



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



Koppal 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: Koppal

State: Karnataka



**National Bank for Agriculture and Rural
Development**

**Karnataka Regional Office,
Bengaluru**

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'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.'

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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
AIF	Agriculture Infrastructure 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
CCRI	Central Coffee Research Institute
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
FPO	Farmer Producers' Organisation
FSS	Farmers Service Society

Abbreviation	Expansion
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
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
PACS	Primary Agricultural Credit Societies

Abbreviation	Expansion
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMFME	PM Formalization of Micro Food Processing Enterprises
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
RCB	Rural Cooperative Bank
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
SCARDB	State Cooperative Agriculture and Rural Development Bank
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	Koppal district was formed on 1st April 1998, currently there are seven taluks viz, Kanakagiri, Kuknoor, Karatagi, Koppal, Yelburga, Gangavathi and Kustagi.
Type of soil	Laterite, Medium black, deep black, red loamy
Primary occupation	Agriculture including animal husbandry is the primary occupation in the district followed by handlooms, relate employment.
Land holding structure	as per the agriculture census 2015-16, small and marginal holdings account for 37% of total holdings constituting 70 % of the farmers while semi- medium, medium and large holdings account for 30% of the total number of farmers with 63% land holdings

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The total Ground Level Credit flow during 2024-25 was ₹424010.83 lakhs against the target of ₹ 494001.31 lakhs registering an achievement of 85.83 %.

2. Investment credit in agriculture

The investment credit in Agriculture stands at ₹ 315129.45 lakh

3. Credit flow to MSMEs

The credit flow to MSMEs showed an upward trend reaching ₹ 99390.49 lakh

4. Other significant credit flow, if any

The credit flow to the remaining Priority Sectors stood at ₹ 9490.89 lakh

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

"The potential credit for the year 2026-27 is estimated at ₹ 650176.57 lakh

2. Projection for agriculture and its components

Crop Production, Maintenance and Marketing ₹315033.66 lakh, Term Loan for Agriculture and Allied Activities ₹72217.58 lakh, Agriculture Infrastructure ₹25051.82 lakh, Ancillary Activities ₹ 21380.74 lakh ie. Total Agriculture (Crop Production + Term loan + Ancillary) ₹ 434783.80 lakh.

3. Projection for MSMEs

The projections for Micro, Small and Medium Enterprises Sector is ₹ 128834.50 lakh

4. Projection for other purposes

Export Credit ₹3366.00 lakh, Education ₹15750.00 lakh, Housing ₹ 33700.00 lakh, Renewable Energy ₹ 655.27 lakh, Others ₹ 25465.00 lakh, Social Infrastructure involving bank credit ₹ 7628.00 lakh

5. Developmental Initiatives

- 1 Watershed Development Programme: NABARD has completed two Jinnapura and Abhigere watershed projects through WEDS and the project period is for 5 years (from 2020 to 2025). The project area is around 2200 ha covering 8 villages of Koppal .
- 2 FPOs : NABARD has Formed and is promoting 11 FPOs covering all the taluks of the district, of which 5 FPOs are commodity based viz, Maize, Chilly, Groundnut, Millets, etc 1 FPO under CSS & 5 FPOs under (Animal Husbandry) Dairy Development, Sheep /Goat Rearing. Etc.
- 3 NABARD with the Support of MPLADS is setting up of Farmers Training Centre cum Agro Processing unit in Methgal Village Koppal Taluk. In the unit Fruits viz, Mango, Pappya, Guva is processed and Proudest are Juice, Pulp, Mango Dry powder
- 4 PACS as MSC :23 PACS have been sanctioned for the purposes of construction of storage Godowns, Construction of Commercial complex, Agri Information Centre etc
- 5 RIDF : There are 26 projects sanctioned to various line departments under RIDF from tranche 27 to 30 which are under various stages of implementation by various line Departments. which are implemented
- 6 Tribal Development Programme: NABARD is implementing 1 TDF project through WEDS and the project period is he project period is for 5 years (from 2020 to 2025). The project will have benefited 500 families covering 5 villages of Koppal taluk.

6. Thrust Areas

- 1 Creation /Financing facility under Agriculture Infrastructure Fund: To mobilize medium / long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets
- 2 Promotion of Agro Food processing sector: The micro enterprises are supported with Capital subsidy up to 35%(GoI) & 15%(GoK) there is also good potential for promoting value addition for chillies and onions.
- 3 Accelerating pace of capital formation in agriculture & allied sectors: Banks to give thrust for agriculture term loans to farmers that will lead to capital formation in agriculture.
- 4 De-risking farm income: Given the uncertainties in yield due to vagaries of nature, there is a need to de-risk farm incomes. Banks may explore financing mini-dairy units/poultry (broiler) units, integrated farming in a big way.
- 5 Promotion of JLGs: Banks need to adopt JLG mode of lending, where lending to individuals is not possible due to land title/security related issues, with more emphasis on women groups.

- 6 Protected cultivation of vegetables: As the district is well connected with Mumbai, Bengaluru and other tier II cities, good market for vegetables and fruits is available. Hence, protected cultivation of vegetables in green/playhouses need to be further encouraged and promoted.
- 7 Conservation of Water resources: Installation of water saving devices like sprinkler and drip apart from rainwater harvesting and artificial recharge of bore wells will have a definitive impact on the production and income of the farmers

7. Major Constraints and Suggested Action Points

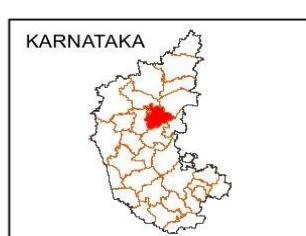
- 1 Rural-Urban Migration of agricultural labour, reducing skilled labour for plantation management. Training programmes on upskilling of rural youth for estate management by RSETI and other training institutions.
- 2 Improvement of Minor Irrigation tanks and water distribution network due to poor management, silting encroachment etc
- 3 Hi tech horticultural practices need to be demonstrated alongside further thrust on Apiculture and Floriculture.
- 4 Lack of scientific warehouses/cold storages leading to reduced usage of eNWR in the district. Stepping up of pledge financing, credit for marketing and promoting of Negotiable Warehousing Receipt System
- 5 Export oriented value chains need development with special attention on the 02 GI tagged products in the district
- 6 Building of infrastructure to facilitate ecotourism through village level groups showcasing their cultural life and abundance of nature.

8. Way Forward

- 1 The projections made in the PLP for 2026-27 calls for a multi-pronged strategy covering agricultural production, reduction in wastage of produce, credit support to farmers and emphasis on food processing sector.
- 2 This requires all stakeholders viz., Government, Banks, Government departments, extension agencies, NGOs etc., to explore Value Chain Financing to enhance capital formation in agriculture.
- 3 Banks are required to ensure timely reporting of credit flow data to the Lead Bank for meaningful review in DCC/DLRC meetings and ensuring timely corrective action.

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	
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	311193.74
2	Term Loan for agriculture and allied activities	77157.50
	Agriculture Infrastructure	25051.82
C	Ancillary activities	21380.74
I	Credit Potential for Agriculture A+B+C)	434783.80
II	Micro, Small and Medium Enterprises	128834.50
III	Export Credit	3360.00
IV	Education	15750.00
V	Housing	33700.00
VI	Social Infrastructure	7628.00
VII	Renewable energy	655.27
VIII	Others	25465.00
	Total Priority Sector	650176.57

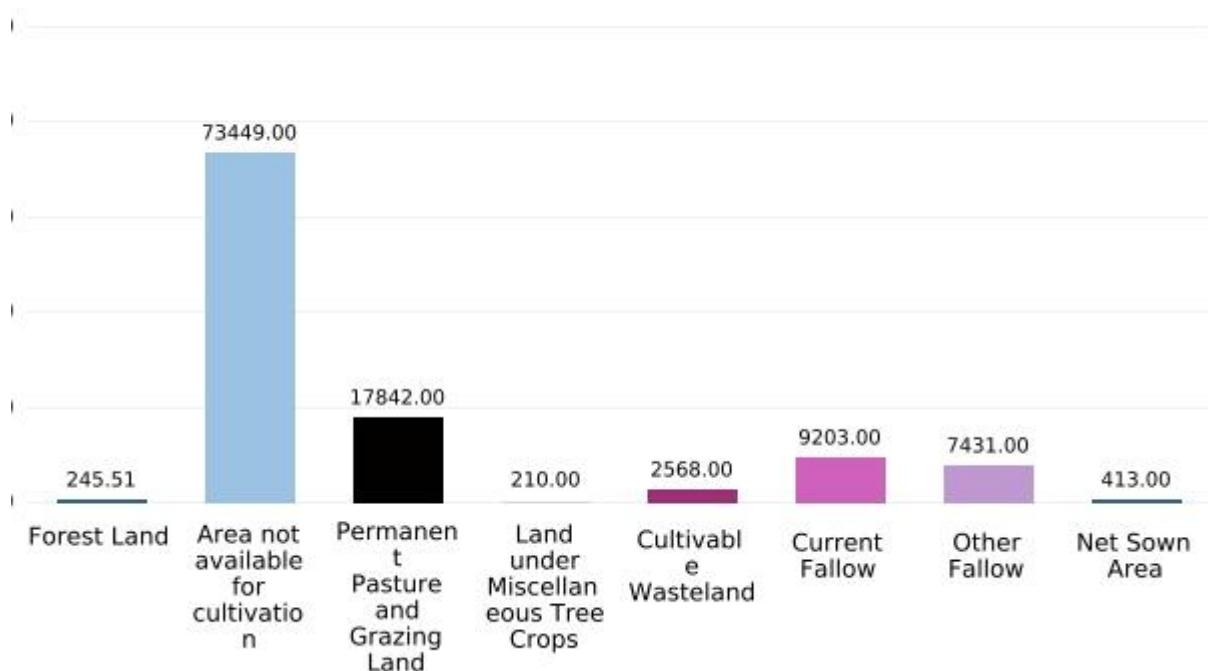
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	311193.74
2	Water Resources	8103.14
3	Farm Mechanisation	3525.25
4	Plantation & Horticulture with Sericulture	18927.21
5	Forestry & Waste Land Development	2192.82
6	Animal Husbandry - Dairy	19713.12
7	Animal Husbandry - Poultry	11154.52
8	Animal Husbandry - Sheep, Goat, Piggery	9845.77
9	Fisheries	647.24
10	Farm Credit- Others	3048.43
	Sub total	388351.24
B	Agriculture Infrastructure	
1	Construction of storage	16206.87
2	Land development, Soil conservation, Wasteland development	6221.32
3	Agriculture Infrastructure - Others	2623.63
	Sub total	25051.82
C	Ancillary activities	
1	Food & Agro. Processing	15542.82
2	Ancillary activities - Others	5837.92
	Sub Total	21380.74
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	3192.00
II	B Service Sector - Term Loan	0.00
II	C Manufacturing Sector - WC	125562.50
II	D Service Sector - WC	0.00
II	E MSME - Others	80.00
	Total MSME	128834.50
III	Export Credit	3360.00
IV	Education	15750.00
V	Housing	33700.00
VI	Social Infrastructure	7628.00
VII	Renewable energy	655.27
VIII	Others	25465.00
	Total Priority Sector	650176.57

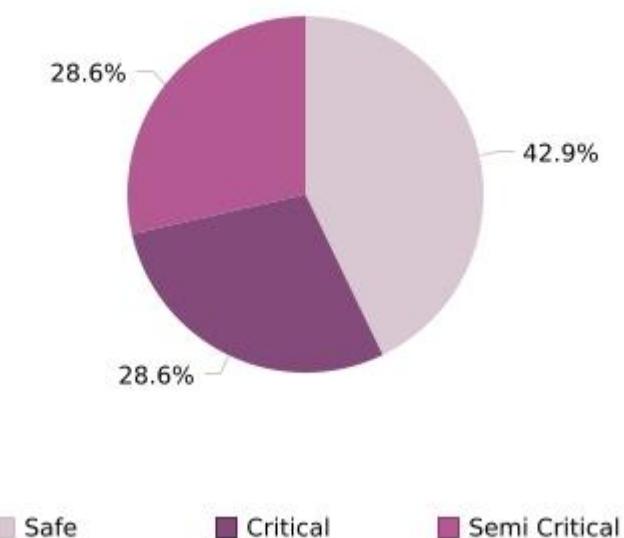
District Profile

1. Land Utilisation ('ooo hectares)



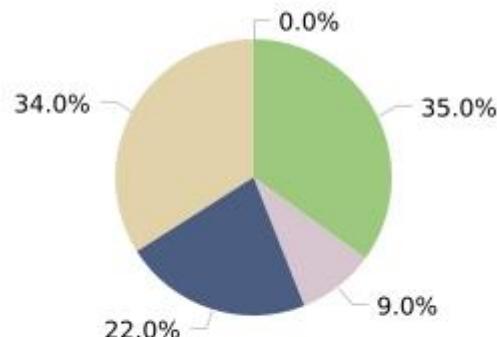
district at a glance

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

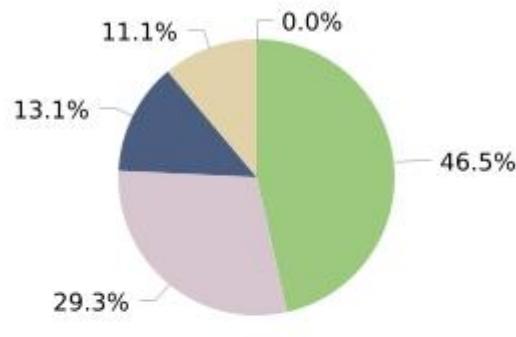


district at a glance

3. Landholding - No. of Farmers (%)



Landholding - Area (%)

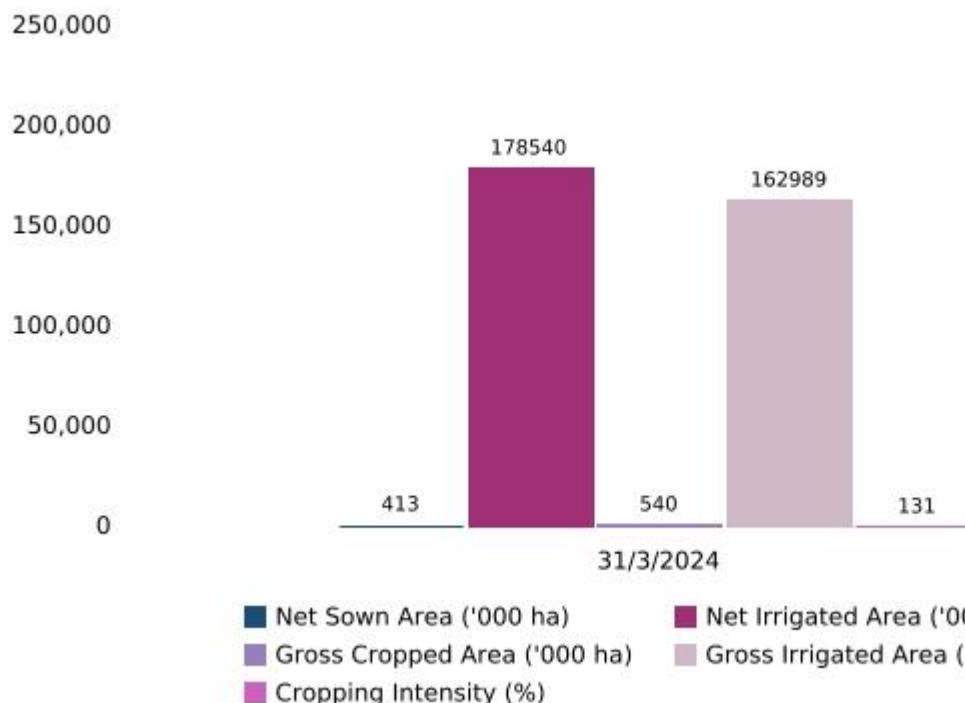


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

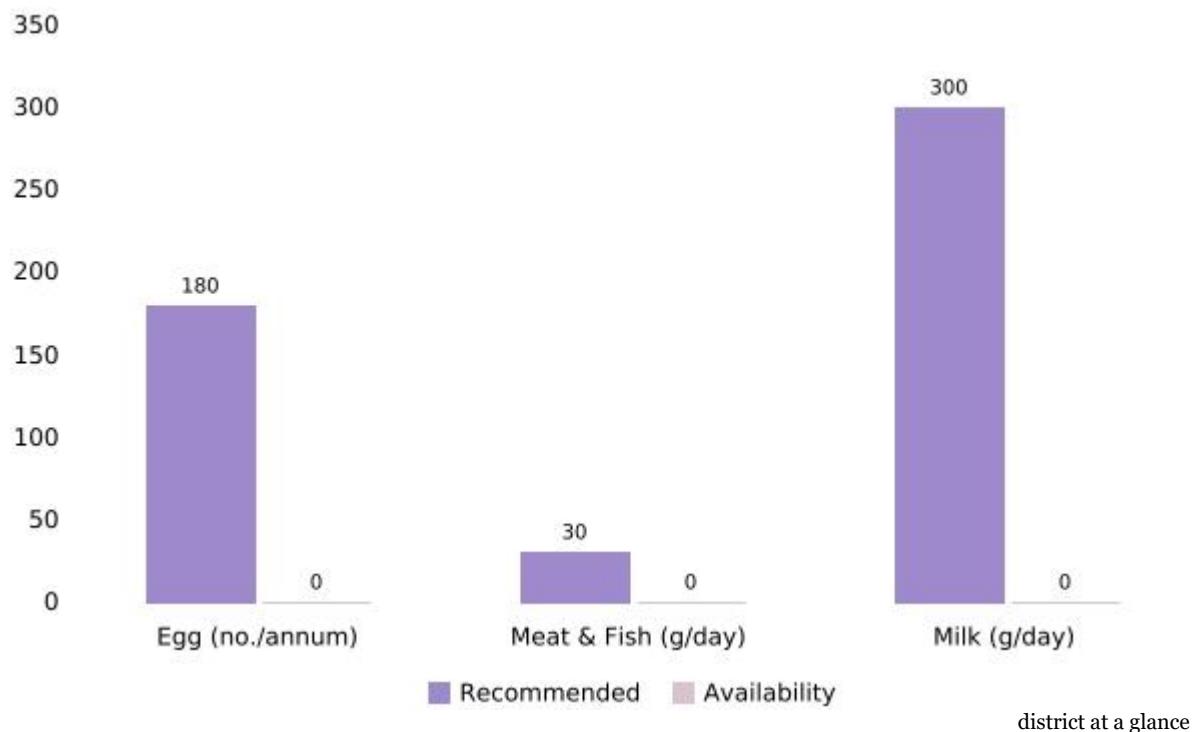
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

district at a glance

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



5. Per-capita availability



Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	5225.00
2	No. of Sub Divisions	1
3	No. of Blocks	7
4	No. of revenue villages	629
5	No. of Gram Panchayats	153

