



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Kalaburagi District
Karnataka Regional Office, Bengaluru



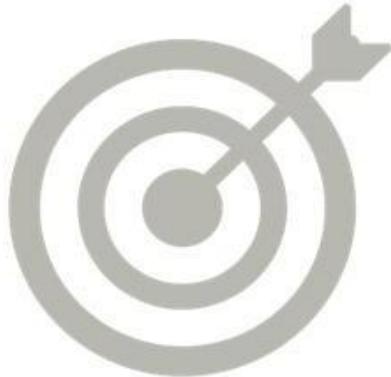
VISION

Development Bank of the Nation for
Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बँक

MISSION



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

द्योग्य

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



Kalaburagi, PLP 2026-27

Potential Linked Credit Plan

Year: 2026-27

District: Kalaburagi

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

PLP Document Prepared by:

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Kalaburagi

PLP Document finalized by: NABARD, Karnataka Regional Office

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

Foreword

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

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

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

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

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

Dr. Surendra Babu
Chief General Manager
08 December 2025

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Abbreviations

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

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

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

Executive Summary

1. Introduction

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

2. District characteristics

Location	Kalaburagi, known for red gram (tur dal) and limestone deposits, is situated in Deccan Plateau located at 17.33°N 76.83°E and the general elevation ranges from 300 to 750 meters above mean sea level.
Type of soil	Black soil is predominant soil type in the district.
Primary occupation	The economy of the district is mainly dependent on agriculture which provides livelihood to nearly 70% of the total population of the district and contributes about 35% to district's income.
Land holding structure	There are nearly 4.2 lakh landholdings in Kalaburagi with an average size of just above 2 ha (2.16 ha). Nearly 62% of these holdings are marginal (<1 ha) and small (>1 to <=2 ha).

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

During FY 2024-25, banks disbursed Rs.6223 crore under priority sector, which is more than 100% of the ACP target of Rs.6205 crore for the year.

2. Investment credit in agriculture

The total Ground Level Credit flow under the agriculture term lending during the last three years i.e. 2022-23, 2023-24 and 2024-25 was Rs.992 crore, Rs.870 crore and Rs.930 crore, respectively. The sector has shown a variable trend over the last three financial years.

3. Credit flow to MSMEs

The total Ground Level Credit flow under MSMEs during the last three years i.e. 2022-23, 2023-24 and 2024-25 was Rs.1441 crore, Rs.2014 crore and Rs.2118 crore, respectively. The sector has shown a positive trend over the last three financial years.

4. Other significant credit flow, if any

The total Ground Level Credit flow under OPS during the last three years i.e. 2022-23, 2023-24 and 2024-25 was Rs.204 crore, Rs.274 crore and Rs.219 crore, respectively. The credit flow has shown variable trend during last 3 FYs.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

Rs.10189 crore.

2. Projection for agriculture and its components

Rs.6968 crore.

3. Projection for MSMEs

Rs.2520 crore.

4. Projection for other purposes

Rs.701 crore.

5. Developmental Initiatives

- 1 NABARD sanctioned grant assistance to Kalaburagi and Yadgir DCCB for onboarding to CKYCR.
- 2 NABARD sanctioned grant assistance to Kodli Kisan Agro Producer Company Ltd for purchase of Mobile Van to market agri produce.
- 3 Establishment of Training cum Common Facility Center in collaboration with Finance Ministry, GoI at Kodli village in Kalagi block.
- 4 NABARD is the implementing agency under the CSS-10000 FPOs Scheme and has been supporting 1 FPO through CBBOs - Myrada CIDOR in Kalaburagi district. NABARD is providing Financial support through the Scheme for working of the FPO.
- 5 NABARD has sanctioned many developmental activities in the district which include Itkal Non-Watershed Project and Udagi Watershed Project at Sedam Taluk, support for formation of Farmer Producer Companies.
- 6 Support to Agricultural College, Kalaburagi for setting up of Food Processing and Value Addition Project, sanction of grant assistance to banks for conducting Financial Awareness Programmes/Camps, sanction of skill development programmes for SHG members etc.
- 7 FPOs are formed under the PODF Fund of NABARD. A total of 04 FPOs are being supported by NABARD in the district. These FPOs are being implemented by NGOs - Myrada CIDOR, Rama Foundation and Youth for Action. Collection of agri-produce and marketing the produce are major activities of the FPOs
- 8 Two Gram Dukans have been supported under WSHG fund of NABARD.

6. Thrust Areas

- 1 Accelerating pace of capital formation in agriculture & allied sector: Banks to give thrust for agriculture term loans to farmers which will lead to capital formation in agriculture.
- 2 Formation and credit linkage of FPOs: Focus would be given for formation and nurturing of FPOs, linking FPOs to market and institutional credit, formation of new FPOs in watershed areas.
- 3 Promoting Climate Smart Agriculture and Organic Farming: Keeping in view the vulnerability of the district assessed in the Karnataka State Action Plan on Climate Change, the district functionaries need to make concerted efforts for promoting climate smart agriculture in the district.
- 4 Coverage of all eligible farmers including AH and Fishery under Rupay Kisan Credit Card with emphasis on meeting all credit requirements of small and marginal farmers.
- 5 Credit linkage of SHGs and JLGs.

- 6 Skill Development: There is a need to identify sector specific skill gaps and unemployed rural youth to be imparted skill in these areas.
- 7 Water Conservation: Adoption of micro irrigation and precision farming need to be focused.

7. Major Constraints and Suggested Action Points

- 1 Lack of adequate post-harvest infrastructure, a hindrance for better price realization by producers during market glut; lack of value addition in agricultural produce.
- 2 The irrigated area is currently limited; it is essential to harness runoff water to expand irrigation coverage.
- 3 Overexploitation of groundwater Afzalpur block is classified as a critical zone.
- 4 Skill development programs are being implemented for the district's youth by RSETI and Skill Development Dept; however, banks have not been proactive in providing credit linkage. Schemes such as PM Mudra Yojana, PMEGP can be effectively utilized to extend loans to these skilled individuals.
- 5 Agriculture and allied activities face significant climate related risks.
- 6 Suggested Action points
- 7 State Government needs to enable provisions to aid landless cultivators to access farm credit from financial institutions. Banks need to resort to alternative modes of lending including SHGs/JLGs.
- 8 State Government needs to strengthen postharvest infrastructure and financial institutions to finance projects under Agriculture Infrastructure Fund, Agriculture Marketing Fund etc.
- 9 State Government may undertake water and soil conservation activities like farm ponds, check dams, recharge wells and promote usage of micro irrigation systems.
- 10 University of Agricultural Sciences, KVKS and Agriculture Department should align extension services to promote climate smart agriculture, with appropriate changes in cropping pattern.
- 11 Banks need to step up of pledge financing and promote Negotiable Warehousing Receipt System.
- 12 Ensure coverage of all eligible farmers under PMFBY.

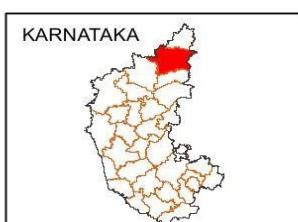
8. Way Forward

- 1 A coordinated approach by all the stakeholders like Banks, Government Departments, Extension agencies etc., is required to accomplish the thrust areas identified and to tap the potential projected in the PLP for 2026 and 27.

- 2 The District has good potential for Animal Husbandry, MSME and Water Resources Management activities. Skilling, Handholding and Bank Credit are ways to realize full potential of the district.
- 3 Policy refinements have been favouring credit flow for priority sectors. Financial institutions to leverage policy framework for effective delivery of financial services.
- 4 Motivate youth to take up agriculture and non-agriculture entrepreneurship activities in rural area through skill development and capacity building and prevent migration to urban areas in search of employment.

Part A

District Map



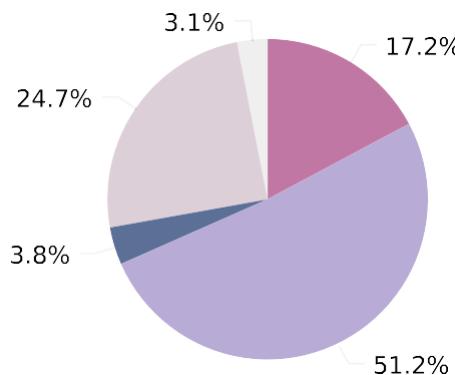
Legend	
●	District Head Quarter
■	State Boundary
■	District Boundary
■	Block Boundary

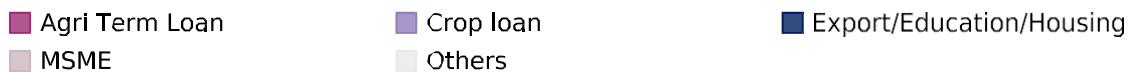
Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	647342.61
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	521447.53
2	Term Loan for agriculture and allied activities	125895.08
B	Agriculture Infrastructure	41101.04
C	Ancillary activities	8364.63
I	Credit Potential for Agriculture A+B+C)	696808.28
II	Micro, Small and Medium Enterprises	252075.00
III	Export Credit	660.00
IV	Education	18050.00
V	Housing	20005.00
VI	Social Infrastructure	9552.00
VII	Renewable energy	1845.90
VIII	Others	20000.00
Total Priority Sector		1018996.18





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

Others include Social Infrastructure and Renewable energy

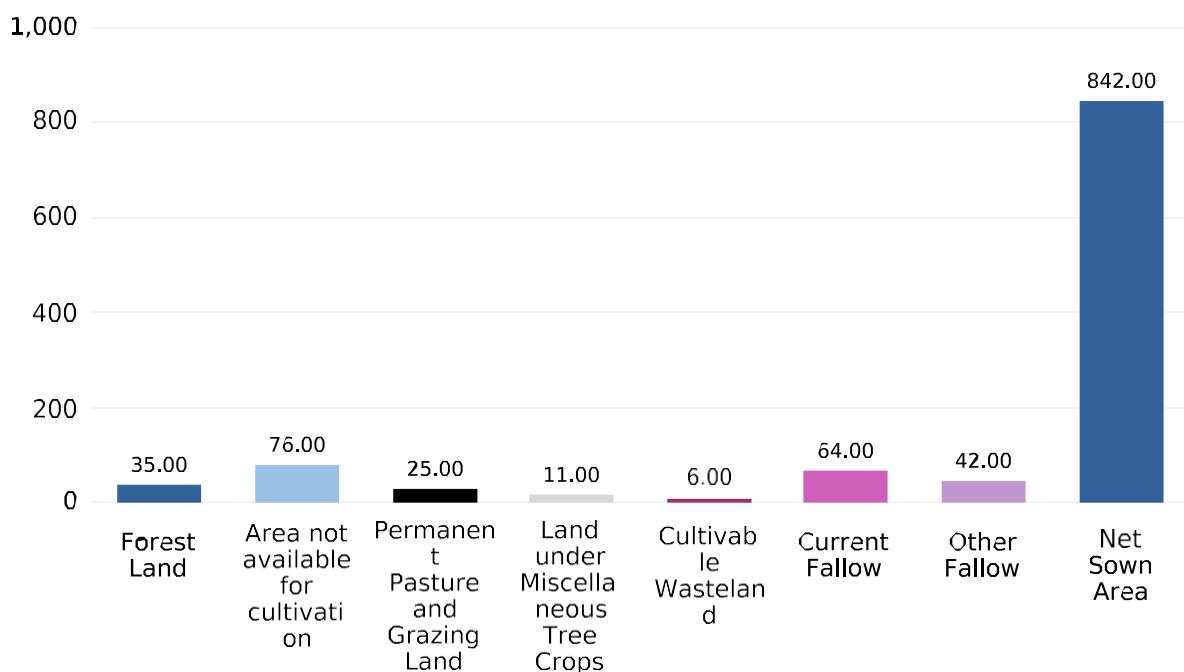
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	520196.69
2	Water Resources	30854.09
3	Farm Mechanisation	44238.09
4	Plantation & Horticulture with Sericulture	18741.47
5	Forestry & Waste Land Development	1272.92
6	Animal Husbandry - Dairy	23424.15
7	Animal Husbandry - Poultry	399.71
8	Animal Husbandry - Sheep, Goat, Piggery	5013.41
9	Fisheries	2089.28
10	Farm Credit- Others	1112.80
	Sub total	647342.61
B	Agriculture Infrastructure	
1	Construction of storage	28863.06
2	Land development, Soil conservation, Wasteland development	10207.97
3	Agriculture Infrastructure - Others	2030.01
	Sub total	41101.04
C	Ancillary activities	
1	Food & Agro. Processing	5842.85
2	Ancillary activities - Others	2521.78
	Sub Total	8364.63
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	104200.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	147875.00
II	D Service Sector - WC	0.00
II	E MSME - Others	0.00
	Total MSME	252075.00
III	Export Credit	660.00
IV	Education	18050.00
V	Housing	20005.00
VI	Social Infrastructure	9552.00
VII	Renewable energy	1845.90
VIII	Others	20000.00
	Total Priority Sector	1018996.18

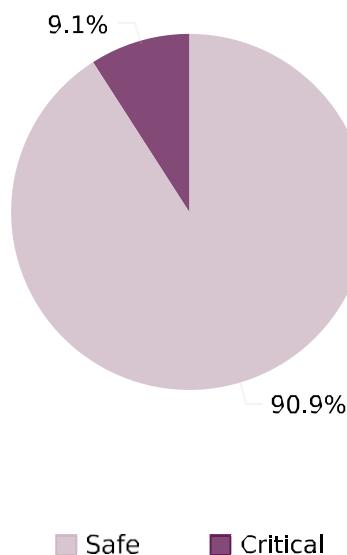
District Profile

1. Land Utilisation ('ooo hectares)



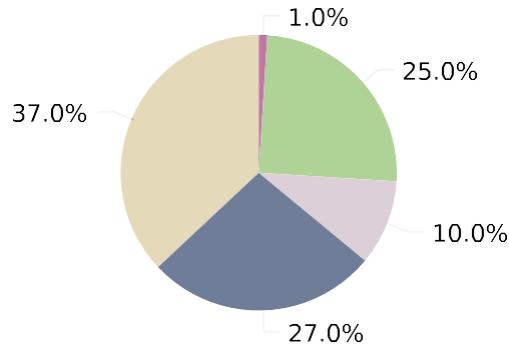
DAG 2023-24

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



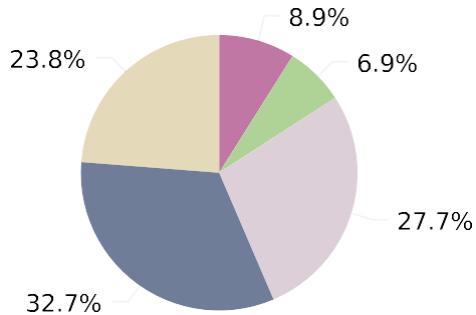
DAG 2023-24

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)

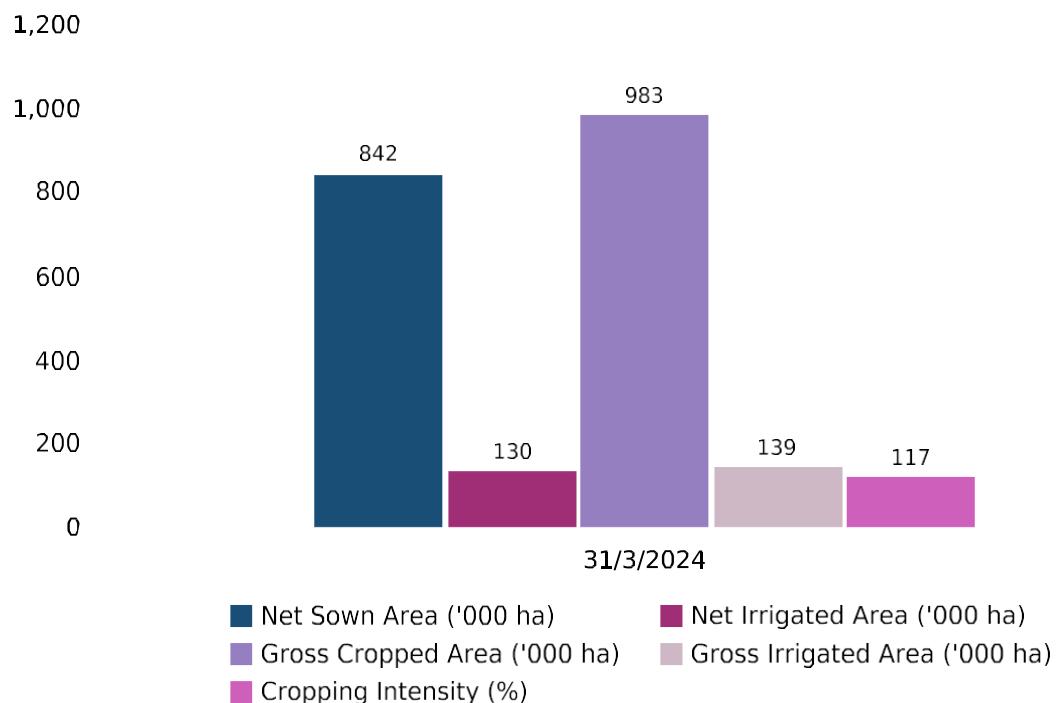
Landholding - Area (%)



