



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



Kodagu District  
Karnataka Regional Office, Bengaluru



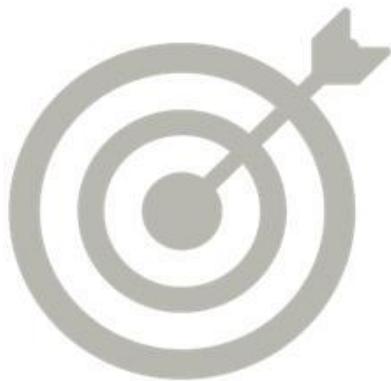
## VISION

Development Bank of the Nation for Fostering Rural Prosperity.

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

## MISSION



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

ध्येय

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

# **Potential Linked Credit Plan**

**Year: 2026-27**

**District: Kodagu**

**State: Karnataka**



**National Bank for Agriculture and Rural  
Development**

**Karnataka Regional Office,  
Bengaluru**

**PLP Document Prepared by:**

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District Development Manager NABARD

Kodagu

PLP Document finalized by: NABARD, Karnataka Regional Office

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

## **Foreword**

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

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

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

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

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

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

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## Abbreviations

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

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

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

## Executive Summary

### 1. Introduction

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

### 2. District characteristics

Location	Kodagu district is part of Western Ghats and is covered with green forest high lands and cultivated plantation valleys and orange groves
Type of soil	Laterite Mixed Red & Black
Primary occupation	Agriculture
Land holding structure	66% small and marginal farmers

### **3. Sectoral trends in credit flow**

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

Rs.4473.58 cr

#### **2. Investment credit in agriculture**

Rs.831.54 cr

#### **3. Credit flow to MSMEs**

Rs.1166.68 cr

#### **4. Other significant credit flow, if any**

133.47 cr



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

##### **1. Projection for the year**

Rs.8165.36 cr

##### **2. Projection for agriculture and its components**

Rs.5292.90 cr

##### **3. Projection for MSMEs**

Rs.1405.30 cr

##### **4. Projection for other purposes**

Rs.1467.16 cr

## 5. Developmental Initiatives

- 1 Skill Development Programme on Electrician and Plumbing has been completed for Jail Inmates of Madikeri Prison which has benefitted about 50 trainees and their families for better livelihood and societal acceptance
- 2 Under PACS as MSC Kodagu DCCB has sanctioned loans to 32 PACs in the district with refinance support from NABARD @ 4% rate of interest of which 3% subvention can be claimed under AIF.
- 3 NABARD through various NGOs RSETI and Government Department Training Institutes provide quality training to unemployed youth helping in employment generation. NABARD trained matured women SHGs during 2023-24 in Beautician and Bridal make up Training under Micro enter development programme (MEDP).
- 4 NABARD under FIF has sanctioned 3 CFLs to Union Bank of India in Kodagu District. This will benefit the downtrodden and SHGs/JLGs and micro groups in creating Financial Awareness And Literacy effectively.
- 5 Conducted 15 village level awareness programmes 2 SHG leadership trainings one NGO field workers training one Bankers sensitisation meeting Union RSETI conducted 27 training programmes and trained 792 trainees with settlement rate of 81.69 and credit linkage of around 387 trainees.

## 6. Thrust Areas

- 1 Computerization of PACS: NABARD will be responsible for monitoring of the project at central level under the guidance and directions of the Ministry of Cooperation & National Level Monitoring & Implementation Committee (NLMIC).
- 2 NABARD will also act as a custodian on behalf of Government of India (GoI) of the common software and all the data generated / captured on the software. 73 PACs 3 LAMPs shall be computerised in the district.
- 4 GoI has sanctioned a budget of Rs.1 lakh crore for Agriculture Infrastructure Fund being implemented through NABARD over a period of 6 years. FPOs can avail loan under this with an interest subvention of 3%.
- 5 The objective of the fund is to encourage post harvest management techniques. Farmers FPOs PACS and Agri. Tech entrepreneurs etc. are eligible beneficiaries. Interest subvention of 3% available for loans upto ₹2 crore with credit guarantee support from GoI.
- 6 Skill development and capacity building: There is huge potential for skill development trainings as Kodagu being hotspot for tourism and also there is a need for encouraging the tribals to take up the animal husbandry activities to supplement their regular income and increase the standard of living

## 7. Major Constraints and Suggested Action Points

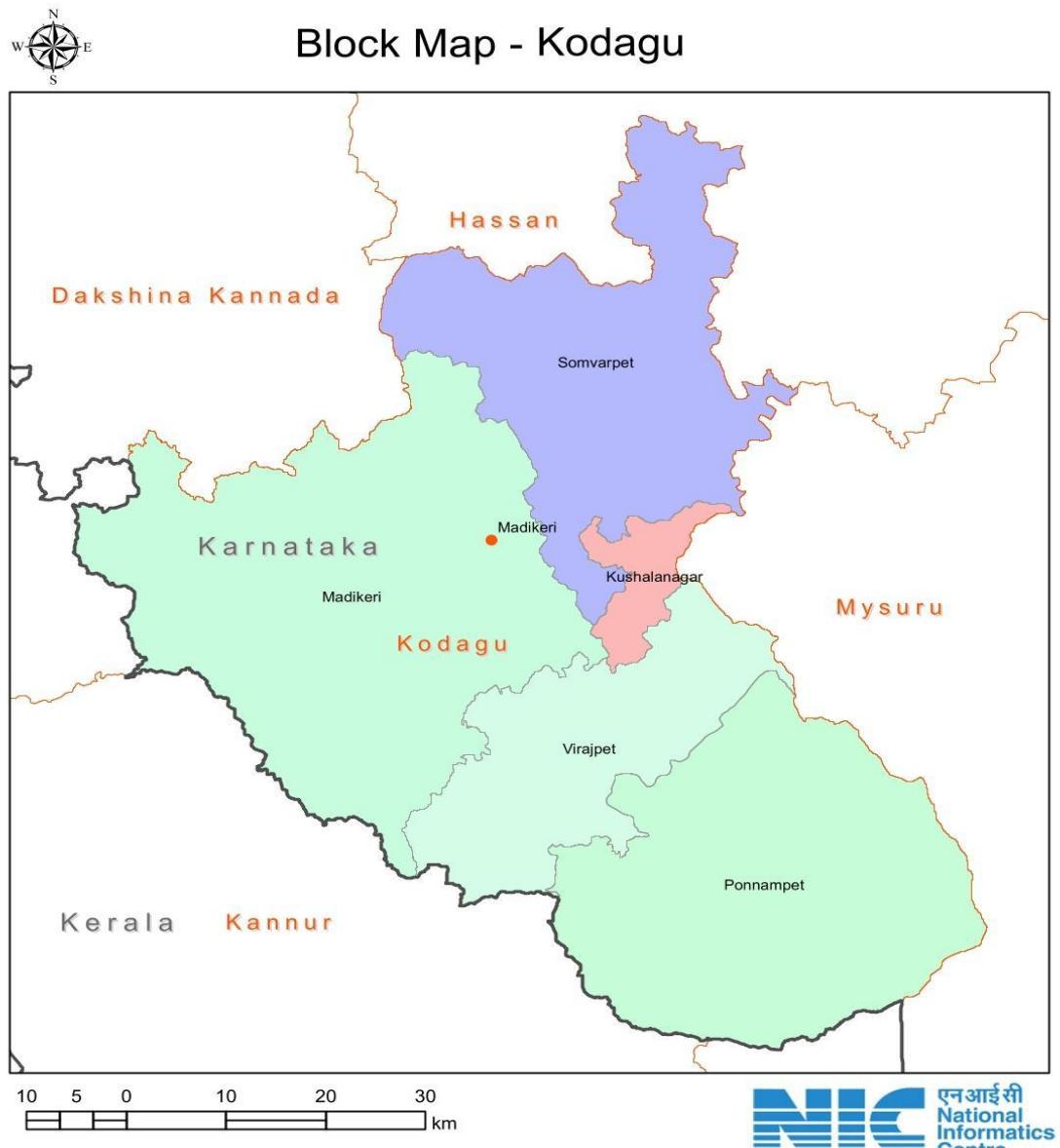
- 1 The major constraints in achieving the identified potential in the district continue to be the non-availability of clear land titles. Most of the land records are jointly held by the planters and people living in the undivided family (mainly jamma landholders).
- 2 The issues despite being discussed in various platforms remain unaddressed. Hence the bankers find it very difficult to extend credit.
- 3 Banks on their part are required to ensure timely and correct reporting of credit flow data to the Lead Bank/SLBC so that timely/corrective action, if required, could be initiated through discussions in various fora, viz., BLBC, DCC, DLRC, etc.

## 8. Way Forward

- 1 The projections made in the PLP for 2026-27 calls for a coordinated approach by all stakeholders viz. banks government departments extension agencies NGOs etc. which hold the potential for significantly enhancing capital formation in agriculture.
- 2 Banks are also required to ensure timely reporting of credit flow data to the lead bank so that corrective action if need be can be initiated by the stakeholders for enhancing/regulating the credit flow to the desired level.
- 3 Tourism has immense potential in the district and thus the Tourism Department GoK by providing good infrastructure facility and improving connectivity can indirectly contribute to the growth of the economy.

# **Part A**

## District Map



### Legend

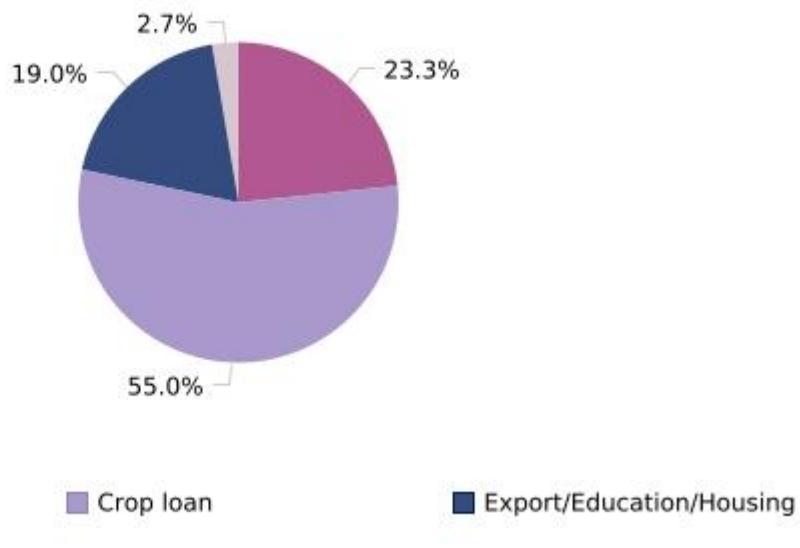
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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	494295.86
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	371483.45
2	Term Loan for agriculture and allied activities	122812.41
B	Agriculture Infrastructure	19967.75
C	Ancillary activities	15026.88
I	Credit Potential for Agriculture A+B+C)	529290.49
II	Micro, Small and Medium Enterprises	140530.00
III	Export Credit	43200.00
IV	Education	14575.50
V	Housing	70964.10
VI	Social Infrastructure	3768.28
VII	Renewable energy	1005.28
VIII	Others	13203.00
	<b>Total Priority Sector</b>	<b>816536.65</b>



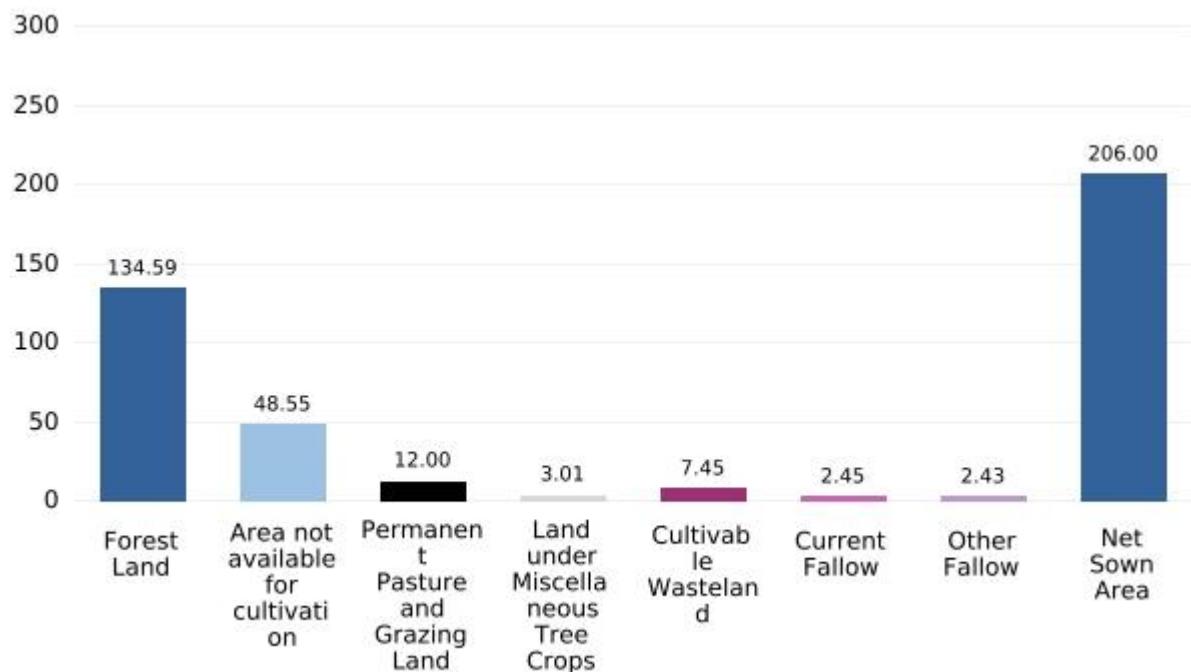
Others include Social Infrastructure and Renewable energy

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

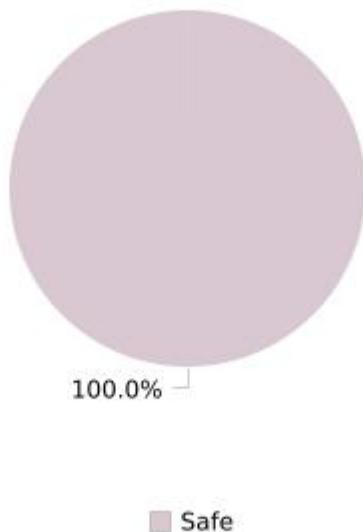
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	364361.65
2	Water Resources	11914.04
3	Farm Mechanisation	29145.13
4	Plantation & Horticulture with Sericulture	63028.3
5	Forestry & Waste Land Development	636.54
6	Animal Husbandry - Dairy	13274.59
7	Animal Husbandry - Poultry	2273.67
8	Animal Husbandry - Sheep, Goat, Piggery	3617.15
9	Fisheries	5144.21
10	Farm Credit- Others	1003.20
	Sub total	494295.86
B	Agriculture Infrastructure	
1	Construction of storage	10279.25
2	Land development, Soil conservation, Wasteland development	9054.55
3	Agriculture Infrastructure - Others	633.60
	Sub total	19967.75
C	Ancillary activities	
1	Food & Agro. Processing	8154.39
2	Ancillary activities - Others	6872.49
	Sub Total	15026.88
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	45000.00
II	B Service Sector - Term Loan	35000.00
II	C Manufacturing Sector - WC	25000.00
II	D Service Sector - WC	18000.00
II	E MSME - Others	17530.00
	Total MSME	140530.00
III	Export Credit	43200.00
IV	Education	14575.50
V	Housing	70964.10
VI	Social Infrastructure	3768.28
VII	Renewable energy	1005.28
VIII	Others	13203.00
	<b>Total Priority Sector</b>	<b>816536.65</b>

# **District Profile**

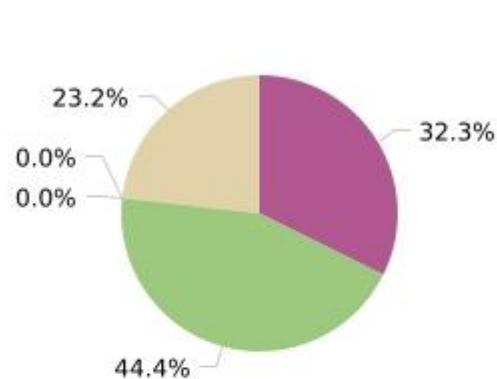
**1. Land Utilisation ('ooo hectares)**


DAG - 2023-24

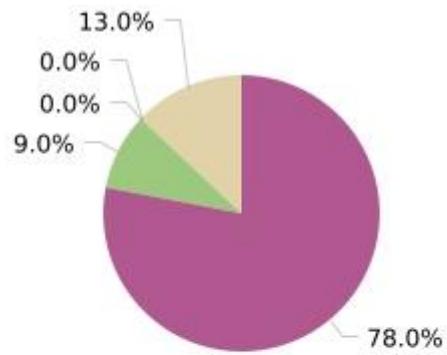
**2. Status of Extraction of Ground Water - No. of blocks**


DAG - 2023-24

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



### Landholding - Area (%)

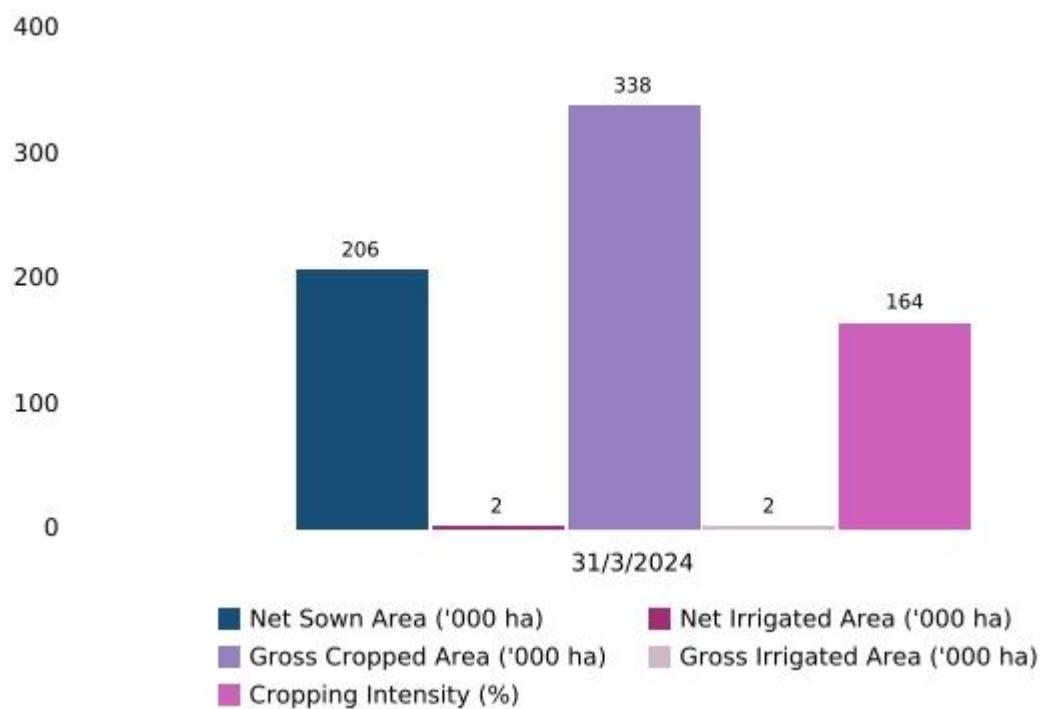


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

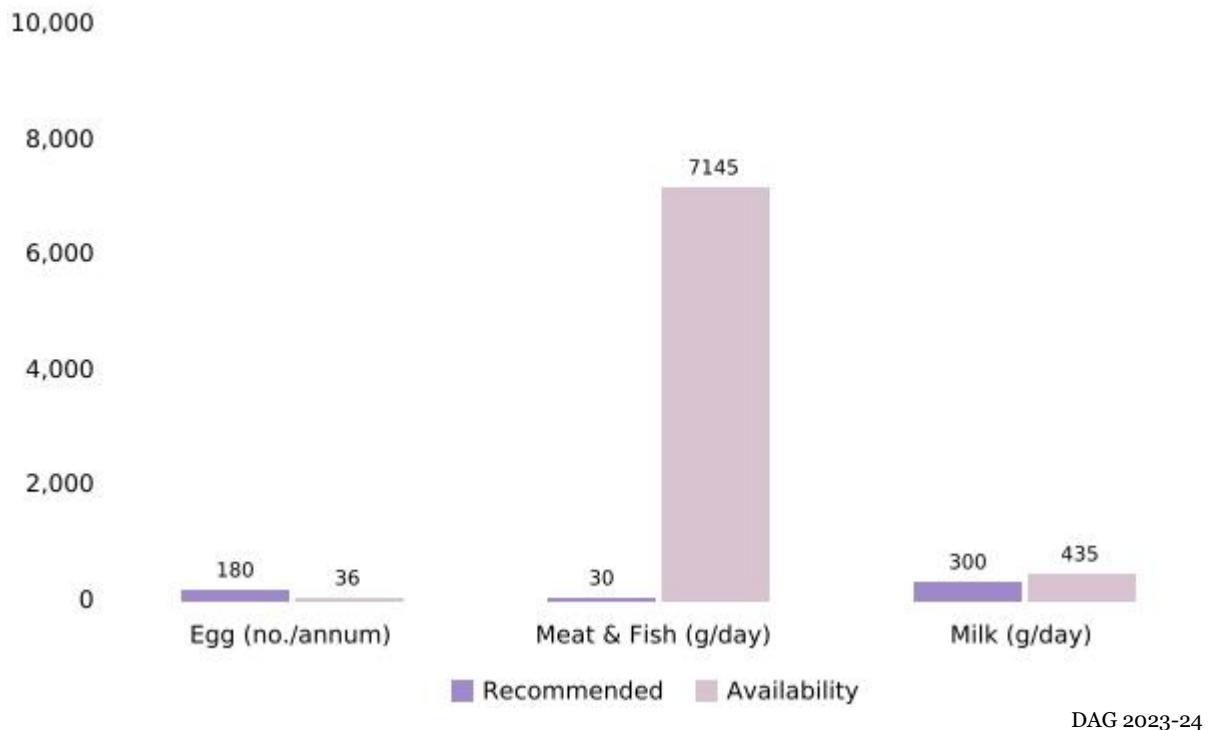
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