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%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Karnataka
2	District	Koppal
3	Agro-climatic Zone 1	AZ101 - Northern Dry
4	Agro-climatic Zone 2	Northern Dry
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	dry
9	Soil Type	Semi-arid & arid

3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	5524.95
2	Forest Land	245.51
3	Area not available for cultivation	73449.00
4	Barren and Unculturable land	
5	Permanent Pasture and Grazing Land	17842.00
6	Land under Miscellaneous Tree Crops	210.00
7	Cultivable Wasteland	2568.00
8	Current Fallow	9203.00
9	Other Fallow	7431.00

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	83.00	35.48	47.01	46.40
2	>1 to <=2 ha	79.00	33.77	11.25	11.10
3	>2 to <=4 ha	50.72	21.68	13.51	13.33
4	>4 to <=10 ha	21.24	9.08	29.55	29.17
5	>10 ha	0.00	0.00	0.00	0.00
6	Total	233.96	100.01	101.32	100.00

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	163.00
2	Of the above, Small/ Marginal Farmers	147.00
3	Agricultural Labourers	102.00
4	Workers engaged in Household Industries	200.00
5	Workers engaged in Allied agro activities	218.00
6	Other workers	163.00

7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1390.00	700.00	690.00	1156.00	234.00
2	Scheduled Caste	259.00	130.00	129.00	223.00	36.00
3	Scheduled Tribe	165.00	83.00	82.00	153.00	12.00
4	Literate	809.00	469.00	340.00	651.00	158.00
5	BPL	174.00	87.00	87.00	120.00	54.00

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	451.50
2	Rural Households	250.00
3	BPL Households	140.20

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	256.00
2	Having source of drinking water	219.00
3	Having electricity supply	219.00
4	Having independent toilets	46.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	629
2	Villages having Agriculture Power Supply	629
3	Villages having Post Offices	218
4	Villages having Banking Facilities	174
5	Villages having Primary Schools	1419
6	Villages having Primary Health Centres	47
7	Villages having Potable Water Supply	629
8	Villages connected with Paved Approach Roads	629

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	1121
2	Primary Health Centres	39
3	Primary Health Sub-Centres	127
4	Dispensaries	56
5	Hospitals	8
6	Hospital Beds	1064

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	1p
2	Registered FPOs	47
3	Agro Service Centres	48
4	Soil Testing Centres	24
5	Approved nurseries	1
6	Agriculture Pumpsets	2
7	Pumpsets Energised	5
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	195174
2	Irrigation Potential Created	0
3	Net Irrigated Area (Total area irrigated at least once)	178540.00
4	Area irrigated by Canals/ Channels	44946
5	Area irrigated by Wells	178895
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	136
8	Irrigation Potential Utilized (Gross Irrigated Area)	162989

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	1447
2	Railway Line [km]	78
3	Public Transport Vehicle [Nos]	16137
4	Goods Transport Vehicles [Nos.]	0

15. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	15	500
2	Sugarcane (Gur/ Khandsari/ Sugar)	NA	NA
3	Fruit (Pulp/ Juice/ Fruit drink)	NA	NA
4	Spices (Masala Powders/ Pastes)	NA	NA
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	NA	NA
6	Cotton (Ginning/ Spinning/ Weaving)	NA	NA
7	Milk (Chilling/ Cooling/ Processing, etc.)	NA	NA
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	NA	NA
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	NA	NA
10	Others	23	

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	54932	0	0
2	Cattle - Indigenous	176.481	0	0
3	Buffaloes	87590	0	0
4	Sheep - Cross bred	63.467	0	0
5	Sheep - Indigenous	58700	0	0
6	Goat	623.453	0	0
7	Pig - Cross bred	172.578	0	0
8	Pig - Indigenous	0.388	0	0
9	Horse/Donkey/Camel	8.263	0	0
10	Rabbit	0	0	0
11	Poultry - Improved	421240	0	0
12	Poultry - Indigenous			

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	82
2	Veterinary Dispensaries	15
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	1
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	1
7	Fodder Farms	292
8	Dairy Cooperative Societies	275
9	Milk Collection Centres	10
10	Fishermen Societies	0
11	Animal Husbandry Training Centres	2
12	Animal Markets	0
13	Fish Markets	1
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
2	Egg	146.26	Lakh Nos.		nos/p.a.

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)	0	613
Rainfall - Actual (mm)		593

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	0.00	540.00
Net sown area ('ooo ha)	41930.00	413.00
Cropping intensity (%)	0.00	130.75

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)		0.00
Fertilizer consumption - Rabi (kg/ha)		0.00

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	134420	137532	1384210
GLC through KCC (Rs. lakh)	0.00	0.00	0.00

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	4	7
Soil Health Cards Issued (No.)	292311	183540

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	NA	234512



Major Crops, Area, Production, Productivity

31/03/2024

31/03/2025

Crop	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Wheat	NA	NA	NA	1.04	3.30	3173.08
Maize	NA	NA	NA	1.74	3.75	2155.17
Maize	NA	NA	NA	1.74	3.75	2155.17
Groundnut	NA	NA	NA	1.08	3.03	2805.56
Pulses	NA	NA	NA	1.53	3.87	2529.41
Pulses	NA	NA	NA	1.53	3.87	2529.41

Irrigated Area & Potential

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

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Karnataka	Koppal	Kukunoor	Critical
2	Karnataka	Koppal	Kanakagiri	Semi-critical
3	Karnataka	Koppal	Yelburga	Semi-critical

Farm Mechanisation**Mechanisation in District**

Particulars	31/03/2023	31/03/2024
No. of tractors	31514	31514
Power Tillers	10482	10482

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)	25	25

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Mango	Mango
Area cultivated (Ha)	5000	5000

Processing Units (No.)	34	34
------------------------	----	----

Sericulture

Particulars	31/03/2023	31/03/2024
Area under sericulture (ha)		42459
Production - kg		15243

Weavers Clusters

Particulars	31/03/2023	31/03/2024
Popular variety (ies)	sarees	sarees
Weavers population (No.)	24	24

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Banana	NA	NA	16.00	30457.00
Mango	NA	NA	28.00	14000.00
Guava	NA	NA	12.00	5000.00
Papaya	NA	NA	19.00	4500.00
Papaya	NA	NA	19.00	4500.00
Grapes	NA	NA	5.00	200.00
Pomegranate	NA	NA	13.00	4000.00
Lemon	NA	NA		

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	0	26

Nurseries (No.)

Sr.No.	Crop	31/03/2023		31/03/2024	
		Nurseries (No.)		Nurseries (No.)	
1	Permanent Nursery		4		4

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry ' Dairy

Processing Infrastructure

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	1.00	1.00

Animal Husbandry - Poultry

Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	2	2.00
Hatcheries (No.)	2	2.00

Fisheries

Inland Fisheries Facilities

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

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	1.00
Cold Storages (Capacity - 000 MT)	2000.00
Storage Godowns (No.)	60.00
Storage Godowns (Capacity - 000 MT)	1200.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	20.00
Market Yards [Nos] / Wholesale Market (No.)	10.00
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	600.00

Land Development, Soil Conservation & Watershed Development**NABARD's interventions**

Particulars	Status
Watershed Projects (No.)	2.00
Watershed Projects - Area treated (ooo ha)	25.00
Wadi Projects (No.)	1.00
Wadi Projects - Area of plantation (ooo ha)	5.00

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure ' Others

Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	87000.00	85.00
Pesticides Consumption (ooo kg)		80.00

Facilities Available

Particulars	Status
Seed Processing Units (No.)	2
Seed Processing Capacity (ooo kg)	150

MSME

Particulars	Status
Micro Units (No.)	14200
Small Units (No.)	27986
Medium Units (No.)	356
Udyog Aadhar Registrations (No.)	26

Traditional activities

Particulars	Status
Handloom Clusters (No.)	24
Handicrafts Clusters (No.)	12
Weavers Coop. Societies (No.)	24

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	1000	1200
EDP for artisans/ entrepreneur's by DIC/ NABARD (No.)	5	5



Renewable Energy Potential

Status

Particular	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass (MW)	Waste to Energy (MW)	Total (MW)
Potential	5	8				13
Gap	5	8	0	0	0	13

Informal Credit Delivery

Promotional Interventions

Particulars	31/03/2023	31/03/2024
State specific initiative (Rs. lakh)	NA	15.00
NRLM/SRLM (Rs. lakh)	NA	12.50
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	NA	6.21

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of SHGs formed	NA	24312
No. of SHGs credit linked (including repeat finance)	NA	18543
Bank loan disbursed (Rs. lakh)	NA	3240.00
Average loan per SHG (Rs. lakh)	NA	180.00
Percentage of women SHGs %	NA	90.00

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	304	304
Housing Societies (No.)	21	21
Weavers (No.)	24	24
Marketing Societies (No.)	4	4
Others (No.)	397	
Total (No)%	750	353

Details of credit cooperative societies

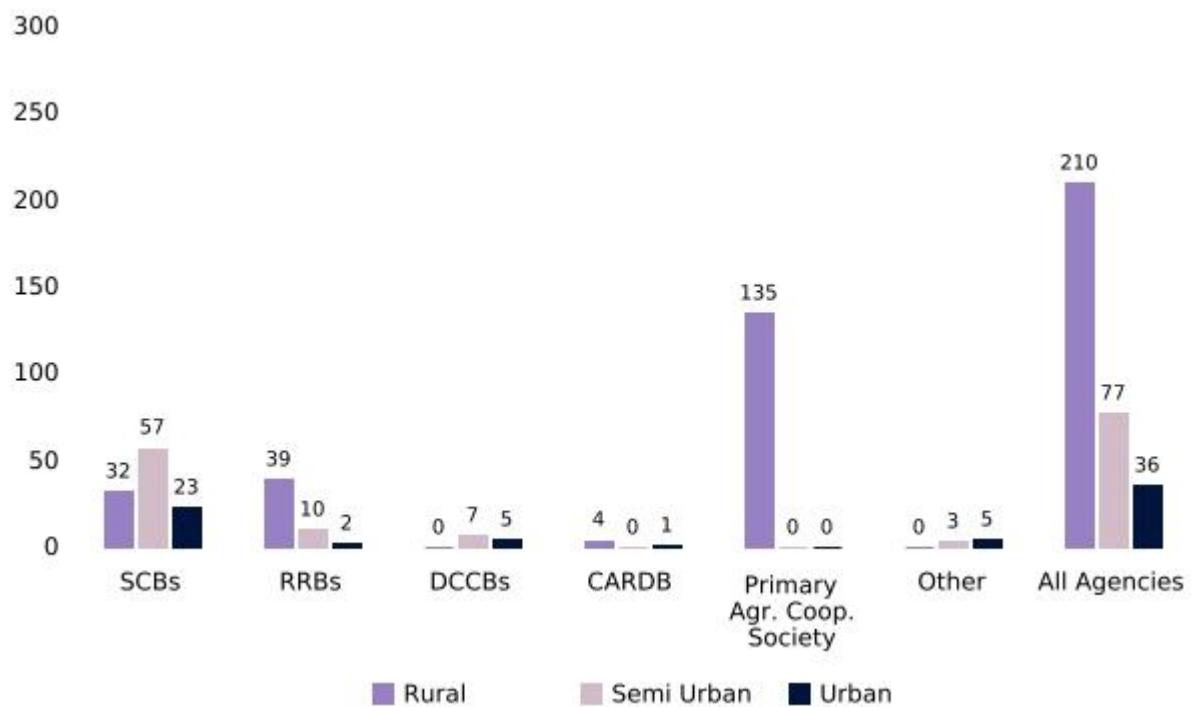
Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	119	135

Status/ progress under various schemes of MoC in the district

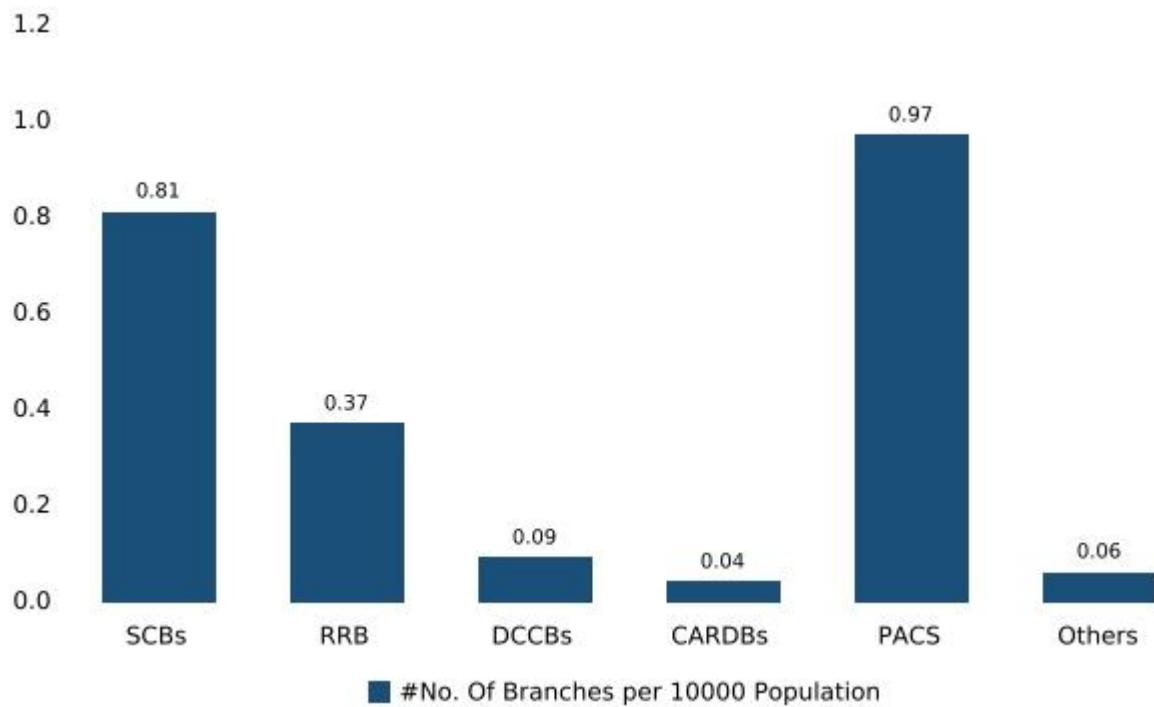
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	135	
2	Potential for formation of new MPACS	9	
3	PACS Computerisation	115	

Banking Profile

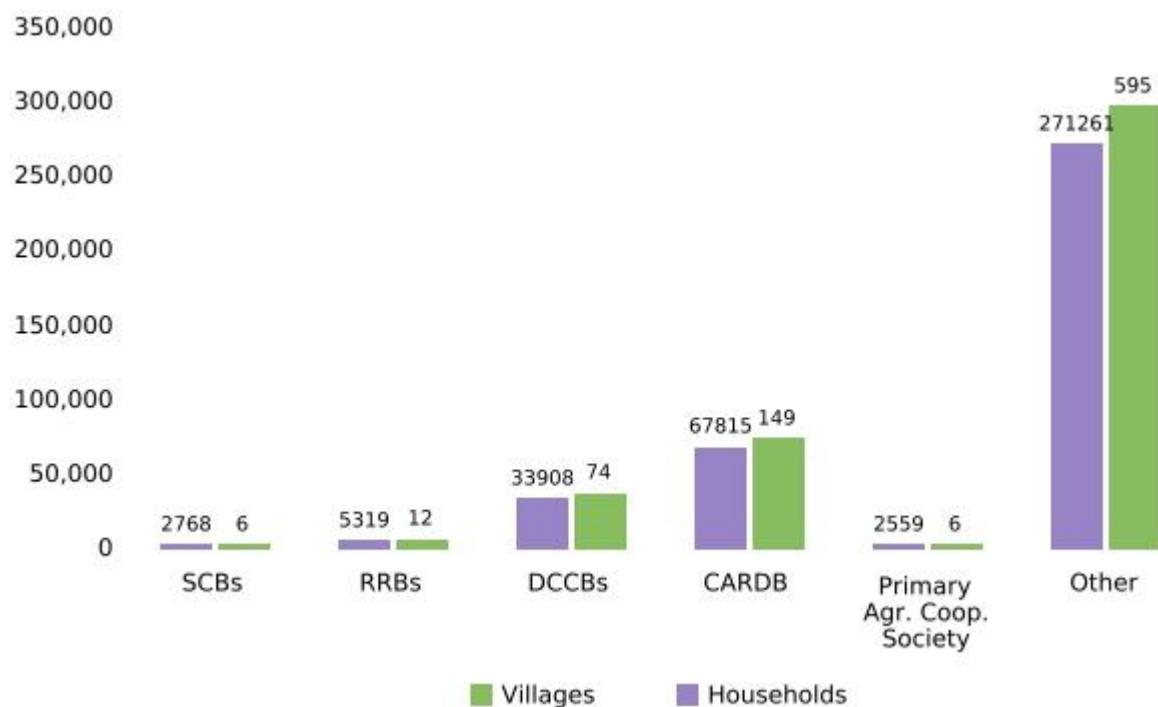
1. Agency wise - Number of branches in the district



