creates potential for EV charging stations. The free electricity provided by the state may potentially hamper the adoption of Solar under central schemes at the household level.

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-Home-Biogas	No.	0.40	90	600	240.00	216.00
3	Solar Energy-Solar Pump Sets-10 hp (With USPC)	No.	5.10	90	210	1071.00	963.90
2	Solar Energy-Solar Pump Sets-1 hp (Without USPC)	No.	1.05	90	380	399.00	359.10
4	Solar Energy-Solar Water Heater System	No.	1.90	90	1275	2422.50	2180.25
5	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	2080	520.00	468.00
6	Solar Energy-Stand Alone Solar Power Plants-Solar rooftop grid connected	No.	1.50	90	380	570.00	513.00
Total					4925	5222.50	4700.25

Title : The Climate Change Fund - Interest Differential (CCF-ID)

CCF-ID is a dedicated fund created by NABARD to catalyze climate action in agriculture and rural development. It supports innovative sustainable and inclusive projects that build resilience reduce greenhouse gas emissions and promote climate resilient livelihood. The fund offers flexible finance instrument including grants loans equity and co-financing with atypical support cap of Rs 10 crore per project.

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	1653	597.75	505.28
B	Ongoing tranches	56	370.15	327.98
	Total (A + B)	1709	967.90	833.26

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	410	309.07	286.02
B	Rural roads & bridges	480	338.04	274.36
C	Social Sector	819	320.70	272.83
	Total (A + B + C)	1709	967.81	833.21

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	206	Irrigation potential	ha	16367
B	Rural roads	406	Road length	km	1615
C	Bridges	74	Bridge Length	m	1643

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture University	3	Scientific Agriculture education access to all		2390.77
2	Anganwadi	280	Child care to rural areas		1582.02
3	Animal Husbandry	59	Ease of access to cattle health		1778.74
4	Backward Class Hostel	4	Low cost access to boarding for students		269.24
5	Centre of Excellence Agri and Horti	3	IFS centre of excellence helps in adoption and demonstration of benefits		1249.72
6	Cold Storages	5	Helps address distress		4731.14

			selling and therefore better price realization to farmers		
7	First Grade College	2	Access to higher education in rural areas		136
8	Godown	14	Scientific storage		1717.6
9	Govt. Tool Room and Training Centre	3	Access to technical and job oriented courses in rural areas with stay		10089.5
10	Ground water Recharge	55	Betterment of watertable		89.18
11	Horticulture College	1	Access to higher education in rural areas		2484.55
12	Industrial Training Institute	2	Technical and job oriented training to youth in rural areas		399.53
13	Maternity and Child Hospital	1	Access to pregnant and post pregnancy care		645.15
14	Moraji Desai Res School	1	Access to quality residential education in rural areas		329.89
15	Polytechnic	2	Technical and job oriented training to youth in rural areas		1020
16	Pre University	67	Access to higher education		1650.17
17	Primary Health Centres	15	Access to basic healthcare services in rural areas for free		2042.15
18	Primary Schools	308	Access to basic education		2765.97
19	Raitha Sampark Kendras	7	Access to basic agri services in rural areas		278.35
20	Rural Markets	29	Organized direct marketing for farmers		2688.05
21	Rural Service Centre	19	Access to Government services in rural areas		260.81
22	Secondary Schools	129	Access to eduction		1053.28
23	Sericulture	1	Diversification and promotion of sericulture		1425
24	Watershed Development Projects	3	Addresses depleting water table, mono cropping, lack of irrigation.		263.74

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Karnataka has been actively involved in the SHG Bank Linkage Programme, since its inception. The National Rural Livelihood Mission (NRLM), the poverty reduction programme of GoI, is being implemented as Karnataka State Rural Livelihood Mission (KSRLM) in all the blocks of Karnataka. During 2023-24, total no of 1,17,424 SHGs were saving linked with Rs 531.40 crore and 3,75,701 SHGs were credit linked in tune of Rs 14,531.41 crore. To arrive at realistic picture of SHG- BLP in the State, the banks to sanitize the SHG data and weed out inactive SHGs not operating the SB a/c for more than two years and show them separately. The status of the SHG promotion in the district is given below:

1. Number of SHGs savings linked No. 6392
2. Number of SHGs credit linked (new & repeat) No. 3948
3. Amount of bank loan availed -₹139.19 crore
4. Average loan per SHG – ₹3.53 lakh

The district also has around 24032 JLGs in the district that are credit linked. The microfinance loan portfolio in the district stood at ₹1732.81 crore with 3.49 lakh accounts as on 31 March 2025. To arrive at realistic picture of SHG- BLP in the State and the district, the banks to sanitize the SHG data and weed out inactive SHGs not operating the SB a/c for more than two years and show them separately. There exists regional disparity among the blocks in the district despite the federation with higher concentration in Haveri taluk and lesser in Savanur.