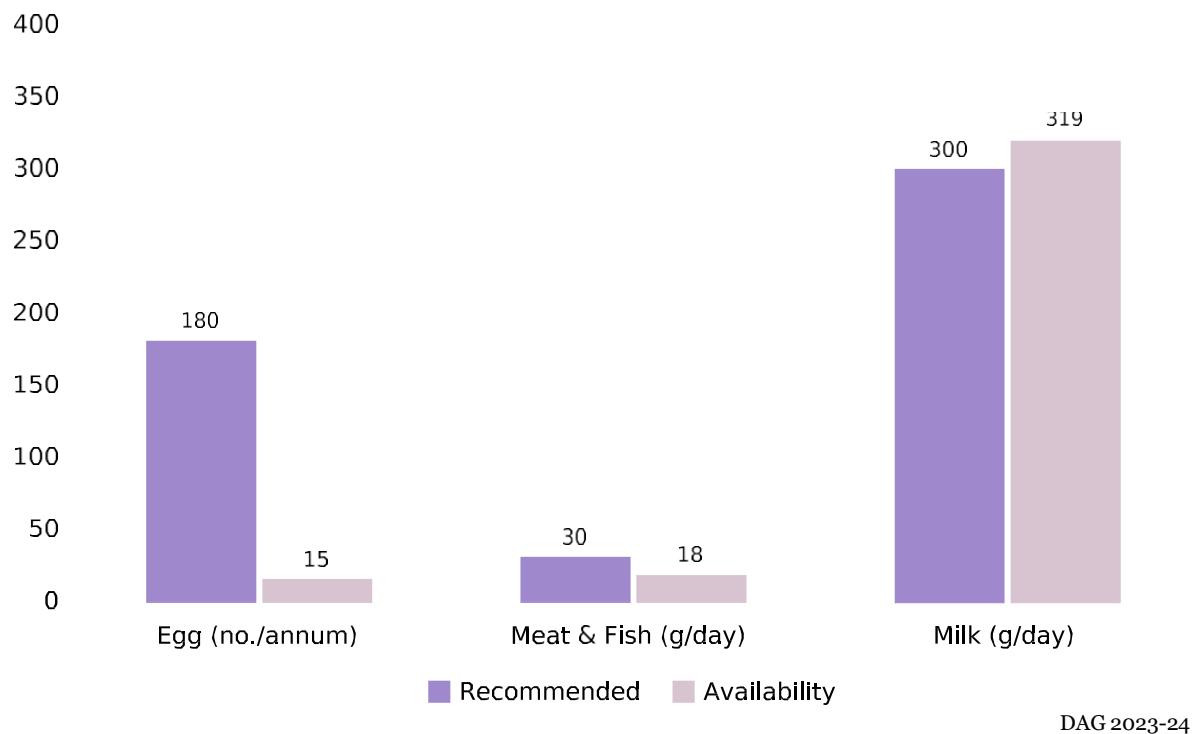
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

DAG 2023-24

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



5. Per-capita availability



Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	10941.00
3	No. of Blocks	11
4	No. of revenue villages	351
5	No. of Gram Panchayats	261
2	No. of Sub Divisions	2

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	High
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	Kalaburagi
3	Agro-climatic Zone 1	AZ100 - North East Dry
4	Climate	Semi-Arid and Arid
5	Soil Type	Medium black Deep Black Laterite and Red Loamy

3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	1095.00
2	Forest Land	35.00
3	Area not available for cultivation	76.00
4	Barren and Unculturable land	35.00
5	Permanent Pasture and Grazing Land	25.00
6	Land under Miscellaneous Tree Crops	11.00
7	Cultivable Wasteland	6.00
8	Current Fallow	64.00
9	Other Fallow	42.00

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	10
2	Critical	1
3	Semi Critical	
4	Over Exploited	
5	Saline	
6	Not Assessed	
7	Total	11

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	107.00	25.42	60.00	6.58
2	>1 to <=2 ha	154.00	36.58	223.00	24.45
3	>2 to <=4 ha	112.00	26.60	300.00	32.89
4	>4 to <=10 ha	43.00	10.21	251.00	27.52
5	>10 ha	5.00	1.19	78.00	8.55
6	Total	421.00	100.00	912.00	99.99

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
3	Agricultural Labourers	415.00
1	Cultivators	421.00
4	Workers engaged in Household Industries	26.00
2	Of the above, Small/ Marginal Farmers	261.00
5	Workers engaged in Allied agro activities	451.00
6	Other workers	426.00

7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	2566.00	1301.00	1265.00	1700.00	866.00
2	Scheduled Caste	648.00	329.00	319.00	479.00	169.00
3	Scheduled Tribe	65.00	34.00	31.00	50.00	15.00
4	Literate	1427.00	771.00	599.00	857.00	570.00

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	471.00
2	Rural Households	307.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	
2	Having source of drinking water	471.00
3	Having electricity supply	469.00
4	Having independent toilets	419.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	351
2	Villages having Agriculture Power Supply	351
3	Villages having Post Offices	351
4	Villages having Banking Facilities	351
5	Villages having Primary Schools	351
6	Villages having Primary Health Centres	102
7	Villages having Potable Water Supply	351
8	Villages connected with Paved Approach Roads	351

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	3420
2	Primary Health Centres	102
3	Primary Health Sub-Centres	438
4	Dispensaries	461
5	Hospitals	1554
6	Hospital Beds	8544

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	710
2	Registered FPOs	30
3	Agro Service Centres	261
4	Soil Testing Centres	2
5	Approved nurseries	11
6	Agriculture Pumpsets	88737
7	Pumpsets Energised	88695
8	Krishi Vigyan Kendras	2

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	948.00
2	Irrigation Potential Created	130.00
3	Net Irrigated Area (Total area irrigated at least once)	130.00
4	Area irrigated by Canals/ Channels	4.00
5	Area irrigated by Wells	24.00
6	Area irrigated by Tanks	13.00
7	Area irrigated by Other Sources	89.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	139.00

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	11992
2	Railway Line [km]	237
3	Public Transport Vehicle [Nos]	28721
4	Goods Transport Vehicles [Nos.]	32169

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	14513
2	Cattle - Indigenous	371067
3	Buffaloes	73176
4	Sheep - Cross bred	46
5	Sheep - Indigenous	112341
6	Goat	446200
7	Pig - Cross bred	1379
8	Pig - Indigenous	42842
9	Rabbit	471
10	Poultry - Improved	382911

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	30
2	Veterinary Dispensaries	109
3	Disease Diagnostic Centres	7
4	Artificial Insemination Centers	30
5	Animal feed manufacturing units	2
6	Dairy Cooperative Societies	304
7	Milk Collection Centres	595
8	Fishermen Societies	26
9	Animal Husbandry Training Centres	1
10	Fish Markets	13
11	Licensed Slaughter houses [Nos.]	2

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	11600.00	MT	12	gm/day
2	Egg	400.00	Lakh Nos.	15	nos/p.a.
3	Milk	300000.00	MT	319	gm/day
4	Meat	5758.00	MT	6	gm/day

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	770	770
Rainfall - Actual (mm)	581	716

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	1053.00	983.00
Net sown area ('000 ha)	889.00	842.00
Cropping intensity (%)	118.00	116.75

Trend in procurement/ marketing

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

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	292423	289166	299685
GLC through KCC (Rs. lakh)	200364	277428.00	295569.00

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	2	2
Soil Health Cards Issued (No.)	4266	530848

Crop Insurance

Particulars	31/03/2024
Crop Insurance Coverage (No.)	205125

Major Crops, Area, Production, Productivity

Crop	31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Rice	10.00	43.00	4300.00

Sorghum	58.00	74.00	1275.86
Wheat	7.00	11.00	1571.43
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	486.00	430.00	884.77
Urdbean	22.00	13.00	590.91
Mungbean	50.00	36.00	720.00
Chickpea	40.00	38.00	950.00
Safflower	17.00	12.00	705.88
Soybean	51.00	24.00	470.59
Sunflower	5.00	4.00	800.00
Cotton	137.00	94.00	686.13
Sugarcane/ Ganna	58.00	48.00	827.59

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)	130	130
Net Irrigated Area (ooo ha)	130	130
Gross Irrigated Area (ooo ha)	135	139

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Kalaburagi	Afzalpur	Critical
2	Karnataka	Kalaburagi	Aland	Safe
3	Karnataka	Kalaburagi	Chincholi	Safe
4	Karnataka	Kalaburagi	Chitapur	Safe
5	Karnataka	Kalaburagi	Jevargi	Safe
6	Karnataka	Kalaburagi	Kalaburagi	Safe
7	Karnataka	Kalaburagi	Kalagi	Safe
8	Karnataka	Kalaburagi	Kamalapur	Safe
9	Karnataka	Kalaburagi	Sedam	Safe
10	Karnataka	Kalaburagi	Shabad	Safe
11	Karnataka	Kalaburagi	Yadrami	Safe

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	22370	23928

Power Tillers	12371	12767
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Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	261	261

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)	854	1014
Production - kg	284	262000

Weavers Clusters

Particulars	31/03/2024
Popular variety (ies)	Mulberry
Weavers population (No.)	1431

Production and Productivity

Crop	31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)
Banana	2.00	69.00
Onion	3.00	102.00
Chilli	1.60	62.00
Tomato	0.50	40.00
Lemon	0.50	24.00

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	35316	35
Waste Land (ooo ha)	9417	6
Degraded Land (ooo ha)	35113	35

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry ' Dairy

Processing Infrastructure

Particulars	31/03/2024
Chilling Centers (No.)	3

Animal Husbandry - Poultry

Poultry

Particulars	31/03/2024
Broiler Farms (No.)	42.00
Hatcheries (No.)	0.00

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	139.00
Reservoirs (No.)	6.00
Cage Culture/ Bio-floc technology (No.)	0.00
Fish Seed Hatchery (No.)	0.00

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	3.00
Cold Storages (Capacity - 000 MT)	10.00
Storage Godowns (No.)	28.00
Storage Godowns (Capacity - 000 MT)	610.00
Market Yards [Nos] / Wholesale Market (No.)	18.00

Land Development, Soil Conservation & Watershed Development

NABARD's interventions

Particulars	Status
Watershed Projects (No.)	2.00
Watershed Projects - Area treated (ooo ha)	2368.00
Wadi Projects (No.)	0.00
Wadi Projects - Area of plantation (ooo ha)	0.00

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	118100.00	65.00

Facilities Available

Particulars	Status
Seed Processing Units (No.)	2

MSME

Particulars	Status
Micro Units (No.)	38324
Small Units (No.)	763
Medium Units (No.)	40
Udyog Aadhar Registrations (No.)	39127

Traditional activities

Particulars	Status
Weavers Coop. Societies (No.)	76

Skill Development Trainings

Particulars	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	2850
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	115

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023	31/03/2024
State specific initiative (Rs. lakh)		28708.00

Status of SHGs

Particulars	31/03/2024
No. of intensive blocks	11
No. of SHGs formed	4059
No. of SHGs credit linked (including repeat finance)	1914
Bank loan disbursed (Rs. lakh)	4331.00
Average loan per SHG (Rs. lakh)	2.00
Percentage of women SHGs %	100.00

Status and Prospects of Cooperatives
Details of non-credit cooperative societies

Particulars	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	330
Consumer Stores (No.)	41
Housing Societies (No.)	67
Weavers (No.)	76
Marketing Societies (No.)	11
Labour Societies (No.)	9
Industrial Societies (No.)	32
Sugar Societies (No.)	1
Agro Processing Societies (No.)	1
Others (No.)	506
Total (No)%	1074

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	239	245

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

Sr. No.	State	District	Block	31/03/2025		
				Sector	No. of Societies	Spread
1	Karnataka	Kalaburagi	Afzalpur	Milk Societies	40	Rich
2	Karnataka	Kalaburagi	Aland	Milk Societies	102	Rich

3	Karnataka	Kalaburagi	Chincholi	Milk Societies	46	Rich
4	Karnataka	Kalaburagi	Chitapur	Milk Societies	17	Average
5	Karnataka	Kalaburagi	Jevargi	Milk Societies	7	Deficient
6	Karnataka	Kalaburagi	Kalaburagi	Milk Societies	54	Rich
7	Karnataka	Kalaburagi	Kalagi	Milk Societies	0	Deficient
8	Karnataka	Kalaburagi	Kamalapur	Milk Societies	0	Deficient
9	Karnataka	Kalaburagi	Sedam	Milk Societies	15	Average
10	Karnataka	Kalaburagi	Shahbad	Milk Societies	0	Deficient
11	Karnataka	Kalaburagi	Yadrami	Milk Societies	0	Deficient

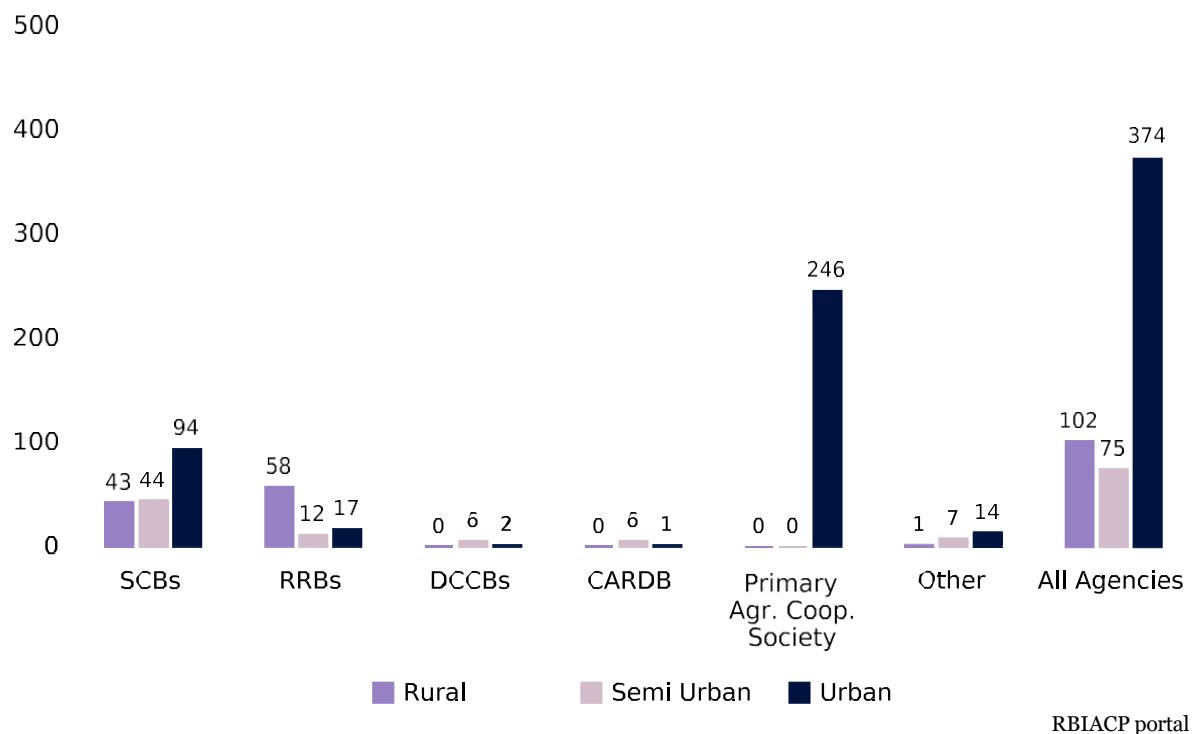
Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	245
2	Potential for formation of new MPACS	0
3	PACS Computerisation	179
4	ARDBs Computerisation	3
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	29

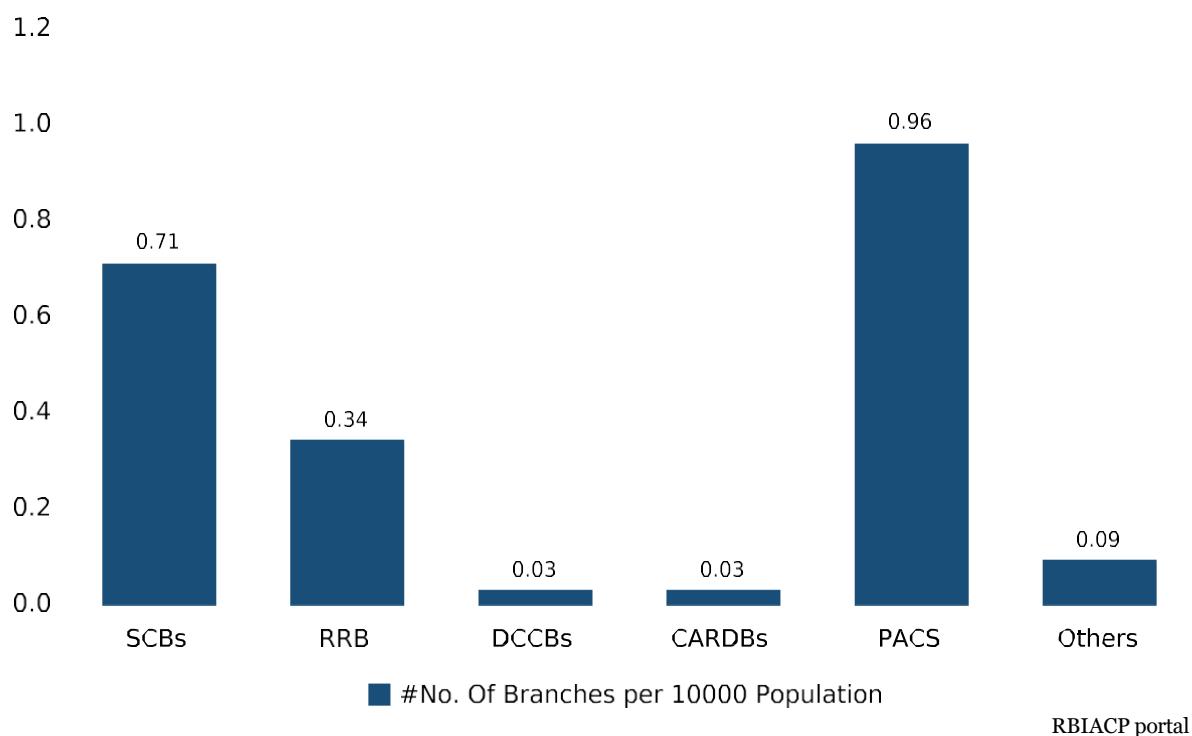
a	PACS sanctioned with warehousing facility & other related infrastructure	0
b	Capacity of the grain storage godowns sanctioned	0
7	PACS as Common Service Centres (CSCs)	179
8	PACS as Kisan Samridhi Kendras (KSks)	56
9	PACS as Jan Aushadi Kendras (JAK)	2
10	Petrol/ Diesel distributorship/ dealership	0
11	LPG distributorship	0