DAG - 2023-24

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



### 5. Per-capita availability





## Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Union Bank of India

### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
2	No. of Sub Divisions	1
3	No. of Blocks	5
4	No. of revenue villages	296
5	No. of Gram Panchayats	103
1	Total Geographical Area (sq.km)	4107.00

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Kodagu
3	Agro-climatic Zone 1	PAZ12 - West Coast Plains and Hills
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Humid
9	Soil Type	Laterite Mixed Red and Black

### 3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	410.77
2	Forest Land	134.59
3	Area not available for cultivation	48.55
4	Barren and Unculturable land	13.62
5	Permanent Pasture and Grazing Land	12.00
6	Land under Miscellaneous Tree Crops	3.01
7	Cultivable Wasteland	7.45
8	Current Fallow	2.45
9	Other Fallow	2.43

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

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

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	30304.00	44.46	14.96	9.10
2	>1 to <=2 ha	15823.00	23.21	21.81	13.26
3	>2 to <=4 ha	0.00	0.00	0.00	0.00
4	>4 to <=10 ha	0.00	0.00	0.00	0.00
5	>10 ha	22034.00	32.33	127.68	77.64
6	Total	68161.00	100.00	164.45	100.00

### 6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	21000.00
2	Of the above, Small/ Marginal Farmers	
3	Agricultural Labourers	15.00
4	Workers engaged in Household Industries	1.50
5	Workers engaged in Allied agro activities	0.00
6	Other workers	241062.00

**7. Demographic Profile [In 'ooo]**

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	554.00	274.00	279.00	473.00	80.00
2	Scheduled Caste	73.00	35.00	37.00	64.00	8.00
3	Scheduled Tribe	58.00	28.00	29.00	56.00	1.00
4	Literate	412.00	215.00	197.00	346.00	66.00
5	BPL	0.00	0.00	0.00	81.00	10.00

**8. Households [In 'ooo]**

Sr. No.	Particulars	Nos.
1	Total Households	142.72
2	Rural Households	121.99
3	BPL Households	96.05

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	48.63
2	Having source of drinking water	94.52
3	Having electricity supply	82.38
4	Having independent toilets	81.43

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	296
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	213
4	Villages having Banking Facilities	255
5	Villages having Primary Schools	
6	Villages having Primary Health Centres	30

## Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	871
2	Primary Health Centres	30
3	Primary Health Sub-Centres	196
4	Dispensaries	25
5	Hospitals	259
6	Hospital Beds	2045

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	
2	Registered FPOs	9
3	Agro Service Centres	
4	Soil Testing Centres	3
5	Approved nurseries	
6	Agriculture Pumpsets	
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	7
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	1.88
4	Area irrigated by Canals/ Channels	1.44
5	Area irrigated by Wells	0
6	Area irrigated by Tanks	1
7	Area irrigated by Other Sources	0.19
8	Irrigation Potential Utilized (Gross Irrigated Area)	1.89

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

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	2104
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	12979

#### 15. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)		
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	
3	Fruit (Pulp/ Juice/ Fruit drink)		
4	Spices (Masala Powders/ Pastes)		
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	
6	Cotton (Ginning/ Spinning/ Weaving)	0	
7	Milk (Chilling/ Cooling/ Processing, etc.)	1	
8	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)		
9	Others		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	39766	5853	33913
2	Cattle - Indigenous	31918	9596	22322
3	Buffaloes	5236	1381	3855
4	Sheep - Cross bred	92		
5	Sheep - Indigenous	558		
6	Goat	7603	2519	5084
7	Pig - Cross bred	5258		
8	Pig - Indigenous	3107		
9	Horse/Donkey/Camel			
10	Rabbit	495		
11	Poultry - Improved	55380		
12	Poultry - Indigenous	129217		

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	18
2	Veterinary Dispensaries	19
3	Disease Diagnostic Centres	
4	Artificial Insemination Centers	0
5	Animal Breeding Farms	
6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	42
9	Milk Collection Centres	4
10	Fishermen Societies	1
11	Animal Husbandry Training Centres	1
12	Animal Markets	2
13	Fish Markets	30
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	5088	MT	25	gm/day
2	Egg	200	Lakh Nos.	36	nos/p.a.
3	Milk	88000	MT	435	gm/day
4	Meat	3158540	MT	7120	gm/day
5	Wool	0	MT		

## District Profile

### Key Insights into Agriculture and Allied Sectors

#### **Crop Production, Maintenance and Marketing ' Agriculture**

Particulars	31/03/2024	31/03/2025
Rainfall -Normal (mm)	2729	2729
Rainfall - Actual (mm)	2845	3059

#### **Irrigated Area, Cropping Intensity**

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	331.00	338.45
Net sown area ('ooo ha)	200.00	206.00
Cropping intensity (%)	166.00	164.30

#### **KCC Coverage**

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	64187	145124	143796
GLC through KCC (Rs. lakh)	114774.34	292442.00	333161.00

#### **Soil testing facilities**

Particulars	31/03/2024	31/03/2025
Soil Health Cards Issued (No.)		18345

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

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Rice	19.00		0.00	25.00	25.00	1000.00
Maize			0.00	3.00		

#### **Irrigated Area & Potential**

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (ooo ha)	2	2
Gross Irrigated Area (ooo ha)	2	2

#### **Block level water exploitation status**



Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Kodagu	Kushalanagar	Safe
2	Karnataka	Kodagu	Madikeri	Safe
3	Karnataka	Kodagu	Ponnampet	Safe
4	Karnataka	Kodagu	Somvarpet	Safe
5	Karnataka	Kodagu	Virajpet	Safe

### Farm Mechanisation

#### Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors	2299	2577
Power Tillers	4745	4762
Threshers/Cutters	1085	1139

#### Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name		Coffee
Area cultivated (Ha)		101959

#### Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Black Pepper	105.00	43.00	59.00	24.00
Arecanut	29.00	46.00	16.00	26.00
Banana	2.00	71.00	0.40	11.00
Coffee			101.95	113.93

#### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	134	134
Waste Land (ooo ha)		16

## District Profile

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

#### **Animal Husbandry ' Dairy**

##### **Processing Infrastructure**

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)		3.00

#### **Animal Husbandry - Poultry**

##### **Poultry**

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	8.00	23.00
Hatcheries (No.)		4.00

#### **Fisheries**

##### **Inland Fisheries Facilities**

Particulars	Status
Tanks/ Ponds (No.)	682.00
Reservoirs (No.)	2.00
Cage Culture/ Bio-floc technology (No.)	1.00
Fish Seed Hatchery (No.)	1.00

#### **Agri. Infrastructure**

##### **Agri Storage Infrastructure**

Particulars	Status
Cold Storages (No.)	24.00
Cold Storages (Capacity - 000 MT)	
Storage Godowns (No.)	153.00
Storage Godowns ( Capacity - 000 MT)	
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	3.00
Market Yards [Nos] / Wholesale Market (No.)	1.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	

## District Profile

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

#### MSME

Particulars	Status
Small Units (No.)	1
Medium Units (No.)	1

#### Renewable Energy Potential

Particular	Status					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential			17			17
Developed			12			12
Planned			5			5

#### Informal Credit Delivery

#### Promotional Interventions

Particulars	31/03/2023	31/03/2024
NRLM/SRLM (Rs. lakh)		7953.00

#### Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	5	
No. of SHGs formed	1232	1212
No. of SHGs credit linked (including repeat finance)	1884	1925
Bank loan disbursed (Rs. lakh)	10156.69	10436.00
Average loan per SHG (Rs. lakh)	5.39	5.42
Percentage of women SHGs %		95.00

#### Status and Prospects of Cooperatives

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

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	44	18566
Consumer Stores (No.)	8	25207
Housing Societies (No.)	1	13479

Weavers (No.)		11521
Marketing Societies (No.)	12	8875
Labour Societies (No.)	5	46692
Industrial Societies (No.)		19385
Agro Processing Societies (No.)		5872
Others (No.)	197	30157
Total (No)%	267	179754

**Details of credit cooperative societies**

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	74	74

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

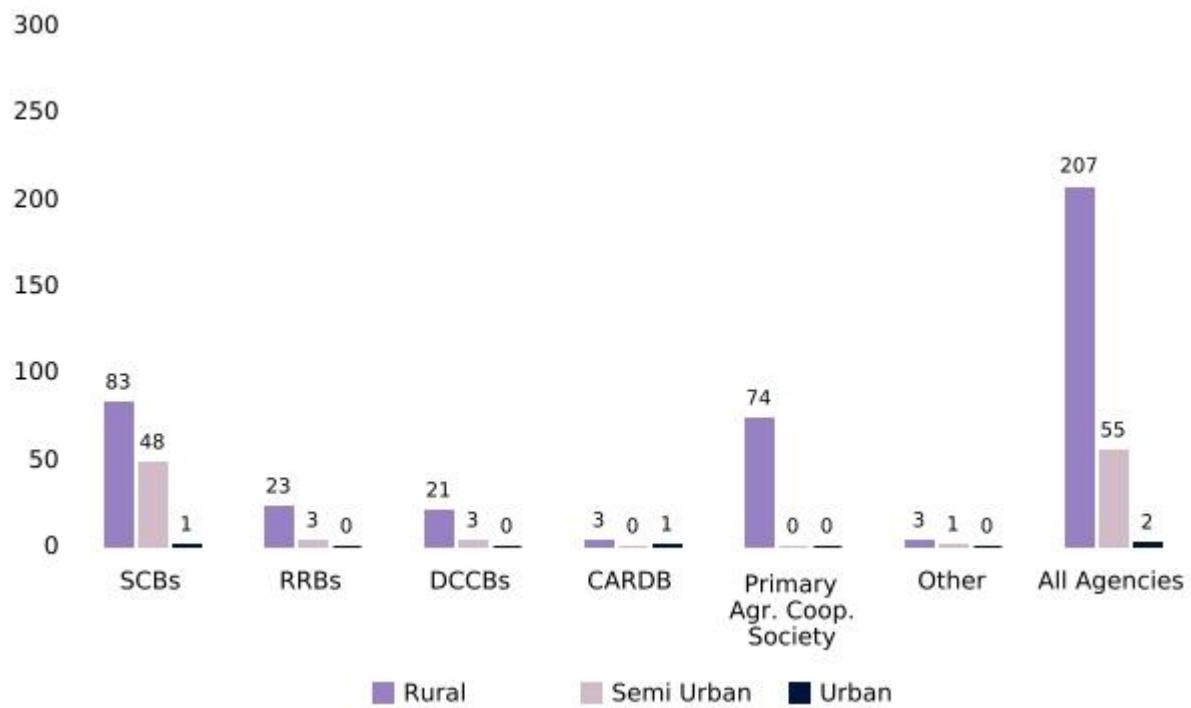
Sr. No.	State	District	Block	31/03/2024			31/03/2025		
				Sector	No. of Societies	Spred	Sector	No. of Societies	Spred
1	Karnataka	Kodagu	Kushalanagar				Milk Societies	10	
2	Karnataka	Kodagu	Somvarpet				Milk Societies	33	
3	Karnataka	Kodagu	Virajpet				Fisher y Societies	1	
4	Karnataka	Kodagu	Madikeri				Consumer Stores	8	
5	Karnataka	Kodagu	Virajpet				Housing Societies	1	
6	Karnataka	Kodagu	Virajpet				Marketing Societies	6	
7	Karnataka	Kodagu	Somvarpet				Marketing Societies	6	

**Status/ progress under various schemes of MoC in the district**

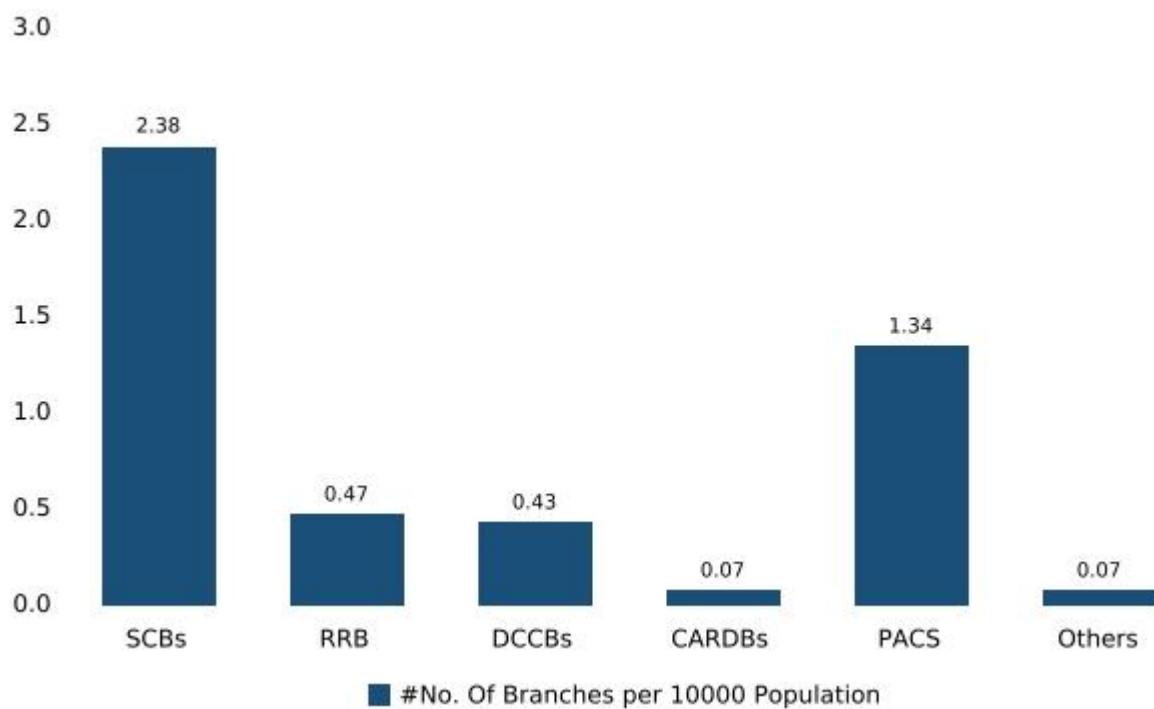
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
3	PACS Computerisation	76	
4	ARDBs Computerisation	3	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	1	
15	Societies/ Bank Mitras provided with micro-ATMs	56	

# **Banking Profile**

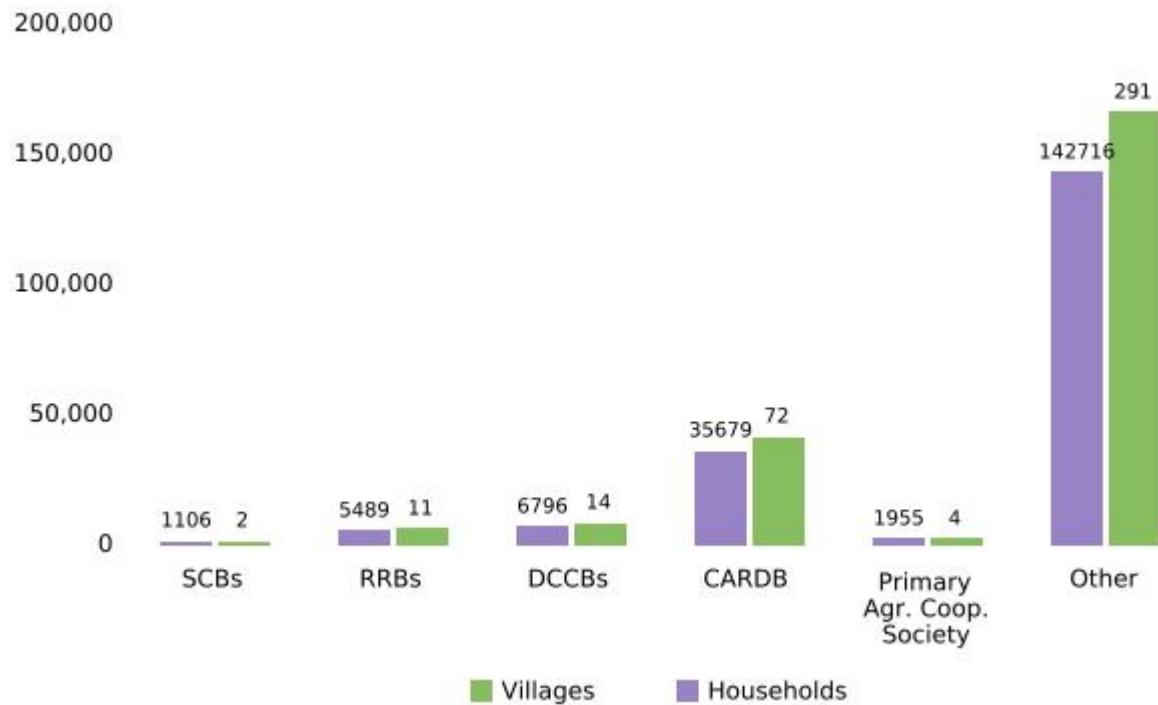
### 1. Agency wise - Number of branches in the district