6.2 Infrastructure and linkage support available, planned and gaps

- In the district, there are 26 MFIs & Small Finance Banks implementing the SHG programme and there are 172 BCs working for 217 Bank Branches. As on 31 March 2025 AKMI report, the MFIs together in the district have a total outstanding of ₹1732.81 crore in 3.49 lakh accounts which is more than 18% of the total priority sector outstanding indicating its significance. The NGOs/ MFIs have been providing hand holding support to the SHGs as a strong conduit for empowerment/strengthening the SHGs, which has resulted in enhanced scale of operation, income generation and involvement in a spectrum of activities across the board.
- The State Government is implementing the “Aajeevika”- National Rural Livelihoods Mission (NRLM) scheme through Karnataka State Rural Livelihood Promotion Society named as “Sanjeevini” and is providing revolving fund assistance and formation grant to SHGs.
- Regional disparity is being addressed in the district with increased awareness in remote areas. However, Issues relating to multiple membership and multiple financing to be addressed.
- Thrust on sustenance of existing Groups with focus on quality of SHGs, which is key to sustenance. SHPIs/Banks need to introduce regular grading of SHGs. The SHGs need to be provided training for reiterating the basic tenets, group dynamics and proper book keeping.
- Promotion of micro enterprises among the mature SHGs through skill development and market oriented training to them.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Loans to Distressed Persons-- Non Institutional Loans	No.	1.00	100	11600	11600.00	11600.00
2	Loans to Distressed Persons-- OD to PMJDY	No.	0.10	100	9500	950.00	950.00
3	SHGs/ JLGs--JLGs	No.	2.00	100	5750	11500.00	11500.00
4	SHGs/ JLGs--SHGs	No.	2.00	100	4700	9400.00	9400.00
5	Start-ups--Other than Agri & MSME	No.	50.00	80	291	2725.00	2180.00
6	State Sponsored Organisation for SCs	No.	1.00	100	1170	1170.00	1170.00
Total					33011	37345.00	36800.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Setting up of soil-testing laboratories in each of the taluks - in PPP mode
2. Awareness about application of chemical fertilizers and pesticides in order to reduce the same and encouraging farmers to adopt chemical free farming is urgently needed.
3. FPO/ Collectivization concept and its benefits needs to be propagated among the farmers to address the gaps in value chain in a holistic manner including inputs, good agriculture practices, harvesting techniques & tools, storage, primary & secondary processing and distress sale of produce.
4. Conservation of native seed varieties to promote biodiversity is needed
5. Approach to farming through entrepreneurial mindset with market orientation needs to be inculcated and nudging farmers to shift away from MSP crops
6. Integrated Farming Systems and Climate resilient varieties of crops needs to be encouraged Agriculture universities are developing several improved crop varieties which needs to be propagated to farmers.

2. Water Resources

1. Desilting of tanks and improving bunding of the tanks to store more water for farmers with tank irrigation facilities are required.
2. Comprehensive program to harvest the rainwater through existing building rooftops and check dams, surface tanks and bunds
3. Need to educate farmers about Sprinkler and Drip irrigation and its adoption. Further these water saving units needs to be increasingly financed particularly in water scarce areas.
4. Bankable farm pond projects can be sanctioned by the banks in JLG mode. This will be reliable, as well as a scalable model.
5. Installation of solar IP sets to be promoted for meeting assured energy supply for running pump sets and promoting renewable energy sources. Awareness may be created among farmers through field demonstrations for promoting solar IP sets for irrigation.

3. Farm Mechanization

1. Agriculture Universities/Research Institutes should innovate smaller agricultural machinery that are tailor made for crops grown in the region. For eg: Millets in Haveri district
2. Promoting use of drones
3. Creation of awareness among SF/MF for adoption of custom hiring and setting up of custom hiring centre in each village/hobli
4. The district is one of the leading producers of horticulture crops and the

implements/machineries required in production/ post-production activities of these crops is major area which can be financed. The implements/ machineries like arecanut, dehuskers, coconut dehuskers, sprayers (power, rocking, tycoon, etc), weeders, etc. can be considered for extending credit.

5. Farmers collectives need to enterprise and open more custom hiring centres.
6. In addition to providing credit for new CHC units, banks may also finance entrepreneurs for repair units, sale of spare-parts, lubricants etc. and mobile service centres.

4. Plantation and Horticulture

1. Establishment of floriculture/Vegetable marketing outlets by the Dept of Horticulture.
2. Develop and promote alternate application of arecanut apart from gutka, paan and supari by the Food technology research centres.
3. Postharvest facilities for cleaning, sorting, grading, packing units has to be promoted in vegetables, spices and horticulture crops. Also, wide scale adoption of protected cultivation (Greenhouse and shadenets) along with development of modern nurseries may be encouraged by the Dept of Horticulture.
4. Horticulture Dept. may consider promoting Apiculture across all 8 taluks can help improve the crop yield
5. Decentralized processing units in every taluks for horticulture crops is the need of the hour and Dept. may encourage private entities, PPP mode to setup the same.
6. Dept. of Sericulture may encourage farmers to adopt high yielding variety of silkworm, improve rearing house through technology adoption and provide training on better pest management techniques.

5. Forestry/ Waste Land Development

1. Interventions required from the banking sector in terms of credit planning, awareness building among perspective borrowers, training and capacity building of bank officials, financing eligible farmers etc
2. The approach of the Forest Department needs to focus on promoting commercial forestry through demonstrations on farmers' lands by growing appropriate species that will augment farmers' incomes. They can also promote intensive bund side plantations over large areas by planting species like Casuarina, silver oak, teak, etc., that can fetch substantial supplementary income.
3. Forward and backward linkages need to be developed at the ground level in order to convert cultivable wasteland for raising forest tree crops for commercial purpose under the purview of farm/agro-forestry. Agriculture department can encourage plantation of forestry species as border plantation.