Banking Profile

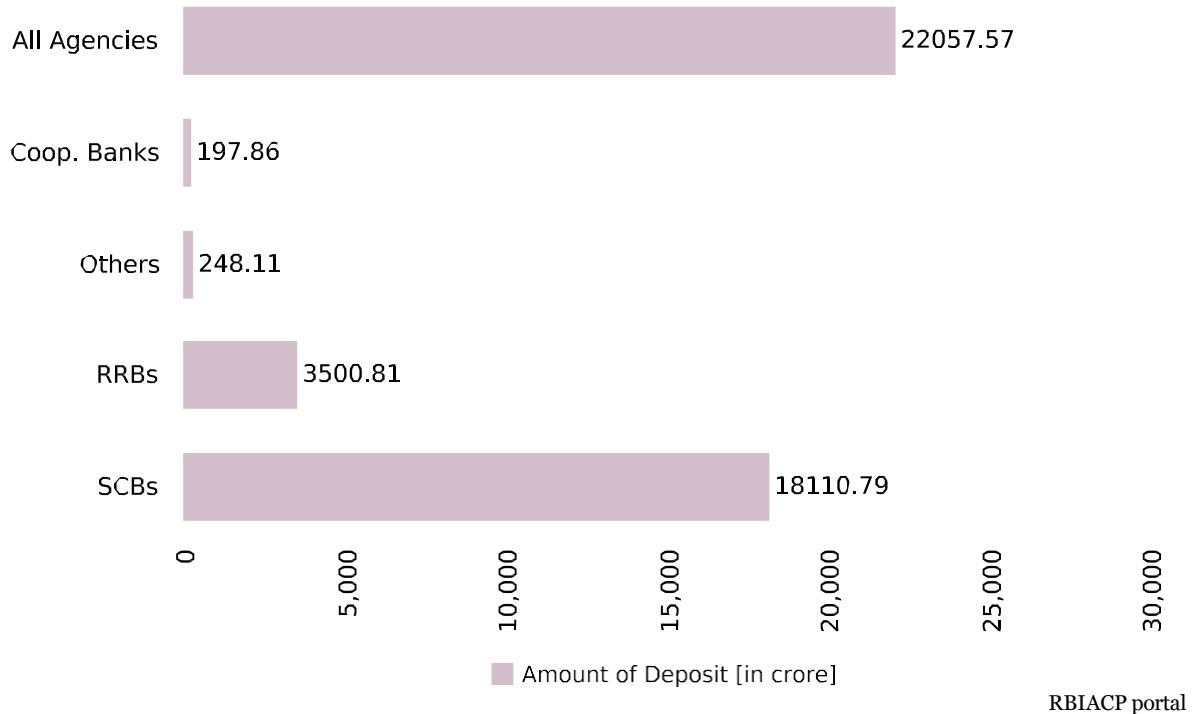
1. Agency wise - Number of branches in the district



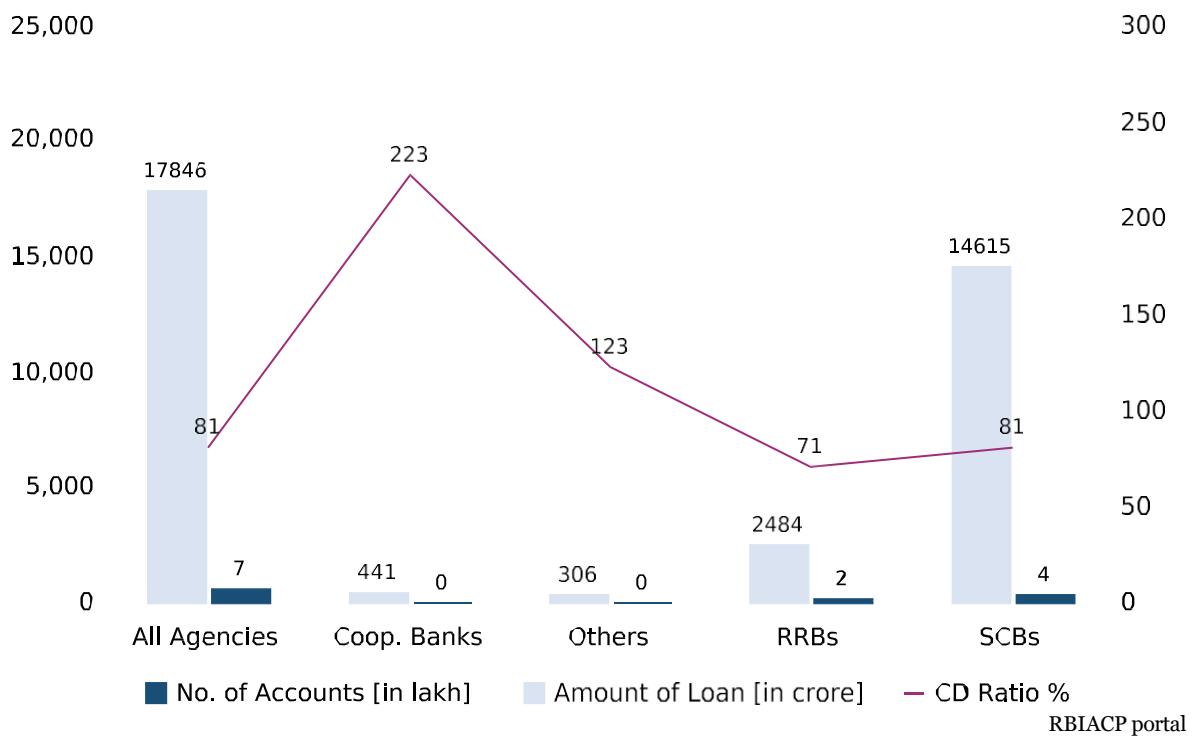
2. Branch Penetration



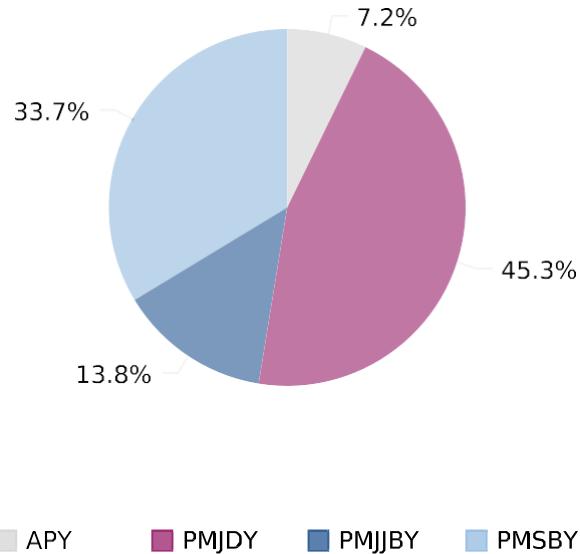
3. Agency wise - Deposit O/s



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

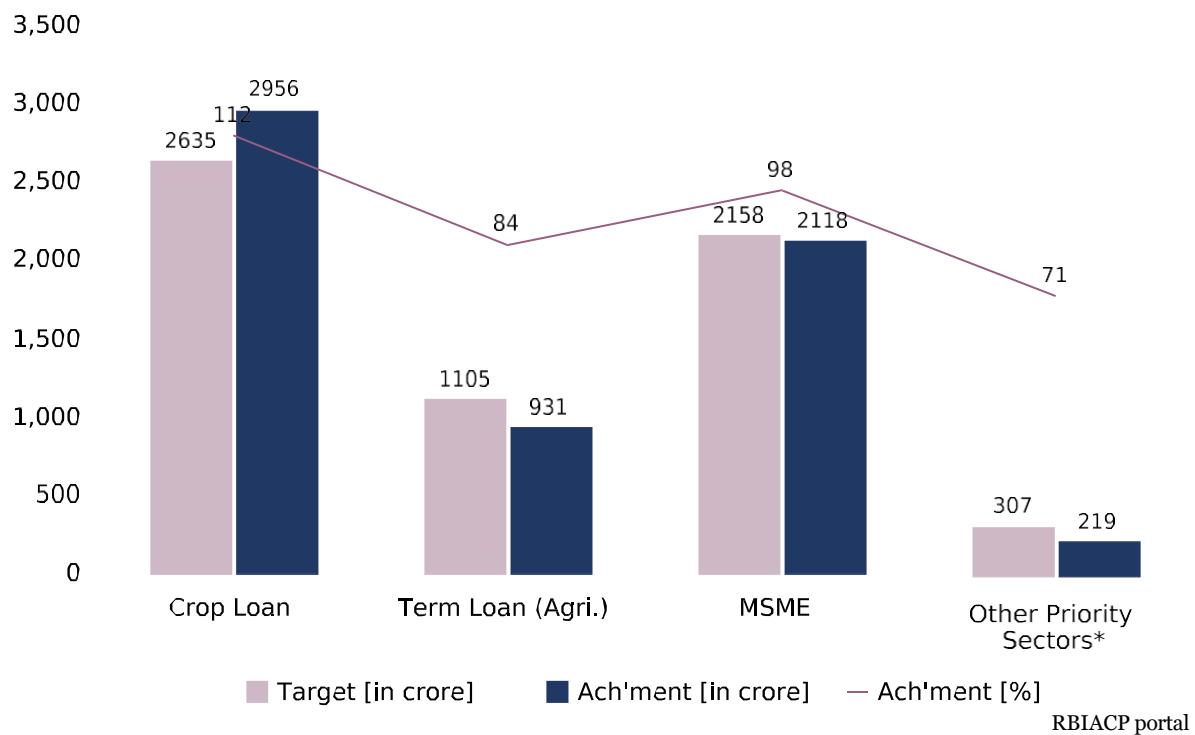


5. Performance under Financial Inclusion (No. of A/c)

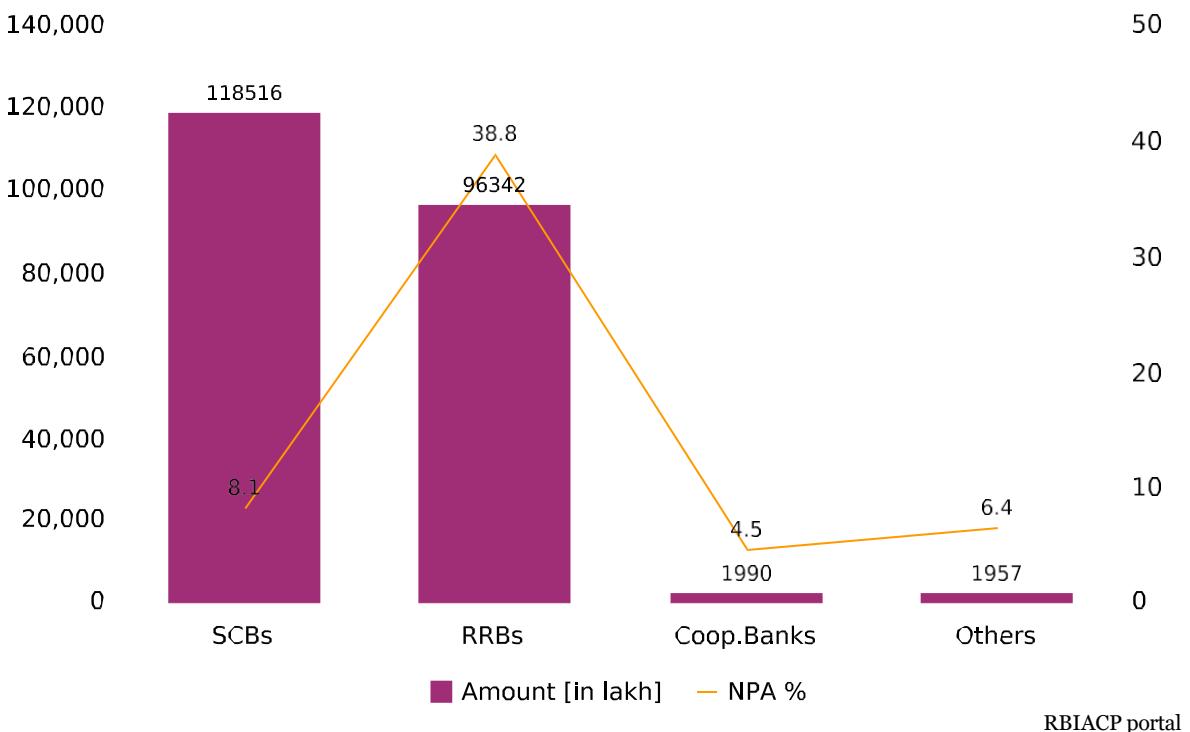


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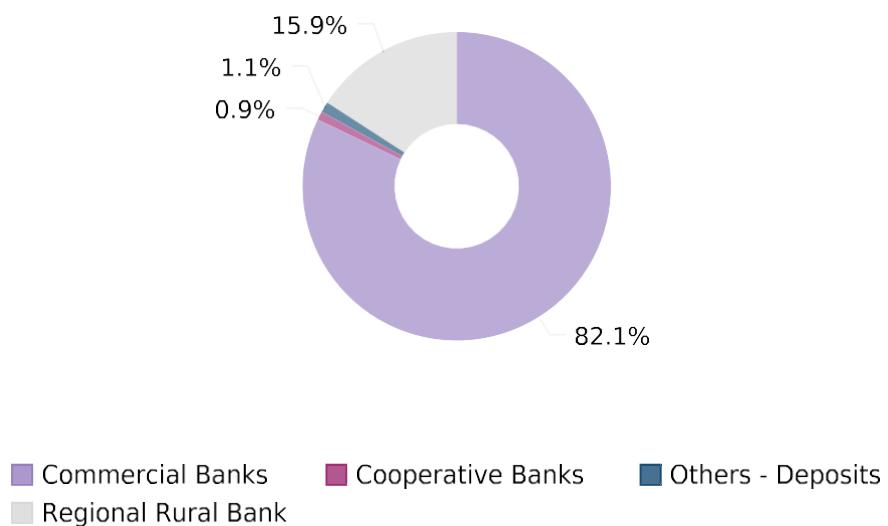
6. Sector-wise Performance under ACP



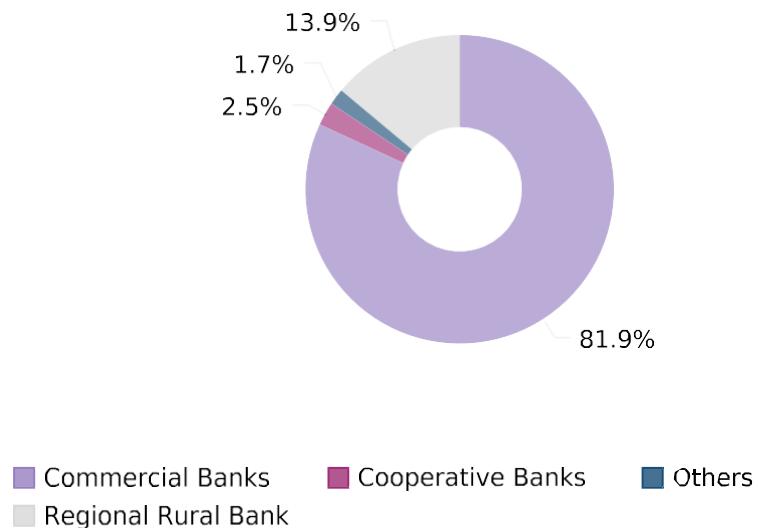
7. NPA position



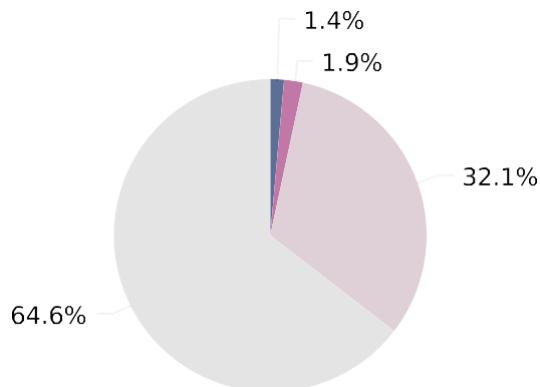
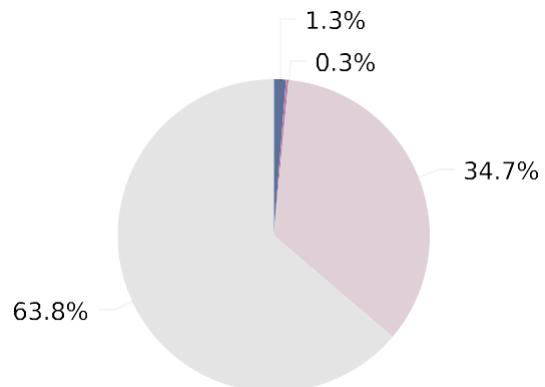
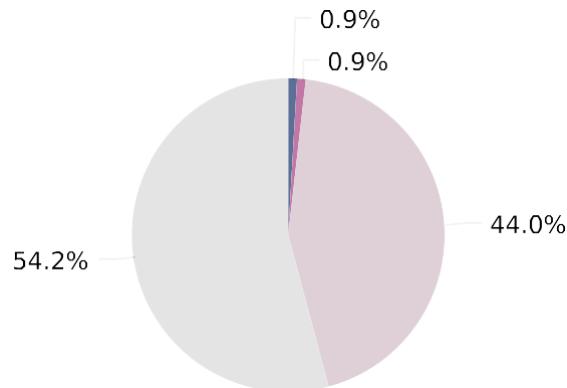
8. Agency wise - Share of Deposit O/s Year 2024-25



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



RBIACP portal

10. Agency wise - Share of NPA**Year 2022-23****Year 2023-24****Year 2024-25**

■ Coop.Banks	■ Others	■ RRBs
■ SCBs		

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated		
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs
Commercial Banks	25	181	43	44	94		2188	4177
Regional Rural Bank	1	87	58	12	17		108	134
District Central Coop. Bank	1	8	0	6	2		876	0
Coop. Agr. & Rural Dev. Bank	1	7	0	6	1		0	0
Primary Agr. Coop. Society	246	246	0	0	246		0	0
Others	10	22	1	7	14		0	3062
All Agencies	284	551	102	75	374	0	3172	7373

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks				0	0	1661132.00	1778051.00	1811079.00	1.9	82.11

Regional Rural Bank	0	0	311033.00	342148.00	350081.00	2.3	15.87
Cooperative Banks	0	0	26648.00	874.00	19786.00	2163.8	0.90
Others	0	0	11913.00	24734.00	24811.00	0.3	1.12
All Agencies	0	0	2010726.00	2145807.00	2205757.00	2.8	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	741581	818451	681691	-16.7	100.0	1421703.00	1657508.00	1784576.01	7.7	100.0
Commercial Banks	384306	469426	439855	-6.3	64.5	1070435.00	1286500.00	1461497.92	13.6	81.9
Cooperative Banks	160568	152618	49047	-67.9	7.2	87009.00	84740.00	44114.52	-47.9	2.5
Others	30719	33042	38686	17.1	5.7	13424.00	22858.00	30568.53	33.7	1.7
Regional Rural Bank	165988	163365	154103	-5.7	22.6	250835.00	263410.00	248395.04	-5.7	13.9

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	64.4	72.4	80.7
Regional Rural Bank	80.6	77.0	71.0