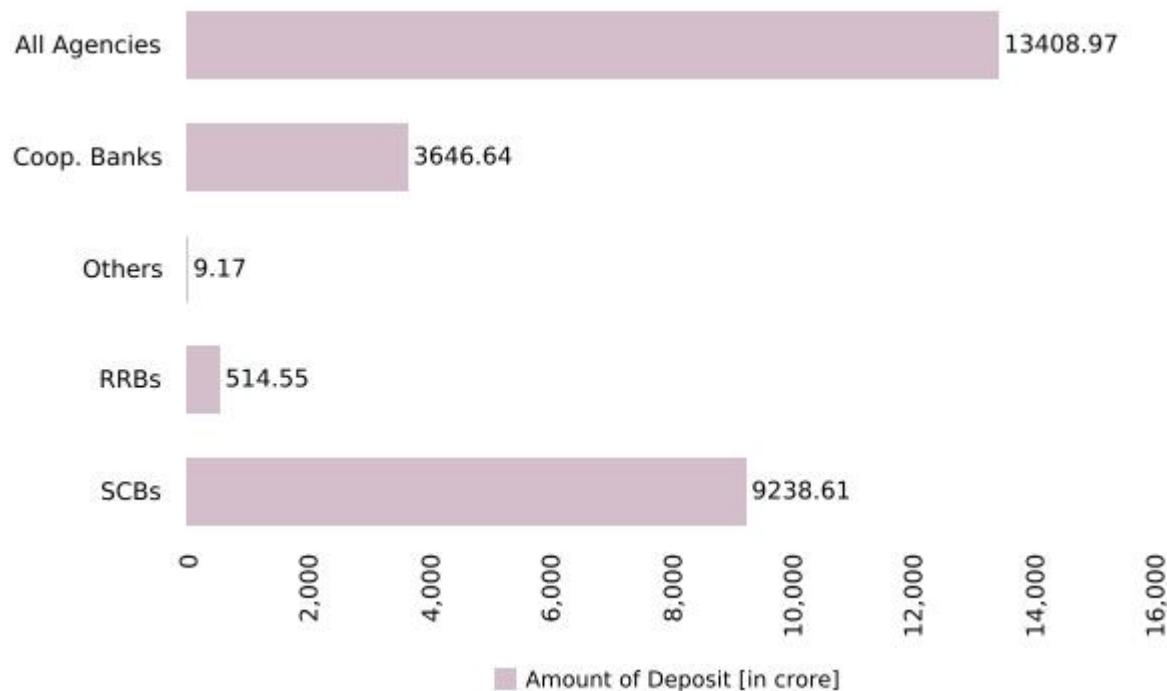
### 2. Branch Penetration



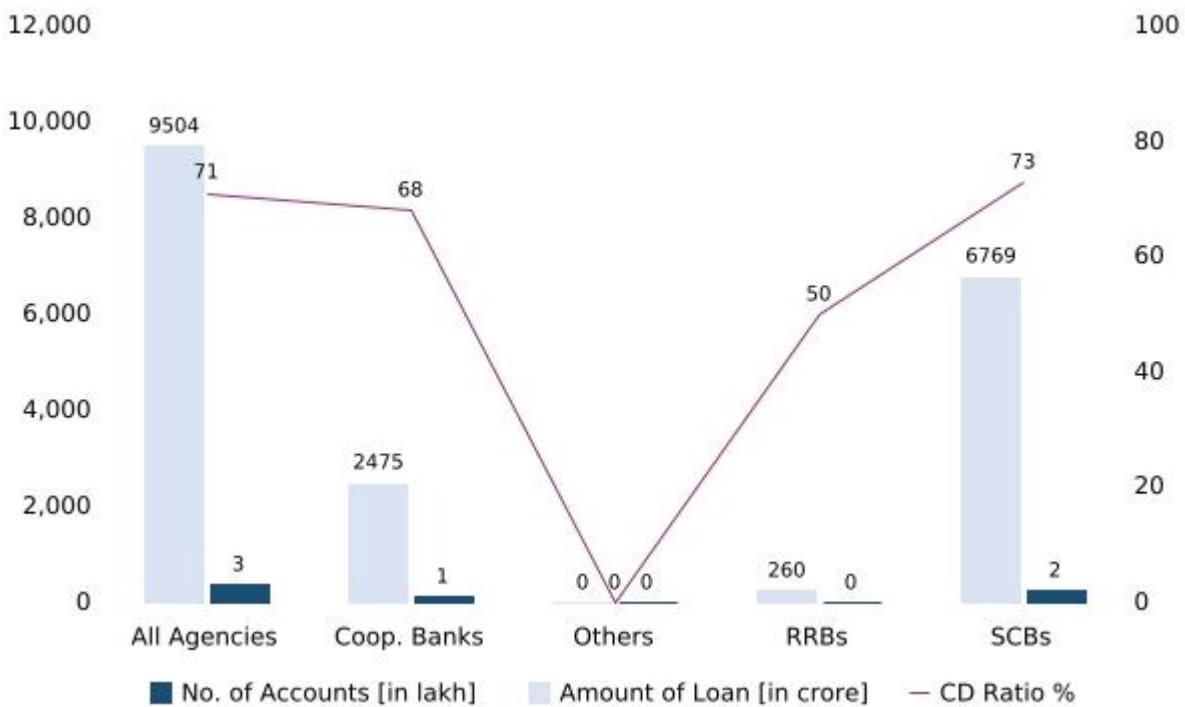
### 3. Agency wise - Per branch Outreach



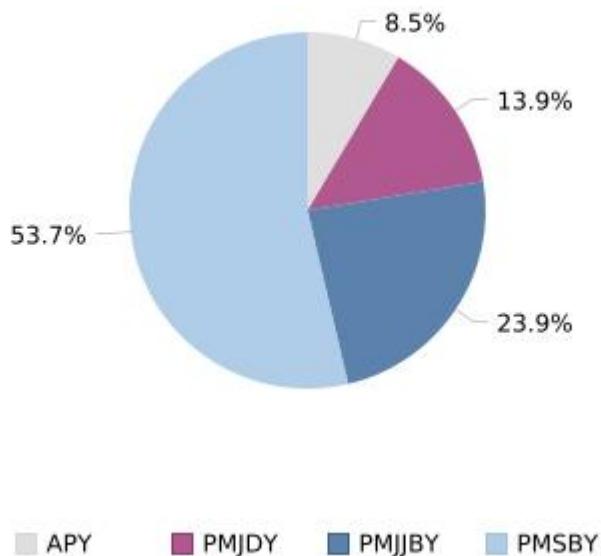
### 4. Agency wise - Deposit O/s



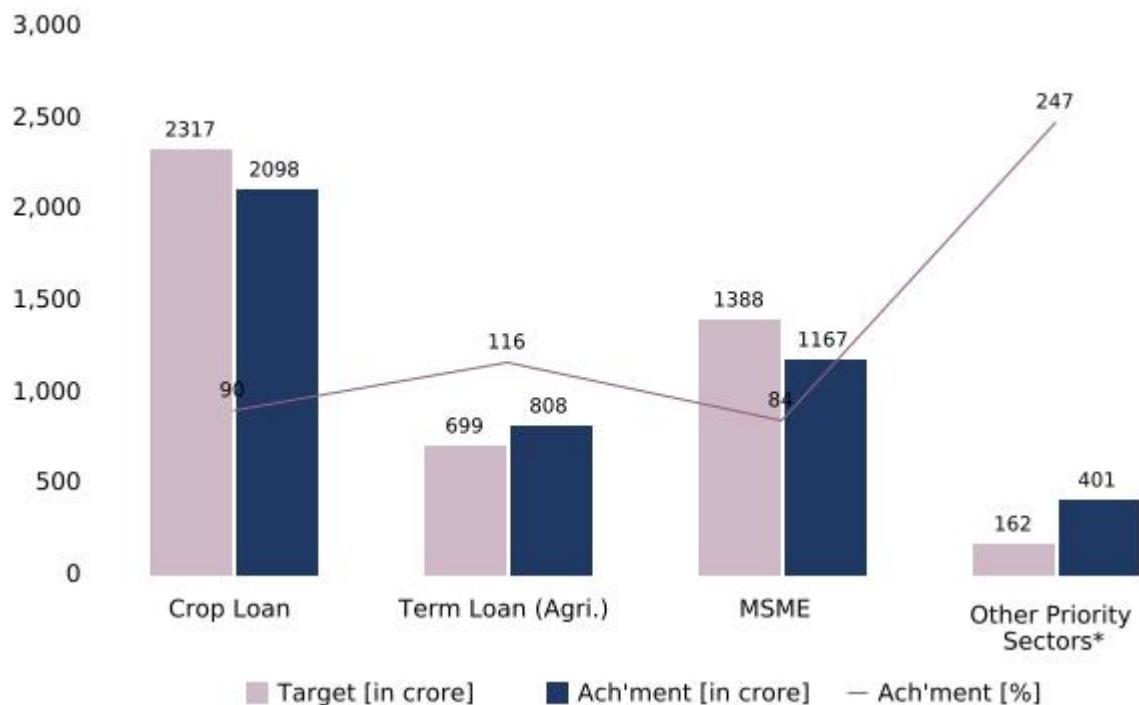
### 5. Agency wise - Loan O/s and CD ratio



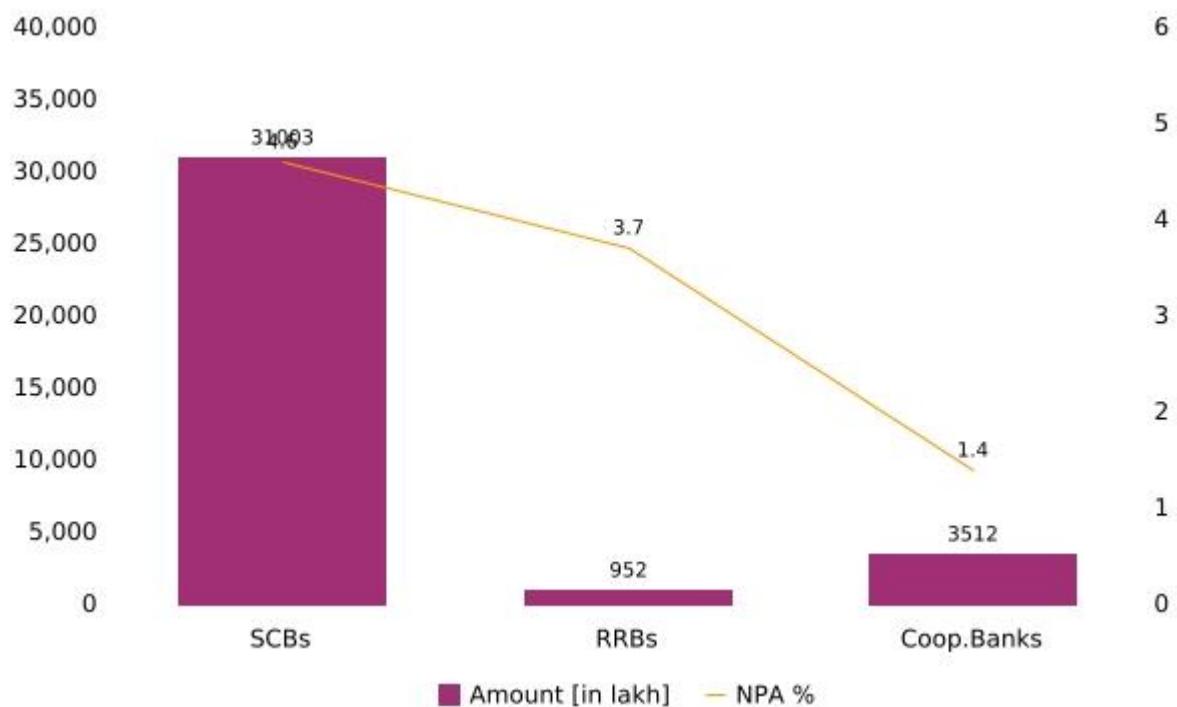
### 6. Performance under Financial Inclusion (No. of A/c)



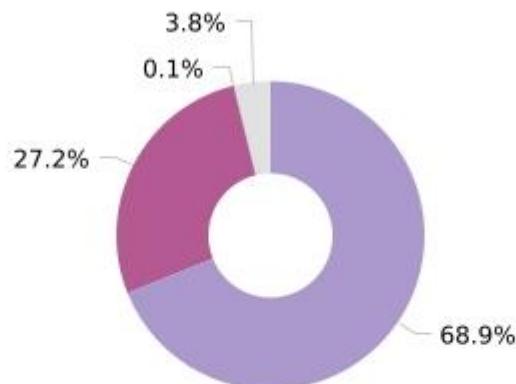
### 7. Sector-wise Performance under ACP



### 8. NPA position

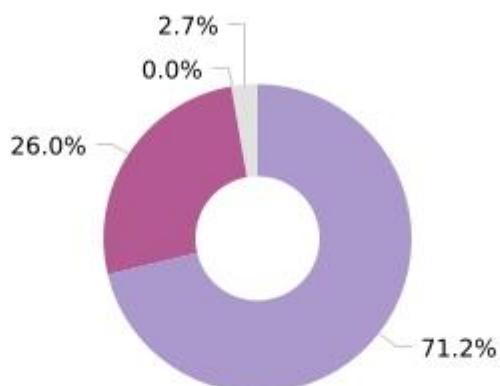


**9. Agency wise - Share of Deposit O/s**  
**Year 2024-25**



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

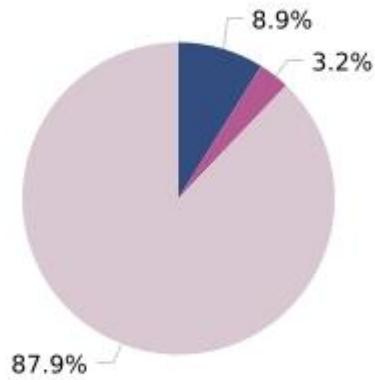
**10. Agency wise - Share of Loan O/s**  
**Year 2024-25**



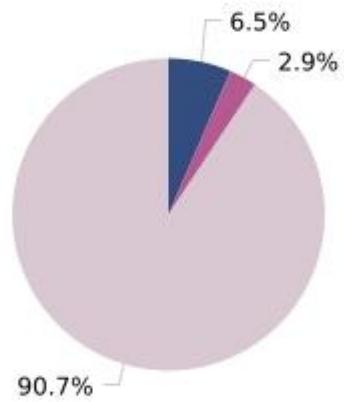
■ Commercial Banks   ■ Cooperative Banks   ■ Others  
■ Regional Rural Bank

### 11. Agency wise - Share of NPA

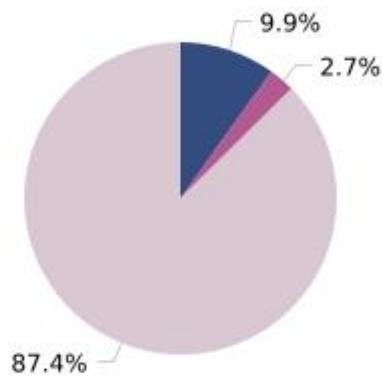
Year 2022-23



Year 2023-24



Year 2024-25



■ Coop.Banks ■ RRBs ■ SCBs

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	22	132	83	48	1		807	55	2	1106
Regional Rural Bank	1	26	23	3	0		71	16	11	5489
District Central Coop. Bank	1	24	21	3	0		353	0	14	6796
Coop. Agr. & Rural Dev. Bank	1	4	3	0	1		0	0	72	35679
Primary Agr. Coop. Society	74	74	74	0	0		0	0	4	1955
Others	4	4	3	1	0	15	0	0	291	142716
All Agencies	103	264	207	55	2	15	1231	71		

### 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	699736.00	837947.04	923861.00	10.3	68.90

Regional Rural Bank	0	0	0	0	40236.00	48598.80	51455.00	5.9	3.84
Cooperative Banks				0	222652.00	162461.30	364664.00	124.5	27.20
Others				0	370.00	861.14	917.00	6.5	0.07
All Agencies	0	0	0	0	962994.00	1049868.28	1340897.00	27.7	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	168233	182621	177379	-2.9	57.9	520994.00	595106.33	676927.00	13.7	71.2
Regional Rural Bank	15145	15067	15309	1.6	5.0	22518.00	23903.49	26003.00	8.8	2.7
Cooperative Banks	129758	119894	113777	-5.1	37.1	178010.00	207951.46	247481.00	19.0	26.0
Others	40	0	0	0.0	0.0	6097.00	0.00	0.00	0.0	0.0
All Agencies	313176	317582	306465	-3.5	100.0	727619.00	826961.28	950411.00	14.9	100.0

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	74.5	71.0	73.3
Regional Rural Bank	56.0	49.2	50.5

Cooperative Banks	79.9	128.0	67.9
Others	1647.8	0.0	0.0
All Agencies	75.6	78.8	70.9

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	148203	378460	164437	66519
Regional Rural Bank	54352	329597	184708	58273
Cooperative Banks		76271	633	
Others		2		
All Agencies	202555	784330	349778	124792

### 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	326912.00	48.3	206204.00	30.5	138745.00	20.5		0.0	12325.00	1.8
Regional Rural Bank	17839.00	68.6	16152.00	62.1	10157.00	39.1		0.0	127.00	0.5

Cooperative Banks	102608.00	41.5	9254.00	3.7	0.00	0.0		0.0	0.00	0.0
Others	0.00	0	0.00	0	0.00	0		0	0.00	0
All Agencies	447359.00	47.1	231610.00	24.4	148902.00	15.7	0.00	0.0	12452.00	1.3

#### 7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	323200.00	216730.00	67.1	206315.00	276895.00	134.2	520735.00	463946.00	89.1	96.8
Regional Rural Bank	17798.00	13292.00	74.7	13722.00	15679.00	114.3	22931.00	2072.00	9.0	66.0
Cooperative Banks	117102.00	77550.00	66.2	102351.00	85805.00	83.8	224353.00	205662.00	91.7	80.6
Others	1900.00	1286.00	67.7	0.00	0.00	0	0.00	0.00	0	22.6
All Agencies	460000.00	308858.00	67.1	322388.00	378379.00	117.4	768019.00	671680.00	87.5	90.7

#### 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	242000.00	128804.00	53.2	156474.00	182402.00	116.6	231697.00	209785.00	90.5	86.8
Term Loan (Agri.)	67880.00	80457.00	118.5	83579.00	83161.00	99.5	69904.19	80809.00	115.6	111.2

Total Agri. Credit	309880.00	209261.00	67.5	240053.00	265563.00	110.6	301601.19	290594.00	96.4	91.5
MSME	75000.00	73163.00	97.6	69000.00	99469.00	144.2	138844.00	116668.00	84.0	108.6
Other Priority Sectors*	75120.00	26434.00	35.2	13335.00	13347.00	100.1	16205.00	40096.00	247.4	127.6
Total Priority Sector	460000.00	308858.00	67.1	322388.00	378379.00	117.4	456650.19	447358.00	98.0	94.2

#### 9.NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	520993.00	30132.00	5.8	595106.33	29796.41	5.0	676927.00	31003.00	4.6	5.1
Regional Rural Bank	22517.00	1099.00	4.9	23903.49	937.61	3.9	26003.00	952.00	3.7	4.2
Cooperative Banks	184107.00	3052.00	1.7	207951.46	2137.26	1.0	247481.00	3512.00	1.4	1.4
Others	0.00	0.00	0.0	0.00	0.00	0.0	0.00	0.00	0.0	0.0
All Agencies	727617.00	34283.00	4.7	826961.28	32871.28	4.0	950411.00	35467.00	3.7	4.1

# **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:**

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

#### **PROMOTIONAL DEVELOPMENT & FINANCIAL INCLUSION**

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

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

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

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

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

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

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

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

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

Strengthen Large Area Multi-Purpose Societies (LAMPS) to procure and process minor forest produce, working capital subsidy of 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 Kalaburgi to encourage dairy farming in Kalyan Karnataka Region with an allocation of ₹50 crore from KKRDB.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **7. Govt Sponsored Programmes linked with Bank Credit**

### Udyogini

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

Implementing Department - Women & Child Development Department

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

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

Loan amount up to ₹3,00,000. Higher subsidy (up to 90%) for SC/ST women

### Government of India Schemes

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

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

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

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

### Krishi Bhagya

Objective- To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

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

### Organic Farming adoption and certification

Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

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

### Pashu Bhagya Scheme

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

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



Target Group: Farmers & entrepreneurs.

Quantum of Subsidy:

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

Loan up to ₹1.20 lakh from banks.

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

CMEGP (Chief Minister's Employment Generation Program)

Objective: Support first-generation entrepreneurs in rural areas.

Implementing Department: DIC & KVIB.

Target Group: Rural youth, micro-enterprises.

Quantum of Subsidy: 25% (General), 35% (Special category). Project cost up to ₹10 lakh.

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

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance & Marketing

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

Kodagu district is predominantly an agricultural district with around 80 per cent of the working population dependent on agriculture for their livelihood. With no major industry in the district, agriculture determines the pace and pattern of development. Out of the total geographical area of 4,10,775 ha, net area sown is 2,06,318 ha. Of which only 18.64 per cent of the area is covered under food grains production and the remaining 81.36 per cent is under non-food crops (mainly plantation and horticulture crops). The cropping intensity is 164.04.

The Kodagu district is a hilly region and lies in the 6th agro-climatic zone with an average annual rainfall of 2777 mm. The Gross Cropped Area (GCA) is 3,38,451 hectares. Major crop is paddy followed by maize in some parts of Somwarpet Taluk. The area sown under paddy and maize during the year 2024-25 stood at 19152 ha and 2936 ha respectively. The total land holdings are 68161 comprising 15823 small farmers (1-2 ha), 30304 marginal (< 1 ha), 22034 semi, medium and large agriculture land holders (> 2 ha). The soil is laterite, mixed red and black. The net irrigated area is 1967 Ha. The predominant crops are like Coffee and Paddy are mostly rainfed, apart from this, water from Harangi reservoir and Chiklihole Reservoir is used for irrigation purpose by the farmers in the downstream of both reservoirs.