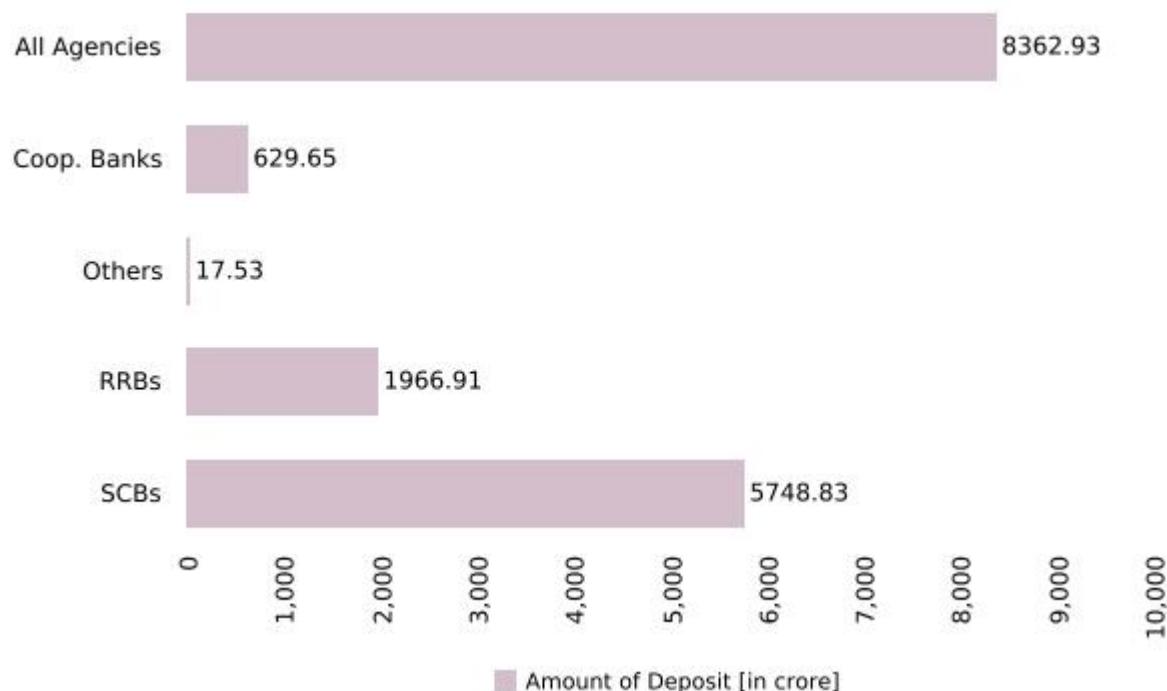
2. Branch Penetration



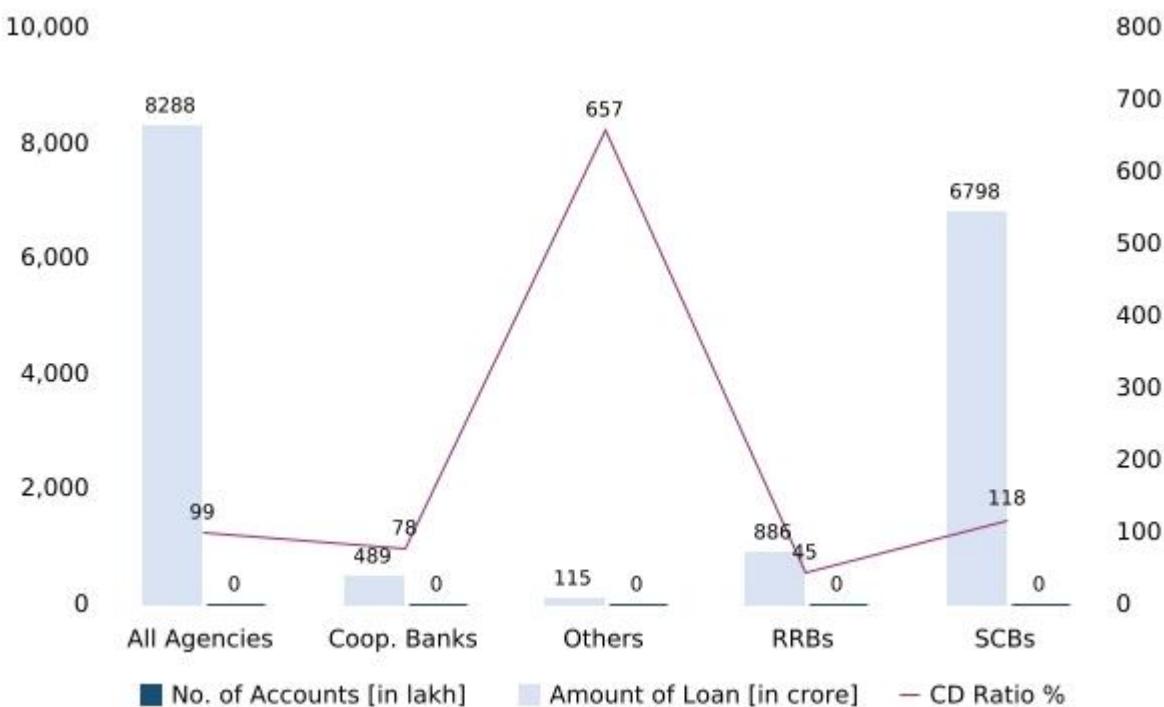
3. Agency wise - Per branch Outreach



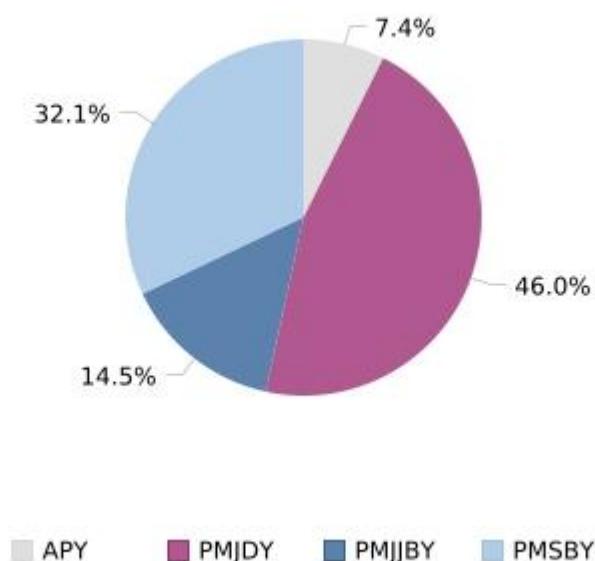
4. Agency wise - Deposit O/s



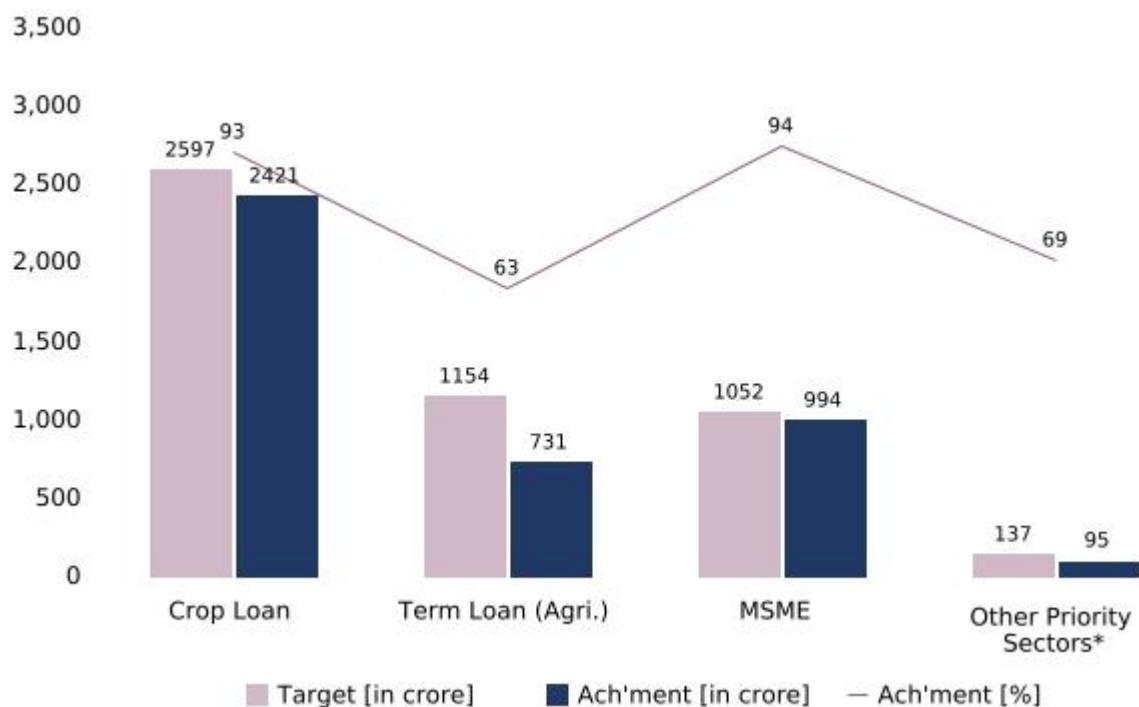
5. Agency wise - Loan O/s and CD ratio



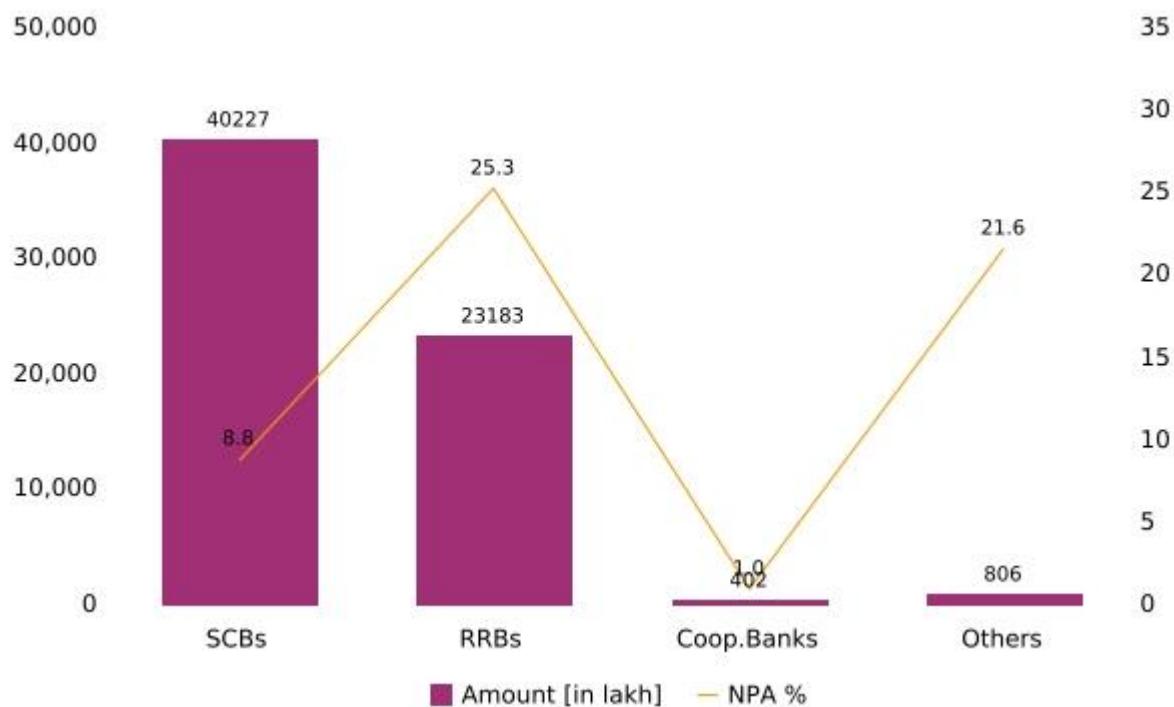
6. Performance under Financial Inclusion (No. of A/c)

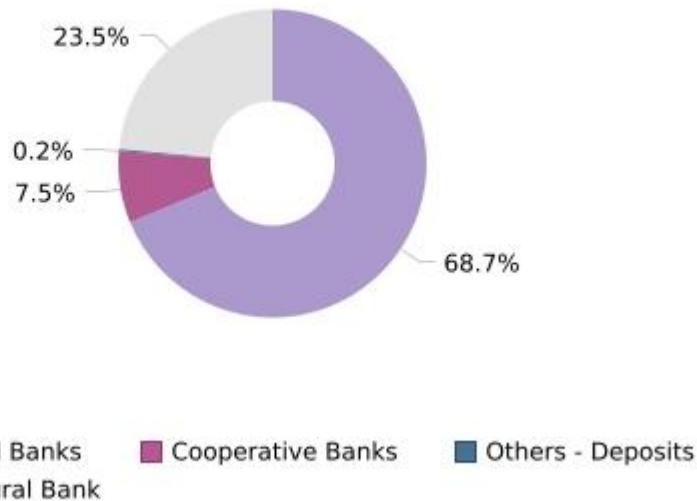
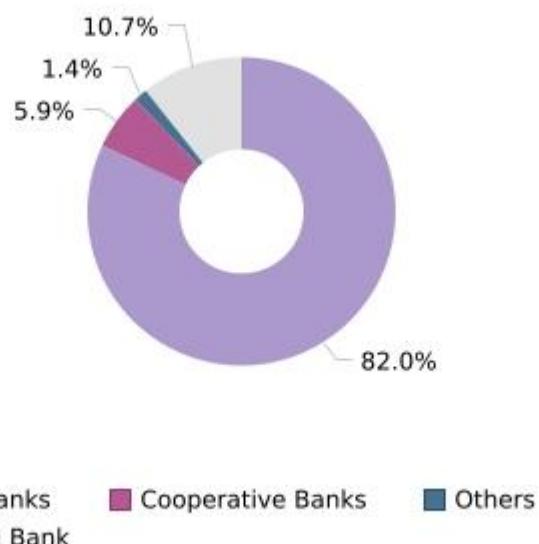


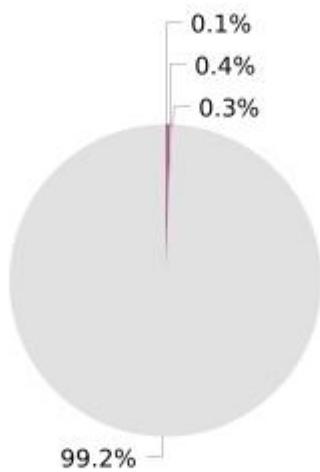
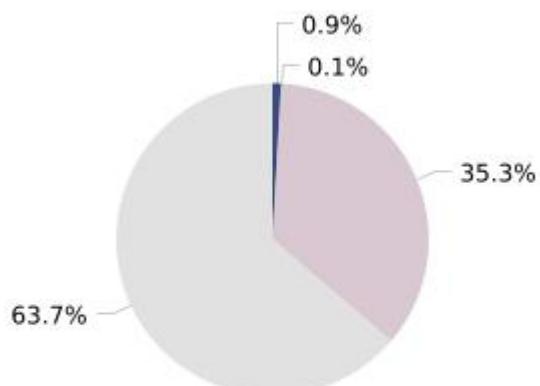
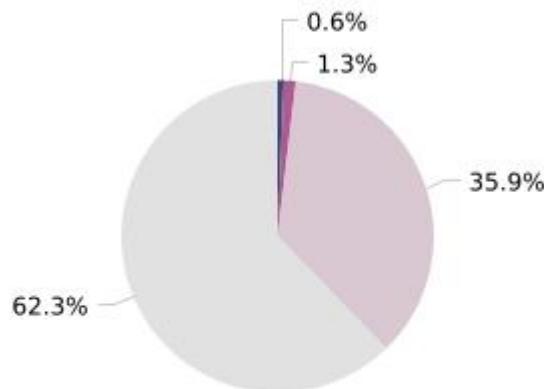
7. Sector-wise Performance under ACP



8. NPA position



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

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

■ Coop. Banks	■ Others	■ RRBs
■ SCBs		

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	34	112	32	57	23	19	2756	794	6	2768
Regional Rural Bank	1	51	39	10	2	-	943	112	12	5319
District Central Coop. Bank	1	12	0	7	5	-	396	-	74	33908
Coop. Agr. & Rural Dev. Bank	1	5	4	0	1	-	-	-	149	67815
Primary Agr. Coop. Society	135	135	135	0	0	-	-	-	6	2559
Others	5	8	0	3	5	-	-	621	595	271261
All Agencies	177	323	210	77	36	19	4095	285		

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	0	0	0	470326.00	521164.00	574883.47	10.3	68.74

Regional Rural Bank	0	0	0	0	0	169477.00	186273.00	196691.00	5.6	23.52
Cooperative Banks	0	0	0	0	0	42687.00	59341.18	62965.33	6.1	7.53
Others	0	0	0	0	0	0.00	0.00	1752.71	0.0	0.21
All Agencies	0	0	0	0	0	682490.00	766778.18	836292.51	9.1	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	0	0	0	0.0	0	675344.00	769445.06	828807.66	7.7	100.0
Commercial Banks	0	0	0	0.0	0	514248.00	607931.05	679833.41	11.8	82.0
Cooperative Banks	0	0	0	0.0	0	45295.00	51819.92	48900.58	-5.6	5.9
Others	0	0	0	0.0	0	8708.00	9960.88	11520.68	15.7	1.4
Regional Rural Bank	0	0	0	0.0	0	107093.00	99733.21	88552.99	-11.2	10.7

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	109.3	116.6	118.3
Regional Rural Bank	63.2	53.5	45.0

Cooperative Banks	106.1	87.3	77.7
Others	0.0	0.0	657.3
All Agencies	99.0	100.3	99.1

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	331616	225815	94856	40573
Regional Rural Bank	108011	80250	43642	30046
Cooperative Banks	0	341	298	3
Others	0	0	10	0
All Agencies	439627	306406	138806	70622

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		0.0		0.0		0.0		0.0		0.0
Regional Rural Bank		0.0		0.0		0.0		0.0		0.0

Cooperative Banks		0.0		0.0		0.0		0.0		0.0
Others		0.0		0.0		0.0		0.0		0.0
All Agencies	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	589750.19	413690.55	70.1	589750.19	413690.55	70.1	494001.32	424010.84	85.8	75.3
Commercial Banks	420159.35	340845.67	81.1	420159.35	340845.67	81.1	409111.64	340804.36	83.3	81.8
Cooperative Banks	34380.95	27238.17	79.2	34380.95	27238.17	79.2	29970.16	25234.28	84.2	80.9
Others	8748.26	3116.81	35.6	8748.26	3116.81	35.6	5175.56	5414.66	104.6	58.6
Regional Rural Bank	126461.63	42489.90	33.6	126461.63	42489.90	33.6	49743.96	52557.54	105.7	57.6

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	211179.08	226385.73	107.2	211179.08	226385.73	107.2	259744.14	242056.29	93.2	102.5
Term Loan (Agri.)	229229.07	87487.80	38.2	229229.07	87487.80	38.2	115370.93	73073.16	63.3	46.6

Total Agri. Credit	440408.15	313873.53	71.3	440408.15	313873.53	71.3	375115.07	315129.45	84.0	75.5
MSME	104433.81	88368.84	84.6	104433.81	88368.84	84.6	105180.52	99390.49	94.5	87.9
Other Priority Sectors*	44908.23	11448.18	25.5	44908.23	11448.18	25.5	13705.73	9490.90	69.2	40.1
Total Priority Sector	589750.19	413690.55	70.1	589750.19	413690.55	70.1	494001.32	424010.84	85.8	75.3

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	516094.83	75531.62	14.6	427732.81	45580.02	10.7	459682.44	40226.73	8.8	11.4
Regional Rural Bank	107093.41	191.04	0.2	92127.39	25262.90	27.4	91687.29	23182.73	25.3	17.6
Cooperative Banks	39316.78	75.99	0.2	38186.44	614.87	1.6	40108.74	402.14	1.0	0.9
Others	11838.77	327.75	2.8	3020.17	47.85	1.6	3728.39	805.73	21.6	8.7
All Agencies	561066.81	71505.64	12.7	561066.81	71505.64	12.7	595206.86	64617.33	10.9	12.1

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 Yeshwantpura-Channasandra routes with a total estimated cost of ₹812 crore

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

6.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Promotion of Horticulture Tourism in Farms & Nurseries.