Cooperative Banks	326.5	9695.7	223.0
Others	112.7	92.4	123.2
All Agencies	70.7	77.2	80.9

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	713094	537380	209391	91328
Regional Rural Bank	222434	157081	74600	57776
Cooperative Banks	0	0	23	0
Others	0	359	156	104
All Agencies	935528	694820	284170	149208

6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	483215.38	33.1	263581.09	18.0	168599.13	11.5	15.51	0.0	135004.60	9.2
Regional Rural Bank	94470.56	38.0	91900.91	37.0	45002.37	18.1	0.00	0.0	31462.01	12.7

Cooperative Banks	28789.08	65.3	26625.20	60.4	0.00	0.0	0.00	0.0	14541.40	33.0
Others	15880.61	52.0	6520.32	21.3	8257.42	27.0	0.00	0.0	10550.32	34.5
All Agencies	622355.63	34.9	388627.52	21.8	221858.92	12.4	15.51	0.0	191558.33	10.7

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 [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	785913.00	464178.00	59.1	847739.00	593340.00	70.0	620500.00	622355.63	100.3	76.5
Commercial Banks	478073.00	352729.00	73.8	518252.00	431048.00	83.2	472133	483215.38	102.3	86.4
Cooperative Banks	74716.00	30880.00	41.3	77704.00	69154.00	89.0	28272.00	28789.08	101.8	77.4
Others	13604.00	12003.00	88.2	23483.00	16103.00	68.6	25692	15880.61	61.8	72.9
Regional Rural Bank	219520.00	68566.00	31.2	228300.00	77035.00	33.7	94403	94470.56	100.1	55.0

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 [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	419517.00	200364.00	47.8	455213.00	277428.00	60.9	263523.00	295569.20	112.2	73.6
Term Loan (Agri.)	134708.00	99210.00	73.6	139740.00	87048.00	62.3	110471.00	93058.32	84.2	73.4

Total Agri. Credit	554225.00	299574.00	54.1	594953.00	364476.00	61.3	373994.00	388627.52	103.9	73.1
MSME	122533.00	144118.00	117.6	140285.00	201437.00	143.6	215788.00	211807.41	98.2	119.8
Other Priority Sectors*	109155.00	20486.00	18.8	112501.00	27427.00	24.4	30718.00	21920.70	71.4	38.2
Total Priority Sector	785913.00	464178.00	59.1	847739.00	593340.00	70.0	620500.00	622355.63	100.3	76.5

9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	1070858.00	101379.00	9.5	1278160.00	108438.86	8.5	1461497.92	118516.21	8.1	8.7
Regional Rural Bank	250742.00	50401.00	20.1	263478.00	59067.60	22.4	248395.04	96341.87	38.8	27.1
Cooperative Banks	79844.00	2234.00	2.8	74782.00	2150.00	2.9	44114.52	1990.01	4.5	3.4
Others	21607.00	3045.00	14.1	41588.00	449.84	1.1	30568.53	1956.99	6.4	7.2
All Agencies	1423051.00	157059.00	11.0	1658008.00	170106.30	10.3	1784576.01	218805.08	12.3	11.2

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 hardtoabate 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:

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

PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION

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

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

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

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

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

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

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

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

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

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

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

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

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

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

6. State Budget

6.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

Establishment of Model 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 coastal 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 Kalaburagi 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 Loaining Entities to states, UTs, cooperatives, and private entrepreneurs. A credit guarantee facility is available through NABSanrakshan, offering 25% coverage up to ₹ 12.5 crore.

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

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

Krishi Bhagya

Objective- To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

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

Organic Farming adoption and certification

Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

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

- The total geographical area of the district is 1094120 ha (10941 sq.km.).
- Gross Cropped Area (GCA) during 2022-23 was 9,83,705 ha and the Net Sown Area (NSA) was 8,42,358 ha. The area sown more than once was 1,41,347 ha. The cropping intensity in the district was 116%.
- The annual normal rainfall in the district is 770 mm with 47 rainy days. The net irrigated area in the district was 1,29,697 ha and the gross area irrigated was 1,39,053 ha. The district has black soil with good fertility level.
- The district has 421715 land holdings, of which 106374 (25%) and 154013 (37%) belong to Marginal Farmers and Small Farmers, respectively.
- Major crops grown in the district are tur, jowar, black gram, green gram, Bengal gram and cotton. About 71% of the net area sown in the district was covered under pulses.
- The important horticulture crops in the district are banana, grape, lemon, mango, pomegranate and papaya. The important vegetable crops grown in the district are tomato, onion, brinjal, chilly and leafy vegetables. (Source: DAG 2022-23).
- Vermicomposting, green manure, and nano fertilizers are being promoted to reduce fertilizer overuse.
- Carbon footprint reduction is pursued through micro irrigation, solar-powered irrigation, and organic farming practices.
- The ground level credit (GLC) flow for the last three years under crop loan viz., 2022-23, 2023-24 and 2024-25 stood at Rs.200364 lakh, Rs.277428.00 lakh and Rs.295569.19 lakh respectively.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- The district has 19 regulated markets (6 main markets and 13 sub-markets), 3 Central warehouse units with a total storage capacity of 137879.52 MT, 7 state warehouses with a total storage capacity of 347361.52 MT, 21 private warehouses with a capacity of 169913 MT and 2 private cold storages with 30393.25 MT capacity.
- The district is served by two KVKs located in Kalaburagi and Raddewadi, Jewargi which provide extension services and carry out research activities and 32 Raitha Samparka Kendras (RSKs) at hobli level for providing extension services to farmers.

- Predominantly rainfed agriculture, adverse impacts of climate change are affecting the prospects of the farmers. • Farmers need to be educated about the coverage of risks and advantages of taking insurance cover under PMFBY. During the year 2024-25, 2.11 lakh farmers enrolled under PMFBY scheme in Kalaburagi district.
- Bankers need to be sensitized to resort to alternative modes of lending including JLGs to disburse bank credit to MF/SF who do not have proper land title. NABARD grant support is available to Banks and NGOs for formation and credit linkage of JLGs.
- To prevent farmers from distress-selling their produce, storage facilities are being set up under RIDF. • The Karnataka State Pulses Abhivridhi Mandali Limited, performs the role of stabilizing market rate of tur in the district to help the farmers get remunerative price for their produce.

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 - Onion/ Piyaz/ Kanda_Irrigated	Hecta re	1.39	1	1670	2321.50	2321.50
2	Annual Vegetables - Tomato/ Tamatar_Open	Hecta re	2.47	1	300	741.29	741.29
3	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hecta re	0.71	1	1200	846.80	846.80
4	Cereals - Pearl Millet/ Bajra/ Cumbu_Rainfed	Hecta re	0.47	1	160	74.99	74.99
5	Cereals - Rice/ Chaval/ Dhan_Irrigated	Hecta re	1.41	1	6170	8701.37	8701.37
6	Cereals - Sorghum/ Jowar_Rainfed	Hecta re	0.55	1	23800	13077.15	13077.15
7	Cereals - Wheat/ Gehu_Unirrigated/ Rainfed	Hecta re	0.49	1	2260	1103.76	1103.76
8	Fibre Crops - Cotton/ Kapaas_Unirrigated/ Rainfed	Hecta re	0.80	1	39125	31314.47	31314.47

9	Fruits - Banana/ Kela_Irrigated	Hecta re	5.66	1	560	3170.97	3170.97
10	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hecta re	0.78	1	1445	1126.80	1126.80
11	Oil Seeds - Safflower/ Kusum_Rainfed	Hecta re	0.46	1	3700	1694.12	1694.12
12	Oil Seeds - Soybean/ Soyabean_Rainfed	Hecta re	0.56	1	9100	5050.59	5050.59
13	Oil Seeds - Sunflower/ Surajmukhi_Rainfed	Hecta re	0.58	1	810	472.05	472.05
14	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Rainfed	Hecta re	0.64	1	15740	10150.28	10150.28
15	Pulses - Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani_Rainfed	Hecta re	0.44	1	55	24.42	24.42
16	Pulses - Horse Gram/ Kulthimah/ Hurali/ Kollu_Rainfed	Hecta re	0.25	1	55	13.75	13.75
17	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Rainfed	Hecta re	0.50	1	15290	7637.51	7637.51
18	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	Hecta re	0.92	1	286700	262548.39	262548.39
19	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Rainfed	Hecta re	0.50	1	6320	3140.65	3140.65
20	Spices & Condiments - Chilli/ Mirch_Irrigated	Hecta re	1.70	1	610	1038.45	1038.45
21	Sugar Crops - Sugarcane/ Ganna_New	Hecta re	2.11	1	21710	45901.89	45901.89
Sub Total					436780	400151.20	400151.20
Post Harvest							40015.12
Maintenance							80030.24
Total							520196.56
Grand Total					436780	400151.20	520196.56

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

- The Kalaburagi district lies on the Deccan Plateau and is characterized by the occurrence of Deccan traps and sedimentary rock formations. Average rainfall in Kalaburagi district is 770 mm with 47 rainy days.
- Kalaburagi district has one river i.e., Bhima, passing by with Amarja, Bennethora, Kagina, Mullamari and Bori as the tributaries. • The net irrigated area in the district was 1,29,697 ha and the gross irrigated area was 1,39,053 ha. Canals, dug wells, tube wells still continue to be the most preferred sources of irrigation in the district. • The length of canals in the district is 131 km which provide net irrigation facility to 3737 ha, 184 tanks in the district provide irrigation facility to 12450 ha, 16610 open wells

provide irrigation to 1371 ha, 14233 tube wells provide irrigation to 22427 ha and 114 Lift Irrigation Scheme provide irrigation facility to 2422 ha of area. (Source: District at a Glance, 2023-24).

- All taluks except Afzalpur are under “safe category”, while Afzalpur is categorised as “Critical”.
- All the blocks have adequate potential for construction/financing various MI structures as well as sprinkler and drip systems.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

• Total ground water recharge of the district was 71882 Ham and Total ground water extraction for irrigation, industrial use and domestic use are 20875 Ham, 47 Ham and 7253 Ham respectively, total extraction is 28175 Ham. Annual GW allocation for Domestic use is 7653 Ham, net ground water availability for future use is 36732 Ham, stage of ground water extraction is 43.54%.

• Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) has been formulated with the vision of extending the coverage of irrigation “Har Khet ko pani” and improving water use efficiency through “More crop per drop” in a focussed manner. Impact Evaluation of Pradhan Mantri Krishi Sinchayee Yojana (PMKSY-Per Drop More Crop) implemented during 2016-17 to 2018-19 has been evaluated by Karnataka Evaluation of Authority and found that the PMKSY-PDMC has been able to increase the cropping area, productivity of water, crop productivity, and income of farmers.

• Subsidy is made available by Agriculture Department, Horticulture Department and Sericulture Department under micro irrigation programme for installation of sprinkler and drip irrigation. Good network of pump set dealers and after sales service is available at all the blocks.

• During the year 2023-24, an area of 25364 ha was installed with Micro Irrigation Systems in the Kalaburagi.

• State government to take up Modernization of irrigation infrastructure, Artificial Recharge in Stressed taluk.

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	3320	1811.72	1449.40
2	Artificial Recharge Structure-- rainwater harvest tanks	No.	0.43	80	4000	1712.00	1369.60
3	Bore Well-New-152 mm dia and depth 300 m	No.	2.62	80	800	2097.22	1677.76
4	Conveyance/ Distribution structures-Sub-surface type- Drainage System	ha	2.12	80	1800	3813.48	3050.80
5	Conveyance/ Distribution structures-Surface type- Pipelines	ha	0.26	80	1810	464.80	371.84
6	Diesel Pump Sets--IP sets (7.5 HP Diesel / 10HP electric)	No.	0.26	80	1150	295.32	236.23
7	Drip Irrigation--1.2 m x 0.6 m	ha	1.56	80	4500	7029.90	5623.90
8	Dug Well--Dia 5m Depth 9 m (Steining)	No.	1.66	80	260	431.23	344.98
9	Lift Irrigation Schemes- Individual/ River Lift Points- Command area:10 -40 ha	No.	0.71	80	1300	918.08	734.47
10	Lift Irrigation Schemes--SIP Set	No.	9.63	80	600	5778.00	4622.40
11	Pump House-Pump House with Roof-2.7m x 2.7m x 2.4 m 10HP	No.	0.46	80	720	330.51	264.40
12	Sprinkler Irrigation --Field crops - 75 mm HDPE pipes	ha	0.40	80	26000	10293.40	8234.72
13	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	2400	1027.20	821.76
14	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	4700	2564.79	2051.83
Total					53360	38567.65	30854.09

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

- Annually, about 70 to 80% of the area sown in the district is covered by pulses. Adoption of farm mechanization in the district has become indispensable on account of labour constraints especially during peak sowing and harvesting seasons.
- The district has 421715 farmers, of which 25 percent are Marginal Farmers and 37 percent are Small Farmers. The low average size of operational holding, apart from capital cost involved, is one of the major constraints for increasing the level of farm mechanization.
- The total number of tractors and trailers in the district are 23928 nos. and 12767 nos., respectively. (Source – DAG 2023-24)
- In usage of Power-operated sprayers & dusters across the division of Karnataka, the Gulbarga division stood first in the application of mechanization with 39% of (AAG P.A) for

the overall growth rate for the entire state. • The Agriculture department is supplying tractors, power tillers and agriculture equipment and implements under Agriculture Mechanization Scheme on subsidy @ 50% to general category and 90% to SC/STs.

- The GLC for Farm mechanisation during the FY 2024-25 is Rs.2234.88 lakhs.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- Farm Mechanization Scheme in the state is being implemented by both Central govt. (RKVY) and State govt. since 2014-15.
- The Department of Agriculture is supporting purchase of agricultural equipment & implements by the farmers on subsidy under Agriculture Mechanization Scheme and on rental basis through Custom Hiring Centres.
- Agri Clinic and Agri Business Centres (AC&ABC), GoI Scheme: Under AC&ABC scheme, custom hiring is one of the eligible activities and subsidy is available through NABARD.
- Department of Agriculture has a programme for establishment of Custom Hire and Service Centre (CHSC) in order to facilitate use of farm machinery by small and marginal farmers through custom hiring. The department has opened 32 Custom Hiring Service Centres to cater to the needs of agriculture machineries on hire basis.
- Department of Horticulture, through FPO has supported Custom Hire Centres in Afzalpur, Aland and Kamalapur Blocks of the district.
- There is a shortage of skilled manpower for repairs of farm machinery. Skills shortage is a problem, resulting in a low-equilibrium trap for the industry.
- More attention needs to be paid on training Agri entrepreneurs on repair and maintenance of Farm machinery.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvestor--Paddy	No.	26.75	80	5	133.75	107.00
2	Combine harvestor- Sugarcane harvestors-Sugar cane harvestor	No.	107.00	80	152	16264.00	13011.20
13	Others--Custom Hiring- Cultivators	No.	1.07	80	150	160.50	128.40
3	Others--Custom Hiring- Disc plough	No.	0.43	80	150	64.20	51.37
4	Others--Custom Hiring- Drone	No.	10.70	80	150	1605.00	1284.00
5	Others--Custom Hiring- Laser Guided Land Leveler	No.	2.68	80	150	401.28	321.00
6	Others--Custom Hiring- Levelers	No.	2.14	80	150	321.00	256.80
7	Others--Custom Hiring- MB Plough	No.	0.54	80	150	80.28	64.20
8	Others--Custom Hiring- Seed cum fertilizer	No.	1.28	80	150	192.60	154.08
9	Others--Custom Hiring- Servicing tools	No.	1.34	80	150	200.63	160.50
10	Others--Custom Hiring- Shed and office premises	No.	4.82	80	150	722.28	577.80
11	Others--Custom Hiring- Sprayer	No.	0.05	80	150	8.03	6.42
12	Others--Custom Hiring- Thresher	No.	1.28	80	150	192.60	154.08
14	Others--Custom hiring- Tractor 35 TO 45 HP	No.	6.42	80	150	963.00	770.40
15	Power Tiller--8 to 12 HP	No.	2.46	80	2050	5045.05	4036.04
16	Tractor-With Implements & Trailer-15 to25 HP	No.	4.82	80	2400	11556.00	9244.80
17	Tractor-With Implements & Trailer-25 to 35HP	No.	6.96	80	2500	17387.50	13910.00
Total					8907	55297.70	44238.09

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

- Kalaburagi district falls under Northeastern Dry Agro-climatic Zone and is one of the dry districts in the state with scanty and unevenly distributed rainfall.
- The total area under horticulture crops in the district was 11740 ha; of which vegetables were grown in 7061 ha, fruit crops in 4107 ha, spices in 572 ha. (Source – DAG 2023-24) • The major fruit crops grown are banana, grape, papaya, mango, lemon, sapota, guava and pomegranate. Spice crops like turmeric, pepper are also grown in the district.
- In Kalaburagi, during the year 2023-24, Horticulture department has installed an area of 1431 ha with Micro Irrigation Systems benefitting 1183 beneficiaries. (Source – DAG 2023-24)

24) • Likewise, Sericulture department has installed an area of 24 ha with Micro Irrigation Systems.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- The Horticulture department is implementing several programmes to boost the growth in this sector. The major initiatives include Area expansion programme, providing micro irrigation under Pradhana Mantri Krishi Sinchayi Yojane (PMKSY), Horticulture extension and training, Disease and pest management, Rashtriya Krishi Vikas Yojane (RKVY), Comprehensive Horticulture Development, Apiculture.
- Horticulture department has Chandrampalli & Kesaratagi horticultural farms / nurseries through which planting materials of lime, mango, sapota, fruit crops are supplied to farmers at reasonable price. The department has formed three Producers Organizations to empower them and give them better bargaining power and economies of scale.
- The district is served by two KVKs located in Kalaburagi and Raddewadi, Jewargi and zonal reasearch sattion at Kalaburagi. These provide extension services and carry out research activities
- The state government has established a spawn production unit in the district to supply high yielding quality mushroom spawns to the farmers.
- The market facilities for selling cocoons is being made available in Kalaburagi by setting up Hi tech cocoon maeket in Kalaburagi.
- Establishing post-harvest facilities and value addition units for horticultural products will help in reducing wastage and increase income levels of farmers.
- NABARD under watershed development program is encouraging farmers to cultivate horticulture crops in project areas.