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

- Extension services for crop management are provided through Department of Agriculture, Coffee Board, Krishi Vigyana Kendra Gonikoppal, IIHR, Chettalli and ICAR centres on spices at Appangala.
- Refinance for Seasonal Agricultural Operations: NABARD provides refinance at concessional rate of interest to State Cooperative Bank and Regional Rural Banks to ensure timely availability of crop loans to farmers
- For marketing & post production/processing infrastructure, there are 153 godowns with a total capacity of 29900 MT and 03 APMCs at Madikeri, Kushalanagara and Gonikoppal for marketing of crops.
- IISR developed two varieties of cardamom which were named IISR Manushree and IISR Kaveri and having the characteristic feature of drought tolerance. This variety is tolerant to moisture stress and produces an average yield of 550 kg of capsules per ha under irrigated conditions. But under moisture-stress conditions, the average yield is 360 kg dry capsules per ha

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Cereals - Maize/ Makka (Irrigated)	Acre	0.36	100	5000	1815.00	1815.00
2	Cereals - Rice/ Chaval/ Dhan (Unirrigated/ Rainfed)	Acre	0.35	100	27900	9790.11	9790.11
3	Fruits - Banana/ Kela (Irrigated)	Acre	0.65	100	3155	2050.75	2050.75
4	Fruits - Cashew/ Kaju (Irrigated)	Acre	0.36	100	525	189.00	189.00
5	Fruits - Coconut/ Nariyal (Irrigated)	Acre	0.64	100	2256	1441.31	1441.31
6	Fruits - Guava/ Amrood (Unirrigated/ Rainfed)	Acre	0.32	100	1389	444.48	444.48
7	Other Commercial Crops - Tobacco/ Thambaku (-)	Acre	0.80	100	96	76.67	76.67
8	Others - Fodder (-)	Acre	0.20	100	2911	576.38	576.38
9	Others - Sericulture (Mulberry)	Acre	0.75	100	354	265.50	265.50
10	Plantation Crops other than fruits and vegetables - Areca Nut/ Supari (-)	Acre	1.12	100	34440	38572.80	38572.80
11	Plantation Crops other than fruits and vegetables - Cocoa/ Coco (-)	Acre	0.15	100	195	28.31	28.31
12	Plantation Crops other than fruits and vegetables - Coffee (-)	Acre	0.61	100	53922	32938.79	32938.79
13	Plantation Crops other than fruits and vegetables - Coffee (Arrebica)	Acre	0.89	100	108024	96384.41	96384.41
14	Plantation Crops other than fruits and vegetables - Coffee (Robusta)	Acre	0.79	100	9600	7584.00	7584.00
15	Plantation Crops other than fruits and vegetables - Oil Palm/ Palm Oil (-)	Acre	0.28	100	1467	417.15	417.15
16	Plantation Crops other than fruits and vegetables - Rubber (-)	Acre	0.60	100	19811	11886.60	11886.60
17	Spices & Condiments - Black Pepper/ Kaali Mirch (Irrigated)	Acre	0.29	100	132380	38257.82	38257.82

18	Spices & Condiments - Black Pepper/ Kaali Mirch (Unirrigated/ Rainfed)	Acre	0.27	100	118049	31424.64	31424.64
19	Spices & Condiments - Cardamom/ Elaichi/ Elakki (-)	Acre	0.40	100	403	161.20	161.20
20	Spices & Condiments - Chilli/ Mirch (Irrigated)	Acre	0.47	100	1213	573.14	573.14
21	Spices & Condiments - Cloves/ Laung (-)	Acre	0.16	100	54	8.48	8.48
22	Spices & Condiments - Ginger/ Adrak (Irrigated)	Acre	0.68	100	5086	3443.22	3443.22
23	Spices & Condiments - Ginger/ Adrak (Unirrigated/ Rainfed)	Acre	0.36	100	4833	1754.39	1754.39
24	Spices & Condiments - Vanilla/ Vanila (-)	Acre	0.31	100	631	194.04	194.04
<b>Sub Total</b>					<b>533694</b>	<b>280278.19</b>	<b>280278.19</b>
<b>Post Harvest</b>							<b>28027.82</b>
<b>Maintenance</b>							<b>56055.64</b>
<b>Total</b>							<b>364361.65</b>
<b>Grand Total</b>					<b>533694</b>	<b>280278.19</b>	<b>364361.65</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

- The major rivers that flow through Kodagu include the Cauvery, the largest and most significant river in southern India, as well as the Lakshmana Tirtha, the Kaveris major tributary.
- These water bodies not only serve as a lifeline for agriculture and irrigation in the district but also provide essential resources for hydropower generation. The extensive forest cover in Kodagu plays a vital role in water conservation, acting as natural sponges to retain rainwater and maintain the groundwater level.
- However, rapid urbanization and deforestation pose challenges to water conservation efforts. There are two dams viz., Harangi and Chiklihole that provide irrigation water for the district.
- Efforts towards ensuring efficient utilisation of water is slowly taking pace due to the climate change and its impact on the availability of water."

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

**Irrigation Infrastructure:** Developing irrigation infrastructure, including canals, tanks, and check dams, to support agricultural activities and enhance wateruse efficiency, facilitating sustainable agricultural practices and improving crop yields.

Besides Harangi reservoir, Chiklihole dam built across the river Chiklihole flowing through the Cauvery basin of Karnataka in Somawarpet taluk. This lesser known dam has been active since 1985. This reservoir is used to fulfill the water demands of 865 hectares of land. With a length of 464.8 meters and a height of 25.3 meters the dam has gross storage capacity of 5.097 mcm

The Harangi reservoir is formed by a masonry dam built across river Harangi, a tributary of the Cauvery with a catchment area of 419.6 km. The dam provides irrigation to around 450 ha of land.

GoI schemes like PMKSY, MIF, PMKusum are augmenting the credit potential and bringing necessary output in the farm sector." A dedicated Micro Irrigation Funds (MIF) created with NABARD has been approved with initial corpus of Rs. 5,000 crore for expanding coverage of micro irrigation under PMKSY"

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Artificial Recharge Structure- For Dug Well	no.	0.51	80	505	257.55	206.04
2	Artificial Recharge Structure-- rainwater harvest tanks	No.	0.40	80	412	164.80	131.84
4	Bore Well-New-152mm dia and depth 200 m	No.	1.59	80	521	828.39	662.71
3	Bore Well-New-152 mm dia and depth 300 m	No.	2.45	80	356	872.20	697.76
5	Bore Well-Renovation- Deepening	No.	0.33	80	307	101.31	81.05
6	Conveyance/ Distribution structures-Sub-surface type- Drainage System	ha	1.98	80	784	1552.32	1241.86
7	Conveyance/ Distribution structures-Surface type- Pipelines	ha	0.24	80	2243	538.32	430.66
8	Drip Irrigation--1.20 m x 1.20 m	ha	0.77	80	356	274.12	219.29
9	Drip Irrigation--IP Sets 5HP	ha	0.45	80	864	388.80	311.04
10	Drip Irrigation--Pipelines	Ha	0.45	80	972	437.40	349.92
11	Dug Well--1.5m dia and 5 m depth (RCC Rings)	No.	0.50	80	1008	504.00	403.20
12	Dug Well--Recharge	no.	0.50	80	174	87.00	69.60
13	Electric Pump Sets--As per prevailing market rates	No.	0.60	80	708	424.80	339.84
14	Lift Irrigation Schemes--SIP Set	No.	9.00	80	953	8577.00	6861.60
<b>Total</b>					<b>10163</b>	<b>15008.01</b>	<b>12006.41</b>

### **2.1.3 Farm Mechanization**

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

- The major crop which favours the farm mechanisation in the district is Paddy, Ragi, Maize etc
- The net area sown of the district is 206318 ha which is held by 68161 farmers. 66% of the farmers are small and marginal farmers in the district.
- There are 2577 tractors, 4762 tillers, 5736 jeeps, available for farm mechanisation and transportation of the agriculture produce. (Source: DAG 2023-24)
- Scope/Potential use of drone and its financing is not upto the mark as 80% of the land is under coffee cultivation which requires shade with slopy conditions, scope for drones is limited

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

- A few reputed tractor manufacturing companies are functioning in the district with a good network providing variety of tractors/power tillers, implements for borrowers/beneficiaries. However, there is further scope to increase after sales service centres in the district.

There are 16 CHCs one per hobli and 16 RSKs in the district.

- Under AC&ABC scheme, custom hiring is one of the eligible activities and subsidy is available.
- The Farmers Producer Companies established at Bhagamandala, are also extending the custom hire services to farmers. The FPOs at Gonikoppal, Somawarpet, Napoklu and Virajpet formed by NABARD have been supporting the farming community with varieties of machinery.
- Farm Mechanisation Custom Hiring Centres are more economical for mechanisation of small & marginal farm holdings. Promotion of Custom Hiring Centres for popularising custom hiring services at the village/hobli level will ensure timely availability of machinery.
- There are 74 PACS, 3 LAMPS and 03 APMCs in the districts which can be used for establishing Custom Hiring Centres and sale of farm machinery also RSETI in Kudige helps beneficiaries interested in SDP training

#### **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)

<b>Sr. No</b>	<b>Activity</b>	<b>Unit Size</b>	<b>Sof/ Unit Cost</b>	<b>Bank Loan Factor</b>	<b>Phy</b>	<b>TFO</b>	<b>Bank Loan</b>
<b>A.03 Farm Mechanisation</b>							

1	Combine harvester--Paddy	No.	25.00	80	20	500.00	400.00
2	Other machinery-Other Machinery & Equipments-Excavator	No.	24.00	80	59	1416.00	1132.80
3	Other machinery-Other Machinery & Equipments-Rotavator(540 and 1000 rpm PTO speed)	No.	1.40	80	65	91.00	72.80
11	Others--Custom Hiring-Cultivators	No.	1.00	80	28	28.00	22.40
4	Others--Custom Hiring- Disc plough	No.	0.40	80	164	65.60	52.48
5	Others--Custom Hiring- Levelers	No.	2.00	80	37	74.00	59.20
6	Others--Custom Hiring- Seed cum fertilizer	No.	1.20	80	34	40.80	32.64
7	Others--Custom Hiring- Servicing tools	No.	1.25	80	60	75.00	60.00
8	Others--Custom Hiring- Shed and office premises	No.	4.50	80	18	81.00	64.80
9	Others--Custom Hiring- Sprayer	No.	0.05	80	59	2.95	2.36
10	Others--Custom Hiring- Thresher	No.	1.20	80	14	16.80	13.44
12	Others--Custom hiring- Tractor 15 TO 25 HP	No.	4.00	80	688	2752.00	2201.60
13	Others--Custom hiring- Tractor 35 TO 45 HP	No.	6.00	80	4325	25950.00	20760.00
14	Others-Groundnut Stripper-Groundnut decorticator (manual cost depends on capacity)	No.	0.30	80	56	16.80	13.44
15	Paddy Transplanter--46 & 8 rows	No.	3.00	80	181	543.00	434.40
16	Power Tiller--8 to 12 HP	No.	2.30	80	2201	5062.30	4049.84
<b>Total</b>				<b>8009</b>	<b>36715.25</b>	<b>29372.20</b>	

## 2.1.4 Plantation & Horticulture, including Sericulture

### 2.1.4.1 Status of the Sector in the District

- Kodagu is predominantly a plantation crop district. The commercial crops of the district are coffee, black pepper, cardamom, coconut and ginger.
- Among fruit crops, the important ones are sweet orange, mango, banana and sapota. In recent days farmers are showing interest in the cultivation of medicinal and aromatic crops.
- Coffee being the major commercial crop of the district covers an area of 106921 ha. Other crops viz. pepper, orange, lemon, coconut, arecanut etc. are grown as inter crops and provide supplementary income for farmers enabling them to withstand wide market fluctuations.

The Black pepper, Cardmom, Arecaanut area covered is 105409 Ha, 1401ha, 29450ha and Production is 43359MTs, 378.09MTs, 46227MTs respectively. Source: DoH

- The farmers have realised the climate change phenomenon therefore efforts towards zero budget/natural farming, reducing carbon footprint, preventing overuse of fertilizers, addressing agri pollution issues etc have been gradually implemented in the district
- Coorg oranges are very unique for its colour, sweet fleshy pulp and flavour as compared to other varieties.

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

- Arabica coffee varieties of Chikkamagaluru, Kodagu and Bababudanagiri which have a unique flavour and aroma carry GI Tag. Measures will be taken up for branding of Karnataka coffee and encourage coffee eco-tourism.
- The services of Krishi Vigyan Kendra (KVK), Gonikoppal and Central Horticulture Experimental Station(CHES), Chethalli is also available in the district for the farming community.
- The Coffee Arabica, Coorg Mandarin and Coorg Cardomom has earned GI Tag by Geographical Indications of Goods (Registration and Protection) Act,1999.
- The district has one bee-keeping training centre located at Bhagamandala. Honey Park situated in Ponnampet Forestry College is taking up Rejuvenation of Model Apiaries and Augmentation of Bee Forage Resources in Kodagu district.
- The major crops of the district like Coorg Arabica Coffee and Coorg Mandarin have got GI tag for their unique aroma, taste and flavour.
- The Bhagandeshwara FPO in Bhagamandala has been supported by horticulture department
- The marketing of coffee is primarily facilitated through the Coffee Board of India, licensed curers, and traders located in key centres such as Madikeri, Kushalnagar, and Virajpet. A large portion of the produce is marketed as parchment or cured coffee through private agents and cooperative institutions, while some growers sell directly to exporters or roasters. The district also hosts several curing works and depots that enable bulk handling and grading before marketing.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>A.04 Plantation &amp; Horticulture</b>								
1	Bee Keeping-Boxes-25x25 50 boxes	No.	0.65	80	680	442.00	353.60	
2	Coffee-Replanting-Coffee (Arabica)-1.5mx1.5m(5ftx5ft) -1780/Acre	ha	1.52	80	6600	10032.00	8025.60	

3	Coffee-Replanting-Coffee (Robusta)-3mx3m(10ftx10ft) -444/Acre	ha	1.13	80	6390	7207.92	5766.34
4	Exotic Fruits -Avocado-7.5 mx7.5m 71/Acre	Acre	1.42	80	1448	2059.78	1647.83
5	Exotic Fruits -Dragon Fruit-2.5mx2.5m(1 pole 4 plants) -400 poles	Acre	7.15	80	77	550.55	440.44
6	Exotic Fruits -Rambutan	Acre	0.30	80	810	243.00	194.40
7	High density plantation-Banana	ha	3.16	80	144	455.04	364.04
8	High density plantation-Ber-Custard Apple 2.5mx5 m 320/Acre	Acre	1.09	80	48	52.32	41.86
9	High density plantation-Papaya-3mx3m 444/Acre	Acre	0.99	80	177	175.23	140.18
10	High density plantation-Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.55	80	35	89.25	71.40
11	Medicinal & Aromatic Crops	ha	0.75	80	185	138.75	111.00
12	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m -110 /Acre	Acre	1.06	80	228	240.56	192.44
13	New Orchard - Tropical/ Sub Tropical Fruits-Cashewnut-7mx7x 81/Acre	Acre	1.02	80	35	35.70	28.56
14	New Orchard - Tropical/ Sub Tropical Fruits-Guava-8mx8m 60/Acre	Acre	0.85	80	226	192.10	153.68
15	New Orchard - Tropical/ Sub Tropical Fruits-Jack Fruit-10mx10m 40/Acre	Acre	0.44	80	136	59.84	47.87
16	New Orchard - Tropical/ Sub Tropical Fruits-Kinnow-Orange	ha	0.36	80	275	99.00	79.20
17	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-9m x9m- 50/Acre	Acre	1.00	80	170	170.00	136.00
18	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.05	80	7	56.35	45.08
19	Other Plantation Crops-Arecanut	ha	3.50	80	240	840.00	672.00
20	Other Plantation Crops-Cocoa	Acre	1.63	80	25	40.63	32.50
21	Other Plantation Crops-Coconut-8mx8m 60/Acre	Acre	0.98	80	1084	1062.32	849.86
22	Other Plantation Crops-Oil Palm-9mx9m- 50/Acre	Acre	1.17	80	64	74.88	59.90
23	Rubber Cultivation-New Plantation	Acre	1.25	80	1758	2197.50	1758.00
24	Sericulture-Shoot Rearing - Mulberry garden establishment -2 Acre	Acre	1.40	80	14	19.60	15.68

25	Spices-Black Pepper-(intercrop with Coffee) 6mx6m 111/Acre	Acre	0.73	80	69250	50552.50	40442.00
26	Spices-Cardamom-1.8mx1. 8m 1230/Acre	Acre	1.54	80	840	1293.60	1034.88
<b>Sub Total</b>					<b>90946</b>	<b>78380.42</b>	<b>62704.34</b>
<b>A.05 Working Capital - Bee Keeping</b>							
1	Apiculture_Others	10 boxes	0.50	1	1630	815.00	815.00
<b>Sub Total</b>					<b>1630</b>	<b>815.00</b>	<b>815.00</b>
<b>Total</b>					<b>92576</b>	<b>79195.42</b>	<b>63519.34</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

"Kodagu district has a mix of evergreen, semievergreen and deciduous forests, housing various plant and animal species. The percentage of forest area to total geographical area is 32.77%. The forestry sector in Kodagu contributes to timber production and supplying wood for various purposes The total forest area of the district is 134597 Ha. (Source: DAG 202324)

The forest includes Reserve Forests, National Park, Unclassified forests, Private forests, and other areas like Genimalais, Jammamalais, Paisari, Devarakadu and Urdave lands covered by dense tree vegetation, tree growth, which is being managed by Forest/Revenue Department. Genimala is part of Reserve Forests given in small units on short term lease for the cultivation of cardamom.

Jammamala is the portion of forests in Ghat area of the district which have been retained as enclosures and excluded from reservation. Around 75% of the net forest area of this district has dense to moderately dense forest while 15% has open forest with canopy density from 5 to 30%.

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

- College of Forestry, Ponnampet produces around 80 graduates per year and is also working in the NTFP, Honey extraction, skill development etc.
- The bee keeping training institute at Bhagamandala caters to the need of bee keeping/apiculture training.
- The Coorg Progressive Beekeepers Cooperative Society procures the honey from the farmers, process the same and market it under its trademark approved by AGMARK and sell across the country.
- There is a Honey Park in Bhagamandala that houses the only Apiculture Technical Training Centre in Karnataka, but a lot is expected from the institute in terms of training. "

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
1	Plantation--Agro forestry	ha	1.00	80	405	405.00	324.00
2	Plantation-Bamboo-5m x5m 444/ha	ha	0.77	80	110	84.70	67.76
3	Plantation--Farm forestry	Ha	1.10	80	161	177.10	141.68
4	Plantation-Sal-Silver oak-3m x3m -1111/ha	ha	1.44	80	63	90.72	72.58
5	Plantation-Teak-2m x 2m 2500/ha	ha	2.22	80	20	44.40	35.52
<b>Total</b>					<b>759</b>	<b>801.92</b>	<b>641.54</b>

## 2.1.6 Animal Husbandry - Dairy

### 2.1.6.1 Status of the Sector in the District

"The dairy sector in Kodagu district plays a vital role in supporting the local economy and meeting the regions dairy product demands. To provide health care to the animals and for improvement and development of breeds of animals, various programmes are implemented successfully by the Department of Animal Husbandry and Veterinary Services through its institutional network.

Kodagu district is fairly rich in livestock wealth as the climate is conducive to livestock production. The Government Sponsored Schemes viz., DEDS and Pashu Bhagya have helped the farmers to go for dairy activity on a large scale.

As per the district statistical report 2023-24, the total cattle population in the district is 71684 (39766 Cross breed and 31918 indigenous). The buffalo population of the district is 5236.

The district is covered under Hassan District Cooperative Milk Producers Societies Union Ltd. (HCMPSU). The demand for milk in the district is estimated at around 1.66 lakh litres per day, whereas the present milk collection from the Kudige dairy is 49500 LPD. To meet its demand, Kudige Dairy is procuring milk from neighbouring districts on large scale. Hence, to ensure self-sustainability, there is a need to promote dairy sector for increased production of milk in the district.

Cross Bred Cows and CB Murrah Buffaloes are quite popular in the district. The per capita milk available in the district is 87 ml/ day as against state average of 468 ml/day."

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

"There are 42 DCS supplying milk to Kudige dairy. The Jersey cattle breeding centre, Kudige undertakes Jersey cattle breeding using exotic breed semen both for production and up-gradation of existing livestock population. The unit has undertaken fodder and

fodder seed development and serves as a fodder bank to the farmers. Animal Husbandry department has 69 veterinary hospitals, 3 diagnostic centres, 31 dairy cooperative societies and 17 artificial insemination centres. The department also undertakes vaccinations against known contagious/infectious diseases like HS, FMD, BQ, etc. besides providing AI facilities in hospitals and also at doorsteps. HCMPSU Ltd. also carries out AI to the cattle and arranges for supply of feed, medicines, vaccines and veterinary services in Somwarpet and part of Madikeri taluk. In addition to Dairy Cooperative, Multi state Dairy Cooperative, Milk Producer Companies, SHGs and FPOs registered under cooperative and companies act are also eligible under DIDF for availing assistance.