6. Animal Husbandry - Dairy

1. Supply of adequate cattle feed, disease management & timely health & breeding services to farmers at door-step, veterinary care, etc., needs to be undertaken.
2. Banks to diversify their portfolio through financing Milk Parlor, Khova making units, Dairy machineries transportation etc.
3. Agriculture department, ATMA officials may sensitise the farmers about azolla cultivation in small patch of land, which is nutritious fodder for the farm animals.
4. Rejuvenation of the defunct dairy co-operative societies to help the dairy farmers in the area.
5. Apply the BUILD-UP strategy: Buy more animals; Upgrade local animals; Invite Private-Public Partnership; Lighten the credit burden by crafting special credit window; Develop more Dairy Zones for rural growth; Unify efforts of government and non-government agencies; Promote the consumption of locally produced milk and premium milk products
6. A large number of cattle feed units need to be encouraged as district is rich in raw material for cattle pellets, silage among others.
7. Due to large cattle population of 3.5 lakh and frequent outbreak of LSD, FMD among others prompt for adoption of various methods of treatment including Ethno-veterinary services in the district.
8. There is a need for conservation of indigenous breeds of cattle and buffalo which would require awareness creation, to be initiated by the line departments.

7. Animal Husbandry - Poultry

1. Banks generally hesitate to give loans as poultry birds are not insured, and in the eventuality of any outbreak of disease, the loans may become NPA. Insurance companies to consider insuring poultry birds.
2. Breeding centers/hatcheries/ poultry feed plants need to be established in the district.
3. Backyard poultry has picked up in the district realizing its potential and therefore need to focus on collectivization to provide better market access

8. Animal Husbandry - Sheep, Goat, Piggery

1. Due to the increasing demand for sheep and goat meat, registered modern slaughter houses needs to be established in the district.
2. Revival of Sheep and Wool Producers Co-operative Societies which have become defunct to assist farmers in production and marketing of produce with the assistance of the DRCS and DCCB may be considered.
3. Modern and hygienic retail units may be financed by the banks as they are almost non-existent in the district.

9. Fisheries

1. There is a need to increase fish production in the reservoirs through scientific and sustainable stocking with improved varieties of fish. Bringing more waterlogged areas unfit for agriculture under Freshwater Prawn Culture / Poly culture of prawns and carps.
2. Banks may encourage activities especially fish culture in ponds/tanks by financing SHGs / JLGs. Awareness creation among the fishermen community on extension of working capital along with terms loans and issuance of KCC and also formation of JLGs / FPOs by Fisheries Department / Banks / NGOs.
3. Inland marketing of fishes is an important area which is still developing. The infrastructures like cold storages and marketing complexes are required to be promoted under PPP model to ensure hygienic sale of fishes.
4. Construction of hygienic and organized fish markets/malls with appropriate cold storage facilities would ensure availability of quality fish. This would not only boost consumption but also lead to increased sales and improved income to the farmers. (Private entrepreneurs with support from NFDB and Fisheries Dept.)
5. There is a need for development of fish seed rearing facilities and stocking of fingerlings in the pond/tank. (Dept. of Fisheries)
6. Dept of fisheries may consider establishing local fish seed hatcheries which are crucial to ensure timely and cost effective way of stocking in lakes reducing dependency on external suppliers. These hatcheries should be supported by nurseries and rearing ponds across taluks. Fisheries cooperatives may be strengthened in this regard.

10. Construction of Storage and Marketing Infrastructure

1. Banks in the district may extend pledge loans to farmers against Negotiable Warehouse Receipts (NWRs).
2. Propagation of Scheme of Agriculture Infrastructure Fund AIF among all eligible beneficiaries like FPOs, PACS, Marketing Cooperative Societies, SHGs, JLGs, Multipurpose Cooperative Societies, agri entrepreneurs and startups.
3. Department of Horticulture, may encourage creation of Drying yards, pack houses, new cold storages, renovate existing cold storages, develop cold chains/cold chambers, etc.

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. Set up soil testing laboratories in each taluk or encourage PACS/Agri graduates to set up soil testing laboratories and help them avail of incentives under the ACABC scheme of GoI.
3. Bringing Cultivable Waste Land under Crop Cover and pooling of land holdings (Dept. of Agriculture)

12. Agriculture Infrastructure: Others

1. Need to encourage the activities like seed production, production of bio-pesticides, Bio-

fertilizers, Azolla, Silage Making units, cattle feed units and vermicomposting.

2. Agriculture Department, KVK & Horticulture departments may provide more support and necessary training to these units, wherever required

13. Food and Agro. Processing

1. Encouraging setting up of pre-processing centres and pre-cooling facilities and quality measurement / control infrastructure near farm gate and mandis.

2. Agriculture and food sector have a long and fragmented supply chain, which is a critical bottleneck in the growth of the sector. There is a need to organize the sectors into activity specific cluster

3. Department of Agricultural Marketing, GoK needs to promote 'Ag-mark' grading of agricultural produce and introduce e-tendering system in all APMCs.

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.

2. With a large number of Farmers Producers Cooperatives being formed with support from NABARD and Horticulture Department/ SFAC in the district, banks may actively engage with these societies. The Agriculture Infrastructure Fund now provides Credit Guarantee for FPOs through NABSanrankshan Trustee Pvt. Ltd

15. Micro, Small and Medium Enterprises (MSME)

1. Assured and reliable power supply to industries

2. Bank may provide adequate and timely working capital for micro enterprises. The working capital requirements may be met by issuing SCC.