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	Exotic Fruits -Dragon Fruit- 2.5mx2.5m(1 pole 4 plants) -400 poles	Acre	7.65	80	240	1836.12	1468.92
2	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m -110 /Acre	Acre	1.13	80	2850	3217.25	2573.78
3	New Orchard - Tropical/ Sub Tropical Fruits-Grapes-Grape Seedless varieties3mx1.8m- 740/Acre	Acre	5.45	80	2000	10892.60	8714.07
4	New Orchard - Tropical/ Sub Tropical Fruits-Mango- 9mx9m- 50/Acre	Acre	1.17	80	1350	1574.53	1259.58
5	Sericulture-Shoot Rearing - Mulberry Garden Establishment 1 acre	Acre	0.75	80	480	359.52	287.60
6	Sericulture-Shoot Rearing - Rearing Equipment 300 DFL per batch	No.	0.86	80	480	410.88	328.72
7	Sericulture-Shoot Rearing - Rearing Shed (50ft*20ft*15ft)	Acre	10.70	80	480	5136.00	4108.80
Sub Total					7880	23426.90	18741.47
Total					7880	23426.90	18741.47

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

- GoI has envisaged a target of achieving a forest/tree cover of 33 percent, through suitable interventions by Government agencies as well as NGOs. The total forest cover in the district is 353.16 sq.km. forming 3.13 percent of the total geographical area of the district (10941 sq.km.), which is lower than the state average of 21.19 percent (40464 sq.km) and also lower than the national requirement of 33 percent. (Source DAG 2023-24)
- Some of the reasons for low forest coverage in the district are i) continued rise in both human and cattle population, ii) uncontrolled grazing and forest fire, iii) reduction in the grazing grounds like Gomala, Gairana etc. due to encroachments and using the existing forest land for other developmental activities.
- The National Forest Policy puts a check on the exploitation of forests for industry and domestic usage and promotes forestry in non-forest area.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- In order to increase the forest area, the Forest department, Kalaburagi is undertaking afforestation in town areas under Greening of Urban Areas Programme and also

undertaking road side plantations. The Forest department distribute seedlings to the public at subsidised cost for taking up farm forestry. The department grows plants suitable for pulp and veneer making and local native species and bio diesel processing nurseries for departmental planting. All these activities would contribute in addressing climate change issues to a certain extent. • Schemes like Krushi Aranya Protsaha Yajane (KAPY) encourages farmers to take up farm forestry by providing incentives up to ₹125 for each surviving seedling over a period of 3 years.

- Bankers are not coming forward to lend for forestry and wasteland because of the long gestation period.
- The district has substantial wasteland which could be developed for raising tree crops for commercial purposes under the purview

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.06 Forestry								
1	Nursery/ Propagation unit- Traditional Nursery	Acre	6.21	80	75	465.45	372.33	
2	Plantation-Mahagony-4.57 m x 4.57m 478/ha	ha	1.20	80	315	377.51	301.97	
3	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	315	748.26	598.62	
Total					705	1591.22	1272.92	

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

- The cattle and buffalo population in the district as per the 20th census conducted in 2019 stood at 385580 and 73176 respectively. (Source: District at a Glance, 2023-24).
- The district falls under the operational area of Kalaburagi- Bidar & Yadgir Co-operative Milk Producer's Union Ltd., Kalaburagi. • Total milk production during 2023-24 was 300000.00 MT in the district and per capita availability of milk in the district was 319 grams/day and is below the ICMR recommended intake of 400 grams per day. • As on 31.3.2025, the district has network of 304 registered dairy cooperative societies.

- The total animals inseminated, treated and vaccinated are 54199, 932943 and 1034028, respectively. (Source: District at a Glance, 2023-24).
- Per capita availability of milk in the district is 319 grams and it is below the ICMR recommended intake of 400 grams per day.
- The investment credit for Dairy development during the FY 2024-25 is Rs.9848.02 lakhs.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- There are 215 Veterinary Centres functioning under Department of AH&VS, Kalaburagi. The department has 7 Mobile dispensary, 30 Veterinary Hospitals, 109 Veterinary Dispensary, 68 Primary Veterinary Centre and 1 Special Hospital. A new training center is set up at the Kalburgi KMF Dairy Campus.
- Kalaburagi Co-operative Milk Union functioning under the direct control of the Karnataka Milk Federation. The district has Cooling capacity of 60000 MT. In addition to the good price given by the Union, GoK's additional incentive of Rs.5 per litre of milk has made dairying attractive.
- Genetic improvement of cattle population, prioritizing the infrastructure development at micro level may be taken up for improving milk availability.
- Interest subvention through KCC: The farmers are eligible to get working capital requirement at zero/concessional rate of interest by Banks under KCC Scheme.
- NABARD provides refinance from LTRCF at concessional rate of interest for Cooperatives and RRBs for farm sector activities including Animal Husbandry to help the farmers in doubling their income.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.07 Animal Husbandry - Dairy								
1	Bulk Milk Cooling Unit	No.	32.96	90	133	4383.15	3944.80	

2	Crossbred Cattle Farming-- Jersey Crosses-9 to 10lpd 2 animal unit	1+1	2.19	80	5320	11669.43	9335.54
3	Dairy Marketing Outlet/ Parlour--Construction of store room 100 sq ft	No.	0.27	80	900	240.79	192.60
4	Fodder Cultivation--Fodder cultivation(Stylo)	No.	0.27	80	11900	3183.25	2546.60
5	Refrigerated Tanker Van	No.	29.21	80	280	8179.08	6543.28
Sub Total				18533		27655.70	22562.82
A.08 Working Capital - AH - Dairy/Drought animal							
1	Indigenous Cattle Farming_Others_Local Cow per animal per two month cycle	1+1	0.17	1	5000	861.33	861.33
Sub Total				5000		861.33	861.33
Total				23533		28517.03	23424.15

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

- As per the livestock census 2019, the district has a poultry population of 382911 birds. The total production of eggs in Kalaburagi district was 400 lakh and meat production was 5758 tonnes during 2023-24. (Source: DAG 2023-24).
- A predominantly non-vegetarian population offers good scope for poultry products. The annual egg and meat consumption in the district is estimated to increase by 10%. Consequently, with the increased demand for poultry meat, a large number of farmers have taken up poultry farming in the district.
- There are a large number of poultry units in the district. The contract farming arrangements provided by these units, have been very encouraging and a large number of farmers have taken to poultry farming (broiler) in the last couple of years.
- Total broiler and layer farms in the district are 42 and 1, respectively. There are no breeder farms in the district.
- The investment credit for poultry development during the FY 2024-25 is Rs.451.14 lakhs.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- As per the operational guidelines of Animal Husbandry Infrastructure Development Fund (AHIDF) scheme the scheduled banks may provide financial assistance to individuals/ FPOs for establishment of infrastructure for meat processing and value addition infrastructure and establishment of animal feed plant in the private sector.
- The per capita availability of eggs in the district during 2023-24 is 15 p.a. which is very low compared to the ICMR's recommended consumption of 180 eggs per person per annum. Improvement in productivity, infrastructure & marketing support may be taken by State Government and AH department to take steps to encourage backyard poultry

development. • Individual entrepreneurs may be encouraged to set up poultry feed plants with Govt. subsidy and Bank loan. Contract farming for maize and soya needs to be encouraged to enable the supply of these feed ingredients at affordable price.

• SHGs may be encouraged to rear brooding units / mother of commercial Giriraja chicks. Such units may be credit linked. • NABARD under Itkal Non-watershed development program has encouraged backyard poultry among farmers to supplement their income levels.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Commercial Broiler Farming-- 1000 birds per batch	1000	3.35	80	21	70.35	56.28
2	Commercial Broiler Farming-- Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	6	29.28	23.43
3	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	5	181.80	145.44
4	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.21	80	240	51.36	41.05
Sub Total					272	332.79	266.20
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	23000	37.03	37.03
2	Layer Farming_Others_Rs 250 per Bird 20 weeks one cycle	Per Bird	0.00	1	36000	96.48	96.48
Sub Total					59000	133.51	133.51
Total					59272	466.30	399.71

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

- The traditional activities of sheep, goat and pig rearing with respect to its contribution to rural employment and income generation are recognized as having the most potential to contribute to allied activities, next only to dairy. It offers livelihood option to a large percentage of SF/MF and landless labourers.
- The district has got a good potential for development of goat and pig activities in view of the local demand. As per the 2019 livestock census, there were 446200 goat, 112387 sheep, 44221 pigs in the district.
- The total production of meat was 5758 tonnes during 2022-23. (Source: DAG 2023-24).
- Kalaburagi district ranks 9th position among the districts in Karnataka in terms of meat production. Total Production of meat in Kalaburagi district as per integrated sample survey estimated for 2021-22 was 4616.93 tonnes and wool was 16.83 tonnes.
- The disaggregated GLC flow under the sector is not available for the district.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- The Department of AH & VS extend veterinary aid and extension services for sheep and goat rearing units through its 215 veterinary institutions.
- The sheep/goat are procured from local market. There are many goat breeding units in the district which is a stimulus for this sector and encourage farmers to take up this activity.
- Revival of Sheep and Wool Producers Co-operative Societies which have become defunct to assist farmers in production and marketing of produce.
- Sheep and Wool Producers Cooperative Societies may be encouraged to assist farmers in production and marketing of produce. Support from NABKISAN may be sought for these societies.
- Promotion of IFS, it will create awareness among farmers on improved practices of agriculture, soil health, bio-resource recycling, and integration of various components, processing, value addition.
- Karnataka Sheep and Wool Development Corporation is distributing shepherd kits consisting of material for shed, rubber floor mat, solar light and a coat (jerkin). These kits are being distributed to nomadic shepherds.
- NABARD has sanctioned AH FPOs in the district to MYRADA NGO and Rama Foundation.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Breeding Unit-New Shed-Cost of Buck -Improved breed	100+ 5	11.48	80	53	608.52	486.77
2	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	2.29	80	1200	2747.76	2198.19
3	Sheep - Breeding Unit-New Shed-Cost of animals-5 Bannur rams	100+ 5	21.25	80	72	1530.00	1224.00
4	Sheep - Rearing Unit-New Shed-Cost of Rams(Bannur (20+1)	20+1	2.23	80	480	1068.28	854.61
Sub Total					1805	5954.56	4763.57
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Rearing Unit - Semi-intensive_Normal feeding 8 month Cycle	20+1	0.35	1	360	124.92	124.92
2	Sheep Farming_Rearing Unit - Semi-intensive_Noram feeding 8 month cycle free grazing	20+1	0.35	1	360	124.92	124.92
Sub Total					720	249.84	249.84
Total					2525	6204.40	5013.41

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

- Fisheries plays an important role in diversifying rural economic activity of the district, as it provides cheap animal protein and generates large scale employment.
- The water resources are available in the form of tanks, reservoirs and also waterlogged area for development of fisheries in the district. Kagina river dam, Heroor reservoir and Chandrampalli reservoir are most suitable for inland fisheries development. Potential exist for reservoir-based fishery development.
- Inland aquaculture and capture fisheries are the key allied farm sector activities in Kalaburagi district. Fishing activity is more popular in Chincholi and Kalaburagi Blocks of the district.
- The number of tanks and reservoirs in the district is 139 and 6, respectively. And total fish production was 11600 Tonnes with value of Rs.9280 lakh. Per capita availability of fish in the district was 11 grams/day. (Source: DAG 2023-24).
- Full time fishing activity is undertaken by 2658 families and part time fishing activity is

undertaken by 940 families in the district. There are 22 Fishermen Coop. Societies in Kalaburagi district. There are 13 open fish markets in the district.

- The KCC and investment credit for fisheries during the FY 2024-25 is Rs.37.33 lakhs and Rs.99.90 lakhs, respectively.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- The rivers in the district; the departmental ponds; and Amarza, Ganduri, Nagrala, Chandrampalli, Bennetora and Bheema Lift Irrigation Project reservoirs support fisheries activities in the district.
- The district has no cold storage facility to support fisheries activity, however the district has one ice plant with 50 MT capacity at Kalaburagi Taluk.
- Aquaculture has the potential to double the farmer's income if proper training and technologies could be made available to the farmers. It may also help in creating new jobs and improve food security among poor households.
- Establishment of soil and water testing facilities in potential taluks/clusters will speed up the development of inland fisheries sector.
- The infrastructures like cold storages and marketing complexes are required to be promoted under PPP model.

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 --Fresh water- Composite fish culture of indian major carps	ha	8.87	80	40	354.80	283.84	
4	Fishing gear and equipments- Accessories for Fishing Gear	No.	2.25	80	65	146.11	116.86	

2	Fish processing-Ice Plant-Ice Plant /Cold Storages- 30 MT (with subsidy under PMMSY)	No.	128.40	80	15	1926.00	1540.80
3	Fish Seed Hatchery-Circular fish seed hatchery	ha	8.56	80	5	42.80	34.25
5	Pond construction-Pond Renovation & Desilting	ha	2.35	80	57	134.17	107.37
Sub Total				182		2603.88	2083.12
A.14 Working Capital - Fisheries							
1	Fish Culture in Pond_Inland pond on Contract basis	Per unit	0.02	1	275	6.16	6.16
Sub Total				275		6.16	6.16
Total				457		2610.04	2089.28

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

- Due to the prevalent fragmented land holding pattern, the number of small and marginal farmers are increasing every year. There are 62% Small and Marginal farmers in the district. The potential for investment on farm equipment like, tractors, tillers, etc., is showing an uptake with CHCs and FPOs increasingly focusing on such services.
- Majority of the farmers in the district are small and marginal farmers. Some farmers are still dependent on animal draught power for their agricultural operations, however there has been a steady shift towards farm mechanization.
- Providing two-wheelers to farmers for commuting between home, farm, and market is considered a farm activity. In this district, banks and MFIs have launched schemes specifically for two-wheelers used for commercial purposes.
- The potential for investment on farm equipment like tractors, tillers, etc., by the SF/MF is showing an uptake with CHCs and FPOs increasingly focusing on such services.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- Two-Wheeler Support: The district has two-wheeler dealerships, service centres, and fuel stations throughout the district to support the mobility needs of farmers and electrification. Considering the longer queues at Taluka HQs fuel stations and service centres, more petrol pumps are required at village level to cater the rising demand of farmers.
- Draught Animals: Ensuring the availability of high-quality draught animals for agricultural purposes through cattle fairs, weekly markets (haats), and other events.

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	Finance to FPOs/FPCs- Procurement & Marketing	No.	21.40	80	20	428.00	342.40
2	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	900	963.00	770.40
Total				920		1391.00	1112.80

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.
- In the district, about 70 percent of gross cropped area is covered under red gram cultivation. Other pulses and cereals are the other major crops in the district. Combination of crops and dairy, sheep/ Goat rearing is popular in the district.
- In terms of cropping systems, red gram is cultivated with green gram/black gram as an intercrop.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

- The Government of Karnataka has launched the Raitha Samruddhi Yojana (2024) to consolidate agricultural schemes and promote sustainable, integrated farming.
- Small and marginal farmers, low cost interventions such as adding milch animal unit would help in augmenting the farmer's income.
- Investment in Soil and Water Health through watershed development and rainwater harvesting will address soil degradation and water scarcity.
- Support Youth and Women in Agriculture via entrepreneurship programs in horticulture and food processing.
- Expand Integrated Farming Models across agro-climatic zones with support from KVKs, universities, and NABARD.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

- The total area covered under food grains in the district during 2022-23 was 6.79 lakh ha. and the total production of food grains was 6.55 lakh metric tonnes. (Source: District at a Glance 2023-24).
- Agri Value Chain Financing bridges agricultural gaps effectively by connecting smallholder farmers with crucial processes, technology, credit, and markets. The production and consumption pattern of the district offers opportunity for value chain financing of pulses and millet crops.
- Production under plantation and horticulture crops during 2022-23 was 3.81 lakh MT per annum, of which the major production pertains to onion with around 1.02 lakh MT per annum. There are only one cold chain unit registered with APMC in the district with capacity of 10752 MT.
- Majority of investments in storage infrastructure is by Govt. of Karnataka and Govt. owned entities.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- The district has 18 regulated markets (7 main markets and 11 sub-markets), 3 Central warehouse units with a total storage capacity of 1.44 lakh MT, 7 state warehouses with a total storage capacity of 3.00 lakh MT, 18 private warehouses with a capacity of 1.66 lakh MT and one private cold storages with 10752 MT capacity.
- Rashtriya e-Market Services Private Limited (ReMS) has set up markets in Gulbarga, Jewergi, Chittapur, Sedam, Aland and Afzalpur blocks of Kalaburagi district and the major commodities traded are tur, cotton, bajra, Bengal gram, black gram etc.
- Under National Food Security Mission, pulses and coarse cereals & under NHM, fruit crops have been identified in Kalaburagi district.
- Agri Marketing Infrastructure (AMI), managed by the MoAF&W, GoI, supports new credit-linked rural godown projects with NABARD facilitating subsidies up to 33.33%.
- e-Kisan Upaj Nidhi portal enables farmers to obtain post-harvest loans by pledging e-NWRs for stocks stored in WDRA-registered warehouses, improving access to pledge finance.
- Based on the State economic survey 2020-21, cold storage requirement in Kalaburagi district is more than 1,00,000 MT considering market surplus available in the district.
- The Government of India has launched the 'World's Largest Grain Storage Plan in Cooperative Sector' to build storage infrastructure in selected PACS, integrating schemes from various ministries.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-For Horticulture Produce-1000 MT with single temperature	No.	102.72	80	112	11504.64	9203.72
2	Cold Storage-For Horticulture Produce-Cold Storage-For Horticulture Produce-1000 MT	No.	107.00	80	120	12840.00	10272.00
3	Godown-Large- 5000 MT (Rs 3000 per MT)	No.	160.50	80	66	10593.00	8474.40
4	Godown-Onion Godown-Onion storage structure(25-500MT capacity)	No.	1.87	80	78	146.08	116.86
5	Market Yard-Drying Yard	No.	10.70	80	93	995.10	796.08
Total				469		36078.82	28863.06

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- The total geographical area of the district is 1094120 ha, of which forests occupy 35316 ha, land for non-agriculture uses occupy 41511 ha, barren and uncultivable land occupy 35113 ha, cultivable waste is of 6417 ha, permanent pasture 25855 ha, trees and groves occupy 1131 ha, and fallow land occupy 106419 ha, thus leaving net area for sowing at 842358 ha.
- Considering the topography of the district, types of soils, extent of irrigation in command areas, rainfall, etc., Kalaburagi district provides a large scope for land development activities.
- Depending on stage of ground water development, source of irrigation and cropping

pattern of the district, land development sector encompasses the following sub activities:

- On farm development works - Land levelling, bunding, trenching
- Land Reclamation - Tank silt application and organic manures
- Water Management – Lining of field channel and farm ponds
- Watershed Development – field level activities- bunding and trenching
- Dry land agriculture is important as substantial contribution in agriculture comes from

these dry lands. 6417 ha with problematic soils require management practices and reclamation measures. Indiscriminate use of chemical fertilizers, flood irrigation has resulted in soil degradation.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- The soil health is adversely affected due to indiscriminate use of fertilizers. The two Krishi Vigyan Kendras, one each in Kalaburagi and Jewergi Blocks of the district have been imparting trainings to farmers on various aspects of organic farming, soil fertility management, environmental issues, etc., through demonstrations, transfer of technology, exposure visit etc.
- Soil Testing facilities are available at two centres viz., Agricultural Office Soil Testing Laboratory, Kotnoor, Kalaburagi and KVK, Aland Road, Kalaburagi. Input Testing facilities are available only at Agriculture Office Soil Testing Laboratory, Kotnoor.
- The seed certifying and processing facilities are available at Karnataka Seed Development Corporation, Kalaburagi.
- The Agriculture Department, Kalaburagi has implemented 29 watershed projects under PMKSY WDC 1.0 and two projects under PMKSY WDC 2.0.
- Soil health card issued in the district is 5.30 lakhs (cumulative)
- NABARD had successfully implemented 2 watershed projects in the district viz. Sedam Taluk viz., Udagi Watershed Project and Itkal Watershed Project.