- The schemes like Animal Husbandry Infrastructure Development fund (AHIDF) (ii) Dairy Infrastructure Development Fund (DIDF) (iii) Support to Dairy Cooperatives and Farmer Producer Organizations engaged in Dairy activities incentivize to establish and strengthen the Dairy Processing and Value Addition Infrastructure, Meat Processing and Value Addition Infrastructure, Animal Feed Plant and Breed Multiplication Farms which are technologically improved"

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Buffalo Farming--Graded Murrah 10 animal unit	5+5	13.99	80	38	531.62	425.30
2	Buffalo Farming--She buffaloes Graded Murrah yeilding 10 -12 lpd 2 animal unit	1+1	2.10	80	38	79.80	63.84
3	Bulk Milk Cooling Unit	No.	30.80	90	11	338.80	304.92
4	Crossbred Cattle Farming-- CBC - 2 Cow Unit - HF	1+1	1.99	80	3400	6766.00	5412.80
5	Crossbred Cattle Farming-- HF 10 animal unit	5+5	13.41	80	284	3808.44	3046.75
6	Fodder Cultivation--Fodder cultivation(Stylo)	No.	0.25	80	223	55.75	44.60
7	Heifer Rearing--5 heifer calves cross bred	5	3.28	80	55	180.40	144.32
8	Indigenous Cattle Faming-- Gir Sahiwal Tharparkar 2 animal unit	1+1	18.60	80	2	37.20	29.76
9	Indigenous Cattle Faming-- Hallikar 2 animal unit	1+1	0.80	80	285	228.00	182.40

10	Indigenous Cattle Faming-- Malnad Gidda(yield 0.8 to 1 lpd) 2 animal unit	1+1	0.30	80	100	30.00	24.00
11	Indigenous Graded Cattle Farming--Indigeneous Cows - 2 Cow Unit (Gir/Sahiwal/Thaparkar)	1+1	1.86	80	147	273.42	218.74
<b>Sub Total</b>				<b>4583</b>		<b>12329.43</b>	<b>9897.43</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others_per Animal per month maximum for 2 months	1+1	0.48	1	333	160.84	160.84
2	Cross bred Farming_Others_Cow- per Animal per two months cycle.	1+1	0.41	1	7450	3084.30	3084.30
3	Indigenous Cattle Farming_Others_Local Cow- per Animal per two months cycle.	1+1	0.16	1	820	132.02	132.02
<b>Sub Total</b>				<b>8603</b>		<b>3377.16</b>	<b>3377.16</b>
<b>Total</b>				<b>13186</b>		<b>15706.59</b>	<b>13274.59</b>

## 2.1.7 Animal Husbandry - Poultry

### 2.1.7.1 Status of the Sector in the District

Poultry farming is an important aspect of agriculture in Kodagu district. While not as prominent as coffee or spices, poultry farming has seen steady growth in the region due to its economic viability and nutritional significance. Here are some key points about poultry in Kodagu district:

Poultry is one of potential income generating activities for farmers in two blocks of Kodagu district. Due to high humidity, dampness and extensive rainfall, Madikeri Block is not favoured for taking up poultry on a large scale.

As per data obtained from the district statistical report 202223 the population of poultry birds in the district was 184597.

In Kodagu district, the per capita availability of eggs works out to 36.19 eggs per person per annum, which is very low as compared to the ICMRs recommended consumption of 180 eggs per person per annum. The total egg production in the district is 214 lakh, total Broiler units are only 8, no Layer or Breeder units as per the information obtained AH dept.

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

Kodagu district has one government-owned hatchery/training centre at Kudige for supply of good quality chicks and also one centre at Ponnampet from where the department has an arrangement for supply of Giriraja chicks. There are four more hatcheries owned by private agencies in the district. There are three disease diagnostic centres.

There are 75 primary veterinary centres/dispensaries.

Contract farming for maize and soya: As maize and soya are the major ingredients of poultry feed contract farming for maize and soya needs to be encouraged to enable the supply of these feed ingredients at affordable price.

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 poultry feed plant in the private sector

A poultry waste processing and value addition centre would be established with public private partnership. By managing the waste of the abattoirs scientifically, value added products would be manufactured. National Livestock Mission (NLM) scheme has been restructured for 2021-22 to 2025-26. Based on the per capita egg availability and ICMR recommendation, the infrastructure facilities can be improved in Kushalnagar where the avg. temperature is above 30 degree and also suitable for Poultry farming.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.09 Animal Husbandry - Poultry</b>							
1	Commercial Broiler Farming-- 1000 birds per batch	1000	3.13	80	480	1502.40	1201.92
2	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.12	80	141	16.92	13.54
3	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.00	80	57	570.00	456.00
<b>Sub Total</b>					<b>678</b>	<b>2089.32</b>	<b>1671.46</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others_60 days per cycle	Per Bird	0.00	1	539000	619.85	619.85
2	Layer Farming_Others_20 weeks one cycle.	Per Bird	0.00	1	30	0.07	0.07
<b>Sub Total</b>					<b>539030</b>	<b>619.92</b>	<b>619.92</b>
<b>Total</b>					<b>539708</b>	<b>2709.24</b>	<b>2291.38</b>

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

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

Pork is one of the favourite dishes of the locals as well as tourists. Piggery activity is commonly followed by the farmers in the district.

Also, many small and middle income group of farmers are taking up goat and sheep

rearing activity to generate income for their livelihood. The local and cross bred Bannur breed of sheep are the most popular in the district.

Though sheep and goat rearing was a low profile activity earlier, it has become an important segment of the economy of the district. As per the District statistical report as on 202324, the population of sheep is 650 (92 Cross breed and 558 indigenous); Goat population is 7603 and Pig population is 8365"

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

- The infrastructure available is government owned breeding centre at Kudige for supply of good quality piglets. The department of Animal Husbandry and KVK, Gonikoppal supply piglets of exotic breed, viz., Landrace, Yorkshire, Hampshire to the beneficiaries besides providing training and extension services through its wide network of veterinary extension centres.
- There are 6 registered slaughter houses in the district with a large number of retail outlets, cold storages to sell the pork, mutton and dressed chicken. Kudige piggery breeding centre has an arrangement for production of piglets, fatteners and also arranges supply of the same from private breeders.
- Rastriya Krishi Vikasa Yojane (RKVY): Under RKVY scheme, a grant of Rs.530.40 lakhs have been given to the Corporation for setting up of 20 Farmer Producer Organisations
- The Central Government has released NADRS 2.0 version mobile app and all the Officers of the concerned Districts & Taluks have been informed to download the app in the mobiles & Tablets provided by this Department and use them accordingly
- National Livestock Mission (NLM) scheme has been restructured for 2021-22 to 2025-26. The scheme focuses on entrepreneurship development and breeds improvement in poultry, sheep, goat and piggery, including feed and fodder development

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Breeding Unit-New Shed-Cost of Improved breed Bucks	500+ 25	52.79	80	33	1742.07	1393.64
2	Goat - Breeding Unit-New Shed-Cost of local breed Bucks	500+ 25	44.56	80	10	445.60	356.48

3	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	1.13	80	1	1.13	0.90
4	Goat - Rearing Unit-New Shed-Cost of Bucks-Local breed	10+1	0.95	80	291	276.45	221.16
5	Lamb Fattening Unit--Cost of animals-100 units	20	0.44	80	148	64.45	51.57
6	Pig Breeding Unit-New Shed-Sow @20sq ft/sow @₹ 160/sq ft for 20 sows	20+2	14.68	80	24	352.32	281.86
7	Pig Rearing Unit-New Shed-Cost-3 sows @ 5000/sow & 1 boar @ 6000/- (4 / 5 months old)	3+1	1.64	80	12	19.68	15.73
8	Rabbit Rearing-Existing Shed-Rabbit rearing	10+3	3.00	80	72	216.00	172.80
9	Retail Market outlet for Meat-Existing Shed-Retail pork outlet with facility for chilling	No.	12.00	80	10	120.00	96.00
<b>Sub Total</b>					<b>601</b>	<b>3237.70</b>	<b>2590.14</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming_Rearing Unit - Semi-intensive_for 8 months cycle	10+1	0.34	1	755	357.24	357.24
2	Goat Farming_Rearing Unit - Semi-intensive_Normal Feeding : (8 months cycle)	10+1	0.17	1	1425	351.10	351.10
3	Pig Farming_Fattening Unit_six months.	10	0.69	1	219	151.11	151.11
4	Rabbit Farming_Others_one year	50+10	0.58	1	79	45.43	45.43
5	Sheep Farming_Lamb Sheep Fattening_6 months for one cycle from 4th to 9th months	20	0.30	1	689	149.44	149.44
<b>Sub Total</b>					<b>3167</b>	<b>1054.32</b>	<b>1054.32</b>
<b>Total</b>					<b>3768</b>	<b>4292.02</b>	<b>3644.46</b>

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

- Fisheries is a subsidiary activity for the farmers of Kodagu. The total Fish Production in the FY 2024-25 is 4009 MTs with value of Rs.88.95 crore. There are 2785 families involved in fisheries in the district. There are 200 fishermen, 95 fish vendors and 2,000 fish cultivators in the district. This accounts for an area of an estimated 300 ha. There are 682 fish tanks available in the district. (Source: DAG 2023-24)
- The district has 2 reservoirs namely Harangi with a water spread area of 1886 ha and Chiklihole with 105 ha. The fishery rights of the Harangi reservoir are leased to a fishermen cooperative society, while it is auctioned based on government guidelines in case of Chiklihole reservoir.
- Kodagu has a total riverine stretch of 211 km, fishery rights of which are licensed by the department to eligible applicants. Rivers of Kodagu houses the world-famous sport fish

Mahaseer. The department has a mahaseer seed production centre at Harangi with an area of 7.50 ha which is one of its kind in the state. "

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

Department of Fisheries (DoF) supplies quality fingerlings to fish farmers every year from their centers to the extent of 20 lakh fingerlings. Besides there are 4 registered fish seed rearing centres in private sector for supply of quality fingerlings. Out of the total demand of 125 lakh fingerlings 75 lakh fingerlings are produced within the district and Bhadra River Project Shimoga while the remaining fingerlings are procured from outside the State i.e. from West Bengal and Andhra Pradesh.

Government of Karnataka has been implementing the scheme of stocking of fish seed in select Gram Panchayat lakes free of cost from 2022. 427 lakes were identified in the district for this scheme.

The Guidelines for disposal of fishing rights to FPOs has been approved and in effect from 2022.

There are no hatcheries for fish seed production in the district. Only One fishermen cooperative society is functional in the district. Ten fish markets under town panchayat or municipality exist in the district. (Fishermen/ cooperatives have stalls in all talukas).

There is Fish rearing unit at Kushalnagar near Harangi with more than 50 Fish Ponds for rearing fish along with a Hatchery Unit . NABARD has supported with 7 Fish Ponds under RIDF project.

#### **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
<b>A.13 Fisheries</b>							
1	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.50	80	450	675.00	540.00
2	Fish Culture --Fresh water- Composite fish culture of indian major carps	ha	8.29	80	15	124.35	99.49
3	Fish processing-Ice Plant-Ice Plant /Cold Storages- 30 MT (with subsidy under PMMSY)	No.	120.00	80	6	720.00	576.00
4	Fish Seed Hatchery-Circular fish seed hatchery	Ha	8.00	80	6	48.00	38.40

5	Pond construction-Pond Renovation & Desilting	Ha	2.20	80	1500	3300.00	2640.00
6	Replacement-Nets	No.	1.75	80	25	43.75	35.00
<b>Sub Total</b>					<b>2002</b>	<b>4911.10</b>	<b>3928.89</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Fish Culture in Pond_Others	Acre	2.00	1	622	1244.00	1244.00
2	Fish Culture in Pond_Others_contract basis	Per unit	0.02	1	570	11.40	11.40
<b>Sub Total</b>					<b>1192</b>	<b>1255.40</b>	<b>1255.40</b>
<b>Total</b>					<b>3194</b>	<b>6166.50</b>	<b>5184.29</b>

### **2.1.10 Farm Credit - Others**

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

"• Two-wheelers play a significant role in the agriculture sector of Kodagu district, contributing to the efficient and timely execution of various farm-related activities. In this hilly region with diverse terrains, two-wheelers, particularly motorcycles, are extensively used as a preferred mode of transportation for farmers and agricultural workers.

- They provide cost-effective and flexible means of navigating through narrow and uneven pathways, which are often inaccessible to larger vehicles. Farmers use motorcycles to commute between their fields and homes, transporting essential tools, seeds, and fertilizers.
- Additionally, two-wheelers facilitate the transportation of harvested produce to local markets and collection centres, ensuring that fresh produce reaches consumers on time

There are 19624 scooters available in the District ( Source: DAG 2024-25)"

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

"• There are 10 showrooms available in the district for purchase of two wheelers which can be used for agriculture and marketing.

- The banks in the district are proactive in providing vehicle loans with Canara Bank and Union Bank of India taking the lead.
- The usage of bullock carts have been negligible with the advent of the tractors and other farm mechanisation.
- The two-wheeler market in Karnataka is expected to continue to grow in the coming years. This growth is being driven by a number of factors, including the increasing demand for agricultural products, the rising cost of fuel, and the increasing availability of financing options for two-wheelers."

#### **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
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.50	80	575	862.50	690.00
2	Animal Driven Carts-bullock cart-	No.	0.30	80	42	12.60	10.08
3	Finance to FPOs/FPCs- Procurement & Marketing	No.	20.00	80	6	120.00	96.00
4	Loans to Distressed Farmers- To Repay Non Institutional borrowings-Debt swapping- Farmers/Misc	No.	1.50	90	36	54.00	48.60
5	Two Wheeler Loans -Two wheeler (Agri)-	No.	1.00	80	195	195.00	156.00
<b>Total</b>					<b>854</b>	<b>1244.10</b>	<b>1000.68</b>

## 2.1.11 Sustainable Agricultural Practices

### 2.1.11.1 Status of the Sector in the District

Sustainable agriculture practices in Kodagu district aim to balance the economic, social, and environmental aspects of farming to ensure long-term agricultural productivity and preserve the regions natural resources. Given its ecologically sensitive location and reliance on agriculture, implementing sustainable practices is crucial for the districts overall well-being. Here are some key sustainable agriculture practices in Kodagu:

- Agroforestry: Integrating tree planting with agricultural crops to enhance biodiversity, soil fertility and water retention. Agroforestry systems such as shade-grown coffee and intercropping with fruit trees promote ecosystem resilience.
- Organic Farming: Adopting organic farming methods to reduce reliance on synthetic chemicals and promote natural nutrient cycling. Organic practices preserve soil health, water quality, and biodiversity.
- Soil Conservation: Implementing erosion control measures like contour farming, terracing, and mulching to prevent soil erosion and degradation, particularly on hilly slopes.
- Water Management: Efficient water use through practices like drip irrigation, rainwater harvesting and water-saving technologies to ensure sustainable water resources and mitigating water scarcity.

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

- Agricultural Extension Services: Government agencies and agricultural departments provide extension services to farmers, offering technical knowledge and guidance on sustainable farming practices.
- Training and Workshops: Organizations and institutions conduct training programs and workshops to educate farmers about sustainable agriculture practices, conservation

methods and organic farming techniques. • Soil Testing Laboratories: Soil testing laboratories assist farmers in assessing soil health, nutrient deficiencies, and pH levels, enabling them to make informed decisions regarding fertilization and soil management. • Key interventions such as the National Mission for Sustainable Agriculture (NMSA), Paramparagat Krishi Vikas Yojana (PKVY), and Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) emphasize efficient water management, organic farming, and soil health enhancement. At the state level, schemes under the Karnataka State Department of Agriculture, including Krishi Bhagya, Bhoochetana, and Raitha Shakti Yojana, encourage the adoption of micro-irrigation, balanced fertilizer use, and integrated nutrient management.

## **2.2 Agriculture Infrastructure**

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

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

- Agriculture storage and marketing play crucial role in the agricultural value chain of Kodagu district. Proper storage facilities and efficient marketing strategies are essential to ensure farmers get fair prices for their produce and minimize post-harvest losses. Traditionally the local communities have been rice farmers and cardamom cultivators.
- The district is known for Coorg orange and other fruits like banana, wild mango, jack fruit and a wide variety of native wild fruits. A range of non-wood forest produce like honey, bamboo, spices and medicinal plants were also collected from the forests.
- Under NABARD's PACS as MSC scheme, a total of 32 godowns have been sanctioned which has created more than 20000 MT capacity of godowns for agriculture storage and marketing.
- Today the district is the largest coffee producing region in the country and coffee plantations have many other crops like pepper, vanilla, ginger and diverse trees.
- The scope/potential of agri value chain financing and food grain storage is limited as the storage infrastructures and agri value chain scope is minimal in the district
- Production of important horticulture crops viz., coffee and pepper during 2024-25 was 121368 MT and 24338 MT respectively. In recent times, many small and medium farmers are engaged in vegetable and Anthurium cultivation. Source: (Coffee Board & DoH)

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

- The AMI Scheme of GoI provides subsidy of 25 to 33.33% for eligible beneficiaries for construction of godown and drying yards, cold storage and setting up of mini processing centres.
- The Schemes like PACs as MSC, AMI, AIF, e-NAM, MIDH & PMFME is crucial for upscaling the storage and infrastructure in the district.
- The marketing of Agriculture Produce comes under the purview of Karnataka Agriculture Produce Marketing Regulation Act. At each block level, APMC operates as a regulatory body under the overall supervision of the Director, Agriculture Produce Marketing of GoK. There are three regulated markets, one each at Kushalnagar, Madikeri and Gonikoppal

with three sub markets having market arrivals. • In Kodagu district, presently there are 05 warehouses of Karnataka State Warehousing Corporation and Food Corporation of India situated near Kushalanagara with a total capacity of 29900 MT. NABARD has sanctioned Rs.1567.50 lakh to KSWC for construction of 30000 MT capacity godown at Kudige. There are 3 APMCs operating in the district for storage and marketing of the agriculture produce.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>B.01 Storage Facilities</b>								
1	Cold Storage-For Horticulture Produce-large chamber of 1000 MT with single temp zone	No.	100.00	80	1	100.00	80.00	
2	Cold Storage-Refrigerated Van-Rs. 26.00 lakh for 9 MT (NHM & HMNEH) not below 4 MT.	No.	6.50	80	149	968.50	774.80	
3	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	17.50	80	410	7175.00	5740.00	
4	Godown-Renovation/ Expansion	No.	9.00	80	64	576.00	460.80	
5	Market Yard-Marketing Infrastructure	No.	155.00	80	26	4030.00	3224.00	
<b>Total</b>					<b>650</b>	<b>12849.50</b>	<b>10279.60</b>	

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

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

Soil is an important resource for agricultural production and acts as the base for agriculture. Kodagu district has undulating topography covered with red loamy and lateritic soils, mostly acidic under agro climatic zone -6.

Land development is generally undertaken under the command area of Harangi Reservoir and Minor Irrigation schemes.

Similarly, on account of coffee and other fruit crops/spices cultivation carried out on slopy terrains of the district, scope exists for bench terracing, contour-bunding, alternative land use systems besides water harvesting structure.

The cultivable waste land and fallow land in the district is 1458 ha and 4833 ha

respectively.

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

Soil-testing laboratory is available at KVK, Gonikoppal, Coffee Board Research Centre at Chettalli and one at Kudige managed by the Department of Agriculture.

The Department of Agriculture has 16 Raitha Samparka Kendras in the district through which, the inputs under Bhuchethana Programme are being supplied to the farmers. These RSKs need to supply more of organic farm inputs.

The Department of Forest has afforestation programmes and lakhs of forest trees are planted during the current financial year. Department of Horticulture too supplies varieties of plantation and horticulture crop plants which helps in soil and water management.

Under RKVY, NFSM, NMSA, PMKSY, REWARD, Savayava Siri and Seed Village programme there is a huge potential for soil conservation and land development in the district.

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

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

(₹ lakh)							
<b>Sr. No</b>	<b>Activity</b>	<b>Unit Size</b>	<b>Sof/ Unit Cost</b>	<b>Bank Loan Factor</b>	<b>Phy</b>	<b>TFO</b>	<b>Bank Loan</b>
<b>B.02 Land Development</b>							
1	Bioferlizers -Azolla	No.	25.00	80	22	550.00	440.00
2	Bioferlizers -Azolla-(1TPA-2 pits)	No.	1.56	80	100	156.00	124.80
3	Bunding-Contour Bunding-200 /2% slope/2 stones	ha	0.14	80	1450	195.75	156.60
4	Compost Pit	No.	0.30	80	815	244.50	195.60
5	Cultivable Wasteland Development--Plastic mulching	ha	0.32	80	164	52.48	41.98
7	Farm Ponds/ Water Harvesting Structures--10 m x10 m x10 m -with stone pitching	No.	1.10	80	6400	7040.00	5632.00
6	Farm Ponds/ Water Harvesting Structures--10 m x 10 m x 3 m -without stone pitching	No.	0.28	80	1650	462.00	369.60
8	Farm Ponds/ Water Harvesting Structures--15 m x15m x15 m -with stone pitching	No.	2.00	80	95	190.00	152.00

9	Farm Ponds/ Water Harvesting Structures-- Renovation	No.	0.30	80	750	225.00	180.00
10	On Farm development (OFD) Works -Field Channels-2% -4% Bunding levelling deep ploughing pebble	m.	0.86	80	2561	2202.46	1761.97
<b>Total</b>				<b>14007</b>		<b>11318.19</b>	<b>9054.55</b>

### **2.2.3 Agri. Infrastructure - Others**

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

- The farmers in Kodagu district are well aware and educated about the benefits of bio-pesticides, vermi compost, adoption of bio technology and tissue culture.
- The research institutions viz., IIHR, Chettalli, Coffee Board Research Station, Chettalli, KVK, Gonikoppal and Spices Research Station, Appangala provide the agri infra required along with technology transfer to the farmers.
- Of late many farmers are adopting organic agriculture, applying biopesticides and vermicompost.