3. Providing district specific potential and local skill training by RSETIs, DIC and GTTCs

16. Export Credit

1. Focused attention on strengthening export infrastructure like establishment/ enhancement/ modernization of inland container depots, container freight stations, hassle-free clearance, product specific cold storages, warehouses etc

2. Standardization of Phyto sanitary requirements specific to the district related commodities is needed at the earliest.

3. Export through collectivization's like FPOs may be encourage with comprehensive handholding support.

17. Education

1. Banks to conduct awareness/sensitization programme at the start of the academic season to enable students to avail of the facility. Camps may also be organised at regular intervals. The students should be made aware of the facilities available in terms of education loans, subsidies, scholarships, etc. The services of FLCs can be utilized for the same.
2. Educational Institutes need to further scale up tie-ups with various companies/agencies for conducting campus recruitment drives/ensuring maximum placement of students graduating from specialized/vocational institutions, etc. This would directly impact employment generation, credibility of the institutions and effective repayment of educational loans

18. Housing

1. Need for awareness creation among people by banks and district authorities by organizing awareness camps, housing loan mela, participating in property fairs etc., Also, sensitizing among bankers & borrowers in turn on the documentation required for housing loan & swift follow-up thereof to avoid delay in sanction of loan.
2. Housing sector is seeing a boom post covid after stabilized economy. In view of the same, banks must ensure that the plan given for houses have sustainable structures and must consist of water harvesting and recharge facility, while approving the loans.

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 across 8 taluks.
2. Primary Health Centres should improve upon their infrastructure and tie-up with quality hospitals in urban Centres/metros for getting advice on treatment over telemedicine infrastructure. It is imperative to target 232 GPs under the same.
3. Prepare a futuristic vision document covering infrastructure required and planned involving roads, metros, public transport, water, power, for all 232 GPs.

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 pump sets, solar cookers, wind pumps etc.

The various solar powered machines like Chili pounding machine, roti maker, Khova maker and other processing machines needs to be promoted under PMFME.

2. Bankable models for various interventions may be formulated for easy reference by bankers in extending finance for renewable energy units.

The Solar Companies may also consider entering into tri-partite agreement with banks for providing training, marketing and credit support to the beneficiaries of these products.

21. Informal Credit Delivery System

1. Issues relating to multiple membership and multiple financing to be addressed.
2. Identification/ re-activating dormant/ inactive group by providing various capacity building initiatives both to bankers and SHG members.
3. Addressing regional imbalance by targeting blocks where there is less development.
4. Promotion of micro enterprises among the mature SHGs through skill development and market oriented training to them.
5. Financial Literacy and Capacity Building: Enhance the financial literacy of SHGs, JLGs, and marginalized communities through regular training programs to improve their understanding of formal banking processes, loan products, and repayment mechanisms. This can increase their ability to access and manage formal credit effectively.
6. Simplification of Loan Procedures and Flexibility in Repayment: Simplify the loan application process for SHGs and JLGs, ensuring that it is easy to navigate and understand. Additionally, create more flexible repayment schedules for distressed sections to prevent loan defaults and improve credit uptake.
7. Strengthening Linkages Between Formal Banks and Informal Groups: Foster stronger partnerships between formal financial institutions (like NABARD, cooperative banks, and microfinance institutions) and informal credit delivery systems. This could include increasing bank outreach in rural areas, incentivizing lending to SHGs/JLGs, and ensuring more transparent and accessible microfinance options.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

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

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

c. National Campaign on Cooperation among Cooperatives

A pilot project to promote the spirit of Cooperation among Cooperatives was launched by Hon'ble Union Minister for Home & Cooperation on NABARD Foundation Day (12 July 2023). The pilot project was launched in Banaskantha and Panchmahal DCCBs of Gujarat to promote all the financial transactions of Primary Dairy Cooperative Societies (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 Computerization 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 ₹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 ₹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. Computerization 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 Coops India 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

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 longterm rural cooperative credit structure cover 26 State Cooperative Agriculture and Rural Development Bank (SCARDBs) branches and 181 PCARDBs having a membership of nearly 11.89 lakh members. Further, there are 3446 MSCS having their registered office in the State. Besides, there are about 41 district level federations and 25 State level federations of societies operating in the State. Recent developments/ latest initiatives by State

2. The following announcements were made by the State in their budget for 2025 26. 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 socioeconomic roles. Under the Interest Waiver Scheme, ₹240 crore in loan interest has been waived for farmers via DCCBs and PCARDBs. The Karnataka State Cooperative 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:
"Sahakar Se Swachhata Abhiyan, a Statewide initiative, was led by the Karnataka State Cooperative Federation Ltd., Bangalore, and Belgaum District Cooperative Union Ltd. with a major cleanliness drive in Belgaum on 28 May 2025. Staff and office bearers from various cooperative societies participated actively. Similar events were held on 27 May 2025 in Bellary, Vijayanagar, and Dharwad, with support from DCCBs and the State Cooperative Federation, showcasing the cooperative sector's commitment to public welfare.
4. Green Initiatives included ""Ek Ped Maa Ke Naam"" campaign by the RCS office, blending environmental awareness with emotional appeal. In Mysore, the Cooperative Union, TAPCMS, and Women's Cooperative Societies led impactful cleanliness and plantation drives. Tree plantation activities also took place in Hassan, Chitradurga, Udupi, Chamarajanagar, and Bengaluru Rural, promoting sustainability through active participation of officials and cooperative members."
5. "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 to public health.
To commemorate the IYC, a special magazine titled Sahakara was published, showcasing stories, achievements, and future visions of Karnatakas cooperative movement.
Trainings & Debates Across districts, training programs were conducted to raise awareness about the significance of IYC and the role of cooperatives in sustainable development. A thought provoking debate on Economic Growth Through Cooperatives was organized by the Karnataka State Cooperative Federation, sparking dialogue on the transformative power of cooperative models.
6. Status of PACS Computerization
 - a. State Level Status of computerization (viz. GoLive/ePACSSonly, 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