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

Establishment of Silk Cocoon Market in Mysuru

Establishment of 50 Veterinary Clinics

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

7. Govt Sponsored Programmes linked with Bank Credit

Udyogini

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

Implementing Department - Women & Child Development Department

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

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

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

Government of India Schemes

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

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

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

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

Krishi Bhagya

Objective- To have sustainable growth in agriculture

Implementing Department - Department of Agriculture

Target group - Eligible farmers in all districts excluding command area

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

Organic Farming adoption and certification

Objective - To promote organic farming

Implementing Department - Department of Horticulture

Target group - Farmers & Entrepreneurs

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

Pashu Bhagya Scheme

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

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

Target Group: Farmers & entrepreneurs.

Quantum of Subsidy:

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

Loan up to ₹1.20 lakh from banks.

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

CMEGP (Chief Minister's Employment Generation Program)

Objective: Support first-generation entrepreneurs in rural areas.

Implementing Department: DIC & KVIB.

Target Group: Rural youth, micro-enterprises.

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

- In the district Koppal taluk, Yelburga taluk, Kukunoor Taluk, Kushtagi taluk is under rainfed which largely depends on agricultural production for development. Due to irrigation facilities in Kankageri taluk, Karatagi taluk, Gangavathi Taluk (which is also considered as rice bowl of Karnataka) falling under the Tungabhadra Project area, the production and productivity is more
- the total geographical area of 5.52 lakh ha the gross cropped area (GCA) was 5.49 lakh ha, Net Irrigated area 1.78 lakh ha, net cropped area (NCA) was 4.12 lakh ha, the cropping intensity was 1.33%.
- The net area under irrigation was 1.79 lakh ha forming 43% of NCA. As against normal rainfall of 598 mm, the rainfall during 2023 was 600 mm.
- The major crops grown in the district are paddy, bajra, maize, etc
- There are 19 Raitha Samparka Kendras (RSKs) at revenue sub-divisions of the district. The farmers can approach the RSKs for obtaining micro-nutrients, seeds, etc.,
- There are two Soil Testing Centers and seven Custom Hiring Centers in the district.
- GLC flow under the sector in the district during the last three years viz., ₹202215.00 lakh in 2022-23, ₹266385.73 lakh in 2023-24 and ₹266385.73 lakh in 2024-25.
- Under the sector: NABARD has extended financial assistance for formation and promotion of 10 FPOs (Maize, Millets, Groundnut, Pulses, Red Chilly, Vegetables etc.) which be befitting farmers in the district.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Koppal has a relatively good agricultural marketing network with markets in Koppal, Gangavathi, Karatgi, Kushtagi and Yelburga (Kukanoor).

- Raitha Sampark Kendra (RSK) at hobli level provides services and information at single point to farmers.
- Promote Integrated Farming System approach (IFS) involving agriculture, horticulture, animal husbandry, sericulture, fisheries, forestry components to be implemented on 1.00 ha area at every Gram Panchayat level. Promotion of pulses along with millets, use of water conservation measures to benefit farmers and aggregations of farmers through FPOs

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Onion/ Piyaz/ Kanda_Rainfed	Hecta re	1.22	1	450	549.45	549.45
2	Annual Vegetables - Tomato/ Tamatar_Open	Hecta re	2.47	1	800	1976.75	1976.75
3	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Rainfed	Hecta re	0.61	1	3800	2309.94	2309.94
4	Cereals - Foxtail Millet/ Korralu/ Thenai/ Navane	Hecta re	0.37	1	3500	1292.76	1292.76
5	Cereals - Maize/ Makka_Unirrigated/ Rainfed	Hecta re	0.71	1	142679	100681.44	100681.44
6	Cereals - Pearl Millet/ Bajra/ Cumbu_Rainfed	Hecta re	0.47	1	3350	1571.07	1571.07
7	Cereals - Sorghum/ Jowar_Rainfed	Hecta re	0.55	1	16675	9162.26	9162.26
8	Cereals - Wheat/ Gehu_Unirrigated/ Rainfed	Hecta re	0.49	1	3500	1709.40	1709.40
9	Fruits - Pomegranate/ Anar_Unirrigated/ Rainfed	Hecta re	1.47	1	3000	4412.32	4412.32
10	Oil Seeds - Groundnut/ Moongfali_Rainfed	Hecta re	0.78	1	39459	30769.34	30769.34
11	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Rainfed	Hecta re	0.64	1	62493	40299.86	40299.86
12	Pulses - Horse Gram/ Kulthimah/ Hurali/ Kollu_Rainfed	Hecta re	0.25	1	9999	2499.95	2499.95
13	Pulses - Mungbean/ Mung/ Moong/ Green Gram_Rainfed	Hecta re	0.50	1	44782	22369.07	22369.07
14	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Rainfed	Hecta re	0.83	1	18387	15307.36	15307.36
15	Spices & Condiments - Chilli/ Mirch_Rainfed	Hecta re	1.28	1	3500	4465.86	4465.86
Sub Total					356374	239376.83	239376.83
Post-Harvest							
Maintenance							
Total							
Grand Total					356374	239376.83	311189.88

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

- The District is constricted with inadequate ground water resources and limited surface water resources the district depends mainly on rain water for irrigation. Two major rivers,

viz., Tungabhadra and Malaprabha flow along the borders of the district besides other small streams and nala filled during rainy season. • the total geographical area of 5.52 lakh ha in Koppal, the Net Sown Area during 202021 was 4.12 lakh ha (75%). The net and gross area under irrigation was ₹1.78 lakh ha and ₹2.23 lakh ha respectively. About 43% of the gross irrigation was through canals tube wells. • The district has an average rainfall of 613 mm. The district has 157 Telemetric Rain gauge stations. • As per the latest Ground water assessment (GEC 2023) the ground water recharge is 65176.95 with the annual extractable ground water resource 59103.74. The current annual extracted ground water is 36550.27 of which irrigation accounts for 33746.09. The net ground water availability for future use 26269.14. The stage of ground water development of the district is 74.62%. as on 31.03.2024 Yelburga & Kankagiri taluks has been categorised as 'semi-critical' and Kukunoor taluk has been categorised as 'critical'. • No Separate GLC is available under the sector the same is being reported under Priority Sector.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

GoK has introduced Krishi Bhagya scheme in five major dry land zones including Koppal. The scheme envisages conservation, storage and efficient use of rain water, adoption of profitable cropping systems, cultivating horticultural crops, promotion of animal husbandry activities, promotion of infrastructure creation for agriculture, etc.

- State Horticulture Department extends subsidy for horticulture crop with a maximum area of 5 ha per beneficiary family for both drip & sprinkler irrigations.
- There is a need for bridging the gap between irrigation potential created and irrigation potential utilized by undertaking proper maintenance and providing support infrastructure.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.02 Water Resources								
1	Artificial Recharge Structure- For Dug Well	No.	0.55	80	175	95.48	76.37	
2	Artificial Recharge Structure-- rainwater harvest tanks	No.	0.43	80	3500	1498.00	1198.40	

3	Bore Well-New-152mm dia and depth 200 m	No.	1.70	80	1750	2977.31	2381.82
4	Bore Well-Renovation-Deepening	No.	0.35	80	1400	494.34	395.50
5	Conveyance/ Distribution structures-Sub-surface type-Drainage System	ha	2.12	80	700	1483.02	1186.43
6	Conveyance/ Distribution structures-Surface type-Pipelines	ha	0.26	80	2100	539.28	431.41
7	Diesel Pump Sets--IP sets (7.5 HP Diesel / 10HP electric)	No.	0.26	80	525	134.82	107.87
8	Drip Irrigation--12m x12m	ha	0.30	80	787	235.79	188.64
10	Dug-cum-Bore Well--Renovation	No.	0.43	80	1050	449.40	359.52
9	Dug Well--1.5m dia and 5 m depth (RCC Rings)	No.	0.54	80	1050	561.75	449.40
11	Pump House-Pump House with Roof-2.5m x 2.5m x 2.1m 5 HP	No.	0.36	80	1752	637.37	509.90
12	Storage Tank -New-3.5 m x 3.5 m x 2.5 m	No.	0.43	80	1050	449.40	359.52
13	Water Harvesting/ Recharge structure--Borewell Recharge	No.	0.55	80	1050	573.02	458.36
Total				16889	10128.98	8103.14	

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The segment that provides scope for farm mechanization i.e. holdings above 4 ha constitute 16% of the total holdings covering 35% of the total area. Similarly, the segment providing scope for power tillers i.e. holdings between 2 to 4 ha constitute 30% of the total holdings and occupy 30% of the total area.

- Koppal district has 2.32 lakh land holdings of which 1.62 lakh (62%) are below 2 ha. covering 35% of operational area. Out of the total area of 4.18 lakh ha, small and marginal farmers own 1.05 lakh ha accounting for 25.12% of the area
- The NSA is 4.91 lakh ha and the no of tractors is 315149 and tillers is 10482 available in the district,
- No Separate GLC is available under the sector the same is being reported under Priority Sector.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

In the district there are 20 tractor dealers and 25 trailer manufacturing units. Availability of spare parts, after sales service and repair facilities is adequate.

- Department of Agriculture has a programme for establishment of Custom Hire and Service Centre (CHSC) in order to facilitate use of farm machinery by SF/MF.
- Setting up of custom hiring centre - one per village (when large) and one per Gram Panchayat comprising of a cluster of small villages.

- Training to Agri entrepreneurs on repair and maintenance of farm machinery. • Creation of awareness among the farming community about suitable, cost-effective tractors, power tillers and Agri implements and their judicious use of Agricultural Producers Harvesting & Processing units to be set up in the district.
- Creation of awareness among SF/MF about, adoption of custom hiring facility, suitable, cost-effective tractors, power tillers and Agri implements and their judicious use of Agricultural Producers.
- There is a good scope for setting up of custom hiring in land holdings less than 4 ha for SF/MF.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Combine harvester--Paddy	No.	26.75	80	85	2273.75	1819.00
2	Other machinery-Other Machinery & Equipments-Rotavator(540 and 1000 rpm PTO speed)	No.	1.50	80	175	262.15	209.72
3	Other machinery-Other Machinery & Equipments-Trolley-Two wheel Hydraulic	No.	1.61	80	175	280.91	224.70
4	Others--Custom Hiring-Servicing tools	No.	1.34	80	105	140.42	112.35
5	Power Tiller--8 to 12 HP	No.	2.46	80	140	344.54	275.66
6	Thresher-Multicrop Power Threshers-Upto 10 HP Tractor/Engine Operated	No.	2.14	80	70	149.80	119.84
7	Tractor-With Implements & Trailer-45 to 55 HP	No.	9.10	80	105	955.01	763.98
Total					855	4406.58	3525.25

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Koppal district agro-climatically falls under North Dry Zone. The total area under P&H was 17678 ha (5048 ha in Gangavathi, 6821 ha in Koppal, 4110 ha in Kushtagi and 12617 ha in Yelburga). Many plantation and horticultural crops like coconut, banana, mango, lemon, guava, grapes, sapota, pomegranate and papaya are grown in the district.

Sericulture – During the year 2023-24, the production cocoons in the district was 152.43 Tonnes. The total area under sericulture farm in the district is 424.59 ha. Around 538 Sericulturists are taking up sericulture as an additional income generating activity in all the taluks. There are 263 villages involved in development of cocoon. The total production of cocoons was 152.43 tonnes. The sericulturists benefited under various programmes are 179 under Sericulture development programme, 61 under Prime Minister Kisan Sinchayee Yojana and 38 under Rashtriya Krishi Vikas Yojana. Some of the farmers and rearers i.e. around 441 members were also benefited under new initiatives under sericulture development and assistance to stakeholders in the district. No Separate GLC data is available under the sector the same is being reported under other priority sector

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There is a need to establish more number of nurseries and expansion of the capacity of existing nurseries for production and supply of quality saplings and planting materials of improved varieties at reasonable price, particularly to farmers in the watershed areas • There are 5 certified farms/nurseries in the district under Department of Horticulture (DoH), while none in the private sector.

- DoH and KVK conducts training programmes for farmers on scientific methods of cultivation of horticultural crops apart from organising horticulture shows, seminars and exhibitions.
- Lack of awareness and education among farmers and traders about post-harvest management. Poor network of extension services along with inadequate postharvest infrastructure like cold chains, grading and packing houses.
- Lack of adequate processing facilities and weak supply chain management and poor marketing network and infrastructure exacerbated by dwindling water resources.
- Lack of adequate technical expertise at bank branch level and lack of orientation for financing of horticulture sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Dryland Horticulture crops- Ber-Ber- 5m x5m 160/Acre	Acre	0.77	80	140	107.87	86.30

2	Floriculture-Jasmine - Jasminum grandiflorum-1.5m x1.5m 1780/Acre	Acre	0.82	80	70	57.68	46.13
3	High density plantation- Papaya-3mx3m 444/Acre	Acre	1.06	80	2450	2595.32	2076.20
4	High density plantation- Pomegranate-Pomegranate 3.5mx3.5m 326/Acre	Acre	2.73	80	2265	6180.04	4944.04
5	Medicinal & Aromatic Crops	ha	0.80	80	350	280.91	224.70
6	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-6mx6m -110 /Acre	Acre	1.13	80	350	395.08	316.05
7	New Orchard - Tropical/ Sub Tropical Fruits-Guava- 8mx8m 60/Acre	Acre	0.91	80	1050	955.01	763.98
8	New Orchard - Tropical/ Sub Tropical Fruits-Mango- 9mx9m- 50/Acre	Acre	1.17	80	4100	4781.83	3825.46
9	New Orchard - Tropical/ Sub Tropical Fruits-Mango-High density planting-5mx5m- 160/Acre	Acre	2.65	80	750	1990.20	1592.16
10	Nursery -Vegetables and Flowers-shade net-0.5 acre model	Acre	8.61	80	700	6029.45	4823.56
11	Perennial Vegetables -Curry Leaf-3m x1.5m 880/Acre	Acre	0.43	80	105	44.94	35.98
12	Perennial Vegetables - Drumstick-3.5mx3.5m 326/Acre	Acre	0.44	80	70	30.73	24.57
13	Protection Structure-Poly/ Green Housing-NVPH +2 side corridor+0.5 mm gutter (>560sq.m>1056sq.m)	sq.m.	0.01	80	35	0.35	0.28
14	Sericulture-Chawki Rearing- Mulberry Garden Establishment 2 acre	Acre	1.50	80	140	209.72	167.79
Sub Total					12575	23659.13	18927.20
Total					12575	23659.13	18927.20

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The total Geographical Area of the district is 552495 ha of which forest area is 29451 ha (5.33%). The forest cover is also classified by its legal status as Reserved (31672.735 ha), Protected (1069.567 ha) and unclassed (354.52 ha).

- The district has as fallow land of 74124 ha (current fallow50489 ha and other follow 23635). the total waste land is 23302 ha (5.02%) of which uncultivable land and 12024 ha.
- No Separate GLC data is available under the sector the same is being reported under other priority sector

2.1.5.2 Infrastructure and linkage support available, planned and gaps

There is a good potential for bio diesel plantation on private/ revenue wastelands of the State through private investments. The Biodiesel Board may assist in setting up of biodiesel plants in the district to commercially exploit the potential.

- There is potential for raising forest plantation for industrial use on the revenue wastelands.
- Agroforestry could be strengthened by promoting high value forest species like Rakta chandana, Sandal wood, Teak, Rose wood, etc. along with agricultural crops on farmlands
- There is a lack of awareness about the economics / bankability of agro-forestry/ farm forestry schemes among the farmers/ bankers. The Forestry Department may create awareness among the farming community and the bankers to give a thrust to the activity.
- National Bamboo Mission has a credit linked subsidy component of 25 % to 60 % of the Project Cost to promote bamboo plantations and promotion of bamboo value chain.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Nursery/ Propagation unit- Traditional Nursery	Acre	6.21	80	140	868.84	695.10
2	Plantation--Agro forestry	ha	1.07	80	70	74.90	59.92
3	Plantation-Bamboo-5m x5m 444/ha	ha	0.82	80	245	201.88	161.49
4	Plantation-Bamboo-Tissue culture 5m x5m- 400/ha	ha	0.92	80	35	32.20	25.76
5	Plantation--Farm forestry	ha	1.18	80	70	82.39	65.94
6	Plantation-Mahagony-4.57 m x 4.57m 478/ha	ha	1.20	80	210	251.65	201.32
7	Plantation-Sal-Melia dubia- 3m x3m 1111/ha	ha	1.54	80	210	323.54	258.86
8	Plantation-Sal-Silver oak-3m x3m -1111/ha	ha	1.54	80	210	323.54	258.86
9	Plantation-Teak-2m x 2m 2500/ha	ha	2.38	80	245	581.98	465.57
Total					1435	2740.92	2192.82

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Koppal district has 2.31 lakh cows and 0.63 lakh buffaloes. There are 18 veterinary hospitals, 49 veterinary dispensaries, 4 mobile veterinary centres and 10 primary veterinary centers in the district. Fodder production is gaining greater importance in the State due to frequent occurrence of natural calamities like drought.

- During 2023-24, 48287 AIs were done and 3.68 lakh animals were treated. The milk production was 279 thousand tones. There are 304 Dairy Cooperative Societies in the district with a total membership of 114262.
- No Separate GLC data is available under the sector the same is being reported under other priority sector

2.1.6.2 Infrastructure and linkage support available, planned and gaps

There are 12 veterinary hospitals, 62 veterinary dispensaries, 5 mobile dispensaries and 8 primary veterinary centres are located in different blocks of the district. Considering the extent of area and the livestock to be served, the existing veterinary facilities is adequate.