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

"• e-NAM provides a digital marketplace for farmers to sell their agricultural produce transparently and efficiently, thereby eliminating intermediaries and ensuring fair prices for farmers.

- The KVK at Gonikoppal is producing and marketing a special biofertiliser named Arka Microbial Consortium (AMC) at its production unit assisted by NABARD. This product had a very good impact on plant growth with high production. The KVK has been producing around 20 tons of AMC per annum.
- NABARD in collaboration with Rashtriya e-Markets Ltd. (ReML), an SPV of GoK and NCDEX, seeks to provide wider market access to farmers/ 108 FPOs through the online unified marketing platform (UMP).
- Maximum farmers have been covered through the provision of seeds and micro nutrients. It is reported that the initiative has shown a 20% growth in productivity.
- The demand for tissue culture plantlets is generally for high value commercial crops. The Indian Institute of Spices Research at Appangala and Indian Institute of Horticulture at Chettalli and KVK at Gonikoppal provides technology transfer to the farmers through field demonstration. The state government and NABARD provide support for agri-biotech startups and encourage collaboration between academia, industry, and farmers."

#### **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.

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.03 Agriculture Infrastructure - Others</b>							
1	Compost/ Vermi Compost-Agro. Waste Compost-Bio pesticide	No.	100.00	80	5	500.00	400.00
2	Compost/ Vermi Compost-Vermi Compost-Large units	No.	0.20	80	210	42.00	33.60
3	Seed Processing-All Seed Types	No.	25.00	80	10	250.00	200.00
<b>Total</b>				<b>225</b>		<b>792.00</b>	<b>633.60</b>

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

#### 2.3.1.1 Status of the Sector in the District

- Coffee Processing: Kodagu is renowned for its coffee plantations and coffee processing is a significant agro-processing activity in the district. Local coffee estates and cooperative societies process coffee beans through methods such as wet processing or dry processing to produce high-quality coffee for domestic and international markets.
- Spices Processing: The district is known for the cultivation of various spices like pepper, cardamom and vanilla. Agro-processing units in Kodagu are involved in cleaning, drying and grading these spices, ensuring they meet the required quality standards.
- Honey Processing: Beekeeping is a traditional practice in Kodagu and honey processing units extract, filter, and package honey for both local and commercial markets.
- Agro-Based Industries: Besides primary processing, Kodagu supports several agro-based industries that produce value-added products like chocolates, pickles, sauces, and herbal products
- Under PMFME a total of 93 projects have been disbursed, The total amount of loans sanctioned till 21-08-2025 is Rs 15.20 Cr, Project cost of which is Rs 18.13Cr

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

Under Atmanirbhar Bharat programme PMFME Scheme, existing individual micro enterprises in the unorganised segment of food processing industry may be encouraged. This scheme will augment the comprehensive price realisation for the farmers with improvised primary processing, cold storages, silos, grading and packaging facilities at the farm gate level.

There are 10 FPOs in the district, out of which 4 are NABARD supported where coffee and pepper processing units can be explored for better price for the farmers minimising the input cost and maximising the output.

There are few reputed coffee curing works in Kodagu district, especially in and around Kushalanagara viz., SLN Coffee Works, TATA Coffee Curing Works, Blenn Coffee Curing works etc. These curing works do the processing, grading, value addition and exporting coffee and its value added products to various countries. Added to these, there are other

medium and small scale curing works who procure and process the coffee. The Department of Horticulture (Apiculture department) provides training to interested farmers at Apiculture Training Centre at Bhagamandala and provides consultancy, implements and rearing boxes, at concessional price and has a wide network of ""Madhuvanas"" spread out in the district for rearing bee colonies for the development of apiculture. The District Industrial Centre, Department of KVIB and KVIC also implement the government sponsored schemes viz., PMEGP and extend all the necessary support.

### **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
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit-- Animal feed (1MT)	No.	88.00	80	3	264.00	211.20
2	Agro Processing Unit--Bakery product units	No.	13.00	80	182	2366.00	1892.80
3	Agro Processing Unit-- Dairy/Milk Processing	No.	20.00	80	1	20.00	16.00
4	Agro Processing Unit--Maize value added products	No.	14.00	80	1	14.00	11.20
5	Agro Processing Unit--Meat Proressing	No.	20.00	80	253	5060.00	4048.00
6	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.00	80	3	24.00	19.20
7	Agro Processing Unit--Mini Rice Mills (4 MT)	No.	42.00	80	1	42.00	33.60
8	Bakery & Confectionery Unit- Biscuits C & Cakes	No.	6.00	80	42	252.00	201.60
9	Bakery & Confectionery Unit- Bread	No.	5.00	80	16	80.00	64.00
10	Brewery/ Winery--Coffee huller/ roasting/grinding/ processing units	No.	30.00	80	15	450.00	360.00
11	Brewery/ Winery--Coffee pulper	No.	10.00	80	8	80.00	64.00
12	Coconut Processing-Fibre & Coir	No.	44.00	80	2	88.00	70.40
13	Feed Unit-Poultry feed Unit	No.	10.00	80	17	170.00	136.00
14	Food Grain Processing- Cereals-Maize Processing (150MT/day)	No.	50.00	80	18	900.00	720.00

15	Food Grain Processing-Flour Mill	No.	5.00	80	46	230.00	184.00
16	Honey & Honey Products-Honey Products	No.	25.00	80	8	200.00	160.00
17	Meat & Poultry Processing-- Poultry processing	No.	10.00	80	38	380.00	304.00
18	Rice Processing -Flour Mill	No.	4.00	80	29	116.00	92.80
<b>Total</b>				<b>683</b>		<b>10736.00</b>	<b>8588.80</b>

### **2.3.2 Agri Ancillary Activities - Others**

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

- Horticulture: Apart from coffee and spices, Kodagu district is suitable for horticulture as well. Farmers grow fruits like oranges, avocado, passion fruit & bananas which require additional post-harvest handling and processing.
- Honey Production: Beekeeping and honey production are also part of the agriculture ancillary activities in the district.
- Timber and Forestry: Kodagu has forests that are managed for timber production and other forest-based activities.
- Kodagu district, with over 80% of its population depending on agriculture, has seen ACABC support for agri-clinic and agri-business ventures, improving access to expert services for local farmers.
- Agri Business Centres and clinics under ACABC have helped supplement public extension efforts, with ongoing training and financial support for agriculture graduates in the region.
- Under PACs as MSC, 26 projects has been completed with a total loan sanction of Rs.1644.56 lakhs. Outstanding Rs.879.14 lakh as on date.

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

- There are 10 Farmer Producer Companies in the district 4 formed by NABARD 2 by Department of Horticulture, one each from Agri dept, College of Forestry and fisheries dept. These FPOs cater to the needs of the farming community in the district.
- The district has 73 PACS, One MPACs, 03 LAMPS and 24 Farmer Cooperative Societies affiliated to the Kodagu DCCB.
- There is one Rural Mart viz. “FLAVORS” at Virajpet and one at Nelli Hudikeri supported by NABARD. This is a vibrant platform for the SHGs/JLGs to market their various farm produce and home-made products.
- After Agriculture, tourism is the second highest contributor to the economy in the district, there is a scope for off farm development like homemade wines, packaged foods, chocolates, pickles, agarbattis etc by SHG members

#### **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
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	20.00	80	19	380.00	304.00
7	Loans to Agri. Start-ups	No.	10.00	80	16	160.00	128.00
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	200.00	80	14	2800.00	2240.00
3	Loan to PACS/ FSS/ LAMPS	No.	10.00	80	7	70.00	56.00
4	Loan to PACS/ FSS/ LAMPS for Onlending	No.	300.00	80	15	4500.00	3600.00
5	Loan to PACS/ FSS/ LAMPS for Onlending--Loans to distressed for repayments	No.	1.20	80	23	27.60	22.08
6	Loan to PACS/ FSS/ LAMPS--Loans to Coops for disposing of produce	No.	5.00	80	22	110.00	88.00
<b>Total</b>					<b>116</b>	<b>8047.60</b>	<b>6438.08</b>

**Title : Ponnad FPCL**



FPCL has achieved a turnover of Rs.7.83 crores with the coffee aggregation and input shop business including 539 farmer members

## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

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

- The Kodagu district has 7562 small scale units registered in DIC , 02 medium and 01 large units as on 31 March 2024 with employment generation for 43544.
- A total of 7562 industries has been registered with DIC as on 31 March 2025. There is a slow pace of industrialisation in the district due to inadequate entrepreneurship skills, industrial infrastructure and railway links.
- The GLC in MSME sector for the FY 2022-23, 2023-24 and 2024-25 is Rs.731.63 cr, Rs.994.69 cr and Rs. 1166.68 cr respectively. (Source : RBI-ACP portal and Lead Bank)
- Major industrial activities in the district are coffee curing, food & beverages, value addition in spices, honey and wax products, flour mills, automobile services, readymade garments, tailoring, wood and wood based activities, general engineering works etc.
- NABARD has been actively promoting the FPOs to take up coffee processing units through training programmes for FPO members, SHGs/JLGs regularly in the district through the POPIs and IAs with a grant based assistance and monitors the progress of the beneficiaries/programmes regularly through DDMs.

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

- The district has offices of District Industries Centre (DIC), Khadi Village Industries Board (KVIB) and Khadi Village Industries Commission (KVIC) which support setting up of industrial units through implementation of government sponsored programmes viz., PMEGP. Karnataka State Financial Corporation (KSFC) has a branch at Madikeri which enables credit facility up to Rs.5.00 crore at a very concessional interest rate.
- Prime Minister's GatiShakti National Master Plan aims to create a world-class modern infrastructure to facilitate "seamless multimodal connectivity and logistics efficiency" which shall help in developing the market for MSMEs and bring down logistical costs and time.
- The induction of SHGs into food processing units by providing them with seed capital support of Rs.40000/- per unit under PMFME can be tapped for increasing the presence of agri -processing units in the district.
- The district skill development department imparts regular trainings to the eligible beneficiaries for facilitating them to set up enterprises for better livelihood by nurturing the talented enterprises.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Micro, Small and Medium Enterprises (MSME)</b>							
1	KVIC Units	No.	10.00	80	2315	6050.00	4840.00
2	Loans to MSME Start-ups	No.	600.00	80	6	30000.00	24000.00
3	Manufacturing Sector - Term Loan-Medium	No.	2500.00	80	3	5000.00	4000.00
4	Manufacturing Sector - Term Loan-Micro	No.	10.00	80	0	0.00	0.00
5	Manufacturing Sector - Term Loan--Others Finance to MSME	No.	3.50	80	0	0.00	0.00
6	Manufacturing Sector - Term Loan-Small	No.	500.00	80	3	300.00	240.00
7	Manufacturing Sector - Working Capital-Medium	No.	1250.00	100	172	22000.00	22000.00
8	Manufacturing Sector - Working Capital-Micro	No.	25.00	100	556	6428.75	6428.75
9	Manufacturing Sector - Working Capital-Small	No.	250.00	100	557	64712.50	64712.50
<b>Sub Total</b>					<b>3612</b>	<b>134491.25</b>	<b>126221.25</b>
<b>Total</b>					<b>3612</b>	<b>134491.25</b>	<b>126221.25</b>

## Chapter 4

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

#### 4.1 Credit Potential for Export Credit

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

Exports play an important role in accelerating the economic growth of the country. Kodagu district has been a major traditional exporter of horticulture crops viz., coffee and pepper.

Although pepper production has increased and prices have slightly decreased, a sense of scarcity continues in the pepper industry. European companies are constantly looking for suppliers that can offer sustainable supplies of good-quality pepper and that comply with food safety requirements.

Opportunities are also growing for crushed pepper. In addition, flower crops and processed food are also being exported. Major destinations of coffee exports are European countries such as Italy, Germany, Russia, Belgium, Spain, Slovenia, etc. and the top countries which import pepper from India are United States and United Kingdom.

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

- TATA Coffee curing works and SLN Coffee curing works are the major facilitators in coffee processing in the district.
- Export Development Initiatives: Potential plans to enhance export-oriented infrastructure and facilities.
- Skill Development: Programs to train local farmers and producers in export-related processes and quality standards.
- Market Research and Information: Efforts to provide market intelligence and analysis to exporters.
- Limited Awareness: Lack of awareness among local businesses and farmers about export credit facilities and benefits.
- Exporter Workshops: Organizing workshops and seminars to educate potential exporters about export credit and related opportunities
- PMFME scheme has the potential to be the game changer for the export market in the district with reference to coffee and pepper processing

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit	No.	1000.00	80	46	37750.00	30200.00
2	Export Credit -Pre Shipment Export Credit	No.	25.00	80	44	16250.00	13000.00
<b>Total</b>				<b>90</b>		<b>54000.00</b>	<b>43200.00</b>

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

- Kodagu district has a total population of 554519 of which 274608 are men and 279911 are women.
- The literacy rate in the district as per the 2011 census was at 82.6%, the male and female literacy rates being 87.1% and 78.1% respectively. The district has 1056 primary schools, 175 High Schools, 66 Pre University Colleges, 6 Degree Colleges, 2 Polytechnic Colleges, 2 Engineering Colleges.
- College of Forestry located at Ponnampet is affiliated to UAS, Shimoga. The Government Medical College was opened for admissions in the academic year 2016.
- The presence of a large number of quality institutions nearby in Mangalore, Mysore and Bangalore and also preference to study abroad among students, offers a good scope for banks to provide education loans in the district.
- The GLC flow in the Education sector for the FY 2022-23, 2023-24 and 2024-25 is Rs.2014.67 lakh, Rs.2100.00 lakh & Rs. 2316 lakh respectively
- The literacy rate in the State during 2001 was 66.64 per cent, which increased to 75.60 per cent in 2011. Karnatakas overall literacy rate, male and female literacy rates are above the national average.

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

- Kodagu district with a population of 5.54 lakh with 4.73 lakh in rural areas (2011 Census) has moderate educational institutions (schools & colleges)/facilities at affordable cost, for primary and secondary level education.
- GoI has developed a portal known as Vidya Lakshmi ([www.vidyalakshmi.co.in](http://www.vidyalakshmi.co.in)) which is a first of its kind portal for students seeking Education Loan developed by GoI. Students can view, apply and track the education loan applications to banks anytime, anywhere by accessing the portal. The portal also provides linkages to National Scholarship Portal for the benefit of deserving students.
- A loan of Rs.1 lakh per annum at a subsidized interest rate of 2% will be provided to minority students under the 'Arivu' - educational loan scheme. The eligible beneficiaries will be students who get admission through CET to 28 professional courses such as Engineering, Medical, etc
- Strengthening post-graduate, PhD and post-doctoral programmes in colleges and universities is the need of the hour.

- The State Govt. in recent budget of 2023-24 has announced to extend grant support to provide interest free loan facility of ₹20 lakh to each student who pursue higher education in foreign universities.
- Under 'Vidyasiri' scheme, for the students who have not obtained admission in government hostels, an amount of Rs.15,000 will be provided for food and accommodation.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	10.00	90	1635	16195.00	14575.50
	<b>Total</b>				<b>1635</b>	<b>16195.00</b>	<b>14575.50</b>

#### **4.3 Credit Potential for Housing**

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

According to the 2011 census, Kodagu district has 142716 households of which 121989 are rural households and 20727 are urban households. Across the district 67.50% of the population live in owned houses, 15.27% live in rented houses and 16.21% live in other houses.

Hence, 32.50% of the population still does not have access to their own houses. Due to the heavy rain, flood and landslide in 2018, 2019 and 2020, many families have lost their houses and most of them look forward to reconstruct their houses with banks credit.

The housing loan limits for eligibility under priority sector lending has been fixed for individuals up to Rs.35 lakh in metropolitan centres (with population of ten lakh and above) and Rs.25 lakh in other centres, provided the overall cost of the dwelling unit in the metropolitan centres and at other centres does not exceed Rs.45 lakh and Rs.30 lakh, respectively.

The schemes that are being implemented in the state are Pradhan Mantri Awas Yojana Housing for All (PMAY-HFA), Chief Ministers One Lakh Housing Scheme, Rajiv Awas Yojana (RAY), Devraj Urs Housing Scheme, Dr. B.R. Ambedkar Nivasa Yojana, Rural Ashraya/Basava Vasathi Yojana, Karnataka Housing Board

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

- There are 184 bank branches available in the district to extend credit for the construction of houses.
- A bundled product of home loans along with roof top solar system offer potential for promoting solar roof top systems in rural areas. A Special Refinance Scheme, SRS for Rural Home Loans bundled with Solar Roof Top (SRT), has been introduced by NABARD for Regional Rural Banks and State Cooperative Banks.
- As per RBI Governor's statement issued on 8th June 2022, the limits for individual Housing loans extended by Rural Cooperative banks are being revised upwards by over 100 percent, which will facilitate better flow of credit to the housing sector
- The MFIs provide loans for all purposes including housing upto a limit of Rs.2 lakh.
- There is a need to create awareness of the various government schemes under which subsidy is available to eligible beneficiaries. The district administration should take necessary steps to create such awareness.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)--1	No.	15.00	90	3103	71695.00	64525.50
2	Repair of Dwelling Units--1	No.	6.00	90	1005	7154.00	6438.60
<b>Total</b>					<b>4108</b>	<b>78849.00</b>	<b>70964.10</b>

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

In the context of Kodagu district infrastructure plays a crucial role in promoting agricultural development. There are 398 primary schools 184 high schools 65 pre-university colleges 10 degree colleges in the districts. The district has one district level hospital and two taluk level hospitals and 56 other hospitals. Further there are 40 allopathic hospitals 03 Indian System of Medicine hospitals 16 private clinics and 07 community health centres.

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

In Kodagu district basic infrastructure has been rated on a scale of 0-5 categorized as A+ A- B C and D. A+ indicates over 100 A- ranges from 85 to 99.9 B is from 70 to 84.9 C falls between 50 to 69.9 and D is below 50. The district performs better than the state average in areas such as electricity roads health and water supply. However it lags behind the state average in crop intensity groundwater availability and literacy rates.

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

In Kodagu district total 484 No of projects involving RIDF assistance of Rs.161.29 crore has been sanctioned and Rs.140.50 crore has been disbursed as on 31 March 2025. Under Agri & Social Sector, a total of 179 projects have been implemented with a RIDF loan to the tune of Rs.65.96 crores in the district. Total 484 projects have been implemented with a RIDF loan of Rs.161.29 crores in the district.

#### 5.2 Social Infrastructure Involving Bank Credit

##### 5.2.1 Status of the Sector in the District

The Public Works Department reports a state-highway network of over 563 km (State Highways: 154.60 km in Madikeri + 252.90 km in Somwarpet + 156.51 km in Virajpet) and a major district road length of approximately 1,123 km (332.20 km + 333.10 km + 458.15 km) across the three subdivisions. There is no railway line to Kodagu as the district is a hilly terrain. Under RIDF One Govt Junior College has been constructed recently and also one in Kushalnagar with modern tech driven laboratories and state of the art technologies are available for the students.

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

The district has one district level hospital and two taluk level hospitals and 56 other hospitals. Further there are 40 allopathic hospitals 03 Indian System of Medicine hospitals 16 private clinics and 07 community health centres.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water--RO Plant	No.	20.00	80	10	200.00	160.00
2	Education-Schools/Colleges	No.	100.00	80	7	700.00	560.00
3	Healthcare-Hospital/Nursing Home/Clinic/Diagnostic centre	No.	50.00	80	18	3800.00	3040.00
4	Sanitation- Toilets	No.	0.60	80	41	10.35	8.28
<b>Total</b>					<b>76</b>	<b>4710.35</b>	<b>3768.28</b>

### 5.3 Renewable Energy

#### 5.3.1 Status of the Sector in the District

Renewable energy sector in Kodagu district is steadily progressing showcasing promising growth and positive developments. With its lush green landscapes and abundant natural resources Kodagu has been exploring the potential of renewable energy sources to promote sustainability and reduce dependency on conventional fossil fuels. Kodagu district has commissioned Renewable Energy power projects of capacity of 28 MW until June 2023. (Source-Karnataka Renewable Energy Development Limited).