7. 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. KCC Bank Dharwad is the District Central Cooperative Bank operating in the district with its 22 branches. The sector wise distribution of cooperative societies in Haveri District is as under:

- a. Primary Agriculture Coop. Societies -232
- b. Dairy Cooperative Societies - 547
- c. Fisheries Cooperative Societies - 31
- d. Livestock / Poultry Coop. Societies - 48
- e. Agro Processing / Industrial Coop. Societies - 25
- f. Consumer Cooperative Societies - 12
- g. Credit & Thrift Cooperative Societies -154
- h. Housing Cooperative Societies -21
- i. Labour Cooperative Societies - 01
- j. Handloom / Textile / Weavers Cooperative Societies-37
- k. Marketing Cooperative Societies - 08
- l. Misc. Non Credit Cooperative Societies - 198
- m. Multipurpose Cooperative Societies - 42
- n. Urban Cooperative Banks - 10
- o. Sugar Mill Cooperative - 02
- p. Miscellaneous Credit Cooperative Societies - 10
- q. Total number of Cooperative Societies - 1418

Source: National Cooperative Database"

2. PACS Computerization Project Under the Centrally Sponsored scheme, of the total 232 PACS in Haveri District, 227 have been selected for the project. 165 PACS have completed the GoLive stage, 17 are performing Dynamic day end and 43 System audit have been completed as on 15 December 2025 in Haveri district.

3. PACS and Primary Agriculture Marketing Cooperative Societies provide loans at 7% interest rate for the agriculture produce of farmers stored at Cooperative Societies Warehouses. Farmers of PACS and Primary agriculture marketing cooperative societies of State get pledge loan at 7% rate of interest. Government provides 4% of this interest

Haveri, PLP 2026-27
subvention to the cooperative institutions.

4. Action plan for establishing new Multipurpose PACS (mPACS)

In line with the target of Ministry of Cooperation, GoI, Government of Karnataka has constituted State Cooperative Development Committee (SCDC) and District Cooperative Development Committee (DCDC) and is in the process of identifying potential for establishing new mPACS.

5. Special Refinance Facility for transformation of PACS as MSC (MultiService Centre) from NABARD

Under this scheme, special long term refinance facility and grant assistance is extended to PACS through StCB to create quality infrastructure (capital assets) and increase business portfolio as well as meet the credit requirements of members of the PACS. PACS for MSC assistance has been extended for 36 PACS to the tune of ₹10.07 crore by the DCCB with refinance assistance from NABARD.

6. Potential for formation of cooperatives

1. Haveri district has a rich cooperative profile as seen below:

Total Gram Panchayats (GPs) 223

PACS covered Gram Panchayats 223 (100%) as per the National Cooperative database, all GPs in the district are saturated with the PACS.

No of GPs covered by Dairy Societies 223

No of GPs covered Fishery Societies 28

2. There is a good coverage of the Gram Panchayat as seen above. There is no scope for formation of additional PACS but Fishery Cooperative Societies can be explored. Two PACS, Andalagi PACS and Yalavigi PACS are under liquidation. Some more PACS have not been audited due to misappropriations, mismanagement, no business, etc. It provides an opportunity to revive the societies.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Watershed Development	Hiremankatti Watershed Development project	Shiggaon	Grant Assistance of ₹2.05 crore	Convergence with Dept. of Agriculture, Horticulture, Bankers and NRLM, Zilla Panchayat	950	Rise in water table in the region. Better top soil management and water availability. Promotion of bio-diversity in the project area. Sustainable livelihood resulting in better lifestyle among the selected landless. Adoption of good agriculture practices among the selected farmers. Increased willingness among the bankers to finance. increased income, better lifestyle, sustainable farming methods.

2	Collectivisation	Bhoosiri Millets Farmers Producer Company Ltd.	Shiggaon	Grant Assistance of ₹8.44 lakh	Convergence with Dept. of Agriculture which has provided the FPO with CHC hub, goshaala, Color sortex machine for millet processing.	450	Crop diversification into millets from staple Maize and lower dependency on MSP. Climate resilient crop, better soil health and water management. FPO is providing seeds for free and assured buyback with profit sharing and therefore ensuring better price realisation for farmers.
3	Collectivisation	Medhini Farmers Producer Company	Haveri	Grant Assistance of ₹6.65 lakh	Convergence with Dept of Agri which has provided them with CHC and tractor.	1187	Farmers in the region have been utilizing the farm machineries resulting less drudgery and better utilization of time. FPO has created its own brand MEDHINI products creating its own identity. FPO is procuring maize at the farmgate assuring better price.