- There are 4 feed manufacturing units at KMF has a feed manufacturing unit with 125 MT/day capacity which caters to the needs of the district also. Though the availability of concentrate feed is adequate, the arrangements for quality control are poor.
- There are 2 milk chilling plants under DMU established at blocks with an aggregate capacity of 30,000 LPD. In addition, 4 bulk milk coolers are established in different villages together having capacity of 8 TLPD litres per day.
- Fodder cultivation needs to be encouraged on a larger scale by the department by providing fodder seeds and necessary training to dairy farmers Calf rearing and breeding are to be encouraged in order to ensure availability of quality animals in the district. Financing of calves may be undertaken by the banks. Procurement, processing and marketing activities need to be encouraged in private sector too.
- Banks may encourage financing or setting up of private veterinary clinics by veterinary graduates under agri.-clinic scheme. Banks may also finance and setting up of feed analytical laboratories, processing units and support fodder development and other related activities.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.07 Animal Husbandry - Dairy								
1	Buffalo Farming--Graded Murrah 10 animal unit	5+5	15.86	80	35	555.03	444.01	

2	Buffalo Farming--She buffaloes Graded Murrah yeilding 10 -12 lpd 2 animal unit	1+1	2.47	80	560	1384.18	1107.33
3	Buffalo Farming--Surthi dharwad 10 animal unit	5+5	12.28	80	525	6448.89	5159.14
4	Buffalo Farming--Surti/Dharwad yeilding 6 to 8 lpd 2 animal unit	1+1	1.75	80	525	921.27	737.03
5	Crossbred Cattle Farming--CBC - 2 Cow Unit - HF	1+1	2.13	80	630	1341.48	1073.17
6	Crossbred Cattle Farming--HF 10 animal unit	5+5	15.76	80	630	9929.50	7943.60
7	Dairy Cattle Buffalo Shed--130 sq ft shed @ 200 per sq ft	No.	0.28	80	70	19.46	15.61
8	Fodder Cultivation--Fodder cultivation(Stylo)	No.	0.27	80	350	93.66	74.90
9	Heifer Rearing--5 heifer calves cross bred	5	3.96	80	525	2078.51	1662.78
10	Indigenous Cattle Farming--Gir Sahiwal Tharparkar 10 animal unit	5+5	13.35	80	105	1402.10	1121.68
Sub Total					3955	24174.08	19339.25

A.08 Working Capital - AH - Dairy/Drought animal

1	Buffalo Farming_Others_per animal per month maximum for two month cycle	1+1	0.52	1	350	180.88	180.88
2	Cross bred Farming_Others_per animal per two month cycle	1+1	0.47	1	350	162.82	162.82
3	Indigenous Cattle Farming_Others_Local Cow per animal per two month cycle	1+1	0.17	1	175	30.17	30.17
Sub Total				875	373.87	373.87	
Total				4830	24547.95	19713.12	

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

- As per 20th Livestock census there are 40.09 lakh Poultry birds in the district. Broiler poultry is growing over 15% and layer poultry at 10%.
- The production of eggs was 14626 lakh during 2023-24.
- No Separate GLC data is available under the sector the same is being reported under other priority sector

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- There is a Regional Poultry Breeding and Training Centre at Gangavathi.
- There are 8 feed manufacturing units in the district including one in cooperative sector.
- There is need for a disease diagnostic lab to be established in the districts and there are

no organized marketing facilities for sale of eggs and meat in the district. There is Scope for hatchery unit for layer chicks. The department/private sector may consider establishing such units. • SHGs / JLGs may be encouraged to set up breeding units of low input technology birds of commercial Giriraja chicks which may be credit linked under the Backyard Poultry Scheme. • Banks to play proactive role in financing of broiler units, especially Giriraja birds under backyard poultry system taking into account their technical feasibility and financial viability. • The AH department may also explore the possibility of setting up of layer hatchery unit in the district.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.09 Animal Husbandry - Poultry								
1	Commercial Broiler Farming-- 1000 birds per batch	1000	3.35	80	350	1172.22	937.72	
2	Commercial Broiler Farming-- Integration: broiler equipment(2000chicks; Rs. 35per bird	5000	12.20	80	7	85.40	68.32	
3	Commercial Broiler Farming-- Integration-2000 birds(Deep litter system)-MI structures	2000	4.88	80	245	1195.39	956.34	
4	Commercial Layer Farming-- 5000 layers(1+1+4 cage)-Civil Structures	5000	36.36	80	150	5453.79	4363.04	
5	Indigenous Poultry Farming-- Backyard poultry-50 females+10 males- Capitalised exp	100	0.21	80	3000	642.00	513.60	
6	Retail Poultry dressing/products outlet-- 300 birds per day	No.	10.70	80	175	1872.50	1498.00	
Sub Total					3927	10421.30	8337.02	
A.10 Working Capital - AH - Poultry								
1	Broiler Farming_Others_Rs 150 per Bird per batch 60 day cycle	Per Bird	0.00	1	1750000	2817.50	2817.50	
Sub Total					1750000	2817.50	2817.50	

Total	1753927	13238.80	11154.52
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2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

In the district majority of the population is dependent on Agriculture and animal husbandry activities. The animal husbandry activities play vital role in development of rural economy. To provide health care to the animals and for improvement and development of breeds of animals, various programmes are implemented successfully by the Department.

- In Koppal district the total number of sheep, goat and pigs stood at 6.25 lakh, 1.73 lakh and 0.09 lakh respectively. The meat production in the district was 5301 tonnes.
- No Separate GLC data is available under the sector the same is being reported under other priority sector.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- Modernization of sheep and goat markets in 25 major agricultural produce markets to enable "live weight based sale"
 - There are 12 veterinary hospitals, 56 veterinary dispensaries, 5 mobile vet. Clinics and 14 primary vet. Clinics in the district. Generally veterinary health care is provided through the existing network of veterinary hospitals/dispensaries. However, the facilities are observed to be inadequate.
 - The demand for mutton is increasing, especially outside the district. Hence, there is scope for financing sheep and goat development schemes in the coming years.
- Establishment of a sheep and goat development centre in the district where all facilities like breeding, health care, marketing etc. are extended under one roof.
- Banks should encourage farmers to take up stall fed goat farming by providing adequate credit support.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
3	Goat - Breeding Unit-New Shed-Cost of Buck -Improved breed	100+ 5	11.48	80	140	1607.34	1285.90

4	Goat - Breeding Unit-New Shed-Cost of Buck -Local breed	100+ 5	9.68	80	140	1355.69	1084.58
1	Goat - Breeding Unit-New Shed-Cost of Improved breed Bucks	500+ 25	56.49	80	70	3953.95	3163.16
2	Goat - Breeding Unit-New Shed-Cost of local breed Bucks	500+ 25	47.68	80	70	3337.53	2670.01
5	Goat - Rearing Unit-New Shed-Cost of Bucks-Improved breed	10+1	1.21	80	290	501.96	401.59
6	Goat - Rearing Unit-New Shed-Cost of Bucks-Local breed	10+1	1.94	80	175	338.94	271.11
6	Goat - Rearing Unit-New Shed-Cost of Bucks-Local breed	10+1	1.02	80	175	177.87	142.31
7	Lamb Fattening Unit--Cost of animals-100 units	20	0.47	80	500	233.00	186.40
Sub Total					1560	11506.28	9205.06

A.12 Working Capital - AH - Others/SR

1	Goat Farming_Rearing Unit - Semi-intensive_Noram feeding 8 month cycle free grazing	20+1	0.35	1	875	216.37	216.37
2	Goat Farming_Rearing Unit - Semi-intensive_Normal feeding 8 month Cycle	20+1	0.35	1	350	121.45	121.45
3	Goat Farming_Rearing Unit - Semi-intensive_Stall feeding for 8 month cycle	20+1	0.70	1	350	246.33	246.33
4	Sheep Farming_Lamb Sheep Fattening_Fattening Unit 6 months cycle from 4 to 9 months	10	0.16	1	350	56.56	56.56
Sub Total					1925	640.71	640.71
Total					3485	12146.99	9845.77

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

- There were about 3892 families in the district engaged in fisheries as a full-time and 697 families on part-time basis.
- In the district there are 46 departmental tanks with Water Spread Area (WSA) of 2153.75 ha and 33 gram panchayat tanks with Water Spread Area (WSA) of 410.62 ha.
- There are 5 reservoirs with WSA of 1643 ha. During the year 2023-24 the fish production was 15760 MT amounting to 23583.10 lakhs.
- There are 11 fish markets in the district and 73.42 lakh fingerlings were distributed during the year. There is also potential for other activities like fish seed production, seed rearing (fry to fingerling), fresh water prawn culture, fish marketing, development of ponds for aquaculture, etc.

- No Separate GLC data is available under the sector the same is being reported under other priority sector.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- Fishery is undertaken on a very small scale in the district. Adoption of integrated aquaculture can increase the revenue and reduce the cost such as animal wastes can be effectively recycled as manure for the crops grown by the farmer and also can serve as feed for fishes, thereby reducing huge expenses on purchase of inputs. And can make use of the water in effective way.
- There are no fish seed production and rearing farms in the district. Fingerlings are obtained from Bhadravathi River project, Tungabhadra project and Pragathi Fish Seed Production Centers etc.
- Creation of awareness among bankers to finance good projects to make the sector sustainable

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Brackishwater/ Coastal Aquaculture--Bivalve cultivation(muselscalms pearl etc) 3mx3m	ha	0.21	80	175	37.45	29.96
2	Brackishwater/ Coastal Aquaculture-Crab Culture	ha	2.46	90	105	258.44	232.54
3	Fish Culture --Biofloc ponds with input cost of Rs.4 lakh (0.1ha)	ha	14.98	80	8	119.84	95.85
4	Fish Culture --Breeding and rearing of ornamental fishes (200-250sq.ft)	ha	1.61	80	35	56.21	44.94
5	Fish Culture --culture of freshwater catfish-Pangasius sutchi	ha	6.08	80	35	212.73	170.17
6	Pond construction-Pond Renovation & Desilting	ha	2.35	80	35	82.39	65.94
Sub Total					393	767.06	639.40
A.14 Working Capital - Fisheries							

1	Fish Culture in Pond__Inland pond on Contract basis	Per unit	0.02	1	350	7.84	7.84
Sub Total					350	7.84	7.84
Total					743	774.90	647.24

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

In Koppal district many SF/MF still depends on bullocks for ploughing mainly in unirrigated/ drought prone blocks of the district, these animals help in promoting organic farming, a thrust area for GoK.

Currently two wheelers are increasingly used by farmers for transporting of agricultural produce. The important breeds of bullocks popular among the farmers are Khilari and Hallikar. Financing of bullocks and bullock carts are mostly confined to government sponsored programmes / poverty alleviation programmes. The important breeds of bullocks popular among the farmers are Khilari and Hallikar.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Koppal district has a good network of Veterinary institutions

- DAH & VS is engaged in conserving the germplasm of draught breeds such as Khillar, Krishna valley, Hallikar, Amrithmahal and Deoni.
- Availability of quality wood for manufacturing of carts is limited in the district. Normally, the wood is procured from the neighboring districts. In recent times, attempts have been made to reduce wood content in the carts by substituting with metal. However, there is no organized arrangement for supply of carts. Artisans may be trained to undertake the work relating to carts.
- Specific programme may be implemented by DAH & VS for preservation, rearing and improvement of native draught breeds as well as for availability of work animals which may help in doubling of the farmer's income.
- There are a good number of two wheeler sales outlets as also service centres in the districts.

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

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

(₹ lakh)

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

1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles-Electric two wheeler	No.	1.61	80	105	168.56	134.82
2	Animal Driven Carts- Conventional Bullock Cart-	No.	0.32	80	525	168.56	134.82
3	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	No.	1.07	80	2800	2996.00	2396.80
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Second hand	No.	0.91	80	525	477.47	381.99
Total				3955		3810.59	3048.43

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

In the district, farmers generally cultivate Jowar and pulses along with rearing of Dairy animals. Combination of crops and sheep/ Goat rearing is also popular in the district. Back yard poultry is also an additional component with rearing of animals.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

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

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

- The state has proposed to operate warehousing and cold storage as sub-markets with online trading market platform, warehouse based sales facilities for agriculture and horticulture produces. The policy aims to provide modern integrated, cost effective warehousing and cold storage chain and other related logistics services to encourage more investment in the State thereby increasing the marketability of farm produce by providing value added services like Assaying, Grading, Cleaning, Labelling, Trading Platform and packing at warehouses / cold storages.
- In the district there are 5 APMC with each of these taluk having a separate market. 16 sub markets in the district, 5 warehouses (GoK) with total capacity of 16200 MT, 1 warehouse with 1480 MT (GoI), 2 warehouse(Private) with 1450 MT capacity of storage.
- under National Food Security Mission, Pulses & Coarse Cereals have been identified in the district. under National Horticulture Mission, the following horticulture crops have been identified for Mango, Grapes, Pomegranate, Banana, Pineapple, Cashew, Cocoa, Pepper, Ginger, Aromatic crops and Flowers.
- Gangavathi block which predominantly cultivates paddy has scope for construction of more godowns and marketing infrastructure.
- Dry Storage Godowns and Market Yards created in Karnataka under different schemes of NABARD & GoI, RIDF, NIDA, WIF, AMI, AIF.

- No Separate GLC data is available under the sector the same is being reported under other priority sector.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Dept. of Agricultural Marketing, GoK needs to promote 'Ag-mark' grading of agricultural produce to ensure better price and introduce e-tendering system in all APMCs of the state to ensure transparency.

- There is a need for creation of new agri. markets, certification/ standardization centres and other post-harvest facilities near the major production centres. Renovation and upgradation of existing infrastructure is also equally important
- There is a scope for construction of storage godowns, market yards and cold storages (up to 100000 MT) by Agencies viz KSWC, APMCs, individuals, etc.
- Department of Horticulture, GoK needs to support creation of pack houses, new cold storages, renovate existing cold storages, develop cold chains / cold chambers, etc.
- There is potential for financing storage godowns in the district .and provide pledge loans against Negotiable Warehouse Receipts (NWR)

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-For Horticulture Produce-1000 MT with single temperature	No.	102.72	80	2	205.44	164.36
2	Cold Storage-For Horticulture Produce-500 MT	No.	64.20	80	1	64.20	51.36
3	Cold Storage-For Horticulture Produce-Cold Storage-For Horticulture Produce-1000 MT	No.	107.00	80	1	107.00	85.60
4	Cold Storage-For Horticulture Produce-Cold Storage-For Horticulture Produce-5000 MT	No.	535.00	80	1	535.00	428.00
5	Cold Storage-For Horticulture Produce-Type 1 (CS-1) of PEB -5000 MT with single product storage	No.	642.00	80	1	642.00	513.60

6	Cold Storage-For Horticulture Produce-Type II (CS2)-PEB of capacity Min 500 MT	No.	642.00	80	1	642.00	513.60
7	Godown-Large- 1000 MT (Rs 3000 per MT)	No.	32.10	80	120	3852.00	3081.60
8	Godown-Large- 5000 MT (Rs 3000 per MT)	No.	160.50	80	26	4173.00	3338.40
9	Godown-Medium - 500 MT (Rs 3500 per MT)	No.	18.73	80	235	4400.41	3520.30
10	Godown-Onion Godown-Onion storage structure(25-500MT capacity)	No.	1.87	80	105	196.63	157.29
11	Godown-Renovation/ Expansion	No.	9.63	80	280	2696.40	2157.12
12	Market Yard-Drying Yard	No.	10.70	80	35	374.50	299.60
13	Market Yard-Extension/ Renovation	No.	53.50	80	35	1872.50	1498.00
14	Market Yard-Marketing Infrastructure	No.	165.85	80	3	497.55	398.04
Total				846	20258.63	16206.87	

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- Koppal district has moderately to deep, well-drained red sandy loam, and medium deep black soils. Soils in Gangavathi and Kushtagi blocks have low water retention capacity, whereas soils in Koppal block has medium water retention capacity. of the total geographical area of 5.52 lakh ha, forests - 0.29 lakh ha, non-agricultural land-0.73 lakh ha, permanent pastures account, 0.18 lakh ha and 0.18 lakh ha was fallow. NSA formed 73% of the total geographical area of the district. The district has 2568 ha of cultivable wasteland. The annual normal rain fall is 800 mm. A thrust is required for construction of water harvesting structures in order to improve groundwater table.
- In the District, NABARD is implementing 1 watershed project through WEDS (PIA) , the project period is for 5 years (from 2020 to 2025). The project area is around 1100 ha covering 3 villages of Koppal Taluk.
- NABARDs initiatives facilitate creating awareness on importance of saving water and enhancing credit flow towards water usage through “Water Campaigns and WASH”
- No Separate GLC data is available under the sector the same is being reported under other priority sector

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Millets have good market demand and are suitable for cultivation in less fertile, low rainfall areas. It is also best suited for organic farming.

- Soil Testing Laboratory / Soil Health Centre, have been established at Vaddarahatti Camp in Gangavathi block. However, a good number of mobile soil testing labs need to be promoted.
- The district has two seed farms, at Gangavathi and Guladalli.

- Commercial production of organic inputs viz., bio fertilizer, vermicompost/ vermi hatcheries and compost from vegetables, fruits, etc., may be taken up by farmer aggregates like FPOs, PACS, Producer Societies etc. The government may offer subsidy on organic inputs, which would encourage the farmers to adopt organic cultivation practices.
- Precision farming in field crops uses GIS, Remote Sensing and other technologies to achieve highest possible yields. Considering the erratic rainfall and frequent droughts in the state, precision farming may be considered as future of farming and initiatives under precision farming may be suggested for practice in the respective districts.
- Through introduction of JIVA project in the watersheds, prioritising soil health through traditional cultivation practices is in action. Extent of coverage of area/households in the above-mentioned project and its early-stage implementation observations/impacts may be recorded.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Bunding-Contour Bunding- 222 /3 slope/3 stones	ha	0.27	80	12600	3437.91	2750.30
2	Compost Pit--Composting	No.	0.24	80	3850	906.29	725.06
3	Farm Ponds/ Water Harvesting Structures--Black Soil -10 m x 10 m x 3 m - without stone pitching	No.	0.32	80	1050	337.05	269.64
4	Farm Ponds/ Water Harvesting Structures-- Renovation	No.	0.32	80	700	224.70	179.76
5	Fencing-Live Fencing	m.	0.59	90	1750	1029.91	926.87
6	On Farm development (OFD) Works -Field Channels-2-4 Bunding levelling deep ploughing pebble	m.	0.92	80	1400	1288.28	1030.61
7	Soil Conservation Activities/ Erosion Control activities-- soil testing labs	ha	5.35	80	7	37.45	29.96
8	Watershed Treatments-Gully plugs -GullyPlugs-L-1mHt- 0.75m Bottm -2.7 mtop-0.45 m fdn -0.3m	cum.	0.12	80	3283	386.40	309.12
Total					24640	7647.99	6221.32

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

- Koppal has been identified as one of the 171 districts for pulses under the National Food Security Mission, which entails providing certified seeds at subsidized rates to farmers for promotion and distribution of micronutrients.
- The District has good potential for Seed production and vermi composting etc. Many farmers are taking up vermi composting in their backyards. The district has tremendous potential for production of vermi compost as dairy is one of the leading economic activities.
- As per the District Statistical data, NPK consumption in the district during 2023-24 was 97009 tones (nitrogen 51513 tones, phosphorus 25725 tones and potash 19771 tones).
- There is scope for setting up of hi-tech advanced technology units in the field of agriculture and plantation & horticulture mainly to meet the export demands. All the innovative experiments in the field of agriculture can be demonstrated in the district.
- No Separate GLC data is available under the sector the same is being reported under other priority sector

2.2.3.2 Infrastructure and linkage support available, planned and gaps

University of Agricultural Sciences, Raichur, has a Seed Processing Centre and arrangements for cultivation of seeds through KVK, Gangawathi, extension unit of UAS Raichur to the farmers. The University has also set-up a bio-input production unit.