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	Farm Ponds/ Water Harvesting Structures--Black Soil -10 m x 10 m x 3 m - without stone pitching	No.	0.32	80	4950	1588.95	1271.16

2	Fencing-Live Fencing	m.	0.59	90	5750	3383.88	3045.51
3	On Farm development (OFD) Works -Field Channels-2-4 Bunding levelling deep ploughing pebble	m.	0.92	80	3200	2944.64	2355.71
4	Reclamation of Problem Soils-Reclamation of Saline - Alkaline Soils-Application of Gypsum+lime appln +green manuring	ha	0.37	80	1200	449.42	359.52
5	Soil Conservation Activities/ Erosion Control activities-- land development activities	ha	0.28	80	5600	1551.96	1241.52
6	Soil Conservation Activities/ Erosion Control activities-- Plastic mulching	ha	0.34	80	2450	838.88	671.09
7	Tank Silt Application	ha	0.39	80	4100	1579.32	1263.46
Total				27250		12337.05	10207.97

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

- In Kalaburagi district, hi-tech advanced technology in the field of agriculture and plantation & horticulture has necessitated innovative cultivating habits amongst farmers. This is a step towards better produce and to meet export demands of organic farming.
- Tissue culture means cloning and micro-propagation of tissues of selected elite plants and daughter suckers. Due to banana tissue culture, farmers have increased their productivity from an average of 12 kg to over 26 kg per bunch per year and have consecutively taken crops with two ratoons in about 30 months.
- The area under banana cultivation in the district has increased to 2199 ha with a total production of 69063 tons.
- Kamalapur red banana is a special variety of banana which is exclusively grown in Kamalapur taluk of Kalaburagi district. Organic farming is gaining increased importance amongst the farmers.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Agriculture department and Horticulture department provide linkage support under tissue culture, agri-bio-technology, seed production, bio-pesticides, fertilizer and vermicomposting units.
- To bring more area under cultivation, certified or quality seed must be supplied at affordable prices and in adequate quantities to the farmers. The area under cultivation is not going to increase significantly; the thrust will have to be on rising productivity per unit of cultivated land. • Lack of awareness in farmers about biofertilizers leading to low adoption rate and the established nature of the chemical fertilizers market is also one of the reasons for the slow

adoption of biofertilizers, as conventional fertilizer companies hold a wide range of product offerings and have a strong distribution network. • Quality seeds from tissue culture/nurseries is very much needed to achieve more productivity and reduce any damage/loss from diseases.

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	13	1391.00	1112.80
2	Compost/ Vermi Compost-Vermi Compost-Vermi Compost-3m x1.2mx 1m (3.60 Cu.m)	No.	0.13	80	1550	199.02	159.20
3	Compost/ Vermi Compost-Vermi Hatchery-Vermi Hatchery(320TPA)	No.	5.08	80	18	91.48	73.21
4	Seed Processing-All Seed Types	No.	26.75	80	26	695.50	556.40
5	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	6	160.50	128.40
Total				1613		2537.50	2030.01

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

- The food and agro-processing sector in Kalaburagi is significantly shaped by its primary agriculture produce, with a notable focus on pulses, particularly Tur Dal.
- Due to suitable soil and climate of this district, good quality of tur is grown in the district. The district is known as the “Tur Bowl of the State” as it contributes more than 60 percent

of tur production of the State and offers favourable environment for setting up processing units.

- The major sub segments of food processing sector relevant to the district are grain processing, fruits & vegetables, milk and milk products, meat and poultry. A large number of players in this industry are micro and small sector and are largely concentrated in the unorganised segment.
- While less dominant than dal, the district also has sugar industries (based on sugarcane). Companies such as Shrre Renuka Sugars Ltd, KPR Sugar and Apparels Lts, Siddhasiri Souharda Sahakari Niyamit. • The GoK has established 106 acre Jewargi Food Park with specialized infrastructure facilities for food processing and allied industry.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- The total road length available in the district is 11992 kms. 150 km of national highways, 1888 km of state highway, 1595 km of MDRs and 226 km of railway line pass through the district, which facilitates the easy movement of goods (both raw material and finished products).
- Kalaburagi district has total storage capacity of 6.5 lakh MT of warehouse & 10752 MT of cold storages spread across the length and breadth of the district.
- To facilitate the establishment of a strong food processing industry, Jewargi Food Park has been established in the district by GoK.
- Although, subsidies under various Government schemes are available, Public/Govt. investments in identifying and setting up basic/common infrastructure facilities on cluster mode may act as enablers for development of the sector in the district.
- Infrastructure facilities for skill development and training are available with KVK. NABARD has supported College of Agriculture, Kalaburagi under Grama Vikas Nidhi for establishment of processing and value addition facility of composite crops

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	15	1412.40	1129.94
2	Agro Processing Unit--Bakery product units	No.	13.91	80	94	1307.54	1046.02
3	Agro Processing Unit-- Dairy/Milk Processing	No.	21.40	80	19	406.60	325.28
4	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	120	706.20	564.96
5	Agro Processing Unit-- Jaggery units (180 MT)	No.	37.45	80	30	1123.50	898.80
6	Agro Processing Unit--Meat Processing	No.	21.40	80	15	321.00	256.80
7	Agro Processing Unit--Mini Cold pressed oil unit (50 LPPD)	No.	8.56	80	26	222.56	178.07
8	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	44.94	80	2	89.88	71.90
9	Agro Processing Unit--Rice Bran oil/Ragi Powder making	No.	5.35	80	14	74.90	59.92
10	Dal/ Pulses Mill-Mini	No.	2.14	80	310	663.40	530.72
11	Fruit Processing -Drying & Dehydration -Raisings processing with color sorter- 3-5TPH	No.	53.50	80	6	321.00	256.80
12	Spice Processing-Chilly processing-masala powder	No.	5.35	80	60	321.00	256.80
13	Sugarcane processing-Juice Canning	No.	2.30	80	145	333.58	266.84
Total					856	7303.56	5842.85

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

- There are 245 Primary Agricultural Coop Societies (PACS) in the district affiliated to KYDCCB. Adequate credit flow to these societies at an affordable rate of interest will help them meet the credit demand of farmers for undertaking various agricultural and allied activities. Loan up to Rs 5 crore to cooperative societies for disposal of produce comes under priority sector lending.
- As per the priority sector guidelines of the Reserve Bank of India, loans by banks to Primary Agricultural Credit Societies (PACS), loans to Micro Finance Institutions (MFIs) for lending in the agriculture sector and loans under Agricultural Clinics and Agri Business Centres (ACABC) are covered in other Ancillary Activities. • Apart from CBs, RRBs, RCBs, there are many NBFCs, SFB & MFIs are working in the district which are also financing to the agriculture sector and providing financial services at the doorstep with quick service.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- Under ACABC scheme, the Government of India provides a subsidy of 36 percent for general category beneficiaries and 44 percent for SC/ST category beneficiaries through NABARD. Eligible agriculture graduates can get subsidy for project cost up to Rs.20 lakh (25 lakh in case of highly successful individual projects) for an individual project and Rs. 100 lakh for a cluster project (set up by a cluster having at least 5 trained persons under the scheme).
- Lack of awareness of ACABC scheme, lack of strong market linkages and networks for agri clinics & business centre in its initial phase, averse of banks to provide loans, etc. are resulting in a shortage of trained agricultural graduates opting for establishment of Agri Clinic and Agri Business Centre.
- Most of the PACS are into KCC financing only and lack diversification of activities like aggregation & marketing of agriculture produce. Further, governance and management practices of PACS do not instil confidence in banks other than cooperative banks to finance PACS in the district.
- The district has not yet reported the emergence of agricultural start-ups, reflecting a lack of a supportive start-up ecosystem. Thus, no financing in this area has been reported in the district.

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	13	278.20	222.56	
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	7	1498.00	1198.40	
3	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.28	80	280	359.52	287.62	
4	Loan to PACS/ FSS/ LAMPS for Onlending--Purchase of land by SF/MF	No.	10.70	80	95	1016.50	813.20	
Total					395	3152.22	2521.78	

Title : Farmers Training cum Common Facilities for Agro Processing at Kodli Village, Kalagi Taluka, Kalaburagi District in Kalyana Karnataka Region



1. About the Project

This initiative was undertaken by NABARD in collaboration with the MPLADS fund of Hon'ble MP Smt. Nirmala Sitharaman. The goal is to establish and improve agro processing infrastructure in the Kalyana Karnataka region. This facility will help add value to the produce grown by local farming communities.

2. Location: Kodli Village, Kalagi Taluka, Kalaburagi District

3. Physical components

The main components of the project include a civil structure with shed, processing machinery, an internal road, a compound wall, an electric transformer, and a borewell for water supply. The facility has a capacity of 1000 tonnes per annum.

4. Products to be Produced

The project will produce value added products such as:

Cleaned Jowar
Jowar Flour
Jowar Pops
Jowar Flakes

5. Beneficiaries

The project aims to create value added products from local produce to reach larger markets. The facility is run and maintained by the Kodli Kisan Agro Producers Company Ltd

Chapter 3

Credit Potential for MSMEs

1. Credit Potential for MSMEs

1.1 Status of the Sector in the District

- Kalaburagi district is rich in mineral resources like limestone, fullers earth, gypsum, agate and building stone which are popularly called Shahabad stones. As the district has abundant limestone deposits, Sedam and Chittapur blocks of the district have been declared as “Cement Zone” for development of cement and cement based sector. Large and mega scale cement units, mainly ACC, Ultratech, Vasavadatta, Orient, Chettinad, Shree Cement etc.
- According to the Ministry of Micro Small & Medium Enterprises Kalaburagi has 37656 registered MSME units including 36696 Micro 892 Small and 68 Medium enterprises
- Agencies like Karnataka Industrial Area Development Board (KIADB) Karnataka State Small Industries Development Corporation (KSSIDC), Khadi Village Industries Board (KVIB) are operational in the district.
- KSSIDC has developed 10 industrial estates and KIADB has developed Kapnoor Industrial Area (523 acres) and Nandoor Industrial Area (818.36 acres) in the district.
- The district boasts of a 106-acre state of the art food park at Jewargi, with specialized infrastructure facilities required for food processing and allied industry. A textile park has been sanctioned to the district at Nandur Kesaratagi Industrial area at an estimated cost of Rs.43.00 crore.
- The GLC flow for the last three years viz., 2022-23, 2023-24 and 2024-25 stood at Rs. 144118.00 lakh, Rs.201437.00 lakh and Rs.215788 lakh, respectively.

1.2 Infrastructure and linkage support available, planned and gaps

- There are 10 Industrial Estates, 149 sheds and 584 plots in the district.
- Government Tool Room & Training Centre has been established in the district in order to impart qualitative training to youth in tool & dye making. The training institute has the capacity of training 500 candidates per annum.
- KITSERD, a training institute on the pattern of RUDSETI, set up under the aegis of State Bank of India, is imparting various capacity and skill based training programmes in the district.
- GTTC – German Technical Training Institute has been established in the district in order to impart qualitative training to youth in computer, welding technology etc. with a capacity to train 1000 candidates / year.
- PM Vishwakarma Scheme offers comprehensive support to artisans and craftspeople including skill enhancement tool incentives credit aid digital transaction bonuses and

marketing support with a financial outlay of Rs.13000 crore targeting 30 lakh beneficiaries by 2027-28.

- Lack of skilled industry-ready workforce entrepreneurs and professionals is hurting the districts industrial prospects.

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
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	1250.00	80	21	11250.00	9000.00
2	Manufacturing Sector - Term Loan-Micro	No.	25.00	80	5110	52750.00	42200.00
3	Manufacturing Sector - Term Loan-Small	No.	250.00	80	415	66250.00	53000.00
Sub Total					5546	130250.00	104200.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	625.00	100	23	14375.00	14375.00
2	Manufacturing Sector - Working Capital-Micro	No.	6.25	100	27400	118750.00	118750.00
3	Manufacturing Sector - Working Capital-Small	No.	25.00	100	590	14750.00	14750.00
Sub Total					28013	147875.00	147875.00
Total					33559	278125.00	252075.00

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

- Kalaburagi district is located in close proximity to major cities like Hyderabad, Solapur, Pune etc. and there is good scope for expanding export market for variety of items and also to have better margins. The export potential of this district is yet to be fully utilized.
- Fullers Earth, Activated Carbon, Refined Sugar and Tur Dal are the only commodities which are presently exported from the district to other countries.
- Karnataka State has identified products for developing districts as Export Hub. The products identified for Kalaburagi district is Tur dal (GI Tag), Pulses, Kamalapur red banana, Fullers earth (Bentonite clay), Cotton and Value-added products.

4.1.2 Infrastructure and linkage support available, planned and gaps

- Karnataka has a dedicated nodal agency for promotion of export viz., Visvesvaraya Trade Promotion Trade Centre (VTPC). In addition to compiling data on the state's exports, VTPC conducts various capacity building programmes and provides services for market intelligence, export documentation, finance etc.
- A Central Government Project under Trade Infrastructure for Export Scheme (TIES) has been sanctioned for Kalaburagi at Nanduru Kesaraghatali, Phase II, Kalaburagi for which work is under progress.
- Lack of secondary and tertiary processing in agro products has resulted in poor value addition and marketability of agro products in the district.

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	11	550.00	440.00	

2	Export Credit -Pre Shipment Export Credit	No.	25.00	80	11	275.00	220.00
Total				22		825.00	660.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

- Education plays a crucial role in balancing the socio-economic progress of a country and it is recognized as a fundamental human right. The push for universal elementary education aims to ensure its accessibility for all.
- The literacy rate in Kalaburagi district as per 2011 Census is 64.85 percent (Male 74.38 percent and Female 55.09) which is low as compared to state average of 75.60 percent (Male 82.85 & Female 68.13). Rural Literacy rate in Kalaburagi district is further low and is only 58.09 percent (Male 69.08; Female 46.86) and literacy rate in urban is 78.61 percent (Male: 85.12 & Female 71.91).
- To promote girls' education, the Karnataka government has made education free for all girls in the state. Additionally, the Government of India has developed the Vidya Lakshmi portal (www.vidyalakshmi.co.in) a platform where students can apply track and manage their education loan applications to banks. The portal is also linked to the National Scholarship Portal for students seeking scholarships.
- The GLC flow for the last three years viz., 2022-23, 2023-24 and 2024-25 stood at Rs. 2299.17 lakh, Rs.2068.31 lakh and Rs.2919.24 lakh, respectively.

4.2.2 Infrastructure and linkage support available, planned and gaps

- The district has 1016 Lower Primary Schools, 1998 Higher Primary Schools, 919 High Schools, 267 PU Colleges, 32 degree colleges, 4 medical colleges, 3 dental colleges, 5 private engineering colleges and 12 polytechnic colleges. (Source: District at a Glance 2023- 24).
- As per RBI guidelines education loans to individuals including for vocational courses up to Rs.20 lakh are considered eligible for priority sector classification. The Indian Bankers Association (IBA) has introduced a scheme offering collateral-free loans up to Rs.7.5 lakh for students from economically weaker sections.
- Many rural schools do not have basic infrastructure like building, sanitary and drinking water facilities. To overcome the infrastructure gap of classrooms, toilets and drinking water facilities in schools and colleges, Government/ZP may make the assessment and submit the proposal to NABARD under RIDF for providing the same in all schools and colleges.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	4.00	100	3200	19100.00	18050.00
	Total				3200	19100.00	18050.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

- The Government of India's vision is to ensure adequate and affordable housing for all in rural areas by expanding government support promoting community participation self- help and public-private partnerships all within the Panchayat Raj framework and the goal of "housing for all."
- As per the 2011 census, the district has 4.71 lakh houses
- Various affordable housing schemes including PMAY (Urban & Grameen) Basava Housing Scheme Dr. B.R. Ambedkar Awas Scheme and Devraj Urs Housing Scheme are being implemented in the district.
- Under priority sector guidelines housing loans of up to Rs.35 lakh in metro areas (population of 10 lakh or more) and Rs.25 lakh in other areas are eligible provided the overall cost of the dwelling does not exceed Rs.45 lakh in metro areas and Rs.30 lakh in others.
- The GLC flow for the last three years viz., 2022-23, 2023-24 and 2024-25 stood at Rs. 9087.03 lakh, Rs.7300.28 lakh and Rs.8139.63 lakh, respectively.

4.3.2 Infrastructure and linkage support available, planned and gaps

- Number of houses constructed under Dr B R Ambedkar Awas Scheme during 2023-24 in Urban areas was 2013 and rural area was 157.
- Number of houses constructed under PM Awas Yojana (Grameen) Housing scheme during 2023-24 were 363 nos. by SC, 34 nos. by ST, 100 nos. by Minorities and 354 nos. by others.
- Number of houses constructed under PM Awas Yojana (Urban) Housing scheme during 2023-24 were 982 nos. by SC, 24 nos. by ST, 470 nos. by minorities and 479 nos. by

Others. • Challenges in assessing the income of rural borrowers in the absence of documentation such as income proof.