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

The district has been actively harnessing hydropower through small-scale hydroelectric projects utilizing its rivers and streams for generating clean electricity. Additionally there have been initiatives to encourage the adoption of solar energy with the installation of solar panels on rooftops and in public buildings.

**PM Surya Ghar Muft Bijli Yojana:** Installing rooftop solar and providing free electricity up to 300 units every month for One Crore households.

**PM KUSUM(Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan):** The main objective of the scheme is De-dieselisation of the farm sector, providing water and energy security to farmers,increasing the income of farmers and curbing environmental pollution.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Biomass Energy--Bio Fuel Plant	No.	13.50	90	14	189.00	170.10
2	Biomass Energy--Biogas	No.	0.40	90	542	216.80	195.12
3	Solar Energy-Roof Top Solar PV System with Battery-upto 10KW	No.	12.00	90	29	348.00	313.20
4	Solar Energy--Solar Home Lighting	No.	0.25	90	250	62.50	56.26
5	Solar Energy--Solar operated home equipment	No.	0.65	90	151	98.15	88.35
6	Solar Energy--Solar rooftop grid connected	No.	1.50	90	135	202.50	182.25
<b>Total</b>					<b>1121</b>	<b>1116.95</b>	<b>1005.28</b>



## RIDF

1. Details of RIDF projects sanctioned in the district are given below:

( ₹ crore )				
Sr. No.	Sector	Projects Sanctioned ( No. )	Fin. Outlay	RIDF loan
A	Closed Tranches	475	161.01	135.84
B	Ongoing tranches	14	28.94	25.45
	Total (A + B)	489	189.94	161.29

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	106	47.82	43.55
B	Rural roads & bridges	226	102.53	84.06
C	Social Sector	157	39.59	33.68
	Total (A + B + C)	489	189.94	161.29

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	44	Irrigation potential	ha	
B	Rural roads	113	Road length	km	
C	Bridges	113	Bridge Length	m	

## Chapter 6

### Informal Credit Delivery System

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

NABARD and other Institutions have built social capital in rural areas. During FY 2024-25, 1212 SHGs were savings linked to the banking sector with savings of Rs. 4.17 crores. There are 132 commercial bank branches 26 RRB branches 24 DCCB branches and 74 PACs in the district who are lending to the SHGs/JLGs groups in the district.

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

Kodagu district has five blocks with 256 bank branches viz. 132 commercial banks 26 Regional Rural Banks and 24 DCCBs as also 74 PACS contributing to the formation saving linkage and credit linkage of the SHGs and JLGs. There are 1.08 lakh Loan outstanding accounts with Rs. 531 crore in MFI Sector of Kodagu District. Out of which around 7% of them are PAR with Rs.8.59 crore.

The SHG women trained under MEDP programme of NABARD are earning a monthly income of around Rs.10000 – 12000/- per month in tailoring.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Loans to Distressed Persons-- Farmer -noninstitutional loans	No.	1.00	100	2290	2290.00	2290.00
2	Loans to Distressed Persons-- OD to PMJDY	No.	0.10	100	910	91.00	91.00
3	SHGs/ JLGs--JLGs	No.	2.00	100	3728	7456.00	7456.00
4	SHGs/ JLGs--SHGs	No.	2.00	100	1520	3040.00	3040.00
5	Start-ups	No.	100.00	80	4	400.00	320.00
6	State Sponsored Organisation for SCs	No.	2.00	100	3	6.00	6.00
<b>Total</b>					<b>8455</b>	<b>13283.00</b>	<b>13203.00</b>

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. Pattedhar Land Issue Resolution: One of the scorching issue of Kodagu, Jamma Land issue, the ownership is still in the name of Pattedhars and other family members of whom some are alive or dead. Revenue department to address this issue to facilitate the farmers in getting proper land record / RTCs for obtaining eligible credit from Financial Institutions.
2. PACS Upgradation and Computerization: PACS to upgrade their infrastructure viz., storage facilities / godowns, consumer shops, etc. under PACS as MSC scheme, AMI & AIF through NABARD to provide better services to the farmers.
3. Integrated farming systems: A “whole-farm” approach or Integrated farming systems that supplement traditional crops with farming vegetables, fruits, poultry or fish is re-emerging as a nature-based solution to boosting productivity in climate-stressed regions. A whole-farm approach or pond-based IFS, however, can help increase production, employment and income by generating a mix of enterprises based on rice, vegetables, fruits, fish, piggery and poultry.

#### 2. Water Resources

1. All the irrigation projects should have a component of water conveyance for judicious use of water.
2. All the structures planned should be geo-tagged and marked on map, so that social monitoring of the projects can be conducted for the public funded projects.

#### 3. Farm Mechanisation

1. Training to agri entrepreneurs on repair and maintenance of farm machinery especially for labour intensive crops like coffee as lack of proper knowledge on utility, operation and maintenance of Farm Machinery leading to wrong choice which makes it uneconomical
2. PACS in Somwarpet can be roped in as CHCs for Farm Mechanisation where paddy & maize is cultivated and also can act as a facilitator for after sales service centre for farm equipments
3. Creation of awareness among the farming community about suitable, cost-effective tractors, power tillers and agri implements and their judicious use.

#### 4. Plantation and Horticulture

1. Implement integrated crop and soil management practices specific to plantation crops such as coffee, pepper, cardamom, banana, arecanut, and cocoa. This includes pruning, shade management, weed and fertilizer management, supplemental irrigation, mulching, and the use of organic manures and bio-fertilizers to improve soil health and crop productivity.

2. Develop and strengthen infrastructure for irrigation (sprinkler, drip, lift irrigation), farm mechanization, post-harvest management, including establishment of farm ponds, supply of intercultural implements, and cold storage and supply chain facilities to reduce post-harvest losses and improve market access.
3. Promote farmer training and capacity building, formation of Farmer Producer Organizations (FPOs), implementation of soil health improvement programs, adoption of organic farming, integrated pest management, and establishment of model horticulture farms to improve livelihoods and sustainability in the district's horticulture and plantation sector.
5. The adoption of such technologies can create a definitive impact by ensuring consistent production, promoting diversification, and generating additional income for farmers, particularly when linked to institutional support from NABARD, Department of Horticulture, and MIDH (Mission for Integrated Development of Horticulture) schemes.

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

1. Agro forestry could be strengthened by promoting high value forest species like Raktachandana, Sandal wood, Teak, Rosewood, etc in fallow lands.
2. Poor progress under Bio-Fuel Programme is observed, therefore large scale publicity of the programme is required. There is a need to rationalise/improve incentives and facilities for promoting bio fuel plantations.
3. Need for raising of forest plantation for industrial use on the revenue wastelands.
4. Support agroforestry models combining coffee and spice plantations with tree species to enhance biodiversity and economic resilience.
5. Promote agroforestry as a sustainable land-use practice that enhances soil fertility and water retention.
6. Implement contour trenching, bunding, and terracing techniques to prevent soil erosion in hilly terrains.
7. Enhance water conservation through rainwater harvesting and watershed management programs to improve groundwater recharge.
8. Foster participatory forest management involving local communities, particularly tribal populations, in the decision-making process.

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

1. To mitigate the shortage of green fodder in the State livestock farms, fodder production, fodder seed production and training of farmers are being undertaken with the assistance of State disaster relief fund, RKVY Centrally sponsored scheme and Calamity Relief funds.
2. Conservation of indigenous breeds of cattle and buffalo viz. Malnad Gidda, Krishna valley, Deoni, Amirth Mahal and Pandarpuri needs to be initiated. Animal husbandry department may take appropriate measures in the conservation of indigenous breeds.

3. Issuing of KCC for animal husbandry with collateral free loans upto Rs. 2.00 lakh shall boost animal husbandry and fishery sectors for definitive impact

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

1. Improper disposal of diseased birds can lead to spread of disease to other birds, or animals or even humans. For effective biosecurity, use of incinerators may be encouraged. Such incinerators may be established at major poultry production centres for containing the disease outbreak locally.
2. The National Livestock Mission Subsidy scheme implemented through SIDBI and bank credit has benefitted many farmers / beneficiaries doing poultry activity.
3. Need to set up a disease diagnostic laboratory in all the five taluks and need to promote poultry farming on a large scale. The Govt. / DAH has planned to set up 03 such laboratories during the next five years.

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

1. Due to the increasing demand for sheep and goat meat, registered slaughter houses in the district should be modernized on a priority basis for hygienic meat production, better utilization of by products and better returns from meat production. Department of Animal Husbandry may intervene in this regard for better output by modernization.
2. Tie-ups between banks and district offices of AH&VS department, GoK for financing periodic health check-ups of animals, especially for large sheep/goat/piggery breeding units. Banks and State government can explore the possibility of regular checks of the same with timely submission of inspection report
3. Introduce and promote high-yielding, disease-resistant breeds of sheep, goats, and pigs suited to Kodagu's climatic conditions.
4. Encourage crossbreeding with indigenous species to improve productivity while maintaining local adaptation
5. Promote the cultivation of fodder crops and agroforestry species that provide year-round feed, reducing dependency on external feed sources.
6. Educate farmers on balanced and efficient feeding practices, including the use of crop residues and nutritional supplements.

#### **9. Fisheries**

1. Distribution and promotion of high-quality fish seed to fish farmers to enhance fish production in private ponds and reservoirs. This ensures sustainable fish farming and supports around 3000 farmers engaged in fisheries over approximately 2500 hectares of the district.
2. Strengthening fish seed production units, including the production and conservation of endangered species like Mahaseer, to maintain biodiversity and increase availability of quality seed for stocking rivers and ponds.

3. Development and upgrading of fish farming infrastructure, including fish seedling production centers, technical support for pond management, and promotion of sustainable fishing practices to improve productivity and livelihoods in the fisheries sector.

4. Fisheries in Kodagu district hold significant potential owing to its abundant rainfall, perennial streams, and farm ponds that can be effectively utilized for aquaculture. Promotion of Recirculatory Aquaculture Systems (RAS) can help overcome space and water limitations, enabling higher productivity through controlled environmental conditions and efficient water use. Adoption of integrated farming systems combining fish culture with paddy, horticulture, or livestock rearing can diversify farmers' income sources and enhance resource utilization efficiency.

5. Establishment and renovation of fish ponds and mini tanks in suitable low-lying areas, along with provision of quality fingerlings, feed, and technical support, can boost inland fish production. Departmental schemes supported by NABARD and the Department of Fisheries may focus on capacity building, cluster development, and market linkages to transform fisheries into a sustainable livelihood option in Kodagu.

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

1. Reduction in Post-Harvest Losses: Construction of modern warehouses, cold storages, and pack houses near key production centers like Somwarpet, Virajpet, and Kushalnagar will help minimize post-harvest losses in perishable commodities such as coffee, spices, fruits, and vegetables, thereby improving farmers' income stability.

2. Enhanced Market Access and Price Realization: Establishment of rural godowns, aggregation centers, and grading facilities will enable farmers and FPOs to store produce, avoid distress sales, and link directly to organized markets and e-NAM platforms, ensuring better price discovery and fair returns.

3. Promotion of Value Addition and Agri Entrepreneurship: Integrated storage and marketing infrastructure will facilitate primary processing, packaging, and branding of Kodagu's signature commodities like coffee, pepper, and honey, fostering local agri-entrepreneurship, rural employment, and stronger value-chain linkages.

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

1. Contour Trenches and Terracing: Implement contour trenches and bench terraces in hilly terrains to minimize soil erosion, improve rainwater infiltration, and enhance soil moisture retention.

2. Mulching: Promote the use of organic mulching materials such as crop residues and green leaves to protect soil from erosion, retain soil moisture, and improve fertility through organic matter addition.

3. Cover Cropping: Introduce leguminous cover crops in plantation and fallow lands to reduce soil erosion, improve nitrogen fixation, and maintain soil health.

4. Rain Harvesting: Encourage the construction of check dams, percolation tanks, and farm ponds to capture and store rainwater, ensuring water availability during dry spells.

5. Check Dams and Nala Bunds: Build small check dams and nala bunds in suitable micro-watersheds to reduce runoff velocity, enhance groundwater recharge, and restore degraded ecosystems.
6. Gully Plugging: Implement gully plugs in eroded areas to arrest soil loss, improve surface water retention, and prevent further land degradation.
7. Integrated Watershed Management: Adopt integrated watershed management approaches linking land, water, and vegetation conservation for holistic ecosystem management and sustainable livelihoods.
8. Native Species Plantation: Undertake large-scale afforestation and reforestation programmes using native tree species to stabilize slopes, prevent landslides, and enhance biodiversity and carbon sequestration

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

1. Promotion of Eco-Friendly Farming Practices: Adoption of sustainable methodologies such as the use of biopesticides, biofertilizers, and vermicomposting will enhance agricultural productivity while preserving essential soil micronutrients, thereby ensuring long-term soil health and ecological balance.
2. Leveraging Digital Market Platforms: Effective and holistic utilization of the e-NAM (National Agriculture Market) platform can streamline agricultural marketing by facilitating transparent price discovery and eliminating intermediaries, ensuring better price realization for farmers.

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

1. Under the Atmanirbhar Bharat Abhiyan, the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) scheme provides a significant opportunity to strengthen the unorganised food processing sector in Kodagu. Existing individual micro-enterprises may be encouraged and supported for upgradation and capacity enhancement. The scheme aims to improve primary processing, grading, packaging, cold storage, and silo facilities at the farm-gate level, thereby enhancing value addition and augmenting price realisation for farmers.
2. Farmer Producer Organisations (FPOs), Self-Help Groups (SHGs), and Producers' Cooperatives should be actively integrated under the PMFME framework to promote value addition, branding, and market-oriented processing of Kodagu's key commodities such as coffee, pepper, fruits, and honey.
3. Such initiatives will enhance income generation for small and marginal farmers, ensure better market-driven price realisation, and boost rural entrepreneurship. Encouraging youth participation through training and incubation support can further rejuvenate farming as a viable and attractive occupation in the district.

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

1. Banks may proactively extend credit support to eligible beneficiaries under the Agri-Clinics and Agri-Business Centres (ACABC) scheme of NABARD. The scheme encourages

agri-graduates and rural youth to establish agri-clinics and agribusiness ventures, providing vital services such as soil testing, input supply, custom hiring, and extension advisory. Strengthening ACABC implementation in Kodagu will not only promote entrepreneurship but also improve the accessibility of modern agricultural services at the grassroots level.

2. At present, Kodagu district has limited presence of dedicated Microfinance Institutions (MFIs), with only a few operating from neighbouring districts. The SKDRDP, which earlier functioned as an MFI, now operates primarily as a Banking Correspondent (BC) for formal financial institutions. There is, therefore, a need to establish well-functioning NGOs and MFIs within the district to enhance last-mile credit delivery and financial inclusion.
3. Banks may consider extending institutional and financial support to such entities for expanding outreach to small and marginal farmers, SHGs, and micro-entrepreneurs.

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

1. Adequate and reliable power supply and basic infrastructure facilities are essential for the growth of the MSME sector in the district. The Energy Department may ensure uninterrupted power connectivity, especially in identified industrial areas and rural growth centres. Improved road access, communication networks, and logistics support will further enhance the operational efficiency and competitiveness of MSMEs in Kodagu.
2. Currently, new enterprises are required to obtain approvals from multiple departments such as Municipal Authorities, CHESCOM, Labour Department, and the Karnataka State Pollution Control Board, leading to procedural delays and inconvenience to entrepreneurs. The District Industries Centre (DIC) may consider establishing a Single Window Clearance Portal to streamline all necessary approvals, thereby improving the ease of doing business and encouraging greater investment in the MSME sector.
3. Dedicated support for the marketing of products produced by MSMEs, Self-Help Groups (SHGs), and rural artisans is vital to ensure their sustainability. Organizing district-level trade fairs, exhibitions, buyer-seller meets, and digital marketing platforms can enhance market access, promote rural craftsmanship, and boost income generation for local producers. Convergence with schemes of the Department of Industries and Commerce, KVIC, and NABARD's Rural Mart and Craft Village initiatives can further strengthen marketing linkages.

#### **16. Export Credit**

1. Convergence of Promotional Schemes for Enhanced Credit Access: Effective convergence of promotional schemes implemented by the Government of Karnataka, Ministry of MSME (Government of India), and SIDBI will facilitate improved credit access and capacity enhancement for MSMEs. Coordinated efforts can ensure optimal utilisation of financial resources, avoid duplication, and promote a more inclusive and resilient MSME ecosystem in the district.
2. Focus on Development and Promotion of the MSME Sector: Strengthened institutional support for entrepreneurship development, technology adoption, and infrastructure

creation is essential to accelerate MSME growth in Kodagu. Encouraging local enterprise clusters in agro-based industries, food processing, and rural crafts can generate sustainable employment opportunities and contribute to balanced regional development.

**3. Sector-Specific Skill Development and Stakeholder Engagement:** Collaboration with key stakeholders — including Department of Skill Development, Industrial Training Institutes (ITIs), MSME-DI, and industry associations — should be pursued to design sector-specific skill development strategies. Such targeted capacity building will enhance workforce productivity, promote innovation, and prepare youth for emerging opportunities within the MSME and allied sectors.

## **17. Education**

- 1. Awareness on Education Policies and Credit Facilities:** The State Government may take proactive steps to create awareness among students and parents regarding existing education policies, education loan schemes, and RBI guidelines. This initiative is crucial to promote higher education and ensure that financial constraints do not become a barrier for deserving students.
- 2. Bank-Led Awareness and Facilitation Camps:** Banks should conduct awareness and sensitization programmes at the beginning of each academic season to inform students about the availability and procedures for availing education loans. Organizing loan facilitation camps at colleges and educational institutions at regular intervals can significantly improve access to credit for higher education.
- 3. Role of Financial Literacy Centres (FLCCs):** FLCCs, during their outreach visits to schools, colleges, and Gram Sabhas, may actively sensitise students and the general public about various education loan schemes available for pursuing higher studies in India and abroad. Such efforts will enhance financial literacy, promote equitable access to education finance, and strengthen human capital development in the district.

## **18. Housing**

- 1. Creation of a Housing Loan Guarantee Mechanism:** Banks may not only focus on sanctioning loans for construction or purchase of ready-built houses and flats, but also consider developing a Housing Loan Guarantee Fund in coordination with insurance partners. This mechanism would ensure that, in the unfortunate event of the borrower's demise, the outstanding housing loan is settled through the guarantee fund, thereby providing financial security to the borrower's family and reducing non-performing assets for banks.
- 2. Enhancing Credit Capabilities of RRBs and Cooperative Banks:** To ensure equitable access to housing finance in rural and semi-urban areas, there is a need to increase the lending limits (capping) for Regional Rural Banks (RRBs) and Cooperative Banks. This will enable them to compete effectively with commercial banks and meet the growing demand for affordable housing credit among lower and middle-income groups.
- 3. Policy Support through Incentives and Subsidy Enhancement:** Special measures such as interest concessions on borrowed capital, enhancement of subsidy thresholds under

Pradhan Mantri Awas Yojana (PMAY), and the introduction of incentive-based schemes for green and sustainable housing can further promote housing sector development. Such interventions will create a positive impact on both urban growth and rural infrastructure in Kodagu district.

## **19. Social Infrastructure**

1. Strategic tie-ups with corporates under their Corporate Social Responsibility (CSR) initiatives can significantly contribute to improving infrastructure in schools, colleges, and health centres, particularly in rural and tribal areas. Utilisation of CSR funds for constructing sanitation facilities, classrooms, laboratories, and community health amenities will enhance the overall quality of social infrastructure and promote inclusive development.
2. Existing Primary Health Centres should be upgraded with modern equipment, essential medicines, and trained medical personnel, ensuring the availability of quality healthcare services even in remote and hilly regions of Kodagu district. Strengthening PHCs will also reduce patient load on district hospitals.
3. Introduction of mobile health units (MHUs) equipped with diagnostic and emergency facilities can bridge healthcare access gaps in difficult terrains. These units can ensure timely medical intervention and preventive healthcare outreach to tribal, forest, and interior rural populations.
4. Setting up district-level hospitals and referral centres offering specialized services such as maternal and child health, paediatric care, geriatric support, and mental health counselling will address critical healthcare needs and improve overall public health outcomes.
5. Strengthening the education system through digital literacy initiatives, establishment of computer labs, smart classrooms, and e-learning centres will improve access to quality education, particularly in rural schools. Promoting digital education will prepare students for emerging skill demands and bridge the rural–urban learning divide.