- Agriculture Department has been distributing seeds through its network of 39 Rytha Samparka Kendras (Farmers' Contact Centers).
- There is scope for setting up of a tissue culture unit, thereby reducing reliance on distant places for sourcing quality planting material.
- KVKs are imparting training to the farmers on various aspects of organic farming, soil fertility, environmental issues, etc., through demonstrations, transfer of technology etc
- The SHGs and FPOs are being assisted by NABARD through Rural Mart concept for development of their business and generate additional income.
- Creation /Financing facility under Agriculture Infrastructure Fund to mobilize the medium / long term debt finances facility for investment in viable projects for post-harvest management infrastructure and community farming assets through incentives and financial support to stakeholders in the agriculture eco-system.
- There is a need for training inputs in areas of seed production and development of tissue culture.
- Banks may give thrust on financing Tissue Culture development, encourage setting up of Seed Production, Bio-fertilizer and Organic farming units

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost-Agro. Waste Compost-Bio pesticide	No.	107.00	80	17	1819.00	1455.20
2	Compost/ Vermi Compost-Vermi Compost-Vermi Compost-3m x1.2mx 1m (3.60 Cu.m)	No.	0.13	80	750	96.30	77.03
3	Seed Processing-All Seed Types	No.	26.75	80	40	1070.00	856.00
4	Tissue Culture-Tissue Culture Plant Production and Sale	No.	26.75	80	11	294.25	235.40
Total					818	3279.55	2623.63

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

- The post-harvest losses are very high in agriculture, especially under horticultural crops. The value addition in food, fruit, vegetable and animal husbandry is minimal. There are 62 small scale food processing industries in the district
- The total production of food grains and oilseeds in district during 2023-24 was over 0.40 lakh MT. The production of major fruits was 1.45 lakh MT and vegetables was 5.48 lakh MT. The district produces, annually, 2.79 lakh MT of milk, 14626 lakh eggs, 5301 tons of meat and 5493 tons of fish.
- There are 292 milk societies with 38273 members. The potential activities in the district are processing of coarse cereals, minor millets, pulses, oilseeds, fruits, vegetables, milk, meat, etc. Koppal, being predominantly an agriculture economy, has good scope for agro processing industry.
- NABARD has provided assistance under WIF to GoK for establishing Rice Technology Park with facilities for processing, grading, packing, branding, marketing and export of rice at Karatagi.
- No Separate GLC data is available under the sector the same is being reported under other priority sector

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- NABARD under Kalyana Karnataka Project is establishing Common Faculty Centre cum Fruit Processing unit (viz, Mango, Papaya, Guava Products of which are Juice, Pulp & mango Dry powder in Koppal.
- Department of Horticulture is setting up a Technology park in Koppal District as PPP Model.
- There is scope for setting up of agro- processing units for value addition of pulses (bengal gram, green gram), cereals(maize) and oilseeds (groundnut) with proper training on quality, packing, branding, etc. to rural youth.
- There is potential for cold storage units (Agriculture/Horticulture), establish a new quality testing laboratory in the district.
- Banks may consider sanctioning based on the innovative/hi tech methods adopted by the entrepreneurs, subject to overall viability of the project.
- There is potential for establishment of agro processing unit, common facility centres.
- There is requirement for Skilled manpower in the Sector for sustainable growth.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit-- Animal feed (1MT)	No.	94.16	80	60	5649.60	4519.68
2	Agro Processing Unit--Bakery product units	No.	13.91	80	155	2156.05	1724.84
3	Agro Processing Unit-- Dairy/Milk Processing	No.	21.40	80	175	3745.00	2996.00
4	Agro Processing Unit--Flour mills (200 kg per day)	No.	5.89	80	175	1029.91	823.90
5	Agro Processing Unit-- Fruits/vegetable processing unit	No.	8.56	80	155	1326.80	1061.44
6	Agro Processing Unit-- Groundnut decorticating unit	No.	21.40	80	175	3745.00	2996.00
7	Agro Processing Unit--Maize value added products	No.	14.98	80	35	524.30	419.44
8	Agro Processing Unit--Mini Cold pressed oil unit (50 LPD)	No.	8.56	80	140	1198.40	958.72
9	Brewery/ Winery--Coffee pulper	No.	10.70	80	5	53.50	42.80
Total					1075	19428.56	15542.82

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

- The district has 112 Primary Agricultural Cooperative Societies (PACS) with a membership of 1.77 lakh, many of which help farmers access not only credit,
- PACS having godowns provide pledge loans to their members and prevent distress sale by farmers. Loans up to ₹5 crore to PACS can be extended for disposing of farm produce of their members.
- NABARD has extended financial support for promotion of 10 Farmer Producer Companies (FPOs) i.e. of which 5 FPOs -AH & 1 FPO (Agro Forestry) under CSS in the district, so that farmer members can participate in backward and forward linkage activities in a more participatory manner.
- The extension services are provided for farmers doing agriculture and allied sectors, create gainful self-employment opportunities through Agri Clinic and Agri Business Scheme.
- Under AIF scheme NABARD is providing special refinance assistance to the DCCBs to encourage PACS to take up various activities to strengthen them to become a multi-service centre.
- SHGs in the district are engaged in allied agricultural activities like dairy, rearing of buffalo and poultry They are also involved in offfarm sector activities such as handicraft items like kasuti weaving, tailoring, bamboo weaving, etc. for their livelihood.
- No Separate GLC data is available under the sector the same is being reported under other priority sector

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Setting up of few AC/ABC units in each of the Gram Panchayats with bank finance can bring definite impact under the sector.

- Farmer Producers Cooperatives being formed with support from NABARD, Department of Agriculture and Horticulture in the district, banks may actively engage with these FPOs to meet their credit requirements of the farmer's.
- SHG & JLG financing is provided through 14 MFIs, /banks. Banks may avail the benefit of digitization and ensure credit linkage of more number of SHGs.

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

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

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

C.02 Ancillary Activities - Others

1	Agri Clinic & Agri Business Centers	No.	21.40	80	160	3424.00	2739.20
5	Loans to Agri. Start-ups	No.	10.70	80	2	21.40	17.12
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	214.00	80	15	3210.00	2568.00
3	Loan to PACS/ FSS/ LAMPS	No.	10.70	80	35	374.50	299.60
4	Loan to PACS/ FSS/ LAMPS-- Loans to Coops for disposing of produce	No.	5.35	80	50	267.50	214.00
Total				262	7297.40	5837.92	

Title : Kalyana Karnataka Project

NABARD convergence with MPLADS fund allocated by Honble Finance Minister Smt. Nirmala Sitharaman proposes a Establishing a Training cum Common Facility Centre for Fruits processing at Methagal village Koppala Taluk. convergence with

Title : Horticulture Technology Park

Department of Horticulture is setting up a Horticulture Technology Park (IFS Model) in 200 acre in Siravar village Kanakageri taluk with a budget of 9994.80 Lakhs under PPP

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

As per the MSME Act 2006 (27 of 2006) amendment with effect from 1 June 2020, the criteria for classification of micro, small and medium enterprises, Composite Criteria: Investment in Plant & Machinery/ equipment and Annual Turnover

- Micro - Manufacturing Sector - Up to ₹1.00 crore , Service Sector- Turn over does not exceed ₹5.00 crore
- Small - Manufacturing Sector - Up to ₹10.00 crore , Service Sector- Turn over does not exceed ₹50.00 crore.
- Medium - Manufacturing Sector - Up to ₹50.00 crore, Service Sector- Turn over does not exceed ₹250.00 crore.
- In the District, KSSIDC has developed 1 industrial estate in which 4 industrial sheds and 48 plots have been allotted.
- The total no of units registered is 14746 employing 147624 (Micro 14240 units employing 139873, Small 486 units employing 6853, Medium 20 units employing 898.
- There are 24 Weavers Cooperatives society operating in Koppal Taluk, Gangavathi, Kushtagi Taluk, Yelburga Taluk
- The production activities undertaken by these industries include oil extraction, agro-processing building materials, food processing, textiles, furniture, leather, chemicals, metals, paper, printing, plastic, minerals, machine tools, transport etc.
- The GLC flow to the MSME Sector in the district was ₹63783.25 lakhs in 2022-23, ₹97361.06 in 2023-24 and ₹99390.47 in 2024-25.

3.2 Infrastructure and linkage support available, planned and gaps

- All the taluks are having good transport facilities is well connected by train & Road to the State/National highway which is required for industrial development
- The weavers in the district are following traditional methods of weaving. There is a need for technological upgradation and regulation for sustainability of the activity.
- Create Awareness of various schemes of DIC to facilitate and help prospective beneficiaries on getting institutional credit at village / panchayat level.
- There is a need to ensure regular/uninterrupted power supply to the industries by installing industrial purpose express lining
- The concerned departments are required to conduct buyer/seller meets for strengthening the market for rural artisans. Opening of sales outlets/ showrooms, quality control, tie up with marketing enterprises, training and skill upgradation, common facilities, transport etc. should form part of the strategy

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	1250.00	80	0	0.00	0.00
2	Manufacturing Sector - Term Loan-Micro	No.	50.00	80	140	3500.00	2800.00
3	Manufacturing Sector - Term Loan--Other Finance to MSME	No.	3.50	80	140	490.00	392.00
4	Manufacturing Sector - Term Loan-Small	No.	100.00	80	0	0.00	0.00
Sub Total					280	3990.00	3192.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	125.00	100	43	13437.50	13437.50
2	Manufacturing Sector - Working Capital-Micro	No.	25.00	100	35	875.00	875.00
3	Manufacturing Sector - Working Capital-Small	No.	25.00	100	2500	111250.00	111250.00
Sub Total					2578	125562.50	125562.50
II. MSME - Others							
1	KVIC Units	No.	5.00	80	0	0.00	0.00
2	Loans to MSME Start-ups	No.	100.00	80	1	100.00	80.00
Sub Total					1	100.00	80.00
Total					2859	129652.50	128834.50

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

The District has a potential to develop as an export hub which would enable Farmers, MSMEs and industries present there to get benefit of export opportunities in the overseas markets and shift focus on district led export growth for self-sufficiency and self-reliance. The following identified Products which can be value Added:

- Rice, Mango (Kesar and Bhanish), Guava Pink, Papaya, Pomegranate.
- Major products exported during 2024-25 – Rice (other than Basmati) Pulses, Spices, other Cereals, other oil seeds, Fruits and Vegetables, Groundnut, Millets.

The agriculture products are being produced viz, Maize, Paddy, Jower, Sunflower, processed food, Minerals and Mineral based Products, Engineering and exported to the countries viz, Hongkong, Switzerland, Holland, China, Indonesia, Spain, France and Italy.

No Separate GLC data is available under the sector the same is being reported under other priority sector

4.1.2 Infrastructure and linkage support available, planned and gaps

The scope for supporting infrastructure to facilitate smooth logistics and preservation of food quality. Good infrastructure facilities ensure the proper delivery and safety of the exported product along with savings in time and cost.

- Lack of forex branches in the district and the operation handling outside district makes the credit access difficult for the exporter, a mechanism needs to be evolved to address the same.
- Uninterrupted power supply needs to be ensured.
- Inadequate post-harvest infrastructure facilities like procurement centres, grading, washing, waxing, packing units, refrigerated transport, pre-cooling and cold storages, intermediate cold storages, processing units and export houses.

§ Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC. Micro, small and medium exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of the forms.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	300.00	80	7	2100.00	1680.00
2	Export Credit -Pre Shipment Export Credit	No.	300.00	80	7	2100.00	1680.00
Total				14		4200.00	3360.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

- The literacy rate in Koppal district as per 2011 as per Census was 68.09% (Male 78.54% and Female 57.55%, literacy rates in Rural 66.05% and Urban 78.03%).
- 384 Lower Primary Schools with total enrolment of 107718.
- 866 Higher Primary Schools with total enrolment of 82274.
- 306 high schools with enrolment of 51088.
- 105 PU Colleges with enrolment of 24890.
- 17 General Degree Colleges, 1 Medical college, 1 allopathic medical college, 1 Engineering college and 6 polytechnics Colleges. (Sources District at a Glance).
- Ground level credit flow for the sector during the last three years is ₹1081.73 lakhs in 2022-23, ₹1407.65 lakhs in 2023-24 and ₹5570.03 in 2024-25

4.2.2 Infrastructure and linkage support available, planned and gaps

- GoI portal known as Vidya Lakshmi (www.vidyalakshmi.co.in) for students seeking Education Loan wherein students can view apply and track the education loan applications to banks anytime anywhere. The portal also provides linkages to National Scholarship Portal for the benefit of deserving students.
- Awareness creation is needed at the institutions to familiarise the students about various schemes at regular stages of education.
- Exposure to different vocations during upper primary and secondary school can be valuable experience for children.
- Financial literacy programmes by Banks to be conducted in Education institutions to create awareness on credit support availability.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	10.00	90	1750	17500.00	15750.00
Total					1750	17500.00	15750.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Karnataka State Government also accords high priority to public housing for the socially and economically weaker sections both in rural and urban areas. The Housing needs of low income, middle income and high income groups are also catered to by implementing several state level housing programmes in addition to the GoI's Centrally Sponsored Schemes.

- The other schemes that are being implemented for housing in Karnataka are Pradhan Mantri Awas Yojana Housing for All (PMAY-HFA), Chief Minister's One Lakh Bengaluru Rajiv Awas Yojana (RAY), Devraj Urs Housing Scheme, Dr. B.R. Ambedkar Nivasa Yojana, Rural Ashraya/Basava Vasathi Yojana.
- Koppal has a total of 264595 houses of which, under various GoI/GoK Schemes houses have been constructed
- Devaraj Urs Housing scheme in Rural 267 houses & in urban 12 houses were constructed and allotted.
- PMAY in Rural 1426 houses & in urban 293 houses.
- Vajapaye Housing Scheme in 259 houses.
- Dr. B R Ambedkar awas scheme 1798 house(source: district at a Glance)
- Ground level credit flow for the sector during the last three years is ₹1081.73 lakhs in 2022-23, ₹1407.65 lakhs in 2023-24 and ₹1647.02 in 2024-25.

4.3.2 Infrastructure and linkage support available, planned and gaps

Rising land cost, spiraling construction costs, and inadequate availability and reach of micro-finance measures are affecting the sector.

- The project cost is very high in relation to the repayment capacity of large number of people and the residential house does not generate any income to the owner occupant. This poses a major hurdle in finding potential customers by the bank.
- There is a need to create awareness of the various government schemes under which subsidy is available to eligible beneficiaries.
- There is a need for banks not only for sanctioning loans for construction/ purchase of ready built houses/ flats but also develop a Housing Loan Guarantee Fund by leveraging and linking the same with insurance, which in the event of the untimely demise of loanee, the loan can be adjusted against the claim out of the guarantee fund.
- The process of housing loans needs to be simplified owing to long gestation period of housing projects, coupled with multiple approvals to be obtained from multiple authorities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	5.00	90	2800	38000.00	33700.00
Total					2800	38000.00	33700.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

As on 31.03.2025, 44134 projects have been sanctioned to the Govt. of Karnataka under RIDF IXXVII covering Irrigation projects Flood Protection Works Ground Water Recharge Structures Roads Bridges Godowns Rural Markets Primary Schools Secondary Schools First Grade colleges ITIs Polytechnic Colleges Backward Classes Hostels PU Colleges Anganwadi Centres Primary Health Centres Watershed development Village Knowledge Centers Rural Service Centers Sericulture Fish Jetties and Drinking water projects.

In the district a total of 1380 projects viz, (102 projects in Agriculture Sector, 136 in irrigation, 43 Bridges, 260 roads and 829 Social projects) involving RIDF assistance of Rs.57905.14

lakhs has been sanctioned of which an amount of Rs. 32620.64 lakhs has been disbursed as on 31 March 2025.

In the District the road length Km is 6127.68 kms, Road length 110 Kms against road length Kms per 100 Sq Kms area, the total Geographical area in Sq Kms is 5570, 95.85 % of Habitations having access to all weather road. (source: District at a Glance).

5.1.2 Infrastructure and linkage support available, planned and gaps

There is a need for creation of new agri. markets, certification/ standardization centres and other postharvest facilities near the major production centres. Renovation and upgradation of existing infrastructure is also equally important.

Department of Horticulture, GoK needs to support creation of pack houses, cold storages, develop cold chains / cold chambers, etc.

Water Resources: Necessary repair works of Feeder channels leading to tanks may be takenup. This will increase and recharge the ground water level. Department may seek assistance under RIDF.

The utilization of allocated 130 TMC under UKP StageIII involves raising the storage at Almatti Reservoir from RL:519.60 Mt to RL:524.256 Mt. (additional storage of 100 TMC) and it is contemplated to provide irrigation for 5.94 lakh Hectares of command area in Vijayapura, Bagalkot, Kalaburgi, Yadgiri, Raichur, Koppal and Gadag districts of Northern Karnataka.

Under UKP StageIII, the works under 9 Project Sub components, viz; Mulwad, Chimmalgi, Mallabad, Herkal, Koppal LIS, Indi & Rampur LIS Extension, Narayanpur Right Bank Canal Extension and Bhima Flank are in various stage of progress.

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

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

- Economic Development depends on availability of good social infrastructure. Social infrastructure primarily means the basic facilities services and installations needed for a community or society and include healthcare education sanitation etc. Private sector management and investment is required in social infrastructure in view of the limited resources/capacity of the Government to expand services in these areas.
- Considering good connectivity, the district needs to plan infrastructure with a futuristic vision covering infrastructure involving social infrastructure Health facilities good roads public transport water power housing etc. that would act as a catalyst for more investments to flow into the district.