4	Collectivisation	Shri Kantesh Farmer's and Animal Husbandry Producer Co.Ltd	Byadagi	Grant Assistance of ₹8.90 lakh	Convergence with Dept of Agriculture which has provided them with tractor and Dept of Animal husbandry which is guiding with technical knowhow.	502	FPO activities has resulted in quality cattle feed availability in the region, adoption of farm machineries, better cattle health management, market and training has resulted in increased awareness about animal husbandry and better price for their produce.
---	------------------	--	---------	--------------------------------	---	-----	--

5	Collectivisation	Bhumika Raitara Utpadakar Souhardha Sahakari Niyamita	Ranebennur	Grant Assistance of ₹9.06 lakh	Convergence with Dept. of Agriculture, Wassan and Azim Premji Foundation	517	FPO has its own millets processing unit. FPO activities have resulted in adoption of farm machineries resulting in lesser drudgery, door delivery of inputs. Farmers have taken to seed production in 1 acre model resulting in much higher price realisation and better lifestyle. FPO is also into organic pesticides which can potentially result in better soil management, lesser input cost, higher savings and sustainable agriculture.
6	Collectivisation	Hanagal Farmer Producer Company Limited	Hanagal	Grant Assistance of ₹25.00 lakh	NIL		FPO is educating farmers about cattle health management resulting in better health and milk yield and therefore income.

Success Stories

Success Story 1

Title	AGADI PACS
Scheme	PODF and PACS as MSC
Project Implementing Agency	AGADI PACS
Duration of the project	02 YEARS
1. No. of beneficiaries	850
2. Community	FARMERS
3. State	Karnataka
4. District	Haveri
5. Block	Haveri
6. Village	AGADI

1.1 Support provided

PACS was provided concessional refinance of ₹192.00 lakh under PACS as MSC. They were also facilitated with 3% interest subvention under AIF

₹2.00 lakh grant assistance was provided under CDF

1.2 Pre-implementation status

PACS had accumulated loss of more than ₹17 lakh in 2012 and was unable to meet its working capital requirements and had to borrow for the same. Earlier, KCC was the only source of income and PACS was unable to provide its members with value added services.

1.3 Challenges faced

Conceptualizing a project to create an additional source of revenue. Convincing the Board of Directors and the farmer members to avail loan under PODF and PACS as MSC. Availability of the land was another major issue.

1.4 Impact

PACS has constructed Godown and Shopping complex in Agadi Village which has been rented out resulting in additional source of revenue of ₹80,000 per month.

PACS has returned to profit and all accumulated losses have been accounted for. As on date, PACS has reported profit of more than ₹8.00 lakh

PACS is able to provide its farmer members with value added services like Fertilizers, Seeds, PDS shop among other.

PACS is deliberating on issuing dividends after the current financial year which clearly indicates that PACS has achieved a sustainable financial position utilizing the funds and creating assets that result in additional revenue source.



Success Story 2

Title	Bhoosiri Millets Farmers Producer Company Ltd
Scheme	PODF - ID
Project Implementing Agency	SELF PROMOTED FPO
Duration of the project	03 YEARS
1. No. of beneficiaries	440.00
2. Community	SMALL AND MARGINAL FARMERS
3. State	Karnataka
4. District	Haveri
5. Block	Haveri
6. Village	SANGUR

2.1 Support provided

Grant of ₹8.11 Lakh for FPO promotion and assistance for setting up stalls in several exhibitions including Krishi Melas and Haats across the country.

2.2 Pre-implementation status

The FPO was sanctioned to address the gaps in the Millets value chain in the district. Lack of availability of quality Millets, less area under millets and chemical free cultivation. There was lack of fair market and organization in value addition and secondary processing of Millets.

There was a need to enhance the capacity of the beneficiaries as they were unaware of the nuances of processing and lack of entrepreneurship in millets and low income realisation.

2.3 Challenges faced

Motivating farmers to form an organization and making them understand the significance of collectivization. Lack of knowledge about marketing practices, developing trust about private entities.

Availability of timely credit to undertake business activities and lack of awareness about the various government schemes and gaps in value chain and significance of value addition.

2.4 Impact

Farmers, initially skeptical, realised the importance of collectivization with more than 370 farmers came together contributing in share capital, procurement, aggregation and value addition learning the business aspects.

FPO is distributing millet seeds to farmers for free, advising them on good practices and its benefits leading to increased area under millets. Further FPO is also assuring buyback the produce and advocating strongly for chemical free cultivation of the same.

Haveri, PLP 2026-27

Adoption of mechanization in farming by the members as the FPO has setup its own custom hiring centre with the assistance of Dept of Agriculture under SMAM, Color sortex maching by the Agriculture Dept.

Aggregation, primary and secondary processing and marketing the millets has led to business turnover of ₹4.22 crore during 2024 25.

FPO is doing its own business intelligence and is undertaking B2C marketing their value added products such as 5 types of Millet Rava, millet biscuits, vermicelli among other products. It is able to market its produce to more than 10 states in the country from Sangur village in Haveri.



Success Story 3

Duration of the project	12 Months
1. No. of beneficiaries	240.00
2. Community	Youth
3. State	Karnataka
4. District	Haveri
5. Block	Shiggaon
6. Village	BADA
Project Implementing Agency	GTTC
Title	Construction of GTTC in Shiggaon under RIDF tranche 28
Scheme	Rural Infrastructure Development Fund Tranche 28

3.1 Support provided

RIDF assistance of ₹73.37 crore

3.2 Pre-implementation status

The project has 4 components including Administration block with classrooms, Workshop, Girls and Boys Hostel. Construction of the building has been completed and project has been inaugurated. Classes have been initiated from the current year.