## **20. Renewable Energy**

1. Greater awareness needs to be created among farmers, institutions, and the general public regarding various Government-sponsored renewable energy subsidy schemes, such as Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahabhiyan (PM-KUSUM), Solar Roof Top Grid Connected Systems, Surya Raitha Scheme, New National Biogas and Organic Manure Programme (NNBOMP), and GOBAR-Dhan (Galvanising Organic Bio-Agro Resources Dhan). Popularising these schemes through regular campaigns and capacity-building programmes will accelerate the adoption of clean and sustainable energy solutions in Kodagu district.
2. Banks may design customised loan products with attractive interest rates to promote investments in renewable energy technologies. Collaboration between banks and manufacturers or service providers of solar and biogas systems can help reduce procurement and financing costs, making renewable energy adoption more accessible to rural households, FPOs, and institutions.

3. Encouraging the installation of rooftop solar panels in residential, commercial, and public buildings through targeted subsidies and incentives will ensure decentralized energy generation, reduce dependence on the grid, and promote environmental sustainability.
4. Setting up biogas plants at both the household and community levels can effectively utilize agricultural residues, animal dung, and organic waste to generate clean cooking fuel and electricity. This initiative will reduce reliance on conventional fuels and contribute to waste management.
5. Integration of solar energy systems in schools, healthcare centres, and community institutions will ensure reliable electricity supply, particularly in remote and hilly regions of Kodagu. This will enhance service delivery while reducing operational costs and carbon emissions.
6. Establishing waste-to-energy plants in urban and semi-urban centres will help convert municipal solid waste into usable energy, thereby addressing waste management challenges and contributing to renewable power generation.

## **21. Informal Credit Delivery System**

1. The Government should place greater emphasis on the training, skill development, and marketing aspects of Self-Help Group (SHG) activities. Strengthening SHG enterprises through capacity-building programmes, exposure visits, and linkage with formal markets will enhance their income generation and sustainability.
2. Conducting financial literacy programmes targeting small farmers, labourers, and micro-entrepreneurs will improve awareness about managing credit, savings, and investments. Educating rural communities about formal credit sources such as banks and Microfinance Institutions (MFIs) can reduce their reliance on informal moneylenders and promote responsible financial behaviour.
3. Efforts should be made to expand the outreach of MFIs and SHGs that provide low-interest loans to rural populations. Encouraging the formation of new SHGs and supporting existing ones through bank linkage programmes will help strengthen financial inclusion and empower women economically.
4. Improving the operational efficiency, governance, and outreach of cooperative banks in Kodagu district can provide a viable alternative to informal lending sources. Cooperative banks may design customized loan products catering to the needs of small farmers, artisans, and rural micro-enterprises.
5. Ensuring efficient implementation and convergence of government credit-linked schemes such as MUDRA, Stand-Up India, and Kisan Credit Card (KCC) will help channel affordable credit to small entrepreneurs and farmers, reducing dependence on informal credit systems.
6. Encouraging mobile banking, digital payment solutions, and online credit platforms will enhance financial access in remote areas of Kodagu. These platforms can provide convenience, transparency, and timely access to credit for rural populations.

7. Promoting affordable insurance and risk mitigation products for farmers, SHGs, and rural entrepreneurs can safeguard livelihoods during contingencies, reducing vulnerability to indebtedness and high-interest informal loans.

8. Banks and financial institutions may introduce innovative credit products with simplified documentation and flexible terms for micro and small enterprises in the informal sector. Targeted incentives and interest rebates can further encourage entrepreneurs to shift towards formal credit channels.

## **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. Accelerated computerization of Primary Agricultural Cooperative Societies (PACS) with a budgetary allocation of ₹93 crore, aiming to digitize operations, increase transparency, and create an online database of all registered housing cooperative societies.

5. Promoting the formation of multipurpose cooperatives and implementing off-farm interventions like skill development for youth, marketing support for rural artisans, and Geographical Indication (GI) projects in eligible regions.
7. Supported revival of non-functional cooperatives through the Co-operative Rehabilitation, Reconstruction and Development Fund, and incentivized PACS, dairy, and fisheries cooperatives to diversify into multi-purpose societies for improved rural outreach
8. Passed the Cooperative Societies (Amendment) Bill, 2025, introducing mandatory reservation for SC, ST, OBC, and women in cooperative society leadership, thus promoting inclusivity and social justice in the sector.
9. Launched the Akka Cooperative Society focused on women empowerment by offering quick credit access, entrepreneurship support, and financial security to Self-Help Groups; this is part of a broader plan to digitize 3,000 cooperative societies during the current financial year.

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

1. Kodagu district shows high potential for new cooperatives in areas like food processing (coffee, pepper, spices, honey, cocoa, paddy), agro-based industries, and value-added agricultural products, benefiting from both natural resources and targeted state/NABARD support for MSMEs and cooperative entrepreneurship.
2. The district offers strong opportunities for forming cooperatives among women, tribal, and marginalized communities, with available government schemes providing financial assistance, infrastructure, and training, fostering inclusive growth and rural employment

## **5. Status of Cooperatives in the District**

3. Strong Agricultural Credit Movement: Primary Agricultural Credit Societies (PACS) and the Kodagu District Cooperative Central Bank play a significant role, with the bank maintaining high recovery rates and continued profitability, often earning distinctions from NABARD for performance.
5. Modernization and Computerization: Kodagu's cooperatives are being upgraded through state and central schemes, including computerization initiatives under NABARD's guidance, aiming for enhanced transparency, efficiency, and digital service delivery.
7. Support for Rural Development: Cooperatives actively participate in schemes for skill development, promoting locally significant crops like coffee, and providing credit/loans for entrepreneurship, with special attention to Self-Help Groups and Women's cooperatives.
9. Challenges and Reforms: The sector faces challenges such as recovery of loans, competition from commercial banks, and the need for wider diversification, but state-supported structural reforms encourage societies to broaden their activities for greater impact.
10. Diverse Cooperative Presence: Kodagu district has an active network of cooperative societies including those in agriculture, sericulture, textiles, credit, and rural industries,



serving both economic and social objectives

**11. Support for Rural Development:** Cooperatives actively participate in schemes for skill development, promoting locally significant crops like coffee, and providing credit/loans for entrepreneurship, with special attention to Self-Help Groups and Women's cooperatives.

## 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	Tribal Development	Tribal Development Project – Non wadi	Balegundi Valnur and Thyagathur	Animal Husbandry Based Piggery Poultry & Bee Keeping Human helath camps Solar Lanterns Construction of Chulas Kitchen Gardening and Animal Health Camps. Assistance Sanctioned: Rs. 4830150/-.	With KVK in providing the Gradening Saplings to Beneficiaries	100	Expected atleast 70 of the beneficiaries out of 100 families shall improve their livelihood through this project.
2	Collectivisation	Ponnad FPCL	Napoklu	Financial Assistance of Rs. 1800000/- regular guidance and monitoring support	NA	500	TO achieved is Rs.6.5 crore this FY in Coffee and Pepper Aggregation
3	Collectivisation	Virajpet FPCL	Virajpet	Financial Assistance of Rs. 1800000/- regular guidance and monitoring support	NA	500	TO achieved is Rs.1.2 crore this FY in Coffee and Pepper Aggregation
4	Skill Training	Basic Electrician For Prison Inmates	Madikeri Prison	Rs.264750/- 30 days training	NA	25	Beneficiaries are either self employed or working for wage employment

5	Skill Training	Plumbing & sanitary works For Prison Inmates	Madikeri Prison	Rs.264750/ 30 days training		25	Beneficiaries are either self employed or working for wage employment
6	Women Empowerment	Rural Mart	Nelli Hudikeri	• For providing marketing support to SHGs a Rural mart was sanctioned to Mahilodaya Women's Federation supported by ODP during July 2020. RM has made turnover of ?7.00 lakh last FY.	NA	100	SHG women are benefitted due to sale and better livelihood for the families.
7	Infrastructure Development	PACs Computerisation	Kodagu	Monetary and Monitoring the project	State Cooperative Department	150000	Entire PACs in the district will be centralised and connected making the system user friendly and seamless

**Title : Skill Development Training for Prison inmates**



The skill development enabled the prison inmates to skill themselves with Basic Electrician, which has improved their standard of living and Social acceptance.

**Title : Skill Development Training in Plumbing and Sanitary work**



The Skill development training in Plumbing for Prison Inmates has improved their standard of living and Social Acceptance

**Title : TDF Project**



The TDF project has helped the beneficiaries to achieve secondary income and better standard of life.

#### **Title : PACs computerisation**



The Kutta PACs has achieved the completed GoLive status and passing vouchers and also doing Dynamic day end

## Success Stories

### Success Story 1



Scheme	SDP-OFDD
Project Implementing Agency	ODP
Duration of the project	2 years
Beneficiary	Youth - prison inmates
1. No. of beneficiaries	25
2. Community	All inclusive
3. State	Karnataka
4. District	Kodagu
5. Block	Madikeri
6. Village	Madikeri
Title	Skill Development Training In Basic Electrician for Prison Inmates

#### 1.1 Support provided

"NABARDs Total Grant Sanctioned Rs. 264750/-

Year of sanction: 2023

Year of completion: 2023

Area (name of the place) covered: Inmates of Central Prison Madikeri Kodagu District

#### 1.2 Pre-implementation status

The inmates were without a vision or focus about their future with the SDP training provided by NABARD now the inmates who are released are earning a decent income of Rs.10000/- to Rs.12000/- per month which has boosted confidence within them and better social acceptance

### **1.3 Challenges faced**

Question of Social acceptance post release from Prison strained relationships or limited support from family and friends. Without a strong support network they may find it difficult to maintain stability and focus on job searching.

- After imprisonment beneficiaries struggle with low self-esteem depression anxiety etc. These issues make it harder to pursue job opportunities with confidence or adjust to the workplace environment further pushing them into anti-social activities.
- Stigma and Discrimination - Many employers are hesitant to hire someone with a criminal record fearing liability lack of trustworthiness or public perception. Background checks often reveal prior convictions which can lead to immediate disqualification from the hiring process.

### **1.4 Impact**

- Number of members trained: 25
- 50 of the beneficiaries are either working under civil contractors for building construction and 10 of the beneficiaries who are yet to be released are rendering their services under Electrician and Plumbing within the Jail Premises in Kodagu district.
- Reduced crime rate due to inmates coming into mainstream social welfare activities instead of anti-social tasks.
- Better livelihood for the beneficiaries due to the demand for Electrician and Plumbing.
- Better mental stability and state of mind
- Credit linkage: 20 of our beneficiaries are trying for credit linkages from the Banks available in their vicinity.
- Marketing ties: Beneficiaries who have released from the jail have tied up with local contractors and earning their livelihood. Also they do part time job.

- No. of units set up: To gain the experience in the beginning they started their career working with the contractors and doing part time work. Once they gain the experience and confidence they are expected to set up the units.
- Income enhancement: Beneficiaries were in the jail and there was no income for them. Through the skill and EDP training currently they are earning around Rs. 10000 – 12000/- per month.

### Success Story 2



Title	Skill Development Training In Plumbing and Sanitary works for Prison Inmates
Scheme	SDP-OFDD
Project Implementing Agency	ODP
Duration of the project	2 years
Beneficiary	Youth - prison inmates
1. No. of beneficiaries	25
2. Community	All inclusive
3. State	Karnataka
4. District	Kodagu
5. Block	Madikeri
6. Village	Madikeri

#### 2.1 Support provided

"NABARD's Total Grant Sanctioned Rs. 264750/-

Year of sanction: 2023

Year of completion: 2023

Area (name of the place) covered: Inmates of Central Prison Madikeri Kodagu District"

#### 2.2 Pre-implementation status

The inmates were without a vision or focus about their future with the SDP training provided by NABARD now the inmates who are released are earning a decent income of Rs.10000/- to Rs.12000/- per month which has boosted confidence within them and better social acceptance

### **2.3 Challenges faced**

Question of Social acceptance post release from Prison strained relationships or limited support from family and friends. Without a strong support network they may find it difficult to maintain stability and focus on job searching.

- After imprisonment beneficiaries struggle with low self-esteem depression anxiety etc. These issues make it harder to pursue job opportunities with confidence or adjust to the workplace environment further pushing them into anti-social activities.
- Stigma and Discrimination - Many employers are hesitant to hire someone with a criminal record fearing liability lack of trustworthiness or public perception. Background checks often reveal prior convictions which can lead to immediate disqualification from the hiring process.

### **2.4 Impact**

- Number of members trained: 25
- 50 of the beneficiaries are either working under civil contractors for building construction and 10 of the beneficiaries who are yet to be released are rendering their services under Electrician and Plumbing within the Jail Premises in Kodagu district.
- Reduced crime rate due to inmates coming into mainstream social welfare activities instead of anti-social tasks.
- Better livelihood for the beneficiaries due to the demand for Electrician and Plumbing.
- Better mental stability and state of mind
- Credit linkage: 20 of our beneficiaries are trying for credit linkages from the Banks available in their vicinity.
- Marketing ties: Beneficiaries who have released from the jail have tied up with local contractors and earning their livelihood. Also they do part time job.
- No. of units set up: To gain the experience in the beginning they started their career working with the contractors and doing part time work. Once they gain the experience and confidence they are expected to set up the units.

- Income enhancement: Beneficiaries were in the jail and there was no income for them. Through the skill and EDP training currently they are earning around Rs. 10000 – 12000/- per month.

## 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

<sup>2</sup> 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) Kodagu a hilly district in southern Karnataka experienced record-breaking rainfall during the Southwest Monsoon (SWM) season of 2025 significantly exceeding historical averages. This extreme weather event once again emphasized the urgent need for farmers to adopt climate-resilient varieties of seeds in paddy coffee and pepper plantations to better cope with excessive rainfall and ensure sustainable agriculture

b) Kodagu district situated in the Western Ghats of India faces increasing ecological risks as climate change disrupts its natural equilibrium. The area's rich biodiversity coffee estates and crucial water sources like the Cauvery River are threatened by rising temperatures erratic rainfall and ongoing deforestation. Addressing these challenges requires a focus on sustainable farming methods protection of forests and effective management of watersheds. Planting native tree species through reforestation can help reduce soil erosion and boost carbon capture. Encouraging eco-tourism and local community projects can raise environmental awareness and provide alternative sources of income. Achieving climate resilience in Kodagu will depend on robust policy measures support from local authorities and active involvement from residents

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

a) A prominent climate change initiative underway in Kodagu district is the Kodagu Model Forest program which focuses on forest landscape conservation and sustainable agriculture in the region. Supported by the Global Environment Facility (GEF) and local organizations this project targets reforestation restoration of degraded lands and conservation of sacred groves while actively involving local communities in planning and implementation. Specific actions include eco-restoration trials mitigation of human-wildlife conflict through elephant-proof trenches technical support for coffee growers and community-led monitoring of ecosystem health all aiming to enhance Kodagu's ecological resilience and biodiversity

b) As climate change continues to impact agriculture coffee growers are facing significant challenges with changing harvesting and cropping patterns. To combat these issues researchers are focusing on developing climate-resilient coffee varieties that can better withstand environmental stressors. The Central Coffee Research Institute (CCRI) in Kodagu has identified four wild coffee varieties that are particularly resilient to climate change according to a report published in TNIE. These species—*Coffea stenophylla* *Coffea racemosa* *Coffea liberica* and *Coffea excelsa*—are being studied for their potential to thrive in changing conditions. These wild varieties are distinct from the commonly cultivated Arabica and Robusta coffees which are currently dominant in coffee production.

c) The Karnataka Government through its Environmental Management and Policy Research Institute (EMPRI) has been actively updating and implementing the State Action Plan on Climate Change (SAPCC) which outlines comprehensive strategies for climate change adaptation and mitigation across the state including Kodagu district. Recently the focus has been on integrating advanced climate science international commitments such as the Paris Agreement and national priorities into the plan. Key initiatives target sectors like agriculture forestry water resources and energy with actions such as promoting sustainable agricultural practices enhancing forest conservation enforcing groundwater management boosting renewable energy and developing climate-resilient infrastructure. This revamped SAPCC aims to foster green growth reduce greenhouse gas emissions strengthen climate resilience and support sustainable development at the district and state levels supported by scientific research policy frameworks and institutional mechanisms tailored to local vulnerabilities and needs

d) Recently NABARD has been actively supporting climate change adaptation in Kodagu

district through initiatives like the integration of watershed development for rehabilitating degraded soil and enhancing climate resilience. These efforts focus on sustainable land and water management practices to help farmers and communities adapt to changing climate conditions. Additionally NABARD has conducted awareness workshops Viz. ACABC workshop Ek Ped Maa Ke Naam etc. and provided financial and technical assistance to promote climate-resilient agriculture and livelihoods aligning with broader state and national climate action plans

e) In Kodagu district several NGOs and the Krishi Vigyan Kendra (KVK) have actively implemented climate change initiatives focused on environmental conservation and sustainable agriculture. NGOs like the Coorg Wildlife Society work on ecosystem-scale conservation protecting wildlife habitats and aquatic environments while others such as Bisleri International partner with the Karnataka Forest Department to organize forest clean-up drives and promote waste management awareness. Meanwhile the KVK in Gonikoppal plays a vital role by establishing District Agro-Met Units that provide localized weather forecasts and agrometeorological advisories to farmers through WhatsApp groups helping them adapt their cropping patterns for key crops like paddy coffee black pepper and ginger. KVK also conducts training and awareness programs to promote climate-resilient agricultural practices supporting sustainable livelihoods in the region

### **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. The Central Horticultural Experimental Centre at Chettalli is playing a pivotal role in reviving the cultivation of Kodagu oranges. The climate of Kodagu is highly favourable for cultivating exotic fruits and the Centre is focusing on conducting experiments in this regard. The GI-tagged Kodagu oranges hold significant potential and farmers should explore avenues to make their produce chemical-free which will help them tap into niche markets. Kodagu oranges also called Coorg oranges are a distinctive variety known for their sweet-sour taste and unique fragrance. These oranges have earned a Geographical Indication (GI) tag which signifies their origin and quality. Grown primarily in the hilly terrain of Kodagu the oranges have been a key part of the regions agricultural heritage though their production has faced a decline in recent years due to changes in farming practices and environmental factors

4. The Central Coffee Research Institute (CCRI) in Kodagu has identified four wild coffee varieties that are particularly resilient to climate change according to a report published in The New Indian Express(TNIE). These species Coffea stenophylla Coffea racemosa Coffea liberica and Coffea excelsaare being studied for their potential to thrive in changing conditions. These wild varieties are distinct from the commonly cultivated Arabica and Robusta coffees which are currently dominant in coffee production. They possess strong roots high yields and the ability to withstand higher temperatures. This makes them promising candidates for future coffee cultivation. During the research scientists discovered that Coffea stenophylla shares similar taste and texture qualities with Robusta a popular coffee variety.

These varieties has potential for GI tag in near future with the augmentation of usage by farmers. This has raised hopes that consumers may soon have a new climate resilient option to choose from.

### 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
Processing Units	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
KCC Coverage	RBI ACP Portal
Soil testing facilities	DAG 2023-24
Irrigated Area & Potential	DAG 2023-24
Mechanisation in District	DAG 2023-24
Area under Forest Cover & Waste Land	DAG 2023-24
Processing Infrastructure	KMF
Poultry	AH Department
Inland Fisheries Facilities	Fishery Department
Agri Storage Infrastructure	DAG 2023-24
MSME units - Cumulative	DIC
Crop Identified for One District-One Product	Coffee Board
Promotional Interventions	RBI ACP portal
Status of SHGs	RBI ACP portal
Details of non-credit cooperative societies	DRCS office
Details of credit cooperative societies	DRCS office

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

Sources for Banking profile Data	
1	RBI ACP SLBC Portal
2	
3	

### **Name and address of DDM**

Name	Ramesh Babu V
Designation	DDM(C), NABARD
Address 1	#18/31, Ground Floor, SHIN Cottage,
Address 2	near Muneeshwara Temple, Madikeri
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## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"><li>• Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li><li>• Focus Segments:<ul style="list-style-type: none"><li>◦ Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li><li>◦ Fabrics &amp; Textiles</li><li>◦ Handicrafts Value Chain</li></ul></li></ul>	<p><b>NSFL in WASH</b></p> <p>Emerged as an Eco-system builder and champion of WASH funding, being the</p> <ul style="list-style-type: none"><li>• largest wholesale debt provider NBFC for SDG6</li><li>• largest wholesale debt funder for last mile WASH</li><li>• pioneer in climate ready WASH funding, and</li><li>• only NBFC covering all sectors and risk spectra under WASH.</li></ul>
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**Registered Office:** 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

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Presence with  
offices in 31  
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**NABSanrakshan Trustee Private Limited  
Building Trust for Rural Prosperity**

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

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**NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD**

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

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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  
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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.

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**IF YOU ARE A CIVIL SOCIETY**

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

**IF YOU ARE WITH THE GOVERNMENT**

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NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
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