- Institutional reforms in land acquisition, land conversion, simplified approval process and rationalized taxation may be brought for making available affordable houses to all.

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.	25.00	90	626	19050.00	15955.00
2	Repair of Dwelling Units	No.	10.00	90	450	4500.00	4050.00
Total					1076	23550.00	20005.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Investment in rural infrastructure fosters agricultural growth, creates new economic opportunities and activities, generates employment and income, and improves delivery of other rural services. Therefore, in 1995-96, Rural Infrastructure Development Fund (RIDF) was created in NABARD to facilitate public investments for rural infrastructure. State Governments avail RIDF assistance for creation of wide variety of rural infrastructure covering 39 activities under three broad categories, viz., Agriculture and related sectors, Rural connectivity and social sectors. The cumulative loan assistance sanctioned under the fund for the district since inception of RIDF stands at Rs.919 crore under 2285 projects. (The district specific details of the Projects are given in RIDF 1, RIDF 2, RIDF 3 & RIDF 3.1). Kalaburagi district has total road length of 11992 km, whereas Irrigation infrastructure is - length of canals in the district is 131 km which provide net irrigation facility to 3737 ha, 184 tanks in the district provide irrigation facility to 12450 ha, 16610 open wells provide irrigation to 1371 ha, 14233 tube wells provide irrigation to 22427 ha and 114 Lift Irrigation Scheme provide irrigation facility to 2422 ha of area and whereas Storage infrastructure is - 3 Central warehouse units with a total storage capacity of 1.44 lakh MT, 7 state warehouses with a total storage capacity of 3.00 lakh MT, 18 private warehouses with a capacity of 1.66 lakh MT and 3 private cold storages with 10752 MT capacity.

5.1.2 Infrastructure and linkage support available, planned and gaps

- Infrastructure Support Available in the District: The district has well transportation network with airport, railway junction at Wadi and number of national & state highways passing through district. Good hospitals and educational institutions are available in Kalaburagi taluk. A new building for the Kalaburagi branch of the Sri Jayadeva Institute of Cardiovascular Sciences and Research is constructed in the district.
- Activities planned: The Chennai-Surat Expressway passes through the district, which will benefit trade and transport to the district.
- Identified Gaps: Irrigation projects continue to remain a priority area for the district. The net area irrigated in the district is at 11.98% of net sown area and this needs to be expanded. Good hospitals are to be built at taluka levels. The Primary Health Centres in the district are not in a good shape, concerned department may plan for its renovation. Cold storage facilities may be provided in APMCs.

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

The impact of the above projects revealed that the infrastructure created resulted in increase in agricultural production, improvement in education, health care facilities and thus brought overall development and prosperity to the rural areas in the district.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

- Although efforts have been made to provide safe drinking water through the implementation of various schemes, the availability and quality of water need further attention.
- Enhancing healthcare services, improving water accessibility and ensuring effective implementation of social welfare programs should be the focus for further development in the region.
- Though Primary Healthcare Centres have been set up in various villages, there is a shortage of specialized healthcare services, forcing residents to travel to Kalaburagi city for advanced treatments.
- In terms of education, the district has made substantial advancements. The government has focused on expanding the number of schools and colleges in the region, ensuring that education is accessible to all.

5.2.2 Infrastructure and linkage support available, planned and gaps

Infrastructure Support Available in the District:

- The district has a number of educational institutions under the umbrella of Kalaburagi University, Hyderabad Karnataka Education Society, N.V. Education Society, Sri Sharana Basaveshwar Education Society, Albader Education Society and Khaja Bande Nawaz Education Societies which are running engineering, medical, dental, polytechnics/colleges in the district.
- The district has 1016 Lower Primary Schools, 1998 Higher Primary Schools, 919 High Schools, 267 PU Colleges, 32 degree colleges, 4 medical colleges, 3 dental colleges, 5 private engineering colleges and 12 polytechnic colleges. (Source: District at a Glance 2023-24).

Activities planned:

- State Government is building three more hospitals, a trauma centre, an exclusive mother and child hospital and a government superspecialty hospital in Kalaburagi.

Identified Gaps:

- There is still strong need for more number of private nursing homes, schools, and colleges with emphasis on education and a need to better health facilities to the rising population of Kalaburagi district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	20.00	80	300	6000.00	4800.00
2	Education-Colleges	No.	50.00	80	14	700.00	560.00
3	Education-Schools	No.	50.00	80	22	1100.00	880.00
4	Healthcare-Diagnostic Lab	No.	25.00	80	14	350.00	280.00
5	Healthcare-Hospital	No.	500.00	80	6	3000.00	2400.00
6	Healthcare-Nursing Home	No.	50.00	80	14	700.00	560.00
7	Sanitation-Toilets	No.	0.30	80	300	90.00	72.00
Total					670	11940.00	9552.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

- Karnataka is blessed with abundant renewable energy resources of all forms including Solar, Wind, Small hydro, Biomass, Waste to Energy, Tidal, etc. Karnataka is the one of the leading States in India with nearly 15.91 GW of installed Capacity of Renewable Energy as of April 2022.
- In Kalaburagi district, Renewable Energy Projects of 547 MW capacity (Solar power 406 MW, Wind power 60, SHP 1.25, Biomass 6 and Co-Gen 74) have commissioned. (Source: kredl.karnataka.gov.in)

5.3.2 Infrastructure and linkage support available, planned and gaps

- Under the Renewable Energy Policy for 2022-27, the State intends to undertake development of 10 GW of additional RE projects, including upto 1 GW of Rootop Solar PV projects.
- Companies like SELCO are promoting sustainable energy services and solutions viz., solar home lights, water heaters, digital education tools etc. for rural households.
- PM Kusum Yojana - To assist the farmers in installing off-grid solar pumps in rural areas, thereby decreasing their dependence on grid-connected areas.
- Financing RE projects has been a challenge in the district, banks and financial institutions should prioritise financing viable RE projects.
- As per RBI PSL guidelines, Bank loans up to a limit of ₹30 crore to borrowers for purposes like solar based power generators, biomass-based power generators, windmills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems and remote village electrification etc., will be eligible for Priority Sector classification. For individual households, the loan limit will be ₹10 lakh per borrower will come under priority sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant-Bio Fuel Plant	No.	13.50	90	4	54.00	48.60
2	Solar Energy-Roof Top Solar PV System with Battery-upto 3KW	No.	2.40	90	115	276.00	248.40
3	Solar Energy-Solar Pump Sets-10 hp (With USPC)	No.	5.10	90	140	714.00	642.60
4	Solar Energy-Solar Water Heater System	No.	1.90	90	230	437.00	393.30
5	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	780	195.00	175.50
6	Solar Energy-Stand Alone Solar Power Plants-Solar rooftop grid connected	No.	1.50	90	250	375.00	337.50
Total					1519	2051.00	1845.90

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	2245	1066.03	860.57
B	Ongoing tranches	40	64.97	58.50
	Total (A + B)	2285	1131.00	919.07

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	449	525.14	416.04
B	Rural roads & bridges	543	406.18	332.94
C	Social Sector	1293	199.69	170.08
	Total (A + B + C)	2285	1131.00	919.07

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	204	Irrigation potential	ha	40,817.55
B	Rural roads	463	Road length	km	35,437.75
C	Bridges	80	Bridge Length	m	5,179.81

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry	99	Veterinary hospitals provide timely care- reduce travel costs and boost livestock productivity	Cattle/Farmers /Population	2,738.35

2	Cold Storages	1	Cold storage extends shelf life maintains quality and reduces transport issues during peak season	metric tonne	869.25
3	Godown	35	Rural godowns improve storage reduce spoilage stabilize prices and support local farmers	metric tonne	2,795.99
4	Raitha Sampark Kendras	18	Supports farmers with advice resources and problem solving for improved productivity	villages/population	737.20
5	Rural Markets	65	Boosts local economies - improves market access and ensures fair pricing for producers and consumers	villages/population	2,079.75
6	Rural Service Centre	25	Rural Service Centres enhance access to essential services support local needs and boost community	villages	350.50

7	Sericulture	1	sericulture boosts silk production provides income and supports rural employment	villages/population	1,425.00
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Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

- In Karnataka, total no of 1,17,424 SHGs were saving linked with Rs 531.40 crore and 1,04,336 SHGs were credit linked to the tune of ₹28,708.70 crore during 2024-25. Likewise, Rs.8842 crore loan have been disbursed to 388224 JLGs and loan outstanding stood Rs.14531 crore w.r.t 1413175 JLGs.
- In Kalaburagi during 2024-25, total no of 4059 SHGs were saving linked with Rs.14.07 crore and 1914 SHGs were credit linked in tune of Rs.43.31 crore. Likewise, Rs.301.45 crore loan have been disbursed to 13709 JLGs and loan outstanding stood Rs.401.23 crore w.r.t 47772 JLGs. (Source - SLBC)
- 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. By this exercise a more realistic data of active SHG available in the State and the district can be derived.
- The GLC flow under the sector during FY 2022-23, 2023-24 and 2024-25 is Rs.60.85 cr, Rs.109.78 cr and Rs.101 cr respectively.
- As per AKMI report, as on March 2024, MFI loan outstanding portfolio in the district is Rs.1679 crore.

6.2 Infrastructure and linkage support available, planned and gaps

- The SHG-BLP in the State is mostly BC driven. Some of the large NGOs in the State like SKDRDP, IDF, Vikasana, etc are acting as BCs of the banks. Apart from the banks, many MFIs are also participating in the SHG programme.
- In the district, there are 23 MFIs operating in the SHG programme and SKDRDP are acting as BCs for banks. These NGOs/ MFIs have been providing handholding support to the SHGs as a strong conduit for empowerment/strengthening the SHGs which has resulted in enhanced scale of operation, income generation and involvement of SHGs in a wide spectrum of activities.
- Identification/ re-activating dormant/ inactive group by providing various capacity building initiatives both to bankers and SHG members.
- Bridging the regional disparity in SHG Bank Linkage through capacity building, skill development, market-oriented training and change in attitude towards SHGs should be thrust upon bankers for strengthening SHG Bank linkage programme.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Differential Rate of Interest Scheme--Consumption	No.	0.50	100	2800	1400.00	1400.00
2	SHGs/ JLGs--JLGs	No.	2.00	100	7000	14000.00	14000.00
3	SHGs/ JLGs--SHGs	No.	2.00	100	2300	4600.00	4600.00
Total					12100	20000.00	20000.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Setting up of more number of soil testing units i.e. one each in all the blocks, may be considered. Extension network should also gear up to provide advice to farmers on application of nutrients based on soil test report.
2. Kalaburagi & Yadgir DCCB needs to implement the revised KCC guidelines and finance for crop loans as per the scale of finance to all PACS & DCCB farmers. RuPay KCC Cards have to be activated in respect of all farmers.
3. Small and marginal farmers, youth, SHGs could be encouraged to take up community/cooperative farming.
4. Banks may encourage pledge financing to enable farmers to avoid distress sale as also to meet their short term credit requirements.

2. Water Resources

1. Rejuvenation of existing MI tanks by de-silting to enhance their storage and percolation capacities. Committee may be set up at Village Level to supervise the use of water by the farmers.
2. Promotion of ground water recharge structures like check dams, percolation tanks, dug well recharge structures on an extensive scale, especially in over exploited areas.

3. Farm Mechanisation

1. There is need to popularize mechanized farming in order to reduce drudgery in farm operations, save labour cost and time by covering more area in short span.
2. More number of Tractor Repair Centres are to be established.
3. Village Agricultural Producers Harvesting & Processing Yard.

4. Plantation and Horticulture

1. Agriculture department may create awareness among farmers and traders about postharvest management, and proper marketing arrangements.
2. APMC may create post-harvest infrastructure like cold chains, grading and packing houses, adequate processing facilities; provide adequate power and water supply.
3. Erratic rainfall, depletion of water table leading to less availability of water for irrigation are the major constraints in the development of sericulture sector in the district. Under sericulture sub sector, farmers need to be educated on adoption of modern methods of cultivation, such as shoot rearing, adoption of micro irrigation/water saving devices, maintenance of hygiene in rearing houses etc.

4. Horticulture department may encourage cultivation of drought-tolerant horticultural crops such as pomegranate, ber, fig, tamarind, and drumstick.
5. Agriculture/Horticulture departments may support for construction of polyhouses and shade nets suited to local climatic conditions.

5. Forestry/ Waste Land Development

1. State sponsored schemes viz. Karnataka Sustainable Forest Management and Biodiversity Conservation Project (KSFMB), Development of Degraded Forests, Greening of Urban Areas, Aranya Protsahan Yojane, Sirichandana Vana, Roadside plantation scheme, etc., should be implemented by Forest Department with more vigour.
2. Bankers to finance for centrally sponsored schemes such as National Bamboo Mission, Biofuel etc., which aim at covering more area under green vegetation.

6. Animal Husbandry - Dairy

1. As per the operational guidelines of Animal Husbandry Infrastructure Development Fund (AHIDF) scheme, NDDB/NCDC and scheduled banks may provide financial assistance to individuals/ FPOs for establishment of infrastructure for dairy processing and value addition infrastructure and establishment of animal feed plant in the private sector.
2. Kalaburagi Bidar and Yadgir Milk Union may take action for revival of defunct Dairy Cooperative Societies in the district.

7. Animal Husbandry - Poultry

1. The AH & VS department may conduct training and capacity building programmes for farmers in all taluks and encourage farmers to take up the activity on a large scale.
2. Banks should also provide working capital for poultry farmers, as approved in SLTC.
3. Establish breeding flocks with high-yielding layers to ensure consistent and scalable egg output.
4. Given the current low per capita availability of eggs, it is recommended that the department consider replacing or supplementing existing mother units with dedicated breeding flocks.

8. Animal Husbandry - Sheep, Goat, Piggery

1. There are 39 Sheep and Wool Producers Cooperative Societies and 2 FPOs, which may be encouraged to assist farmers in production and marketing of produce by reviving their operations.
2. Marketing of live animals as well as meat is controlled by traders/middlemen who decide the live weight of animals on an approximate basis/arbitrarily fix the rate of animals after considering an average dressing percentage of 60% of live body weight. Hence, improvement in market linkages for live animals as well as meat may be addressed so as to ensure fair and remunerative prices, especially to small farmers/shepherds.

3. There are 2 registered slaughterhouses in the district. Establishment of modern abattoirs and slaughterhouses cum meat processing centres by private entrepreneurs with bank credit may be encouraged.

9. Fisheries

1. Seed rearing farm with minimum of 10 lakh capacity may be taken up in the district. Fish seed is presently purchased from Narayanapura seed rearing centre, Hospet Seed Production Centre and Bhadra Reservoir Centre-Bhadravathi.

2. Construction of District Fish Market with facilities such as ice plant, cold storage, open market, closed market may be considered. Small fish markets at Taluk place and hobli level may also be considered.

3. Riverine fisheries can be encouraged by enhancing the fish stock in all the rivers by River ranching (releasing of fish seeds to the river) every year.

4. Establishing district-level fish seed hatcheries and nursery ponds near major reservoirs will ensure timely and quality fingerling supply.

5. Major reservoirs offer significant scope for reservoir-based aquaculture, including cage culture, pen culture, and fish ranching programs. The district also has a large number of seasonal tanks and farm ponds, presenting opportunities for integrated farming systems.

10. Construction of Storage and Marketing Infrastructure

1. Accreditation of warehouses to Warehousing Development and Regulatory Authority (WDRA) for issuing Negotiable Warehouse Receipts may be ensured. NABARD Consultancy Services (NABCONS) is also facilitating the same as an accreditation agency.

2. Creating awareness among the farmers on benefits of NWR/e-NWR: There is need for creation of awareness among the entrepreneurs and farmers regarding the Negotiable Warehouse Receipt System and availability of pledge loan facility in the district.

3. Streamlining supply chains:

a. Farmers may form Producer Groups to aggregate their inputs and produce to leverage economies of scale.

b. e-NAM registration may be facilitated to bring in efficient price discovery.

c. Use of fin-tech to enhance market access and make banking channels more affordable and accessible.

4. Use of e-Kisan Upaj Nidhi by farmers and facilitative approach by banks.

11. Land Development, Soil Conservation and Watershed Development

1. Creation of awareness amongst farmers about soil testing and Facilitation of interpretation of soil test results by KVKG, Farmers Training Centre(FTC) and ATMA.

2. Creation of Awareness among farmers about utility of organic inputs like compost, bio fertilizers, neem cake and its impact on soil structure and fertility and hazards of excessive use of chemical fertilizers. Motivation of farmers to get soil tested once in 2

years to adopt balanced use of fertilizers

3. Setting up of mobile soil testing labs and brick and mortar soil testing labs under PPP mode

4. KVKS and Agriculture University to create awareness and demonstration on Nano Urea Nano DAP for adoption of Nano fertilizers by farmers, leading to judicious use of fertilizers cost advantage, reducing ground water pollution and nutrient imbalance caused by excessive use of Nitrogen fertilizers.

5. Promotion of Farm ponds, water harvesting structures with sustainable pulse, oilseed and millet crops for income security.

12. Agriculture Infrastructure: Others

1. It is vital to utilize the existing network of academia and universities/KVKS, to disseminate awareness and knowledge among farmers towards use of good quality and certified seeds, bio-fertilizers, high yield variety crops etc. Basic knowledge of biotechnology such as vermi-compost making and of bio-fertilizers should be shared with farmers' collective groups and efforts be undertaken to create "model demonstration agro- biotech farms".

2. Biotechnology Industry needs the right policy and financial nudge for it to thrive. Thus, it requires a clear policy (which has been unveiled recently) and a simplified process for uptake of loans. This will bolster the investments in Biotechnology in the State.

13. Food and Agro. Processing

1. PACS and FPOs need to facilitated and assisted for setting up primary & other food processing units.

2. Govt may increase competitiveness of the micro, small and medium food processing enterprises by facilitating their access to best practices, technology, capital and marketing opportunities.

14. Agri. Ancillary Activities: Others

1. The ACABC Scheme be given a larger publicity for encouraging educated youngsters with agriculture background to come forward for their contribution to the farming community.

2. PACS should function as 'One Stop Shop' for meeting all the credit requirements of farming community, thereby also enhancing their own business operations and financial viability.