3.3 Challenges faced

A large number of youth had to migrate to nearby places for skilling themselves in technical courses. This migration led to braindrain in Haveri and therefore affecting related economic activities.

Migration discouraged women from skilling themselves due to societal obligations. Absence of state of the art skilling and hostel facility in the district particularly in the courses trained by GTTC such as mechatronics, Tool & Dye making, Electrical and electronics, Precision engineering.

3.4 Impact

240 students including 120 girl students will be able to pursue Diploma in advanced and job oriented technical courses.

Students in the district will be largely benefitted as they do not have to migrate to metro cities in search of good training centres and jobs.

GTTC has recorded 100% placement to students completing their course thereby assuring economic security which can eventually lead to social and economic mobility for the family concerned.

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 ₹52,827 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-IIHRS 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) Haveri district predominantly agricultural faces significant challenges from climate change including unpredictable rainfall and rising temperatures. However it also holds promising opportunities for climate action especially in the areas of sustainable agriculture water conservation renewable energy and community involvement.

1. Sustainable Agriculture: The district's agriculture focused on crops like cotton pulses and groundnuts is vulnerable to climate shifts. Implementing climate-resilient practices such as crop diversification drought-resistant varieties organic farming and soil conservation can enhance farmers' resilience. Agroforestry which integrates tree planting with farming can provide carbon sequestration benefits while boosting farmers' income.
2. Water Conservation: Erratic rainfall and groundwater depletion are major concerns in Haveri. Water conservation initiatives including rainwater harvesting watershed development and rejuvenating traditional water bodies can address water stress. Introducing efficient irrigation techniques like drip and sprinkler systems would significantly improve water usage.
3. Renewable Energy: Haveri has significant potential for solar energy due to its ample sunshine. Promoting solar-powered solutions for household electricity and irrigation can reduce reliance on fossil fuels. Additionally, certain areas may be suitable for wind energy projects.
4. Afforestation: Increasing green cover through afforestation and reforestation can mitigate climate change impacts by absorbing carbon preventing soil erosion and improving biodiversity. Community-led initiatives to plant trees around degraded lands and water bodies can enhance the district's natural environment and act as a carbon sink.
5. Community Engagement

Strong community involvement is essential for successful climate action. Local governments non-profits and educational institutions can collaborate to raise awareness of climate change and environmental issues. Training programs that encourage sustainable practices particularly targeting women and youth can drive lasting change at the grassroots level.

6. Government Support

The Karnataka government's climate policies such as the State Action Plan on Climate Change (SAPCC) provide a framework for Haveri's climate initiatives. By leveraging state and central schemes related to climate resilience renewable energy and rural development the district can secure funding and support to scale climate action efforts.

3.2 Any specific Climate Change initiative in the District by

- a) Government of India has undertaken various initiatives including Rashtriya Krishi Vikasa Yojana National Horticulture Mission PMFBY RWBCIS development of community based tank management program watershed development clean drinking water project National Afforestation Program micro irrigation under Pradhan Mantri Krishi Sinchayee Yojana in the district.
- b) KVK is implementing a climate change project in Ranebennur Taluk under NICRA program to mitigate the impact of climate change. It primarily focuses on promoting climate resilient agriculture.
- c) State Government is implementing various projects under REWARD program of world bank that addresses several aspects of climate change including the Watershed development tank improvement program addressing water availability and Krishi Bhagya a comprehensive program addressing soil and water conservation.

d) NABARD is implementing a watershed project in Shigaaon taluk covering 1068 Ha in 3 villages consisting of 950 farmers wherein several soil and water conservation activities have been undertaken including construction of trench cum bunds Stone gully plugs farm ponds distribution of saplings Rock filled dams sustainable livelihood mechanisms climate and agriculture information dissemination among others.

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

Potential for Geographical Indication (GI) in the district

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

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

3. Byadagi Chilly is the only GI tagged item from Haveri district bearing the item number 147 and conferred in 2011 and has been renewed in 2018 until 2028.

4. The process of identification of items to be considered for GI Tagging is being done by the District administration. Potential items to consider from Haveri district for GI recognition are "Ranebennur Kambali" from the SHGs of Medleri Ranebennur "Lingavastra" from weavers cooperatives of Thomminkatti village in Ranebennuru Cardamom garland from the elakki street in Haveri taluk has quite a legacy and has been passing on from generation to generation and Hangal Alphonso Mango grown in Hangal Taluks.

PM Dhan Dhaanya Krishi Yojana

1 Potential under PM Dhan Dhanya Yojana in the District

A. Objectives

1. Enhance crop productivity and diversification
2. Improve irrigation infrastructure (e.g. drip/sprinkler systems)
3. Expand post-harvest storage at block/panchayat levels
4. Strengthen both short-term and long-term agricultural credit
5. Promote sustainable & climate-resilient farming practices

B. Coverage

a Districts: 100 underperforming agri districts (min. 1 per state/UT)

Duration: 2025–26 to 2030–31

Budget: ₹24000 crore/year; ₹1.44 lakh crore total

Beneficiaries: ~1.7 crore farmers (esp. small/marginal)