5.2.2 Infrastructure and linkage support available, planned and gaps

- Many schools in the district require renovation and drinking water & sanitation facilities. DPI/DPU to take a review and seek support under RIDF.
- Infrastructure facilities like solar lights Hi-tech teaching aids etc. can be planned to be introduced in the schools.
- Health care units covering a few schools nearby can be planned to provide immediate care for students and teaching staff.
- Proper sanitation in Rural and urban areas of the district can be planned in a phased manner to ensure non-stagnation of used water flowing in the drains to ensure clean environment.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	20.00	80	355	7100.00	5680.00
2	Education-Colleges	No.	500.00	80	1	500.00	400.00
3	Education-Schools	No.	200.00	80	7	1400.00	1120.00
4	Healthcare-Diagnostic Lab	No.	25.00	80	1	25.00	20.00
5	Healthcare-Nursing Home	No.	100.00	80	3	300.00	240.00
6	Sanitation-Toilets	No.	0.30	80	700	210.00	168.00
Total					1067	9535.00	7628.00

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

- Koppal has potential for wind energy which is identified by KRED in the district provides lot of scope for generation of electricity through wind energy.
- Koppal district has installed Renewable Energy power projects of capacity of 547.57 MW up to June 2024. This includes solar energy of 144.50MW, Wind energy of 350.57 MW, SHP 27 MW, Bio Gas 19.50 MW (Source-Karnataka Renewable Energy Development Limited).
- There are many private solar power generation companies have set up their solar power plants in the district specifically in Koppal & Kushtagi Taluk

5.3.2 Infrastructure and linkage support available, planned and gaps

Biofuel/Biodiesel: Biofuel development in India centres mainly around the cultivation and processing of Jatropha plant seeds which are very rich in oil (40). Constraints in the sector include non-availability of quality raw material for industrial scale production lack of technology and price competitiveness with fossil fuels. Government may consider allowing corporates to cultivate plants in shrub forest areas from which bio-fuel oilseed could be obtained.

- Provide exclusive training to rural youth on maintenance and servicing of solar transmission. Universities / Government offices can popularize usage of Bio-fuel by conducting camps to showcase processing and actual usage of energy generated. Raising public awareness about the benefits of renewable energy and encouraging community participation in local renewable projects can help build broad-based support for the sectors growth.
- **Solar Energy:** Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahabhiyan (PM KUSUM) This scheme is one of the largest initiatives in the world to provide clean energy to more than 3.5 million farmers by solarising their agriculture pumps.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
VII. Renewable Energy								

1	Solar Energy-Roof Top Solar PV System with Battery-upto 3KW	No.	2.40	90	70	168.00	151.20
2	Solar Energy-Solar Pump Sets-10 hp (With USPC)	No.	5.10	90	70	357.00	321.30
3	Solar Energy-Solar Water Heater System	No.	1.90	90	35	66.50	59.85
4	Solar Energy-Stand Alone Solar Power Plants-Solar Home Lighting	No.	0.25	90	35	8.75	7.91
5	Solar Energy-Stand Alone Solar Power Plants-Solar operated home equipment	No.	0.65	90	35	22.75	20.51
6	Solar Energy-Stand Alone Solar Power Plants-Solar rooftop grid connected	No.	1.50	90	70	105.00	94.50
Total				315		728.00	655.27

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	1332	465.70	398.58
B	Ongoing tranches	48	113.36	101.52
	Total (A + B)	1380	579.05	500.10

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	244	163.09	154.55
B	Rural roads & bridges	305	253.08	206.96
C	Social Sector	829	130.52	111.28
	Total (A + B + C)	1378	546.68	472.78

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	136	Irrigation potential	ha	10287.78
B	Rural roads	262	Road length	km	18947.06
C	Bridges	43	Bridge Length	m	6360.44

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Anganwadi	325	Villages		15201
2	Animal Husbandry	42	Cattle/Farmers		116269
3	Backward Class Hostel	1	Villages		94
4	Cold Storages	3	Metric Tonne		1647
5	Fish Jetty	1	Metric Tonne		562
6	Fisheries Project	1	Metric Tonne		105
7	Godown	18	Villages		340

8	Govt. Tool Room and Training Centre	2	Villages		88923
9	Ground water Recharge	18	Villages		1234
10	Horticulture College	1	Villages		33419
11	Industrial Training Institute	5	Villages		124704
12	Maternity and Child Hospital	1	Villages		950
13	Moraji Desai Res School	1	Villages		39637
14	Polytechnic	6	Villages		222278
15	Pre University	70	Villages		232944
16	Primary Health Centres	8	Villages		222278
17	Primary Schools	272	Villages		232944
18	Raitha Sampark Kendras	21	Villages		26163
19	Rural Markets	6	Villages		9912
20	Rural Service Centre	2	Villages		91
21	Secondary Schools	132	Villages		90932
22	Watershed Development Projects	1	Villages		250

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

- All India position of SHG credit linkage has increased from Rs.29.00 lakhs in 1992 to staggering Rs.2,09,286 crore. Karnataka has been actively involved in the SHG Bank Linkage Programme since its inception. The National Rural Livelihood Mission (NRLM) the poverty reduction programme of GoI is being implemented as Karnataka State Rural Livelihood Mission (KSRLM) in all the blocks of Karnataka.
- During 2023-24 total no of 117424 SHGs were saving linked with Rs. 531.40 crore and 375701 SHGs were credit linked in tune of Rs. 14531.41 crore. To arrive at realistic picture of SHG- BLP in the State the banks to sanitize the SHG data and weed out inactive SHGs not operating the SB a/c for more than two years and show them separately. By this exercise a more realistic data of active SHG available in the State and the district can be derived. (Source: SLBC Karnataka)
- During the year 2023-24, a total of 1642 SHGs were credit linked amounting to Rs 84.78 crore. a total of 1820 SHGs were savings linked with a deposit of Rs 311.22 lakhs
- The Joint Liability Group (JLGs) Scheme of financing the mid- segment clients among the poor leverages on social collateral offered by the members. The loan is extended for economic activity whereby JLG members are able to come out of debt trap and improve their economic and social status and Banks are able to improve their business portfolio with prompt repayment by JLG members.
- As on 31 March 2024 Rs 7693.64 crore loan have been disbursed to 997418 JLGs and loan outstanding stood Rs 17294.97 crore w.r.t 3025872 JLGs.(Source SLBC Karnataka)
- To scale up the JLG portfolio NABARD has entered into Tripartite MOU with Karnataka Gramin Bank, Canara Bank in the District for promotion and credit linkage of JLGs over a period of 03 years.

6.2 Infrastructure and linkage support available, planned and gaps

- In the district there are 14 MFIs operating in the SHG / JLG programme as on 31 March 2024 with an credit outstanding amounting Rs. 1150.29 cr covering 207701 accounts. 05 NGOs are acting as BCs for various banks. These NGOs/ MFIs have been providing handholding support to the or empowerment/strengthening of SHGs which has resulted in enhanced scale of operation, income generation and involvement of SHGs in a wide spectrum of activities.
- There exists a gap in the credit linkage of SHGs as compared to savings linked and the banks need to arrive at the realistic picture of SHG- BLP in the district by cleansing the data. All the 7 blocks have been covered under SHG -BLP.
- NABARD provides financial support by way of grant for capacity building of partner agencies viz. NGOs Bank and Govt. Officials; capacity building of SHG leaders/members through training/LEDPs exposure visits to banks/institutions pioneering in mF initiatives field visits to nearby SHGs for banks Govt. officials NGOs etc.
- In the District 04 Livelihood Entrepreneur Development Programme (LEDP) have been conducted. SHG/JLG members have been trained in Bag Making, Dairy Development,

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Differential Rate of Interest Scheme--Consumption	No.	0.50	100	350	175.00	175.00
2	Loans to Distressed Persons-- Non Institutional Loans	No.	1.00	100	175	175.00	175.00
3	SHGs/ JLGs--JLGs	No.	2.00	100	2500	5000.00	5000.00
4	SHGs/ JLGs--SHGs	No.	2.00	100	10000	20000.00	20000.00
5	Start-ups--Other than Agri & MSME	No.	100.00	80	1	100.00	80.00
6	State Sponsored Organisation for SCs	No.	1.00	100	35	35.00	35.00
Total					13061	25485.00	25465.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Alternative modes of lending towards Crop loan like Joint Liability Groups (JLG), Self Help groups need to be promoted to reach out to cultivators not having land records in their name.
2. Adequate stock of seeds may be made available by Department of Agriculture to combat the climatic conditions prevailing in the kharif season to mitigate distress of the farmer.
3. Awareness regarding PMFB has to be created among non-loanee farmers by Department and Bankers.
4. Banks may encourage pledge financing/eNWR to enable farmers to avoid distress sale.

2. Water Resources

1. Department of Agriculture should create awareness on water conservation through good agricultural practices/adoption of water efficient cropping pattern for increasing water usage efficiency.
2. Rejuvenation of existing tanks/waterbodies by de-silting would enhance their storage and percolation capacities.
3. Banks may, in suitable locations extend credit support to farmers for construction of artificial recharge structures, rain water harvesting schemes, farm ponds, small weirs/check dams, etc.

3. Farm Mechanisation

1. Provide increased access to farm implements on hire basis to small/ marginal farmers through grass-root level institutions like PACS.
2. Extension services to focus on suitable machinery based on operational holdings of farmers.
3. Banks may encourage financing for power tillers/small farm equipment/used tractors.

4. Plantation and Horticulture

1. Department of Horticulture to demonstrate and support cultivation of innovative and high value crops.
2. Post-harvest facilities for Cleaning, sorting, grading, packing units has to be promoted in vegetables, spices and horticulture crops. Department and Banks to converge their support to FPOs and progressive farmers.
3. Protected Cultivation Green House, Shade net & Nurseries

5. Forestry/ Waste Land Development

1. The approach of the Forest Department needs to focus on promoting commercial forestry through demonstrations on farmers' lands by growing appropriate species that will augment farmers' incomes.
2. Provide bamboo saplings to SF/MF households through forest departments. The artisans find it difficult to procure bamboo, which is used as raw material for various kinds of products that they make.
3. Private nurseries for raising forest plant species may be financed by the Banks.
4. Will augment farmers' income, can also promote intensive bund side plantations over large areas by planting appropriate species

6. Animal Husbandry - Dairy

1. Fodder cultivation needs to be encouraged on a larger scale to sustain the traditional dairy activity. The department should intensify interventions such as supply of fodder mini kits and fodder root slips to encourage cultivation of fodder crops and take other necessary measures.
2. Considering the vast potential for dairy activity in the district, the banks should ensure that concerted efforts are made and adequate credit is extended for the development of the sector.
- 3.

7. Animal Husbandry - Poultry

1. To ensure effective bio-security, use of incinerators may be encouraged and infrastructure for common incinerator facilities may be established at major poultry production centres.
2. SHGs may be encouraged to rear brooding units of commercial Giriraja chicks and backyard poultry birds like Cauvery, Swarnadhara, etc. Such SHG units may be credit linked. The department may guide the SHGs to take up the activity with credit linkage. Assistance from Backyard Poultry Scheme can be sought for.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Non availability of adequate grazing lands is one of the major deterrent in taking up sheep and goat rearing by farmers.
2. Banks may encourage financing of sheep / goat / piggery activities in the district.
3. Sheep Farmers' Cooperative Societies may be revitalized with assistance from the department so that banks can come forward to finance these societies for establishing processing units, carpet making and establishing modernised slaughter houses etc.
4. Nari Suvarna Rams may be supplied for breeding in the district. These rams have Fec B gene which enables twinning in sheep from F2 generation onwards thereby increasing the

productivity of sheep.

5. Support may be provided under training cum breeding to piggery farm located at Kalasa in the district.
6. In case of Rabbit rearing, State support is required for extension services. There are no breeding centres for goat in the district.

9. Fisheries

1. Establishment of soil and water testing facilities in potential taluks / hoblies
2. Strengthening of extension services at field level
3. Banks may encourage financing fishery activities, especially fish culture in ponds/tanks through SHGs / JLGs.
4. Ornamental fish breeding & rearing to be encouraged by banks with the support from MPEDA and Fisheries Department.
5. Cluster financing approach may be adopted by bank branches located nearby water surface area (WSA) in Malnad blocks and waterlogged areas of Hemavathi River.

10. Construction of Storage and Marketing Infrastructure

1. Negotiable Warehouse Receipt system may be encouraged to reduce distress sale immediately after the harvest.
2. Farmers' Institutions need to participate in the commodity markets to avail the benefit of price discovery of agricultural produce to reduce uncertainty in prices.
3. Lack of proper platform for aggregation of produce, infrastructures/facilities, like, roads, transport facilities, accessibility to pledge loan facilities, etc. are some of the issues which need to be addressed.
4. There is a need for construction of godowns for preservation/storage of food grains /onion near the production sites.

11. Land Development, Soil Conservation and Watershed Development

1. Conduct regular awareness programmes /capacity building programmes for farmers on soil conservation measures which is needed to protect the fertility of the soil.
2. Set up soil testing laboratories in each taluk or encourage PACS/Agri -graduates to set up soil testing laboratories and help them to avail incentives under the ACABC scheme of GoI.
3. Banks may extend institutional credit in the developed watersheds for taking up of income generating activities by the families in the watershed areas.
4. Water & Soil Conservation /management measures, like provision of sub-surface drainage system /fresh soil application, farm ponds are the need of the hour. Bankers/Societies need to finance these activities.

12. Agriculture Infrastructure: Others

1. As farmers have started moving towards less-chemical cum organic farming methods, the activities like production of bio-fertilizers, bio-pesticides, and vermi compost may need to be given more thrust and attention
2. Most of the processing units belong to the unorganised sector, where application of food-based laws for hygiene are not followed strictly. Training of micro, small and medium enterprises in the unorganised sector on food safety and quality standards is required - Will provide impetus to the sector

13. Food and Agro. Processing

1. There is a need for Dept of Agriculture and District Industries Centre to popularise this scheme so that more food processing units are setup and address concerns of home industries with Bankers.
2. Banks may have to effectively coordinate with agencies engaged in the development of industrial sector in the district with a view to meeting the credit needs of the sector

14. Agri. Ancillary Activities: Others

1. Subsidy under NRLM is available to DCCB and RRB for loans up to ₹5 Lakh SHG groups which can be used for providing credit at concessional rate to these groups. Bankers to liaison with NRLM for credit linkage of SHGs.
2. The LAMPs have to increase their sourcing of honey, provide value addition to the forest produce like shikakai, vatehuli, cinnamon and cloves for which they have to put up a plant for extraction of oils from spices, which requires capital support.

15. Micro, Small and Medium Enterprises (MSME)

1. Infrastructure in industrial areas should be improved in terms of road connectivity, drainage works etc.
2. Industrial scenario of Chikkamagalur district is dominated by micro units. Most of these units do not approach the banks for investment / capital needs. There is a need to bring such units under banking fold.
3. DIC may organize skill development /programme in clusters and efforts be made for cluster linkage. There should be proper co-ordination between the bankers and the extension agencies
4. Power and related infrastructure facility needs to be ensured for development of MSME sector in the district
5. Marketing of goods produced by SHGs and other craftsmen is an area of concern. Need to put in place a structured marketing arrangement for retail sales of small producers.

17. Education

1. Banks need to conduct awareness/sensitization programmes at the start of the academic season to enable students to avail of the facility. Camps may be organized at regular intervals in college premises in this regard.
2. FLCCs, while visiting schools, colleges and Gram Sabhas may sensitise the general public about the scheme on education loans available for students to undertake higher education.
3. There is a need to spread awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections with parental income of up to Rs. 4.50 lakh during the moratorium period through the colleges.

18. Housing

1. Rising land cost, spiralling construction costs, and development of unauthorized housing structures, lack of sand and other inputs for construction are few of the critical gaps which hinder the growth of the sector.
2. The construction of houses in hilly areas poses problem in terms of undulating terrain, heavy rains and increases the cost of materials.
3. In spite of schemes available for rural poor, there are issues in implementation as the income criteria adopted for sanction of housing loan is not sufficient to construct the house. For the poor in urban areas, availability of sites for allocation poses a big challenge.

19. Social Infrastructure

1. Primary Health Centers should tie-up with quality hospitals in urban centers/metros for getting advice on treatment over tele-medicine infrastructure. This would resolve the issue of non-availability of quality doctors in local health centers.
2. Tie-up with corporates for using CSR funds for improving infrastructure in schools and health centers as well as creating sanitary facilities will augment development of social infrastructure.

20. Renewable Energy

1. The constraints in biogas sector include good trained masons, poor installation / quality of plant construction, negligence on periodic repair and maintenance, poor post installation services, lack of ownership/ poor group dynamics for community bio-gas plants, etc. Bankers need to finance individuals for setting up Biogas units.
2. A mission mode approach has to be adopted for all categories of consumers to switch to power conserving equipment. Only 0.40% of the 2,72,173 household have solar power.

21. Informal Credit Delivery System

1. Government should focus on training for packaging, branding and marketing aspects of SHG businesses.

16. Export Credit

2. Transportation/logistics needs private public partnership to improve the ease of goods

movement.

3. Cold chain to nearest port/airport may be established to facilitate export of perishable export products.

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. The cooperative sector in Karnataka comprises a total of 45962 cooperatives, covering about 36075 non-credit cooperative societies i.e., Dairy/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc. and 9885 rural credit

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

2. The Akka Cooperative Society for Women empowers SHGs and women heads of families under the Gruha Lakshmi scheme, offering credit access, entrepreneurship support, and financial inclusion. As part of the National Rural Livelihood Mission, it strengthens women's socio-economic roles. Under the Interest Waiver Scheme, ₹240 crore in loan interest has been waived for farmers via DCCBs and PCARDBs. The Karnataka State Co-operative Housing Federation will develop an online database of housing cooperatives and launch a helpline to protect depositors and enhance transparency. Additionally, the department will digitize audit reports of cooperative societies to improve accountability and efficiency.

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

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

4. Health, Awareness, and Community Engagement

- The Karnataka Milk Federation amplified awareness by proudly displaying the IYC logo on all milk tankers and booths across the State.
 - On 31 July, the RCS Head Office in Bengaluru hosted a medical check-up and blood donation camp, reinforcing the cooperative sector's commitment to public health.
 - To commemorate the IYC, a special magazine titled "Sahakara" was published, showcasing stories, achievements, and future visions of Karnataka's cooperative movement.
- Trainings & Debates**
- Across districts, training programs were conducted to raise awareness about the significance of IYC and the role of cooperatives in sustainable development.
 - A thought-provoking debate on "Economic Growth Through Cooperatives" was organized by the Karnataka State Cooperative Federation, sparking dialogue on the transformative power of cooperative models.