15. Micro, Small and Medium Enterprises (MSME)

1. The competitiveness of MSME sector forms the backbone of any vibrant economy. In the case of India, the sector suffers from many issues which limit their ability to realise full potential. These include access to formal capital, market access (particularly in quality conscious markets like EU), poor infrastructure, compliance burden, delay in payment from

customers including public sector entities, lack of skilled manpower etc.

2. Open Credit Enablement Network (OCEN), a digital infrastructure, expected to democratize small ticket lending in India, can be a game changer for credit needs of MSME sector, particularly micro enterprises. Similarly, Open Network for Digital Commerce (ONDC) can give MSMEs a better access to market and also improve their bargaining power over e-commerce websites. Many MSMEs are not registered on GeM portal and they loose out on the bulk of goods and services procured by public sector entities.

3. Enabling and on-boarding them on these digital platforms will make them stakeholders in the digital India story and make them future ready. Further, initiatives like RAMP and CBFTE have been launched to strengthen MSME sector and improve their export competitiveness

4. Assured and reliable power supply needs to be ensured to promote industries in a sustained manner. Promoting solar rooftop units to mitigate adverse impact of power shortage to be explored.

5. Banks should establish credit linkages for youth who have completed skill development training

16. Export Credit

1. Easy & timely availability of pre-shipment & post-shipment credit.

2. Undertake market research on focus countries, markets, and sectors and provide market information to the exporting community. The district needs forex branches for supporting exports.

3. Following Hygiene practice necessary as per global standerd.

4. More awareness and capacity building of MSME units involved in export.

17. Education

1. Insistence on collateral for education loans is one of the biggest hurdles in its growth. Steps need to be taken at policy-making level to popularize education loans.

2. Banks may display their schemes at the schools and colleges for a wider publicity.

3. The education department may play a pro-active role in sensitizing the students about benefits of higher education and loan facilities available from various banks. Credit discipline and the habit of regular repayment of installment can be infused in the student stage itself

18. Housing

1. Enhancing housing credit in state requires a comprehensive and multi-faceted approach. By implementing the suggested policy-level interventions, the government can stimulate housing credit availability, expand homeownership opportunities, and contribute to the overall development of the housing sector.

2. These measures, coupled with ongoing efforts to improve infrastructure and create affordable housing options, will contribute to the state's economic growth and improve

the quality of life for its residents.

19. Social Infrastructure

1. Participation of the beneficiaries, especially women, in water supply schemes may be ensured. The Village Water and Sanitation Committees may be formed and their capacity building may be done.
2. Banks should disseminate information to the customers and offer the bank loan under rural sanitation projects, drinking water plants, etc. in order to fulfill the national objective of 'Swatch Bharat Abhiyan'.

20. Renewable Energy

1. Popularising solar pumps.
2. More focus decentralised units of - Solar panel for generation of power, heating / drying etc.
3. Mission mode programme for adoption of renewable energy sources.

21. Informal Credit Delivery System

1. Promoting Joint Liability Group (JLG) mode of financing for small, marginal farmers, artisans, landless as well as for share croppers etc.
2. Promoting SHG group based financing.
3. More focus of financial literacy & financial inclusion.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

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

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

c. National Campaign on Cooperation among Cooperatives

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

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

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

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

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

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

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

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

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

Out of 30, 26 weak banks have launched TAP.

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

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

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

h. Initiatives under Cooperative Development Fund (CDF)

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

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

1. 4.1. Status of Cooperatives in the State

The cooperative sector in Karnataka comprises a total of 45962 cooperatives, covering about 36075 noncredit cooperative societies i.e., Dairy/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc. and 9885 rural credit cooperatives (PACS, LAMPS, FSS, etc.). These primary societies have nearly 236 lakh members spread across 29736 villages. The 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.

2. 4.2. Recent developments/ latest initiatives by State Government in strengthening the outreach and activities of cooperatives

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

4.2.1. 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:

4. a. "Sahakar Se Swachhata Abhiyan, a Statewide initiative, was led by the Karnataka State



Kalaburagi, PLP 2026-27

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

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

5. c. "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.

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

6. 5. Status of PACS Computerisation

5.1 State Level Status of computerisation (viz. GoLive/ePACSSonly, Online Audit, trainings etc,) as on 25.08.2025"

7. 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

Onsystem Audit 1496

Dynamic Day End 137

8. Training Programs Conducted by RO

9. 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

Kalaburagi district has a rich cooperative profile with 1513 sector wise cooperatives in the district covering Primary Agriculture Credit Society, Urban Cooperative Banks, Milk Societies, Other non-credit and Fishery and Housing sectors. The KYDCCB has 246 Primary Agriculture Credit Cooperative Societies (PACS) affiliated to it in the district. These societies are providing short term KCC loan to farmers in the district. As per Registrar of Co-operative Societies, there are 1513 societies registered in the district, which include 225 Multipurpose Cooperative societies, 11 Marketing Societies, 304 Milk Societies, 26 Fishery Cooperative, 76 Weavers Societies, 9 labour 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	Banking Technology	CKYC	Kalaburagi	Grant assistance to KYDCCB to onboard to CKYCR	NA		Streamlined Compliance, Interoperability, Paperless & Faster Onboarding, One-Time KYC, Reduced Fraud Risk etc.
2	Promotional Activity	Mobile van	Kalagi	Grant assistance to Kodli Kisan Agro Producer Company for purchase of Mobile Van	NA	1000	Marketing of agri produce and finished goods from Training cum CFC at Kodli
3	Collectivization	Central Sector Scheme - 10000 FPOs	Afzalpur block	NABARD is the implementing agency under the CSS-10000 FPOs Scheme and has been supporting 1 FPO through CBOs - Myrada CIDOR in Kalaburagi district. NABARD is providing Financial support through the Scheme for working of the FPO.	NA	500	FPO has supported the farmers for enhancing their income and livelihood through collectivization and marketing of agri-produce. Over 500 beneficiaries have received benefits in one form or other.

4	Infrastructure Development	Construction of Health Centres, tank development, schools, colleges, Godowns	various blocks	1) RIDF XXV Tranche 2) RIDF XXVI Tranche 3) RIDF XXVII Tranche 4) RIDF XXVIII Tranche 5) RIDF XXIX Tranche 6) RIDF XXX Tranche	NA		1) Social - Public Health Institutions 2) Agriculture Related - Minor Irrigation, Storage capacity 3) Education 4) AH Related
5	Promotional Activity	Establishment of processing and value addition facility of composite crops	Kalaburagi	NABARD has sanctioned grant assistance of Rs.18.81 lakh to College of Agriculture, Kalaburagi under Grama Vikas Nidhi for establishment of processing and value addition facility of composite crops.	NA		Centre has trained aspirant entrepreneurs, rural youths, FPOs, SHG members in the field of food processing and value addition technologies of different crops and commodities at free of cost.

6	Financial Inclusion	Financial Inclusion Programmes	various blocks	NABARD sanctioned grant assistance to Kalaburagi and Yadgir DCCB for purchase of two mobile vans for demonstration of Banking Technology and also sanctioned grant assistance for on boarding to Public Financial Management System, purchase of 300 micro ATMs for PACS and conducting of 100 Financial Literacy Awareness Camps.	NA		major outcome of conducting Financial Literacy programmes are creation of awareness on social security schemes viz. PMJJBY, PMSBY, APY, opening of new accounts – BSBDA Accounts, Savings Account, Recurring deposits, Term Deposits etc; Issuance and activation of Rupay Debit Cards and Rupay Kisan Cards, Downloading and activation of banking app and BHIM app.
7	Infrastructure Development	Construction/upgradation of sub-stations and associated transmission projects	Aland	NABARD has sanctioned a Long Term Loan of ₹495.70 Cr to KPTCL under NIDA for construction/upgradation of sub-stations and associated transmission projects in Kalaburagi district.	NA		Uninterrupted power supply to Kalaburagi district

8	Watershed Development	Doddahalla Watershed Project	Udagiri, Sedam Taluk	NABARD is providing grant support for undertaking area treatment measures (such as farm bund, farm pond, recharge pit, recharging of well, waste weir), Dryland Horticulture and afforestation (Horticulture, bund plantation, agro forestry), Drainage line treatments (Boulder check, rubble filled checks, sunken pond), Women and landless development activities, Training and Exposure visits to Village Watershed Committee members/farmers etc.	Ultratech Cement, Sedam	955	Increase in Land productivity due to Soil and Water conservation and water resource development. Increase of income to farmers. Increase in nutrition level. Awareness about Organic Farming, Women Development and arrested migration of farmers post implementation of the project.
9	Collectivisation	Farmer Producer Organizations		FPOs are formed under the PODF Fund of NABARD. These FPOs are being implemented by NGOs - Myrada CIDOR, Rama Foundation and Youth for Action. Collection of agri-produce and marketing the produce are major activities of the FPOs	NA	2500	These FPOs have supported the farmers for enhancing their income and livelihood through collectivization and marketing of agri-produce. On an average 500 beneficiaries / FPO have received benefits in one form or other.

Success Stories

Success Story 1



4. District	Kalaburagi
5. Block	
6. Village	Niloor
Title	Nimbekka Women's FPCL - A Success Story
Scheme	CSS FPO
Project Implementing Agency	Myrada CIDOR Gulbarga
Duration of the project	5 years
1. No. of beneficiaries	743
2. Community	Farmers
3. State	Karnataka

1.1 Support provided

A grant assistance of Rs.18 lakhs was sanctioned for the formation of FPC, mobilisation of members, application of trade licenses, appointment of CEO, capacity building of CEO and BoDs etc. under CSS Fund.

1.2 Pre-implementation status

Most of the farmers in the area are small and marginal farmers. The resource-poor farmers had limited access to quality inputs and marketing facilities.

The area has large population of Goat, Sheep and Cattle, but farmers lacked knowhow to earn secondary income through agriculture and allied activities.

1.3 Challenges faced

Poor agricultural practices and knowledge dissemination among farmers.

Farmers often sell their produce to middlemen at low prices.

1.4 Impact

Annual Turnover - FPC has achieved an annual turnover of more than Rs. 60 lakhs during the FY 2023-24.

Capacity building and training programmes have enhanced agricultural practices and knowledge dissemination among farmers.

With elimination of middlemen, FPO members are earning additional income by saving mandi charges and transportation costs.

Success Story 2



2. Community	Farmers
3. State	Karnataka
4. District	Kalaburagi
5. Block	Kalagi
6. Village	Kodli
Title	Empowering Farmers through Mobile Rural Marts
Scheme	Mobile Rural Mart Scheme
Project Implementing Agency	Kodli Kisan Agro producer Company Ltd
Duration of the project	one time
1. No. of beneficiaries	1000.00

2.1 Support provided

NABARD mobile van is part of a Rural Mart initiative, providing support to Farmer Producer Organizations (FPOs) to market their produce. An assistance of Rs.7 Lakhs was given for Kodli Kisan Agro Producers Company Ltd for purchase of Mobile Van.

2.2 Pre-implementation status

Inadequate logistics, and post-harvest facilities led to high wastage and low income.

Farmers relied heavily on local transport, often selling produce at low prices due to lack of transport and market linkages.

2.3 Challenges faced

High transportation costs reduced margins.

FPOs couldn't access urban markets due to transport issues.

2.4 Impact

The vans have become vital tools for marketing and distribution, especially in remote areas.

Enabled visibility and consumer engagement for local products.

Helped FPO move produce from farms to markets efficiently.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

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

1.6 Way Forward

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

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

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the State by

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

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

b 1. National Innovations in Climate Resilient Agriculture (NICRA) projects in Karnataka focus on strategic research in climate-resilient crops and farming systems technology demonstrations on farmers' fields and capacity building through Krishi Vigyan Kendras (KVKs) 2. ICAR-IIHR Bengaluru has developed horticultural technologies suited for climate variability and promoted protected cultivation drought-tolerant varieties and water-efficient irrigation systems. 3. Crop Diversification Initiatives under NICRA and the Krishi Unnati Yojana 4. Dryland adaptation studies in Vijayapura and Bagalkot 5. KVK led Community support: established Village Climate Risk Management Committees set up seed and fodder banks and custom hiring centers issued agro-advisories to help farmers respond to extreme weather.

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

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

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

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

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a All blocks of the district fall in the North Eastern Zone. Accordingly the climate change hazards and impact varies across the district. The taluks are prone to droughts and irregular rainfall. The climate action projects vary from watershed microirrigation projects to adoption of dryland cropping pattern. Rise in sugarcane cultivation in such areas is an area of concern.

b Strengthening Agromet Advisory Services Weather based cropping pattern Rainwater management in rainfed areas. Improving local genetics through cross-breeding with heat and disease-tolerant breeds. Water demand management dry-season crop planning towards higher-value and less water consumption cropsMicro irrigation. Promote research and development in climate resilient pulse varieties seed production technologies suitable to this agroclimatic zone.

3.2 Any specific Climate Change initiative in the District by

a 1) National Food Security Mission (NFSM): NFSM-Coarse Cereals has been divided into two parts and is aimed at (i) encouraging cultivation of coarse cereals covering Maize and Barley and ii) promotion of nutri-cereals which include Jowar Bajra Ragi and other small millets 2) Direct Benefit Transfer (DBT) to farmers for adoption of improved technologies: For the first time the incentives are being directly transferred to the farmer's account for adoption of improved technologies. 3)Millet package: Millets cultivation is necessary to achieve nutrition security healthy diet and to cope with droughts for protecting vulnerable farmers. With this aim a policy to promote millets has been introduced. 4) Crop insurance (Pradhan Mantri Fasal Bima Yojana): Karnataka Raitha Suraksha Pradhan Mantri Fasal Bima Yojana is being implemented from 2016-17 to help farmers

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

c The main aim of Krishi Bhagya scheme is to improve rainfed agriculture with efficient management of rain water and enhancing farm productivity. The thrust is on water conservation and promoting dry land horticulture. Weather forecast & crop advisories at gram panchayat level to 12 lakh farmers in 747 RSKs. Soil Health Mission: The key objective of Soil Health card programme is to issue soil health cards once every 2 years to farmers to address nutrient deficiencies in fertilization practices. Department of Agriculture has established organic village site programmes of 100-hectare blocks in all taluks of the State. Chief Minister's Sookshma Neeravari Yojanae National Mission on Sustainable Agriculture is a centrally sponsored mission on micro irrigation to facilitate all categories of farmers especially small and marginal farmers to install micro irrigation units at lowest price in order to increase water use efficiency.

d A grant assistance watershed project under full implementation is completed in Udagai Sedam treating an area of 1150 ha.

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. 1. Gulbarga Tur Dal is known for its unique taste aroma and shelf life. Gulbarga Tur Dal has been Conferred with the Geographical Indication (GI) Status by Government of India in 2019 with the GI Number 353.

2. Kamalapur red banana is a special variety of banana which is exclusively grown in Kamalapur taluk of Kalaburagi district. It has been Conferred with the Geographical Indication (GI) Status by Government of India in 2009 with the GI Number 133.

4. There are 787 AUs under Gulbarga Tur Dal product and there is one authorized user under Kamalapur Red Banana.

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	DAG 2023-24
Soil & Climate	DAG 2023-24
Land Utilisation [Ha]	DAG 2023-24
Ground Water Scenario (No. of blocks)	DAG 2023-24
Distribution of Land Holding	DAG 2023-24
Workers Profile [In 000]	DAG 2023-24
Demographic Profile [In 000]	DAG 2023-24
Households [In 000]	DAG 2023-24
Household Amenities [Nos. in 000 Households]	DAG 2023-24
Village-Level Infrastructure [Nos.]	DAG 2023-24
Additional Information	DAG 2023-24
Infrastructure Relating To Health & Sanitation [Nos.]	DAG 2023-24
Infrastructure & Support Services For Agriculture[Nos.]	DAG 2023-24
Irrigation Coverage [000 Ha]	DAG 2023-24
Infrastructure For Storage, Transport & Marketing	DAG 2023-24
Animal Population as per Census [Nos.]	DAG 2023-24
Infrastructure for Development of Allied Activities [Nos.]	DAG 2023-24
Milk, Fish, Egg Production & Per Capita Availability - Year-2	DAG 2023-24

Status	DAG 2023-24
Major Crops, Area, Production, Productivity	DAG 2023-24
Irrigated Area, Cropping Intensity	DAG 2023-24
Input Use Pattern	DAG 2023-24
Trend in procurement/ marketing	DAG 2023-24
KCC Coverage	RBIACP portal
Soil testing facilities	DAG 2023-24
Crop Insurance	DAG 2023-24
Irrigated Area & Potential	DAG 2023-24
Block level water exploitation status	GWRA
Mechanisation in District	DAG 2023-24
Service Centers	DAG 2023-24
Sericulture	DAG 2023-24
Weavers Clusters	DAG 2023-24
Production and Productivity	DAG 2023-24
Area under Forest Cover & Waste Land	DAG 2023-24
Processing Infrastructure	AHD
Inland Fisheries Facilities	Dag 2023-24
Agri Storage Infrastructure	APMC department
NABARDs interventions	NABARD
Fertilizer Consumption	DAG 2024-25
Facilities Available	DAG 2024-25
MSME units - Cumulative	Karnataka Economic Survey
Traditional activities	DAG 2024-25
Skill Development Trainings	DAG 2024-25
Promotional Interventions	DAG 2024-25
Status of SHGs	DAG 2024-25
Details of non-credit cooperative societies	DAG 2023-24
Details of credit cooperative societies	DAG 2023-24
Block wise, sector wise distribution of cooperative societies in the district	DAG 2023-24
Status/ progress under various schemes of MoC in the district	DAG 2023-24

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

Sources for Banking profile Data

1	LDM office
2	RBIACP portal

Name and address of DDM

Name	Lohith P
Designation	DDM, NABARD
Address 1	G6 E Block Asian Lifestyle Apartments
Address 2	Near Kuvempu Nagar
Post Office	GB RS S.O
District	KALABURAGI
State	Karnataka
Pincode	585102
Telephone No.	8472352499
Mobile No.	9686933823
Email ID	Gulbarga@nabard.org



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NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

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

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

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

🌐 : www.nabkisan.in

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

📞 : 022-26539620/9514

✉ : corporate@nabard.org



NABFINS LIMITED | A Subsidiary of NABARD

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

: 080-26970500

: ho@nabfins.org

: www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India
Presence with
offices in 31
State/UTs

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

: 022-26539419 : headoffice@nabcons.in

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

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



NABSanrakshan Trustee Private Limited
Building Trust for Rural Prosperity

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

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

: 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 reimaging 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