Schemes: Convergence of 36 central schemes from 11 ministries

Governance: District/State/National committees; digital monitoring

C. Key Features

- **Funding and Scale:** Financed through convergence of 36 existing schemes across 11 ministries with no separate budget head.
- **Annual outlay:** ₹24000 crore; Total over 6 years: ₹1.44 lakh crore (FY 2025–26 to FY 2030–31).
- **Expected to directly benefit around 1.7 crore farmers.**
- **Scheme Convergence**
 - ✓ Integrates 36 central schemes (including PM-KISAN PMFBY PMKSY RKVY) into a single unified framework.
 - ✓ Supplemented by state-level schemes and local/private partnerships
- **Structural Improvements**
 - ✓ Boosts crop yields (aiming for +20–30) through better inputs irrigation mechanization and agronomy.
 - ✓ Crop diversification and sustainable practices like organic farming soil conservation and water efficiency.
 - ✓ Enhances post-harvest infrastructure—warehouses cold chains silos agro-processing packing units.
 - ✓ Expands irrigation via micro-irrigation rejuvenating water bodies strengthening systems.
 - ✓ Streamlines credit access facilitating both short term (crop loans) and long-term investment credit.
- **Implementation & Governance**
 - ✓ District-level District Dhan Dhaanya Samiti chaired by District Collectors with support from NITI Aayog and agri-universities develops and monitors plans.
 - ✓ Digital dashboard farmer app and district ranking monitor 117 KPIs monthly (e.g. yields credit disbursals storage usage).
 - ✓ Guided by a National Steering Committee state nodal bodies and frequent progress reviews.
- **Special Focus Areas**
 - ✓ Women youth and FPOs are prioritized with provisions for Women Producer Groups (~10000 groups ~5 lakh women) and agripreneur support.
 - ✓ Emphasis on climate resilience smart agriculture and modern technologies—IoT drones precision farming.
- These features combine to transform lagging agricultural districts through a holistic integrated approach aiming for higher productivity reduced post-harvest losses financial empowerment and market-oriented sustainable farming systems.

D. Implementation

a District Dhan-Dhaanya Krishi Samiti: Each target district forms a committee chaired by the District Collector with support from agriculture departments and NITI Aayog experts

Planning & Accountability: District-level agriculture plans drafted locally; States & National-level steering committees oversee implementation

E. Monitoring:

Digital Dashboard & App: Tracks over 117 Key Performance Indicators (KPIs) such as yield irrigation coverage storage enhancement and credit disbursal

Performance Monitoring: Monthly reviews and district rankings foster healthy competition modeled after the Aspirational Districts Programme

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	DISTRICT AT A GLANCE 2023-24
Soil & Climate	DISTRICT AT A GLANCE 2023-24
Land Utilization [Ha]	DISTRICT AT A GLANCE 2023-24
Ground Water Scenario (No. of blocks)	Ground Water Data Report 2024
Distribution of Land Holding	DISTRICT AT A GLANCE 2023-24
Workers Profile [In 000]	DISTRICT AT A GLANCE 2023-24
Demographic Profile [In 000]	DISTRICT AT A GLANCE 2023-24
Households [In 000]	DISTRICT AT A GLANCE 2023-24
Household Amenities [Nos. in 000 Households]	DISTRICT AT A GLANCE 2023-24
Village-Level Infrastructure [Nos.]	DISTRICT AT A GLANCE 2023-24
Additional Information	DISTRICT AT A GLANCE 2023-24
Infrastructure Relating To Health & Sanitation [Nos.]	District at a Glance 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	District at a Glance 2023-24 & Dept of Agriculture
Irrigation Coverage [000 Ha]	District at a Glance 2023-24
Infrastructure For Storage, Transport & Marketing	District at a Glance 2023-24
Animal Population as per Census [Nos.]	District at a Glance 2023-24
Infrastructure for Development of Allied Activities [Nos.]	District at a Glance 2023-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District at a Glance 2023-24 Integrated Sample Survey 2020-21
Irrigated Area & Potential	District at a Glance 2023-24
Block level water exploitation status	Ground water Report 2024
Mechanization in District	District at a Glance 2023-24
Sericulture	District at a Glance 2023-24
Weavers Clusters	District at a Glance 2023-25
Area under Forest Cover & Waste Land	District at a Glance 2023-24
Processing Infrastructure	KMF Portal
Poultry	DIC data
Inland Fisheries Facilities	District at a glance 2023-24
NABARDs interventions	NABARD WATERSHED DATA
MSME units - Cumulative	Karnataka State Economic Survey 2025
Traditional activities	National Cooperatives Database
Renewable Energy Potential	https://kredl.karnataka.gov.in/storage/pdf-files/Monthrpt/Districtwise.pdf
Status of SHGs	SLBC 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
Status/ progress under various schemes of MoC in the district	National Cooperative Database portal

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

Sources for Banking profile Data	
1	SLBC ACP PORTAL
2	
3	

Name and address of DDM

Name	RANGANATH S
Designation	DDM, NABARD
Address 1	SHIVA NILAYA NEAR DEVRAJ URS POST METRIC HOSTEL
Address 2	2ND CROSS ASHWINI NAGAR NEAR SHIVA PARK HANGAL ROAD
Post Office	Haveri H.O
District	HAVERI
State	Karnataka
Pincode	581110
Telephone No.	7406201900
Mobile No.	6363877282
Email ID	haveri@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
---	---

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
---	---

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

: 022-26539419 : headoffice@nabcons.in

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

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



NABSanrakshan Trustee Private Limited
Building Trust for Rural Prosperity

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

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

📞 : 040-23241155/56

🌐 : www.nabsamruddhi.in

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