5. SPACS Sanctioned 5491 ERP Trial Run 3504

ERP Go Live 3028

HoC uploaded 144

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

Onsystem Audit 1496

Dynamic Day End 137ta

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

5. Status of Cooperatives in the District

1. There are 135 PACS in the District. Majority of them are focussed on crop loan lending and input supplies to members.
2. There are 23 PACS as MSC projects sanctioned in the district with a total amount of Rs 19 Cr. Majority of them are related to storage infrastructure.
3. There is a need to explore integrated models to expand the business of PACS in the district.

6. Potential for formation of cooperatives

1. There is potential for cooperative activity in the Dairy sector, as elucidated in the chapter on AH Dairy Chapter. There is potential for creation of cooperative
2. There is potential for formation of Agriculture Cooperative society 15 PACS has been identified for formation during the year which will cover 1 GP 1 PACS

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Promotional Activity	Bhatadanadu FPC	Gangavathi	Grant Assistance		560	Input business - (Tarpaulins, Seeds Fertilizer's etc,
2	Promotional Activity	Meshavardhana FPC	Yelburga Taluk	Grant Assistance		335	Input business - (Tarpaulins, Seeds Fertilizer's etc,
3	Promotional Activity	Vishwavikas	Karatagi	Grant Assistance		390	Input business - (Tarpaulins, Seeds Fertilizer's etc,
4	Promotional Activity	Ksheeravardhini FPC	Koppal	Grant Assistance		121	Input business - (Tarpaulins, Seeds Fertilizer's etc,
5	Promotional Activity	Hosabelaku FPC	Kushtagi	Grant Assistance		210	Input business - (Tarpaulins, Seeds Fertilizer's etc,
6	Promotional Activity	Koppal Sri FPCL	Koppal Taluk	Grant Assistance		1000	Value addition of Millites
7	Promotional Activity	Gavi Grenn FPCL	Koppal Taluk	Grant Assistance		300	Input business - (Tarpaulins, Seeds Fertilizer's etc,

8	Promotional Activity	Annadeneswara Farmer Producer Company Limited	Kukanur	Grant Assistance		575	Input business - (Tarpaulins, Seeds Fertilizer's etc,
9	Promotional Activity	Gavisiddeswara Farmer Producer Company Limited	Irakallagada	Grant Assistance		500	Input business - (Tarpaulins, Seeds Fertilizer's etc,
10	Promotional Activity	Kanakaraya Farmer Producer Company Limited	Yelburga	Grant Assistance		1000	Input business - (Tarpaulins, Seeds Fertilizer's etc,
11	Promotional Activity	Koppal siri Rural Mart	Koppal	Grant Assistance		1000	Input business - (Tarpaulins, Seeds Fertilizer's etc,
12	Watershed Development	Abhigere watershed	Koppal Taluk	Grant Assistance		1000	under FIP stage
13	Watershed Development	Janapura watershed	Koppal Taluk	Grant Assistance		900	FIP completed
14	Tribal Development	Shidaganahalli	Koppal Taluk	Grant Assistance		500	500 familes given mango and lemon platation and forestry plants
15	Promotional Activity	Rural Haat	irkagada village Koppal Taluk	Grant Assistance		50000	Vegetable market
16	Promotional Activity	Rural Haat	Hitnal village Gangavathi	Grant Assistance		15000	Vegetable market

17	Promotional Activity	Rural Hart	Mudhol village Yelburga taluk	Grant Assistance		10000	Vegetable market
18	Banking Technology	Micro ATMs	Raichur DCCB	Grant Assistance			Purchase of Micro ATMs to be used in DCCB Branches.
19	Banking Technology	Green PIN	Raichur DCCB	Grant Assistance			Generation of PIN for ATM Cards issued by
20	Banking Technology	Positive Pay and Solution System	Raichur DCCB	Grant Assistance			Uploading of Cheque Image by the Customer
21	Banking Technology	PFMS	Raichur DCCB	Grant Assistance			Purchase of Micro ATMs to be used in DCCB Branches
22	Financial Inclusion	Financial Literacy and Awareness Programmes	Raichur DCCB	Grant Assistance			Awareness Creation of Financial Inclusion Activities, Digital Banking, PMSBY, PMJJHY Schemes, etc

Success Stories

Success Story 1



Title	Rural Haat - Irkalgada
6. Village	Irkalgada village
4. District	Koppal
5. Block	Koppal
Scheme	Rural Haat
Project Implementing Agency	Sarvodaya Intergrated Rural Development Society
Duration of the project	6 months
Beneficiary	28 villages Irkalagada village Koppal Taluk Koppal District
1. No. of beneficiaries	700
2. Community	Farmers
3. State	Karnataka

1.1 Support provided

Total Project Outlay was Rs. 99,20,000.00 Nabard support was Rs.10,00000/- and the balance amount was supported by Syngenta under CSR

1.2 Pre-implementation status

the absence of the roofed structure, the market has been languished behind with major transactions or the trade happen later in the evenings and making the traders a very uncomfortable experience to trade right under the scorching sun with an average temperature of 35 degrees and soaring up to 42 de

Previously, farmers had to travel long distances to neighboring towns, facing challenges such as high transportation costs and reliance on middlemen, which significantly cut into their profits.

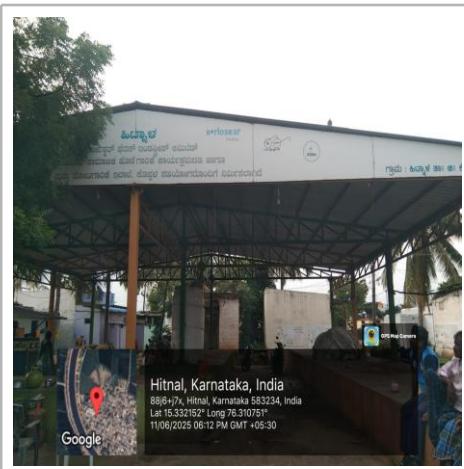
1.3 Challenges faced

Compared to before market, people used to sell their products road side in which they were finding difficult in Rainy And Summer Season as they couldn't sell their products completely and used to throw their products as they didn't have proper storage for the left products.

1.4 Impact

No of shops/ outlets in the Haat 300 shops (Market with 24Platforms, Store Room)
Sales per week/ per stall 10000/Stall
the introduction of a new, well-designed rural haat, farmers can now sell directly to consumers, retaining a much larger share of their earnings. This initiative has resulted in an

Success Story 2



Title	Rural Haat - Hitnal
6. Village	Hitnal village
Scheme	Rural Haat
Project Implementing Agency	Sarvodaya Intergrated Rural Development Society
Duration of the project	6 months
Beneficiary	Coverage of 5panchayats and 20 villages with population over 50000+.
1. No. of beneficiaries	700
2. Community	Farmers
3. State	Karnataka
4. District	Koppal
5. Block	Koppal

2.1 Support provided

Total Project Outlay was Rs. 28,00,0000 Nabard support was Rs.15,00000/- and the balance amount was supported by Kriloskar under CSR

2.2 Pre-implementation status

Market used to happen on the main road creating traffic issues
 People used to sit on the open area which was difficulty in Rainy and Summer season to sell their produces
 Hygiene was not maintained as produces were sold on the main road

2.3 Challenges faced

Market used to happen on the main road creating traffic issues
People used to sit on the open area which was difficulty in Rainy and Summer season to sell their produces
Hygiene was not maintained as produces were sold on the main road

2.4 Impact

Previously, farmers had to travel long distances to neighbouring towns, facing challenges such as high transportation costs and reliance on middlemen, which significantly cut into their profits. With the introduction of a new, well-designed rural haat, farmers can now sell directly to consumers, ret

Success Story 3



Duration of the project	6 months
Beneficiary	Coverage of 5 panchayats and 20 villages with population over 50000+.
1. No. of beneficiaries	700
2. Community	Farmers
3. State	Karnataka
4. District	Koppal
5. Block	Yelburga
6. Village	Mudol village
Project Implementing Agency	Sarvodaya Intergrated Rural Development Society
Title	Rural Haat - Mudol
Scheme	Rural Haat

3.1 Support provided

Total Project Outlay was Rs. 28,00,0000 Nabard support was Rs.15,00000/- and the balance amount was supported by Kriloskar under CSR

3.2 Pre-implementation status

Market used to happen on the main road creating traffic issues

People used to sit on the open area which was difficult in Rainy and Summer season to sell their produces

Hygiene was not maintained as produces were sold on the main road

3.3 Challenges faced

Market used to happen on the main road creating traffic issues
People used to sit on the open area which was difficulty in Rainy and Summer season to sell their produces
Hygiene was not maintained as produces were sold on the main road

3.4 Impact

Previously, farmers had to travel long distances to neighbouring towns, facing challenges such as high transportation costs and reliance on middlemen, which significantly cut into their profits. With the introduction of a new, well-designed rural haat, farmers can now sell directly to consumers, ret

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

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

1.6 Way Forward

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

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

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the State by

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

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

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

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

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

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

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

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a Major taluks of the district fall in the Northern Transition Zone and hilly zone. Accordingly the climate change hazards and impact varies across the district. The hilly zone taluks are prone to flooding and landslides. The scope of climate action varies from the projects varies from spring sheds to riverbank protection works. Though the district is not vulnerable to change in vegetation in the hilly zones due to dense forests demonstration of and cultivation practices to account for the sensitive and vulnerable

areas in the hilly zones. The eastern taluks of the district fall in the Central Dry Zone. The climate action projects vary from watershed micro irrigation projects to adoption of dryland cropping pattern. Rise in arecanut cultivation in such areas is an area of concern.

b Strengthening Agromet Advisory Services Weather based cropping pattern Rainwater management in rainfed areas. Improving local genetics through cross-breeding with heat and disease-tolerant breeds. Water demand management dry-season crop planning towards higher-value and less water consumption cropsMicro irrigation.Promote skill development for ornamental fish culture aquaponics re-circulatory aquaculture system aquatic plant culture.

Promote research and development to identify suitable resilient fish varieties seed production technologies and improve feed varieties for each of the fish species and agroclimatic zone.

3.2 Any specific Climate Change initiative in the District by

a 1) National Food Security Mission (NFSM): NFSM-Coarse Cereals has been divided into two parts and is aimed at (i) encouraging cultivation of coarse cereals covering Maize and Barley and ii) promotion of nutri-cereals which include Jowar Bajra Ragi and other small millets

2) Direct Benefit Transfer (DBT) to farmers for adoption of improved technologies: For the first time the incentives are being directly transferred to the farmer's account for adoption of improved technologies. 3)Millet package: Millets cultivation is necessary to achieve nutrition security healthy diet and to cope with droughts for protecting vulnerable farmers. With this aim a policy to promote millets has been introduced.

4) Crop insurance (Pradhan Mantri Fasal Bima Yojana): Karnataka Raitha SurakshaPradhan Mantri Fasal Bima Yojana is being implemented from 2016-17 to help farmers

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

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

d 333 Irrigation Projects have been assisted in the district with a RIDF assistance of Rs 836.94 crore of which 03 drip irrigation 319 minor irrigation and 9 check dams benefitting 17039 ha. Watershed project with a grant assitance is presently under full implementation in Panchanahalli treating an area of 1300 ha.

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

Potential for Geographical Indication (GI) in the district

1. Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
2. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
3. In the district Kinnal Toys are traditional craft which is done in wood. The artisans of this craft are identified has Chitragars. The wood used them is local wood known as Polka Maran. The basic theme of the craft is Primarily Hindu Mythology. nal
4. GI tag for Kinnal Toys has increased the tourist footfall and online sales of the artisans

Sources for District Profile Data

Table Name	Source(s) and reference year of data
Physical & Administrative Features	district at a glance
Soil & Climate	district at a glance
Land Utilisation [Ha]	district at a glance
Ground Water Scenario (No. of blocks)	district at a glance
Distribution of Land Holding	district at a glance
Workers Profile [In 000]	district at a glance
Demographic Profile [In 000]	district at a glance
Households [In 000]	district at a glance
Household Amenities [Nos. in 000 Households]	district at a glance
Village-Level Infrastructure [Nos.]	district at a glance
Additional Information	district at a glance
Infrastructure Relating To Health & Sanitation [Nos.]	district at a glance
Infrastructure & Support Services For Agriculture[Nos.]	district at a glance
Irrigation Coverage [000 Ha]	district at a glance

Infrastructure For Storage, Transport & Marketing	district at a glance
Processing Units	district at a glance
Animal Population as per Census [Nos.]	district at a glance
Infrastructure for Development of Allied Activities [Nos.]	district at a glance
Milk, Fish, Egg Production & Per Capita Availability - Year-2	district at a glance
Status	district at a glance
Major Crops, Area, Production, Productivity	district at a glance
Irrigated Area, Cropping Intensity	district at a glance
Input Use Pattern	district at a glance
Trend in procurement/ marketing	district at a glance
KCC Coverage	district at a glance
Soil testing facilities	district at a glance
Crop Insurance	district at a glance
Irrigated Area & Potential	district at a glance
Block level water exploitation status	district at a glance
Mechanisation in District	district at a glance
Production Clusters	district at a glance
Sericulture	district at a glance
Weavers Clusters	district at a glance
High Tech Orchards	district at a glance
Production and Productivity	district at a glance
Area under Forest Cover & Waste Land	district at a glance
Processing Infrastructure	district at a glance
Poultry	district at a glance
Inland Fisheries Facilities	district at a glance
Marine Fisheries (No.)	district at a glance
Brackish Water Fisheries	district at a glance
Agri Storage Infrastructure	district at a glance
NABARDs interventions	DDM office March 2025
Fertilizer Consumption	district at a glance
Facilities Available	district at a glance
MSME units - Cumulative	district at a glance
Traditional activities	district at a glance
Skill Development Trainings	district at a glance
Crop Identified for One District-One Product	district at a glance
Renewable Energy Potential	district at a glance
Promotional Interventions	district at a glance
Details of non-credit cooperative societies	district at a glance
Details of credit cooperative societies	district at a glance

Block wise, sector wise distribution of cooperative societies in the district	district at a glance
Status/ progress under various schemes of MoC in the district	district at a glance

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

Sources for Banking profile Data	
1	RBI ACP portal
2	
3	

Name and address of DDM

Name	M Mahadev Kirthi
Designation	DDM, NABARD
Address 1	Ward No 20 Plot No 8-1-29 Near SBI Branch
Address 2	Vidya Nagar Koppal
Post Office	Koppal H.O
District	KOPPAL
State	Karnataka
Pincode	583231
Telephone No.	0
Mobile No.	8756299875
Email ID	koppal@nabard.org

PM Dhan Dhaanya Krishi Yojana

1 Potential under PM Dhan Dhanya Yojana in the District

A. Objectives

To enhance Agricultural Productivity Crop Diversification & Increase in Crop Intensity Sustainable Agricultural Practices Augment Post Harvest Storage and Value Addition, Improve Irrigation Facilities, Facilitate Long and Short Term Credit Convergence of Existing Schemes are the key objectives of the scheme.

B Coverage

To ensure the success of this ambitious program the Government aims to leverage existing schemes across various Ministries/Departments. Department of agriculture & Farmers Welfare (DA&FW) will play a lead role in the successful implementation of this initiative working in close collaboration with the allied Ministries /Departments like Rural Development Cooperation Food Processing Industries Animal Husbandry & Dairying Fisheries ICAR NITI Aayog NABARD & States/ UTs etc.

C Key Features

PM Dhan Dhaanya Krishi Yojana is a visionary initiative aimed at transforming the agricultural landscape of underperforming regions. By addressing the root causes of low productivity inadequate infrastructure and poor credit access the government aims to create a sustainable and productive agricultural ecosystem in these districts. Through the convergence of existing schemes specialized measures from key Ministries and a comprehensive timeline this plan will lead to revitalizing agriculture in rural India improving farmers' incomes and ensuring long-term sustainability and food security.

D Implementation

Committees have been formed at District State and National level for effective planning implementation and monitoring. At district level District Dhan Dhaanya Krishi Yojana Samiti headed by the district collector will be formed in each of the selected districts for preparing and implementation of District Agriculture & Allied Activities Plan. At State level the District Plans will be reviewed and monitored by State Dhan Dhaanya Krishi Yojana Samiti headed by the Chief Secretary of the State. At National level there will be two committees Executive Committee and Monitoring Committee headed by Minister for Agriculture & Farmers Welfare and Secretary DA&FW respectively.



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) Fabrics & Textiles Handicrafts Value Chain 	<p>NSFL in WASH</p> <p>Emerged as an Eco-system builder and champion of WASH funding, being the</p> <ul style="list-style-type: none"> largest wholesale debt provider NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
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Registered Office: NABARD Regional Office, 1-1-61, RTC 'X' Road P.B., No. 1863, Hyderabad- 500020

 : 040-23241155/56

 : www.nabsamruddhi.in

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

 : 022-2653-9693

 : nabsamruddhi@nabard.org



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Largest lender in FPO space Present in 21 States and 3 UTs including North East Biggest lender in the FPO ecosystem Collateral free lending at affordable rates Soft loan for Agri Startups 	<ul style="list-style-type: none"> Financing FPOs through <ul style="list-style-type: none"> Working Capital Term Loan Pledge Financing (eNWR) Term lending for Corporates/ NBSCs/ MFIs
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Registered Office: C/o NABARD, Tamil Nadu RO, Chennai

 : 044-28270138/28304658

 : finance@nabkisan.org

 : www.nabkisan.in

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

 : 022-26539620/9514

 : corporate@nabard.org



NABFINS LIMITED | A Subsidiary of NABARD

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

Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

 : 080-26970500

 : ho@nabfins.org

 : www.nabfins.org



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

**OFFERS
CONSULTANCY
AND ADVISORY
SERVICES**

Pan India
Presence with
offices in 31
State/UTs

- | | |
|--|---|
| <ul style="list-style-type: none"> ● Project Management ● IT Based Natural Resources Information System ● Feasibility, Socio-economic & Impact Evaluation Studies ● Third Party Monitoring | <ul style="list-style-type: none"> ● Climate Change & Sustainability ● Value Chain Development ● Skill & Livelihood Development ● Preparation Detailed Project ● Transaction Advisory Services |
|--|---|

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

 : 022-26539419

 : headoffice@nabcons.in

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

 : 011-41538678/25745103

 : www.nabcons.com



NABSanrakshan Trustee Private Limited Building Trust for Rural Prosperity

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

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

 : 040-23241155/56

 : www.nabsamruddhi.in

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

 : 022-2653-9693

 : nabsamruddhi@nabard.org



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

 : 022-26539149

 : nabventure@nabard.org

 : www.nabventure.in

**N A B F O U N D A T I O N** **Leveraging the power of convergence**

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

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

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

Karnataka Regional Office
NABARD TOWERS, 46 Kempegowda Road, P.E.
9944, Bengaluru - 560 009